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For us and Colombia, it was love at first sight. Over the near decade since we first laid eyes on this beautiful country, we've become only more enchanted.

Shortly after Colombia first came onto our radar, we made a bold prediction... Colombia, specifically Medellín, we reported, would top the short list of the world's best places to live.

Back when we first asserted this, the prognostication created a stir. How could we be recommending that expats and retirees think about taking up residence in the land of Pablo Escobar?

We weren't bothered by the naysayers or their confusion. Big ideas are often met with resistance... at first.

Today, we're no longer alone in referencing Colombia as a world's best destination for living and investing. *The New York Times, National Geographic, Forbes*, and others have made similar declarations.

As a result, Colombia as a top-tier choice for anyone considering launching a life overseas isn't news. Colombia is finally enjoying the attention she deserves in this context.

From friendly Medellín to enticing Cali and famous Cartagena on the Caribbean coast, this corner of the world is shedding the stigma that's lingered for more than 20 years and quickly becoming one of the best places on Earth to establish your foothold overseas.



♥ Colombia



The Culture Capital

In the past twenty years, Medellín has made the jump from murder capital to culture capital of Colombia. Tidying up its act since its drug- and crime-ridden days, Medellín is now high-tech, highly sought after, and rapidly establishing itself as one of the world's most progressive cities.

In 2012, the *Wall Street Journal* named Medellín the most innovative city in the world. It's also been listed by *The New York Times* among its places to go (2015) and *National Geographic* included the country on its best trips list (2015).

What has this city topping so many charts? It's a combination of its unique infrastructure, well-used and much-loved public spaces, and the accessibility of technology and internet throughout the city.

Medellín's World Class Infrastructure

Medellín is a place where things work—the internet, the Metro, street-cleaning, garbage-collection... you

can count on these services day to day. Taxis are metered; shop-keepers are well-mannered, and the people you pass on the street are well-dressed.

Despite being the second-largest city in the country, Medellín's public transit system and infrastructure are superior to those of capital Bogotá. They play an integral role in shaping the fabric of the city and its development by connecting neighborhoods.

As the Metro and Metrocable (a funicular service that runs up and down mountainsides) have expanded over time, so too have the city's public spaces, sprouting up around each major stop.

Such public spaces include the "library parks" that Medellín is famous for. These are much more than simple book-lending institutions: They consist of sprawling gardens, exhibition halls, classrooms, and auditoriums not to mention special classes and workshops, providing some of the poorest neighborhoods with educational opportunities and green spaces. Each is equipped with free Wi-Fi, in addition to almost every café, restaurant, or shopping mall in the city.

The City Of Eternal Spring

Medellín is world-renowned for its agreeable climate. Perched at an elevation of 5,000 feet (1,500 meters), it enjoys beautiful weather all year with warm, balmy days and cool, pleasant nights.

The average daytime high is 79°F and the low is 63°F, with only 1 degree of seasonal variation. You could say that Medellín is "room temperature" all year, making this a good choice for someone who wants city life but who also enjoys the outdoors (as this is a city best enjoyed al fresco).

Unlike many of the cities you'll encounter in Latin America, Medellín is clean, green, and proud of it. With immaculate, tree-lined streets, and a law that requires creation of a green space equal to the footprint of each new building constructed, Medellín is a big city without the big-city environment. That said, it suffers from poor air quality due to its location at the base of a valley.

The Culture Capital

Colombia's cultural capital, Medellín, is competitive with the world's best-known metropolises, offering a wide range of options for entertainment. With modern movie theaters, shopping, vibrant nightlife, impressive galleries, museums, venues for theater and music, plus soccer stadiums... and the intoxicating city-wide attitude toward fitness and health culminating in the weekly pedestrianization of its main avenues, Medellín really does have something for everyone.

On any given day, you could visit a museum or see a tango show. There's opera in season, shopping year-round, and dance clubs, nightclubs, and white-glove restaurants. You could also spend an evening at the orchestra or one of 28 theaters, explore the city's 40 museums, visit its many galleries, or relax in one of 21 parks.

Medellín is the literary and artistic center of Colombia. It's the base of newspapers, radio networks, publishing houses, an annual poetry festival, an international jazz festival, an international tango festival, and an annual book fair. Back in 1971, Medellín was even the venue for Colombia's answer to Woodstock, the Festival de Ancón.

That's not to mention its innumerous outdoor attractions, such as its museum-parks, aquarium, amusement parks, botanical gardens, planetarium, Barefoot Park with a Zen garden, and dozens of small, neighborhood parks and verdant, treed plazas.









Health Care

Medellín boasts some of the continent's best and most highly skilled doctors and eight of the top-ranked hospitals in Latin America are here. Long known as a destination for cosmetic surgery, Medellín is now established as a destination for complex procedures and advanced technology, including transplant surgery.

Medellín's Real Estate

The city's real estate market is mature, active, and undervalued. There's a well-organized real estate industry here, with a generous inventory of quality properties. Construction standards are high—even in older buildings—yet prices are lower than you'll find in most markets in the hemisphere... an amazing value considering the quality of life on offer in Medellín. The rental market is active and profitable.

What About Crime?

Long-known Stateside as a center for drug-related violence, Medellín has changed drastically. Its stereotypes are no longer deserved—the rate of murders per 100,000 people dropped from 184 in 2002 to 38 in 2013.

Statistics aside, Medellín is a safe place to spend time. Most neighborhoods are walkable, and you'll see families, single women, groups of teenagers, and children all out and about enjoying the comfortable climate and plentiful green spaces. This is still a populous city though, so petty crime is a possibility.

Getting Out

Medellín is perfectly situated for those who like to escape the city every once in a while. Two hours east of the city is Guatapé—a colorful colonial village that's shockingly reminiscent of a Swiss or Austrian lake town. It's famous for La Piedra, a giant rock formation formed some 70 million years ago that you can scale for 360° views of the valley.

If you're willing to go farther afield, <u>Pereira</u> in the Eje Cafetero—Colombia's coffee region—is about a five-hour drive from the city. Renowned for its lush green hillsides, escaping to a coffee finca (farm) for the weekend is like stepping into the 1950s... it makes for the perfect tranquil getaway.













The Salsa Capital

In some ways, Cali is like Medellín 10 years ago—before all the positive press brought so many foreigners there. Cali has a warmer, summerlike climate that doesn't change much during the year. Real estate can be up to 50% cheaper compared to Medellín and even more so compared to Bogotá or Cartagena. The lower cost of living, less traffic, and less pollution make <u>Cali</u> an attractive alternative.

The City Of Eternal Summer

Cali is located in a valley with mountains to the west, the Cauca River to the east, and plains to the north and south.

It's only about two hours driving from the Pacific Coast and only about three hours by road from Colombia's coffee region, meaning you can go whale watching or explore the Eje Cafetero on the weekends. The city frequently clears out on the weekends as there is so much to do within easy driving distance.

Cali is known to have an eternal-summer climate, with temperatures averaging 75°F year-round with little variation. The daily average high ranges from 84°F to 86°F, but the high does get above 90°F at times.

Cali's Infrastructure

The Cali metro area is home to a population of over 3.4 million, making it the third-largest city in Colombia after Bogotá and Medellín.

It's a First World environment... it boasts drinkable water along with dependable phone service, electricity, and high-speed internet. You'll find many shopping options, from mom-and-pop stores to upscale boutiques... as well as several large, modern shopping malls, including the Chipichape and Unicentro malls. The banks and financial services in the city are the same as you'll find in Bogotá and Medellín; they are solid and dependable.

Cali is Colombia's Pacific gateway. With its proximity to the Pacific port of Buenaventura, Cali has attracted a major multinational presence, with over 150 multinational companies including Abbott, Bristol-Myers Squibb, Colgate-Palmolive, Johnson & Johnson, Nestlé, Unilever, and many more.

Culture And Entertainment

It's the salsa capital of Colombia... and is considered by many to have the best nightlife. There are countless bars and clubs in Cali, many salsa-based, but rock and reggaetón also have a presence. If you like dancing, brush up on a few steps before you arrive or take some classes once you get here. In Cali, knowing how to dance may even be more important than knowing Spanish.

Cali is an enjoyable place to be, from the hole-in-the wall shop selling homemade empanadas to elegant restaurants with fine cuisine, your dining experience will be varied in Cali with a tremendous number of options in the city. And what's more, the sizzling nightlife in Cali draws visitors from the entire country.

Cali is not a typical tourist destination in Colombia (yet), and the city hasn't gotten much press, so not many foreigners have discovered or visited (again... yet). This is currently changing, with foreign tourism in Cali growing at double-digit rates.

Health Care

Cali has several quality medical facilities and many highly skilled doctors. In fact, Cali has the highest-rated hospital in all of Colombia. Fundación Valle Del Lili Hospital is the top-rated hospital in the country and the third highest-rated hospital in Latin America. Cali has another highly ranked hospital—Centro Médico Imbanaco—which is ranked #13 out of the top 44 hospitals in Latin America. Quality of care is not an impediment but in fact an incentive to move here.

English Spoken And The Expat Community

Cali has a small but slowly growing permanent expat community as well as a growing snowbird community that come to escape the snow during winter months up north. The city has a much smaller permanent expat community than is found in Bogotá or Medellín.

English is not widely spoken in Cali outside the service and tourist industries. However, you'll sometimes find English speakers in hotels and restaurants... Even some of the taxi drivers and shopkeepers speak some English.





Real Estate In Cali

In Cali, you can choose from a wide range of lifestyles. Enjoy the old-money neighborhoods of Santa Teresita and Santa Rita... the bohemian feel of restaurants and shops in San Antonio... the popular gastronomic neighborhoods like El Peñón or Granada... or the mansions of Ciudad Jardín.

No matter what your personal dream calls for, Cali will likely offer a lifestyle and a price-point for you that's cheaper than many other cities in Colombia.

Crime In Cali

Like any big city, Cali has some neighborhoods were crime is prevalent. It remains on the list of the world's most dangerous cities with a homicide rate of 54 per 100,000 residents in 2016, but keep in mind that many of these homicides were gang- or drug-related and generally don't happen in the safer neighborhoods mentioned above. If you stay out of the bad neighborhoods, you will likely avoid 95% of the problems that give the city a bad reputation.

CARTAGENA

• Colombia



The Caribbean Capital

<u>Cartagena</u> is the jewel on Colombia's Caribbean coast. Mixing Old World charm with Caribbean culture and beach lifestyle, it packs an unbeatable combination that entices visitors from around the world.

Cartagena's principal attraction is its Ciudad Amurallada, or walled city, which was named a UNESCO World Heritage Site in 1984. This part of the city is a vibrant candy land of colonial architecture, narrow cobblestone streets, and bougainvillea-filled balconies and shady patios.

Wandering leisurely and enjoying the street life, as well as the many plazas, shops, restaurants and bars, is the best way to experience the old city... doing so could make a romantic out of just about anyone. It's possible here to point your camera in almost any direction and capture something postcard-worthy.

The area is steeped in history. With Amerindian roots, it's one of the oldest cities in the Americas, with settlements dating back thousands of years. The Spanish arrived in the early 1500s, laying the foundation for the charming colonial atmosphere as well as for its future prominence. It became their principal port on the Caribbean serving the exportation of pillaged goods and the gateway to South America.

Despite its rich historical roots, it has since developed modern amenities, including a growing number of high-rise condos with spectacular water and beach views in addition to modern shopping centers.

Whether you prefer its modern amenities or the old city's labyrinth of restaurants, shops, bars, churches, and museums, don't forget that it's also on the Caribbean. That means you can avail of numerous water activities, from boating and jet skis to scuba diving and deep-sea fishing.

These days, Cartagena has something to offer every taste...

A Caribbean Climate

Cartagena is located on the northern coast of Colombia, right on the Caribbean. It's hot and steamy, with a tropical climate that's typical of this part of the world; year-round sun and a generally humid climate with occasional heavy storms.

The average daily high temperature in Cartagena typically ranges from 88°F to 90°F (31°C to 32°C), and the average daily low from 73°F to 77°F (23°C to 25°C).

While air conditioning is a must for the majority of expats who come to Cartagena, they can rest assured that the heat is the worst climatic condition they'll suffer from. Cartagena is located well outside of the Atlantic hurricane belt.

Cartagena's Infrastructure

Cartagena offers a fashionable, modern lifestyle that can be challenging to find elsewhere in Latin America. It's possible to get the best of life here for under US\$1,600 per month, or much less if you're willing to venture outside the city's tourist hot spots.

To many potential expats, vacation-home buyers, snowbirds, investors, and workers with portable careers, Cartagena can be a lower cost and viable alternative to most Caribbean-beach locations in other countries.

Those with disposable income will enjoy the wide range of shopping options, from trinket stores to glitzy modern malls, such as Caribe Plaza and Plaza Boca Grande.

The Expat Community

As one of the top tourist destinations in Colombia, Cartagena has a substantial transient expat community. It also has a small but growing permanent expat community.

Because of this foreign presence, it's common to hear English spoken in the main tourist drag, including the shopping, cafés, restaurants, and bars of the old city and Bocagrande.

Real Estate In Cartagena

The real estate market in Cartagena is well-organized with a fairly generous inventory of quality properties.







Popular neighborhoods include the beachfront Bocagrande, funky Getsemaní, or residential beach ambiance of Castillogrande. No matter what your personal dream calls for, Cartagena will likely offer a lifestyle and lower price point than many other Caribbean beach resort areas.

Furthermore, potential for rental income is promising: The returns can be good and occupancies can be high for quality properties, the city and its beaches being a major tourist destination.

Concerns About Crime

The city is divided into 15 unidades comuneras or districts/neighborhoods divvied up by the government, and crime can vary depending on where you go.

The average tourist or expat will never venture outside unidad comunera 1, where El Centro and San Diego in the walled city, Bocagrande, Laguito and Castillogrande are located. Crime in this area is not an issue.

Live and Invest Overseas has been talking about Colombia as a top destination for expats, investors, and retirees since well before the mainstream press and, as a result, has built an impressive onthe-ground network of local experts, professionals, and friends over the past decade...

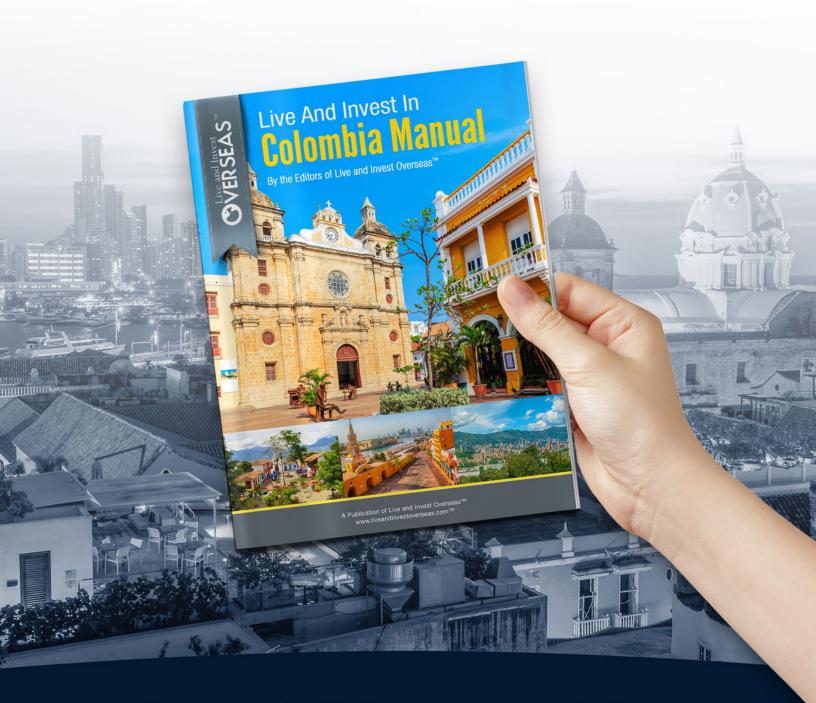
These one-of-a-kind resources are available to you in our Live and Invest in Colombia Home Conference Kit. Updated annually, this kit contains panels and presentations of our top Colombia experts and expats with years of experience in the country. It's easily the most in-depth resource about living, retiring, investing, or doing business in Colombia you'll find anywhere.







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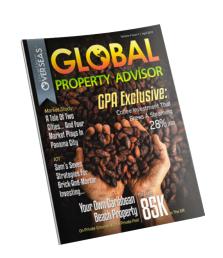
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