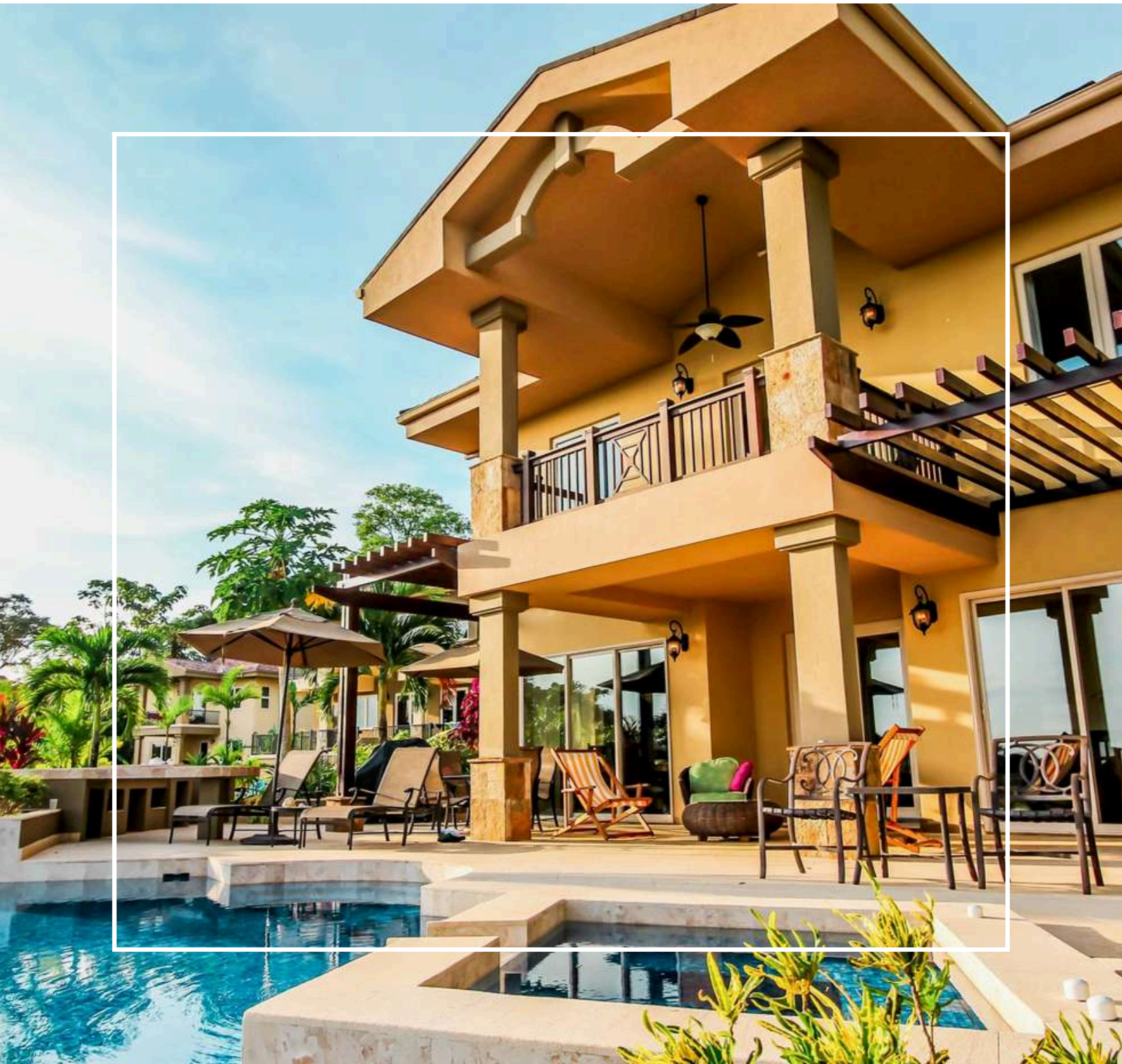


EXPAT STARTER KIT

Your Guide to Living, Investing & Thriving in Panama

Bocas del Toro Edition





¡HOLA!

Welcome to your next chapter of freedom.

If you're feeling the pull toward a slower, richer, more meaningful way of living, you're in the right place. Panama offers a gentle transition for U.S. citizens — and Bocas del Toro is where life begins to feel spacious again.

This guide is your first step toward clarity, confidence, and possibility.



WHY PANAMA WORKS FOR U.S. CITIZENS



US DOLLAR

Panama uses the U.S. Dollar, making everyday life simple and familiar.



SIMPLE ACCESS FROM HOME

Direct flights from Panama City and easy travel keep you effortlessly connected to home.



AFFORDABLE HEALTHCARE

Healthcare is high-quality, caring, and refreshingly affordable.



RENTAL OPPORTUNITY

A strong tourism market that creates potential rental income opportunities.



FRIENDLY RESIDENCY PATHWAYS

Residency options are straightforward and welcoming for U.S. citizens.



SPACE TO SLOW DOWN

A calm, nature-rich environment creates space to breathe and reconnect.



#1 TOURIST DESTINATION IN
PANAMA

EXPLORE BOCAS DEL TORO

Only a 45-minute flight from Panama City, Panama, lies the accessible and awe-inspiring archipelago of Bocas del Toro. This stunning cluster comprises 9 significant islands, 52 cays, and the renowned Isla Bastimentos Marine Park.

The primary island of Isla Colon serves as the location for the Bocas del Toro International Airport, two medical clinics, and a vibrant selection of diverse shops and restaurants.

The background of the page is a vibrant tropical scene. On the left, a multi-story building with colorful balconies in shades of blue, orange, and white is visible. In the foreground, several boats are docked at a pier, with their hulls and masts extending into the water. The water is a deep, clear blue-green. The sky is bright blue with scattered white clouds. The overall atmosphere is sunny and inviting.

WHY BOCAS DEL TORO?

Authentic Caribbean Living

Bocas offers a genuine island experience where life feels relaxed, colorful, and wonderfully unpretentious.

A Welcoming Expat Community

You'll find an open, supportive community of people who arrived as strangers and quickly became friends.

A Gentle Cost of Living

Daily life feels lighter here—your budget stretches further without sacrificing comfort or quality.

A Vibrant Island Culture

From music and food to local traditions, the islands are alive with energy, creativity, and joyful spirit.

Nature That Invites You to Slow Down

Surrounded by sea, jungle, and wildlife, the islands naturally guide you into a calmer, more grounded rhythm of life.



RESIDENCY OPTIONS

Panama offers easy, welcoming pathways for U.S. citizens. The Friendly Nations Visa provides a straightforward route to residency, the Pensionado Visa gives retirees some of the best benefits in the world, and Investor Visas offer flexible options for those ready to deepen their roots here. And you won't navigate it alone – we connect you with trusted legal partners who make every step smooth and stress-free.

| Visa Type | Residency Timeline | Investment Required? | Best For |
|--------------------|------------------------|--------------------------------------|----------------------------------|
| Friendly Nations | Temp 2 yrs → Permanent | Optional (\$200K RE or bank deposit) | Relocators, investors |
| Pensionado | Permanent immediately | No | Retirees/anyone w/ fixed pension |
| Qualified Investor | Fast permanent | Yes | Investors wanting speed |

COST OF LIVING IN BOCAS DEL TORO

You can live simply or enjoy full island luxury—both feel right here. Overall costs run a bit higher than mainland Panama but still noticeably lower than most U.S. cities.

Utilities

- Electricity is pricier now, but infrastructure will lower costs as power shifts to mainland supply.

Housing & Building

- Construction varies by island, materials, and off-grid needs.
- Off-grid builds cost more upfront but save long-term with solar + rainwater systems.

Food

- Imported goods cost more; local produce is fresh and affordable.
- Organic stands, specialty shops, and quality butcher options available.

Healthcare

- Basic care is extremely affordable — stitches + meds often under \$5.
- For specialists, most expats visit David or Panama City.

Estimated Total Monthly Expenses:

Most residents spend \$1,500–\$4,500+ per month, depending on their lifestyle, the type of home they choose, and how often they dine out versus cook at home.

WHAT HOME CAN LOOK LIKE IN BOCAS DEL TORO

01

02

03

04



BUILDABLE LOTS

Choose your canvas —beachfront, hillside, marina-adjacent, or jungle. Lots offer flexibility, long-term value, and the freedom to design a home that reflects your vision.



RENTAL OPPORTUNITIES

High-demand homes and bungalows that consistently attract travelers—offering potential strong occupancy, solid returns, and a turnkey way to generate income in paradise.



MODERN HOMES WITH JUNGLE VIEWS

Contemporary comfort meets nature. Enjoy privacy, lush greenery, and panoramic canopy views—perfect for those who want serenity with modern amenities.



BEACHFRONT VILLAS

Wake up steps from the shoreline with ocean breezes, white-sand views, and direct access to the water. Ideal for full-time living or high-demand vacation rentals.

STEP-BY-STEP

A Simple Path to Buying Property in Bocas Del Toro, Panama:

01



DEFINE WHAT YOU WANT

- Location + property type (home, condo, land, commercial).
- Decide if you want titled property (recommended for most foreign buyers)

02



BUILD YOUR TEAM

- Hire a licensed real estate broker to source and negotiate.
- Hire a Panama attorney to run due diligence, draft contracts, and protect your interests.

03



MAKE AN OFFER

- Submit a written offer with price, timeline, and inclusions.
- If accepted → move to the Promissory Purchase Agreement (Promesa).

04



DUE DILIGENCE (BY YOUR ATTORNEY)

- Verify clean title in the Public Registry.
- Check for liens, mortgages, boundary issues.
- Confirm seller is up to date on: property taxes, utilities, HOA/condo fees, confirm zoning, restrictions, and property type (titled vs ROP).

05



CHOOSE OWNERSHIP STRUCTURE

- Buy in your personal name,
- A Panama corporation, or
- A Private Interest Foundation (common for estate planning)

06



FUNDING

- Prepare remaining funds for closing.
- If financing → provide bank all required documents.

07



CLOSING AND TRANSFER

- Sign the Public Deed (Escritura Pública) at the notary.
- Seller provides tax and HOA clearance.
- Buyer pays remaining balance + closing costs.
- If abroad → sign via Power of Attorney.

08



PUBLIC REGISTRY REGISTRATION

- Your attorney registers the deed.
- Once recorded, you are the legal owner.
- Receive certified deed + updated title certificate.

09



AFTER CLOSING

- Transfer utilities + HOA accounts (if applicable)
- Set up property management if renting.
- Understand your annual property tax obligations.



JOIN OUR REAL ESTATE EXPLORATION TOUR

Our curated exploration tours let you feel the islands, understand each neighborhood, and get a clear sense of what life here could look like for you. Along the way, you'll meet fellow expats and hear firsthand about their journey to Bocas—what they love, what they learned, and what they wish they knew sooner.

Highlights:

- Explore top communities
- Tour available homes
- Hear real stories about living and investing here
- Get transparent pricing + ROI insights
- Feel the rhythm of island life

[→ Click Here to Book Your Exploration Tour](#)



READY TO BEGIN YOUR JOURNEY?

Whether you're dreaming, planning, or ready to take action, we're here to guide you — calmly, clearly, and with deep local knowledge.

**[→ Click Here to Schedule a Discovery Call
or Exploration Tour](#)**

Phone: +1 321-334-4030 | WhatsApp: +507-6913-5378
Info@IslandRealtyPanama.com

IslandRealtyPanama.com