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Cartagena, the Exotic Jewel of Colombia's Caribbean Coast

By Jeff Paschke

Cartagena is considered the exotic jewel of Colombia's Caribbean coast... It's a beach resort city that is becoming increasingly popular with foreigners and moneyed Colombians who enjoy living or investing in a Caribbean beach location.

Cartagena's principal attraction is its Old City, particularly the inner walled district, which was named a UNESCO World Heritage Site in 1984. The Old City is full of colonial architecture, narrow cobblestone streets, and homes with overhanging 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... walking these streets could make a romantic out of just about anyone.

Cartagena is chock-full of history, which gives the city an Old-World beach lifestyle. However, the city also has many modern amenities, including a growing number of high-rise condos with spectacular water and beach views in addition to modern shopping centers.

Cartagena was the first city in Colombia I originally discovered

back in 2006. I was looking for a new vacation place, and I happened to come across a book published by the editors of Life magazine entitled "Life: Heaven on Earth: 100 Places to See in Your Lifetime." Two places in that book caught my eye... Rio de Janeiro in Brazil and Cartagena in Colombia (I was traveling during the winter and wanted to go someplace warm). I chose Cartagena, as it was much closer and cheaper to get to. After that first trip over 10 years ago, I've returned to Cartagena over 20 times, and it remains one of my favorite vacation places in all of Latin America.

What Sets Cartagena Apart

Cartagena is an UNESCO World Heritage site. The city is an unsurpassed colonial environment, and it has one the few remaining walled cities in the world. The Old City in Cartagena is a labyrinth of restaurants, shops, bars, churches, and museums, and its colorful architecture is a mix of Havana and New Orleans.

It's part of the Caribbean.

Cartagena is different than much of the rest of Colombia. It's more like being at an exotic Caribbean beach resort destination than being in South America. Here you can enjoy numerous water activities, from boating and jet skis to scuba diving and deep-sea fishing.

It's a First World environment. Cartagena boasts drinkable water along with dependable phone service, electricity, and high-speed internet.

You'll find plenty of shopping options, from mom-and-pop stores to upscale boutiques... as well as several large, modern shopping malls, including the Caribe Plaza and Plaza Bocagrande malls. The banks and financial services in the city are the same as you will find in biggest cities in Colombia; they are solid and dependable.

It's physically attractive. Cartagena with its historical Walled City and beaches make it one of the most beautiful cities in all of Colombia—and all of South America.

It's 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 with a tremendous number of options in the city. What's more, the sizzling nightlife in Cartagena draws visitors from around the coastal region.

The real estate market is active and undervalued. There's a well-organized real estate industry in Cartagena with a fairly generous inventory of quality properties. Construction standards are high—even in older buildings—yet prices are lower than you'll find in many Caribbean markets... an amazing value when compared to Cartagena's quality of life and amenities.



Castillo de San Felipe de Barajas (Copyright Jeff Paschke)

Cartagena's History

This Colombian city of Cartagena has nearly as rich a history as its Spanish namesake... Cartagena (also known as Cartagena de Indias in Spanish) is one of the oldest cities in the Americas, having been founded in 1533 and built on an Amerindian village known as Calamarí.

As the Spanish colonized South America, they pillaged the riches of various South American countries and used Cartagena as a major port. The port has a well-protected bay, and it benefited greatly from the Spanish plundering, becoming one of the most important ports in the Caribbean. The city was also a major trading port, particularly for precious metals, in addition to being a slave port with over 1 million captive slaves crossing its docks. All of these activities made it possible for prominent locals to amass huge fortunes and build superb homes and mansions, which accounts for some of the city's colonial charms still today.

With its newfound wealth, the city became a favorite target for pirates. In the 16th century alone Cartagena suffered five major sieges by pirates, the most famous (or infamous) of which was led by Sir Francis Drake. In response, the Spanish built many fortifications in Cartagena during the

16th, 17th, and 18th centuries to protect the city. We have this period to thank for the sizeable Castillo San Felipe de Barajas, the walls around the Old City, and the many other smaller fortifications that surround the city.

In 1741 the city endured a major attack by British and American colonial troops in what is known as the Battle

of Cartagena de Indias. The Spanish, with about 6,000 men and six ships, successfully fended off a massive British-American fleet of 186 ships and 23,600 men due to Cartagena's fortifications. This major victory in Cartagena prolonged Spain's control of the Caribbean waters. For more than 275 years Cartagena was under Spanish rule—until November 11, 1811, when the city declared its independence. Its continued prosperity attracted foreign immigrants, and many Jews, Italians, French, Turks, Lebanese, and Syrians settled in Cartagena. Their descendants today own many businesses, hotels, and restaurants in the city.

Author's Note

Cartagena has some world-class attributes that set it apart from most retirement destinations. But in some cases, I raise a red flag... because it also has a few characteristics that may not be for everyone.

Keep an eye out for the honorable mention (*) or a potential weakness (*).

The official language in Colombia is Spanish, used for all government transactions as well as most business situations. For a beginner, comprehension is easy when compared to places like Cuba or Uruguay... but not as easy as Ecuador, Costa Rica, or Mexico.

Some Spanish Needed...

English is not widely spoken in Cartagena outside the service and tourist industries. However, Cartagena is considered a major tourist city, so you will frequently find English speakers in hotels and restaurants. Even some of the taxi drivers and shopkeepers in Cartagena speak some English. Out of the cities in Colombia, only in Bogotá are you likely to find more English speakers than in Cartagena.

If you plan to be more than a tourist and you don't know any Spanish before you get here, I suggest you resolve to take a class after you arrive. It won't be easy to sustain your day-to-day life over the long term with no Spanish at all. I do have friends in Colombia who speak little to no Spanish...but it's always harder for them to get things done. Cartagena has some Spanish language schools, see Rolodex for suggestions.



A Quick Area Overview

Colombia lies where the Andes converge with the Pacific and the Caribbean, providing a dramatically beautiful country with two coasts and a huge geographic and cultural diversity, along with strong regional identities. Colombia is considered the second most biodiverse country in the world after Brazil. With a population estimated at 52.9 million for 2025, Colombia has the third largest economy in South America after Brazil and Argentina.

Cartagena is located on the northern coast of Colombia, right on the Caribbean coast. This oceanfront region is hot and steamy, enjoying a tropical climate that is typical of the Caribbean: 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). Humidity is typically around 88% in the morning and drops to about 74% in the evening. Due to the climate, air conditioning is needed by most expats during the day.

Tropical storms in Cartagena are more common during its rainy season (from September to November). During the wet season

temperatures can increase into the high 80s or low 90s during the day with sunshine before clouds arrive in the afternoon with sometimes heavy rainfall.

√Almost No Hurricane Risk

Cartagena is located well out of the hurricane belt. Although Cartagena sits on the Caribbean coast, it is not affected by hurricanes that frequently blight many other locations in the Caribbean. Being on the South America mainland in a southern location effectively puts Cartagena out of harms way of the wind currents that drive Caribbean hurricanes so there is no hurricane season to worry about in Cartagena.

Some like the warm temperatures, but those who suffer in the heat may find Cartagena more comfortable from November through to February, which are the windiest months of the year; the consistent cooling sea breezes make the heat less oppressive.

The Cartagena metro area is home to a population of over 1.2 million, making it the fifth largest city in Colombia after Bogotá, Medellín, Cali, and Barranquilla. The city is divided into 15 *unidades comuneras*, which in turn are subdivided into over 180 official small neighborhoods (*barrios*), as well as many unofficial *barrios*.

Crime in Cartagena is a mixed bag depending on where you are—much as it is other cities in Colombia, Latin America, and around the world.

Touristy El Centro and the Walled City are considered of the safest areas, with virtually no homicides and little crime. Even women in this area walking alone feel safe traveling streets at night. The

other tourist areas in the city like the beach neighborhoods of Bocagrande and El Laguito are likewise considered relatively safe areas.

All of the tourist areas and best residential areas in Cartagena are located in *Unidad Comunera Urbana* 1—the 14 other *unidades comuneras* in Cartagena are generally considered to be less safe areas... these are places most tourists and expats rarely go.

Clean, safe residential areas in Cartagena include El Centro and San Diego in the Walled City, Bocagrande, Laguito and Castillogrande, among others.

Same-sex couples are still fairly unusual in Cartagena, but not as uncommon as they were just a few years ago. Couples walking about town or dining out don't seem to raise eyebrows in the walled Old City or the beach area in Bocagrande, although public displays of affection between men will likely draw unwanted attention. It's not unusual for Colombian women in Cartagena to hold hands or walk arm-in-arm, so this would be unremarkable.

Being a smaller city, there is less handicapped access than you will see in the bigger cities in Colombia. However, many businesses and government buildings in the city have installed ramps and lifts at their entrances, and curb ramps at intersections in the tourist parts of the city are increasingly common. Disabled people can plan an exploratory trip and likely have a good time. Once here, you can see if Cartagena meets your personal needs.

You won't find many bilingual schooling options, again, due to Cartagena's size. The "most American" bilingual option in Cartagena is Colegio Jorge Washington.

However, the best school is often not the one that teaches in English. A quality private school in Cartagena—even without much English—may result in a better education, especially given how quickly the kids will pick up the language. Also, students in English schools are often kids of multinational corporation executives or NGO staff, which may not be the cultural experience you had in mind when coming to Cartagena.

Don't Forget The Exchange Rate

The Colombian peso (COP) is the official currency of Colombia, and all financial transactions—including property purchases—will be in pesos.

For ease of reading, I've converted all prices to U.S. dollars, but remember that prices will fluctuate with the exchange rate, which changes daily.

At the time of writing, the exchange rate is COP 2,924 pesos per U.S. dollar, which is used consistently through this report.

But the exchange rate can be volatile, check here for the current exchange rate.

The Best Areas Of Cartagena

Let's take a look around the city at some of the best areas for

living, investing, and retiring. Here I'll describe the various neighborhoods that would be of interest to expats.



El Centro And San Diego— The Historical Walled City

The historical Walled City in Cartagena consists of two neighborhoods: El Centro and San Diego. Both neighborhoods are residential as well as commercial with many shops, restaurants, and cafés to be found. This area also contains many of Cartagena's architectural gems and historic sites and is home to museums, centuries-old churches, and beautiful plazas. The area is known by several names including the Old City or Walled City.

The *Estrato* System

Colombia classifies properties by assigning a "social stratum" to each neighborhood. You'll frequently see this on property listings using the

term estrato. Estrato 1 is the poorest of neighborhoods, while estrato 6 is the most upscale. This can be a terrific aid to buyers who may not know the area.

Estratos 5 and 6 are wealthy neighborhoods, while 3 and 4 are known as working class; estrato 1 and 2 are poor. Expats living in estrato 3 and 4 areas will be those who typically learn to speak Spanish, want to save money on properties and living costs, and can adapt to the culture. For example, I happen to live in an estrato 4 neighborhood with lower costs than are found in estrato 5 or 6.

The estrato scheme is also used to calculate what you'll pay for taxes and utilities.

More on that later...

The Walled City is generally considered one the more expensive and exclusive areas in Cartagena, but there is a range of prices for properties on the market depending on the age of buildings and whether renovations have been done recently or if renovations are needed. In addition, all other things being equal, smaller properties are typically more expensive per square meter than larger ones.

Bocagrande And El Laguito (The Tourist Beach Areas)

Bocagrande and El Laguito are neighborhoods along the touristy beach areas of Cartagena. This area

Homes along narrow street in El Centro (Copyright Jeff Paschke)



Apartment Buildings along beach in Catillogrande (Copyright Jeff Paschke)



Apartment Buildings Along Bocagrande Beach (Copyright Jeff Paschke)

is home to a majority of the highrise apartment buildings, many with fantastic water views, making them great for rental properties (which many of them are). Properties in this area are generally cheaper than those found inside the historical Walled City. El Laguito is known as the little brother of Bocagrande. It's a neighborhood on a small peninsula that is named for a small, enclosed bay with the upscale Hilton Cartagena at the tip.

Castillogrande (Residential Beach Area)

Castillogrande is a more residential beach neighborhood in Cartagena with a number of apartment buildings that tend to have larger apartments than are typically found in apartment buildings in Bocagrande and El Laguito. Prices tend to be somewhat higher in Castillogrande than in the beach areas.

Getsemani (The Bohemian Neighborhood) And Nearby Manga

Getsemani was once the territory of lowbudget backpackers and adventurers but has become one of the hippest parts of Cartagena, offering some of the newest restaurants, shops, and small hotels. The area tends to have a more

casual vibe than the Old City, but it's within walking distance at just a few blocks away. Manga is nearby across a short bridge and is more a residential area with property prices that are generally lower than found in the Old City.

Which Lifestyle Is For You?

You can choose from a wide range of lifestyles in Cartagena. Enjoy the history and luxury of El Centro in the Walled City... or base yourself by the beach of Bocagrande... enjoy the bohemian feel of the restaurants and shops in Getsemani... or the more residential beach ambiance of Castillogrande.

No matter what your personal dream calls for, Cartagena will likely offer a lifestyle and a price-point that can be cheaper than many other Caribbean beachresort areas.

Renting Instead Of Buying

Rents can be reasonable in Cartagena, an unfurnished apartment rental in a nice *estrato* 5/6 typically cost somewhere between 2.7 million and 4.6 million pesos per month (\$923 to \$1,573 today). This gets you a modern, two-bedroom apartment in a nice area.

I averaged 15 such unfurnished apartments in Cartagena and came up with an average of about 3.1 million pesos (\$1,069 per month). However, keep in mind that it can be somewhat difficult to find unfurnished apartments, particularly in the tourist areas where nearly all rentals come furnished.

As we always advise at Live and Invest Overseas, rent before you buy. Renting for up to one year is a good idea (though you don't have to lock yourself into a single property for one year). By renting



Homes in Getsemani (Copyright Jeff Paschke)

you get a feel for everyday life, and, most importantly, get to explore the area fully so you know you're buying a property in an area that will suit your lifestyle and longer term plans. With renting you will also have much more flexibility, making it easy to pick up and move... while you're in Colombia you may find another part of the beautiful country that appeals to you more.

Managing A Rental Property

Many homeowners in Cartagena like to rent their properties out when not in residence, I know of plenty who do this. The returns can be good, and occupancies can be high for quality properties, the city and its beaches being a major tourist destination.

Furnished, mid-term rentals of 30-day increments can earn around a 4% to 7% net annual return, after taxes, HOA fees, management fees, and maintenance.

Short-term furnished rentals in Cartagena (less than 30 days) typically

earn more, usually a net in excess of 8% and sometimes much higher.

Unfurnished, long-term rentals (such as yearly contracts) will bring you the lowest return, usually between 2% and 4%. Yes, this is low... but you don't have to buy furniture, the renter manages the utilities, and your management fees are lower.

Renting long-term can be a way to cover your costs of ownership in a hasslefree way. It's perfect for

younger people who want to get a foot in Cartagena's door now, while costs are still relatively low, and have a retirement home waiting in the future.

Property Purchase Process

The purchase process is straightforward in Cartagena, and I consider an attorney to be essential in the process. Your attorney should be bilingual if you're not fluent in Spanish.

Here are four basic points to remember:

- There are no restrictions on foreign buyers in Colombia, and you do not need to be a resident to purchase.
- You can repatriate your gains and earnings to your home country.

However...

 You must follow the rules when bringing money into the country in order to preserve your right to take it out and enjoy favorable tax treatment. Colombia has a sound process for tracking property titles, and for recording liens and encumbrances against titles.

Moving Money

Colombia has a system of exchange controls and currency restrictions that will affect anyone buying property or investing here. If you're bringing in money simply for living expenses, you won't be affected by these controls.

If you are a non-resident, money coming into the country for a property purchase (or other investment) must be registered as a Foreign Direct Investment (FDI) when you bring it in to preserve your right to take it back out when you sell... along with any profits you made. Funds such as these are declared on what's commonly called a Form 4. And if you're not in the country when the money arrives, you'll need someone with Power of Attorney to complete the Form 4 on your behalf.

Currency Controls

Colombia's currency controls make moving money harder than moving money into and out of the United States or most other countries, but the process is manageable, and I know several expats that have filled out the forms themselves. However, I'd advise you to use an attorney the first time, just to make sure you understand the process.

The easiest way to move money into Colombia is by means of a foreign exchange intermediary. Our preferred company is <u>Alianza Valores</u>, which doesn't yet have an

office in Cartagena but has one in nearby Barranquilla, as well as offices in other cities in Colombia. They can not only process your money into Colombia, but they also offer high-interest CDs and other financial instruments as well as market access.

Where Are The Expats In Cartagena?

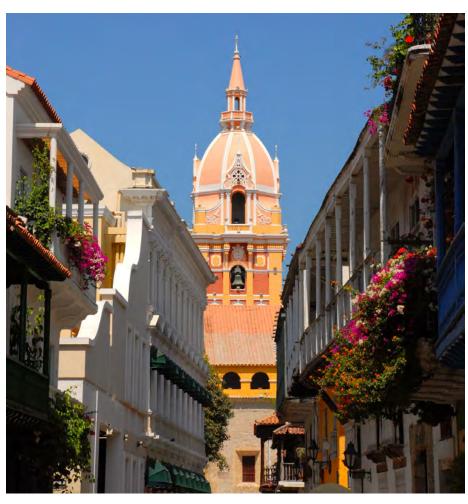


Cartagena has a substantial transient expat community due

to the city being one of the most popular tourist locations in Colombia. But the city also has a small but growing permanent expat community, as well as a growing snowbird expat community who flock to the city to escape the snow during winter months back home. The city has a much smaller permanent expat community than is found in the much larger cities of Bogotá and Medellín.

Each time I visit Cartagena I encounter expats most frequently in the El Centro and Bocagrande tourist areas, understandable with all its shopping, cafés, restaurants, and bars.







Tipping

Restaurants in Cartagena will often (but not always) include the 10% tip with your bill, so check it before paying. (Most often they ask your permission to add the tip.) They'll call it either propina or servicio.

At today's exchange rates and fuel prices, the ongoing costs of owning a car in Cartagena will be at least \$130 per month (380,000 pesos). This includes registration, gas, maintenance, and the basic minimum car insurance, for a 2.5-liter passenger car. Note that new car prices in Colombia are typically substantially higher than in the United States.

Minimum budgets aside, remember that Cartagena is normally not a destination where you come to live on the cheap; there are other cities in Colombia where you could live cheaper. Cartagena is a beachresort city and for just a bit more money you can live a luxury lifestyle for less than you could in Caribbean beach locations in other countries.

The estrato system affects your cost of living, as it determines what you pay for property taxes and utilities. Electricity for example, will cost about 20% more in estrato 6 than in estrato 4; water will be about 60% higher in 6 than in 4. Property taxes can differ widely between estratos, but it's largely due to the homes' values, rather than the actual tax rates.

The difference between *estrato* 5 and 6 is minimal; in order to save

appreciable money, drop to *estrato* 4 or 3.

What You'll Pay In Taxes

You are subject to Colombia's tax regime if you spend a total of more than 183 days in-country during a calendar year, whether or not you have any formal residency visa. The former five-year income-tax hiatus for new residents was dropped in 2013.

Colombia has no tax treaty with the United States, but taxes paid in the States can be deducted on a Colombian tax return.

Here's a quick rundown of your potential tax liability in Colombia:

Value Added Tax (IVA):

Pronounced "EE-vah" throughout Latin America, this is a sales tax. The rate in Colombia varies between 0% and 16% depending on the item purchased. Like most of the world outside the United States, this sales tax is always included in the marked price, so you won't see it at the register.

Income tax: Colombia has a graduated income tax, with four tax brackets ranging from 0% to 33%. At today's exchange rates, you don't pay Colombian income tax on income less than 30.8 million pesos (\$9,770) per year. Note that Colombia taxes worldwide income.

Capital Gains Tax: Generally, capital gains are taxed at a rate of 10%, with generous exclusions allowed for qualifying properties. If you've owned your property less than two years, the gain will be taxed as ordinary income.

Property tax: Property taxes can be all over the board depending on the type of neighborhood you live in. A 2,500-square-foot apartment in an exclusive, expensive area may cost \$2,000 per year, while a modest property in an average area can be well under \$200.

There are no estate, inheritance, wealth, or gift taxes at this time.

Banking And Doing Business

All the country's biggest banks can be easily found in Cartagena, including branches for Bancolombia, Banco de Bogotá, Davivienda, and many others.

I never decided to open a bank account in Colombia before I had a visa and *cédula* (local ID card). Once I had an ID card, it was very easy to open a bank account. I have heard from several non-residents without a local ID that ran into all kinds of problems trying to open a bank account in Colombia.

ID Matters

Getting yourself connected in Cartagena is simple and efficient if you're a Colombian resident... but it feels like everything is an ordeal if you're not. Many new property owners need the assistance of their real estate agent or property manager to get established without an ID card.

Once you have an ID card, you will find that you can also easily sign up for internet, cable, and telephone services, all within a single day. This may not be

remarkable by U.S. standards, but it's amazing by Latin American standards.

Additionally, once I had a bank account, I could easily pay my bills via direct-debit or electronic transfer using my bank's website.

Getting residency and an ID card in Colombia is relatively easy, and the benefits far outweigh the hassles of obtaining it.

✓ A Great Place For Business

Among the 31 countries rated by the World Bank in Latin America and the Caribbean, Colombia—countrywide—comes in at a respectable number four for ease of doing business.

Mexico, Chile, and Peru are the only countries in Latin America and the Caribbean to beat Colombia on the World Bank's "Ease of Doing Business Index."

Cartagena itself is ranked as the fifth easiest city in which to do business among the 23 cities in Colombia ranked by World Bank and is ranked as the 6th easiest city in Colombia to start a business.

Health Care

According to the World Health Organization, Colombia has one of the world's best health care systems. In fact, it surpasses many developed countries such as the United States, Canada, Switzerland, and Germany.

Quality of care is not an issue. Cartagena has several quality medical facilities and many highly skilled doctors. The city is actually a main medical center for the coastal region, drawing patients from smaller nearby tows. For more complex medical procedures, like transplants, a short trip to Bogotá or Medellín may be needed, both are only an hour flight away.

The basic government-subsidized health plan is called EPS. With no Colombian income, this will cost you 12% of the minimum wage; which at today's exchange rates would be a premium of \$28 per month. On this plan, you would use the facilities they specify, which are basic.

From there you can buy add-on plans, many of which require that you have EPS as a prerequisite. These entitle you to faster service and better, more-upscale facilities. Not everyone offers add-on coverage to people over 60, so you may need to shop around if you're older.

For the uninsured (as many expats are), you can expect to pay between 50% and 90% less than you'd pay in the United States for most procedures. A private office visit in Cartagena will run around 65,000 pesos (\$21), while a specialist will be closer to 135,000 pesos (\$43). A visit to a subsidized clinic will start at about 26,000 pesos (\$8).

You can be sure that Cartagena will have the medical sophistication that you need for most procedures at a reasonable cost, but finding an English-speaking doctor will be somewhat more of a challenge in Cartagena than in the bigger cities in Colombia, such as Bogotá or Medellín.

Getting Hooked Up And Staying In Touch

There are three major cell phone providers in Pereira: Claro, Movistar,

and Tigo. Claro is the largest provider in Colombia and has the best coverage across the country. Getting a cell phone is easy, and establishing service takes about 10 minutes at the kiosks (or offices) that are all over town.

Internet, cable TV, and landline phone service is provided in Cartagena primarily by Claro and UNE, with prices that are substantially cheaper than in the United States.

♥ Go For The Package

In my experience in Colombia, the most painless way to obtain internet, telephone, and cable TV is to get a triple-play package deal that includes all three. It will be easier to manage, and it will also save you around 40% to 50% when compared to contracting each service separately. At this writing, a friend of mine in Cartagena is paying 167,473 pesos (\$57) per month for all three services from Claro, including 10 MB internet service.

Your Exploratory Visit To Cartagena

No matter how much research you do, there's no way to know if Cartagena is really for you unless you visit. This section will help you get here, find your way around, and enjoy yourself on the trip...

Historically, the wettest months in Cartagena are September through November, while the driest months are January to March when it rarely rains.

Cartagena is Colombia's most popular tourist city and the high

tourist seasons are normally during Holy Week (in March or April), mid-June to July and December to mid-January. During the high seasons the prices for lodging will typically increase. The sweet spot with the least rain and outside of high seasons would be mid-January until Holy Week (in March or April).

✓ Direct Access...

There currently are several flights daily from the United States directly to Cartagena from Atlanta, Fort Lauderdale, Miami, and New York (JFK). There are also direct flights to Cartagena from Panama City and Bogotá, which are big hub cities with many flights from the States as well as Europe.

Skip The Exchange

The worst place to exchange money will be at a money exchange place at the small Cartagena airport. My advice is to exit the baggage claim and enter the ticketing/check-in area of the airport, where you'll find a number of ATMs in the waiting area.

I'd suggest that you do not rent a car. Cartagena is a relatively small city, and it's often faster to walk. If you want a car to see the surrounding areas, you can rent one online for the occasion or take a taxi or bus. You can easily grab a taxi at the airport or use the EasyTaxi mobile app on your smartphone.

Navigating Colombia

Throughout Colombia, it's important to remember that a carrera is a road that generally runs north and south, while a calle runs east and west. If you see an address shown as CRA 32 #41-59, the property will be on Carrera 32 near the intersection with Calle 41. Likewise, an address shown as CI 55 #32-99 would be on Calle 55, near its intersection with Carrera 32.

Many of the roads in Cartagena follow this standard but not all. Unfortunately, in some parts of Cartagena, particularly in the historical Old City, the names of streets are better known than street numbers and these names can change several times. It's confusing, so it's important to pick up a map if you intend to drive.

Taxi drivers in Cartagena do not get tips, and it's not customary to give tips here or in other cities in Colombia. Make sure to carry change and small bills with you as cab drivers in Cartagena frequently will not be able to provide change.

City bus fares at this time in Cartagena are inexpensive at only 1,800 pesos (62 cents). City buses are plentiful in Cartagena but many don't have air conditioning.

✓ Cab Fare Is Fair—But Be Wary

Taxis in Cartagena are cheap, plentiful, and are normally the best way to get around in Cartagena.

Most of the taxis in Cartagena also have air conditioning.

Unfortunately, unlike the bigger cities in Colombia, such as Bogotá or Medellín, the taxis in Cartagena don't have meters. As a result, some taxi drivers in Cartagena will try to take advantage of unsuspecting foreigners and charge higher fares.

For example, the official current fare from El Centro (the Walled city) to Bocagrande or Laguito is 5,500 pesos (\$1.88) with a 500 peso surcharge if the time is between 8 p.m. to 5 a.m... but some taxi drivers try to charge foreigners 10,000 pesos (\$3.42) or more for this same fare.

Getting To Know Cartagena

My favorite way to get to know a city is to hire a taxi or a driver to show me around for a day. If you speak Spanish, you can rent a taxi by the hour by just flagging someone down, I've done this in most Colombian cities I've visited.

At a minimum, I would say a tour of the Old City, Bocagrande, and Getsemani areas are must-sees. Take your time on your tour... your first impressions will help you out when it comes time to decide where exactly to settle in the city.

While you're in the Old City be sure to walk along its surrounding wall, see Plaza Santo Domingo, Iglesia San Pedro Claver, and Palacio de la Inquisición. The key to enjoying the area is to stroll the narrow colonial streets while you soak up the history and explore the hundreds of small shops, cafés, and restaurants to be found, while admiring the colonial homes.

While you're in Bocagrande be sure to stop at the new Plaza Bocagrande

mall with great views of the coast. The beach here isn't the best in the area, but that doesn't stop it from normally being the busiest beach during high season and on weekends. Walking along the beaches in Cartagena you'll have to fight off hawkers selling everything from sunglasses to drinks to massages.

For a special dinner try Quebracho, an Argentinian steak place (on Calle 2 #69a), or Carmen, a contemporary seafood restaurant (on Calle de Cuartel #35-77). Another favorite of mine is El Burlador de Sevilla on Avenida Santander 33 with some excellent seafood. Cartagena seemingly has hundreds of restaurants, and you can find all different types of cuisines... but seafood is the specialty of the city. Surprisingly, Cartagena even has a good Mediterranean restaurant, Restaurante Az-Zahr, which serves Mediterranean/ Lebanese food, including the best hummus in town (located at Calle de la Artilleria #33-24).

To get a good tour of the city, Chiva bus tours are a good value and easy way to see the main tourist attractions. The Cartagena City Tour by Chiva buses go to the Castillo de San Felipe de Barajas, the Convento de la Popa

(convent), as well as providing good views of the Bocagrande bay and around the city.



Argentinian steak at Quebracho Restaurant (Copyright Jeff Paschke)





Inside Convento de la Popa (Copyright Jeff Paschke)

The tours leave Bocagrande at about 2 p.m. each day and last about four hours. If it's your first

trip to Cartagena, this tour will give you a better understanding of the city and help orient you for the rest of your stay.

After touring Convento de la Popa and Castillo de San Felipe, the tour buses will head to the historic walled center of Cartagena (El Centro) to an area with a number of tourist shops. After stopping here for perhaps 30 minutes, you'll return to Bocagrande and will usually stop at an emerald shop.

You don't necessarily need to return to Bocagrande, you can get off the Chiva bus at the stop in El Centro and spend some time touring the rest of the historic center of Cartagena (but make sure to let the tour guide know if you get off the bus early).

I also recommend taking a day-long boat tour of the Rosario Islands (Isles del Rosario), it's one of the most popular tour options in the city. The Rosario Islands is an archipelago made up of 27 small islands located south of the Bay of Cartagena, 45 to 60 minutes away by boat. The archipelago was declared a national park in 1977.

A Rosario Island boat tour provides the opportunity to spend the day relaxing

in the national park, swimming in the Caribbean waters at Playa Blanca, and visiting the local

aguarium. Each of the boats takes a similar route. They go through the Bahía de Cartagena and into the open sea through the Bocachica strait, which passes between the Batería de San José and the Fuerte de San Fernando. The boats then travel to the Rosario Islands and go as far as Isla de San Martín de Pajarales, which has an aquarium. Some of the boats will also provide the opportunity to go snorkeling when some of the passengers are at the aguarium.

The boats typically leave from the harbor from Muelle Turístico de la Bodequita between 8 and 9 a.m. and return between 4 and 6 p.m. I wouldn't recommend taking one of the smaller boats... they are not as safe. I have actually seen one of the smaller boats sink in the past... the passengers were reportedly in the water for well over two hours before other boats happened to come by and pick them up.

The most popular large boat is Alcatraz, which can accommodate about 160 people. Alcatraz has food and drink on board, and you can move around the boat. On smaller boats you will be confined to your seat and may get wet by the choppy sea or if it rains.

For hotels in Cartagena, the Hotel Charleston in the Old City is a very good option





Dolphins at the Oceanario Islas Del Rosario (Copyright Jeff Paschke)



View of Cartagena from Castillo de San Felipe de Barajas (Copyright Jeff Paschke)

located within easy walking distance to tourist spots and the best restaurants in El Centro. The Sofitel Legend Santa Clara is another recommended hotel in the Old City. It is pricy but is perhaps the most elegant hotel in Cartagena. I also like Hotel Dann in Laquito, next to Bocagrande and located right on the beach. A decent budget hotel is Hotel San Martín in Bocagrande, close to shopping and a block from the beach.

Comparing Cartagena To Other Caribbean Locations

The beachside paradise of Cartagena compares favorably with several Caribbean beach locations in other countries. Here you'll enjoy comparatively low costs, plus a rich Colonial history.

For example, Belize claims to have low costs by Caribbean standards, but property costs are generally much higher in Belize than in Cartagena. For example, I found new-construction, beachside apartments for sale in Belize that are expensive by Cartagena standards.

Grand Bayman Oceanside has been offering onebedroom, oceanfront apartments for \$303,502, including General Sales Tax (GST). This is for a 574-square-foot (53-square-



meter) condo, which works out to \$5,726 per square meter.

In Cartagena you can find properties that are substantially less expensive on a per-square-meter basis. For the price of that one-bedroom, oceanfront apartment in Belize, you could find two-bedroom and even some three-bedroom apartments on Cartagena's oceanfront.

I looked at new-development, beach-view projects in Bocagrande located directly across the street from the beach (in the Ocean Tower project) and found some new one-bedroom 818-square-foot (76-squaremeter) oceanfront apartments selling for as low as \$195,068, which works out to \$2,567 per square meter. In the same development, two-bedroom, 1,098-square-foot (102-squaremeter) oceanfront apartments have been selling for as low as \$262,112, which is \$2,570 per square meter. The bottom line is that for less than the price of a new oceanfront, one-bedroom apartment in Belize, you could buy a new oceanfront, two-bedroom apartment in Cartagena.

Existing properties can be even cheaper in Cartagena than new properties. It's possible to find existing oceanfront apartments selling for less than \$1,600 per square meter.

Also, keep in mind that the city of Cartagena is a much bigger market than Belize. Cartagena has always been a good property market, plus it's a bigger tourist destination than Belize.

Is Cartagena For You?

It's hard to think of someone who would not like Cartagena... although, if beach-resort city living doesn't sound appealing, then Cartagena may not be for you.

The biggest drawback to Cartagena is perhaps the language—if you're looking for a beach location but plan to speak only English, there will be better choices out there. If English is a requirement, you could go to an English-speaking country or somewhere with a dense enough expat community to allow you to get by among them. You won't yet find many full-time expats in Cartagena, but there are foreign tourists in the city all the time, so you will still hear English in Cartagena frequently.

While I currently live in Medellín, where I have lived for over six years, I have visited Cartagena well over 20 times. With property prices now substantially lower than two years ago in U.S.-dollar terms (due to the improved exchange rate) I am looking at investing in a property in Cartagena.

To many potential expats, vacation homebuyers, snowbirds, investors, and workers with portable careers, you'll find Cartagena can be a lower cost and viable alternative to many Caribbean beach locations in other countries.





Jeff Paschke first discovered Colombia back in 2006 and has traveled to all the major cities in the country, as well as extensively throughout Latin America. He has lived in Colombia full-time for over five years.

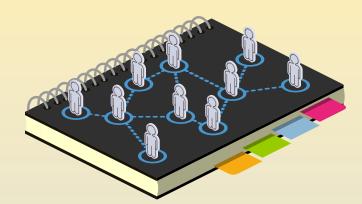
Jeff is a digital nomad. While he's got a full-time job in the United States, it allows him the location flexibility to live in Colombia. He is also a freelance writer in his spare time, covering Colombia for a number of publications.





To view our October Overseas Living Letter video feature "Live and Invest Overseas in Cartagena, Colombia," click the link below.

Cartagena, Colombia, Overview



Rolodex

In Case Of Emergency:

National Police: 112 (toll-free nationwide)

Fire and emergency: 113

Activities And Entertainment:

- **Café del Mar**
- Caribe Emerald Museum & Factory
- Centro Comercial Plaza
 Bocagrande
- **Coceanario Islas Del Rosario**
- Museo Histórico de Cartagena

Banking:

Alianza Valores (in Barranquilla)

Education:

Colegio Jorge Washington
(bilingual school)

Language Schools:

- **Toucan Spanish**
- Babel International
 Language Institute
- Centro Catalina Spanish
 School

Medical And Dental:

- <u>Urgencia Odontológicas</u> Dentrix
- Hospital Universitario Del Caribe

Pets:

MASCOTAS 24 Horas

Real Estate:

Cartagena First American
Realty

Tourism And Travel Services:

- **Avianca** Airlines
- **Bastión Luxury Hotel**
- **Hotel Casa San Agustin**
- **Hotel Dann Cartagena**
- **Sofitel Santa Clara Hotel**

Visas And Immigration:

Cartagena Immigration Office Calle 20 B # 29-18 Barrio Pie de la Popa Telephone: +57 (5) 670-0555

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