

# PANAMA

## *Special Report*



**San Francisco**

**A Suburban Lifestyle In The Heart Of The City**

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## *Special Report*

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# SAN FRANCISCO

## A SUBURBAN LIFESTYLE IN THE HEART OF THE CITY

BY GABRIELLE WELLS



San Francisco is to Panama City as Manhattan is to New York.

It's home to the Punta Pacífica and Punta Paitilla skylines that characterize Panama City... as well as some of the city's most famous buildings like the JW Marriott Panama (previously Trump International), Atlapa Convention Center, The Point (the 67-story seafont skyscraper at the very edge of Punta Paitilla), Hotel Las Americas, and Multiplaza mall.

Parque Omar—the “Central Park” of Panama City—is the heart of San Francisco and is a 140-acre green space offering recreational and cultural

activities. There's always something going on at Parque Omar, and it's where the families living in the area come together.

Calle 50, the city's most important financial and commercial thoroughfare, passes through San Francisco and boasts luxury car dealerships like Mercedes Benz, multinational banks, diverse restaurants ranging from Peruvian to Japanese to Greek, extravagant hotels like Hotel Riu Plaza Panama, upscale shopping centers like Soho Mall, the corkscrew-shaped F&F tower, supermarkets, pharmacies, residential buildings, and nightlife locales like El Karaoke 50.

San Francisco is a hip, trendy area with a wide assortment of shops, cafés, restaurants, and nightlife venues.

It's a rapidly developing, mostly upper middle- and upper-class area with a mix of homes and high-rise apartments. If you're looking for a neighborhood feel, there are zones made up of just homes, without the towering complexes. You'll find real estate options ranging from basic to luxury, and there are even loft-style apartments, which can't always be found in other parts of the city.

Fancy owning a home in a quiet neighborhood, just a few minutes' walking distance from Parque Omar? Or a condo in a skyscraper overlooking the bay? Prefer to rent an apartment along a major street where you'd have shopping, restaurants, and nightlife on your doorstep? All of those lifestyle options and more are possible in San Francisco.

Panama's two best private hospitals—Hospital Punta Pacífica and Hospital Paitilla—are in San Francisco and offer exceptional medical care. They're world-class institutions with cutting-edge technology and English-speaking providers.

If you're looking to live in the heart of Panama City with everything you need close by... including grocery stores, shopping centers, clinics and hospitals, pharmacies, veterinarians and pet supply stores, a library, sports facilities, restaurants, parks, schools, banks, and much more... easy access to the rest of the city, a myriad of options for recreation and entertainment, and safety, San Francisco boasts an unmatched urban lifestyle...

## San Francisco On A Map

San Francisco is a large *corregimiento* (municipal subdivision) with an area of 5.6 square kilometers and more than 50,000 residents. It extends from Panama Viejo in the northeast to the Cinta Costera in the southeast and encompasses several neighborhoods (*vecindarios* or *barriadas*), including Punta Pacífica, Punta Paitilla, Coco del Mar, and Carrasquilla. Within the *corregimiento* of San Francisco is also the *vecindario* of San Francisco, which sits between Calle 62 and Calle 76.



The Calle 50 is one of Panama City's most important avenues



Imagine waking up to this view every morning



The Punta Paitilla skyline seen from Parque Paitilla

San Francisco connects with most of the city’s major thoroughfares: Vía España, Vía Brasil, Vía Israel, Vía Porras, Corredor Sur, Avenida Cincuentenario, and Avenida Balboa. It’s well-connected to the rest of Panama City, meaning you can get from San Francisco to nearly any point in the city quickly and efficiently.

It’s bordered by the Bay of Panama on its southern side, so if you’re after sea views, check out the neighborhoods of Punta Pacífica, Punta Paitilla, and Coco del Mar.

San Francisco is about 20 minutes from Tocumen International Airport via Corredor Sur or 30 minutes if you take Vía Tocumen.

The best option for getting to San Francisco from the airport (if you don’t have a car) is Uber or inDriver (both rideshare apps). You’ll probably pay about US\$15. Avoid yellow taxis as they’re infamous for “gringo pricing” and taking advantage of customers. If you’re staying at a hotel you can call ahead of time and ask if they provide shuttle service from the airport.

## From Suburban Retreat To Booming Metropolitan Center

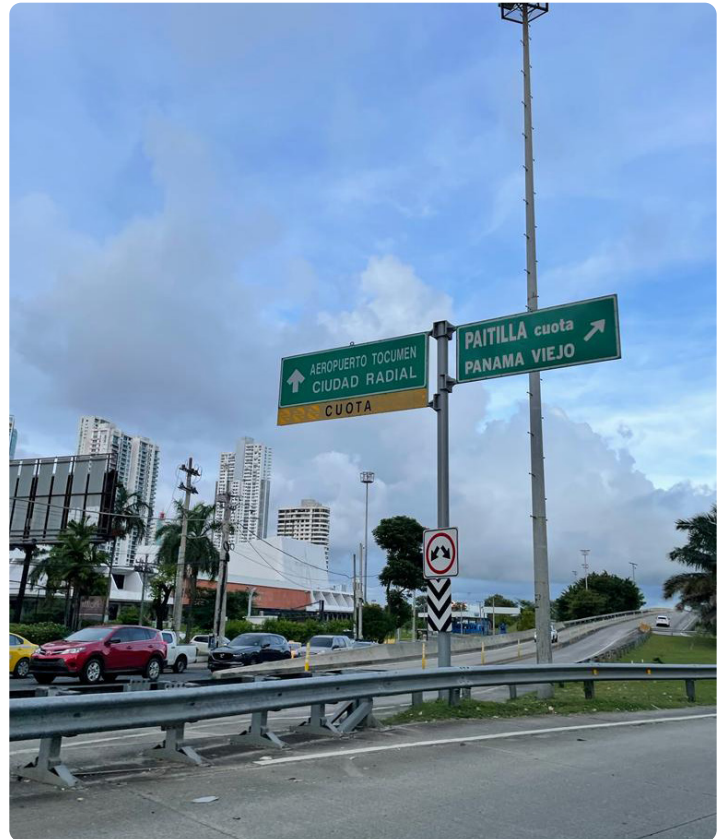
San Francisco was founded as a *corregimiento* in 1926, three years after President Belisario Porras created the community San Francisco de la Caleta.

Concerned for the well-being of the people living in what would become San Francisco, President Porras bought 12 hectares of land, divided it in 74 lots, and distributed it among the area’s residents.

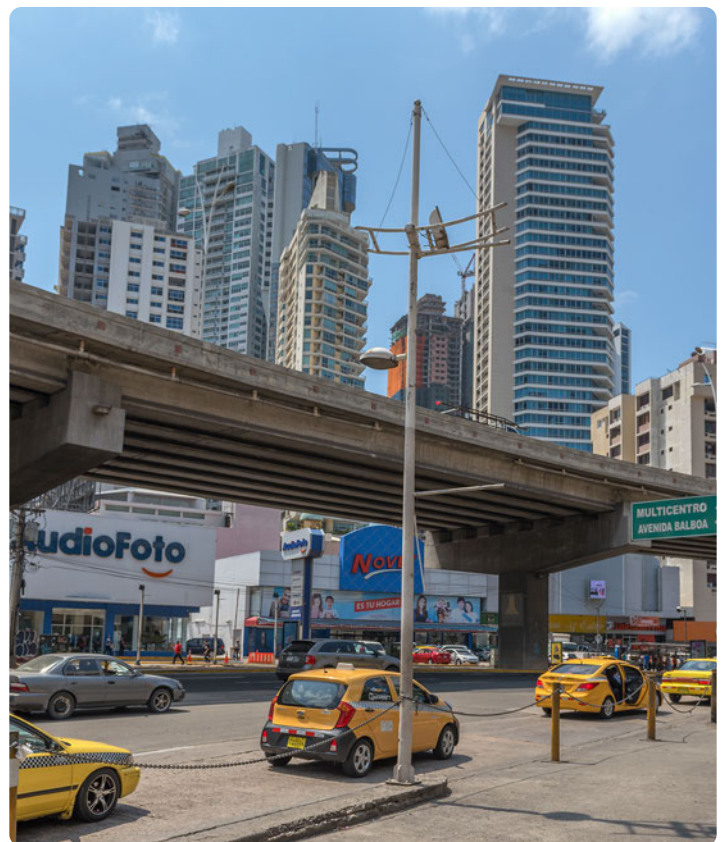
Local legend says that a group of fishermen found the image of a saint at Playa Trujillo, a beach that used to be in the area. Residents recognized the figure as Saint Francis of Assisi. The community was later named San Francisco, in honor of the miraculous discovery.

Years later, a Catholic religious order built the well-known church Parroquia de San Francisco de la Caleta and it opened in 1933. The parish still stands today on Calle 79 Este in San Francisco.

For decades, San Francisco was a suburb—not considered part of the city proper—and was a space where residents of Panama City could rest, connect



Entrance to the Corredor Sur, the fastest route to the airport



with nature, and enjoy recreational activities like swimming in the bay and spending time at the beach. There was open land and no urban development at the time, and that appealed to Panama's upper-class citizens looking to get away from the hustle and bustle of the city.

Much has changed in the past near-century. San Francisco is no longer a suburb and is one of the most developed and economically significant *corregimientos* in Panama City. It's the metropolis' financial, commercial, and touristic center. Between its multinational banks, shopping malls, hotels, important businesses, restaurants, and other services, San Francisco pumps loads of capital into the Panamanian economy.

It's one of the most desired places in the city to live among both locals and expats, and the number of people and buildings in the *corregimiento* have shot up in recent years and continue to rise. San Francisco has been one of the main sites of Panama's real estate boom.

It's not hard to see why. It's most elite neighborhoods—Punta Pacífica, Punta Paitilla, and Coco del Mar—feature beautiful skyscrapers, breathtaking views, and top-tier accommodations.

## A Hot And Humid Climate

Panama City has a tropical maritime climate with two seasons: the wet season (“winter”) from May to December and the dry season (“summer”) from January to April. The wet season is hotter, more humid, and it rains nearly every day. The dry season is slightly cooler and breezier.

Though rainy season is most of the year in Panama City, it rarely rains all day long. From May to the beginning of October the rains usually last for a couple hours each day and once they stop, the sun comes back out again. October and November are the stormiest months and it rains constantly.

Storms can happen at any time during the rainy season so always keep an umbrella with you.

The temperature almost always hovers around 85°F (29°C) during the day and 75°F (24°C) at night.



The Sheraton Hotel near Atlapa Convention Center



Hotel Hard Rock at Megapolis Outlets in Punta Paitilla

## Cost Of Living Is High, But Also Highly Controllable

San Francisco is one of the most expensive places to live in Panama City, but the quality of life here is well worth the price tag. If you rent an apartment, you'll spend about US\$3,515 a month as a couple.

For US\$1,500 a month you can rent a modern, furnished two-bedroom apartment in most neighborhoods of San Francisco.

If you're looking to save money and are OK with a more minimalistic residence, you'll find basic unfurnished two-bedroom apartments for about US\$900.

Look at online local listings like Encuentra 24 to find the best deals. Rents are lower in still-developing Carrasquilla, and it's possible to find two-bedroom apartments for US\$800 or less. You'd need to thoroughly scout the area to determine if Carrasquilla is suitable for you.

If you own a car, expect to spend about US\$175 a month in gas and maintenance, plus the occasional cab or bus ride. Budget US\$120 a month if you'll be using apps like Uber and inDriver, public transportation, or getting around on a bike or by foot.

Entertainment and groceries are highly controllable expenses. A meal out at a mid-range restaurant will set you back about US\$50 for two people. At a

pub like Istmo you'll spend US\$3.50 for a glass of wine, US\$5.50 for a pint of craft beer, and US\$7 for a cocktail.

A national beer at a restaurant costs about US\$2.50 to US\$3.50.

With the current inflation taken into consideration, you'll spend about US\$500 a month shopping at local supermarkets and PriceSmart. This budget assumes you'd regularly be buying imported products.

You can reduce your grocery bill to around US\$350 a month if you shop for necessities at local supermarkets, buy produce at farmer's markets, seafood from the mercado de mariscos, and stick to mostly national brands.

If you use air conditioning a lot during the day, as you likely will, your monthly electricity bill may be as high as US\$200. If you forgo air conditioning during the day (using fans) and only turn it on at night, your bill will drop to around US\$120 a month.

If you hire a housekeeper, you should pay them about US\$35 for a five-hour day. If they clean your home twice a week, this comes out to US\$280 a month. While some may charge less and you might be tempted to reduce costs this way, remember that they likely have families to feed. Tip them generously if it's within your means.

[Click here](#) for a more detailed breakdown of monthly expenses in San Francisco.





## The Future Of San Francisco

Demand for real estate in San Francisco keeps increasing, and developers keep building new high-rise residential buildings. High-demand areas like Punta Pacífica are already overbuilt and can't handle a lot more construction. Soon there won't be vacant lots, or nice views, as the towers are being built so close together.

San Francisco is the fastest-growing area in Panama City, and developers knew they needed a solution to satisfy the ever-growing demand... so they looked to Carrasquilla.

Carrasquilla is a lower-income neighborhood between Parque Omar and Vía España. Most of the buildings here are older, and the streets are more gritty. It doesn't have the upscale, polished feel that most of San Francisco has.

Developers have begun renovating Carrasquilla in hopes of transforming it into a middle- and high-income area. While this plan is underway, it's not there yet, and still remains an undesirable neighborhood for most expats.

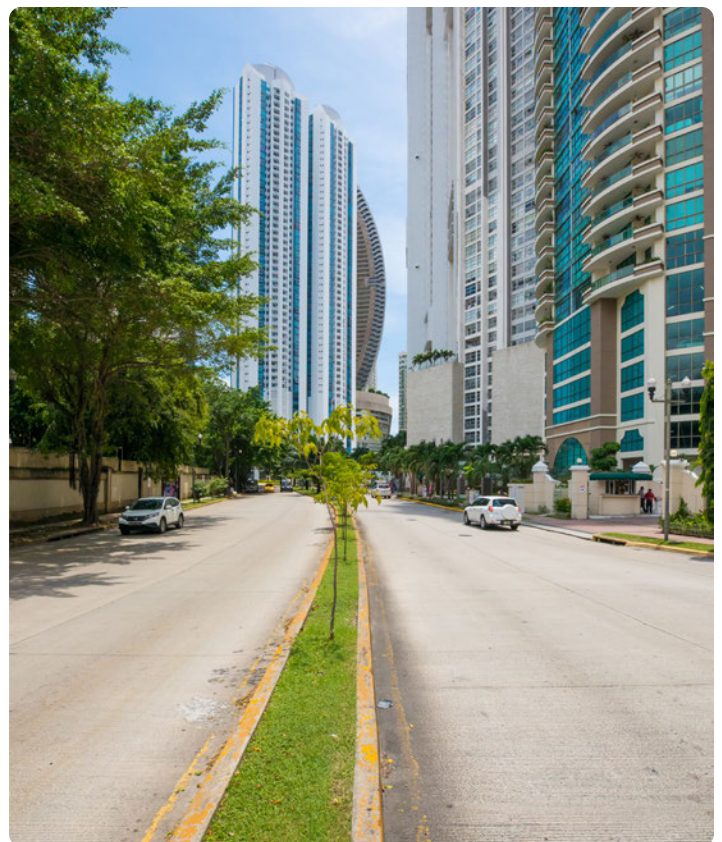
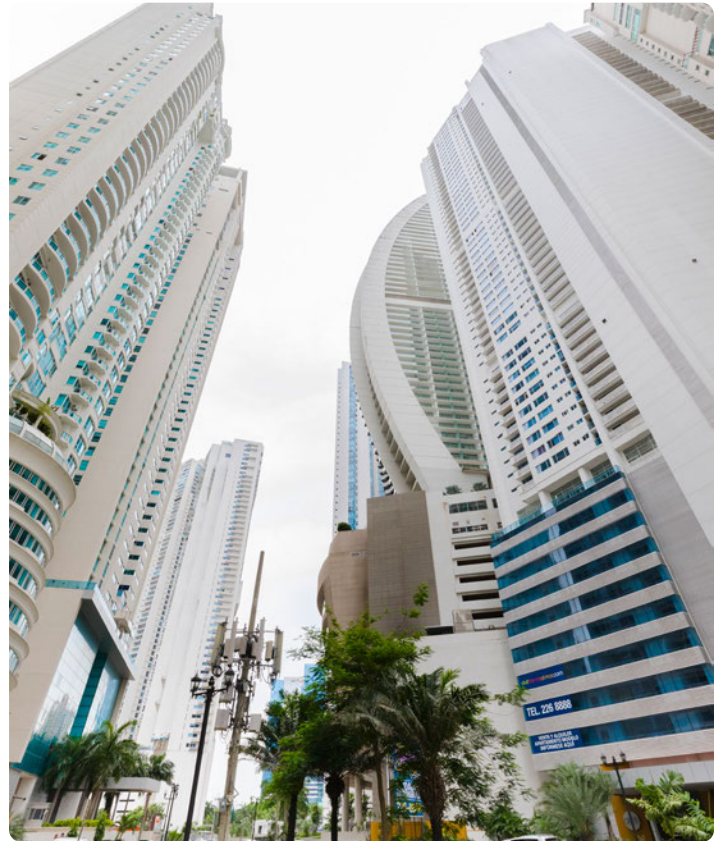
More new buildings are under construction in Carrasquilla than in the higher-demand areas because there's more open space here. The idea is that in the future, Carrasquilla will appeal to the same wealthy individuals who are currently flocking to the elite neighborhoods.

These new residences have full amenities... security, gyms, pools, playgrounds for children, views of Parque Omar, and all the services you'd find in the nearby neighborhoods.

Carrasquilla is developing quickly, and now's the time to act if you're interested in buying a property here, either for your own use or for investment purposes. Prices are lower here, and there are excellent preconstruction deals to be found.

## The Expat Experience

San Francisco is one of the most popular areas of the city for expats, and the expat community here is massive, well-connected, and diverse, hailing from all



over the world. It's a multi-cultural, multi-religious, and multi-lingual place.

In certain neighborhoods of San Francisco, foreigners account for up to 70% of the total population.

The *corregimiento* offers a suburban lifestyle in the city center and appeals to expats who want the upscale amenities of Costa del Este or Áreas Revertidas (Clayton/Albrook) but with a lower price tag and closer to the rest of the city, with easier access to banking and business centers.

San Francisco offers something for every budget and lifestyle, and expats of all ages, professions, and backgrounds call the area home. Recently high numbers of junior executives from multinational companies have been relocating to San Francisco, wanting to live close to work while at the same time enjoying high-quality amenities at a cost they can afford.

The expat community in San Francisco (and in Panama City as a whole) is very active, welcoming, and easy to join. Before your move, join the ExPats In Panama Facebook group... it has over 13,000 members, and this is where you'll find clubs, activities, meet-ups, and recommendations.

Whatever your hobby may be—sports, yoga, hiking, golf, volunteering, surfing and water sports, fishing,

gardening, or something quite different—you're sure to find a club for it.

If you don't, you can always start a group of your own. There are tens of thousands of expats in Panama, and you're sure to find others who want to join.

San Francisco is a high-income area, which means that many locals living here speak English because they did university in the United States or attended bilingual school. Plus, the majority of expats speak English. You'll find a higher percentage of English speakers in San Francisco than in most areas of the city and country.

That said, you'll also meet people who speak little English or none at all. Electricians, gardeners, housekeepers, mechanics, and police officers may not be bilingual, and you'll likely find yourself in a situation where you need to communicate with one of them. To make your new life as comfortable and as well-rounded as possible, you should learn at least basic Spanish before moving here.

Once you're in Panama, you can sign up for Spanish lessons at Casco Antiguo Spanish School, Habla Ya Spanish School, Spanish Panama Language School, or EPA! Español In Panama Spanish school. Not a fan of in-person or formal courses? Ask for a recommendation for a local tutor instead in the ExPats In Panama group.



## Affordable, World-Class Health Care

Health care facilities in San Francisco offer world-class, comprehensive care for all ages and medical needs. No matter the complexity of your health condition, whether it be a minor injury or a full-scale emergency, you'd never need to leave San Francisco to find the care you need.

Hospital Punta Pacífica is one of the best hospitals in Latin America. It's affiliated with Johns Hopkins in the States and provides excellent care in many departments, including urology, cardiology, orthopedics, physical therapy, gastroenterology, endoscopy, neurology, dermatology, gynecology and obstetrics, nephrology, endocrinology, and more.

Hospital Paitilla is another excellent facility with cardiology, plastic surgery, dermatology, endocrinology, speech therapy, gastroenterology, geriatrics, gynecology and obstetrics, hematology, psychology and psychiatry, pediatrics, rheumatology, neurology, and many other departments.

In either hospital you'll receive top-notch care and be attended by world-class, English-speaking medical professionals and the latest technology. Both facilities offer internal medicine, general surgery, and specialized surgery, like brain and heart operations. These hospitals are the best of the best.

Living in San Francisco you'll never be more than a few steps away from excellent private clinics and pharmacies. In need of a specialist? Chiropractors, physical therapists, allergists, dentists, orthodontists, optometrists, fertility specialists, mental health experts, and other practitioners are right next door.

The Panama Clinic is a new private hospital in Punta Pacífica and is part of the Pacific Center campus, where you'll also find a shopping mall, Marriott Residence Inn hotel, and doctor's offices. It was designed based upon U.S. and European standards and features advanced technology and procedures like robotic surgery.

Expect to pay around US\$50 for a consult with a specialist at a private clinic. A general consult at a private clinic will set you back about US\$15 to US\$25. You'll pay about US\$40 to US\$50 for a routine cleaning at the dentist.



Hospital Punta Pacífica is one of the most high-tech hospitals in the region



The Panama Clinic is conveniently located next to a hotel, mall, and doctor's offices on the Pacific Center campus

## Superior Schools And A Family Friendly Environment

Safety, proximity to international schools, access to Parque Omar, and endless options for recreation and entertainment make San Francisco a popular choice for families. Plus, there are still zones consisting entirely of private homes with spacious yards—great for raising children.

Many families live in the area, and the park is always filled with parents and children celebrating birthday parties, having picnics, and playing sports and games.

Private international schools in San Francisco include York International School, Oxford International School, Louis Pasteur French-Panamanian School, and Albert Einstein Institute. The French-Panamanian School boasts a trilingual curriculum: French, Spanish, and English. Albert Einstein Institute is rooted in the Jewish faith.

Early childhood music lessons are tremendously beneficial for young minds. If you'd like to sign your child up for singing, guitar, violin, cello, or orchestra lessons, the In Harmony Panama center offers classes for babies, toddlers, and children up to seven years old.

ADEN University in Torre de las Americas in Punta Pacifica is a private university offering pre- and post-graduate degrees in business fields. If you're interested in going back to school and studying marketing, international business, business administration, finances, entrepreneurship, or another business degree, ADEN offers both in-person and virtual courses.

## Buying Your Dream Home Or Apartment

I met with Daniela Mezzalira from the real estate company RE/MAX Panama to learn about the market for buyers and renters in San Francisco. She has more than a decade of experience working in the real estate industry in this country and her clients are commonly English-speaking expats whom she helps to adjust to life in Panama.

I asked her what the main draw is to San Francisco for her clients, and she explained that the majority are



Parque Omar has two spacious playgrounds for children



The French-Panamanian School boasts a trilingual curriculum

looking for a “suburban lifestyle in the city center.” The location, proximity to all necessary services, and high-quality buildings with sea views and complete amenities bring people to the area. She remembers a client who originally planned to live in Costa del Este, but it was outside his budget. With her help he discovered an almost identical lifestyle in San Francisco but at a lower cost.

Daniela tells me that the majority of people buying property in San Francisco are couples with children purchasing their second home, expats, and investors planning to rent their properties out to business executives. With the high number of multinational companies nearby, renting apartments to executives is a lucrative investment option.

She recommends investors look to the neighborhoods of San Francisco, Coco del Mar, Paitilla, and Punta Pacífica. Altos del Golf is a niche market... most residents here are Panamanian or expats from other Latin American countries. She suggests Altos del Golf as a smart investment choice for Latin American investors.

Daniela says that retirees should consider Punta Pacífica, as it's more secluded and is close to the

Corredor Sur (for quick access to the airport and other parts of the city), Multiplaza, and Hospital Punta Pacífica. It's a safe area and all services and conveniences are close at hand.

Punta Paitilla is home to a large Jewish community, and there are at least three synagogues and a few Kosher grocery stores in the neighborhood. Albert Einstein Institute is only a few minutes away in Punta Pacífica, along Vía Israel. Most residential buildings are equipped with Shabbat elevators. Many Jewish expats favor Punta Paitilla for the sense of community it offers.

She emphasizes that now is the time to buy real estate in San Francisco as prices are still low (in most neighborhoods) from the pandemic. The exception is Punta Pacífica, which immediately returned to normal.

There are excellent deals to be found throughout San Francisco, but you won't have much time to take advantage of these post-pandemic discounts. Rents have increased 15% to 20% in the last three months alone due to never-before-seen demand. Daniela calculates that capital appreciation will hit 30% by the end of the year.



Here's what you can expect to pay for real estate in different neighborhoods in San Francisco. We're talking about mid-range properties—you'll find luxury, multi-million-dollar homes, condos, and penthouses in any one of the following areas...

**San Francisco:** Apartments cost about US\$150,000 to US\$320,000. Houses are expensive as the land in this neighborhood is coveted by businesses. A home will set you back US\$500,000 to US\$800,000.

**Punta Pacífica:** An apartment in this elite neighborhood runs US\$350,000 to US\$500,000. Homes are few and far between and cost at least US\$800,000. Properties on the Ocean Reef Islands—the two luxury, man-made islands right off of Punta Pacífica—cost US\$1.2 million to US\$2 million or more.

**Coco del Mar:** Apartments in this new, upscale neighborhood cost between US\$180,000 and US\$300,000. A penthouse with a sea view will set you back around US\$530,000. House prices range from about US\$750,000 to US\$1 million and up. Properties tend to be cheaper in the outer areas of Coco del Mar near Panama Viejo neighborhood.

**Paitilla:** Plan to spend US\$300,000 to US\$500,000 for an apartment. Prices are comparable to those in Punta Pacífica, but you'll find great deals in older buildings. There are listings for as low as US\$225,000. There aren't many homes in Paitilla, and they cost upwards of US\$800,000.

**Marbella:** This high-end neighborhood has a mix of old and new buildings. Budget US\$150,000 to US\$500,000 for an apartment and at least US\$800,000 for a home.

**Carrasquilla:** Apartments in this developing neighborhood cost US\$120,000 to US\$150,000.

## The Rental Market Offers Something For Everyone (And Every Budget)

Rental rates vary greatly in San Francisco depending on the neighborhood, the size of the unit, the number of bedrooms, how new the building is, whether it's furnished or unfurnished, and what amenities are included. You'll pay more for sea views.



The San Francisco Bay apartments offer stunning sea views and easy access to the Corredor Sur



The Ocean Reef Islands boast million-dollar condos and a private marina

To find better deals, use online local listings like Encuenta 24 o Compre O Alquile. English-language listings feature much higher prices as they're targeted at expats.

Most rentals in San Francisco are apartments, but you will find some homes, especially in the *barriada* of San Francisco.

Here's a list of the average rent for a furnished mid-range, two-bedroom apartment by neighborhood...

**San Francisco**—Apartments run about US\$1,000 to US\$1,500 a month, but you can find deals as low as US\$900.

**Punta Pacífica**—You'll spend anywhere from US\$1,000 to US\$2,500 a month for a comfortable apartment.

**Coco del Mar**—Plan to spend US\$1,500 and up to rent an apartment in this luxury neighborhood.

**Punta Paitilla**—Budget US\$1,000 to US\$2,500 a month. You can sometimes find rents lower than US\$1,000 in older buildings.

**Marbella**—Apartments here cost US\$1,100 to US\$2,000 a month. You can find basic, one-bedroom units for as low as US\$750 a month.

**Carrasquilla**—Set aside US\$800 a month for a modern apartment in this lower-cost neighborhood.

In Panama City, contracts are usually written for 12 months, and you'll pay a security deposit and the first month's rent (and sometimes the last month's rent, too) upon signing. This depends on the landlord.

## Unique, Trendy Businesses Wanted

San Francisco is one of the best areas in Panama City to start your own business. Its high socioeconomic status and population density create a profitable business environment. There are always crowds of people—potential customers—here, both residents and those who visit the area to eat, drink, and shop. The enormous expat community is another advantage... you could tailor your business to cater to other foreigners, or advertise your start-up in expat



Residential buildings in the heart of San Francisco



Luxury apartment towers in Punta Pacífica



Coco del Mar promises an upscale, fully appointed lifestyle

Facebook groups where you're sure to find clients. Most expats are eager to support one another.

San Francisco has the added benefit of being one of the tourism centers of Panama City. There are always high numbers of people moving through its streets.

Because there are already so many restaurants, bars, shops, and other places to spend money in San Francisco, you'll need to get creative. Your business needs to offer something that the thousands of others don't. You'll need a unique idea to catch the attention of potential customers.

San Francisco already has tons of hamburger joints, fast food restaurants, and places to grab a beer. It's lacking in niche restaurants. A restaurant or café that serves a variety of healthy, nutritious foods could be a big hit. Since moving to Panama I've often wished that someone would start a soup and salad bar here... the kind that has a variety of soups and salads to choose from every day. I've yet to find one in Panama City.

You could also open a restaurant and serve food from your home country, especially if it's a cuisine not commonly found in Panama.

A bakery, dessert shop, or candy store is another good bet, especially if the goods you're selling are different from the norm.

You could also capitalize on the lack of affordable gyms in San Francisco by opening a less-expensive fitness center.

There are many families in the area, but there aren't a lot of indoor entertainment options catering to them. A family fun center with some combination of bowling, laser tag, arcade games, Go-Karts, and other fun activities would fill this gap and would bring in hundreds of families each month.

Think about what other activities are popular in your home town but may not exist in Panama yet, then re-create them here.

If your business idea is trendy or special in some way, it's likely to take off in San Francisco.

One of the most important things you should do is to create an Instagram account for your business. Most businesses in Panama City have them, you'll bring in more customers this way.





## No Matter Your Interests, You'll Never Be Bored...

If you enjoy spending time outdoors, you're in luck because in San Francisco you'll have Parque Omar and the Cinta Costera right at your doorstep.

Parque Omar offers activities for all interests. You can run, jog, or bike the shaded trail that wraps around the park or have a picnic beneath the giant mango trees. If you have children, they can run and play on the large playground, and if you have a dog, they can roam free in the grassy and spacious dog park complete with an obstacle course. If you're into fitness, there's free outdoor exercise equipment and several fields and courts where you can join a pickup game of baseball, soccer, tennis, or basketball. There's a public swimming pool that only charges a small fee and a skating rink.

You can regularly find yoga, dance, and other fitness classes in the park.

In the summer there are plays and open-air concerts and Musicalion—a free five-day event with more than 100 musical performances—comes to Parque Omar each year.

Parque Omar is home to the National Library, murals and art displays, food carts, juice and smoothie stands, movie screenings, and several festivals including the annual children's festival, a three-day celebration with games, culture, and education for kids of all ages.

The Cinta Costera is the 9-kilometer (5.5-mile) costal beltway that runs alongside the Bay of Panama, beginning at Punta Paitilla and ending at El Chorillo. It's smoothly paved, with wide, palm tree-lined walking and bicycle paths and stunning views of the city skyline, Casco Viejo, and the sea. You can walk, run, bike, or rollerblade (if you don't have your own bicycle or skates you can rent them from tents for about US\$5 an hour), enjoy a cold *raspado* (a Panamanian shave ice with condensed milk), join a game of basketball or volleyball in one of the many parks and green spaces, or simply relax on a bench and take in the scenery.

The Cinta Costera hosts *Recreovía* every Sunday morning from 6 a.m. to 12 p.m. with many free



Join a pick-up game of basketball at Parque Omar



Parque Omar offers free outdoor workout equipment



My dog, Sally, enjoying the dog park at Parque Omar

activities like bike rentals, cycling classes for children, yoga, dance classes, aerobicing classes, rollerblading and roller-skating classes for all ages, and more.

The Atlapa Convention Center has capacity for over 10,000 people and boasts 19 rooms plus an auditorium with over 2,800 seats. World-class events are held here throughout the year including plays, art exhibitions (like the Vincent Van Gogh interactive experience), ballets, concerts, talks and presentations, meetings, and much more.

Your best option for shopping is Multiplaza mall, where you'll find over 500 stores ranging from low- and mid-end to luxury shops like Louis Vuitton, Versace, Dolce & Gabbana, Coach, and Rolex. A whole wing of the mall is filled with high-end and designer stores.

At Multiplaza you'll find a mix of U.S., European, Asian, and Panamanian stores. You'll recognize many from back home, like GAP, Tommy Hilfiger, H&M, Lacoste, Columbia, and Calvin Klein.

Once you've finished shopping you can go see a film at the Cinopolis movie theater on the top floor.

San Francisco is the best gastronomic neighborhood in Panama City. On every corner you'll find artsy restaurants and cafés and trendy bakeries, bars, and pubs. Here's a list of must-try eateries and drinkeries...

**For *comida típica*, an authentic Panamanian meal:**

El Trapiche—they serve a *bandeja típica*, a sampler with a selection of Panama's traditional cuisine.

**For fine dining:** Maito (one of the best restaurants in Latin America), Intimo, Azafrán, Casa Escondida, Los Años Locos, Brutto, and 5inco are worth your attention.

**For a casual meal:** Tacos la Neta, Ciao Bella Pizza, Esa Flaca Rica, La Tapa del Coco, Botánica, Nación Sushi, Al Vecchio Forno, and Tsugoi are some of the best-loved eateries in the area.

**For a local artisanal beer:** El Republicano, Cervecería Central, Istmo, and La Rana Dorada are a few of the most popular *cervecerías* in the city.



Multiplaza is a shop-a-holic's paradise



Casa Escondida offers a fine-dining experience in a garden setting



Roadster's Diner claims to serve the best milkshakes in Panama and is the home of the 10-pound hamburger challenge

**For an unforgettable cup of coffee or brunch:** head to Leto Coffee Brew Bar, Kotowa Coffee House, Café Unido, Café Lavanda, Athanasiou, Mika Bazar Café, or Siete Granos.

## A Peaceful Area With Low Crimes Rates

San Francisco is one of the safest areas in Panama City. Its low crime rates and high sense of peace and security makes it an attractive zone for families and expats.

There's a strong police presence throughout the *corregimiento*, especially in busy and touristic places like Parque Omar, Multiplaza, Calle 50, Punta Pacífica, Punta Paitilla, and the main roads. All residential buildings, hotels, banks, malls, supermarkets, car dealerships, and many pharmacies and stores have security guards at the entrance.

While violent crime does sometimes occur, it's very rare and not something you'd fall victim to as an expat. Most crimes in San Francisco are crimes of opportunity, like pickpocketing and petty theft. You can protect yourself by keeping valuables out of sight, not flaunting expensive items, and locking your doors.

As long as you're responsible and aware of your surroundings, you can walk around most of San Francisco during the day and you'll be perfectly fine. There are always crowds of people out and about. You can walk at night, too, if you stick to the main streets and well-lit areas.

Stay out of Boca La Caja at any time of day—it's the bayfront slum you see from the Corredor Sur right before Punta Pacífica. You'd have no reason to be there and you won't end up there by mistake.

Carrasquilla is improving, but you should stay alert and use more caution than in other *barriadas* of San Francisco. Avoid the area at night.

As a woman in my mid-20s, I regularly walk alone in San Francisco and I've never once felt the slightest bit unsafe. In fact, I've never felt safer in a major city.



Istmo Brew Pub regularly hosts game nights and movie and football watch parties



Café Lavanda is known for its French cuisine, artsy desserts, and lavender décor

Crime has decreased in the *corregimiento* in recent years, thanks to an increase in police foot patrols and the rise of neighborhood watch groups.

## Infrastructure And Accessibility

Owning a car will make your life more comfortable and convenient. San Francisco is a large *corregimiento* and, like the majority of Panama City, it isn't very walkable. Sidewalks are uneven, crumbling, nonexistent in places, and open manholes and other hazards are common. If you have a mobility problem, you'll want a car as walking would be hazardous.

Accessibility for people with disabilities is lacking in San Francisco, as it is throughout Panama City. While you will see priority parking spaces for people with disabilities (and for pregnant women, as well), elevators in most tall buildings, and the occasional ramp, disability-friendly bathroom, and power-assisted door, accessibility features aren't common here.

If you have a disability or mobility issue, it'd be a good idea to take an extended vacation to San Francisco and spend a couple weeks determining whether the lack of accessibility would negatively affect your experience here.

Overall, San Francisco has better infrastructure than most places in Panama City.

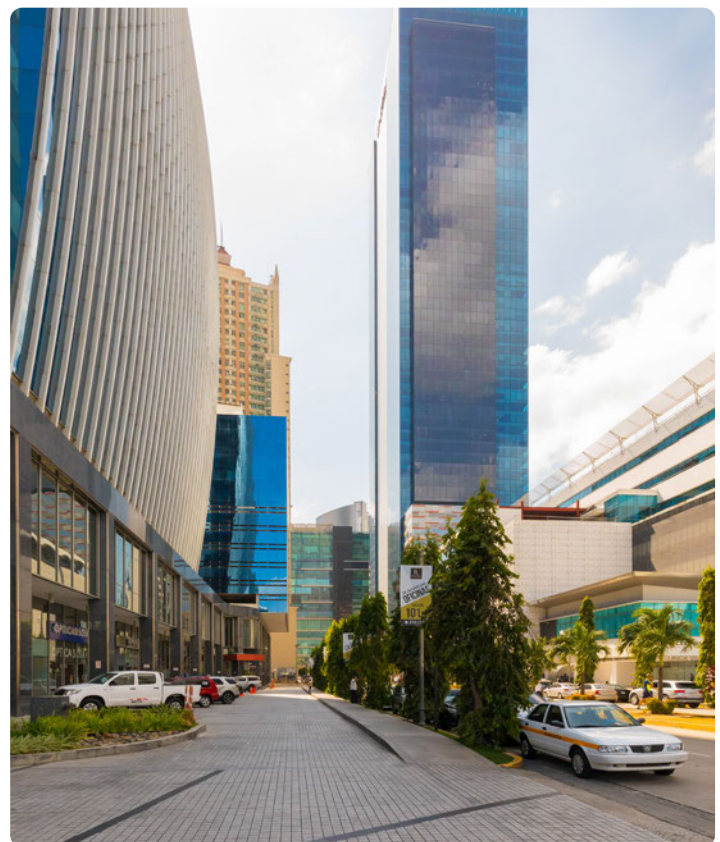
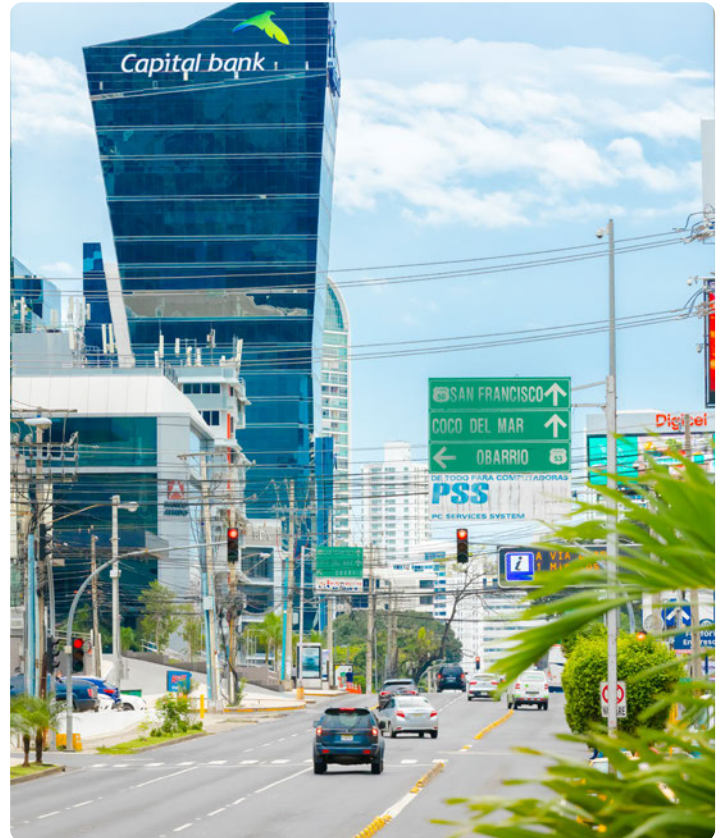
The roads are in satisfactory shape, but there are obstacles you should watch out for to take care of your car, like potholes and drainage without lids. That said, the streets are easy to navigate and San Francisco is one of the only areas in Panama City where you'll see street signs on every corner.

Besides the sidewalks and roads (which are in need of improvement), San Francisco boasts excellent infrastructure... some of the best in Central America. It tends to be best in newer and more upscale neighborhoods like Marbella, Punta Pacífica, Punta Paitilla, and Coco del Mar.

Call San Francisco home and you'll enjoy affordable and reliable high-speed internet and Wi-Fi in almost every coffee shop and restaurant. There are even coworking spaces, making San Francisco an exceptional destination for remote workers and digital nomads.

Power outages are common in Panama City (especially during the rainy season) but usually only last a few minutes.

You'd never need to step foot outside of San Francisco to find what you're looking for—there are supermarkets, hardware stores, department stores, shopping malls, banks and ATMs, veterinarians, hospitals, pharmacies, dentists, gyms, salons, barber shops, schools, art galleries, auto shops, real estate agents, insurance brokers, lawyers, and anything else you might want close by all within its boundaries.



There are no metro lines in San Francisco, but multiple bus routes pass through the area all day and most of the night. Rideshare apps like Uber, inDriver, and DiDi are available 24/7 and are much better options than yellow taxis.

## Is San Francisco Gay Friendly?

Panama isn't a gay friendly country yet, but in terms of safety and community, San Francisco is one of the best places to live in Panama if you're a member of the LGBTQ community.

The large and diverse expat community, high population of young people, and higher incomes (meaning higher education levels) found in San Francisco make the area more accepting and tolerant than other areas of the city and the country.

You might still have a dirty look or insult hurled at you, but the risk of hate crimes and other severe acts of discrimination is lower in the peaceful neighborhoods of San Francisco.

In San Francisco and Panama City as a whole you'll find organizations, events, and establishments catering to the LGBTQ community. Non-profits like World Pride Panama, PFLAG, AHMNP, Fundación Iguales, United Nations, the U.S. Embassy, and others fight for the human and civil rights of the LGBTQ community. Volunteering with one of them is a great place to start if you're looking to make connections. They all regularly advertise events, meet-ups, talks, and seminars for the LGBTQ community and its allies in Panama City.

There's a Pride March every June in Panama City and it attracts thousands of participants each year.

In Panama, same-sex marriage remains illegal and the government offers no rights nor protections to the LGBTQ community.

## Environment

The downside of Panama City's rapid development is the pollution, deforestation, and sustainability issues it has created. It's estimated that 30% of the city's waste ends up in the bay, making it unsafe for swimming.

Panama has a garbage problem, and you'll see trash strewn about the streets and in bodies of water.

While there are groups and initiatives working to solve these issues, the garbage problem is inescapable in Panama. You'll get used to it after a while, and if you don't, Panama probably isn't the haven for you.

The garbage problem is worse in low-income and outlying areas where the garbage truck doesn't pass through as often. Fortunately, the garbage truck makes frequent rounds through San Francisco, and there are groups dedicated to trash clean-up... the streets in most neighborhoods of San Francisco—and especially the upscale ones—are noticeably cleaner than much of the city.

Parque Omar is well-maintained and kept mostly litter-free. You can enjoy the wide expanses of green grass and trees without the eyesore of pollution.

You won't find the air pollution that plagues many Latin American capitals in Panama City. The small population and nearby rain forests keep the atmosphere smog-free.

## Is San Francisco For You?

Here's a checklist to help you out...

- Do you consider yourself a city person?... Do you get a thrill from the fast pace of urban life and the multitude of activities that are constantly available to you?
- Do you dream of a condo or penthouse in a high-rise tower with sweeping views of the city or sea? Or a family home with first-rate international schools and a huge park nearby?
- Are you intrigued by art and other high-culture pastimes, such as music, dance, and theater?
- Do you appreciate a balance between indoor entertainment and outdoor recreation activities? Perhaps a jog along the bayfront or a game of basketball in the park in the morning and a trip to the movie theater or dinner at a fancy restaurant in the evening?

- Are you moving with school-aged children? Are you interested in having them become bilingual, maybe even trilingual?
- Would you feel more at ease in the presence of a large, well-connected expat community? Are you still learning Spanish?
- Is having world-class health care facilities nearby a priority?
- Do you enjoy trips to the mall, and having a wide variety of stores to choose from, many that you'll recognize from home?
- Are you a foodie?... Do you love to try new restaurants, coffee shops, cafés, and pubs? Do you enjoy many different kinds of cuisines, and are you always on the lookout for something new to try?
- Are you looking for a suburban atmosphere, but with the conveniences of a city-center location? Did you gravitate toward Costa del Este, Clayton, or Albrook, but they were outside your budget?

If you answered yes to most of these questions, you owe it to yourself to plan a long vacation and check out San Francisco now. This is likely your ideal new home overseas.

Now take a look at this checklist. Do you see your pet peeves in any of the following?...

- **Traffic**—San Francisco has a high population density, and the area's population continues to grow rapidly. This creates heavy traffic (known as *tranque* in Panama) especially in the mornings and evenings. The city's main thoroughfares pass through San Francisco, creating a lot of congestion.
- **Noise**—This won't be an issue if you live in a quieter neighborhood, but if you're near Calle 50, Vía España, Vía Israel, Vía Porras, or any of the other main roads, be prepared for a lot of honking and road noise.
- **High cost of living**—Your monthly budget will depend on several factors, including the neighborhood you choose to live in and whether you live a more "local" or "imported" lifestyle. While there are great deals to be found in San Francisco, and it's less expensive than Panama's "suburbs" (think Costa del Este), the cost of living here is significantly higher than the national average. It's not an affordable area on a typical middle-class Panamanian income.



- **Busyness**—New buildings are going up all the time, people from Panama and abroad are flocking to the area, there's a high level of commercialism, and there are always lots of people out and about. Finding solitude here, or a laid-back lifestyle, would be difficult, maybe impossible. This isn't the haven for you if you're not a people person or want to be far from modern society.

... If so, but you're still intrigued by San Francisco, come to Panama City and spend a couple weeks in San Francisco, staying in different neighborhoods. If you're not big on city life, the quieter residential areas in San Francisco neighborhood and in Coco del Mar are better suited to your needs. You'll find beautiful,

private homes in both areas... some tucked back in the foliage. Stay in Airbnbs rather than hotels, that way you'll get a feel for what your life would be like here.

San Francisco promises the best of city living, and not many neighborhoods in Panama City match what it has to offer.

Thousands of retirees, families, investors, entrepreneurs, and young expats from all over the world have made their home in this vibrant, trendy, metropolitan *corregimiento*.

If you seek an exciting, urban, and fully appointed lifestyle, you owe it to yourself to join them. 🌸



### About The Author

Gabrielle Wells graduated from university in May 2021 and relocated to Panama in June. She has traveled extensively throughout Mexico, Ecuador, and Panama, and always planned to one day live abroad. Many of her travels have been solo, and this has given her the chance to fully immerse herself in each place she has visited. She visited Panama for the first time in 2018 and fell in love with its natural beauty and local culture. On the weekends she enjoys volunteering, spending time at the beach, exploring Panama's old town, Casco Viejo, and hiking in the breathtaking natural parks outside the city.



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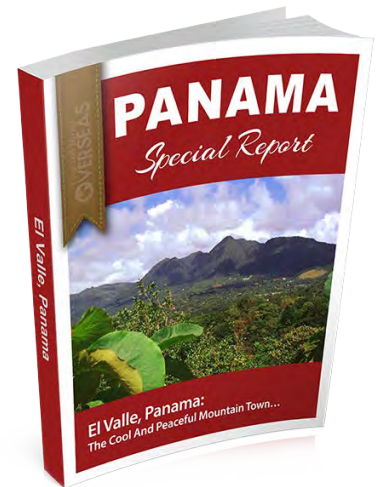
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