

# Costa Rica Havens

Your Gateway to Costa Rica Living

FREE RELOCATION RESOURCE • 2026 EDITION

# Costa Rica Relocation Starter Guide

Visa options, real cost-of-living numbers, top expat towns, healthcare, and banking — everything you need before you move.

[Pensionado & Rentista Visas](#)

[Digital Nomad Visa](#)

[Monthly Budget Breakdown](#)

[Top 5 Expat Towns](#)

[Healthcare Guide](#)

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SECTION 1

# Residency Visas

Costa Rica offers four main residency pathways for North Americans. All temporary residency categories allow you to apply for **permanent residency after three years**. The application process typically takes 3 to 12 months and costs between \$1,500 and \$4,000 in legal fees.

Visa	Who It's For	Income / Investment	Key Notes
<b>Pensionado</b>	Retirees with a pension	\$1,000/month (lifetime pension)	Most popular for North American retirees. Must reside in CR at least 1 day/year. Social Security qualifies.
<b>Rentista</b>	Individuals with unearned income	\$2,500/month for 2 years, or \$60,000 deposited in a CR bank	Income must be from investments, rental income, or other passive sources — not employment.
<b>Inversionista</b>	Investors in CR property or business	\$150,000 USD minimum investment	Investment can be in real estate, a business, or approved assets. Includes family members.
<b>Digital Nomad</b>	Remote workers employed abroad	\$3,000/month (or \$36,000/year)	Requires proof of private health insurance. Valid for 1 year, renewable once. Does not lead to permanent residency.

**IMPORTANT NOTE**

All documents (birth certificate, police record, income proof) must be apostilled and officially translated into Spanish before submission. Hiring a Costa Rican immigration attorney is strongly recommended.

## From Temporary to Permanent Residency

After holding any temporary residency category for three consecutive years, you become eligible to apply for permanent residency. Permanent residents have the right to work in Costa Rica and pay reduced CAJA (public healthcare) fees — as little as \$45/month per family.

**TIP: THE PENSIONADO ADVANTAGE**

The Pensionado visa is the most accessible option for most North American retirees. A \$1,000/month Social Security payment qualifies, and the visa has no minimum stay requirement beyond one day per year.

SECTION 2

# Cost of Living (2026)

Costa Rica is more affordable than the US or Canada, but it is not a budget destination. Costs vary significantly by location — beach towns and the San José metro area are noticeably more expensive than inland towns like Atenas or Grecia.

<p><b>\$1,500</b> BUDGET (SINGLE)</p>	<p><b>\$2,500</b> COMFORTABLE (SINGLE)</p>	<p><b>\$3,000</b> COMFORTABLE (COUPLE)</p>	<p><b>\$5,000+</b> UPSCALE (COUPLE)</p>
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## Sample Monthly Budget: Mid-Range Couple

Expense	Estimated Cost (USD)	Notes
<b>Housing (2-BR)</b>	\$1,200 – \$2,500	Higher in beach towns & Escazú. Inland towns are cheaper.
<b>Electricity</b>	\$80 – \$150	\$0.12–\$0.18/kWh. AC use drives costs up.
<b>Water</b>	~\$10	Very affordable nationwide.
<b>Internet &amp; Phone</b>	\$55 – \$100	Fibre available in most expat areas (\$40–\$50/mo).
<b>Groceries</b>	\$500 – \$700	Local markets (ferias) are 30–40% cheaper than supermarkets.
<b>Healthcare (CAJA)</b>	\$120 – \$400	Based on declared income. Mandatory for residents.
<b>Private Insurance (optional)</b>	\$100 – \$300	For faster access to private hospitals.
<b>Transportation (car)</b>	\$300 – \$500	Gas ~\$5.04/gallon. Car insurance required.
<b>Dining Out &amp; Entertainment</b>	\$400 – \$800	Varies widely by lifestyle.
<b>Total Estimate</b>	<b>\$2,765 – \$5,460</b>	

### VAT (IVA) REMINDER

Costa Rica applies a 13% Value Added Tax (IVA) to most goods and services. This is already included in most posted prices, but is worth knowing when budgeting for services like legal fees, accounting, and construction.

## SECTION 3

# Top 5 Expat Towns

The right town depends on your lifestyle, budget, and priorities. Here are the five most popular destinations for North American expats, with honest notes on what makes each one unique — and what to watch out for.

## 1. Atenas — Best Climate, Relaxed Pace

Consistently rated as having one of the best climates in the world, Atenas sits at 2,800 feet elevation in the Central Valley — warm but never too hot or humid. It has a strong expat community, good services, and is only 45 minutes from San José's international airport.

Avg. 2-BR Rent: \$1,200–\$1,800/mo

Best For: Retirees, climate seekers

Internet: Good

## 2. Tamarindo — Beach Town Energy

A well-developed surf and beach town on the Pacific coast (Guanacaste). Tamarindo has excellent infrastructure for expats — English widely spoken, international restaurants, and strong rental demand. It is noticeably more expensive than inland towns and can feel touristy.

Avg. 2-BR Rent: \$1,500–\$3,000+/mo

Best For: Surfers, younger expats

Internet: Good

## 3. Escazú — Upscale Urban Living

The most cosmopolitan expat neighbourhood in Costa Rica, Escazú (a suburb of San José) offers luxury condos, top-tier private hospitals (CIMA is here), international schools, and easy access to everything. It is the most expensive option on this list.

Avg. 2-BR Rent: \$1,500–\$3,500+/mo

Best For: Families, professionals

Internet: Excellent

## 4. Grecia — Affordable & Authentic

A quieter, more authentically Costa Rican town in the Central Valley, Grecia is popular with budget-conscious retirees. It has a lower cost of living than Atenas, good services, and a small but growing expat community. Less English spoken than in tourist areas.

Avg. 2-BR Rent: \$800–\$1,500/mo

Best For: Budget retirees, quiet living

Internet: Good

## 5. Uvita — Eco-Conscious & Off the Beaten Path

Located on the South Pacific coast near Marino Ballena National Park (home of the famous whale tail beach), Uvita attracts nature lovers and the wellness community. It is less developed than Tamarindo, which keeps costs lower but also means fewer services.

Avg. 2-BR Rent: \$1,200–\$2,500/mo

Best For: Nature lovers, wellness seekers

Internet: Improving



SECTION 4

# Healthcare & Banking

## Healthcare: CAJA vs. Private

Costa Rica has a dual healthcare system. Enrollment in the public system (CAJA) is mandatory for all residents. Most expats use both — CAJA for routine and serious care, and private clinics for faster specialist access.

System	Cost	Pros	Cons
<b>CAJA (Public)</b>	\$120–\$400+/mo (income-based). Permanent residents: ~\$45/mo per family.	Comprehensive coverage. Includes prescriptions, surgery, specialists.	Long wait times for specialists. Limited English.
<b>Private</b>	Doctor visit: \$50–\$90. Specialist: \$90–\$160. Private insurance: \$100–\$300/mo.	Fast access. English-speaking doctors. World-class facilities (CIMA, Clínica Bíblica).	Out-of-pocket costs add up without insurance.

### DIGITAL NOMAD VISA REQUIREMENT

If you are applying for the Digital Nomad visa, proof of private health insurance is a mandatory part of the application — not optional.

## Banking for Expats

Opening a Costa Rican bank account has become more challenging due to strict anti-money-laundering (AML) regulations. Most major banks require you to have residency (a DIMEX card) before opening a full-service account. Non-residents can sometimes open accounts at Banco Nacional or BCR with a valid passport and entry stamp, but options are limited.

### Documents Typically Required

- Valid passport with Costa Rica entry stamp
- DIMEX residency card (required by most banks for full accounts)
- Proof of address (utility bill or lease agreement)
- Proof of income source (pension letter, pay stubs, bank statements)
- Completed KYC (Know Your Customer) form

### PRACTICAL TIP

Many expats use Wise (formerly TransferWise) or Charles Schwab for the first months of their relocation, as both offer fee-free international withdrawals. This buys you time to establish residency before opening a local account.

# Key Property Taxes at a Glance

Tax	Rate	Notes
<b>Annual Property Tax</b>	0.25% of registered value	Paid to the local municipality. A \$200,000 home = ~\$500/year.
<b>Transfer Tax (on purchase)</b>	1.5% of sale price	Paid at closing. Plus ~0.5–0.8% in documentary stamps.
<b>Capital Gains Tax</b>	15%	On profit from selling a property.
<b>VAT (IVA)</b>	13%	Applied to services (legal fees, agent commissions, construction).

## SECTION 5

# Relocation Checklist

Use this checklist to track your progress. Items are roughly in chronological order — from initial research through your first months on the ground.

## Before You Move

- Decide on your visa category (Pensionado, Rentista, Inversionista, or Digital Nomad)
- Hire a Costa Rican immigration attorney
- Obtain and apostille all required documents (birth certificate, police record)
- Have all documents officially translated into Spanish
- Research and visit your top 2–3 candidate towns
- Arrange temporary accommodation for your first 1–3 months
- Arrange international health insurance (required for Digital Nomad; recommended for all)
- Open a Wise or Schwab account for fee-free international access to funds
- Research shipping vs. buying new — import duties on vehicles and electronics are high

## After Arrival

- Submit residency application with your attorney
- Obtain your DIMEX residency card once approved
- Enroll in CAJA (mandatory within 3 months of residency approval)
- Open a local bank account (Banco Nacional, BCR, or Scotiabank)
- Register your vehicle (if importing) with the COSEVI
- Obtain a Costa Rican driver's license (your foreign license is valid for 3 months)
- Find a local accountant (contador) for tax filings
- Connect with local expat groups (Facebook groups are active in most towns)

### NEXT STEPS

Visit

[COSTARICAHAVENS.COM](https://costaricahavens.com)

for in-depth guides on specific regions, real estate services, and the full relocation checklist. This guide is a starting point — every relocation is unique.