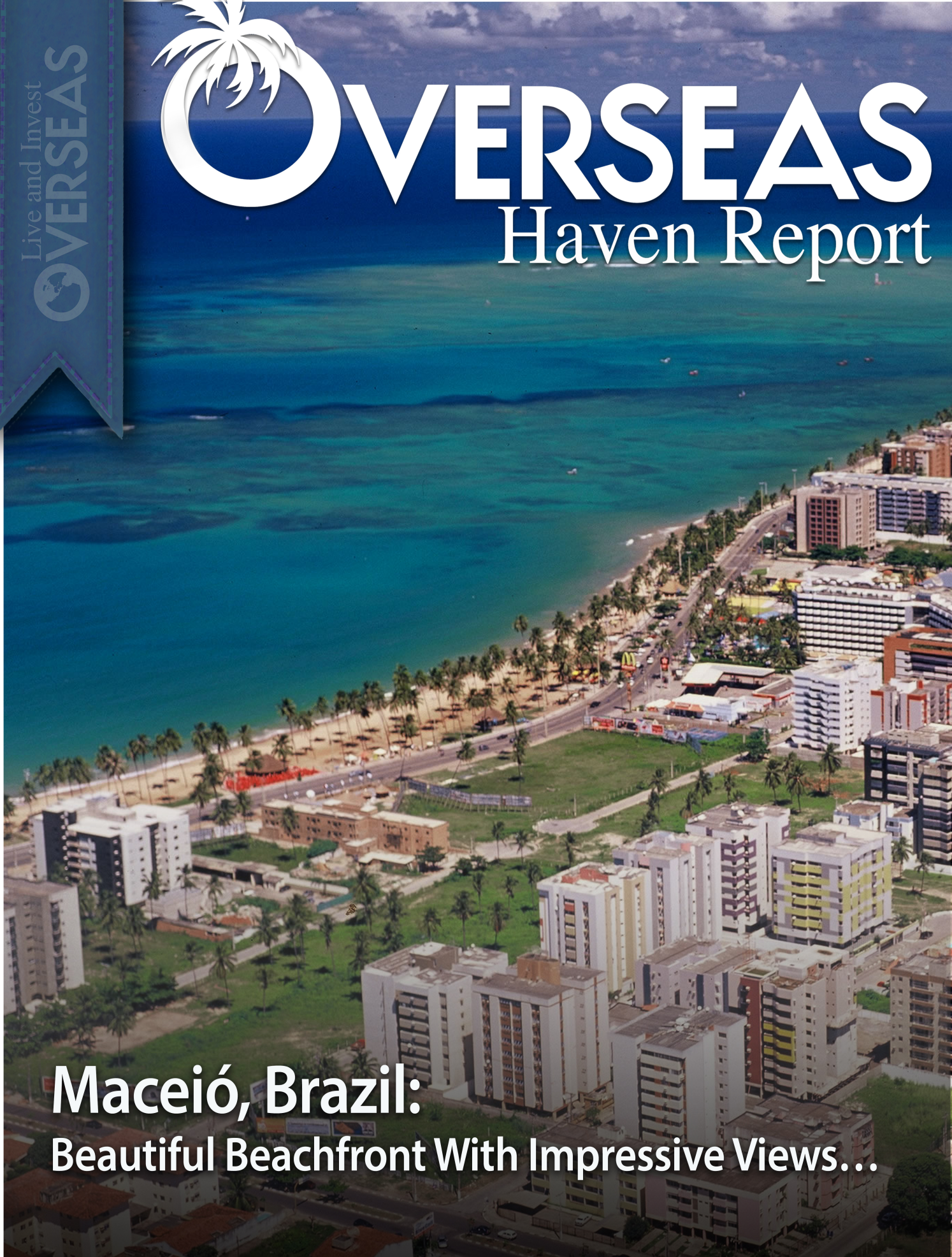




OVERSEAS

Haven Report



Maceió, Brazil:
Beautiful Beachfront With Impressive Views...



Affordable Maceió— the best of Brazil’s northeast coast

By Christian MacDonald

When it comes to making a terrific first impression, the beachfront city of Maceió in Northeast Brazil is hard to beat.

In fact, when I crested the hill on my initial approach to the beach, the view to the sea was so impressive that I missed my turn and got lost.

When I finally hit the beachfront promenade, I was treated to a gleaming, modern city. And, of all the places I’ve visited in the country, with a view on retirement, Maceió quickly shot to the top of the ranks.

And what’s even better, you can buy a large, three-bedroom apartment here for

less than US\$75,000, and live in it for under US\$1,400 per month.

Maceió is modern, clean, and elegant...with miles of brilliant, white-sand beaches studded with colorful umbrellas and bordered by tall, swaying palms. Its warm turquoise waters gently lap the shores as beachgoers from all over enjoy the sun and sand.

The long beachfront is the main attraction in town, and it’s one of the best you’ll find in Brazil. It’s as naturally beautiful as they come, but without the bothersome vendors, beggars, and obvious sex trade that you’ll see in other, better-known capital cities.

continued on page 8

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Live and Invest
OVERSEAS

continued from page 2

The waterfront drive is wide and pleasant, leading from one neighborhood to the next, each with its own special appeal.

Along this drive, a well-maintained boardwalk runs beside the beach. It is energetic and bustling, and offers a shady walkway, small kiosks, and fresh-fruit stands, as well as both casual and classy seafood dining. The general look and feel is rustic and low-key, but that appearance belies the quality of some of the restaurants that you'll find here.

The boardwalk is made even more bright and cheerful by the sunshine and openness it enjoys, thanks to Maceió's eight-story limit on the highrises at the waterfront...and the width of the waterfront drive itself.

Just offshore, a protective reef keeps Maceió's waters calm, making the beaches—some wide and some narrow—perfect for swimming. The hustle and bustle of the beach slowly changes as you drive to the north, giving way to a quiet, wooded residential area near Maceió's yacht club.

In the mornings, the waterfront road is partially closed to traffic (some days, fully closed) to allow everyone room to jog, walk, and bike...and sometimes listen to the live music along the boardwalk.

Home to almost 900,000 people, Maceió offers everything you'll need for full-time living.

You'll find a number of huge grocery stores, some of which are open till midnight. And the major banks are well-represented; both Brazilian and international.

You've got a choice of at least four cell service providers, and they support international roaming. Internet service is good, and they also have three mobile broadband providers.

On the way into town from highway BR-101, I passed a huge Home Depot-like store called Carajás, displaying the words "Home Center" across the front. So the

home handyman will have a rare (in South-America) opportunity for one-stop shopping for building and home supplies.

And, if you're in the market for a car, you'll find a wide variety of dealerships selling everything from Fords and Chevys, to Toyota, Honda, and Mercedes.

In many ways, Maceió is the perfect blend. It offers laid-back, seaside living and an exciting and vibrant beachfront scene. In other words, it has the beauty, excitement, and energy of some of its larger cousins to the north, without their big-city crime, poverty or annoyances.

What it's like

Maceió (pronounced mah seh YOH) sits amid one of Brazil's most scenic sections of beach—one that's 45 miles long—bounded by Barra de Santo Antônio on the north and Barra de São Miguel on the south. The city itself sits on the peninsula that separates the lake *Lagoa Mundaú* from the Atlantic Ocean, and it's almost surrounded by water.

Maceió is the capital of the state of Alagoas, located in Brazil's Northeast region, about 225 miles south of Brazil's easternmost tip. Alagoas is a small state; about the size of Massachusetts. But it strikes me as being well-off, judging by its well-maintained highways, modern

Sneak preview

Google Earth users can have a look at the city by going to 9°39'51.04"S by 35°41'45.20"W...or you can download (and double-click) this Google placemark [here](#).

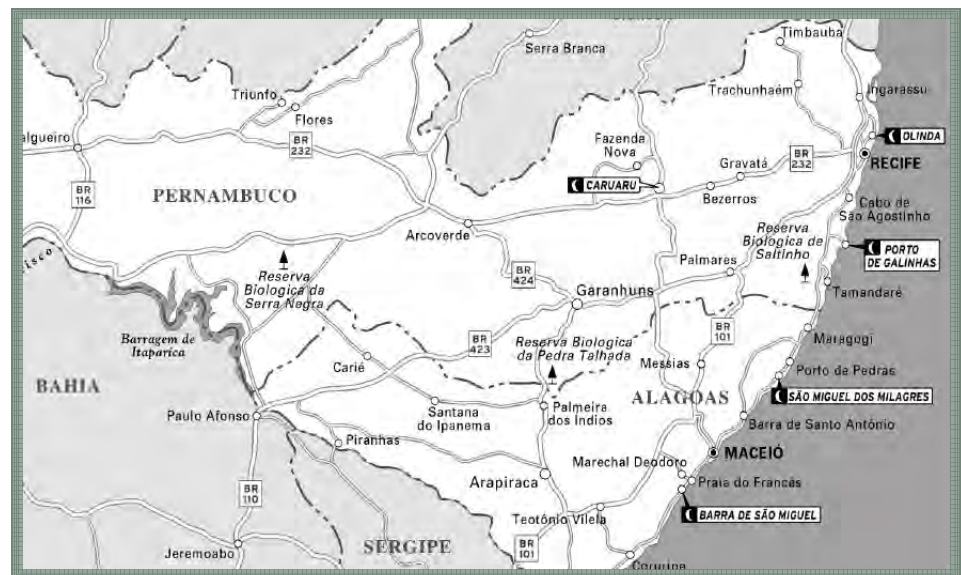
shops and supermarkets, and lack of apparent poverty.

Maceió enjoys warm temperatures all year, with the hottest months (December through January) averaging highs of 86° F. The "cold" months of July and August see daily highs plunge to 80° F. The water temperature holds steady, at about 70° F all year.

While temperatures are fairly constant in Maceió, the rain is not...you have a dry season and a wet season. The driest months are October through January, while the wettest are May through July. But the rain often falls at night. And, even in the wettest month of May, you'll still see an average of 6.2 hours of sunshine per day.

A brief history

Brazil's history is one of the Americas' fascinating stories. Over the years, it was the New World's great plantation slave



Map of Alagoas



Maceió's front line is bright and open thanks to its eight-story limit on highrises

society; host to its first major gold rush; and the country ruled by the hemisphere's only empire.

Brazil was settled by the Dutch, French, and Portuguese. And while the Portuguese ultimately gained control, all three left their cultural footprint, as did the Africans who came in slavery.

In Maceió, the first Europeans to arrive were Dutch settlers, who came to Brazil to start a sugar plantation in order to supply the ever-increasing demand in Europe during the early-1600s. The Portuguese took control of the area in the 1650s, and the city continued to grow.

Maceió soon became a major seaport, exporting timber, tobacco, coconuts, leather, and spices. It became the capital of Alagoas in 1839. Notably, the area was home to Brazil's first two presidents.

Today's political landscape

Brazil's 26 states have significant autonomy, falling under the umbrella of the federal government. At the helm of this democracy is a directly-elected president, a strong judicial branch, and a bi-cameral legislature.

Brazil is also the hemisphere's powerhouse economy, with a strongly emerging middle class. The country is energy-independent, has a solid

industrial base, and is quickly becoming a world leader.

Outgoing President Lula da Silva's economic policies get much of the credit for Brazil's current prominence. According to the IMF, per-capita income in Brazil rose by a staggering 162.8% between 2001 and 2010. During da Silva's tenure, the income of the richest Brazilians rose by 10%...while the income of the poorest Brazilians rose a hefty 72%, which has caused a huge, positive economic impact.

As of mid-August 2010, da Silva's hand-picked successor, Dilma Rousseff, is leading in the polls...and pledges to continue the policies that have brought Brazil to the center of the world stage. And, while female presidents are not unusual in the region, Ms. Rousseff will be Brazil's first if she wins.

Brazil's 2010 general election will be held on Sunday, Oct. 3. The Presidency, the entire Chamber of Deputies, 54 senate seats, and all state governorships are up for grabs...as well as the state legislatures.

An almost-familiar language

Portuguese is the official language of Brazil, but the phonetics and vocabulary are notably different from the variety

spoken in Portugal. It sounds like a blend of French and Spanish, borrowing some sounds from each.

English-speakers do reasonably well when pronouncing Portuguese, due to the variety of vowel sounds that exist in both languages. As you'd expect in any large country, there are regional differences in the way Portuguese is spoken in Brazil. In Maceió, luckily, the accent is similar to the version you'll hear in Brazilian language courses. (If you go a bit north to Recife, the accent is more like that of Portugal.)

English and French are the most common second languages among educated Brazilians, but outside the tourist areas, you won't get by with either of these. You'll need to rely on Portuguese in the smaller towns...and even in Maceió, off the beaten path.

To get started, I had good results with the [Pimsleur audio courses](#), which you can learn while driving or working around the house. Also, [Rosetta Stone](#) offers excellent language courses for Brazilian Portuguese. Either way, plan on spending US\$150 or more for a good course...and for taking two or more courses (of 30 lessons each) before you can begin to get by.

Once you've arrived, a course at an in-country language school would be extremely valuable. This is how you learn the practical version of the language that you'll use every day...the local version. Two good options in Maceió are [A2Z Languages](#), and [Apple Languages](#).

Above all, don't feel threatened by Portuguese. I've had to learn both Spanish and Portuguese (after the age of 50), and I'd say that if you're starting from scratch, one is no harder than the other. Portuguese is less-familiar to the North American ear, but the verb conjugations are easier. If you speak Spanish however, you'll find learning Portuguese quite easy.

Regardless of how much you learn before you come to Maceió, be sure to bring a good travel phrase book and an electronic dictionary, like the one sold by [Franklin Electronics](#).

One of the first uses you're likely to have for elementary Portuguese is when shopping for real estate. While scanning real estate ads in the paper, looking on the Internet, or accompanying a realtor, knowing some basic terms will help you get by. Follow the link to see a comprehensive list of [Brazilian Portuguese real estate terms](#).

A solid market

The property market is buzzing in Maceió. The new projects were not selling out pre-construction, but they typically sold out *during* construction. Several of the buildings I saw that were less than 50% complete only had a few units left. So I'd call it a solid market, but not a runaway market.

And the short-term rental market is solid, too, during the high season. Short-term rentals (and hotel rooms) are impossible to find after November, as vacationers come from elsewhere in Brazil, as well as Argentina, Europe, and beyond.

Remember that properties in Brazil are priced in *reals*, not dollars. You'll occasionally see property prices quoted in dollars or euros, but normally the realtor is doing this for foreign buyers' convenience...with the owner's actual price in *reals*. So, in practical terms, buying a property gives you an opportunity to profit from changes in the exchange rate...or the chance to lose, if things go in the opposite direction. And, if you finance a property, remember that your payment will change with fluctuations in the exchange rate.

Buyers who believe the dollar is going to decline against the *real* often buy in cash to profit from that decline. And a buyer who believes the dollar is going to gain against the *real* will favor developer financing where available. Many people buy property in Brazil in order to get their cash out of their home country and to invest in the Brazilian *real*. In both cases, it's important to consider the risk.

If you plan to rent in Maceió, additional fees—that are often excluded from the

quoted rental price—can be significant. With apartments, you'll often be required to pay the condo fees on a long-term lease. When renting houses, many landlords charge you for the monthly property tax (IPTU) while you're there.

The property examples I've used below are *not* the bottom of the market. They're properties that I felt most North Americans would be happy with and that were set at a good price...something I'd consider living in myself.

A property tour

One benefit of living in Maceió is that it's relatively contained, so it's easy to get around. In fact, you could live here easily without a car and avoid the associated ownership costs. The public transit system is good, and you can use it to get around without much trouble.

The best way to begin to know Maceió is to learn the lay of the land. I had trouble with orientation for several days because I confused the names of neighborhoods with the beaches... many of which share the same names. So here are the beaches in town, from south to north:

- Pontal da Barra
- Praia do Sobral
- Praia da Avenida

Finding your way around

[Google Maps](#) has great coverage of Brazil, and Maceió is no exception. I was able to print off and study the area in advance of my arrival and get around town easily. Once there, the kiosks along the boardwalk offer a selection of good maps.

- Praia Pajuçara
- Praia dos Sete Coqueiros
- Praia de Ponta Verde
- Praia Jatiúca
- Praia Cruz das Almas

The beaches in Maceió are generally great by most any standard, but *Praia de Ponta Verde* and *Praia Jatiúca* are easily my favorites, while *Praia do Sobral* and *Praia da Avenida* brought up the bottom. We'll look at the beaches (as well as real estate examples) as we cover the neighborhoods below.

Centro is a bustling district where you'll enjoy a non-touristy downtown and historic areas offering pleasant town squares. A huge open market called *Virgel* offers everything from livestock to sacks of sugar to clothing...while the adjacent artisan market was the source of a



Map of Maceió



Maceió Beach is the main attraction in town and one of the best in Brazil

number of gifts for our friends back home. (If you come here, park at the artisan market, to avoid the crowds at the main market.)

I found Centro's streets to be well-marked, making it easy to get around...which is the case throughout the area.

The beaches adjacent to *Centro* are *Praia do Sobral* and *Praia da Avenida*. They're great for playing sports or running. But I'd avoid swimming here, as they appear polluted...thanks to a murky-looking stream that empties into this somewhat-sheltered area from the depths of the city.

Jaraguá is one of the city's oldest areas and is popular for its old colonial homes. Many have been converted into restaurants and businesses, but there are still a number in private hands.

You can walk to either of two beaches from Jaraguá; *Praia da Avenida* or *Praia Pajuçara*, positioned on either side of the old port. Of the two, the latter is a much better choice for swimming.

Pajuçara is a neighborhood adjacent to the very popular beach *Praia de Pajuçara*. It also offers a number of good restaurants, bars, and clubs. Another great beach here is *Praia dos Sete Coqueiros* which lies just to the north of *Praia de Pajuçara* on the south shore of Ponta Verde point.

In the condo *Edificio MontCarlo*, a two-bedroom 950-square-foot apartment is listed for the asking price of R\$190,000 (US\$108,500).

A two-bedroom 700-square-foot unfurnished apartment in *Edificio Mira Mar* is available for rent in Pajuçara for R\$800 (US\$457) per month, on a long term lease (R\$600 rent plus R\$200 in condo fees). Both of these are listed with [Nobre Imóveis](#).

Ponta Verde was my personal favorite neighborhood in Maceió, and its beach was my favorite beach. Ponta Verde means "green point" in Portuguese...and it's the point you'll see on the map, jutting into the ocean. Ponta Verde is the

About Prices

For ease of reading, I've converted the prices to dollars at an exchange rate of 1.75 reals per USD... following the listed price in reals. In the rental examples, I've included all fees in the "dollar" figure...followed by a breakdown in reals.

starting point of Maceió's best area for restaurants, the boardwalk, and the city's best hotels.

It's also the start of a long stretch of palm-lined, sandy beaches, whose adjacent boardwalk offers everything from kiosks selling fresh-squeezed fruit juice to exercise areas to fine seafood dining.

A three-bedroom apartment with 950 square feet of living area is for sale in Ponta Verde's Edificio Esmeralda for the asking price of R\$180,000 (US\$102,800).

The same realtor offered a three-bedroom apartment in Edificio Vitor Hugo, with 1,180 square feet, for the asking price of R\$200,000 (US\$114,300).

For rent, we found a large, three-bedroom apartment in Edificio Cerro Cathedral in Ponta Verde, with just under 1,300 square feet of living area for US\$1,057 per month (R\$1500 rent, plus



View of Maceio from lower-key Cruz das Almas



View of Maceió from the north

R\$350 condo fee). It includes complete maid's quarters and comes unfurnished. All three of these properties above are listed with [Nobre Imóveis](#).

Marcio Raposo Imóveis has a two-bedroom apartment for rent in Edifício Dharana for US\$700 per month (R\$900 rent plus R\$330 condo fee). It comes furnished or not, with garage space for one vehicle. Contact [Valeria Santana](#) for more info.

Jatiúca is adjacent to Ponta Verde to the north and is Maceió's most popular area for travelers. It continues the same stretch of terrific beachfront northward from Ponta Verde. Jatiúca is Maceió's best area for nightlife and has the highest concentration of hotels and resorts.

Available for purchase right now is a three-bedroom, 1,100-square-foot apartment in

Flavors of the Middle East

Believe it or not, our favorite restaurant in Maceió was not one of its Brazilian offerings...or a famous seafood venue...or even the well-known Peruvian restaurant in town. It was a Middle-Eastern restaurant called Kharuuf, with superb food, a great wine list, and the best service we found anywhere. See www.kharuuf.com.br.

Edifício Admilson. This Nobre Imóveis listing is priced at R\$257,000 (US\$146,900).

For rent, we found a two-bedroom, 670-square-foot apartment in Edifício Oregon available for US\$589 on a long-term lease (R\$750 rent plus R\$280 condo fee).

For US\$851 per month (R\$1,000 rent and R\$490 condo fee), you can rent a three-bedroom, 1,000-square-foot apartment in Edifício Agua Branca. All three of these properties are offered by [Nobre Imóveis](#).

Also for rent is a large four-bedroom house in Jatiúca, with office and family room for US\$1,100 per month (R\$1,800 in rent plus IPTU of R\$125). Contact [Zampieri Imóveis](#) for details.

I found both Jatiúca and Ponta Verde to be the best spots for dining, with Brazilian to Peruvian to Middle Eastern food, and everything in between. I'll highlight a couple of these restaurants later on.

A funny thing happens when you leave Jatiúca and move toward **Cruz das Almas** along the beach... it's as if there were an invisible barrier separating the two. On the Maceió side of this "barrier," the beach is well-populated; especially on weekends and holidays...yet it's usually relatively empty at Cruz das Almas.

I liked this area for its low-key feel, yet it's only a short walk to some of the city's

best dining options in Jatiúca. The beaches at Cruz das Almas are more rustic and fairly undeveloped when compared to the beaches in the town proper.

Away from the beaches, I did a bit of exploring in the hilltop **Farol** district and was impressed by the good property prices and super views up there. (Not every section of this district has a view but many do.) And it's worth a look if you'd like to save on property cost and don't need to be next to the water.

We found a three-bedroom house for sale in the Farol neighborhood, with 1,930 square feet of living space, for the asking price of R\$210,000 (US\$120,000).

Another house for sale now in Farol has four bedrooms in just under 2,700 square feet of space for the asking price of R\$280,000 (US\$160,000).

For R\$150,000 (US\$85,714), you can buy a three-bedroom apartment with 1,000 square feet of living area in Farol. These three properties are offered by [Nobre Imóveis](#).

An 860-square-foot apartment in Farol with three bedrooms and two baths, balcony, and garage space is listed with [Imóveis Maceió](#) for R\$125,000 (US\$71,400).

You can rent a three-bedroom, two-bath home in Farol for US\$729 (R\$1200 rent plus IPTU of R\$76). Contact [Zampieri Imóveis](#) for more information.

Beach towns south of Maceió

Driving south out of town, southern Maceió turns into a downscale area as you approach the two docking piers for tankers near the refinery. As you continue, it turns from downscale to seedy...and industrial.

But things change for the better when you get to the neighborhood of Pontal da Barra with its many palms, sand, and generally pleasant countryside. If you're driving, watch out for the radar trap in this area.

After Pontal da Barra, you'll cross a 300-meter causeway—spanning the mouth of

Lagoa de Mundaú as it empties into the ocean—which lands you on the island Ilha Santa Rita.

Here a number of roadside artisans and vendors have set up shop, and you can buy a fresh fish dinner for only US\$6, or pick from a dozen fishermen selling fresh crabs and fish. Also, you can buy oddities such as a table made from a solid, six-foot diameter cross-section of a tree trunk... or a giant cement Brahma bull to use as a lawn ornament.

Another causeway of 200 meters follows this area, which puts you back on the coastal road, AL-101. Have your camera ready for all of this, as there are some beautiful and unique photo ops...whether or not you're in the market for a cement bull.

Praia do Francês lies about 25 minutes south of Maceió, some 12 miles away. It's a small town that's popular for weekend homes, as well as for day trips from Maceió. The beach here is long, wide, and palm-lined, with sand that's about as fine as I've seen anywhere.

A nearby reef protects the beaches, keeping the turquoise waters calm and warm for swimming. Praia do Francês has a wonderful collection of beachside restaurants and bars, specializing in fresh seafood. It's a perfect beach spot for passing the afternoon.



Weekender spot Praia do Francês is perfect for passing an afternoon

The town itself is small, well-kept, and attractive, with cobblestone streets and tasteful homes. Here and there, you'll also find small low-rise condo projects offering new properties intended for weekenders.

Praia do Francês has the feel of a vacation spot, mostly because it lacks a city-services infrastructure...that is, big stores and municipal services. So you'd need to go to Maceió for any major shopping, to pay taxes, etc.

If you're thinking of taking up residence in this pleasant town, I'd look for a house or apartment a few blocks back from the beach. These areas are quieter and the homes are nicer...and you'll have less foot

and vehicle traffic than at the beachfront, which can be crowded on busy weekends.

Here we found a big, comfortable vacation home with five suites plus a half bath, family and play rooms, garage and BBQ area. It's only 100 yards from the beach for the asking price of R\$300,000 (US\$171,400).

Another attractive property in Praia do Francês is a 1,076-square-foot brick house with two suites and a social bath, and plenty of hammock room on the veranda. The asking price is R\$150,000 (US\$85,700).

I also found a three-bedroom, three-bath house that included a two-bedroom guest house, complete with its own kitchen and living area. There's also a nice garden and swimming pool for the asking price of R\$250,000 (US\$142,900). Contact [Imóveis-Praia do Francês](#) for details on these three properties.

Low-season furnished rentals are available in Praia do Francês at a reasonable cost, as well. A two-bedroom apartment (top floor of a house) with a nice view of the beach dunes is asking R\$1,200 (US\$686) per month. It includes a swimming pool and balcony, and the complex has a private beach less than 200 yards away. Contact the owner at kellerrico@oi.com.br.

Barra de São Miguel is about 10 minutes farther south along the coastal road. This



Deserted Praia Sereia is one of the most beautiful beaches in the area

is a much larger town than Praia do Francês and has a permanent population of over 7,500.

OK...it's not exactly a metropolis. But it does have all city services, like a post office, municipal offices, a notary, and banking facilities. So, in Barra de São Miguel, you'll have everything you need right there, except for the big-city attractions.

You'll also find a good compliment of restaurants and plenty of shopping...varying from practical items and hardware, to beachwear, to an artisan market.

You'll see a lot of new construction taking place at the north end of town, with plenty of projects and developments going in. The south end of town has older architecture, which gives it a colonial feel.

The entire town is neat and clean and would be great for full-time, small-town living. Barra de São Miguel ends at a picturesque port on a mirror-like, mangrove-lined river...complete with a boat storage facility that houses some good-looking boats.

A townhouse-style condo is for sale right now in Barra de São Miguel with 1,400 square feet of space, including four bedrooms (three with en-suite bath) for the asking price of R\$165,000 (US\$94,200). The development is 160 yards from the beach. It is listed with [Nobre Imóveis](#).

About 60 yards from the beach is a small chalet for sale with 860 square feet of living area, including two bedrooms, two baths, a small American-style kitchen and BBQ on the veranda, for the asking price of R\$75,000 (US\$42,900). For more information, contact [Imóveis Maceió](#).

Also in Barra de São Miguel, we found a huge, furnished, 3,300-square-foot house on offer with [Imóveis Maceió](#). It has three suites, a swimming pool and plenty of garage and yard space, for R\$350,000 (R\$200,000).

You can rent a chalet at *Pousada do Sossego* by the month during the low season for US\$800 per month (R\$1,400). Its air-conditioned chalets come fully equipped, and the Pousada complex has a library, swimming pools, restaurant and

laundry facilities, surrounded by tropical gardens. (A pousada is like a B&B.) It's conveniently located close to the popular beach *Praia do Gunga* and the town of São Miguel. Contact the owner at goesaffons@hotmail.com.

Real estate contacts

If you'd like a challenging pastime while in Maceió, you might want to look for fine-cut diamonds lying around on the sidewalks. Or if you're up for something even more difficult, you can try finding an English-speaking realtor. Granted, there are a few out there...but my luck in finding them was only slightly better than the diamonds.

Here's a handy contact list of realtors in the area. Among them, I know that Valeria Santana (listed first) has at least two English-speakers on her staff full time. With the others, it can be hit or miss... although they can usually support English-speaking visitors with advance notice.

Meanwhile, if you're looking at their websites, print off a copy of the [Brazilian Portuguese Real Estate Terms](#) to help understand the ads.

Area Real Estate Contacts

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E-mail: contato@zampieriimoveis.com.br

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Imóveis Praia do Francês

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Website: www.imoveis-praiadofrances.com.br



Neat, clean Barra de São Miguel is ideal for full-time, small-town living

Heading north out of Maceió, you'll see the area's most magnificent, natural beaches, with few visitors. They stretch for miles, starting with Cruz das Almas (just a few minutes from town) and continuing to **Sonho Verde**, **Paripueira**, and **Barra do Santo Antônio**, which are within a 40-minute drive.

Along the way, a number of small towns and villages dot the coastline, nestled between the turquoise waters and the palm-studded forests at the shoreline.

Sonho Verde has several planned communities that seem to be popular. The homes are large and well-kept.

Paripueira, on the other hand, is a small town with the requisite cobblestone streets, a town square, and independent homes. There's a green beachside park in Paripueira that separates the front-line houses from the beach and the beachside seafood bars.

Miles of near-deserted beach

Right on the beach, you can rent a fully-furnished, three-bedroom, two-bath home in Paripueira (15 miles north of Maceió) during the low season for US\$1,500 per month. It's located on the water, right where the local fishermen weigh their catch in the morning. The rent includes water and electricity. The house comes fully equipped, inside and out,

with garage. Contact the owner at Ricardo.Monterosa@gmail.com.

With miles of fantastic and almost-deserted beaches, this area is often a refuge for people looking for an escape from the high-season crowds of Maceió. The municipality of Barra de Santo Antônio lies about 44km north of Maceió (27 miles), and is connected by a good highway and bus service. The town has a population of about 15,000.

You'll find five major beaches in the area, the most famous of which is *Praia de Carro Quebrado*. The beaches are completely natural, with no shops, food stalls, restaurants, boardwalks, or even lights. The area also has a number of pousadas (like B&Bs) catering to travelers.

The tone of the area is one of unspoiled nature, so don't look for much in the way of nightlife. But for a quiet, beautiful place to relax, you won't beat it.

A large country cabin is for sale, surrounded by almost half an acre of tropical gardens. On offer with [Imóveis Maceió](#) for R\$180,000 (US\$102,900), it has 2,100 square feet of living space, including six bedrooms and three suites.

[Zampieri Imóveis](#) lists a waterfront home for sale in Santo Antonio, with four bedrooms (three with en-suite bath), a swimming pool, large garden with

various tropical fruit trees, and ample garage space for the asking price of R\$280,000 (US\$160,000).

You can rent an attractive two-bedroom house here, 150 yards from the beach, with complete guest house, swimming pool, and covered BBQ. It's fully furnished, equipped, and air-conditioned for \$1,500 per month (US\$853) during the low season. Contact the owner directly at [Fernanda Perrelli](#) for more information.

The property purchase process

Buying a property in Brazil is fairly easy, and there are no restrictions on foreign buyers.

The process has a few oddities that I haven't seen elsewhere, but in reality, a full-service real estate agent will handle everything for you. I signed my name once to buy the property, and once to register...while the agent handled everything else.

If you're buying from a developer, the process may vary from the norm.

Here are some of the differences in Brazil that caught my attention:

You will need to get a tax ID card, called a CPF. My agent got mine free of charge, or you can have a lawyer obtain one for a fee, usually between US\$100 and US\$250. You'll use this card all the time in Brazil; even to get a cell phone number.

The payment for a property is wired directly to the owner, not to any intermediary. To protect you as the buyer, your sales contract should have a clause that lets you close the deal on your own (without the seller's signature) once you make payment.

Beachfront properties (properties within 33 meters of the official high tide line) are considered "Navy Lands" (*terrenos de marinha*) and will require a special registration with an extra 5% closing cost.

The transaction cost will be a minimum of 4% if the property is not on the beach and

you do not use a lawyer. A lawyer will charge between 1% and 3%, and a beachfront property will require another 5%.

As in any country, you should hire an attorney who speaks English if you don't speak the language of your sales contract. Alternatively, you can have someone you trust explain the documents to you...or even ask that they provide you with a certified translation.

Title insurance is available in Brazil from First American Title Insurance Company. For more information, contact First American Title's representative, Turalu Brady-Murdock, at TueyMurdock@gmail.com. This is an excellent way to ensure that your property is free and clear in a foreign country.

Bank financing is not available to non-residents of Brazil. But developer financing is common and often on very attractive terms. Remember, though, that your payments will fluctuate with the exchange rate.

In private sales, some sellers are willing to provide limited financing, especially if the property has been on the market for a while. Take this up directly with the seller, or ask your agent to make it part of the proposal.

Moving money

Transferring money into Brazil is like wiring money anywhere else, except that the seller can't collect the money from the bank until he shows the sales contract and completes a number of forms. Once the paperwork is accepted by the bank, the money is exchanged into *reals*... not before.

By the time this is processed, the dollar/*real* exchange rate will no-doubt have changed...so the seller won't get the exact number of *reals* you intended to send. This will require reconciliation at the end of the transaction, after which you may owe a bit more, or get a refund.



Maceió's boardwalk offers small kiosks and casual and classy seafood dining

When you're ready to take your money *out* of the country, then it's *you* who will be doing the paperwork at the bank, unless the buyer pays you outside Brazil. Rather than attempt the bank processing yourself, I'd suggest that you have an accountant do it for you...at least the first time. Attorney [Bruno Almeida Brandão](#) has experience with this.

Note: The time to learn about moving money out of Brazil is before you move it in. So talk to your attorney about any special rules you need to follow.

Legal supportt in Maceió

For English-speaking assistance with property purchase and immigration in Maceió, feel free to contact Bruno Almeida Brandão for expert legal advice:

Bruno Almeida Brandão

Gomes de Barros e Brandão Advogados Rua Dr. Floriano Ivo

Farol - Maceió - Alagoas - 57055-010 Tel. + 55 (82) 3326 4747

Cell: + 55 (82) 9361 3090

E-mail: Bruno@gomesdebarros.com.br

Website: www.gomesdebarros.com.br



Importation of household effects

As a resident, you may import your household effects duty-free. The requirements are fairly simple, but rigid. Your shipment must arrive no earlier than three months before your arrival, and not more than six months after.

Customs processing will not begin however, until you arrive (with an approved visa). So to avoid extra shipping container charges, time your shipment so that it gets there around the time that you do.

You may not import a used vehicle.

Pets can enter Brazil easily, with a rabies vaccination certificate and an authenticated International Health Certificate (USDA-APHIS 7001 Form) or equivalent. The animal must enter Brazil within 10 days of the date the form was signed.

If your rabies vaccination is good for two years, make sure that its expiration is noted on the form. Two-year rabies vaccinations are rare in Brazil.

The rules for pets are the same whether you are coming as a tourist, or moving as a resident.

Cost of living

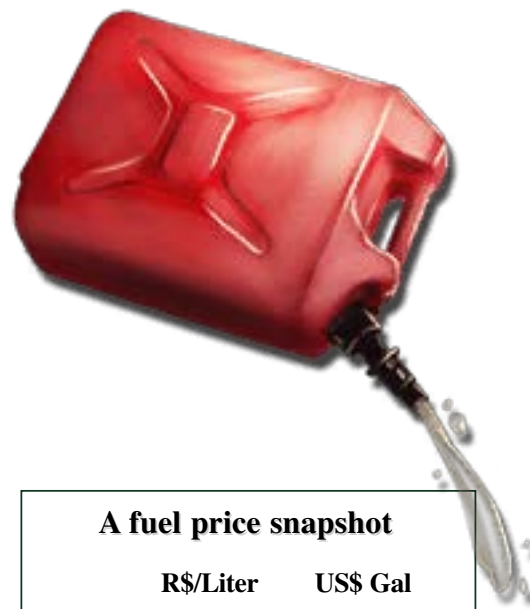
Note: The prices quoted in this article are based on an exchange rate of R\$1.75 per U.S. dollar.

The cost of living is moderate in Maceió by Brazilian standards, (and low by North American standards). I've seen places in Brazil that were considerably less—and also considerably more—although you'll be hard-pressed to find a better place to live than Maceió.

For a basic retiree's budget, I'd plan on spending no less than US\$1,800 per month if you plan on renting; US\$1,350 per month if you plan to buy your own home. Neither of these includes the cost of running a car.

But remember that these numbers will vary for everyone. If you spend most of your time at home (or on the beach), you'll spend less. And you can certainly spend a lot more...especially if you rely on North American brand names and imported items.

Regardless of what you spend for the household budget, you'll need to add about



A fuel price snapshot

	R\$/Liter	US\$ Gal
Gasoline	R\$ 2.71	\$5.87
Alcohol	R\$ 1.93	\$4.18
Diesel	R\$ 2.05	\$4.44
Gas	R\$ 1.65	\$3.57

Prices are from the PetroBras station on Avenida Penedo, on July 14, 2010.

The artisan market at Centro is great for picking up gifts



US\$300 per month if you plan on using a car to get around...more if you were commuting every day to work.

To make the budgeting somewhat less subjective, I've broken down my number into specific line items for both household budgets and car ownership. Have a look at the detailed numbers [here](#).

Health care

Health care is generally good throughout Brazil, and Maceió is no exception. As a retiree, you'll find two basic health care options. There are fancier ways to describe them but I simply call them "the free system" and "the paid system."

The free system is available to anyone legally in Brazil. It covers doctor fees, lab work, hospitalization, surgery, and even drugs. The care, however, is generally not as good as you'll find in the private paid system. But if you're uninsured, it's a great option. Also, many people who have health coverage back home will use the free system for emergency care while in Brazil, while getting routine care in their home country.

Under the paid system, you've got plenty of choices. Many of your options are like "joining" a hospital or group of hospitals. That is, you find a nearby facility that you like and then join one of their insurance plans. You get most of your routine care from that same facility, and the plan typically provides for emergency care when you're away.

A friend of mine just obtained a quote from a modern medical facility under this type of plan. At age 60, his rate is R\$305 (US\$174) per month. This includes not only hospitalization, but also eye care and dental. This is the best quote I've seen lately for someone over 59...it's more-often over US\$225 per month.

Otherwise, you can simply buy insurance, such as Golden Cross. This tends to be more expensive, according to the rates I've checked.

The restaurant scene

One of my favorite aspects of Maceió is the large variety of restaurants within the beach areas of the city. They run from small street stalls to fine dining...from Middle Eastern to local Brazilian to Peruvian.

And, a few local delicacies should also be on your must-try list. Maceió is noted for *sururu*—a local mussel-like shellfish—and *maçunim*, a shellfish often prepared in coconut sauce.

Here are a few popular dining spots you may want to try:

Canto da Boca in Jatiúca is probably the most popular seafood restaurant in Maceio. They serve traditional Brazilian cuisine based around shrimp, other seafood, and vegetables. Try *moqueca de polvo e camarão*, a tasty and filling Brazilian shrimp stew, or *moqueca de sururu*, a stew made of the famous local *sururu*.

Carne de Sol do Picuí in Jaraguá is noted for its preparation of *carne de sol*—a sun-dried then grilled preparation of beef—one of the most-famous dishes in Northeast Brazil. They serve their own special preparation of this favorite dish, as well as other popular local dishes.

Famiglia Giuliano, in the popular Ponta Verde district, is one of Maceió's best Italian restaurants. They offer delicious food and a unique atmosphere, done in a medieval European style.

Massarela (Jatiúca) is another wonderful Italian place known for its delicious pasta, pizza, and local Brazilian dishes.

Divina Gula, in Jatiúca, is a long-time, popular eating establishment among locals in Maceió. The food is a good representation of the Northeast, with large portions and a large menu. Their *carne de sol* is reputed to be the best in town. (The flavor is great...but *carne de sol* is normally not tender and theirs is no exception.)

Divina Gula is also known for *feijoada*, a dish normally served on the weekend all over Northeast Brazil. It's a flavorful dark bean stew, containing five meats and sausages along with varying other ingredients. The restaurant also provides a *cachaça* tasting bar, where they serve varieties of their home made *cachaça*, a sugar cane liquor.

Restaurante Kharuuf (also in Jatiúca) will be a surprising discovery, with an outdoor terrace and a mezzanine overlooking Jatiúca beach. The menu offers an extensive selection of Arabian cuisine and dishes that blend the spices of the orient with elements of northeastern Brazilian specialties. This was my own personal favorite in town, but in fairness, this is because I have Brazilian food all the time... while Middle Eastern food is rare here.

Wanchaco, the renowned Peruvian restaurant in Jatiúca, is probably Maceió's most famous restaurant...thanks in part to its extensive guidebook presence. I usually say that any "must-see" place is usually worth avoiding...but Wanchaco is an exception. It really is worth a visit. The atmosphere, food, and service are all super.



The hilltop area of Farol has great views and attractive property prices

Keep in mind that the rate you get will jump an average of 50% if you sign up after age 59, so sign up before then if you can. If you sign up with a family member, you typically get a discount that averages 15%.

Internet service is available throughout the city. The type of service varies from free dial-up to ADSL to high-speed directional wireless LAN. Also, you may want to consider using mobile broadband, so you'll have an Internet connection that travels with you. (I use this service and pay about US\$50 per month for it.)

Cell phone coverage is great throughout the city, with a choice of service providers. I personally use TIM, which has good coverage not only here but around the country. I use a prepaid card and pay about US\$15 per month.

Cable TV is readily available and what you pay—as anywhere—depends on how many channels you want. Plan on paying between US\$30 and US\$90 per month if you get cable.

Your exploratory trip to Maceió

The best time to come to Maceió is between October and February. This is when you'll have the highest average hours of daily sunshine. The rest of the year is not bad, though. Even in the rainy season you'll have sunshine most days...and it's a bit cooler.

If you're arriving in Maceió by car, take the clearly-marked exit from BR-101 and head for the coast. The sign will say you're 10 kilometers from Maceió, but it's actually 20 kilometers to the beach areas.

Maceió has an international airport (code MCZ)...but, unless you live in Buenos Aires, good luck finding any international flights that land here. Your best bet would be flying to an international hub (São Paulo, Recife, or Salvador) and then taking a local hop on [GOL](#) or [TAM](#). The airport is about 15 kilometers to the beachfront.

To give you an idea of cost, the cheapest option from my flight search for late September 2010 was from Miami to Maceió for US\$932 with a stop in Bogotá and a connection in São Paulo. By checking just nonstops with good connection times, the price went up to US\$1,025 (US\$93 more)—probably worth it, as it saves three and a half hours and the stopover.

You can rent cars at the airport in Maceió, though you'll pay a little more than in the U.S. or Canada. Thrifty's best rate for the sample trip above is US\$386 per week (US\$55 per day), all taxes and fees included.

You can usually drive in Brazil with your valid driver's license as a tourist. But I'd strongly suggest you get an Inter-American

Driver's License from [AAA](#) or [CAA](#). It costs \$15 in either Canada or the U.S. Having the IADL could save you hassles from the police. Once you move to Brazil, you'll eventually need to get a Brazilian license as a full-time resident.

But remember, you could live easily in Maceió without a car. Everything's close at hand.

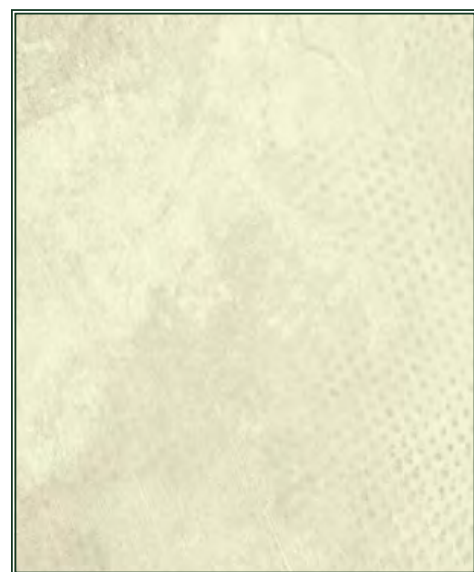
Taxis cost about US\$1.70, and the bus is US\$1.20 in Maceió, both of which are low by U.S. standards, but high by Brazilian standards. Taxis are plentiful and typically in good condition.

The best of the Northeast

Maceió has a classy ambiance that makes you feel like you're in a clean, upscale destination...yet it boasts property prices that are still reasonable...and a low cost of living.

Maceió may not have the nightlife of Fortaleza or Recife—capital cities that are several times larger—but neither does it have their annoyances, crime, or poverty. It has enough energy to feel alive and vibrant, but still somehow retains an unhurried pace.

Schedule a visit to Maceió...and you'll probably agree that this low-key, cheerful city is the best retirement spot in Northeast Brazil. ■



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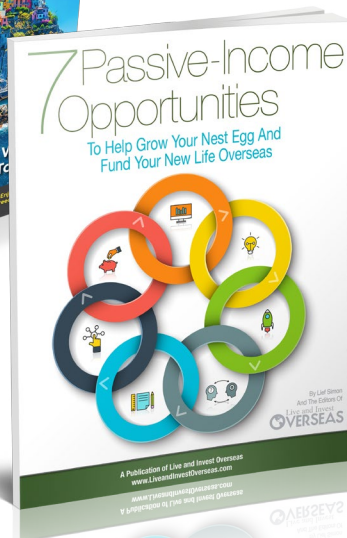
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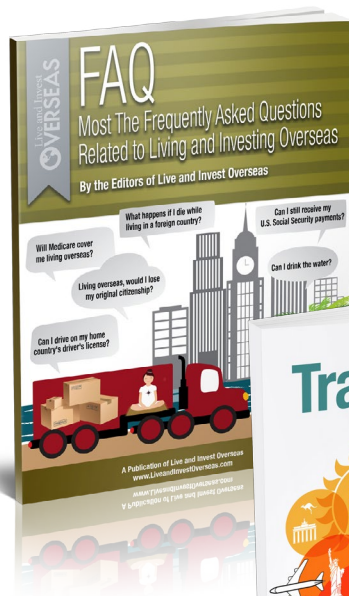


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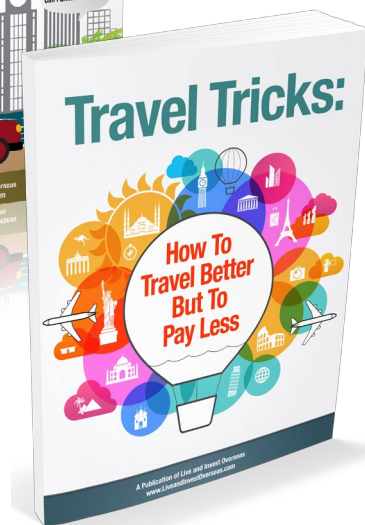


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