

A quick note about this kit

Owning a beachfront property is not for a few lucky people... you too can afford a nice home if you know where to look.

In this kit I'm trying to show you in a few pages some places that's worth to take a look at, as well as some tips to keep in mind when you start looking for beachfront real estate in Mexico.

I hope this kit is helpful for you. If you have any questions feel free to contact us at Top Mexico Real Estate.

We are here to help you!



Thomas Lloyd
& the **TOP** Mexico Real Estate team

Beachfront properties

Where to look and some tips to keep in mind

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About the authors



Thomas Lloyd graduated from Purdue University, Krannert School of Management with a degree in Management /Financial Option. He has been living, investing, and working professionally in Mexico for over 15 years. In 2009 he became the first person in Mexico to receive a Mexico Real Estate Degree, and is also one of a handful of people to possess a Mexican Professional Real Estate License #5978657. As a certified Realtor, he is the current president of TOP Mexico Real Estate.



Author **Linda Neil** has over 35 years of hand- on experience in all aspects of Mexican real estate. She holds membership in AMPI, NAR, and FIABCI and PROFECO, certificate #00063/96. She is a current member of the national advisory board of AMPI and the owner-broker of LINDA NEIL PROPERTIES. For more information call (512)-879-6546



Mitch Keenan has been a licensed broker in the United States since the 1980s. He holds a GRI and a CRS from NAR (National Association of Realtors). With over ten years of living in Yucatan and working in the Yucatan real estate industry, Mitch brings American business ethics and Mexico business experience together to give buyers unparalleled service.

1 Affordable beachfront property in Mexico

When considering Mexico real estate, you may have thought *“I know Mexico’s cheap, but beachfront is beachfront, it’s expensive everywhere...”*

We all know how it works; that \$500,000USD beachfront property would probably worth \$5 million USD in the US, but we still can’t afford it. Fortunately, this is not the whole picture. Cheap beachfront properties are available in good locations in Mexico.

Quite often they are located in places where tourism still hasn’t taken off as much as in the more famous locations, yet, if you find a property in such place, usually you can still enjoy good services nearby and save a fortune on your property.

The good news is Mexico has large amounts of coastline and many areas of long, beautiful beaches. For this reason, there is also a wide variety of choices in areas to consider for buyers interested in beachfront properties. The following is an overview of the general regions, giving some examples of famous destinations, and alternatives that may be less known, but offer good possibilities.

Campeche beachfront lots

Campeche is on the Yucatan Peninsula and shows a good deal of promise to follow the success of the more famous locations on the Caribbean coast, like Cancun and Playa del Carmen, and on the north coast, as in Progreso.

A marina, a couple of golf courses and the accompanying real estate development is already along the way. The State's colonial capital, called Campeche as well, has been beautifully restored and offers a handful of modern services.

Despite all these benefits, beachfront lots are still available in Campeche for less than \$60,000 USD.



Photos: Kil098 -Richard Weil - El Ágora

Costa Maya real estate

Another option is the Costa Maya, which is located a few hours south of the Cancun - Playa del Carmen - Tulum stretch.

The area is already famous for cruises and diving, and promises to draw much more tourist attention and services when Tulum receives the area's second major international tourist airport. Again, lots, condos and homes are available for surprisingly low prices.

Campeche and **Costa Maya** are only two examples of beachfront properties in the Yucatan peninsula; the point is, don't think that buying on a low budget means that quality properties directly on the beachfront are beyond reach. They're out there, and they're in good locations. You just have to know where to look.

Make sure to get the help of a trusty realtor when you start the search of your Mexico property.

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2 Popular communities in Mexico

Baja California

The Baja California peninsula is popular because it is very close to the south western area of the United States, and access by plane offers flights as short as an hour or two to many North American cities. The area also offers a beautiful combination of desert, mountains and ocean.

Los Cabos and **La Paz** are among the favorites in the southern part of the Peninsula, while **Rosarito** near Tijuana and **Rocky Point** near Arizona offer options a close drive to the U.S. border.



Pacific Coast

Sunsets over wide beaches, mountains and sub-tropical jungle tend to be defining points in the landscape. **Puerto Vallarta**, one of the earliest expat communities to form in Mexico, combines these features with its old-town charm and modern city conveniences as the regions' most popular tourist destination.

Places like **Mazatlan** and **Ixtapa-Zihuatanejo** each offer a distinct combination of the modern and the traditional. In the south Pacific region, beaches in the state of **Oaxaca**, like Puerto Escondido, are just beginning to attract tourism, international investment and real estate development.

Yucatan Peninsula

With the creation of Cancun 40 years ago, the Yucatan Peninsula has emerged not only as the most important tourist region in Mexico, but in all of Latin America. In addition to the modern high-rise lifestyle in Cancun, there is the small-city European atmosphere of Playa del Carmen, the nature and environment focused community of Tulum, the small but close-knit expat communities of Costa Maya to the south, or Progreso on the north shore and the high-potential up-and-coming area of Campeche of the Gulf of Mexico.

Beachfront in Mexico is varied and diverse. The hard part isn't finding what you want, but choosing between the excellent options available.



Non-Mexicans can own beachfront property. Download our kit Ownership in Mexico to learn more about this topic.

3 Buying beachfront vs. a block or two back

When most buyers think of a beachfront property, they think of a condo or a home directly overlooking the ocean with the sand at their front door. While there is very good reason for this appeal (who wouldn't want to live like this?) in most cases it is worth considering a property a couple of blocks back from the beach itself. The following are a number of factors to consider when making this choice.

Price In established and popular beachfront communities, properties directly on the beachfront tend to have elevated prices. Buyers on a more limited budget may find that excellent homes or condos are available for a significantly lower price only 3 or 4 blocks away.

Playa del Carmen is a good example of a place where people can buy a property slightly back from the beach and still enjoy a pleasant, 5 to 10 minute walk to the water, while enjoying virtually all the same benefits.

Convenience Sometimes properties back from the beach actually offer even more convenient access to surrounding services. This factor depends on each buyer's needs.

Weather Some locations, such as the north shore of Yucatan, will have a tropical storm now and then during certain seasons of the year. While there is very little risk, some people feel more comfortable buying a block or two back from the water, which is actually considered the prime location in some communities.

Availability On the other hand, if a buyer is considering a less developed area, the properties available may only be on the beachfront or one row back. Prices in these areas tend to be low anyway, and it may not make any sense trying to get a better deal on a property back from the beach.

Rental Appeal Some owners count on renting out to other vacationers to generate income when they are not using their property. Often in this case location directly on the beachfront holds higher appeal.

When making your choice, consider your needs together with these factors to determine if it is better for you to buy directly on the beach or a couple of blocks back.



4 Beachfront luxury overview

Beachfront real estate is often associated with luxury, but in Mexico it is possible to consider this luxury on an average budget, as opposed to the U.S. or many other parts of the world where this luxury is limited to millionaires.

Keep in mind that even when very affordable beachfront properties are available in small towns of Mexico, the truth is one of the most attractive prospects is to own a property in a developed area with modern conveniences, many activities and easy access by air.

Mayan Riviera

Playa del Carmen is an example of where buyers can enjoy full beachfront luxury at affordable prices, compared with places like Malibu Beach, or other towns in Florida. The area is defined by low-rise buildings and a small-town atmosphere with a European flavor. In the downtown area, condos not only offer access to what many travelers have named as the most beautiful beaches in the world, but also to Fifth Avenue, the town's main street lined with shops, cafes and restaurants.

The surrounding area, known as the **Riviera Maya**, offers both condos and homes for sale in gated communities, directly on the beachfront.

Nearby, **Cancun** offers even more modern conveniences, with the distinction of being defined by a high-rise urban atmosphere.

Pacific Coast

Puerto Vallarta is one of the most popular choices for beachfront properties. The quaint old town with cobblestone roads and little white homes is balanced by high-rise condos and large luxury homes on the beach. Like **Cancun** and **Playa del Carmen**, Puerto Vallarta offers a full range of modern amenities.

Other communities in the Pacific-Baja California area that offer a full luxury and modern lifestyle include **La Paz**, **Los Cabos**, **Rocky Point** and **Mazatlan**.

While these areas stand out as the ones which combine the best of luxury and modern services, many other communities throughout the country's vast expanse of oceanfront offer excellent properties with varying levels of services and different lifestyle atmospheres.

Contact us to discuss which beachfront community offers the best luxury options for your lifestyle.

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5 Factors for rental income

Because of the country's thriving tourism industry, those buying a beachfront property in Mexico can often consider generating income from rentals. This can be anything from pure investment to simply covering some of the expenses of ownership through a few rentals now and then.

Here we will primarily consider the situation of owners who rent to balance expenses.

You may consider putting your property up for vacation rentals if:

- * You are a retiree who only uses the property in the winter
- * You are buying the property only for your vacations

One of the key parts of enjoying **retirement** is to have a good financial plan in place to cover all expenses and allow for little luxuries, and having a rental income can help with this. Many retirees who have bought in Playa del Carmen or Puerto Vallarta rent out their properties while they're not in town.

In the other hand, owning a beautiful **property for family vacations** is wonderful, but it is also an expense.

Balancing this expense can be an important factor in making this venture more feasible.

Factors to consider include:

Usage vs. rental demand	For obvious reasons, the prime rental demand usually occurs during the winter over significant holidays like Christmas. If this is the time you are using your property, it can still work, but you should count on less income.
Location	Beachfront holds the highest appeal, but other good locations could be a golf course or marina front.
Size of the property	Vacation renters are usually small groups looking to save money on a hotel and enjoy a private space for themselves. For this reason, large condos and medium homes are more easily rented.
Rental demand	Research rental demand in general and throughout the year. If your usage doesn't match up with the highest demand there are still possibilities, just consider a lower rental income.
Income vs. Expenses	Any property will generate ongoing expenses; it is important to be realistic and not count on enjoying a profit unless you buy specifically for this reason, and after having completed a thorough research.

If you are interested in getting rental income, make sure to talk to your agent, so he can help you select a suitable property and advice on the feasibility of rental income.

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Beachfront properties

Where to look and some tips
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