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La Barra, Uruguay:
A Sophisticated Seaside Retirement...

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La Barra, Uruguay

Top option for a sophisticated seaside retirement

By Christian MacDonald

I pulled over and reached for the camera.

This was the most attention-grabbing sight I'd seen on the coastal highway since leaving Uruguay's capital city of Montevideo almost two hours ago.

I had been cruising along the pleasant, oceanfront boulevard just outside the famous Punta del Este. On my left, the highrises were getting smaller and seemed to have "bottomed out" at a consistent four stories. On my right, the rolling sand dunes looked like they could

have been in the middle of nowhere, instead of a few miles outside a world-famous beach resort. Every quarter-mile or so, I'd catch a peek of the ocean, the waves, and a handful of beach-goers.

Then, just as I approached the mouth of the Arroyo Maldonado river, the dunes dropped into the sea and revealed an unexpected and beautiful sight. Sitting on a peninsula rising out of the clear blue South Atlantic waters was a small town of neat white houses. The white frothy waves provided a

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stark contrast to the deep blue ocean, and both rocky shoreline and fine sandy beaches bordered the peninsula's shores.

It was my first glimpse of **La Barra**: a town with beautiful beaches, great restaurants, quiet wooded neighborhoods, and more nightlife than you would imagine for a place this size.

For some reason, seaside La Barra has been overshadowed by its more famous neighbors, yet it has everything you could want in a retirement destination.

Maybe the best of everything.

Small town, big perks

There are plenty of small beach towns along Uruguay's coast, but La Barra is special. It is a small, "walkable" town, yet it offers all the luxuries, services, comforts, and conveniences you could want.

Furthermore, La Barra is clean, well-maintained, and safe. And, like all Uruguay, it enjoys first-world infrastructure with good public facilities, drinkable water, and well-maintained beaches.

When you first visit La Barra, however, you notice a few things that set it apart from Uruguay's other, more popular coastal towns.

It's one of the few places that retains a good deal of what I'd call "pure beachfront living." In

most of Uruguay, a beachfront road known as the *rambla*, separates the beaches from the closest private properties. In La Barra, you find several areas where the houses and low-rise apartments are right on the water.

To enter La Barra, unless you're coming from Brazil, you cruise past Punta del Este's assortment of luxury highrise buildings. By comparison, La Barra is mostly private, single homes. Apartments or condos are three-story at most.

Even properties that aren't right on the water have good views. La Barra sits on a gentle hill that affords beautiful ocean views throughout much of the town—more than you'd expect in this relatively flat country.



Colorful commercial buildings on the *rambla* in La Barra

You'd expect a small town of a few thousand people to have only the basics. But in La Barra you find excellent restaurants, where you can look out at the water while dining on the day's fresh-caught seafood specialties. Or, if you prefer, you can enjoy

traditional, old-world Italian cooking, trendy wine and sushi bars, even high tea in the afternoon.

In addition, there are fine art galleries, antique shops, and countless boutiques. La Barra even has one of Uruguay's few Harley shops, as well as a number of five-star hotels and a new luxury casino.

Simple, yet sophisticated

When you drive down La Barra's main street, you have to slow down to take in the odd collection of eclectic buildings and shops. It's chaotic, colorful...and random.

You pass the hardware store, with 10 rolls of bright orange flexible electrical conduit hanging from all points and with ladders, wheelbarrows, and tools spilling out into the street. Then you go by a high-end art gallery, where people are admiring the artwork and speaking in hushed voices.

One antique shop looks like someone is cleaning out his barn, while the next sells expensive collectors' items to wealthy visitors. A fine, Northern Italian restaurant sits comfortably across the street from the burger shop with its sidewalk tables.

Wintertime (June through August), La Barra could be described as bustling, in the way a small town does. In summer, it's madness, filling to capacity with people coming from all over

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the world to enjoy the beaches, restaurants, night clubs, casinos, and shows.

Low crime, high quality of life

Located on South America's eastern seaboard, Uruguay is surrounded by Brazil and Argentina. The South Atlantic Ocean forms its eastern and southern borders, while Río de la Plata (Río Uruguay) makes up the western border.

The capital city of Montevideo—the southern-most capital in the western hemisphere—is home to almost half of Uruguay's 3.3 million residents. Roughly the size of the U.S. state of Missouri, Uruguay occupies about the same latitude in the southern hemisphere as the state of Georgia does in the north.

Uruguay has four distinct seasons, and its 41-inch rainfall is spread

evenly throughout the year, without any wet or dry season—although rain is uncommon in the mid-summer months of January and February. The average daytime high temperature is about 82 degrees Fahrenheit in mid-summer, with the average low around 65. In mid-winter, highs run around 60, with the lows near 42. Frost is rare, and it never snows. Few people use air conditioning due to the cool evenings and ocean breeze, but you'll use the heat in the wintertime.

The Uruguayan people are primarily of Spanish and northern Italian descent, with Italians having the strongest cultural influence. Despite being a former Spanish colony, Uruguay has ended up with a cultural mix that has little Spanish influence, aside from the language. There are virtually no indigenous people left in Uruguay and, because slavery was never legal here, few people of African descent.

The Uruguayan government is a stable democracy, and the country enjoys a solid banking system whose secrecy laws have drawn offshore investors from the world over. The legal system is based on civil law, and the judiciary is fair and stable.

Uruguay has one of the lowest crime rates in Latin America, as well as one of the lowest poverty levels and highest standards of living...along with the longest life expectancy.

La Barra sits on Uruguay's Atlantic coast, almost halfway between Montevideo and the border with Brazil. It's located in the department¹ of Maldonado, and the 96-mile drive to the capital city takes about two hours. The international airport at Montevideo is about an hour-and-a-half away.

The truth about La Barra

If you've read anything about the history of La Barra, you've probably learned that the town began as a fishing village at the mouth of Arroyo Maldonado that one day evolved into a small, bohemian community. This sounds charming, but it's probably not true.

Though fishing has always been popular here—especially for the mouth-watering *corvina negra* sea bass—La Barra actually originated as a weekend seashore destination for the people of San Carlos, an old working-class town 10 miles or so inland. Back then, according to local history, it was a collection of picturesque wooden houses with tin roofs.

And so, La Barra started life as a tourism destination, not as a fishing village, and it continues to draw a large number of tourists today.

In the 1980s and 1990s, the town evolved into what I'd call a "high-end bohemian" destination, attracting people fitting that description both as residents and tourists. Avoiding the bustle of

continued...



¹ A "department" is a geopolitical entity like a state or province. Uruguay is divided into 19 departments, known in Spanish as *departamentos*.

Punta del Este, property buyers sought something smaller and more exclusive. At the same time, they wanted diversion...lots of things to do.

It was this phase that brought the upscale amenities that only the tourist trade can bring—amenities that far exceed what a town of this size typically would offer, here in Uruguay or anywhere else in the world.

Top Seafood Restaurant Pick

La Barra is full of seafood restaurants, but my first choice for fresh seafood in this town is El Pulpito, located at the foot of the undulating bridge. El Pulpito's delectable fish is caught fresh daily.

Spanish with a twist

The official language of Uruguay is Spanish. At least that's the closest label that linguists could apply to it. It's unlike what you would have learned in school or spoken in Mexico or Costa Rica, for example Uruguayan Spanish shows a strong Portuguese influence, with a good many words that simply don't exist in other Spanish-speaking countries. Phonetic nuances and verb inflections unique to Uruguay and Argentina can cause even native Spanish speakers to stop and think.

Another thing you'll notice is that Uruguayans heavily favor the familiar form of the language (the "tu" form), rather than the formal

version that's favored in much of the rest of Latin America.

But don't worry. If you already speak Spanish, you'll do fine with whatever version you've learned. Thanks to worldwide satellite and Cable TV, the people in Uruguay are accustomed to hearing the way Spaniards, Colombians, and Mexicans speak.

If you don't speak Spanish, it's not an issue: you'll just learn the version that they speak in Uruguay and be done with it. I'd suggest attending a good language school when you arrive.

A budget-friendly lifestyle

Most visitors approach La Barra on Route 10 from the direction of Punta del Este, passing the eye-catching view that I described at the beginning of this article. Just a half-mile farther on, you come to the internationally famous "undulating bridge" that marks the entrance to the town and serves as its most famous landmark.

The coastal road here is called the *rambla*, as it is throughout Uruguay. In La Barra, the town's



The bridge connecting La Barra and Punta del Este.

Recommended agents

My preferred agents in La Barra are **Victoria Irisarri** and **Santiago Rivarola**. Both speak excellent English. They are the first two agents listed on the [La Barra Contacts List](#)

commercial activity is almost exclusively located on the *rambla*. As you leave this main thoroughfare, the area quickly becomes residential.

Moving through town along the *rambla*, you pass through La Barra's neighborhoods, each with its own character and its own real estate market. Let's take a journey through each of these neighborhoods. (For any of the real estate agents mentioned here, you'll find contact details at our [La Barra contacts list.](#))

El Tesoro

Situated on the left just after you've crossed the bridge into La Barra, El Tesoro begins at the riverbank and extends inland. It is likely the original village where working-class folks from San Carlos kept their weekend homes. I like this area for its tall trees, older homes, and reasonable property prices. The most desirable properties in El Tesoro are close to the *rambla* (Route 10), and, of course, near the beach along the estuary. Houses here sell for between \$50,000 and \$150,000.

One such house is an attractive 1,650-square-foot home with three bedrooms, two baths, and

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big windows overlooking the nicely landscaped yard. Everything in downtown La Barra is within easy walking distance. The house now rents for \$4,600 a month in January and \$2,100 a month in February, and the asking price is \$95,000. You can see it [here](#).

Is fuchsia your color? If so, you'll like the 1,000-square-foot house offered by [Puntamar](#). It's a small two-story contemporary built in 2008, with three bedrooms and two baths and a covered barbecue and carport in the small yard. With the asking price of only \$100,000, you can afford to buy lots of exterior paint.

Buried Treasure

Long ago, the small rocky formations along the banks of Arroyo Maldonado gave birth to legends about the existence of hidden treasure buried by pirates that used to frequent the waters around La Barra. Over the years, the beach at the river mouth—and now the neighborhood that adjoins it—became known as “El Tesoro,” meaning “The Treasure” in Spanish.

La Barra Mar

Continuing along the *rambla*, you come to Palmas de La Barra and La Barra Mar, on the ocean side of the road. This is one of the oldest parts of La Barra, and one that has a number of homes situated directly on the water. Houses here start at \$300,000 and go up to about \$5 million. Occasionally, you can find a

“fixer-upper” for less than \$300,000, but they go quickly.

In Palmas de La Barra, agent [Voila](#) offers a lovely 1,500-square-foot house with four bedrooms, two baths, and beautiful cathedral ceilings in the open living/dining area. The house was built in 2005 and is listed for \$150,000.

La Barra

Opposite La Barra Mar (on the inland side of the road) is the sector known as La Barra: a five- or six-block grid north of the *rambla*. This is probably the best place to buy resale homes in a quiet, neat, and safe neighborhood. Houses here go from \$120,000 to \$300,000.

[Inmobiliaria Salto](#) has a beautiful brick home for sale, surrounded by a wonderfully landscaped yard in the northern section of La Barra. It was built in 1995 and has two bedrooms and two baths in 1,200 square feet of living area. Outside is a nice covered barbecue area and garage. It's listed for \$125,000.

Near the upscale area of Atajo, [Puntamar](#) lists a 2,800-square-foot contemporary-style house built in 2007. It has three suites (three bedrooms, each with bath) and a two-car garage, along with a nicely wooded yard with a view of the ocean. The asking price is \$295,000.

If you're in the market for an apartment with an ocean view,

Night Owl Alert!

When looking at property in the downtown La Barra neighborhoods, make sure you know how close you are to the nearest nightclub. They can be hard to spot during the day. But if you're living nearby, you won't miss them in high season, when they open their doors and the crowds show up from 11 p.m.

[Puntamar](#) has one listed for the asking price of \$95,000. It has two bedrooms with a single bath and was built in 1990.

[Verdemar](#) is offering a three-bedroom, three-bath apartment with a nice ocean view for an asking price of \$100,000. It needs some cosmetic repairs, but it's conveniently located right on the *rambla*. The price is good for an ocean-view property. In its present condition, this apartment rents for \$5,000 a month in January.

Montoya

Continuing northeast along the coast, Montoya is a beautiful wooded area. Despite the old design and layout of this sector, it's a young neighborhood with most construction dating to the 1990s. At the top of the sector—some six blocks back from the water—is the famous Mantra casino hotel complex.

Much of Montoya is on high ground. Its two-story brick homes have wood trim and French tile

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roofs. This is a quiet neighborhood, and at night, it's hard to believe that the thriving bustle of La Barra is just a few blocks away. Houses in Montoya start at \$175,000 and go to \$500,000 or so.

Resident Privileges

At the Mantra, residents can enjoy the large indoor pool, gym, spa, and sauna year-round except in January and February. The rate is \$50 per month.

Overlooking the beach at Montoya are two small apartments for sale in an older seafront building of unusual architecture. Each has two bedrooms, two bathrooms, and a covered roof terrace with its own enclosed spiral staircase leading down to the ground. Not including the terrace, there are 650 square feet of living space. The asking price is \$250,000. Contact [Puntamar](#).

In a wooded neighborhood near Montoya is a small (860-square-foot) two-story chalet with three bedrooms, two baths, and a view of the ocean through the trees. Asking price is \$82,000. It's three blocks from the Montoya beach. Have a look at the photos [here](#).

Laguna Blanca

This is a gated community that boasts many modern amenities such as tennis courts, swimming pools, a gym, clubhouse, and even a daycare center. It's nicely wooded like Montoya, fairly new,

and very exclusive. Land here sells for \$150 to \$500 *per square meter*.

Manantiales

As you crest the hill coming from Montoya, the famous Bikini Beach stretches out in front of you. La Barra has plenty of nice beaches, but this is its largest and certainly the most famous.

Manantiales is a small sector that lies adjacent to Bikini Beach. It straddles both the ocean and inland sides of the *rambla*. It's a prestigious sector popular with upper-class families from Montevideo—although I have met a couple of North Americans who live here, too. It's a new area, and houses go from \$400,000 to \$3 million.

El Chorro

Nearing the end of the line, El Chorro is a desirable sector with a mixture of high-end and more modest areas. Houses in El Chorro *usually* start at around \$250,000.

I say "usually" because I found an attractive two-story house in El Chorro for the unbelievable asking price of \$56,000. It's in great shape (built in 2004) and has lots of light provided by three full-size windows. The 800 square feet of space is arranged with the one large bedroom upstairs and everything else below. Ask [Puntamar](#) for details.

Buenos Aires

If you stop by one of the real estate agent's offices in town, they'll try

to steer you away from this area—maintaining that it's undesirable. But I think anyone considering living in La Barra should at least stop by to have a look.

Buenos Aires is not unsafe or slum-ridden. The problem is that the adjacent areas of Montoya, Laguna Blanca, and Manantiales are known for their high-end exclusivity, while Buenos Aires marks a return to a more working-class environment. The lots are small and laid out in a grid-like, unimaginative fashion. Market-wise, it would be harder to rent out a property here, and the investment potential is not as good as in La Barra's other sectors.



Apartments overlooking Punta Montoya

However, a quarter-acre seaside "front row" lot along the *rambla* in Buenos Aires can sell for less than \$50,000. Right now, a quarter-acre double lot is on offer with almost 100 feet of frontage and an unobstructed ocean view for an asking price of \$49,000. It's listed by [Voila](#).

[Puntamar](#) has a new 1,800-square-foot house in Buenos Aires, also

continued...

in the first row off the ocean. Built in 2005, it has two bedrooms, a single bath, and wide open views to the ocean through large windows. The third-acre lot is generous for the beach frontage. The asking price is \$150,000.

Also right across from the beach in Buenos Aires, [Marta Ojeda Inmobiliaria](#) lists a three-bedroom, two-bath, 1,500-square foot two-story house. Its many large windows take good advantage of the ocean views. The bedrooms and baths are downstairs and living areas are upstairs, complete with two terraces overlooking the beach. The house was built in 2005, and the asking price is \$190,000.

Beyond La Barra

The area surrounding La Barra is known for its larger country estates and land parcels ranging from 1 to more than 12 acres (that's 4,000 square meters to 5 hectares).

In Uruguay, a country property like this is known as a *chacra*, a term that correlates to *finca* or *quinta* elsewhere in Latin America. Near La Barra, you sometimes hear the term *chacra maritime*, due to its proximity to the ocean and beaches.

The *chacras* around La Barra were traditionally standalone properties used by families as weekend retreats. More recently, they can also be part of a planned *chacra* community (often called a "club") with shared underground utilities and varying degrees of



Lawns of La Barra Mar sloping into Playa La Pasta

amenities and staff. Examples of this type of community include Pueblo Mio, Laguna Estates, Punta Piedras, La Murada, El Quijote, and Chacras del Este.

And, in addition to the *chacras*, there are plenty of rural homes available in the area.

A short distance from town, [Voila](#) has a 2,700-square-foot house on nearly half an acre with a pool and guesthouse. Built in 2004, it has three bedrooms, two baths, and perfect tranquility for \$160,000.

When You Need a Car

Remember, if you're living outside the city, you'll need to own a car. This will add about \$300 to your monthly budget.

I also came across a 1.25-acre lot situated in a gated neighborhood with a clubhouse, swimming pool, and stables, just a few minutes from La Barra. The area is rolling grassland studded with Eucalyptus trees and looks like perfect horse country. Offered by agent [Lavecchia](#), the asking price is but \$55,000. To see the

property, visit the [website](#) and search for listing "058tev139."

Another home, with a pool and guesthouse, has three bedrooms, two baths, and just under 1,400 square feet. Built in 2006, it is located in Miramar Acres, a new community at the edge of La Barra. The asking price is only \$108,000. It's offered by [Puntamar](#).

Not forgetting golfers...

The La Barra Golf Club is located in Manantiales. It's an 18-hole, par-72 course that's playable all year. You can see more details on the course [here](#).

Nearby, I found a huge home on offer, with an amazing 4,300 square feet of living space on 6 acres. It includes a pool, pond, and almost 2 acres of landscaped yard in a tranquil rural setting for the asking price of \$390,000. It's listed by agent [Sudamerica](#).

Trying La Barra out for size

Rents are expensive in January and February, but downright cheap the rest of the year. I saw a beautiful three-bedroom, three-bath home just last week that rents for \$10,000 for the month of January, \$5,000 in February, and only \$500 per month from March through December. It's the perfect way to "try on" La Barra, by living in a nice home near the beach without spending a fortune.

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But it will be difficult to find a long-term rental contract that covers the entire year in La Barra, because owners don't want to give up those lucrative months of January and February. In the example above, the owner wanted \$20,000 for a 12-month contract: \$1,667 per month.

On the other hand, if you're interested in owning a rental property, La Barra is a great place to do so. By renting out your property the months of January and February alone, you could more than cover your costs of ownership for the entire year. Some properties fetch unbelievable prices during these two peak-season months. I've seen them go *as much as \$61,000 for a single month* (you can see that property [here](#)).

In La Barra, the more expensive properties earn higher-percentage returns, sometimes in excess of 10% a year or even more. In any case, it's reasonable to expect 6% a year, even on a modest property in a decent location.

Few hassles for foreign buyers

Buying real estate in Uruguay is a straightforward matter. No limitations are placed on foreign buyers and no restrictions are placed on ownership of land near the country's coastline or national borders.

Uruguayans do not typically invest in title insurance, but it is available to North Americans through First American Title.

Many buyers find that securing a purchase of real estate in a foreign country with title insurance provides great peace of mind. Contact First American's Vice President Turalu Brady Murdock at TMurdock@firstam.com for details on coverage and cost in Uruguay.

Here are the steps you'll need to take once you've selected a property for purchase:

1. Make an offer. Either directly to the owner or through your real estate agent. If you are working with an agent, he typically will convey the offer and come to an agreement with the seller over the phone. In other words, it's not common here to exchange written offers and counter-offers.

2. Choose an *escribano*. *Escribano* is sometimes translated as "notary," but an *escribano* is not like a notary in the United States; nor is a Uruguayan *escribano* an impartial government official, as is the case with a notary in many Latin American countries. An *escribano* is your representative in the sale, so choose him or her as you would an attorney. And if you don't speak Spanish, find an *escribano* who speaks English.

3. Execute a sales contract. Known as a *boleto de reserva* and prepared by your *escribano*, this contract documents the terms of the sale. If the seller is not present, the *escribano* speaks to the seller personally to confirm that he has agreed to the price and the terms.

You normally secure the contract with a 10% deposit. If you don't have the money with you, the *escribano* can give you a specified period of time to wire it to him. Once you've signed the *boleto de reserva*, the *escribano* conducts a title verification to ensure that there are no liens or judgments on the property.

Recommended *escribanos*

Here are a couple of good, English-speaking *escribanos* in the La Barra area:

Doris Hernández
Avenida Biarritz y Plaza
México
Punta del Este, Uruguay
Phone: +598 (42) 49 03 80
e-mail: DorisHer@gmail.com

Ignacio Berriel
Route 10 y Calle 9
La Barra, Uruguay
Phone: +598 (42) 77 02 92
www.escribaniaberriel.com

4. Close the deal. At final closing, everyone signs the official deed known as the *escritura de compraventa*. This is also when the money changes hands for the purchase price, the commissions, and the taxes.

Most *escribanos* act as escrow agents and disburse funds on your behalf. Most banks do not accept foreign checks in Uruguay, so escrow service is critical if you don't have a local bank account. Ask about it *before* hiring an *escribano*. If your *escribano* does not provide it, find one who does.

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There should be no extra charge for escrow service.

The entire process should take from a few weeks to 60 days, depending on your *escribano*'s workload. If you can't remain in Uruguay for this time (and the seller won't wait for your return) then you can execute a Power of Attorney so that someone else can sign on your behalf.

Total closing costs will be about 8% if you use a real estate agent, 5% if you don't.

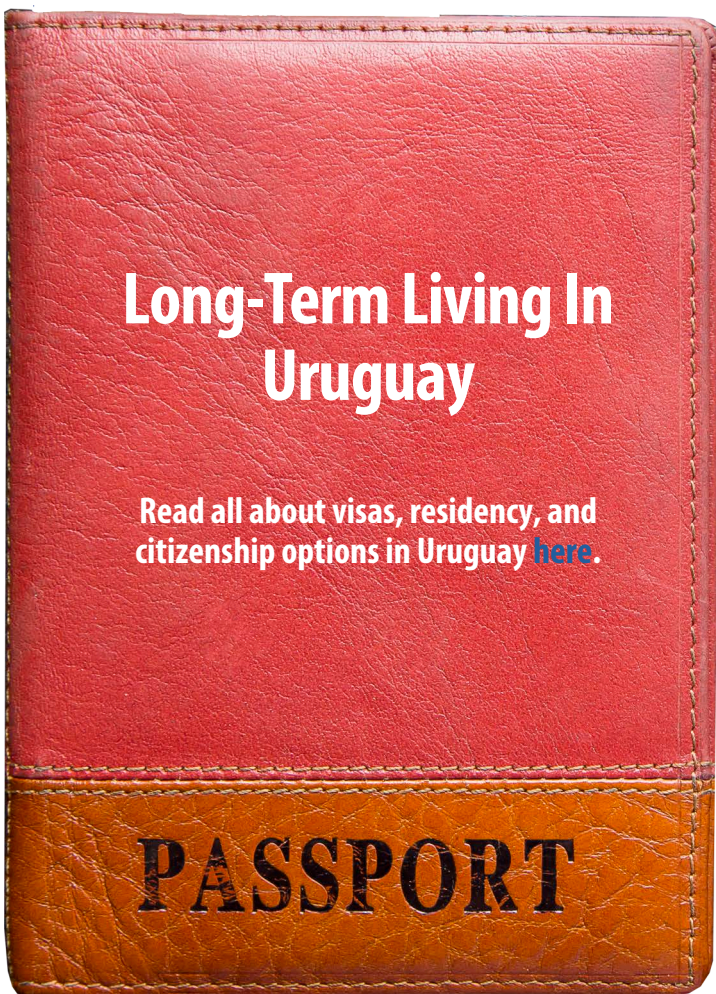
In fact, you don't even need to wait for residency, as Uruguay



This antique car is typical of those that you'll still see in service throughout Uruguay.

Import your household duty-free

allows you to bring your things present your residency later when it has been approved.



All you need to do is to provide a guarantee that you'll pay the duties on your belongings, if for some reason your residency is denied. To supply the guarantee, you can leave a deposit with Customs, buy a special Certificate of Deposit (CD) at the bank, or use government-sponsored insurance.

Once your final residency comes through, your money is promptly returned, except in the case of the CD, which was in your name to start with.

Leave your car behind...

Some immigration consultants will tell you that they can get your car into Uruguay, and, in fact, the residency laws that are on the books say that you can do it. But, in practice, the presidency has decreed that you can't. There are no exceptions. You simply won't be able to do it.

...but bring your pets along

On the other hand, your pets are welcome in Uruguay. Each must be accompanied by a USDA-approved health certificate, attesting to rabies vaccination, general health, and a tapeworm shot for dogs. The animal's exam must have been conducted within 10 days of your departure for Uruguay. See more information at the [U.S. Embassy website](#).

Unlike in many Latin American countries, animals are treated

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humanely in Uruguay, and you see few strays.

Tax benefits and a second passport

Once you've established foreign residency, Uruguay is one of the easiest places in the world to obtain citizenship and a second passport. After five years of legal residency (three, if you're married, or as few as 12 or 18 months if you're a resident retiree), you can apply for Uruguayan citizenship and acquire a Uruguayan passport.

And, having acquired a second citizenship in Uruguay, you don't need to renounce any previous citizenships. As Live and Invest Overseas' Uruguayan legal eagle [Juan Federico Fischer](#) recently reported:

“Uruguay is one of the best offshore havens in the world right now. It imposes no currency restrictions—so money can flow in and out of the country with no withholding taxes, waiting periods, or conversion to local currency—and no restrictions on foreign ownership of property. You can avoid exchange risk by keeping funds in the country in foreign currency (U.S. dollars and euro are most common).

“Furthermore, as a foreign resident of this country with no local income, you have no local tax liability. All foreign-sourced income and assets abroad are tax-

free. You don't even need to report their existence to the Uruguayan authorities.”

Affordable quality health care

Everyone in Uruguay is entitled to good health care. For many, this means using the free public health care system, available to natives and foreign residents alike. From La Barra, the nearest free clinic is in Maldonado, about 20 minutes away.

But the paid system is such a good deal (especially when compared with costs in the U.S.) that most foreigners opt for private facilities. Going this route, La Barra is served by an efficient, modern (but small) clinic called *Policlínica La Barra* which is fine for general illnesses, prescriptions, or routine doctor visits.

If you need surgery, however, you'll likely head for one of its affiliated hospitals in Punta del Este or San Carlos—both about 15 minutes away.

Entering the emergency room without insurance, you can expect to pay about \$75 for the ER service, doctor visit, and related labwork. While that's pretty inexpensive for modern emergency care, you'd save much more with an insurance package—even if you're in Uruguay just part of the year.

The least expensive plan starts at just \$49 per month at *La Asistencial*, a network that operates 11 facilities in the area (including the clinic in La Barra). On this basic plan, you'd be in a semi-private room if hospitalized (inpatient drugs are covered). Then there's a co-payment for doctor visits, ranging from \$3.50 for basic visit to \$13 for an emergency room visit. And you'd pay 75% of any outpatient drugs that you need.

At the other end of the scale, \$129 per month entitles you to a private room, VIP treatment both in the hospital and at the doctor's office, ambulance service, and medicines at a flat-rate co-payment of \$5.

Both plans cover you for emergency service while traveling outside of Uruguay. Note that the rates given here are the highest published rates available for those over 55 years old. If you're younger, your premium will cost less. Also, there is no minimum term—you can join for just part of the year if that suits you better.

Live in style from \$1,300 per month

The cost of living in La Barra is somewhat higher than Uruguay in general, and notably higher than places like Atlántida or Salto, which offer, probably, the best bargain living in this country. Expect to spend at least \$1,300 per month as a minimum. This

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assumes that you own your home, you do not have a car, and you are not employing household help.

If you want a full-time housekeeper, add \$250 per month. A car will cost you about \$300 per month, including insurance, registration, and fuel.

Take a look at the [sample budgets](#) for living in Uruguay (specifically Atlántida and Salto) that I prepared to see how this is broken down. Again, La Barra will be a bit higher than these samples, due to higher than average property taxes and slightly higher costs for food and entertainment.

Remember that I am only including the items listed on the sample budget. If you have expenses that are not on that list, add them in.

I collected the prices in the adjacent table at the La Barra supermarket. The gasoline and electricity prices were the official rates as of Aug. 18, 2008.

Remember the exchange rate:

Note that the prices quoted in this article are based on an exchange rate of 19 Uruguayan pesos per U.S. dollar. This does not apply to real estate, which is priced in U.S. dollars in Uruguay. If the exchange rate changes—up or down—so will your cost of living.

LA BARRA SHOPPING CART

Item	Price in USD
Beer, liter, local	\$2.16
Bread, baguette 24-inch	\$1
Butter, 200-gram	\$1
Cheese, gouda per pound	\$6.11
Chicken, whole per pound	\$3.11
Cigarettes, Marlboro	\$2.63
Coca Cola, 1 liter	\$1.11
Coffee, ground, per pound	\$4.86
Corn Flakes, 18 ounces	\$4.47
Fillet Mignon per pound	94 cents
Flour, white, per pound	82 cents
Good Uruguayan Chardonnay	\$7.89
Ground beef, lean, per pound	\$2.98
Lettuce per head	\$1
Milk, liter	84 cents
Olive oil per liter	\$6.74
Onions, white, per pound	45 cents
Oranges per pound	47 cents
Rice per pound	35 cents
Tomatoes, common, per	92 cents
Electricity, base rate per KWH	12 cents
Gasoline per U.S. gallon	\$6.45
Internet café per hour	\$1.05

Staying in touch

Basic telephone service is provided by [ANTEL](#) and costs about \$15 per month. Most houses are sold with functioning phone lines already installed. You can change the line over to your name when time permits.

The government's [ANCEL](#), as well as free competitors [Claro](#) and [Movistar](#), provide **cell phone service**. Just stop in any cell phone shop in La Barra, and it'll have you in service in minutes.

Internet service is available from ANTEL via its subsidiary [ANTELDATA](#). Plans start at about \$25 per month for unlimited service and go up from there depending on the level of service you need.

[Punta Cable](#) provides **Cable TV** in the area, with a 23-channel package going for \$12.50 per month, and the 70-channel package costing about \$29.

[OSE](#) provides **public water**, and [UTE](#) is the **electricity** company.

continued...

In both cases, you'll need to visit the company's office to have your name put on the account, but service is usually existing and functioning when you move in.

Exploring La Barra

You should come to La Barra between December and March to see if you like it, although I'd avoid January due to the high rental costs. The town is wonderfully alive at this time, and you can enjoy the beaches and all the amenities. For swimming, remember that water temperatures are warmer in March than in December.

The best time to property shop, however, is from March through June: the owners have already collected their high-season rents, and are motivated to sell. But from July on, owners are once again looking forward to that rental income in January and February, so bargaining is a bit harder.

The nearest international airport is in Punta del Este, but you'll quickly find that this airport goes almost nowhere...and the places it does go (like Buenos Aires) cost more than they would if you used the Carrasco International Airport in Montevideo (airport code MVD).

The cost of a round-trip, non-stop flight from Miami at this time is \$1,115 on American Airlines.

From the Montevideo airport, you can catch a bus on COT or COPSA to Punta del Este, and then take the \$1 shuttle to La Barra. The total cost is about \$8

(for both buses), and it takes about two hours.

Rental cars are available at the airport, and you can book them via the Internet. An International Driver's License is not required. If you take the bus and would like to rent a car in La Barra, they're available right on the *rambla*.

La Barra is small enough that you could easily get around on foot to most of the stores, markets, and restaurants, or perhaps use the shuttle to cross to the other side of town. If you're visiting Punta del Este, the shuttle runs hourly in the winter and frequently in the summer.

If you choose to buy a car, expect to pay more than you would in the U.S. or Canada, due to Uruguay's high automotive import duties. But there are plenty of choices available in the area, from 1920s vintage antique cars to the latest models.

La Barra will continue to boom

Everywhere you look around La Barra today, you see signs of continued prosperity. Not only is La Barra currently "in vogue," but serious developers are investing long term.

For example, the Brazilian group Fasano has announced a super-high-end project and is investing a staggering \$100 million. It features a "six-star" hotel, along with 260 luxury villas. The 1,200-acre property has almost two miles of river frontage and offers

all the high-end amenities, including a polo field.



A peaceful La Barra beach overlooking Arroyo Maldonado

With foreign investments of this magnitude, it's safe to say La Barra will enjoy long-term prosperity as an international destination.

Sophisticated retirement by the sea

If you think you would enjoy a seaside retirement in a first-world setting, La Barra should be high on your list of retire overseas possibilities. It's small and walkable, with everything the big resorts have...minus the highrises. And the beaches are as beautiful as any in Uruguay.

La Barra is a good place to invest in a retirement home right now. The cost of living is reasonable (not the lowest in Uruguay, but you're buying an elevated standard of living), and the town's economic future is secure, with international investors and residents coming in record numbers. It's a seaside community with a small-town feel but all the amenities of a big resort. ■

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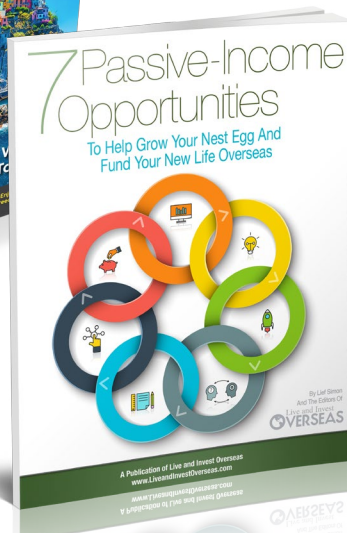
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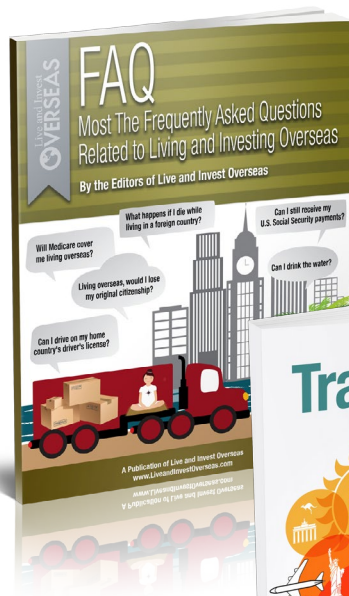


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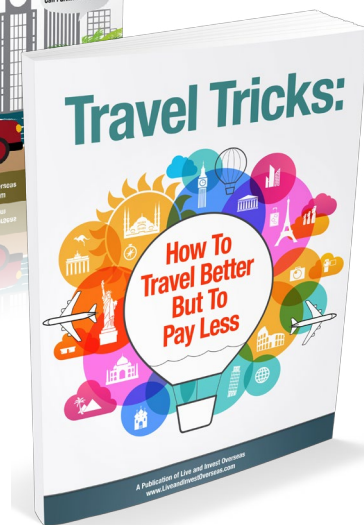


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