
Dream-House Shopping in Costa Rica

By Kerry Pechter Mon, Jan 23, 2017

The house was for sale. Its mystical vibe seduced them into paying \$150,000 in cash. Monkeys, sloths, macaws, butterflies and gekkos would be their neighbors as the couple aged. 'It was definitely impulsive,' the musician told RIJ.



A 65-year-old guitarist, composer and world traveler told me recently that Costa Rica comes in three main geographical flavors for would-be expatriate retirees: the Pacific coast, the central highlands, and the Caribbean coast. He and his wife chose the third option.

Nine years ago, on their fifth or sixth birding expedition to Costa Rica, the couple rented a car and drove to the country's remote southeastern corner, a place they'd never been. A random dirt road led them to the beach and an octagonal house that captivated them. Built for maximum *feng shui*, with greenery and light, its eight sides honored the *bagua*, Taoism's eight principles of reality.

The house was for sale. Its mystical vibe seduced them into paying \$150,000 in cash for it. Monkeys, sloths, macaws, butterflies and gekkos would be their neighbors as they aged. The house would yield rental income when they were away. "We wanted to do it outright," said the musician, who wears his grey-blond hair in a ponytail. "It was definitely impulsive."

He didn't show me pictures of the house; until I looked online I didn't know exactly how much a vacation home or full-time residence might cost in Costa Rica. Homes here are relatively cheap, I found, but hardly dirt-cheap. The price range is wide—from less than \$100,000 for a small aerie in the forest to many millions of dollars for luxury on the scale of, say, Beverly Hills.

You can go urban or rural; mountain or beach; rustic or granite countertop. I'll provide some examples of homes selling at low, medium and high price-points in each of the three major sections of the country. If you currently live in icy Boston, Chicago or Minneapolis—or if you voted for Hillary Clinton—the idea of moving to Costa Rica might be appealing right now.

The laid-back Caribbean coast

The Caribbean coast was a good fit for this couple. Backpackers, surfers, musicians and

Europeans are drawn by its low cost, remoteness and Afro-Caribbean culture. Starting in 1867, black laborers were brought to Costa Rica from Caribbean islands to build a railroad from San Jose to Puerto Limon, still the biggest city on the east coast.

Jobs on the railroad and on United Fruit banana plantations eventually departed, but black workers and their descendants remained. Until about 1950, they were confined to the coast area by law. A history of race-driven underinvestment has shaped the Limon region, lending it the charms and drawbacks of severe neglect. Climate change alert: Three months ago, a hurricane hit Costa Rica's east coast for the first time in 200 years.



\$85,000. If you're looking to emulate the Robinson Crusoe lifestyle, \$85,000 will get you "an adorable jungle studio tucked in the canopy" near Cocles, a Caribbean beach community a mile or so southeast of Puerto Viejo. Painted raspberry, with white trim and a narrow veranda, it's basically a tree house. But you can't beat the price. (Right)

\$149,000. Up the coast from Puerto Viejo, near Cahuita, I found [a golden-yellow three-bedroom house](#) literally built around the roots of a giant fig tree in the rainforest near the beach. The price for the house on 1500 square meters of rainforest: \$149,000. The home is separated into two structures; one for the kitchen, dining and living areas, and one for two bedrooms. A thatch-covered pathway connects them.

The upscale central highlands

If you aren't inclined to hug trees, but want a safe place that's near a major city, good health care facilities and an international airport, where you can mingle with other English-speaking expatriates, a gated community on the mountain slopes near San Jose in the suburb of Santa Ana, might interest you. The altitude (about 3,000 feet above sea level) keeps the highlands cool at night. Nearby volcanoes rise to over 10,000 feet. Rainforests and beaches can be reached by car within a couple of hours.

Santa Ana has grown rapidly in recent years, shaped by expatriate habits and tastes. While retaining some small town charm, it has new upscale grocery stores, gourmet restaurants, banks, gas stations, medical and dental clinics, coffee houses, hotels, and private schools. The best public golf course in Costa Rica is located in nearby Lindora. (I haven't been there, but it sounds like Orange County, Calif.)

\$2,000 per month. The smart way to find out if you'd like living full-time in Costa Rica would be to live here for a year in a rental. For \$2,000 a month, you can rent an opulent 2,700 sq ft, three-bedroom, two-bath one-story teak-and-tile house with a terra cotta roof in a gated community in the hills near Santa Ana.

\$874,000. Let's suppose that you want it all: A secluded horse farm on 7.9 highland acres, within easy access to U.S.-style shopping amenities, downtown San Jose, and the airport.

(Left.) You can have it in Santa Ana for less than \$1 million. There's an existing two-



bedroom house and one-bedroom guesthouse, but you could expand. It's been landscaped for construction of one or more additional homes. There's a fence around it and a steel entrance gate.

(Many houses in San Jose, if not enclosed in a gated community, appear to be tiny upscale prisons in reverse. Their iron fences, barred windows and barbed-, razor-, or electrified wire along the tops of garden walls, suggest a risk of home invasion that North Americans may find unsettling or even alarming.)

The desirable Pacific coast

The Pacific Coast is Costa Rica's most popular tourist destination. This is where you'll find the old coffee port of Puntarenas, the Nicoya Peninsula and several national parks. There's a Cancun-ish concentration of resorts, clubs, white beaches, snorkeling, trophy fishing, and eco-tourism. For sale, there are isolated mountain retreats, oceanfront villas, and casita neighborhoods to fit a range of budgets.

\$219,000. Quepos, a small town on the Pacific Coast not far from San Jose is one of the most popular destinations in Costa Rica. Located south of town there's a 2,000 sq ft villa

with a two-bedroom main house and a rentable one-bedroom efficiency apartment in a gated community. It's only a short drive north of the Manuel Antonio National Park, where you can find wildlife and waterfalls.

\$398,000. If you want [luxurious isolation](#), you might like this somewhat remote tile-roofed compound on a hilltop near the Pacific Ocean (right). The two-bedroom main house and one-bedroom guesthouse perch on 4.7 landscaped acres. There's no pool but anearby waterfall looks swimmable. The property is listed for only \$398,000, probably because of its one-hour distance from the beach town of Quepos, or maybe because the guesthouse's shower and toilet are outside, shielded only by an open-air tile enclosure. That's life in the tropics.



Caveat emptor

Costa Rica isn't for everybody, at least not as a permanent retirement home. According to one source, about 60% of the outsiders who move here eventually move back to where they came from. My musician friend noted that, since he bought his house in Puerto Viejo, his visits to Costa Rica are consumed by the chores associated with maintaining the property as a first-class rental. He and his wife have also noticed that their commitment to Costa Rica has crowded out their freedom to travel elsewhere.

Others move back for what seem to be predictable emotional reasons. "The draw is relatively cheap living in a stable country, with friendly, happy, helpful people," one retired American physician who bought a house on the Pacific coast told *RIJ*. "There is also a significant American expat community.

"People return to the US for much the same reasons they would return from other countries. Disability. An expat who had a failed back surgery in the US moved back because CR is not very handicapped-accessible. Medical issues, a need for therapies not available in CR or that are cheaper with Medicare, the death of a spouse: there are lots of reasons to leave. Some move back for the closeness of family, or because things just didn't seem to work out."

