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U.S. retirees find home in coastal Mexico

First of five studies reveals price and proximity to U.S. are big draws

BY SANDRA DIBBLE, UNION-TRIBUNE STAFF WRITER
MONDAY, MARCH 15, 2010 AT 12:04 A.M.

THINGS TO DO +ADD AN EVENT

- EVEN TS
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15 Mon	16 Tue	17 Wed	18 Thu	19 Fri	All events
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- 7 pm tomorrow 'Romeo and Juliet'
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ROSARITO BEACH — Favorite activity: strolls on the beach. Biggest gripe: litter. Primary reasons for retiring in Mexico: the lower cost of living and proximity to the United States.

A newly released study on U.S. retiree trends in Mexico's coastal communities takes an updated snapshot of Rosarito Beach, Rocky Point, Puerto Vallarta, Cancun and other areas where many Americans go to retire. The study's authors say their survey marks an important first step in meeting the needs of a group that is likely to grow in size as U.S. baby boomers reach retirement age.

"We felt it was important to understand the dynamics of what is going on," said Richard Kiy, president and CEO of the International Community Foundation, which conducted the 88-question survey. While research has been done in San Miguel Allende and Ajijic, both well-established expatriate communities in central Mexico, coastal communities "are some of the areas that have been least studied among U.S. retirees," Kiy said.

The International Community Foundation, based in National City, supports nonprofits and projects in Baja California and other parts of Mexico. Close to half of its donors live in Mexico full time or part time, and that was the initial impetus for conducting the study, Kiy said.

The 17-page report, released last week, is the first in a series of five by the foundation focusing on issues that affect U.S. retirees in Mexico. Upcoming reports will discuss health care, real estate, the environment and community involvement. The studies are based on responses from 842 U.S. participants and from focus groups in individual communities.

The survey showed that many retirees are relatively young, with more than half under 65. They are somewhat more likely to be divorced than their contemporaries living in the United States, and about 30 percent are single — widowed, divorced or never married. Almost 70 percent have an annual income higher than \$25,000 a year. Of those surveyed, more than four out of five are homeowners, and most paid cash for their homes.

The survey was conducted in five areas where Americans typically retire, including the coastal corridor between Playas de Tijuana and Punta Banda, south of Ensenada. On Thursday night, a group of U.S. retirees gathered south of downtown Rosarito Beach for a ladies' night happy hour at Ruben's Palm Grill in Cantamar echoed many of the survey's findings.

"I think for all of us, the money is a factor," said Karen Kenrick, 59, who has been living in Mexico for a decade with her husband, Allen, 62, a retired U.S. Border Patrol officer. Kenrick, who grew up in Imperial Beach and crossed frequently to Mexico, feels comfortable: "For us, this is home."

As the band played a popular Brazilian samba, the Kenricks joined about two dozen American retirees who see each other regularly. Nursing a margarita was Pat Winters, 67, who moved from Oregon to La Mission six years ago with her husband, Al, a retired engineer. Like most in the survey, they bought before the region's 2005-2006 building boom and subsequent bust, and they paid cash for their home. Pat Winters grew animated as she spoke of her favorite activity — an art class — and described her participation in a scholarship fund to pay the education costs of local students.



JOHN GIBBINS / UNION-TRIBUNE

Jamie Reynolds, a 63-year-old retiree who lives in the El Pescador area, watched the sunset. Reynolds, like four out of five of the retiree-study respondents, owns his home in Mexico.



PHOTO BY JOHN GIBBINS

Karen and Allen Kenrick enjoyed one of their frequent social gatherings with other American retirees in Baja California. The couple has been in Mexico for a decade.



PHOTO BY JOHN GIBBINS

Retiree Jamie Reynolds, 63, sat on his front porch with his English springer spaniel, Molly, in the El Pescador area. Reynolds said that he feels safe in Mexico, and that he could not afford to live like he does if he were in the United States.

Online: To read the survey, go to uniontrib.com/bajaretirees.

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The survey reports that more than half of respondents said litter was the most "unattractive part of their coastal lifestyle" and listed walking the beach as their favorite activity; only 14 percent play golf. Most live in one or two-story homes, and most agree that building up the coastline with high-rises "restricts view corridors," the report said.

Close to half — 46 percent — of the survey's respondents said safety issues were a concern when they decided to retire to Mexico. Sixty-six percent said drug violence was "an important public policy issue to retirees in Mexico." Yet only 7 percent of the respondents reported that narco-violence and security concerns have reduced the frequency or duration of their trips to Mexico. "Furthermore, 60 percent have not changed their attitude in any way about their personal safety since they have been living in Mexico," the report said.

North of Cantamar, in the community of El Pescador, Jamie Reynolds, 63, is an avid surfer who moved from San Diego six years ago after retiring as an information technology specialist at Scripps Health in La Jolla. Reynolds' brick house on a cobblestone street includes two casitas that Reynolds has been struggling to rent out, as many tourists have been scared away by reports of violence in Mexico in the U.S. media.

Reynolds said he feels safe in Mexico, enjoys the area's slower pace and "Mexican people are so kind." The setting reminds him of the Southern California of his boyhood.

"I couldn't buy a house like this in San Diego or anywhere else," said Reynolds, taking in a majestic ocean view from his outdoor terrace. He could have retired in the United States, "but it would have been a little tighter," he said.

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smartguy100 41 minutes ago

Good luck to those folks. Remember, they are still in Mexico and they have no rights. If the government wants them out and seize their property, it can happen. In the mean time, enjoy your lives. In Mexico and most of the Mexicans are up here.

Flag

lvalueamerica 43 minutes ago

1 person liked this.

I will retire to Peru... less crime, cheaper prices and more stable economy.

It is also more interesting with the Amazon, Machu Picchu, Lake Titicaca, Inka ruins galor, desert, surf, glaciers.

I love Mexico, but Peru is where it is at.

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olympian · 32 minutes ago · in reply to invaluable

Yea Peru sounds awesome...I really wanna visit.

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King of Bling · 45 minutes ago

1 person liked this.

Heck, I can't blame them. Probably a pretty decent life, although the litter on the beaches is a problem. Mexican folks are some of the nicest people.

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Rusty2 · Today 09:14 AM

Amnesty for American retirees NOW!!!! Do they fly an American flag on top of an upside down Mexican flag?

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King of Bling · 47 minutes ago · in reply to Rusty2

lol

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kailla · Today 08:40 AM

1 person liked this.

They invade us, we invade them. One big happy family.

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chickenchopsuay · Today 09:10 AM · in reply to kailla

Eventually the line that separates both countries will become so blurred that you will not be able to tell where one country ends and the other begins. give it 100 years or so.

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Zagot · Today 07:25 AM

1 person liked this.

About 15 to 20 years ago there were lots of retirees who had lost their homes to the Mexican govt. Apparently the government decided that the foreigners could not own land in Mexico and lots of retirees were kicked out. Of course all the construction and amenities they put into their houses was really appreciated by the people who took over the property once the government resold the land houses and all to it's citizens many of whom were government employees or who had the right connections. What has changed since then? I would be very cautious before I bought anything in Mexico. Did I miss something?

Zagot

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Kenn Morris · Today 07:58 AM · in reply to Zagot

Unfortunately, Zagot, there are a lot of misconceptions and misinformation about what you're referring to. It's often easier to blame the "Mexican Gov't" than believe that the case you're referring to - Punta Banda - is more a case of US property buyers that didn't do their due diligence, and "bought" properties that were being sold illegally. It was the Mexican Gov't that was actually enforcing property rights of a group of people whose property had been sold by (essentially) con men to those "foreigners" you mention. Laws at that time strictly regulated the sale of "ejido" properties - which covered (and still cover) much of the Baja peninsula; legal changes since that time more easily allow such properties to (legally) be sold (to anyone outside of the cooperative, including foreign buyers). Like in the US, there are still rules that must be followed: in "protected zones", foreign buyers must essentially use a bank trust to purchase property "indirectly", but can also (for some uses) actually set up 100% companies in Mexico that then own the property directly. The influence of NAFTA has created a good deal of legal transparency - enough so that we estimate at least over 200,000-300,000 US citizens live in coastal real estate in Mexico.

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**sunnysd92101** Today 07:52 AM in reply to Zagot

What happened is that there was a dispute as to who was the original land owner. The Government, which values its sovereignty, sided with the disputing party and facilitated the eviction of the Mexicans and Americans that were trespassing at that point.

Whether we like it or not, this is what really happened. The moral of the story is, don't trust doing business in Mexico unless you're willing to lose your money.

That's the way this 3rd world, corrupt government operates.

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**Kenn Morris** Today 08:01 AM in reply to sunnysd92101

1 person liked this

SunnySD - you were correct about the dispute, but shouldn't the moral be "don't trust doing business in Mexico unless you're willing to do it following the laws that are there"? The corrupt party in the dispute being discussed was actually an individual (or several) that took advantage of the Ejido itself (and illegally sold the land which was eventually under dispute) - not the government being corrupt. The overall moral here is actually ALWAYS do due diligence and research the facts, just like you'd do in the US.

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**RUNNINSTRONG** Today 07:37 AM in reply to Zagot

1 person liked this

I believe its more like a lease/loan on the property from the government. I remember what you are talking about though. I had a friend who was told he couldn't own his house anymore and leave. Somehow he maintained the house, but I really don't know what changed.

Also if you haven't been down to Cabo De Este in a while, its no longer a uninhabited area....most of the beachside property is owned by gringos!

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**xDCAA** Today 06:57 AM

Its easy to buy a place in Mexico, but reselling will take a life time.

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**Cory** Today 09:44 AM in reply to xDCAA

That also applies to the States. The difference down here is the cost of construction. a \$500K home up there is small these days. Down here the same money will buy you 3000 sq. with all the trimmings.

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**sunnysd92101** Today 07:55 AM in reply to Cory

1 person liked this

Yep, San Diego has too many damn requirements for a simple stick-home (Single story, wood frame, stucco, <2500sqft) . That's why it costs so much to build here.

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