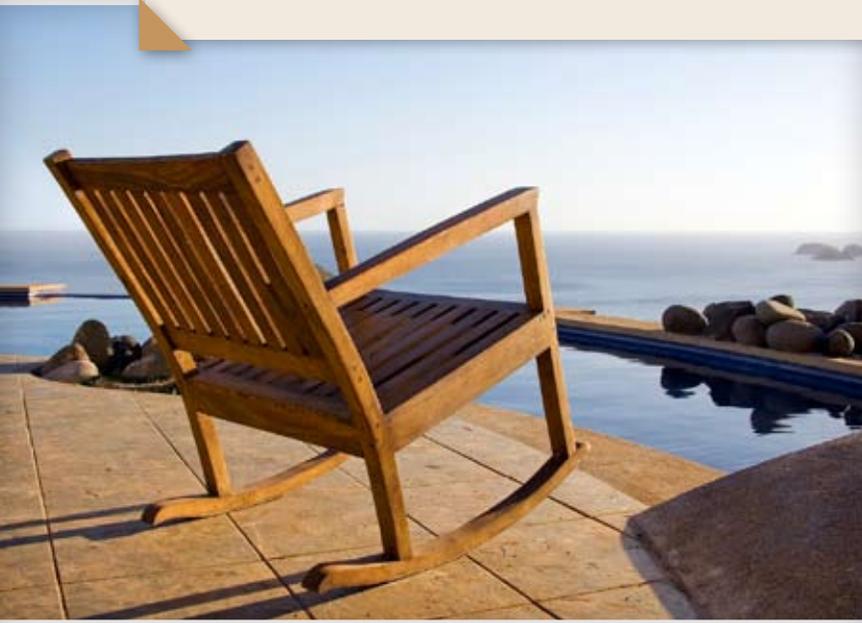


Re-Discovering Your Retirement Dreams... *Along the Costa Ballena*

by Margaret Summerfield



An International Living report
www.InternationalLiving.com

Re-Discovering Your Retirement Dreams... Along the Costa Ballena
An International Living report
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Cover photos: ©BigStockPhoto/M Smith
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Introduction

With tropical beaches, cool coffee-growing highlands, a high standard of living, and a good public health care system, Costa Rica is a popular retirement destination. Thousands of expats have waved goodbye to the snow and ice back home to live in Costa Rica.

It's not surprising that so many retirees choose Costa Rica. It's got miles of Pacific coastline with awesome ocean views...an unspoiled Caribbean coast...lakes, volcanoes, rainforest, cloud forest, and a wealth of wildlife. It's a fantastic place if you love the great outdoors...hiking, fishing, white water rafting, bird watching, kayaking, swimming, surfing, or sport fishing. And the pace of life in Costa Rica is truly relaxed.

The friendly locals welcomed more than two million visitors to this small Central American country last year. And it's not just the tourists that love Costa Rica.

Its close to the U.S and Canada with many direct flights into the country's two international airports, the weather is near perfect, the health care here is exceptional and affordable, and if you think you can't live without some of the comforts of home, then fear not, Costa Rica has modern shopping malls and reliable high-speed Internet is available in much of the country.

You might be thinking, "I know Costa Rica is a popular expat location...there's nothing new about it and it's probably impossible to find affordable real estate".

Think again. Now is the perfect time to take another look at Costa Rica. You might be surprised at what you'll discover.

Although Costa Rica has been a popular expat destination for a number of years (we here at *International Living* started recommending it as far back as 1983), we have uncovered a part of this amazing country that still hasn't been picked up by the mainstream retirees. It has stayed off the beaten track—until now.

The scenery is stunning. The beaches are pristine. It's home to numerous parks and reserves and is remarkably free of high-rises and mega-resorts. The perfect place for a care-free, dream retirement. It was undiscovered because it was tough to get to. You could use the tiny rural airport...a road that crossed the "Hill of Death"...or the coastal road, which had whole sections without any surface and lunar-sized craters. This lack of access deterred everyone, apart from diehard surfers and sport fishers.

But infrastructure upgrades are underway. Coastal road improvements, promised for 30 years, are finally complete. The rural airport is on the way out, too and there are plans for a new international airport. These transport improvements will push this area onto the world stage as the area becomes more accessible and people make the trip, fall in love with this location, and want to settle here.

Where is this undiscovered gem?

It's Costa Rica's Costa Ballena...on the southern Pacific Coast. Named for the majestic humpback whales that migrate to the warm waters here each year from December to April, the Costa Ballena (whale coast) is lushly beautiful, deeply colorful and with strikingly dramatic views from the hillsides overlooking the Pacific Ocean.

So, if you're looking for a retirement destination with good weather, affordable real estate, stunning views, and a laid-back, relaxing lifestyle that really cannot be beaten...then Costa Rica's Costa Ballena is for you.

In this report, we'll take a look at the towns along this stretch of coast...telling you what they have to offer and examples of the very affordable homes you can buy here. We'll start with the more "popular" towns...the ones that already have some of expats living in them and have all the amenities you'll need ...before moving on to the less well-known towns that are a little more off the beaten track.

While property prices here are affordable now, we don't expect that to last long. Once more people see the beauty of this area, and realize just how affordable it is, they'll want to own a piece of it for themselves—and why wouldn't they? With so much to offer, the Costa Ballena really could be your own little piece of retirement paradise.

Sincerely,

*Margaret Summerfield**

Director, Pathfinder

** Pathfinder is International Living's preferred real estate advertising partner and its director, Margaret Summerfield, has been to places you've never heard of... spent hours meeting local contacts... and seen more projects in Latin America than just about anyone you're likely to meet. Sign up for their free e-letter here: www.pathfinderinternational.net/subscribe/.*

Author's note: Throughout this report you'll find references to properties and to real estate agents and other service providers. However, inclusion in this report does not constitute an endorsement or guarantee of warranty of any kind. In all cases, it is important that you do your own due diligence when it comes to any property you consider buying or any service provider you may consider using. This applies anywhere in the world, including the U.S. and Canada.

Map of Costa Rica



Discover Costa Rica's Final Frontier— The Costa Ballena

Costa Rica's Costa Ballena runs south of Dominical to the border with Panama. The landscape here is dramatic. Lush, emerald-green, tree-covered slopes with clouds drifting past the peaks. The roadside verges are thick with hot tropical-orange bird-of-paradise flowers. The luscious green hillsides slope down to deserted beaches...the cloud-ringed mountains tower in the background...and the afternoon sun glimmering through the lush vegetation creates a magical show of light and shadow.

This is tranquility at its best...so close to nature...and with the most amazing panoramic ocean and mountain views. The beaches along the coast are pristine and mostly deserted. The towns are small and the locals friendly and welcoming. There's a higher percentage of land preserved in national parks and forests here than anywhere else in Costa Rica—and it's one of the “most biologically intense” places on the planet, according to *National Geographic*.

Described as Costa Rica's “final frontier”, the Costa Ballena will appeal to anyone who likes outdoor living, adventure sports, or simply being close to nature and away from the tourist crowds. Mega-resort hotels are absent; instead, you'll find small boutique hotels, often family-run, and a surprisingly good choice of restaurants. Even the smallest villages usually have someone offering tour services that will arrange day trips, white-water rafting, kayaking, jungle tours, or whatever activity you'd like to try.

From Canada to Costa Rica: One piece of advice

Keith and Karen Duncan, in their early 60s, moved to Ojochal, in southern Costa Rica, from Toronto. Why? For the climate, exotic scenery, wildlife, friendly people and affordable, relaxing lifestyle, they say. Keith, in particular, was tired of the traffic of a big city, the always-increasing costs, and the long, cold winters.

Now, they say, “We have found time to volunteer in our community—helping in the local library and getting involved in local environmental projects. We both take Spanish lessons. Keith is taking classes in digital photography—it's a photographer's paradise here!”

And the one bit of advice they'd offer: “If you think it might be for you—do it. You only regret the things you don't try. You just might find a truly rewarding life, as we have.”

Undiscovered Costa Rica...but not for long

The Costa Ballena is one of the lowest population density provinces in Costa Rica, with approximately 60% of the land covered by rainforest. While vacationers and retirees were flocking to the Central Valley and the Gold Coast, the mist-shrouded mountains, cascading rivers, and vast pristine forests of the Costa Ballena remained largely a secret shared by sport fishers and backpackers, a small international community of expats (mainly European), and the locals.

It stayed under the radar in terms of development because it was difficult to get to. Road access was either by the coastal highway, which was impassable in parts, or the Inter-American...that crossed the *Cerro de la Muerte* (Hill of Death). At 11,322 feet, it's Costa Rica's highest point, but not exactly traveler-friendly: early travelers often died

of hypothermia, hence its name. There's an airport, too, but you might not classify it as one...

Airport doesn't quite cover it. An open-sided hangar beside a landing strip is more accurate. This airport is a one-woman show. She checks you in, weighs you and your luggage on an outside scale, issues tickets, and deals with queries. She's the pilot liaison, and the baggage handler manager...the baggage handlers are schoolboys. You sit with your fellow passengers outdoors on hard wooden benches. The bathroom facilities are—well, interesting. There's no airport food and no duty-free. The planes are 12 and 18-seaters, cramped, and buffeted by high winds. The airport isn't going to make it onto any World's Best Airports list any day soon.

However, the Costa Rican government has decided that the Southern Zone will have an international airport. Right now, they are considering several options, including extending and upgrading the existing airport at Palmar Sur, or building a new one from scratch. It's not just the airport. The coastal road improvements, promised by successive governments for 30 years, are finally a reality.

The *Costanera* (Coastal Highway) was a yardstick for gauging how bad a road was. You bounced along, weaving around crater-sized potholes, on a road with no surface. Clouds of dust obscured other vehicles, which were often on the “wrong” side of the road, avoiding the worst of the ruts—leading to some scary moments.

The road easily rubbed off most of your enthusiasm for Costa Rica, layer by layer, bump by bump. The worst section could take two hours to drive, and it seemed never-ending. Tour guides and driving companies would quiz you as to whether you really, really needed to go to the Costa Ballena (wanting to go was deemed insanity). They offered alternatives that were easier to reach.

The developer of Pacific Lots (more on this development later), Steve Linder, tested the newly-improved coastal highway when it opened in January 2010, and sent in the report below:

“The new Caldera toll road from San José to Puntarenas is now open.

“Five new bridges were built. The dramatic scenery means that this highway was a major construction undertaking. The new road runs through steep valleys and rivers in the mountains west of San José.

“On the southern coastal highway known as the Costanera, on the extension between Quepos and Dominical, the drive time on this section alone is down from several hours to 25 minutes. This area is now easily accessible.

“All the major bridges from Jacó to Dominical are complete and open. Just two years ago, all traffic had to drive through two rivers, which was sometimes impossible during rainy season. The new bridge in Parrita is open, so visitors no longer have to wait at the one-lane antiquated bridge to cross the river. (The weekend traffic to Quepos and Manuel Antonio would often back up for hours.) The bridge across the Sevegre River is now two lanes and the bridge across the Naranjo River just south of Quepos is finished, too.”



The crater-free, smooth new Costanera Highway

You can now drive from San Jose to the Southern Zone in around three hours. That's half the time it took before the road upgrades. Word will soon get out that this area is now quickly and comfortably accessible...opening it up to a whole new market of tourists and expats looking for a new and exciting location for their second home or to spend their retirement.

Better access...better amenities

One benefit of the improving access is already in place. An international airport needs a hospital of a certain size and standard close by...so they built one. The ultra-modern 85,000-square-foot Hospital De Osa, located in the town of Cortez, opened in April 2008. The hospital features multiple treatment facilities including a state-of-the-art emergency room, a pediatrics wing, a neurology center and an obstetrics and gynecology center. It's completely out of proportion to the area right now—but a great amenity to have on your doorstep.

From laid off to laid-back living in Costa Rica

Name: Andy Browne and Fran Weiner

Age: both 60

Nationality: American

Living in: Playa Hermosa, Costa Rica

In 2008, Americans Andy Browne and his wife Fran Weiner both lost their jobs. It was time to reassess their lives. And the more they talked, the more enticing the idea of “retiring” overseas started to look. Enticing and, as they began to realize as they studied their finances, perhaps necessary.

“We needed a strategy that would allow us to stretch our retirement dollars,” says Andy. For years, Andy and Fran had fantasized about retiring to Costa Rica. Nearly a decade before, on a winter holiday, they'd fallen in love with the little Central American country.

“What was most important to us was that we could reduce our expenses. Our health insurance alone was going to cost us \$1,800 a month,” Andy says. In Costa Rica, they found that as legal residents they could qualify for the free public health system. They could also buy private health insurance for a tiny fraction of the cost back home.

After doing some research—both from a distance and on the ground—they decided to make the move. It just felt like the right thing to do.

In the temperate Central Valley halfway between San Jose and the Pacific Coast, they found a new three-bedroom home with gorgeous landscaping and rolling mountain views. Completely furnished down to the silverware...and

with high-speed Internet service, lawn service and a \$100 per month electricity credit...the rent was just \$600 per month.

Andy and Fran say they've fallen in love with their new life in Costa Rica, and with the adventure that each day brings. Two months ago, after nearly a year in the Central Valley, they moved to the beach. "We're beach people from Miami," Fran says, "and we wanted to live by the beach again."



With views like this one in Playa Hermosa, it's no surprise that Andy and Fran love living here

They now live at Playa Hermosa in the Guanacaste province on Costa Rica's northwest Pacific coast. There's an international airport just 25 minutes away near the bustling town of Liberia. Andy and Fran found a two-bedroom, two-bathroom house with a swimming pool and a fenced-in yard for their new dog. It's just a five-minute walk to the beach, and rent is \$1,000 per month. Andy's taken up boogie boarding. And both have happily adjusted to "life after work," they say. They spend time doing "fun things"—playing with the dog, hanging out with friends, and volunteering whenever possible.

They've also created a video blog about their new lives. And a pleasant side effect of retirement in Costa Rica, they say, is they've each lost 25 pounds...without dieting. "We attribute this to better eating habits and no fast food," Andy says.

"Best of all, we reduced our spend rate by two-thirds, from more than \$6,000 a month to \$2,500." But Andy and Fran say they've benefited far more than just financially. "We love it here," Fran says, "Costa Rica is our new home."

The Costa Ballena's Top Coastal Towns

Let's look at some of the coastal towns on the Costa Ballena...places that we think you should consider if you are looking at Costa Rica as a place to spend your dream retirement.

Jacó—The popular seaside resort

Driving on the new coastal highway, you'll leave the country's capital San José and head west to the Central Pacific Coast. Your first stop on the coast will probably be **Jacó**, a seaside resort popular with locals and tourists, and around two hours from the capital.

You may wonder why it's so popular. The dark sand beach is not particularly nice. The ocean has strong riptides, and although good for surfers, is not suitable for swimming. The feel of the town is backpacker central, low budget, and low quality. When I stayed, our hotel was barely one step up from a hostel—yet cost \$110 a night in low season.

Prices for beachfront condos here were once affordable, but have increased in both scope and price. One developer had grand plans for larger units (2,300 square feet and up)—starting at \$900,000. This is not a location that merits those prices. The infrastructure and amenities just don't justify it. There are much nicer beach towns further south, with more affordable properties, in much nicer surroundings.



An aerial view of Jacó with the lush rainforest in the foreground

Property examples in Jacó

- A new 600-square-foot studio condo with granite countertops and hardwood cabinetry. This property comes fully furnished and rental management is available. **Price: \$95,000.**
- An ocean and mountain view home that sits on a hillside two minutes from downtown Jacó. It's fully furnished and each floor comes with a separate kitchen, full living area and bathroom. Ideal for vacations or renting as two units. The price has been reduced to **\$148,500.**

- A fully-furnished three-bedroom, two-bathroom condo just a few minutes' walk from the beach. Close to shopping, restaurants, and nightlife. Covering 1,100 square feet the condo was recently reduced in price. **Price: \$149,000.**

Real estate contacts in Jacó

- **Remax Connection, Central Pacific;** tel. +506 2643-3510; fax +506 2643-1967; website: www.jacobeachinfo.com.

Manuel Antonio—The gateway to nature's best

The village of **Manuel Antonio** is at the entrance to the Manuel Antonio National Park. The park is the second most visited national park in Costa Rica. It has headlands with amazing ocean views, a clearly-marked trail system, and dense forest backing onto tropical beaches. You can see monkeys, sloths, and coatis. The park has placed limits on the numbers of visitors, to limit environmental damage.

A thin land bridge connected to the mainland separates the park's main beaches, Playa Espadilla Sur and Playa Manuel Antonio. The perfect white sand crescent of Playa Manuel Antonio is half a mile long, surrounded by dense vegetation. It's one of the nicest beaches in Costa Rica.

The views from the hills overlooking Manuel Antonio are mesmerizing. The deep rich blue of the Pacific contrasts with the lush green forest, with rocky islands offshore.



One of Manuel Antonio National Park's stunning white-sand beaches

Manuel Antonio has a selection of restaurants serving local and international cuisine, as well as sushi. The nightlife is varied, with small casinos, bars and many places offering live music (*salsa* and *merengue* are both popular, and good for dancing). It's also home to some of Costa Rica's finest boutique hotels and some excellent spas.

The national park attracts 150,000 tourists a year in peak years. Manuel Antonio is definitely not undiscovered or unexplored, and property prices reflect that. You'll have to search hard to find inexpensive property here—but you'll easily find million dollar homes.

Property examples in Manuel Antonio

- A 525-square-foot condo in a private community in the heart of Manuel Antonio. The property is brand-new and fully furnished. **Price: \$135,000.**
- A 1,200-square-foot property that's part of a small complex with a pool and Jacuzzi in the center of Manuel Antonio. This two-bedroom, two-bathroom condo is set up as two independent units. Fully remodeled with hardwood cabinets and granite countertops. **Price: \$178,000.**
- On a quarter-acre lot with national park and ocean views, this newly-remodeled home has three bedrooms, three bathrooms and a separate guest cottage. It's also got a large outside deck and swimming pool. It comes fully furnished. **Price: \$595,000.**

Real estate contacts in Manuel Antonio

- **2 Costa Rica Real Estate**, Coastal Office, Plaza Yara Second Floor, Office #2, Manuel Antonio; tel. +506 2777-3270; e-mail: info@2costaricarealestate.com; website: www.2costaricarealestate.com

Quepos—Quiet and laid back

You'll find more affordable properties in **Quepos**, which is five miles from Manuel Antonio. Quepos is a town associated with sport fishing for many years. Once a banana port, the town is growing, but clinging to its quiet, laid-back roots. The center is a mix of art galleries, gift shops, and chic restaurants, overlooking the beach. It has a quaint charm all its own.

Each February, the town hosts a *Festival del Mar* (Festival of the Sea), with music, sporting events, parades, and a street carnival. The town fills with tourists at this time, and the atmosphere is a fun, partying one.

The town has a hospital, banks, stores, a small airport and a bus terminal. A recently-completed marina should draw more visitors to Quepos. The long-term plans for the marina project include a hotel and residences, in addition to 200 slips.

You'll see many signs advertising new real estate developments. The area is attracting increasing numbers of expats.



A view of the town of Quepos

Property examples in Quepos

- A four-bedroom, two-bathroom home of 1,500 square feet in Quepos. On a large lot, the single-story home has ceramic floors. **Price: \$130,000.**
- Seven minutes from Quepos, a 1,700-square-foot home with two bedrooms and one bathroom. It's partly furnished with hardwood and granite accents. The small community has a pool and is located 10 minutes from the nearest beach. **Price: \$150,000.**
- Just four minutes from Quepos, a newly-completed condo in a small complex. This 1,625-square-foot unit features granite countertops and handmade hardwood doors. It's fully furnished. **Price: \$159,000.**

Real estate contacts in Quepos

- **2 Costa Rica Real Estate, Coastal Office, Plaza Yara Second Floor, Office #2, Manuel Antonio;** tel. +506 2777-3270; e-mail: info@2costaricarealestate.com; website: www.2costaricarealestate.com.
- **Century 21 Tropical Breeze Realty;** tel. +506 2777-2121; e-mail: info@century21cr.com; website: www.century21cr.com/properties.
- **Encuentra 24 (multiple listing service);** website: www.encuentra24.com.

Four Up-and-Coming Towns on the Costa Ballena

If you're looking for your real estate dollar to go further...and a more relaxed pace of life... you need to head south from Manuel Antonio.

We're already seeing more tourists and second home buyers in this location. There's more demand for short-term and long-term rentals. You can find (or build) your dream home in the Southern Zone for a lot less right now... but don't wait too long. We're already seeing prices rise in the best locations.

Dominical—A sleepy fishing village on the up

Dominical is the town separating the Central Pacific from the Costa Ballena. It's attracted surfers for years. The town began as a sleepy fishing village, and despite increased tourist numbers, it retains that fishing village charm. The blue-green ocean is set against a background of lush forested mountains. Just outside the town are two waterfalls: Nauyaca and Diamante. Nauyaca is two-tiered, with a swimming hole at the bottom. Diamante is three-tiered, with a smaller swimming hole. Both are popular with tourists. A number of farms in the area offer eco-adventure and jungle hiking trips, too.

Traditionally viewed as just a sleepy surfer town, Dominical is slowly waking up to a busier future. The upgraded Costanera Highway cut the drive time from Quepos to Dominical from two hours to 25 minutes—and a comfortable 25 minutes at that.

Dominical is attracting property buyers, too. Ocean view properties in the mountains behind the beach are highly sought after.



The lush green hills around Dominical

Property examples in Dominical

- A two bedroom home with gorgeous ocean views, just 200 meters above the beach. It's five-minutes from a nature reserve and 25 minutes from Ballena Marine Park. The covered deck is the perfect spot for watching the spectacular Pacific sunsets. The yard has citrus trees, papaya, bamboo, and coconut palms. **Price: \$165,000.**
- A 2,500-square-foot home, on a 5-acre lot, in a secluded forest setting. The home has two bedrooms, two-and-a-half bathrooms and plenty of covered outside deck space. **Price: \$225,000.**
- A five-bedroom home on a huge 5-acre lot, surrounded by forest, with mountain and ocean views. This custom built home is 4,500 square feet, with lots of outdoor patio space to watch the monkeys, toucans, and sloths pass by. **Price: \$399,000.**

Real estate contacts in Dominical

- **Dominical Real Estate, Dominical;** tel. +506 8861-2714; website: www.dominical-real-estate.com.

Uvita—The soon-to-be hip beach town of the South

Uvita was definitely under the radar in terms of real estate development, but with the upgrading of the coastal highway, that's changing. Recently, there's been an influx of foreign expats, and real estate speculators and developers. New bank branches and a shiny new supermarket have opened up, along with spas, a sports center and Internet cafes. There's a farmers market on Saturdays. The town's fishing village vibe is slowly switching to hip beach town.

The town and beaches are located within Parque Nacional Marino Ballena (Ballena Marine Park). This is a hotspot for humpback whales (*ballena* is Spanish for "whale"), who spend December to April in the waters off the coast.

The park protects the largest coral reef on the Pacific coast of Central America (the park includes 5,300 hectares of ocean). You'll see green iguanas basking in the sun, and basilisk lizards. Isla Ballena, south of Uvita, has large

seabird colonies. From May to November, olive ridley and hawksbill turtles nest here.

Playa Uvita beach, inside the park, is one of the top beaches in Costa Rica. It has miles of wide darker-sand beach, empty and pristine. Swimming conditions are near-perfect, with warm calm waters and soft sand. Mountain ridges and slopes, covered in lush rainforest, backdrop the beach. A projecting sandbar at the northern end of the beach forms the shape of a whale's tail at low tide. Sunsets here are spectacular, and worth waiting for.



The sweeping and dramatic Playa Uvita

Property examples in Uvita

- A 3,194 square meter (3/4 acre) lot with access to water and electricity. Price: \$19,900.
- A cabin-style home of 1,200 square feet, with two bedrooms, two bathrooms, and ocean views. It sits in the rainforest on just over an acre of land. Price: \$125,000.
- A two-story, one-bedroom house 10 minutes from the center of Uvita. Set in a large parcel of 3 acres surrounded by lush mountains, it is furnished and comes with ocean views. Price: \$199,000.

Real estate contacts in Uvita

- Costa Rica Real Estate; website: www.hotcostaricarealestate.com.
- Encuentra 24 (multiple listing service); website: www.encuentra24.com.

Ojochal—Small-town beach living...with a big-city vibe

Ojochal feels quite cosmopolitan for a place that is so out of the way. Instead of the usual small local restaurants serving rice, beans, and chicken, you have a choice of cuisine—Swiss, French, German, American, Italian, and organic, too. You can buy fresh bread from a French bakery or enjoy a pizza from a wood-fired oven. A delicatessen close by stocks imported cheeses, wines, and other treats. You can get an espresso at the coffee shop. It's out of the way, but you'll still find life's little luxuries here.



This small village has a doctor's office, a dentist's office, gas station, hardware store, Internet café, and supermarket. It's close to the new Hospital de Osa, too.

Ojochal is close to Ballena Marine Park and the four beaches within it, including Playa Uvita. The best beach closest to Ojochal is Playa Piñuela, located in a pretty cove, and with little tourist traffic.

The tranquil coast around Ojochal

Property examples in Ojochal

The best property pick near Ojochal is **Pacific Lots**. Pacific Lots is three miles from Ojochal. The owner fell in love with the panoramic views and raw nature of this area while vacationing in Costa Rica in 1989, and she purchased a huge parcel of land. Her family said she was crazy. When she returned home, though, and showed them photos of the property, they all wanted chunks of it...an acre here and an acre there...turning what her family thought was a whim into a stunning development.

Pacific Lots is the “gold standard” project in this area. It’s established, with more than 200 homes already constructed, and it’s fully serviced with roads, water, electricity, satellite TV, Internet, and a modern communications system. You don’t have to rely on the developer’s promises. You can see it and touch it.

There is no build requirement. You have full flexibility. When you decide to build, a skilled team of professionals is on hand to help you out. Today, construction of this quality and standard will cost you in the region of \$100 per square foot. You can build on your own or use the custom construction and design services offered by the team at Pacific Lots. Their team of architects, engineers, concrete masons, master woodcrafters, painters, and interior designers can help you build the house of your dreams.



Some of the completed homes at the majestic Pacific Lots

Pacific Lots gives you the best of both worlds. Buying in this area puts you ahead of the Path of Progress. Pacific Lots offers the additional upside of a project that is already mature and functioning. What will really take your breath away, though, is how extremely affordable the majestic views at Pacific Lots are. For as little as \$40,000, you can purchase a home site, with superb mountain views...or a lot with ocean views starting at \$85,000. With custom homebuilding for only \$100 per square-foot, you could build a 2,000-square-foot dream home for \$200,000...on a lot with a to-die-for mountain view...for \$240,000 in total.

For more information and pricing, contact Pathfinder, *IL's* real estate advertising partner; e-mail: info@pathfinderinternational.net; website: www.pathfinderinternational.net.

Disclosure: In the interest of full disclosure, Pathfinder Ltd. receives commission on sales at some of the developments listed in this report. To learn more, read this [disclosure policy](#).

Come for a visit...stay forever?

Pacific Lots offers you the chance to come to Costa Rica and check out the place before you buy. They offer a four-day trip showcasing not just their development, but the area in general. This presents the perfect opportunity to also check out the beaches, and the small towns close by.

The tour costs \$299 per person and runs over four days, and three nights, and includes airport transfers, full property tours, accommodation, and meals. If you purchase a property during your stay, the developer will reimburse you \$1,000 towards your airfare costs.

Moreover, you don't need to worry that the developer will pressure you into buying: you won't get a sales pitch or presentation at any time during your stay...because the property sells itself.

For more information see, www.pathfinderinternational.net/ContactUs/PacificLots

Other Ojochal properties on the market include:

- An 1,800 square foot house in 2.52 acres. It's a two-bedroom, two-and-a-half bathroom home with hardwood floors in the master bedroom and a pool. **Price: \$198,000.**
- South of Ojochal, a 10.5 acre piece of land with rainforest and fruit trees, a small waterfall and ocean views from parts of the land. There is some public road frontage. **Price: \$159,000.**

Real estate contacts in Ojochal

- **Costa Rica 4 Property:** website: www.costarica4property.com.
- **Tierralinda Real Estate,** *Oficentro Ejecutivo La Sabana, Edificio 6, Piso 1, San José;* tel. +506 2519-4646; fax +506 2520-0831; e-mail: office@tierralinda-realestate.com; website: www.tierralinda-realestate.com.

Golfito—The former banana town turned sport-fishing haven

The last stop along this route is **Golfito**. Golfito was formerly a banana town, owned by the United Fruit Company. United Fruit chose Golfito for its calm waters and constructed a small-gauge track for steam trains and a large dock for loading and unloading ships, along with a bowling alley. Most of the construction in the town was done in the 1940s.

United Fruit built the town and the houses for their workers. They paid low salaries and owned the subsidized shops that employees used for buying groceries and supplies. In 1985, Panama Disease hit the banana crop and United Fruit pulled out, shifting into palm oil production. The company sold many houses back to former employees, in some cases for as little as \$1. The town slipped into a gentle decline from which it has never fully recovered.

Once United Fruit left, the Costa Rican government brought in a duty-free zone, creating jobs for the locals. It's a bizarre place, with a series of shed-like warehouses selling mainly electrical goods. You choose your goods on day one, but you can only collect them on day three, to make you stay in a hotel in the town, and use the restaurants and local businesses. It's also home to the only chaos and mayhem in the calm tranquility of Golfito.



There's an American Zone, with large Key West plantation-style houses backing onto a preserved forest, built for United Fruit's managers. The homes sit on large lots, averaging three-quarters of an acre. A company bought up a group of these homes and is now selling them on. They can fetch from \$400,000 right up to \$895,000 for larger homes, on larger lots. Real estate developments are starting to spring up.

A new hotel, Casa Roland, is a surprise in the town—with high-end finishings, and hardwood and granite accents, the hotel is counting on increasing tourist numbers and residential developments to bring in guests.

Golfito is famous for sport fishing, with small marinas, companies offering fishing trips, and specialty lodges. The beaches south of the town are good for surfing (Pavones in particular rates as a top surf spot).

A surfer prepares to take to the water

One place worth a visit is Tower Hill, behind Golfito. You'll find a lookout point, with a picnic table in a cleared area, from where you can see the entire *Golfo Dulce* (Sweet Gulf) bay. I've seen many panoramic ocean views on my travels—but this is by far the best.

On the opposite side of the bay from Golfito is the town of Puerto Jimenez, the main access point for the Osa Peninsula and Corcovado National Park. The Osa Peninsula is the premier eco-destination in Costa Rica, with luxury lodges and upscale tours. Corcovado occupies a third of the Osa Peninsula, covering just under 42,000 hectares.

Get back to nature

Corcovado is the single largest expanse of moist tropical rainforest on Central America's Pacific Coast (and one of the few sizeable lowland tropical rainforests worldwide). The park was created in 1975 to protect the area from loggers and gold miners. It's home to harpy eagles, jaguars, tapirs, pumas, and scarlet macaws. It boasts 13 eco-systems. Its biological diversity attracts ecologists, and the remote rugged terrain draws tourists who yearn to recreate a Bear Grylls adventure.

Hiking here is popular, and challenging. There are four ranger stations, and guided tours are available. Having a guide is advisable—it's off the beaten track, easy to become disoriented, and not all of the wild animals are cute and furry (there's a good variety of snakes, along with crocodiles and bull sharks). There's no better way of getting back to nature.



An idyllic stretch of beach in Corcovado National Park.

Property examples in Golfito

- A three-bedroom, two-bathroom home in the American Zone in a third of an acre lot. With wood floors and many original details, the home also features a nice terrace. **Price: \$400,000.**
- A two-bedroom, two-bathroom home, in the American Zone, in need of a remodel. **Price: \$250,000.**
- A 10 hectare (24.7 acres) farm, planted with 9 hectares of producing African palms. A local manager takes care of the palm plantation. The property comes with a local-style small home and is close to world-class fishing and national parks. **Price: \$270,000.**

Real estate contacts in Golfito

- **Encuentra 24** (*multiple listing service*); website: www.encuentra24.com.
- **Hidden Bay Realty**, Quepos, Manuel Antonio and Golfito Costa Rica; tel. +506 2774-0212; fax +506 2774-0213; e-mail: info@hiddenbayrealty.com; website: www.hiddenbayrealty.cr.
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Contacts and Resources

International Living resources

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Accommodation

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- **Cristal Ballena**, 7 km al Sur de Uvita, Costa Ballena, Puntarenas; tel. +506 2786-5354; fax +506 2786-5355; e-mail: info@cristal-ballena.com; website: www.cristal-ballena.com.

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- **Fishhook Marina & Lodge**, Golfito; tel. +506 2775-1624; fax +506 2775-1606; website: www.fishhookmarina.com.

Embassies

- **American Embassy in Costa Rica**, at the intersection of Avenida Central and Calle 120 in the Pavas Section, San José; tel. +506 2519-2000 and for emergencies at +506 2519-2280; website: <http://sanjose.usembassy.gov>.
- **Canadian Embassy in Costa Rica**, Oficentro Executive complex, Sabana Sur, San José, (postal address), Apartado Postal: 351-1007, Centro Colón, San José; tel. +506 2242-4400; e-mail: sjcra@international.gc.ca; website: www.canadainternational.gc.ca/costa_rica/index.aspx?lang=eng.

- Embassy of Costa Rica in the U.S., 2114 S Street NW, Washington, DC 20008; tel. (202)234-2945 and (202)234-2946; fax (202)265-4795; website: www.costarica-embassy.org.
- Embassy of Costa Rica in Canada, 325 Dalhousie Street, Suite 407, Ottawa, Ontario, K1N7G2, Canada; tel. (613)562-2855; fax (613) 562-2582; e-mail: embcr@costaricaembassy.com; website: www.costaricaembassy.com.

Real estate contacts

For information on real estate developments across Costa Rica, contact International Living's preferred real estate advertiser:

- Pathfinder International; e-mail: info@pathfinderinternational.net; website: www.pathfinderinternational.net.

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- Encuentra 24 (multiple listing service); website: www.encuentra24.com.

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- Encuentra 24 (multiple listing service); website: www.encuentra24.com.

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Other useful contacts

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