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The Relocation Queen | Licensed Real Estate Professional

Your Complete Guide to Buying Real Estate in Costa Rica

Everything a Serious Buyer Needs to Know

Welcome to Your Next Chapter

You are not here by chance. You are here because you are ready to expand beyond your current environment, elevate your lifestyle, and make intentional decisions about your financial future.

What makes this process different is that you have a licensed real estate professional in your corner on the US side — someone who understands how to work with your existing assets, connect you with the right lending and financial strategy partners, and bridge that directly to a trusted network on the ground in Costa Rica. You do not have to figure out two countries alone.

This guide gives you the foundation. The conversation with me gives you the strategy.

Step 1: Clarify Your Vision

Before any move is made, we define what success looks like for you. Answering these questions honestly will shape every recommendation I make.

Questions to Answer Before We Begin

- Where do you see yourself living — city, beach, or mountains?
- What is your primary objective — lifestyle, income, retirement, or a combination?
- Are you planning a full relocation or acquiring a second home?
- What is your ideal timeline — one year, three years, or five years?
- What does your ideal daily life look like?

There are no wrong answers. The clearer your vision, the more precise and effective my guidance will be.

Step 2: Why Costa Rica

Costa Rica continues to attract international buyers for its established expat communities, strong lifestyle appeal, private healthcare options, and long-standing reputation for political stability and environmental stewardship. It is home to approximately 6% of the world's biodiversity and a democratic tradition that spans decades — one of the most trusted relocation and second-home markets in the Americas.

The Urban Experience — San José & Surrounding Areas

The Greater Metropolitan Area offers modern infrastructure, top-tier private schools, world-class hospitals, fine dining, and gated community living that rivals any major city. Properties range from sleek condominiums to expansive family estates with lush gardens.

The Mountain Experience — Escazú, Santa Ana & Beyond

Cooler temperatures, panoramic views, and a quieter pace of life define Costa Rica's mountain communities. These areas attract families and professionals who want proximity to the city without sacrificing tranquility.

The Beach Experience — Guanacaste & the Pacific Coast

From the golden shores of Guanacaste to the lush jungles of the Central and Southern Pacific, Costa Rica's coastline offers beachfront residences, luxury resort communities, and income-generating vacation properties. This is where lifestyle and investment opportunity converge most powerfully.

Key Insight: International buyers continue to favor Costa Rica for its long democratic tradition, buyer-friendly ownership rules for titled property, and established relocation and second-home markets. Coastal and concession properties require specialized legal review.

Step 3: Residency Options

Buying property in Costa Rica does not automatically grant residency. Buyers planning a long-term move should evaluate the immigration category that best fits their income, investment, and family situation.

Pensionado — Retiree Residency

- Proof of at least US\$1,000/month from a permanent pension or retirement fund
- **No minimum stay requirement** to maintain Pensionado status
- Spouse and children under 25 may be included as dependents
- Cannot be employed, but may own a company and receive income

Rentista — Fixed Income Residency

- Proof of US\$2,500/month in verified true passive income (rental income, dividends, or similar sources)
- **No minimum stay requirement** to maintain Rentista status
- Spouse and children under 18 may be included as dependents
- Cannot be employed, but may own a company and receive income

Important — Rentista Update (2024–2025): Costa Rica's immigration authority has been widely rejecting Rentista applications based on the traditional US\$60,000 bank deposit method, ruling that it does not qualify as true passive income. As of 2025, only applicants with verified true passive income of at least US\$2,500/month are likely to qualify. Consult a licensed Costa Rican immigration attorney before pursuing this category.

Inversionista — Investor Residency

- Minimum qualifying investment of US\$150,000 in real estate, an active business, or other approved assets (Law 9996, 2021)
- Spouse and dependents may be included; temporary residency renewable, with permanent residency available after 3 years
- Employment restrictions apply — verify your specific situation with a licensed immigration attorney

Permanent Residency

- Available after 3 years under any qualifying temporary residency category
- Also available through marriage to a Costa Rican citizen or having a Costa Rican child
- Must visit Costa Rica at least once per year to maintain status

Important: Residency requirements, income thresholds, and processing procedures are subject to change. The information above reflects general program parameters and is provided for orientation only. Always verify current requirements with a licensed Costa Rican immigration attorney before taking any action.

Step 4: Legal & Tax Considerations

Foreigners enjoy the same titled property ownership rights as Costa Rican citizens. Costa Rica's tax framework is relatively favorable — capital gains on personal real estate are generally exempt unless the sale is habitual or business-in-nature, and the primary residence exemption applies. A qualified local attorney is essential.

Key Taxes & Fees at a Glance

General reference only — subject to change. Always consult a licensed Costa Rican tax attorney or CPA before any transaction.

Tax / Fee	General Reference — Verify with Your Attorney
Capital Gains Tax	15% on net gain for residents. Pre-July 1, 2019 properties may elect 2.25% on sale price. Primary residence sales exempt. Non-residents: buyer withholds 2.5% of sale price.
Transfer Tax	1.5% of property value
Annual Property Tax	0.25% of registered municipal value, payable annually or quarterly
Luxury / Solidarity Tax	Progressive tax on high-value residential properties above annually set exempt threshold. Verify current y
Closing Costs	Transfer tax, registration fees, legal fees, and documentary charges typically total 3%–4% of purchase pr

Beachfront Properties — Special Considerations

Properties within 200 meters of the high-tide line fall under a concession system rather than outright ownership due to Costa Rica's Maritime Zone Law. Working with a specialized real estate attorney is not optional — it is essential.

Why a Local Expert Is Non-Negotiable

Costa Rica's real estate market is largely unregulated — virtually anyone can operate as an agent. This makes it critical to work with a professional who adheres to the highest standards and has deep local legal and market knowledge. I ensure you are connected to vetted professionals at every stage.

Step 5: Structuring Your Investment

This is where most buyers get stuck — and where working with the right professional on the US side makes all the difference. Before you purchase internationally, there are important decisions to make about how you access capital and position your current assets.

The financial strategy comes first. My lending and financial business partners here in the US will work with you to map out what is possible based on your current position — before you make any commitment. This is one of the key advantages of working with me versus going directly to an international agent.

Common Questions We Help You Answer

- How much equity do I have — and can I access it without selling?
- Should I sell my current home, refinance, or use a HELOC to fund this move?
- Can I keep my US property as a rental while acquiring in Costa Rica?
- Are there retirement-based strategies that could work for my situation?
- What does developer financing in Costa Rica look like, and when does it make sense?

Step 6: What Your Investment Creates

Buying property in Costa Rica can be more than a real estate transaction — for many buyers, it becomes the foundation of a new lifestyle chapter. Individual results depend on personal circumstances, market conditions, and professional guidance.

- A second home with potential to generate rental income when not in personal use
- A relocation strategy that may improve quality of life and cost-of-living profile
- Portfolio diversification across different markets and asset types
- A long-term plan designed around lifestyle flexibility and retirement goals
- Access to one of the world's most established expat and second-home communities

Illustrative Example: A California homeowner leveraged equity from their primary residence and repositioned it into two international properties — one generating rental income, the second serving as a vacation home and future retirement residence. Individual results vary and depend on personal financial circumstances, market conditions, and the guidance of qualified professionals.

Step 7: The Full-Service Support You Receive

Most international buyers face the same problem: they have an agent in Costa Rica who knows properties, but no one at home who understands their financial picture. The gap between those two is where deals fall apart. My role is to close that gap.

What I Bring to the US Side

- Licensed real estate professional guiding your asset positioning and US-side strategy
- Access to trusted lending partners who specialize in international and second-home acquisitions
- Financial strategy partners who help evaluate equity access, retirement positioning, and capital deployment
- A clear-eyed review of your current US real estate holdings and how they fit into your larger plan

What I Bring to the Costa Rica Side

- Vetted local real estate connections with deep market knowledge across San José, the mountains, and the coast
- Referrals to trusted Costa Rican attorneys for property due diligence, title review, and transaction support
- Referrals to immigration specialists for residency planning (all advice provided by licensed attorneys)
- Curated property discovery experiences — tour the market and the lifestyle before committing
- On-the-ground contacts for transition logistics, community orientation, and ongoing support

The difference: You are not choosing between a US advisor and a Costa Rica agent. You get both — coordinated through one relationship, with your goals at the center of every conversation.

Your Next Step

This guide was designed to give you a strong foundation — but also to leave the most important questions unanswered on purpose.

Questions like: What is your home equity actually worth in this market right now? Which residency category fits your income profile? How do buyers in your position typically structure the financial side? Which areas of Costa Rica align with what you actually want in your daily life?

Those answers are different for every person. And they are exactly what your private consultation is built around.

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Schedule your private consultation today.

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