# **VERSEAS** Haven Report

**Buenos Aires, Argentina:** A First-Class Metropolis...





### Buenos Aires: A First-Class Metropolis Blending The Old World and The New

By Karina Martinez-Carter

Iwo friends of mine, a couple from the Chicago area, first came to Buenos Aires on a South American vacation. Both of them architects, they spent their days walking the city's neighborhoods, cameras at the ready, and stopping regularly to admire the scenes of daily porteño (Buenos Aires) life and the city's mix of architectural styles on display with mansions dating back centuries and multistory buildings with cupolas reaching into the sky. So smitten were they with Buenos Aires that they soon canceled the rest of their trip to neighboring destinations. The really telling sign they were sold on the city? They purchased a property in

the Palermo Viejo neighborhood that same trip.

Their story is a common tale in expat circles and one I've heard many versions of over the years. Tourists come and, after only a few days of eating, drinking, wandering, and merriment, set their sights on returning with plans to call the city home. Others, like me, alight in Buenos Aires just knowing they're going to stay, even if they've never been before.

That's because perhaps no other city in the world is as beguiling as Buenos Aires, Argentina's capital city. staff

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... continued on page 4

Most outsiders only know the country in Hollywood clips, blips, and larger-than-life personas, from Evita (as played by Madonna) to the incredible soccer greats like Diego Maradona and Leonel Messi. And let us not forget the Pope is Argentine. (At least, an Argentine will never let you forget it.) Buenos Aires' most famous cultural export is tango, the song and dance filled with passion, sensuality, longing, and nostalgia that does so much to explain the essence and character, culture, and creativity of Buenos Aires. Here, everything is approached, considered, and conducted with passion.

What I've always loved about Buenos Aires is how the New World and Old World blend so harmoniously. Grand dame Art Noveau apartment buildings, dating back centuries with the original crown molding preserved, coexist in the "Paris of South America" with contemporary, shiny new skyscrapers, and it all works together. The city is fast-paced and trendsetting in art, design, and style, but at the same time the cobbler on the corner and the neighborhood's beloved tailor are toiling away in the same location where they have been for decades. Argentines themselves are much like what the city shows, too. They have a deep respect and admiration for the past, yet they are always energetically innovating and looking forward.



Buenos Aires' newest neighborhood is Puerto Madero and is located right on the banks of the Río de la Plata

Argentina is centralized in its capital city of Buenos Aires along the Río de la Plata. In fact, about 40% of the country's population lives in Buenos Aires Capital Federal, as the city is called, and the surrounding province, which includes a pulsing city population of 3 million and about 13 million in the immediate surrounding suburbs. The city is one of South America's largest—in fact, it's the second-largest after Brazil's Sao Paolo. It is a city with a feel unlike any other—Latin America with heavy brushes and touches of European cultures, as well as influences from just about every corner of the world.

Argentina, and more specifically Buenos Aires, has always been a destination that has welcomed immigrants and expats dating back to the mid-1800s. The vast majority of the population claims Italian heritage, as well as Spanish heritage, and often both. This becomes obvious when you walk the streets of Buenos Aires and see the numerous pasta shops and pizza parlors, as well as hear the Spanish spoken with a clear Italian inflection, not to mention distinct Italian gesticulations. All this is also blended with cultures and traditions from around the world. You can point to the *merienda* or afternoon tea time and the popularity of English sports like polo and rugby as well as the French architecture that populates the Recoleta neighborhood or even the Germanic look noticeable in some residents as proof of that.



Argentina produces many of the world's best polo players and teams. Locals come out en masse for the annual Polo Open in November and December, which also draws international spectators

At the same time, Argentina has its own culture. All it took for me was one asado, the traditional Argentine barbecue that is a cornerstone of Argentine life, to have a concrete understanding and example of that. The cow is elevated to almost holy heights in Argentina, with care and concern taken to how it is grown, fed, and ultimately prepared, and red meat is a staple of the Argentine diet. Argentines gather for asados with friends or family at least once a week—often twice, once with family and once with friends—to dine. It's not just about eating at the asados, though. It's a whole appreciated tradition.

That typical Argentine lifestyle that is exemplified in the asado is often what wins people over. As the asado shows, family and friends are the priority that comes before all else in Argentina, and spending time with them is of the utmost importance. Here, too, everything is relaxed and unhurried, because as Argentines see it, life should be savored and enjoyed, even during the four hours' time it takes for a steak to cook.

In my experience I've found that Argentines are eager to warmly share what their culture and capital city have to offer with outsiders and foreigners, from an invitation to an asado to a gesture as simple as including me in their mate circles. (Mate is essentially the national beverage in Argentina. It is a looseleaf, caffeine-infused drink that resembles a loose-leaf tea and is often consumed in a group.) While the city itself has its own charms, I've found it is the people and relationships formed with them that convince people to stay and make them feel as though they have really made their home in Buenos Aires.

#### The Economy Today

People come to love Buenos Aires so much that they stay even when things sour, which, given the country's tumultuous economic history, happens often. In fact, this past July, Argentina defaulted on its debt for the second time in 14 years. Inflation is an everyday reality in Argentina, with the peso jumping drastically day-to-day. Even just in my four years in Argentina, I've seen the peso depreciate dramatically, with prices for taxis and food rising all the while, and also witnessed the government enact increasingly protectionist policies in an attempt to spur local industry and stem capital flight. Still, the Subte (subway) continues to run, and Argentines, frustrated as they might be, still find reasons for, and ways to, enjoy life. While the pace of development might be slowed for right now, the city continues to buzz.

As frightening as those peaks and valleys, or rather, progressively deeper valleys might appear to outsiders, Argentina is a resilient country, and even when the economy is slowed, the culture is always prospering. I have also found Argentines to be the most admirably resilient and resourceful people I have met, and as frustrated as they might be at times, circumstances essentially require them to be that way. Businesses still open their doors, admirably resilient as they are, including corner cafes that have been in operation for decades despite economic challenges. And the truth of the matter is that when they keep most of their money outside the country and beyond, feeling the ripples of the economy's ups and downs, expats are in a privileged and protected position.

As a potential future Buenos Aires expat, there are some key facts about the current economy you should be aware of. The economy operates on two planes right now: There are the official government-provided exchange and inflation rates, and then there is the black-market rate and the more accurately evaluated inflation rate, which has been at least 25% more than the government's numbers for the past few years. The U.S. dollar on the black-market rate, which is actually called the *dólar blue* (blue dollar) is at any point one-third to one-half more than the official rate. What that means is that the rate you will get when taking money out of an ATM or paying with a credit card is the official rate, while, if you have actual U.S. dollar bills to sell, you can get a much higher rate. While it technically is illegal to buy or sell foreign money in Argentina (this is the black-market rate, after all) it is widely practiced. Walking through any main pedestrian thoroughfares in the city, such as Florida Street downtown or tourists sights such as the Recoleta Cemetery area, you're sure to hear people calling out about buying and selling foreign money.

The reality is, too, that Argentina needs outside money as it struggles to pay off its foreign debts. Foreign money goes a long way in Buenos Aires and Argentina, and because properties are not selling as readily to locals who are unable (or rather unwilling) to pay at this time, the market is prime for foreign buyers. Taking money out of the country might be a challenge with currency controls, but bringing it in is very welcome. The dollar and the euro get stronger by the day, too, permitting a comfortable lifestyle for foreigners, complete with affordable and delicious steak dinners, entertainment, and spacious living arrangements that would be near impossible to find in any other of the world's metropolises at this price. In fact, even US\$1,500 a month goes far to providing all that.

#### **Getting Situated In Buenos Aires**

Most foreigners arrive through Argentina's International Ezeiza Airport, where direct flights from all major international airlines arrive daily. All who enter are granted a threemonth tourist visa, but those from Canada, the U.K., and Australia have to pay a reciprocity fee online leaving their home country. Luckily for Americans, the reciprocity fee was suspended as of March 2016.

From Ezeiza into the city, local transport doesn't go far to providing you transit options. The most comfortable and

easiest way to get from the airport into the city itself, which takes about 40 minutes, is by taxi. Make sure to use a registered company and secure your ride right at the airport. The official taxi service is <u>Taxi Ezeiza</u>, and you can request and pay for your car right after exiting baggage claim and customs at a central kiosk.

Once in the city, however, it is easy to get around. You can grab a taxi on any street in the city or call to order one. The most reliable taxis are radio taxis, and they are safer because they are tracked and connected to the grid. Some of the major companies include Radio Taxi Premium and Radio Taxi *Porteño*.

Within Buenos Aires, public transit is very accessible. While many locals choose to have cars, it is easy enough to get to and from any corner of the city at any hour on public transit. Buenos Aires' subway system runs from 5 a.m. to 11 p.m. (the final hour is dependent on the exact line) every day of the week. The city has a very thorough bus system that runs 24/7. The buses are called colectivos, and, in my experience, no matter where you are or where you want to go, you can find at least a couple bus lines that will take you there. There is an online map system that specifies subway, bus, and even bike routes throughout the city.



Over the past few years, biking has become a popular way to get around the city

My personal favorite mode of transportation in Buenos Aires is the bicycle. The Buenos Aires city government's initiative to encourage more people to bike through city started about three years ago has been highly successful. Hundreds of kilometers of protected bike lanes called *bicisendas* transect the city, which is flat and enjoyable to bike. Many people like myself have their own two wheels, while those who don't can easily borrow one of the yellow city bikes from rental stations throughout the city. The initiative is called EcoBici and you can find out more information <u>here</u>.

One of the first orders of business as an expat is to adjust to the Buenos Aires schedule, which favors the nocturnal. The average workday starts at 9 or even 10 a.m. and usually goes until 6 p.m. Lunch is usually taken around 1 or 2 p.m., a merienda, or snack, around 5 p.m., and dinner at 9 p.m. Many restaurants that serve lunch and dinner close at 4 p.m. and reopen for dinner at 8 p.m., so if you want to head out to eat, 8 p.m. is probably the earliest you will be able to go, and then you will likely have the restaurant all to yourselves. Nightlife gears up late in Buenos Aires, too, so unless people are hitting happy hour, they tend to head to bars around 11 p.m. Keep in mind that many small businesses close for two to four hours in the afternoon, too, so try to get your errands done before 1 p.m. or after 4 p.m. Don't leave it all to Sunday, because most businesses are closed. In fact, over the weekends, many only open for the first half of Saturday.



In spring, the jacaranda trees come into bloom, dotting the city in lavender

Keep in mind, too, for when you arrive in Buenos Aires, that seasons are swapped in the Southern Hemisphere. Here, Christmas is celebrated in the balmy days of summer. On the subject of seasons, all four seasons do come to Buenos Aires. Summers are hot, with temperatures reaching the 90s (Fahrenheit, though Argentina follows the metric system and uses Celsius) and often humid, though, you'll feel a slight humidity year-round. Many people try to escape the city heat, taking trips to popular domestic beach destinations like Mar del Plata and Pinamar, located about five hours away by car. You'll notice a number of small businesses shut down for a month in the summer, too.

Fall is mild, and while winter can get chilly and drop into the 40s, snow is rare. (It did snow lightly in 2007, but that was the first time it had snowed since 1918.) Spring is probably the most beautiful time in the city, with the violet-flowered jacaranda trees in bloom and people active even more than they have been throughout the year. The first day of spring is a widely celebrated, though unofficial, holiday. People wish each other a happy spring and companies often gift plants to their employees.

#### A Personality For Every Barrio

Buenos Aires is such a rich and multifaceted city and culture that even specific neighborhoods have their distinct look, feel, and personalities—many even have their own soccer club with legions of diehard fans. Even after years in the city, I know the city has numerous pockets and corners I have yet to discover. The majority of foreigners concentrate in a few particular neighborhoods, or barrios, which are considered to have the highest standard of living and also to be the safest. They include Palermo, Belgrano, and Recoleta, though you can find expats living across the city, from the leafy, chichi suburbs north of the city to the working class *porteño* neighborhoods and historic barrios like San Telmo.

Buenos Aires' property landscape is varied and offers many types of housing and lifestyle options. Apartment buildings range in size and age from august buildings that date back decades, even centuries, to fresh, just-built options with all the amenities you could hope for, including gyms and pools. Right in the heart of the city you can find a number of large single-family homes that include back patios, grills, and yard areas as well as a unique style to the city, called PH homes. In PHs, multiple small homes or apartments open onto a main, outdoor corridor. While walking through the city and glancing up in any corner of the city reveals sky-reaching cupolas and intricate marble design and chiseling, many of the city's best architectural secrets and properties are behind closed doors. Many of the most impressive properties I have seen did not look impressive from the outside.

#### Palermo

Palermo is the city's largest neighborhood, and it contains within its boundaries a few subsections, which can be regarded as distinct neighborhoods in their own right. Palermo and the various neighborhoods nestled in it are the most popular spots for expats, including retirees.

Palermo Viejo, where my friends purchased a rehabbed property, is the oldest bit of Palermo, as evidenced by the "Old" (Viejo) in the title. It is the quietest of the Palermo sections, though you will find a restaurants tucked in here and there. Most properties here are homes, though you will see some larger apartment buildings. (Palermo Viejo apartment listings)

Palermo Botanico, also known as Palermo Chico, derives its name from the number of leafy parks right within its boundaries, many of which are European-style parks that were designed by renowned French-Argentine landscape architect Carlos Thays. Because of the abundance of green space and accessibility (with public transit options about), this is a popular and also pricey place to live. You will be in good company in this spot, too, with many embassies for neighbors. (Palermo Chico properties for sale)

Palermo Soho is the city's shopping and fashion center. Designers have their storefronts here, and, on weekends, the streets and cafes are filled with people shopping, meandering, and dining unhurriedly, as it becomes the place to see and be seen. Plaza Serrano is always alive with activity, too, with a small outdoor fair on the weekends and bars and restaurants with outdoor seating ringing the plaza. While many of the Plaza Serrano locales are considered tourist traps—I'd recommend drinking, not eating if you stop—it does make for great people watching. (Palermo Soho properties for sale)

Palermo Hollywood is the edgiest of the bunch, and it gets its name for the number of film and production studios in the area. While a number of brand-new apartment buildings have gone up in recent years, those buildings are mixed in with smaller, older residences, including homes and PHs. Hollywood is also the heart of the city's gastronomy and nightlife scenes. If you opt for Hollywood, you will likely find you won't have to travel far to find much of the city's best food and entertainment. (Palermo Hollywood properties for sale)

Recoleta



Recoleta's landmark Floralis Generalis is located along Avenue Figueroa Alcorta, near running and biking paths

Recoleta is one of the city's most affluent neighborhoods. When I describe it to people, I often equate it to New York City's Upper East Side. You will notice most buildings were designed in French architectural style, including many of the mansions now converted into high-end hotels, such as the Park Hyatt along Alvear Avenue. Recoleta is also home to some notable green spaces and museums. (Recoleta properties for sale)

#### Belgrano

Buenos Aires' northernmost neighborhood is a family favorite. It is one of the city's quieter neighborhoods as it is on the outside of town, yet it has all the conveniences of neighborhood stores and shops. The Belgrano R section is primarily single-family homes, while Bajo Belgrano, closer to the water, has a number of high-rise apartment buildings. Las Cañitas is a subsection of Belgrano and has a main drag of bars and restaurants that lights up at night. A number of local celebrities and stylish residents choose to make their homes in the tree-lined streets of Cañitas. (Belgrano properties for sale)

#### San Telmo

Buenos Aires has some spectacular multistory family homes. Many people have already grabbed some and restored them as hotels, galleries, and bars, but the city still has many that are untouched. While you will find these properties across the city, including in Palermo Viejo, Soho, and Hollywood, they are concentrated most in the city's oldest neighborhood, which is also where the *porteño* elite first built their homes: San Telmo. You will notice one particular style of home is popular in San Telmo that includes an indoor patio or terrace area, with rooms opening onto it. The style of these homes are "*chorizo*" ("sausage") homes.

San Telmo is home to some of the city's top restaurants as well as some boutique hotel properties. And if you are into antiques, San Telmo is the place for you. It is also the site of the city's famous weekly Sunday market. While this once was one of the most popular neighborhoods for expats to settle, safety concerns over petty crime have dampened its popularity. Still, for many, there is no other neighborhood in the city that draws them in quite like the cobblestoned streets of San Telmo. (San Telmo properties for sale)

#### Puerto Madero

The city's newest neighborhood is located along the Rio de la Plata and is all sleek high-rise buildings looking out onto the water and well-manicured parks. (On a clear day you can see from these buildings out across to Uruguay.) This neighborhood, being the city's newest and most high-end, is also the city's most expensive for purchasing property (Puerto Madero properties)

Other noteworthy neighborhoods in the city include Retiro, just adjacent to downtown and similar in look and feel to Recoleta. While I would have described it as sleepy in the past, some new high-end bars and restaurants that recently opened in the area have made it livelier.

Buenos Aires' up-and-coming (though it really has arrived at this point) Villa Crespo butts up to Palermo Soho and includes a number of tasty ethnic restaurants and a vibrant arts scene, evidenced by the elaborate street-art murals seen throughout.

The Almagro neighborhood is historically working class and where many say you feel the "real" Buenos Aires, with its bustling streets, corner cafes, and *parrillas* (steakhouses), where the same locals have gathered for years.

La Boca might be a postcard image of Buenos Aires, with its colorful corrugated steel houses and reputation for being home to one of the country's (and perhaps world's) largest and most passionate soccer clubs, Boca Juniors. But I strongly advise against settling here. Unfortunately, it is one of the city's poorest and most dangerous neighborhoods.

#### La Vida Porteña

Wherever you are in the city, what is certain is that something is happening. Buenos Aires deserves a nickname like "the city that never sleeps," as it is alive with activity at all hours of the day, every day. This is a festive, social culture, as evidenced by the country's calendar of nonworking holidays. The 2014 year alone has more than 15 nonworking holidays, including eight long weekends.

In Argentina there always is a reason to celebrate and be social, even when it's not a holiday. Why not, right?

And to keep everyone busy and socializing, Buenos Aires has a slew of outlets, facilities, and options to keep all the social creatures busy.

A logical place to start is daytime. If you're not grabbing coffee for three hours or more, as is customary with a friend, you're probably out and about enjoying the day.

Parks dot the city, and, on any given weekend day, all the parks are packed with people relaxing, playing music, exercising, playing soccer, or walking dogs. Many parks, like the popular Bosques de Palermo and Parque 3 de Febrero, have stands setup where you can rent rollerblades or bikes. You can go boating and fishing, though people usually head outside the city limits for this, to the nearby town Tigre, a suburb north of the city and the delta. In the city, you will find people fishing down along the city's Costanera Norte. Just about every male in Buenos Aires grows up playing soccer (and now an increasing number of women are, too). Indoor and outdoor soccer fields are spread across the city, including in parks. There are also tennis courts.

Buenos Aires has a strong literary tradition. This is the city where the great writer and thinker Jorge Luis Borges spent his life, as well as Julio Cortázar. (You see both of their names throughout the city.) Large bookshops are interspersed with flashing theaters on Corrientes Avenue downtown, and smaller bookstores with old volumes are sprinkled throughout all neighborhoods in the city. There are English-language bookstores, like Walrus Books in San Telmo, as well as

bookstores like Paseo de los Libros in Palermo Soho, which carries books in English as well as other languages.



El Ataneo in Recoleta is Buenos Aires' most famous bookstore and is housed in a former theater

At night is when many say the city really comes alive. In fact, I have found *porteños* are so proud of their pulsing, diverse nightlife with foreigners that one of the first questions they often ask visitors is if they have experienced it yet and how they like it.

Here, nightlife and socializing are activities for people of all ages, not just reserved for the young. Walking down any given street on a Friday night, you'll see people of all ages gathering for a late dinner or drinks. There is no shortage of steakhouses, pizza places, upscale restaurants, watering holes, or stylish bars that draw people in for their nights out.

The arts are alive and well in Buenos Aires, and you can find all sorts of concerts, from local musicians performing to major international acts touring through.

There are concert venues where you can find Argentine rock groups playing, as well as more traditional music styles like Argentine folkloric music.

Argentina also has a leading theater scene. In fact, the city has the highest concentration of theaters in the world. The crown jewel is Teatro Colón, along one of the world's widest thoroughfares, Avenida 9 de Julio. The building itself is a neoclassical masterpiece, and many of the world's best performers, from opera singers to ballet dancers and musicians, grace the stage. Nearby is Avenida Corrientes, which is considered to be Argentina's answer to Broadway. Variety shows, musicals, and dramas all go up on the grand stages there, while on any given night there are smaller productions happening in theaters across the city. Many hopefuls come from all corners of Latin America to make it big on Corrientes and to take in the shows.

Tango, of course, is another sphere of Buenos Aires nightlife. Dinner shows cater to tourists who are in and out of the city and want to get a taste of tango while they're visiting. The real tango dancing, however, happens in nondescript community centers like La Viruta or Villa Malcolm or in a venue like Salón Canning. The tango scene in Buenos Aires really is a world unto itself, with a large community of dancers spanning ages, levels, and nationalities, all with a common love for the dance and music. Many people move to Buenos Aires to be immersed in tango and its culture right in the mecca of the dance. Maybe you feel the pull of tango already, or perhaps it's a hobby you will take up once in the city, which is easy enough.

If you thought you had a soft spot for Pope Francis who is being heralded as the most progressive pope ever, you should see how much Argentines love him. Everyone adores him. (I've already mentioned how Argentines love to celebrate, but you should have seen the parties thrown in the city in his honor when he was chosen.)



The Recoleta Cemetery, where many of Argentina's dignitaries and elite were laid to rest, including Evita, is a top tourist attraction

Argentina is a Catholic country, and the constitution makes mention of how the government sustains the religion. Many Argentines attend mass (*misa*) regularly, send their children to Catholic schools, and are active in the church. Despite the majority of the population identifying as Catholic, Argentina is a religiously tolerant place. It is home to Latin America's largest Jewish population—as well as the only kosher McDonald's outside of Israel.

Argentina is socially liberal, as liberals tend to always be in power. With the exception of the dark mark of military dictatorship and the Dirty War in Argentina in the 70s and 80s, the government is leftist and always has been in contemporary history. (As a politician, it really is just a matter of where you stand on the spectrum of the left, which generally makes even the most liberal Democrats in the United States look conservative in comparison.)

Argentina was the first country in Latin America to legalize same-sex marriage and it is considered one of the most gay-friendly places in Latin America. A large gay-pride parade is held downtown every November, and there are a number of groups and organizations centered on socializing or support that are active in the city. The city even hosts an annual <u>Queer Tango</u> <u>Festival</u>. Argentina is also seen as a world leader in transgender rights, introducing groundbreaking legislation in 2012 that allows people to change their name and gender on official documents without approval from a judge or doctor.

#### **Expat Life**

Once in Buenos Aires, foreigners from all parts find it easy to slide into life in the cosmopolitan city. An impressive amount of the local population speaks English and is eager to practice with foreigners, as well as to show them the city. English is widely spoken largely because of the city's robust tourism scene and also because people are driven to learn for professional reasons. Still, many people come to the city looking to learn Spanish, the country's official language. A number of language schools operate in the city, giving students of all ages the option of learning in a class or to take one-on-one lessons. Even if you have taken Spanish lessons before and consider yourself proficient, expect to do some learning in Argentina to adjust to its style of Spanish. Argentine Spanish has a particular accent where words are pronounced differently than in any other Spanish-speaking country, and certain verb conjugations, such as the "you" form, are done differently.

English-speaking expats tend to group together, and numerous resources and meeting groups are active in the city, including Internations and local groups such as the social <u>Xpat Life BA</u> group. There are a number of online resources and forums dedicated to helping expats, the most active of which is <u>BA Expats</u>. The <u>Buenos Aires Herald</u> and online publication <u>The Bubble</u> provide news in English. The local embassies are active in offering services and social events, and many bars and restaurants in the city are known particularly as being expat friendly, showing U.S. sports, such as college basketball and football, even when it's not in season. The Buenos Aires city government keeps an updated cultural agenda online (<u>BA Agenda Cultural</u>) with information about events in the arts, including museum exhibitions.

In Buenos Aires you will find fellow expat retirees to freshout-of-college expats who have chosen to settle in the city. Buenos Aires is also home to a number of expat families. While Argentina has free public education, most families choose to send their children to private schools. Private schooling is considered to provide higher-quality education than public schooling, and because Buenos Aires has such a multitude of options that also range in price, the vast majority of middle and upper-class families opt to send their children to private schools. Many are religiously affiliated, while others are international schools or associated with a particular language or culture (for example, German- or Englishlanguage international schools). Keep in mind, however, that because this is in the Southern Hemisphere, the seasons are flipped from those of the Northern Hemisphere. The school year traditionally concludes in December, which is summer in Buenos Aires. The only international school that follows the North American school schedule, and thus puts its students on track to coincide with Northern Hemisphere colleges' schedules is the Lincoln School in the city's northern suburbs. For a more detailed list of international schools, click here.

Education is also free at the university level through public schools. The Universidad de Buenos Aires (UBA), which is public, is considered one of the region's leading universities, particularly in the fields of architecture and law. Still, many parents and students opt to pay for private universities. Popular, reputable private universities in Buenos Aires include Universidad Católica Argentina, Universidad San Andres—which has a picturesque U.S.-style campus in the northern suburbs—and Universidad Torcuato di Tella. Many universities also offer short-stint education classes that you, as a nonstudent, can take as continuing education courses. You also can sign up for everything from language to dance classes through UBA.

#### **Getting Care**

If you are looking to move to Argentina with your pet, he or she will be in good company in Buenos Aires. The city is so pet-friendly, particularly to dogs, that many restaurants and cafes leave a water bowl out for pooches. You have to make sure to have certain forms and vaccinations arranged in order to bring a pet into the country, though. You need a veterinarian health certificate (Form 7001 in the United States) signed by an accredited vet no more than 10 days before departure. Make sure-and this is a biggie-that it is written in or translated into Spanish. Dogs older than 3 months also need a rabies certificate, verifying the animal has been vaccinated within the past year but not less than 30 days prior to departure. Microchips are recommended, too, and the implantation record to back that up and all forms must be sent to your official government veterinarian back home for approval. You can find more information about bringing a dog into Argentina here.

From vet care for your pooch to medical care for yourself, everyone will be well cared for in Buenos Aires. The father of coronary artery bypass surgery was an Argentine surgeon, René Gerónimo Favaloro, who did much in his lifetime to elevate the level of his home country's health care, a legacy that endures to this day. The country is widely respected for the quality of its health care, and the best is provided in its capital city.



Argentina's Congress building is located at one end of Avenida de Mayo downtown. The Casa Rosada, the presidential house, is at the other end

With Argentina's universal health care system, everyone is guaranteed access to public health care, regardless of residency status. Still, most people who utilize the public health care system are lower-income. Those who can, or those who have the money, choose to get their care through private health-insurance providers. Public hospitals often are overwhelmed and have lines that wrap around the block, while obtaining private care is usually much faster.

Most companies provide their employees with health insurance plans through private providers. Some of the largest providers are <u>OSDE</u>, <u>Medicus</u>, <u>Galeano</u>, and <u>Swiss Medical</u>. You also can independently choose to purchase health insurance through any of the private providers in Argentina, an affordable option when compared with somewhere like the United States. You are not required to be a resident or have a particular visa; all you have to do is head in with some form of identification, pick a plan that works for you, and then pay the monthly cost. Prices vary, but you can obtain an entry-level plan for about US\$100.

Foreigners are often in awe of how much health care is covered and provided in Argentina, from dental fillings, extensive prenatal care, surgeries, and hospital stays. Most private plans will even cover you seeing professionals such as therapists and nutritionists at little to no extra cost to you beyond what you pay monthly—even if you are on only a basic plan. I also should mention that quality health care extends to mental health, which is not at all a taboo subject in Argentina. Most Argentines have regular sessions with their psychologist and openly talk with friends about going to their sessions. Argentina actually has more psychologists per capita than anywhere else in the world, and more than half are in Buenos Aires. Psychoanalysis, Freud's methodology, is the practice of choice in Argentina, though it's far less common and considered outdated in the United States.

You'll easily find doctors across all disciplines who are bilingual and practice in English—and some even have third or fourth languages they also work in. When I joined OSDE, they provided a directory with all the practicing doctors where I would be covered, and right in the directory it listed what languages they spoke.

It is popular for Argentines to take care of themselves in another way: cosmetically. Certain private health insurance plans include, say, one plastic surgery treatment per year. It's also not uncommon to hear of people traveling to Argentina to "have work done." Because the quality of medical care is high in the country and the cost for cosmetic procedures comparatively low, medical tourism to Argentina is popular. All the top doctors and centers are based in Buenos Aires and take foreigners and locals alike for nose or breast jobs.

Overall, Argentines are image-conscious. You'll never catch them out on the streets in sweats or looking like they just rolled out of bed. And, even though most eat red meat a few times a week and don't shy away from carb-heavy meals, they still manage to stay trim. Good genetics do contribute, but they're also certain to eat in moderation. They go to lengths to take care of themselves, from working out to getting regular treatments like massages and even visiting the aesthetician to hook them up to electrodes for a galvanic to firm up and minimize cellulite.

Living in Argentina, you'll have your choice of where to get your nails done and where to get facial cosmetic treatments through your dermatologist, all for cheaper than you'd get in the United States. You'll see beauty salons on just about every street in the city, and most also offer waxing. Argentines prefer waxing to shaving, whether it is their armpits or legs. Laser hair removal is also popular and available throughout the city.

#### **Cost Of Living**

Foreigners, particularly those landing from places like Europe and the United States, are often pleasantly surprised by how far their money can take them in Buenos Aires. You can have a lavish steak dinner with wine, appetizers, and accompaniments for less than US\$20, even at some of the nicest steakhouses in town. Still, the city is not some secret cheap steal like it is often painted as being. It is a world-class city on par with other cosmopolitan capitals around the world, and prices reflect that. A cocktail at a nice bar often runs around US\$10, for example. The average meal out will cost around US\$15, while dinner at one of the city's best upscale restaurants, all said and eaten, will come out to around US\$35 to US\$40 per person.

Certain things are cheaper in Buenos Aires than elsewhere in the world-and more expensive. Generally, services are cheaper, whether that's getting a designer to draw up a business card for you or getting your pants tailored. Buying big-ticket products like electronics, however, is much more expensive.

Local transportation is less than US\$1 for a bus, Subte, or even train ride. Taxis, while continually jumping in price to account for inflation, are also affordable in comparison with other large cities. That said, the exact prices change pretty frequently because of inflation.



Don Julio in Palermo Soho is one of Buenos Aires' best and most beloved parrillas (steakhouses)

Produce, much of which is locally sourced, is very cheap in Buenos Aires. You likely won't find every type of fruit or vegetable you want all year round, and while that can be frustrating to some avid cooks, I try to look at it as an opportunity to instead focus on eating and cooking with what is in season.

While there are some big-box stores, including Wal-Mart and large grocery stores such as Coto, Jumbo, and Disco, many people shop locally right in their neighborhood, popping in and out of one store and another to get everything they need. For example, I buy meat from the butcher, produce from a produce stand, cured and sliced meats and cheeses from another shop, packaged goods from a small grocery store, and perhaps even a wine shop for wine.

As in many Latin American countries, it is common for people to employ house help. Some people have a maid come once a week and clean and tidy, while others employ help full-time. Many will offer cooking and laundry services, too. These workers usually charge by the hour the equivalent of about US\$5, though rates vary depending on the services. In some larger family homes a maid also lives in the home.

A phone and wireless Internet package runs around US\$30 per month, while other utilities like gas, water, and electric tend to total around US\$100 per month. Smartphone plans tend to run around US\$20 or less. The major cellphone carriers in Buenos Aires are Personal, Claro, and Movistar. You also can

opt for a pay-as-you-go plan and top off at kioskos (small convenience stores, most of which are open 24 hours).

#### Making A Home

Many new arrivers to Buenos Aires opt to rent before buying, or rent while they are looking to buy. Buenos Aires is well prepared for foreigners who show up with little more than a suitcase or two, looking to stay for a spell. A number of apartment brokers specialize in renting to foreigners specifically, with short-term, furnished properties. Short-term leases legally can be signed for up to a total of six months, though you can renew afterward.

Furnished apartment rentals usually start at around US\$500 for a studio or one-bedroom unit. From there, the sky is the limit, because you can find fully furnished homes complete with thoughtful décor for rent across Buenos Aires. The prices will usually include all fees and utilities, as well. Popular sites and agencies for short-term apartment rentals include <u>RentinBA</u> and <u>Buenos Aires Habitat</u>. Most brokers will post short-term furnished apartment rentals on <u>Craigslist</u>, as well, and I would say that is your best resource on this front.

Most Argentines renting are on two-year contracts because, by law, unfurnished apartments cannot be rented for any less than two years. In order to enter into a two-year contract, most brokers or apartment owners require you to present a *garantia* (guarantee), which is someone who owns property in Buenos Aires proper and is willing to co-sign a lease for you. For newly minted expats, this is obviously difficult to obtain. Some people will accept other collateral in lieu of a guarantee, whether that's multiple months' rent upfront or evidence of income such as pay stubs.

For unfurnished apartments, utilities and expenses are not included. Though building fees vary, they usually total the equivalent of an extra US\$100 or so each month. Two-year contracts are often adjusted to account for inflation each year right from the get-go, which is spelled out in the contract. Monthly rent for the second year is usually 20% more than the first year.

Even when prices are listed in U.S. dollars, clarify the rate in pesos and that you will be paying in pesos. By law, all rental prices are to be in pesos.

The following property-listing sites are the most popular sources for posting and finding long-term rentals and properties to purchase:

www.zonaprop.com.ar www.inmuebles.clarin.com (associated with one of the country's largest newspapers, Clarín) www.argenprop.com www.soloduenos.com (only rentals or sales directly from the owner)

On one hand, this is the time to buy in Argentina. With the economy slowed, luxury properties in particular have dropped in price, and many owners are eager to sell and, therefore, to negotiate.

On the other hand, this is not the time to buy property if you are looking to flip or make a profit from it soon. Protectionist government policies that began in 2011 under President Cristina Fernández de Kirchner have made it increasingly difficult to take money out of the country. Complicating matters is the fact that while you would have to bring your money into Argentina and transfer it at the official rate, it is nearly impossible to convert that money back at the official rate.

In Argentina's current economic and political climate, your best and safest bet is to only look to purchase property from a client who has a bank account outside Argentina. Payments for property in Argentina can be made between foreign bank accounts as long as the process is verified and declared and both the buyer and seller pay all required taxes.



Many properties in Buenos Aires are intricately detailed, even on the outside

Argentina's currency complications aside, purchasing property in Buenos Aires is fairly simple. Anyone can buy, even those just on a tourist visa like my friends were. It can be easy, too, but you're going to need to find a good attorney and public notary to get you through the process. From language barriers to necessary steps in the process that might not be explicitly spelled out on government resources (as tends to happen with bureaucracy in Argentina), you'll want those two professionals by your side. In fact, every real estate purchase in Argentina must be registered by an public notary. One such lawyer who specializes in foreigner real estate purchases is <u>Elias Kier Joffe</u>.

The first thing to know is that you're going to need all the money upfront to buy. Mortgages or other financing options are essentially unheard of in Argentina and unobtainable as a foreigner. Whether it is cash or an approved wire transfer, when the formal deed transfer is made, the property is also paid in full. You will need to set up a CDI (Clave de Identificación), which is an individual tax registration number that a lawyer can help you set up. It also requires a proof of residency (even temporary), which can easily be obtained through a local police department.

Once you've found your property—have the notary check out the validity of the title and such first—the process is pretty straightforward. Once your offer is accepted (after negotiation, which is a given in Argentina), an attorney will write the presales agreement and you'll put down a deposit. Upon completion, all parties sign the title deed, the public notary legalizes all forms, and you pay the final balance. In total, the process generally takes a few months. Find out more about the process from Elias Kier Joffee here.

As a property owner in Argentina, you will have to pay an annual tax to the Argentine government. If you are not a resident, you have to have an Argentine (or resident) pay this on your behalf. The government does not send any forms or reminders; it is a property owner's responsibility alone to file. You can find out more information <u>here</u>. You also will receive a monthly bill for local taxes.

Other than property taxes, you would only have to pay income tax in Argentina if you are earning income in Argentina from a local salary, or through dividends, interest, royalties, or rentals. If you are employed by an Argentine company, however, you do not have to file a tax return in the country, as your employer does that automatically. Refer to <u>this post</u> for more detailed information or contact the author of the post at <u>Taxes for Expats</u>. Income tax for rental properties is a flat 21%.

#### The Nitty Gritty

If you are a permanent resident, you would pay taxes on all your income, both within and outside Argentina.



Many expats seeking residency choose the services of <u>ARCA</u> (Argentina Residency and Citizenship Advisors), who are well known and respected for their professionalism and knowledge.

While it is easy to get started, many people lament the limited opportunity for businesses in Argentina. Strict controls on taking money out of the country as well as challenges plaguing inflation are difficult to deal with in business. Still, a good idea and some grit has taken expats in the city far in opening business, from starting tourism services, such as shopping tours, to opening their own restaurants that serve food from back home, such as creole cuisine or fish and chips, which helps diversify the local food scene. As in many parts of the world and especially in Latin America, all of that is easier to make happen with a local connection—if for nothing else than to help navigate the red tape.

While expats, myself included, will wax poetic about life in Buenos Aires, even the most prepared and excited recent arrivers experience some challenges to adjusting to the culture in this country. It is important to keep in mind that when it comes down to it, Buenos Aires is a city in a Third World country. It is easy to forget that on some of the glitzy avenues or in a comfortable apartment—then the power cuts out.

Power outages in the dog days of summer are a common occurrence and can last sometimes for an hour or so. Sometimes stores will be closed inexplicably, or traffic on the streets cut-off because of a protest. Living in Buenos Aires requires patience, whether it is waiting in a long line to pay your bills in person or at a restaurant for a waiter to pay you attention. (While service in some restaurants is excellent, the overall level is lower than it is in the United States.) Some people joke about "Argentime," alluding to the relaxed time schedule many Argentines operate on.

Dealing with Argentine bureaucracy, such as immigration services, can be a test in patience and resolve, especially since many official government sources will not have clear or updated information about forms or processes. Sometimes, you're in and out with what you need to do, while other times you piece together what you need with multiple visits.

Corruption is rampant in Buenos Aires. You might be asked to look the other way with certain paperwork when purchasing your property or notice that someone else is looking the other way. It is up to you alone to decide what, if any of it, you are comfortable with. Just keep in mind that it is difficult to change the system as an outsider.

Disabled access is spotty in the city. Most large buildings including apartments and businesses provide wheelchair access, and the buses and Subte are equipped to do so, many older, smaller buildings have not been updated to provide disabled access. You might go to a restaurant, for example, and find that the only way to bathroom is down or up a set of stairs. I recommend calling ahead to inquire about disability access.

While some challenges are specific to expat adjustment, other challenges in Buenos Aires affect everyone. Petty crime is rampant, and while the oblivious tourist with a camera hanging around his neck is easy to pluck from, locals are just as often victims. Theft is so common that having your phone stolen is almost considered a rite of expat passage. (It's happened to me twice.)

I always keep my money and phone zipped within my bag, and I try to only use bags that also zip at the top.

Keep phones and cameras hidden away as much as possible—no resting it on the table while eating—and always keep purses and bags right in your lap while eating, not on the floor or back of your chair. You won't see many people typing away on laptops at cafes, because it's not unheard of for someone running into a cafe and running out with a laptop.

You can do your best to diminish your chances, but sometimes people are such professionals that you stand little chance. The best is to hope that it happens without you knowing it, such as while you're riding the Subte, rather than one of the scarier street confrontations where someone is wielding a weapon. (It's more common for that to happen to men than women.)

I know from personal experience that obvious tourists or expats are targets. Be educated and aware. While most everyone wants foreigners to have positive, welcoming, and safe experiences in Buenos Aires, there are those who look to take advantage. Watch for people overcharging for certain goods or taking the roundabout route in a taxi.

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Every neighborhood pocket in Buenos Aires has its flower stand

#### In Closing

Buenos Aires really is a city anyone and everyone can appreciate, but the right mindset and resolve go far to help making that happen. Those looking for a culturally rich city will feel inspired and fulfilled in Buenos Aires. While it is lively and abuzz with activity, the Buenos Aires lifestyle also encourages people to slow down and smell the roses. (And you actually can do so at the Palermo's El Rosedal park.) Flexibility, resilience, and openness are key to making any big move abroad, especially to Buenos Aires. Though an original plan might not play out perfectly in the city, it almost always will bring about new, unexpected, and equally exciting opportunities or friendships. Argentines are passionate, loving, and loyal; when you make an Argentine friend, it is a friend for life. **R** 



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