

# NICARAGUA





# Why Nicaragua?

- Beautiful country with an array of locations
- Beautiful, friendly people
- Low cost of living
- Beaches, mountains, valleys, cities, country living
- Real culture and history
- Local markets with farm-fresh fruits and vegetables
- Export quality meats, poultry, and seafood



# At A Glance

- **Residency**
  - *Pensionado* (proof of US\$600 monthly income)
  - Golden Visa (Real Estate) – Investment of US\$30,000
- **Health Care**
  - Basic care under the public system
  - Excellent private system available
- **Ease of Access**
  - Direct flights to Panama, Mexico, United States, etc.
  - Domestic airlines –reasonably priced
  - Local Transport – Shuttles, buses, and taxis.

# Country Cons

- It is a poor country...
- Except in tourist areas, English is not spoken much
- Like the states in 1950s, trash is an issue but getting better
- Mañana can mean in the morning, tomorrow, in two weeks or later
- Education levels are low which affects service and even comprehension in Spanish
- Managua has the best medical facilities, shopping, movie theaters, etc.

# Granada





# Granada Pros

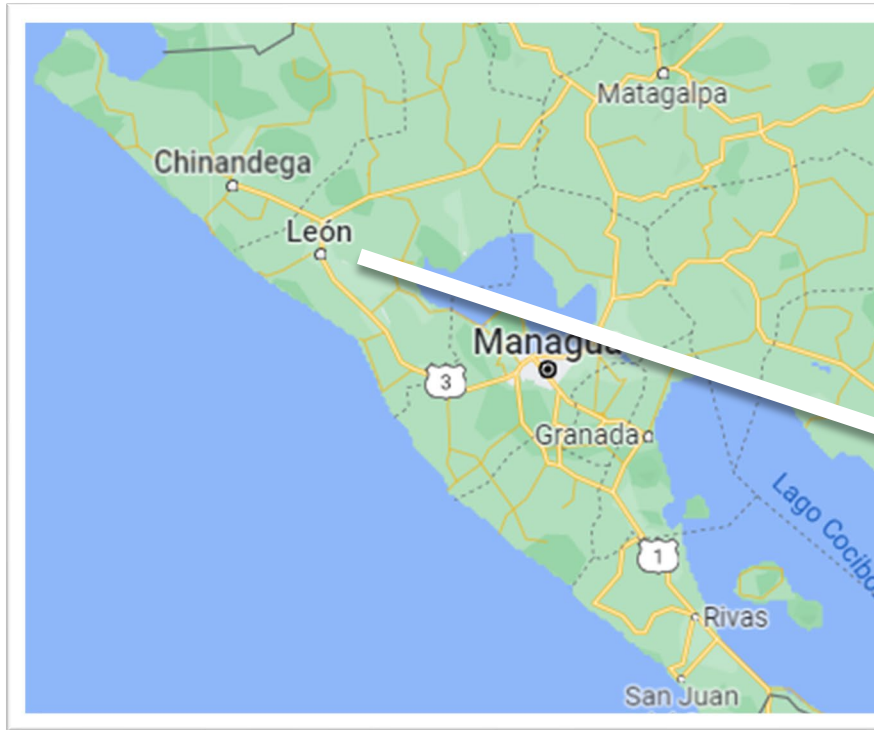
- Authentic Spanish colonial architecture, city founded in 1524
- Situated on the largest fresh-water lake in Central America
- Very walkable
- Big enough to have modern supermarkets, some medical services
- 40 minutes to Managua and international airport
- 2 hours to most Pacific beach áreas
- Very popular with expats
- Surrounded by the delightful Pueblos Blancos



# Granada Cons

- Less expensive than San Juan del Sur but higher than other areas
- Strongly dependent on tourism
- In the historic center, property is more expensive
- It is noisy with many religious festivals and events
- Can be quite warm

# León





# León Pros

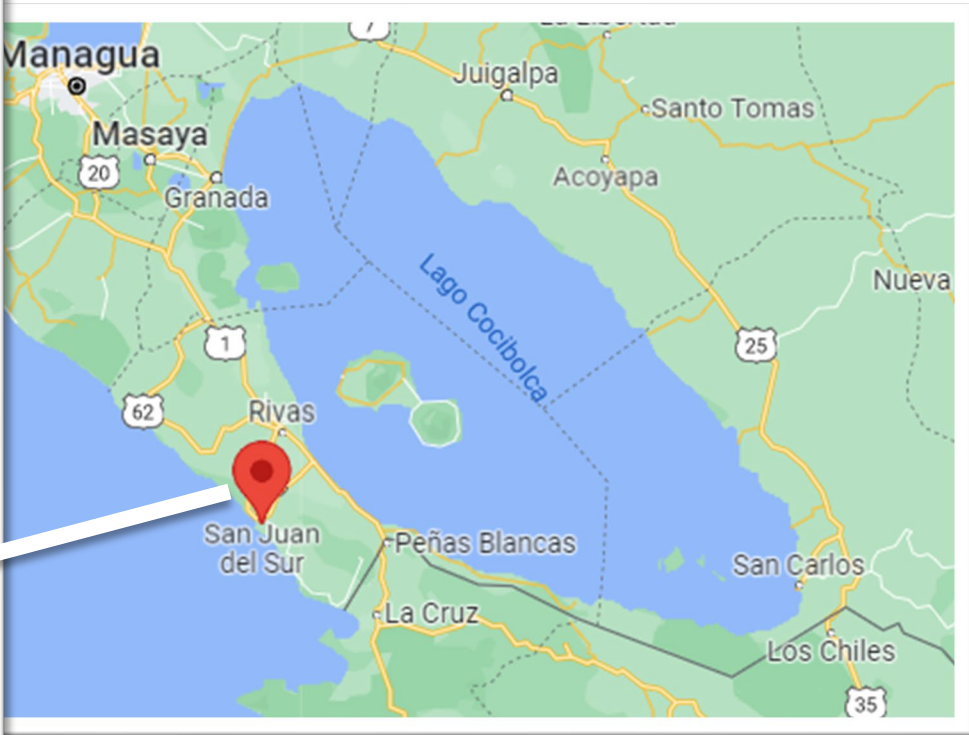
- Spanish colonial homes, cheaper than Granada
- Home to many universities and museums
- 20 minutes to the beach
- Volcano surfing
- As large as Granada
- Beautiful cathedrals



# León Cons

- Warmer, dryer than Granada
- Smaller expat community

# San Juan del Sur





# San Juan Del Sur Pros

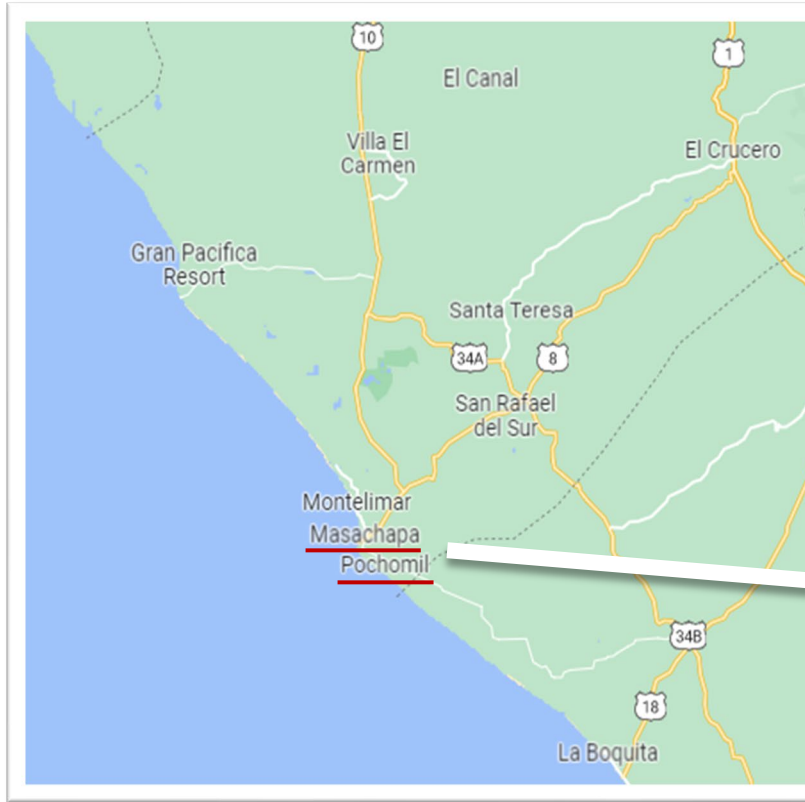
- On the Pacific beach, close to popular surfing beaches
- Most popular beach town on the Pacific coast
- Many restaurants, bars and hotels
- Younger expat community
- Close to Costa Rica border
- Salt water fishing



# San Juan Del Sur Cons

- COL is a more expensive area of Nicaragua
- Very small town though many home developments nearby
- No major supermarkets and stores
- More than 2 hours to Managua and to international airport

# Pacific Coast





# Pacific Coast Pros

- Phenomenal beaches, many of which are empty
- Quaint fishing villages
- Protected turtle reserves
- Great deals on beach property
- Some first class resorts and larger developments

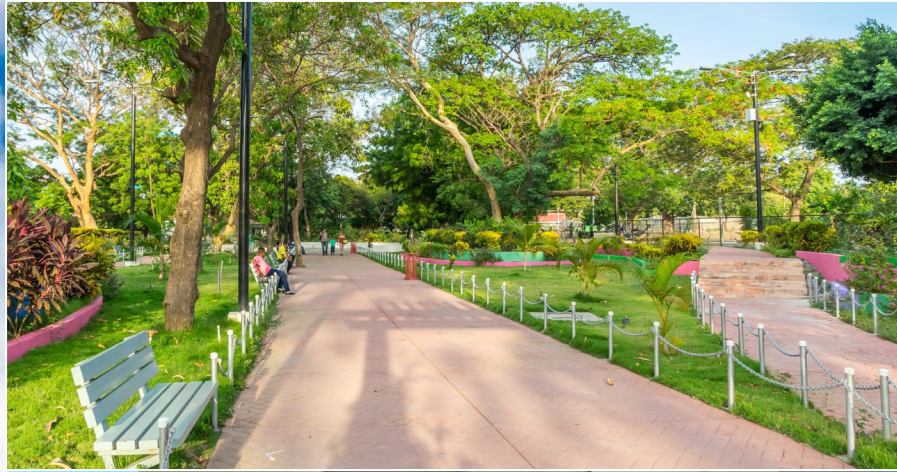


# Pacific Coast Cons

- Some expensive developments
- Roads are somewhat rougher depending on location
- Unless in development, less infrastructure
- Further to major stores, medical facilities, and supplies

# Managua





# Managua Pros

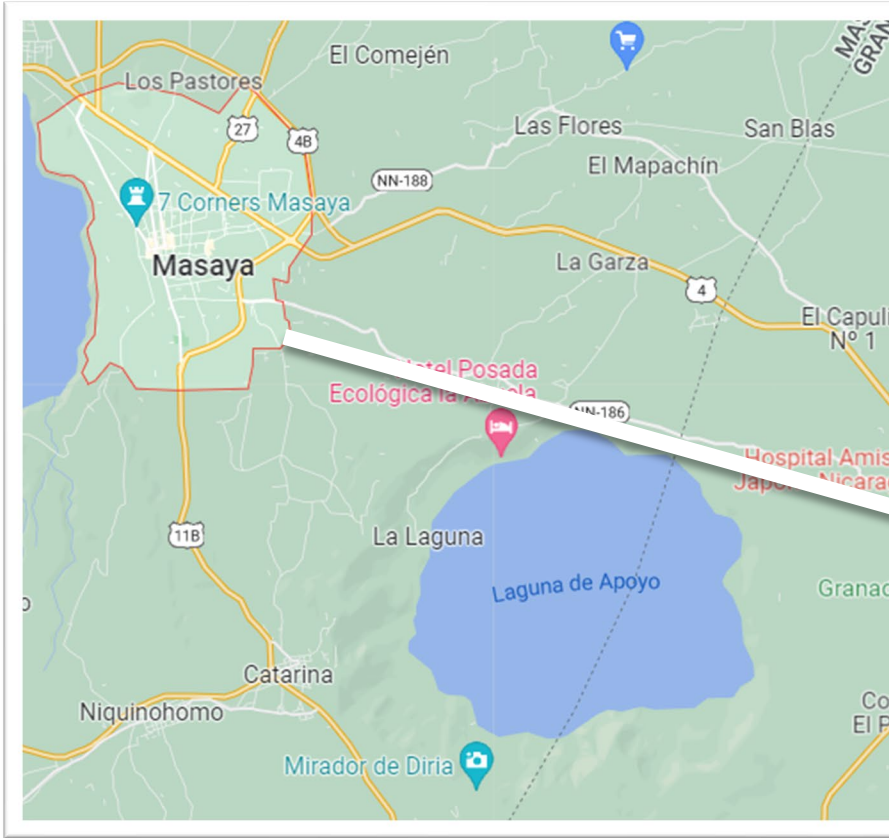
- You can find everything there somewhere
- Capitol with an international airport, great zoo
- Many embassies and large international community
- Major modern medical facilities, movie theaters, shopping malls
- The finer restaurants and more variety
- Upscale neighborhoods, country club
- More education options
- Located on a large lake



# Managua Cons

- Many poor neighborhoods
- Street flooding during rainy season
- A lot of traffic especially during rush hours
- No real downtown center

# Masaya





# Masaya Pros

- Vibrant community
- The famous Masaya volcano you must visit
- Close to Managua and Granada
- Very popular with horse farms
- Inexpensive properties
- Many markets for fruits, vegetables and crafts
- Finest guitars produced here by hand
- Artsy and folkloric

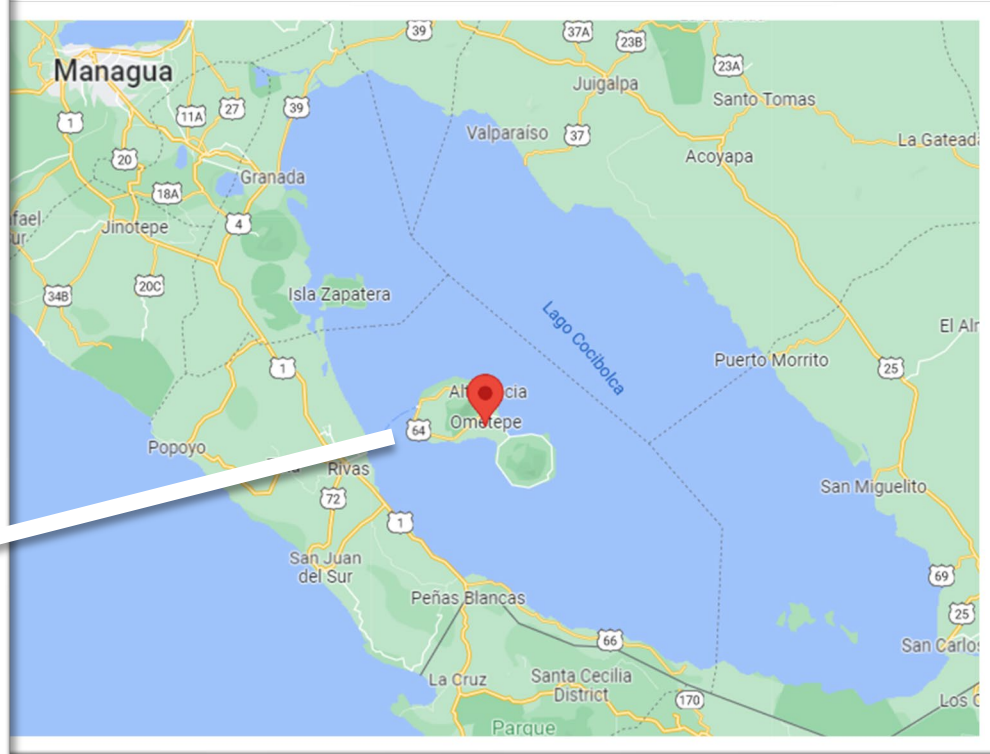


# Masaya Cons

- Few expats
- More industrial
- Chaotic streets



# Ometepe





# Ometepe Pros

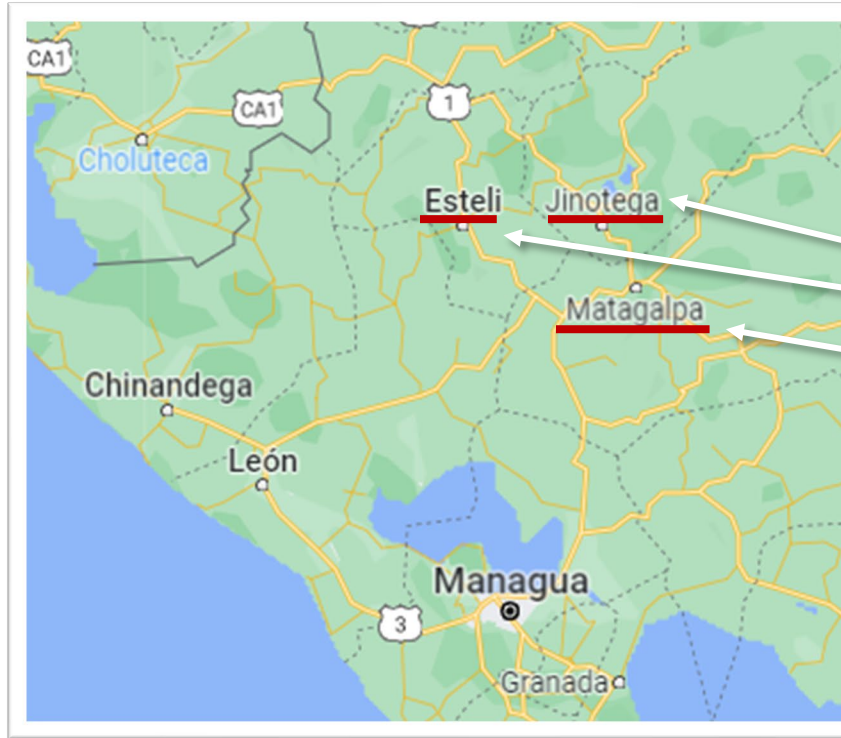
- Beautiful island with twin volcanoes
- Very eco oriented
- Hiking, fishing, many archaeological finds
- For the nature lover



# Ometepe Cons

- Must take a ferry – medical emergencies a problem
- Must take a ferry to mainland for supplies
- Few facilities
- Touristy

# Mountain Areas





# Mountain Areas Pros

- Beautiful mountains and valleys – similar to Blue Ridge Mtns
- Much cooler
- Cheaper properties especially farms
- Some major towns such as Esteli, Matagalpa and Jinotega
- For those looking for simple living or the farm life
- Close to Panamerican Highway
- Good places to merge into the local culture

# Mountain Areas Cons

- Several hours to Managua and the international airport
- Very few expats
- Not much English spoken
- Few major stores

# East Coast





# East Coast Pros

- Beautiful untouched areas for the nomad
- Great fishing
- Cheaper properties though titles are more questionable
- Very low population
- Good for the rough country life
- As a former British colony, English is common



# East Coast Cons

- Few medical services
- Fewer roads and infrastructure
- May have to travel by boat to some locations
- Few airports
- Not for the meek



# Grading Nicaragua

- **English Spoken** - Granada, San Juan del Sur English is more common but not in the rest of country except Bluefields
- **Health Care** – Major cities have clinics and small hospitals. Only Managua has major hospitals and medical specialists
- **Climate** – Tropical rather warm though much cooler in the higher elevations
- **Infrastructure** – Major cities and developments have reliable electricity and Internet. Major roads are very good.

# Grading Nicaragua

- **Safety** – We consider Nicaragua to be very safe. An armed robbery would make headlines.
- **Culture** – Rich culture and history. Major archeological finds are still common. Many, many festivals but usually religious based.
- **Recreation** – Hiking, biking, swimming, diving, fishing, horseback riding, world-class surfing. Four golf courses, few tennis courts.
- **Taxes** – While there is a 15% VAT on most goods and services, property taxes are usually less than \$100 annually.
- **Schools** – A few international schools in Managua and Leon, the public schools are not adequate for most expats.