

PANAMA

Special Report



**Beaches Of The Arco Seco:
Punta Chame To Rio Hato**

PANAMA

Special Report

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Beaches Of The *Arco Seco*, Punta Chame To Rio Hato

BY ROBERTO R. HERNANDEZ

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The beaches between Punta Chame and Rio Hato are in my backyard, so to speak. There are several of them, each with a unique personality. The area they are in is known as the *arco seco*, or the dry arc.

What's so special about the *arco seco*? While many areas of Panama get 100 inches of annual rain, the *arco seco* gets below 55 inches. This gives us better weather and sunnier days at the beach.

Before I tell you all the other great things about these beaches, let me give you an in-depth feel for the area between Punta Chame and Rio Hato, the epicenter of which is arguably the expat community of Coronado.

Local Culture And History

Culturally, everything is slower in Panama. While this slow pace of life can be bliss for some, it can be a maddening culture shock for others.

Locals are seldom in a hurry, except when driving. I'm still not used to having to ask for my check at a restaurant. It's nice not to feel rushed, but on the other hand, I'm programmed to move on after finishing my meal at a restaurant. Little by little, I'm learning to slow down. I personally love this aspect of Latin America and beach life.

Panama is also a classist country, driven largely by income distribution inequality. This creates a noticeable dynamic between upper- and lower-income Panamanians that North Americans and many Europeans are not necessarily accustomed to.

Our local Panamanian neighbors are mostly working-class families. They're kind and generally happy people. They don't necessarily have a lot in terms of money or material wealth, but this is probably the root of their overall happiness, as they have less to stress about losing. Local religious communities and churches are a vibrant part of this area, with predominant faiths being Catholic, Jewish, Jehovah's Witness, and non-denominational.



Coronado is at the center of the area that spans Punta Chame and Rio Hato. It was among Panama's first resort developments and remains an area of high interest for expats, tourism, and vacationers.

The modern area known as Coronado was founded in 1941, but its real estate registry dates back to the late 1600s. The cultural mix includes Panamanians and expats from the Americas, Canada, Europe, and elsewhere.

Language And Dialect

While you'll encounter plenty of locals speaking English, Panamanian locals between Punta Chame and Rio Hato predominately speak Spanish. I encourage anyone planning to move here to learn Spanish.

Learning a second language has never been easier with free language apps like Duolingo. Private instruction is also available in our area. See the Facebook groups I listed in the Social Life section below to find local Spanish instructors and tutors.

Not that you won't have any problem navigating everyday life here without Spanish. Many locals understand enough English to be helpful, and there are English-speaking expats everywhere. However, speaking Spanish is a great help when dealing with government offices, car repairs, auto insurance, banking, etc.

Cost Of Living

Cost of living here varies, and while it may not boast the absolute lowest cost of living for expats, this area does provide affordable options and attractive price points for upscale living at beachfront resorts and in custom homes.

Rental rates range from US\$400 to US\$1,500 per month, depending on what you're looking for. Variables that dictate this big range include location, size, age, construction type and style, etc. Our cost of housing is overall good, but other differentiators are cost of services and health care.

We don't have children, but I have friends with families. Our area strikes me as a good place to raise a family.

Childcare is also affordable. I know of one working couple that pays about US\$540 a month for a full-time nanny to help with their children. The education system is widely recognized as lacking, but there is a well-regarded international school located in Nueva Gorgona called Panama Coast International School.

My wife and I live in a beach resort community, where our monthly rent and utilities are just under US\$1,100. We have beach and mountain views from our windows, and the beach is an eight-minute walk from our front door. We also enjoy shopping and dining a mere 10 minutes away by car.

Ours is a quiet community during the week. Most owners here are weekenders. We're among a handful of full-time residents. This is common among the many beach resorts in our area. Security at resorts like ours is 24 hours and very effective at preventing break-ins, which are not uncommon in single-family housing areas.

Coronado isn't the cheapest spot in Panama for services and health care, but it is competitive. The areas in and around Coronado provide lots of retail, health clinic, veterinarian, restaurant, pharmacy, and professional service options. We also have a Clinica Hospital San Fernando 15 minutes from our apartment.

I can honestly say that almost everything you need for life by the beach is here. I say *almost*, because you may on occasion need something that can only be obtained in Panama City. For example, I see a chiropractor and ophthalmologist in Panama City. The city is about a 90-minute drive from Coronado, and traffic can be hellish; but there's good bus service from Coronado and surrounding areas.

Once in the city, transportation options include bus, taxi, Uber, and the metro.

In terms of routine health care expenses and other services, we've paid US\$40 for a routine dental cleaning in Coronado, US\$35 in Panama City, and as little as US\$20 in nearby El Valle de Antón. Local clinics charge between US\$10 and US\$25 for general visits. My wife and I have paid a mere US\$50 to see specialists. Quality of health care is equivalent to, and in some cases better than, the States. Additionally, many clinicians speak English.



Important: If you're retired, you may qualify for Panama's *pensionado* program. If you do, you'll benefit from a slew of discounts.

Groceries are priced the same, and in some cases, higher than in the States. Specialty and import items are more expensive than local and national brands. Good deals can be found at some street-side veggie and fruit stands.

We have tons of food choices, including organic options. Restaurants that specialize in typical Panamanian food are often very affordable. The same is true of Chinese food here. Higher priced dining options include Italian, Mexican, Peruvian, seafood, and fusion fare. You'll also find well-known fast food brands like McDonalds, KFC, Dominos, Papa John's, Cinnabon, and Subway.

[Go here for a full budget for City Beaches.](#)

Utility And Fuel Prices

Internet and cable pricing are comparable to the United States. Though we're not cable subscribers, I can vouch for Internet service in my area as being of similar quality to San Jose, California. Not all areas have quality Internet and cable service, so do your homework if you need high speed internet.

Electricity can range from US\$50 to US\$150 monthly for a two-bedroom apartment depending on your usage and location. Electricity rates are tiered, so the less you use, the lower your rate per kilowatt. It's also priced by where you live, so some areas will have higher rates than others.

Many homes have propane gas appliances. Unless you have a high capacity storage tank, propane is very affordable, as the Panamanian government provides a subsidy that keeps the cost of propane down to about US\$8 a tank. It should last a month or more.

Gasoline prices are relatively competitive, currently at approximately 75 cents per liter (70 cents per liter for diesel).

Social Life

Social life here includes expat happy hours, church groups, volunteer groups, trivia nights, boot camp

workout groups, movie nights, hiking, and more. To learn more about our area social activities, stuff for sale, and more, check out one of these Facebook groups: [Out and About in Coronado](#), [Coronado Eat-Shop-Play-Stay](#), [Expats in Coronado, Panama](#), [PANAMA MUSIC--Live Music in Panama](#).

LGBTQ Living

Friends tell me that the LGBTQ life in Panama is good, although those who have been in the country 10 or more years recall a time when Panama was less LGBTQ friendly. Today, Panama's annual Pride Parade enjoys strong family and corporate support. Gay marriage is not currently recognized in Panama.

Access For The Disabled

Our beaches are not known for wheelchair accessibility, but the area surrounding Coronado provides moderately good public access for the disabled. Newer buildings provide reasonably good access, but Panama appears to be moving slowly in this area. My impression is that life with a disability could be extra challenging here.

Area Economy And Doing Business Here

The area's economy is largely driven by tourism. The beaches between Punta Chame and Rio Hato are a big part of the attraction. Doing business in Panama involves lots of paperwork, bureaucracy, and a bit of corruption, but you'll find many expat business owners here.

Perhaps the greatest challenge is seasonality. Restaurants, for example, are greatly affected by seasonality. There are also traffic management challenges and hiring challenges that affect many local businesses. It's difficult to find good employees, as Panama labor laws intended to keep Panamanians working have created consequence and incentives that do not inspire the kind of work ethic that expats may expect. There are hiring options worth exploring, but be aware that this is one of the big challenges with doing business in Panama. Consequently, this also impacts customer service.



Getting Here

Getting here from outside the country will most likely involve a flight to Tocumen International Airport. Then, your options include bus, private transport, or a car rental. Traffic in Panama City is heavy, and there's a lot of construction. Waze will be your best friend, so I recommend a good roaming plan. You can alternately purchase a SIM card and prepaid minutes at the airport.

If you're a resident of Canada, you may have the option of flying into Scarlett Martinez International Airport in Rio Hato (RIH). This is arguably much easier, but service is limited to seasonal charter flights. Air Transat and Sunwing Airlines currently fly into Rio Hato. There is no Uber in the Coronado area, but there are rental car companies and taxis.

The Beaches

Until recently, I hadn't spent much time visiting our local beaches. The opportunity to write about them inspired me to change that; but I first interviewed three friends who know these beaches quite well. Two are expats and the other grew up in the Panama Canal Zone with her American parents.

One of my interviewees is what I classify as a beach bum. I knew his perspective would be helpful, because of his familiarity with beaches throughout the entire country. He's also a diver, an occasional surfer, a husband, and a grandfather. This gives him a unique appreciation for the many reasons one might want to visit a beach.

My second interview is a Costa Rican expat, who is also a surfing coach. Added to his surfer insights, he has a high appreciation for nature and lesser known beach spots. My Zonian friend is also a wealth of information, having spent 40 years on these beaches.

Ask a local resident or visitor about their beach experience here in Panama, and you'll get varied answers. Our beaches are great for surfing, snorkeling, swimming, romance, chilling, walking, and enjoying nature. Many are also great for kids, picnics and volleyball.

Available activities, seasonality, tides, and other factors influence opinions of any beach. But before I share my own opinions and the highlights of our awesome local beaches, let me share a few downsides.

Litter And Pollution

Panama is not among the most environmentally conscious countries in Latin America. I would not put Panama at the bottom of the list, but you will find litter on most beaches here. Some of this litter is left by those using the beach, but other contributors include trash dumping in rivers and open waters.

Volunteer cleanup efforts are happening on most of our local beaches. This is good news for all of Panama's beaches, and it's an opportunity to connect with neighbors through volunteering.

Another environmental nuisance is that many Panamanians burn trash, compost, and grass that would otherwise contribute to blight. Factors that drive this practice include agricultural history, tradition, poorly managed municipal services, and unintended consequences of laws around blight control. Suffice it to say, the resulting smoke can have negative impact on an otherwise beautiful day or evening.

This is not to say that there aren't local beaches that border on pristine. It depends on when you visit. You'll often find the cleanest and most well-kept beaches at one of many resorts in the area. Resort properties are a big help in keeping our local beaches clean.

However, they present another perceived downside...

Too Many Damn Beach Resorts

Many of the beaches spanning Punta Chame to Rio Hato are lined with beachfront resorts. I recently read a tourist assessment of this situation in a Google review that described our public beach access as an unfortunate "labyrinth of resort walls." I live in one such resort, so one could argue I'm part of the problem.

The good news is that we do still have several beaches that are not overly developed with beachfront properties.



Positive Outlook On The Horizon

Panama as a country is working to clean up its act. In 2019, Panama banned plastic bags used by supermarket, retail, and pharmacy shoppers. Additionally, bill 170 was recently introduced to eliminate Styrofoam.

Also encouraging is the fact that Panama was reportedly the first Latin American country in the Caribbean to join the UN Environment's Clean Seas campaign.

Public Parking And Petty Theft

Car break-ins aren't a huge problem but they do happen here, particularly at a small number of public parking areas. You don't have to avoid these areas entirely. You just need to take some simple precautions.

For instance, park your car where it can be easily seen by neighboring homes or businesses, and keep the inside tidy. The police of my former home in San Jose, California noted that a vehicle with lots of stuff strewn about the interior is more likely to be broken into.

Beaches To Visit



Punta Chame

Punta Chame is about 63 miles (102 kilometers) from Panama City and offers about 17 kilometers of beach.

If you enjoy a scenic drive, add Punta Chame to your list of beaches to visit. This drive offers tropical scenery that is truly unique to the area between Punta Chame and Río Hato.

During a recent visit to one of Punta Chame's beaches, my wife and I didn't find it to be among the cleanest. Going back to what I wrote earlier, this could have been a bad day for this particular beach. We were also on one of the smaller beachfront areas, making litter much more noticeable.

In Punta Chame's defense, its location and geography make it much more exposed to the forces of ocean tides and high winds than any of our other locales. This exposure helps debris find its way onto the beach.

The high winds of Punta Chame aren't all bad, though. It's a great place to kite surf.

Noteworthy Eatery In Punta Chame

I'd be remiss if I didn't mention [Hotel Casa Amarilla](#). A friend recommended it, and we were very pleased with the experience. Our breakfast was delightful. I had fried eggs and bacon, and my wife had pancakes. She said were cooked to perfection.

I asked for a café americano, which is always a little tricky in Panama. Some places, including this one, consider drip coffee to be the same as a café americano. If you've ever lived in the United States, you'll know a café americano as a shot of espresso with hot water. That's what I explained I was looking for, and they gladly obliged. This too was excellent. We also shared a fruit bowl consisting of fresh papaya, pineapple, and green apple.



We were given a tour of the charming and clean rooms. The place appeared to be at full occupancy, which is always a good sign.

Playa Malibu, Playa Serena, And Punta Prieta

This is a great stretch of beach. It starts at the base of Punta Chame, spans Nueva Gorgona, and ends where Coronado begins. You can access these beaches via Entrada Gorgona (the main entrance into Nueva Gorgona), which will take you through a mixed residential and beach resort area.



This is one of the areas where beach front resorts limit public access. You'll have to do a little searching for good access points, but I find this search to be part of the fun. My wife and I found access via an unnamed road that runs between a beach resort called Royal Palm and Cabañas de Playa Gorgona. Waze will get you here.

We visited this beach on a Sunday afternoon, and found a mix of young singles and families, predominately Panamanian. We also encountered loud music, but the beach is long enough for you to easily walk to a quiet spot if you prefer. We chose to walk in the direction of Punta Chame, and found an area that was quiet and nearly deserted.

Swimming was quite nice here. A gentle swaying tide made it easy to just float and enjoy.

Playa Malibu is a mix of black and white sand, mostly black. It's a great walking area at low tide. Although the beachfront is almost completely built out with hotels and condominium resorts, the beach is still quite pretty. There's not much in the way of public facilities here, so make your pit stop prior to arriving.



Playa Malibu

A bit closer toward the edge of Coronado is Playa Serena, another long stretch of beach with more great walking and swimming.

As a side note, always be aware of the tide. Otherwise, you may find yourself looking for a taxi back to your starting point. You'll find the Beach Bar at Bahia Resort (formerly Tiki Bar) on this final stretch of Nueva Gorgona beachfront. This is one of my favorites. It has a great vibe and features fusion cuisine, sushi, cocktails, beer, and wine. Beach Bar also has a companion sit-down restaurant within the Bahia Resort.

I recommend visiting Beach Bar by way of Bahia Resort. Be advised, however, that the path through Bahia down to Beach Bar is long, and there are lots of stairs. If you are not up for taking the stairs to the beach, the restaurants and pool area of Bahia Resort offer grand views of the ocean that are worthwhile.

You'll find locals, tourists, and expats on this gorgeous stretch of beach. Its sands are also a mix of black and white. On a calm day, it's a great beach for kids, swimming, and boogie boarding.



As the coastline continues toward Coronado, Playa Serena hits Punta Prieta. This is where Nueva Gorgona ends and Coronado begins.

It's known for having many faces that change with the tide. Its large rock face creates tide pools that make this beach visually unique. Its relatively calm waters and large rock break make it a great area for swimming and walking. Be advised, however, that there are random rocks in the water.

This is often a very quiet beach, not necessarily the place to meet other beach goers.

Punta Prieta is the beginning of an area that many locals know as Playa Coronado. It is a long stretch of beachfront that spans Coronado. The area is well known as calm and relaxing.

Accessing the beach from the streets of Coronado is relatively easy here. However, the roads of Coronado are poorly maintained, so drive with caution here. We found a great parking spot and access point near the corner of Ave. Roberto Eisenmann and Calle Costa Blanca.



Punta Prieta

This, like many of the access points in Nueva Gorgona and Coronado, is a pathway that stretches 10 to 15 meters from street to beach. These paths typically run between condos or homes. I recommend checking out more than one access point, as some are better than others.

Playa Teta

A few minutes past Coronado in the direction of San Carlos is Playa Teta. Access lies within an area known as Punta Barco, just a few minutes from the Pan-American Highway at the end of Via Punta Barco.

Playa Teta has a distinct vibe that feels somewhat Caribbean. Locals are fond of this beach. While you're there, I recommend trying local pan-fried fish and *patacones* (fried plantain slices).

My surfing coach friend says that "the best, most perfect waves" are here at Teta, but that it can also be quite crowded. Avoid the crowds by going during morning hours. Weekdays are often best. Even better, avoid the 1st and 15th of the month, payday for most Panamanians.



Playa Teta

Playa Ensenada

Playa Ensenada is a stretch of beach accessible from within the city of San Carlos. Roads to this beach are rough, but passable. They have *ranchitos* (covered huts) and chairs available for rent.

If you're looking for surf lessons, nearby [San Carlos Surf Resort](#) is well regarded.



Here you'll find the Mercado de Marisco San Carlos, where you can buy from local fisherman from around 6:30 a.m. to 9 a.m.

Because it's a fishing village beach, it has distinct look and feel which some won't find picturesque. It's not pristine, but it is quiet and family friendly. It also has a nice view of Vista Mar Marina.



Playa Ensenada, San Carlos

Playa Ensenada has a prevalent stray dog population, but these dogs are generally friendly and not a nuisance.

Back in the direction of Coronado, between Ensenada Beach Resort and a development known as Costa Esmeralda, there's about 1.8 miles of walkable and sparsely used beach. I love this area, because it's especially close to home. It's great for swimming and dog walking, and is accessible from Ensenada Beach Resort.

To visit the beach, inform the main security gate that you are there to visit the beach or restaurant Las Bóvedas. Be advised that accessing the stretch that spans Costa Esmeralda from Ensenada Beach Resort involves walking over about 25 yards (23 meters) of rocky terrain, so wear good shoes.

I'm told that there is also a public access point from within Costa Esmeralda. If accessing the beach from this

area, exercise your better judgement when parking. The area is known by at least one local source as one where car break-ins occur.

Noteworthy Eateries Of Playa Ensenada

Vista Mar Marina and neighboring Ensenada Beach Resort have upscale beachside eateries. Boga Bar at Vista Mar Marina offers casual dining with amazing upscale views of the marina. It features indoor and outdoor seating. Terazza del Mar at Vista Mar is an upscale seafood restaurant that also features ocean views. I love Boga Bar for its multi-faceted ambiance, and have heard many good reviews on Terazza del Mar.

Las Bóvedas at Ensenada Beach Resort specializes in fusion fare, and offers great resort views and access to a small somewhat exclusive section of Playa Ensenada. Its open-air concept and resort surroundings make for an ultra-relaxing experience.

These three restaurants feature live music and are among my favorite spots for happy hour and dining.

Playa Río Mar

This beach is known for good surfing. Watch out for rocks, though. I've not been here yet, but understand it's easy to find, family friendly, and clean. Locals and tourists also rave about its sunsets.

You'll find this beach just off the Pan-American Highway at the end of Calle Hacia Río Mar, between San Carlos and the entrance to El Valle de Antón.

Playa Los Panama

A friend tells me she loves going here on Saturdays. The drive in is very scenic and, in the early hours, she



finds that there aren't too many people. For those of us looking to escape the crowds, this is probably another great spot on weekdays. If you'd like to hang with the locals, you'll find them here mostly on Saturday afternoons and Sundays.

This black sand beach is known for good swimming. It's on an unnamed road across from the entrance to El Valle de Antón, and easy enough to find using Waze.

Playas Grande Escondida And La Hermita

Playa Grande Escondida (a.k.a Playa Escondida) is off the beaten track and typically not crowded. It's known as a nice clean nature spot. You'll find it just past the entrance to El Valle de Antón, off the Pan-American Highway and Calle Corona.

You can reach Playa La Hermita from Playa Grande Escondida in a little over 20 minutes by car. The drive in is pleasant and the road conditions good.

Although this white sand expansive beach is popular, it enjoys plenty of days without crowds. Much of the beach is enhanced by the ambiance of nearby rivers Río Agayal and Río Colón.

Santa Clara

Santa Clara is another beach known for walkability and good swimming. It has restaurants, free parking, white sands, and waves that don't crash on the beach. Panama has 20' tides, so beach crashing waves are a thing at certain times of year.

There are also plenty of seashells to be seen. Please don't take any, as they are of great value to hermit crabs and other organisms of local ecosystems.

Playa Farallon And Playa Blanca

Playa Farallon is located in Río Hato. This clean white sand beach has public facilities, including bathrooms and showers. There are lodging options, and activities abound here. It's popular with locals and tourists.

Including Playa Blanca, this stretch of beach is about 3 miles long, up to a point where it meets the river Río Hato.

Noteworthy Eateries Of Playa Farallon

Nico's Beach Panama, on Playa Farallón, features seafood, Italian cuisine, and frozen cocktails. Its location, chill vibe, and refreshing cocktails make it a popular spot with locals and tourists. It's a great open space location where you can enjoy beach views from within the restaurant.

Pipa's Beach Restaurant is a fun place for cocktails and great beach atmosphere. Most locals I talk to really like this place, and I recall my last visit as being very enjoyable.

My Earliest Beach Experiences

Most of my early beach experiences in life were at high-end beachfront resorts. Although less manicured than a beach you'd find at a five-star Westin Resort in Hawaii, every beach between Punta Chame and Río Hato has its own personality.

Discovering the local beaches of Panama has been a fun adventure. I've learned that just about any beach activity one could imagine is available here. I'm so looking forward to further exploring these beaches. 🌸



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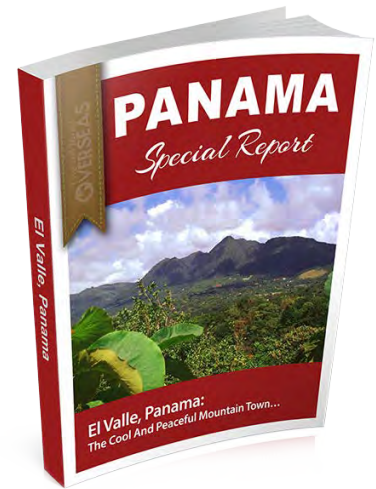
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- The Special Retirement Report on **El Cangrejo, Panama City** (a US\$9.95 value) To continue your Grand Tour of Panama, this special report features the metropolitan neighborhood of El Cangrejo. Central, eclectic, welcoming, and affordable, El Cangrejo is a popular relocation choice among young entrepreneurial expats and retirees who want a neighborhood with character and countless amenities—banks, hospitals, restaurants, casinos, and nightclubs—all within walking distance. This report provides all the essential information for establishing yourself in this trendy and very expat-friendly neighborhood, one of our favorite in all Panama City...

- The special report, **“44 Things You Must Know Before You Relocate, Retire, or Invest Offshore,”** the nuts-and-bolts support you need to plan your adventures in Panama with confidence (a US\$29 value)...

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For this special offer, we’re bundling together every resource we can imagine you might need as you consider and prepare for a new life in this beautiful little country. In addition, therefore, to the complete Panama Starter Kit, when you take advantage of this limited-time launch invitation and subscribe to the ***Panama Letter*** for two years, we’ll also send you two other important bonus reports:

Additional Two-Year Bonus Report #1: Top 5 Medical Insurance Options for the Expat in Panama (a US\$19.95 value) introduces you to Panama's health care systems, both public and private. This country boasts some of the best health care facilities in region. In fact, Panama is increasingly recognized as a leading medical tourism destination. And the top-notch medical facilities aren't limited to the capital city.

Certainly, you'll find the best services in Panama City, but some smaller towns also offer good public and private hospital and clinic options. This report shows you where, beyond the capital, you can find them...plus it also details your top in-country health insurance options (including policies that could provide all the coverage you need for as little as US\$50 per month...

Additional Two-Year Bonus Report #2: **Sunsets, Surfing, And Serenity—Early In On The Azuero Sunset Coast** (a US\$24.95 value) is your guide to where the smart money is headed in this country... the "other" Azuero, the only western-facing coast in the country, sitting smack dab in Panama's path of progress (the new president hails from this province and already has is pushing ahead for serious infrastructure improvements in his home region)...

In all, that's nine special reports with a total value of US\$192.78.

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