

# Colorful Cozumel: Above and Below the Water, There's Something for Everyone

By Suzan Haskins



*Cozumel is a scuba diver's (and beach lover's) paradise.*

Floating effortlessly 60 feet below the surface in warm crystal-clear Caribbean waters, colorful, mind-blowing eye candy abounds. A vivid purple stag coral waves lazily to your left, a giant iridescent spotted grouper hovers to your right. Just below you, tiny orange-and-white-striped fish dart in and out of the crevices of a giant yellow brain coral, and off in the distance, a herd of manta rays gracefully glide away as if in flight.

If you're a scuba diver, take note. And if you're not a diver, but enjoy a resort atmosphere that's high on water fun and low on swank, you'll love Cozumel, the small Caribbean island off the coast of the Mexican Riviera.

But could you live here?

"I'll never live anywhere else," Nancy Edwards says.

## **Sultry Breezes and Tropical Warmth**

Cozumel's climate is typical Caribbean: oh so nice. From July to September, average temperatures are in the mid-80s to -90s. From November to May, temps hover around 78 to 83 degrees. Warm breezes and low humidity make the evenings perfect for hanging out in the plaza or a stroll along the beach.

Nancy moved to Cozumel more than a decade ago, after retiring from her fast-paced Dallas oil-industry job. She came to Cozumel because of the sand, the sea, and the diving. And because it's close to home. There are many daily flights from the U.S. to Cozumel, and even more to nearby Cancún.

A dedicated scuba diver, Nancy says, "I visit the other side of the world every year, mainly Bali, Indonesia, and of all the places that I have been diving, I believe Cozumel is the best."

For divers, there may be no better place to live than Cozumel. Sure, you may find places where the marine life is more spectacular, the dive boats less crowded, the land life more laid back...but for day-to-day convenience, Cozumel is hard to beat. You'll find all the comforts of "back home," but a lifestyle that is distinctly Mexican—all this despite the fact that Cozumel is one of the most popular tourist destinations on earth.

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In fact, Cozumel is the most popular cruise ship destination in the Caribbean. Two cruise ship piers can accommodate seven of the massive boats at one time. Work is just being completed on upgrades to the downtown pier that handles overload when those piers are overbooked. (There is just one town on Cozumel, called San Miguel. On the western side, the majority of the island's population lives there.)

Add the numbers of passengers who disembark from cruise ships (three million per year) to the number of visitors who come by air or via ferry from nearby Playa del Carmen, and you can understand one of the challenges to life on Cozumel: living with tourists.

"It's not so bad," say expats who live here. On the days the cruise ships are in town, they've learned to avoid the high-traffic tourism areas. And cruisers are typically gone by 5:00 p.m. and don't visit the island on Sundays. Because tourism is the island's mainstay, you'll find that nearly all the locals here speak English.

"Tourism provides local income, and as much as we complain about it, it funds the nice things we have here...like good roads and clean beaches. There are jobs for everyone and everybody here makes a decent amount of money, so there is very little crime," one expat told me.

### Jacques Cousteau put Cozumel on the map



*More than three million cruise passengers visit San Miguel, Cozumel's only town, every year.*



You can thank Jacques Cousteau (or damn him) for the tourism explosion on Cozumel. In 1961, after diving the glorious coral reefs off its coast, he named the island "one of the world's top diving destinations." The rest is history.

Truthfully, though, the history of Cozumel begins with the Maya, who settled the island 2,000 years ago, during the classic period when priests were at the top of the social hierarchy and life revolved around religious ceremonies. Cozumel, which derives its name from the Mayan words Cuzam (swallow) and Lumil (land of), to form the word Cuzamil (land of swallows), became one of the most important sanctuaries in the Yucatán region.

The Maya believed the island to be a sacred shrine, and religious pilgrimages were commonly made from the mainland, especially by women who were either pregnant or wanted to get pregnant. They paid homage to the goddess Ix Chel, the deity of the moon, pregnancy, and childbirth.

This was no easy trip, traveling in dugout canoes 12 miles across unpredictable ocean waters. But it was a tradition among the Maya to make the trip at least once in their lifetimes to the shrine of the goddess. Every year in May or June, this pilgrimage is re-enacted, after an all-night ceremony at Xcaret on the mainland.

## Cozumel today: easy island living and no trade-offs

Even though Cozumel is a healthy size—29 miles long and 10 miles wide—only three percent of the island is developed. Much of its interior is covered by marshes, lagoons, scrub, and dense jungle, and is preserved as an eco-park.

A handful of local families have roots here, but most of the 85,000 people who live on the island, including Mexicans, are from somewhere else. It's hard to say how many are expats. And more than in anyplace else in Mexico, the expats here tend to be from far reaches of the globe...not just from the U.S. and Canada. Diamonds International and other tourist-related businesses have posted many store-management personnel from around the world to Cozumel (making for a healthy long-term real estate rental market).

Expats on Cozumel don't tend to cluster in one area of town. Rather, they can be found in homes in local neighborhoods, in condos on the beach, and in the few gated communities on the island.

"They are mostly snowbirds and not full-time residents," says Nancy Edwards. "There is not a large, large number of full-time expats.

What do these expats do with themselves? The water is always a draw, of course. It's hard to find warmer, more neon-blue waters. The island is all about scuba diving, but it's also a perfect place for snorkelers, fishermen, and anyone who wants to paddle about in safe, shallow waters. You'll find the most tranquil beaches on the western side of the island—crystal-clear waters lap gently at talcum-powder sands. Chankanaab Beach is one of the best – you can rent snorkel and dive gear here and have the time of your life exploring the underwater world.



*The safe, gentle neon-blue waters of the Caribbean...what more could you want?*



*While away some hours and a few cervezas at Rasta's Beach Club.*

Just south of Chankanaab is Playa San Francisco, an inviting three-mile stretch of sandy beach that's considered the longest and finest on Cozumel. This beach can get crowded with cruise ship passengers during high season, but no worries...head over to the eastern, windward side of the island, a mostly deserted 20-mile stretch of coast with easy-going Caribbean watering holes and acres of idyllic, pristine beaches and rocky, hidden coves just waiting for anyone willing to drive a little farther.

Here, on the island's east coast, you'll find funky, open-sided bars and grills, including Rasta's Beach Club and the Paradise Cafe, with reggae on the speakers and walls adorned with Bob Marley posters and weather-beaten T-shirts from around the world. Power lines are sporadic on this side of the island; drinks and ice are stored in huge picnic coolers and festive lights are powered by car batteries.

(Cozumel is a small island, and driving around it doesn't take much time at all. But there are miles of beaches to explore...I'd make this my full-time mission if I lived here.)

Back in San Miguel, you needn't want for anything. There are banks, private schools, and ample grocery stores, including a new Mega Comercial (like a Wal-Mart Super Center). Modern theatres show first-run movies in English. There's a museum, bowling alley, gymnasiums, sports facilities, an 18-hole Jack Nicklaus golf course at the Cozumel Country Club, and much, much more. Playa del Carmen, only a short 30-minute trip away by ferry, has a Sam's Club and a Wal-Mart, and you'll find even more shopping and restaurant options (including Costco) in nearby Cancun.

That's one of the advantages of Cozumel. It may be an island, but thanks to being so close to the mainland, goods and services are easy to come by. While health services on the island are under-developed in comparison with Playa del Carmen and Cancún, those cities are just a short hop away. And there are two very capable facilities on the island.

Centro Médico de Cozumel is owned and operated by Dr. Ricardo Segovia and his wife, both from Indiana. It's a joint venture between U.S. and Mexican physicians and business people, and it follows procedures and specifications standardized in the U.S. Médica San Miguel also comes highly recommended and boasts a hyperbaric chamber for scuba divers.



*Always something happening at the plaza...*

Evenings in San Miguel, there is always something going on in the main plaza, especially on weekends. Holidays are more than fun. *Carnaval*, usually in February, is a "must see" event, and Mexican Independence Day in September is always festive. There are annual fishing tournaments and a Caribbean music festival once a year.

Other things to do: The Island Museum often has exhibits by local artists, the Humane Society and Red Cross have fundraisers a few times a year with auctions or parties, good live bands play at outdoor bars, there's an expat softball team that's fun to watch, and locals play soccer all year at several fields around town.

Mostly, say expats, life on Cozumel is what you make it...beach bumming, bike riding, movies, diving, and hanging out with friends and a cooler of beer watching the sunset...

Sounds like a pretty darn good life to me.

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**Getting here:** You can fly directly to Cozumel from the U.S. (and Canada) or into Cancún. From the Cancún airport, take a bus or taxi to the ferry dock at Playa del Carmen. Ferries leave frequently (no need for an advance ticket) and are large, modern, and extremely safe. The ride takes 30 to 45 minute and costs 140 pesos (about \$10) each way.

**Hotels:** There are numerous hotels on the island to choose from, in all price ranges. My favorite value-priced option is Vista del Mar: [www.hotelvistadelmar.com](http://www.hotelvistadelmar.com). You can find condos for rent at [www.vrbo.com](http://www.vrbo.com).

**Restaurants:** There are also many fine restaurants on the island. My favorites include Costa Brava for tasty breakfasts and fresh fish and seafood, and the more upscale and romantic Guido's (Italian). Sorrisi, which serves Italian food, is a new upscale favorite. It has a large wine list and a virtuoso accordion player!



# Cozumel Real Estate: Think Outside the Box and Negotiate Your Bargain Buy

By Suzan Haskins



*This could be your view...*

So you want to live on an island? Think twice about that. Island living isn't easy...especially the farther you get from a mainland with good healthcare and abundant food supplies.

But...Cozumel, off the coast of Mexico's Riviera Maya, may be the best possible option for island lovers. It's a true Caribbean island with palm trees swaying in the breeze, powder-fine white sand and warm neon-blue waters teeming with marine life. And at just 12 miles from the mainland and the major cities of Cancún and Playa del Carmen, it's a short ferry ride away from all the amenities anyone could want or need.

For all it has to offer...on top of being a world-class tourist destination...Cozumel real estate prices are remarkably low. Beachfront homes and condos are reasonably priced, and the farther inland you go, the more reasonable the prices are. For this reason, Cozumel has become a very popular vacation-home destination. Many expats (especially divers) buy properties here that they use a few times each year and rent at other times to fellow vacationers.

And right now may be the best time to pick up a bargain-priced property on Cozumel.

## **Income-earning properties are easy to find**

Looking to keep busy and make some money? You'll find lots of opportunities on Cozumel. One such opportunity is Mi Casa en Cozumel, a small boutique hotel in one of the island's best locations—near the main plaza (but not too near) and the most popular downtown beaches. This is a business you can step right into. It already has a loyal following of repeat visitors and earns rave reviews in guidebooks and on sites like TripAdvisor.com.

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Built on five levels by a visionary architect and designer, Mi Casa en Cozumel has eight guest rooms tucked into nooks and crannies, all with private outdoor spaces. The feel is modern Mexican chic...thankfully more comfortable than trendy, with natural woods used as accents throughout. A two-level penthouse with ocean views would be the perfect hideaway for the hands-on owner. Rates are from \$53-\$175 per night per room, and occupancy rates are high.

Real estate broker Nancy Edwards calls it "one of the best values on the island today." The asking price for Mi Casa en Cozumel is \$1.2 million.

Just north of downtown, another boutique hotel property is also worth a look. Warmly decorated in a more traditional Mexican style, Casa Viento caters especially to windsurfers. (It's just a short walk to the island's best windsurfing beach.) Around a lush courtyard with a large pool, the hotel's nine rooms are fully booked practically all the time, bringing in \$1,190 per night. Asking price is \$1.5 million.



*The view from the penthouse terrace at Mi Casa en Cozumel.*



*A good income-producing property, Casa Amarilla and Casa Barranca share this pool.*

If you're not ready to part with that much scratch, there's another, lower-priced property that would make a good income-producer for the savvy marketer. Casa Amarilla and Casa Barranca are two homes being sold fully furnished in the downtown area that share an entryway and swimming pool. Casa Amarilla has three bedrooms and two bathrooms, a kitchen, dining room, and living room. Upstairs is a separate two-bedroom, one-bath apartment with a huge balcony, expansive rooftop patio, and private entrance. Casa Barranca adds two bedrooms, two bathrooms, living room, dining room, kitchen, and a roof-top terrace. Between the homes is a large swimming pool, terrace, and barbecue area.

These homes need a small bit of TLC. Some paint, decorating, and a furniture upgrade will do the trick. They are well located close to all the action, and if you know anything at all about marketing, you could do well here – for instance, by targeting dive clubs and other groups that like to vacation together. There are air conditioners in every room, and a washer/dryer and two dive rinse tanks are on site. Asking price: \$350,000.

If you're not interested in running a hotel or a vacation rental home, you can find many other types of businesses for sale on Cozumel. But most do cater to tourists. If you think you can handle a good-

sized dive and fishing operation, complete with large and small diving and fishing boats and all the requisite gear, Nancy Edwards can hook you up with a well-performing business for about \$1 million.

### **Don't want to work? Just want to play in the surf all day?**

Cozumel offers plenty of opportunities for anyone who wants to enjoy island life without working, too. If you're looking to buy a home or condo, you'll find plenty of properties in all budget ranges. (Although keep in mind that nearly all the following properties are also marketed as long-term or

#### **Real Estate Business for Sale**

"I don't want to quit. I just want to slow down," explains broker Nancy Edwards about why she wants to sell her successful real estate business on Cozumel.

"I'm only asking \$500,000 – and that's about how much I make in just one year," says Nancy. "Plus I'm willing to stay on and help with the transition *and* work as a salesperson. I really do love the business; I just want less responsibility."

For more information see [www.cozumelliving.com](http://www.cozumelliving.com).

vacation rentals when the owners are not on site.)

At the low end of the price range, Casa Dajan is a cute little two-bedroom home near the airport being sold unfurnished for \$65,000. Casa Estéban is a furnished three-bedroom, three-bath home on a 1,895-square-foot lot, with parking. The price has been reduced to \$94,000. The three-bedroom, two-bath Casa Rush, also fully furnished, has also had a recent price reduction to \$89,000.

In the Corpus Christi neighborhood, just south of downtown and a popular vacation rental area, Casa Ponti is a two-bedroom, two-bathroom townhome in a block of townhomes that share a large garden and swimming pool. Maintenance of the grounds is included in the homeowner's fee, a low \$50 per month. Casa Ponti is priced at \$140,000.

Spend just a bit more for Casa Catrina, a tidy three-bedroom, two-bath home across from a pretty children's park. It has on-site parking and a good-sized garden area, for \$158,000.

Of course, the more you spend, the more house you can get. You'll find some real bargains right now. In Corpus Christi, one of particular note is a brand-new three-bedroom, two-and-a-half-bath home called Casa Chanakay. Fully furnished and with all appliances, including air conditioning in every room, this house – with pool – can be yours for just \$267,000, and the sellers are motivated.



*Casa Rush is just \$89,000.*



*This view will set you back \$600,000.*

Another home with a hefty price reduction is Casa Sofia. It's in the Independencia neighborhood near the new Mega supermarket. It's nicely furnished and has three bedrooms, two-and-a-half bathrooms, large balconies and terraces, a pool, and a Jacuzzi. Asking price: \$225,000.

Houses right on the ocean cost more, of course. You won't find one selling for much less than \$1 million...unless you buy a four-bedroom oceanfront townhome just north of downtown. Possibly you could remodel it, but it's basically a teardown; you'd be buying it for the land value only. This is one of the prettiest front yards on the island with nothing but green grass, white sand, a few palm trees, and the gorgeous blue Caribbean stretching out in front of you. Asking price: \$600,000.

If condo living is more your style, you'll have plenty to choose from on Cozumel.

In the Hacienda Monte Cristo complex just north of downtown and across the street from the beach, you can pick up a one-bedroom unit for \$150,000 or a spacious three-bedroom, three-bath two-level unit with rooftop terrace for \$300,000.

Probably the best deal I saw is in the Puesta del Sol building, right on the ocean. I could imagine sitting on the balcony with the pool and ocean below, watching the sunset off to the west. Both the living room and the master bedroom of this well-furnished condo have expansive ocean views. There are two bedrooms and two baths here and the asking price is \$375,000—but the owner is offering financing and if you



*Both bedroom and living room of this Puesta del Sol condo have ocean views.*

allow him to use the condo for three months every winter for the next four years, he will sell at a \$36,000 discount.

You may be wondering “Why all the price reductions and discounts?”

Here are some answers: Due to the rotten global economy, fewer people have the money to buy real estate, and those who are buying have less money than they had in the past. Also, the mainstream media has not been kind to Mexico, with tales of drug wars and disease (though Cozumel has experienced neither of these). The negative media exposure has kept some buyers away.



*The seller of the Puesta del Sol condo with this view is offering an interesting buyer incentive.*

In addition, the government of Quintana Roo (the state where Cozumel is located) requires ‘actual sales prices’ to be recorded on titles. (In the past, sales ‘values’ were typically used, which are usually much lower.) If the buyer is mortgaging the property, the actual sales price *must* be noted. To plan for any circumstance a buyer may have, sellers often must price their properties at a higher price. Still, there are ways for the seller to offset capital gains. And there are opportunities for buyers, too, as sellers are willing to negotiate and some are offering lucrative incentives to help earn the sale.

Keep all this in mind should you decide to go property shopping in Cozumel – and be sure to ask the advice of your real estate agent. Now is the time to pick up some very nice bargains!

## Real estate resources

For information about any of the properties mentioned here, contact Nancy Edwards at [Nancy@cozumelliving.com](mailto:Nancy@cozumelliving.com). You can see all these properties and more at [www.cozumelliving.com](http://www.cozumelliving.com). In some cases, Nancy can help you obtain financing for your property purchase on Cozumel. She can also help you find a vacation rental when you visit the island.

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## Why Are One Million Americans Moving to Mexico?



For some people, Mexico brings images of corruption and bribery... But that's the Mexico popularized by newspapers and television. There's a real side of Mexico that you rarely see... And the reason Americans are moving south of the border in droves. [Here are the full details...](#)

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## Mexico Insider Ratings: Cozumel

### Cozumel

**Altitude:** Sea level

**Climate:** Average daily temperature is 80° F. In July and August temperatures can reach the high 80s to low 90s F, with temperatures in the mid-70s F in January and February. Afternoon showers are common, lasting about an hour.

**Population:** Official population at the 2005 census was just over 73,000. Cozumel also gets several million tourists a year.

**Location:** An island in the Caribbean just off the east coast of the Yucatán Peninsula's Riviera Maya. The passenger ferry to Cozumel leaves from Playa del Carmen.



Weather and Climate	8
Health Care	8
Overall Attractiveness	10
Housing Availability	8
Housing Cost	7
Accessibility to an Airport	8
Cultural Activities	7
Other Activities	10
Communication Infrastructure	9
Daily Living Cost	8
<b>TOTAL</b>	<b>83</b>
Ease of Doing Business	8

**Pros:** Cozumel is arguably one of the best scuba diving destinations in the world. For non-divers, it offers white sand beaches, blue Caribbean waters, and just about every amenity, from restaurants to U.S.-style shopping. Though it feels Mexican, most locals speak some English, so you can get by easily if your Spanish isn't good.

**Cons:** Cozumel is a major cruise ship stop and hosts millions of tourists a year, which some may not like. You need to go to the mainland for some services like healthcare—but it's a quick hop away.

**Our rating system** is entirely subjective. We assign points (from 1-10 with 1 being dismal and 10 being excellent) based on *our perceptions* of what is most important to us. As for housing costs, if we think they are extremely reasonable, we give the location a '10' ranking. This, too, is subjective, as housing costs in resort areas can be extremely expensive yet still reasonable for a popular destination where prices are likely to continue to appreciate. Total points possible for any one destination: 100.

*NOTE: Ease of doing business may not be important to you but it is quite important to us. What we mean by this is...can we find an English-speaking person in the local bank, phone company, real estate office, etc.? We assign extra points...from 1 to 10, for this category.*