Living in Panama
Info Book

- Beautiful & Affordable Properties
  (in & near Puerto Armuelles)
- Info & Maps of Puerto Armuelles
- Places to Eat in Puerto
- Links to:
  - Will You Be Happy In Panama Quiz
  - FAQs
  - Panama blog & more

Contact us for a Property Tour, Advice, & Info
LivinginPanama.com
betsy@livinginpanama.com or reyn@livinginpanama.com
Whatsapp
851-0332 (Panama) 206-734-4778 (USA)
Will You Be Happy In Panama?  
Take The Quiz  
LivinginPanama.com/quiz  
Only 12 quick questions to uncover the truth

Discover More About  
Life in Panama  
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Table of Contents

A. Property For Sale - 3 Types
   1. Beach Front (& Back Lots Adjacent to These Beach Fronts)
   2. Short Stroll To Beach (Less than 100 meters/yards to Beach)
   3. Ocean View (5 minutes to Beach)

All At Prices That Won’t Destroy Your Nest Egg
All located in or near the charming beach town of Puerto Armuelles

B. About Puerto Armuelles
   - Background info on Puerto Armuelles
   - Where to Eat + Map of locations
   - Neighborhoods of Puerto Armuelles + Map

C. About Us

D. 10 Reasons To Buy From Us
   - Discover more about our: Free Air Fare, Financing, and More

E. FAQs +

Book Last Updated: March 18, 2019
For the latest info on our property listings, visit:
LivinginPanama.com/panama-real-estate
Beach Front Property
Including Back Lots Adjacent To These Beach Front Properties
The Most Beautiful Beach Property in Puerto

Don’t Miss Out
Prices For Every Budget

Gorgeous Beach Properties
@ Corazon de Oro, Puerto Armuelles
Astoundingly Beautiful & Serene
Private entrance
2 restaurants & coffee kiosk close by
Only 10 minutes from downtown Puerto

Financing Available
Click for video, photos & more info

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851-0332 (Panama) * 206-734-4778 (USA) * Betsy@LivingInPanama.com
Beach Front
For Sale

Fabulous Beach Enclave
3 Beach Front & 1 Back Lots
Local & Expat Builders Are Available

Why Live Here
- Live at the beach!
- Refreshing Ocean Breezes
- Walk and swim at the beach every day
- 5 Minute Walk to Downtown
- Live a long & happy life. Could this be a magic location? Esperanza Coba lives next door. He is 96 & still going strong.
- 2 informal expat gatherings occur once a week - just a stroll away from these properties
- Warm & friendly community

Name: Playa de Esperanza

Prices
- Lot #1: $89,500
- Lot #2: $76,500
- Lot #3: $83,500
- Lot #4: $39,500

Location
San Vicente,
Puerto Armuelles,
Chiriquí, Panama

Size
See Site Plan

Additional Details
- All utilities available
- Ready for construction
- Flat property with easy access
- Beautiful beach

For More Photos & Information
Click Here For Listing Page
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Relax & Delight In San Vicente’s Beaches
**Beach Front House**

Right On Beautiful Beach

1350 sq ft house (w/porches)

---

**Why Live Here**

- On a quiet lane of ocean front properties (all but 1 are already owned by expats)
- Excellent value
- Refreshing Ocean Breezes
- Quiet Neighborhood, on Quiet Street
- 10-15 Minute Walk to Downtown
- Grocery store & Restaurants a 2 min walk away
- Best Oceanfront area in town
- Flat property with easy access
- All utilities hooked up and working
- Great place to live

---

**Price**

- Only $79,500
- San Vicente
- Puerto Armuelles, Chiriquí, Panama

**Beachfront**

- 53 linear ft (16 m)

**Lot**

- 6100 sq ft (566 m²)

**House**

- 1350 sq ft (w/porches)
- 850 sq ft (w/o porches)

---

Casa Sunshine & its 2 adjacent lots are all for sale. (#2 is sold). Each has 53’ (16 m) of beach front.

---

**Additional Details**

- 2 bedroom, 1 bath
- Room for addition or workshop
- Beautiful beach
- Multi-purchase discount avail.

---

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Beach Front Gem
A Fabulous Place To Live
Relax & Build Your Ideal Beach Home

Why Live Here
- Step out your door and onto the beach
- 53 Feet (16m) of Beachfront
- Want more beachfront, buy lot next door and get a house for free
- Refreshing Ocean Breezes
- Quiet Neighborhood, on Quiet Street
- 10 -15 Minute Walk to Downtown
- Grocery store & Restaurants a 2 minute walk away
- Spacious views. Can see Punta Burica to right and all the way to Mount Baru to the left.

Price
Only $59,500

Location
San Vicente
Puerto Armuelles,
Chiriquí, Panama

Size
Beachfront
53 linear ft (16 m)
Lot
5382 sq ft (500 m²)

This property (#2), the Casa Sunshine house & property #3 are all for sale. Each has 53’ (16m) of beach front.

Additional Details
- All utilities on site
- Ready for construction
- Flat property with easy access
- Land values in Puerto are rising. Buy now while its still affordable.

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Say “Hello” to beach life
Beach Front For Sale

Your Best Panama Resource
Living in Panama.com

Make Your Friends Jealous
An Instant Beach Lifestyle
Neighborhood Is Increasing Popular

Why Live Here

- Step out your door and onto the beach
- 53 Feet (16m) of Beachfront
- Refreshing Ocean Breezes
- Beautiful beach
- Quiet Neighborhood, on Quiet Street
- 10 -15 Minute Walk to Downtown
- Grocery store & Restaurants a 5 minute walk away
- Spacious views. Can see Punta Burica to right and Mount Baru to the left.
- Excellent Investment Potential
- Easy location to build dream beach house

Price
Only $58,500

Location
San Vicente
Puerto Armuelles, Chiriquí, Panama

Size
Beachfront
53 linear ft (16 m)
Lot
4844 sq ft (450 m²)

This property (#3) & the Casa Sunshine house are for sale (property #2 is sold). Each has 53’ (16 m) of beach front.

Additional Details
- All utilities on site
- Ready for construction
- Flat property with easy access
- Land values in Puerto are rising. Buy now while its still affordable.

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Buy This Lot Before Price Rise
Financing Available

Name: San Vicente’s Paradise 3
**Beach Front For Sale**

*Your Best Panama Resource*

*Living in Panama.com*

---

**Start Your Dream Life Here**

**A Great Place To Live Large**

Local & Expat Builders Are Available To Build

---

**Why Live Here**

- Live on the beach!
- 50 Feet (15m) of Beachfront
- Refreshing Ocean Breezes
- Walk and swim at the beach every day
- 10 -15 Minute Walk to Downtown
- Grocery store & Restaurants a 5 minute walk away
- A beautiful slice of beachfront
- San Vicente is increasingly the place for expats. 3 recent projects within 150 meters of lot.
- Strong investment potential

---

**Price**

Only $47,500

**Location**

San Vicente
Puerto Armuelles, Chiriquí, Panama

**Size**

Beachfront
50 linear ft (15m)

Lot
2940 sq ft (273 m²)

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**Seller Financing Available**

Property Name: El Cubano

---

**SOLD**

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**Additional Details**

- Adjacent to next property (Fidel)
- Satellite TV & Internet available
- Ready for construction
- Flat property with easy access
- Land values in Puerto are rising. Buy now while its still affordable.

---

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**Beach Front For Sale**

*Your Best Panama Resource*

**Living in Panama.com**

---

**The Sweet Life**

The relaxed lifestyle of your dreams

Build your ideal beach home here

---

**Why Live Here**

- Live on the beach!
- 50 Feet (15m) of Beachfront
- Refreshing Ocean Breezes
- Walk and swim at the beach every day
- 10 -15 Minute Walk to Downtown
- Grocery store & Restaurants a 2 minute walk away
- Short stroll from 2 informal weekly expat gathering at Rokero & Big Daddy’s (See Places To Eat for more info.)
- San Vicente is increasingly the place for expats. 3 recent projects within 300 meters.
- Strong investment potential

---

**Price**

Only $46,500

**Location**

San Vicente
Puerto Armuelles, Chiriquí, Panama

**Size**

*Beachfront*
50 linear ft (15m)

*Lot*
2100sq ft (200 m²)

---

**Financing Available**

**Property Name:** Fidel

---

**Additional Details**

- Adjacent to previous property (El Cubano)
- Satellite TV & Internet available
- Ready for construction
- Flat property with easy access
- Financing Available

---

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Betsy@LivinginPanama.com
Beach Front
For Sale

Adjacent expat-owned house (above), is on a lot about 1/3 the size of this lot.

Why Live Here
- You’re not paying for any fat – just pure “filet mignon” beachfront
- Great place for a bungalow
- Wonderful Ocean Views
- Refreshing Ocean Breezes
- Walk and swim at the beach every day
- 10-15 Minute Walk to Downtown
- Grocery store & Restaurants a 5 minute walk away
- Strong investment potential
- An amazingly affordable property so you can start living your tropical dreams now.

Price
A Deal - $32,500

Location
San Vicente
Puerto Armuelles, Chiriquí, Panama

Size
Beachfront
84 linear feet
Lot
3276 sq ft
304 m²

Property Name: Pura Vida

Additional Details
- Lots of upside with this lot
- All utilities on site
- Lowest price beach front lot in Puerto
- Ready for construction
- Flat property with easy access

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Ocean, Sand & Sun
Put Your Beach Bungalow(s) Here
The Filet Mignon of Beachfront Lots

Site Plan

Wake Up To The Beach – Every Day
Why Live Here

- By far, widest part of beach in Puerto
- Natural hook/anchorage for boat moorage
- Ideal place to launch your boat
- Gorgeous views up and down the beach
- Can walk on beach to town in 20 mins.
- Step out your door to the beach
- Ample land for a shop, huge garden..
- Amazing investment opportunity
- Great place for your own business

Property Name: Pez de Oro Beach

Additional Details
- Flat & level land with easy access
- All utilities available
- Near town and services
- Financing Available

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Short Stroll To Beach
Under a 100 meter/yard walk
Ocean View Property
For Sale

Why Live Here
- Only Steps from the ocean
- Refreshing Ocean Breezes at river mouth
- A very beautiful property, you must see it. Pictures do not do it justice
- 15 Minute Walk to Downtown
- Grocery store & Restaurants a 5 minute walk away
- Wonderful ocean views. Given location, the views cannot be blocked by future development.
- Walk and swim at the beach every day
- Feels like an ocean front lot, at half the price

Price
Only $56,500

Location
San Vicente
Puerto Armuelles, Chiriquí, Panama

Size
River Front
19 meters
Lot
9903 sq ft (860 m²)

Property Name: Rio Corotu

Additional Details
- Flat property with easy access
- Kitty corner from high-end expat house (co-owner of Tsunami Inn)
- Land values in Puerto are rising. Buy now while it’s still affordable.
- Financing Available

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Why Live Here

- Delightful beach 70 yards away
- 10 minute drive from downtown Puerto
- Corazon de Jesus neighborhood is popular with ex-pats
- Room for 2-3 houses or small hotel
- Walk and swim at the beach every day
- Create your own secluded haven, but with neighbors when you want to chat.
- The property has both a big and a welcoming feel to it.
- Peek-a-boo views of ocean – will be more once you build a house and trim vegetation

Price

Only $40,500

Location

Corazon de Jesus
Puerto Armuelles, Chiriquí, Panama

Size

Lot
11,000 sq ft
(1103 m²)
104’ x 104’

Additional Details

- All utilities on site
- Satellite TV & Internet available
- Property set back from road via wide driveway (see site plan)
- Flat property with easy access

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**Make This House Yours**

**Why Live Here**
- Live 100 meters from the beach
- Live in a neighborhood with a good mix of expat and locals.
- Short stroll to beautiful beach
- Over half the lots on this block owned by expats
- Walk, swim, or surf everyday (surf is in season June – November)
- Refreshing Ocean Breezes
- Shopping and Restaurants nearby
- Friendly neighborhood
- A relaxing place to live
- 10 minute drive to downtown Puerto

**Price**
$36,500

**Location**
Corazon de Jesus
Puerto Armuelles, Chiriquí, Panama

**Size**
Lot
7233 sq. ft. (672 m²)
24 x 28 meters

**Property Name:** Shell House

**Transform This Into A Great Beach House.**
Maybe faster to tear it down & start fresh?
Professional Help Available.

**Additional Details**
- All utilities on site
- Satellite TV & Internet are available
- Prices are going up in this neighborhood
- Financing Available

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Ocean View Property
(but still only 5 to 10 minutes to beach)
Ocean View Property For Sale

Your Best Panama Resource
Living in Panama.com

Best Ocean Views In Town

1 Large Lot or Up To 3 Lots
Keep 2 “extra” lots to sell in future

Why Live Here

- Great Ocean Views
- Delight to the sounds of howler monkeys in the morning, tropical birds all day long, and ocean waves when the surf is up
- Only 10 minute walk or 2 minute drive to downtown Puerto Armuelles
- Enjoy fabulous breezes up here on the brow of the hill
- Quietest spot in this quiet neighborhood
- Historic neighborhood. Built by Chiquita Banana in 1930s-1960s for their top executives.
- On brow of hill, in front of most prestigious houses in Las Palmas
- The prime ocean-view-commanding lots

Price
$54,500

Location
Las Palmas
Puerto Armuelles, Chiriquí, Panama

Size
Lot
5,500 sq. ft. (over ½ hec.)

Property Name: Las Palmas Hill

Additional Details

- Titled property
- Build your own home, and sell extra lots
- Expat and local builders available for construction of home(s)

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Betsy@LivinginPanama.com
Sweeping Views Of Ocean & Town
Cooler & Breezier Up Here

Why Live Here
- Sweeping Views Of Ocean & Town
- Refreshing breezes
- Cooler temperatures
- Great hiking
- Raise horses or cattle
- Great location for eco-lodge or guest ranch
- 1 hour walking distance to Costa Rica
- 5 minute drive to town

Price
Only $97,500

Location
Above Altos San Vicente
Puerto Armuelles, Chiriquí, Panama

Size
13 acres
(6.5 hectares)

Additional Details
- Great close to town location for a finca
- Can ride horses to the farm in only 20 minutes
- Road only drivable in dry season

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Puerto Armuelles
Puerto Armuelles, Panama

Only True Beach Town In Panama

Puerto Armuelles is a wonderful place to relax and just “be”.
The pace of life is slower. Life is simpler.

Economy Is Gaining Momentum
But while Puerto Armuelles has the feel and pace of small town life 60 years ago, its economy is increasingly vibrant.

When you drive around town, you see evidence of this prosperity. New cars appear daily, lots of new construction from homes, businesses to the new hospital as well as the recent expansion from 2 to 4 lanes of the main road into Puerto. Most recently, Del Monte is ramping up to hire up to 3500 people & grow lots of bananas and plantains.

Ideal Location
Not only is Puerto Armuelles in the Chiriquí province, the most vibrant province in Panama, with a wealth of places to explore and things to do, it is very close to Costa Rica and all its attractions. The “official” border crossing is 40 min. drive away at Paso Canoas, but you can walk into Costa Rica in about 1½ hours.

I spoke with Fred, a 78 yr old man from Michigan, who said, “Puerto reminds me of the States 60 years ago.”
He had just walked through town, taking in San Vicente, Carmen, and downtown - including a stop at the pool hall by the waterfront park.
Imagine life back then,
• Add the sound of Panama’s tropical birds
• A pinch of Central American ambiance
• Plus a big dose of modern technology

Then you will get a sense what Puerto Armuelles is like today
Is Puerto Armuelles Really "The Only True Beach Town In Panama"?

You’d think in a country with 1,786 miles of coastline, there would be a lot of towns on the beach.

But, no.

There are a lot of towns 1 to 5 miles from the beach, but almost none located right on the beach.

On the Azuero Peninsula there are 2 towns that are near the beach, Pedasi and Tonosi. We particularly like Pedasi. But the beach is quite a hike from these towns. (The coast is 2 miles from Pedasi and 10 miles from Tonosi.)

The bedroom community of San Carlos is on the beach. But it has no downtown core and feels and acts like a suburb of Panama City. It is about an hour from Panama City.

Of course if you are looking to live in a city, a resort town, or a tiny fishing village, there are some of those on the beach. For cities, there are Colon and Panama City. There a few resort/vacation areas such as Coronado. And as you can see by looking at a good map, there are numerous small fishing villages in Panama as well.

**Surprising, but true. Puerto Armuelles is the only true beach town in Panama**

**If you are looking for a town where:**

- You don’t have to leave to buy the essentials of life
- You hear birds and the surf, not traffic and neighbors
- You are never caught in traffic
- You can easily afford to live near – or even right on - the beach

Then Puerto Armuelles is the place for you.

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**Puerto’s 3 Claims To Fame**

1) **The Only True Beach Town In Panama**

2) **Unique and A Distinct Sense of Place**

Puerto is unique in Panama. It has a different look and feel from other Panamanian towns. Many of its neighborhoods have a distinctive & comforting sense of place. Why? Because the then American company, Chiquita Banana, built the town from scratch (1927- 2003).

Chiquita’s engineers and designers put their unique and North American stamp on everything from the city’s street grid, its distinct neighborhoods, to the 1000s of classic tropical wooden houses on stilts that line its streets.

3) **2nd Largest Town in Chiriquí**

Puerto has approx. 25k residents. You can find everything you need right here in Puerto.

*(FYI – David, the largest town, is the shopping mecca of Chiriqui. Anything extra you cannot find in Puerto, you can likely find in David - esp. once its new & huge mall opens. David is about a 75 minute drive away from Puerto.)*

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**Welcome to Puerto!**

*(You will find a map of Puerto Armuelles on the next page.)*
Puerto Armuelles has numerous neighborhoods, each with its own distinct personality and architectural style.

The neighborhoods built by Chiquita Banana consist of wooden houses on stilts. You can tell for whom they built a neighborhood, by looking at the housing density. The higher the density, the lower the residents were on the corporate pecking order. Other, non-Chiquita, neighborhoods were created more organically and are made up of the concrete houses with tin roofs that are common throughout Panama.

The map above shows Puerto’s core neighborhoods including those that tend to interest expats. There are many more neighborhoods in Puerto than appear on the map. I encourage you to go out and explore Puerto’s neighborhoods yourself.

A boots on the ground look is especially useful to do if you are looking for a rental. Most rentals are not listed anywhere online. Your best bet is to ask around and to drive around looking for “se alquilar” (for rent) signs.

Downtown - is a compact 4-by-4 block grid with a wide variety of shops and services. These include 4 banks, numerous small grocery stores and 4 larger ones, pharmacies, many restaurants and bars, Police station, city hall, post office, 2 bus stations, a playground, 3 parks, a big gymnasium, gas station, exercise gym, numerous fruit and vegetable stands, a fish/produce market (and a new one being built), and many retail shops. (Note: The large and modern grocery store, Romero, is just a 100 meters from downtown, on the main road).

Carmen - A dense neighborhood built by Chiquita for its dockworkers. Carmen has a few small grocery stores, electronic repair shops, restaurants, and 1 small park. About half a dozen ex-pats have remodeled Carmen houses to their taste. The majority of expats consider Carmen too dense and noisy to live comfortably. One can still buy a basic house in Carmen for around $15k dollars.
**San Vicente** – a pleasant barrio with concrete houses on sizable lots. San Vicente is home to 2 of Puerto’s most popular hotels, Big Daddy’s and Tsunami Inn. We like the feel of this neighborhood. So far, 5 or 6 expats have purchased and remodeled homes in San Vicente. We have beachfront property, including one beachfront house, for sale in this neighborhood.

**Rio Mar** - is one of the biggest neighborhoods, encompassing both beachfront and the main road through Puerto. It is home to the big lighted baseball stadium, which is used for the rare semi-pro games. Tickets cost $1. Rio Mar contains schools, churches, a bike repair shop, small grocery stores, bakeries, and restaurants (eg., El Pulpo, Pizza Pilo, Enrique’s), etc.

**San Jose** – As you drive down the main road into Puerto, you will see San Jose’s narrow, 2-story row houses. San Jose was built by Chiquita for mid-level managers. Originally, the houses were on stilts. Over time, most owners have enclosed the ground floor. This is a fairly dense neighborhood. We happily rented there for awhile. San Jose is right by the old railroad tracks, which is now a walking path. Romero supermarket is only 50 yards away. 2 or 3 expats are living in this neighborhood.

**Bella Vista/ Spanish Town** - Built by Chiquita for its higher level Panamanian managers. This is a pleasant neighborhood of curvilinear streets, big lots and wooden houses on stilts.

**Las Palmas** – built by Chiquita for its North American executives. There are about 40 large wooden houses on large lots (some 2 or 3 acres). It is a quiet neighborhood that does not connect to other neighborhoods, so car traffic is also low. In the early morning hours, you can hear the howler monkeys that live in the nearby woods. You can also hear the surf when it is up. There are a number of expats, like my family, living in this neighborhood. We have a property for sale in Las Palmas.

**El Provenir** - So far this neighborhood has not attracted any expats. Land speculators bought property here back when there were rumors that El Provenir was going to be the site of a proposed multi-use pier. As of yet, there is no sign that the rumor is true.

**Beach Neighborhoods** – To visit the beach neighborhoods north of town, described below, you need to take the Corazon de Jesus turn off from the main road. The turn off is by Hotel Koko’s Place and by a pedestrian overpass. Look for the highway sign to Corazon de Jesus.

**Pez de Oro** - a small neighborhood in transition with many families having already left the fisherman’s life for an easier livelihood in David or Panama City. The beach is wide and beautiful here. It is an easy place to launch a small boat. I love all the trees that grow on the beach creating a shady area to hang out in your hammock. Pez de Oro has a kiosk grocery store. We have beach front property for sale in this neighborhood.
Corazon de Oro - Beautiful and serene beach area. This area has taken on the name we gave to our properties here: Corazon de Oro (Heart of Gold). Of all these beach neighborhoods, it is the closest to places to eat & to shop for groceries. There are 2 good restaurants (El Rancho & Hermanas Bustos) and a cafe within 500 yards of the entrance to our Corazon de Oro properties, as well as grocery kiosk. This location is an excellent place to enjoy paddle boarding and kayaking. Corazon de Oro also has the potential as an excellent boat launching location. We have a number of gorgeous beachfront and near beach properties for sale here.

Corazon de Jesus - was the first beach neighborhood that attracted expats. Almost the whole beachfront and many back lots are owned by expats. It is a small somewhat dense Panamanian neighborhood (lots are typically 100’ x 100’). The beachfront area of the neighborhood is divided in two by a ravine with a seasonal river. In season, you can have fun surfing here. There are a couple of grocery kiosks as well as a baseball & soccer field. Corazon de Jesus is an active Panamanian community with occasional neighborhood events. We have properties for sale in Corazon de Jesus.

Note: After Corazon de Jesus, the main beach road to the next 2 neighborhoods is unpaved.

Coronado – This relatively new and poor neighborhood of small lots (65’ x 65’), can also be a bargain for property seekers. Coronado has a beautiful beach and a lot of bird activity. The neighborhood includes a few grocery kiosks. So far, there are 3 expat households in Coronado. One of those expats built an expansive & pleasant compound on the beach. We have property for sale in this neighborhood. Ask us about them. Our Coronado properties are not displayed online nor in this info book.

Cucuy - is down a dirt road from Coronado. This neighborhood has attracted Canadians, most of whom have built large houses on or near this beautiful beach. There are about 5 or 6 expats who live here either full or part-time. The Palo Blanco river is near by, which you can access via kayak for an ocean and river paddle. Being the neighborhood furthest from Punta Burica, the beach picks up more of the swell coming from the southwest, the prevailing wave direction. There are no services near by.

Photos of Neighborhoods & More Info:
@Livinginpanama.com/puerto-armuelles-panama/neighborhoods
Puerto has many places to eat breakfast & lunch. (Below, I share our favorite breakfast place & 4 of our favorite lunch places.) Most of the places where you can eat dinner in Puerto are described below.

If you want your meal delivered, order over the phone and then hire a taxi to pick it up and deliver it to you. The taxi will likely cost you about $2. Some places offer a delivery service.  

FYI: In Panama, don’t rely on a menu when ordering. Ask what is available.

Our Favorite Breakfast Place

**Restaurante Marieth**  
Although they sometimes run out of eggs, we like this place. It is a quiet spot and gets good morning light. Sometimes they have fresh, no sugar added, grapefruit juice *(jugo de toronja)*. They also have a pretty good lunch. Keep in mind they offer 2 sizes of lunch. They will assume you want the bigger one, unless you say otherwise. The owner, Ofelia, and the waitress, Lidia, are both wonderful. The restaurant is downtown, between Supermercado Puerto Armuelles and Iglesia de San Antonio (the church with the tall church steeple).

4 of Our Favorite Lunch Places

**About Almerzo (lunch) in Panama.** The *comida del dia* (meal of the day) is served at lunch. It is typically rice (sometimes pasta or mashed potatoes), lentils or beans, a tiny salad *(lettuce + tomato slice)* or coleslaw, and a meat *(pollo, carne, puerco, etc)*. Soup is sometimes an option. Most restaurants serve a *comida del dia*. At a basic lunch place, that is all they serve. At slightly less basic restaurants (e.g., Don Carlos, below), they won’t have the *comida del dia* on the menu. You need to ask for it & it will cost a bit more. A *comida del dia* in Puerto Armuelles typically costs around $3.

**Marisqueria Katiuska**  
We like this place very much. It isn’t much to look at, but they serve good tipica food, we think their soups are particularly good. They also serve breakfast. It is an outdoor “rancho” restaurant located in downtown Puerto Armuelles by the dolphin statue. It
For Breakfast
1 - Restaurante Marieth

For Lunch
1 - Rosibel #2
2 - Irma Lorena
3 - Tisamar
4 - Katiuska

For Dinner
1 - Rokero
2 - Las Juanas
3 - Big Daddy
4 - Buen Sabor
5 - Rosti Pollo
6 - Don Carlos
7 - Don Juan
8 - Super Yen
9 - Magic Pizza
10 - El Pulpo
11 - Panyao
12 - Ari BBQ
13 - Pizza Pilo
14 - Enrique
15 - El Rancho
16 - Hermanas Bustos
is kitty corner from Supermercado Puerto Armuelles, and sits between a barber shop on one side and fruit stands on the other.

Sugar Cane Juice – a side note
There is often a jugo de cana (sugar cane juice) vender in front of Katiuska. My whole family loves juego de cana – especially con limon (with lemon). You can bring your juice to the restaurant to drink with your meal. Generally, restaurants in Panama don’t have an issue with you bringing in outside food and beverages.

Kiosco Irma Lorena - It’s corner location, which is also across the street from the downtown waterfront park and gazebo park, makes for a pleasant dining experience. They have good tipica food served by friendly people. If you like lemonade, ask if they have any limonada (i.e., “Hay limonada?”). They only have it sometimes.

Rosibel #2 – You can get lunch for $1.75 here. I think it is pretty good. A friend of mine thinks they serve the best pork in town. It is located just up the street from the downtown park (on the 1-way road that leads to the statue of Colonel Armuelles), (FYI, Rosibel #1 is on the main road by the hospital.) Rosibel 1 & 2 are run by a friendly and active family. They help sponsor regular biking and hiking outings with the 7th Day Adventist Church. (I have a video of a hike I did with them in the hills behind Puerto Armuelles.)

Tisamar – Is a right-on-the-water bar and restaurant. Well, mostly it is a bar, but they also serve a good lunch. They have 2 TV’s – typically tuned into a sports channel. The vibe is very different at night than during the day at Tisamar. This is also the place most likely to have live music. It is located on the edge of downtown, down the street from the police station & municipal buildings, and kitty corner from Pension Balboa. Open 9 am to 11pm M-Thurs & 9am to 2am Fri – Sun. The food service is a quasi-separate enterprise run by 2 women. So if they are busy, the food service hours can change.
Dinner Restaurants – most offer lunch too - By Neighborhood

Generally, restaurants in Puerto Armuelles are open for dinner from ~5 til 9 or 10. Some are open later on weekends. Don’t rely on the hours listed here. The hours could have changed, or they may not always adhere to those hours.

Downtown Puerto Armuelles

Restaurante Don Carlos (lunch & dinner)
Located across from the waterfront park. It serves fish (order it “a la plancha”), pizza, spaghetti, and more. You can eat on the covered outside “porch” or inside with A/C. Alberto Carbono, the owner, is a charming English-speaking Puerto native with good stories of Puerto’s past. Some seafood dishes can be surprisingly expensive, check the price before ordering. It’s hours vary, but typically open from noon to 8pm & til 9pm on the weekends. Phone: : 770-7773 or 770-9773

Restaurante & Marisqueria Don Juan (lunch & dinner)
This seafood (& more) place is just down the street from Don Carlos & kitty corner from the bus station. It has A/C & a TV. The quality of its food varies greatly. Some days it is delicious, and other times not very good. Open 11am – 11pm, 7 days a week.

Rosti Pollo (lunch & dinner)
A fast food chain restaurant found in many places in central America. It offers fried and roast chicken, ribs, hamburgers, hot dogs, pork chops, and more. The food is decent, but the dining atmosphere is a bit dismal.
Located on the 2-way road that ends in a T-intersection at the playground/park. Open 7 days a week.

Magic Pizza (lunch & dinner)
They offer pizza, of course, tacos, hamburgers, grilled chicken, steak, ice cream, fruit smoothies, and duros. Pizza orders come with a complimentary soda or ice tea. They also have free wi-fi for their customers. Seating is outside. Located kitty corner from the bus station serving the fincas, which is on the short side road between the police station and the main road. Open: 10am-10pm. Phone: 770-8094, 6765-8990. They also deliver.
Restaurants in the Super Yen Building  *(lunch & dinner)*

There are a couple of places to eat in the Super Yen building: American Fried Chicken and a café. Between them they offer coffee, snacks, pizza, fried chicken, ice cream, and more. Popular with San Antonio’s school kids.

Located across the street from Colegio de San Antonio (K-12 school) and next to Andrea’s Internet café *(FYI – Andrea’s is the best place in Puerto to use a computer, get copies, and buy office supplies)*.

**Carmen Neighborhood** *(Just west of Downtown, by the water. See map)*

**Resturante Buen Sabor**

Their menu is simple: pollo asado (roast chicken) with your choice of papas fritas (french fries), patacones (fried plantains), or steamed yucca. Plus chuletas (pork chops), hamburgers & ice cream. They put a sandwich board and light the abierto (open) sign when it is open.

Located 1 block from the downtown playground & 1/2 blk from the water. MELO y CIA store is on the corner. *Open after 6pm. Sometimes, closed for a week or 2 at a time. Phone: 6821-8249 or 6468-2855.*

**San Vicente Neighborhood**

These 3 beachfront restaurants in San Vicente are within a short stroll of one another (see map).

**Big Daddy’s Beach Club & Hotel (all 3 meals)**

Big Daddy’s is on the beach. The inside dining area has A/C and faces the hotel’s pool. Outside it has dining by the beach & pool. 5 minute walk from downtown. The menu includes burgers, salads, shrimp, fried chicken, pizza, and more. Breakfast served until 10am. An informal gathering of expats tends to happen every Friday evening to enjoy the restaurant’s Friday night special.

**Las Juanas  *(lunch & dinner)***

It is next door to Big Daddy’s, in a beachfront rancho. They serve seafood, chicken and other typical Panama foods. Order, then take a stroll on the beach, beer in hand. Note, its seafood can sometimes be surprisingly expensive. Its comida del dia is typically good & cheaper. *Usually open 7 days a week for lunch and dinner. Phone: 6921-4536.*
**San Jose Neighborhood**

**Restaurante Panyao**

This Chinese restaurant is on the main road, near 2 car wash places. Chinese menu: chow mien & chow fan with chicken, pork, shrimp, calamari, seafood, or, upon request, vegetables. Plus hambao, siu mai, and fried wontons. They also offer typical Panamanian fare including roasted chicken & soup. Open most days, 10 am - 10 pm. Phone: 6366-6111.

**Los Angeles Neighborhood**

**Ari BBQ - now serves breakfast too**

Ari BBQ is an open air, family restaurant operated out of an old Chiquita Banana-built house. It offers BBQ chicken, sausages, beef, pork chops, beef sandwich, French fries and more. That is, lots of meat, but no veggies. It is on the main road, near ESPA (the big school across from the fair grounds). Open 7 days a week. Offers deliveries. Phone: 6802-2163.

**Rio Mar Neighborhood**

**Pizza Pilo - On a residential street in Rio Mar,**

Pilo’s has no sign. Not far from Enrique’s (below) & Puerto’s big baseball stadium. Pilo’s makes a good filette (flank steak), which they marinate in papaya juice. They also make a decent pizza, lasagna, and other dishes. Closed Sun. Opens ~5 M-Sat. Phone: 6952-9898

**Restaurante Enrique - (lunch & dinner)**

Enrique’s is a Chinese restaurant. It also offers typical Panamanian fare. It has A/C & TV. Enrique’s is on the main road as you enter town, across the street from a gas station and next to a fire station. Open 7 days a week.
Restaurante El Pulpo *(lunch & dinner)*

El Pulpo is a seafood restaurant in the waterfront area of the Rio Mar neighborhood. Located one block back from the water, on the same road as the one-lane bridge connecting Downtown/Pueblo Nuevo to Rio Mar. It has very tasty seafood, if a little greasy.

*Open 7 days a week, noon – 11pm. Phone: 6855-7104.*

*Corozon de Oro* (between Pez de Oro & Corazon de Jesus)

**El Rancho - *(lunch on weekends)***

The sign says El Rancho. But locals call it Restaurante Luz, because Luz owns it. Run by a wonderful family & their staff. Very popular. This is the place to eat seafood in Puerto Armuelles. Located on the road to the Corazon de Jesus neighborhood, across from the entrance to Corazon de Oro. *Closed Mondays. Open Tues-Fri at 5, Sat & Sun at 11am (It is not always open for lunch on Saturdays).*

*Restaurante Hermanas Bustos *(lunch on weekends)**

They serve the usual Panamanian food. The food is good and is served pretty promptly. Located just down the street from El Rancho (above). *Open M-F from 3-10pm, Sat & Sun from 11 – 11pm*

**Map of Places to Eat**

You can find a link to download a copy of the map at [LivinginPanama.com/pano-<br>armuelles-panama/restaurant](LivinginPanama.com/pano-<br>armuelles-panama/restaurant)

**Restaurant Updates & Reviews**

Get the latest updates and reviews on “places to eat” in Puerto Armuelles, on my site, LivinginPanama.com, under “Puerto Armuelles” in the menu bar. Or by using the link above.

**Discover Panama**

Browse our Panama blog for more info on living in Panama & Puerto Armuelles: [LivinginPanama.com/panama-blog/](LivinginPanama.com/panama-blog/)
About Us
Hello!

We live in the beach town of Puerto Armuelles, Panama.

We love Puerto Armuelles. We find the pace of life and lifestyle very welcome for our whole family.

Experience
We have lived here for over 11 years. Almost 9 years full-time, and more recently part-time. We have learned a lot about living in Panama. We have gained valuable insights which you can only get after living in an area for years.

We are happy to share those insights with you.

Property
We have not only lived here, we have invested in property. We have purchased some fabulous properties. And only properties where we would be happy to live ourselves. If you are searching for property, you may want to explore our many beautiful & affordable property listings.

Building a House in Panama
In the States, my husband Reyn had a successful design/build firm for over 20 years.

Reyn loves to design homes. He is happy to point you to reputable builders and to discuss viable design options for your home. He has even designed the perfect tropical house, the Living in Panama House. Ask us about it.

If your next adventure is in Panama, we hope you have as much fun as we are having.

- Betsy, Reyn, Skylar & Blaise
All our properties have 10 outstanding advantages

These advantages are explained in detail in the next few pages. Please contact us if you have any questions.
10 Reasons To Buy From Us

1) Carefully Selected, Prime Locations
When we arrived in Puerto there was a lot of property available to buy. We chose only what we thought was the most appealing.

We singled out the properties where we would be happy to live. Reyn, as a designer, was always thinking of the end user: the person who would ultimately live on the property.

While price was a factor, it was not our main determining criteria.

We looked for property where we would have liked to live ourselves. Locations that made us feel joy and glad to be alive. Only then, did we start our careful evaluation of the property as a potential purchase.

We looked at:

• Ease of house construction
• Potential location of house and other outdoor spaces on the lot
• Quality of neighboring properties
• Any ownership issues
• Property line issues
• Ocean view and breeze potentials
• Hidden hazards and much more

If the property had any significant issue, no matter how much we liked the property, we did not buy it.

When we bought property, we took our responsibility as owners seriously. As the years go by, we are always trying to make the property more attractive, livable, valuable, and secure. Over time we have become pretty good at this. At least, we think so. We welcome your thoughts on the matter.

2) Thoroughly Vetted Properties
We have thoroughly vetted and researched all of our investment properties. Many we have owned for up to 10 years. There are no outstanding ownership issues.

All properties have been well maintained and improved over the course of our ownership.

We have all of the original property documents. Even the old yellowed originals,
10 Reasons To Buy From Us

some dating back all the way back to the very first issuance of Right of Possession of the property, on up to the present year. (These are kept in a safe deposit box in the US.)

All property transactions have been witnessed by the notary and by relevant neighbors, ex-wives, children, etc. Of course we also have the official engineers’ drawings for all the properties.

Very importantly here in Panama, we have gotten to know all of the neighbors of the properties. We have met all, or at least most, of the siblings and children of the sellers. In many cases, Reyn even knows the neighbors' dogs by name.

All the neighbors recognize us as the sole owners of our properties. Because of our good relations with these neighbors, they would inform us of any suspicious behavior or encroachment (Thankfully, it is very rare to have such issues in Puerto.)

As we have said elsewhere, most issues, especially ownership issue surface in the first few weeks of a new purchase. We are so confident that there will be no issues, that we offer a money back guarantee (see below).

3) **Best Prices In Town**

Our goal is to have the best prices in town. If you find a similar property at a better price, please let us know.

Please do your research. You will find that our prices, for what you get, are lower than any other expat-owned property for sale in the area. When evaluating a property for price, you should look at quality of location, view, size, aesthetic appeal and other critical factors of a quality living experience.

We appreciate your feedback. We’d love to hear what you found. We want to continue to deliver the best quality at the best price.

4) **Beach Properties**

We love the beach. So we chose property that would easily allow a beach lifestyle. Much of our property is beach front. And if it is not at the beach, it is less than 100 yards from the beach.

We only have 2 properties that are not considered beach properties, but even those have views of the ocean.
5) All in Puerto Armuelles

Puerto Armuelles is a wonderful place to live. It isn't a tourist destination yet, but it is an ideal place to enjoy a relaxing beach lifestyle.

Puerto Armuelles is a unique town. It has a real sense of place. We loved Puerto from the moment we set eyes on it.

Location is key. After 3+ months of traveling all over Panama, we decided to buy in Puerto Armuelles.

We wanted to live in a real beach town. We didn't want to live in a resort community, or somewhere which would require a lot of driving to accomplish our daily errands.

Puerto Armuelles was the only place that fit all of our "happy living" requirements. Simply put, Puerto felt right. And it still does.

More and more expats who move here each year agree with our assessment.

I have written about Puerto Armuelles extensively in other parts of our site, so I will just give you a summary of Puerto's features below.

A bullet summary of Puerto Armuelles

- Puerto has a real sense of place
- Located right on the Pacific Ocean
- Historic town. Built by Chiquita Banana, starting in the late 1920s
- 2nd largest town in the popular Chiriqui Province
- Everything you need is right in town

Although it is not yet a tourist destination, Puerto has features that are beginning to attract recreational visitors, as well as retirees.

- Go horseback riding on the beach or in the hills
- Go surfing, stand up paddle boarding, or sea kayaking
- Take a walk on the beach
- Enjoy weekly expat get-togethers
- Volunteer to teach English at local University and schools
- Help with local volunteer spay & neuter animal clinic
- Go fishing (there is even a fishing lodge 30 mins away, Hooked on Panama)
10 Reasons To Buy From Us

- Feed the monkeys at Mono Feliz (about an hour drive away on Punta Burica)
- Help with turtle rescue at Tigre Salvaje (40 min walk past Mono Feliz on Punta Burica)
- Go whale watching in season
- Day trips to Boquete, Volcan or Boca Chica
- Bocas del Toro is only 5 hour drive away and makes for a fun weekend trip
- River rafting opportunities and more nearby Puerto Armuelles is a place where you can easily build a happy and relaxed life. Come visit and see if you agree with us.

6) **Property Tax Exemption**
Everyone in Panama could be a happy recipient of this advantage. Starting in January 2019, if your property is valued at less than $120K, it will be exempt from property taxes. In Panama, the value of the property is assumed to be the purchase price.

Fortunately, all our properties are under $120,000 - many are well under $120,000.

Currently, there is no system in Panama that reassesses a property's value. Which means that if you build a house on the property, your property value, for tax purposes, will not increase. Or if property prices increase in your area, the value of your property, again for tax purposes, will not increase. It will still be taxed, or be exempt, based on the purchase price.

Of course, this lack of up-to-date assessments may change, but for the foreseeable future that is the situation. Which is a good situation for property owners in Panama. Learn more about the Panama property tax reform on my site, LivinginPanama.com.

7) **Free Airfare**
If you buy one of our properties during your visit, we will pay the airfare you spent to get here.

Our "Welcome to Puerto Armuelles" gift to you. A happy perk to celebrate your new life in Puerto Armuelles. *(Note: We cover the airfare of one person only.)*

8) **Reserve a Property Option**
We have been asked about reserving property in the past. And we always said no. But we have been convinced to change our mind.
You can now reserve a property for 60 days for only $1,000.

**Advantages of Reserving A Property**

- Freeze the property’s price for those 60 days. *(Even if we raise prices during those 60 days, those higher prices won’t apply to you, at least not for the property you have on hold.)*
- Eliminates the risk of someone else buying the property you really want before you have a chance to see it in person.
- 1st right of refusal advantage
- Time to arrange a trip to Puerto Armuelles and explore the property and the town.
- Enough time to make sure you love the property before you buy it

**Applies to Purchase Price.** The good news is that you can apply that $1000 towards the price of the property.

**Non-Refundable – But Transferable.** The reservation deposit is non-refundable. If you don’t buy that property, or any of our other properties, within those 60 days, we keep the deposit.

**However, the deposit is transferable.** For example, say you decide not to buy the property you reserved. However, you fall in love with another of our properties. In that case, you can still apply that $1000 reservation fee towards the purchase price of your new love. Keep in mind that the purchase must occur during the original 60 day period.

It is a simple process to reserve a property.

- Sign a binding agreement (sent electronically)
- Paypal or wire us $1000

**9) Financing Available**

Yes, we offer financing. This is a great advantage to you since getting a loan is time consuming and difficult to get in Panama.

Plus, if you are interested in ROP property, bank financing is non-existent. You can only obtain bank financing for titled property.
We carefully determined our terms by considering both what our clients have been asking for and looking at other owner-financing options available in the area.

We feel that our terms are fair and competitive. We think that you will agree.

- 30% down (40% down on properties under $50K)
- Balance to be paid monthly over 5 years
- 8.5% interest
- No early payoff penalty

We are happy to discuss your financing needs, please contact us.

10) Advice & Information

You can rely on us to provide you with good advice and critical information necessary for success in Panama.

As you can easily see by browsing our website, LivinginPanama.com, we have a wealth of information about moving to Panama, setting up house, understanding the culture, and creating a happy life here in Puerto Armuelles.

We are happy to share this information with you throughout the purchase process and beyond.

Happy To Help, Whether or Not You Buy

Of course, no matter how compelling you find these 10 reasons, you must find a property that suits you.

One of our properties may be perfect for you. Or maybe none of them will call to you. Regardless, we are happy to help and answer your questions.

The main focus of our website is to help expats be successful and happy in Panama.

Of course, we would be thrilled if you bought one of our fabulous properties. Then we'd have even more reason to celebrate your decision to join us down in Puerto Armuelles, Panama. The first round is on us - either way.
FAQs

We have answers to many of your Panama questions in our Frequently Asked Questions (FAQ) page on our site, LivingInPanama.com/faq

If you don’t find your answers in the FAQ section, use the search bar at the bottom of every page of our site, or simply email us your questions to betsy@LivinginPanama.com or reyn@LivinginPanama.com

Some of the questions we answer in our FAQs.

- How to buy property in Panama?
- Is it safe to buy ROP property?
- How do you title property?
- What is the cost of building a house in Panama?
- How can I make money in Panama?
- What is healthcare like in Panama?
- What is it like to drive in Panama?
- What is the cost of living in Panama?
- How to get your mail in Panama?
- What to do before moving to Panama? *(We have a checklist!)*
- And many more answers to your Panama questions

Visit our FAQs at LivinginPanama.com/faq
Want to keep up-to-date on life in Panama? Learn critical information BEFORE you move to Panama? Then get our Living in Panama newsletter.

Don’t miss out. Sign up today. LivinginPanama.com/newsletter
Thanks For Reading Our Info Book

If you have questions about Panama or a property, please don’t hesitate to contact us

betsy@livinginpanama.com
LivinginPanama.com/contact