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Haven Report

Tulum, Mexico:

Where Mayan Ruins Meet White-Sand Beaches...



The Mystical Allure Of Tulum—Top Spot In The Yucatán For A Laid-Back Lifestyle

By Mike Anderson

The town of Tulum is at the center of the Ruta Riviera Maya, an area stretching from roughly Playa del Carmen in the north to Punta Allen in the south along the Caribbean, and extends inland to the Mayan ruins of Cobá. This area is easily among the most exotic and beautiful geographical areas on earth. Rocky coastlines intermixed with white-sand beaches and spectacular cenotes (crystal-clear swimming and diving pools), tropical jungles, and remnants of Mayan temples all compete for visitor attention.

The town of Tulum is separated from the beach by a wide swath of marsh and jungle that is mostly undeveloped. A good road runs from

the town to the beach, then follows along the beach for several miles in two directions—one side connects to the picturesque Mayan ruins of Tulum and the other enters the UNESCO World Heritage Site of the Biosphere Reserve of Sian Ka'an. This beach area is mixed rocky coast and white sand beach—beautiful and world-class. The expats that live here call it paradise—it's truly a nature-lover's playground.

By contrast, the town of Tulum has little aesthetic attraction. The town is split in half by four-lane Highway 307 that runs from Cancún down to Chetumal. The town is a few miles from the beach and its recent conversion from a local truck stop to an international tourist destination still shows.

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The highway through town is rough, although lateral service roads provide parking and access to the main tourist businesses. The side streets radiating both southeast and northwest from the highway are disappointing—poorly kept with weeds and rubble alongside mostly sub-standard houses and vacant lots. What gives?

Therein exist the investment and business opportunities.



Tulum's main street

The Investment Opportunity

What is often called the Path of Progress is arriving in Tulum, rolling down from Cancún, Puerto Morelos, Playa del Carmen, Akumal, into scruffy Tulum. The area between Playa del Carmen and Tulum is a hotbed of resort and residential construction among the beaches, cenotes, and tropical jungles. This area is among the most desired resort, residential and tourist areas in the world, and it ends at Tulum. The first movers into the area have already bought their lots and development acreages. But there's still time



A popular restaurant-bar

for individuals to get in close to ground floor, and grow equity and income as the area develops. There's already a shortage of vacation rentals.

The Business Opportunity

Tulum has been popular with the backpack crowd for many years, many of whom have settled-in and started tourist service business—small inns and B&Bs, cafés, restaurants, and bars. The restaurants are tourist-priced, and the meals range from good to excellent. Yet there are still plenty of small-business opportunities at all tourist amenity levels as the town grows and upscales. If you want to see the future of Tulum, look at Quinta Avenida (Fifth Avenue) of Playa del Carmen. This will happen over a period of a few years, but there will be serious money made here in tourist services. In addition, the normal services that a booming tourist town needs, such as mundane—yet scarce—services as mechanics, dry cleaners, well-stocked hardware stores, and construction materials will be needed, too.

Location

Tulum is well located in the Yucatán peninsula, a good base for exploration of the peninsula in all directions. Within an hour drive are the resort towns of Akumal, Playa del Carmen, and the Mayan ruins at Tulum and Cobá. Within two hours are the resorts of Puerto Morelos, Cancún, and the colonial city of Valladolid. The Mayan ruins at Chichén-Itzá, the multicolored Laguna de Bacalar, and Chetumal, the border town with Belize, are within three hours. Within four hours is Mérida, and five hours gets you to the walled city of Campeche and the Mayan ruins at Uxmal and Edzná. The international airport at Cancún has multiple destinations in Mexico, the United States and Canada, Europe, and South America.

A Mystical Adventure

The Mayan ruins of Tulum are the standout feature of the area that first traps visitors. Even after three visits to the ruins, we still were drawn back to it. The Castillo temple overlooking the sea across white sand beaches changes its mood throughout the day as the sun moves across it. You can't help but wonder what the Mayans were dreaming as they constructed this magical place.

A Reasonable Cost Of Living

Tulum is not one of the low-cost standouts of expat living. The hordes of foreign visitors and the scarcity of decent housing has caused the price of real estate to track continually upward. Commercial property, mainly along the highway through town, is scarce and costly. Consequently, prices in the restaurants and shops in town are comparable to prices found in the less

expensive areas of the United States. Depending on where you're from, you may find the cost of living in Tulum to be roughly the same.

Property taxes are negligible, and utility bills are low except for the expense of air conditioning for eight to nine months per year. Overall, groceries, restaurants, and entertainment expenses run 25% to 35% cheaper than in the United States (see the [Monthly Budget](#) and [Shopping List](#)). Tulum is walkable, but bicycling is more practical. For business or investment expats, a car is necessary as you'll be making frequent trips to Playa del Carmen for meetings and shopping.

Tulum has a lively café, restaurant, and bar culture, and dining or drinking out is the favorite socializing activity for expats. Socializing at home gatherings is also popular. The public plazas are not as popular in Tulum as we've seen in many other Mexican towns.

A Warm Climate

If you're a fan of warm weather, you'll love this place. The combination of a southern latitude (20° 12' N) at sea level gives Tulum hot weather most of the year. The winter months, December through February, are balmy and warm, described as delicious by expats. The daytime temperatures in Tulum average 85 to 90 year-round, with December and January being the coolest months and April through August the hottest. Higher humidity during the summer rainy season make the temperatures feel much hotter, especially if you're out in the sun, but offshore breezes (at the beach) moderate the perceived heat. We found the climate in the month of March to be barely tolerable without air conditioning, and even chose to drive in an air-conditioned car rather than walk during the afternoons. Nighttime average temperatures are very pleasant, ranging from 68 to 72 degrees in the summer months.



For rainfall, Tulum has two pronounced seasons: mid-May through October is the rainy season, with average monthly rainfall of around five inches. The rains cool the temperatures, but raise the humidity. The perceived temperature (temperature plus humidity) difference between summer and winter months is such that many residents stay just four-to-five months here, November through March is typical.

This coastline is subject to severe hurricanes. The hurricane seasons is from June to November, with the greatest risk of storms falling between August and October.

Historical Highlights Of Tulum



The history of the Yucatán peninsula, of which the Tulum area is a small part, is the history of the Mayan peoples in the peninsula. The Yucatán peninsula is part of the ancient Maya lowlands that extended southward into Chiapas, Belize, Guatemala and parts of Honduras and El Salvador. The archaeological record of the peninsula shows the presence of humans as early as 6000 BC, called the Archaic period (before 2000 BC) of the Mayas, with rustic villages and primitive agriculture. The Pre-classic period (2000 BC to 250 AD) shows evidence of more formalized societal structures, and stable cultivation of maize, beans, squashes, and chili peppers. During this period, the first Mayan cities were built with large stone temples, and hieroglyphic writing appeared. The Classic period, beginning in 250 AD saw the development of large Mayan empires, often competing among themselves for power. During this period in the 9th century, there was a political collapse, internecine warfare, and large cities were abandoned. The Post-classic period (beginning 950 AD) saw the rise of Chichén-Itzá to the west of Tulum, and Tulum was at its height between the 13th and 15th centuries.

The Spanish colonizers entered this Mesoamerican area in the early 16th century, and completed the conquest of the Itzá empire in 1697, almost

200 years after their first contact. For the next 150 years, the Spanish effectively subjugated the Mayan peoples.

The War Of Independence From Spain And The Yucatán Revolt



Mayan warriors

The War of Independence started in 1810 in central Mexico. A priest from the town of Dolores, Miguel Hidalgo y Castillo, raised a peasant army that marched into the town of Guanajuato. In the first battle for independence, the royalists were defeated by the insurgents, but the war continued throughout Mexico until 1821 when the Spanish were ousted from Mexico. Even after independence was won, Mexico remained a turbulent country during much of the 1800's, as federalists and centralists battled for control of the country. The Yucatán broke away from the centralist government in 1841, arming the Mayan population to assist in the revolt, while attempting to strictly control the activities of the Mayans.

Quintana Roo And The Caste Wars

From 1841, the upper castes administered the Yucatán peninsula without major conflicts with the Mayan peoples until the Caste War of the Yucatán, starting in 1847. Due to excessive taxes, confiscation of properties, and atrocities by the upper castes, the Mayans revolted and succeeded in driving-out all non-Mayans from the most of the Yucatán. The independent Maya nation of Chan Santa Cruz was established centered in the town of Felipe Carrillo Puerto, south of the village of Tulum.

The leaders of the upper castes reunited with Mexico in 1848 and their combined forces pushed the Mayans back into a small region within Quintana Roo. A political and military stalemate existed between 1850 and 1901, when the Mexican Military finally defeated the Mayan nation of Chan Santa Cruz.

Quintana Roo was made a territory of Mexico by decree of President Porfirio Díaz on November 24, 1902. It was named after an early patriot of the Mexican Republic, Andrés Quintana Roo. The Mexican army succeeded in defeating most of the Maya population of the region during the 1910s, and in 1915 the area was again declared to be legally part of the state of Yucatán. Quintana Roo was granted statehood within the United Mexican States on Oct. 8, 1974. It is the Mexican Republic's youngest state.

Political turbulence continued throughout Mexico until the late 1870's when the dictator Porfirio Díaz established stability. However repressive his dictatorship, Porfirio Díaz was responsible for many modernizations throughout Mexico which included expanded electric and telephone service, railways, and water works. However, his repressive governance provoked a civil war in 1910, La Revolución, that forced his resignation in 1911. Mexico remained unstable for another two decades, and the insecurity persisted until the center-left political party, Partido Revolucionario Institucional (PRI) established a political hegemony that provided stability and the appearance of democracy up to the start of the 21st century.

Recent History Of Tulum

Until just 20 to 25 years ago, Tulum was a sleepy, backwater truck stop on a rough highway between the tourist sensation of Cancún and the port capital of Quintana Roo, Chetumal. The Mayan ruins of Tulum, and the surrounding beaches attracted backpackers, and the occasional wealthy nationals who purchased beach-front property of dubious legality. Much of the land in and around Tulum was controlled by ejidos (collectively owned property areas) or was untitled and claimed by the people occupying the land.

The town of Tulum had few infrastructure services (sewers, electricity, and potable water) for lack of competent administration. On March 13, 2008, the town was separated from the *Solidaridad municipio* (county), and became the head of its own *municipio*. Since then, Tulum has been modernizing its infrastructure, if quite slowly, as resources become available.

Modern-Day Tulum

The town of Tulum is in the beginning stages of modernization. On the sea side of the highway, the neighborhoods are poorly kept with weeds and rubble outside mostly sub-standard houses and vacant lots, especially on the north end of town.

On the shore side of the highway, the neighborhoods are slightly better than on the sea side. The houses are bigger and better quality, streets are

cleaner, and there are numerous commercial and touristic buildings. The north end has several recent colonies of matchbox houses.



Main street tourist business

The main highway is very touristic and commercial: hotels, restaurants, bars, cafés, souvenir shops, bicycle and motor scooter rentals, dive and tour agencies, real estate agencies, laundries, etc. The touristic area runs south starting at Avenida Satélite.



New condos in Aldea Zamá

The desirability of Tulum as a residence for both foreigners and Mexicans has produced a bubble in real estate prices that is provoking construction of gated communities and new neighborhoods around the periphery of the old town. The chief obstacle is finding good, titled land that is unencumbered by ejidos (collectively owned property areas) or environmental restrictions. Most of the new housing construction is on the edges of town, such as the neighborhood of La Veleta, and the mega-development Aldea Zamá (close to beach luxury), or farther away in enclosed, theme developments, such as Los Árboles (off-the-grid jungle living).

The increasing popularity of Tulum has had other side effects: increased traffic, and price inflation in the restaurants and other tourist related services.

The urban population of Tulum in 2015 is estimated to be 46,721 inhabitants. The last census was taken in 2020, showing an increase in residents due to the addition of residential developments as well as a rise in tourism numbers. Estimates of the number of expats vary wildly even among knowledgeable expats—from a few hundred to two thousand. The estimates are further confused by the number of partial-year expats and long-term tourists. The main groups of expats are western European, American, and Canadian.

The city administration is improving. There isn't much litter in the streets of the old town, nor much graffiti. Tulum is steadily, if slowly, improving its internal infrastructure (road paving, sewage, drainage, electricity availability, water, etc.), especially in the center and close periphery. Three large grocery stores have opened on the town edges, and the first international school is open on Avenida Cobá Sur.



Bandstand in the central park

The City Center

The large municipal building is located on the main highway about midway through the town center. To one side and behind the building is the central park of Tulum. The park is ordinary, containing a central bandstand, benches, planters, a playground, and a covered basketball court. The park is popular with the local population who bring their children in the cool of the evenings to play on inflatable amusements, or snack on churros (sweet fried pastries) or tacos. Replicas of Mayan stelae and engravings are displayed on the east side as a museum park.

The central Catholic church faces the park on its south side, with a mission-style facade, plain but dignified. Continuing south in the next block

is the main elementary school, a small market, and in the next block south, the Casa de la Cultura (cultural center). The cultural center was closed for maintenance during our stay, but had posted announcements of several interesting classes and activities.

There is one additional park worth mentioning about six blocks east of the central park, and a sports center and high school on the north side of the highway. Otherwise the town center is residential and commercial.

Beaches Of Tulum

Together with the Mayan ruins of Tulum, the beaches are the crown jewels of Tulum, indeed, of the entire Maya Riviera. From the eastern edge of town, take Avenida Cobá Sur to the beach road. Turn north at the dead-end, and you'll drive along a series of public beaches intermixed with an occasional restaurant. This section of the beach road continues right up to the entrance of the archaeological park of the Tulum Mayan ruins. Park along the beach road and walk a few yards down to the beaches. Perhaps the whitest sands found in the world, smooth and clean. In general, there are few facilities on the public beaches, occasional bathrooms, bottled water for sale, and snorkeling tours and gear for rent.



Public beach among the private hotels and restaurants

If you turn south at the dead-end, you'll drive a few kilometers along the privately owned beach area, populated with small but upscale hotels, restaurants, clubs, cafés, and souvenir shops. Scattered among the private properties are beach access paths leading to intermingled rocky cliffs and picturesque beaches. All the amenities are offered here: umbrellas, lounge chairs, food and drink, and spiffy beachwear shops. This is prime real estate. Close to 100% of the land on both sides of the beach road is developed, mainly for tourist services, but with a few private residences mixed in. I saw only one for sale sign, one for rent sign, but several signs that said "this property is not for sale." There are multiple, big-money

buyers for any property that hits the market, and there are no bargain properties along this road. The restaurants and drinking holes are busy starting late afternoon to late night.

What you won't see here are surfers. These are swimming beaches with easy waves with long, shallow, sandy entrances out into the water. The highly acclaimed beaches are not perfect, however. Along the entire coast as far north as Cancún, a golden-brown seaweed washes ashore constantly, and piles up at the high-tide line. The seaweed is crunchy to walk on, and distracts from the beauty of the white sand, but the sun-worshippers just ignore it. In some areas, the seaweed can accumulate up to a foot or two high and beachfront businesses pay men with rakes and wheelbarrows to carry it away.



Xcabel beach path to the cenote

Beaches Further North

Two nice beaches are located within a 30-minute drive north of Tulum: Xcabel and Akumal. Xcabel is an *ejido* that charges just 10 to 15 pesos for entrance and provides rustic changing rooms and bathrooms. There are no food or drink sales nor any other services, other than snorkeling tours. This beach is well-known for the turtle nesting season (May to October), and there's a nice cenote to the south of the entrance with crystal-clear waters for swimming.

Akumal is a small beach town with wide beaches that's very popular with Mexicans. Lining the beaches are restaurants that will rent chairs and umbrellas and offer full menus of seafood and Mexican specialties.

Mayan Ruins At Tulum And Cobá

My wife and I have visited and photographed 14 Mayan ruins, and we agree that Tulum is the most strikingly picturesque among them, if one

of the smallest. Every time I see the Castillo temple on the cliff's edge overlooking the beach and sea, I'm transported centuries back in time, a mere Mayan mortal regarding the gods that inhabited that temple. Many of the expats used the word mystical to describe that setting. The beach below the Castillo is a favorite of tourists and residents of Tulum. Photos can't do justice to this setting... you have to go see it for yourself.



A difficult climb at this Cobá temple

The Mayan ruins of Cobá are one of the very few that allow visitors to climb the stone steps to the top of the pyramids. The largest temple has narrow steps with just a single thick rope to help climbers up and down, extreme care is required. The ruins contain a Mayan ball court, pyramids with rounded corners, and several interesting stelae. Although Cobá is one of the small Mayan complexes, it is spread out in the jungle, so you should be prepared to hike, rent a bicycle or take a bicycle-cart tour, either recommended.

Tulum's Economy

The local economy has three major components:

Tourism—The economy of Tulum is tourism. For tracking visits, Tulum is grouped together with all the Riviera Maya locations, of which Playa del Carmen is the largest and most popular. Last year, this area received 4,400,000 visitors, their average stay was six nights, and their average spend was US\$830 dollars each. Average hotel occupancy was 85%. The growth of visitors and revenues is growing at around 5% to 6% per year. The composition of the foreign visitors is Europeans, Canadians and Americans, and increasingly more Japanese are seen. Barring another global recession, tourist lodgings and related businesses in the Riviera Maya should produce good returns.

The Mayan ruins of Tulum and the designation of Sian Ka'an (the biosphere reserve that abuts Tulum's beach area) as a UNESCO World Heritage Site

has made Tulum one of the significant visitor attractions in Mexico. Within a one-day drive of Tulum are five other World Heritage Sites that bring visitors into the area and ultimately to Tulum: the Mayan ruins at Chichén-Itzá, Palanque, Uxmal, and Calakmul, and the Historic Fortified Town of Campeche.

A little history—Real estate sales to foreigners followed the tourism trajectory downward and upward, but still provide an opportunity for savvy investors to buy good properties in the path-of-progress, now arriving in Tulum. The municipio of Tulum has some 8,000 total hotel rooms. Mexican tourism is only 19% of total tourism. The Mexican tourists in Tulum tend to be middle- and upper-class, as willing to spend money as their foreign counterparts.



Upscale hotels and restaurants along Tulum's beach road

Real estate development—Tulum is blessed with an evergreen flow of visitors. For investment purposes in hotels and vacation rentals, the small seasonal variation in visitors is important. The monthly average is 366,500 visitors in the area. The high month is July with 438,000 visitors; low month is September with 290,000 visitors. This is a small variation and means that quality properties will have a high, year-around occupancy rate. The average hotel occupancy year around is 85%.

Forestry, agriculture, and fishing—The countryside around Tulum is mostly jungle and the soil is rocky, so there is limited terrain suitable for agriculture. Farm vegetables and tropical fruits are grown where the topography permits. Along with fishing, these are year-round minor economic inputs. The state government listed forestry as an important economic activity, but I could find no revenue numbers for this activity.

Tulum has no visible heavy industry—I saw only small workshops and service businesses. Lesser economic influences include the municipal government that derives its revenue from property taxes and subsidies from the federal government.

Location And Access

Tulum is easily accessible on a modern road system with three nearby international airports (Cancún—CUN, Cozumel—CZM, and Chetumal—CTM). On average, there are 45 daily flights to the USA, 6 daily flights to Europe, and 30 daily flights to Mexico City. Flight time from Cancún and Cozumel to Houston and Miami is two hours, to New York City four hours, and south to Panama City is three hours. Flight times from Chetumal to all those locations take a half hour longer.

Shuttle service to or from the Cancún airport costs US\$40 and takes two hours. Direct first-class bus service on the ADO line costs 210 pesos (about US\$10 to US\$15) and takes about two hours and a quarter hours. Cruise ships dock at Cozumel, north of Tulum, and Mahahual to the south. Tulum is well connected by new four-lane highway 307 to Cancún north, and south on the same highway, now two lanes, to Chetumal. Going west to Mérida, is a good two-lane highway to Valladolid where you pick-up the four-lane highway 180D all the way to Mérida. From Chetumal, highway 186 goes west across the Yucatán peninsula towards Villahermosa, Veracruz, and into the heart of Mexico.

Tulum has good first-class bus service (ADO line) to nearby cities. These buses are excellent, comfortable, inexpensive, safe, and there is a 50% discount for senior residents. There are frequent first-class buses to Cancún (2.25 hours), Chichén-Itzá (2.75 hours), Mérida (3.5 hours), Chetumal (3.25 hours), Veracruz (19.75 hours), Mexico City (23 hours), and to all other major cities through the above cities. Most of these first-class buses are superior in comfort to first-class airline seating.

The Expat Community

Tulum's expat community is small. There is no reliable count, but several knowledgeable folks estimate around 2,000 expats, about 400 Americans and 1,600 of other nationalities, divided roughly into three groups:

1. Retired, semi-retired, and second-home expats. Most of these folks own their houses, probably one-third in the town center and rest in the surrounding neighborhoods. Some of these folks have side businesses, but most live from their back-home investments and pensions.

2. As many as 50% of expats stay just two to six months per year, usually the winter months when the weather is perfect.
3. Long-term visitors that stay here for a few weeks to a year. They usually take vacation rentals or rent apartments.

Tulum's full-year expats are marginally significant economically, socially, and culturally to the town. The restaurants and shops depend on the expats, foreign and Mexican tourists, and local residents for their sales. It's impossible to separate the expat economic input from tourism's inputs. The expats hire gardeners, house cleaners, maintenance folks for swimming pools and repairs, and other service help, paying slightly above-average wages. Construction and remodeling of expat-owned housing and new housing projects adds another economic input. Indirectly related to the spending of the expats is the expanding Mexican middle class whose income is derived from providing these same tourist services.



Socializing along the beach road

Many full-year expats earn their living (or augment their incomes) with small businesses. Common businesses are real estate agencies, B&Bs and vacation rentals, restaurants, clubs, and tourist service businesses such as tours and bicycle rentals. Many of these small entrepreneurs are Europeans and South Americans—the Italians and Argentineans stand out.

The non-working expats that I met appeared to be more home-centered, especially in the hot afternoons, content to read, putter in their gardens, invite friends over for lunch or dinner, or laze away in a hammock. Two or three times per week, they visit the beaches or cenotes. The cool evenings are for socializing—we saw groups of foreigners meeting every evening in the popular restaurants and clubs. The expats report smaller groups of closer friends, rather than the bigger social groups found in other expat destinations. This makes sense considering the massive flow of tourists and seasonal foreigners in-and-out of the area. You could easily opine that

most of the seasonal visitors are not expats—they are mid-term tourists that spend their winters basking in the sun, dining and drinking, but not attempting to integrate into the town life or learn much Spanish.

The full-year expats are mostly integrated into the local life of the towns, speak basic or better Spanish, and are accepted by the local Mexicans; I did not detect any special envy or resentment on the part of the locals, and the locals appreciate the jobs and the patronage of their businesses by the expats. The shock of the cultural differences of the foreigners has long ago been washed away by the huge crowds of foreigners that arrive year after year. Ana and I both quickly noticed that the locals in Tulum were friendly, open, and unreserved. This is truly remarkable given the huge waves of foreigners that wash in and out of the town each year.

The locals are friendly to the resident foreigners among them, but, outside of the tourist related services, the foreigners are ignored unless they take the first step to make contact. However, once you initiate contact, the locals are warm and engaging. You build friendships with the Mexicans over time just as you would back home.

Socializing with expats is a totally different matter—they are super friendly and are pleased to meet new residents and draw you into their circles. If you want to be a social animal, you can easily over-schedule your dinners, coffee-breaks, side-trips, and other activities with the expats.

There is an unfortunate tendency for the expats to sequester themselves, driven mainly by lack of Spanish skills and cultural differences. An interesting example of this is an upscale housing complex Aldea Zamá. This facility will be completely self contained with numerous stores, restaurant, pool and exercise facilities, and social events, such that the occupants never need to leave the complex... and some current occupants rarely do. You can actually live entirely within this sub-culture.

Many educated Mexicans perceive the expats as socially stand-offish and culturally backward due to differences in social conventions. Developing deeper friendships among the locals will usually require better Spanish language skills and openness to Mexican cultural differences. I've personally discovered that helping the Mexicans learn English is a good way to make friends and smooth your own path to learning Spanish and understanding the culture.

Disabled Access

Urban Tulum is surprisingly accessible for folks with mobility handicaps. The town center is flat and the main street provides easy parking, including parking spaces reserved for cars marked for handicapped passengers. The

sidewalks have multiple ramps in every block. Off the main street, the sidewalks and streets are flat and reasonably smooth.

The beach area will be more difficult as the access to beaches and some bars, restaurants, and hotels have sandy areas in their approaches. Of course, many of the natural attractions, the beaches, cenotes, and ruins will have difficult areas with sandy or rocky walkways.

Bringing Your Pets

Officially, travelers bringing their dogs or cats into Mexico must obtain these documents beforehand:

- A health certificate issued by an official authority or by a licensed veterinarian
- Proof of vaccines against rabies
- Proof that the pet is free of worms and parasites

The pet should be transported in a container free of bedding, cloth materials, and other items.

The airlines may require these documents as will Mexican customs. Not all airlines and all airports can handle pets. Check with the airlines to make sure they have pressurized cargo areas for pets, and that your destination airport can process the pet upon arrival. Under certain circumstances, the pet may ride in the passenger compartment as described in the documents linked above.

Spanish Schools

Tulum has two private Spanish schools. The Instituto ChacMool offers group classes, one-on-one classes, and classes specific to children and snow-birds. ChacMool is a franchise with schools in Tulum, Oaxaca, and Costa Rica. Rates run from US\$195 to US\$400 per week depending on the number of daily hours and class size. The school also offers housing within the homes of Mexican families.

El Camino school advertises classes in Spanish, English, German, Portuguese, Italian, French and Mayan languages. They have fixed-length plans of two, six, and twelve weeks for 4,320 to 4,680 pesos (about US\$250 to US\$300), and can also provide accommodations. You will get a lot of daily practice just doing routine activities such as eating out, shopping, and attending events. After acquiring a basic level of Spanish, I recommend that you watch the telenovelas (soap operas) on TV. The telenovelas use a lot of street Spanish and common slang that will help you understand everyday Spanish. I promise you that your enjoyment

of Tulum will multiply as you learn Spanish and use it with the locals. The more Spanish you speak, the better it gets. A big smile, intermediate-level Spanish, and assimilation of the cultural differences will win you invitations to their parties and into their homes.

Cost Of Living In Tulum

Utilities And Maid Service

Winter utility costs are reasonable; the warm weather means houses here don't need to be heated. Spring, summer, and fall require air conditioning for most folks. For a home owner, typical monthly costs will be around 1,395 pesos for electricity, 450 pesos for gas, 124 pesos for water, 744 pesos for telephone, cable TV and Internet services. Maids commonly earn 1,550 pesos per month for once-weekly cleaning of an average house. The maid has holidays off, one to two weeks of vacation per year, and the obligatory *aguinaldo* (Christmas bonus) of two weeks' salary in mid-December. [Go here](#) for a currency conversion at today's exchange rate and see the [Monthly Budget](#) for more details on cost of living in Tulum.

Food And Restaurant Expense



Bicycles make sense in Tulum

Tulum provides most of life's necessities and amenities in town or close by. Your basic groceries, fresh breads and tortillas are available in small stores throughout the town and large supermarkets (Chedraui, San Francisco de Asís, and Aurrera) on the town's edges. Fresh fruits and vegetables are found in the markets, and small stores. I estimate that our food expense is comparable to the cheaper regions of the States, like the south and mid-west. In general, I'd say that fresh foodstuffs are 35% cheaper than in the American south and southwest (we lived in Oklahoma, Arkansas and Alabama), and processed goods are 10% more expensive. Tulum expats estimate the cost of groceries to be about 30-35% less in Tulum (see the [Monthly Budget](#) and the [Shopping List](#)).

On Cost Of Living In Tulum — In Their Own Words —

Hear it straight from the source... These five expats explain their costs of living in Tulum, which varies according to their lifestyles.

Dave and Dana Downs, two-year full-time expats from Las Vegas: "On par, total cost of living runs upwards of 30% to 40% less in Mexico than the United States. But you must budget and calculate your costs carefully. If you choose to live an American lifestyle, you will pay American prices and wind up at the same cost level as in the States."

Kathy and Mark Brown, seven-year part-time expats from Seattle: "It varies, but, overall, the average cost of living is about 20% less. Groceries are probably 30% less here than back home. If you speak the language and can shop at the small local markets as opposed to the chain supermarkets, you can save even more. Eating out in the pueblo at the small mom-and-pop restaurants is very inexpensive. In contrast, eating at the upscale, beachside restaurants can be comparable to United States prices. Gasoline prices have increased in recent years, and are now more expensive. Utilities on average are much lower, but electricity is charged on a tier system. Excessive usage of air conditioning is very expensive (comparable to cooler west coast climate prices in the States)."

Patrick and Lucy McNamara, part-time expats from California and Venezuela: "Perhaps 40% less, as the Bay Area is costly to live, work, and shop."

Lance and Jeanette Koehler, 18-month full-time expats from Wisconsin: "Initial cost to build our house was comparable to back home for what we wanted. Food costs are the same, gas is more, we pay no utilities as we are off-grid completely. Property taxes are way less, so approximately 30% less overall."

Michelle Bradshaw, six year full-time expat from Calgary, Canada: "I spend at least 60% to 70% less. Fresh markets and lack of malls helps."

Tulum expats judge that the cost of an upscale restaurant meal was about the same as the equivalent meal in mid-America but with better service in Tulum. Off the main tourist drag, restaurants that provide low-cost meals for locals are scattered throughout the urban center. Mexican fast-food items, such as tacos, quesadillas, and tortas provide a tasty meal for around 35 pesos (about two bucks). In the range of 45 to 55 pesos (less than US\$5) are Mexican plates such as enchiladas and carne asada. Mid-range, you'll find numerous restaurants that cater to Mexicans and tourists with a-la-carte selections such as thin crust pizzas, fish filet, pork ribs, and fajitas at 110 to 130 pesos (less than US\$10).

At the top end of the cost scale are fine restaurants where a thick Argentina Angus rib-eye steak costs 390 pesos (about US\$25) or fresh fish will set you back 175 pesos (about US\$11).

Getting Around

The backpacker crowd and expats who don't have urgent activities walk and bicycle within town and to the beaches. Even during the hotter months (March to November), walking in the early mornings and late afternoons is feasible, and the town is flat all the way out to the beaches. Motor-scooters and bicycles can be rented along the main street.



Cenote © Quintana Roo Tourism Department

A personal vehicle is a necessity for folks who manage investments or have a business in Tulum. Distances within town and to the beach road are just a little too long for walking or bicycling when you're on a schedule. Parking is usually available everywhere on the streets.

Taxi fares depend on the distance... within town, as low as US\$4, and would run around US\$5 to \$10 depending on your destination on the long beach road.

Tulum has an adequate interurban bus system using Combi minivans along the highway north to Akumal (US\$3) and Playa del Carmen (US\$5).

Whatever Will I Do Here?

Outdoor Activities

As you might suspect, most activities in Tulum revolve around the beaches, cenotes, lagoons, and the natural marvels in the biosphere reserve. When you tire of sunning and swimming on the beaches, there is snorkeling and scuba diving in the cenotes and among the ocean cliffs, boating, fishing, body- and kite-surfing, and paddle boarding along the coast. Everyone that lives in Tulum's center gets some daily exercise by virtue of their regular errands because they're walking several blocks every day. For the more energetic folks, there is hiking, rock climbing, bicycling, dance classes, and yoga.

Swimming—the best beaches for swimming are on the Tulum beach road on both the public and private stretches. Both stretches are available from Avenida Cobá Sur. The private stretch provides beach access between the hotels and restaurants, almost as far as the Sian Ka'an Biosphere Reserve. The public stretch dead-ends against the Tulum Mayan ruins. Along the entire area, the waves are small and the beaches are flat. Landlubbers will enjoy promenading on the beaches, beachcombing, watching the sun rise, sunbathing, and bikini watching.

Wildlife—within the Sian Ka'an Biosphere reserve, you can observe crocodiles, manatees, herons, and dozens of bird and fish species. Kayaks and launches are available for cruising among the mangroves and snorkeling. Along the entire coast from the Biosphere to Cancún, observe the giant turtles come ashore on the beaches to lay their eggs during May through October.



Manatees at Sian Ka'an Biosphere © Quintana Roo Tourism Department

In-Town Activities

In town, the cultural center offers classes off-and-on during the year. There are posted announcements for: martial arts, embroidery, flamenco dance, tango dance, African dance, tribal belly dance, Mexican folkloric dance, aerobic dance, social dance, violin and guitar lessons, plastic arts, and a seminar on the Mayan creation story, the Póopul Wuuj.

Private businesses, mostly restaurants and clubs, offer entertainment activities: movies, happy hour, DJ, jazz, diverse world music, and yoga. Yoga is offered at Yoga Dicha on the main street, and Yaan Spa. Live music is offered at Don Cafeto and Batey on the main street, and at Luna's Famous BBQ, Puro Corazón, El Pez, La Zebra, Mateos Mexican Grill, Mezzanine, and Mi Amor, on the beach road. DJ vibe is offered at Todos Santos, and movies at Batey.

Major Events

There are two major secular festivals in Tulum each year. The Festival of Sea Turtles (Festival de la Tortuga Marina) takes place in mid-October among various communities from Tulum up to Cancún. This festival includes activities to clean the beaches where the turtles deposit their eggs, kite flying, sand sculpture contests, ecological workshops, and the release of hundreds of baby turtles at Xcacel beach.

The Riviera Maya Jazz Festival is scheduled for the last week of November, featuring both national and international jazz artists.

The Kite Festival (Festival del Papalote) is a smaller festival in March.

Religious Festivities



Mexico's Virgen de Guadalupe

The first event of the year is the small Carnival that takes place about 45 days before Easter. In July there's a peculiar festival called the Festival of the Talking Cross (Festejo de la Cruz Parlante) that intermixes both Catholic and pagan activities. After the War of the Castes, the Mayan uprising against the non-Mayan people in the Yucatán peninsula, a mahogany cross was found in a cenote in a Mayan community that spoke to the Mayans. A set of rituals developed around the cross that forms the basis for this festival.

The principal Mayan religious festivity in Tulum is the Alborada Maya (Mayan Dawn) that occurs March 7 to 18. The Mayan founding families of the area convoke the festival to thank their gods for the successful harvests and ask blessings for the future harvests. They honor various saints with pilgrimages, prayers, bull fights, offerings, and Mayan music.

Dining And Restaurant Socializing



Foreigners in a popular main street restaurant

The standout activity in town and on the beach road is evening dining and socializing. Both foreigners and locals took advantage of the cool evenings to meet friends and enjoy the view with drink and food. There are dozens of restaurants in Tulum. Listed here are restaurants that have been recommended by local expats for food value and for socialization:

On the beach:

El Tabano: Amazing Mexican/Spanish food by Laura and Pat. Really great atmosphere and daily menu written on large blackboards.

Maya Tulum: Yoga place with some vegetarian offerings. Peaceful atmosphere and have a sweat lodge/daily yoga classes and lots of spa offerings.

Simple: Great fresh fish to order in this new restaurant. Try the Escobar.

Zamas: Great atmosphere and thin crust pizza. Often have live music right on the ocean. One of the first restaurants in Tulum; owned by Dan and Susan.

Mezzanine: Thai food, breakfast too. Nice beaches there and up high view of ocean. Live DJ's and dance on weekends.

Ziggy Beach/Cabanas Tulum: Nice for day on beach with service at your beach spot.

Matteos: Burgers and such, fun atmosphere, across the street from beach.

Off the beach:

La Nave: Real Italian from Roma, owners are Fernando, Guicunda, and Arianna.

Azafran: For breakfast and lunch, freshly baked breads, great coffee; German owners are Mickiella and Rene.

Tacos Antojitos a la Chiapaneca: toward south end of town on right, small taco place painted red, that is always packed. Cheap and good.

Charlie's: One of first restaurants in town. Good Mexican food and often has live music or shows. Next to the ADO bus station.

Natural: Organic and natural foods for lunch and breakfast. Next to the ADO bus station.

Oscar y Lalo: North of town, about five minutes off highway.
Jardín de Frida: South of town on right. Open after 1pm.

Shopping

U.S.-style shopping is available in the nearby town of Playa del Carmen that has some of the big-box stores familiar to North Americans—Wal-Mart, Home Depot, Sam's Club, Costco, Office Depot and Office Max, as well as the Mexican big-box stores, La Comercial Mexicana, Aurrera, Chedraui, and Soriana.

Nearby Places To Visit

The Yucatán peninsula is home to hundreds of natural sites, Mayan ruins, and interesting cities. See Nearby Places to Visit for descriptions of several of the most popular places.

Our Favorite Pastime...



Poking through the souvenir shops on main street

During our three-week stay in Tulum, the outdoor activities stick in our memory. We enjoyed early morning excursions to the beaches and afternoon visits to the cenotes.

Our favorite routine activity was the late afternoon strolls through the streets and central plaza, stopping for refreshments in the cafés, poking through the shops on the main street, people watching in the central park and listening to the buzz of people swirling around on the main highway.



Delicious churros in the central park

This is when the Mexican character of Tulum is most evident—lovers claim café tables and park benches, parents herd their rambunctious children towards home, and of course, the tourists sally out for another night of partying. Foreigners that make even the smallest effort at social interaction are rewarded with greetings and smiles—you appreciate that you are welcome here.

The Rough Edges

Hot temperatures—The spring through fall months are quite hot, and, unless you're the type that enjoys hot, humid weather, you'll find that expensive air conditioning is needed. The heat makes moving around in afternoons difficult. Mornings and evenings are still tolerable. Summer is also the season for tropical storms and the occasional hurricane.

Humidity—Especially during the rainy season, the humidity is such that any enclosed area in your house will smell of mildew. In houses where we visited, I saw that drawers in the bedrooms and closet doors were left partially open. An important house design consideration is good ventilation throughout the entire house.

Water—In the urban town, most houses have wells that draw from the water table underneath. The water has a discernible taste of salts. Bottled water is used for cooking and drinking.

Ants—Tulum is reclaimed tropical jungle, and the ants never left, even in the center of town. We saw multiple varieties—ants so small you can hardly see them to larger sizes of a half inch. They will nest in your houseplant pots and in the cracks of your house foundation. You'll always have to be on guard to keep them under control and out of your kitchen.

Mosquitoes—Right at dusk the mosquitoes get extremely active. They like to attack bare legs under the tables of restaurants, but will also swarm around arms and faces. Mosquito repellent creams and sprays are effective. The swarm subsides after an hour or so, but they continue active through the night until the sun gets bright in the morning. For dinner, simply wait an hour or so after dusk before going out.

High culture?—There is little to none of what North Americans call culture: symphony, opera, theater, film festivals, ballet and other dance. There are no movie theaters, drama theaters, or art or book exhibitions except those sponsored in local restaurants.

Taxis and personal automobiles—One long-term expat referred to the Tulum taxis as terrorists, especially those coming into town from Cancún or Playa del Carmen. They are expensive and they'll use every trick to drive up your fare, so you need to know where you're going, how to get there, and to agree on the fare before you get in the taxi. As a practical matter, unless you live in the center of town, you're likely to need an air-conditioned personal car for your errands and social engagements.

Health care facilities—Tulum's private hospital is highly regarded for first response and short-term care. If you have serious or chronic health problems, you will have to go to the larger hospitals of Playa del Carmen.

The Property Market

Tulum has a confusing property market. Surrounding Tulum on all sides are vast areas of undeveloped property. Many of these areas are off-limits to the retiree or small investor. They may be ejidos (collectively-owned land grants), environmentally restricted, have title problems, are already owned by land speculators, or long-owned by indigenous families. The prime areas along the beach road are already developed or environmentally restricted. There is an archaeological park on one side, and a World Heritage Site, a biosphere reserve, on the other. The town center is intermixed with older housing and valuable vacant lots. To make sense of this property chaos, I sought out Raymond Thoman, whose nickname, Mr. Tulum, was well-taught in Tulum's school of hard knocks.

Raymond explains that this chaos is the investment opportunity. With the completion of the four lane highway down from Cancún, the path of progress has arrived in Tulum. The area between Playa del Carmen and Tulum is a hotbed of resort and residential construction among the beaches, cenotes, and tropical jungles. It's nearly impossible to find a beach-front house priced under one million dollars. Tourists and hopeful expats are pouring into the area, everyone from backpack hippie wannabes

to mega-rich Europeans and North Americans arriving in luxury tour buses or ocean cruises. This area is among the most desired resort, residential and tourist areas in the world... and it all ends at Tulum.

Lucky or far-sighted big-deal land owners are cutting deals with the Mexican and international hotel chains, so large swaths of acreage disappear in a single deal. But there's still opportunity for individuals to get in close to ground floor, and grow equity and income as the area develops. There's a shortage of quality lodging and services that individuals can fill, while making their homes in this beautiful area.

The Geographical Layout

The town of Tulum is separated from the beach by a wide swath of marsh and jungle that is mostly undeveloped. A good paved road, Avenida Cobá Sur, runs from the northeast edge of town to the beach, then follows along the beach for several miles until it enters the Biosphere Reserve of Sian Ka'an. This beach area is mixed rocky coast and white sand beach, beautiful, and world-class. It has been fully-owned and developed for several years. Rarely does a property come up for sale here, and the lucky buyers must have well-endowed bank accounts and the right connections. There is no inexpensive beach frontage in Tulum and none that I heard about anywhere on the Maya Riviera.

To the east of town is the archaeological zone of the Mayan ruins which extends to the southeast side of town. Southwest is the jungle area which can be developed (when the permitting process is complete), and a rustic road cutting from the center of town through the jungle that stops just a few hundred meters short of the beach, blocked by protected marsh lands. When this road is authorized and paved, the town center will be just a few minutes' drive from the beach and an explosion of development will start.

Opportunities In The Old Town Center



A cheerful house on Centauro Sur street

The old town center of Tulum is static. There are buildable spaces, but for a variety of ownership and price issues, these are not being currently developed. The most valuable locations are along the edges of the main highway through town. Next most valuable are the immediate side streets that radiate from the highway. These side street properties can be rented or purchased much cheaper, and they are where the growth in restaurants, cafés, and other service businesses is happening now. Centauro Sur street is a good example of this growth.

Opportunities On The West-South Edge

All new construction is on the town edges, and these are typically in modern designs. There are available lots on the south-east side barrio called La Veleta, where expats and Mexicans are building homes and vacation rentals. We stayed at a vacation rental in this barrio where everything was new and finished to North American standards. However utility services are still scarce in this area, from water to sewers to electricity. Raymond's opinion is that the best right-now investment opportunity is for vacation rental apartments in this neighborhood. Rents for vacation rental apartments in this area get US\$150 to US\$200 per night.

Opportunities On The North-West Highway

North-west of the town along the Cobá highway are numerous sparsely developed jungle areas that are being divided into lots. Big sections of land are owned by indigenous families who are reluctant to sell. Buyers should be careful that purchases in this area are not on *ejido* land and have good titles.

An interesting development is a gated community called Los Árboles. This community is off-the-grid for electrical and sewer services, and each owner-built house there has its own cistern, septic tank, and solar power system for all electrical needs, including air conditioning.



Model house at Los Árboles © Los Árboles

The owners of the lots are restricted to building on only 5% of the lot, preserving the high-growth trees for the monkeys, toucans, pumas, and other wildlife that also make their homes there. The mix of buyers is 70% American and Canadian, 10 % European, and 20% Mexican. This same developer has begun a similar development farther out on the Cobá highway called Los Árboles Cobá.

Opportunities On The North-East Side

Those expats who are just looking for a reasonably-priced place to live among the natural beauty might consider the community of Chan Chemuyil located about 12 miles north of Tulum. This is an older government development that fell into the cracks of bureaucracy and the entire development was purchased by a Canadian that is reselling the houses. Most of the houses have owners now, mostly of middle-class Mexicans and Canadian expats.

The development has its own cenote with crystal-clear waters, used as the community swimming pool. Houses have appreciated in value quickly. Buyers here should take care that the houses have clean titles with no liens.

Opportunities On The South Side, Towards The Beach

A big development of condos, house lots, and community and commercial areas is underway close to the beach. Its name, Aldea Zamá suggests that its concept is a self-contained village. At the moment, there are a few blocks of upscale condos occupied, and infrastructure and services for the housing lots and commercial areas is nearing completion. Single-family lots are selling for about US\$250,000, multi-family lots are selling for about US\$650,000, and commercial lots for about US \$250,000. They have several other categories of lots. This development has access to the beach on its east side via Avenida Cobá Sur, and will later have access on its west side via Kukulcán Sur. On the other side of Kukulcán Sur, a huge opportunity will open up between



Condos at Aldea Zamá

La Veleta barrio and the beach when Kukulcán Sur connects completely to the beach. One real estate agent calculates that space exists for 11,000 commercial and residential units in this area.

Real Estate Agents

The process of buying with a real estate agent is similar to that practiced in North America, except that many of the disclosures and paperwork common in North America don't exist in Tulum. The agents will have mostly upscale properties (condos, apartments, and houses) in the new developments or on the town's edges whose higher price affords the commission they charge the sellers. Keep in mind that real estate agents do not have an enforceable legal responsibility to the buyer or the seller. Therefore, the professional agencies subscribe to the AMPI (Asociación Mexicana de Profesionales Inmobiliarios) code of ethics and do internal auditing to control abuses by their agents.

New changes in the laws regarding reporting of real estate sales now require actual prices to be recorded. This has facilitated the growth of listing services with comparables. The town's real estate agencies are becoming more knowledgeable and professional at the same time that Mexican property owners have seen the price advantage of reaching more buyers through professional agencies.

Bargain Houses

In the urban town center, bargain houses appear from time-to-time, but these may be quickly sold to other Mexicans by word-of-mouth without ever becoming visible to the general market. It is possible to find and purchase these bargains if you are willing to invest the time to cultivate Mexican acquaintances, hook into the word-of-mouth network, and then do the footwork to track down these bargains. To get started, you need to speak at least basic Spanish, be super friendly, and be fearless in approaching shopkeepers and strangers in the street to ask them if they know of someone who is thinking about selling a house. Always attempt to get the direct contact information of the owners, avoiding any middlemen. To get the lowest initial price, ask a Mexican friend to first contact the owner and request the price, then make your visit to see the house.

Cash Is King

Real estate purchases outside of the new developments by foreigners are always cash deals with very few exceptions. Loans are available to foreigners, but qualifying is difficult and the interest rates are unreasonable by North American standards. Seller financing in the new developments is common, though.

Methods Of Holding Title

Foreign buyers are not allowed to buy property within 50 kilometers (32 miles) of the Mexico's coastline (in the case that the deed is held directly in the name of the foreigner). Within this restricted area, there are three common methods of making the purchase:

1. **Form a Mexican corporation** and have the corporation purchase the property. Mexico wants corporations to hire people and pay taxes, so the government insists that personal residences should be held in a bank trust, a *fideicomiso*. For other types of properties: rentals, commercial, etc., a corporation is the easiest method. The cost of setting up a corporation runs about US\$2,000, and you must contract a certified accountant to file monthly reports, about US\$50 to \$70 per month.

2. **Establish a bank trust, a *fideicomiso***, that holds the property on your behalf. The bank trusts are for 50 years, and can be renewed. The trusts are very flexible—you can sell, rent, mortgage, and bequeath properties as if you owned them directly. Selling and bequeathing a property to another foreigner is really just a transfer of the trust. Setting up a bank trust increases your closing costs and closing time by US\$500 to US\$2,500 and by a week or two. In addition, the bank will charge you an annual maintenance fee for the trust that runs around US\$500 to US\$600 per year.
3. **Put the property in the name of a Mexican citizen, a *presta nombre*** (borrowed name.) *Presta nombres* are risky, for the obvious reasons, but are used when the property being purchased is *ejido* property. *Ejidos* are communal land grants where parcels of the grant are assigned to a specific person, but the parcel is not fully owned by the person. Therefore, the property can't be sold to a foreigner. Regardless of the legal arrangement between the buyer and the *presta nombre* (the person that actually holds the deed), the buyer's right to the property can be challenged by the *presta nombre* or his heirs. I personally would never buy a property by this method, but it is quite popular and has been used successfully for years by hundreds of foreigners. A *presta nombre* may request a payment from 0% to 10% of the purchase price for providing this service.
4. There's another possible method for purchasing *ejido* property—convert the *ejido* property to civil property. Notary Ernesto Arrañaga Patron explains that the conversion process is very cumbersome and is not recommended for persons purchasing a single condo or house, but rather is appropriate for large developments.

Initiating The Purchase

When you've located the property you want to purchase, you'll need to inspect the property's condition. Since individual sellers do not make any disclosures of the property's condition, buyers must arrange for their own inspections—if you're uncomfortable with inspecting by yourself take along an architect, builder, or a knowledgeable expat friend. New developments provide written guarantees of the property's condition.

After negotiating the price, you'll execute a purchase contract (*contrato de compra-venta*). A notary (*notario público*) can produce a purchase contract for you easily, they are often boilerplate documents. A contract for used properties will usually include a (negotiable) 10% buyer's deposit. In Mexico, all contracts and documents must be in Spanish to be legal, so get help from a trustworthy bilingual lawyer to help you translate.

Closing The Purchase

A good notary will handle all the legal and logistic aspects of a house purchase, and it's customary that all the closing costs, except the seller's capital gains tax, are paid by the buyer.

The closing process is straightforward: the notary will examine the existing title (*la escritura*) for problems. He'll check that the property taxes (*predial*), condo fees, and utilities are up-to-date, and check the IDs of the seller to ensure the seller has the right to sell the property. Then the notary files a notice (*aviso preventivo*) with the civil registrar that the property is under contract. This notice prevents any other transactions or liens to be processed against the property. The notary obtains a certificate (*certificado libre de gravamen*) that the property is free of liens from the civil registrar. If everything looks good at this point, the notary will order an appraisal (*avaluo*), begin processing the *fideicomiso* (trust) with your chosen bank, and ask the buyer to arrange for the purchase monies. The notary will prepare the new title in the name of the trust, and he'll schedule the closing. In addition to the notary, you may want an attorney to review the documents.

At the closing, the notary will read the provisional title out loud in Spanish (a translator will be present for non-Spanish speakers), and the buyer, seller and notary will sign the provisional title. The buyer will pay the seller the purchase price minus the seller's capital gains tax, usually with a certified bank check or through a third-party escrow company, and the buyer will pay the notary. The payment to the notary will include the notary's fees, taxes, and seller's capital gains tax that is subtracted from the seller's proceeds. Finally, the notary will file the provisional title with the civil registrar and obtain the permanent title for the buyer. Done. The annual property tax (*predial*) for the property will be based on the *avaluo fiscal* (appraised value of the property, probably the purchase price).

The notary's fees, appraisal, filing fees and miscellaneous taxes plus the bank's fees (from US\$500 to US\$2,500) to set up the trust will cost around 5% to 7% of the *avaluo fiscal* (appraised value, usually the purchase price). From the time of making the agreement with the seller to the end of closing will take three to five weeks if everything goes smoothly—twice that if there are snags.

Real Estate Caveats

For an area like Tulum, you really should do a practice run of six months or more before you commit to buying property. Don't be pressured to buy based on due to "margarita madness" that many agents induce before asking for a signature.

Get closing cost estimates from three or four notaries (and references from other expats before choosing your notary). Notary fees can vary as much as 100%.

Be very careful about buying an *ejido* property. Even though the *presta nombre* procedure has been used successfully by hundreds of foreigners it is still risky and you don't want to lose your home and investment. Notary Ernesto Arrañaga Patron states directly that *presta nombre* is an illegal practice that attempts to circumvent Mexican *ejido* law. *Presta nombre* private documentation will often contain a constancia (assignment of the parcel,) a power of attorney (given to the buyer for the property), and a long-term lease for the property. However, if the *presta nombre* person dies, becomes incapacitated, or simply sells the property and disappears, then there is very little legal protection for the foreign buyer.

In the eastern side of the Yucatán peninsula, you should also investigate if the property you are buying is over a shallow cenote. If the earth's crust is thin and you build a heavy house there's the possibility of your foundation shifting.

To make a property purchase, foreign buyers typically open a Mexican bank account, then transfer the purchase money into that bank account. If you are a U.S. citizen and the sum of money in your Mexican bank account and all other foreign financial accounts ever exceeds US\$10,000 (even for an instant), then you must report that fact to the U.S. Treasury on a special form. Your U.S. accountant or tax preparer can advise you about this procedure. The penalties for not filing this report are very severe, do not ignore or overlook this requirement.

The occasional hurricane or severe tropical storm that hits the Maya Riviera directly can cause flooding in areas of Tulum. Before choosing a property for purchase or long-term rental, canvas the neighborhood and ask the neighborhood if the area flooded during the last hurricanes.

Tulum's Rental Market

Vacation Rentals

I recommend that you rent first for at least six months before you commit to a house purchase. Tulum has an adequate choice of fully furnished and equipped vacation rentals. It's easy to get carried away by the natural beauty surrounding Tulum; make sure you really do like the climate and the town before purchasing a home. Your rental period should include both the rainy season (mid-May through mid-October) and the dry season, the warm season (December through February) and the hot, humid season (March through November). Almost all vacation rentals are located in the new developments, the urban town center, along the beach road or in safe neighborhoods. They

are mostly new, upscale, and quite expensive (which demonstrates the investment opportunity here). On VRBO.com, rents for vacation rentals run between US\$1,800 and US\$2,500 (and much higher) per month, with a large selection around US\$2,200 for a two-bedroom condo or apartment that includes all utilities and Internet service. There are dozens of less expensive places on airbnb.com and flipkey.com. Vacation rentals seldom require a lease and the deposits are minimal (as low as US\$200) for foreigners, as foreigners are considered to be low-risk. If your rental term is less than one year, the convenience of a vacation rental may be well worth it.

Unfurnished Rentals

Unfurnished long-term rentals are generally much cheaper than vacation rentals after factoring in the utilities. In the town center, finding a suitable long-term unfurnished rental can be a challenge because of the popularity of the center. Housing is slightly cheaper as you move away from the center towards the periphery neighborhoods. You can expect to pay around US\$700 to US\$900 per month for a decent one or two bedroom unfurnished house, and US\$100 to US\$200 less for a smaller apartment. At the budget level, rooms in a shared house can be found around US\$300. There are discounts for leases of one year or more. Deposits are usually equivalent to one month's rent and a fixed-term lease may be required. Foreigners generally do not need a lease cosigner. See the [Rolodex](#) for websites handling long-term rentals.

Health Care

Routine Health Care

Routine health care is inexpensive and of good quality in Tulum. Tulum has a small clinic, Hospital de Tulum, disguised as a hospital with a 24-hour emergency room. You can usually get in to see a doctor the same day, and many of the doctors and dentists speak basic English. The doctors will spend time with you and often provide their home and cell-phone numbers so you can contact them directly. Many doctors make house calls. Several expats commented that the cost of a routine office visit was the same or less than their co-pays back in the States, between US\$8 and US\$50. Specialists are available in town in private practice or in Playa del Carmen (one hour away). Specialist fees are in the range of US\$50 to US\$70 per visit. Expats reported high levels of satisfaction with quality and cost both with doctors and dentists.

Hospital Care

Many expats recommend the private Hospital de Tulum for first response and routine care. The Hospiten Riviera Maya hospital in Playa del Carmen

was recommended as excellent, clean, professional, with a standard of personal attention that's just a faint memory in North America. This hospital has the latest medical technology from Europe and the United States, and many of the doctors have training in Europe and the States. The total cost of care averages between five to ten times cheaper than the cost of equivalent care Stateside, but the level of service is much better.

Other expats commented that they would return to the States or Canada for serious or more expensive procedures or surgery where they would be covered by Medicare or Canada's health service.

Public Health Insurance

Public health insurance is available for folks of any age at the IMSS (Instituto Mexicano del Seguridad Social). For example, costs for folks between 60 to 69 pay 5,200 pesos (about US\$350) per year, ages 50 to 59 pay 3,600 pesos (a little under US\$250) per year. This public plan has exclusions, restrictions, and waiting periods for existing conditions, but may be a good option for folks still in good health.

The second public health insurance plan is Seguro Popular. They charge from zero to 2,775 pesos to 11,378 pesos (about US\$150 to US\$750) per year depending on your economic profile. If you are retired with a small pension and rent, you'll likely pay nothing. If you own your house and have a larger income or pension, you'll pay between 2,775 pesos to 11,378 pesos per year for yourself up to your entire family. There are no restrictions or waiting periods for pre-existing conditions.

Both the above plans are low-cost public services, so there are often long delays for getting appointments for specialists that are located in other cities. However, if you have no other insurance, these are good options for catastrophic care.

Pharmacies

Pharmacies are located along the main highway through town. We use the Similares pharmacies for generic drugs that are often 30% to 60% cheaper than name-brand drugs. To check if your prescription is available in generic form, take in your prescription drug packaging that contains the name of the active ingredients. Generics are often not available for antibiotics, hormones and high-blood pressure medicines.

There are two other pharmacy brands along the main highway, Farmacia Unión, and Farmacia Yza. We didn't discern any particular difference between them. You should take in your prescription or drug packaging so

that the pharmacies can match your brands with the Mexican equivalent. Several expats commented that medicine prices were roughly equivalent in Tulum as in the United States and Canada.



Getting Down To Business

Tulum presents both opportunities and pitfalls for expats wanting to start a brick-and-mortar business. The pitfalls are due to such factors as the scarcity of good walk-by locations, and high rents. In the urban town, the best locations for tourist businesses are along the main highway and within a half-block on the side streets off the main highway. Turnover is high due to the high rents. Along the beach road, locations are even scarcer and more expensive, and are often controlled by the hotels there.

Tax permits and business permits are easily and quickly obtained unless your business involves alcohol or some other heavy regulated product or service.

Utilities

Getting utility service (electric, water, telephone/internet, satellite or cable TV) is pretty straightforward. You'll bring an ID and some proof of ownership or occupancy of the property, such a rental contract, property title or receipt for property tax, or another utility bill already in your name. For new connections, you'll probably need the appraisal and zoning documents. If you have the



most recently paid utility bill, bring it also. It just takes a few minutes to change the name on the service and deposits are usually not required. If the service is not paid up to date, you will have to pay the amount owed. In general, the utility services are friendly, helpful and do what they can to help you get signed up. Utilities are usually paid in cash or by check or credit card in the offices of the utility companies.

Banking

Banking accounts are available to any foreigner, even U.S. citizens, if you have a valid passport, valid resident visa, tax ID number for your home country (U.S. Social Security number for Americans), proof of your residence in Tulum, a landline telephone number, two personal references, and 1,500 pesos (about US\$100) initial deposit at Scotia bank. Other banks will vary—HSBC requires an initial deposit of 5,000 pesos (about US\$300) and a minimum balance of 3,500 pesos (about US\$200). However, you probably don't need or want a local bank account unless you're buying a house (you'll need the account to transfer the purchase money) or opening a business. The banks have friendly, secure online access, bank debit and credit cards, and standard checking accounts with paper checks. The Mexican tax authority, SAT, views large cash deposits as evidence of unreported income or money laundering, so be careful with cash deposits.

For Americans, all bank accounts held outside the United States must be declared with the U.S. Treasury if the sum of all accounts exceeds US\$10,000 at any time during the year. Two regulations affect Americans—FBAR and FATCA. Check the Internet for more information on these and check with your tax preparer for the process to comply. The penalties for not reporting your financial accounts are very severe, so don't ignore these.

All the banks in Tulum have interior or exterior ATM machines that are connected to the international network, with menus in Spanish and English. ATM machines are also available in the large supermarkets. You can use a bank debit card to draw out funds in pesos from 4000 to 6000 pesos per day from your foreign bank account. At the Banamex ATM, cash withdrawals incur a 31 peso withdrawal fee, so it makes sense to withdraw the largest amount possible each time you need money. Your local bank may also charge you a fee.

At Scotia bank, up to US\$4,000 in cash dollars can be deposited per month in your account. HSBC bank does not accept U.S. dollars. Credit cards are accepted at most hotels, larger tourist shops and restaurants, and U.S. dollars are sometimes accepted. Otherwise, you should plan on having cash pesos for just about all transactions. The official inflation rate

here is less politicized than the U.S. rate, currently 2.88% annualized, down from 4% in 2014.

Taxes

Mexico has several taxes that affect Mexicans and foreigners alike. I can ascertain no difference in tax treatment for foreigners except that most foreigners voluntarily pay the official taxes and most Mexicans avoid them whenever practical. For Americans, the United States has a double taxation treaty with Mexico and allows Americans resident in Mexico to deduct or credit Mexican taxes paid on their U.S. tax returns. This is a complex area and you must consult your accountant regarding U.S. taxes.

The tax with the most impact on foreign residents in Mexico is the value-added tax (IVA), currently at 16%, that is embedded in most products and services. If you own real estate, you will pay a negligible annual property tax. If you have a business or sell capital property, you will pay an income tax (*Impuesto Sobre la Renta*—ISR) that might approach 35% on net income (after deductions are taken). Taxes are a complex area.

Wrapping Up

Tulum is a special place to live and a great vacation spot, but it won't be suitable as a residence for everyone. Even though all of Tulum is accessible by car, urban Tulum is a good walking and bicycling town, and you'll learn to get around without a car. You'll be successful in Tulum if you are love hot weather and high humidity, are adventurous, physically active, enjoy outdoor activities—especially swimming, snorkeling, and scuba-diving—are willing to try to assimilate and learn some Spanish, and want to enjoy the cultural differences Mexico offers.

Getting Started

Here's how to get started: find an inn, B&B, or vacation rental for at least two weeks. Vacation rental rates are quite reasonable, starting as low as US\$350 per week for a fully equipped apartment. Spend a week just enjoying the beaches, cenotes, Mayan ruins, and the relaxed lifestyle. Talk to the resident foreigners you'll meet in the streets, cafés, and restaurants. Don't be bashful, just introduce yourself and ask them to tell you about their life here. By the end of the first week, you'll have a good idea of the match between you and Tulum. Use the second week to

On Life In Tulum— In Their Own Words

I asked several expats, “What sort of advice would you offer somebody interested in doing what you did? Any regrets?”

Here is what they had to say...

Kathy and Mark—“Only that we didn't do it sooner.”

Dave and Dana—“Plan, plan, plan, research and plan! Consider every possible scenario, which is impossible, but do so anyway! Ask questions and lots of them. Do not become enmeshed in a “fantasy lifestyle.” Remember: Vacationing in a destination is not the same as living in the same destination whether it is Vegas, San Diego, Miami, or Tulum.”

Patrick and Lucy—“Research and visit first... and keep an open mind. Do a few extended stays to settle in. Let yourself wake up and wonder what to do today, then see what you decide.”

Lance and Jeanette—“It's definitely becoming more satisfying as time goes on. It was difficult to sell everything, build a new home, and move to a new country, but now we are settling in and really enjoying where we are. It is very important to stay positive and make the effort to be happy as you adjust to an entirely new life. No regrets. Definitely come and stay in the area for a while before you commit totally to the move. Get a feel for the life here. For sure learn Spanish before you come down. You get busy so fast that it is difficult to do it after the fact. Really wish we had taken classes before we moved here.”

Michele Bradshaw—“I love being in Tulum and I do not regret one minute of it. Advice? Learn some Spanish and pack a suitcase full of patience. Things operate completely differently down here and you can't make them do it the way you did it back home... you need to change to their way of doing things... pack the patience! Come to visit first a few times and then to go back home and really prepare yourself. Because it is a big change and you do want to have money saved... so you should spend some time saving some money.

“You then need to get your life ready in order to leave it (I sold everything in Canada). Then you need to find an address that you can use for any mail that is going to you in Canada. Plus figure out any health insurance if you are looking into it. Take some Spanish courses, that would be very helpful.

“So you do need to prepare. It's not something that after your trip you want to go home and pack your bags and come back. No, you do want to prepare and do it. Do it right.”

Raymond Thoman—“If you are looking to make a living, there are unlimited opportunities. If you are looking to retire, it's a very nice, laid-back community where there is very little stress.”

investigate neighborhoods, rentals, Spanish schools, and to arrange for your return trip.

I recommend that you rent for at least six months before committing to buy a house. Six months will give you time to discover not only Tulum's enchantments, but also its rough edges. Many of Tulum's rough edges have to do with the heat and humidity. You will also determine if you prefer the comfort and convenience of the pre-built developments or if you should buy a lot and build your own house. Use this rental period to figure out the interurban bus system and improve your Spanish. With a map, systematically discover the town's several neighborhoods, visit the surrounding towns, talk to every resident foreigner you run into, and peruse real estate agents and their listings.

When you are finally convinced that Tulum is your future haven, you'll discover that the hardest part is deciding among the choices of lots, condos, apartments, or houses. If you don't succeed quickly, be persistent and ask everyone you meet if they know of a place for sale.

Is Tulum For You?

Tulum may be a good choice for you if you enjoy hot, humid climates, and some of the prettiest beaches in the world. The additional marvels of nature all around this area, cenotes, lagoons, jungle, and Mayan ruins will be icing on your cake.

Or, if you're interested in getting into an area at the start of its tourism, investment, and business boom, and your window for success is a few years, then I'd definitely encourage you to give Tulum a visit. And prepare to be amazed.

Video Resource



YouTube Links

[Tulum Overview](#) | [Michelle Interview](#) |
[Raymond and Maria Interview](#)

Tulum

Monthly Budgets

By Mike Anderson

Monthly House Or Apartment Ownership Costs For A Couple

HOA fees	US\$100	
Home insurance	US\$27	
Property taxes	US\$60	Including approx. <i>fideicomiso</i> charges
Transportation	US\$30	Taxis, buses, and metro
Car Insurance	US\$33	
Car Maintenance	US\$42	
Fuel*	US\$150	
Gas	US\$29	Cooking/heating
Electricity	US\$90	Including air conditioning
Water	US\$8	
Cable TV/phone/Internet	US\$48	
Household help	US\$100	Weekly help
Entertainment	US\$260	
Groceries	US\$342	
Total	US\$1,319	

Monthly Rental of High-End Apartment Or House Costs For A Couple

Rent	US\$700	Nice one bedroom apartment (gas and water included)
Transportation	US\$30	Taxis, buses, and metro
Car Insurance	US\$33	
Car Maintenance	US\$42	
Fuel*	US\$150	
Gas	US\$23	Cooking/heating
Electricity	US\$72	Including air conditioning
Water	US\$6	
Cable TV/phone/Internet	US\$48	
Household help	US\$100	Weekly help
Entertainment	US\$260	
Groceries	US\$342	
Total	US\$1,806	

A Penny-Pincher's Monthly Costs For Apartment Or House Rental For A Couple

Rent	US\$300	Room in shared apartment/ house (utilities included)
Public Transportation	US\$30	Bus, metro, occasional taxis (Tulum is a bike town)
Entertainment	US\$150	
Groceries	US\$300	
Cellphone/Internet	US\$40	
Total	US\$820	

Fuel: Regular gas (Magna): P13.57 per liter, P51.37 (US\$3.31) per gallon; Premium: P14.38 per liter, P54.43 (US\$3.51) per gallon.



Tulum Shopping List

By Mike Anderson

Item	Quantity	Cost in local currency (€)
Fresh Fruit And Vegetables		
Tomatoes	Per Kg	19
White Onions	Per Kg	15
Red Peppers	Per Kg	37
Potatoes	Per Kg	27
Broccoli	Per Kg	22
Limes	Per Kg	20
Bananas	Per Kg	12
Oranges	Per Kg	9
Fresh Corn	Per Cob	5
Meat, Fish, and Poultry		
Chicken Breasts	Per Kg	37
Ground Beef	Per Kg	129
Sirloin	Per Kg	164
Ham Slices	250g	81
Pork Chop	Per Kg	70
Whole Bass	1	55
Small Shrimp	Per Kg	138

Item	Quantity	Cost in local currency (€)
Dairy		
Milk	1L	16
Beverages		
Orange Juice	1.89L	25
Fresh Ground Coffee	400g	79
Beer	6 Pack (Cans)	78
Wine	750mL	237
Bottled Water	5L	15
Coca Cola	1L	16
Staples and General Groceries		
Sugar	2Kg	28
Rice	900g	10
Bread	Loaf (Sliced)	29
Butter	360g	45
Cheese (Gouda)	450g	58
Toiletries		
Toilet Paper	12 pack	72
Household Goods		
Dish Soap	750mL	25
Laundry Detergent	5L	159
Total		1,732 pesos

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- Which visa options would make most sense for you and how you qualify...
- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

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