

Beachfront Property in Costa Rica

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Find Your Dream Beachfront Property in Costa Rica

Mostly, coastal property is untitled in Costa Rica because the ownership and possession of the shoreline is governed by the Maritime Zone Law (*Ley Sobre la Zona Maritimo Terrestre*) which restricts the possession and ownership of beachfront property.

By law, the first 200 meters of beachfront starting at the high-tide markers is owned by the government. Of the 200 meters, the first 50 meters are deemed public zones (*Zonas Públicas*), and nobody may possess that area.

On the remaining 150 meters, referred to as the Restricted Zone (*Zona Restringida*), the government will lease the land to private individuals or corporate entities. This arrangement is known as a concession.

Before conferring the concession, the law mandates that the beach area have the high-tide markers in place.

The Maritime Zone Law imposes restrictions on foreign ownership (generally to get a concession you have to be a legal resident) or possession of beachfront property so careful research is always required when considering an investment in beachfront property in Costa Rica.

All this means that when you are looking at beachfront property, whether a home or condo, it is vital to do your due diligence. Find out whether the property is titled (which is rare) or concession land, as well as any restrictions on ownership for foreigners and any special procedures. An attorney in Costa Rica familiar with real estate matters will be your best resource for this research.

One of the draws of the country is that you can still buy an established home on or near the beach for much lower prices than a comparable home in Florida or California. A condo—a studio—within a few minutes' walk of the beach may cost as low as \$28,000 in a popular expat area, with two-bedrooms going for \$70,000 and up. For condos in buildings right on the beach, expect to pay \$225,000 and up in well-developed tourist destinations. Homes on the beach start at around \$100,000 in out of the way locations, with properties in established areas running \$250,000 and up.

Homes on the Pacific coast are generally more expensive than homes on the Caribbean. Keep in mind that true beachfront, titled property, is rare in the country. Some of those popular expat areas where it is possible to get title on the water are Jaco, Esterillos, and Playa Hermosa on the central Pacific coast. There are some properties that have been grandfathered in and given beachfront title. But never assume that just because there is a home on the beach for sale that it is titled.

Purchasing procedure for Property in Costa Rica

As a general rule, don't delay in making an offer once you find the property you want to buy. The market in [Costa Rica](#) is simply too strong to wait. On the other hand, don't buy property you haven't actually visited. No matter how much research you do—talking with knowledgeable friends, looking at pictures, or getting information from the internet—never buy from a developer or individual unless you've actually visited the condo, house, or land. It is often a good idea to rent in a location first for several months so you can get to know the neighborhood, town, and region before you commit to buying.

Buy only what you see—not what a developer or real estate agent may promise. Many developers, for example, talk about plans for new roads, clubhouses, golf courses, or marinas. But a lot can go wrong, even with the best developments. To protect yourself, don't figure tomorrow's features into the price you offer today. Also, check to make sure the developer has water permits and construction permits approved and in hand. The government has restricted these permits in recent years to slow development in certain areas.

As you would do when buying property elsewhere, don't hesitate to ask for a reduction in price if parts of the house are in disrepair or look as though they may need repairs in the near future. In [Costa Rica](#), ask for a discount—perhaps as much as \$2,000—if the residence lacks a telephone. New phones are difficult to get. But cellphone service is reliable and widespread and Skype and MagicJack (phone services using high-speed internet) have made long distance plans nearly obsolete, so most expats have no problem living without a local home phone.

Retire in Costa Rica



The Joys of Retiring in Costa Rica

Enjoy a High Standard of Living in Costa Rica

There is a saying in Costa Rica, it's actually the unofficial motto of the country: *Pura Vida*. It literally translates to "pure life." But really it's more along the lines of "life is good." And it's used in everyday conversation. It's a greeting...if someone asks how you're doing, you can say "pura vida"... If that attitude appeals to you, you might want to consider retiring in Costa Rica. This country of 4.8 million is tucked between Nicaragua to the north, Panama to the south, the Pacific Ocean to the west, and the Caribbean Sea to the east.

Costa Rica may truly have it all: a year-round tropical climate, quiet rural areas, hillside villages, modern cities, Caribbean beaches, Pacific coastline, rain forests, lush valleys, and mountains.

According to the U.S. Department of State, more than 20,000 U.S. expatriates live in Costa Rica, many of them as retirees. That's because Costa Rica has one of the highest standards of living in Central America. With an economy catering to a growing middle class as well as tourists from around the world, you'll have no trouble finding theaters, galleries, and fine dining in virtually any cuisine. Plus, there is excellent healthcare, high-speed internet (even in seemingly remote areas), reliable electrical service, clean water you can drink from the tap, and good cellphone coverage (including 3G and even 4G in some areas). In addition to its natural beauty, culture, welcoming attitude of the locals, and convenience, Costa Rica attracts many expats with its lower cost of living and slower pace of life.

Many retirees choose to live in the Central Valley of Costa Rica, which is the region surrounding the capital city of San José and its international airport, shopping, and medical facilities—featuring the top physicians and facilities in both the public and private systems. The services and amenities here are the best in the country. But while the immediate area around San José is quite urban, there are plenty of places to get away from it all in the countryside. The weather is also an important factor—this area enjoys year-round spring-like temperatures averaging 72 F. Days can get up into the mid 80s F and nights dip into the 60s F. Elevation plays a large role in temperature—the higher you are, the cooler the climate.

Other expats choose to live near the water...the Guanacaste province, the region on the northwest Pacific coast, also known as the Gold Coast, is one of the most popular. There are expat enclaves here; luxurious communities, as well as simple beachside villages where expats mingle with friendly locals.

The Central Pacific coast from Jacó to Quepos is also an expat destination. Here the amenities of San José are just an hour to two hours away, and you can enjoy the fun of bustling beach towns with a great restaurant scene, active nightlife, and more. Plus, while this one of the most developed beach areas, there is still plenty of natural beauty, including some of Costa Rica's best national parks.

The Southern Pacific Coast, also known as the Southern Zone, is an up-and-coming area near the border with Panama. Here you won't find large-scale development. Visitors tend to be into eco-tourism—it's an area of vast rain forests full of wildlife and deserted beaches with migrating whales just offshore. Many expats live in homes on jungle-covered hillsides with panoramic views of the coast. It's a small but active expat community...and surprisingly there are a good selection of gourmet restaurants here—some say the best in the country.

About three hours northwest of San José is Lake Arenal. This 33-square-mile lake is pristine, undeveloped. Verdant green hills rise gently from the shore, dotted with villages and homes. In North America a lake like this would be packed with marinas and other noisy lakeside development. But here that's not the case, although there are several restaurants, cafes, and art galleries lining the narrow and winding road that hugs the lakeshore and offer great views of the water.

If you plan to live in Costa Rica, you should consider applying for residence. There are several categories available. The most popular for retirees is *pensionado*. Those seeking a pensionado visa needs to prove a minimum income of \$1,000 per month from a qualified pension or retirement account or from Social Security.

Another category for those not ready for retirement is *rentista*. Rentisa visa holders have to show income of \$2,500 per month for at least two years, guaranteed by a banking institution or make a deposit of \$60,000 in an approved Costa Rican bank.

In both cases, one spouse applies and meets the requirements and the other is covered as a dependent.

If you're considering seeking residence in Costa Rica the process is relatively straightforward. But getting the help of an in-country attorney will help things go smoothly, especially if you don't speak Spanish.

What Does It Cost to Retire in Costa Rica?

Costa Rica is not the place for bargain-basement living. It is the most expensive country in Central America. In many ways, it's a victim of its own success, so to speak. It's safe, stable, with a growing economy. But in Costa Rica, you will find a high standard of living that is still far below the cost of living in the U.S., Canada, or Europe.

How much it will cost you, of course, depends on your lifestyle. But many expats report living comfortably on budgets of between \$2,000 and \$3,000 per month. Spend more, and you will have a lifestyle that would never be possible back in the United States. Rents range from \$300 to \$600 per month for a small home or condo to \$1,200 to \$2,000 per month for a large house with a large yard, depending on location. Rural areas are cheaper, and ocean and urban properties are more.

You won't need to give up anything if you retire to Costa Rica...except cold winters. Need modern appliances? A high-speed Internet connection? Cable and satellite TV? Costa Rica has all the services and infrastructure in place to meet all your needs. And because the cost of labor is low, you may be able to employ household help that will enable you to vastly improve your quality of life.

Healthcare in Costa Rica



Costa Rica has excellent healthcare

By almost any standard, [Costa Rica](#) has some of the best healthcare in Latin America. There are two systems, both of which expats can access: the government-run universal healthcare system, Caja Costarricense de Seguro Social, known as *Caja*, and the private system. Both health systems are constantly being upgraded—new hospitals, new equipment, and improvements in staff training.

Despite the advancements, costs are low in comparison to those in the U.S. and even some European countries. [Healthcare](#) costs are about a third to a fifth of what you'd pay in the U.S., depending on the treatment. Many doctors, especially in private practice, speak English and have received training in Europe, Canada, or the U.S. Drugs are also much less expensive.

Private healthcare is also available, which is affordable and high quality. There are three large, private hospitals that most expatriates use: CIMA hospital in Escazú, Clínica Bíblica in San José, and Hospital La Católica in San José-Guadalupe. All these facilities are in and around the capital of the country, San José.

In this private system you can pay cash or use insurance, including some policies from the U.S. and Europe, international policies, and insurance from Costa Rican companies. Health insurance from the Costa Rican government monopoly Instituto de Seguro Nacional (INS), for example, is available to legal residents,

affiliated with doctors, hospitals, labs, and pharmacies in the private sector. Even if you pay cash, costs are low. Doctors, for instance, rarely charge more than \$60 a visit, even for house calls. And visits to see a specialist, of which there are many in the country, will run you \$80 to \$100. Tests like ultrasounds are \$75. And even major surgeries are half to a quarter of what they'd be in the U.S.

A new full-service hospital from CIMA opened a couple of years ago in Liberia, capital of the Guanacaste province. It's just an hour or so away from northern Pacific coast beaches like Tamarindo and Playas del Coco, home to many expats. It joins a Clínica Bíblica medical center already in town.

Statistics from the World Health Organization frequently place Costa Rica in the top country rankings in the world for long life expectancy. Arguably, one reason for this is the slower pace of [living in Costa Rica](#). And, of course, the healthy, fresh, non-preservative-laden foods found there, and the welcoming tropical climate. Costa Rica just seems to be a healthy place to live. In fact, the Nicoya Peninsula region, on the northern Pacific coast, has been found to be one of the world's Blue Zones. Researchers have discovered that the residents there live longer on average thanks to a combination of climate, diet, and other factors.

Costa Rica's Government-Run Healthcare System

With a government-sponsored network of hospitals and clinics throughout the country, the Caja Costarricense de Seguro Social (CCSS) has primary responsibility for providing low-cost healthcare services to the Costa Rican populace. Although sometimes overburdened, this system has worked well for Costa Ricans for the past 60 or so years. Foreigners living in Costa Rica—legal residents only in one of the residence programs like *pensionado* or *rentista*—can join the CCSS and get free treatment (everything from check ups to prescription drugs to major surgeries) by paying a small monthly fee—based on income. Tourists and visitors can use *Caja* facilities only in emergencies.

In 2010, the government made it mandatory for residency applicants to become members of *Caja*. The monthly payment is 7% – 11% of the applicant's monthly income. A dependent spouse is also covered and able to join *Caja* under that payment.

Costa Rica's Private Healthcare System

Many of the country's highly trained physicians and some dentists work in the mornings for the CCSS and operate their own offices and clinics in the afternoons and evenings. While private healthcare in Costa Rica is more expensive than that offered by the same doctors and surgeons through the CCSS, the price is still far below that of the average office visit in the U.S. Cost for continued treatments for diagnosed problems will vary, but will almost always be considerably less than comparable treatment in the United States. Dental work, too, is provided at a much lower cost than in the U.S.—prompting a phenomenon known as “medical tourism.” Knee replacements, hip replacements, and cosmetic surgeries are some of the most popular procedures done in Costa Rica. On the dental side, implants and teeth whitening are popular. Many patients find that the entire cost of the trip to Costa Rica (including a vacation before or after treatment), including the procedure, is much cheaper than having it done in the U.S.

Three well-known private hospitals, Clínica Bíblica, CIMA hospital, and Hospital La Católica, where many CCSS doctors practice in the afternoons and evenings, offer first-class, ultra-modern services. Affiliated with U.S. hospitals and certified by Joint Commission International, these three private providers have costs somewhat higher than the public providers but still considerably below anything found in the U.S.

Many expats elect to use a mix of public and private care due to the wait times for certain procedures and treatments in the public system. For example, if a *Caja* doctor requests an ultrasound but the *Caja* testing facility has a wait time of a couple of weeks, the patient can get the test done at a private clinic and bring the results back to the *Caja* doctor. Also, many private doctors who also work in the public system can write prescriptions for *Caja* pharmacies so there's no cost to the patient.

Cosmetic Surgery in Costa Rica

A full range of cosmetic and reconstructive procedures are available in several modern clinics. With the addition of contemporary laser technology, the ability of Costa Rica's plastic and cosmetic surgeons to provide world-class services has been enhanced. Prices are sometimes 50% lower than in the United States, but it is important to note that each case is different, and prices are quoted on an individual basis after a consultation.

Dental Procedures in Costa Rica

From simple fillings to complicated multiple implants and periodontal work, Costa Rican dentists are as qualified and skilled as dentists anywhere—and the prices are far less. This is another growing area of health tourism—foreign patients seeking dental work arrive in Costa Rica in greater numbers every year. Laboratory work, too, is much cheaper in Costa Rica, and materials used are all FDA-approved and imported from the U.S.

Move to Costa Rica



There Are Many Reasons to Move to Costa Rica

Why would you want to move to Costa Rica? As thousands of expats will tell you, *Costa Rica* offers a fantastic lifestyle at a reasonable cost. Costa Rica is one of the most beautiful countries in the world, with a modern capital city, reliable utility service, clean water, lush rain forests, long stretches of deserted tropical beaches, fun beach towns, quaint rural villages, bustling cities, cool mountain getaways, and pristine lake regions.

Moving to Costa Rica

Moving to Costa Rica is particularly appealing because Costa Rica is a long-established democracy and politically stable. Also, because Costa Rica has been welcoming retirees and other expats for more than 30 years, and is a premier eco-tourism and beach destination for tourists. Many locals speak English. And, for the most part, it is safe. There is a low incidence of violent crime here; and outside the capital city of San José, there isn't much crime of any kind. Costa Rica is known as one of Latin America's most peaceful nations (and one of the most politically stable—it has enjoyed over 60 years of uninterrupted democratic rule). José Figueres Ferrer, who led an armed uprising that ended a 44-day Civil War, was glorified for abolishing the

army and drafting a constitution that guaranteed free elections with universal suffrage. Unlike many of its neighbors, Costa Rica never had another civil war.

Because the country has no army to support, it is able to provide money for universal medical care and free and subsidized educational programs. The well-run national healthcare system means that the country's people are strong and healthy. The average life expectancy is 79 years—one of the highest in the world. The country has an up-to-date medical system with hospitals, clinics, and complete medical services in all major cities and some towns. Costa Rica is considered to have one of the best low-cost medical care systems in the world. Dental care and cosmetic surgery is affordable, and Costa Rica's plastic surgeons are considered among the world's best.

You Don't Have to Leave Much Behind When You Move to Costa Rica

You'll find a wide variety of inexpensive housing in Costa Rica, whether you rent or buy, and a wealth of every imaginable activity to keep you busy and happy. There are excellent English-language magazines, newspapers, and websites catering to the expat community, as well as an active online presence of expats on Facebook and other social media sites and online forums—great for networking. You can get cable and satellite TV with all of the U.S. channels, including premium channels, movie channels, and sports packages for football and more. There is also reliable high-speed internet throughout the country, even in remote areas. That's great for keeping in touch with family and friends back home with internet services like Skype and FaceTime. If you're business-minded, there are a myriad of exciting opportunities for entrepreneurs, especially in the growing tourism sector. And consider this: If you move to Costa Rica, you can live comfortably on \$2,000 to \$3,000 per month, depending on your lifestyle. A full-time maid costs around \$10 per day. Utilities, like telephone and water, are much lower than in the U.S., Canada, or Europe. Although electric rates are comparable, in the Central Valley region you won't use AC or heat—so there is savings there. Public transportation through local, regional, and national buses, as well as taxis, is excellent and inexpensive, so you don't really need a car.

There are also many tax advantages you can enjoy after moving to Costa Rica. Investors pay no capital gains taxes on real estate, business taxes are minimal, and high-interest bank accounts are tax free. Property taxes are very compared with the U.S. and elsewhere. You'll pay just 0.25% of the assessed value of your property annually.

Moving your household goods: No matter where you move to, transporting household goods and personal belongings can be challenging. For a move to Costa Rica, for example, you can choose an American moving company, but that firm will still have to deal with a local relocation company to deliver your goods in Costa Rica, a process that can entail tedious dealings with bureaucracy. To avoid this problem, experienced expats say the best strategy is to first select the Costa Rican shipping broker. This firm will then choose the American company that it wants to work with. You can bring a full 40-foot container of goods, including your car. Or you

can share a container with another expat. You also have the option of shipping smaller crates. Some expats liberate themselves and bring only what they can fit in their suitcases. It's important to think long and hard about what possessions you'll bring to Costa Rica.

Moving with your pets: There are no quarantines for pets arriving in Costa Rica. And bringing your pet to the country is a relatively easy process. A rabies vaccination is required for pets that enter Costa Rica, and it must be administered within 30 days of departure. You'll also need to have your veterinarian fill out and sign the APHIS 7001 International Health Certificate from the United States Department of Agriculture stating that your pet is in good health. Small dogs and cats can ride in a carrier under your airline seat (subject to rules for your specific airline—always ask). Larger dogs can ride in crates with the luggage. There are extra fees involved in transporting pets. You can also hire a pet shipper to handle your pet's transport on a charter plane or send them cargo unaccompanied—an import permit will be required in that case. Keep in mind that some breeds are restricted from flying for health reasons. And if temperatures are too high anywhere on your itinerary, the pets may not be allowed to fly. Again, check with your airline. Birds require additional paperwork.

Firearms: The admission of firearms and ammunition into the territory of Costa Rica is subject to restrictions and import permits approved by Costa Rican authorities. At this time only citizens and permanent residents of Costa Rica may possess firearms. Permanent residency is possible after three years as a temporary resident, in the pensionado category, for example. Applications to import non-military weapons into the country may be filed by or through a licensed importer, authorized dealer or a particular person. You must register your weapon at the Ministry of Public Security's Department of Firearms and Ammunitions once you arrive in Costa Rica. You must also pass criminal background check, psychological test, and firearms safety test.

When you take into account all of these factors and the fact that in Costa Rica you will surely enjoy a more peaceful and laid back way of life, it's hard to understand why everyone isn't moving to Costa Rica.

Costa Rica Real Estate



Spectacular Costa Rica Real Estate

You will find many amazing properties throughout [Costa Rica](#). One of the great appeals of Costa Rica real estate comes from the advantageous property laws offered by this beautiful Central American nation. Property laws in Costa Rica are the same for nationals and foreigners. You don't need to live in the country to own land or property, nor do you have to be a legal resident. You can buy property on a tourist visa.

A huge advantage to owning in Costa Rica is the extremely low property tax rate of just 0.25% of the registered property value. For a home worth \$200,000 that works out to \$500 in taxes. Keep in mind that the assessed value of a home, determined by the local municipality, is often lower than the sales price. There is also a luxury home tax for higher-end properties. But even the highest rate, for a million+ dollar home, is only 0.55%.

All property titles are registered with the Registro Publico. The country practices a “first in time, first in rights” policy, so if you have your eye on a property, you'll want to hire a lawyer or real estate broker to research the title for you, or research it carefully yourself. You'd hate to be all settled in and get a knock on the door from someone who holds claim to the title going back a few generations! Title insurance is available in Costa Rica, and we highly recommend that you purchase it when you buy property here.

Puntarenas is the province that encompasses the Central and South Pacific Coasts, and it is one of the most developed coastal areas in Costa Rica. It has some terrific restaurants, popular surfing beaches, moderately priced hotels, lush rain forests, and a wide range of [real estate](#) from high-end to bargain-priced.

A few Central Pacific towns—Playa del Jacó, for example—have become so popular that they remind some people of Fort Lauderdale, Florida. The comparison is a bit unjust because, although it is very popular with foreign and national tourists, the town is quite small. You will see a very active nightlife scene, especially on weekends.

And even Jacó isn't far from smaller towns where you can enjoy the charm and serenity of a rural tropical coast community just minutes from the services and amenities of town, like Esterillos and Playa Herradura. Further south is Dominical, a gorgeous seaside village with blue-green water on one side and lush tropical hills on the other. Surfers have long been enthusiastic about Dominical because of its consistently good waves. Nature-lovers also appreciate the former fishing village because the area is home to hundreds of exotic animals, including parrots, sloths, toucans, iguanas, monkeys, and wild cats.

The South Pacific Coast stretches from Dominical to the Panama border, an area with beautiful beaches, some of the world's best fishing, and vast national parks with exotic wildlife. Even better, it hasn't been spoiled by tourists.

Development of the South Pacific Coast has been held back for one main reason—accessibility. New construction on Costa Rica's southern highway, known as the Costanera, along the Pacific Coast was recently completed, cutting the driving time along the coast.

Recent Central and South Pacific property listings:

- In the bustling beach town of Jacó is a two-bedroom condo a block from the beach and the “main drag” of town full of shops and restaurants. There is a community pool, 24-hour security, and two playgrounds in the complex. Price: \$159,000.
- A two-bedroom home north of Dominical in the village of Matapolo. It's set on two acres of jungle and has an ocean view. Enjoy sunsets from the expansive balcony. There is also a community pool. Price: \$149,000.

Lake Arenal could be for you if you prefer the serenity of a lakeside community to living on the coast or enjoying the conveniences of the Central Valley. For many decades the region's natural beauty has attracted tourists. And it's not just the site of the Arenal Volcano—you also have the ravishing Lake Arenal and the charming villages of Nuevo Arenal and Tilarán.

Today the area—particularly around Nuevo Arenal—is also attracting upscale property shoppers. During the day, residents often enjoy fishing in the lake, horseback riding, or hiking in the forest amid rare plants and exotic animals. Although relatively small, the town has some great restaurants and cafés as well as a health clinic, hotels, and banks. Tilarán is somewhat more developed but is about 10 minutes inland from the lakeshore.

For many residents, Arenal's remoteness is both an advantage and a drawback. The region is on the border of Alajuela and Guanacaste provinces, which is a drive of several hours from the Central Valley or from the airport in Liberia, although van service is readily available at the airport.

Recent Arenal property listings:

- A recently-built three-bedroom, two-and-a-half-bath villa in a small gated community on the hills above the lake. It has a panoramic lake view and is a quick drive to Nuevo Arenal, the main town in the area with medical clinic, grocery stores, and restaurants. Price: \$219,000.

- A one-bedroom condo right on the lakeshore. The community features small marina, horse stables, tennis courts, pool, clubhouse, and lush tropical landscaping. Comes fully-furnished. Price: \$125,000.

A can't miss region in Costa Rica is the Central Valley. It is favored by many expats, especially retirees, for many reasons. The weather is nearly perfect year-round, with the temperatures never getting above 85 F and cooling down to the 60s at night. The best medical care in the country, including the top hospitals and most specialists, are concentrated here. Finally, the main international airport, in the capital, San Jose, is never more than an hour or so away.

Expats tend to live in villages and market towns in the countryside, with homes set on hillsides, offering panoramic views of coffee plantations, river valleys, and soaring verdant mountains. Some popular towns for expats include [Grecia](#), Atenas, San Ramon, Puriscal, and Santa Ana. It's a peaceful and quite rural existence, with plenty of modern conveniences close by.

Recent Central Valley listings:

- A two-bedroom, one-and-a-half-bath home in an expat neighborhood in the village of Atenas. The home features a covered carport, covered terrace, and fenced in yard. The kitchen has custom cabinets and granite countertops. **Price: \$129,000**
- A two-bedroom, two-bath home with large fenced-in yard in Grecia. It offers tremendous views of the Central Valley, a covered patio with BBQ grill, two-car garage, and plenty of fruit trees on the property. **Price: \$150,000**

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As a general rule, don't delay in making an offer once you find the property you want to buy. The market in Costa Rica is simply too strong to wait. On the other hand, don't buy property you haven't actually visited. No matter how much research you do—talking with knowledgeable friends, looking at pictures, or getting information from the internet—never buy from a developer or individual unless you've actually visited the condo, house, or land. And be sure to do your due diligence to ensure the property is not encumbered by liens or other issues and that the seller is the titled owner.

Similarly, buy only what you see—not what a developer or real estate agent may promise. Many developers, for example, talk about plans for new roads, clubhouses, golf courses, or marinas. But a lot can go wrong, even with the best developments. To protect yourself, don't figure tomorrow's features into the price you offer today.

As you would do when buying property elsewhere, don't hesitate to ask for a reduction in price if parts of the house are in disrepair or look as though they may need repairs in the near future. In Costa Rica, ask for a discount—perhaps as much as \$2,000—if the residence lacks a telephone. New landline phones are difficult to get, with many expats relying mostly on their cell phones. (There is excellent coverage throughout the country.)

Buying restrictions

There are no restrictions on foreign property ownership as such, although no one can own property within 50 meters of the ocean, and for the next 150 meters real estate comes under Maritime Zone laws. These laws permit development only under government “concession,” which is similar to a long-term lease. You may be build on the property, develop it...but you don’t have title. And only foreigners who have resided in Costa Rica for at least five years can be majority owners in this type of land.

This means that anyone shopping for property should be doubly cautious about buying oceanfront real estate, including condos. There are some areas that are exempt from the Maritime Zone law, including portions of Playa de Jacó, but they are few and far between. So before entering into a transaction, insist that your attorney verify that the title is legally consistent with Maritime Zone regulations.

Taxes in Costa Rica



Costa Rica Offers Tax Advantages

In Costa Rica, the taxation of individuals is based on the principle of territoriality, meaning that all personal income that has a foreign source is tax exempt. Only revenue earned by an individual within Costa Rica is subject to an assessment by the tax authorities. You do not have to pay tax on your Social Security income, pension, investment income, etc. And if you telecommute to a job abroad, have a business or rental property in your home country, online business, or are a freelancer, you do not have to pay income tax in Costa Rica. You are still on the hook to the IRS or your home country's tax authority however. For U.S. citizens, be sure to ask your tax professional about the Foreign Earned Income Exclusion, which exempts you from paying taxes from an overseas job or business if you qualify.

Income tax

Income tax (Impuesto de Renta) will only concern you if you have a job or business (including a vacation rental) in Costa Rica. The tax is levied on both employment source income and non-employment source income. Every individual employed in Costa Rica must pay a monthly withholding tax that is based on his/her salary. Employment income (on a monthly basis) of individuals is subject to a progressive tax of 15%.

For the self-employed, the rates range from 10% to 25%.

Property transfer tax in Costa Rica

A property transfer tax of 1.5% is payable by the purchaser on the value of real estate purchased. This tax is triggered with the transfer of the property.

Sales tax in Costa Rica

Sales tax (the equivalent to VAT) stands at 13% and is levied both at the point of importation and at the point of sale (unless the sale is by way of export). It is levied on all goods with the exception of foodstuffs, medicinal products, and certain other items. If you own a business you must collect the sales tax from your customers and pass it to the government

Real Estate Taxes in Costa Rica



Property Taxes

Property taxes in [Costa Rica](#) are low. The current annual rate is 0.25% of the recorded value, which is nearly always lower than the actual value. If a house costs \$200,000, for example, you would pay only \$500 a year even if that were the recorded value. In practice, it would generally be much less. In Costa Rica, property taxes are usually paid quarterly.

Annual Property Taxes

Beginning Nov. 30, 1995, the law changed to place the administration and collection functions for property taxes in the hands of local governments (municipalidades) where the property is located. It is these entities' responsibility to conduct property appraisals and collect the corresponding property tax. The property tax is established on an annual basis and may be paid annually, by semester, or by quarter, depending on the procedures established by each local government. The municipality may set its own rate not to exceed 1%.

Transfer Taxes

There is a 3% property transfer tax. This tax is based upon the registered value placed on the property transfer deed at the time of sale.

The Cost of Closing the Deal in Costa Rica



Closing costs in Costa Rica are relatively low: less than \$2,000 per \$100,000 of the sale price.

Part of the reason for the low cost is that the registered value of property is normally just a small fraction of its actual market value. To head off the possibility of future tax problems, make sure your attorney is aware of the disparity and tells you that the difference is within the normal range.

Many owners and developers will finance up to about 70% of your real estate purchase, and so will a few international banks in Costa Rica. The rate is usually about two or three points above what you'd pay in the U.S. or Canada. The best move is to consult with your U.S. accountant or financial adviser before deciding on how to handle financing.

The buyer and seller usually share equally in the closing costs, but this is open to negotiation. Estimated closing costs would be \$1,800 for property with a transaction price of \$100,000 and a registered value of \$15,000.

This is the breakdown:

- Transfer tax (1.5% of the registered value): \$225
- Public registry fee (0.05% of the registered value): \$75
- Tax stamps, including \$20 for a municipal stamp, \$20 for a hospital stamp, \$10 for an agrarian stamp, \$2.50 for a bar association stamp, \$2.50 for a fiscal stamp and \$0.05 for a national archive stamp
- A notary fee of \$1,250, based on 1.5% of first million colones of the sales price and 1.25% of the remainder.

What Every Costa Rica Real Estate Buyer Should Know



There Are No Restrictions on Foreign Property Ownership

However, no one can own property within 50 meters of the ocean, and for the next 150 meters, real estate comes under maritime zone laws. These laws permit development only under government “concession.” This means that anyone shopping for property should be doubly cautious about buying oceanfront real estate, including condos. Before entering into a transaction, insist that your attorney assures you that the title is legally consistent with the concession laws.

Title Issues

Though Costa Rica’s property regulations are steadily improving, some buyers still wind up with real estate that has a lien or title that can be challenged. For that reason, it’s also essential to have your lawyer make a thorough title search and to assure you that when the transaction is completed, you will have a clear title to the property.

Never rely on a seller’s assurance or retain an attorney recommended by the seller. Instead, choose your own attorney, one with specific experience in real estate transactions and title searches. To find an attorney, ask for

recommendations from your U.S. lawyer, Americans living in [Costa Rica](#), or members of an expat organization such as [The Association of Residents of Costa Rica Residents](#).

Residency Requirements

Depending on how often you plan to visit or live in Costa Rica, it can be necessary to establish legal residency. (Tourist visas are valid for 90 days.)

Many owners of second homes choose either *pensionado* or *rentista* status. For *pensionado* status, you must show proof of monthly income from a qualified pension plan or Social Security benefits of at least \$600. For *rentista* status, you must show proof of at least \$1,000 monthly income, as well as evidence that the income will continue for the next five years.

Financing

Many owners and developers will finance up to about 70% of your real estate purchase, as will a few international banks in Costa Rica. The rate is usually about two or three points above what you'd pay in North America. The best move is to consult with your U.S. accountant or financial adviser before deciding on how to handle financing.

Why Buy Real Estate in Costa Rica?



A couple of decades ago, [Costa Rica](#) was near the top of the list for almost anyone interested in a “second home in the sun.” Then things started to change. Prices rose, the bureaucracy became stifling, and the country abandoned its famed *pensionado* program that provided financial incentives to foreigners on a fixed income.

Today the situation is improving for the foreign investor. Prices have leveled off throughout the country, though cars and some other items are still unreasonably expensive. The bureaucracy is far from streamlined, but it’s forging ahead with transportation improvements, as well as reformed property rules that will make title searches more efficient. You can now live in a growing number of inexpensive areas that were once too remote to consider before highway and airport improvements. And if you want to apply for [residency](#), you can now make the application from your home country.

Costa Rica has a stable government, a well-educated populace, and some of the world’s most enjoyable activities: fishing, bird-watching, scuba diving, snorkeling, kayaking, surfing, and horseback-riding. And, of course, there are many opportunities to dine and dance under the stars on the beach.

Throughout Costa Rica, the cost of living is moderate. The leading expatriate organization, [The Association of Residents of Costa Rica](#), estimates that a couple that owns a house and car and has no debts can live comfortably on \$1,500 to \$2,500 a month.

Despite the rise in real estate prices, it’s still possible to find a second home in Costa Rica for a fraction of what you’d pay in North America...you just have to look harder. The country’s Central Valley continues to attract Americans and Europeans who value gorgeous landscapes, a good climate, and an established expat community.

Tamarindo, Costa Rica



“Buenas!” “Hola!” “Pura Vida!” Common greetings among friends and strangers alike. Despite a surge of growth, Tamarindo still offers that “place where everybody knows your name,” small-town vibe.

Historically this Pacific coastal town nestled along the Nicoya Peninsula of Costa Rica’s Guanacaste region, just two-and-a-half hours south of the Nicaraguan border, was a quiet fisherman’s town. A few boats in the bay and not much else other than lush flora and native wildlife.

Not until the 1970s did some curious surfers stumble upon this otherwise undiscovered beach town and recognize the incredible surf break that exists just offshore. Shortly after, in 1974, Coopeguanacaste (the electric cooperative servicing the Nicoya Peninsula) brought electricity to Tamarindo—while the arrival of landline phones was still far ahead, not arriving until 1996.

Pun intended, Tamarindo caught its big break when its once secret surf breaks, scenic beaches, and *pura vida* lifestyle starred in the 1994 surf movie *Endless Summer II*. The film has been renowned since its release for attracting a cult-like following of surfing nomads and nature lovers to seek the idyllic spots that had been scouted out by the filmmakers. Sure enough, just a few years following the film’s release, Tamarindo began to evolve into a bustling beach hub.

With just over two miles of golden sand, the beach stretches from one end at the mouth of the Tamarindo estuary to the other, where a point formed from volcanic rock separates Tamarindo from its neighboring Playa Langosta. The palm tree-lined beach is postcard quality, with its pristine blue and turquoise waters. Drawing sunbathers, yogis, beach volleyball, soccer players, and surfers of all skill levels; there is plenty to do for those seeking an active lifestyle.

Beyond the palms, separating the beach from the town, the main road is lined by beachfront restaurants, bars, hotels, yoga studios, tourist shops, and probably the most prevalent: surf shops.

Aside from the world-renowned surf and paradise-like atmosphere, Tamarindo proved to be no one-hit wonder when it garnered international attention once again in 2004 for being located within one of the world's five "Blue Zones."

National Geographic's Dan Buettner set out with a team of the world's best longevity researchers to identify pockets around the world where people live longer, and what they ended up finding was five places in particular where people reach the age of 100, in good health, at impressive rates—one of which was Costa Rica's Nicoya Peninsula.

Among the elements they found to be so beneficial in this region, they discovered the people had a strong sense of purpose in life as well as strong social and family networks. The Nicoyan water boasts the highest calcium content in the country, lowering rates of heart disease and strengthening bones.

The diet in the region is based on staples including rice, beans and maize (corn). Very few processed foods are consumed, fruits high in antioxidants are highly accessible, and people tend to consume fewer calories overall.

Regular intake of sunshine helps the body produce vitamin D, and there is certainly no shortage of sun in Tamarindo. In fact, with one of the warmest and driest climates in the country, Tamarindo and the surrounding region experiences direct sunlight nearly every single day of the year. Temperatures are consistent year-round, fluctuating normally between 80 F – 95 F. Even during the "rainy" season, lasting approximately from May to October, a day without sunshine is rare.

Finally, modern Nicoyans have strong roots to the indigenous Chorotega, whose traditions have been hailed for enabling people to remain relatively stress free. Alas, the "*pura vida* lifestyle" people rave about after having been here.

All that said, it's easy to understand how this town has become one of Costa Rica's most popular beach towns; popular among Ticos (a native Costa Rican), but also a large expat community and tourists from around the world. With a growth in popularity has come a growth in amenities and infrastructure.

Being able to get pretty much anywhere in town within 10 to 15 minutes on foot is a major draw for the roughly 1,000 year-round residents (a population that swells to 5,000 or so during peak times for tourists and part-time residents). If you need to take a taxi for any reason, it will usually cost between \$2 and \$4 and public bus fare to get you to surrounding cities are low. For example, to go to Santa Cruz (the local municipality center) would be \$1.30, and a bus ride to Liberia will only cost \$2.50.

Located just over an hour from Daniel Oduber Quirós International Airport in Liberia, accessible via a paved road the whole way, Tamarindo is about as convenient as it gets for a beach town that still allows you to "get away from it all." And if you need to head to the nation's capital of San José, you can drive along a paved highway and be there in about five hours. Scheduled daily bus service to and from San José and other larger cities is available and reliable too.

While the nearest hospital is in Liberia, in town you do have access to doctors through local clinics as well as multiple pharmacies. There are five accessible grocery stores as well as the weekly *feria* (farmers' market) on Saturdays. At the *feria* you can purchase locally grown produce, and other local products like herbs and spices, cheeses, fresh fish, and eggs for a fraction of the cost you'd normally pay.

You'll find three banks in town, including Banco de Costa Rica and Banco Nacional (the country's two largest chains). There's a local hardware store for basic needs and a couple of shops offering services like printing, faxing, scanning, and copies.

So the question is, what if there were a place where you could enjoy the tranquility of the beach, yet the excitement of a busy little town? A place where both relaxed retirees or ambitious digital nomads can thrive. A place with just enough modern-day amenities to suit your everyday needs, but not so developed to hinder its slightly bohemian, off the beaten path charm. This place exists, in Tamarindo, and could be the perfect spot for someone ready to reinvent life as they know it with a daily dose of sun, sand, and a tropical ocean breeze.

Retire in Tamarindo



Tamarindo, Costa Rica offers a little something for everyone interested in an affordable, peaceful, and simple beachside retirement.

It's a town where everyone knows your name, but also offers plenty of places and spaces to enjoy time by yourself. A beach community offering modern amenities and day-to-day necessities, but also a slower pace and a bit of an old fashioned sentiment. A hot and dry climate offering sunshine nearly every day of the year, and welcomed tropical showers to bring out pops of color among the local flora. A haven for outdoor adventure seekers and nature lovers.

Make the Most of a Tropical Lifestyle

For many, daily sightings of howler monkeys and a variety of lizards never gets old. Between the monkeys and the plethora of tropical birds found here, chances are you'll be waking to the tune of a different type of alarm clock.

In comparison with many of the popular North American coastal retirement destinations, one of the most desirable attributes of Tamarindo is the affordable tropical setting. It is possible for a couple to live in Tamarindo on a monthly budget of \$2,000, and unique from many other Central American destinations, Tamarindo also offers luxury living, should that be what you're looking for. Aside from housing, the two most costly budget items will be electricity and imported goods.

With the hot climate here, air conditioning—and thus the cost of electricity—is typically very high, particularly among expats who are accustomed to colder climates. And if you're scanning the grocery aisles for familiar North American brand names, it's possible to rack up a hefty grocery bill. Most people tend to enjoy more of a local diet once they move to Tamarindo, which includes local produce, juicy tropical fruits, fresh fish, and rice and beans. Not only is the local food delicious, and by and large healthier for you, it will be easier on your pocketbook.

Tamarindo is nestled in Costa Rica's Guanacaste region, which is the driest area in the country. Temperatures are pretty consistent year-round, usually between 80 F and 90 F. During the "dry" season, which spans November to April/May, the sun shines and skies are clear every day. During the "rainy" season, which technically begins in late May and rounds out in November, it's realistic to expect the occasional afternoon shower with a day every now and again with extended rains. The bulk of the rainfall in this area typically comes during September and October. Should you choose to retire in Tamarindo, you're guaranteed ample Vitamin D during your golden years.

Keep Active and Healthy

Whether you want to learn to surf, log some hiking mileage, catch your own dinner out at sea, lounge seaside in a hammock, or put a dent in your reading list, each day can be as action packed or relaxed as you choose and is guaranteed to come to a close with an extraordinary Pacific coast sunset.

Many people find living in Tamarindo easy without a car—yet another factor that's budget-friendly and good for your physical health. Bus transportation is accessible, reliable, and inexpensive for out of town destinations. For example, to go to Santa Cruz (the local municipality center) would be \$1.30, and a bus ride to Liberia (the nearest international airport) will only cost \$2.50. Local taxis are readily available and are usually anywhere between \$2 and \$4 in and around town and along the outskirts.

While the nearest hospital is in Liberia, about an hour's drive, in town you do have access to doctors through local clinics, as well as multiple pharmacies. Healthcare in Costa Rica is world renowned and significantly less expensive than coverage available in North America. A public and private health system operate side-by-side. The public system, known as the *Caja* (Costarricense de Seguro Social) is available to all legal residents, who pay a monthly fee based on income (6% to 12%.) All medical services, from doctor's visits to surgery and prescriptions, are available through the public system, but sometimes there are longer wait times for non-emergency appointments or procedures. Many private Costa Rican insurance companies offer excellent coverage for low premiums (usually about \$1,500 per year.) You also always have the option to pay cash; typically about \$50 to see a doctor, \$80 for a specialist. Most major surgical procedures run at about a third of the cost offered in the U.S.

Tamarindo's close proximity to the Daniel Oduber Quirós International Airport in Liberia—coupled with lower flight prices as a result to the airport's ongoing expansion, and resulting increase in daily flights and destinations—makes visiting North America a breeze. Alaska Air, Southwest, and Delta are among airlines that have introduced daily flights in and out of Liberia at affordable prices.

Sometimes the scariest part of retiring abroad is the thought of being far from family and friends, but amidst all the things that make Tamarindo a postcard-perfect destination, what many expats enjoy most is the instant sense of community they experience here. With a mix of locals, retirees, digital nomads, and surfers from around the world, people tend to be friendly and welcoming, and newcomers don't stay "new" for long. In addition to the ease and accessibility of air travel, this helps calm some of the common nerves before the big move.

For years now, Tamarindo has remained one of the most popular retirement destinations for North Americans not only in Costa Rica, but in all of Central America, and hopefully this overview provides a glimpse into the many reasons why.

Grecia, Costa Rica



One of the benefits of living in Costa Rica is the wide variety of climates available throughout the country. You can find just about any type of weather in *Costa Rica*, except snow. Those seeking year-long, spring-like weather look for towns in the country's temperate *Central Valley*, and the lucky ones find Grecia.

Sitting at 3,000 feet above sea level, the center of town has a consistent low to high range of 65 F to 85 F. If you're seeking cooler climates, head up one of the five mountain ridges just outside of town. These communities sit as high as 5,000 feet and can be 10 degrees cooler than the town proper. In addition to being just plain enjoyable, Grecia's weather ensures your electric bill will stay in check, as neither heating nor air-conditioning are necessary.

It's not just the climate that makes Grecia a standout. The town provides all the conveniences an expat would need: restaurants, several grocery stores, and plenty of clothing stores. There is even a small mall with shops, a food court, and a movie theater showing new releases. Health services are also well represented with a hospital, plenty of private doctors, and pharmacies.

Grecia's expats and locals alike enjoy Grecia's *feria*—the weekly farmers market where you can buy the freshest local produce, clothes, and coffee.

In the middle of the market is a *soda* (small restaurant) where friends can order a fruit drink and chat before venturing off in search of deals. It is not uncommon to find great prices on produce—like pineapples, three for \$2, or two pounds of potatoes for just \$1.50. Deals like these and the social aspect of the market make it a popular meeting place.

Another reason people love living in Grecia is its close proximity to other cultural and natural resources and amenities. Just a short 15-minute jaunt from town and you can be shopping for custom furniture in the artisan town of Sarchí, or hiking trails to beautiful waterfalls at Los Chorros Park. The capital city, San José, is just an hour away. Here you can take in a performance at the historic *Teatro Nacional de Costa Rica* (National Theater of Costa Rica), visit one of the many museums, or shop at one of the hundreds of stores along *Avenida Central*. Want to fly back to the States for a trip? No problem, the international airport in Alajuela is just a short 30-minute drive away.

The pace—combined with near-perfect weather, a great expat community, and proximity to natural and cultural activities—all make Grecia a great find.

North Pacific Coast, Costa Rica



Costa Rica's northern Pacific coast, also known as the Gold Coast, has been an expat haven for decades thanks to a dry and warm climate, beautiful beaches, and a laid-back lifestyle. In towns like Playa Flamingo, Playas del Coco, and Tamarindo, you have walkable seaside villages, expat enclaves where foreign residents of all nationalities have started new lives and, in some cases, businesses.

Surfers and sportsfisherman were the first to explore this region, but today visitors of all ages fall in love with the area...some deciding to call it home. There are plenty of amenities like world-class golf, high-quality medical care, stores full of imported items, top-notch restaurants, and much more.

The province of Guanacaste lures new residents with its beautiful coast, world-class surfing, dramatic ocean views, and endless opportunities for fishing, swimming, golfing, yachting, horseback riding, or just sunning yourself on the beach. A former fishing village, Playas del Coco is morphing into the major coastal hub of north Guanacaste. Its main road is paved and the airport at Liberia is only a short drive away. Shopping seems to get better every day and the atmosphere at night is lively. There is also a bank, clinic, and supermarket in Playas del Coco.

Those looking for a beautiful, unspoiled beachfront setting, as well as a sizeable community of expats, should find living in Playa Flamingo to be a good match. Originally called Playa Blanca, Flamingo has undergone careful development, producing luxury residences and a wide variety of essential services.

Retire on the North Pacific Coast, Costa Rica



New residents to Guanacaste come from North America, France, Germany, Italy, Argentina, and many other countries. All of which gives many parts of the province a cosmopolitan ambiance.

The area also has a recently expanded first-rate international airport (Aeropuerto Internacional Daniel Oduber Quirós near Liberia) and a top school (the Country Day School-Guanacaste in Brasilito). A new CIMA hospital (a branch of one of the best private hospitals in the capital, San Jose) near the airport is designed to include a heliport and a complex for 42 medical offices, six commercial spaces, a pharmacy, and a food court. Right now the hospital is operational, including an emergency room, with the medical offices and the satellite development still in process.

In Flamingo, there's also golf, world-class fishing, and an excellent marina. Located between Playas del Coco to the north and Tamarindo to the south, Flamingo is less than 50 miles from the Liberia airport. San José, Costa Rica's capital, is a five-hour drive away.

The homes and condos in Flamingo are clustered on a small peninsula jutting out into the Pacific. The rock rises steeply from the water, so you'll be living on the side of a hill. No big piece of property or large outdoor areas. But you get better views that way. The nearby community of Potrero offers homes on larger lots – and you can still walk to the beach.

In Tamarindo everybody knows everybody. Long-term expats number in the hundreds. It's a walkable little place—you can't stroll through town without stopping several times to talk with friends—and the “Main Street” is lined with shops, cafés, and restaurants run by Costa Ricans, Israelis, Argentinians, Italians, Americans, Canadians, and a dozen other nationalities.

Tamarindo is in the middle of one of the most popular tourist destinations in Costa Rica—but despite that, it offers small-town living. Life here is simple and laid-back.

In Sámara smaller hotels are the norm. But some good restaurants run by expats from all over the world have brought Mexican, Thai, Spanish, and other cuisines; you'll even find vegetarian, vegan, and organic options. And it's still a working fishing town. The town's fishing fleet, small open boats, head out into the bay and beyond—the day's catch can be bought right off the boat each afternoon as the boats come in.

Lifestyle on the North Pacific Coast, Costa Rica



Unlike the Central Valley, the sun shines nearly every day on the North Pacific Coast and it rains less often. It's also warmer, with temperatures usually in the high 80s or low 90s. That means the landscape isn't as lush as it is in most other areas of the country, but residents rarely complain.

Playa Flamingo is a quiet and private neighborhood. At the bottom of the hill there are a few hotels and a small all-inclusive resort. Next door is a shopping plaza with a car rental agency, some boutiques, and a few excellent restaurants. Around the corner is a tiny grocery store where you can get essentials.

Major shopping trips can be done in nearby towns like Potrero to the north, which also has a great fruit and vegetable vendor—look for the stand on the side of the main road into town. Fresh fish can be had from, who else but the local “fish guy,” who drives around town slowly in his refrigerated truck. Flag him down to buy tuna or mahi, just \$10 for two pounds. If you'd like, make arrangements for him to stop at your house each week.

In Tamarindo you can forget the drudgery of walking up and down the aisles of grocery stores full of expensive, processed and preservative-filled food. Side by side with the souvenir shops downtown are the small businesses frequented by locals. You can't buy everything in one place. And you're on foot. So you're forced to slow down and enjoy the place you live.

Like most small beach towns, Sámara is a place to relax and enjoy the sun, strolling on the palm-lined beach or enjoying the spectacular sunset each evening. It's low-key Bohemian. Tank tops and board shorts are the preferred dress. There are plenty of surfers attracted by the steady waves. And for those who prefer to stay on shore and admire the clear blue waters, there are several on-the-beach, your-feet-in-the-sand bars and restaurants.

Real Estate on the North Pacific Coast, Costa Rica



Real estate prices here are understandably higher than some other places in Costa Rica. You can easily spend several million dollars on an oceanfront estate, and houses with only a view of the sea are often nearly as pricey.

But property shoppers can find plenty of bargains by looking just a short distance from the coast, at condos, or even along the coast but away from the chic expat communities around Flamingo Beach and Tamarindo.

Here are some recent property examples:

- A two-bedroom house just 10 minutes from the beach near Villarreal (about five minutes inland from Tamarindo) was recently on sale for \$160,000. Also, in Villarreal is a modern one-bedroom condo for just \$114,000.
- A small house just six blocks from the beach in the Potrero/Flamingo area was recently for sale. The air-conditioned residence has two bedrooms, one bathroom, and a kitchenette and there's plenty of room for expansion. It's also close to schools and shops. Price: \$95,000.
- Lots of just under a quarter of an acre and less than a minute from the beach in the Tamarindo area were recently for sale. The sandy beach is swimmer-friendly, and nearby are plenty of opportunities for surfing. An 18-hole golf course is just a short drive away as are restaurants, banks, and a market. Price: \$150,000.
- Only a five-minute walk to Playa Hermosa, houses recently for sale have either three or four bedrooms and two or three bathrooms. On 8,072-square-foot lots, the houses feature granite counter tops and elegant wood cabinets. Among other amenities, the common area has a large pool, pavilion, barbecue, and a patio. Price: \$160,000.

With a roof deck that overlooks the ocean, a two-bedroom, two-bathroom condo, just a half a block from the beach at Tamarindo was for sale. The residence, which is air-conditioned and has a balcony, is located close to properties that cost up to \$2 million. Price \$175,000. (Other units sell for \$125,000 and \$215,000.)

Cost of Living on the North Pacific Coast, Costa Rica



Most American, Canadian, and European expats in Costa Rica spend much less money on day-to-day expenses than they do in their home countries. But because of a higher-priced colón and persistent inflation, the cost of living for expats in Costa Rica has recently been increasing at a rate that experts say is between 10% and 15% a year.

Sample monthly budget for a couple on the North Pacific Coast in Costa Rica:

	U.S. \$
Housing (rental of a furnished, two-bedroom apartment)	\$700
Utilities (including phone, electric, water, Internet, and cable TV)	\$250
Maid (twice a week)	\$40
Groceries	\$300
Maintenance and fuel for one car	\$140
Entertainment (two people dining out eight times a month at top restaurants or other entertainment)	\$250
Health care (four \$50 visits to a doctor per year for two people, divided by 12 months)	\$33
Total per month:	\$1,783

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- **Retire in The Central Valley, Costa Rica**
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- Costa Rica's fame as a retirement destination is richly deserved and in the Central Valley the climate is always pleasant.

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- Expats are attracted to Costa Rica for numerous reasons, which include the low cost of living, excellent health care, modern telecommunications infrastructure, beautiful beaches, rainforests, lush valleys, and cool mountains...not to mention the theaters, art galleries, and fine dining.

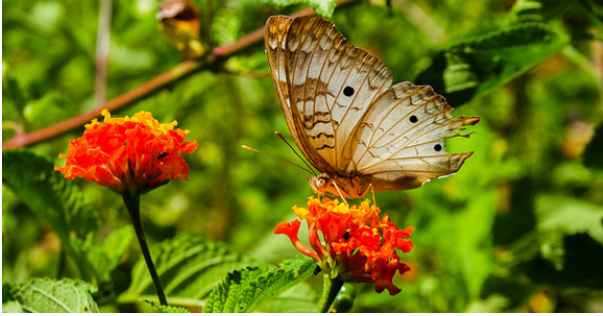
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- By almost any standard, Costa Rica has some of the best health care in Latin America. Not only that, but the country's public and private health systems are constantly being upgraded—new hospitals, new equipment, and improvements in staff training. San José, the country's capital located in the Central Valley, has the best public and private medical care in the country. This of course makes the Central Valley in particular a popular spot for retirees.

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Lifestyle in The Central Valley, Costa Rica



It's hard to beat the Central Valley when you're looking for a beautiful, friendly, and relatively inexpensive place to live. Nestled among forests, mountains, and farms are villages where expats have been living side-by-side with Costa Ricans for many decades. As a result, supportive communities have formed, providing schools, clubs, sports, and a huge range of cultural activities. This built-in expat community will leave you with plenty to keep you busy.

If you find it difficult to choose which climate you prefer, you will be glad to know that the mild temperatures of the Central Valley are just one hour by car from the closest tropical beaches of the Pacific Coast. Therefore, if you are looking for mountain living, but not willing to forego the beach, the Central Valley allows for both lifestyles.

As in many other parts of the country, expats in the Central Valley have the opportunity to socialize with local residents, who happen to be some of the most successful and best-educated people in Latin America. In some parts of the Central Valley you can find suburban communities like those in upscale parts of California or Florida, although the climate is far superior in the Central Valley. To the west of San José, you'll find rural areas where country estates overlook Costa Rica's stunning mountain ranges. Throughout the Valley there are historic towns that will remind you of another age—some of the most popular towns are Atenas, Grecia, Escazú, Heredia, and San Ramon.

The rich volcanic soil of the Central Valley has also made this an ideal spot for agriculture. Coffee plantations blanket the mountainside—gourmet coffee from this area is highly prized. And farmers line the roadsides with strawberries—a couple of bucks for a kilo.

Costa Rica is renowned for its Pura Vida lifestyle. The Central Valley, with its lush mountain ranges, exquisite coffee, and warm friendly locals offers the perfect lifestyle for those looking to slow down and enjoy life.

Real Estate in The Central Valley, Costa Rica



Real estate prices in Costa Rica and the Central Valley in particular remain reasonable. The most popular areas for foreigners are to the west of San José, including towns like Grecia, Atenas, San Ramon, Sarchi, Escazu, Santa Ana, Puriscal, and Ciudad Colon. But if you head east of the capital, you'll also find attractive towns and neighborhoods like San Pedro, Pinares, the Granadilla/Altamonte area, Curridabat, Tres Ríos, Barrio Escalante, the Orosi Valley, and Cartago.

Throughout the Central Valley you'll find quick access to first-rate private schools, restaurants, shopping malls, and excellent medical facilities. Real estate examples in the Central Valley include:

- A three-bedroom, two-bathroom, 1,900-square-foot home in the El Cajon area of Grecia. The property includes a large kitchen with a view of the valley, a sun room, and a large living room. Below the home is parking space and a workshop. The paved drive has an electric gate and the front yard has room for fruit trees and tropical flowers. Price: \$150,000.
- A 2,000-square-foot, three-bedroom, two-bathroom home in the Jardines del Beneficio neighborhood in Heredia. Covering two stories it also has a two-car garage and a terrace. The kitchen features granite countertops and other modern features. This house is close to shopping and five minutes from the National University. Price: \$185,000.

To the west, not far from Escazú, are the Rohrmoser, Pavas, and Sabana neighborhoods. Once they were separate villages, but now they're essentially part of San José. Embassies of several countries, including the U.S., are located in this area. An example of a property for sale in this area would be:

- A modern, 1,100-square-foot, loft-style condo with one bedroom, two bathrooms, and a garage. It's located in the Altos de Horizonte subdivision, which has a community park and tennis courts. Price: \$145,000.

Cost of Living in The Central Valley, Costa Rica



One of the reasons that many expats continue to flock to the Central Valley is the reasonable cost of living that is still available.

Here is a sample monthly budget for a couple:

	U.S. \$
Rent (furnished, two-bedroom home)	\$500
Utilities (including phone, electric, water, Internet, and cable TV)	\$200
Groceries	\$300
Maid (once a week)	\$40
Clothing	\$70
Entertainment (two people dining out eight times a month at top restaurants or other entertainment)	\$250
Health care (four \$50 visits to a doctor per year for two people, divided by 12 months)	\$33
Total per month:	\$1,533

Travel in Costa Rica



Things to Do and See While Traveling in Costa Rica

When you *travel in Costa Rica*, you'll know you've found paradise, and so have an incredible variety of plants and animals. In fact, even though Costa Rica is only about the size of West Virginia (only 0.05% of the world's landmass) about 6% of the known species of plants and animals in the world can be found there. It's due in part to its many micro-climates. There's tropical Pacific coast, the slightly cooler Caribbean coast, the year-round temperate Central Valley, the plateau regions, and forest-covered mountains. Luckily, the government and private landowners have recognized the unique nature of Costa Rica, designating nearly 25% of the land in the country as national park or private reserve.

The country has a rainy season from May to November. For most of the season there is sun in the morning and showers in the afternoon, followed by clear evenings. During September and October, considered the height of the rainy season, you can see all day showers. The dry season runs from December to April and usually you won't see any rain at all during this period.

Costa Rica's incredible geographical and natural variety has made it a pioneer in ecotourism, and Costa Rica is the perfect destination for windsurfing, board surfing, snorkeling, deep sea fishing, reef diving, cycling, ziplining, spelunking, and more.

If urban life is more your scene, Costa Rica's big cities, especially San José, the capital, and its suburbs, have all the fun and culture you'd expect in a modern city, from theaters, art galleries, and national and international performers to excellent shopping and dining to exciting and varied nightlife.

Activities for the Adventurous Costa Rica Traveler

Cycling & Hiking: Costa Rica has a number of bike and hiking trails that crisscross the country. Whether you're into slow treks, leisure cycling or rugged biking, the country's trails will treat you to breathtaking sights that include rivers, volcanoes, plantations, waterfalls, hot springs, and more.

Surfing: It was this sport that first put Costa Rica on the map for adventure travelers. You'll find consistently good waves all up and down the Pacific coast, with a few good spots on the Caribbean too. There are expert level waves but also good areas for beginners. Surf schools are in just about every seaside town popular with visitors.

Sport Fishing: Ready for a Hemingway-style battle with a swordfish or marlin? You can get it on Costa Rica's Pacific coast, which is a mecca for fisherman. Several marinas (Quepos, Golfito, and Playa Herradura, among others) provide the perfect home-base for offshore adventures to catch billfish, tuna, mahi mahi, snapper, and more.

Horseback Riding: Horseback riding is a favorite tourism pastime in Costa Rica, giving you quiet access to some of the country's most stunning natural beauty. Both day and overnight trips are available in several regions of the country, depending on whether you feel like a beach, mountain, or forest ride.

One tour takes you from the town of La Fortuna to the Fortuna waterfalls in the rainforest overlooking the town. You'll get a wonderful view of Arenal Volcano, leave the horses on a hill and descend on foot along a forest path to the falls plummeting 200 feet into a deep pool, where you can take a cool dip.

Canopy Tours: One of the most popular activities in Costa Rica is the cloud forest canopy tour, also known as ziplining. You can take a traditional ride, the kind you've seen on TV where you're strapped in a harness and zoom along a cable at high speed from one treetop platform to the next, or you can try the aerial gondola rides, which are much slower and allow you to sit comfortably. Either way, keep your eyes peeled for forest wildlife, which you'll be able to see in their natural habitat. There's been a proliferation of canopy tour companies in the country, so be sure to choose a well-established one with good safety practices. Some of the best canopy tours in the country can be found in the Lake Arenal region and the Monteverde cloud forest.

Tourism in San Jose

Located in the country's central valley, the nation's capital and surrounding suburbs are home to just over a million people. There's plenty to do in this thriving modern city. You can see what's happening at the University of Costa Rica, take in the architectural beauty of the National Theatre, or museum-hop among the Gold, Jade, Costa Rican Art, National, and other art and natural history museums. Enjoy the fine dining, and stick around for the city's exciting nightlife.

Shopping is more like treasure-hunting at the Central Market, a busy open-air market where you'll find fresh produce and unique local crafts. The city's shops feature all your favorite amenities and brands.

The Melía Cariari Golf Course, a designer championship course at the Melía Cariari Hotel, offers exceptional golfing and hosts pro and amateur events regularly.

Traveling to Other Costa Rican Destinations

Cartago:

This interior province includes the Reventazón River valley and its surrounding mountains to the north and south. The historic city of Cartago was established in 1563 by the Spanish conquistador Juan Vásquez de Coronado. The original settlement, a little distance southwest of the city, flooded so often that it was known as the “City of Mud” and was moved in 1572.

The first church in Costa Rica was built during the 1560s in the Valley of Ujarrás near the Reventazón River. Although the church was abandoned after damage from an earthquake in the early 1900s, its ruins have been declared a national monument.

The Basilica of Our Lady of the Angels is a national religious shrine, to which thousands of pilgrims travel to on foot each year. This pilgrimage coincides with the feast day of the *Virgin of the Angels* on August 2, which marks the miraculous appearance of a small carved image of the virgin mother to a local girl in 1635. The church was built on the actual site, and the rock on which the statue appeared can be seen in a crypt near the church’s altar.

Alajuela:

A short drive from San José is this north central region, a nature lover’s must-see. It includes one of the last intact dry tropical forests of Central America, alternating with open savannah backed by a volcanic mountain range, including Arenal—an amazing 5,000-foot cone volcano. To the east of the volcano is the pristine 33-square-mile Lake Arenal, which is not marred by development. The lakeshore road features many eco-lodges and boutique hotels, art galleries, and lake-view restaurants. The area is also home to the incredible Monteverde Cloud Forest Biological Reserve, where tourists can experience unique wildlife first-hand. Bird watchers especially flock to this region for the variety of tropical species.

For a more active commune with nature, there’s horseback riding, white water rafting, or mountain lake windsurfing, and on the province’s eastern edge, you can hike through the lush forest to a volcanic summit in the Rincon de la Vieja area for a breathtaking view of the alluvial plain below.

Guanacaste:

When you’re done with your bird watching or forest hike in Alajuela, you can make your way west to the north Pacific region of Guanacaste, one of the country’s hottest spots for expats who have moved or [retired to Costa Rica](#). Some of the country’s best beaches are here, and many expats have built beach houses and retirement homes here. The area is so popular that the country’s second international airport, in the provincial capital Liberia, offers daily direct flights from North America.

In spite of the area’s popularity, you can still find long stretches of untouched sandy coastline to explore. If you don’t want a permanent home here, you can settle in at one of the region’s beachfront resorts such as the Four Seasons Resort Costa Rica at Peninsula Papagayo. The resort’s buildings are designed by a local architect

influenced by the wildlife in the area, and the golf course was designed by Arnold Palmer. You can also explore the bustling beach towns like Tamarindo or Playas del Coco, which feature beach bars, international restaurants, and accommodations for every budget.

The Guanacaste region is one of the driest in the country, often compared to west Texas. Like Texas, this area is home to cattle ranches, so you may get to see hump-backed savannah cattle roaming the region or looking for shade under the umbrella-shaped Guanacaste trees, for which the region is named.

The Pan-American Highway (Highway 1), quite a scenic drive itself, cutting northwest through Guanacaste to the Nicaraguan border, is a major route for travel through these regions.

Monteverde Cloud Forest Biological Preserve:

Originally settled by Quakers from the U.S. looking for a utopian paradise after the Korean War, most of Guanacaste province is tropical forest with constant mist or cloud cover at the forest's canopy, making it a perfect lush, humid environment for wildlife of all kinds, including some that can't be found anywhere else on the planet. The best place to see them is the Biological Preserve.

The Preserve is arguably one of the country's most renowned destinations, where you can trek through the forest on a number of easy, well-maintained trails. Watch for some of the forest's 400 bird species (30 kinds of hummingbirds), 490 butterfly species, 100 species of mammals, tens of thousands of insect species, and 2,500 plant species (420 orchid species alone) as you marvel at the glittering light filtering through the canopy.

Explore the cloud forest on your own, take one of the many guided day tours, or backpack in and stay—you'll need more than one day to take it all in—in one of the preserve's huts for about \$3.50 per night per person (plus daily park entrance fees, plus \$20 per group for a required guide).

Tortuguero-Colorado Canals:

Located in the country's northeastern Caribbean region, this area includes the Barra del Colorado National Wildlife Refuge and Tortuguero National Park. It's a floodplain of amazing, interconnected canals, waterways and lagoons. One of the rainiest areas in the country, you can travel through the region by boat, canoe, or kayak, visiting such beautiful spots as Cano Palma and Penitencia Lagoon. The region's lush cloud forest makes it a favorite spot for canopy tours, as well. On the coast is a large national park that protects the beaches favored by nesting sea turtles. Lodges in the tiny town of Tortuguero (reachable by plane or boat only) offer guided tours, meals, and accommodations as package deals.

Manuel Antonio:

If it's your first time visiting Costa Rica, a can't-miss spot is Manuel Antonio. The town is made up of buildings found on either side of a two-lane road that snakes along cliffs and through the jungle. Many hotels, bars, and restaurants are perched on the hillside, offering panoramic views of the rainforest and Pacific Ocean. Don't miss sunset!

A major attraction to this area is the Manuel Antonio National Park, the most visited in Costa Rica. It's a rainforest set on the water, with pristine white-sand beaches (don't forget your swimsuit). You'll see four different species of monkeys, toucans, three- and two-toed sloths, and much more wildlife.

Beachfront Property in Costa Rica



Find Your Dream Beachfront Property in Costa Rica

Mostly, coastal property is untitled in [Costa Rica](#) because the ownership and possession of the shoreline is governed by the Maritime Zone Law (*Ley Sobre la Zona Maritimo Terrestre*) which restricts the possession and ownership of beachfront property.

By law, the first 200 meters of beachfront starting at the high-tide markers is owned by the government. Of the 200 meters, the first 50 meters are deemed public zones (*Zonas Pùblicas*), and nobody may possess that area.

On the remaining 150 meters, referred to as the Restricted Zone (*Zona Restringida*), the government will lease the land to private individuals or corporate entities. This arrangement is known as a concession.

Before conferring the concession, the law mandates that the beach area have the high-tide markers in place.

The Maritime Zone Law imposes restrictions on foreign ownership (generally to get a concession you have to be a legal resident) or possession of beachfront property so careful research is always required when considering an investment in beachfront property in [Costa Rica](#).

All this means that when you are looking at beachfront property, whether a home or condo, it is vital to do your due diligence. Find out whether the property is titled (which is rare) or concession land, as well as any restrictions on ownership for foreigners and any special procedures. An attorney in Costa Rica familiar with real estate matters will be your best resource for this research.

One of the draws of the country is that you can still buy an established home on or near the beach for much lower prices than a comparable home in Florida or California. A condo—a studio—within a few minutes' walk of the beach may cost as low as \$28,000 in a popular expat area, with two-bedrooms going for \$70,000 and up. For condos in buildings right on the beach, expect to pay \$225,000 and up in well-developed tourist destinations. Homes on the beach start at around \$100,000 in out of the way locations, with properties in established areas running \$250,000 and up.

Homes on the Pacific coast are generally more expensive than homes on the Caribbean. Keep in mind that true beachfront, titled property, is rare in the country. Some of those popular expat areas where it is possible to get title on the water are Jaco, Esterillos, and Playa Hermosa on the central Pacific coast. There are some properties that have been grandfathered in and given beachfront title. But never assume that just because there is a home on the beach for sale that it is titled.

Purchasing procedure for Property in Costa Rica

As a general rule, don't delay in making an offer once you find the property you want to buy. The market in [Costa Rica](#) is simply too strong to wait. On the other hand, don't buy property you haven't actually visited. No matter how much research you do—talking with knowledgeable friends, looking at pictures, or getting information from the internet—never buy from a developer or individual unless you've actually visited the condo, house, or land. It is often a good idea to rent in a location first for several months so you can get to know the neighborhood, town, and region before you commit to buying.

Buy only what you see—not what a developer or real estate agent may promise. Many developers, for example, talk about plans for new roads, clubhouses, golf courses, or marinas. But a lot can go wrong, even with the best developments. To protect yourself, don't figure tomorrow's features into the price you offer today. Also, check to make sure the developer has water permits and construction permits approved and in hand. The government has restricted these permits in recent years to slow development in certain areas.

As you would do when buying property elsewhere, don't hesitate to ask for a reduction in price if parts of the house are in disrepair or look as though they may need repairs in the near future. In [Costa Rica](#), ask for a discount—perhaps as much as \$2,000—if the residence lacks a telephone. New phones are difficult to get. But cellphone service is reliable and widespread and Skype and MagicJack (phone services using high-speed internet) have made long distance plans nearly obsolete, so most expats have no problem living without a local home phone.

Rolodex: Contacts in Costa Rica



Hotels and Resorts

Cristal Ballena: www.cristal-ballena.com

Hotel Mariposa (Manuel Antonio): www.hotelmariposa.com

Pachira Lodge (just outside Tortuguero National Park): centralamerica.com/cr/hotel/pachira.htm

Sueno Azul Resort: centralamerica.com/cr/hotel/suenoazul.htm

Arenal Kioro (Volcan Arenal area): centralamerica.com/cr/hotel/kioro.htm

Costa Rica Marriott (San Jose): centralamerica.com/cr/hotel/marriott.htm

A directory of Costa Rican hotels with price and amenity ratings: centralamerica.com/cr/hotel/index.htm

Travel and Visitor Information

U.S. Embassy/Costa Rica, San Jose: sanjose.usembassy.gov

The Original Canopy Tour: www.canopytour.com

Wali Tours: He provides tours and driving services, has good minivans, and is safe and a good value. Plus, he speaks some English—enough to get by. Warner Hidalgo Hidalgo, *email:* lizmercanova@racsaco.cr; *tel* +(506)8399-7789

Real Estate

See: www.pathfinderinternational.net (IL's preferred real estate advertiser) for information on real estate in Costa Rica.

Other Useful Contacts

Association of Residents of Costa Rica, Box 1191-1007 Centro Colón, San José; tel. +(506) 4052-4052; email: arcr@casacanada.net; website: www.arcr.net. There's hardly an expat in the country who doesn't know of the Association of Residents of Costa Rica. The ARCR is a non-profit arm of Casa Canada, a company that sells a wide range of services to foreigners who live in Costa Rica or who are considering a move to the country.

Canadian Club of Costa Rica (Asociación Canadiense de Costa Rica); email: club_president@canadianclubcr.com; website: www.canadianclubcr.com. This group emphasizes networking, social activities, and charitable works. Among the activities are monthly luncheons and periodic parties like the ones on Christmas and Canada's Thanksgiving Day (the second Monday of October).

Newcomers Club of Costa Rica; tel. +506 2416-1111; email: costaricaporo@yahoo.com; website: www.newcomersclub.com/cr.html. This is a small women's group. It's an organization that can put members in touch with local residents, both Costa Rican and expats. The Newcomers Club sponsors many kinds of activities, including shopping trips, cooking lessons, lunches and dinners, tropical gardening lessons, and Spanish book clubs.

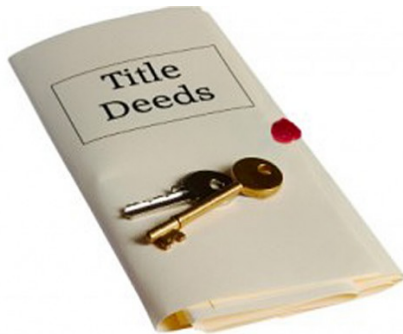
Try our new Facebook page dedicated to retiring, investing and living in Costa Rica. This is a great place to meet other like-minded, Costa Rica-bound expats and get advice. www.facebook.com/internationalliving.costarica

Embassies and Consulates

American Embassy: at the intersection of Avenida Central and Calle 120 in the Pavas Section of San José; tel. (506)2519-2000 and for emergencies at +(506)519-2280, +(506)519-2279 and +(506)220-3127; website: <http://sanjose.usembassy.gov>. The embassy website has a link to a directory of attorneys in Costa Rica.

Editor's Note: This is just a partial list of *International Living's* contacts in Costa Rica, provided to you free of charge. We have included many more contacts in *IL's Escape to Costa Rica: Everything You Need to Know to Retire Better, Invest Well, and Enjoy the Good Life for Less*. [See here for more information.](#)

Costa Rican Title Insurance



Costa Rica has little restrictions on the ownership of property but does, however, have a complex legal system that governs the ownership of property and the transfer of titles.

Don't be scared off by the complexity of it though, because many excellent attorneys specialize in streamlining the process for comparatively modest fees.

Yet even after your lawyer assures you that the title to the property you plan to buy is clean and valid, it's still wise to take out title insurance.

Mistakes do happen, especially when dealing with government bureaucracy and, of course, after mistakes happen there's often little you can do unless you have a good title policy. If you do, you can make your claim directly to the insurer who then takes up your case.

When you buy a title-insurance policy for foreign real estate, be sure that it covers these threats to title:

1. Ownership issues – what if the property isn't really yours?
2. Liens, mortgages, contracts, options or other encumbrances on the title.
3. Fraud and forgery issues, including those that might have resulted from undue influence, duress, incapacity or impersonation.
4. Rights of access to and from the land and covenants limiting the use of the land.
5. Transfer problems, such as unauthorized conveyances by a corporation, partnership, trust, limited liability company or other legal entity, or one derived through defective judicial proceedings.
6. Documentation disputes, such as the invalidity of a document executed under an invalid power-of-attorney, or one improperly executed or recorded, or one with an erroneous or inadequate legal description of the land.

The good news is that title insurance is affordable. It usually only amounts to 0.5% of the purchase price – and often less

Why Costa Rica?



Why Should You Consider Costa Rica?

Costa Rica's fame as a retiree destination is richly deserved. You'll find the tropics along the Pacific and Caribbean coasts, while most of the mountainous Central Valley is temperate year-round—no AC needed. If you find it difficult to choose which climate you prefer, you will be glad to know that the mild temperatures of the Central Valley are less than two hours by car from the tropical beaches of the Pacific coast.

This is why more than 20,000 U.S. expatriates already live in Costa Rica, enjoying one of the highest standards of living in Central America. Many live in well-established expat communities throughout the country.

Expats are attracted to [Costa Rica](#) for numerous reasons, which include the low cost of living, excellent low-cost healthcare, modern conveniences like high-speed internet, laidback living...not to mention the movie theaters, art galleries, and fine dining in the large cities.

Tucked between [Nicaragua](#) to the north, Panama to the south, the Pacific Ocean to the west, and the Caribbean Sea to the east, Costa Rica may truly have it all: a year-round tropical climate, modern cities, Caribbean beaches, Pacific coastline, rainforests, lush valleys, and mountains.

Costa Rica is a middle-income, developing economy, with a tradition of democracy. The life expectancy at birth here is one of the world's highest—outstripping both the U.S. and the U.K., in fact. Thanks to its long history as a destination, tourist facilities are extensive. And because English is a second language for many Costa Ricans, the country feels visitor-friendly.

And, of course, the weather is simply made for leisure. The dry season is December to April; the rainy season is May to November. As you would expect, it's cooler in the highlands. The higher in elevation you go, the cooler the average temperatures.

Costa Rica is a nature-lover's dream. The country has a progressive approach to conservation, which ensures that its jungles, coasts, wetlands, and other environments with their renowned biodiversity, continue to be home to a truly mind-boggling assortment of species, from birds to butterflies, monkeys to wild cats, and hothouse flowers. Sea turtles nest along both coasts. Have you ever heard of a more enchanting place?

Costa Rica Fact File



Costa Rica Information

Population: 15,654,411 (July 2014 est.)

Area: 19,730 square miles (51,100 square kilometers). Slightly smaller than West Virginia.

Capital City: San Jose

Time Zone: UTC-6 (1 hour behind Washington, DC during Standard Time)

Location: Central America, bordering both the Caribbean Sea and the North Pacific Ocean, between Nicaragua and Panama.

Climate: Tropical and subtropical; dry season (December to April); rainy season (May to November); cooler in highlands.

Currency: Costa Rican Colón. Costa Rican colones (CRC) per US dollar – 539.3 (2014 est.)

Language: Spanish (official), English

System of Government: Democratic republic

Head of State: President Luis Guillermo SOLIS Rivera (since 8 May 2014)

Telephone Country Code: 506

Electricity: 120 volts

Religion: Roman Catholic 76.3%, Evangelical 13.7%, Jehovah's Witnesses 1.3%, other Protestant 0.7%, other 4.8%, none 3.2%

Life Expectancy at Birth: 78.4 years

Exports: \$9.756 billion (2015 est.)

Imports: \$15.44 billion (2015 est.)

Gross Domestic Product (Purchasing Power Parity): \$74.09 billion (2015 est.)

GDP per Capita: \$15,500 (2015 est.)

Inflation Rate: 1.1% (2015 est.)

Source: CIA The World Factbook

Costa Rica Visa Residence Information



Obtaining Your Visa or Residence in Costa Rica

Citizens of the U.S. and Canada do not require a visa to enter [Costa Rica](#). An immigration validation will be stamped into the passport upon entry, and this provides proof of legal status in the country. Your passport should be in good condition; Costa Rican authorities may deny entry if the passport is damaged. You must also provide proof of onward travel out of Costa Rica within 90 days, the amount of time your “tourist visa” is valid. This could be your return plane ticket or a ticket to another country. If you would like to stay longer, you must leave Costa Rica and re-enter. You can do this by flying back to your home country or by traveling to the land border with Nicaragua or Panama.

Residence applications are processed by the Costa Rican Department of Immigration (*Dirección General de Migración y Extranjería*), which is governed by the Ministry of Public Security and Police (*Ministerio de Gobernación, Policía y Seguridad Pública*).

All applications for residence must be filed in your country of origin, through your local consul, or directly with the Department of Immigration in San Jose. It is recommended you also hire an attorney in Costa Rica to handle your residence application, especially if you don’t speak Spanish.

The Department of Immigration states that it “favors applicants that can demonstrate that they will provide a financial benefit and contribute to create employment for Costa Rica citizens either in the form of direct investment or indirect investment.” “Direct” investment refers to direct investors and entrepreneurs, while “indirect” investment refers to *Pensionado* and *Rentista* visas.

Though Costa Rica’s immigration laws changed in 2010, they still offer prospective residents a wide range of options. You don’t have to make an immediate decision on your residency status. You can renew your tourist visa as needed by making “border runs.” But if you plan to live in Costa Rica long term it is best to seek residence.

Here are some of the more popular visa options:

- ***Pensionado Program***: It requires proof that you have at least \$1,000 a month in income from a pension, Social Security or other retirement plan. You won’t be able to work as an employee in Costa Rica, but you can own a company and receive dividends from it.

- **The *Rentista* Program** is for people without fixed retirement income. It requires proof of \$2,500 monthly income for at least two years or a \$60,000 deposit in a Costa Rican bank approved by immigration authorities.

If you want to invest at least \$200,000 in Costa Rica in a business or commercial or residential property (including your home), you can become a resident under the *Inversionista* Program, which applies only to investors, not their families.

The Economy in Costa Rica



Prior to the global economic crisis, [Costa Rica](#) enjoyed stable economic growth. The economy contracted 0.7% in 2009, but resumed growth at more than 3% in 2010.

While the traditional agricultural exports of bananas, coffee, sugar, and beef are still the backbone of commodity export trade, a variety of industrial and specialized agricultural products have broadened export trade in recent years. High value added goods and services, including microchips, have further bolstered exports.

Tourism continues to bring in foreign exchange, as Costa Rica's impressive biodiversity makes it a key destination for ecotourism. Foreign investors remain attracted by the country's political stability and relatively high education levels, as well as the fiscal incentives offered in the free-trade zones; and [Costa Rica](#) has attracted one of the highest levels of foreign direct investment per capita in Latin America.

Poverty has remained around 15%-20% for nearly 20 years, and the strong social safety net that had been put into place by the government has eroded due to increased financial constraints on government expenditures. Unlike the rest of Central America, [Costa Rica](#) is not highly dependent on remittances as they only represent about 2% of GDP.

The U.S.-Central American-Dominican Republic Free Trade Agreement (CAFTA-DR) came into force on 1 January 2009, after significant delays within the Costa Rican legislature. CAFTA-DR will likely lead to increased foreign direct investment in key sectors of the economy, including the insurance and telecommunications sectors recently opened to private investors. President Chinchilla is likely to push for fiscal reform in the coming year, seeking to boost revenue, possibly through revised tax legislation, to fund an increase in security services and education.

Labor force: 2.268 million. This official estimate excludes Nicaraguans living in Costa Rica (2015 est.)

Labor force by occupation:

- Agriculture: 14%
- Industry: 22%
- Services: 64% (2006 est.)

Exports: \$9.756 billion (2015 est.)

Export commodities: Bananas, pineapples, coffee, melons, ornamental plants, sugar; beef; seafood; electronic components, and medical equipment.

Imports: \$15.44 billion (2015 est.)

Import commodities: Raw materials, consumer goods, capital equipment, petroleum, and construction materials.

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Renting in Costa Rica



At *International Living*, we always recommend that you rent before you buy. Before you plunk down money on a house or condo in a new place, stay awhile and see if it suits your needs. You might find that although you always dreamed of living on the beach, you discover after a few months that you find the heat and humidity uncomfortable. So you move to the mountains of the Central Valley, which has a more temperate climate. Or you might discover that you prefer one town—or neighborhood—over another. If you buy, it's much harder to make the transition.

Start your search for a rental on the internet. You'll find plenty of websites out there. Avoid sites that promote short-term vacation rentals, which can be pricey. Real estate agents in [Costa Rica](#) often offer rental properties, so focus your search on real estate sites and the section on "long-term" rentals, which generally means a lease of between three and 12 months.

Rentals come both unfurnished and furnished. And keep in mind that unfurnished can mean there is no refrigerator or washer/dryer. And furnished rentals often come with all the furniture, as well as bed linens, plates, cutlery, and more—totally turn-key. Be sure to find out the status of homes you are interested in so you don't ship down or buy items you don't need.

The classified section of online local newspapers is also a good source (especially to get a feel for prices). Locals and expats in an area you're interested in also make great sources for rental deals. So be sure to network on the ground and let people know you're searching for a rental.

When speaking with an owner or property manager, keep in mind that the monthly price is negotiable. Don't hesitate to haggle a bit and ask for a price reduction. Or perhaps they'll throw in the utilities, weekly maid service, or some other extra. It never hurts to ask.

To give you an idea of prices, here are some examples of rentals in Costa Rica:

- A two-bedroom, in the jungle near You're a quick drive from the beach, and you'll be surrounded by wildlife. You also have access to a community pool. **Rent: \$500 per month.**
- In Grecia, in the Central Valley, there's a two-bedroom, two-bathroom home for rent. It features hardwood and stone accents, and the property is full of fruit trees. Enjoy views of the surrounding mountains and valleys. **Rent: \$800 per month**

In Arenal, is a furnished two-bedroom home with a lakeview. There is a community pool. And it's just a few miles from Nuevo Arenal, a town with everything you need for daily living. **Rent: \$1,000 per month.**

Working in Costa Rica



Getting a work visa

In order to work in Costa Rica, you must either be a citizen of the country or have legal Permanent Residency. With other residency options (*rentista*, *pensionado*, etc.), you can own a business but *you cannot work in that business*. Your responsibilities must be limited to management of the business. Your responsibilities must be limited to management of the business. Although with small businesses like cafés or B&Bs this is a gray area and most expats are able to be hands-on.

If you are highly skilled in an area where that job *cannot be filled by a Costa Rican*, your employer can apply for a work permit for one year, but this can be very difficult to get. These laws are designed to protect workers here from foreigners who would take jobs that would otherwise be filled by a Costa Rican. Sometimes multinational companies with operations in Costa Rica will bring executives or trainers from North America to work. But this is rare.

For these reasons, most expats either start a business or work online in some capacity. And that business doesn't necessarily have to be a bricks and mortar restaurant, shop, or hotel. Many work as wedding planners, surf instructors, photographers... Some have their own online businesses, others are freelance writers or graphic designers. With online jobs you have the advantage of being paid in dollars and living in a lower cost of living location. Many take advantage of their portable income by having a flexible schedule—more time to enjoy the beach or a hike in the rainforest—and take the opportunity to travel throughout the country, the region, and the world.

Setting up your own business

For information on setting up your own business in Costa Rica, see the [Costa Rica Embassy website](#). You'll also find great advice on how to work abroad as well as many stories of people who have done just that from our *Fund Your Life Overseas* postcards [here](#).

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Living in Tamarindo, Costa Rica



Millions of people each year are attracted to the beautiful beach towns Costa Rica has to offer. Yes, millions. While the population of the Central American gem is around 4.8 million, Costa Rica attracted a record 2.66 million tourists in 2015 alone, many of whom headed to the beach.

Amongst the top beach destinations in the land of *pura vida*, nestled in the Guanacaste province of the Nicoya Peninsula along the country's northern Pacific coast, is Tamarindo.

Visiting Tamarindo is a trip to paradise. So much so that many who visit decide to return to live there.

Extending just over two miles, from one end at the mouth of the Tamarindo estuary to the other end where a point formed from volcanic rock separates Tamarindo from its neighboring Playa Langosta, the crystal sand, palm tree-lined beach is postcard quality with its pristine blue and turquoise waters. Drawing sunbathers, yogis, beach volleyball, soccer players, and surfers of all skill levels, this bustling town offers plenty to do for those seeking an active beach lifestyle.

One of the most developed beach towns in the region, living in Tamarindo has become increasingly more convenient over the past decade. Not only will you find a plethora of hotels, restaurants, bars, surf and tourist shops driving the local economy, but you'll find most of your everyday needs are easily met also. Tamarindo offers a few different small grocery stores within walking distance of the residential areas, a branch of each of the country's major national banks, shipping and business services including printing, scanning, and faxing, and a sizable *feria* (farmers' market) every Saturday morning.

While the town has developed in recent years, living in Tamarindo will still provide you with the harmony of unobstructed nature and a consistent climate. Surrounded by areas of unique, subtropical dry forest, mountains, and mangroves, the region has been hailed for its conservation efforts, including the protection of nearby sea turtle nesting sites.

A typical day may involve waking to the sound of howler monkeys and walking along the shoreline as the sun heats up the day and the fresh ocean breeze rolls through to keep you comfortable. Whether still working or retired, you're sure to adopt what's affectionately known as "Tico time." Living in Tamarindo will provide you

with a sense of relaxation and relief from the hustle and bustle much of the rest of the modern world has become engulfed in.

It's common for many people to walk or ride bikes and scooters around town; on your way to anywhere you're likely to run into friends and neighbors who will always pause to say hello. The small town vibe lends itself naturally to a friendly atmosphere.

If you're interested in buying property, the real estate options you'll find in Tamarindo cover a wide realm of possibility for comfortable beach living. It is still possible to buy a one- or two-bedroom condo within walking distance to the beach for less than \$150,000. Quality property in a great location can be found for less than \$50,000 if you prefer to harness your creative energy and build your own piece of paradise. Most expats find it possible to live comfortably on \$2,000 or less per month.

Where in a past life you may have met friends for brunch or for a drink at a local pub, living in Tamarindo will quickly and pleasantly introduce you to the world of "sunsetting," the most common destination for friends to meet up and visit. There isn't a bad seat in the house and every night the sun puts on a unique show offering some of the world's most beautiful sunsets, perfectly framed over the water and amongst the sailboats, catamarans, and fishing boats that anchor each evening in the bay.

To live in Tamarindo is to live in a place that offers a warm and sunny climate every single day, and where locals enjoy the crisp refreshment of the rain when it comes. Tamarindo is a place surrounded by the beauty of nature, and by other people who appreciate it as much as you do. Here, you'll move at a slower pace and mold your lifestyle exactly the way you choose.

Real Estate in Tamarindo



While the real estate market in [Tamarindo](#) followed a similar trajectory to the U.S. in recent years, equally suffering during the proverbial bursting of the real estate bubble in 2008 (and the recession that followed), recovery has been steady since 2010 and Tamarindo's market has arguably never been stronger.

As Tamarindo continues to gain international notoriety as one of the most popular beach destinations—not only in Central America, but in the world—the state of the housing and rental market reflects such fame and good fortune.

An increase in demand has certainly begun to drive prices upward, however buyers interested in beach living are still finding far better value than comparable properties in Florida or California, for instance.

Property laws in [Costa Rica](#) are foreigner-friendly. You don't need to live in the country or be a legal resident to own property and hold the same rights as a native. The low property tax rate is also a major draw for investors interested in beach community properties; you're looking at a rate of just 0.25% of the registered property value. Even for high-end, luxury properties, while there's a separate tax rate, it still falls far below North American rates at only 0.55%.

In beach communities like Tamarindo, the biggest caution is probably Costa Rica's unique Maritime Zoning Laws. No one can own property within 50 meters of the ocean, and for the following 150 meters, these laws permit development only under government "concession." What does this mean? Someone can build and develop on this land, but they won't have the title, and only foreigners who have lived in Costa Rica for at least five years have the option to be majority owners in this type of land. Working with an attorney who knows the current Maritime Zone regulations and their implications for any given property is crucial, particularly if you're planning to buy oceanfront property.

Aside from sometimes tricky zoning and permit regulations, buying a home in Costa Rica will actually be relatively easy, especially compared to the process most North American expats are accustomed to. The only

caveat? Financing is virtually non-existent, and by and large the vast majority of real estate transactions take place on a cash-only basis. So while you may be able to find a great property value in Tamarindo, keep in mind that you should be prepared with the full purchase price up front, in cash. Due to this fact, it's also important to keep in mind that if you've purchased property here and then try to sell, often times the process will take longer, simply because you're waiting for a buyer with cold hard cash. The up side? You have a nice lump sum when you are matched with a buyer, and homeowners in recent years have seen great return on investment. Homes on average are increasing 6% to 8% in value per year.

Here are some sample properties on the market in Tamarindo:

A two-bedroom, two-bathroom condo in a gated complex with 24-hour security in the heart of Tamarindo, within walking distance to everything in town, and about three blocks to the beach. Just steps from the pool, this condo offers a unique combination of Central American charm with elements like custom wooden door frames and a staircase, but also modern must-haves such as granite counter tops. Price: \$135,000.

If a stand-alone home with outdoor space is on your wish list, you can buy a 1,000 square foot, two-bedroom, two-bathroom home; outfitted with a lushly landscaped private terrace and yard, abounding with indigenous tropical flora, for \$299,000. The best part? This home is just a few steps from Tamarindo beach, and less than a mile to the center of town. You'd be hard pressed to find a comparable property this close to the beach in Florida's most popular beach towns for less than \$1 million.

"Living large and luxury." If this sounds like the ideal tagline for your tropical dream home, you can find a three-bedroom, four-bathroom, custom built home, complete with an infinity pool and an ocean view. Watch the sun rise and set over the Pacific ocean from your Jacuzzi tub, or enjoy spotting tropical birds and howler monkeys in your private, tropical gardens. Fully furnished and outfitted with the finest decor, finishes, fixtures, and latest modern amenities, this oasis is a walkable distance both to town and the beach, and is listed at \$489,000.

The single most important piece of advice for scouting real estate in Tamarindo is to link up with a reputable and experienced realtor. Because of the real estate demand here, there are countless agents you could work with, but not all will deliver the same caliber of knowledge as those who have worked in the market for many years and know it inside and out. Network, ask for referrals, and consult as many previous clients as possible to properly vet a realtor's reputation and capabilities.

You should visit Tamarindo, rent for a while, and scout properties in person. Real estate websites and listings are not regulated the same way they are in North America, and sometimes it can be the case that a property is much different than what you thought you were looking at online. It is not recommended to purchase property sight unseen

Cost of Living in Costa Rica



Day-to-day expenses

Most American, Canadian, and European expats in Costa Rica spend much less money on day-to-day expenses than they do in their home countries. Cost of living, of course, depends on lifestyle. But in many ways Costa Rica is much more affordable than back home.

The minimum needed for a decent standard of living for a single person ranges from \$1,500 to \$2,000 a month. Many retired couples do well on \$2,000 to \$3,000 a month. That includes all costs, including housing, transportation, medical care, utilities, food, and entertainment. Real estate, whether you rent or buy, is more affordable in Costa Rica, with North American-style homes in great locations reasonably priced.

Medical care is high quality and low cost, with legal resident expats enjoying use of the government-run universal healthcare system known as *Caja*. For a low monthly fee based on income, you get doctor's visits, prescriptions, surgeries...any care you need...for free. Private clinics and hospitals are also a fraction of the price if you pay cash—and insurance is available, too.

When it comes to food, it pays to shop and eat out like a local. The *feria*, or weekly open-air farmers' market, is an institution in just about any Costa Rican town or village. There you can find farm-fresh fruits and vegetables, seafood, beef and chicken, eggs, dairy products, bread, coffee, and more. Prices are low...\$1 pineapples...a pound of red snapper for \$4...a head of lettuce for 50 cents...fistfuls of herbs like basil for 25 cents—you can fill your fridge for about \$30 per week for a couple.

Keep in mind that many beach destinations that are popular with tourists will be more expensive to live in on average because prices for dinners out and grocery stores tend to be more expensive. And you will use air conditioning, which drives up your electric bill. Still, wherever you are in Costa Rica, there are many ways to save.

Here are some average monthly expenses for living in Costa Rica:

Utility	U.S. \$
Condo (large, luxurious)	\$500 to \$900
Home (two or three bedroom)	\$500 to \$1,200
Electricity (house)	\$75 to \$100 (Central Valley); \$100 to \$200 (on the beaches)
Water/sewage (apartment)	\$12
Telephone	\$13
Cable TV	\$40
High-speed internet (ADSL)	\$25
Maid/gardener	\$2 per hour/\$200 a month full-time

*The higher rental prices are for homes in popular beach destinations.

Free Costa Rica Report



Pura Vida Country

In Costa Rica, the good life is called “pura vida.” For those who retire in Costa Rica, pura vida is a daily fact of life in this beautiful, exotic, and surprisingly affordable country.

Whether expats live in this beautiful country full- or part-time, they relish the climate, neighborly atmosphere, low cost of living, excellent health care, stable democracy, and countless ways to have fun.

There are more than 20,000 expats living in Costa Rica and many well-established expat communities.

Stunning beaches, rainforests, lush valleys, and cool mountains...not to mention the theaters, art galleries, and fine dining, are just some of the reasons more and more people are choosing to retire in Costa Rica.

Climate in Costa Rica



A Warm and Charming Country

Costa Rica's reputation as a tropical paradise precedes it and with sun, sea, and surf, its notoriety is well deserved. Though just the size of West Virginia, this country boasts a wide range of different climates, so there really is something for everyone.

With its long coasts of Caribbean and Pacific beaches as well as mountainous highlands, thick rainforests, and abundant valleys there are many different climates to choose from.

To change your weather in [Costa Rica](#) you must change your elevation, which in turn will change the amount of rain fall.

Go to the highland town of Monteverde for example and you'll be surrounded by a cool mist and fog at least part of the day for most of the year. The Pacific coast around Guanacaste, on the other hand is hot and dry, perfect for the many world-class beaches.

Costa Rica itself has an average temperature of 70 F to 81 F. Due to its proximity to the equator, it has no real summer or winter.

It does however have a rainy season from May to November. Average rainfall in Costa Rica is around 100 inches a year, but some areas in Costa Rica's mountains can get 25 feet of rainfall annually. And it can rain quite heavily in rainforest areas as well.

The Caribbean coast has its own microclimate thanks to continual trade winds that keep the climate hot and moist, with rain year around.

Many people think that the capital of San José and the Central Valley boast the best weather in the country. At altitudes that vary from 2,000 feet to 5,000 feet above sea level, it is temperate year-round, with temperatures ranging from highs in the mid-80s F to lows at night in the mid-60s. The higher in elevation you go, the cooler the average temperatures.

The rainforests of the southern Pacific coast are warm and humid, with heavy rains in the rainy season. But many expats live in homes set on the hillsides overlooking the vast green jungles and glittering ocean. At

elevation, the weather is cooler than at sea level and benefits from cooling ocean and mountain breezes. Some expats here actually don't use much air conditioning if their home was built to take advantage of these breezes.

Costa Rica's lowlands and coastal areas have an average temperature of 79 F, if you like warm weather. In fact, if you are looking for a warm climate, head to Costa Rica's northern Pacific coast. Known as the Gold Coast, this area receives the least rainfall and has more sunny days than anywhere else in the country. The rainy season here starts later as well.

Map of Costa Rica



Living in Costa Rica



Enjoy a Great Lifestyle in Costa Rica

Costa Rica is one of the most popular retirement havens in Central America. Expats have been flocking here for more than 30 years. And when you are living in Costa Rica you will enjoy the country's long stretches of deserted and undeveloped beaches, on the Caribbean and Pacific Coasts...dense jungles teeming with exotic wildlife...towering volcanoes, lush green valleys, mountain villages, bustling market towns, quiet rural areas, and hundreds of crystal-clear lakes, rivers, streams, and waterfalls. All these things, and much more, make living in Costa Rica such a draw for retirees and other expats.

Whether you choose to live in Costa Rica full- or part-time, you will relish the ideal climate, safety and security, neighborly atmosphere, welcoming attitude of the locals, low cost of living, low-cost and high-quality healthcare, stable democracy, bargain real estate—whether you rent or buy, and countless ways to have fun.

Costa Rica is a stable and safe country with good infrastructure. Numerous airlines fly into the country from many destinations in the United States and Canada from two major international airports in San José, the capital, and Liberia, in the northern Pacific coast.

When it comes to choosing a location and the type of real estate you want, Costa Rica has a lot of choices.

Where to Live in Costa Rica

The Central Valley, which lies at an elevation of 3,000 to 5,000 feet, is the area of Costa Rica where the

majority of expat retirees settle. Days are warm and evenings are delightful. It doesn't get above the mid-80s F during the day and dips into the 60s F at night.

The higher in elevation you are, the cooler the temperatures. And the views of the surrounding mountains, valleys, coffee plantations, and picturesque villages are to die for. Expats in the Valley enjoy going to art galleries, handicraft shops, boutiques, bars, restaurants, concerts, and friendly outdoor markets. A trip to the *feria*, or weekly farmers' market, is a real treat. There you can buy fresh produce, meat, fish, coffee, and more. And a typical couple can fill their fridge for the week for about \$30.

In Costa Rica's Arenal region, about three hours northwest of the capital in the Northern Highlands region, you'll find Lake Arenal and the charming villages of Nuevo Arenal and Tilarán. Here expats have settled on the green hills rising from the lakeshore. It's quiet and the views spectacular. Restaurants, art galleries, cafés, and more line the narrow two-lane road that hugs the lakeshore. The lake itself, all 33 square miles, is virtually free of boat traffic (although if you have a boat there are several small marinas and boat ramps available to you). And the setting is rural and bucolic. There is a growing and active expat community here.

The North Pacific coast, also known as the Gold Coast, attracts expats who enjoy spectacular ocean views, gorgeous beaches, world-class sport fishing, bird watching, scuba diving, snorkeling, kayaking, horseback riding, and surfing. In fact, it was surfers who discovered this area in the late '80s and early '90s. Other travelers and expats soon followed, turning this region into the sophisticated but still laidback destination it is today. Beach towns here offer plenty of amenities, like restaurants (from high-end to casual), medical and dental care, high-speed internet, and more. The weather is warm year-round. And this is the sunniest region in the country and receives the least rainfall.

The Central Pacific coast is the closest beach area to the Central Valley. It is an established seaside destination, a favorite spot for both Costa Ricans and expats. You can choose between busy beach resorts and working fishing villages where the fisherman still head out early for the daily catch...and the beaches are nearly deserted.

Go another hour or so south and you hit the Southern Zone. Those in search of a life on a "wild" coast surrounded by natural beauty and wildlife, with plenty of creature comforts like gourmet restaurants and modern amenities like good cellphone service, flock here.

Across the Central Valley from the Pacific is the Caribbean coast, an area often overlooked by property shoppers. The Caribbean coast is where tropical rainforests extend to the white-sand beaches, offering unique opportunities for surfing, sport fishing, and getting a close-up look at nature. It's also one of the least developed and most laid-back areas of the country. And for Costa Rica, which is laid-back in general, that's saying a lot.

In **Costa Rica**, the good life is called "pura vida." For those who live there, *pura vida* is a daily fact of life in this beautiful, exotic, and surprisingly affordable country.