

INTERNATIONAL LIVING

SINCE 1979

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On Pudding, Portugal, and Plan Bs



“What’s in black pudding again?” I cautiously asked.

“What’s in black pudding?” The waitress peered at me, incredulous.

“Black pudding?!”

I shrank down in my booth, another foreign ignoramus unworthy of this sacred dish.

But in true Irish form, the waitress took pity. “It’s not made from pork blood, see? They did away with that here AGES ago... like the dawn of time? It’s now this lovely grain in puff pastry. You’ll looove it.”

So began my adventure at [Ballygarry estate](#) in Tralee (“Trillee”), Ireland. And indeed, I’m now a black pudding-in-puff-pastry fan. If you’re touring the Ring of Kerry, Ballygarry is a wonderful tucked-away resort that caters to locals.

On day two, I lounged about in the outdoor spa with Sarah and Ben, a young couple from Boston who’d relocated to the stunning Dingle Peninsula—a favorite setting for films (*Excalibur*, *Far and Away*, *The Last Jedi*).

“We couldn’t afford a shoebox in

Boston—nothing like the home we’ve built here,” Sarah said. “In the States, it felt harder and harder to get ahead.”

Lucky for them, Sarah’s mother is Irish, smoothing their path overseas. But there are countless ways for the rest of us to live abroad... and live better.

This month, Jeff Opdyke details each step his family took to move to Portugal... the best areas for expats... and what he misses most about America (Pop Tarts). Jim and Rita share their ingenious plan to travel the globe... and save enough for their dream home. And Paul and Todra figured out how to stay all over Europe for free—for years.

As America enters another noisy, contentious election year, we’ll continue to bring you practical Plan B options. And plenty of armchair escapes too, like novelist Amy Maroney’s journey through hidden Navarra... the magical corner of Spain that inspired her historical mysteries.

Stephanie Reed, Editor-in-Chief

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TECH TIPS

The Best App for Frequent Fliers and Aviation Geeks

Ever since I got the [Flighty app](#), I've known about flight delays before the airline does... and so much more.

Flighty shows you live data on your incoming plane, like unscheduled maintenance or inclement weather, so you're kept well-informed of potential delays beforehand.

You can save your booked flights in the app by syncing to your phone's calendar app. Or, if you're less tech-savvy, look up your flight in the app by searching the itinerary and date. Then, 24 hours before takeoff, Flighty springs to life.

Its real-time updates on delays, gate changes, and boarding announcements beat both the airport departure board and my airline's own app in informing me of my recent flight's delay (I was returning to snowy New England over the holidays).

While I was waiting for my plane, I explored the flight history feature. I added flights I'd taken last year to my profile and learned all manner of stats and tidbits about my 2023 travels: miles flown (30,811), hours in the air (73) and lost to delays (only eight!), and types of aircraft flown.

Flighty's free version is all you need for live updates and flight history going as far back as a year. A premium subscription delivers myriad additional data points for aviation geeks, plus the option to share your live flight updates with friends and family. An annual subscription cost me \$47.99. Short-term subscriptions and family plans for up to six users are also available. —Kyle Beck



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Cozumel is best known for its reefs, but its jungle holds a beauty (and healing secrets) of its own.

EXPERIENCES

Venture into the Mayan Jungle for a Tree Lovers Tour

Mother Nature had rolled out the red carpet. At least, that's what I thought as I cruised through a tunnel of towering scarlet trees on my way to the ruins of [San Gervasio](#).

Cozumel island, on Mexico's **Riviera Maya**, might be famous for scuba diving—but there's equally amazing natural beauty when you venture inland to the jungle. Staring up into the wide canopy of a royal poinciana tree, whose fallen blooms had formed our vibrant roadway, was the perfect start to the [Tree Lovers Tour](#).

Over the next couple of hours, local tree expert Tati led our tour group through jungle pathways—finding fungi and flowers, seedpods and cenotes, bees, bugs, and birds. As we journeyed, Tati taught us the medicinal benefits of plants like the waist-high pheasant's tail, whose leaves are boiled and added to a healing bath for back pain, arthritis, rheumatism, and muscle and joint sprains, and the gumbo limbo tree, whose peeling red bark treats sunburn.

Plus, we learned about edible plants

like the huge tamarind tree. Its seed pods hold a sticky sweet treat (similar to dates) that makes the tamarind drink popular throughout the Caribbean, Central America, and Asia. The Tamarind's delicate draping flower clusters attracted so many tiny native (stingless!) bees that the tree seemed to hum.

Tati explained that the jungle provided everything to the Maya, even building materials for their homes; guano palms were harvested on the full moon to make thatched roofs strong enough to withstand hurricanes. She also pointed out trees sacred to the Maya, like the ceiba whose layered canopy was believed to be the thirteen stairs to heaven. (Its thorny trunk, a defense mechanism, works; that's one tree I did not hug.)

If you're in Cozumel, I highly recommend joining the tour. You can go in a group (\$39 per person) or enjoy a private tour by booking through [Tree Lovers Tour](#). Remember to bring water and wear hiking boots or tennis shoes—and some bug spray wouldn't hurt.

—Bel Woodhouse

UNIQUE STAY

A Castle Stay and Rosé-Colored Sunsets in France's Green Provence

If you drive too quickly along highway D48 in southern France, you may just miss the turnoff to [Château les Crostes](#): an elegant hidden castle in the verdant countryside of Provence Verte (Green Provence). Only a 45-minute drive from mythic Saint Tropez, a stay here offers something not usually found along the bustling French Riviera... absolute serenity.

The warm turquoise and honey-yellow château belongs to the royal family of Luxembourg and sits on 136 acres of land surrounded by olive trees, vineyards, a tennis court, goat farm, and a Monet-style, lily-padded lake—giving credence to the surrounding countryside's name of Provence Verte (Green Provence). The winery and world-class bed and breakfast can only be reached via a slim road which cascades through a sea of vine-covered hillsides and rustling olive orchards. The somewhat rustic introduction to the *domaine*—the French term for a winery—

ends along the loopy road. What awaits is pure, sun-kissed luxury.

The *château's* caretaker, Enora, greets each guest in the opulent foyer for a guided tour of the 17th-century building, which comprises both cozy couple's bedrooms and spacious duplexes in lofty towers. Every guest has full access to the castle's amenities, including downtime in the mahogany- and leather-filled library and full use of the chef's kitchen. A sign-in clipboard lets you "check out" any of the *domaine's* wines.

If you choose to enjoy a crisp Les Crostes rosé on the terraced veranda—watching the sun dip behind the vines—you may find Georges, an oversized and quite intrepid duck, waddling across the terracotta stones to make your acquaintance. The complex has 12 rooms and suites, with prices starting at €180 (\$196) a night in the high season, or €230 (\$250) if you'd like to add a breakfast in front of the *château's* swimming pool. —Tuula Rampont

TRAVEL SMART

Get Prescriptions Overseas Fast

While staying in Spain recently, a friend of mine experienced the familiar, painful first symptoms of a urinary tract infection (UTI). She visited a pharmacy only to be told that she'd have to go to a hospital and be examined by a doctor in order to get antibiotics for the infection.

Meanwhile, her symptoms were getting worse—and the next morning, she was scheduled to start a challenging multi-day hike.

In desperation, she typed "How to get prescription for UTI Europe" into a search engine. To her amazement, a solution popped up immediately: [Mobidoc-tor.eu](#). She quickly filled out an online form detailing her symptoms and some basic personal health information. For \$32, an English-speaking doctor in the EU reviewed her form and prescribed

antibiotics the same day (if the form is submitted after 8 p.m., the prescription will be ready in the morning).

Though the pharmacy she visited did not carry the type of antibiotic prescribed, she messaged her Mobidoc-tor and within minutes, he revised the prescription to order an available alternative. The antibiotics cost her \$3.

In addition to prescriptions, Mobidoc-tor offers treatment for such ailments as allergies, asthma, conjunctivitis, and malaria. Travelers can also schedule video visits with physicians to get diagnoses, referrals, and doctor's notes for students.

Thanks to this convenient online service, my friend's antibiotics worked their magic within hours... and her hiking tour went on as planned.

—Amy Maroney



THE WINE YOU SHOULD BE DRINKING

Jeff D. Opdyke

The topic is Argentinian wine. And your first thought, quite likely, is "Malbecs from Mendoza."

Not a bad first thought. Argentina's **Mendoza** province certainly spits out some quality Malbecs (along with way too much mini-mart swill). But bonus points if your thought was **Salta**.

This is the province in Argentina's far northwest corner. High-desert country, through the middle of which runs a gorgeous Andean valley, resplendent with mile-upon-mile of vineyards—some as much as two miles above sea level.

And those vineyards are producing Malbec, Torrontes, and Tannat wines that are, in a word, stellar.

I've toured the region and local wineries a few times, and the wines are bolder, fruitier, and more tannic because the grapes have to survive the intense, high-altitude sunlight and vast day-night temperature swings. That gives them a unique Salta fingerprint.

If you can find it, [Bodega El Porvenir de Cafayate's Laborum](#) was blessed by Dionysus and Bacchus. It's just an inky black glass of yum you'd sip over a late-night steak with a bit of John Coltrane in the background. Try the Puna [2600 Gran Reserva](#) and the [Salta Malbec](#) as well (though I'd argue Laborum is better). The Gran Reserva grapes are grown at 8,200 feet, and only 12,000 bottles exist.

So next time the topic is Argentinian Malbecs, go to your second thought first: Salta.



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COUNTRY UPDATES

The Malaysia My Second Home (MM2H) Program Makes a Comeback

For foreigners eyeing Malaysia for their potential new home—or for an extended stay—I have good news about the recent changes to the requirements for the Malaysia My Second Home (MM2H) program.

The MM2H was once Malaysia's premiere visa for potential long-term residents, allowing non-citizens to live in the country for up to a decade—if they met certain financial requirements. The program was shuttered in 2020 due to COVID-19 and, when reinstated, had a requirement for a prohibitively high monthly income.

But now, on the ground in Malaysia, I'm hearing that these requirements will be changing—potentially for the better.

TG, founder of Malaysia's most prolific MM2H agency, reports: "The updates have made the prospect of relocation, or a

longer stay in Malaysia, more straightforward—and appealing—for those interested."

The Ministry of Tourism has announced that the MM2H will soon offer three tiers:

- **Silver**, which requires a fixed deposit of 500,000 ringgit (\$108,000) and comes with a renewable five-year visa.
- **Gold**, which requires a fixed deposit of 2,000,000 ringgit (\$433,000) and comes with a 15-year visa (issued as three five-year visas).
- **Platinum**, which requires a fixed deposit of 5,000,000 ringgit (\$1,082,000) and includes eligibility for permanent residency.

All tiers require the holder to spend at least 60 days a year in Malaysia, although it seems dependents can also fulfill this requirement. Eligible dependents include

spouses, parents and parents-in-law, children under the age of 21 (or unmarried children aged 21 to 34), and disabled children of any age.

In all cases, half the fixed deposit can be withdrawn after one year for a home purchase (a condominium or stand-alone property), or for ongoing medical expenses. There is no monthly income requirement.

Note that these rules and regulations are for peninsular Malaysia and the state of Sabah only. The rules and requirements for the state of Sarawak are different, as Sarawak is allowed some autonomy with regards to immigration matters; you can apply for its SMM2H separately from MM2H.

You can also read about Malaysia's newest visa option, ideal for digital nomads, [here](#). —Keith Hockton

EXPERIENCES

Don a Hanbok for Free Admission to Seoul's Hidden Palaces

Seoul, South Korea's capital, is a pulsing city with over 10 million residents... and it offers surprise hideaways in its city center.

I was in South Korea for the [Busking World Cup Festival](#) in Gwangju, but I added Seoul to my itinerary because I'd heard from fellow travelers that its intricate palaces, tucked throughout the city center, were must-sees.

There are five grand palaces downtown, some of which also have temples and gardens on their grounds. They date back to the 1300s, when they were the seat of power for the Joseon Dynasty. Now, you can see all five palaces in one day.

My favorite was Deoksugung (de-ok-su-g-ung) Palace. I arrived 15 minutes before it closed—and after the ticket counter had shut down for the day. Luckily, I managed to convince the guards to let me in for a sneak peek.

The breathtaking palace grounds

showcased impressive gardens with a water fountain, towering palace turrets, and intricate architecture. This palace has some interactive experiences, like the Changing of the Royal Guards—with a dramatic presentation of traditional musical instruments, and a password exchange.

Just be careful strolling down the Stonewall Walkway with your better half. Superstition says that if any couple walks down it, they'll break up.

I also witnessed Korean tourists in *hanbok*, or ancient Korean clothing: long-sleeved, full-length dresses for women, and tunics over long trousers for men. I soon learned from a fellow tourist that all five palaces waive admission fees for visitors wearing *hanbok* (traditional clothes). (I'd spotted about 20 costume rental stores outside the walls of this place, and should have clued in.)

You can buy tickets in person and admission is between 1,000 and 5,000

won (\$1–\$5). I recommend buying the Royal Palace Pass and Combination Ticket for 10,000 won (\$10), which includes the palaces and Jongmyo Shrine, the oldest and most authentic royal shrines in South Korea. (Just be sure to learn from my mistake and arrive at least 30–45 minutes before the Palace closes to the public.)

Tip: Before you visit South Korea, learn how to say "thank you" in Korean: 감사합니다 (gam-sa-ham-ni-da). It'll take you a long way. —Jacelyn Holmes



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Where to Buy Property in Italy... and One of the Major Benefits of Overseas Real Estate

Ronan
McMahon



■ **Dale says:** My wife and I love Italy and are interested in buying a second home there, preferably something in a rural setting but close enough to some of the country's major cities to allow us to visit. Where would you recommend we look for good-value real estate like this?

■ **Ronan says:** When it comes to good-value real estate in Italy, I'd recommend you look at **Umbria**. That's the only Italian destination to make my *Real Estate Trend Alert (RETA)* index of the [best places to buy real estate in 2024](#).

The central Italian region of **Umbria** is less well-known than its more famous neighbor, **Tuscany**. But like Tuscany, this is a land of remarkable natural beauty, noted for its dense forests, rolling green hills lined with vineyards and olive groves, and charming medieval towns.

Known as the "Green Heart of Italy," Umbria is the country's only landlocked region, yet it remains lush thanks to the Tiber River and Lake Trasimeno, the largest lake in central and southern Italy. The region is home to some of the country's best produce, including rich, earthy red wines, cured meats made from wild boar, exceptional olive oils, and vast numbers of truffles, which are found throughout its forests and are grated over *everything*.

American-British writer Henry James described Umbria as "the most beautiful garden in all the world."

The region of Umbria is divided into two provinces: **Perugia** in the north (also the name of Umbria's capital) and **Terni** in the south. Both are dotted with beautiful, historic towns and cities. You can ride escalators in the Renaissance-era fort of [Rocca Paolina](#) to reach the center of Perugia city, nestled on a hilltop... explore the many churches of [Assisi](#), one of the best-preserved medieval cities in all of Italy (its entire city center is a UNESCO World Heritage site)... or wander the idyllic village of **Spello**, with its winding streets, colorful

stone houses, and remarkably intact fortified Roman walls.

Umbria's abundance of historic attractions, stunning natural beauty, and incredible food help explain why it scored a nine for Quality of Life on the *RETA* real estate index. Moreover, its central location makes it a convenient jumping-off point for reaching many of Italy's most famous destinations. [Florence](#) is less than a two hours' drive north from Perugia. **Rome** is a little over two hours to the south. And you can reach areas of Tuscany's famed coast, such as beaches in the **Grosseto** region, by driving two hours west.

Yet, because it's landlocked, Umbria remains overlooked. It's sometimes called "Tuscany without the tourists." This is reflected in its real estate prices. According to figures from an Italian real estate company for December last year, prices in Tuscany average €2,482 (\$2,690) per square meter. Yet in neighboring Umbria, prices are less than half this, averaging just €1,135 (\$1,230) per square meter. That's around €105 (\$114) per square foot. I've seen 10-bed villas with swimming pools and gorgeous Italian views of the countryside listed in Umbria for less than €300,000 (\$325,000). This is why Umbria is one of only six destinations on the *RETA* index to score a perfect 10 in Relative Value.

If you're ready to begin looking in Italy, find an English-speaking real estate agent. Real estate agents in Italy are required to be registered with the local chamber of commerce. So, check that they have their license, the *patentino di agente di affari in mediazione*, before you proceed.

Once you've decided on a property to buy, you'll need to hire a notary. Essentially, the notary performs the same role as a lawyer, but with one crucial difference. Unlike a lawyer representing the interests of a client, a notary places neutrality and fidelity to the law above all.

Italians rarely hire a lawyer when they buy their homes because it is the notary who does the legal checks, and writes the final deed. However, if you are not fluent in Italian, or Italian law, then it's advisable to retain legal advice before signing anything.

■ **Kenneth says:** How much are property taxes on overseas real estate? I have heard they're a lot cheaper than in the US.

■ **Ronan says:** Hi Kenneth, property taxes vary significantly from country to country and can depend on the type and the value of the real estate you purchase. However, broadly speaking, you're correct. Property taxes are typically much lower overseas, even in world-leading destinations that attract millions of tourists every year.

In **Cabo**, the property tax rate is 0.17% of the assessed value of your home if you're using it as a residence. And the rate is 0.36% for rental properties. So, say you bought a condo in Cabo for \$228,400. (That's exceptional value for a condo there, but I'm using this price since members of my *Real Estate Trend Alert* group had the opportunity to buy luxury, two-bed condos in a best-in-class community from this price in a *RETA*-only deal last September.)

If you were using the condo as a residence, you'd only owe around \$388 per year. And if you were renting it out, you'd have to pay just \$822 annually. Compare that to the average property tax bill in Nebraska (\$3,938), Texas (\$5,119), or New Jersey, where the average bill is \$10,409.

Now, to be clear, that's just an example. You'll want to factor in things like the dollar-peso exchange rate to work out your final bill in dollar terms every year. But those are the ballpark ranges for owning in Cabo. And you'll find similarly low property tax rates in other world-renowned destinations overseas.

Take Spain's **Costa del Sol**. Property tax in Malaga province, where the Costa del Sol is located, is estimated to be just €450 to €850 (\$490 to \$920) per year for a home valued at around €350,000 (\$380,000). Lower holding costs is often one of the major benefits of investing in real estate overseas.

Editor's Note: Ronan McMahon is *IL*'s international real estate expert and editor of *Real Estate Trend Alert*. If you have real estate questions and comments, email Ronan [here](#). We may publish your question along with Ronan's reply in *IL* Postcards or here in *IL* Magazine.

Housesitting: Our 3-Year, Rent-Free European Tour

Rebecca Dugas

Name: Paul Emberger and Todra Payne
From: Los Angeles
Living in: Roving

“As housesitters, we stayed in areas the tourists don’t know about... and learned all the secret places the locals go,” says Todra Payne.

For three-plus years, Todra and her now-husband Paul Emberger enjoyed exploring Europe as full-time housesitters. Their adventures began in early 2018, after the LA couple experienced coincidental job losses. When their work dried up, Todra said, “Why don’t we do what we really love: traveling?”

They’d been housesitting domestically for years, so they gave up their tiny studio apartment to try international housesitting. They’d been considering moving out of the US, and housesitting would let them explore areas to settle down in. Once they made their decision to take the leap, Paul and Todra sold 90% of their belongings and stuffed the rest in their car.

After scouring several different housesitting sites (which Paul says is essential to make full-time housesitting viable), Todra found their first opportunity abroad in **Helsinki, Finland**. “We simply had to live the homeowner’s life for six weeks,” Paul explains. “We’d take care of her kitty and maintain a presence in her apartment.”

They were in the **Hermann** neighborhood, just a short bike ride from **Vanhankaupunginselkä**, a park composed of forests and a large marshy bay full of walking paths and secluded areas to sunbathe or birdwatch. During the summer’s long days, everyone enjoys the sunshine there late into the night. “It’s not uncommon to have dinner at 9 p.m. at a waterside restaurant, then wander around Esplanade Park not realizing it’s past 11 p.m.,” Paul says.

Summers are short, and in winter, Helsinki is cold. Buildings are built with

thick walls. As a result, homes are kept warm but—even better—it’s quiet. You don’t hear the neighbor’s TV, their kids, or the dog barking outside. “You hear nothing, even if you live in an apartment,” says Paul.

Even the people in Helsinki are quiet. Paul continues: “For two noise-sensitive people, these things add up to a way of living that I have never found in the US.”

Well before their six-week stay in Helsinki was up, Paul and Todra decided they would keep housesitting around Europe. Sometimes they would split up to take overlapping housesits. After Helsinki, Todra went to Valencia, Spain, for a month, while Paul went to Prague and the Netherlands. They met back up in a home outside of London, a place they returned to five or six times during their multi-year adventure. They became friends with the homeowners, who were restoring the historic home.

Todra adored London for its cultural diversity, the food, and the shopping, while Paul fell in love with Istanbul. “Walking through the grand bazaar in Istanbul, I was enveloped by the smells of the spices piled three feet high, the freshly baked baklava, the coffee beans, and the hot tea. Food is everywhere—there are windows and stands selling treats in all the colors of the rainbow—plus rug vendors, clothing stores, and more. It’s alive with an energy you don’t experience in the States.”

Todra and Paul also stayed in three different places in southern France: an Airbnb in Bordeaux, a tastefully-renovated home near Toulouse, and a farming village called Monet with an ancient city center.

During their three years roaming Europe, Todra and Paul enjoyed a rich lifestyle for a remarkably low cost. Paul and Todra’s 325-square-foot, rent-controlled apartment in LA had cost them \$1,050 monthly. As housesitters, though, their lodging was free, and they almost never

paid for utilities. “We were able to live in large, beautiful homes in some of the most sought-after areas,” says Todra. “We sometimes had housekeepers and gardeners on loan while we were in the homes.”

They’re not paid for their services, but they usually get to enjoy all or most of the amenities that come with the home, such as club memberships, use of the pool (if one comes with the house), fresh produce from the gardens or orchards, and more. Homeowners often stocked their fridges with the kinds of foods Todra and Paul like, and occasionally they’ve been permitted to drink a few bottles from a homeowner’s wine cellar.

The modest income they made from teaching English via online video went a long way, especially since the cost of living in most of the countries they visited was considerably lower than in the US. Healthcare was also much more affordable. Paul saw a private doctor in London and paid \$65, which included a diagnostic test and a prescription. In rural Albania, a local doctor stitched Todra’s finger and wrote her a prescription, but waved off Todra’s attempts to pay her (though she accepted Todra’s “tip”). The antibiotic cost only \$2.

Of all the places they lived as housesitters—including the UK, Portugal, Turkey, Sweden, Spain, Prague, Netherlands, Croatia, and Montenegro—their favorites are Helsinki and southern France.

Helsinki tops both of their lists of favorite places because they “loved the quiet nature of this book-loving culture. There is so much trust and a general sense of peace and acceptance here. If it weren’t for the cold and reduced daylight in the winter, we could easily call this city home,” explains Paul. Southern France, on the other hand, has a much milder climate. Plus, Paul and Todra love the people, the food, and the beauty of the area. “It’s like a painting,” says Todra.

Paul and Todra are back in the US—where they recently tied the knot—for now, and they’re planning for the day when they can relocate permanently. Their new goal: to settle down in the storybook countryside of Southern France. ■

Rebecca Dugas is a freelance writer and editor who helps brands make a greater impact through a heart-centered approach to emails, blogs, and website writing. Connect with her at [heartscellcopy.com](https://www.heartscellcopy.com).

Overlooked Costa Rica: Expat Life on the Caribbean Coast

Seán Keenan

Name: Bruce Cromarties
From: North Carolina
Living in: Costa Rica

Playa Negra—an up-and-coming neighborhood on Costa Rica's Caribbean coast—flanks a bay of black volcanic sand. A hundred yards to the east, the pastel-painted clapboard homes and businesses of **Puerto Viejo de Talamanca** break the skyline. To the west, only lazy palm trees and deep green forest are visible.

As each knee-high wave rolls onto the shore, the contrast between pure white seafoam and the glittering obsidian black of the beach is breathtaking—an optical tour de force that's as impressive as a full moon in the night sky. When you swim below the surface and grab a handful of sand, the wet grains are so fine it's as though you've squeezed a tube of paint into your palm.

It's here, on a half-acre plot of land just half a mile from the beach, that North Carolina native Bruce Cromartie sees his future playing out. A retired consultant accountant who moved to Costa Rica “to reset to zero, forget everything, and enjoy life,” he immediately saw the area's potential for development when he first visited Puerto Viejo in 2019.

“I fell in love with it,” he says, as we sit down for shredded lamb tacos and beers at **La Chilanga** restaurant by the beach. “You’ve got well-paved streets, good sidewalks, the friendliest people ever. And the beaches are beautiful.”

For Bruce, there's a historical and social aspect to Puerto Viejo and Playa Negra that's precious to him. The region has a long history of Jamaican settlement, as workers who came to Costa Rica to build the Cartago-Puerto Limón railroad in the 1940s moved to the coast and brought their Jamaican heritage with them.

As a Black man, it's comforting to Bruce to be in a part of Costa Rica that is



In Playa Negra, a relaxed Costa Rican lifestyle has dramatically improved Bruce's health.

not only beautiful, affordable, and growing in popularity, but where people of color are an integral part of the local society.

“I got stopped too many times in the US for ‘driving while Black,’” he chuckles. “The most inviting thing here is that you’re just a person.”

“It was hilarious for me, coming to a culture where the color of your skin just doesn't matter.”

An additional bonus for Bruce is that the Jamaican settlers brought their language—English—with them. It's the primary language for many of the locals in the region.

“I can speak a little Spanish,” he says, “but I’m not as

good at understanding what's being said to me. I can have a simple conversation, but not much more than that. Here, on the Caribbean side, people speak English much more than in the rest of Costa Rica.”

About two years ago, Bruce sensed an opportunity and bought his half-acre lot for \$80,000. Since then, he's been project-managing a development of nine vacation homes that he plans to rent out on Airbnb.

“Building a project like that over here was a little complicated,” he admits with a smile. “It's over deadline, but everything's

mainly finished now.”

These vacation homes will give him a solid financial, and physical, base for his Caribbean retirement.

At the age of 67, Bruce qualifies for Costa Rica's retirement visa. Applicants must have a pension of at least \$1,000 per month, and a small percentage (around 10%) of declared income is deducted to pay for access to Costa Rica's excellent CAJA healthcare system.

It's a fraction of what he paid in the US.

“The medical system in the US is driven by insurance and pharmaceutical companies,” he says. “My deductible back there was \$3,000. I got an x-ray on my knee in the US that cost me \$1,200 after I'd been on a waiting list for three weeks. In Costa Rica, the same thing took five minutes after arriving, and cost me \$57. I mean—what?!”

“My health has improved immensely since moving here,” he continues. “I've lost 20 pounds, my diabetes is under control. A lot of it is a lack of stress—I'm happy here, more relaxed. But there's also a lot less additives in the food. I feel good! I walk five miles on the beach every day. I didn't do that in the US.”

Even day-to-day practicalities boost Bruce's health. “Everything is very close, you don't need a car, and it's mostly flat, so a bike is enough to get around. You can live here—as a single person—on \$1,500 a month, easily. It's not cheap in Costa Rica, but overall, things are more affordable than in the US.”

And, he adds, living a less materialistic lifestyle brings more than just cost benefits.

“You can't bring US expectations and be happy here,” he says. “You just have to enjoy what you have and embrace the relaxed culture. That's why *ticos* live longer than we do. I'm trying to slow down, and just enjoy life.”

“Really? With a nine-unit development project on the go?” I ask him.

He laughs, and takes a sip of local Imperial beer.

“Well,” he admits with a wry smile, “I'm getting there.” ■

Seán Keenan is a senior editor at *International Living*. He's lived in Peru, Chile, Spain, Portugal, France—and his native country of Ireland.



“Costa Rica is a haven of stability and prosperity—and one of the most beautiful places I’ve seen.”

The Best Visas and Residency Strategies in Costa Rica

Ted Baumann

The tropical cove where my daughter and I enjoyed the gentle surf looked oddly familiar.

Turns out if you’ve seen *1492*, *Congo*—or heck, even *Paddington*—you’ve seen it too. I later learned it was a location in these films and many others about tropical islands.

Playa Las Gemelas is near the Pacific coastal town of [Manuel Antonio](#)—specifically in the eponymous nature reserve on the south side of town. It’s one of the most beautiful places I’ve ever seen. Besides the glorious beaches, there are towering tropical rainforests full of tree sloths, iguanas, and an array of colorful birds. My eight-year-old’s eyes were wide as saucers as we hiked our way through the green hallways.

Along with Panama to the south (read my last column [here](#)), Costa Rica is a haven of stability and prosperity in Central America. Famed for its beaches, rainforest, and volcanoes—and for being the only country ever to have voluntarily disbanded its armed forces—Costa Rica is one of the most popular tourist destinations in the Western Hemisphere. It has some of the highest standards of living and overall development in the region.

But it’s also a place where foreigners can get long-term residency with relative ease—one of the many reasons it came in No. 1 on *IL*’s [17 Best Places to Retire 2024](#). About 70,000 US expats already live here, many as retirees. Indeed, the coastal highway between the capital of **San José** and Manuel Antonio is dotted with little enclaves of Americans and Canadians who’ve built lovely homes on the bluffs overlooking the Pacific playas.

In this article, I’m going to tell you everything you need to know to get residency in this delightful tropical gem.

Visas and Residence Permits

Costa Rica offers two types of temporary visas and three forms of long-term residency.

- **180-Day Tourist Visa:** Last year, the government announced it would double the time Americans, Canadians, and those from a few other countries can remain in Costa Rica with the tourist visa granted on entry. Like Mexico, Costa Rica was prompted to make this change to accommodate the thousands of North Americans who own holiday homes in the country.

- **Digital Nomad Visa:** Costa Rica jumped on the digital nomad bandwagon two years ago. If you can prove you’re earning foreign source-income between \$3,000 and \$4,000 a month and have private health insurance, you can stay in the country for a year. The visa is renewable for a second year if you spend at least six months in the country during the first year.
- **Pensionado Residency:** In common with many other countries in Latin America, retirees who can prove a minimum of \$1,000 in monthly income from a retirement fund or permanent pension can remain in the country indefinitely. You need to prove a local address (rental is fine) and insurance.
- **Rentista Residency:** This grants you a two-year permit to remain in-country. You must deposit \$60,000 in a foreign bank account and show proof of a fixed monthly transfer of \$2,500 from it into a Costa Rican bank account, valid for two years. Alternatively, you can simply deposit \$60,000 in a Costa Rican bank account. The permit can be renewed for another two years with another deposit of \$60,000.
- **Inversionista Residency:** This is a form of permanent residency, but without the right to work in Costa Rica. It requires a minimum investment of \$150,000 in real estate, stocks, bonds, or local business.

All three types of residency enable you to apply for permanent residency after three years. With that, you can work in the country. Note that even if you’re not a permanent resident, you can own a Costa Rican business—but you’re not allowed to work in it yourself.

Successful applicants for the *Rentista* and *Inversionista* visas can bring household items into the country without paying import duties. You can also import up to two vehicles, including cars, boats, and aircraft.

The processing time for long-term residency averages from four months to a year, depending on what you’re applying for and how busy the immigration department is. During your wait, you can either return home or stay in Costa Rica pending the outcome.

Note, however, that if you plan to drive in the country, your foreign driver’s license is only valid for three months. To keep its

validity, you'll need to exit and re-enter the country every 90 days—say, crossing into Panama—or apply for a Costa Rican license.

Once you're approved as a long-term resident, you'll need to register with the public healthcare system. You must pay 12% of your declared monthly income to the National Health System.

That's well worth it, given that the country has one of the best healthcare systems in Latin America—so good, in fact, that it's one of the biggest [medical tourism](#) hotspots in the world, ranked in the top 20 by the United Nations. Many doctors speak English. Prescription drugs are far cheaper than in the US.

The combination of excellent health care, abundant healthy produce, and a relaxed lifestyle, explains why Costa Rica is home to one of the world's "Blue Zones," characterized by exceptionally long-life expectancy.

Low Taxes in Central America's Green Gem

One of the most attractive features of Costa Rican residency: You won't pay any income tax on foreign source income. That's because unlike the United States and Canada, Costa Rica operates a territorial tax system. All foreign source income, whether active or passive, is tax exempt. (Of course, you'll still owe taxes to the country where you earned that income. Read more about that on page 30.)

You will, however, pay tax on any Costa Rican source income, such as renting out a vacation home or profit from a local business. If you do earn local income, tax rates range from 10% to 25%. There's a 1.5% property transfer tax paid by the purchaser, as well as a property tax ranging from 0.25% to 0.55%. Finally, there's a 13% value-added tax on everything except food, medicine, and similar necessities.

Any taxes you pay to Costa Rica can be offset against tax on the same income by the United States or Canada, both of which have tax treaties with the country.

Expat-Friendly Spots to Rent or Buy

Since having a local address is critical to achieving long-term residency, it's important to plan for that upfront.

One of our key principles at *International Living*: You should always rent overseas before you buy.

Costa Rica is extremely popular with North American expats and is well-served with websites and other resources—like Facebook groups for expats—that allow you to search for a place to stay. Search "US Expats in Costa Rica" on Google or Facebook; you're sure to find links to rental listings there.

Being a tropical country, Costa Rica is humid. The Pacific Coast, where most expats live, is the hottest and most humid. A sizable number opt for the mountains in the north, which are cooler but still humid. The Central Valley, where the capital San José is found, has a cooler temperate climate with less humidity than the beaches or mountains.

Rents vary widely from as little as \$500 for a one- or two-bedroom flat, condo, or small home, up to \$5,000 a month for a large house in a desirable location. Rents are cheaper in the countryside, whilst oceanside properties are the most expensive.

Even so, properties close to the beach can be had for as little as \$2,000 if you're willing to walk 10 or 15 minutes to get to the water.

Once you've got a place to stay, you'll find that utilities are of a First World standard, and relatively inexpensive. Electricity, water, and gas will cost you about \$230 a month. Internet access is about \$50, while cell phone service is about \$25. The average monthly grocery bill for a couple is about \$600.

When and if you're ready to buy, there are almost no restrictions on foreign property ownership. The real estate system is well-developed, given the large number of expats, and all title deeds are supposed to be registered with the national government as part of a searchable database.

This hasn't always been the case, however, and it's important to work with an attorney to investigate property for any potential encumbrances. Although it doesn't happen very often, occasionally a claimant will appear saying that they have title to the property based on long-ago events or relationships.

Because title insurance isn't available in Costa Rica, it's critical to have an attorney go through everything with a fine-tooth comb.

The Path to Costa Rican Citizenship

As a holder of multiple passports, I'm a big fan of obtaining citizenship if you're going to live permanently in another country.

In Costa Rica, you can apply for citizenship via naturalization after seven years of long-term residency. If you can demonstrate that you have Latino heritage, the period is only five years. And if you marry a Costa Rican, the period is only two years. Dual citizenship is no problem. When it comes time to apply for citizenship, you'll need to pass a Spanish language exam, as well as a test on Costa Rican history and civics.

Pros and Cons of Moving to Costa Rica

Costa Rica isn't a big financial or business hub, which attracts many expats to neighboring Panama. Instead, Costa Rica's economy revolves around tourism. The upside is Costa Rica is one of the world's most progressive nations when it comes to preserving its natural resources and heritage. Much of the country is national

parks or nature reserves, and there are strict regulations governing the environmental impact of developments.

As a popular tourist destination, getting in and out of the country can be an ordeal. The last few times I went there, the line at the immigration

counter was over an hour long. (Admittedly, I went over Easter vacation—so go off-season, if you can.)

And of course, along with every country south of the Rio Grande, things are a little slower than many North Americans are used to. Not for nothing do the *ticos* speak of their lifestyle as *pura vida*, literally meaning "pure life," but more accurately translated as "good living."

Somehow, I've managed to set foot in over 80 countries in my life. I maintain a "return list" of those I will go out of my way to visit again, no matter how many times I've been there before. And Costa Rica is near the very top. Learn about our upcoming Costa Rica event [here](#). ■

"Foreigners can get long-term residency here with ease."



Ted Baumann is IL's [Global Diversification Expert](#), focused on strategies to expand your investments, lower your taxes, and preserve your wealth overseas.



Jeff Opdyke was attracted to Portugal's authenticity and low cost of living. But it took much more to convince his family...

4 Reasons My Family Moved to Portugal—and How to Follow Us

Jeff D. Opdyke

It all started with a “no.”

This was the summer of 2022. My wife Yulia and I had flown from our home in Prague to **Lisbon** for what was part holiday, part scouting trip. Portugal was our latest stop on a year-long tour of southern Europe, looking for what might become our new home.

Yulia, who grew up on the Black Sea coast, wanted to return to a life by the water. And I, who grew up traveling the world with a mom in the airline industry, have nursed a lifelong and wicked case of wanderlust. I’ll pick up and move to a new country just because it’s a Tuesday.

But apparently, Portugal was going to be a “no.”

I blamed myself, really. I’d booked a cool hotel for me, Yulia, and my young stepson, but I’d chosen an unfortunate corner of Lisbon’s city center. Not to put too fine a point on this, but it was grimy. Grungy. Loud. Dirty. Looking a bit like a warzone a decade after the war, but still in

cleanup and rebuild mode.

Yulia was not impressed.

“No,” she told me one morning while we walked to the [Time Out Market](#) for breakfast. “This isn’t where I want to live. Too dirty. And I don’t like all these hills. I don’t want to walk Leo (our son) to school every morning going up and down hills.”

Me—I love Lisbon. It’s one of my favorite cities in the world. A baby Barcelona, though I’m certain the Portuguese don’t want to hear me comparing their capital to a neighboring Spanish city. I don’t mind the grit and grime.

I’ve traveled the world—more than 75 countries now—and grit and grime is real. It’s authentic. In its own way, it can be exotic—like a foreigner showing up for the first time to experience New Orleans, in my home state. The Big Easy can woo the unsuspecting with its seediness.

“I can now say Portugal offers a lifestyle for everyone.”

But Yulia had spoken.

And she’d done so with that motherly tone that implies, “My mind is made up. Move along.”

So Lisbon was a no.

Which is why we now live... a few minutes west of Lisbon.

Yulia ended up loving the beachy

[Algarve](#) region south of Lisbon. She loved the beauty of the [Alentejo](#) wine country that looks and feels like Napa and Sonoma Valley, circa 1950s. And she became a fan of other parts of Lisbon, like the **Príncipe Real** and **Avenidas Novas**

neighborhoods, reminiscent of the best of Paris or Barcelona or Madrid. Clean. Vibrant. Elegant. Old World but with a modern sheen.

Through discussions we had over several months, she came to realize that in Portugal, our tax rate would plunge to

nearly nothing, improving our quality of life and allowing us to save even more for a house.

Better yet, she could have her family near the sea again, in a warm-weather climate

And, so, Yulia's no became a yes.

In February 2023, we began the visa process. By late July—five months later—we were living in a lovely, freshly remodeled three-bedroom, two-bath apartment in [Cascais](#)—the main city along what's known as the **Portuguese Riviera**.

What follows is the months-long process of relocating to the Iberian Peninsula after living several years in Central Europe.

We'll start with the No. 1 question people ask me:

Why Portugal?

That's what all my friends back in the US wanted to know. It's what many, many attendees at *International Living's* Denver Bootcamp last fall wanted to know.

Portugal is small—about the same size as Indiana. Though people know it by name, it's not the first place many think of when it comes to decamping to Europe. The UK, Ireland, Spain, Italy, Greece. Those are the expat destinations.

Portugal? That's near Spain, right?

Yet Portugal offers four benefits that

appealed to Yulia and me. They make the country a compelling terminus for retired Americans looking to build a new life in Europe, or for digital nomads who can work from anywhere yet don't want to hopscotch around the world every few months.

These benefits are also a big part of the reason Portugal continually ranks highly in *International Living's* annual list of best places to live overseas. (This year it pulled in at #2, down one spot largely because of a tax issue we'll come to in a moment.)

First, the four benefits:

1. The ocean. Portugal sits on the Atlantic and offers beach-living opportunities from the far north all the way down to the southern coast.

More importantly, these are affordable beach cities.

You can find nice two- and three-bedroom houses, apartments, and villas near the water for \$250,000 to \$400,000 (and certainly far more). Good luck buying anywhere along the US coast at that price point.

2. Attainable visas. Portugal offers two types of visas that are perfect for Americans: The long-standing D7 passive-income visa for retirees and others who live off of a passive income stream, such as a pension, Social Security, or rental/dividend income; and the D8 digital nomad

“In Caminha, I found new builds for under \$400k.”



visa the country began issuing in late 2022. (I suspected I could easily qualify for that new D8 visa.)

3. Fewer taxes. At the moment, Portugal offers immigrants a lucrative tax scheme known as the Non-Habitual Residence program, or [NHR](#). Move to Portugal and for the first 10 years you pay dramatically reduced taxes. (More on this in a bit.)

4. EU citizenship and passport. Portuguese citizenship and a local passport—a much-coveted European Union passport—is available after just five years of residency, which is the shortest waiting period in Europe.

Combined, those four factors meant Portugal was the best possible place to live the life we wanted: By the sea, easy visa access, affordable, and a relatively short wait for an EU passport that will then allow us to live, work, and retire anywhere in the European Union, which is our goal for later in life.

Portugal's Landscape Offers Good Living—No Matter Your Wish List
I should also say that beyond those dry



The Algarve, above, and Lisbon are expat hubs—but Portugal's offerings don't end there.

facts, Portugal is just a lovely place to call home.

I've already mentioned the Algarve, Lisbon, and the Alentejo wine country. But there's so much more packed into this small country.

We drove to the northern border in the early fall, to the region surrounding the little town of [Caminha](#). As I wrote at the time, I would happily live there. It's a picturesque little piece of the Puget Sound and the Smoky Mountains mashed into the northwestern corner of Portugal.

Just for kicks, I went looking at local real estate and found gorgeous, newbuild three- and four-bedroom homes, on a plot of land for Yulia's gardening, for between \$300,000 and \$400,000. Many of them overlook the Minho River that separates Portugal from Spain.

The coast [northwest of Porto](#), meanwhile, is lined with quiet and quaint beach villages that remind me of trips along the coast of Northern Ireland—both beautiful, if often rainy, places.

Just after Christmas, we headed northeast into the [Douro Valley](#) wine region to hole up for several days at a thermal spa hotel.

Again, just a stunningly picturesque part of the country. Misty mountains, snow (yes, in Portugal), riverine ravines that at times look like something from one of the *Lord of the Rings* movies.

There are parts of that drive where I

felt like Portuguese highway ministers had imported scenery from western Colorado.

Honestly, I've now seen Portugal from the far southwestern tip to the far north-eastern corner, and I can say with assurance that this tiny Iberian sliver offers a landscape and a lifestyle for anyone. Urban Lisbon. The gentrifying core of Porto, where lots of money is pouring into ancient buildings being turned into luxe city-center apartments. Dry, Napa-like vineyard living. Mountain homes. Life along salmon- and trout-rich rivers. Beach bungalows. Farmland life.

Whatever you want, it's here. And remember—this is a country the size of Indiana, so you're a short distance away from a different landscape no matter where you live.

But if you're serious about moving here, there's one piece of advice I must offer: Hire a pro.

Seriously—hire a pro!

Preparing for the Move: A Frustrating Paperwork Shuffle

Portugal is a highly bureaucratic country. And the Portuguese language is not terribly welcoming.

Though English is widely spoken here, none of the many, many forms you need

to complete are in English. You don't want to flub one small line-item because of a lost-in-translation moment, only to have your application rejected, forcing you to begin again.

Moreover, challenges definitely exist.

For instance, your visa application will require that you prove you have a local bank account and a so-called NIF, a tax identification number given to all Portuguese citizens (something similar to a Social Security number, but not quite). You need the NIF to open the bank account.

Portugal no longer requires that non-EU applicants use a local tax representative to apply for a NIF. But again, this is a Portuguese document, and unless you're fluent in the language, or know someone who is, having a pro manage the NIF and banking process alleviates likely headaches trying to deal with this from overseas.

My chosen bank rejected my bank account application because Yulia has a Russian passport and is a stay-at-home mom, and some bank pencil-pusher wasn't happy that I couldn't document that she had an income. Because she didn't have an income! Because she's a stay-at-home mom!

Like I said, bureaucratic—sometimes illogically so.

The agency I used, [Global Citizen Solutions \(GSC\)](#), quickly found a different bank, counseled me to apply alone, and restarted the ultimately successful application process. (By the way, I don't benefit in any way by recommending GSC. I'm just sharing my experience with you.) The team was good at answering my questions and dealing with obstacles that arose, like the banking issue or quickly obtaining a NIF for my stepson when the school where Yulia registered him required that he present one.

You'll also have to deal with SEF (basically the Foreign Ministry) to file documents and to set up an appointment for your final "interview," which is really just applying for your biometric residency card (sort of like a US driver's license). That can be its own hassle, because SEF has offices all over Portugal, and you have no idea which office SEF will assign you to visit.

"If you're serious about moving here, hire a pro."



"After Christmas, we headed northeast into the Douro Valley—a picturesque wine region."

MY COST OF LIVING IN PORTUGAL

I live in Cascais, one of the pricier, most upscale cities in the country. I pay \$2,200 for my three-bedroom, two-bath apartment. That's my biggest expense. On top of that, I pay:

Electricity: \$60–\$70

Mobile/Internet/Cable: \$115 for gigabit speed, 100+ TV channels, and three phones with unlimited data.

Water: \$38–\$44

Gasoline: \$7.40 to \$7.90 per gallon.

Car insurance: \$748 per year for a new 2023 Mini Countryman.

Health insurance: \$2,310 per year, full



Jeff lives in a three-bed, two-bath apartment near gorgeous cliffs for \$2,200 a month.

coverage for three people.

Groceries: \$400 per month, give or take my weekend Gordon Ramsey urges. Some items like milk are no different than the US—about \$4.25 for the equivalent of a gallon. But flour at 37 cents per pound and sugar for about 75 cents per pound seems darn cheap to me. Elsewhere in Portugal, costs are lower; for instance, a dozen eggs where I live is €2.20 (\$2.40), but I saw them at a market up north for €1.75 (\$1.92).

All in all, my three-person family lives on about \$3,500 to \$4,000 per month, and that's living quite comfortably.

You might move to Lisbon, but your SEF appointment could be hours away in another city. Best to have a pro experienced in dealing with SEF and meeting you at the SEF office to manage the paperwork.

Hiring a Pro: Worth the Cost

The cost of hiring lawyers and tax pros to help you navigate Portugal's visa process isn't cheap.

But I'll say that the peace of mind in knowing you're highly likely to be approved because you used a pro is, to me, worth the price of admission.

We paid more than €5,000 (about \$5,500) for everything we needed. But our situation as a three-person, American-Russian/Ukrainian family relocating from the Czech Republic was slightly more complex than, say, for an older couple or a single person moving from the US.

Our fee included: the D8 application for me, as well as separate family-reunification visas for both Yulia and Leo; application fees for three NIF numbers; opening a bank account; and travel fees for a GSC representative to attend the SEF meetings because ours were set for Leiria, two hours north of Lisbon.

The cost also included a separate application fee for the NHR tax regime. That was one of the biggest reasons I wanted to move to Portugal in the first place—and a key reason why Portugal slipped to #2 in *International Living's* 2024

rankings.

So, let me explain the NHR situation briefly, because it has changed and that might well color your decision about Portugal.

The NHR Program: Get In While You Still Can

The NHR program was put in place several years ago to attract foreigners with incomes and assets larger than local norms.

Though Portugal is a Western European country, the net average monthly income here at about €1,162 (less than \$1,300) is among the lowest outside the former Soviet Bloc in southeastern Europe.

Those accepted into the program do not pay taxes on global income for 10 years, while income earned in Portugal is taxed at a flat 20%, less than half Portugal's normal tax rate.

Dividends, meanwhile, are taxed at 0% for a decade as well.

The issue here is that last fall, Portugal announced the NHR program would end in 2024. However, the government that announced the plan's demise then fell apart and a new government took over.

The new government put a hold on scrapping the NHR, realizing that it brings huge benefits to the country. Instead, the new government has created what it calls a "transitional regime" as it moves away from the old program and toward something new... and as yet

"Want a low tax rate? Consider a move this year."

unknown.

At this point, that means the NHR program as it currently exists looks to remain in place through the end of 2024. Which means that anyone who immigrates to Portugal this year could possibly be grandfathered in because the government, as it has stated, wants to "safeguard the legitimate expectations of people who have already made the decision to immigrate" to Portugal.

That said, there is a lot of uncertainty around this. My contacts at GCS say that immigrants had to arrive in Portugal before the end of 2023. But other accounts I've read say that the new Socialist Party government "proposes that the regime will apply also to anyone who 'becomes a resident for tax purposes by December 31, 2024.'"

So, I can't guarantee that a new immigrant will be grandfathered in. But I will say that if a lower tax rate is part of your want-list, and Portugal appeals to you, then you'll want to consider a move this year.

Indeed, because of the NHR program—coupled with America's Foreign Earned Income Exclusion (FEIE) that lets me write off the first \$126,500 in personal income for 2024—my all-in global tax rate is in the 10% range.

The D7 and D8 Visa Requirements

A D7 retirement/passive income visa requires an annual income of €8,460, or just under \$9,300—basically \$780 per month in passive income.

The D8 digital nomad visa requires

applicants to prove they earn at least €3,040 per month, or about \$3,325.

These numbers are tied to Portuguese minimum incomes and are subject to change as Portuguese minimums change.

Aside from the NIF and the NHR program, the visa application process is generally straightforward in terms of documentation. Here's what else I had to submit:

- Passports and a couple of passport photos

- Birth certificates, apostilled

Apostilles can take time to obtain. If you were born in, say, Iowa, and you now live in, say, Maine, you'll need to send your original birth certificate to the Iowa Secretary of State and pay to have the document apostilled.

- Marriage certificate, apostilled

The same process for marriage certificates, assuming one's married. The certificate must be apostilled in the state where you were married.

- Proof of employment

In my case, as an independent writer working on contract, I needed to send a copy of my employment contract, as well as ask *International Living* to send me a notarized letter attesting to my employment and my annual salary.

Both had to be translated into Portuguese and notarized locally.

- A copy of my résumé, which I've never had because all my jobs have landed in my lap sans résumé. So I had to create one.

- Proof of funds

Portugal wants to see that you have money in a *Portuguese bank* to support yourself (this is why you need that Portuguese bank account).

For the D8 visa, there's a calculation based on whether you want a one-year visa (temporary stay, then leave), or a two-year visa (permanent stay, aiming for citizenship).

I wanted the two-year version, so with two adults and a child, I had to show roughly €40,000 (about \$44,000) in my Portuguese bank account.

For the D7 passive-income visa, they'll want to see proof by way of bank statements, brokerage statements, etc. that you have that €8,460 in passive income annually.

If you're applying with a spouse or another adult, you'll need to show an addi-

tional €4,230 (about \$4,620) per adult. And with kids or dependents over the age of 18, you'll need another €2,544 (\$2,775) per person.

- Proof of health insurance

This is one of the two most challenging processes.

You need to prove you have health insurance that's valid in Portugal. GCS told us we needed to show coverage for a year, given the length of the visa we were applying for.

Others told us we needed it just for a few months, until we received our residence cards.

There was no clarity and GCS urged me to err on the side of caution, lest my application collapse. The firm has a 100% success rate, so I erred on the side of caution and looked for a year-long policy.

I found one through a Portuguese health insurance firm, but I was told we needed travel-medical insurance for the application, not a traditional Portuguese health plan.

So I bailed on the Portuguese insurance and bought a year-long plan from AXA, which offered a Schengen Plan, good throughout Europe's entire Schengen Zone.

Alas, AXA's "one-year" Schengen Plan is about as useful as whipping out a roll of toilet paper as an umbrella.

The plan is, without sounding too harsh, absolutely stupid and pointless. It's only good for three-month intervals, which is typically the time one is allowed into Europe's Schengen Zone on a tourist visa.

I discovered the wrinkle after heading to the doctor four months into our new

residency. My claim was rejected because I'd been in the Schengen Zone more than three months. Like, what the hell is the point of selling a one-year plan if the buyer can't use it across a full-year? At the absolute most, it's a 180-day plan, since that is all the time you'd be allowed to remain in Europe as a tourist.

So. Totally. Stupid.

And a waste of nearly \$1,000, since AXA won't refund me the pro-rata portion of the insurance we can no longer use.

Thus, I will tell you now: Do not buy an AXA one-year Schengen plan as a way to meet the visa application's health insurance requirement.

Instead, I wish we'd just bought the Portuguese plan I found, which is what we are now in the process of doing.

The lighter side of this frustration is that Portuguese healthcare is quite affordable.

My visit last fall to a doctor for an ear issue was €100 (\$110), but—and this is the crazy part—I showed them a health discount card given to me by my electricity provider, and the cost of the visit plunged to just €30 (\$33).

That's a nice insider's tip if you move to Portugal—electricity giant EDP, as well as supermarket chain Continente, offer cards that provide meaningful health-insurance discounts.

- Personal Statement

This is a document detailing for Portuguese immigration officials why you want to move to and live in Portugal. It's a dry document, really. Nothing like professing one's love of the Algarve and noshing on *pastel de nata* custard pastries for breakfast in Lisbon every morning.

It's a more formal affair explaining who you are, how much you earn, what your passport number is, etc. Among other boring details, I had to explain how my income is derived and why it's split between bank accounts in Europe and the US.

Again, this is why I'm happy to have had GCS on the case. They told me what to write and how it should be phrased. There's no chance I would have written it correctly on my own the first time around. (In fact, I didn't—I still had to redo it twice more to clarify certain points.)

"The D7 visa requires a yearly income of only \$9k."

WHAT'S AN APOSTILLE?

Apostilling is a process by which the governmental agency that issued a particular document certifies that the document is authentic by placing a particular stamp—an apostille—on said document.

Apostilles are not notarizations, and notaries play no role in this. Documents needing an apostille must be sent directly to the agency that issued them.

THE BEST PLACES FOR YOU TO LIVE IN PORTUGAL

Portugal is more than Lisbon and the Algarve.

For good reason, of course, those two regions attract lots—probably most—expats who relocate to Portugal. Both are fantastic in their respective ways: Lisbon, the grande urban dame; Algarve, the bohemian beach girl with nary a care.

But between those two bookends lies a vast array of lifestyle options.

I have people ask me all the time where they should live, and the answer is obviously based on personal choice. But here's what I will tell you:

Lisbon is chic, metropolitan, and getting pricier all the time. Still, you can find nice two-bedroom apartments in desirable non-core neighborhoods like **Príncipe Real**—and I mean places where you can honestly see yourself living—for \$1,650 to \$1,900 per month. In the old, urban core (think: tourist districts like **Baixa** or **Belém**) you'll generally pay more than \$2,200. And if you need three bedrooms, you'll be well above \$2,000 quickly.

To buy, you're easily looking at \$275,000 and up. There are cheaper places, but you'll need to put in a lot of work for updating.

Prices in the **Algarve** are similar, but you're typically talking about larger properties—1,500 square feet vs. 700 in Lisbon—for the same price. Plus, in the Algarve you'll often find properties with a pool and/or great views out to the sea.

I find the quieter villages in western Algarve—**Burgau**, **Salema**, and especially **Sagres**—to be quite lovely, and maybe 20% cheaper than their neighboring towns. But you really need to want a quieter, non-city lifestyle to be happy there. You definitely won't find the conveniences of city living, like nearby hypermarkets or even hospitals.

If you want to buy in the Algarve, you can find new-build, three-bedroom houses for \$225,000. And they're really nice, but they tend to be away from the water and outside the bigger cities. Closer to the sea and cities, you'll find double and triple that price, at a minimum.

For the best of beach and city living,

“Portugal's interior offers quiet, cheap living.”



Porto offers the amenities of Lisbon—but at a lower cost.

look to the **Portuguese Riviera**, an unending string of cities to the west of Lisbon: **Paço de Arcos**, **Oeiras**, **Carcavelos**, **Parede**, **Estoril**, and **Cascais**. Of the bunch, Estoril is by far the prettiest. Lovely tree-lined neighborhoods in hills overlooking the Atlantic.

Cascais, at the end of the line, borders gorgeous and wild parkland along the ocean and is one of the most outdoorsy places in the metropolitan area.

But be prepared to open your wallet.

Rents here are roughly 20% to 30% more than in Lisbon. As a whole, the Portuguese Riviera tends to be the most expensive part of Portugal.

The so-called **Silver Coast**—a stretch that runs north along the sea from Lisbon to Porto—is also very

livable. Oceanfront is obviously pricier—in the \$275,000 to \$330,000 range. Go inland a few miles, though, to places like **Mafra** and **Caldas da Rainha**, and you'll find fantastic houses in the \$225,000 range and below, and you're still just 15 to 20 minutes from the beach.

Of course, not everyone wants a beachy life. Up north, past **Porto**, the towns are smaller, the plot sizes are often bigger, and the homes are a good bit cheaper and/or much larger for the same amount of money. I gravitate toward the northwest corner of the country because I like the Seattle-like

ambiance of mountains and mist and the cooler climate, though I know that's not for everyone.

Porto itself is a great opportunity to replicate life in Lisbon but at a discount of 20% or more. Portugal's second largest city is now going through a gentrification process that is bringing lots of beautiful, newly remodeled properties to market in the city core.

The interior of Portugal—mainly wine and olive country, from the Algarve up to the Douro Valley—offers much quieter living well away from urban areas. Towns here tend to be smaller, but the trade-off is that you can find very nice houses for under \$165,000 or so.

For an investor who has time, I'd be looking to put money into renovating a property along the water in **Setubal**, a smaller town about 40 minutes south of Lisbon. The city is still a bit frumpy in many ways, but it's clearly gentrifying, with new developments and international schools, which always draws expats with money.

The waterfront—lined with parks and superb seafood eateries—is going through a revamp and is going to emerge in a few years as the new must-live location. If you can grab a ratty old two-bedroom in the center of Setubal for €90,000 (about \$100,000) and put \$50,000 in, you'll have an updated, modern property that will sell for well over \$200,000.



Above, Avenidas Novas—“reminiscent of the best of Paris, Barcelona, or Madrid.”

- **FBI Report**

Straightforward enough. But there are some wrinkles to know about.

Do not open the document when it's received. A sealed envelope is proof that the document hasn't been tampered with.

Also, if you have anything in your background that might show up on an FBI report, talk to a Portugal immigration expert about whether it potentially creates a problem.

- **Proof of housing**

This is the second of those two “most challenging frustrations.” A true chicken/egg conundrum.

Portuguese officials want proof that you have housing lined up. But you generally need to be in Portugal to line up housing.

The Most Difficult Part of Moving: Finding Housing From Overseas

Trying to rent an apartment in Portugal from abroad is intensely difficult.

First, you really have no idea what neighborhood you want to call home unless you've already spent a significant amount of time in the city of your choosing.

And if you're moving with a school-age kid, you might not have any idea what school he or she will get into, making your apartment search problematic, if not pointless.

Note to parents: If you want your child in a private school, you really need to begin that process in early spring—or earlier—for fall enrollment.

Second, Portuguese landlords are leery of foreign renters and many of them have learned to ask for an entire year's rent upfront. If you're looking for a nice two- or three-bedroom place in a town like Cascais, the core of Lisbon, parts of the Algarve, and the center of Porto, that's

the equivalent of €24,000 to €36,000 (\$26,000–\$39,000) or more on top of the bank deposits you need to make and the fees you'll be paying to a visa agency.

Relocating to Portugal is not an insignificant commitment.

And because of the timing involved in applying for a visa and when the temporary visa is ultimately issued, you will almost assuredly be paying rent on an apartment or house that you're not actually living in yet. Just roll with it; that's the only advice I can offer.

The work-around—and it's not

available to everyone—is something called the Term of Responsibility, or *Termo de Responsabilidade* in Portuguese.

It's a document signed by a Portuguese citizen, or a foreigner with Portuguese residency status stating that

they will be responsible for your housing for a period of time.

That's the path I ultimately took because I know someone who has Portuguese residency and was willing to sign the document for me (and to have it notarized for me in Portugal).

If you don't have that option, then I would tell you to check out Idealista.pt, a rental site for the entirety of Portugal. Find apartments you like, reach out to the owner and/or agent noted on the listing, explain that you're moving to Portugal,

“My advice: Fly to Portugal before you rent an apartment.”

PORTUGAL'S GOLDEN VISA LIVES ON

Much has been made in the last year of Portugal killing its popular Golden Visa program—a program that, since its creation in 2012, has brought in nearly \$8 billion from foreign investors. But the truth is the program is alive and kicking—just different.

It used to be that if you invested €250,000 (about \$275,000) in real estate, you could qualify for a Golden Visa that came with a host of benefits, not the least of which was visa-free access to the entire 27-nation Schengen Zone.

Today, the requirement remains €250,000. But real estate is no longer on the list of available investment options.

These days, the €250,000 must be a

donation to the arts or to the reconstruction of national cultural heritage. Investing in low-density areas will drop the minimum required investment to €200,000 (about \$220,000). And low-density areas are everywhere that isn't the coastal region between Lisbon and Porto.

As such, Portugal's Golden Visa remains the most affordable in Europe. Along with Schengen Zone access, Portugal's Golden Visa program offers immediate residency rights, potential tax benefits, and a requirement to spend a minimum of just seven days in-country in the first year, and 14 days in-country over every subsequent two-year period.

In other words, no requirement exists to

actually live in the country.

Then, after five years of residency, a Golden Visa holder can apply for Portuguese citizenship. That's among the quickest paths to European citizenship. (The only quicker path is marrying a Polish person to gain Polish residency after three years.)

Portuguese citizenship means access to a Portuguese passport, which is a European Union passport, which grants its holder the right to live, work, and retire anywhere with the EU.

So while the path to a Golden Visa has changed, it's still viable for anyone with a minimum of €200,000 to donate to a Portuguese art or national heritage project.



From Napa-like vineyards and mountain homes to fishing villages and coastal towns like Portimão, above, Portugal has a place for every expat.

and that you're looking to rent as part of your visa application.

Some will work with you. Some won't care. Some won't respond. I had decent success explaining my situation to agents, but I also had landlords who said the Portuguese equivalent of "tough nuggies."

Be aware that in certain areas—particularly the cities in and around Cascais, and the centers of Lisbon and Porto—local renters snap up the really nice apartments fast. So you might not be of interest to a landlord if they have to wait for you to arrive to see the place and decide if you want it or not.

If you really, really want a particular apartment and the landlord seems iffy, overbid the rental price by a bit and offer to pay even while you're still going through the visa process.

If you have the means, I would highly suggest you fly to Portugal to visit the area where you want to live. Is it really where you want to be?

My wife and I found our lovely apartment in Cascais... but we're in the worst neighborhood. I joke that it's like a Brazilian *favela* (shantytown). It's not really, but the place is unacceptably loud at night, clearly lower income, and really not to our liking. The good news: You can usually

break a lease pretty easily. Or so we're told.

Which is why we'll be moving soon. We're actually looking to buy a house or apartment now because Portugal is such a comfortable place to live.

Now, We're Living The Good Life

As I write this, Yulia and I are now six months into our new Portuguese life. And I can say that life feels easy here. Relaxing. Laidback.

We're a seven-minute drive from a wide, long stretch of beach known as **Guincho** (gheen-cho) that looks wild and remote, despite its proximity to urban civilization. In late summer and into early October, Yulia and Leo were there for several hours a day, three or four days a week. We're a five-minute walk from a fantastic sushi bar we love and, oddly, a

Lebanese restaurant as authentic as any I tried while traveling through Beirut and the Bekaa Valley a few years ago.

Every modern retailer we could want is nearby, and the hypermarkets are packed with pretty much everything we need. Yulia has even found Russian products that were Leo's favorites back in Crimea.

Only thing I can't find are fresh jalapeños and some other foods and ingredients I miss from back home (who knew

Pop-Tarts and Cracklin' Oat Bran cereal were addictive?). Then again, I'm not worried I might die in a mass-shooting while shopping for a pot roast.

Over Christmas, we bought our first car in Europe—a 2023 Mini Countryman—and we've eagerly been tooling around the country and hitting smaller towns in our region. We happened upon a naturally occurring ocean swimming pool at the bottom of a cliff in the tiny seaside village of **Azenhas do Mar**. And down in **Setubal**, just south of Lisbon, we found an oceanside seafood eatery with the freshest raw oysters and seared scallops I've had in years.

Moving to Portugal on a digital nomad visa hasn't been the most affordable move I've made; there are some serious costs involved. And the process, even with GCS handholding along the way, was at times frustrating.

But just power through it. Because once you're settled in, life here in Portugal is pretty sweet. Even Yulia is glad her no became a yes. ■

"Once you're settled in, Portuguese life is sweet."



Jeff D. Opdyke is *IL*'s expert on personal finance and investing overseas, and editor of *The Global Intelligence Letter*. Based in Portugal, he spent 17 years at *The Wall Street Journal*. Check out his free e-letter, [Field Notes](#).



With the rise of remote work, savvy investors can enjoy even bigger gains on overseas properties.

The International Real Estate Trend Offering Huge ROI

Ronan McMahon

Michael used to be tied to his desk. Now, his colleagues never know where he'll be when he logs on.

Sometimes his background on Zoom meetings is his quaint home in Virginia Beach... sometimes his luxury condo in the [Costa del Sol](#)... and sometimes an Airbnb in Lisbon, Paris, or one of the other European capitals a short flight from his winter base in Spain.

It all used to be different, but when Michael's finance role became remote, he sold his expensive place in New York and invested in properties. He bought homes in Virginia and Spain, plus two condos in [Playa del Carmen](#) along Mexico's Caribbean coast that he rents out long-term.

Demand is so high from remote workers in Playa that Michael's earning a 9% gross yield on his condos. This income combined with his salary, plus some additional earnings from renting his Costa del Sol home short-term when he's not using it, means he's never been better off.

Michael's never met his renters in Playa—his rental-management company handles that—but they're remarkably similar to him. One is Bob, a software engineer who swapped his apartment in San

Francisco for one of Michael's two-beds. He's paying \$2,300 per month and it feels like a bargain after spending years shelling out north of \$3,000 in San Francisco.

Mary, another Playa renter, is paying the same amount and feels like she got a bargain, too. She used to be in-office every day at her design firm in Boston before she and her co-workers were offered fully remote roles. She's now been in Playa for over a year—long enough to forget how hard she used to find winter commutes.

Michael, Bob, and Mary are fictional composites of the professionals now arriving en masse in the world's most internationalized and desirable locations. I'm seeing people just like them, with just these kinds of stories, in my real estate scouting trips around the world. Because of the rise of remote working, places long viewed primarily as vacation destinations—such as [Cabo](#), Portugal's [Algarve](#) region, Spain's Costa del Sol, and [Tulum](#) and Playa del Carmen on Mexico's Caribbean coast—are seeing growing numbers of residents.

This means long-term renting is now an attractive prospect for real estate owners in these destinations, offering strong yields and less hassle than renting short-

term. Or you have the option of a hybrid strategy—rent to a digital nomad for six months, rent short-term for a few months, and see handsome returns while having enough time to enjoy the place yourself.

The gains from these strategies can be exceptional. In Playa, luxury two-bed condos in prime locations can list for \$2,000 to \$2,600 per month long-term. In Cabo, owners in the community where I spend time list their luxury beachfront condos for \$3,500 per month or more. And in the Algarve, my contact recently put a client's villa up for long-term rent at €4,000 per month. He told me he put a single ad on Facebook and quickly got 87 inquiries, including at least seven from people who were willing to pay a year's rent upfront.

Put it all together and the rise of long-term renting adds up to the most important trend in international real estate. And now is the time to take advantage.

The Work-From-Anywhere Revolution

COVID accelerated many trends, but the most significant is the “work from anywhere” phenomenon. The pandemic didn't start this revolution—which I call the “Zoom Boom”—but it did kick it into overdrive. This trend made big headlines when it was first emerging, but it's since faded somewhat from the public consciousness.

That's often the way it goes with historic social changes like these. They can feel mundane when you live through them. But make no mistake, this is a transformation akin to the great urban migration of the industrial age. Just look at the impact it's having on the world's great cities.

If you add up all the empty office space in New York City today, it totals 95 million square feet. That's the equivalent of 30 Empire State Buildings. Average it out and roughly one in five offices in New York currently sits empty. Elsewhere in the US, the situation is more severe. In Chicago, one in four offices are empty. In San Francisco, the office vacancy rate tops 35%—the highest level ever recorded in the city. A major commercial real estate firm, Cushman & Wakefield, estimates that a quarter of all US office space will be obsolete by 2030.

California to Cabo, Tampa to Tulum

As a real estate scout and investor, I've been following the remote working trend with intense interest since long before the pandemic made it mainstream. Indeed,

my team at *Real Estate Trend Alert* was an early adopter of this trend. Our “office” has been entirely virtual ever since I founded RETA back in 2008. Today, members of my team are spread out across the US, the UK, Ireland, Panama, and Colombia, while I have my home in Ireland and spend time at my condos in Cabo and Portugal.

Now that millions of workers are untethered from the office, they’re waking up to these sorts of lifestyle opportunities. This is what I’m seeing right across my beat. I’ve been scouting real estate opportunities in Cabo since 2014. Every year I return, I encounter more expats and long-term residents, including many work-from-anywhere folks. Californians, in particular, are drawn to Cabo, where they find many of the things they love about home without the things they hate—like high taxes, low quality of life, congested freeways, and crazily-high real estate and rental prices.

And when Californians come to Cabo, they bring their price expectations. When you were paying \$3,000 or \$4,000 per month for a condo in San Francisco or LA, the idea of paying the same amount for a spacious, luxury condo with ocean views seems reasonable. These higher price expectations, coupled with growing demand, have led to a spike in rental rates.

When I’m in Cabo, I stay at my condo in the best-in-class Copala community in the five-star Quivira resort. Last year, I earned \$3,000 per month renting it out when I wasn’t using it. And I could have earned more, but I chose to offer a generous rate to a single renter who could work around my return dates. Elsewhere in my community, long-term rental rates now

start at \$3,500 per month.

Then there’s the effect of all this demand on capital appreciation. I bought my condo in a deal I brought to RETA members in 2015. The RETA-only price on a two-bed, two-bath, ocean-view condo was \$336,156. Last year, an identical condo two floors above me listed for \$725,000. That’s an uplift of \$388,844. And it’s a similar tale with our other RETA-only deals in Cabo:

- **Boost of \$375,371**—We’ve had several deals in Quivira. Another condo in Copala that had a RETA-only price of \$324,628 listed last year for \$699,999.
- **\$212,400 more**—In May 2022, we had a deal in a community called Monte Rocella. I bought two condos alongside RETA members in this deal. A condo that RETA members could buy for \$272,600 in May 2022 has since been listed for \$485,000.
- **Uplift of \$250,000**—In August 2021, RETA members could get a penthouse in a community called Cabo Costa for \$249,000. I got one. Today a penthouse in Cabo Costa lists for \$499,000. Travel to the far side of Mexico and you’ll find a similar trend playing out.

The **Riviera Maya** refers to the 80-mile stretch of Caribbean coast south from Cancún. This is a riotously beautiful part of the world, filled with white-sand beaches, warm, azure waters, incredible food and culture, and world-leading destinations such as Playa del Carmen and the trendy beach town of Tulum.

This has long been an exceptionally strong market for short-term rentals. For vacation season, the best rentals are snapped up months in advance. But as the remote-working revolution has taken

hold, the long-term rental market here has strengthened. With the right type of condo on the Riviera Maya, you can get fantastic long-term rental returns.

Consider the condos I recommended in Playa del Carmen. In May 2017, I brought RETA members the chance to lock down two-bed condos in a community called Siempre Playa for \$193,800. The first owners moved into their condos in Siempre in 2021 and many are renting them out now.

Rent out a two-bed condo long term there and you can expect to earn \$2,000 to \$2,600 per month. With a RETA get-in price, that’s a gross yield of 12% to 16%. Then there’s the capital appreciation. Last time I checked with the developer, luxury two-bed condos in Siempre Playa were listing from \$419,409 at retail—\$225,609 more than RETA members paid.

This Zoom Boom revolution is fundamentally changing these destinations. Indeed, I now view Cabo as a satellite of the Californian market. The same is true in the [Riviera Maya](#), which today is more closely aligned with the Florida market than surrounding Mexico. And the same trends are playing out too in the Algarve... in [Medellín](#), Colombia... in the Costa del Sol...

It comes down to this: New York can never become a tropical beach destination. But tropical destinations like Cabo and Playa can become (and are becoming) centers of art, culture, music, and commerce. This has important implications as work from anywhere evolves into a permanent part of global business.

It means that today, owning the right real estate in a highly desirable destination overseas is one of the savviest investments you can make. But with prices rising rapidly, the window to take advantage of this trend is short. Which is why my team and I are fanning out across the world to find the best opportunities to profit from this trend, so we can bring them to [Real Estate Trend Alert](#) members. ■



Ronan McMahon is IL’s international real estate expert. If you’ve been thinking of buying a rental property overseas, but could use help with your search, learn about

Ronan’s [Real Estate Trend Alert](#). Thanks to group buying power, members get access to best-in-class properties in the right locations—often at below-market pricing.

THE ZOOM BOOM LIVES ON

More than 2 million people have left America’s 10 biggest cities since the pandemic. Many of them are full-time remote workers. The majority of them will never return to working full-time in-office—despite the best efforts of some businesses and industries to compel them to do so.

Last year, large numbers of companies introduced “return to office” mandates. But workers fought back and the mandates largely failed. A Gallup survey found that

eight in 10 remote-capable employees are still working hybrid or remotely.

This is an important update on this trend. Go back to the start of last year and corporate leaders like JPMorgan boss Jamie Dimon were telling the world that the remote working revolution could and would be rolled back.

A year on, that’s been disproven. Remote work is here to stay. And this equates to a huge opportunity for investors who understand its implications.



It's tax season... even for Americans living abroad. Learn more about filing requirements below.

5 Things to Know About Taxes Before You Move Overseas

Katrina C.M. Haynes

If you've ever watched an episode of *Snapped*, you'll notice most offenders are on this show because they have trouble letting go when people walk away. As a CPA specializing in US international individual taxation, I'm reminded of the relationship that the Internal Revenue Service (IRS) has with US taxpayers.

As a US citizen or green card holder, you're required to report and pay tax in the US on your worldwide income—even if you didn't live or work in the US during the tax year. As one of only a few countries with this policy, it's imperative that US taxpayers understand their filing requirements. To assist US taxpayers with this transition, I've put together a list of the five things that Americans taxpayers should know prior to moving overseas... based on my experience working with US expatriates.

1. You ALWAYS have to file, even if you don't owe any tax.

Many think that because they're living outside of the US, working for a non-US employer, or paying tax in their host jurisdiction, that they're no longer responsible for filing and/or paying tax in the US. This is most misunderstood by US green card

holders, who (understandably) assume that if their green card has expired and/or is no longer valid for immigration purposes due to the taxpayer being outside of the US for an extended time, that their US filing requirements are nullified as well.

This is incorrect. One of my colleagues, David Lesperance, put it like this: "Your green card expiring doesn't change your tax status, just like an expired passport doesn't change your citizenship."

To terminate their tax relationship with the US, a US green card holder or citizen will have to expatriate based on the US Expatriation Provisions under the Heart Act (IRC §877A).

That means surrendering their green card or passport to a US consular officer, to start. And depending on whether they meet the definition of a "covered expatriate," meaning that the IRS may deem their request to expatriate as tax evasion, they could still be required to file US tax returns for the next 10 years—even if they have no US source income to report.

In addition to the ongoing federal filing requirements, the taxpayer may also have trailing state and/or local tax filing requirements. It may be best to visit your

state and/or local taxing authorities prior to departure to understand what to expect.

2. The IRS offers ways to offset double taxation.

Though the IRS will subject your income to worldwide taxation, you will also likely still be subject to tax in your host country. Many taxpayers, upon learning that they will have filing requirements (and potential tax liabilities) in both their home and host country, expect to take advantage of income tax treaties to offset their double taxation. These are bilateral agreements that provide relief for individuals and entities in the event of double taxation. Find the full list of income tax treaties [here](#).

In situations where a taxpayer is a tax resident of both jurisdictions, the income tax treaty determines which jurisdiction has the ability to tax the resident. However, in most income tax treaties, there's something called a "savings clause" that allows both countries to tax their citizens.

That means if you're a US citizen looking to offset double taxation on your US individual income tax return, then you're out of luck.

You may still be able to apply the benefits of an income tax treaty and avoid double taxation, but only on your host country tax return. For example, if an income tax treaty allows taxpayers to exempt a certain type of income from taxation, the income would be exempt on the host country tax return only, but not on the US tax return of the US Citizen.

If you're a dual citizen of both the US and your host country, you may not be able to use the income tax treaty at all. For US Green Card holders, this treatment will vary based on which treaty you apply. Taxpayer may apply the treaty of their country of nationality, or their host location, depending on the 'Residency Clause' contained within the treaty.

Now for the good news. I mentioned that the IRS has ways to offset double taxation—specifically, by taking advantage of either the **Foreign Earned Income Exclusion (FEIE)**, the individual **Foreign Tax Credit (FTC)**, or both. With the FEIE, taxpayers can exclude from their adjusted gross income an amount (for the 2023 tax year the amount is \$126,000) of their income earned outside of the US.

Earned income is income made while physically located outside of the US. It

doesn't take into consideration the location of the payer or the payment—meaning income paid by a US employer that is reported on a W-2 may still be deemed foreign-source and qualify for the exclusion if you are living and working outside of the US. This also means that income paid by a foreign employer earned while working in the US may be deemed as US-source and wouldn't qualify for the exclusion.

Please note: If your income is less than the FEIE, that does NOT mean you don't have a filing requirement. By attaching the IRS Form 2555 and taking advantage of the FEIE, you're making an election and you have to file your return to take advantage of it; it isn't automatically applied.

The FTC allows taxpayers to offset their global tax liability by offering taxpayers a dollar-for-dollar credit reduction of their US tax liability.

The FTC is calculated separately for regular and **Alternative Minimum Tax (AMT)** purposes, but doesn't offset any self-employment tax for self-employed individuals. If the taxpayer's host country has higher taxes than the US, this may reduce their US tax liability down to \$0... but will not generate a refund.

In countries where the income tax is lower than the US, the taxpayer can receive a credit in the amount of the other country's taxation. For example, if you're in a 15% tax country and your effective tax rate in the US is 25%, you'd pay the 15% tax in the host country, receive a Foreign Tax Credit of 15% on your US return, and pay only 10% to the US. In essence, you'd pay the higher of the two tax rates (25%), but not the combined tax rate (25% plus 15%). Assess the use of the FEIE and the FTC separately and together to determine the best tax outcome for you.

3. You can't hide from the IRS.

The **Foreign Account Tax Compliance Act**, or FATCA, was passed as part of the HIRE Act in 2010. The FATCA regulations require **Foreign Financial Institutions (FFIs)**, like non-US banks and **Non-Foreign Financial Entities (NFFEs)** to report back to the IRS any US taxpayers with whom they did business. For example, if you have money in a foreign bank account, then the IRS can access the information in that account to determine whether you're properly reporting your income on your US tax return. So, if you haven't filed

your US tax returns in five years, and your foreign bank account shows bi-weekly deposits of €2,000... then the IRS has a straight line to audit you.

Let's say you're retired and living from your savings. You may still have a filing requirement, such as the **Report of Foreign Bank and Financial Accounts (FBAR)**, foreign trust filings, **Passive Foreign Investment Company filings** (foreign mutual funds qualify here), etc., which can require annual disclosure. If you skip these and live in a country with either an **Intergovernmental Agreement (IGA)** or an **Understanding**, it's just a matter of time before the IRS gets around to you.

The IRS takes these violations very seriously and has gone as far as putting their Large Business & International (LB&I) Division in charge of going after:

- US taxpayers living overseas
- US taxpayers with delinquent foreign bank account reports (FBARs), and
- US taxpayers with unreported cryptocurrency.

4. Social taxes can be minimized with Totalization Agreements.

This is only for taxpayers that are still on a US payroll, but also subject to tax in their host jurisdiction. In those cases, if the host country has a **totalization agreement** in place, the taxpayer may be able to exempt themselves from social tax, the

equivalent of US FICA tax, in their host country.

A Totalization Agreement is a separate social tax-specific document like an income tax treaty. It addresses where a taxpayer is required to contribute social tax in situations when they contribute to multiple jurisdictions based on the same income. Totalization agreements will typically allow the taxpayer to contribute to the country for which they'd receive the greatest benefit (typically their home country). This is a benefit to both the taxpayer's employer and the taxpayer, as social tax benefits are required to be paid by both.

For self-employed taxpayers, the totalization agreement may exempt them from the US self-employment tax—if they can show they're paying social tax in their host country by obtaining a **Certificate of Coverage**. (For more information on which countries have Totalization Agreements and how to obtain Certificates of Coverage, go [here](#).)

5. If you've been tax delinquent, you have a clear path to recovery.

If you've read this article and are currently having a panic attack because you haven't filed your tax returns, take heart! The IRS offers two separate processes to allow delinquent taxpayers to come into compliance: the **Streamlined Foreign Offshore Procedures (SFOP)** and the **Streamlined Domestic Offshore Procedures (SDOP)**.

Under each, you would file your three most recently delinquent tax returns, including the informational filings and the six most recently delinquent **FBARs** (FinCen Form 114). No other tax returns are required, even if more returns are outstanding. Typically, if the filings are prepared properly and any tax due is paid, the IRS doesn't respond directly to the taxpayer relating to these filings unless there's an issue with the filing or if there is missing or incomplete information.

Individual international taxation is a complex area of the already-complicated **Internal Revenue Code**. As such, it's best that taxpayers planning to relocate overseas find the proper support to assist them. ■

Katrina C.M. Haynes is a CPA specializing in US international individual taxation. You can reach out to her directly via info@hayneshelp.com.



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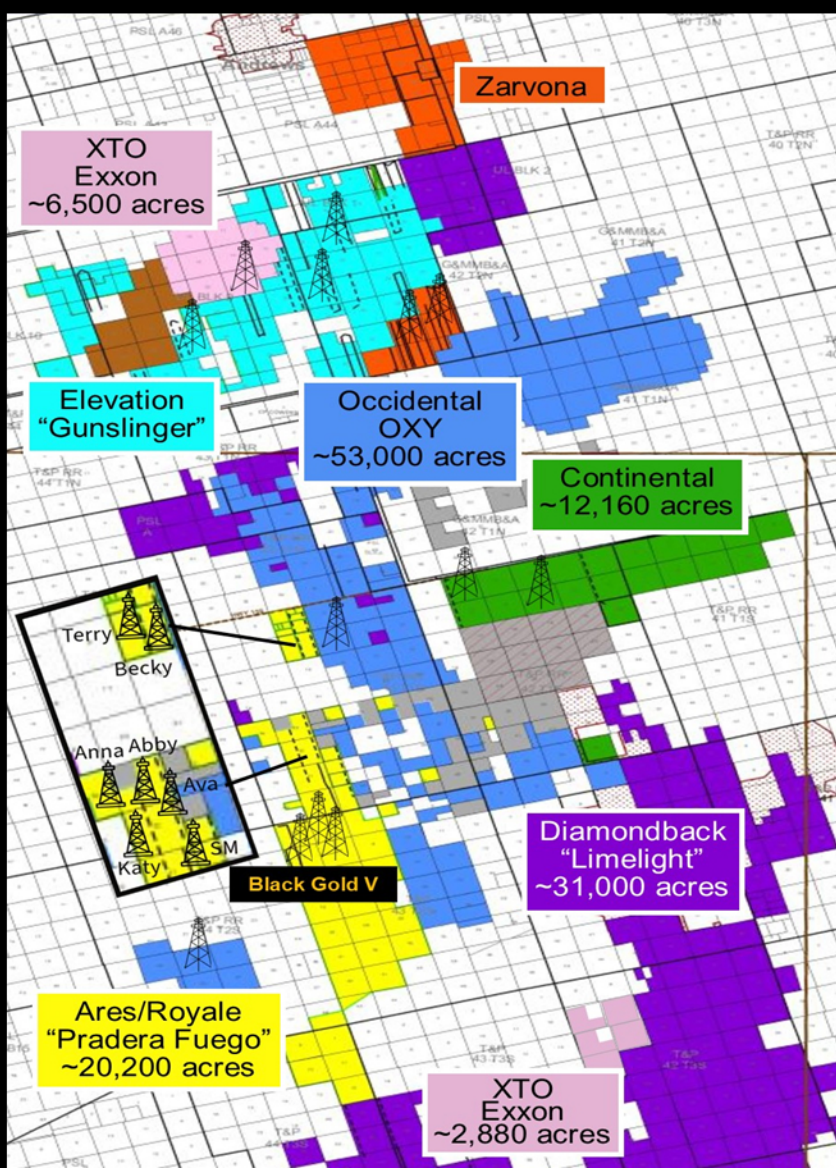
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After a big career move, I went on the hunt for a once-in-a-lifetime experience before the next chapter. I was less concerned with where I went than achieving a champagne experience... on a light beer budget.

I'd heard stories about airlines giving out hotel vouchers for long layovers, so I snooped around [GoogleFlights](#)—and that's how I discovered TAP's stopover program... which allowed me to visit [Lisbon](#) and [Madrid](#) on the same \$400 round-trip ticket.

Twenty-five countries (and a much more generous budget) later, Lisbon remains one of my favorite cities—and I'd never have explored beyond the airport without the stopover.

National airlines typically offer stopover programs like this to passengers connecting in long-haul flights through their hub airport(s). They take a couple different forms, from simply functioning as an extended layover to unique excursions provided by the airline, but they share the common goal of encouraging visitors to explore what their cities have to offer.

This opens up a host of new possibilities to savvy travelers, allowing for an unexpected adventure or the opportunity to bookend your planned vacation with a return to a favorite place.

Though I may no longer be a broke traveler, I *am* still a bargain hunter—and I'm always on the lookout for stopover deals. You can check out my favorites below.

TAP Air Portugal: The World's Best Stopover Program

My personal experience with [TAP](#) a few years ago was seamless, and Global Traveler named their Portugal stopover program the world's best in 2023—for the fifth year running.

Medium- or long-haul flights connecting through Lisbon or [Porto](#) are eligible for a free stopover in either idyllic coastal city for up to 10 days.

TAP's flexibility is unparalleled. One-way, round-trip, and multi-city itineraries are all eligible and your stopover can be on either the outbound or return leg of your journey.

This was invaluable to me, as I ended up booking an outbound flight to [Funchal](#), [Madeira](#) and the return flight from Madrid, stopping in Lisbon for three days



By taking advantage of stopover programs, Kyle was able to visit Madrid—at little extra cost.

5 Ways to Transform Your Stopover Into a Vacation

Kyle Beck

before returning to New York. Tacking on a one-way ticket from Funchal to Madrid was more than worth it, and still within my budget.

The process is fairly easy; you'll just check the "Portugal Stopover" box during your online booking process and navigate the selections from there. Your Portugal stopover includes access to discounted hotel rates, city transportation cards, and experiences like Setúbal Peninsula wine-tasting in Lisbon, or a tour of Porto's hidden culinary gems. If your stopover leg connects to another destination in Portugal, you're entitled to a discount of 25% off your domestic connection, applied while booking the second leg online.

A couple days in Lisbon was all I needed to fall in love with the city. Take a daytrip to the incredibly preserved town of [Sintra](#), visit the iconic **Torre de Belém**, or party on the city's infamous **Pink Street**. Porto, meanwhile, offers a charm all its own—plus discounted access to the nation's remote islands.

"TAP offers discounted hotel rates and experiences."

Icelandair: Readymade Itineraries on Offer

[Icelandair](#) has positioned its stopover program as the gateway between North America and continental Europe, with capital city [Reykjavik](#)'s location serving as a pitstop for long-haul trips across the north Atlantic.

But the island nation's volcanic beauty is stunning in its own right, and the airline has pioneered the extended layover—affording travelers the chance to spend up to a week exploring its rugged terrain before moving on

to the next leg of their journey. Like TAP, booking a stopover in Iceland is as simple as checking a box and exploring your options from there.

Icelandair also offers ready-made stopover itineraries up to five days in length. The country has a reputation for being an expensive place to stay, but the airline is aware of this—advertising a budget-friendly list of free and inexpensive things to do in Reykjavik and the surrounding area in addition to more lavish,

all-encompassing tours.

Only in Iceland can you visit the picture-perfect **Blue Lagoon** or walk up to an active volcano while waiting for a connecting flight. If you've been wanting to witness the Northern Lights in person, look at this program as your first step.

Turkish Airlines: A Free Four- or Five-Star Hotel Stay

[Turkish Airlines](#) operates connecting flights from the UK and North America to far-flung destinations all over the Middle East and Asia, but in doing so guests risk missing out on Turkey's crown jewel: the continent-straddling city of [Istanbul](#).

Turkish Airlines is already my favorite airline, thanks to its upscale economy class. It boasts the roomiest legroom you'll find on a commercial flight outside of business class, plus top-tier service and delicious in-flight meals. (Yes, really.) And Istanbul Airport, opened in 2018, is rivaled only by Singapore Changi Airport.

But don't stay there during your long layover. By taking advantage of the Istanbul stopover program, travelers can explore the iconic city—and stay in four-star or better accommodation free of charge. Not bad for an economy-class flight!

Eligibility varies depending on where you're coming from and where you're going, but US-based guests connecting anywhere outside of Turkey are good to go. Generally, anyone connecting to a destination outside of Europe can take advantage

of the offer.

Your connection must also be booked with a built-in layover of at least 20 hours—a functional requirement of any multi-day stopover, but explicitly defined on Turkish. Passengers who meet the above criteria can make a reservation online by sending flight information, contact details, and accommodation requests via the airline's online portal, and the airline will issue a hotel voucher in return.

And again, this isn't just any airport hotel. Economy guests are entitled to one complimentary night in a contracted four-star hotel free of charge. Bump that up to two nights in a 5-star hotel for business class ticket holders, and guests traveling to or from the United States even benefit from an additional complimentary night, depending on the fare class, for up to three nights in a five-star hotel, courtesy of the airline. From a value perspective, it doesn't get any better.

Emirates: A Dubai Experience

As the largest airline in the Middle East and with destinations served all over the world, [Emirates](#) is renowned, like Turkish, for its onboard product and service. Plus, the airline connects to every inhabited continent through its hub in **Dubai**, which itself has become world-famous for its commitment to grandeur.

The airline encourages guests to book

their "Dubai Experience" alongside their flight, but you can also submit your pre-booked flight information to begin planning your stopover. Unlike most similar programs, a multi-day stop isn't necessary to partake; in fact, there is no minimum time requirement at all.

Guests can choose from a massive selection of pre-planned, discounted excursions—ranging from a four-hour tour of downtown Dubai to a multi-day desert safari—to "transform even the shortest stopover into an unforgettable experience."

Booking through the Dubai Experience portal offers extra benefits to your reservation, such as flexible cancellation, 24/7 hotel check-in and a small discount on future flights booked. After selecting your flight, you can then book all manner of restaurants, tours, hotels and entertainment through the airline's booking portal at exclusive rates.

**"Turkish Air
will pay for
your stay in a
5-star hotel."**

Copa Airlines: Up to a Week in Panama City

European airlines might have the most renowned stopover programs, but they certainly don't have a monopoly. [Copa Airlines](#) flies all over North and South America, from Argentina to Canada. And their brand-new stopover program, launched in 2023, lets travelers bookend a trip between the continents with up to seven days at the bridge between them: Panama.

Booking can be done online, with a built-in stop of between 24 hours and a week in [Panama City](#). Like Icelandair, Copa offers a wide range of discounted tour packages based on the duration of your trip. A sample offering includes a visit to **Casco Antiguo** (a UNESCO World Heritage site), the engineering marvel of the [Panama Canal](#), a whirlwind trip through the Panama City skyline and an overnight adventure to **Monkey Island**—all in three nights.

There are more than two dozen available packages and numerous one-day activities should you wish to create your own Panamanian adventure. ■

Kyle Beck is a travel industry analyst based in Miami, who's plugged into the world of jet-setting experiences.



Icelandair offers stopover itineraries from the Blue Lagoon to the Northern Lights.



In rugged northern Spain, a historical novelist unlocks the past of a spectacular ancient kingdom.

Spain's Mystic Navarra Inspires a Novelist's Next Mystery

Amy Maroney

In the mist-shrouded Basque Pyrenees village of **Zugarramurdi**, scores of seventeenth-century women were accused of practicing witchcraft during the Spanish Inquisition. Under torture, healers and midwives confessed to acts of devil worship in limestone caves, where a rushing stream named *infernuko erreka* ("stream from hell") bubbled up from the earth. Those who refused to confess were burned at the stake.

Four centuries later, my husband and I walked into the cool embrace of those same caves, grateful to escape the shimmering midafternoon heat. We followed the stream's curving route through the shadows, accompanied by the soft whisper of water over rocks. The upper reaches of the caves soared overhead like the nave of a cathedral. Just enough light entered from either end to illuminate the immense space with the same ethereal glow as stained glass.

If traces of evil still lingered here, they were not evident on this quiet fall day. As far as I could tell, we were the only two people visiting the [caves of Zugarramurdi](#). Birdsong from the surrounding beech forest drifted in our wake, but I barely

heard it. My mind was fixed on the women documented in the nearby Witch Museum, whose knowledge of healing herbs and plants had made them targets of witch hunts.

Elena, a healer and midwife in my [Miramonde](#) historical fiction series set in these mountains, was inspired by those real-life women. I tipped my head back, imagining fictional Elena's spirit swirling overhead, and felt a presence so powerful it moved me to tears.

We were only an hour's drive from the bustling seaside city of **San Sebastián**, yet we'd entered an entirely different world. These caves—mostly untouched by time—were in the heart of the ancient kingdom of **Navarra**, where Basque culture has deep roots and locals still display an abiding respect for the supernatural.

Navarra is renowned for its Rioja wines and the annual running of the bulls in the capital city of **Pamplona**, but I was here to hunt for traces of the people, sites, and history that inspired my novels a decade ago on our first foray into the Pyrenees (see sidebar, The Tower of Oto).

With this second chance to explore the mysteries of Navarra, I hoped to uncover

the region's esoteric past and find inspiration for more historical tales. During the adventure that follows, we stay in a legendary thousand-year-old monastery and a restored medieval palace. We find powerful evidence of Navarra's pagan traditions in a remote mountain village, and we come face-to-face with enormous predatory birds called griffon vultures.

Along the way, we sample world-class wines and regional cuisine, soak up magnificent mountain views, and savor the golden warmth of autumn.

A Legendary Monastery Reveals Its Secrets

The solemn clanging of a bell rang out across the courtyard from our room in the ancient [Monasterio de Leyre](#), signaling the hour of Vespers. Answering the call, we followed a small group of people to the monastery's Romanesque church. Cliffs looming in the north glowed pink in the last rays of the setting sun. The Pyrenean foothills were full of shadows.

We settled on a bench in the modestly proportioned church while the Benedictine monks who live here year-round filed in and took their places in the choir. Their voices mingled in song and echoed against the austere stone walls.

Though most of the men were getting along in years, a few younger monks stood among them, testament to the enduring attraction of Leyre's monastic life.

The choir was honoring a thousand-year-old tradition; this complex has been home to a community of monks since medieval times. Leyre, first documented in the ninth century, is known as the "spiritual cradle" of ancient Navarra. The monastery's pantheon contains the bones of Navarra's first kings, and it is a historic refuge for pilgrims on the **Camino de Santiago**.

We weren't here by chance. The great monasteries, convents, and castles of the Pyrenees region played starring roles in my historical mystery series, but many of them have fallen into ruin. Leyre, located on a rugged hillside a forty-minute drive southeast of Pamplona, presents a unique opportunity to experience a still-functioning monastery.

The two-star [Hotel Hospedería de Leyre](#) (we paid \$100 per night) is located within the monastic complex; it provides comfortable lodging and friendly staff. But hotel visitors should be prepared for regular—

and vigorous—bell tolling to signal the Liturgy of Hours that organizes monastic days from dawn to well after dark.

To visit the crypt beneath the monastery, my husband and I went to the visitor center, where we were given a key and instructions to lock up when we were finished. A shiver of anticipation ran over my skin as we approached a nondescript door in the high stone wall abutting Leyre's cobbled entry drive.

A moment later, we crossed from the sunlit outside world into a chilly subterranean space. The hollow tread of our footsteps followed us through three staggered semicircular arches in diminishing sizes, like nesting dolls. We wandered through a stone forest of sturdy columns supporting the weight of the Romanesque church above our heads. For centuries, scholars have wondered about the possible inspiration for the delicate ribs, volutes, and scrolls that adorn the capitals crowning these columns.

Awestruck, I studied the enduring beauty of the artisans' work and could swear I heard the scrape of their tools, the low murmur of their voices. Then the exterior door creaked open to admit another pair of visitors, interrupting my reverie.



A World-Class Birdwatching Experience—and a Brush With Magic
The next morning, we made the 20-minute drive north through Pyrenean foothills to the nature preserve of **Foz de Lumbier**.

The gorge is home to one of the world's greatest populations of griffon vultures, and our visit fell during the peak autumn nesting period. These massive predatory birds with a wingspan of up to nine feet are a menacing presence in my books, a reminder that the Pyrenees wilderness is both beautiful and lethal. We walked the two-mile loop from here to the **Irati River** and entered the narrow passageway to the gorge. Here, limestone cliffs soared skyward, their layers alternat-

ing burnt umber and terracotta orange. Griffon vultures glided overhead, oblivious to us. Dozens of them sunbathed on limestone crags, surveying their domain.

Despite the presence of these predators, smaller raptors, herons, crows, and flocks of pigeons wheeled across the sky and foraged at the river's edge. We'd landed in a birdwatcher's paradise—albeit one with a Jurassic-era atmosphere. Dinosaurs grazing along the banks of the river would look right at home here.

Before returning to the monastery, we drove north into the **Roncal Valley**, an important setting for my novels and a place where respect for the supernatural persists to this day. The hour-long journey ran along the **Esca River**.

THE TOWER OF OTO, A LIFE-CHANGING VACATION RENTAL

In 2012, I stayed in a place so unique, so beautiful, so soul-satisfying.... that it inspired me to write a novel.

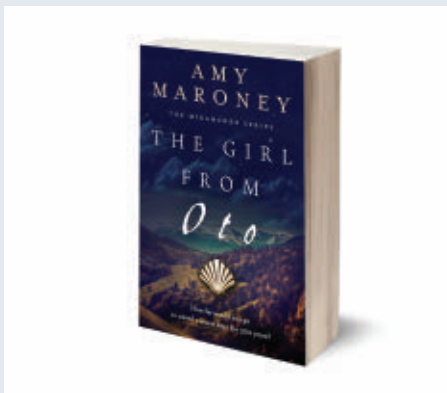
Nestled close to the Pyrenees' spectacular [Ordesa y Monte Perdido National Park](#) (a 3.5-hour drive from Barcelona or a three-hour drive from Toulouse), the 15th-century [Tower of Oto](#) was beautifully restored in the early 2000s. It has four floors connected by a wooden staircase, stone walls more than a meter thick, and magnificent mountain and valley views in every direction. The tower is part of a historic baronial home, and its owners are the descendants of that clan. My husband and I and our two daughters, then 10 and 13, walked from the tower into the hills and explored the abandoned village of **Yosa**, one of many such "ghost towns" in the Pyrenees.

We ate well in Oto's adjoining town of **Broto** and picked up delicious baked goods a bit further down the road in the hillside town of **Torla**. On an afternoon hike, we marveled at Ordesa National

Park's limestone peaks, alpine meadows, and ancient beech forests. Nearly everywhere we went, the gentle clatter of bells drifted in the wind thanks to flocks of sheep ambling through the verdant landscape. We'd occasionally spy a shepherd and his dogs on the trails. At the time, I'd begun plotting out a historical mystery novel but hadn't found the right setting for the story. My stay at the Tower of Oto changed everything. Now I had

the perfect world and name for my fictional heroine, Renaissance-era artist *Miramonde de Oto* (*Miramonde* means "one who sees the world"). My creative muse was fully charged after our time in the Pyrenees, and the book was published a few years later. Its title: [The Girl from Oto](#).

A British fellow reached out to me on social media not long ago, sharing a photo of his wife curled up with my book in an armchair at the Tower of Oto. (The owners of the tower, Elena and José, graciously keep the novel on display for visitors to discover.) I love the thought of my story living on within the centuries-old stone walls of that tower, offering an escape into another world for visitors lucky enough to spend a few nights there. I'm always hopeful that one day, I'll stumble across another vacation rental that's a perfect setting for a novel. See the tower in all seasons from all angles on Instagram: [@latorredeoto](#). The tower is available to rent (\$273/night; 5 guests maximum) via [Airbnb](#).



Steep hillsides flanked the route, the beech trees' leaves just beginning to turn gold. Every slate-roofed home we passed was more beautiful than the last, pink and red geraniums spilling from the windowsills.

We set out on foot to explore the twisting cobblestone streets of the medieval village of **Roncal-Erronkari**, intrigued by the dried flowers adorning many doors we passed, their papery leaves rustling in the wind.

These sunflower-like silver thistle flowers, or *eguzkilore*, figure large in Basque mythology as an important defense against evil spirits attempting to invade homesteads. Legend has it that night-prowling witches and nymphs, spellbound by the flowers, counted the leaves incessantly until daybreak or fled to their underground lairs in terror of the coming dawn.

We stopped to examine a wall placard featuring a witch on a broom and the words *Sorgine Etxea* (Witch House). A tawny cat padded silently across the lane, tail twitching.

Whether this was the home of a practicing witch or not, the whimsical sign—and the silver thistle flowers guarding most houses—were evidence of the villagers' enduring belief that supernatural forces exist in these mountains.

I smiled, a single word dancing in my thoughts: *Magical*.



Spain's Roncal-Erronkari, population 200, is a remarkably well-preserved medieval village.

A Dreamy Stay in a Medieval Tower

"We have a very special room for you in a palace tower," the hotel receptionist told us. "But you must be comfortable climbing twenty-one steps to get there."

We'd come to the small town of **Olite** to visit a multi-turreted palace inhabited by Navarra's kings and queens during the medieval age. The three-star [Olite Parador hotel](#) now occupies part of that enormous stone complex. Yes, the narrow steps to our room in the former lookout tower were slightly challenging, but our extraordinary accommodation (we paid \$149 per night) was worth the climb.

One floor of our tower lodging comprised a modern, white-tiled bathroom and an elegant bedroom furnished with antique bedframes (in Spain, a double room usually contains two twin beds pushed together), a generously propor-

tioned table and chairs, and the largest wooden wardrobe I've ever seen. Our accommodation included a private lounge area up two more short flights of stairs, with comfortable couches, armchairs, and a coffee table.

The thick stone walls of our room evoked the tower's original defensive purpose. The former arrow slits are now windows overlooking the nearby 13th-century Gothic church of Santa Maria.

This was the third [Paradores de España](#) hotel I'd stayed at in Spain. They've all been impressive. Over the past century, the state-run Paradores group has restored close to a hundred castles, monasteries, and other historic buildings throughout Spain, giving them new life as upscale hotels featuring fine dining. It was an unseasonably hot evening, and that night, most diners were drinking Olite's famous rosés. (See wine sidebar below.)

The next morning at [Pan & Degustación de Café](#), a local at the next table engaged us in conversation; she'd been to Chicago and wanted to talk about her favorite American experiences. We chatted in French, which is more prevalent than English here (though with a steady stream of British tourists visiting the town, most hotel staff and restaurant servers we met spoke some English). In this part of Navarra, many people speak Basque with native fluency, too. The teaching of Basque was once forbidden

OLITE'S WINE PEDIGREE STRETCHES BACK TO ROMAN TIMES

Olite has history to thank for its status as the epicenter of production for Navarra's **Ribera Alta** wine region. Remnants of Roman settlements, roads, and walls abound in the area, and Romans loved their wine.

Later, religious orders providing shelter to pilgrims along the Camino de Santiago cultivated vineyards of their own (the busiest of the various pilgrimage routes, the **Camino Francés**, cuts through Navarra). When Carlos III established his lavish 14th-century court in Olite, wine production soared to keep up with royal appetites.

Today, *bodegas* (wineries) are plentiful in the area and vineyards still dominate the landscape. Olite is famed for its bright, mineral-driven rosés, which are typically made from the aromatic, fruit-forward—think cherries and

raspberries—Garnacha variety of grapes.

For under \$2 each, we sampled local varieties in two Olite *bodegas* a five-minute stroll from our hotel. Both had a welcoming atmosphere with staff who spoke some English.

[Bodega Cosecheros](#) is a cooperative founded in 1913 by dozens of local families determined to resurrect the wine industry after disease decimated vineyards in the late 19th and early 20th centuries. Their small onsite museum explains the history behind the cooperative and its many varieties of wine, and their lofty, well-appointed tasting room boasts a massive wooden "ovum," or egg-shaped wine barrel.

Of the wines we sampled, I most enjoyed their dry, refreshing rosé (\$4.50 per bottle onsite). The cooperative's wines are prevalent in Olite bars and restaurants for good

reasons—high quality, low prices. To deepen the tasting experience, Bodega Cosecheros offers flights of three or four varieties paired with local products including goat and sheep's cheeses, olive oil, and chocolate (\$11-16 per person).

At [Bodega Vega del Castillo](#) (also a century-old cooperative), we sipped a white, a rosé, and a red—all excellent—and learned about the unique attributes of the Ribera Alta wine region. The area is hot and sunny much of the year, with cold winter temperatures and about 24 inches of rain annually. These conditions, along with the undulating landscape and proximity to the Pyrenees, make for an incredible diversity of soils and allow grapes to ripen very slowly. The result: ideal sugar, acidity, and aroma for wines of exceptional quality. ¡Salud!



The Palacio Real de Olite once housed exquisite art, exotic animals—and a powerful monarchy.

in schools, but it flourished even behind closed doors. Now it is an accepted part of school instruction; road signs display place and street names in both Basque and Spanish. We did our best to learn three important words during our stay, coached by encouraging locals: *kaixo* (hello), *agur* (goodbye), and *eskerrik asko* (thank you).

If you think these words look completely unfamiliar, you're not alone. Some linguists theorize that Basque dates back to the Bronze Age and may be the oldest European language. Equally intriguing is the fact that no one has ever discovered a European language related to it... another mystery of the region.

After breakfast, we headed to the *supermercado* next door for picnic supplies. Before leaving Olite, we had some time-travel to do.

Exploring Navarra's Royal Palace

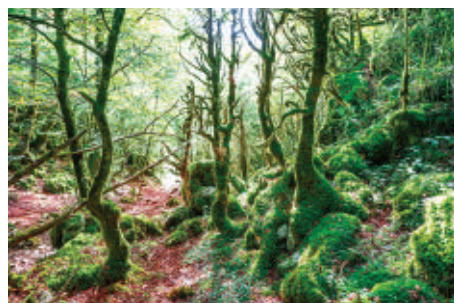
I stood in the **Queen's Hanging Garden**, looking through an arched Gothic window at turrets and towers. Climbing ivy softened the lines of the covered walkway I sheltered in. Beautifully carved flowers decorated the capital of the slender column nearest me. A lone fruit tree stretched its branches toward the sun in the small, grassy courtyard.

I imagined Navarra's Queen Leonor enjoying this view in the 14th century, after her husband Carlos III ordered additions to an existing castle built upon Roman fortress ruins. Upon its completion, the [Palacio Real de Olite](#) garnered a reputation as a seat of luxury in Europe.

It featured several of these "hanging gardens," courtyards set amidst fruit trees, and a menagerie of exotic animals, including giraffes and lions. Inside, the royal family enjoyed glazed-tile detailing, decorative plasterwork, exquisite tapestries, stained glass windows, and fine wooden furnishings. An onsite *pelota* court (*pelota* is a Basque sport similar to squash and racquetball) provided entertainment, along with jousting tournaments, bullfights, and lavish weddings.

The palace's long slide into ruin began in 1512, when the Kingdom of Navarra was absorbed into the Crown of Castile and Aragón. Its decay was amplified when the Spanish military set the palace ablaze to prevent Napoleon from using it for his own purposes. Restoration began in the early 20th century, and though it has never attained its former glory (it remains unfinished), the palace offers an exhilarating trip back in time.

We happened to be there on a free admission day (entry is normally \$5 per



Fed by the Irati river, Pyrenees forests grow thick and lush.

person), so we sailed through the gates and wandered at will through the maze-like complex. Emerging with delight from a twisty climb to the top of a tower, I saw my expression of glee mirrored on the faces of visitors who'd scaled another tower a stone's throw away.

I took in the view of the palace, the **church of Santa Maria**, and Olite's beautifully preserved medieval center. Olive groves, vineyards, and crop fields unfurled in every direction beyond the town limits. In the far distance, dun-colored hills glowed under bright sunlight. Upon our descent, we explored various restored spaces in the palace, including the Queen's bedchamber, the King's gallery, and a lofty reception hall where banquets and balls were held. Most intriguing to me was a former guards' room now known as the excavations chamber, where archaeological digs aim to reveal relics of medieval courtly life.

For a true immersion experience, Olite's annual [Medieval Festival](#) during the second weekend of August offers a deep dive into the colorful past, with costumed locals engaging visitors in medieval music, dance, art, and more.

Taking the Magic Home

During our stay at the Monasterio de Leyre, my husband gifted me a necklace ornamented with a silver thistle flower. The ancient Basque symbol now travels with me everywhere. I like to think its protective powers extend to overly imaginative Americans as well as those with Basque ancestry.

What's more, my long-held resistance to the supernatural has been supplanted by a deepening curiosity about the occult. There's no denying it—Navarra, land of mystery and magic, has cast a spell on me so powerful that I'm now plotting out a new series of historical tales set in this hauntingly beautiful corner of the world.

The heroines of my stories? Witches, of course. ■

Amy Maroney lives in the Pacific Northwest with her family, and spent many years as a writer and editor of nonfiction before turning her hand to historical fiction. Find her books and her blog [here](#). Platinum Circle members can watch our interview with Amy on her writing process [here](#).

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As 2023 came to a close, my wife Rita and I came up with a radical plan to make the most of our golden years.

Over the next three years, we're going to roam about the world sampling different cultures and exploring new vistas. We'll dedicate ourselves to what is sometimes called "slow travel" or "roving retirement." By doing so, we hope to substantially increase our nest egg... and avoid the "boomer trap."

I turn 66 this year and my wife is 73. Like many our age, we're thinking about downsizing our home to a low-maintenance, single-story home or condo. Many boomers have very little left on their home mortgage or, like us, no mortgage at all. With today's historically high home prices, it's tempting to sell and make a nice profit.

The trap is that when you try to buy a new home, you will have to pay a historically high price. It's even worse if you need to do any financing, thanks to today's high mortgage rates.

With that in mind, we decided to think a little outside of the box.

What if we sold our home, but didn't immediately buy back in? What if we took the money from the sale and invested it in secure accounts, earning interest while we wait for the inevitable burst in the real estate balloon?

You may point out that renting in the US is also extremely expensive right now. But who says we have to rent in the US?

By going overseas we could rent for much less, while still living richly. Even better, we would be increasing our net worth for the three years or more that we travel, and be in great financial shape to buy or build our dream home when we return to the US.

Budgeting for Our New Life

We took a look at our fixed regular income from social security and a pension, and determined that if we could live overseas on a budget of \$3,000 a month, we'd have a comfortable cushion for the US expenses we still have to pay.

For example, storage, our medical insurance, a virtual mailbox—all in all, less than \$700 a month.

We also earn income from other sources, but since those amounts vary each month, we decided not to rely on them in our planning.



By selling their US home and investing the profits, this couple will save money while slow traveling.

Beat the “Boomer Trap” by Traveling Full-Time

Jim Santos

Rita and I lived in [Ecuador](#) for almost six years, and we've also traveled quite a bit—so we're comfortable with living abroad. Since we managed to live on less than \$2,000 a month in Ecuador, we're also confident that we can live well within our proposed budget.

In my experiences writing for *International Living*, and from meeting the folks I've interviewed as host of [International Living Podcast](#), I know there are many people who are already enjoying this type of roaming international lifestyle.

Our list of target countries is large, and seems to be growing every day. From those I've interviewed on the *IL Podcast*, we know we'd like to spend some time in **Malta, Albania, Croatia, Italy, and Montenegro**. We would love to visit **Spain, Portugal**, and really most European destinations. Ideally, we want to live at least one month in each location, more if we're really enjoying it.

As we've learned in our travels, most of the expense of travel is getting there and back. We certainly found that to be true this fall, when we took a month to visit Eastern Europe. Once we paid dearly to cross the Atlantic, we were able to travel

within **Greece** and to **Istanbul, Vienna**, and **Prague** for very reasonable rates. Our train from Vienna to Prague, for instance, cost us only \$18 each.

Since we have nine grandchildren, we plan to spend at least part of the summer months back in the US while they're out of school—so we need to factor in one trip back each year.

But with no fixed plans, we have the advantage of being able to pick our next port of call based partly on where we can get the best flight deals.

Testing Our Plan in Panama

Our plans may be nebulous, but they're not just talk. As I write this, Rita and I are sitting on a couch on the 26th floor of a modern condo building in **Panama City, Panama**, gazing out at the bay and **Casco Viejo**.

While our house is being shown, we're testing out our plan by spending the winter here in Panama: one month in Panama City, and six weeks on the beach at [Playa Coronado](#). We're carefully tracking our expenses to make sure our proposed budget is feasible.

So far, it's looking pretty good. Our

furnished Airbnb here cost us \$1,165 for the month. That includes all utilities, internet, access to the pool and gym, and an equipped kitchen, so we don't have to eat all of our meals in restaurants.

We save a lot of money on groceries too, since we quickly found the local *mercado* for fresh fruits, vegetables, meat, and poultry is just a short walk away. Even closer is the large **Mercado de Mariscos**—the seafood market—with last night's catch on display today at great prices.

Just yesterday, I bought two pounds of shrimp for \$7 and four pounds of *corvina* (sea bass) filets for \$8. That's enough for at least five meals for two!

We still have a lot of planning to do. If we get an attractive offer for our home, we'll need to shift into high gear, paring down essentials, packing things up, and arranging for storage. We'll have to set up a [virtual mailbox](#) in the US, forward our mail, arrange for [eSIMs](#) so we can have cell coverage while we travel, and make sure our important records and accounts are available online.

High on the list: planning what and how to pack. For a couple of years, we may live with only what we can comfortably carry in a couple of suitcases and carry-on bags.

To accommodate for this, we've discussed planning our destinations solely in moderate to warm climates... but we'll still need a variety of clothing.

Fortunately, we had a test run last fall when we took that long trip to Eastern Europe. For a nine-week journey to at least

seven different countries, we packed only one large checked bag for the two of us, and carried everything else in backpacks or smaller roller bags.

This proved to be a mistake. Schlep-ping the heavy backpacks and dealing with several bulky carry-ons through train stations, airports, trams, narrow aisles, and tiny overhead bins on prop planes proved to be more bother than it was worth.

For our current 10 weeks in Panama, we took the opposite approach, packing light carry-ons and two checked bags, and that's working much better for our style of travel.

Weighing the Risks and Rewards

We've also made a Plan B.

If we can't get the price we want from our home sale, we'll take it off the market and use it as a home base. Maintaining the home while we're gone and paying insurance and property taxes adds to the monthly expense, so it would mean a reduced travel budget and/or fewer trips. Not to mention we would lose any potential economic gain from selling in today's market.

So Plan A is still far and away our first choice—even though a leap of faith is definitely involved.

After all, we'll be gambling with several variables. Will the real estate market actually drop in a few years? If it does, will we find a home that we like as much in the same area? What if a medical or family emergency comes up and we have to return to the US for an extended period?

Still, the potential rewards are substantial. We already have one US account earning over 5% interest, and we're investigating [banking in Uruguay](#), where some banks advertise fixed rates of as much as 9%.

By investing the money gained from the sale of our home carefully, we could increase our net worth by as much as 20% over the next three years.

But the biggest reward is the opportunity to travel the world, sampling cultures and gaining life experiences that can only be found when you embrace change. It's dizzying to think of the options available to us—but it's also exhilarating.

Our Tentative Itinerary

Right now, we have five weeks scheduled in Mexico in late April.

If the stars align and we can close our

home sale and pack up before Mexico, we can return to spend the summer visiting family and friends. We have a son who plans to go to Japan for a month in June, so we'd pet- and [housesit](#) for him while he and his daughter are gone... and spend some time with him and our granddaughter when they return.

Which gets at our plans to register with [Trusted Housesitters](#) to look for gigs near our family when in the US, and while we travel abroad. (Free lodging goes a long way to stretching our budget.)

After housesitting, staying with some friends and family, and a few Airbnbs in the US, at the end of summer it will be time to take the first step abroad. I just wish I could tell you where we will go.

You see, there is one further complication: One of our grandchildren plans to spend her last year of high school as an exchange student.

Naturally, we want to visit her while she is in Europe. The problem is, she won't know where she is going for another month or two.

That is where the flexibility of our new lifestyle makes a difference. Our tentative plans are to secure accommodations for two months in the French village of [Fontainebleau](#).

From there, it's a short train ride to **Paris**, where we can strike out in any direction. Once we find out what country she will be traveling to, we can finalize our plans.

After that... Well, the Schengen Zone means we'll have to be strategic with our itinerary, but **Albania, Northern Ireland, England, and Scotland** are all interesting places to wait out the 90-day period. And of course, there's **Costa Rica, Colombia, Peru, Uruguay**, and the rest of Central and South America, or jump across the Pacific to **Thailand, Malaysia**—the list goes on and on and on.

We stand now on the edge of a tremendous change in our lives. Although we recognize the risks involved, enriching our lives—and our bank accounts—is a risk worth taking. ■

Jim Santos has been a contributor to *International Living* for ten years, and is the host of the [International Living Podcast](#). You can follow his progress as he and his wife start their slow travel journey on their own podcast, [Travels With Jim and Rita](#).



High on the agenda of these roaming retirees: France. Above, the Fontainebleau chateau.

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You can enjoy these views in Guanacaste, Costa Rica, an expat haven.

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