

Dominican Republic

Your 2026 Buyer's Guide

ALL YOU NEED
TO KNOW
ABOUT
BUYING,
INVESTING,
RETIRING,
& RELOCATING

JOANNE HAMMOND, MBA, REALTOR®
BROKER-OWNER | OCEAN SIDE REALTY

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WELCOME FROM JOANNE HAMMOND

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Thank you for downloading the Dominican Republic Buyer's Guide.

Whether you're searching for a vacation home, retirement property, investment opportunity, or a new place to call home, purchasing real estate in another country can feel both exciting and overwhelming. My goal is to make the process clear, transparent, and enjoyable.

My name is Joanne Hammond, and I am the Broker-Owner of Ocean Side Realty on the North Coast of the Dominican Republic. After leaving Toronto and relocating to the Dominican Republic with my family in 2004, I experienced firsthand many of the same questions and concerns that international buyers have today.

Over the years, I have helped buyers from Canada, the United States, the United Kingdom, and many other countries successfully purchase homes, condominiums, land, and investment properties throughout Sosúa, Cabarete, Puerto Plata, and surrounding communities.

The Dominican Republic offers an incredible combination of natural beauty, affordability, lifestyle, and investment potential. However, like any international purchase, it is important to understand the local market, legal process, ownership structures, and community differences before making a decision.

This guide has been created to provide practical, unbiased information that will help you navigate every stage of your journey. Inside, you'll learn about the buying process, legal considerations, residency options, investment opportunities, popular communities, and what daily life is really like on the North Coast.

Whether you're planning to relocate permanently, spend part of the year in paradise, or build a real estate portfolio in one of the Caribbean's fastest-growing destinations, I hope this guide serves as a valuable resource.

I look forward to helping you explore your options and discover why so many people choose to make the Dominican Republic their home away from home.

Warm regards,



JOANNE HAMMOND, MBA, REALTOR®
BROKER-OWNER

A vibrant tropical beach scene. In the foreground, a tall palm tree trunk stands on a white sandy beach. The background features a clear blue sky and turquoise ocean water. Several sailboats are visible on the water, and a small boat is in the distance. The overall atmosphere is sunny and relaxing.

*Why the
Dominican Republic?*



The Dominican Republic has become one of the most popular destinations in the Caribbean for international real estate buyers, retirees, investors, digital nomads, and families seeking a more relaxed lifestyle.

While many people initially visit for the beaches and warm climate, they often discover that the country offers much more than sunshine and ocean views.

A YEAR-ROUND TROPICAL CLIMATE

Many international buyers are surprised by the value available compared to markets in Canada, the United States, and Europe. Luxury villas, beachfront condominiums, ocean-view homes, and gated community properties can often be purchased for significantly less than comparable properties in many major international markets.

STRONG FLIGHT ACCESSIBILITY

The Dominican Republic is one of the easiest Caribbean destinations to reach from North America and Europe. Multiple international airports provide direct flights from major cities throughout Canada, the United States, and Europe, making travel convenient for both full-time residents and vacation homeowners.

FOREIGN OWNERSHIP RIGHTS

Unlike some countries, the Dominican Republic allows foreigners to own real estate with the same ownership rights as Dominican citizens. Buyers can purchase homes, condominiums, land, and commercial properties without requiring local partners or special ownership structures.



AFFORDABLE LUXURY

Many international buyers are surprised by the value available compared to markets in Canada, the United States, and Europe. Luxury villas, beachfront condominiums, ocean-view homes, and gated community properties can often be purchased for significantly less than comparable properties in many major international markets.

GROWING ECONOMY

The Dominican Republic has experienced decades of economic growth and continues to attract foreign investment, tourism, infrastructure development, and international businesses. This growth has contributed to increasing demand for quality housing and investment properties throughout the country.

A WELCOMING LIFESTYLE

Perhaps the most important reason people choose the Dominican Republic is the lifestyle. Residents enjoy a slower pace of life, outdoor living, beautiful scenery, and a welcoming culture that makes it easy for newcomers to feel at home.

A vibrant tropical beach scene. The foreground shows a sandy beach with gentle waves washing onto it. The water is a clear, bright turquoise color, transitioning to a deeper blue further out. The sky is a deep blue with scattered white, fluffy clouds. The text "Why the North Coast?" is written in a white, elegant cursive font, centered over the water.

*Why the
North Coast?*



ESTABLISHED EXPAT COMMUNITIES

One of the North Coast's greatest advantages is its long-established international community. Residents from Canada, the United States, the United Kingdom, Germany, France, and many other countries have chosen to make this region their home. This creates a welcoming environment for newcomers while providing access to international schools, healthcare providers, social groups, and professional services.

LIFESTYLE MEETS INVESTMENT POTENTIAL

The North Coast offers a unique combination of personal enjoyment and investment opportunity. Many buyers purchase properties that serve as both vacation homes and income-producing rentals, allowing them to enjoy the property while generating revenue when not in residence. For buyers seeking a tropical lifestyle, strong community atmosphere, and diverse real estate options, the North Coast continues to be one of the most attractive regions in the Dominican Republic.



While the Dominican Republic offers many attractive destinations, the North Coast has become one of the most desirable regions for international buyers seeking a balance of lifestyle, convenience, and investment potential.

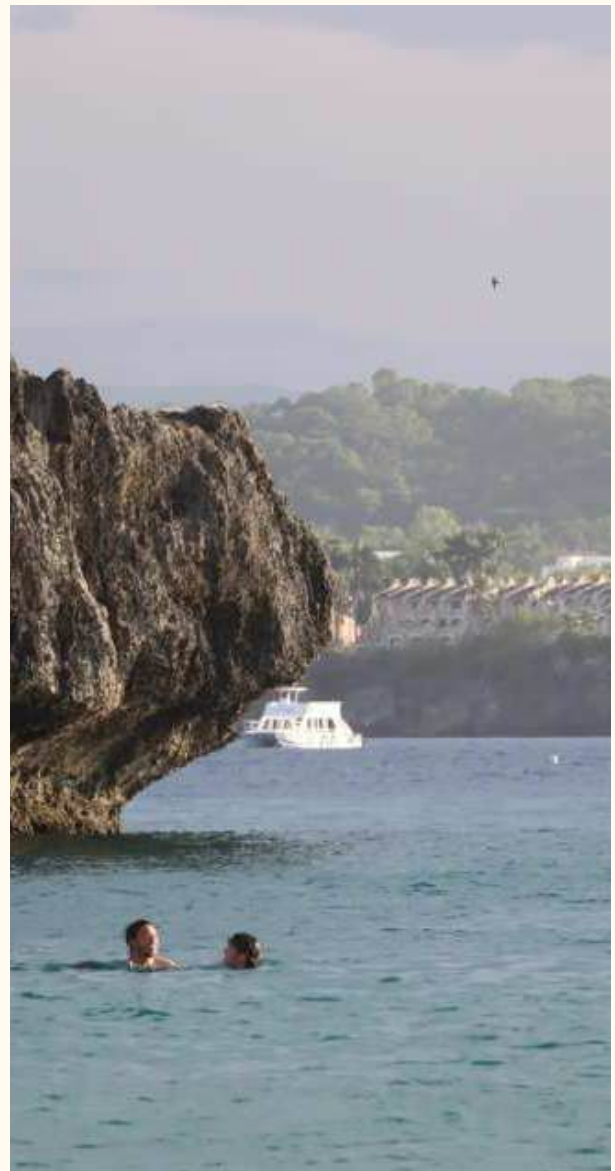
Stretching along the Atlantic coastline, the North Coast is known for its beautiful beaches, vibrant communities, established expat population, and diverse real estate opportunities.



SOSÚA

Sosúa is one of the most established international communities in the Dominican Republic. Known for its beautiful bay, excellent restaurants, shopping, healthcare services, and active social scene, Sosúa appeals to retirees, investors, and vacation homeowners alike.

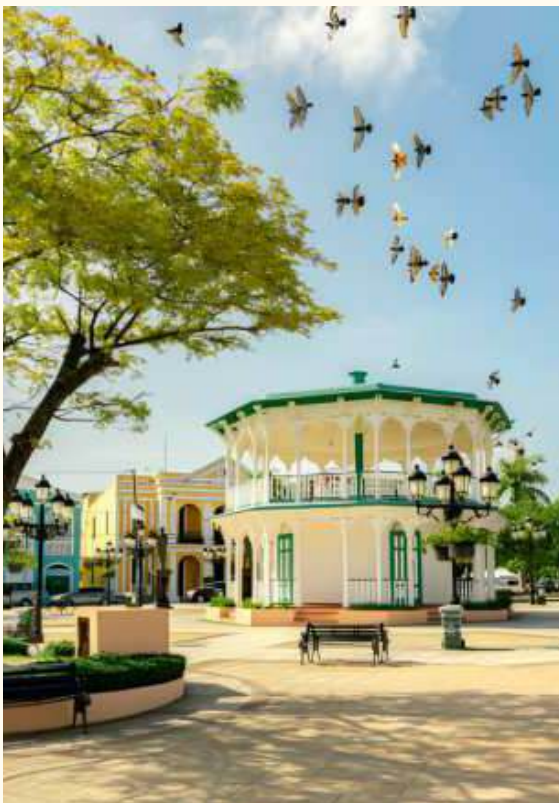
The area offers everything from affordable condominiums to luxury villas in gated communities. It is also one of the strongest vacation-rental markets in the country.



CABARETE

Located just minutes east of Sosúa, Cabarete has earned an international reputation as one of the world's premier kitesurfing and watersports destinations.

Beyond the beach lifestyle, Cabarete attracts entrepreneurs, remote workers, wellness enthusiasts, and families seeking a relaxed atmosphere with a strong sense of community. The area offers beachfront condos, luxury villas, ocean-view homes, and investment properties.



PUERTO PLATA

Puerto Plata combines historic charm with modern conveniences. As the region's largest city, it offers major shopping centers, healthcare facilities, government services, cruise tourism, and an international airport. Many buyers appreciate having access to city amenities while still being close to beaches and resort communities.

A white catamaran sailboat is positioned in the lower-left quadrant of the frame, floating on vibrant turquoise water. The boat has two hulls and a central cabin area. A tall mast rises from the center, with rigging visible. The background is a clear blue sky with scattered white clouds. The text 'Sosúa Area Guide' is overlaid in a white, cursive font, centered horizontally and partially overlapping the boat and the sky.

Sosúa Area Guide

DISCOVERING SOSÚA

Sosúa is one of the Dominican Republic's most established and desirable destinations for international property buyers. Located approximately 15 minutes from Gregorio Luperón International Airport (POP), Sosúa offers an ideal combination of convenience, beautiful beaches, modern amenities, and a thriving international community.

What began as a small seaside town has evolved into one of the North Coast's most sought-after locations for retirees, investors, vacation homeowners, and families relocating to the Dominican Republic.

Today, Sosúa offers everything from beachfront condominiums and luxury villas to gated communities and ocean-view estates, making it one of the most diverse real estate markets in the country.

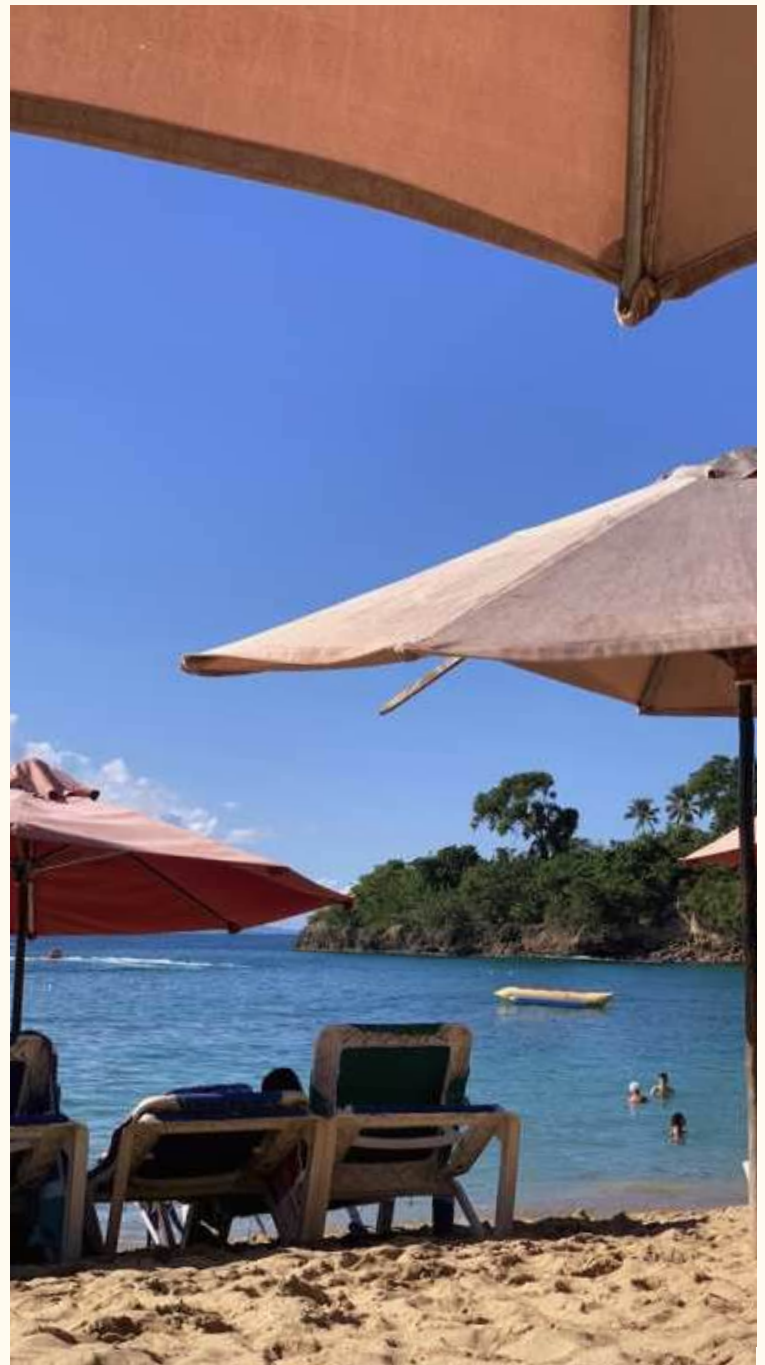
LIFESTYLE

One of Sosúa's greatest strengths is its balance between convenience and relaxation.

Residents enjoy:

- Beautiful beaches
- International restaurants
- Modern supermarkets
- Private healthcare facilities
- Fitness clubs
- Water sports
- Year-round outdoor living

Unlike larger cities, most daily necessities are located within a short drive, making life easy and enjoyable. Many residents begin their mornings with a walk along the beach, coffee overlooking the ocean, or a workout before enjoying the rest of the day in the tropics.



PLACES TO GO & THINGS TO KNOW

BEACHES

- **Sosúa Beach (Playa Sosúa):** The area's most famous beach, known for its calm, crystal-clear turquoise water and soft golden sand. Excellent for swimming, snorkeling, paddleboarding, and enjoying beachfront restaurants, bars, and local shops.
- **Playa Alicia:** A beautiful white-sand beach located beside Sosúa Beach but offering a quieter atmosphere. Popular for sunbathing, swimming, spectacular sunsets, and oceanfront dining with fewer crowds.
- **Playa Chiquita:** A small, peaceful beach tucked into a residential neighborhood. Known for its sunsets, dramatic rock formations, and a relaxed local feel. Best enjoyed during calm sea conditions.

SITES

- **Three Rocks:** One of Sosúa's most famous underwater landmarks. Three large coral pinnacles rise from the sandy ocean floor, creating an incredible snorkeling and scuba diving site filled with tropical fish, coral, moray eels, and occasionally sea turtles. It's suitable for beginners due to its relatively shallow depth.
- **Jewish Museum & Synagogue:** Discover the remarkable story of the Jewish refugees who settled in Sosúa during the 1940s, creating one of the town's most fascinating historical legacies.
- **El Choco National Park:** Located just minutes from Sosúa, El Choco National Park is home to a network of limestone caves, underground freshwater lagoons, and tropical forests. Guided tours take visitors through the caves, where they can learn about the area's geology, history, and native wildlife while experiencing one of the North Coast's most unique natural attractions.





GROCERY STORES & MARKETS

- ***Supermercado Playero:*** One of Sosúa's most popular supermarkets, offering an excellent selection of local and imported groceries, fresh produce, meats, seafood, bakery items, wine, household goods, and specialty international products. A favorite among expatriates and full-time residents.
- ***Sirena Market Sosúa:*** A modern supermarket carrying fresh fruits and vegetables, bakery items, meats, dairy products, and home essentials. Its clean layout and extensive selection make it a convenient one-stop shopping destination
- ***Kaminos Market:*** A boutique gourmet market featuring premium groceries, deli selections, artisan products, fresh coffee, specialty foods, and ready-to-go meals. Ideal for shoppers looking for high-quality imported products and convenience.
- ***Sea Horse Ranch and Casa Linda's Weekly Markets:*** These popular open-air markets bring together the community every Saturday. Visitors can shop for fresh organic produce, homemade breads, local honey, handcrafted goods, gourmet foods, and unique gifts.
- ***Local Fruit Vendors:*** Fresh tropical fruit is available throughout Sosúa from roadside stands and neighborhood vendors. Enjoy seasonal favorites like mangoes, pineapples, papayas, bananas, coconuts, avocados, passion fruit, and more, often picked locally and sold fresh the same day. Shopping from local vendors is a great way to experience authentic Dominican flavors while supporting local farmers.

REAL ESTATE OPPORTUNITIES

CONDOMINIUMS

Ideal for:

- Vacation use
- Rental income
- Lock-and-leave ownership

VILLAS

Popular among:

- Retirees
- Families
- Long-term residents
- Investment Properties

STRONG OPPORTUNITIES EXIST IN:

- Vacation rentals
- Multi-unit properties
- Development land
- Commercial investments



WHY BUYERS CHOOSE SOSÚA

Many buyers choose Sosúa because it offers a combination that is difficult to find elsewhere:

- International community
- Established infrastructure
- Excellent accessibility
- Diverse real estate options
- Strong rental market
- Beautiful beaches
- Year-round lifestyle

For many international buyers, Sosúa represents the perfect balance between tropical living and everyday convenience.



Cabarete Area Guide



WELCOME TO CABARETE

Cabarete is one of the most unique communities in the Caribbean.

Known worldwide as a watersports capital, Cabarete has evolved into much more than a destination for kitesurfers and windsurfers. Today it attracts entrepreneurs, remote workers, retirees, families, investors, and outdoor enthusiasts from around the world. Located approximately 20 minutes from Puerto Plata International Airport, Cabarete offers a laid-back atmosphere combined with a vibrant international culture.

LIFESTYLE

Life in Cabarete revolves around the beach.

The town's famous bay is lined with:

- Beachfront restaurants
- Cafés
- Wellness studios
- Boutique shops
- Outdoor dining venues
- Bars and nightlife

Many residents spend their days enjoying the ocean, exercising outdoors, or working remotely from beachfront cafés.

Cabarete offers one of the most active lifestyles available anywhere in the Caribbean.



PLACES TO GO & THINGS TO KNOW

BEACHES

- **Cabarete Beach:** World-famous for its golden sand, turquoise waters, and vibrant atmosphere. Renowned as one of the world's top destinations for kiteboarding and windsurfing, it's also lined with beachfront restaurants, cafés, nightlife, and shops, making it the heart of Cabarete's active beach lifestyle.
- **Kite Beach:** Located just west of Cabarete Bay, Kite Beach attracts water sports enthusiasts from around the globe. Its consistent trade winds, professional kiteboarding schools, and energetic beachfront scene make it one of the Dominican Republic's premier adventure destinations.
- **Playa Encuentro:** A scenic beach known as the surfing capital of the Dominican Republic. With consistent waves, surf schools, and a relaxed tropical atmosphere, it's a favorite for surfers of all skill levels, beach walks, and enjoying breathtaking ocean views.

SITES

- **Las Cuevas de Cabarete:** These ancient limestone caves are one of the area's most unique natural and cultural attractions. Guided tours explore crystal-clear underground lagoons while sharing the caves' fascinating geology, wildlife, and their importance as a Taíno heritage site, where archaeological evidence reveals the history of the island's earliest inhabitants.
- **La Boca de Yasica:** Located just minutes from Cabarete, La Boca is a beautiful natural meeting point where the Yasica River flows into the Atlantic Ocean. Visitors can enjoy guided boat tours through the mangroves, kayaking, paddleboarding, fresh seafood restaurants
- **Cabarete Lagoon:** A protected coastal lagoon surrounded by mangroves and tropical forest, offering guided kayak, paddleboard, and eco-tours. Home to a variety of native birds and wildlife, it's a peaceful destination for nature lovers looking to experience the North Coast beyond the beaches.





GROCERY STORES & MARKETS

- **Janet's Supermarket:** Cabarete's largest and most popular supermarket, offering a wide selection of fresh produce, meats, seafood, bakery items, household essentials, and imported products. A favorite among both residents and expatriates.
- **Janet's Plus:** A smaller neighborhood location offering everyday groceries, fresh produce, dairy products, beverages, and household essentials. Ideal for quick shopping trips without leaving central Cabarete.
- **Supermercado La Rosa:** A convenient neighborhood supermarket known for fresh groceries, imported foods, household goods, and friendly service. It's also popular for its extended evening hours and home delivery.
- **Neighborhood Colmados:** Family-owned convenience stores are located throughout Cabarete, offering groceries, beverages, fresh bread, snacks, ice, and everyday essentials. Many also provide convenient home delivery to nearby neighborhoods.

REAL ESTATE OPPORTUNITIES

CABARETE'S MARKET INCLUDES:

Beachfront Condominiums

Popular for:

- Rental income
- Vacation use
- Seasonal living

VILLAS

Available in:

- Gated communities
- Surf communities
- Ocean-view developments

DEVELOPMENT OPPORTUNITIES

Investors continue to explore:

- Boutique hotel projects
- Residential developments
- Mixed-use properties



WHY BUYERS CHOOSE CABARETE

Cabarete appeals to those seeking:

- Active lifestyle
- International community
- Beachfront living
- Strong rental demand
- Outdoor recreation
- Entrepreneurial environment
- Wellness-focused culture

For buyers looking for a vibrant beach town with a global reputation and exceptional lifestyle opportunities, Cabarete remains one of the most attractive destinations in the Dominican Republic.

An aerial photograph of Puerto Plata, Dominican Republic, taken from a high vantage point, likely from a cable car. The foreground is filled with a dense, lush green forest. Below the forest, a sprawling urban area with numerous small buildings and houses is visible. In the background, a large body of water (Lake Enriqueta) is surrounded by more greenery and some industrial structures. The sky is a clear, vibrant blue with a few wispy white clouds. Several thin, dark lines, presumably cable car cables, stretch diagonally across the upper portion of the frame.

Puerto Plata Area Guide

THE HISTORIC HEART OF THE NORTH COAST

Puerto Plata is the largest city on the Dominican Republic's North Coast and serves as the region's commercial, cultural, and transportation hub.

While many visitors first discover the North Coast through Sosúa or Cabarete, Puerto Plata plays an important role in everyday life for residents throughout the region. From major shopping centers and healthcare facilities to government offices and international transportation, Puerto Plata provides many of the services that support life on the North Coast.

Located just minutes from Gregorio Luperón International Airport (POP), Puerto Plata offers a unique combination of modern conveniences, historic charm, and natural beauty.

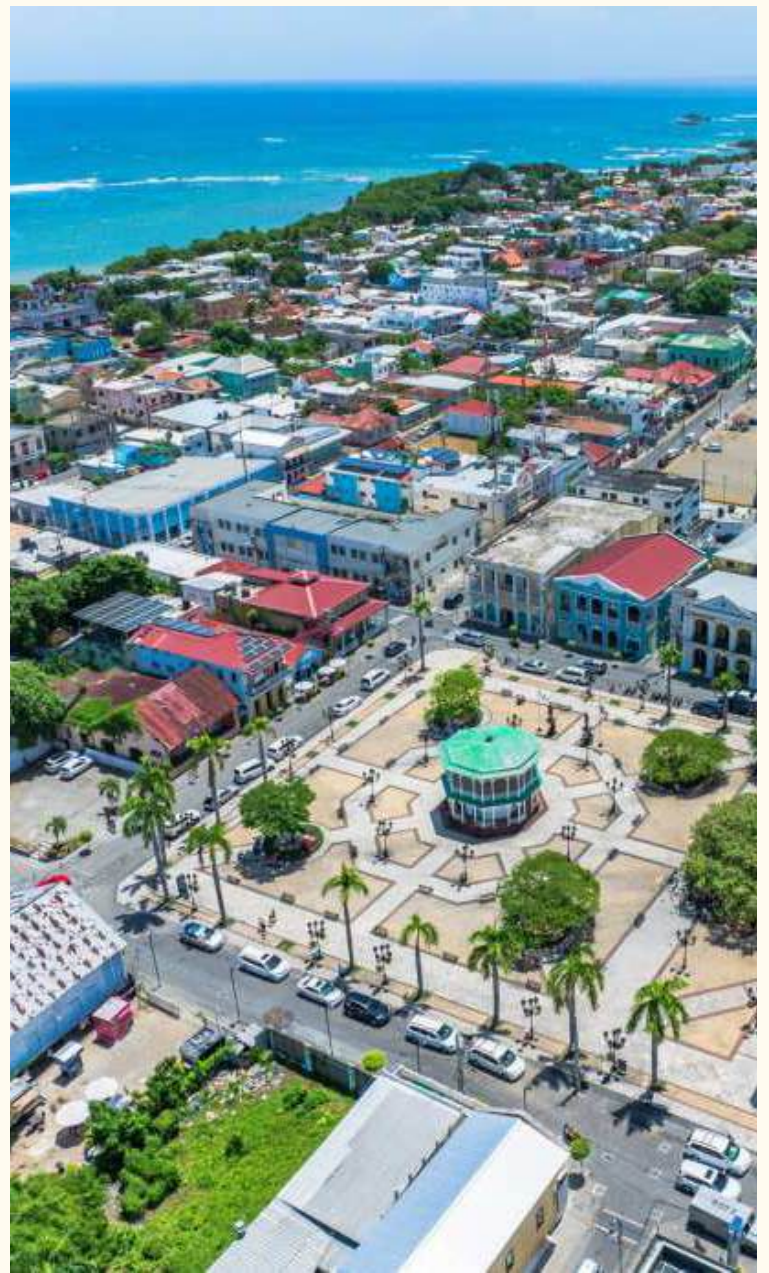
HISTORY & CULTURE

Founded in the early 1500s, Puerto Plata is one of the oldest cities in the Caribbean.

The city is famous for its:

- Victorian architecture
- Historic city center
- Amber Museum
- Fort San Felipe
- Oceanfront Malecón
- Colorful cultural districts

Residents enjoy a blend of Dominican culture and modern amenities that creates a unique atmosphere unlike any other destination on the North Coast.



PLACES TO GO & THINGS TO KNOW

BEACHES

- **Costambar Beach:** A peaceful, family-friendly beach offering calm waters, soft sand, and a relaxed atmosphere. Popular with residents, it's an ideal spot for swimming, paddleboarding, and enjoying oceanfront restaurants.
- **Long Beach:** Located along Puerto Plata's scenic Malecón, Long Beach is a favorite for walking, jogging, cycling, and watching spectacular sunsets. Its wide shoreline and ocean views make it a popular gathering place for both locals and visitors.
- **Playa Bergantín:** A beautiful stretch of golden sand just east of Puerto Plata, Playa Bergantín offers a quieter beach experience surrounded by natural beauty. With exciting new tourism developments underway, it is quickly becoming one of the region's most sought-after coastal destinations.

SITES

- **Mount Isabel de Torres:** One of Puerto Plata's most iconic landmarks, offering breathtaking panoramic views of the city and Atlantic coastline. Visitors can explore the lush botanical gardens and the famous Christ the Redeemer statue at the summit. Access is by road, and when in operation, the cable car provides a memorable ride to the top.
- **Fort San Felipe:** Built in the 16th century to defend Puerto Plata from pirates, this historic Spanish fortress now serves as a museum showcasing colonial history, military artifacts, and spectacular ocean views. It remains one of the Dominican Republic's most important historical landmarks.
- **Amber Museum:** Housed in a beautifully restored Victorian mansion, the Amber Museum features one of the world's finest collections of Dominican amber, including rare specimens containing prehistoric plants and insects. It's a fascinating glimpse into the region's natural history and one of Puerto Plata's most popular cultural attractions.





GROCERY STORES & MARKETS

- **Jumbo:** One of Puerto Plata's largest hypermarkets, offering an extensive selection of groceries, imported products, fresh produce, meats, seafood, bakery items, clothing, electronics, home goods, and everyday essentials. It's a favorite for one-stop shopping.
- **Sirena:** A modern supermarket and department store featuring fresh groceries, local and imported foods, household goods, clothing, appliances, and a cafeteria. Popular with both residents and visitors for its wide variety and convenience.
- **Supermercado José Luis:** A long-established local supermarket known for its quality meats, fresh produce, bakery, deli, imported products, and friendly customer service. It's a favorite among Puerto Plata residents for weekly grocery shopping.
- **Mercado Municipal de Puerto Plata:** Unlike a traditional grocery store, this bustling open-air market offers an authentic Dominican shopping experience. Visitors can browse fresh fruits, vegetables, local spices, seafood, meats, and handcrafted goods while enjoying the vibrant atmosphere of one of the city's oldest public markets.

REAL ESTATE OPPORTUNITIES

Puerto Plata offers a wide variety of real estate options, including:

- City condominiums
- Ocean/mountain-view homes
- Beachfront properties
- Investment properties
- Development land

Whether you're searching for a full-time residence, vacation home, rental investment, or development opportunity, Puerto Plata offers exceptional value and a diverse selection of properties. Compared to many other Caribbean destinations, buyers can often purchase more for their budget while enjoying a high quality of life.



WHY BUYERS CHOOSE PUERTO PLATA

Puerto Plata appeals to buyers who value:

- Modern conveniences
- Excellent healthcare
- International airport access
- Shopping and services
- Historic charm
- Growing economy
- Attractive property values

For many buyers, Puerto Plata provides the perfect balance between city amenities and the relaxed tropical lifestyle that makes the Dominican Republic so appealing.

*North Coast
Communities &
Neighborhoods*

POPULAR RESIDENTIAL AREAS

CASA LINDA

One of the most popular villa communities on the North Coast, Casa Linda offers:

- Gated security
- Rental management options
- Resort-style amenities
- Custom-built villas
- Strong rental demand
- Shuttle Bus

The community appeals to both investors and full-time residents seeking privacy and convenience.



SOSÚA OCEAN VILLAGE

A master-planned oceanfront community featuring:

- Modern villas
- Luxury condominiums
- Restaurants
- Waterpark
- Tennis facilities
- Oceanfront walking paths

This community has become increasingly popular among families and buyers seeking newer construction.



RESIDENCIAL HISPANIOLA

One of Sosúa's most established residential communities offering:

- Mature landscaping
- Walking distance to town
- Private villas
- Condominiums
- Strong resale market

Its central location makes it attractive to retirees and long-term residents.

SEA HORSE RANCH

Widely recognized as one of the most prestigious communities in the Caribbean, Sea Horse Ranch offers:

- Luxury oceanfront estates
- Equestrian facilities
- Tennis center
- Private beach club
- Exceptional security

It remains one of the premier luxury addresses on the North Coast.



PERLA MARINA

Located between Sosúa and Cabarete.

Offers:

- Gated sections
- Beach access
- Villas
- Larger lots
- Restaurants

An attractive option for those seeking privacy while remaining close to amenities.



ENCUENTRO

A surf community and a favorite among families.

Known for:

- World-class surfing
- Relaxed atmosphere
- Luxury villas
- Boutique developments

Encuentro has become increasingly popular among international buyers seeking a more residential environment.



PANORAMA VILLAGE

One of Sosúa's peaceful hillside communities offering:

- Elevated tropical setting
- Spacious villas and homes
- Gated community
- Quiet residential atmosphere
- Convenient access to town
- Mountain views

Its scenic location, privacy, and close proximity to Sosúa's amenities make Panorama Village an excellent choice.

KITE BEACH

One of Cabarete's most iconic beachfront communities offering:

- World-famous kitesurfing
- Wide sandy beach
- Oceanfront condominiums
- Active beach lifestyle
- Cafés and restaurants

Its vibrant atmosphere, year-round trade winds, and stunning oceanfront setting make Kite Beach a favorite for water sports enthusiasts, digital nomads, vacation homeowners, and investors alike.





Healthcare & Medical Services

QUALITY HEALTHCARE ON THE NORTH COAST

One of the most common questions prospective buyers ask is:

“What is healthcare like in the Dominican Republic?”

Many visitors are pleasantly surprised to discover that the Dominican Republic offers modern private healthcare facilities, highly trained medical professionals, and access to a wide range of services at costs that are often significantly lower than those found in Canada, the United States, and many European countries.

For retirees, families, remote workers, and long-term residents, access to quality healthcare is an important part of choosing where to live. Fortunately, the North Coast provides excellent healthcare options with additional specialized services available in larger cities such as Santiago and Santo Domingo

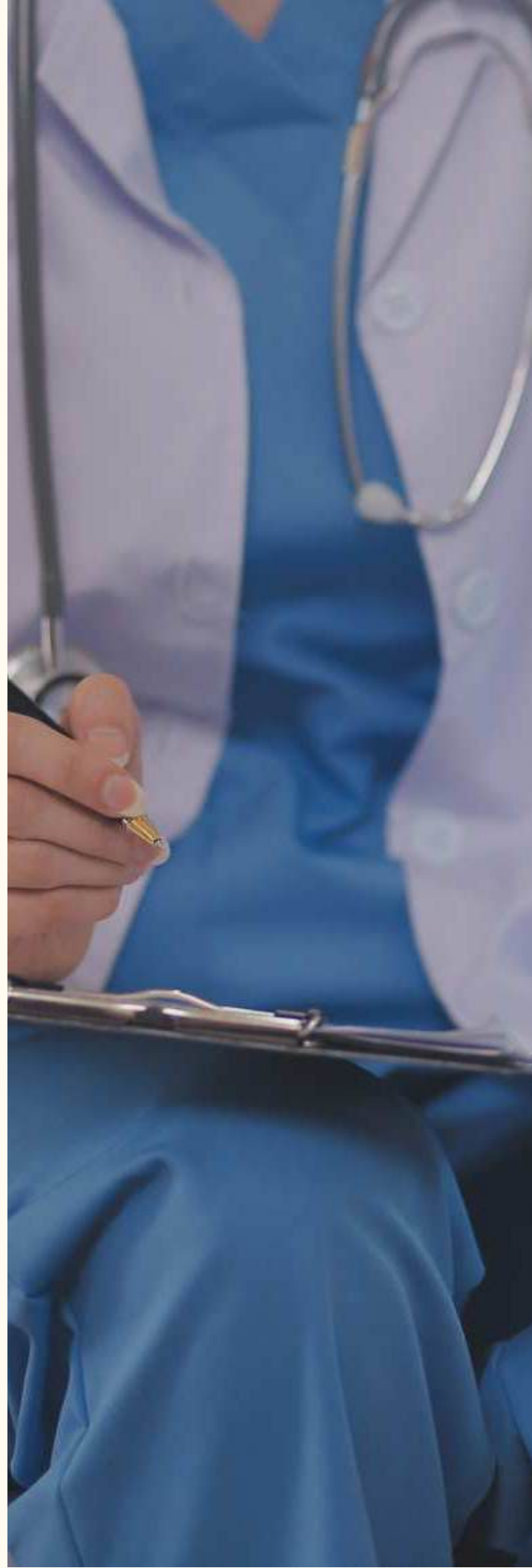
PUBLIC VS. PRIVATE HEALTHCARE

The Dominican Republic operates both public and private healthcare systems.

While public healthcare is available to residents, most expatriates and international property owners choose private healthcare providers because of:

- Shorter wait times
- Modern facilities
- English-speaking staff at many locations
- Access to specialists
- Advanced diagnostic services
- International standards of care

Private healthcare is widely considered the preferred option among foreign residents living on the North Coast.





HEALTHCARE FACILITIES ON THE NORTH COAST

Residents living in Sosúa, Cabarete, and Puerto Plata have access to numerous healthcare providers.

Services commonly available include:

- Family medicine
- Emergency care
- Diagnostic imaging
- Dental services
- Cardiology
- Orthopedics
- Physical therapy
- Laboratory testing
- Specialist consultations

Many physicians have completed portions of their education or training internationally and maintain professional relationships with healthcare institutions abroad.

EVERYTHING YOU NEED FOR HEALTHY LIVING

For many international residents, access to quality healthcare is one of the North Coast's greatest advantages. Modern pharmacies, affordable prescription medications, quality dental care, and a choice of international or local health insurance make medical services both accessible and cost-effective. Many routine medical expenses can also be paid out of pocket at reasonable rates. Combined with excellent emergency care, an active outdoor lifestyle, and ongoing investments in healthcare infrastructure, the Dominican Republic offers peace of mind for retirees, families, and investors considering a move to the North Coast.



CENTRO MÉDICO BOURNIGAL

The North Coast's leading private hospital, offering 24/7 emergency care, surgery, advanced diagnostics, specialists, and an International Center dedicated to assisting expatriates and visitors. A trusted choice for residents of Puerto Plata, Sosúa, and Cabarete

CENTRO MÉDICO CABARETE (CMC)

A modern private hospital conveniently located in the center Sosúa, providing 24-hour emergency services, imaging, surgery, intensive care, and a wide range of medical specialists.

MELOSA CLÍNICA BRUGAL

A respected private hospital offering emergency care, surgery, specialist consultations, diagnostic imaging, and laboratory services, serving both local and international patients.

HOMS

One of the Caribbean's most advanced hospitals, HOMS specializes in complex medical care including cardiology, oncology, robotic surgery, neurosurgery, and advanced diagnostics. Located about 90 minutes from the North Coast, it is the preferred referral hospital for highly specialized treatment.

*Banking, Money
Transfers, &
Finances*

UNDERSTANDING THE REAL COST OF LIVING

Typical Monthly Cost of Living in the Dominican Republic
Retired Foreign Couple (Own Their Home – No Mortgage)

Monthly Expense Estimated Cost (USD)

Groceries \$350–\$600

Electricity \$100–\$350

Water \$10–\$40

Propane (Cooking/Hot Water) \$10–\$30

High-Speed Internet \$40–\$80

Cell Phones (2) \$20–\$60

HOA Fees (if applicable) \$150–\$600

Home & Pool Maintenance \$100–\$300

Housekeeping (Optional) \$80–\$250

Fuel & Transportation \$100–\$250

Dining Out \$150–\$500

Entertainment & Recreation \$100–\$300

Private Health Insurance (2 people at \$150 each) \$300

Miscellaneous \$100–\$300

Estimated Monthly Budget

- Comfortable, budget-conscious lifestyle: US\$1,700–2,100
- Typical retired couple: US\$2,200–2,700
- Upscale lifestyle with frequent dining out, extensive A/C use, and regular domestic help: US\$3,000–4,200+

Keep in Mind

Many retired couples are pleasantly surprised by the affordability of:

- Fresh local produce
- Dining at local restaurants
- Housekeeping and home maintenance
- Routine private healthcare

The largest variables tend to be:

- Electricity (especially with heavy air conditioning use)
- HOA fees (if living in a gated community or condominium)
- Imported groceries and specialty products
- Vehicle ownership and fuel

For many foreign retirees living on the North Coast, a monthly budget of approximately US\$2,200–2,700 provides a comfortable lifestyle that includes private health insurance, a vehicle, regular dining out, home maintenance, and the flexibility to enjoy everything the Dominican Republic has to offer.





MANAGING YOUR MONEY WITH CONFIDENCE

One of the most common questions international buyers ask is: “How do I handle my finances after purchasing property in the Dominican Republic?”

Fortunately, managing money as a foreign property owner is generally straightforward. Whether you plan to visit seasonally, live part-time, retire permanently, or own an investment property, there are several options available for banking, money transfers, bill payments, and day-to-day financial management. Understanding how the system works before purchasing a property can help simplify your transition and avoid unnecessary complications.

OPENING A BANK ACCOUNT

Most major Dominican banks offer accounts to foreigners, although requirements may vary.

Common documentation may include:

- Passport
- Secondary identification
- Proof of address
- Bank reference letter
- Financial references
- Source of funds documentation

Requirements occasionally change, so buyers should confirm current policies directly with the institution they choose.

DO FOREIGNERS NEED A DOMINICAN BANK ACCOUNT?

Not necessarily.

Many property owners successfully manage their Dominican Republic properties using bank accounts in their home countries.

However, opening a local bank account can provide additional convenience for:

- Paying utility bills
- Paying condominium fees
- Managing rental income
- Paying employees or contractors
- Making local purchases
- Handling recurring property expenses

For full-time residents and active investors, a local account is often beneficial.

INTERNATIONAL MONEY TRANSFERS

Most real estate transactions involving foreign buyers are funded through international wire transfers.

Buyers commonly transfer funds from:

- Canada
- United States
- United Kingdom
- Europe

Funds are typically sent directly to the closing attorney's escrow account or to the buyer's Dominican bank account, depending on the transaction structure.

UNDERSTANDING CURRENCY

The official currency of the Dominican Republic is the Dominican Peso (DOP).

However, because of the country's strong tourism and international investment sectors, many real estate transactions are priced in U.S. Dollars. As a result, property owners often manage finances using a combination of Dominican Pesos and U.S. Dollars.



INTERNATIONAL MONEY TRANSFERS

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PROTECTING YOURSELF

As with any international transaction, caution and proper due diligence are important.

Buyers should:

- Work with licensed professionals
- Verify banking instructions independently
- Use reputable attorneys
- Confirm wire instructions directly
- Avoid sending funds without proper documentation

These simple precautions can significantly reduce risk.



*Buying
Property:
A Step-by-Step
Guide*

BUYING PROPERTY IN THE DOMINICAN REPUBLIC

CAN FOREIGNERS BUY PROPERTY IN THE DOMINICAN REPUBLIC?

Yes.

One of the reasons the Dominican Republic remains attractive to international buyers is that foreigners enjoy the same property ownership rights as Dominican citizens.

There are no special permits required to purchase most residential real estate, and foreign buyers can own:

- Condominiums
- Villas
- Oceanfront properties
- Land
- Commercial real estate
- Investment properties

This straightforward ownership structure has helped make the Dominican Republic one of the Caribbean's most popular destinations for international real estate investment.

COMMON MISTAKES TO AVOID

Many issues can be avoided by following a disciplined process.

Avoid:

- Skipping legal representation
- Rushing due diligence
- Failing to verify ownership
- Ignoring operating costs
- Making decisions based solely on price
- Underestimating community differences

Taking the time to conduct proper research can significantly improve your buying experience.





STEPS

STEP 1: DEFINE YOUR GOALS & CHOOSE THE RIGHT AREA

Before beginning your property search, determine exactly what you want to achieve. Are you looking for a vacation home, retirement residence, investment property, full-time home, or future relocation? Your goals will help determine the ideal location, property type, budget, community, and rental potential.

The North Coast offers several distinct markets:

- Sosúa: Ideal for retirees, vacation homes, and established communities.
- Cabarete: Perfect for active lifestyles, remote workers, and beach lovers.
- Puerto Plata: Best for city conveniences, healthcare, shopping, and transportation.

Choosing the right location is just as important as choosing the right property.

STEP 2: WORK WITH A REALTOR® & TOUR PROPERTIES

An experienced REALTOR® will guide you through the buying process by identifying suitable properties, arranging viewings, explaining market conditions, comparing neighborhoods, negotiating on your behalf, and coordinating the transaction through closing.

During property tours, evaluate:

- Construction quality
- Community amenities
- Maintenance standards
- Utility systems
- Rental potential
- Future resale value

This is also the ideal time to ask about ownership costs, community rules, and property management options.

STEP 3: MAKE AN OFFER & SIGN THE PURCHASE AGREEMENT

Once you've found the right property, your REALTOR® will prepare and negotiate your offer. After acceptance, both parties sign the Purchase Agreement, which outlines the purchase price, deposit, closing timeline, included furnishings, and each party's responsibilities. This agreement becomes the roadmap for the remainder of the transaction.

STEP 4: LEGAL DUE DILIGENCE & ESCROW

Hire an independent Dominican attorney to protect your interests throughout the transaction. Your attorney conducts legal due diligence by verifying ownership, confirming a clear title, checking for liens or encumbrances, reviewing contracts, and preparing the transfer documents. Once the Purchase Agreement is signed, the deposit is typically placed into the attorney's escrow account, providing additional security while the legal review is completed.

STEP 5: PREPARE FOR CLOSING & COMPLETE THE SALE

As closing approaches, final preparations include document review, transfer tax calculations, utility coordination, final inspections, and preparation of the closing statement.

STEP 6: TITLE REGISTRATION & CLOSING COSTS

Following closing, your attorney registers the transfer with the appropriate government office. Once completed, a new Certificate of Title is issued in your name as legal proof of ownership.

In addition to the purchase price, buyers should budget for closing costs, including legal fees, government transfer taxes, and other transaction-related expenses. Proper planning ensures a smooth and stress-free purchase.



*Legal
Considerations,
Due Diligence &
Protecting Your
Investment*



WHY LEGAL DUE DILIGENCE MATTERS

Purchasing property in the Dominican Republic can be a straightforward and rewarding process, but like any real estate transaction, success depends on proper due diligence.

Most issues that buyers encounter can be avoided through careful investigation before closing.

Whether you are purchasing a condominium, villa, parcel of land, commercial property, or pre-construction unit, understanding the legal process is essential to protecting your investment.

The good news is that with experienced professionals guiding the transaction, buyers can proceed with confidence.

UNDERSTANDING PROPERTY OWNERSHIP RIGHTS

One of the Dominican Republic's greatest advantages for international buyers is its property ownership structure.

Foreign buyers generally enjoy the same ownership rights as Dominican citizens.

This means foreigners can legally own:

- Condominiums
- Villas
- Land
- Commercial properties
- Investment properties
- Rental properties

Ownership is protected through the country's title registration system and property laws.

THE IMPORTANCE OF AN INDEPENDENT ATTORNEY

Perhaps the most important decision a buyer makes is selecting a qualified independent attorney.

Your attorney should represent your interests exclusively.

An experienced real estate attorney helps:

- Verify ownership
- Conduct title searches
- Review contracts
- Confirm tax compliance
- Identify legal concerns
- Prepare closing documents
- Register ownership transfers

Buyers should avoid relying solely on verbal representations and should always obtain professional legal advice before proceeding.

UNDERSTANDING TITLE VERIFICATION

Before purchasing any property, the attorney conducts a title investigation.

The purpose of this process is to verify:

- Legal ownership
- Property boundaries
- Transferability
- Existing liens
- Encumbrances
- Legal restrictions

The objective is to ensure the seller has the legal authority to transfer the property and that ownership can be transferred free of unexpected claims.



WHAT IS A CERTIFICATE OF TITLE?

The Certificate of Title is one of the most important documents in a Dominican real estate transaction.

This document identifies:

- The registered owner
- Property description
- Parcel information
- Ownership rights

A properly registered title provides legal evidence of ownership and forms the foundation of the transaction.

CONFIRMING PROPERTY BOUNDARIES

In addition to verifying ownership, buyers should confirm that the property's boundaries correspond to the official survey documentation. A professional survey helps ensure buyers understand exactly what is being acquired.

Reviewing Taxes and Obligations

Part of the due diligence process involves verifying whether there are outstanding obligations associated with the property.

Examples may include:

- Property taxes
- Utility balances
- Community fees

The attorney will typically investigate whether these obligations have been satisfied prior to transfer.





UNDERSTANDING PURCHASE AGREEMENTS

The purchase agreement serves as the legal framework for the transaction.

Before signing, buyers should fully understand:

- Purchase price
- Deposit requirements
- Included furnishings
- Closing timelines
- Conditions and contingencies
- Responsibilities of both parties

Every agreement should be carefully reviewed before execution.

ESCROW PROTECTION

Escrow arrangements provide an additional layer of protection during the transaction.

Funds are typically held according to the terms established in the purchase agreement.

Escrow helps ensure:

Funds are properly accounted for

Conditions are satisfied

Transfers occur according to the agreement

This process promotes transparency and security for both buyer and seller.



PRE-CONSTRUCTION DUE DILIGENCE

New developments continue to attract buyers throughout the Dominican Republic.

While pre-construction purchases can offer excellent opportunities, buyers should carefully evaluate:

Developer experience

Construction history

Financing structure

Payment schedules

Completion timelines

Contract protections

Proper due diligence is especially important when purchasing a property that has not yet been completed.



PURCHASING LAND FOR FUTURE DEVELOPMENT

Land purchases require additional investigation.

Buyers should review:

- Survey documentation
- Road access
- Utility availability
- Environmental considerations
- Development restrictions
- Zoning regulations

A thorough review helps ensure the property can be used as intended.

COMMON RED FLAGS

While most transactions proceed smoothly, buyers should remain cautious when encountering:

- Pressure to move quickly
- Incomplete documentation
- Unclear ownership history
- Unverified representations
- Requests for unusual payment arrangements
- Lack of professional legal involvement

When questions arise, buyers should pause and seek clarification before proceeding.

FREQUENTLY ASKED QUESTIONS

Do I need a Dominican attorney?

- While not legally required in every situation, hiring an experienced independent attorney is strongly recommended.

Can I buy property remotely?

- Yes. Many buyers successfully complete transactions while outside the Dominican Republic using powers of attorney and electronic communication.

Is title insurance required?

- Title insurance is not commonly used in the Dominican Republic in the same manner as some North American jurisdictions. Buyers should discuss available options with their attorney.

What is the most important part of due diligence?

- Verifying ownership, reviewing title documentation, and ensuring the property can be legally transferred are among the most important steps.



*Residency, Visas
& Relocating to
the Dominican
Republic*

TURNING YOUR VACATION DESTINATION INTO YOUR HOME

For many visitors, what begins as a vacation eventually becomes something more.

After spending time enjoying the beaches, climate, lifestyle, and welcoming culture of the Dominican Republic, many people begin asking:

“What would it take to live here full-time?”

The good news is that the Dominican Republic offers several pathways for individuals and families interested in establishing long-term residency.

Whether you’re planning to retire, work remotely, invest in property, or simply spend more time enjoying life in the Caribbean, understanding your options can help make the transition smoother.

BENEFITS OF DOMINICAN RESIDENCY

Residency can offer several advantages depending on your personal situation. Potential benefits may include:

- Simplified long-term stays
- Local identification documentation
- Easier banking relationships
- Vehicle ownership and licensing
- Greater administrative convenience
- Potential tax planning advantages

Residency can also provide peace of mind for individuals planning to make the Dominican Republic their home.



RESIDENCY THROUGH INVESTMENT

The Dominican Republic has historically encouraged foreign investment through various residency programs.

Individuals making qualifying investments may be eligible for special residency pathways designed to attract international capital and economic development.

Investment categories can include:

- Real estate
- Business investments
- Financial investments

Because regulations occasionally change, professional guidance is strongly recommended when exploring investment-based residency options.



BRINGING PETS TO THE DOMINICAN REPUBLIC

Many international buyers relocate with their pets.

The Dominican Republic generally allows the importation of dogs and cats provided the appropriate documentation and health requirements are met.

Pet owners should confirm current regulations before travel.

Many North Coast communities are highly pet-friendly and offer excellent outdoor spaces for animal companions.

RELOCATING WITH A FAMILY

Relocating to the Dominican Republic is a major decision, and for families, choosing the right community is just as important as choosing the right home. The North Coast, particularly Sosúa and Cabarete, has become a popular destination for families from Canada, the United States, Europe, and beyond thanks to its relaxed lifestyle, warm climate, excellent private schools, and welcoming international community.

Many families discover that children quickly adapt to life on the North Coast. With year-round outdoor activities, smaller class sizes, and a strong sense of community, many children enjoy a more active and balanced lifestyle than they experienced in larger cities.

EDUCATION

Education is often the number one concern for relocating parents, and fortunately the North Coast offers several excellent private and international schools.

Parents can choose from:

- Schools following American or International curricula
- Bilingual English-Spanish schools
- Private schools
- Montessori and alternative education options
- Preschool through Grade 12 programs

Many schools offer:

- Small class sizes
- Personalized attention
- Modern facilities
- Computer and technology programs
- Extracurricular activities
- Music, art, and language programs
- University preparation

Children who attend bilingual schools often become fluent in both English and Spanish, providing a valuable lifelong advantage. Many graduates continue their education at universities in Canada, the United States, Europe, and the Dominican Republic.



*Investing in
Dominican
Republic Real
Estate*



APPRECIATION & LONG-TERM OPPORTUNITIES

Many buyers initially begin searching for a vacation property and soon discover that Dominican Republic real estate can offer more than just a beautiful place to enjoy time in the Caribbean.

The North Coast has become increasingly attractive to investors seeking a combination of lifestyle benefits, rental income potential, and long-term appreciation.

Whether you're purchasing a condominium near the beach, a villa in a gated community, development land, or a luxury oceanfront estate, understanding the investment landscape can help you make more informed decisions.

Why Investors Are Choosing the Dominican Republic

The Dominican Republic has established itself as one of the Caribbean's strongest real estate markets. action, buyers can proceed with confidence.

THE NORTH COAST ADVANTAGE

While investment opportunities exist throughout the country, the North Coast offers several unique advantages.

The region benefits from:

- International tourism
- Established expatriate communities
- Direct international flights
- Strong vacation rental demand
- Continued infrastructure improvements

Communities such as Sosúa, Cabarete, and surrounding areas continue to attract buyers from around the world.

VACATION RENTAL OPPORTUNITIES

One of the most common investment strategies involves short-term vacation rentals. Properties frequently used for vacation rentals include:

CONDOMINIUMS

Popular because of:

- Strong rental appeal
- Resort amenities
- Walkable locations

VILLAS

Many travelers prefer private villas because they offer:

- Swimming pools
- Privacy
- Family accommodations

Well-located villas often experience strong demand throughout much of the year.

LONG-TERM RENTAL

Not every investor focuses on short-term rentals.

Long-term rentals may appeal to:

- Retirees
- Digital nomads
- Seasonal residents
- Local professionals
- Relocating families

Long-term rental strategies often provide more predictable occupancy and reduced management requirements.



WHAT MAKES A GOOD INVESTMENT PROPERTY?

Every investor has different goals.

However, successful properties often share several characteristics:

- Desirable location
- Quality construction
- Strong community reputation
- Rental demand
- Attractive amenities
- Easy maintenance
- Future resale appeal

Properties that appeal to both renters and future buyers often perform best over time.

APPRECIATION POTENTIAL

While no investment is guaranteed, many buyers are attracted by the long-term growth potential of the Dominican Republic.

Factors supporting future growth include:

- Continued tourism expansion
- Infrastructure investment
- Population growth
- International demand
- New development activity

As more people discover the lifestyle advantages of the Dominican Republic, demand for quality real estate may continue to strengthen.

INVESTING WITH CONFIDENCE

Real estate investing is about more than numbers. The most successful purchases often combine financial objectives with lifestyle benefits. Whether you're seeking rental income, future appreciation, retirement planning, or simply a place to enjoy with family and friends, the Dominican Republic offers opportunities that are difficult to replicate elsewhere. With proper research, realistic expectations, and experienced local guidance, real estate on the North Coast can become both a rewarding investment and a valuable part of your future. At Ocean Side Realty, we help buyers evaluate opportunities based on their unique goals, allowing them to make informed decisions with confidence.



A vibrant tropical beach scene. In the foreground, a sandy beach curves along the edge of clear, turquoise water. Several tall palm trees with lush green fronds stand prominently on the right side of the frame. In the distance, more palm trees line the shore, and a few people can be seen swimming in the water. The sky is a deep blue with scattered white clouds. Overlaid on the center of the image is the text "Final Thoughts & Checklists" in a white, elegant script font.

Final Thoughts & Checklists



WHY OCEAN SIDE REALITY?

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Purchasing property in another country naturally comes with questions, but the more informed you are before making a decision, the more confident and enjoyable the experience becomes. Whether you're looking for a vacation home, retirement retreat, investment property, or a permanent residence, the Dominican Republic's North Coast offers an exceptional combination of lifestyle, value, and opportunity. With beautiful beaches, welcoming communities, modern amenities, and a growing real estate market, it's easy to understand why so many buyers from Canada, the United States, Europe, and beyond choose to call this region home.

At Ocean Side Realty, we believe that buying real estate should never feel overwhelming or pressured. Our goal is to provide honest advice, accurate information, and local expertise so you can make decisions with confidence. We don't simply help clients find properties, we help them compare communities, understand the buying process, evaluate investment opportunities, and avoid common pitfalls. From your first questions to long after closing, we're committed to making your transition as smooth and enjoyable as possible.

If you've made it to the end of this guide, you've already taken an important step toward achieving your real estate goals. You now have a better understanding of the purchasing process, legal considerations, financing options, residency, healthcare, lifestyle, and the many communities that make the North Coast such a desirable place to live and invest. The next step is turning that knowledge into a plan that reflects your goals, budget, and long-term vision.

Whether you're ready to start viewing properties or you're simply exploring the possibility of owning a home in the Dominican Republic, we'd be delighted to help. Every buyer's journey is unique, and we're here to answer your questions, provide trusted guidance, and help you find the property that's the right fit for your lifestyle and future. We look forward to welcoming you to the North Coast and helping you discover why so many people are proud to call the Dominican Republic home.

See you soon,



JOANNE HAMMOND, MBA, REALTOR®
BROKER-OWNER

PROPERTY VIEWING CHECKLIST

- ☐ Location & Accessibility
- ☐ Construction Quality
- ☐ Utility Availability
- ☐ Community Fees
- ☐ Rental Potential
- ☐ Future Resale Considerations

PRE-PURCHASING CHECKLIST

- ☐ Compare Multiple Communities
- ☐ Review Monthly Ownership Costs
- ☐ Evaluate Rental Potential
- ☐ Confirm Legal Documentation
- ☐ Inspect Infrastructure & Utilities
- ☐ Review Future Resale Appeal

MOVING TO THE DOMINICAN CHECKLIST

- ☐ Establish Budget
- ☐ Select Preferred Community
- ☐ Hire Attorney
- ☐ Review Residency Options
- ☐ Arrange Banking & Insurance
- ☐ Set Up Utilities & Internet