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## Haven Report

**Vila Velha, Brazil:**  
**The Best Of Rio, Without The Price Tag...**



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# Vila Velha: The Best Of Rio... Without The High Price Tag

By John Clites

## Starting The Day Off Right

Crossing the street in front of my apartment building to the *calçadão*, the broad sidewalk fronting the beach, I find it's still a bit damp from last night's cooling rains. I slip out my iPod and queue up Clara Nunes singing "Lenda da Sereia" ("Legend of the Mermaid"), not only one of the loveliest songs I've ever heard but one that seems imminently appropriate with the waves crashing before me.

My apartment is in Itaparica, the southernmost of the three beaches forming Vila Velha's strand. This morning I'll walk as far as the middle beach, Itapoã. There and back takes about 45 minutes. On Sundays, sometimes I continue all the way to Praia da Costa, at Vila Velha's northern end.

Although it's still only about 6:30 a.m., the *calçadão* is already bustling. Bicycles whiz by in the maroon bike lanes. People are walking and jogging, singly, in pairs, or occasionally in threes. I spot a few regulars: Speedo Man powers past me in his white tennies and black Speedo—and nothing else; Roller Girl rushes toward me on her in-line skates. But at this early hour, the crowd is mostly middle-aged walkers, like me. At night and on weekends rollerbladers and skateboarders join the throng.

Quite possibly no nationality enjoys the beach more—and in as many different ways—as Brazilians. I pass an interval-training class just getting underway. While interval training interests me—I'd dearly love to shed 10 pounds—I'm not ready for that level of intensity so early in the

day. More likely I'll join that older gentleman down there near the waterline, burning his calories as he jogs slowly but steadily along in the soft sand. Just another week or two of walking and I'll be ready!

There's a soccer game being played seemingly on every block. Volleyball games are underway, some of them friendly seniors' games, others hotly contested matches.

And I shake my head in wonder as I pause a moment to watch that most Brazilian of games, *futvolei* (footvolley): Beach volleyball played without the players using their hands or arms... if you can imagine it. The server launches the ball with a lofting kick. Players then use feet, knees, thighs, or chests to set up the ball for a vicious head spike. No, I won't be joining this

game... next week or ever. But it sure is fun to watch, and I admire the athleticism, coordination, and teamwork involved.

The waves are kicking up a bit today following last night's storm, and a few surfers are riding rollers into shore. Farther to the south, two kitesurfers are skimming across the wave crests. One of them catches a gust and shoots at least 12 feet into the air before coming in for a smooth landing. Now maybe *that* is something I might try...

As I near Itapoã, I see—and smell—the fishermen's tables. Even today these hard-working fellows harvest their catches in the traditional way, casting hand nets from small wooden boats. They've already returned and are filleting their catches with casual finesse at the rough wooden tables set up along the *calçada*. Hmm, perhaps I'll have a nice *moqueca* (a hearty seafood stew) tonight...

My menu planning is interrupted as I find that I've reached the raised walkway at the southern end of Itapoã. I cross to the far end, loop around the sign post, and head back.

It's a gorgeous day, the skies washed clear by the rains overnight. It's about 72°F or 73°F and promises to be another fine day.

And this is still early springtime!

Twenty minutes later, near home, I grab a seat at the Talismã kiosk and order a coconut. Chilled, and full of electrolytes to restore me after my walk, it will set me back only three reais, just under US\$1. Sérgio lops the top off a green nut with a machete and brings it to me with a straw. Ah! That hits the spot!

I smile and reflect on how nice it is to be back in Vila Velha. As the very first city I visited in Brazil, way back in 1993, Vila Velha ("Old Town") holds a special place in my heart. I'm pleased that, despite the passing of the years, the personality of Vila Velha hasn't changed all that much. Seemingly the locals are happy with things as they are. And, in a world in which each year a little more of what was slips away, yielding inexorably to progress, I'm pleased to see that Vila Velha is still the same Old Town that I fell in love with so many years ago.

I pay for my coconut. Sérgio thanks me for my business and bids me a good day. I head for home to shower and begin my workday.

## A Brief History Of The Area

Vila Velha, with a population of about 471,000, is today the largest city in the diminutive state of Espírito Santo (Holy Spirit). Espírito Santo lies on the coast, with Rio de Janeiro state to the south and Bahia to the north.

It's generally overlooked by foreign tourists, but Espírito Santo is well-known by Brazilians, especially the citizens of neighboring, landlocked state Minas Gerais, who flock to its beaches in droves in summer. And the area, as we'll see, has much to offer besides just its gorgeous shoreline.

The history of Vila Velha stretches back to the earliest days of Brazil. A Portuguese caravel captained by Vasco Fernandes Coutinho and carrying just 60 men landed here in 1535. Vila de Espirtu Santo, as it was then called, was originally the local seat of government. However, the capital was transferred in 1549 to sister city Vitória, located on an island

just offshore, to provide greater security from indigenous tribes.

Thus reduced in importance, Vila Velha grew only slowly. In 1828, its population was only 1,250. Even in 1950 it had only 24,000 inhabitants. However, in the decades since, Vila Velha has seen sustained growth, largely because of flourishing tourism, eventually surpassing Vitória, which has effectively reached the limits imposed on her by her island confines.

For me, Vila Velha in many ways captures the best of Rio de Janeiro, while largely sidestepping Rio's big-city problems. There are the same beautiful beaches, offshore islets, and morros—those picturesque cones of granite—dotting the landscape. The *capixabas*, as the locals are called, look like the *cariocas* of Rio, and speak with much the same accent. Social life in both cities centers around the beach, where residents like both to relax and to take their exercise. But Vila Velha has a far smaller population, and accordingly less congestion, crime, and noise. Sure, it may not have Rio's chic reputation, but it has its own laid-back vibe and rhythm. And, while Rio has become increasingly expensive in the last eight years or so, it's possible to enjoy the good life in Vila Velha on even a modest income.

### Padre Anchieta

One of the area's more interesting historical figures is Padre José de Anchieta y Díaz de Clavijo, commonly known simply as Padre Anchieta.

Although Spanish—he was born on Tenerife, in the Canary Islands, in 1534—at age 14, Anchieta was sent

to study in Coimbra, Portugal. At 17 he joined the then-fledgling Jesuit order and two years later was sent to the new colony of Brazil.

He is considered a co-founder of the city of São Paulo.

Padre Anchieta mastered the local Tupi dialect, and created the first dictionary of this important and widely spoken language. He frequently acted as interpreter and emissary to local tribes, helping to reduce tensions, often taking the Indians' part and petitioning the Catholic Church and the Portuguese for tolerance of Indian customs. He documented much about the life and customs of local tribes at that time.

Anchieta was beatified by Pope John Paul II in 1980. Each year in May a four-day, 60-mile *caminhada* (trek) in his honor begins in Vitória, winds through Vila Velha, down along the beaches to the south, and continues to conclude in the a small town, today bearing the name Anchieta.

## Vila Velha Today

Today, Vila Velha is a modern city with a diverse economy. Agriculture, light manufacturing, and especially services are all important sectors. The surrounding area is known throughout Brazil for its high-quality granite and marble, used in the fabrication of tiles and countertops. The popular Garoto brand chocolate is made here. And Vila Velha has a deep port that is one of the largest in the region.

Since 2006, offshore oil—the so-called “pre-salt” reserves—has added an important layer to the local economy, although depressed petroleum prices have for now reduced its contribution.

In recent years, tourism has grown steadily in importance, and as a result, so have construction and real estate. Fueled by relaxed credit policies under former president Lula, real estate experienced a boom not unlike the one that swept South Florida 10 years earlier. And the end result was much the same: a burst bubble.

Brazil is still struggling through an economic crisis, although there are some indications that the worst may be passed. Day to day, life goes on. Along the beach, where I live, at first glance you wouldn't know that there's a recession going on. People continue to exercise, and to meet friends here for beer and barbecues at the kiosks and restaurants.

Looking more closely, though, you'll notice that there are several high-rise apartment buildings going up along the beach, but that work on them seems to be progressing half-heartedly. With few buyers, there is no need to hurry the construction. Right now is, without question, a buyer's market.

The petroleum industry has stumbled as well. When oil was first discovered off the coast of Rio de Janeiro and Espírito Santo, many envisioned the vast pre-salt reserves to be the underpinnings of a Brazilian Renaissance. Former president Dilma wanted to earmark 100% of oil revenues for education—a bold, visionary, but ultimately futile effort. Corruption (notably the so-called Lava Jato, or “Car Wash” scandal) siphoned off billions. Then world oil prices slumped.

You might expect that the real estate collapse coupled with the decline in the petroleum industry would be a jab-hook combination that would put the local economy

on its back. Indeed, the effects have been felt. Sales of big-ticket items are way down, and public works projects have been curtailed.

Yet Vila Velha has managed to stay on her feet. There is no air of despair here like the one I sensed in Florida during the crisis there. Perhaps Vila Velha's resilience is due in part to the beauty of her beaches; they continue to draw vacationers, if in decreased numbers. Vila Velha is, after all, no rust-belt city. She still possesses charms that remain untouched by fickle economic cycles.

But much, I suspect, is due to the underlying resilience of the local people. The majority of Brazilians, throughout most of the country's history, have had to make do with little. They have learned to survive, and to do so with a shrug and a smile. I've visited 30 countries, and I doubt that you can find a people who value what they have, who extract the marrow from life, more than do Brazilians.

So, despite the downturn, life continues with outwardly little changed. There is still time enough and money enough to meet with friends on the weekend for *churrasco* (Brazilian barbecue) and beers. This was true when I first visited Vila Velha in 1993, the year before the *Plano Real* was introduced, when inflation was running at a staggering 30% per month. Brazilians weathered that economic crisis, and they will weather this one—a mere hiccup by comparison. Optimism and resilience are basic Brazilian traits.

While the current economic situation represents quite a fall from the sizzling economy Brazil saw under Lula... in fact, it presents opportunities.

Would I open a business in Vila Velha right now? Probably not. Would I give it a look as a place to live or winter? Definitely. Would I perhaps buy here? Yes, if I liked the area. Would I buy for speculation? Only if I could buy at what I absolutely knew to be a below-market price. (Savvy real estate investors often say that you don't make your profit when you sell, but when you buy.)

I think this is an excellent time to take a look at Vila Velha, an area with strong fundamentals. The popular beaches, diverse economy, and huge oil reserves indicate that Vila Velha should be one of the first cities in Brazil to recover.

Economic considerations aside, Vila Velha remains a lovely city. For me, it strikes that oh-so-hard-to-find balance: amenities and infrastructure enough to provide a comfortable and secure life, without a loss of its natural beauty. For those who love the sun and sand, Vila Velha deserves a serious look.

## Coming For A Visit

Currently, citizens of the United States and Canada must obtain a visa to enter Brazil (as Brazilians must obtain visas to enter those countries). A tourist visa—typically a mere formality—currently costs US\$160 and is generally good for 10 years, during which you can visit Brazil multiple times without reapplying.

### An Easier Entry?

The Brazilian government in 2016 waived the visa requirement for citizens of the United States,

Canada, Australia, and Japan in a move to increase visitors during the Olympic Games.

The measure was deemed a success—so much so that the government is considering waiving the visa requirement for these countries (and possibly China as well) permanently.

Check the website of the Brazilian Embassy servicing your geographic region for the latest updates.

Most international flights to Brazil arrive in Rio de Janeiro or São Paulo. From either of these cities, there are several flights daily to Eurico de Aguiar Salles Airport (symbol VIT) located in Vila Velha's sister city of Vitória. Flights from Rio de Janeiro are only about 45 minutes in duration; from São Paulo, 90 minutes.

Exiting Salles airport, you can catch a licensed cab at the curb—all should be white with an orange stripe; all are metered. Your route will probably take you across the Deputy Darcy Castelo de Mendonça Bridge—more commonly known simply as Terceira Ponte (the third bridge) and should cost about 50 to 60 reais (the plural form of real)—about US\$16 to US\$19. The trip can take anywhere from 25 to 60 minutes depending on traffic, so relax and enjoy the ride.

### A Hop, Skip, And Jump Deal

When traveling onward through Rio de Janeiro, airlines sometimes allow a stopover of up to three days in the Marvelous City (Rio) at no additional charge. Contact the airline or a travel agent if you'd like to make such arrangements.

Within Vila Velha, a system of buses provides coverage along the major thoroughfares, but learning which bus goes where takes some time. Few buses run along the beach itself, but many routes run along the parallel streets one, two, and three blocks inland. All buses display their numbers and destinations. Taking buses to major landmarks such as shopping malls is generally easy and fares are inexpensive at about US\$1, and most municipal buses these days are even equipped with lifts to accommodate wheelchairs.

Taxis are an attractive alternative, especially for two or more people sharing. They are inexpensive by North American standards and generally easy to find. All legitimate taxis in Vila Velha (either white or silver and emblazoned with a broad blue stripe and the words "Vila Velha" below) use meters, with rides beginning at 4.40 reais. A ride from one end of the strand to the other shouldn't run more than 25 reais—US\$8 or so. There are taxi stands throughout the city, or you can have your *porteiro* (doorman) call a cab for you. The wait is rarely more than 15 minutes. Tipping your driver is optional... and not even always expected.

There is little need to maintain a car here. Most places you'll visit regularly will probably be within walking distance, and it's far cheaper and easier just to grab a cab when you do need one.

You may, however, wish to explore areas outside of Vila Velha, such as the popular beach town of Guarapari, the German village of Domingos Martins in the hills, or even the Tamar turtle preserve north along the coast (all discussed

below). If so, it's easy enough to rent a car. Simply present a valid driver's license from back home, your passport, and a major credit card. No type of international driver's license is ever required, regardless of what the folks at AAA or CAA may tell you. There are a few rental agencies in Vila Velha. There is a branch of Localiza—one of the largest rental chains in Brazil—conveniently located downtown. (See the Rolodex for details.)

While roads here in Espírito Santo aren't equal to U.S. highways, they may be better than what you imagine. The principal difficulty probably won't be the quality of the roads, but that signage isn't always adequate—get very good instructions before beginning any trip. I suggest consulting a couple of sources, as Brazilians have an annoying if well-intentioned habit of confidently providing directions even when they aren't really sure themselves...

Also, try to avoid night-time driving, as highways sometimes aren't well illuminated. But don't let these caveats deter you from exploring this truly lovely and surprisingly diverse region.

Finally, if you plan to stay in Vila Velha for a few weeks or more, I suggest you rent or purchase a bicycle. This is a great way to get about while also getting some exercise in a pleasurable way. To walk from one end of Vila Velha's strand to the other might easily take you an hour or more. By bike, it's a leisurely 15- to 20-minute ride along some lovely beaches, and there are bike lanes the entire length. Simple Bike Shop in Itaparica rents bikes (listed in the Rolodex).

### Keeping In Touch...

If you plan to stay in Brazil awhile, you'll want to get a local cell number. If your cell phone accepts two SIM cards, this is easy. Just buy a SIM card here with a local number and insert it into the second slot.

Otherwise, you can either temporarily replace your U.S./Canadian card in your existing cell phone, or buy a cheap second cell phone for local use.

As for service, unless you plan to stay for an extended period, the easiest way to go is to buy prepaid minutes that can be used for voice calls and *torpedos*, as the Brazilians cleverly refer to text messages.

The big carriers—here termed *operadoras*—are TIM, Claro, Vivo, and Oi. You'll find all or most of these *operadoras* at any shopping mall, so you can easily compare deals.

Also, virtually everyone in Brazil uses the app Whatsapp, a handy messaging and calling app that much of Latin America uses.

The country code for Brazil is 55, and the city code (essentially the area code) for Vila Velha is 27.

### Fala Português?

Although Vila Velha is a very popular vacation spot for Brazilians, especially from mid-December to mid-March, you'll find few expats here. Most head south to Rio, and a few north to Salvador. The locals, while friendly—a characteristic encountered across Brazil—rarely speak much English.

These factors could create a sense of isolation if you don't speak some Portuguese—although with Spanish you should be able to manage reasonably well. Couples also are likely to feel more comfortable and to assimilate better than singles.

There is a Rotary Club branch across the bridge in Vitória; see Rolodex for details.

Should you feel the need from time to time to rub elbows with other expats, Rio has a large and exceedingly diverse expat community, and airlines frequently offer inexpensive weekend getaways to the capital city. InterNations has a large and active community in Rio.

While English isn't widely spoken in Vila Velha, many educated people speak a bit, and those who do are often eager to practice. Spanish will help, especially when reading signs, menus, and the like. However, spoken Spanish and Portuguese are quite distinct, and if you plan to stay on awhile, you'll want to learn some Portuguese... a lovely and expressive language.

There are a few ways you might do this...

Visit a couple of schools that offer English classes—they litter the landscape here. Some will also offer Portuguese for foreigners. Even those that don't offer formal classes should be able to connect you with a teacher, and perhaps some other expats as well.

Another good strategy, and one that I've used personally, is to find a local who speaks a bit of English



and exchange lessons, English for Portuguese. While the ideal situation would be to work with a Brazilian who teaches English, who has materials and who knows how to teach, virtually any educated native can teach you basic vocabulary and grammar.

Another option is to have classes by Skype. This is no longer the wave of the future—it's here. (In fact, I've been teaching English by Skype here in Brazil for four or five years now.) See the Rolodex for contact information for some teachers who are not only trained, but also quite fluent in English.

Knowing even a little Portuguese will make you feel more confident and help you to enjoy your experience in Brazil more fully. And rest assured that Brazilians are extremely patient people: Try to speak, and they will help you. Just making the effort will win you fans. (Many Brazilians have even told me that they love to hear their language spoken with a gringo accent!)

## A Price Tag To Make You Smile

While Vila Velha in many respects is like a scaled-down version of Rio, it differs in one important respect: Vila Velha is much cheaper, particularly its real estate. For years now, beachfront—or even beach-view—apartments in Rio have been out of the reach of most would-be renters or buyers.

In Vila Velha, by contrast, apartments just across the avenue from the beach are often quite affordable. And you can find everything from one bedrooms up to units with three bedrooms, three baths, plus maid's quarters.

Some buildings offer few amenities beyond parking, 24-hour doorman, and a rooftop barbecue area. Others offer every kind of recreation you could imagine. And if you would like to go bare-bones and don't mind living like a local, you can find very inexpensive apartments only three or four blocks from the beach.

For example, I rent a one-bedroom apartment just across the avenue from the beach. It has a complete-if-small kitchen with gas stove, full-size fridge, microwave, even basic cookware and flatware. There is a table with chairs for eating (that usually serves as my office desk). The attached living room area has a sofa, two chairs, and entertainment center with flat-screen TV with basic cable. An oscillating wall fan sweeps the apartment. There's a three-quarter bath, and the bedroom is spacious, with a double bed, ample closet space, and an air conditioning unit for hot summer nights.

Best of all, there is a generous enclosed balcony overlooking the beach and the South Atlantic. It's enough for me, and easy to keep clean. Best yet is the price. I pay 1,600 reais per month—US\$500—which includes the rent, the monthly condo fee and property taxes (often paid by the tenant here), and all utilities, even basic cable and internet. Simple.

Apartments like this are virtually impossible to find in Rio at all these days, and when you do find them, the rents are outrageous and the terms of the contracts often unfavorable. Here, prices never soared into the stratosphere, and the current market glut means that there are many units to choose from. And, curiously, Brazilian landlords often prefer renting to foreigners.

Food is also inexpensive here. I eat very well and rarely spend more than 750 reais per month at the market—about US\$235, or US\$8 per day. True, I buy few imported items, which are much more expensive, but I don't clip coupons or spend a lot of time comparing prices either. I simply buy what I like.

I returned this morning from the grocery store with just about as much as I could carry. My purchases included fresh skinless chicken breasts, tilapia, cheese, yogurt, frozen vegetables, fresh lettuce, spinach, tomatoes, potatoes, bananas, juice, plus a large box of imported tea. The price tag was only 116.50 reais—less than US\$36.50. When Brazilians complain about the high cost of food, I just smile to myself. Honestly, if you spend US\$35 at the market here, you'll be pretty well laden down when walking home.

I could save even more on fresh fruits, vegetables, chicken, and eggs if I shopped at the local *feira*, or farmers' market. I understand that there is one not far from my apartment. I just haven't bothered to find it yet. If you settle down here for a time, ask around. Likely there will be a weekly or bi-weekly market nearby. These *feiras* are great places to buy fresh, organic foods at truly ridiculous prices. And if you become a regular, expect to be given discounts. Likewise, there are the fishermen's tables at the beach, right along the sidewalk. Seafood just doesn't get any fresher!

Restaurants, too, are much less than back home. Although food here is usually simply prepared, with little seasoning, it is often organic and almost always fresh. I recently had lunch out with a friend who asked

the establishment if their steak was fresh. To ensure that we were satisfied, the owner sent our waiter running to the market to buy fresh steak, just for us... Has that ever happened to you back home?

And the portions are generous without exception. Plates often are intended for two people, so ask when ordering or you may find yourself inundated with food. In fact, plates quite often are enough for three. A typical lunch of fish, rice, simple salad (lettuce, tomato, onion), and French fries typically costs 42 to 50 reais (US\$13 to US\$15.50), and, again, that's easily enough for two. A 600-milliliter beer (almost equal to two 12-ounce cans) is typically six reais, less than US\$2. And beer here is always served *estupidamente gelada*—"stupidly cold."

Any traveler knows to eat where the locals eat. Less than three blocks from I live is Mary Restaurante and its 11-reai buffet. You are only allowed one trip, but you can pile that plate as high as you'd like. Add a soda, and you'll still pay no more than 14.50 reais—about US\$4.50. (I recommend going early, as the place fills up by noon.)

While in Vila Velha, you definitely should try *moqueca*, which is a hearty fish stew. There are many regional varieties up and down Brazil's coast, but the *moqueca capixaba* is widely regarded as the best in Brazil. Locally it's served with rice and fried sweet bananas.

For many other goods, such as clothing, you'll pay prices similar to what you might back home. A couple of chain stores which offer decent quality clothing at low prices are Renner and C&A; both can be

found in most malls. Better quality clothing is generally pricey in Brazil.

Perhaps surprisingly, some items— notably electronics—are typically more costly in Brazil than back home when converted to dollars. The reason is that heavy duties are levied on virtually all imported items—so bring your electronic gadgets with you. (Tip: If you bring an extra iPhone, DSLR camera, or tablet computer here, you will almost certainly be able to sell it at a tidy profit. But don't bring five, on the off chance that customs asks you to open your bags.)

Health care is much cheaper in Brazil than the United States, and while the public system often involves long waits and is more oriented toward routine ailments, the private system is actually surprisingly good.

In the States, few people have housekeepers these days. It's simply too expensive. In Brazil, such services are still affordable. For my one bedroom, I pay a *faixaneira* (on-demand cleaning lady), 80 reais (US\$25), which seems to be the minimum charge in Vila Velha. But even a large three-bedroom apartment will typically only cost about 150 reais (US\$47) to clean thoroughly.

While Brazilians complain a lot about the cost of electricity—and Brazil does charge more per kilowatt-hour than most developed countries—I still don't find it that expensive. In my time here, I've typically paid US\$30 to US\$40 per month for a one- or two-bedroom apartment. However, I rarely use the air conditioner; if you run your air conditioning constantly, expect to see a big increase in your bill.

## Fun In The Sun

Vila Velha is a beach town, pure and simple. Depending on your tastes, you'll either embrace the lifestyle and love it, or become bored after a bit.

For those seeking a healthy, relaxed lifestyle, with lots of sun, breeze, exercise, and healthy food, all at very attractive prices, Vila Velha is hard to beat. As summer here falls in December-February, Vila Velha would be an excellent place to flee harsh northern hemisphere winters. It's also well set up for short-term visitors.

At the beginning of this article you got a glimpse of some of the many activities you'll find on the beaches here virtually every day. One of my fondest memories from my first visit here was my friend Junior teaching me to body surf. I ended up abraded, half-drowned, and with sand insinuating itself everywhere—but I felt wonderfully alive. There is simply nothing like catching a wave and riding it all the way in!

That little word "simply" is the key. Yes, we all know the adage, "Life's simple pleasures are the best." But as we plod along through life, we often tend to lose sight of the truth in that statement. But an outing along the beach, walking or riding a bike, sipping from a coconut afterwards, just listening to the waves crash—that really is as good as it gets for me. There is something restorative about the shore...

Sundays epitomize the beach life here. Contrary to what you might imagine, things begin pretty early.

By 9 a.m., there are lots of folks out exercising. By 11, you'll see grills being warmed up for that most Brazilian of traditions, the *churrasco*, or barbecue, and soon the smells will be wafting up the sidewalk.

Something that I love about Latin cultures in general and the Brazilian culture particularly is how families still do things together. It's common to see three or even four generations out together, especially on Sundays, which across the country is still reserved as a day for the family. (Kind of makes you realize what we've lost elsewhere in the world...)

If you'd like to get in shape, you have your choice here of a wide range of activities. In addition to the usual beach activities—walking, jogging, rollerblading, cycling, surf fishing, volleyball, paddleball—you could try something new and exciting. While *futvolei* will be beyond the abilities of most of us, you might try surfing, or at least bodysurfing on a half board, or perhaps stand-up paddle. Kitesurfing has intrigued me for some time, and I plan to seek out someone to give me some lessons.

There are many options for hiking as well. At the northern end of Vila Velha, in the Praia da Costa neighborhood, is Morro do Moreno. The climb is easy to moderate, and the summit can be reached in about

30 minutes wearing sneakers. You are rewarded for your efforts with lovely views of both Vila Velha and Vitória, and delicious breezes carrying the salty smell of the South Atlantic, stretching unbroken all the way to Africa...

If you tire of exercise, Vila Velha does offer a limited number of other interesting activities, many of them clustered in Praia da Costa.



You might go on a tour of the Garoto Chocolate factory. There is even an annual Chocolate Festival each October. The Vale Museum features an old steam locomotive.

You can scale the Santa Lúcia Lighthouse, or visit the Municipal Theater, located at Praça Duque do Caxias in the downtown area.

The Convento da Penha, overlooking the city, is host to an annual celebration considered to be the third-largest religious festival in Brazil—and the views are amazing any time of year. Plus, as this is Brazil, there are large celebrations at New

Year's and *carnaval*. Many New Year's celebrations incorporate African traditions, such as dressing all in white and setting flowers adrift on the tide.

You'll find a bit more in the way of the arts over the bridge in Vitória. Museums there include the Espaço de Arte Mokiti Okada, Museu de Arte do Espírito Santo, and the Museu da Igreja José de Anchieta.

The old historic city center—commonly called Cidade Alta (High City)—is a lovely place to spend a couple of hours exploring on foot. Many buildings there date back to the earliest days of the city, and many have been well-maintained. Also worth a visit is the Palácio Anchieta, dating from the 1500s and today the seat of the state government. There

are frequent concerts and other performances at Praça do Papa. And nature lovers will enjoy the Tamar Project, devoted to protecting sea turtles and other sea life.

While you're over in Vitória, you might want to check out their beaches, just to compare. Camburi is very popular, and offers a variety of activities. Praia dos Amadores (Lovers' Beach), as its name suggests, is more for relaxing with someone special.

If you rent a car, or fill up your friend's gas tank, you have a choice of field trips. About three hours north going along BR-101, Brazil's coastal highway, you reach another Tamar center at Regência.

Lying just a stone's throw south of Vila Velha are some lovely beach towns, including Jucu and also Guarapari, one of the most popular beach towns in all of Brazil—really saying something for a country that boasts 4,650 miles of coastline!

The Jacarenema Ecological Reserve, a 760-acre conservation area, lies in this area as well and contains the mangrove estuary of the Jucu River. The Caminhada de Anchieta mentioned earlier also passes through this area, including a long stretch within the reserve itself.

If you tire of the beach—it does happen—or if the summer days are proving too oppressive, head inland on BR-262. In just an hour, you'll find yourself in the heart of the *serra*, or highlands.

Domingos Martins is a delightful little town with German roots. You might even catch snatches of an old Pomeranian dialect on the street. The town is home to a winter festival, when temperatures often plummet into the 50s—brrrr! But its Mayberry-like feel makes it a popular weekend destination all year round.

Continuing past Domingos Martins lies Pedra Azul ("Blue Stone"), a postcard-perfect outcropping of granite that dominates the area for miles around. It's a great place to hike, take photos, or to picnic. The more adventurous can go rappelling.

Santa Teresa is another quaint town in the *serra*, but with Italian roots. Lying squarely in the heart of the state, Santa Teresa is only two hours by car from Vila Velha on BR-101, but feels a world away. The town is home to Clyde's Cookies, wineries, and an annual jazz festival in late May. Perched at about 2,000 feet, temperatures here are considerably cooler than those along the coast. A large nature reserve comprised of the original Atlantic forest surrounds the town. Santa Teresa is sometimes called the *Beija-flor* do Espírito Santo. *Beija-flor*, meaning "kiss-flower," is the local name for the hummingbird. Santa Teresa received this nickname because of the abundance of these lovely little birds to be found there.

While Espírito Santo is small in area, it certainly is rich in things to see and do, and is certainly large in spirit.

## Where To Hang Your Hat

There is no shortage of properties available right now in Vila Velha. The current economic crisis in Brazil slants dealings in your favor, whether you are looking to buy or to rent.

Many apartments in Vila Velha, and other beachside cities in Brazil, are let for 90 days—here termed *por temporada*—to accommodate the tourist market. Americans and Canadians can stay in Brazil for up to 90 days on a tourist visa, and can

easily extend for another 90 days, giving you plenty of time to explore.

You can begin your exploration of Vila Velha from your armchair. See the Rolodex for some property browsing sites, both for purchase and for rent. These sites are available only in Portuguese, but they're pretty intuitive. A few minutes of poking around will give you a good idea of what is available within certain price ranges. If you find a property that interests you, you can send a message to the realtor handling the property.

To narrow your search, you may want to select a *bairro*, a neighborhood or section of town (like Spanish *barrio*). You'll probably focus on the beaches: Praia da Costa, Itapoã (also sometimes spelled Itapuã), or Itaparica. Some handy words to know include:

- *aluguel* = rent
- *condo* = monthly condominium fees
- *mobiliado* = furnished
- *IPTU* = property taxes, usually quoted as a monthly amount

The rent quoted typically doesn't include the monthly condo fee or IPTU, which are generally the renter's responsibility. But for shorter-term rentals, they may be included in the quoted rent. Bottom line, you'll need to establish what is included and what is not before making a decision.

While there are some single-family homes listed, most residences here, especially at the beach, are apartments in high-rise condominium buildings. Apartments range in size from utilitarian one-bedrooms up to units of three or four bedrooms plus

quarters for a live-in maid (still fairly common here).

Amenities vary widely, but most buildings will at least provide 24-hour doorman (termed a *porteiro*), secure parking deck, and a recreation area on the roof. Some buildings provide swimming pool, children's play area, a gym, even tennis courts and a soccer field. Obviously, the more amenities provided, the higher the rent or the monthly condominium fee. Give some thought to what you think you'll actually use to avoid paying for lots of great sounding but unnecessary amenities.

Few realtors here speak much English, so it's better to send your inquiries in Portuguese. (I do list some English-speaking agents in the Rolodex.) Also be aware that Brazilians aren't always very prompt about returning emails. It may be a few days before you receive a response.

If Vila Velha looks promising to you, come for a visit. There's no substitute for being on the ground to determine if a place could be right for you. Once here, you can take your time to settle in and explore. The best way is to pull on some comfortable shoes and go for a walk. You'll notice many signs posted in windows saying *Se-vende* (for sale) or *Alugo* (for rent). If you like a particular area, you can wander around for a bit and take pictures of such signs, then call later to arrange viewings.

You'll probably want to focus on the beaches... But which beach?

No one is clearly superior to the others. One neighborhood isn't clearly cheaper or consistently more

expensive than another. All have many units available, and there are deals everywhere. While the beach neighborhoods are broadly similar, each has its own personality. Much will come down to where you feel most comfortable.

Some consider Praia da Costa, closest to the Third Bridge and Vitória, to be the most upscale beach... while others simply see its residents as snobbier. As noted earlier, Vila Velha's few cultural centers are mostly located in Praia da Costa. It has the legal beach for the handicapped, and waves here tend to be calmer than farther south, so Praia da Costa might be a good choice if you intend to engage, for example, in swimming or canoeing.

Itapoã, in the middle, is well located. Almost everything that you need is within walking distance or at most a very short cab ride. Luciano Peroni, a property manager here (listed in the Rolodex), believes that Vila Velha's expats are largely clustered in Itapoã, although most are European rather than North American.

A drawback for me is that kiosks were removed from Itapoã's beach some years ago—the reasons are vague—and, for me, that leaves something missing. But there are numerous pushcart vendors, particularly on the weekends, and the southern end of Itapoã is lively on weekends.

Itaparica, at the southern end, is where I hang my hat—although, in truth, it was less because I really wanted to live in Itaparica and more because I had limited time to look for a place. I just happened to find a suitable apartment here straightaway; that said, I like it here.

Everything that I need is located within a short walk, and Itaparica seems the quintessential Brazilian mix to me. It's the new, up-and-coming area, the area of future expansion in Vila Velha, so there are many new buildings here, some simpler and some quite chic. You'll also find townspeople from the interior neighborhoods coming to relax at the kiosks lining the *calçadão*, especially on the weekends. It's a comfortable, congenial melting pot.

My friends in Praia da Costa like it there. Luciano lives in Itapoã and likes it there. I like Itaparica. In the end, you'll want to explore a bit and find a patch of ground that feels right for you. And remember that wherever you settle in, on a bike you can easily explore the length of the strand. It's all within easy reach.

If you are on a tighter budget, another area to consider would be Coqueiral, lying inland from the beach in Itaparica. You'll find several large apartment blocks here, especially along Avenida Santa Leopoldina. Rents are reasonable—although finding a furnished unit may be difficult. Also, these apartments, as they are generally rented to locals, may not be available for short-term lease.

Although you might imagine that as a foreigner it might be difficult to rent, it's not. In fact, many landlords actually prefer renting to foreigners.

Short-term rental contracts are straightforward, but will, of course, be in Portuguese; you'll want someone with Portuguese to review the contract. I've signed five or six rental contracts in Brazil and never had a problem, they are generally

quite standard. Usually I haven't even had to put down a security deposit. However, it is important to establish just what is and is not included in the monthly rent. For *por temporada* leases, rents quoted often include everything—but you should verify this. But for longer rentals, monthly condo fees and property taxes (IPTU) often are not—and are typically the tenant's responsibility. Condo fees can be significant in relation to rent, as most buildings have a doorman 24/7, full-time cleaner, and often a resident administrator on staff.

See our Property Picks section for some selected units.

### The Purchase Process

- Retain the services of a qualified attorney, one who speaks English if you don't speak Portuguese. Throughout the process, he or she will perform the required due diligence and review any necessary documents. If you do not wish to use an attorney (or pay the associated fees) a qualified realtor will handle the entire transaction free of charge.
- Make an offer and come to terms. This is done rather informally when compared to the United States. The initial offer in Brazil is usually conveyed by phone or in person. At this stage, you and the seller will agree in principle to a price and any general terms.
- Get your CPF or CNPJ card. This will be your permanent tax ID. This is a simple process, and most attorneys can do this for you quite easily. In my case the real estate agent that I dealt with obtained mine as part of the transaction.

A CPF can be obtained free of charge if you are physically present in Brazil; you can apply via the Ministerio da Fazenda or at many post offices and at Banco do Brazil or Caixa branches. If you are outside of Brazil, you'll need to grant a power of attorney to someone in Brazil to apply for the CPF on your behalf.

- Prepare the *promessa de compra e venda*. Your attorney or real estate agent can draw this up for you. It's a good practice to have your attorney review it, and, if you don't speak Portuguese, you should have it translated into English... or at least have an English-speaking attorney or realtor walk you through it.
- Present the *promessa de compra e venda* (the final offer/agreement) to the seller. Now that you've got everything in writing, the seller will want to see the final product before he signs it officially.
- Execute the *promessa de compra e venda*. This can be done in the presence of a *tabelião de notas* (document notary). Alternatively the buyer and seller can sign the *promessa* anywhere, after which the notary will authenticate their signatures (if the notary has their signatures on file). The *promessa* is not normally publicly recorded.
- Make the required down payment. The payment should be transferred directly to the seller's account (not to the broker), within the period of time specified in the *promessa*. In order to retrieve the funds, the seller must present the signed *promessa*, to prove where the money came from and its purpose. (In Brazil, lawyers are

not allowed to provide escrow services. This service is provided only by banks for very large transactions.) Down payment is normally 10%, but can be negotiated. I've seen them as low as 0.75% with developers and higher in private sales.

- Create the *escritura*. The preparation of the *escritura* can be done by either an *Oficial de Registro de Imóveis* or a *Tabelião de Notas*.
- Make final payment: Again, this is transferred directly to the owner.
- Register the *escritura* with the registry. Registration is done with a "property notary," at a *Cartório de registro de Imóveis*.

While this may sound like a daunting process, remember that if you bought through an experienced real estate agent, he will make it all happen.

### An Explanation Of Terms...

Here are the basic terms that you'll run into when buying a property. Knowing them will help you to understand what's happening in the purchase process.

**CPF:** The CPF number (*Cadastro de Pessoas Físicas*) is a tax ID number, similar to a Social Security number in the States. You'll need a CPF card to take part in any financial transaction in Brazil, including buying a property.

**CNPJ:** The CNPJ number (*Cadastro Nacional da Pessoa Jurídica*) serves the same function as the CPF number above, except that it's for businesses.

**Matrícula:** This is the master property record, against which all transfers of ownership, judicial actions, and liens are recorded.

**Promessa de compra e venda:** The promessa is a sales contract. It documents the parties to the sale, declared sales price, down payment, any special terms or conditions of the sale, and penalties for default. The promessa is a private contract, and is notarized, but normally not publicly recorded. Having it recorded however, is permitted in cases where you'd like a more formal arrangement.

**Escritura:** This is the final transfer document, which when registered is your deed to the property.

**Procuração:** Power of attorney.

If you would like to buy a place in Vila Velha, the process isn't difficult. Foreigners may buy property in Brazil with only a couple of restrictions, none of which will apply to you when buying in Vila Velha. You will want to enlist the assistance of a local realtor, who can step you through the process and look out for your interests.

While I think that this is a great time to look for deals, but I'll offer a few caveats:

- It's highly unlikely that a bank will grant you, being a foreigner, a mortgage loan. A motivated seller might provide some seller financing, but be prepared to pay cash.
- Avoid buying any unit that isn't already completed. (Why take a chance on a project that might be delayed or never completed when

there are so many new and resale units ready for you to move in?)

- Understand that condominium fees can be significant. Annual increases are the norm, and special assessments common, so ask lots of questions and definitely ask to inspect current financial statements. You don't want to be surprised by a special assessment right after buying.
- Brand-new units are typically sold semi-finished—without cabinets, appliances, lighting fixtures, air conditioning units, and perhaps with only basic flooring. As handling the kitting out might be a bit of a headache for you, you might find buying a resale easier.

## Health Care And Safety

The availability of quality health care is often a concern when we travel abroad, particularly to less developed countries.

What is the situation in Brazil, and in Vila Velha?

Brazil has both public and private health care systems. The public network of clinics and hospitals (referred to as SUS) is used regularly by approximately 70% of Brazil's population.

Legal residents here, such as those with retiree visas, can also use the public system. The quality of public care varies depending on location and the nature of your ailment. In general, you can expect emergency situations to be treated promptly and professionally, while non-priority cases often are subject to long waits, just like in the ER back home. Also, in the current economic recession, states are

finding it difficult to fully fund the public system; the situation has sometimes resulted in shortages of supplies.

The public system does have its uses, though. For example, free flu shots are given out each year, and public clinics can be useful in emergency situations. When I was bitten by a street dog on an island here, I received free treatment and prophylactic rabies shots—even though I was only a casual tourist at that time. I didn't even have to show ID.

Most foreigners who plan to spend significant time in Brazil will want to arrange private health insurance, either from back home or with a company here in Brazil.

Here are some guidelines:

- First check out what your current insurance back home covers. Can you obtain a rider for the period of your travel? This may be possible for shorter trips.
- For longer trips, you'll probably need to purchase a separate traveler's policy. These are offered by many companies. [Live and Invest Overseas recommends BUPA International.](#)
- You could opt to "go naked," and simply pay out of pocket instead of obtaining a rider or separate policy. While this approach could be somewhat risky, health care costs are much less than in the United States, and even a stay of several days in a hospital in Brazil is unlikely to break the bank.

If you plan to stay on in Brazil, you will want to obtain health insurance (*plano de saúde*) here. Even in the top age level (59 and older), there are several plans

available for less than 2,000 reais per month (about US\$625), and you can get good plans with reputable companies for much less than that. And, keep in mind, having a private insurance policy does not disqualify you from having access to the public health system.

You may be thinking, though, that price is one thing, quality is another. Personally, I've been pleased with the quality of care I've received in the private system in Brazil. I recently had to go to a hospital ER because of excruciating pain related to a kidney stone. Although this was Sunday morning—never the best time to visit an ER—I was seen by a triage doctor within an hour and then sent straightaway to be given IV medications for the pain. Some days later I got a CT scan at another hospital to determine the size of the stone. In both situations, I felt that I was in good hands. Doctors and nurses here are well trained, and equipment is modern.

Previously, while living in Rio, I had had a pre-cancerous mole removed from under my left eye and was extremely impressed with my care. In the United States, to save costs such a procedure might well be done in the doctor's office—which was the case years ago when I had a blotch removed from my back. But, here, a first-class plastic surgeon, assisted by a junior surgeon and two nurses, removed the mole in a hospital. For the surgery, biopsy, two visits before the surgery, and a handful of follow-up visits after, I paid nothing out of pocket. Not a penny. And you can't see any scar today, at all.

Thomas Murray, who gave a video interview for this report, has also been pleased with both the cost and quality of medical care he has received here in Vila Velha. His procedures included arthroscopic removal of gallstones and removal of skin spots.

I've noticed during my eight years of living in Brazil that, while you may experience a wait of up to an hour to see your doctor, just like back home, once you are seated with him or her—and many doctors in Brazil today are women—you will not be rushed. In the States, I often felt like the doctor's mind was already on his next patient, like I was on a conveyor belt. In Brazil, at least in the private sector, you receive more personal attention... the way it used to be in the States.

While you can obtain quality care here at very reasonable cost, finding doctors who speak English well can be difficult. Most doctors will understand a great deal of English—many medical textbooks here are in English, in fact. However, doctors' verbal skills are often considerably weaker, so you may want to arrange for someone to accompany you to translate until your Portuguese skills are up to the task.

There are several hospitals in Vila Velha, and more just across the bridge in Vitória, as well as specialists of every stripe. ([See Rolodex.](#))

### **Those Pesky Mosquitoes...**

This year there has been much in the news about the *Aedes Aegypti* mosquito, a nasty fellow who can transmit dengue fever, yellow fever, the Zika virus, and chikungunya.

Some of the stories are pretty hair-raising. Should you be concerned? Not unduly, no.

First, understand that mosquitoes of any sort are fairly rare near the beach, as they do not breed in salt water, and the ocean breezes help to keep them away. I live at the beach and haven't seen a single mosquito in my apartment. In fact, of all the places I've visited in Brazil, I'd say Vila Velha has the fewest mosquitoes. Again, that may be because I live right at the beach—as you likely would, too, if you came here.

However, if you plan to explore wooded areas or areas where there might be stagnant pools, be sure to apply repellent containing DEET first. Bring some repellent with you when you come to Brazil. While it's readily available here, it is expensive. Ditto for sunscreen.

Turning to the matter of safety, Brazil has a reputation for being dangerous, which I feel is not entirely warranted. Yes, Brazil does have a high crime rate, and there are many violent crimes. But what statistics don't reveal is that most of the violent crime takes place in the rough, low-income areas that foreigners are unlikely to frequent. By simply avoiding the high-crime areas—which any local can quickly point out—you greatly reduce your risk of becoming a victim.

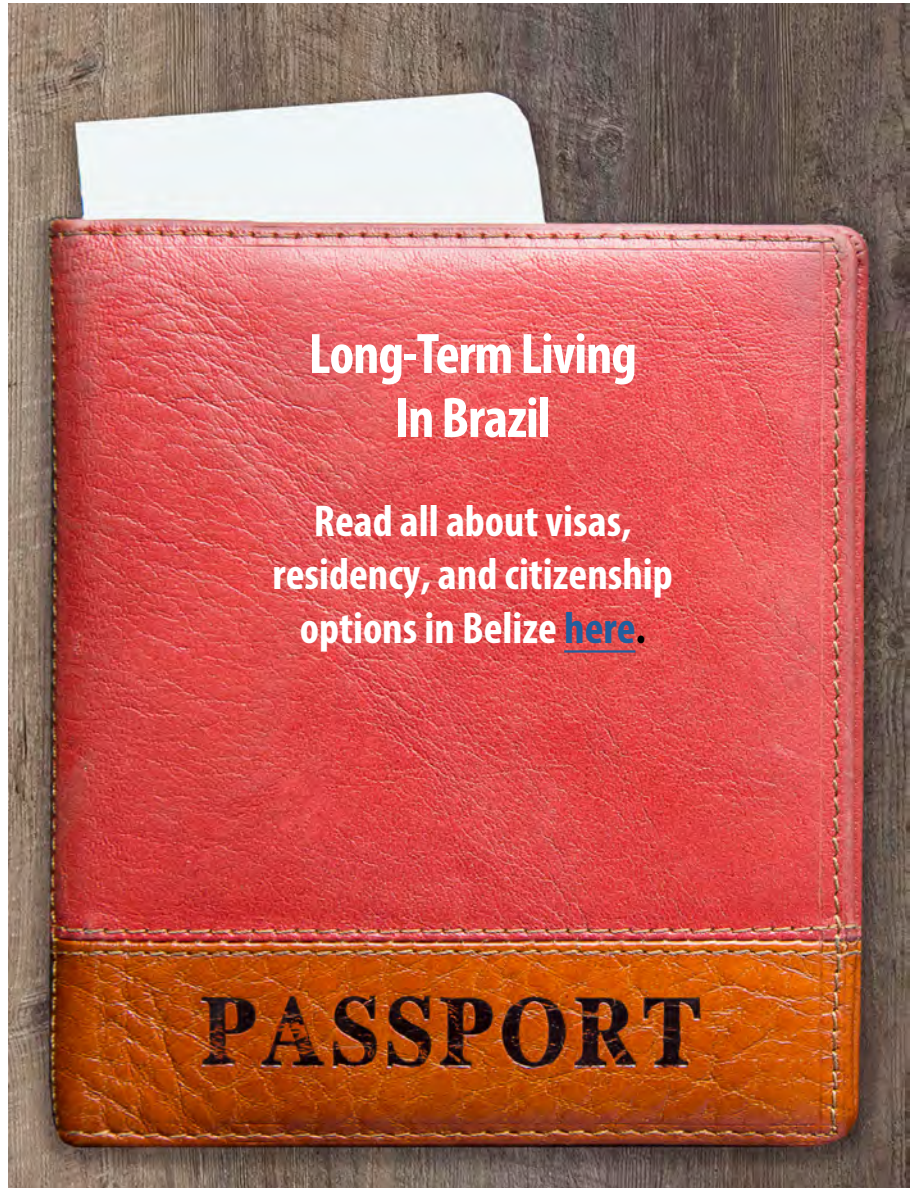
You can further reduce your risk by following a few simple rules. Many thefts are of the snatch-and-grab variety—with cell phone theft being common, so be careful using your phone outside. If on the sidewalk, it might be advisable to enter a shop or doorway, or at least face away



from the street when making a call. Don't walk and talk or walk and text... anywhere in the world.

Otherwise, use the same common sense that you would anywhere else in the world. Avoid wearing flashy watches or jewelry. Vila Velha is a casual beachside community, so such things are out of place here anyway. Don't open your wallet up on the sidewalk, and, for goodness sake, don't leave it sitting on the table at a kiosk, as I've seen. Better still, take only the cash or credit card you'll need when you go out, and leave the rest at home. While you may not be able to hide the fact that you are a gringo, you can avoid being too flashy and calling too much attention to yourself.

But don't be overly concerned. Crime along the strand is rare. Streetlights burn all night, and the police maintain a visible presence. I live at the beach and feel very safe here. If returning home after 10 or 11 p.m., I'd probably catch a cab unless walking with a large group—that's just common sense—but I feel comfortable here.



## Keeping Up With The Taxes

Brazil does not provide any special asset protection from the United States or other countries. Indeed, with the enactment of FATCA, few countries today truly do. Under FATCA regulations, all assets held overseas must be declared, and the Brazilian government has stated that it will work with the IRS to comply.

But FATCA doesn't necessarily mean that you'll have to pay U.S. taxes on assets held in Brazil. It's best to consult an accountant or asset planner familiar with international tax law (see Rolodex for my recommendation).

If you are a legal resident of Brazil, you'll need to file a tax return here. "Resident" here includes foreigners holding permanent visas, and also those holding temporary visas and a work contract. As a general rule, if you are a U.S. citizen residing in Brazil, you'll still have to file a U.S. return.

Foreigners with tax residence in Brazil must pay tax on income generated in Brazil or elsewhere, unless it is exempted through a double taxation treaty. The United States and Brazil do not have one at this time, though Brazil and Canada do.

Advance planning with a professional can help you avoid paying more tax than you have to, while ensuring that you remain compliant with the laws. Ipanema Wealth can assist with global tax planning.

Ordinary income is taxed on a graduated scale. Low-income individuals pay no tax, and the maximum marginal tax rate currently is 27.5%. It's best to consult an accountant in Brazil,

but the following passive income sources must generally be reported:

- Interest payments and dividends from foreign sources
- Rents received
- Most investment income
- Income from business activities (except for dividends from Brazilian companies and interest income from savings accounts held in Brazil)

Returns must be filed by April 30 each year, and can generally be done via the Receita Federal website.

Capital gains are generally taxed at a flat 15%, but payment is due when the gain is realized, not the following April 30. There are some exemptions, such as the rollover of the gain from sale of your residence to buy a new residence within six months. Again, consult a qualified professional regarding your particular situation and plans.

When a property is sold in Brazil, Brazilian residents must pay capital gains in Brazil. Currently, nonresidents would be required to pay taxes in their home country but not in Brazil. Some exemptions may be recognized in the United States (or other home country), but some may not, and laws change, so consult an accountant versed in international tax law.

Those living in cities or town will pay a real estate tax called IPTU (*Imposto Predial Territorial Urbano*). The more upscale the neighborhood, the higher the tax. IPTU will generally run between 1% to 2% annually. (In Brazil, tenants are generally expected to pay the IPTU, as well as any monthly condominium fees, but these often aren't included in the quoted

rent—so be sure to ask before signing any lease.)

Smaller companies are generally taxed at 15% of net profits from operations, regardless of the type of business. There is a supplemental tax of 10% on any portion of net profit which exceeds 20,000 reais a month. Additionally, there is a social security contribution of 9%.

## Banking In Brazil

If you plan to spend significant time in Brazil—whether as a permanent resident or merely as a periodic visitor—one of the first things you should do is to obtain a CPF. CPF stands for *cadastro de pessoa física*, literally, "registration of a physical person" (as opposed to a corporation). It's essentially a federal tax ID number.

Almost all contracts ask for your CPF number, and you'll even be asked to provide it when making large cash purchases. Fortunately, obtaining a CPF isn't difficult—probably because it's in the government's interest to see that you get one. (See Rolodex for contact details.)

Once you have a CPF, you can enter into contracts for phone service, internet service, etc. You'll also typically need to bring along your passport (or Brazilian ID card, if you've got one), and some sort of proof of residency (a lease or a contract for some other service).

To open a bank account in Brazil, an individual will need at a minimum:

- 1) Proof of address
- 2) A CPF number
- 3) A national ID card

Depending on the particular bank and the type of account you wish to open, other documents, such as proof of assets or income, may also be required.

Until you have a national identity card, you won't be able to open a bank account. However, you can generally manage without one. To pay bills, you can take cash either to the bank noted on the bill (such as Caixa, Banco do Brasil, Itau, Santander) or to any *Casa Lotérica* (yes, the local lottery office) to pay it. (Hold onto receipts just in case.)

Cash these days is usually easily obtained using your ATM card. ATMs often, though not always, offer an option for instructions in English, triggered by the insertion of a foreign card.

When I first started visiting Brazil, many shops were still cash only, but now even some itinerant beach vendors accept cards; they've become much more widely accepted in recent years. Most shops, restaurants, and beach kiosks accept at least MasterCard and Visa, although American Express, Discover, and other cards often are accepted only at larger stores and hotels.

Certain websites in Brazil only accept credit cards issued in Brazil. I've been blocked from buying airline and bus tickets online with a U.S.-issued card.

## International Schools

Vila Velha is probably not the best choice for those with school-aged children. Although it affords lots of healthy activities, the public

schools here are not of a high caliber. While there are many private schools, "private" doesn't necessarily indicate better quality. There are no El-Hi schools here offering the international baccalaureate curriculum, for example.

Those with families may wish to consider either Rio de Janeiro or a mid-size city in São Paulo state. A few have international schools, and São Paulo state offers the best overall level of education in Brazil.

## Disabled Access

Perhaps surprisingly, Brazil rates pretty well in terms of accessibility—it's mandated by federal law. Across Brazil, great strides have been made in recent years. You'll find wheelchair ramps at street corners, entrances to shopping malls, all public buildings, etc. Most public buses have electric lifts—they are easily spotted by the international wheelchair symbol emblazoned across the bus.

Brazilians are also exceedingly helpful, and more than once I've seen passengers assist the bus driver to bring a wheelchair-bound passenger aboard. But keep in mind that sidewalks can often be narrow or broken, so it's still necessary to plan your route carefully.

In Praia da Costa, at the north end of Vila Velha, is a municipal park, Parque Legal (Rua Gastão Roubach, 170), designed specifically for the physically disabled. Visitors can engage in activities such as paddleball, and equipment even includes floating wheelchairs. The park staff is specially trained to assist visitors.

## LGBT Living

Officially, Brazil recognizes gay marriages, and, in general, Brazilians are accepting and tolerant. That said, many folks here have conservative personal beliefs (the country is still officially Catholic).

You'll occasionally see same-sex couples walking hand in hand, and this is accepted, but public displays such as kissing are often frowned upon. On the whole, though, LGBT individuals should not fear being accosted or mistreated.

Quiosque do Renato at the north end of Itaparica, across from Bob's Burgers, is a popular hangout for gays, and there is a gay dance club, Space Pub, in Itapuã at Av. Profa. Francelina Carneiro Setúbal, 1054.

## Pets

It's not difficult to bring a cat or dog into Brazil, and there is no quarantine period. You must present two documents, a certificate of vaccination against rabies and an international health certificate. (Required whether you are coming as a tourist or as a resident.)

A rabies certificate of vaccination is required for animals that are at least three months old. In the case of an initial vaccination, it must show that the inoculation was administered at least 30 days prior to the date of entry into Brazil. Make sure that the expiration of the rabies shot is specifically given on the certificate. There are three-year vaccines available in the States but not in Brazil, where they expire after a year. So the entry officials may assume your vaccination

expired after a year, when it's actually still good.

An international health certificate issued by a licensed veterinarian is required for all animals brought into Brazil. When in doubt, use the international health certificate USDA-APHIS 7001 form, officially known as the United States Interstate and International Certificate of Health Examination for Small Animals.

Once completed by the vet, the certificate must then be endorsed in the United States by one of the USDA-APHIS Veterinary Services offices. The now-authenticated international health certificate and the original rabies vaccination certificate must then be legalized by the Brazilian consulate with jurisdiction for your area. Some consulates allow this to be done by mail, but check to make sure—and if you use mail, make sure you can meet the time requirement.

The international health certificate is valid for 10 days from the date of the exam. In other words, the animal must enter Brazil within 10 days of the date the certificate was signed... not the date it was subsequently authenticated or legalized. There aren't many APHIS-accredited offices or Brazilian Consulates in the States, so be sure that you coordinate these approvals carefully.

To import exotic birds, you'll need prior authorization from IBAMA, Brazil's environmental protection authority. For any other type of animal, check with the Brazilian consulate with jurisdiction for where you live.

## Inconveniences And Annoyances

Brazil has a well-deserved reputation for corruption. Politicians have often boldly pilfered public funds of such vast sums that in the past they could buy off police and judges and avoid prosecution. However, the *Lava Jato* (Car Wash) investigation is ongoing, and has put several high-ranking politicians and businessmen behind bars.

Even ex-president Lula, the most popular president in Brazil's history, is facing charges. If these politicians can be arrested and sentenced, then others should certainly think twice before involving themselves in embezzlement and kickback schemes.

As an expat, though, you are largely if not entirely insulated from the effects of corruption. You can certainly lament the sad state of the public schools... but it's unlikely that you'll have children attending them. You could wish that the public health care system was better funded... but you'll probably have good private insurance, using the public safety net only for emergencies and flu shots. You could wish that crime was dealt with more effectively... but, in your part of town, it's not likely to be a serious issue. Brazilians, especially the poor who rely heavily on governmental support, have much more to worry about than do (relatively) rich foreigners here.

I spoke about crime earlier. If you live

in one of the city's better areas—which you probably will—and use a modicum of common sense, you greatly reduce your risk of having any problems here. I'd be careful of walking alone after dark, not call undue attention to myself, and learn some basic Portuguese, including how to call for help (the word is "*socorro*," get a Brazilian to help you with pronunciation). Then relax.

It's good practice to always check your bill at restaurants and kiosks. Brazilians are notoriously bad with math, and appear to be even worse here in Vila Velha. Interestingly, I've noticed that the error often is exactly 10 reais, and always in favor of the house. Find a place that is honest, and make them your regular haunt.

A pet peeve of mine is noise at home. Living right across from the beach, as I do, I expect some noise, but it usually drops off after 10 p.m. in accordance with federal law.

Noise from neighbors is more annoying... While most buildings here are sturdily constructed of brick and mortar, brick and mortar are good conductors of sound, and Brazilians tend to be excellent producers of sound.

If you have a larger apartment, you can probably find a quiet room away from a noisy neighbor, but in a smaller apartment, finding respite may be tougher. Knocking on a neighbor's door here is generally not advised. I'd call the *porteiro* (doorman) on the intercom and have him chat with the offender.

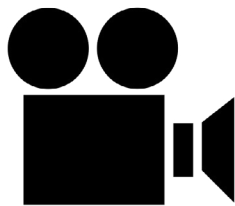
Apart from noise, my biggest pet peeve is lines. Waiting in lines is a part of life anywhere, but here in

Brazil it can consume an inordinate part of your week, especially at the market, the bank, and at any governmental office.

Avoid the market on Friday evenings and Saturdays to the degree possible. Avoid banks during the first five days of each month, when everyone gets paid and pays bills—even the ATMs will have long lines. As for the governmental offices... it's good practice to just avoid them whenever you can. Otherwise, take a good book.

## Is Vila Velha For You?

Vila Velha is not for those who love lots of cultural activities. Likewise, while it does offer lots of wholesome outdoor activities, there are better choices for families with kids.



But for those who love the outdoors, especially the shore, Vila Velha is made to order.

It's ideal for those who enjoy outdoor exercise, or alternatively, like to sit and have a beer and watch others exercise. Yes, it could potentially become monotonous after a while if you don't have a hobby—even the beautiful can become routine after a time. But I think Vila Velha could be a wonderful choice for a place to winter, and it's well set up for that. And there's much to see in the surrounding area as well, if you have an adventurous spirit.

The first sound I hear each morning, and the last I hear each night, is the sound of crashing waves. I'm listening to them now.

And that suits me just fine. 🎧



## About The Author

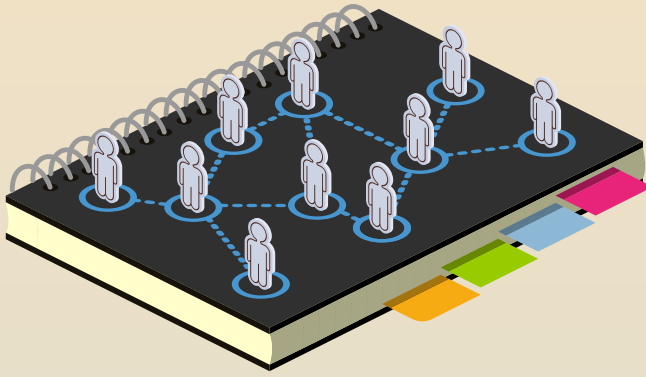
John Clites is a U.S. citizen who first visited Brazil in 1993. He immediately fell in love with the country's incredible natural beauty and its warm, welcoming people. John traveled throughout Brazil extensively before finally giving up his career in software to move to Rio de Janeiro in 2008. He now has permanent resident status. John divides his time between teaching English, writing about Brazil, and maintaining an on-again, off-again blog ([www.JohnInBrazil.org](http://www.JohnInBrazil.org)). John is author of two books: "Teaching English in Brazil" and "Live Well in Rio de Janeiro: The Untourist Guide." In his free time he enjoys photography and hiking.

## Video Resource

To view our November Overseas Living Letter video feature "Live and Invest Overseas in Vila Velha, Brazil," click the link below.

[Vila Velha, Brazil, Overview](#)





# Ro1odex

By John Clites

## Banking:

### Banco do Brasil

<http://www.bb.com.br/pbb/>

### Banestes

<http://www.banestes.com.br/>

### Bradesco

<https://banco.bradesco/html/classic/index.shtm>

### Caixa

[www.caixa.gov.br/](http://www.caixa.gov.br/)

### Itaú

[www.itau.com.br/](http://www.itau.com.br/)

### Santander

<https://www.santander.com.br>

To begin the process of obtaining a CPF, visit: <https://www.receita.fazenda.gov.br/Aplicacoes/SSL/ATCTA/CPF/InscricaoPublica/inscricao.asp>

## Business:

To set up a microempresa visit:

<http://www.portaltributario.com.br/guia/simplesnacional.html>

## English/Bilingual Media:

### John In Brazil

<http://www.johninbrazil.org>

## Expatriate/Networking Organizations:

### Gays In Vila Velha Facebook Group

<https://www.facebook.com/Gays-Vila-Velha-ES-1478259752413074/>

### Getmale Gay Networking Group

<http://br.getmale.com/encontro/gay/em/Vila-velha>

### InterNations

[www.internations.org](http://www.internations.org)

### Rotary Club

Ed. Praia Center, Av. Nossa Sra. da Penha, 280 - 101 - Praia do Canto, Vitória - ES 29055-131

Phone: (27) 3345-2022

## Language Schools:

### Fernanda Carvalho

[fdasilva@emich.edu](mailto:fdasilva@emich.edu)

Professional teacher offers Skype classes.

### Eryck Magalhaes

[eryckletrado@gmail.com](mailto:eryckletrado@gmail.com)

Professional teacher offers Skype classes.

## Legal:

### Advogados Na Web

<http://advogadosnaweb.com.br/Advogados>

Aggregate site; under "Buscar advogados em," enter Vila Velha - ES, check specialization desired, and under Idiomas you can check box for Inglês (English).

### Juris Correspondente

<https://www.juriscorrespondente.com.br/advogados/espírito-santo/vila-velha>

Aggregate site for all lawyers in the area; select specialization desired to find one near you.

## Real Estate:

### Fabiana Francez

### Grand House Imoveis

Avenida Santa Leopoldina, 255 Coqueiral de Itaparica, Vila Velha CEP29102-041


[fabiana@grandhouseimoveis.com.br](mailto:fabiana@grandhouseimoveis.com.br)

Office: 27-3535-0700

Cell: 27-99846-6024

Handles short-term rentals among other services; Portuguese only.

## Grand House Imóveis

 <http://www.grandhouseimoveis.com.br/listagem.aspx?preten-sao=2&order=11&page=1&visualizar=1>

## Il Wan Bae

27-99944-5395

Realtor who also manages many apartments at the beach for his extended family. Speaks Portuguese and Korean.


## Luciano Peroni

 [lucianoperoni@hotmail.com.br](mailto:lucianoperoni@hotmail.com.br)

Cell: 27-99964-8117

Property manager with associate who is a licensed real estate agent. Luciano speaks English fluently.


## Novalianca Imobiliária

 [http://www.novaliancaimobiliaria.com.br/aluguel/?tipo\\_imovel=&q-tos=&idades=1%7C&bairros=&valor1=450%2C00&valor2=22.500%2C00&input\\_codigo=C%F3digo](http://www.novaliancaimobiliaria.com.br/aluguel/?tipo_imovel=&q-tos=&idades=1%7C&bairros=&valor1=450%2C00&valor2=22.500%2C00&input_codigo=C%F3digo)

## OLX

 <http://es.olx.com.br/norte-do-espírito-santo/vila-velha/imoveis/aluguel>

## Praia Imobiliária

 <http://www.praiaaluguel.com.br/>

## Simone Stefenoni Botelho

 [simonemicroex@hotmail.com](mailto:simonemicroex@hotmail.com)

Cell: 27-99945-2988

Independent realtor; speaks English fluently.

## Viva Local

 <http://alugar-casa-imovel.vivalocal.com/alugar-casa-apartamento+vila-velha>

## Viva Real

 <https://www.vivareal.com.br/venda/espírito-santo/vila-velha/>

## Zap Imóveis

 <http://www.zapimoveis.com.br/aluguel/apartamentos/es+vila-velha/>

## Medical, Dental, And Emergency:

### Centro Med Hospitalar de Vila Velha

R. Moema - Divino Espírito Santo, Vila Velha - ES, 29107-250, Rua Moema, Quadra 41, Bairro Divino Espírito Santo, Vila Velha/ES

 <http://www.vilavelhahospital.com.br/2014/>

Phone: (27) 2127-8500

### Clinic Ville Ltda

R Henrique Moscoso, 531 – Praia da Costa – Va Velha - ES - CEP: 29100-021

Phone: (27) 3329-4180

Specialty: Orthopedics and trauma

### Clinic Kuster Millenium Medical Center And Surgery Ltd

R. Dr Freitas Lima, 93 – Downtown – Vila Velha - ES - CEP: 29100-380

 <https://www.facebook.com/pages/Klinike/250866318283276>

Phone: (27) 2104-1600

Specialty: Orthopedics and trauma

### Diagnostic Center Centro Med ME

R Luciano das Neves, 2410 - ITAPUA - VILA VELHA - ES - CEP: 29101-600

 <https://www.facebook.com/Centromedvv/>

Phone: (27) 2121-7272

Specialty: Orthopedics and trauma

### Dr. Carlos Roberto Siqueira de Souza

Av. Carioca, 353 - SL. 1001/1002, Vila Velha - ES

 <https://www.facebook.com/carlosrobertossouza.com.br/>


Phone: (27) 99957-7809

Plastic surgeon. Speaks English fluently.

### Dr. Isaac Walker de Abreu

Centro Médico Shopping Vitória, Av. Américo Buaid, 200 - Galeria Enseada.

Vitória-ES

 <http://drisaacwalker.site.med.br/>

Phone: (27) 3025-3330 / 27-3182-1007 / 27- 3376-3827

Surgeon specializing in gastric surgery; speaks English fluently.

### Hospital Antônio Bezerra de Faria-Almoxarifado Farmácia (Public)

R. Maria Amália, 490 - Olaria, Vila Velha - ES, 29123-510

<http://saude.es.gov.br/hospital-antonio-bezerra-de-faria-habf>

Phone: (27) 3139-9740

### Hospital Estadual Antônio Bezerra de Faria (Public, Urgent Care)


R. Liberalino Lima - Olaria, Vila Velha - ES, 29100-535

<http://saude.es.gov.br/hospital-antonio-bezerra-de-faria-habf>

Phone: (27) 3139-9711

### Hospital dos Ferroviários (Public)


Rua da Estação, 76 - São Torquato, Vila Velha - ES, 29114-520

 [https://es.gov.br/Cidadao/paginas/hospitais/h\\_vilavelha.aspx](https://es.gov.br/Cidadao/paginas/hospitais/h_vilavelha.aspx)

Phone: (27) 3246-0900

### Hospital e Maternidade São Luiz

Praça Assis Chateaubriand, 216 - Ibes, Vila Velha - ES, 29108-630

 <http://www.hospitalmeridional.com.br/novo/home/default.asp>

Phone: (27) 3320-4300

### Hospital Santa Monica


Rod. do Sol, S/N - Itaparica, Vila Velha - ES, 29102-900

 <http://www.hospitalsantamonica.org/>

Phone: (27) 3320-3500

## Hospital Praia da Costa

Rua Professor Telmo de Souza Torres, 117 - Praia da Costa, Vila Velha - ES, 29101-295

 <http://www.hospitalmeridional.com.br/novo/home/default.asp>

Phone: (27) 2121-0200

## Hospital Praia Da Costa Ltda

Rua Professor Telmo de Souza Torres, 117 - Praia da Costa - Vila Velha - ES -

 CEP: <http://www.hospitalmeridional.com.br/novo/home/default.asp>

Phone: 29101-295 / (27) 2121-0255 / (27) 2121-0243

Specialty: Orthopedics and trauma

## Medical Clinic Gloria

Avenida Jeronimo Monteiro, 641 - Gloria - Vila Vela - ES - CEP.: 29122-725

Phone: (27) 3289-2045 / 027 3239-9612

Specialty: Orthopedics and trauma

## Ortoclínica Clin Dream S / C Ltda

Av Nossa Sra da Penha, 05 - Ibes - Vila Velha - ES - CEP: 29108-330

Phone: (27) 3229-0437

Specialty: Orthopedics and trauma

## Ortoclínica Clin Dream S / C Ltda

R. Mario Almeida, 77 - Itapua - Vila Velha - ES - CEP: 29101-752

Phone: (27) 3289-8909

Specialty: Orthopedics and trauma

## Orthopedic Praia Da Costa

Rua Professor Telmo de Souza Torres, 117 - Praia da Costa - Vila Velha - ES - CEP: 29101-295

Phone: (27) 2121-0286

Specialty: Orthopedics and trauma

## Traumor Clinic

Av Champagnat 777 - Praia da Costa - Vila Velha - ES - CEP.: 29101-390

Phone: (27) 3329-0010

Specialty: Orthopedics and trauma

## Villa Orthopedic Clinic Trauma-L

Rua Inacio Higino, 370 - Praia da Costa - Vila Velha - ES - CEP: 29101-430

Phone: (27) 3329-0356

Specialty: Orthopedics and trauma

## Vila Velha Hospital (Private)

Rua Moema, quadra 41 - Divino Espírito Santo, Vila Velha - ES, 29107-250

 <https://www.facebook.com/vilavelhahospitaloficial/>

Phone: (27) 2127-8500

## Wehbesex

Rua Inacio Higino, 370 - Praia da Costa - Vila Velha - ES - CEP: 29101-430

Phone: (27) 3329-0356


Specialty / Area of expertise: Orthopedics and trauma

## Star Life—Corretora De Saude

 <http://www.starlifesauade.com.br/tabela-de-precos.html>

Insurance provider aggregator.

## Perfeita Saude

 <http://www.planosdesaudeagora.com.br/familiar.html>

Insurance provider aggregator; lists the cost of coverage by company, plan, and participant's age.

## Taxes:

### Amit Ramnani, Ipanema Wealth

Rio de Janeiro

 [www.ipanemawealth.com](http://www.ipanemawealth.com)

Email: Amit@ipanemawealth.com

Provides tax advice and asset planning services.

## Tourism And Travel Services:

### Bus terminal

Phone: (27) 3349-4874

### "Lilico" Carlos Magno de Queiroz

 [trilhaum@gmail.com](mailto:trilhaum@gmail.com)

Phone: (27) 99706-7001

For area tours.

### Localiza - which is a major chain in Brazil -

located downtown at Av. Champagnat, 622,

Phone: (27) 3340-1707

### Milton Carvalho Turismo

Phone: (27) 99908-1793

For tours of Vila Velha and Vitoria, the beaches, and the highlands.

Portuguese only.

### Simple Bike Shop

Avenida Santa Leopoldina, 2209, Praia da Itaparica,

Phone: (27) 3075-1543.

### Taxi Executivo

Phone: (27) 99652-4503.

### Táxi Rodoviária Vila Velha

Phone: (27) 3219-8845



# Vila Velha Shopping List

Local currency is the CDN  
Go here to [convert into U.S. dollars](#)  
at today's exchange rate.

## Beverages

### Domestic Red Wine

R\$25.<sup>00</sup>  
1 bottle

### Orange Juice

R\$4.<sup>50</sup>  
1L

### Filtered Water

R\$3.<sup>00</sup>  
1.5L

### Tea

R\$7.<sup>56</sup>  
1.5L

### Nescafé Coffee

R6.<sup>00</sup>  
350 mL

### Beer

R\$2.<sup>19</sup>  
350 mL

### Coke

R\$6.<sup>00</sup>  
2L

# Fresh Fruit And Vegetables

**Naval Oranges**

**R\$4.<sup>99</sup>**  
1 kg



**Apples**  
**R\$5.<sup>99</sup>**  
1 lb



**Tomatoes**

**R\$2.<sup>99</sup>**  
1 lb



**Grapes**  
**R\$12.<sup>99</sup>**  
1 lb



**Bananas**

**R\$3.<sup>39</sup>**  
1 lb



**Green Bell Pepper**

**R\$3.<sup>99</sup>**  
5 lbs



**Cauliflower**

**R\$4.<sup>99</sup>**  
1 head

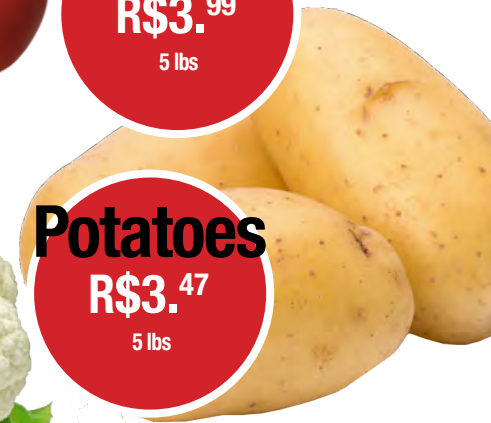


**Onions**  
**R\$2.<sup>29</sup>**  
908 g



**Potatoes**

**R\$3.<sup>47</sup>**  
5 lbs



**Cucumber**

**R\$2.<sup>99</sup>**  
1 each



**Sweet Red Pepper**

**R\$9.<sup>99</sup>**  
1 lb



**Garlic**  
**R\$26.<sup>99</sup>**  
3 pack



**Broccoli**

**R\$9.<sup>99</sup>**  
1 head



**Zucchini**

**R\$2.<sup>49</sup>**  
100 g



**Leaf Lettuce**

**R\$2.<sup>49</sup>**  
1 head



**Eggplant**

**R\$3.<sup>99</sup>**  
1 lb



# Staples And General Groceries



**Sliced White Bread**  
R\$5.00  
1 loaf



**Ice Cream**  
R\$13.50  
1 kg



**Snickers**  
R\$2.25  
2 oz



**Oreos**  
R\$26.44  
1 kg



**Potato Chips**  
R\$3.98  
3.5 oz

**Local Raisins**  
R\$1.50  
1 kg



**Local Rice**  
R\$2.65  
1 kg



**Strawberry Jam**  
R\$45.78  
1 kg

**Salt**  
R\$1.65  
1 kg



**Kellogg's Corn Flakes**  
R\$7.99  
200 g

**Spaghetti Sauce**  
R\$2.49  
340 g



**Soy Sauce**  
R\$23.00  
1 L



**Local Ketchup**  
R\$10.00  
1 kg



**Sugar**  
R\$5.99  
1 kg



**Mayonnaise**  
R\$20.00  
1 kg



**Flour**  
R\$2.10  
10 kg



**Spaghetti Noodles**  
R\$5.00  
1 kg



**Sweetened Condensed Milk**  
R\$14.50  
1 kg



**Tabasco Sauce**  
R\$3.50  
150 mL



**Tuna Fish In Oil**  
R\$34.00  
1 kg



**Tomato Sauce**  
R\$6.00  
1 kg



**Peanut Butter**  
R\$28.99  
1 kg



**Crackers**  
R\$10.00  
1 kg



**Cooking Oil**  
R\$3.50  
1 L



# Meat, Fish, And Poultry



**Beef Strip Loin**  
R\$27.<sup>99</sup>  
1 lb



**Hot Dogs**  
R\$6.<sup>99</sup>  
450 g



**Bacon**  
R\$17.<sup>80</sup>  
375 g



**Fresh Shrimp**  
R\$97.<sup>25</sup>  
347 g



**Beef Top Ground**  
R\$29.<sup>99</sup>  
100 g



**Chicken Quarters**  
R\$9.<sup>80</sup>  
100 g



**Salmon Fillets**  
R\$23.<sup>63</sup>  
100 g



**Sliced Ham**  
R\$15.<sup>90</sup>  
175 g



**Pork Chops**  
R\$12.<sup>90</sup>  
100 g

# Eggs And Dairy



**Milk**  
R\$2.<sup>48</sup>  
1L



**Mozzarella Cheese**  
R\$25.<sup>00</sup>  
170 g



**Philadelphia Cream Cheese**  
R\$43.<sup>27</sup>  
227 g



**Butter**  
R\$19.<sup>60</sup>  
1 kg



**Eggs**  
R\$4.<sup>79</sup>  
1 dozen



**Yogurt**  
R\$13.<sup>00</sup>  
1 kg

# Household Goods And Toiletries

**Paper Towels**

**R\$4.25**

2 rolls

**Razor Gillette**

**R\$21.99**

4 pack



**Toilet Paper**

**R\$5.50**

4 rolls

**Laundry Soap**

**R\$11.00**

1L

**Pantene Shampoo**

**R\$39.99**

1L



**Hand Soap**

**R\$1.54**

1 bar



**Pedigree Dog Food**

**R\$18.82**

1 kg

**Energizer Batteries**

**R\$7.99**

2 pack



**Colgate Toothpaste**

**R\$3.29**

130 g



**Miscellaneous**

**Dish Soap**

**R\$1.78**

500 mL

**Cigarettes, Marlboro**

**R\$11.03**

1 pack



**Gasoline**

**R\$1.174**

1L



## EATING OUT:

A beer **R\$6-7** / 600 mL bottle (almost two

12-oz cans)

A coffee: **R\$5**

A sandwich (or equivalent): **R\$10-13**

Average cost of a meal out per person:

Lunch: **R\$20-25**

Dinner: **R\$35-50**



# Monthly

# Budgets



[Go here to convert into U.S. dollars at today's exchange rate.](#)

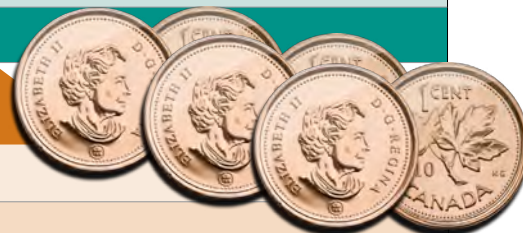
## Penny-Pincher's Budget (for a couple, bare minimum costs)

Item	Cost	Notes
🏠 Rent + HOA + IPTU Taxes	R\$1,000	Cheapest part of town, most basic kind of rental. This is for an apt of 1-2 bedrooms. Apartment shares could be cheaper still.
🚗 Transportation (bus, taxi, etc.)	R\$80	Walking, bike, buses, occasional taxi
🔥 Gas (cooking/heating)	R\$15	
⚡ Electricity	R\$80	
💧 Water		Included in HOA.
📶 Internet/Telephone/Cable TV	R\$250	
😊 Entertainment	R\$600	Bare bones, e.g. dinners at cheap, local places, etc.
🛒 Groceries	R\$750	
<b>TOTAL</b>	<b>R\$2,775</b>	

## Apartment or House Rental Budget (for a couple)



Item	Cost	Notes
🏠 Rent	R\$1,200	In a desirable part of town (city center, if applicable), unfurnished, two-bedroom, comfortable apartment.
📁 HOA	R\$450	HOA is usually paid by the tenant, except for short-term leases.
🚗 Transportation (bus, taxi, etc.)	R\$200	Mostly taxis, which are cheap at 20 or so per ride. Most points within walking distance.
🔥 Gas	R\$15-20	For cooking only.
⚡ Electricity	R\$100-200	Depending largely on AC use.
💧 Water		Included in HOA.
📺 Internet, Cable, Phone Bundle	R\$300	NET cable TV + Claro phone have package < 300/mo
👷 Household Help	R\$400	100 x 4 visits per month
😊 Entertainment	R\$1,000	This should include the couples' cost for eating out twice a week at a mid-range, local restaurant = 720; (local) drinks twice a week at a nearby watering hole = 320; movie theater trip twice a month = 50, with retiree's discount of 50%.
Gym Membership	R\$115	Pretty consistent at 110-120.
🛒 Groceries	R\$1,000	Basic items for a couple. Will cover most couples, especially if they eat out twice per week.
<b>TOTAL</b>	<b>R\$4,833</b>	



## Apartment or House Ownership Budget (for a couple)

Item	Cost	Notes
🏠 Mortgage	-	Not included here as too variable.
HOA Fees	R\$300	
📁 Property Taxes	R\$60	
🚗 Transportation (bus, taxi, etc.)	R\$200	This assumes some walking and "retiree" travel about town, not a worker's commute.
🔥 Gas	R\$18	For cooking only.
⚡ Electricity	R\$150	Depending largely on AC use.
📺 Internet, Cable, Phone	R\$300	NET cable TV + Claro phone have package < 300/mo
👷 Household Help	R\$400	100 x 4 visits per month
😊 Entertainment	R\$1,100	This should include the couples' cost for eating out twice a week at a mid-range, local restaurant = 720; (local) drinks twice a week at a nearby watering hole = 320; movie theater trip twice a month = 50, with retiree's discount of 50%.)
🛒 Groceries	R\$1,000	Basic items for a couple. Will cover most couples, especially if they eat out twice per week.
Gym Membership	R\$115	Pretty consistent at 110-120
Medical Appointment	R\$225	R150 for general practitioner; R\$200-300 for specialist.
<b>TOTAL</b>	<b>R\$3,368</b>	

**For Your Eyes Only**

**Special Thanks for Being  
A Preferred Reader...**

# **Get 12 Additional Reports For Only US\$2 Each...**

Dear ***Overseas Haven Report*** Buyer,

I hope you enjoyed reading about one of the world's greatest overseas havens.

I'd like to let you in on something: Each one of our ***Overseas Haven Reports*** is but a single element of the greatest resource available today on the world's top overseas retirement havens.

This unique subscription service is called ***Overseas Living Letter***.

Every month, subscribers to ***Overseas Living Letter*** receive an honest, current, and complete introduction to one of the places we've identified as offering tremendous advantages for the would-be retiree abroad...

These are the locations that should be on your radar, either for your immediate retirement or as places to invest today as part of a longer-term plan. Each of these comprehensive reports addresses not only the pros, but also the cons of each destination featured.

This is critical if you want to make a smart, informed choice.

***Overseas Living Letter*** has correspondents all over the world who are living the life you've been dreaming about, right now!



And, over the three decades I've been covering this beat, I've known literally many thousands of people just like you who've taken the leap.

**Retirees who have built the lives of their dreams, and yours, overseas... and who are right now enjoying a retirement lifestyle that goes far beyond what you might believe is possible.**

This extensive network of contributors will provide you with all the tips, tricks, and firsthand insider intelligence you need to follow in their footsteps...

- Where to look to find the kind of life that suits you—at the beach, in the mountains, among the vines, in the big city...
- Insights into what the community is like, who your neighbors would be (locals, expats, or both), and how they live...
- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
- 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...

Read our correspondents' firsthand reports every month. Email them your questions (yes, they'll respond!). Search the archives, available to you free, for more information on the locations that interest you most.

In short, I'm offering you a bridge to the retirement of your dreams... and a chance to try it out for a special discounted price of [less than US\\$2 an issue](#).

Start laying the plans for a retirement that **so far exceeds your expectations... and even your current lifestyle...** that if you hadn't read so many reports from people actually living it today—you wouldn't believe it possible.

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In each issue you'll read about the world's most affordable places to retire... the friendliest places to live... best weather... lowest tax burdens... the most beautiful, most exciting, most infatuating places to hang your hat...

From Chiang Mai, Thailand, and Cuenca, Ecuador (cheapest)... to Ambergris Caye, Belize, and Kuala Lumpur, Malaysia (foreign resident friendly)... from El Valle, Panama (sweet mountain living in a top tax haven)... to Mendoza, Argentina (wine country on a budget)... from Dumaguete, Philippines (exotic and ultra-cheap)... to Algarve, Portugal, and Languedoc, south of France, (Old World living on a budget)...

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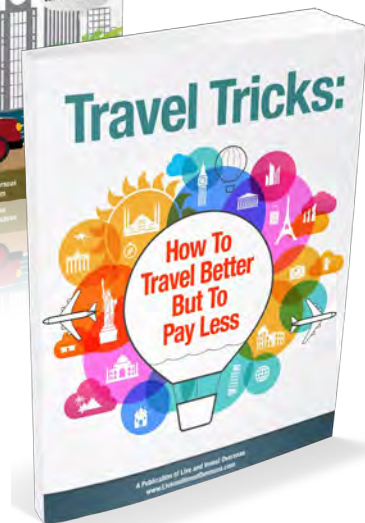


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- **SPECIAL REPORT # 4:** FAQ—The Most Frequently Asked Questions Related To Living And Invest Overseas. (retail price: US\$19).



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**That's a total value of US\$153.**

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- **Start living the good life from as little as US\$892 a month...**
- **Say goodbye to financial worries (I'm going to arm you with the information you need to fund your new adventure overseas whenever you're ready... you do not have to delay)...**
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Kathleen Peddicord  
Publisher, Live and Invest Overseas

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