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**Santiago De Los Caballeros:
Temperate Living In The Dominican Republic**



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Live and Invest
 **OVERSEAS**



Santiago De Los Caballeros The Cultured And Genteel Gateway To The DR Highlands

By Lindsay de Feliz

Santiago, or to use its full name, Santiago de los Caballeros (Santiago of the Knights), is the second largest city in the Dominican Republic, which is located on the eastern two-thirds of the Caribbean island known as Hispaniola, with Haiti occupying the western third. With a population of nearly 1 million people, Santiago is located about 100 miles north of the capital of the country, Santo Domingo, and is the major city in the northwest.

Many people coming to settle in the Dominican Republic think of living in a beach town, but Santiago is more and more becoming the location of choice, with excellent shopping, a vibrant cultural and social scene, great restaurants, and easy access to government departments for those pesky legal issues such as residency. And what's more, it's only an hour's drive from the fabulous north coast beaches and—due to new road construction—that will shortly be even quicker.

Known as the capital of the Cibao, the most fertile valley in the country, Santiago and the surrounding area has much of the agriculture and livestock production in the Dominican Republic. The longest river in the Dominican Republic, the Yaque del Norte, passes by Santiago in between two of the highest mountain ranges on the whole island: the Cordillera Central, home to the highest mountain in the Caribbean (Pico Duarte at just over 10,000 feet), and the Cordillera Septentrional, which runs along the north coast.

In addition to agriculture, Santiago has a vibrant manufacturing sector making products such as cigars, coffee, and beer as well as construction materials, and it has some excellent shopping both in malls and along its main shopping street, Calle del Sol.

NORTH ATLANTIC OCEAN

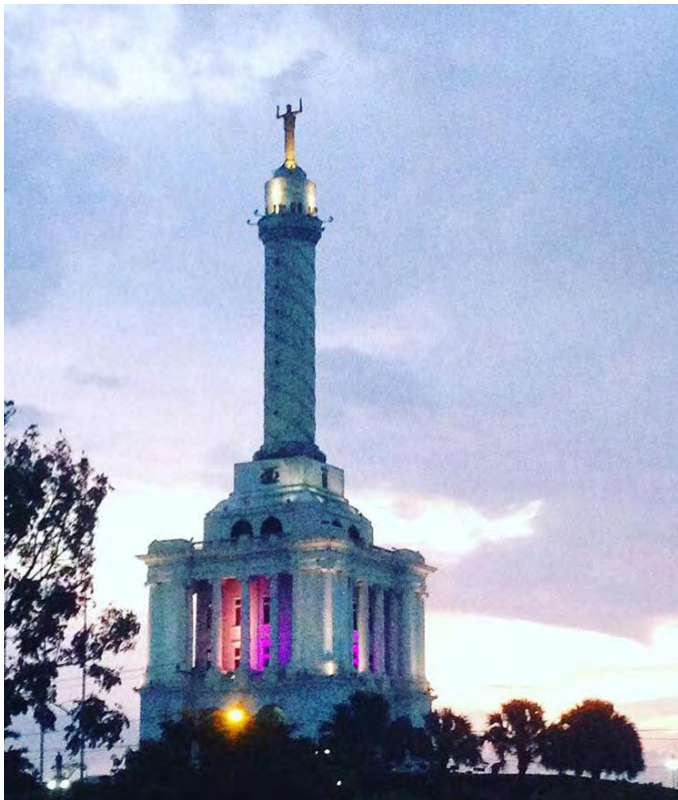


Caribbean Sea



The Famous Santiago Monument

The symbol of Santiago is a 220-foot-high monument made of marble and constructed in 1944 by Rafael Trujillo, the dictator at the time. Built at the highest point of the city, it is very imposing and dominates the town, surrounded by benches and a large park that's home to open-air concerts and often full of students sitting on the grass chatting with friends or studying. The monument used to be called "Trujillo's Monument to Peace," but after he was assassinated in 1961 it was renamed "Monument to the Heroes of the Restoration," referring to the War of Restoration when the Dominican Republic became independent from Spain for the second time in 1863.



Santiago Monument (copyright: Melanie Alcequiez)

Santiago is known for its sporting prowess and is home to one of the country's leading baseball teams, the Águilas Cibaeñas. It also has the best university in the country, the Pontificia Universidad Católica Madre y Maestra (PUCMM), which is attended by several overseas students. Several other universities can also be found here.

Jarabacoa

One of the elements that makes the Santiago area so popular with expatriates, apart from its active social scene

and wide range of cultural activities, is the fact that it is so close to the mountain towns, which allows stupendous views, a superb climate, and fabulous quality of life.

Many expatriates head for Jarabacoa, located almost directly due south of Santiago and easily reached by the main highway in the country, the Duarte Highway. Jarabacoa is located at about 1,700 feet above sea level, so it has what is known as a tropical rain forest climate with warm days and mild nights throughout the year. Due to its rolling mountains and greenery, it is known as the "Switzerland of the Dominican Republic" and also "The City of Everlasting Spring."

Jarabacoa has a small-town feel as opposed to a large, vibrant city and is located right in the middle of the Cordillera Central with access to Pico Duarte. It is also home to three rivers, the Baiguate, Jimenoa, and the same Yaque del Norte River mentioned earlier. One of the main attractions is ecotourism, with white water rafting, mountain climbing, waterfalls, horse riding, canyoning, and parasailing at your beck and call.

What's The Weather Like?

As Santiago is down in the valley, it has higher temperatures than Jarabacoa, although the trade winds help to keep the humidity as well as the heat somewhat at bay. The hottest months are in the summer, July and August, when many residents escape the city for Jarabacoa and its even higher up neighbor, Constanza, located at 4,000 feet, where the temperature can drop below freezing in the winter and the summer high averages 68° F (20° C).

Santiago has a great advantage, given its location in between the two mountain ranges: It has protection from hurricanes during the June to November Atlantic Hurricane season.

In the winter months in Santiago, from November to March, temperatures peak in the low 80s Fahrenheit (27° C) but drop down about 10 degrees in the early morning and night, making it a very pleasant time of the year.

History

Santiago was founded in either 1494 by Christopher Columbus or by his brother Bartholomew the following year. Whichever it was, Santiago was among the first European settlements in the Americas.

In 1504, 30 knights (caballeros) of the Order of St. James (Saint James is “Santiago” in Spanish) moved down from the north coast of the Dominican Republic from La Isabela, where Columbus first landed and founded the city. It was totally destroyed by an earthquake in 1562, but some of the ruins of the original city can still be found.

It was the capital of the Dominican Republic for several years until Santo Domingo on the south coast took its place. Santiago’s importance can still be seen in the splendid Victorian architecture in the historic center of the city.



Victorian architecture (Copyright: Robert M)

Santiago played an important role in the fight to get rid of the Spanish occupation, called the War of Restoration, in 1863. Over 8,000 people laid siege to the Spanish garrison in Santiago, which eventually led to the surrender of the Spanish and the declaration of independence for the Dominican Republic.

Jarabacoa comes from the Taíno Indian words of “jaraba” and “coa,” which mean land of the waters. Known to have been populated by the Taíno, Jarabacoa was reached by the Spanish in their search for gold, but due to the Taíno resistance, they had to abandon their plans. Gold can still be found today in the many rivers in Jarabacoa.

It wasn’t until 1805 that the area began being repopulated, when Haitians invaded the Cibao Valley and survivors from a massacre by the Haitians in Santiago made it to safety in Jarabacoa. The town officially became a municipality in September 1858.

What Is Santiago Like Today?

Although Santiago is the second largest city in the Dominican Republic, it is not for all city lovers.

The city is much quieter than Santo Domingo and the pace of life is slower, but there is also much less crime. It is considered to be wealthier than Santo Domingo, as many of the country’s richest families, who made their money from the agriculture in the Cibao Valley, live here. The main university, PUCMM, is the most expensive in the DR and attended by most of the richest children in the country. Even wealthy families based in Santo Domingo send their children here.

The city’s economy used to depend mainly on agriculture along with the production of cigarettes and cigars, rum, furniture, pharmaceuticals, soaps, leather articles, and processed foods including cocoa, rice, and dairy products. While manufacturing and agriculture are still doing well, services like tourism have become increasingly important. However, nothing like the same amount of tourists as in many other parts of the Dominican Republic exists here, which means there are no major hotels but also fewer scams targeting expats and tourists such as what you might find in more touristy areas.

All of this leads to Santiago having a somewhat calm and gentle air, but it is still lively in the main shopping area, Calle del Sol, and the nightlife, culture, dining, and shopping are all good, although not on the same scale as Santo Domingo.

Surprisingly, given the lack of tourists, more Dominicans speak English in Santiago than many other parts of the country, as many locals travel to the United States often or are dual citizens. If you want to live in a quiet, calm city that has plenty going for it, but lacks the chaos and frenetic lifestyle of the capital, then Santiago is for you.

Getting There And Getting Around

Arriving By Air

The Cibao International Airport was opened in 2003 and replaced the Santiago Municipal Airport, which only flew to Haiti, Miami, Puerto Rico, and Santo Domingo. Now the new airport, the third largest in the country, is used mostly by Dominicans living in the United States with regular flights to several American cities as well as other Caribbean nations like Cuba, Turks and Caicos Islands, Puerto Rico, and Panama.

It has the advantage of being right at the edge of the city, so once you land, you can be in the center of Santiago in about 15 minutes.

Should you not be able to fly to Santiago, then the nation's largest airport, Las Americas in Santo Domingo, is a second option, although it is about three hours away by car or taxi.

Getting Around In The City

Santiago has public, shared taxis (called "carros públicos") as well as buses, which travel a variety of fixed routes within the city. They cost about 25 Dominican pesos, which is about 50 U.S. cents. You can also find taxis that charge from 150 to 250 Dominican pesos (US\$3 to US\$5) for most journeys, and Uber has recently begun to operate in the city. There are also buses (guaguas) and motorcycle taxis (motoconchos).

Traveling Around The Country

The Juan Pablo Duarte Highway passes through the city center and connects directly to Santo Domingo, taking about two hours to reach the west of the capital. Other minor highways connect the city to Puerto Plata in the north, Samaná in the north east, and Monte Cristi in the northwest of the country.

A new bypass makes it quicker for those coming from Santo Domingo to circumvent the city and go to the west and north. Another new road is planned to connect Santiago with the northern city of Puerto Plata and the beaches, cutting the journey time down from an hour and a half to just 45 minutes.

For those not owning a car or not wishing to drive, several bus companies provide intercity transport in large, air-conditioned buses with reclining seats, Wi-Fi, a toilet, and onboard television. These include Caribe Tours, Metro bus, and Transporte Espinal. Prices are only about US\$5 from Santiago to Santo Domingo, and less to Puerto Plata and Sosúa in the north. Be warned: The air conditioning is always on maximum so take a warm jacket or sweater.

Jarabacoa

To get to Jarabacoa from Santaigo, travel south on the Duarte Highway for a short while and when you reach La Vega, turn off to the right to get to Jarabacoa. The road climbs up through the mountains and the journey takes

about 45 minutes in total. You can also take an intercity bus to La Vega and from there a local bus or *guagua* to Jarabacoa... or a *guagua* direct to Jarabacoa from Santiago.

What Does The Future Hold For Santiago?

The transport has been improving in and around Santiago over the past couple of years, with Uber now firmly established in the city and proving to be a great favorite with the inhabitants.

In addition, the new northern bypass has led to somewhat less traffic in the city itself, as those coming from Santo Domingo to the north and west of the country no longer have to go through town. When the road to Puerto Plata on the north coast is built, it will be even quicker to reach the beach.

Ideas for a metro underground system within the city and even a train from Santiago to Santo Domingo have been in the pipeline for years, but there is still no sign of them coming to fruition.

The 911 emergency system that started in Santo Domingo a couple of years ago has recently been installed in Santiago, allowing immediate access to police, fire, and ambulance services, along with CCTV cameras along the main routes. In addition, the Metropolitan Hospital of Santiago (HOMS) continues to add new services and departments and is now considered to be one of the best hospitals in the country.



Street art (Copyright: Robert M)

The mayor of Santiago since 2016, Abel Martínez has focused on clearing the city of garbage, and his plan is bringing pride and dignity back to some of the poorer

and older neglected neighborhoods across the city. In Los Pepinos, which is the oldest neighborhood in Santiago, he arranged for artists to paint murals on all of the wooden and small, concrete-block homes and, given the success of this, street art is now appearing all over the city.

Jarabacoa continues to expand its ecotourism with improved signage for the hiking trails and more adventure centers opening. In addition, the gated mountain communities have undergone an expansion, with several luxury homes being built for those wishing to escape the heat of the Dominican summers in the cities. It is now the firm favorite of wealthy Dominicans including sports stars, business owners, and politicians who have summer homes in the area.

What Is The Expat Community Like?

There are several expats in both Santiago and Jarabacoa, but those in Santiago are more likely to be working rather than retired. Some are management-level employees of factories in the Industrial Tax Free zones, some are missionaries, and some are independent businesspeople. While some have gotten to know each other by word of mouth, others arrange meetings via the [DR1 forum](#), the major expat forum for the Dominican Republic.

There are several groups and organizations to get involved in, including dog and cat rescue groups in both Santiago and Jarabacoa, and also several church-based groups that volunteer to help the local communities as well as holding Bible study events.

Santiago is also home to a bi-national center, the Centro Cultural Dominicó-Americano (CCDA), which was founded in 1962 by a group of Dominicans and Americans living in Santiago. At the beginning, the CCDA set about providing English language courses. Later, the library was opened and included the lending of overhead projectors and documentary films. These last two were sponsored by the American Embassy.

Cost Of Living

The cost of living in Santiago and the surrounding area, as usual, depends on how you wish to live. To rent a nice house in a safe neighborhood would cost about US\$300 or you could rent a mansion with a swimming pool for US\$1,800 a month.

Interestingly, in Santiago, expats live all over the city so there is no special expat neighborhood, although those from North America tend to congregate in between Avenida 27 de Febrero and the Duarte Highway from Avenida Estrella Sadhalá out towards the airport (Villa Olga, Villa María, Las Damas, etc.)

Apart from rent, the amount you spend per month will vary on the type of food you eat, as imported produce costs significantly more than locally produced items. It will also depend on how much you go out to eat or spend on entertainment, and the cost of electricity increases dramatically if the home has a pool and if air conditioning is used.

The average cost of water for a home is about US\$36 a month, electricity about US\$40 without a pool or air conditioning, but that can go up easily to US\$200 with those. Internet is about US\$40 and satellite or cable television about the same. Cell phone service is about US\$20 a month, more if used for data, as well.

Groceries average US\$400 a month, but that can go up quickly if imported meats, cheese, cold cuts, and tinned and packaged goods are added. Remember that the drinking water has to be bought, as you cannot drink out of the faucet, so that is about US\$5 or so a month.

If you have school-aged children, you need to factor in private schooling, which can run US\$100 per child per month plus transportation to and from school. Other transportation around the city is reasonable and, depending how much traveling is done, is about US\$50 a month.

For those who have a car, gasoline is very expensive—currently at 234 Dominican pesos a gallon, which is just under US\$5. On the other hand, insurance and car tax are reasonable, about US\$100 for basic insurance and US\$80 a year for tax for a car under 4 years old. Most expatriates have domestic help and the cost for that averages US\$250 a month.

Health insurance is a must, but at US\$50 a month, it is considerably cheaper than in North America. Eating out will vary between US\$3 for a Dominican-style lunch up to say US\$35 for a meal for two in a good restaurant.

Overall, living in the country is usually cheaper than living Stateside as long as you don't want to replicate your Stateside lifestyle, as many international food products are imported, especially meats, cheese, alcohol, and chocolate. If you are happy to stick to the Dominican equivalents, then a couple can live on US\$1,500 a month without much difficulty.

What Sort Of Activities Are There?

A whole range of activities to occupy your time exists in both Santiago and Jarabacoa—the latter specializing in all types of ecotourism and adventure activities.

Sports

You'll find a number of nice gyms in Santiago where, currently, "going to the gym" is the in thing to do. It's also a great way to meet new people as well as keep fit. There are also various runners groups that people can join and even some cycling groups.

Santiago is well-known for its prowess in baseball and has two stadiums: the Estadio Cibao, home of the Águilas Cibaeñas, and the Gran Arena del Cibao, home of Los Metros De Santiago. A night at a baseball game is a fantastic experience, especially when the electricity goes off and every spectator lifts up their cell phone so that the game can carry on. Besides baseball, basketball is also played at a professional level in the city.



Estadio Cibao (Copyright: Ela Santana)

In early 2015, the Dominican Football League was officially launched in the country. Santiago is the first city to have a FIFA Certified Stadium, built on the campus of PUCMM

University, and became home to the city's first major soccer team, Cibao FC.

In Santiago, you'll also find Mundo Acuático, a water park located on Avenida Panamericana. It was formerly called Kaskada Park.

Jarabacoa also hosts a range of sporting activities such as river rafting on the Yaque del Norte River, horse riding to the waterfalls at Jimenoa and Baiguate, paragliding and canyoning. One of the Dominican Republic's claims to fame is that an opening scene of Jurassic Park was filmed at the Salto de Jimenoa waterfall.



Jimenoa waterfall, Jarabacoa (Copyright: Lindsay de Feliz)

You can also trek to El Mogote, which is the highest point in the Jarabacoa area and a muddy, sweaty, and steep hike to the top. However, the view is worth it when you get there. For those really into climbing, you can also ascend the highest mountain in the Caribbean, Pico Duarte, which is a three-day hike accompanied by mules and guides to reach the summit at over 10,000 feet.



View from the top of Pico Duarte (Copyright: Heather Kent)

Country Clubs

The best country club is the Centro Español, an exclusive club for the elite of Santiago (requires references and a deposit of about half a million pesos—about US\$10,000—to get in). It is located on Avenida Panamericana and is heavily frequented during the summer by Santiago's local population and tourists. Many activities take place in it, such as sports, swimming, basketball, baseball, softball, football, golf, table games, and children summer camps. They also host parties with famous Dominican and international artists.

Gurabito Country Club is another popular club also located on Avenida Panamericana featuring sports activities such as baseball and basketball. Parties with Dominican artists take place periodically in this club as well as some pool parties. Two other country clubs are the Club BanReservas and AMAPROSAN, both much more low-key and cheaper options.

Music And Clubs

You'll find lots of concerts with merengue típico and bachata, Dominican traditional dances, as well as jazz spots in the city—the best is in the bar at the Gran Teatro del Cibao on Mondays.

The go-to club spot is Dubai but also Lazotea, but there are several other night clubs around the city.

Shopping

There are three main shopping malls in Santiago. You'll find Plaza Internacional on Avenida Juan Pablo

Duarte featuring brand stores like Oscar de la Renta, Bossini, Adidas, Levi's, Benetton, Nautica, and others. Bella Terra Mall is on the same street but newer and larger with stores such as iFix from Apple and lots of clothing stores. Finally, there is Colinas Mall, which has the huge supermarket, Jumbo, and lots of accessory stores.

If you are not into expensive brands, then the main shopping street—Calle del Sol and its surroundings—has all sorts of stores. Do remember that apart from imported brands, Dominican clothing is not of a high quality and unlikely to last long.

For supermarkets there is La Sirena on Avenida Bartolomé Colón, which as well as imported produce and the whole range of groceries also has household goods, music, toys, clothes, books, and many other items.

Hipermercado La Fuente is a supermarket on Avenida Circunvalación that has products at low prices and often has sales.

Museums

Museums in the city include the Museo Folklórico Yoryi Morel, which exhibits Santiago's Carnival culture and displays some garments worn by the participants in Carnival, held at the end of February each year. Museo del Tabaco (the Tobacco Museum) shows manufacturing methods of tobacco as well as the changes to the tobacco plantations over time.

There is also the Museo Histórico Fortaleza San Luis (the Historic San Luis Fort Museum), which was previously a prison, and the Museo de los Héroes de la Restauración (Restoration Heroes Museum), which is located inside the famous Santiago Monument. The Monument also has concerts on the grassy area surrounding it.

The most famous museum in Santiago is [Centro León](#). This has art galleries, audiovisual presentations, a café, a library, and multimedia services. Local and international exhibitions are present throughout the year.

Eating Out

Santiago has so many places to eat and so many different types of food, it really is paradise for expats, especially those who have lived in different parts of the country where the only food available was Dominican rice and beans and mashed plantains with salami.

The restaurants reflect the makeup of the population:
American: TGI Friday's, Burger King, McDonald's, Pizza Hut, Domino's, Papa John's, Taco Bell, and others.

Asian (Chinese & Japanese): Pez Dorado, Super Rico Restaurant, Expresso Jade, Sushi Ya!, Belcaire Niguri, and others.

International: Satay, Papparazzo, Vivres, Front Door, Kaafa, Tete Club, and others.

Seafood: Marisco Centro, Pedro's, Puerto Madero.
Steaks and grill: Camp David Ranch, Rancho Steak House, Cukara Makara, Boceto, La Parrillita, Montezuma, Nano's.

Italian: Piccola/La Locanda, Il Toscano, Il Pasticcio, Pizzarelli.
Mexican: Algo Mexicano, Zókalo, and others.

Bakery / Sweets / Ice Cream: La Campaña, Benny Postres, Qcakes, Helados Bon/Yogen Früz, Häagen Dazs.

Street food or take out: Strong Burger, Empanadas Lalín, Empanadas Monumental, Oche A Tu Gusto.

In Jarabacoa, you won't encounter the same number of restaurants as in Santiago, but not to be outdone, it is the location of what is considered the best restaurant in the area.

Aroma de la Montaña is located in Palo Blanco between the mountains of Palo Blanco and Pinar Quemado in Jarabacoa within the Jamaca de Dios development, which means God's Hammock.

They serve Dominican and international food, but what makes it special is the location with amazing views over Jarabacoa and the surrounding countryside, plus their revolving floor—the only one in the Caribbean.



View from Aroma de la Montaña (Copyright: Tracy Perez)

Other good restaurants in Jarabacoa include La Baita on Avenida La Confluencia, serving Italian and Mediterranean food; Barak, which is Latin, Mediterranean, and Japanese with amazing sushi and located on Mario Nelson Galan Street; De Paradilla for Cajun and Creole cuisine along with international food; and Chez Vero serving international and Italian food on Jarabella Street. There are also several cheaper Dominican restaurants and cafés.

When it comes to drinking, most Dominicans stick to the local beer, Presidente, or the local rum, Brugal or Barceló. You may also be offered the local brew called Mamajuana, which is a variety of spices and bark steeped in rum, honey, and red wine and said to have medicinal properties.

Do Many People Speak English?

Not that many people in the Dominican Republic speak English but more than the average do in Santiago. Students, especially those studying medicine and law, take English classes and you will often find local people wanting to practice their English with you.

To be really at home, it's best you learn Spanish, and while there are several options, including online, the best places are the ISLA language academy, known as the place to learn Spanish in Santiago (and it's also a great place to learn the Haitian language, Creole, for those interested) and ALPI (American Language Partnership International), which also offers a Spanish school that's nice for basic Spanish learning.

The Property Market

The property market is pretty active in Santiago, as in any major city. Foreign buyers have no restrictions at all when it comes to buying property, but it is worth knowing that the vast majority of property purchases are made in cash. Mortgages are available but at very high interest rates, about 14% a year and with a large percentage down payment. Repayment periods are also shorter than in the United States, at between 10 and 15 years. Although mortgages are rare, there is often the opportunity for owner financing, which can mean lower interest rates and better terms overall, so it's always worth asking.

First Steps In Purchasing Property

The first thing to realize is that buying property in the Dominican Republic is not like buying property in the

States in that there is no written offer. Once you find a property you like, you agree to the initial price verbally with the seller.

The next step is to check that the property is actually owned by the seller and that there are no outstanding mortgages, debts, or unpaid taxation. You can do this yourself or hire a lawyer to do it for you, which will involve going to the titles' office and the taxation office, Impuestos Internos. In addition, you need to check to see if an official government demarcation survey has been carried out, known as a *deslinde*.

Contracts

Once a price has been agreed, the promise-of-sale contract is drawn up by the seller's attorney and signatures witnessed by a notary public. At this stage it is usual for a 10% deposit to be paid. This is subsequently followed by the Deed of Sale, or *contracto de venta*, although some property transactions omit the promise-of-sale contract and move directly to the Deed of Sale. This is the conveyance document which transfers ownership from one party to the other.

Taxation Appraisal

The property has then to be officially appraised to ascertain the level of transfer tax (which is 3% of the value of the property) and whether what is colloquially called a Rich Tax has to be paid. The latter is 1% of the value of the home above 6.5 million Dominican pesos (about US\$135,000), and this is paid annually.

Once the tax has been paid then the title deed is filed and changed into the name of the new owners; then the new certificate is issued. This will normally take a few months although you can pay an additional amount for the VIP service, which is faster. However, from the day the title is filed, the property is said to have transferred ownership.

Tips On What To Bear In Mind When Buying A Property

- **Before purchasing, check which electrical circuit the property has—A, B, C, or D. The A circuit has electricity 24 hours a day but the other circuits have less with a D circuit having about 8 hours a day. If you are not on an A circuit you will need a backup system such as a generator or an inverter.**

- **Check the water situation. Is it a cistern or a well or is there continuous street water. How often does the water go out?**
- **Is there good cell phone coverage and internet? Which providers work well and which don't?**
- **Ensure your lawyer checks that there are no unpaid water, electricity, phone, or internet bills.**

Where Should I Look For Property In Santiago?

Three well-known and trusted real estate places in Santiago are Century 21 Norte, Olima Real Estate, and Glemny Bienes Raíces.

Plenty of properties are available but probably the best place to start looking is Villa Olga and adjoining neighborhoods. There is a nice park there, good night life, lots of little bars and restaurants, it's centrally located and close to the supermarkets, and it is also clean and safe.

In addition, there is a mix of real estate available in that area of the city—from regular apartments to luxury penthouses and from simple houses to huge mansions. Good private schools exist close by, and access to water and electricity is as good as you are likely to get.

If you want to live in the mountains, Jarabacoa is only about 45 minutes away, where you have a wide choice from small apartments to massive mountain villas. Many properties are in gated communities in which you might find several lots for sale so that you can build your own home within the design guidelines of the particular development.

Rental Market

It is always wise to rent before you buy, just to learn about the area and make sure the country, the city, and the region are right for you.

When you find a property to rent you need to pay usually three months' deposit. One month is given to the person who introduced you to the property and the other two months are a security deposit that should be returned when you leave as long as there is no damage. Be warned, often security deposits are not returned so many people do not pay rent for the last month or so.

Most homes are rented furnished but you need to check if you or the landlord is responsible for repairs, as that

can vary. Also ensure that any previous tenant has no outstanding bills such as electricity or water and, if you want to have a pet in the house, check if that's allowed.

Most contracts are for one year; if you want to leave before then, you will have to pay the balance of the contract.

Real estate agencies also offer rentals with prices varying from about US\$250 a month for a two-bed condo up to over US\$1,000 for a three- or four-bed home in a gated community or good area.

Health Care

If you are going to be sick then Santiago is definitely the right place to be.

Fabulous medical centers exist here, including HOMS, the Santiago Metropolitan Hospital, which has a robotic surgery theater and is highly rated throughout the world, especially for cancer treatment. Unión Médica is another excellent hospital with an amazing heart-care center that includes a state-of-the-art cardio-cath laboratory. Then there's Corominas, with some of the most respected doctors on the island.

Some but not all doctors speak English, but a translator can usually be provided. If you do not have insurance the average cost of the first appointment with a specialist is 2,000 Dominican pesos to 3,000 Dominican pesos (US\$40 to US\$60). Subsequent appointments are usually less. The cost of an MRI is about US\$100 and an X-ray about US\$10.

Dentists in the Dominican Republic are excellent and in Santiago it is no different. Dental Cibao is one of the foremost dental practices in the country and widely used for dental tourism, especially implants, and prices are half or less than those in the United States.

Insurance

Overseas health insurance is usually not accepted, meaning you will have to pay the bill, but you will be provided with full invoices and information so that you can claim back any expenses from your insurer.

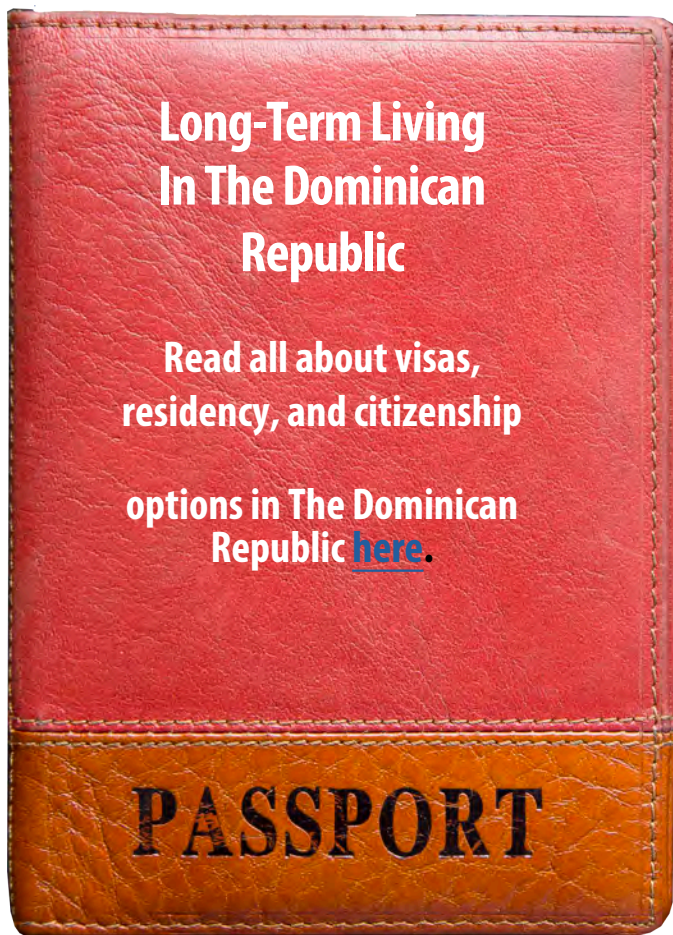
The vast majority of people take out local insurance, which is far less expensive than what international providers offer and saves you paying out and then claiming back afterwards. Several local insurance providers exist, with

the average cost for a middle-of-the-range package covering inpatient and outpatient costs, prescriptions, and all surgical fees being about US\$100 every three months per person.

Each level of policy has a percentage payout per item, a maximum amount per item, and a maximum amount per year. There are usually no preexisting health conditions but some companies have a maximum age limit of entry of 65.

Before you decide which insurance to take out, check to see with the clinic, hospital, or dentist you are planning to use which insurance they accept, as not all medical facilities accept all policies.

The most used are La Monumental de Seguros, Humano, Seguros Universal, and Seguros Pepín.



Save Money By Becoming A Dominican Citizen

Given that residency costs about US\$1,000 a year, for a one-off payment of about US\$200 you can become a dual citizen, keeping your existing citizenship and also becoming a Dominican citizen once you have had residency for two years. The residency requirement if you are married to a Dominican is only six months. To apply you need a similar raft of paperwork as you would for residency; applications are taken at the Ministry of Interior and Police rather than Migration.

The advantages are that:

- You can vote and stand for public office (apart from president and vice president);
- You do not have to worry about renewing residency;
- You pay less inheritance tax;
- As a Dominican you can pay less on entrance fees to museums and attractions, and hotels often offer lower rates, as well.

There are no restrictions on being a dual citizen from the United States, Canada, or the United Kingdom, but some countries do not allow it, so you should check.

Taxation

As with every country in the world, there are a whole range of taxes in the Dominican Republic.

Income Tax

All income that comes from work or business activities within the Dominican Republic is taxable. Work from overseas, or any pension or social security from abroad, is not taxable, but once you have been a resident for three years you have to pay tax on income from overseas investments.

However, the taxation system is flexible and few people actually pay tax—it is thought only about 8% of residents do so. The minimum you have to earn within the country is 416,220 Dominican pesos a year or a monthly salary of 34,685 Dominican pesos. In U.S. dollars that's US\$8,671 annually or US\$722 a month.

This means, given the wages in the Dominican Republic, that not many pay tax. The rate is 15% on any amount of income over the above amounts, and once it goes up to US\$13,000 a year, you pay 20% on the amount over that. Capital Gains are taxed as regular income.

Corporation Tax

Corporations and any other for-profit organizations pay a flat 27% income tax on net taxable income and they must file a tax declaration before April 30.

Tax On The Transfer Of Industrialized Goods And Services (ITBIS)

Or Sales Tax

The ITBIS is a sales tax that is applied to most goods and services, currently at the rate of 18%. However there are many exemptions including exported goods, some basic foodstuffs, medicine, fuels, fertilizers, books, educational materials, transport, home rentals, and utilities. Inheritance Tax is 3% of the value of the estate, but you are allowed to deduct outstanding debts and medical and

funeral expenses. If you buy a car, there is a 2% tax payable for change of ownership.

Some countries such as Canada have a double-taxation agreement with the Dominican Republic, but the United States and the United Kingdom do not. For those who are from the United States, Dominican banks now report their assets to the U.S. tax authorities, so banks will ask for your Social Security number when you open an account.

Ease Of Doing Business In Santiago

While sorting out business issues is not particularly difficult, you do need to have patience, as getting things done can take a long time. Whenever you are going to pay a bill or sort out something legal, it will probably take much longer than you had expected. It is always worthwhile taking a book to read when you have to go to any company or government office.

Opening A Bank Account And Banking

Many people might assume that banking could be problematic and your money may be unsafe in the Dominican Republic, but banking is up-to-date and all monies in the bank are protected by law.

Each bank and even each bank branch will have different requirements for opening a bank account. By far, the easiest way to do it is to be introduced to the bank manager by one of their Dominican clients, as relationships overcome any issues. Usually you will just need your passport or cédula, proof of income, and a letter from your bank in your home country.

There are several banks in the Dominican Republic, including Banco Popular, Banco BHD León, BanReservas, and Scotiabank. All are similar, offering credit and debit cards as well as accounts in Dominican pesos and dollars. You'll find a wide network of ATMs that take local and foreign cards, but the money is only issued in pesos. The daily limit is either 20,000 or 30,000 Dominican pesos (US\$400 or US\$600).

They have a nasty habit of retaining cards sometimes, so it's best to use ones at the actual bank branch rather than in a shopping mall, as it is then easier to get your card back.

Dominicans are paid on the 15th and last day of the month, so expect long queues in the banks and at the ATMs on those days.

All Dominican banks have online banking and it is easy to transfer money to and from overseas up to US\$10,000. Above that amount, additional checks to prevent money laundering are taken. It is also easy to pay many bills online such as electricity, phone, and internet.

Are There Credit Cards?

As well as locally issued credit cards, Visa and Mastercard are widely accepted but American Express is only accepted in a few establishments. If you use a card issued outside the country, check your statement often, as there is credit card fraud that tends to affect mainly foreign-issued cards. Changing money is simple, either at the bank, at money changers (known as casa de cambio), or Western Union. The Dominican peso is currently at about 49 Dominican pesos to the U.S. dollar and it creeps up slowly, rarely going down. All prices are in pesos apart from sometimes house prices and prices in tourist areas. You should always pay in pesos, as the exchange rate will be worse at hotels and restaurants where prices are often rounded up.

Getting Connected To The Internet And Getting A Cell Phone

This is relatively simple, with the first decision being which provider to use.

You have three options: Claro, which has the largest number of customers and has fixed line phones and cell phones, internet, and television; Altice, which was previously Orange and Tricom; and Viva.

You need to consider how strong the signal is in your area and go with the provider with the best signal, as these vary throughout the country. If you live in a rural area, you may have to rely on a local internet provider, as there is less coverage and often no cables. Cell phone signals can also be spotty.

Contracts are normally for 18 months. You'll find a whole range of plans, most coming with a free phone when you sign up, for either a pre-paid or a post-paid plan. Additional minutes can be bought at any corner shop or online. To obtain a contract you will need your passport or cédula, although some companies will only let you have a contract when you have a cédula.

Wi-Fi from the main providers is available throughout the country, so you can stay connected. You'll also find free

Wi-Fi in the intercity buses, banks, government offices, hospitals, and shopping malls.

Permits And Permissions

The main permit you need to have is your residency, which we have discussed previously. This will involve going to Santo Domingo to the main migration office. Always arrive early—the queues to wait for it to open start at about 7 a.m., so take work or a book with you and a sandwich, because if you leave to find something to eat, you will lose your place in line. Be prepared to wait hours. Also remember to dress respectably with closed shoes and no shorts. Ladies should cover their shoulders. These dress codes are the same for all government buildings.

Another permission is needed (from the local City Hall or Ayuntamiento) if you are building your own home, if you want to cut down any trees (from the local Environmental Office (Medio Ambiente), or if you want to start a business. Expect lots of red tape, but know that frustration and annoyance get you nowhere; a smile and a handshake will go a lot further.

International Schools

Santiago has some excellent international schools, making it a perfect choice for families as well as for those who want to teach, as the international schools pay some of the best salaries available to expats.

Santiago Christian School (SCS) is the only school in Santiago that teaches only in English. In addition, it is accredited by two North American accreditation agencies. Prices range by grade from US\$8,000 to US\$10,000 per year. New Horizons is a bilingual school with a great reputation on the island with prices similar to SCS. It teaches in English and Spanish and the staff and faculty are mostly Dominican. A number of other bilingual schools exists that are worth looking at including Colegio de la Salle and Colegio Dominicano.

Santiago is also home to several universities including the best, most expensive, and most famous university in the country, Pontificia Universidad Católica Madre y Maestra (PUCMM). Several foreign students study here, especially American students studying medicine, and there are also teaching opportunities in English. Other universities are the Universidad Tecnológica de Santiago (UTESA), Universidad Organización y Método (O&M), Universidad

Abierta para Adultos (UAPA), Universidad Nacional Evangélica, and a regional campus for the State University, Universidad Autónoma de Santo Domingo (UASD).

Disabled Access

The Dominican Republic is not good across the country for disabled access and Santiago is no exception. The sidewalks can have many holes and be uneven, and you are unlikely to ever see a ramp instead of stairs. That said, some hotels do have disabled access and the government is working to improve access to government offices.

However, the Dominican people are incredibly helpful and friendly and will readily assist any person with any disability, so the lack of organized disabled access should not be off-putting.

LGBT Living

While the Dominican Republic is a Catholic country, homosexuality has been legal since 1822, although same-sex marriage is not legal. There is little discrimination on a day-to-day basis and Santiago has had its own Gay Pride march in June each year for the last five years.

There are some gay bars, such as the Mónaco bar, and there are also several gay-friendly bars and clubs. Should you be a member of the LGBT community, you should have no concern about the way you will be perceived in Santiago or in Jarabacoa.

Pets

You can bring pets into the country but you need to have the necessary documentation. This includes a signed health certificate issued by a licensed veterinarian not more than 14 days before the scheduled date of departure. It needs to state that the animal is in good health as well as your name and address and your pet's identification details, namely its name, breed, sex, color, and age.

In addition, your pet must have been vaccinated against rabies at least 30 days before the scheduled date of departure and no more than 12 months before. Finally, your pet must be examined by a veterinarian within 72 hours prior to the scheduled departure date. It must be free from any infectious diseases and have been treated against external parasites.

Upon arrival at any Dominican Republic airport, ask for the Animal Control Person ("Sanidad Animal" in Spanish). This person will review your veterinarian certificates and fill in the official pet-entry permission form required at a cost of approximately US\$10.

A word of warning: You should always check with your airline before booking, as they have restrictions as to the size of the animal and do not transport pets during certain months of the year. In addition you cannot bring more than five pets with you at any one time.

You should also check that your accommodation accepts animals, as some rental homes do not, or they will ask for an additional deposit to cover any pet-related damage. Also, even if you buy a home, you should check that the condo association allows for pets.

There are several excellent vets in Santiago, so there is no need to worry about the health of your pet. In addition, there are stores called agroveterinarias where you can buy pet food and a whole range of pet medicines.

Inconveniences And Annoyances

There are many things that will annoy you, especially until you get used to them, but on the whole the good outweighs the bad, and for every time you are annoyed, you will laugh and smile twice as much.

The biggest annoyance for the newly arriving expat is the power, or lack of it. Electricity outages are common, in some areas more than others, so a backup is essential, either an inverter or a generator. Very occasionally the outages will last for over 24 hours, usually after a major storm or hurricane, so you should always make sure you have candles in the house.

Corruption is a way of life in the country, from multimillion-dollar bribe scandals involving members of the government, to the police officer asking for US\$20 to stop him from writing you a traffic ticket. There is a perception that all foreigners are rich and you will come across dual pricing often, one price for Dominicans and one for foreigners. You should be prepared to ask Dominicans to help you buy goods and services to try and prevent that from happening, and learn Spanish as it does happen less once you are involved in the community and know the language.

Service in restaurants will be slower than you are used to, and tradesmen will not turn up when they say they will, but all service is given with a smile, so it is worth getting used to taking a chill pill on a daily basis to cope with the frustrations.

There is crime in Santiago, just like any major city, but you can lessen your chances of being a victim by not going in certain "no-go" areas, not flashing money or expensive jewelry, and having adequate home security. Should you be the victim of a crime, be aware the police will probably ask for money to type up the incident report.

Driving in the country is among the worst in the world, but it is advisable not to succumb to road rage. Drive defensively and try not to drive at night, as you are more likely to encounter drunk drivers, hit the potholes in the road or a passing goat or cow. Plus, Dominicans tend to drive with lights on high beam, which makes driving at night even more difficult.

Is Santiago Right For You?

Many people who decide to make the move to the Dominican Republic dream of living next to or near a white sandy beach with azure sea and palm trees swaying in the breeze. They dream of sitting at a beach bar and chatting to other expats, of living in shorts, a T-shirt, and flip flops. They want to meet groups of expats at a restaurant in the evening and not really speak Spanish. If this is the Caribbean lifestyle you want then Santiago is not for you.

That said, if you move to Santiago, you can have that same beach about an hour away to the north and you can also have incredible mountains and be at one with nature just less than an hour to the south.

If you do not want to live surrounded by tourists and other expats, if you want to buy international produce from supermarkets, eat in a wide variety of restaurants, and have good employment opportunities, then Santiago is right for you. If you want excellent schools, universities, medical care, and shopping, again Santiago delivers.

For those who love culture, exhibitions, museums, art, theater, music, and dancing, again Santiago has all of these. It is the perfect place for those with a family and for younger retirees who want an active and stimulating life and for those expats who do not want to be in an

expat enclave but who really want to get involved in the Dominican Republic and embrace its culture.

Dominicans who live in Santiago adore their city and they are very proud of it. Whenever they leave for a short or long time, all they want to do is return to their beloved Santiago. Santiago has a special vibe and those who live there cannot help but fall in love with the city and its people. 🇩🇲



About The Author

Lindsay de Feliz was born, raised, and educated in the U.K., where she worked as a

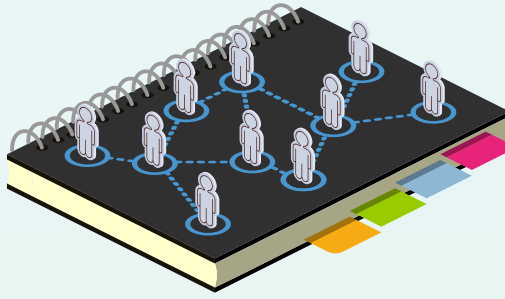
marketing lecturer and was Marketing Director for various financial service companies. She then decided to follow her dreams and travel the world as a scuba diving instructor, ending up in the Dominican Republic.

She fell in love with the country and its people, eventually met and married a Dominican and has been living there for the last 16 years working as a writer, translator and marketing consultant.

Lindsay currently lives in the middle of nowhere in the Dominican Republic with her family, three dogs and two cats and writes a blog about the Dominican Republic and daily life.



Ro1odex



By Lindsay de Feliz

Activities And Entertainment:

Aroma de la Montaña restaurant, Carretera Palo Blanco, between the mountains of Palo Blanco and Pinar Quemado, Jarabacoa. Tel: 829 452 6879.

Barak restaurant, Calle Mario Nelson Galan # 28, Jarabacoa. Tel: 809 574 6919.

Centro Español country club, Hispanoamericana Avenue, Santiago de los Caballeros, Tel: 809 233 1706.

Centro Leon Santiago, Av. 27 de Febrero No. 146 Tel: (809) 582-2315.

Chez Vero restaurant, #2, Calle Jarabella, Urbanizacion Jarabella, Jarabacoa. Tel: 809 905 4242.

De Parrillada restaurant, Dombori Conneticot, Jarabacoa. Tel: 809 574 7656.

Gran Teatro del Cibao, Coronel Juan María Lora Avenue, Santiago De Los Caballeros, Tel: 809 583 1150.

Guarabito Country Club, Hispanoamericana Avenue 1, Santiago De Los Caballeros. Tel: 809 226 3535.

Monaco Bar (gay bar), 27 February Avenue #40, in front of Banco Santa Cruz, Santiago. Tel: 809 226 1589.

Mundo Acuático, Hispanoamericana Avenue # 90, Santiago. Tel: 809-570-7070.

Museo del Tabaco, Duarte Park. Open Tues to Fri, 9 am to 12 pm, 2pm to 5.30.

Museo Folklórico Yoryi Morel, Calle Restauración # 174.

Museo Histórico Fortaleza San Luis, Vicente Estrella with Calle San Luis, Santiago De Los Caballeros. Tel: 809 226 2029.

La Baita restaurant, Av. La Confluencia 74, Jarabacoa. Tel: 829 451 0379

Restaurants in Santiago

The Monument, Daniel Espinal, Santiago De Los Caballeros, Tel: 809 241 1391.

Banking

Banco BHD Leon, Av. Juan Pablo Duarte 106, Santiago. Tel: 809 894 5004.

Banco Popular, Calle Del Sol, Santiago. Tel: 809 734 4301.

Banreservas, Calle Del Sol 66, Santiago. Tel: 809 825 6500.

Scotiabank, Av Juan Pablo Duarte, Santiago. Tel: 809 200 7268.

Business

Altice, Cell phone and internet, Calle Del Sol, Santiago. Tel: 809 859 6555.

Caribe Tours intercity bus, Av 27 de Febrero, Santiago. Tel: 809 241 1414

Cibao International Airport, Avenida Victor Manuel Espailat, Santiago. Tel: 809 233 8000

City Hall, Jarabacoa, calle independencia # 47, Jarabacoa. Tel: 809 574 2777

City Hall, Santiago. Calle del Sol. No. 90, Santiago de los Caballeros.
Tels: 809 226 5809, 809 226 5909

Claro, cell phone, internet, and television. Calle Del Sol, Santiago. Tel: 809 220 1111

DHL, courier company, Salvador Estrella Sadhalá Avenue #11, Santiago.
Tel: 809 241 2470

Federal Express, courier company, Plaza Comercial J & K Jardines Metropolitanos Santiago, Av Padre Ramón Dubert 15, Santiago. Tel: 809 565 3636

Inposdom, Dominican mail service, Calle San Luis, Santiago. Tel: 809 226 8488

Metro, intercity bus

Taxation office: Dirección General de Impuestos Internos – DGII, Av 27 de Febrero, Santiago. Tel: 809 581 3444

Transporte Espinal, intercity bus, Av 27 de Febrero & Av Bartolomé Colón, Santiago.
Tel: 809 575 4880

Uber

Viva, cell phone and internet. Calle San Luis, Santiago. Tel: 908 971 3518

Western Union, money change, money transfer and courier service, Calle Independencia, Santiago. Tel: 809 200 7380

Education

ALPI (American Language Partnership International), Calle San Luis 83. Tel: 809 971 1422 Website: www.alpiinternational.com
Colegio Dominicano, Calle 72, Santiago. Tel: 809 736 1515. Website: <http://cd.edu.do/>
Colegio La Salle, Av. Juan Pablo Duarte 88, Santiago. Tel: 809 581 9170

ISLA, language school, Calle Maximo Gomez, Santiago. Tel: 809 582 0048

New Horizons Bilingual School, Prof. Manuel García García #3, Santiago. Tel: 809 247 4915

Pontificia Universidad Católica Madre y Maestra (PUCMM), Autopista Duarte Km 1 1/2, Santiago. Tel: 809 580 1962

Santiago Christian School, Autopista Duarte Km. 15 1/2, Santiago. Tel: 809 570 6140

Universidad Abierta para Adultos, Santiago.
Tel: 809 724 0266

Universidad Autónoma de Santo Domingo (UASD), Av. Olímpica, Ciudad Universitaria de La Barranquita, Santiago. Tel: 809 274 0253 / 809 247 5840 / 809 247 5841

Universidad Nacional Evangélica, Estrella Sadhalá Avenue, # 202, Santiago.
Tel: 809 575 3535

Universidad Organización y Método, Ave. Bartolomé Colon #4, Santiago.
Tel: 809 583 4504

Universidad Tecnológica de Santiago (UTESA), Ave. Circunvalación & Av Salvador Estrella Sadhalá, Santiago. Tel: 809 582 7156

English/Bilingual Media

Centro Cultural Dominicano-Americano, Autopista Duarte 28, Santiago De Los Caballeros, Tel: 829 947 2222

Dominican Today, daily news in English.

DR1, English expat forum and daily news.

Sky, English/Spanish satellite TV

Health Care

ARS Humano, Health insurance, Ave. 27 de Febrero, Santiago. Tel: 809 583 0411

[ARS Universal](#), health insurance, Ave. Juan Pablo Duarte, Santiago. Tel: 809 724 2211

[Centro Medico Cibao](#), Ave. Juan Pablo Duarte 64, Santiago. Tel: 809 582 6661

[Corominas Clinic](#), Calle Restauracion 57, Santiago. Tel: 809 580 1171

[Dental Cibao](#), Ramon Matias Mella Street with Francisco del Rosario Sanchez, BIOPLAZA, 2nd. Level, La Trinitaria, Santiago. Tel: 809 336 1106

[Materno Infantil](#), Ave. Juan Pablo Duarte, with Bisonó Toribio, Santiago. Tels: 809 581 4445/ 809 587 3707 / 809 582 1122

[Metropolitan Hospital of Santiago \(HOMS\)](#), Autopista Duarte 28, Santiago De Los Caballeros, Tel: 829 947 2222

[Seguros Monumental](#), health insurance, Ave. 27 de Febrero, Santiago. Tel: 809 587 5134

[Seguros Pepin](#), health insurance, Calle Del Sol 8, Santiago. Tel: 809 582 2881

Legal

[Department of Migration](#), Avenida 27 de Febrero Centro Comercial los Jardines Santiago, Tel for foreigners: 809 508 2555

[Embassy of the Dominican Republic in the UK](#)

[Embassy of the Dominican Republic in the US](#)

[Embassy of the Dominican Republic in Canada](#)

[Peguero Law Firm](#), Calle San Luis, Santiago. Tel: 809 276 4408

[Polanco & Garcia Siri](#), Immigration Lawyers, Ave 27 de Febrero, Plaza Cibao America Palmas, Santiago. Tel: 809 769 3203

[Roselina Guzman](#), Immigration attorney, Ave. Rafael Vidal with Republica de Argentina. Plaza Galeria Comercial Pujols, #102, Santiago. Tel: 809 971 6394

Pets

[Dominican Animal Rescue](#)

[Hospital Veterinario Central](#), Av. Jose Reyes 13, Santiago. Tel: 829 581 4674

[Jarabacoa Animal Rescue](#)

[Ladridos Centro Veterinario](#), Ave Benito Juarez, Santiago. Tel: 809 241 8085

[Pet Hospital](#), Calle 3, Santiago. Tel: 809 471 8222

[Pet Travel](#)

[Veterinaria Hacienda Urbana](#), Autopista Duarte km. 6 1/2, Santiago. Tel: 809 724-6654

Real Estate (Rental And Purchase)

[Century 21 Norte](#), Ave. Juan Pablo Duarte, Santiago. Tel: 809 276 5666

[Francisco Rivas](#), Jarabacoa. Tel: 829 252 8330

[Glemny Bienes Raices](#), Jacinto Dumit Esq. Sabana Larga #146, Santiago. Tel: 809 583 4810 / 809 399 5305

[Olima Real Estate](#), Plaza La Trinitaria, Mod. 102, Calle Maimón, Santiago. Tel: 809 724 4999.

Santiago, DR Shopping List

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

Nescafe Coffee

RD\$220
1 lb



Beverages

Orange Juice

RD\$80
32 oz



Coke or Pepsi

RD\$20
20 oz

Wine
RD\$300
1 bottle



Lipton Tea

RD\$283
26 oz



Small Beer
RD\$70



Filtered Water

RD\$35
5 gallons



Fresh Fruit And Vegetables



Apples

RD\$25

1 unit



Grapes

RD\$138

1 lb



Bananas

RD\$10

3 units



Eggplant

RD\$15

1 lb



Broccoli

RD\$50

1 lb

Naval Oranges

RD\$5

1 unit



Yellow Onions

RD\$70

1 lb



Cauliflower

RD\$50

1 lb



Leaf Lettuce

RD\$30

1 lb

Cucumber

RD\$15

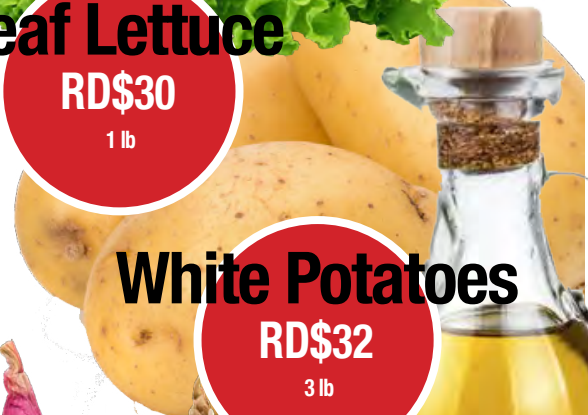
1 unit



Sweet Red Pepper

RD\$60

1 lb



White Potatoes

RD\$32

3 lb

Tomatoes

RD\$30

1 lb



Shallots

RD\$70

1 lb



Garlic

RD\$160

1 lb

Staples And General Groceries



Sliced White Bread

RD\$60
1 loaf



Oreos

RD\$12
3 pack

Chocolate Snickers

RD\$40
1 bar



Potato Chips

RD\$120
Large bag



Crackers

RD\$7
6 pack

Raisins

RD\$120
250 g

Strawberry Jam

RD\$121
120 g

Ice Cream

RD\$35
1 tub



Kellogg's Corn Flakes

RD\$195
560 g



All-Purpose Flour

RD\$20
1 lb



Rice

RD\$23
1 lb

Peanut Butter

RD\$115
12 oz

Sugar

RD\$28
1 lb



Tuna Fish

RD\$71
6 oz

Spaghetti Sauce

RD\$54
12 oz

Ketchup

RD\$60
8 oz

Cooking Oil

RD\$180
Half gallon

Spaghetti Noodles

RD\$25
1 lb

Mayonnaise

RD\$60
200 g

Salt

RD\$10
1 lb



Meat, Fish, And Poultry

Chicken Quarters

RD\$47
1 lb

Beef

Strip Loin

RD\$142
1 lb

Hot Dogs

RD\$11
1 unit

Sliced Ham

Local Brand

RD\$3160
1 lb

Pork Chops

RD\$110
1 lb

Fish Fillets

RD\$150
1 lb

Shrimp

RD\$350
1 lb

Bacon

RD\$129
8 oz

Eggs And Dairy

Philadelphia Cheese

RD\$133
7.5 oz

Gouda Cheese

RD\$230
1

Milk

RD\$65
1L

Local Butter

RD\$61
11 g

Yogurt

RD\$30
small

Eggs

RD\$1.48
6 large

Household Goods And Toiletries



Paper Towels

RD\$66

1 unit

Laundry Detergent



RD\$25

.5 lb

Energizer Batteries



RD\$240

4 pack



Pedigree Dog Food

RD\$590

4 Kg



Dishsoap

RD\$20

900 mL

Fabric Softener



RD\$98

850 mL

Miscellaneous



Marlboro Cigarettes

RD\$220

Pack of 20

Unleaded Gasoline

RD\$210

Per gallon





EATING OUT:

A beer: **RD\$70**

A coffee: **RD\$25**

Rum & Coke (or other local drink): **RD\$100**

A sandwich (or equivalent): **RD\$50**

Average cost of a meal out per person:

Lunch: **RD\$150** (local food)

Dinner **RD\$350**

Go here to
 convert into U.S. dollars
 at today's exchange rate.

Monthly

Budgets

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

Item	Cost	Notes
Rent	RD\$12,000	Cheapest part of town, most basic kind of rental
Transportation (bus, taxi etc)	RD\$300	
Gas (cooking/heating)	RD\$300	
Electricity	RD\$1,200	
Water	RD\$100	
Telephone	RD\$500	
Garbage collection	RD\$100	
Internet	RD\$800	
Entertainment	RD\$2,000	Bare bones, e.g., dinners at cheap, local places, etc.
Groceries	RD\$16,000	
TOTAL	RD\$35,200	

Apartment or House Rental Budget (for a couple)



Item	Cost	Notes
Rent	RD\$30,000	
Property Taxes	-	
Transportation (bus, taxi etc)	RD\$2,000	
Gas (cooking/heating)	RD\$300	
Electricity	RD\$5,000	Without air conditioning or pool RD\$2500
Water	RD\$100	
Telephone / Internet/ Cable TV	RD\$3,100	Basic channels to RD\$2,000 all channels
Household Help	RD\$5,000	
Entertainment	RD\$12,000	
Groceries	RD\$30,000	Basic items for a couple
Gym membership	RD\$1,000	
Medical appointment	RD\$1,500	
Total	RD\$96,600	

Apartment or House Ownership Budget (for a couple)



Item	Cost	Notes
Mortgage		Not included here as too variable. Most do not have a mortgage as cash purchases
HOA Fees	RD\$2,500	
Property Taxes	RD\$4,000	(assuming house worth US\$230,000). Zero if house valued at under US\$130,000
Transportation (bus, taxi etc)	RD\$2,000	
Gas (cooking/heating)	RD\$300	
Electricity	RD\$5,000	Without air conditioning or pool RD\$2500
Water	RD\$100	
Telephone / Internet/ Cable TV	RD\$3,100	Basic channels to RD\$2,000 all channels
Household Help	RD\$5,000	
Entertainment	RD\$12,000	
Groceries	RD\$30,000	
Gym membership	RD\$1,000	
Doctor appointment	RD\$1,500	
TOTAL	RD\$66,600	

Everything You Need To Know To Live, Retire, Or Invest In The Dominican Republic...

Our Live and Invest in the Dominican Republic Home Conference Kit is the most comprehensive resource out there and includes the all-new bundle of expert presentation recordings from our recent Live and Invest in the Dominican Republic Conference.



That's a total of 30 presentations detailing...

- The best way to get the best deal on a rental or purchase...
- Your best options for health insurance in this country...
- How to open a bank account, for yourself or your business...
- The top residency visa options...and how to obtain them...
- Several itemized budgets for day to day living, for those with budgets big and small....
- Terms for borrowing locally for the purchase of real estate...
- Real-life tales of success from expats already living and doing business in this top emerging retirement and investment haven...
- And much, much more...

CLICK HERE TO FIND OUT MORE

For Your Eyes Only

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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.

All I ask is this: If you like what you read in your *Overseas Haven Report*... keep reading. Subscribe to ***Overseas Living Letter***, and then, every month, you'll receive in your inbox a new, up-to-the-minute, information-packed Overseas Haven Report providing another from-the-scene guide of the good life in another of the world's premier overseas retirement havens. I predict it will become your favorite read each month.

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Kathleen Peddicord
Founding Publisher,
Live and Invest Overseas™

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I guarantee that my *Overseas Living Letter*—delivered monthly via email—is the most straight-shooting, tell-it-like-it-is report available about the best-value destinations on the planet for living and investing abroad.

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