

# PANAMA

## *Special Report*



**Puerto Armuelles:**  
Idyllic Beaches, Friendly Locals,  
And An Old-School Vibe

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## *Special Report*

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# PUERTO ARMUELLES

—Idyllic Beaches, Friendly Locals, And An Old-School Vibe

BY REBECCA TEETERS

Waves wash across miles of empty beach while pelicans soar overhead. Palm trees sway in the ocean breeze. This is the quiet side of Puerto Armuelles, Panama—the side that draws expats into its fold.

The town bustles with street vendors and people going about their business. Puerto isn't your typical beach town... The town center is a different world from the tranquil beach to the east.

Puerto Armuelles is in Chiriquí Province and is the capital of Barú District. It has a storied history and is a vacation spot for those escaping the cities. Though small, Puerto (as the locals call it) has much to offer, including miles of unspoiled beaches.

## History

Puerto Armuelles was originally known as Rabo de Puerco and few people lived here.

In 1927, the Chiriquí Land Company branch of United Fruit Company (now Chiquita Brands International) entered the picture. The banana industry was thriving

throughout Central America, and the deep waters of Bahía de Charco Azul were ideal for the construction of a large shipping port. United Fruit Company transformed Rabo de Puerco—with its miles of land and few residents—into today's Puerto Armuelles.

After the pier, the company built the town of Puerto Armuelles, implementing infrastructure like roads, a rail line connecting banana plantations to downtown, schools, aqueducts, and homes.

Small houses were built for dock workers and larger ones for management. These homes, many of which are still standing, had the most modern technology available. They were built to withstand the area's frequent earthquakes, and the builders used termite-resistant hardwoods.

In 1932, United Fruit Company built a hospital, one of the first in the area.

The pier has fallen into disrepair, but it's still the most iconic image of Puerto.

Puerto thrived at the height of the banana era. Unemployment was low and jobs were plenty—mechanics, carpenters, menial laborers, drivers, and others were in high demand.

In 1990, Puerto's population was 46,093. In 2003, amid labor disputes, Chiriquí Land Company left Puerto permanently. This was an economic blow to a town that lived and breathed bananas. The town slid into a recession as young people left to work in cities. By 2010, the population had dipped to 20,455.

Since 2010, Puerto has been reviving itself... people have found new work, expats are moving to the area, and growth has come slowly but steadily.

### What Makes Puerto Tick?

There's more to this town than its pier and the banana industry. It's a place where everybody knows each other. People stop to chat, everyone yells *hola* when passing on bikes, neighbors help one another, and children run in the middle of the road. It's a place where everyone feels welcome and no one is a stranger.

Vegetable trucks prowl the streets selling fresh goods from Volcán. Fishermen bring in daily catches and sell them at the *mercado*, in truck beds, or on bicycles. There are a handful of grocery stores, two banks, and several ATMs.

Head to the beach when you're done in town. Miles of unspoiled coastline and gentle waters make for a tranquil afternoon stroll or a quick dip to wash away the heat of the day.

For a small town, Puerto has a lot to offer and what it doesn't have, you probably don't need.

### Finding Puerto Armuelles

Puerto Armuelles is off the beaten track, which makes finding it almost as hard as pronouncing "Armuelles."

Puerto is about eight hours from Panama City and the country's only international airport. The distance means it's not a popular tourist destination. This is why people love Puerto: you have to want to find it.



Puerto Armuelles pier



Fresh fruit in Puerto Armuelles





There are several ways to get to Puerto...

Buses run constantly and are the most cost-effective option. You can catch a Panachif bus from Panama City to the Costa Rican border several times a day. The ride is long and slow, but the buses are well equipped and have air conditioning.

To cut your travel time, there's an overnight express bus from Panama City. It will drop you at the border in the early morning, and you may have to wait until the first buses to Puerto start to roll around 5 a.m. The trip costs about US\$25.

From David, you can catch a bus at the main terminal, which is about 15 minutes from the airport. Buses from David run frequently, pass through Bugaba, and make stops to pick up and let off passengers. Puerto is the final destination, and you'll be dropped off in the town center. The ride costs roughly US\$4.

There's no direct air access to Puerto, but both Copa Airlines and AirPanama have daily flights to David. Copa flies from Tocumen Airport and AirPanama from Albrook. Both are comparative in price (US\$140 to US\$160) and availability.

## Where Is Puerto Headed?

Puerto Armuelles may seem stuck in the past, but it's inching forward. Many developments planned for the area were put on hold during the pandemic. It's uncertain when the government will continue them. Projects on the drawing boards include renovation of the pier, a beachside walkway, sewer improvements, airport renovations, and road development.

## Expat Community

Though Puerto is a small town, its expat community is growing. Las Palmas neighborhood has historically been an expat community, and there are large homes on sizable lots. Built for the executives of the banana company, these homes are more spacious than a typical Panamanian home, and the quiet neighborhood attracts expats.

In recent years, Corazón de Jesús neighborhood has also seen growing expat numbers. This area is about 10 minutes out of town, but closer to the



Arriving in Puerto Armuelles



Going old school



Typical Las Palmas home



beach than Las Palmas. There are empty lots and inexpensive homes, giving you the chance to build your dream home or renovate an older home.

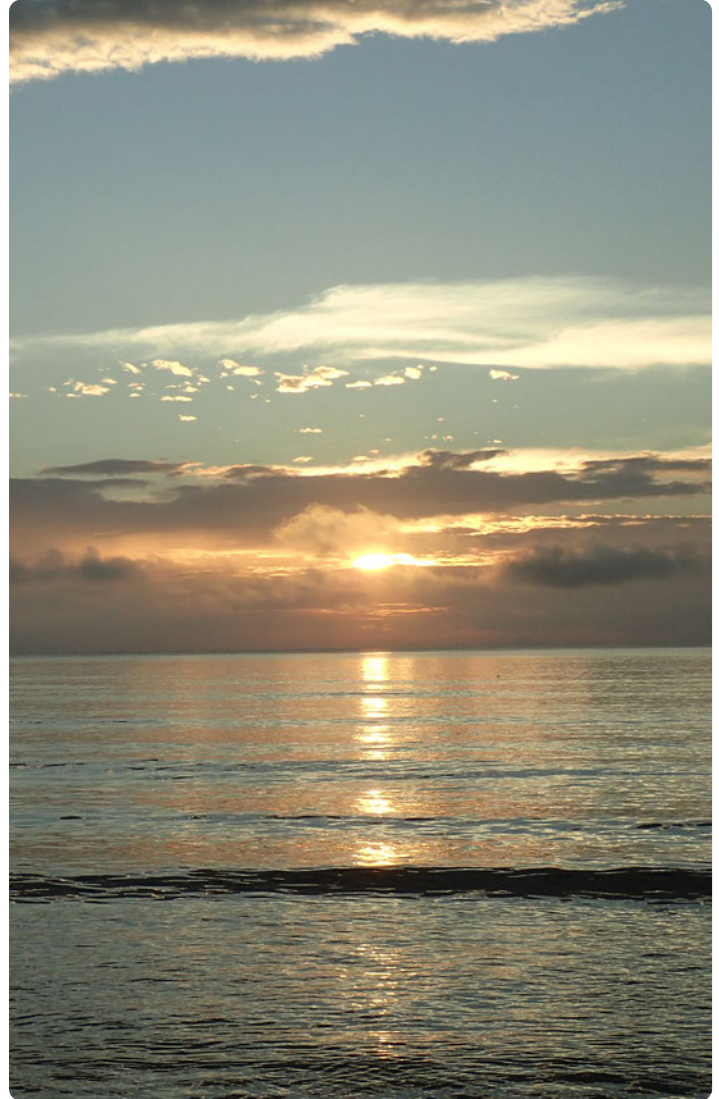
Recent improvements to the road toward Limones have also begun to attract expats looking for the beach life. Several homes and a boutique hotel have been built along the beach.

These areas hold the most expats, but there are foreigners scattered throughout town, each looking for their own paradise.

Nothing in Puerto is far away, making it easy for expats to organize events. Whether it's a wine get-together among friends, a potluck dinner, or a game of pool, you'll see expats frequently socializing.

There are also clubs—a book club, surf club, cross-fit classes, and poker night. Not all expats join every event, but if you're looking for entertainment and to practice your English, there are opportunities. If you can't find something that interests you, Puerto is open to new ideas.

There are several volunteer options in the area. Expats volunteer with local veterinarians, pet adoption programs, and in the nearby Las Ambrigis assisted living facility. There's also a reserve behind Las Palmas that has been working on reforestation projects. Not all activities are organized—some expats just head out to the beach to pick up litter.



A quiet beach in Puerto Armuelles







Bags of fresh vegetables at a produce stand

## Affordability

Puerto is affordable when compared to most beach towns. You can live well here with or without a fixed income. Expats say they spend about half the amount they did in the United States or Canada.

The first thing most people mention is utilities. With the ocean breeze, the outdoor lifestyle, and open-home designs, people don't run air conditioning all day. Even if you do, the cost of electricity in Panama is less than in North America.

A couple who only uses floor fans and no air conditioning will spend about US\$20 to US\$30 per month on electricity. If you use air conditioning at night, your bill could be closer to US\$100. Other monthly utilities are fixed at US\$9 for water and US\$4.50 for trash.

Rice and beans are the base of the Panamanian diet, but you don't have to limit yourself to that to keep a low budget. Vegetable stands throughout the area sell produce cheap. A one-pound bag of tomatoes costs US\$1, and you can buy 20 plantains for the same price.

Seafood is a luxury in many places but not in Puerto. Each day, the market has a variety of fresh-caught seafood. Unlike the United States where a pound of shrimp can cost over US\$15, the same quantity in Puerto costs only US\$2.50 to US\$5, depending on the size of the shrimp.

People say that living in Puerto is like living a rich man's life on a poor man's budget.

Click [here](#) for my more detailed breakdown of estimated monthly expenses.



## Staying Busy

There are days when little happens in town, but the beach is always open and the weather makes the water inviting year round.

If you aren't big on the ocean, there are a variety of recreational sports. There are daily soccer games, and basketball courts are scattered around town with the main gymnasium offering organized leagues. In Las Palmas, the public pool is open for recreation in the afternoons and swim classes in the mornings. An expat group offers cross-fit classes several mornings each week.

Baseball is a nationwide obsession, and there are opportunities for everyone to get involved... T-ball leagues for small children, semi-professional leagues for teenagers, and veteran softball leagues for the over-50 crowd. Women's softball leagues are also popular.

If you're not up for playing, you can be a spectator. The recently renovated stadium in Río Mar—Glorias Deportivas Baruenses—hosts regional games.

If you're not in the mood to sweat, check out one of the several pool halls around town... you can play a game for less than your beer tab. There's a poker game on Friday evenings by invitation.

Puerto doesn't have a movie theater or concert hall, but there's no shortage of music. In November, several holidays are observed throughout Panama, and Puerto celebrates with parades. The streets fill with costumed children and marching bands.

At Christmas, Santa Claus makes an appearance.

In June, there's an annual fair with rides and cotton candy.

There's a variety of things to do in Puerto, and these activities are a great way to get to know your neighbors and meet new people.

## Do I Need To Know Spanish?

Speaking Spanish is a useful skill if you're living in Panama, but if you don't, you can survive. A laid-back community has its advantages—no one's in a hurry, and if someone doesn't understand you, they'll try again. They'll point, nod, and stick with you until someone can translate. You won't have that luxury in busier places where time is money.

If you don't speak Spanish, you should at least practice the basics... The more time you spend around friends and neighbors, the more words you'll pick up.



Recreational softball is a popular pastime in Puerto



The older generation has learned some English through working with the banana company.

If all else fails, you can always point and use hand gestures. This won't work if you're building a house, but it'll help you get through buying groceries.

There are no formal Spanish schools in Puerto, but several people offer tutoring in a private setting. You can find them through research and recommendations.

## Buying A Home

The property market in Puerto is diverse. There is much to consider, including different neighborhoods, the style of homes, the asking price, and the true market price. Most people choose a neighborhood first because each area of Puerto has pros and cons.

The popular neighborhoods include:

**Las Palmas:** Built by United Fruit Company, the homes were designed for foreign executives. Many are two- and three-bedroom homes, and the floor plans are more spacious than most homes in Puerto. They also have large properties.

**Price Range:** US\$80,000 to US\$180,000

**Corazón de Jesús and Cucuy:** Located 10 to 15 minutes outside town, these up-and-coming expat neighborhoods are close to the beach. They're similar in location and landscape, and you have several options here. There are smaller lots and homes that could be remodeled—these are usually found through word of mouth. There are remodeled homes and lots for sale, too.

**Price Range:** US\$100,000 to US\$395,000

**San Vicente:** About 10 minutes from downtown on foot, this is a popular Panamanian neighborhood that offers nicely sized homes. Some homes back up to the ocean while others are only minutes away. This neighborhood is home to Puerto's two main hotels.

**Price Range:** US\$50,000 to US\$295,000



A typical home in Barrio del Carmen

**Barrio del Carmen:** The homes—which are mainly old Chiriquí Land Company houses—are mostly two stories and made from hardwoods. Though some of the homes need extensive work, it's a budget-friendly area. Only a two- to five-minute walk from downtown, there are vendors in this area, selling everything from vegetables to pots and pans. Many of the homes have (or could have) ocean views.

**Price Range:** US\$17,000 to US\$40,000

## Rental Market

Finding a rental property in Puerto can be challenging, but it's getting easier. Five years ago, properties were unfurnished, except for an odd chair or broken table. Finding a furnished apartment took a lot of effort. Most of the available rentals were found through word of mouth. If you weren't already living in Puerto it was even more difficult.

The market has grown as more expats have moved to the area and discovered the need for rentals. Builders are adding mother-in-law suites to new homes, and owners are using extra space on their property for small apartments.

Most expats realize, based on their own experiences, that renters aren't interested in buying new furniture and appliances and are offering furnished rentals. In today's



world, it's easier to find rentals thanks to social media. You can find rentals on rental sites and Facebook pages.

Rentals in the area are affordable, with the exception of vacation homes. You'll find one-bedroom apartments for about US\$300 a month and two-bedroom apartments for about US\$450, depending on the neighborhood.

Houses have a larger price range and it's important to ask more questions. Some people rent out homes while they're away, and these homes will likely be furnished but may not be appropriate for long-term use. The price range is about US\$400 to US\$850 per month, but rentals can be negotiated, so don't be discouraged by the asking price.

## Health Care

Puerto Armuelles is the capital of Barú District. One of the advantages of being the business hub of the region is health care—there's no shortage of doctors here.

If you need a prescription or a finger stitched, there are several private clinics in town. These are small, one- or two-room facilities, usually with one doctor and one nurse. You can walk in or call ahead to avoid waiting in line. Most consultations

cost about US\$5. Something more serious, like stitching a finger, will cost about US\$15.

If you have a serious medical condition, head to Puerto's large Hospital Dionisio Arrocha. It's been under renovation for several years and offers comprehensive care, including an emergency department. It's a low-cost facility and wait times can be long. Bring a book.

Puerto has several dental clinics that will cover most of your needs. Many have English-speaking staff.

## Starting A Business

Starting a business in Puerto isn't difficult. There are multiple properties for sale downtown, as well as several businesses outside of town.

Deciding what kind of business to start could be a challenge. Puerto isn't a tourist destination, and unless you're opening a hotel, you'll be dependent on the local population as clientele. If you can find the right niche market, you shouldn't have a problem.

You'll have to deal with Panamanian bureaucracy... There are rules and regulations that need to be met and can be overlooked by foreigners.



Hospital Dionisio Arrocha under renovation



You must have residency in Panama and a work permit. Working without papers can get you in trouble and possibly deported.

Liquor licenses are required for alcohol sales and taxes need to be paid yearly.

The first step for doing business in Puerto is finding a trustworthy lawyer—they don't need to be based in Puerto as much of the paperwork will be done in David. Your lawyer will make sure you understand the laws and stay out of trouble and will help you with paperwork.

There's room for growth here, so if you have an idea, Puerto is open for business.

## Getting An Education

Puerto Armuelles has no shortage of schools, but there's no international school here—you'll find a few in David.

There are numerous primary schools in Puerto. The most popular for expat children is Escuela Las Palmas (Las Palmas School). It was founded in 1929 by Mr. H.R. Holcomb, the manager of Chiriquí Land Company.

His goal was to provide a bilingual education to the children of the company's employees. Today, Escuela Las Palmas has an English-based curriculum that uses grade-standard textbooks from the United States. It's recognized by the Panamanian Ministry of Education.

Colegio San Antonio opened its doors in 1954 and is located in downtown Puerto. It has a religion-based curriculum and was originally a high school but now accepts elementary-aged students, too.

Escuela Secundaria Puerto Armuelles (ESPA) is Puerto's main high school. It draws students from the greater Puerto area and is a short walk from downtown. Their marching band is one of the most prominent in parades.

Centro de Estudios Superiores de Bellas Artes is an art school. They offer classes several days a week and are open to the public. Local expat children enjoy painting classes in the afternoons.

## Is Puerto Disability Friendly?

Living with a disability is a challenge anywhere in the world. Puerto Armuelles makes it even more difficult.

There's no disability code enforcement in Puerto. There are only three handicap ramps in town and there's usually someone parked in front of them. One ramp is too steep for wheelchair use and another only has access from the sidewalk (which has no ramp).

Even without a disability you'd be hard-pressed to find a sidewalk you can walk down without a million detours. Sidewalks here are broken in places, covered in slippery tile, turn to gravel, or disappear mid-step. Due to heavy rainfall, most businesses are two or three steps up from the road or sidewalk, making accessibility more difficult.

It doesn't get any easier once indoors. Stores are so crowded with goods and people that the aisles barely have room to pass.

This sounds negative, but living in a small town has its perks. In Puerto, drivers wait for a person in a wheelchair to cross the street, and people offer an elbow to a struggling elderly person. It's a place where people care about one another and do what they can to help, even in the pouring rain.

If you have a disability and are considering Puerto, don't discount the town, but you should visit first to see if the challenges here are manageable for you.

## LGBTQ Life

The LGBTQ movement has grown over the years, becoming mainstream in parts of the world. Puerto is still a traditional town—women wear long skirts and men dress up to go to town—but like the rest of the world, the mindset is changing. While older people would be appalled at an outwardly gay person, the younger generation is more accepting.

Expats are anomalies with strange ways of acting, and locals ask unexpected personal questions. This can seem invasive or rude, but it's usually just curiosity. Panamanian culture isn't as politically correct as the United States.



Someone may ask about your sexual orientation or even joke about it. It's common for people in Puerto to call a friend "gay," but it would be unusual for a stranger to say the same.

That said, if you identify as LGBTQ, you should stay aware and use more caution in Panama's small towns and rural areas than you would in the capital.

In Panama, LGBTQ relationships aren't legally recognized, and same-sex marriage isn't legal.

## Get Your Goat

What makes Puerto special can also drive you nuts at times.

Living far from the hustle and bustle of the city is great, until you need the repair man for your refrigerator. They're based in David, only come to Puerto once in a while and cancel half the time. This can be a headache while your refrigerator sits idle in your kitchen. They say patience is a virtue, and you'll need a lot of it.

The same goes for payday... If you need to use the ATM on payday, be prepared to wait in line.

Waits aren't the only thing you need to be prepared for. There's a litter problem throughout most of Central America. It's more apparent if you live on the beach—litter washes up, flows downriver, or blows into your yard.

Some people ignore it and others do beach clean-ups and put up signs hoping to discourage others from littering.

## Would You Like Puerto?

Those that love Puerto Armuelles can't imagine living elsewhere, but it's not for everyone.

The town is off the beaten track, it's not yet a tourist destination, and there's a lack of fine-dining options. If you enjoy a fancy meal with a bottle of merlot, Puerto is not your paradise.

In Puerto, you have to entertain yourself and cook your own meals. Nightlife is non-existent, so there's no "hitting the club." If you're looking for a fast-paced lifestyle, Puerto is not the answer.

If you enjoy roaming vegetable vendors and picking the freshest, brightest-red tomatoes and then heading over to the fish market for the catch of the day, you'll be in heaven. You have to be self-reliant to be happy in Puerto. Some things just aren't available, and satisfaction depends on your priorities.

If you're looking for a quiet, laid-back place to hang a hammock and put your feet up, Puerto is the answer. Here, you can spend the afternoon alone on the beach, reading a book or just contemplating life. 🌸



### About The Author

Rebecca Teeters is a freelance writer who spent many years in New Orleans, Louisiana, before catching the travel bug. After four years in Nicaragua and a solo drive through Central America, she has finally put down roots in the small beach town of Puerto Armuelles, Panama, where she enjoys learning about the local culture and blogging about those lessons.





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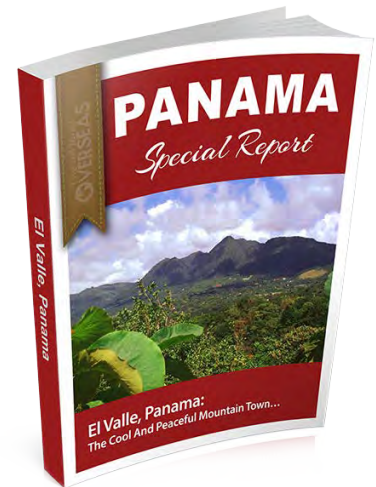
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