



Palmas del Mar Resource Guide

For Act 20/22 Residents

If you're considering (or in the process of) moving to Palmas del Mar Puerto Rico on Act 20/22, this Resource Guide will answer at least some of your questions and save you some time.



This guide was made for you with love by me, Heidi DeCoux.

DISCLAIMER: I am NOT an accountant or lawyer. I'm NOT giving you any legal or financial advice. I'm not responsible if any of the information contained in this guide is incorrect or has changed (things do change from time to time and I may or may not update this guide and you may or may not be reading the most recent version). I'm an entrepreneur, adventurer, and humanitarian who's living and loving life in Palmas and created this little Resource Guide in hopes of making the journey a bit smoother for you.

This Resource Guide Includes:

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ACT 20/22 Cost Breakdown

Personal — Act 20

CPA Fee Approx. \$3,500
Application Fee \$750
Acceptance Fee \$100

Business — Act 22

CPA Fee Approx. \$2,500
Application Fee \$750
Decree Fee \$5,000
Acceptance Fee \$100

It's approximately \$13K to set up both Act 20 and Act 22 (including CPA, government fees, etc.) – and about \$6,700 of that is in State Fees. I've heard that the **CPA and lawyer rates have increased** since we did our Act 20/22 set up.

During the process of the grant you will be specified with a certain amount of money that you need to give (at minimum) to a charity in Puerto Rico. It's generally \$5K per year and you can choose the charity (they just need to qualify which requires them to be a reputable established charity).

NOTE: Setting up a new LLC or S Corp is generally done by a CPA in Puerto Rico (not a lawyer like on the mainland) and only takes a few days to complete (including getting your EIN number).

Once you get your Act 20/22 Decree, you can join the Puerto Rico Act 20/22 Club.
Details are here: <http://theact2022club.com/>

There's an Act 20/22 Facebook Group that you can find by typing this in the Facebook search box:
Palmas Del Mar Act 20 & 22 Society

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Annual Reports & Returns that Need to Be Filed

Income Tax Return

Personal Property Return

Volume of Business Declaration

Annual Report to PR

Annual Report to Pridco (administers tax grant)

Cost to have CPA create and file all of these reports for you annually is approximately \$4K-\$6K.

The volume of business declaration is paid at municipality and it's half of 1% of your gross sales - paid ANNUALLY.

For your corporation there's a personal property tax. You get taxed around 8-10% (depending on your municipality) on the net booked value of the assets in your corporation. Assets include... equipment, computers, inventory, etc.

With Act 20 you get an exemption of up to 90%, which off sets your personal property taxes (for five years).

A Business Option

If you need to set up multiple businesses, instead of paying all of the fees and doing all of the paperwork necessary to have multiple businesses, you potentially could set up one business and then have one or more d.b.a.'s (doing business as) under your one company.

Each d.b.a. can have it's own bank accounts, totally separate accounting, and do it's own transactions.

All of your PR employees need to work for your main company (not a d.b.a.) so you would run your payroll through your main company and each of your d.b.a.'s would simply pay into your main company each month to cover the payroll costs.

To keep things simple you could run all of the expenses through the main company, and then have each d.b.a. pay a monthly fee into the main company checking account each month to cover the payroll and other costs.

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Annual Reports & Returns that Need to Be Filed

If you decide to set up any d.b.a.'s, tell your banker it's an "Account Of". Puerto Rico doesn't require you to file any paperwork for a d.b.a. but the bankers may argue with you that you need to give them paperwork showing your d.b.a. (and then your CPA will tell you that no such paperwork exists).

To skip through that pony show, explain to your banker that your business is XYZ Company and has a d.b.a. so you need an additional "Account Of" business checking account, which looks like this:

ABC Company **Account Of** XYZ Company

Let's say that your companies name is:

Jane Doe Inc.

And you need a d.b.a. that is called:

Jane's Awesome Stuff

Then you would tell your banker that you need:

Jane's Awesome Stuff **Account Of** Jane Doe Inc.

There are a bunch of special monthly, quarterly, annual payroll filings that Act 20/22 people need to do.

The firm we hired to do our payroll and all of the special filings is:

TorresCPA.com

William, Owner

cpatorres@torrescpa.com

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Options for Handling Your Mail and Phone

Your Mail

For your mail you could opt for a virtual address that is not a P.O. Box and that is a physical address. This is especially helpful if you travel frequently or have a second home elsewhere.

How a Virtual Mailbox works:

They collect your mail and packages, toss out everything that is obviously junk mail, take a photo of everything else and post the photos in your online account. Then for each item, upon your request, they'll either...

- Open it and scan it for you
- Forward it to you
- Toss it

Why you may want a Virtual Address that is a physical address:

Things come up from time to time that require a "physical address". For example, when filing your legal and banking paperwork, you need to provide a physical address. If your company applies for a loan, you typically need a physical address.

There are a few different companies that provide virtual mailboxes. The one we choose to go with is The Mail Store (link below), which DOES give you a Puerto Rico physical address (which you need in order to qualify for Act 22).

You can get more details here:

<https://themailstorellc.anytimemailbox.com/signup>

Your Phone

You'll probably want your cell phone to be on AT&T because it gives you the most coverage throughout the island. It's on LTE. Everything else is 3G or less, and very spotty coverage.

Humacao AT&T Store - **787-423-3800 // 787-231-9744**

For your business phone number, you could opt for a free Google Voice number. There are no PR numbers available but we found it to be fine to have a non-PR number.

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Banking Options and Details

The only bank in Palmas is Banco Popular.

We choose to go with Banco for convenience and haven't been happy with how they've handled some things for us.

We ended up keeping most of our banking on the mainland.

When you get set up, be SURE the person that sets up your accounts checks the English box or you'll get all of your statements and everything in Spanish.

They say the fee is \$10/month, but it's not, it's \$45 per account and there's a \$2,500 minimum balance requirement. Also, you need a token / fob to access the Web Cash Manager which allows you to transfer money, pay bills, send wire transfers, etc. It changes your access code every minute, so you have to physically have it in order to log in to your Web Cash Manager. They're \$60 each (one-time fee) and if you have a bookkeeper or accountant that needs to do more than just look at your balance and download statements, they'll need their own token/fob. Each person that needs their own token/fob must personally go into the bank with their photo ID and social security card.

What You'll Need To Set Up Your Bank Accounts:

- Your driver's license (or photo ID)
- Your passport is helpful (to use as you second ID)
- Your social security card
- Your new PR address (home and business)
- Proof of your new address (a signed apartment lease or signed Purchase Agreement on your new home works fine even if you haven't yet closed on your new home).

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Banking Options and Details

Plus to set up a business bank account you'll need ALL of your Business Incorporation Paperwork:

- Your Merchant's Registration Certification (SC2918)
- Employer Identification Number (EIN)
- Certificates of Incorporation
- Certificate of Organization issued by the State Department

You'll need to either bring in printed copies of your business paperwork or you'll need to email them to your banker. If you email them to your banker, it will take your banker up to an hour to get the email because all emails go through their security team.

The bankers typically won't start your paperwork until they have all documentation required in printed form.

They may tell you that they can set up your accounts in 30 minutes but that's NEVER the case. Plan on a minimum of two hours.

Banco in Palmas is open 8-4 weekdays and they stop working at 4pm whether or not your paperwork is complete so I recommend going in the morning to get it done.

The manager of the Palmas branch is Wilfred and his direct dial is: **787-391-1054** Press 3

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Water, Utility & Palmas HOA Info

The annual fee for the Palmas Home Owners Association (PHA for short) is currently \$894/year but probably increasing soon so this number may be an old figure by the time you're reading this. Their office is located near Palmas Academy.

IMPORTANT: You need to register your golf carts with the PHA every January.

Info from the PHA website:

"As a property owner you are required to register your property as well as your vehicles and golf carts at PHA in order to receive your residential credentials and your automated passes (AVI) to access Palmas del Mar. To register your property you must stop by PHA and bring a copy of your property deed and also your vehicles licenses. Also, there's an annual \$60 registration fee for your gas golf cart or \$30 for electric that is used for the maintenance of the golf cart trails. To register your golf cart you must submit to PHA a certificate of inspection and an insurance certificate showing PHA as co-insured that includes public liability coverage of at least \$500,000. At the time of registration you will receive an information package covering the rules and regulations of the community."

You'll want download the Palmas Apps on your phone. Go to the App Store and search for these three apps:

1. See Palmas
2. Palmas Athletic Club
3. Palmas Academy (if you have kids)

All of the upcoming events are at the link below (you'll definitely want to get these on your calendar):

<http://www.palmaspha.org/activities-events/>

You can get more details on the PHA at:

<http://palmaspha.org/>

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Water, Utility & Palmas HOA Info

Hooking Up Your Utilities

The best way to get your utilities hooked up is to simply have your realtor handle it for you. Our FANTASTIC realtor, Ricardo Casillas, handled it for us. The water/sewer you could handle yourself, but if you don't speak Spanish you won't be able to hook up your electricity yourself.

To set your water/sewer up on auto-pay either via credit card or ATH, you can simply take your first bill into the Palmas del Mar Utility Office which is located by Carts Pro. The gal at the desk speaks great English and will take your payment on your first bill and get you set up on auto-pay.

Water

The water in Palmas comes from a nearby rainforest and collected. Palmas has about a 2-year supply of water but when natural disasters occur, they will ration it just to ensure that all residents have what they need.

The water is safe and clean. Some people have simple water filters on their refrigerators, others drink straight from the tap. We're water snobs, so we're installing a reverse osmosis unit.

As far as the hardness/softness of the water goes, generally people in Palmas don't use water softners because the water is naturally soft enough.

There's a helpful article all about the quality of Palmas water in the Spring 2019 issue of Live & Life Palmas magazine. You can download old issues of the magazine online or contact the editor for a printed copy (her contact info is located in the back of every issue).

To connect your water utilities, contact Palmas del Mar Utility (PDMU) at **787-285-0202**

Electricity

At the time I created this guide, Palmas was getting it's electricity from PREPA at 26 cents per kWh (plus tax). But there is a plan in the works for Palmas to switch to a Solar Microgrid which would provide more reliable and earth-friendly electricity to Palmas at just 16 cents per kWh.

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Water, Utility & Palmas HOA Info

Gas

There's no natural gas infrastructure outside for individual home gas services outside the San Juan Metro Area. You may have propane gas delivered to your home in 100-pound cylinders or have your 500-pound cylinder (if you have one installed at your property) serviced by calling Suarez at **797-412-1612**.

Garbage and Waste Management

Garbage collection takes place every Tuesday. Garbage containers must be kept out of site and be brought out to curbside the night or morning before pick up.

Most houses in Palmas have convenient and esthetically pleasing underground bins located at the end of the driveway.

There are **no charges** for trash collection, and no registration is required to get this service started. Just bring your trashcans to the curbside on Tuesdays.

Humacao Municipality provides free recycling for a small portion of Palmas. For the rest of Palmas, the PHA is working on getting a recycling program through EC Waste. The projected start date is fall of 2019 and the cost per household will be around \$85 per year (about \$7 per month).

Cable and Internet

The good news is... Palmas has lightning fast internet through Liberty Cable, however, it's not 100% reliable so if you need it to work you'll want to get Satellite Internet as a backup, which unfortunately is expensive, but worth it.

Liberty Cable is the cable service provider for Palmas. They provide Cable TV, Internet and Telephone Service. You can call them for hook up at **787-355-3535**.

If you want Dish Network, contact **Claro** at **787-388-3824**. He can provide Internet and telephone service via installation of Wi-fy modem at your property.

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Details About The Palmas Club



The Club in Palmas includes...

- A gorgeous golf course near the ocean called **The Flamboyant Course**, and offers two 18-hole championship golf courses.

- An Athletic Club (workout facility)



- 20 Tennis courts - 2 artificial grass Omni Courts, 4 Har-Tru clay courts, and 14 composite courts. It's ranked among the **Top 50 Tennis Resorts** by TennisResortsOnline.com and is well known as one of the most prestigious tennis clubs in PR. They offer tennis clinics for all levels, tennis cardio workout sessions, private lessons, and an after school junior program.

For more information and court time reservations, contact the Tennis Club Pro-Shop: **787-656-3025**



- The Beach Club with ocean-side swimming pools and kids playground

- Regular events, fundraisers, and more



- A great French Restaurant, Chez Daniel, which has a beautiful Sunday Brunch and an active Facebook page (you don't need to be a member to eat there but you get a discount if you are a member): <https://www.facebook.com/Chezdanielpr/>



A regular full membership for people age 35 and up is \$290/month and highly recommended. Having The Club in Palmas adds value to our homes and life, so we need to support it. If you have a live-in nanny, you can add them to your membership for no additional fee. If you're under 35, there are discounted memberships available to you.

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How to Get Your PR Drivers License

New residents must obtain a valid Puerto Rico driver's license within 30 days of establishing residency and may register to vote after 30 days. If you are a U.S. Citizen and you have a valid out-of-state license you must provide the following:

- Internal Revenue Seal of \$10.00
- Your current non-expired state drivers license (it'll be confiscated)
- Official Social Security Card (cannot be laminated)
- Passport
- Proof of local address (fully executed lease contract or deed)
- Official Driver's Record from DMV state of origin

Tip: If you want to streamline the process and/or aren't fluent in Spanish, hire a concierge to go with you to the DTOP Office (all forms will be in Spanish).

These are three concierges that may be able to help you:

Marianela Negrón - **787-306-0202** Luis - **787-602-6603** Jorge Rivera - **787-907-4244**

IMPORTANT: When you go to a DTOP Office (or any government office in Puerto Rico), you **MUST** wear pants, a shirt with sleeves (no tank tops or sleeveless), and no flips! We've had several friends turned away by security at the door because they weren't adhering to the dress code.

Tip: Skip the line at CESCO (DMV) and CRIM with a new service that tracks turns at different offices. Two local offices that are currently subscribed to it are Humacao DMV (CESCO) and CRIM (property tax). Most likely more will be added.

<https://www.turnospr.com/>

If you're interested in shipping a vehicle to PR, you can get a shipping cost estimate here:

<http://www.crowley.com/What-We-Do/Shipping-and-Logistics/Ship-Your-Vehicle/By-Country/U.S.-to-Puerto-Rico-Vehicle-Shipping-Rates-and-Information>

And you can get a tax estimate here: http://www.hacienda.gobierno.pr/vehiculos/eng_index.html

Or call José Cabán at **787-200-7387**

*You'll need your VIN number.

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How to Get Your PR Car Registration + Plates



Hire a concierge.

The DMV for Humacao
55 Calle Carreras Esquina Georgetti
Humacao, PR 00791

Telephone: 787-852-3525
Direct 787-852-3420

Fun Fact: Isla Del Encanto means Island of Enchantment.

Golf Carts

When you buy a golf cart you need to get it inspected at Carts Pro in Palmas (which is \$10, they take walk-ins and it generally takes less than 15 minutes). Then bring your signed inspection and a copy of your insurance policy down to the PHA to pay your annual fee and get your sticker.

Important: You must renew your golf cart registration with the PHA every January.

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How to Become a Registered Voter

We got our voter registration cards with our drivers licenses. If you don't get yours with your license then you can take your original birth certificate, your photo ID (drivers license or passport), and proof of residency (lease agreement or purchase papers) to this office:

Comisión Estatal de Elecciones
550 Ave Arterial B
San Juan, 00918

It's next to main building which reads: **Junta de Inscripción Isla**

And is located next to **Coliseo José Miguel Agrelot** (Coliseum of Puerto Rico, Hato Rey).

Coordinates for smartphone:
18.4277° N, 66.0614° W

787-777-8682 press 0
787-753-2510

Postal Service, Mail and Shipping

Puerto Rico is part of the U.S. Postal System (USPS) and has the same mail rates and service as provided on the U.S. mainland. Also, most express services are available in PR including - FedEx, UPS, Emery, RPS, and DHL.

Amazon does ship to Puerto Rico, but not for every item and it takes longer. Often times a LOT longer so you need to be a bit more organized than on the mainland.

There's a Postal Station in the plaza, called Par Avion, which offers PO boxes and shipping services.

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Health Insurance Options

OPTION #1:

Puerto Rico has universal single-payer healthcare so insurance is quite a bit cheaper than on the mainland, and kids up to age 25 can be on your plan. The plan works worldwide including on the mainland (for example if you were visiting CA, had an incident and went to an ER in CA, you'd be covered on your PR plan – it may not be fully covered, but you'd have coverage).

The plan includes medical, vision, and dental.

There are no deductibles, just small co-pays. It's okay if you have pre-existing conditions and/or are pregnant when you get on the plan – you'll still be covered.

The provider is: **Triple-S Salud**

You can get a quote on their website in 3 seconds at the link below, or schedule a free home-visit with Rose (the local rep): Rose: 787-593-3414

<https://salud.grupotriples.com/preguntas-frecuentes/>

NOTE: When you fill out the online form to join, they want your first name, middle name, and last name. The form doesn't ask for it that way though. It seems like it's asking for your mother's maiden name when in reality they want your middle name (in Latin American culture it's customary for you to have your mother's name as your middle name). The rep, Rose, will be there helping you fill it out so double check with her. Show her your drivers license and have her verify that your name has been entered correctly.

Also, if you need any customer service, the number printed on the back of your card takes you to a Spanish only auto-attendant so instead, call this number: **877-237-2390**

OPTION #2:

Liberty Health Share is available to residents of Puerto Rico. In addition to it being very inexpensive, you're covered worldwide, there's no network, it covers natural births, and it covers most natural alternative care options – for example, natural alternative cancer treatments.

You cannot be pregnant when you enroll on the plan, but you can get pregnant the day after.

Unlike most health shares, there's no requirement to be a Christian, but you do need to live a healthy clean lifestyle – that's why the rates are so low. It's a plan for active health conscious people.

You can get more details on their website and call them for a quote.

<https://www.libertyhealthshare.org/>

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Health Insurance Options

OPTION #3:

You could get a supplemental private health concierge plan which covers pediatric, psychiatric, dermatology and internal medicine services (and sometimes other specialities as well).

It gives you...

- The option to have in-home doctor visits, online (virtual) doctors visit, and in-office visits (clean modern offices)
- Extended hours (doctors are available to see you from 8am and 10pm)
- Much faster appointments (you don't have to wait for weeks or months to get in - often you can get in same day or next day)
- English speaking appointment schedulers and administrators
- Electronic Prescriptions & Lab Requests
- And some other perks

They can handle 95% of medical conditions and they're around \$2,000 per year per household (discounts for families and companies).

VIP Care PR

Dr. Agustin Lopez Covas, Internal Medicine

Font Martelo #334, Humacao

info@vipcarepr.com

787-852-0886

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Wills, Trusts & Asset Protection

This is SUPER IMPORTANT. Puerto Rico has some INSANE super strict outdated laws when it comes inheritance. And your US Mainland Will won't protect you here! One of the insane laws is... in the event of your untimely death, a large portion of your assets will get divided evenly between all of your living parents and grand parents, even if you're married and even if your spouse owns half of your assets (and this includes all of your bank accounts).

It's recommended that you get a Will, a simple Trust, and a POA. All of this together costs \$5,000-\$10,000 depending on your specific situation and needs.

There are some additional factors for Act 20/22 people so you'll want to hire an estate attorney that's trained on Act 20/22. These are two options:

Jose Quinonez

787-231-9008

Ferraiuoli LLC

Michell Feliciano

(787) 766-7000

We went with Michell and have been pleased with the process so far.

Tracking Your Location

We've not yet filed our first tax return here and the rules changed for 2019, so based on what we've heard from the CPA's, consultants, and lawyers we've hired, we may all need to submit a log showing the days we've been in Puerto Rico and outside the US mainland.

To track this, I created a Tracking Sheet Template in Google Sheets that you can copy into your Google Suite:

<https://docs.google.com/spreadsheets/d/1KQ8AiRwMIDnvPf7VBs4wJhplecCcytoyO0887On24M/edit?usp=sharing>

We also use a location tracker app on our phones called Tax Bird (it's \$19.99/year) which automatically tracks your location and creates a report for you. We may not need the spreadsheet but since it's our first year and we want to make sure we've got our bases covered, we're opting to do both (the spreadsheet and the app).

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A Few Random Tips

Learning Spanish

Destinos is a TV-style learning show for beginners.

<https://learner.org/series/destinos>

Preply.com gives you live video lessons with native Spanish Speakers for just \$6/hour.

Duolingo is a fun App for both beginners and advanced learners.

Reliable Drivers

They can take you or guests to and from the airport and other trips if desired.

Isreal

He's Puerto Rican but lived on the mainland most of his life so he speaks perfect English. He's now retired, living near Palmas, and his retirement job is being a driver. Very kind and reliable.

939-209-4087

Charlene

She speaks great English and is reliable. She works in San Juan and generally leaves for work around 5 or 5:30am to beat traffic so if you're taking an early morning flight on a weekday, she's happy to pick you up early and drop you at the airport for \$65.

787-914-0702

Cruises

It's fun, easy and inexpensive to jump on cruises from here. If you're going on a Royal Caribbean or Disney Cruise for at least 6 days, you can park at Isla Grand Airport for just \$8/day and it's a 2-minute taxi ride to the terminal.

Some Good Furniture Stores

Home & Patio Gallery

Koper

Ambiente Moderno

Costco Online (they have white glove home delivery)

Viva Carpet

Plaza las Americas

West Elm (located in the big main mall in San Juan)

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A Few Random Tips

Coqui Charities

As part of the Act 20/22 program, each year you need to make a donation to a Puerto Rico charity. Consider Coqui Charities! 100% of your donation will go to the causes. All of the admin costs are absorbed by members of the Board of Directors (they personally pay for all admin costs).

"The mission of Coqui Charities is simple – to promote the social, economic and cultural welfare of Puerto Rico. We are a group of people who recognize that Puerto Rico is a special place, as unique as a coqui, and full of talented and vibrant people. The passage of the hurricane has been a very hard, collective time for our island and our goal is to help restore Puerto Rico and bring it back to its best. Coqui Charities brings to life a whole-hearted idea – the idea that together we can be the catalyst to bring Puerto Rico back to its splendor."

Find Out More ==> <https://coquicharities.org/>

Women's Entrepreneur Group

This group hosts regular meet ups and is run by Erin Schoenfeld. You can find the group on Facebook here:

[Act 20 / 22 Smart, Motivated, Successful Women in Puerto Rico](#)

The Traveling Chef

Arturo Escobar Vega is a Certified Executive Chef who was trained in NYC.

He offers custom delivered meals and catering services.

939-223-464

chefartesco787@gmail.com

Great Info On Puerto Rico

A fellow Palmas del Mar resident, the beautiful and vivacious Jennifer Marrow, created a fun and informative blog that I recommend you check out:

JenThereDoneThat.com/category/living-in-puerto-rico

Tip: Instead of calling 9-1-1, it's highly recommended that you call Palmas Security which has English speakers who answer. They'll respond much faster and coordinate whatever it is you need. Add these numbers to your cell phone:

Palmas Security

787-852-7745

787-852-7775

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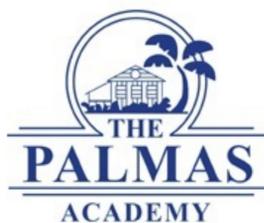
General Info On Palmas

Population

There are approximately 1,300 families (approximately 2,400 people) living in Palmas. An estimated 1,700 people live there year round and another 700 are snowbirds (they have a summer home elsewhere and then fly south to Palmas in the winter).

Palmanova Plaza

It's known as "The Plaza". Most of the restaurants are located in the plaza along with the postal station, the bank, the Palmas Market, and retail shops. Sometimes there's free live music at night near the fountain. Because of the condos located in the plaza, parking can be a little tough so it's best to come in your golf cart. There's up front parking for golf carts.



Palmas Academy

Palmas Academy is a private English school that's teacher and parent owned and has approximately 600 students (Pre-K to 12th Grade). Some students live outside of Palmas.

It's known for tennis. Some students from outside of Palmas who want to attend college on a tennis scholarship will stay in special student housing at the Palmas Plaza with a tennis coach and attend Palmas Academy.

Palmas Academy has extended day programs that include music, art, drama, dance, karate, swimming, soccer and more.

Equestrian Center

There's an equestrian center in Palmas called Rancho Buena Vista. It has 75 horse stables, is located on 9 1/2 acres, and boasts of having stunning trails along the ocean.

They have regular trail rides for beginners as well as expert trail rides.

Trail Riders must be eight years or older, but ponies are available for children aged three to seven. The ranch opens daily at 8am, but closes in September and October. Christmas is peak season.

They don't have a website but their phone number is: **787-479-7479**

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You can find us online at **HeidiDeCoux.com**

General Info On Palmas



The Yacht Club & Marina at Palmas

The Club boasts that it offers world-class deep-sea marlin fishing, serves yachts up to 175 feet in length, offers in-slip diesel fuel service at no additional cost, courtesy pump-out service, true 240v electrical system dockside, 480V electrical power connection for mega yachts and free wireless internet access.



Event Center

There's a beautiful event center in Palmas called Los Lagos. They don't have a website, but you can visit their Facebook page here:

<https://www.facebook.com/loslagospalmas/>

Church

There's a Catholic Church in Palmas called: Iglesia Católica La Sagrada Familia



Live & Life in Palmas

This is a free beautiful magazine made with love by Editor Lissette Rosado. It comes out once a quarter and is available at retail shops such as Palmas Market (located in the Plaza).

If you can, get a copy of the 10th Anniversary Special Edition because it does a beautiful job of showing the evolution and major milestones of Palmas over the past 10 years.

You can view past issues of the magazine here:

<https://issuu.com/search?q=live%26life%20in%20palmas>

I don't believe the 10th Anniversary Issue is available on that site so you'll need to find a printed copy of it.

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General Info On Palmas

The editor, Lissette, is incredibly sweet and helpful, so I recommend getting to know her. Her contact info is in the back of each issue. Go grab the most current issue from Palmas Market, the coffee shop, or a number of other retail locations around Palmas. And if you read it cover-to-cover – you'll learn a lot about Palmas! :)

The magazine's website is <http://seepalmas.com/>

Travel Agency in Palmas

There's a little travel agency located at the back of the mailbox/gift shop in the Plaza. They can book all kinds of PR tours and excursions for you, as well as other trips around the world.

Insurance

There's an insurance agency (called Palmas Insurance Group) located in Palmas that serves Palmas Residents and is very familiar with Act 20/22. They speak English, offer competitive rates, and can insure your house, automobiles, golf carts, and boat.

Owners are: Cecilia & Esteban **787-850-9209**

Palmas Act 20/22 Society

This is a new organization (formed May of 2018) that was assembled by Michael Bitler, a two-year resident in Palmas and an Act 20/22 decree holder. Michael states... "We seek to be the entrepreneurial voice in Palmas del Mar, and combine our energies to strengthen and improve our community."

Meetings are on the second Wednesday of every month at 7:00pm (and they start on time).

For the meeting location, contact Michael at: mbitler@merchantbusinesssystems.com

Palmas del Mar Community Forum

This is a private Facebook Group created for property owners and long-term renters in Palmas. Advertisements are strictly prohibited as the group is designed to be "a place to share information, engage in conversations with fellow community members, share activities, recommend local services and businesses based on experience, etc."

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General Info On Palmas

Palmas Mamas

This is a private Facebook Group "for moms (and non-moms too!) living in Palmas Del Mar to share ideas, information, plan get-togethers and support each other!"

Palmas Del Mar Buy Sell Trade

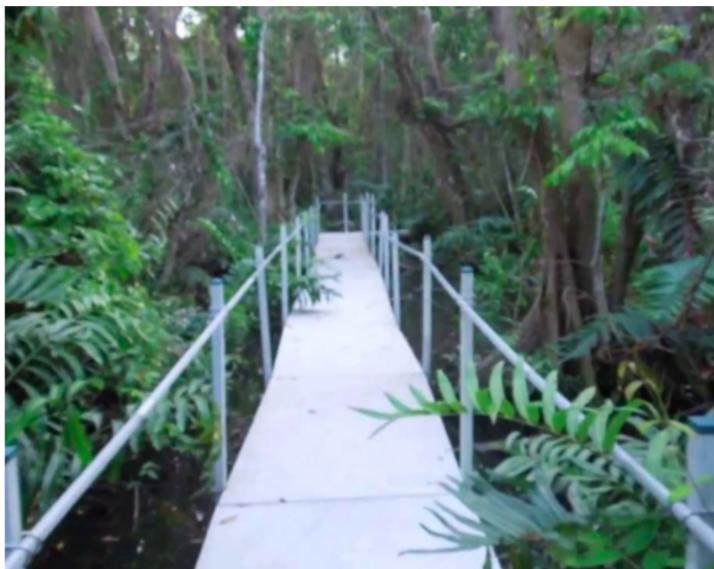
This is a private Facebook Group " for residents of Palmas Del Mar to buy, sell, trade or give away personally owned or handcrafted items."

Palmas Poker Games

There's a regular fun poker game in Palmas. To get invited, message Mark Wade on Facebook.

Palmas Animal Welfare

This is a volunteer organization that focuses on educating the community on responsible pet ownership, rehoming stray animals, and keeping the neighborhoods safe from feral and potentially dangerous animals. You can help by volunteering and/or donating via PayPal at: palmasanimalwelfare@gmail.com.



Pterocarpus Forest

This is a 56-acre forest located near Palmas. Through a partnership between the PHA and Para la Naturaleza (the organization that helps with conservation of the forest), Palmas residence can join the Latter's Amigos Program which gives them access to the forest boardwalk, bird observation tower, visitor center, and fun & educational events.

The partnership was designed to promote education and citizen participation in nature conservation.

Workout Classes + Dance Lessons

Palmas Dance Academy located at 136 Palmanova Plaza offers exercise classes such as yoga, Zumba, and barre as well as dance classes such as latin and hip hop for children and adults.

<https://www.facebook.com/palmasdanceacademy/>

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General Info On Palmas

Palmas Teenagers

There's a Young Life Club for teenagers in Palmas. It's Christian based but everyone is welcome. They meet every Monday at 7:27pm at the PHA Building (Palmas Homeowners Association) right across Palmas Academy.

<https://www.facebook.com/YoungLifePalmas/>



Fun Fact:

The chirping that starts at sunset and sounds like "cookie" comes from a cute a little frog with a fitting name - Coqui. The beloved Coqui is the National Symbol of Puerto Rico.

Palmas Kids Playgroup

There's a playgroup for young kids that meets at the pool on Wednesdays at 3:30pm, and hosts other meet ups. To get added to the group, contact Dana Akers.

Palmas Homeschoolers

There are quite a few families who choose to homeschool in Palmas. There's a homeschool coop and other resources available in Palmas. For details visit the Palmas Homeschoolers Facebook page and watch this video:

<https://www.youtube.com/watch?v=366jN1nnmL8>

*Homeschoolers are invited to participate in many of the activities and sports at Palmas Academy. Contact Palmas Academy directly for details.



Hotel in Palmas

Wyndham Candelero Beach Resort opened in Palmas in early 2019. It's a modern reasonably priced hotel that features 7 restaurants including a 24/7 take-out cafe. Get more details here:

<https://www.facebook.com/CandeleroBeachResort>

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Contact List of Professionals

In case of emergency, dial Palmas Security! 9-1-1 operators often times don't speak English and will hang up on you. Call Palmas Security and they will call whoever you need and get you help much faster. **787-852-7745**

There's a list of Palmas Service Providers / Suppliers available on the PHA website at:
<http://www.palmaspha.org/service-suppliers/>

Below are English-speaking professionals that were recommended to us. Some of which we worked with and others we didn't.

CPA's for Act 20/22

William Torres
787-508-4545
TorresCPA.com
cpatorres@torrescpa.com

Luis Lomba
787-777-0660
luis.lomba@lmdcpa.com



Realtor

We HIGHLY recommend Ricardo & Liz from Casillas Realty located in the Plaza. They're a husband-and-wife-DREAM-team that goes above and beyond to make the experience of finding and purchasing a home as good as it can possibly be... and they ensure you have a very warm welcome into Palmas.

They know everyone in Palmas and are loved and adored by all (when you meet them, it'll be clear why). If Palmas were to vote on a Prom King & Queen, Ricardo & Liz would be it, no question. :-)

You can find them online here: <http://www.casillasrealty.com/>

The standard purchase agreement on homes in Puerto Rico is VERY short compared to a standard agreement on the mainland, and the way it's written mostly protects the seller. We worked with a great real estate attorney (Walkeska Colon) and Ricardo (who was also a trained lawyer before becoming a realtor) to create a new purchase agreement that is a happy balance of protections for both the buyer and seller, and covers all the bases. Ricardo has that new template so if you hire him as your realtor to buy your new home, you could request to use that NEW template instead of the standard PR template.

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Contact List of Professionals

Real Estate Attorney

Walkeska Colon

787-313-0855

waleskacolon@wwclaw.com

Note: We LOVED working with Walkeska. She was incredibly responsive and thorough, and speaks perfect English. She even did some work for us while she was on vacation to help us make our tight deadline.

Home Inspector

Felipe Muñoz

787-645-4632

femu18@gmail.com

Note: Felipe is a DREAM home inspector. He spent 4 hours methodically inspecting every inch of our new 4,000 square foot home. His report was thorough, very easy to read, and included pictures with arrows of every single detail. He's well organized and very responsive.

Mortgage Broker

Jay Casalduc with RF Mortgage

787-243-5931

jay.casalduc@rfmortgage.com

Palmas Insurance Group

Cecilia & Esteban 787-850-9209

Palmas Doctors

Dr. Benjamin Rodriguez 787-397-8561

Dr. Paul Dixon 787-678-6224

Pediatricians

Clinic: Centro Pediatrico

Dr. Maria Teresa & Dr. Benjamin Vazquez

Office: 787-999-4800

101 San Patricia Ave, Suite 970

Guaynabo, PR 00966

Triple-S Salud Health Insurance Rep

Rose 787-593-3414

Palmas del Mar Homeowners Association (PHA)

787-285-6425

palmaspha@gmail.com

PHA Architectural Review Board

787-656-5661

(information and guidelines for any construction or remodeling contemplated at your property)

PHA Executive Director

Antonio Maldonado (Tony)

maldonadolopez@aol.com

Palmas Athletic Club

787-656-3000

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Contact List of Professionals

Tennis Club Pro-Shop

787-656-3025

Equestrian Center

787-479-7479

Palmas Transportation

787-285-4323

Palmas Taxi Service

Luis 787-914-5258

Rangers - Palmas Security

787-852-7745

Target Golf & Car Rental

787-405-1248

Palmas del Mar Utility Company

787-285-0202

Propane Gas

Suarez at 797-412-1612

Airconditioner & Generator Maintenance

Rucco Inc.

787-217-5352

rucco.net

Cable & Internet Hookup

787-355-3535

Dish Network

Claro at 787-388-3824

Custom Baked Goods

Beautiful Custom Designed Cakes and Cookies!

Aracelis Gonzalez (Ary for short) 939-253-8384

*Speaks perfect English

Online Notary

This is a super slick and easy way to get things notarized - without leaving home. The last document I had notarized with them took 13 minutes from start to finish and it cost \$35. <https://app.notarize.com/bundle/records>

Palmas Notaries

In Puerto Rico, things have to be notarized by an attorney. In the Plaza there's a real estate office called VIP Properties and the gal that owns it, Rita, is an attorney and a notary. She's easy to get an appointment with and reasonably priced.

Another option is:

Jennifer Odell

787-599-9995

Arborist / Tree Removal

Rosado Tree Services

Gilbert Rosado Jr.

939-881-7818

gilbertrosado77@gmail.com

Car Wash & Vacuuming

Comes to your house - \$25

Speaks English

Carlos 787-430-2440

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Contact List of Professionals

Full Service Salon & Spas

Los Lagos

Located in Palmas near the church, and they have a Hot Watsu Therapy Pool.
787-656-5888

Aracelis Salon & Spa

Full service salon & spa located in Palmas in Anchor Village.
787-299-7640

In-Home Massage Therapists

Cynthia Fleischhaur

787-325-6867

cynfleischhaur@gmail.com

Betsy

787-328-6452

(she's also an in-home personal trainer)

Palmas Salon & Spa

Aracelis located in Anchor Village

Open Tuesday to Saturday 9-6

787-299-7640

Allure Salon & Spa

<https://www.facebook.com/alluresalon/>

787-852-2111

Pedicure + Manicure

Wilexa is a gal that lives here in Palmas and does nails in her home. She charges around \$40 for both a pedi & mani. I haven't tried her yet, but my stepmom has gone to her and has been quite happy. B19 Sunset, Sunrise Community
787-914-7348

Waxing, Laser & Facials

There's a gal who has an office set up in her home at Villa Franca 2 in Palmas who does great bikini waxes, facials, and laser hair removal (laser is only \$40-\$50 a session and only takes 3 sessions!).

Nancy San Miguel 787-631-9643

Chiropractic & ART

I've been to dozens of chiropractors and nobody has come close to Armando. He does a specialized technique called Active Release Technique and he's straight up amazing. He has two locations, one of them is in Palmas in the Los Lagos Spa (he rents a room in the spa a few mornings a week). He's booked at least 3-6 weeks out. You can schedule with him via his online scheduler here:

<https://dralvarezequilibrium.pike13.com/offerings>

Dermatologist

Dr. Elena Nogales Perez

787-860-4500

410 Ave General Valero

Suite 402

Fajardo

Cars & Coffee

If fancy cars is your thing, you'll probably love Cars and Coffee. It's when people with fancy cars from around the island get together to check out each others cars... and if you don't have a fancy car, but would love to see some other people's fancy cars, you're welcome to come.

It's hosted by Ricky Rodriguez.

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Contact List of Professionals

Florist

Muneca Flores
787-850-9900
floristeriacalapr.com

Deep Cleaning

Ricky - 787-436-8936 (speaks English)
Molly Maid - 787-747-1045

Rug Cleaning

Carrion - 787-536-4445

Airport Transportation

<http://www.AdamesLuxuryTransp.com>
<http://www.PalmasDelMarTransport.com>

Security Cameras & Alarms

Campo Rico Electronics (Edgardo Gonzalez) - 787-513-8295
Automatic Technology - 787-529-8005 / 787-630-4361
Best Alarms (Mario Monsera) - 787-944-4820 / 787-528-2288

Pool Services

Franky Pool Services - 787-5994-6366
Pisci-Pool - 787-852-3776
Jacuzzi & Pool Service - 787-285-1919
Rico Pool Services - 787-340-2331

Refrigerator / Freezer Repair Guy

Javier (787) 632-0982

Blinds / Window Treatments

Harold (787) 466-6580

Used Car Dealers

Villa Victoria (787) 410-0062
Euro Japon in Bayamón - <https://eurojaponpr.com/>

Landscaping

Pennock Plants & Designs - 787-502-6464
Alberto Jusino - 787-718-7228
Chaco Velázquez - 787-383-3971
Oro Maintenance - 787-612-7130

Lawn Maintenance

Lawn Doctor - 787-424-5520
Cesar Serrano - 787-206-9676
Isael Lawn Service - 787-362-9574

Handyman

Carlos Vélez - 787 562-7452

Exterminators

Morales Exterminating - 787-647-0269 /
787-257-4621
Humacao Exterminating - 787-647-7080

Contractor

Javier Casillas - 787-627-6020

Generator Fuel Service

Pro + Power
844-Pro-Plus

The owner lives here in Palmas, speaks English, and is a great guy. He has a monthly service plan available or can just service and fill your generator on an as-needed basis. The tech that generally does the servicing is named Danny and also speaks English.

You can get an extensive list of Preferred Vendors from the PHA by emailing the PHA Executive Director,
Tony at: maldonadolopez@aol.com

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Contact List of Professionals

Grocery Delivery

Download the App: Econo ToGo

You'll need someone who knows Spanish to help you get your account set up. Once it's set up and you've placed your first order, enough of it is in English and there are photos so you can place future orders even if you don't know Spanish. They have a small selection of organic foods including organic eggs, milk & cheeses.

Healthy Groceries + Body Care + Household Products

FreshMart in San Juan (an hour drive from Palmas) has a great selection of healthy organic groceries and a fun deli that has gluten-free, dairy-free and vegan options. They also have a good selection of all natural skin/hair/body care items and household cleaning products.

<http://freshmartpr.com/>

Costco

There is a Costco that's a 35 minute drive from Palmas and has a decent organic food and household product selection.

<https://www.costco.com/warehouse-locations/caguas-bairoa-ward-365.html>

Organic Grass-Fed Meat Delivered

You can get high-quality organic grass-fed meat and bone broths delivered to your home from Caboro Steaks. They pride themselves in raising their cattle with love on their ranch located in Cabo Rojo Puerto Rico.

www.caborojosteaks.com

Farmer's Market

There's now a mini Farmer's Market up **at the Plaza** on the **FIRST Saturday of the month at 10am**. You can get organic fresh picked produce. It's first come, first serve... so get there early. Bring cash and your own bags. They're working on expanding it to organic grass-fed meats and seafoods (pre-orders and you could pick up your order at the market), and adding more fruits and vegetables.

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Consider Growing Some Of Your Own Organic Produce!



You could get a garden tower! They're super easy to start and maintain, require a very small amount of space (can be placed in the corner of a terrace or patio), and each tower produces quite a bit of organic produce (typically enough for a family of 4). There are two types of units.

Garden Tower

This one is soil based and has a composter in the center of it. The only maintenance required is watering it, and adding your food scraps to the composter (which is located in a cylinder in the middle of it).

You can learn more at: <https://gardentowerproject.com/>



Tower Garden

This one is water based and doesn't have a composter built into it. Because there is no soil, you do need to keep the PH balanced in it. There's a sweet older gentleman named Enrique (but he goes by "Key-Kay") that lives here in Palmas who sells these Tower Garden units, and he also can manage yours for you. In addition, he'll start the plants for you from organic seedlings (grow seeds into small starter plants that you then put into your unit). Even if you choose to buy the other type of Garden Tower online, he's happy to start your organic plants/produce for you and sell them to you for around 25 cents to \$1 each.

You can learn more at: <https://www.towergarden.com/>

Enrique Toro (Kike): 787-397-8287

You could plant fruit trees (mango, papaya, etc.), and veggies and herbs. There's a local company that will come to your home, asses your land/yard, and create a plan for you. They can also sell you the trees and plants. And they can install if you'd like.

They have a local organic farm that you can visit. The owner is Anabellie and she speaks perfect English.

Foodscape Caribe Rio Chiquito Orchard <http://www.foodscapescaribe.com/>

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Welcome to Palmas
We can't wait to meet you.

Love,

Heidi and Farukh

HOW TO GET IN TOUCH WITH US



Us being silly (as usual)
at Chez Daniel in Palmas

You can get a peak into everything we're up to in business and life at:

HeidiDeCoux.com

Connect with us at:

Facebook.com/heididecoux

Facebook.com/fshroff

Instagram.com/heididecoux

HeidiDeCoux.com

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