

TEN THINGS ABOUT COSTA RICA THAT YOUR REAL ESTATE AGENT or THE COSTA RICAN BOARD OF TOURISM DON'T WANT YOU TO KNOW...

- 1. Ticos (native Costa Ricans) , contrary to public opinion, do NOT all like Gringos (Americans, Canadians, or Europeans). The Tico personality will nearly always try to please and say what he or she thinks that YOU want to hear. You will very seldom encounter direct aggression ...but you will definitely encounter passive aggressive behavior against gringos.**
- 2. The bureaucracy in local and national agencies (as well as larger institutions) can be maddening and frustrating. Ticos seem to actually thrive waiting in long lines and seemingly possess endless supplies of patience. It is commonplace to wait for 6 hours to see a doctor...or an hour to deposit money. Wait until you try to apply for a telephone! And worse... many of the “rules and regulations” seem to change almost weekly.**
- 3. The country exists on an unwritten system of commissions and barter. Purchases and sales of real estate and most other private merchandise takes place almost the same as it has for decades. Example: Jose has a vehicle for sale for \$8000. He puts a SE VENDE sign in the window (for sale) and tells his friends. One of them tells an acquaintance about the car and it results in a sale. A commission ranging from 2 to 10% is then paid to the person who “arranged” the sale. Outsiders never become aware that they are in fact paying the commission indirectly. This becomes especially important when you are told that there is no commission involved because of a net price...THERE IS ALWAYS A COMMISSION INVOLVED IN COSTA RICA!**
- 4. Ticos, almost all of them, believe that nearly all gringos have money trees back home with a never ending supply of dollars. And , because we have “so much money” we should be willing to pay more for almost everything. Ticos generally feel absolutely no compunction or guilt “liberating” some of the gringo’s hard earned money. Remember... if you ask the price of almost anything where barter is involved... the first price will normally be “as much as the traffic can bear”. { a footnote: to many of us that attitude may seem particularly offensive as many of us have moved to , or are considering moving to, Costa Rica to SAVE money. We have saved our money for years and want to stretch our retirement dollars and vacation investments funds. ...} Many gringos see this behavior as dishonest and as simply lying. It is easier to understand if we gringos admit that “yes, we do have more money but we are here in Costa Rica because we are trying to save money. We can be generous...just not stupid”.**
- 5. Because there are very few rules and regulations regarding commerce of almost any kind...there are tremendous opportunities AND a huge number of hidden obstacles. The two most apparent examples encountered by most that move here are real estate and automobiles. In the States and in Canada we trust the government to protect us**

from fraud. In Costa Rica it is “CAVEAT EMPTOR” or “let the buyer beware.”

CARS: there is no prohibition on “rolling back” mileage or against renovating vehicles which have been designated as “salvage” by insurance companies in their home countries. Anything goes here.

REAL ESTATE: there is no MLS here, no system of comparables, no protection against excessive markup and NO disclosure laws of any kind. Worse yet, titles are often forged and even attorneys can be the victims of fraud. You cannot be too careful when it comes to real estate purchases. Nothing could more more demoralizing than realizing that you have become a victim of someone’s fraudulent actions and that your “dream property” has just become a nightmare.

6. A friend of ours believes that almost all products sold in Costa Rica are “seconds” or rejects from other countries. We don’t agree but it is definitely a fact that most products here are not as well made as they are “back home”. If you are a perfectionist about your possessions and what you purchase...this could be your worst nightmare!

7. Never forget that Costa Rica runs on “Tico time”. This is something that almost every visitor realizes and “knows” but very few realize how truly pervasive the time difference really is. Nowhere does the cultural difference become more readily apparent (except, believe it or not, with the bus, ferry, and plane schedules). If you can readily accept the simple fact that your appointments and scheduling will almost ALWAYS be “messed up” you will be ahead of probably 90% of most gringos.

8. When buying real estate in Costa Rica.. **MAKE NO ASSUMPTIONS**

WHATSOEVER...because nearly all of your assumptions are based on your past experience in other countries and they are not the same in Costa Rica! You think that you will have high speed internet anywhere you buy or build? Guess again...DSL or broadband is only available in about 2% of Costa Rica. You think that you have a choice of phone or internet provider or service plan?...sorry again...Costa Rica only has one utility for phone and internet and it is regulated by the Government...you have no options whatsoever. You assume that water and building permits are readily available in the upper class beach community where you have bought (you didn’t think to ask) . Sorry again...poor planning has actually forced some communities to stop issuing building permits.

A good checklist with appropriate questions can mean the difference between success or NOT...check our website for such a list.

9. There IS corruption in Costa Rica. Two of the country’s past presidents have been indicted on corruption charges. Much of the corruption is simply accepted as a way of life and of doing business. And, even though corruption is publically denounced, nearly every Tico will take advantage of the system in small ways. (examples: avoiding sales tax is almost a national pastime here and if you ask a Tico if he or she pays personal taxes you will invariably get a blank look that means “taxes? Me?”)

10. This last item may seem basic and self explanatory but Costa Rica is NOT a paradise or a Disneyworld. Many of us visit Costa Rica and we see a minuscule part of the country and we assume that life here will be like that . There IS crime in Costa Rica...there IS pollution...and there are vast cultural differences. The longer you are here, the more things you will see that you DO NOT like. The roads in places are horrible...there are problems with illegal aliens (much the same as those that exist in the States)...and sometimes the infrastructure problems can be maddening. DO NOT COME TO COSTA RICA EXPECTING PERFECTION.

It is also important to remember how truly small Costa Rica really is. For all of its diversity and seemingly endless beauty , Costa Rica is smaller than most of the individual States in the United States or Canada. So it is important to remember that inasmuch as we “outsiders” want better infrastructure, better “this” and better “that”, the money simply is not there...and Costa Rica is still a second world country...

SO...in summary...

Come to Costa Rica with your eyes open. We came here feeling confident that we knew nearly “everything” about Costa Rica because we spent literally hundreds of hours on the internet. We thought there would be very few surprises.

After years of life in Costa Rica, we are still not disappointed with our decision and we do not regret a day that goes by. We feel blessed beyond belief. The reasons that we left and chose Costa Rica are just as valid today as they were when we first arrived here...the diversity, the lower cost of living, the fantastic medical system, and affordability...and of course, the beauty that is still uniquely Costa Rica. All are still true.

Most can abide the negatives when balanced with the positives. Many of us see the glass a half full instead of half empty. And yet we still see , almost weekly, those that cannot live here because they cannot adjust.

We are aware that these “negatives” or “truths” will create some controversy.

Whenever we point out negatives about Costa Rica we receive criticism.

But we would rather point out the negatives AND the positives and have everyone make informed decisions.

So...come to Costa Rica...with your eyes open...and then make your decisions about whether Costa Rica is right for you.

If you want to learn more about Costa Rica and living here full or part time...and what the real costs of buying and living here are...

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