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Costa Rica Relocation Starter Guide

A practical starting point for choosing a location, preparing your documents and testing a household budget before you commit.

Start with the decisions that affect everything else

- **Your status:** identify the immigration route that fits your evidence and intended activities.
- **Your care:** check whether the services and medicines you need are available near the addresses you are considering.
- **Your household:** price the same needs in each location, using dated quotes rather than a national average.
- **Your flexibility:** leave room for document requests, housing changes and delayed approvals.

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Version: 8 September 2026. This is an independent planning resource, not an official application checklist or individualized legal, medical or tax advice. The source directory identifies where to resolve changing rules; no approval, price or service outcome is guaranteed.

02

Choose the route first

Admission as a visitor, a pending application, residence approval and receipt of DIMEX are different milestones. Plan each one separately. [1-3]

Route to investigate	Evidence and questions to resolve
Pensionado	Qualifying pension evidence. Confirm the required permanence, amount and documentation; discretionary savings withdrawals are not automatically a pension.
Rentista	Qualifying income or financial evidence. Obtain the current category checklist before arranging a deposit or moving funds.
Inversionista	Eligible investment and supporting records. Buying an asset does not automatically grant residence or unrestricted work permission.
Digital-nomad stay	A separate temporary-stay program, not permanent residence. Verify income, dependent eligibility, insurance and permitted activities under the current program.

Prepare in the right order

- Choose the category before ordering time-sensitive certificates. Record each document's validity window and any required apostille or legalization and translation.
- Use the current DGME submission channel. Keep receipts, reference numbers and response deadlines; an estimated processing time is not a promised decision date.
- After approval, follow DGME and CCSS instructions in the required order. Complete any required CCSS affiliation before the DIMEX issuance step that depends on it. [3]

Before planning a seasonal stay or paid work

Check the absence, renewal and continuing-eligibility conditions for your exact category. A short annual visit does not establish compliance with every renewal requirement. Ask DGME what paid activities your status permits; do not infer unrestricted work permission from a residence application or investment.

Keep a current category checklist and written confirmation of any later permanent-residence pathway. This guide intentionally does not reproduce income thresholds, guaranteed timelines or a universal renewal calendar.

03

Price your actual move

Choose one household, one location and the same dates for each comparison. Keep quotes in their original currency before converting them to a common monthly total.

Household / town: _____

Quote date / comparison currency: _____

Recurring cost	Evidence to collect	Your amount
Housing	Lease quote; furnishings; included bills	_____
Utilities & connection	Recent bills for the property; installation costs	_____
Food & daily spending	Your usual grocery basket and dining habits	_____
Healthcare	CCSS assessment; private policy; medicine costs	_____
Transport	Actual routes; fares or vehicle running costs	_____
Other obligations	Dependants, pets, debt and home-country costs	_____

Keep three totals, not one misleading headline

- **Recurring monthly spending:** add the quoted categories above without counting an included bill twice.
- **Annual costs divided by 12:** include relevant renewals, insurance, maintenance, taxes and planned travel. Confirm which costs apply to you.
- **One-time arrival costs:** record deposits, professional and document fees, travel, shipping, furnishings and any vehicle purchase separately.

Emergency reserve: keep accessible funds outside those totals. Test a less favorable exchange rate, a delayed move and an unexpected care or return-travel expense.

No rent band, insurance premium, utility tariff or national savings percentage in this worksheet is represented as a verified current market price. Replace estimates with dated quotes before signing.

04

Test the address, not the label

The original guide's five towns remain useful starting points, not a popularity ranking or a promise of cheap rent, ideal weather, safety or reliable internet.

Starting point	Questions for an ordinary-day visit
Atenas Central Valley	How does the exact property feel at different times of day? Check heat, ventilation, water, walkability and the route to your regular appointments.
Grecia Central Valley	Can you complete groceries, prescriptions and social activities from the address without a transport burden? Test the routes you would actually use.
Escazu San Jose area	Which services do you need nearby? Compare the actual commute, traffic, noise, accessibility and property costs rather than an urban-convenience label.
Tamarindo Guanacaste	Check seasonal occupancy, cooling costs, noise and water arrangements. Confirm the specific clinic, emergency plan and onward specialist care.
Uvita Southern Pacific	Inspect access, drainage and the road to the property. Verify utilities and communications at that address, plus a workable plan for care outside town.

A manageable scouting trip

Use one or two bases and leave time for ordinary errands. Revisit one shortlisted base instead of ending the trip with several distant return journeys. Ask about difficult-weather access as well as the conditions you experience during your visit.

Before paying a housing deposit

Test the connection inside the home; inspect stairs, drainage, noise and ventilation; request recent utility bills; and obtain the written lease terms, inventory, payment instructions and cancellation conditions. Obtain legal review where the agreement or property rights are unclear.

Keep a brief comparison record: exact address, visit date, evidence seen, unresolved question and who will answer it. Local conditions can differ within the same town.

05

Arrange care continuity

CCSS (often called Caja) and private care have different access and payment arrangements. Build your plan around your own health needs and the intended address. [3-4]

Public coverage: obtain your own assessment

Do not budget a fixed family CCSS rate based only on permanent-resident status. Obtain the assessment applicable to your household and insurance category. Confirm when coverage starts, which dependants are included and which clinic serves your address. Plan separately for private insurance and uncovered expenses.

Follow the category-specific CCSS and DIMEX sequence on page 2. Optional private cover should not be assumed to replace a required CCSS affiliation.

Private care: obtain written answers

- Ask the insurer about age eligibility, pre-existing conditions, exclusions, waiting periods, deductibles, limits and renewal terms.
- Confirm the exact facility, clinician and service, including language support. Ask whether preauthorization, a deposit or payment before reimbursement is required.
- Compare emergency transport and care outside Costa Rica. A provider appearing in a network does not itself establish full coverage or direct billing.

Carry a concise care file

Prepare	Confirm locally
Medicine names, strength and dose	Availability, prescription requirements and storage
Relevant summaries and recent results	Who can continue treatment and follow-up
Allergies and emergency contacts	After-hours care and a backup receiving facility

Identify the actual emergency service and a clinician-led transfer plan if a higher level of care is needed. Do not assume a regional travel-time estimate is an emergency-care plan. Ask your treating clinician before changing medicines or treatment.

Keep home-country coverage questions separate: check with the relevant public program and insurer before assuming overseas care or return treatment will be paid.

06

Money, property & driving

Resolve these questions before transferring significant funds, committing to a purchase or relying on a foreign driving licence.

Banking and access to cash [5]

Eligibility depends on the bank and product; some products accept a foreign passport. Confirm identification, address and source-of-funds requirements with the institution. Do not assume that a DIMEX card is universally required, or that a passport guarantees approval.

Compare ATM allowances, withdrawal and operator fees, conversion charges and reimbursement terms for your specific account and country of issue. No bank or card is recommended here as universally fee-free. Holding dollars does not remove exchange-rate risk for spending in colones.

Property and tax: calculate the actual transaction [6]

Have an independent Costa Rican attorney or notary verify title, boundaries, access, utilities, permits, debts and the seller's authority. Coastal concessions require a different review from ordinary titled property. A purchase does not itself grant immigration status.

Request an itemized buyer-side estimate and ongoing ownership budget. Confirm the taxable value, any reassessment, applicable municipal calendar, exemptions and each party's obligations. Do not calculate a final bill from a generic percentage table.

A sale can trigger income or capital-gains tax and withholding obligations. Have the notary or tax adviser determine the applicable regime, exemptions, basis and withholding before agreeing the net proceeds. Immigration residence and tax residence are separate questions; assess home-country obligations too.

Driving and shipping are separate checks [7]

Check current foreign-licence recognition rules against your immigration status before driving. Carry a valid licence and the immigration documents required for your stay. Homologation is a separate process with its own requirements. This guide does not assert a universal three-month or 180-day driving entitlement.

Before shipping a vehicle or household goods, obtain written advice on import eligibility, taxes, any claimed exemption, inspections, registration and insurance. Residence alone should not be treated as automatic duty-free import approval.

Verify payment instructions through a trusted, independently confirmed contact before a large transfer. Keep a usable backup payment method and access to essential records.

07

Track the next step

Use the current official checklist for the chosen category. This planning sequence is not a government deadline schedule.

Before making commitments

- ☐ Identify your immigration route, intended activities and any dependant requirements. Confirm the current filing channel.
- ☐ Create a document inventory with issue dates, validity windows, authentication and translation requirements. Order time-sensitive records accordingly.
- ☐ Test one or two locations. Obtain a housing quote, household budget and workable healthcare plan.
- ☐ Compare insurance and banking terms. Price shipping against buying locally without assuming an exemption.
- ☐ Agree the scope, fees and responsibilities of any adviser you engage. Keep major commitments flexible while approvals are uncertain.

After submission and arrival

- ☐ Retain proof of filing and payments. Record official requests and deadlines, and confirm what travel or activities your current status permits.
- ☐ After approval, complete the required CCSS and DIMEX steps in the correct order; verify coverage and documentation rather than assuming either is automatic.
- ☐ Confirm local banking eligibility, payment access, driving entitlement and any import or vehicle requirements before relying on them.
- ☐ Set up local care, medicines, emergency contacts and household services. Record renewal dates and applicable tax or reporting obligations.

Your next unresolved item

Question: _____

Authority / provider: _____

Evidence needed: _____

Next action / date: _____

08

Keep the source with the decision

Links open the named authority or document. Recheck the relevant instructions close to action; a source link is not confirmation of eligibility in an individual case.

[1] [DGME: Regularizacion Migratoria](#) | [migracion.go.cr](#)

Category requirements and official application channels. If the page is unavailable, use DGME's official site navigation.

[2] [ICT: Entry requirements](#) | [visitcostarica.com](#)

Visitor admission depends on nationality and the entry decision; it is not residence approval.

[3] [PGR: DIMEX documentation resolution](#) | [pgrweb.go.cr](#)

Official documentation provisions include CCSS insurance according to the authorized category. Check the current procedure.

[4] [CCSS: Insured-person information](#) | [aissfa.ccss.sa.cr](#)

Enrollment and contribution questions. This review does not establish a universal household tariff.

[5] [BAC: Cuenta Total product requirements](#) | [baccredomatic.com](#)

Primary example listing passport identification, not a bank recommendation or approval guarantee.

[6] [PGR: Income Tax Law, Title II](#) | [sinalevi.go.cr](#)

Official law covers capital income and gains. Ask your adviser to apply the current provisions to the actual transaction. Source link checked 1 October 2026.

[7] [MOPT: Foreign-licence homologation](#) | [mopt.go.cr](#)

Official process information. This document is not used here to assert a universal visitor driving period.

Longer Costa Rica Havens planning guides

[Residency](#) | [costaricahavens.com](#)

[Healthcare](#) | [costaricahavens.com](#)

[Buying property](#) | [costaricahavens.com](#)

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Website guides provide context, not official authorization. This edition avoids unverified numeric rules and unsupported provider endorsements. Content reviewed: 8 September 2026. Tax-source link updated: 1 October 2026.