

The 5-Day Scouting Trip

How to work out whether you actually want to own here — in five days, without wasting one of them.

Most people who come to look at property here spend the first two days doing what tourists do, and leave without the answers they came for. This is the plan we give our own clients. It front-loads the things that decide the question — the drive, the neighbourhoods, the lawyer, the water, the internet — and leaves the beach for when you have earned it.

It also tells you when to walk away. There are good reasons not to buy in Nicaragua, and you should find them out on a \$900 trip rather than after a \$300,000 purchase.

Before you book anything: there is no mortgage market here for foreign buyers. Purchases are cash. If you need financing to make this work, the rest of this guide will not change that — and we would rather you knew on page one.

Getting here: the two airports

This decision shapes your whole trip, and most people get it wrong.

When	What	Why it matters
Managua (MGA)	Nicaragua's own airport. About 2.5 hours to San Juan del Sur on the new highway.	Fewer flights, usually via Miami or Houston. No border crossing. Simplest if the schedule works for you.
Liberia (LIR)	Costa Rica's Guanacaste airport. Roughly 2.5–3 hours including the Peñas Blancas border crossing.	Far more flights and often cheaper. The border adds an hour or two and some paperwork. Arrange a driver who does this run regularly — do not attempt it in a rental car you are not allowed to take across.

Either way, land in daylight. The road is good — the Costanera coastal highway was completed in 2025 — but arriving somewhere new after dark tells you nothing and unsettles people unnecessarily.

Book a driver, not a rental, for days 1–2. You want to look out of the window, ask questions, and not be navigating. Rent a car from day 3 once you know the geography — and make it something with clearance.

Day 1 — Get your bearings, not your hopes up

Today is about the town itself and how it actually functions. Resist looking at houses.

When	What	Why it matters
Morning	Walk the whole town — the bay, the market, the main street.	You are learning where the pharmacy, the bank, the hardware store and the vet are. Everything you will need as a resident sits within eight blocks.
Midday	Eat somewhere local, not on the beachfront strip.	Prices and pace differ sharply two streets back. This is what living here costs, not what visiting here costs.
Afternoon	Drive the ridge road south towards Playa Remanso and Pena Rota.	Get a feel for how long five, ten and fifteen minutes actually take on these roads. 'Ten minutes from town' means something different on a hill in October.
Evening	Stay in town. Watch it at night.	Weekends are loud near the bay. If quiet matters to you, you need to know that now, not after closing.

Questions worth asking anyone you meet today

- How long have you been here, and what surprised you in year one?
- What breaks, and who fixes it?
- Where do you go when you are properly ill?

Day 2 — The neighbourhoods, in order

San Juan del Sur is not one market. It is five or six, and they behave differently on price, on rental demand and on how much car you need.

When	What	Why it matters
In town	Walkable, noisier, strongest short-term rental demand.	Best if you want to walk to dinner and rent it out when away. Least privacy.
The hills above town	Five to fifteen minutes up. Views, breeze, quiet.	Where most of the ocean-view stock sits. You will drive everywhere. Water pressure and road quality vary street by street — ask both.
Toward Marsella & Remanso	Beach-adjacent communities, some gated.	Walk-to-sand living, often with community amenities and an HOA fee to match. Check what the fee covers and whether it is actually collected.
Established developments	Paved streets, sidewalks, services already in.	Boring is underrated. These hold value and are far easier to resell — the buyer after you also wants water pressure.

The single most useful thing you can do today: stand in front of three properties at 2pm and ask what the afternoon sun does to that room, then ask what the road looks like in the middle of the rainy season. Photographs are all taken in the morning in the dry season.

Day 3 — The professional day

This is the day that actually protects you, and the one most buyers skip. Book these appointments before you fly.

Meet a lawyer — yours, not the seller's

You want an attorney who is not connected to the seller or the listing agent. Expect to pay for an hour of their time. Foreigners can hold property in their own name here, and closings typically run about 30 days with buyer costs in the region of 5–7% all in — but the details are what matter.

- Is this title clean and registered, and can you show me the registry entry?
- Is any part of this property inside a restricted coastal or border strip?
- Who has physically occupied this land, and is there any possession claim?
- What exactly do your fees cover, and what is paid to the government?
- If I die, what happens to this property — and what should I set up now?

See the hospital and the school, if either applies to you

Healthcare is a genuine limitation, and you should look at it with your own eyes. Routine care is available locally; anything serious means Managua, where the internationally accredited hospital is. If you are relocating with children, visit the international schools while you are here — there are two.

Test the internet yourself. Fibre exists in town and in many of the hills, but not everywhere, and 'it's fine' means different things to a retiree and to someone on video calls at 8am. Run a speed test standing in the actual house, on the actual connection. Ask what happens when the power goes.

Day 4 — See properties properly

By now you know the geography, you have a lawyer, and you can tell a good street from a bad one. Now the viewings are worth something. Six to eight in a day is the sensible maximum — after that they blur.

What to check in every single house

- **Water.** Municipal, well, or both? Is there a cistern and a pump? Turn on taps on the top floor and watch the pressure.
- **Power.** Is there solar, a generator, or neither? Outages are normal. Ask the neighbours how often, not the seller.
- **Roof and damp.** Look at ceilings in corners and above windows. The rainy season finds every weakness a photograph hides.
- **Access.** Drive to it yourself. A steep unpaved last hundred metres is a real cost and a real resale problem.
- **What is next door, and what could be.** The empty lot beside your view is someone else's building site.
- **Who maintains it when you are not here** — and what that costs monthly.

Ask for the annual carrying cost in writing on anything you like: property tax, HOA if any, insurance, property management, utilities, pool service. Annual property tax on a family home here is usually modest — often around \$1,000 or less — but the management and maintenance line is what people underestimate.

Day 5 — Sit with it

Do not spend the last day looking at more houses. You will only confuse yourself.

When	What	Why it matters
Morning	Go back to your two favourites, alone, without an agent.	Different day, different light, no one talking. This is where people change their minds — in both directions.
Midday	Do an ordinary errand. Buy groceries, fill the car.	You are testing the life, not the holiday. If the ordinary version bores or frustrates you, that matters more than the sunset did.
Afternoon	Write down your honest number and your honest timeline.	Before you leave, while it is real. What would you pay, and when could you close?
Evening	Have the awkward conversation with whoever you are buying with.	Couples very often want different things here. Better found now.

Nicaragua is not for you if...

We would rather say this plainly than have you find out expensively.

- You need a mortgage. There is no financing market here for foreign buyers.
- You want a US-standard hospital within twenty minutes.
- You plan to resell within eighteen months. This market is slow to liquidate — buy to hold and use, not to flip.
- Political headlines will keep you awake. There is a US State Department Level 3 advisory in place, and it is not going away this year.
- You want everything to work the first time you ask. That is not what this is.

And it may well be for you if... you want a Pacific ocean-view home for what a condo costs in Guanacaste, you are comfortable holding for several years, you can pay cash, and you would genuinely enjoy a small town where the same person sells you fish every week.

What to bring home

- Photographs of the road to each property, not just the property.

- The annual carrying cost, in writing, for anything you shortlisted.
- Your lawyer's name and what they charge.
- A speed test screenshot from inside each house.
- One honest sentence about whether you liked the ordinary Tuesday.

When you are ready to plan the trip

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We will build the five days around what you actually want to see, book the driver, and line up the lawyer meeting. We do not host you and we do not pay for your flights — this is your trip, and you should be free to walk away from us as easily as from a house.

Figures in this guide are current as of August 2026 and are directional — taxes, fees and flight schedules change. Nothing here is legal or tax advice; that is exactly what day 3 is for.