Pavones Building Permit Guide

For Costa Rican citizens AND foreign residents building in Pavones / canton of Golfito Current through July 15, 2026 — verify details with the Municipalidad de Golfito before you build

Why this matters in Pavones

Building without permits in Costa Rica can mean stop-work orders, fines, demolition orders, and trouble selling or insuring the property later. This is not theoretical here: in 2024–2025 the Municipality of Golfito demolished structures in the Río Claro / Pavones beachfront area, citing the coastal zoning plan (plan regulador). Nowhere in the canton is "build first, ask later" a safe plan — and least of all near the beach. The good news: the permit path is well defined, mostly digital, and very manageable with the right professional at your side.

Who's involved (the cast of characters)

- **Municipalidad de Golfito** — issues the final construction license and collects

the construction tax (1% of project value). Tel 2775-0080.

- **CFIA** (Colegio Federado de Ingenieros y Arquitectos) — the professional

college. ALL construction plans must be drawn and digitally stamped by a CFIA-licensed architect/engineer through its online system.

- **APC** (Administrador de Proyectos de Construcción) — the CFIA's digital

platform where your professional uploads plans; the municipality reviews your project inside the same system. Since 2026 it connects directly with MOPT and INVU, and plan stamping typically takes 5–8 business days.

- **SETENA** — environmental agency. Large or sensitive projects need an

environmental viability (D1/D2). As of 2026, most single-family homes and remodels are exempt (roughly 65% of low-impact projects).

- **AyA or the local ASADA** — you need a water availability letter

(carta de disponibilidad de agua) before the municipality approves.

- **INS** — the state insurer; a workers' risk policy (póliza de riesgos del

trabajo, ≈1.5% of project value) is mandatory before work starts.

- **Ministerio de Salud** — signs off on certain project types (restaurants,

lodging, anything with public use).

The standard process, step by step

1. **Confirm what you own and what the zoning allows.** Get an up-to-date property study (estudio registral) and ask the municipality for a **uso de suelo** (land-use certificate) for your lot. This single paper tells you what you may build there — get it BEFORE paying for designs.
2. **Hire a CFIA-licensed architect or engineer.** Not optional: only they can submit plans through APC. For anything over "small works" size, they are legally the responsible professional for the build.
3. **Secure the water letter** from AyA or the Pavones ASADA. No water availability, no permit. Start this early — it can be the slowest piece.
4. **Design + APC submission.** Your professional uploads plans; each discipline (structural, electrical, mechanical) is digitally stamped. CFIA registration fee ≈ 0.03% of project value. Note: new electrical-code rules took effect January 2026 — an outdated electrical sheet is now a common rejection.
5. **SETENA, if required.** Your professional will know if the project is exempt (most homes are) or needs a D1/D2 filing.
6. **Municipal review inside APC.** Golfito's engineering department reviews digitally and responds with observations or approval. When approved, you pay the **1% construction tax** and receive the construction license.
7. **INS policy + posting.** Take out the workers' risk policy, post the permit at the site, and build exactly what was approved — inspectors do come, and deviations from stamped plans cause real problems.

Typical timeline: about 2 months start to finish for a straightforward home (APC ~1 week, health/SETENA 2–4 weeks when applicable, municipality 2–4 weeks). **Typical government-side costs:** ≈ 0.03% (CFIA) + 1% (municipal tax) + ≈1.5% (INS) of project value, plus your professional's design fees.

The small-works shortcut (obra menor)

Small projects — most municipalities use roughly **under 30 m²** as the marker (carports, fences under ~20 linear meters, roof repairs, small remodels) — can qualify as **obra menor**: a simplified municipal form, basic drawings with measurements and materials, signed by the owner and a responsible professional, without the full APC plan set. The threshold and paperwork vary by municipality, so confirm with Golfito's engineering office first. If your project can honestly fit obra menor, it is by far the fastest legal route.

■■ Building near the beach: the maritime zone (ZMT)

Much of Pavones' shoreline falls in the **Zona Marítimo Terrestre**:

- **First 50 meters from the high-tide line: public zone.** No private building,

ever. It cannot be owned, fenced, or occupied.

- **Meters 50–200: restricted zone.** You don't own this land — you hold a

municipal **concession** (a renewable lease registered in the Registro de Concesiones), and construction requires BOTH a valid concession that permits your intended use AND the normal permit process above, all consistent with the Pavones plan regulador sectors.

- **Foreigners, take special note (Ley 6043, art. 47):** a foreign individual

needs **5+ years of legal residency** to hold a concession, and a corporation holding one must be **at least 50% Costa Rican-owned**. Some structures use a trust with a Costa Rican trustee; get a real attorney — this is exactly where Pavones properties get into trouble.

- If a seller near the beach can't show you a registered, current concession and

matching permitted use, walk away or lawyer up first.

Extra notes for expats

- **You do NOT need residency to buy titled land or to get building permits** on

ordinary (titled, non-ZMT) property. Tourists can own and build.

- Most expats hold property in a Costa Rican corporation (S.A. or SRL); permits

are then requested for the corporation, signed by its legal representative.

- If you're abroad during the process, a **special power of attorney** lets your

attorney or professional sign filings for you.

- Bring your passport (or DIMEX), the corporation's personería jurídica if

applicable, and be sure **property taxes are current** — the municipality checks before issuing anything.

Ten tips for a faster permit

1. **Get the uso de suelo first** — before designs, before deposits. It kills surprises at step 6.
2. **Hire a professional who files in Golfito regularly.** Knowing this specific municipality's reviewers and quirks is worth weeks.
3. **Request the water letter on day one.** It's the classic bottleneck.
4. **Pay your property taxes before filing.** An arrears flag freezes everything.
5. **Aim for obra menor when honest** — under ~30 m² is a different, faster world.
6. **Answer observations within days, not weeks.** Review clocks restart on every response; fast replies keep your file at the top of the pile.
7. **Get the electrical sheets right the first time** (new 2026 code) — the current #1 cause of APC bounces.
8. **Stay out of the 50 m public zone entirely**, and don't design anything in the 50–200 m band until the concession paperwork is verified.

9. **Consider a tramitador** (permit runner) or let your architect handle all filings — locals and expats alike lose months to missed steps.
10. **Build what was stamped.** Changes mid-build mean amended plans; unpermitted changes mean fines and possibly demolition. Cheap to amend, expensive to hide.

The bottom line

Titled lot + licensed professional + water letter + patience ≈ 2 months and roughly 2.5% of project value in fees. Beach concessions are a different, harder game — especially for foreigners — and deserve an attorney before an architect. When in doubt, start with a visit to the Municipalidad de Golfito (2775-0080) and ask for the engineering department.

This guide is general information, not legal advice. Rules change and are applied case-by-case — confirm current requirements with the Municipalidad de Golfito and a licensed professional before spending money.

Sources consulted (2026): CFIA/APC documentation; Municipality of Golfito; Segura Architecture, Century 21 CR, Quatro Legal, GLC Legal and Tico Times guides on permits, obra menor and Ley 6043; Semanario Universidad reporting on the 2024–25 Río Claro de Pavones demolitions.