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Medellín, Colombia:
An Ambitious, Fun-Loving City
With A Bright Future



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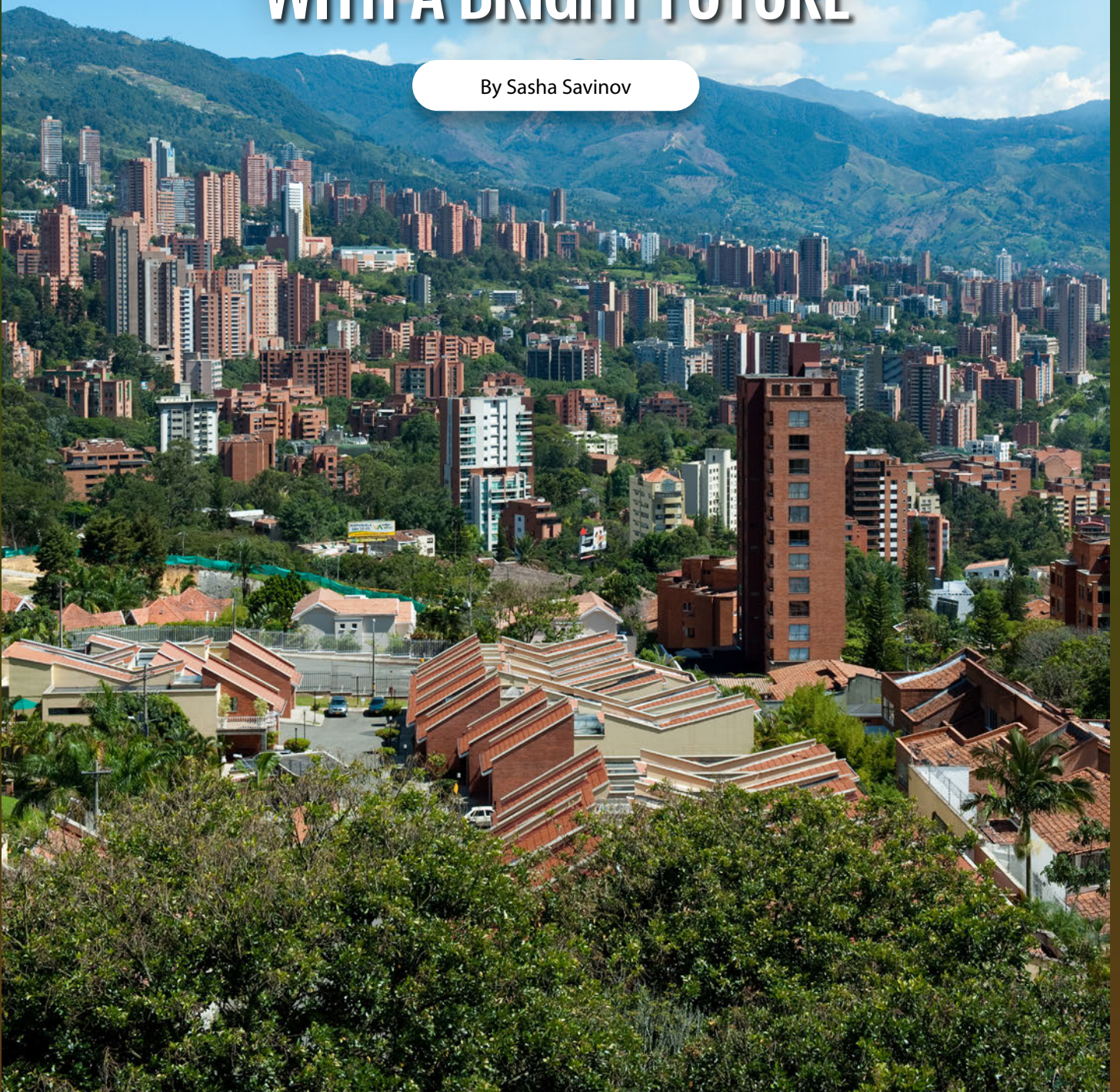
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MEDELLÍN, COLOMBIA: AN AMBITIOUS, FUN-LOVING CITY WITH A BRIGHT FUTURE

By Sasha Savinov





Forget about the version of it you've seen on Netflix. Over the past few decades, this city has undergone a massive transformation, going from the world's most dangerous city to its most innovative...

It's a scenic metropolis, surrounded by mountains, with easily accessed hiking trails, well-maintained parks, and abundant public spaces. People are welcoming, the culture is vibrant, and the cost of living is reasonable.

Sounds pretty good, doesn't it?

Welcome to Medellín—the second-largest city in Colombia. Its past may be dark, but the future is bright for the City of Eternal Spring...

Some cities just draw you in... Medellín, Colombia, is one such place. It has a special energy, which emanates from the fun-loving locals known as *Paisas*. People are active and fit, and the whole city seems to come out on Sunday mornings when a major road shuts down to motorized vehicles.

This is a place where people work hard during the day and play hard at night. *Chiva* party buses roll down the street, football fans take a few shots of *aguardiente* (the local firewater) while cheering on the local clubs, and people dress to impress for a night of dancing.

The city's energy is infectious, with vibrant art, music, and culinary scenes. It's easy to feel this and be a part of it, whether by checking out the street art, sitting down at a new restaurant, or signing up for salsa lessons.

No matter what your interests are, you'll never be bored here. The city has several excellent museums and galleries, a few professional soccer teams, and plenty of performing arts venues, bars, and clubs. People work hard and play hard, and the city is bustling with activity on a nightly basis.

The weather is lovely here year-round, earning it the nickname, "The City of Eternal Spring." It boasts one of the most scenic skylines in the world, with the Andes Mountains serving as its backdrop.

Here you can enjoy big-city amenities without the headaches. Medellín boasts an efficient and innovative public transportation network, including the only metro system in Colombia and cable cars that reach the hillside neighborhoods. It's easy and cheap to get around, and free bikes are readily available.

While there's no such thing as a perfect city, Medellín sure comes close in my book. I've had the pleasure of calling the city home on a few different stints as a digital nomad.

It's a special place that I'm excited to introduce you to...

History

The second-largest city in Colombia has experienced one of the greatest transformations of modern times. It wasn't long ago that it was dubbed the most dangerous city in the world in 1988 by Time Magazine.

Before we continue, let's address the elephant in the room: Medellín's infamous drug dealer. Not surprisingly, this is a sensitive topic here...

Most people hate Pablo Escobar and would rather never talk about him again. They don't appreciate the "Narcos" tourism and are offended by visitors to the city playing paintball at a place where many people were murdered.

That said, to some, Escobar is a Robin Hood-esque figure. He gave millions to the poor and built housing, parks, and even football stadiums. It's not uncommon to see people selling shirts with his likeness in El Centro, as he is also idolized by many.

It's important to be aware of this situation, especially if you're thinking about moving to Medellín. While Escobar is long gone, he continues to have an impact.

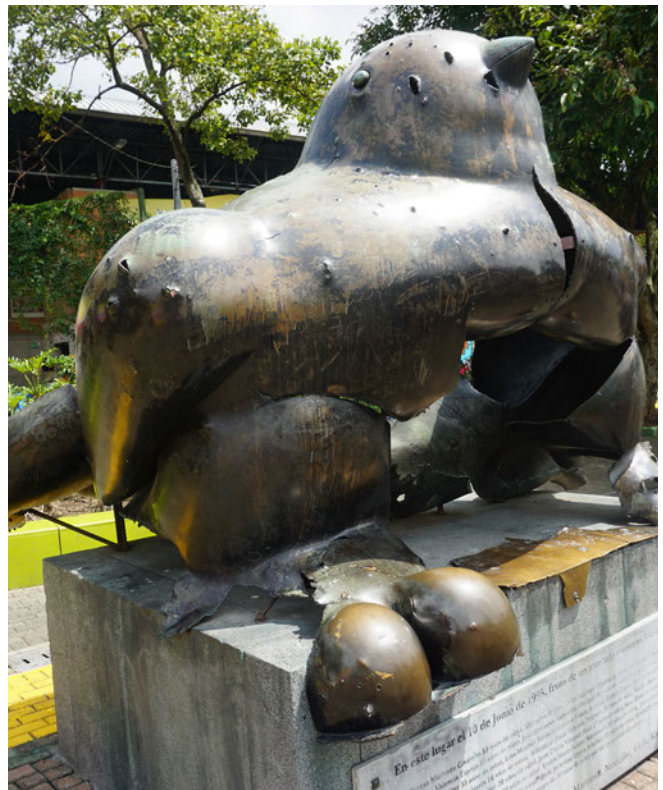
Most people are tired of being associated with a Netflix show representing its violent past and would rather talk about the bright future.

Now back to that incredible transformation the city made...

In 2013, Medellín was voted the most innovative city in the world. What a leap from being the most dangerous just a few short decades prior!

Thanks to its efficient and affordable public transportation system, Medellín has opened up a new world of possibilities for the many people who live in the informal *barrios* (neighborhoods) that line the hillside.

Many young people are turning to art and music instead of crime, as evidenced by success stories like Comuna 13.



A reminder of the recent violent past...

Comuna 13



Comuna 13 is representative of the city's transformation

The Comuna 13 district is a fantastic example of *Paisa* resiliency.

This was an incredibly dangerous area in the not-too-distant past.

The installation of a series of escalators helped connect residents with the rest of the city, and initiatives in art and music helped take kids off the streets and spawned a new tourism industry.

People started to take notice of this city on the move, and before long, tourists, digital nomads, and expats began rolling in. Suddenly Medellín found itself with a new industry—tourism—and the opportunities that come along with it.

What Makes Medellín Tick?

- The leap from most dangerous to most innovative city in a few decades...
- Spring-like weather year-round...
- The mountain views and river running through town...
- Incredibly friendly and fun-loving *Paisas* (Medellín locals)...
- The efficient transportation system (the only metro in Colombia) that connects all the city's neighborhoods...
- The local food, including *bandeja paisa*, the most famous dish that's a massive plate of meat, beans, eggs, rice, and more...
- Fit and active locals; thousands come out Sunday mornings to walk, jog, cycle, or skate...
- The role of art, music, and football in local culture...
- Local parties are loud, crowded, and late...

Where Is It?

Medellín is the capital of Antioquia Department in northwest Colombia. It's located in the Aburrá Valley and surrounded by the Andes Mountains. If you're an avid hiker, you'll love it here.

The city sits at an elevation of 4,905 feet (1,500 meters), putting it just below Denver on the list of highest cities in the world. While altitude sickness isn't as common here as it is in Bogotá, it may take some getting used to.

The Medellín River splits the city in two. An ambitious project called Parques del Río has helped revitalize the river, which was once full of human and industrial waste... Another example of Medellín's innovative spirit.



Getting to know *Paisas* is one of the best parts of life here



Bandeja Paisa



The picturesque skyline



El Centro is a great place to soak up the local culture

Districts

Medellín is made up of 16 districts, known locally as comunas. The most popular with expats are Poblado and Laureles.

The former is known for its hilly streets and raucous nightlife, while the latter is home to Atanasio Girardot Stadium, where the city's two football clubs play, as well as Universidad Pontificia Bolivariana (UPB).

La Candelaria is the bustling city center that most refer to as El Centro. Here you'll find many of the city's top attractions, including Plaza Botero and the Antioquia Museum. Both are full of statues and paintings from Fernando Botero, the famous artist who was born here in 1932.

To the north, you'll find the towns of Bello and Copacabana, while heading south takes you to Envigado, Itagüí, and Sabaneta. These areas feel like the suburbs of Medellín and are nice places to live if you prefer a small-town vibe.

It's important to understand the estrato ranking system that is used here. All residential properties in



El Poblado is home to many expats

the city are ranked from one to six, with six being the most wealthy neighborhoods.

The majority of homes fall between *estratos* two to four. People who live in the higher *estratos* pay more for utilities to help subsidize the cost for those on the lower end.

El Poblado has many places in *estratos* five to six and is home to the most expensive and luxurious options. Residences in Laureles are primarily in *estrato* three to four, so it's a bit cheaper there.

Getting Here

Most people arrive at José María Córdova International Airport (MDE) when they come to Medellín. It's about 12 miles (20 kms) southeast of the city.

Traveling to and from the airport just got a lot easier thanks to the new tunnel road that opened in 2019. Pre-tunnel, it took about an hour on some windy mountain roads; now, you can now get to El Poblado from the airport in about 30 minutes.

Direct flights to Medellín from the States are available, mostly through Florida (Miami, Fort Lauderdale, and Orlando). American Airlines also flies here from JFK in New York.

From the airport, you can easily hail a cab. Make sure you find an official taxi and not the guys trying to offer you a ride at baggage claim.

You can expect to pay 80,000 pesos for a ride to the city in a private taxi. For a more local experience, hop into one of the *colectivo* vans that ply the route. You'll need to wait for other passengers to fill it before leaving, but it usually doesn't take long. These cost 20,000 pesos per person.

[Go here to exchange currencies at today's rates.](#)

There's also an airport bus that departs every 15 minutes heading to the San Diego Mall and Hotel Nutibara. A single fare will set you back 10,500 pesos.

A second, smaller airport called Olaya Herrera (EOH) is located right downtown but only has domestic flight options. It's convenient for traveling to places like Bogotá or Cali.



My Medellín Video Resource

[Go here for a closer look at my life in Medellín.](#)



Getting Around

Medellín's public transportation system is excellent. *Paisas* are proud of their Metro, which is the only subway system in Colombia.

There are two lines of the Metro: Line A runs from north to south from Niquía down to La Estrella; Line B goes from San Antonio in the center to San Javier to the west.

Also part of the public transit system are cable cars, elongated bus lines, a tramcar, and some 200 feeder buses that bring you to and from Metro stations.

The four cable car lines go up into the hillside *barrios* and have been a gamechanger for their residents. Before them, people living in these informal settlements often faced commutes of several hours.

There are also escalators in some of the hilly neighborhoods, such as the now-famous Comuna 13.

If you're moving to Medellín, you'll want to get a Cívica card. These are free cards that you can use to ride the subway and bus. Not only do they save you from waiting in line, but you get a discounted fare (2,255 pesos instead of 2,550 pesos).

Cívica cards also work to unlock the EnCicla bikes that can be found across the city. These are totally free. You just need to register and then can cruise all around Medellín.

A great time to rent a bike is Sunday afternoons when Avenida Poblado is closed to motor vehicles from 7 a.m. to 1 p.m. Pedestrians, cyclists, dog walkers, and skaters come out to enjoy some fresh air and exercise, and it's a lot of fun.

It doesn't take long to get used to the city and understand how to get around. *Carreras* run north-south parallel to the river, while *calles* go east-west. There are also *avenidas*, which are larger main streets. While it seems confusing at first, you'll get the hang of it.

Taxis are plentiful and affordable. Most drivers are honest and will use the meter, which starts at 3,800



Locals are proud of their subway system



The cable car system has helped integrate Medellín



pesos. They have a minimum fare of [5,800 pesos](#). Tipping is not expected but appreciated, even if you just round up to the nearest thousand.

Uber has had a tumultuous relationship with Colombia and was banned for a while. It seems to be back in business again, with ordinary taxi drivers being able to use the service now. Another popular local ride-share app is Cabify, which is the preferred choice of locals.

Where's Medellín Headed?

Medellín's transformation has been astonishing... but it's not done reinventing itself yet.

Projects designed to enhance quality of life, like the riverfront parks and vertical gardens, are ongoing.

Medellín wants to become the first "eco-city" in South America and is well on its way. It also has a reputation as "the Silicon Valley of South America."

The city is full of ambitious and forward-thinking people, and it's exciting to live here and be a part of it. The Ruta-N complex is a great example: It's the first Leadership in Energy and Environmental Design-certified building in Colombia, and it houses a variety of tech start-ups.

The public transportation system continues to expand. Current goals are to expand bike lanes and make 50,000 electric bikes available to the public in an effort to cut carbon emissions.

While much of the world seems to have its head in the sand about climate change, Medellín is taking the lead.

With more people working remotely, Medellín is poised to attract even more digital nomads. Tourists are also taking more of an interest in the city.



This city is going green





Nights can be wild in El Poblado

The Expat Community

A sizable expat community lives in Medellín. It's a diverse group, spanning generations and nationalities. Many young people study Spanish at the universities as well as a fair number of retirees.

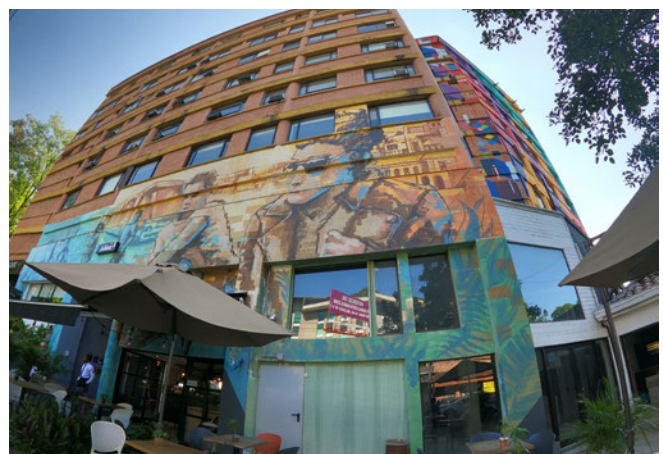
Many expats are American and Canadian, but people from all corners of the world are coming to the city these days. Many are digital nomads. Medellín has become a mecca for remote workers.

It's hard not to fall in love with the city, and *Paisas* are welcoming and friendly...

The most popular areas to live for expats are El Poblado, Laureles, and Envigado, in that order. You'll find plenty of English-speaking people and options for international food in these areas.

Some bemoan El Poblado as a bit of a gringo bubble, and it can definitely feel that way. This is the tourist center of the city and the biggest expat hub. One of my local friends, for example, told me he and his friends haven't hung out here in years as it's turned into "Gringolandia."

Laureles has more of a mix of expats and locals, with a lot of students taking Spanish lessons at UPB. Meanwhile, Envigado and Sabaneta down south are



One of many co-working spaces in the city at Selina

popular with those looking for a more family-friendly and local vibe.

It's easy to get connected with the expat community thanks to various websites and Facebook groups. Medellín Living and Medellín Guru both have lots of resources and host events from time to time.

The Digital Nomads Medellín group on Facebook is a good place to connect with other remote workers. There are several co-working spaces in the city as well, such as Selina, Impact Hub, and the Roundhouse. Medellín has quickly become one of the top digital nomad hubs in the world, up there with the likes of Chiang Mai and Bali.



Still confused about residency overseas? Or simply want to learn more about the benefits of having a second residency? You need our...

PASSPORT TO FREEDOM: THE WORLD'S TOP HAVENS FOR RESIDENCY, CITIZENSHIP, AND A SECOND PASSPORT

This series of reports and audio recordings is your road map to creating your new life in Paradise. Our Passport to Freedom contains five invaluable reports and five instructive audio recordings that will help you on your way to realize your dream life overseas, detailing everything you need to know about establishing residency overseas.





The Laureles neighborhood is a popular choice

Access For People With Disabilities

At first glance, Medellín seems like a terrible destination for those with mobility issues. While it's true that there are some steep hills, efforts to make the city more accessible are ongoing.

Just take the heart-warming story of Mobility, Accessibility, Time, and Work (MATT)—a start-up founded by local Wilson Guzmán who has been disabled since age 17. It has a fleet of electric hand-bikes that can be attached to wheelchairs, which help people zip around the city's hilly streets.

MATT leads three-hour tours on the electric wheelchairs for all, which helps to shine a light on the issues those with disabilities face and encourages further improvements.

There is still much work to be done, though, as there's a noticeable lack of proper ramps on many streets and accessible entrances at buildings.

If you have serious mobility issues you may have a hard time in Medellín, especially in hilly areas like Poblado. A flat area like Laureles is a better choice.

While it's possible to find accessible apartments, you may still have some issues getting around the city.

LGBTQ Living

The LGBTQ community is thriving in Medellín, and it's generally an accepting place. That said, Colombia is a highly religious country and a bit of prejudice remains.

Gay marriage has been legal here since 2016. Pope Francis has managed to change some minds on the issue thanks to his more accepting stance. There are plenty of LGBTQ-friendly bars and hotels, as well as an annual pride festival in the city.

Medellín For Kids

Medellín is family-friendly, with lots of activities for kids to enjoy. There are amusement parks, playgrounds, and museums that are fun for all ages.

There are a few bilingual schools in the city, such as the Columbus, Marymount, and Vermont. Most of the students are Colombian so adjusting might be difficult, especially for kids who start out with a low level of Spanish.

Cost Of Living

One of the top reasons expats love the City of Eternal Spring is its affordability. A couple can live comfortably here on a budget of US\$2,000 to US\$2,500, including rent.

It's easy to find short-term rentals on websites like Airbnb and Vrbo that are fully furnished in a desirable area, but expect to pay a premium.

My wife and I rented a place in Laureles on our first trip through a Facebook group. It was in a secure building, well-furnished, and covered all utilities, including high-speed internet. We paid around US\$800 for the month.

On our next stay, we wanted to check out El Poblado and had a specific area in mind so I could walk to Spanish classes. We used Airbnb that time and paid closer to US\$850 after all the fees. We ended up extending another month with the owner directly and saved over US\$100.

It's fine to do something similar for your first month. If you want to stretch your *pesos* here, it's key to find a long-term rental. Thankfully there are several

Facebook groups where you can see what's out there and contact owners or agents easily.

Before you sign any contracts or pay any deposits, you'll have to figure out your visa situation. More on this in the **Residency** section...

Getting around Medellín is a bargain, especially with a Cívica card. Even taking a cab or using a rideshare app won't set you back too much. I find it's good to use a balance of the two, for example by taking the subway to go out and catching a cab home.

You can feed yourself cheaply here by sticking to local markets and restaurants. It only costs a few bucks for the massive *bandeja paisa* plate the city is famous for, which will keep you full all day. International options have a higher price tag.

A local coffee (called a *tinto*) costs 2,000 pesos or so, and you can get a fresh juice for 4,000 to 6,000 pesos. Local beers like Club Colombia typically go for 6,000 to 8,000 pesos in a bar and half that at the corner store.

For a comprehensive breakdown of the cost of living in Medellín, [go here](#).



A look inside our furnished apartment in Laureles

What's There To Do?

Go On A Walking Tour

Walking tours are the best way to get to know the city. Real City Walking Tours has a variety of options, including their popular free tour.

This is the perfect intro to Medellín, as you'll explore El Centro with a knowledgeable local guide. I've gone on dozens of these free walking tours around the world, and this one was easily the best.

You can join the tour at 9:30 a.m., Monday to Saturday, or at 2:30 p.m. on weekdays. It lasts about three-and-a-half hours and takes you to some of the most iconic places in the city.

Along the way, you'll get to learn about Medellín's fascinating history while you try famous local snacks like empanadas and arepas.

These tours are a great opportunity to get local recommendations and advice as a new arrival to the city. While the tour is free, most people tip the guide at the end.

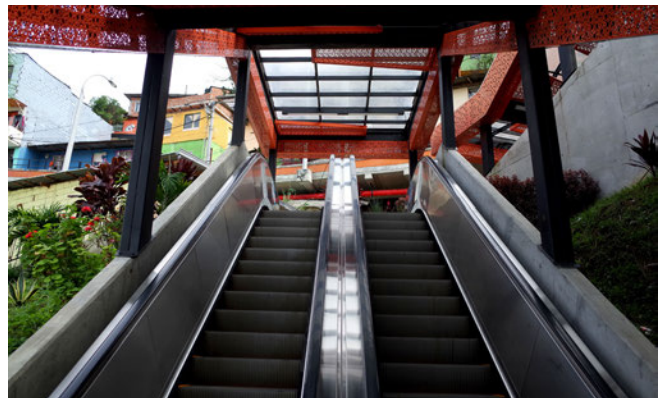
The Barrio Transformation tour is another top option. It runs it every day at 10 a.m. and is an eye-opening experience. You'll explore a neighborhood that was built on a mound of trash.

Not too long ago, it was one of the most dangerous areas in the most dangerous city in the world. A new initiative covered up the landfill and developed an urban park and gardens, complete with a large greenhouse. It's a heart-warming story and a testament to Medellín's resilient spirit.

Speaking of transformation, the best tour of Comuna 13 is with Zippy Tours. It's possible to visit Comuna 13 on your own, but you'll get a lot more out of your visit on a tour. Be sure to bring a camera to snap photos of the incredible street art that lights up the hills with color.



Getting to know the city on a free walking tour



These escalators brought a big change to Comuna 13



Comuna 13



Colombian corn empanadas

Art And Architecture

Art lovers are in for a real treat. In addition to the amazing street art, there are also several museums and galleries here along with public parks full of sculptures.

To take in the art of one of the city's most famous sons, head to Plaza Botero. The park is full of sculptures by Fernando Botero, whose unique style (known as "Boterismo") depicts voluptuous people and animals. His most famous paintings are in the nearby Antioquia Museum.

The stunning Gothic Revival Palace of Culture is located here as well, which is an architectural work of art. A few blocks south is another emblem of the city.

Plaza Cisneros, or Parque de las Luces (Park of Lights) as it's commonly known, is full of hundreds of pillars that provide shade during the day and a light show at night.

Experience Local Festivals

Medellín becomes illuminated in an impressive display of Christmas lights every December. It's a festive time that brings a lot of visitors to the city. This is one of many local festivals that you can take part in when living here.

The biggest event is the *Feria de las Flores* (Festival of the Flowers), which takes place in August and lasts for 10 days. It's highlighted by a dazzling parade where people carry elaborate floral displays through the streets.

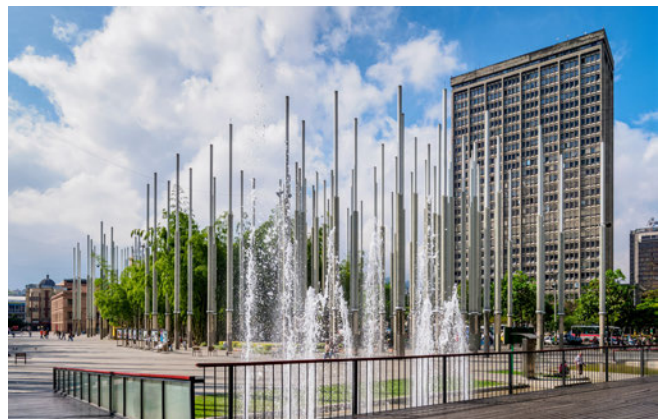
Medellín also has festivals for literature, jazz, photography, fashion, and more throughout the year. There's always something interesting going on here, so join the festivities and soak up the local culture.

Take A Hike

You don't even have to leave the city limits to go for a short hike in Medellín. Pueblito Paisa is a replica village on a hill and a popular place to hike



Botero sculptures and the Palace of Culture



A great symbol of the city



Hiking up Cerro El Volador

to for sunset views. There's also a sculpture park, a museum, and a few places to get a snack or drink.

Another option right in the city is Cerro El Volador, which you can access on a trail a few blocks from the stadium. Down in Envigado, El Salado is a park with a few trails to choose from. There are also tours you can join for some more challenging hiking outside of the city.

Root For The Home Teams

Choosing which football club to support is one of the most important things you'll have to do when you move to Medellín. There are two that play at the stadium in Laureles: Nacional and Independiente.

It's always fun to go to a game, but the most exciting time is when the two home teams meet in "El Clásico Paisa." There's always a sold-out crowd of 40,000 for this one, and all the bars in the area are packed with fans.

If that seems a bit intimidating, start out by going on the super fun football tour. They take small groups to every game at the stadium and make sure you're prepared with the chants and some team swag to wear.

Hit The Dancefloor

Colombians love to dance, and hitting the clubs is a favorite local pastime. From salsa to bachata to reggaeton, the dancefloors are always packed.

If you're like me and have two left feet, never fear. There are plenty of excellent dance schools and private teachers here ready to help you out.

Even if it's not really your thing, it's fun to go out and watch locals tear it up. There are some amazing dancers in this city.



Going to a game is tons of fun



A fan of the Atletico Nacional de Medellin





Pablo Tobón Uribe Hospital

Language

Spanish is the local language in Medellín, as it is across Colombia. Don't worry if your *español* isn't up to par. This is a great place to learn, with plenty of Spanish schools offering reasonably priced lessons.

There are also free language exchanges on a near-nightly basis where you can interact with locals looking to improve their English. It's a fun way to meet people and improve your Spanish.

I've traveled all over Latin America and taken Spanish classes in several places, and Medellín has been my favorite by far. I took lessons at Toucan in Poblado twice and recommend them.

While English is becoming more common, especially among the younger generation, it still pays to at least have a survival level of Spanish. It's possible to live in a gringo bubble where you rarely speak Spanish in Poblado, but that means missing out on the true Medellín experience.

Health Care

Another major selling point of Medellín is the access to high-quality affordable medical care.

In a recent WHO study of 191 countries, Colombia ranked #22 in terms of quality of care, ahead of both Canada (30) and the States (37). Other popular expat destinations lag way behind, including Mexico (61) and Ecuador (111).

Many of the top hospitals in Latin America can be found in Colombia, including Pablo Tobón Uribe and San Vicente Fundación.

Medellín has become a bit of a medical tourism destination. From dental work to complicated surgeries, people are traveling here to receive medical attention. The difference in price is often so drastic that it's worth it to buy round-trip flights and pay for accommodation just to have work done here.

Many short-term visitors travel to Medellín with basic travel insurance that covers serious emergencies.



One of many dental clinics in the city

My personal recommendation is Safety Wing as it covered my wife and my humanitarian flights back to the States when we got stuck here during the first COVID-19 lockdown.

It's easy and cheap enough to pay for most things out of pocket. Things like routine check-ups, generic prescription drugs, and dental work are such a bargain compared to prices up north.

But what about those who are looking to become residents and possibly retire in the city? First of all, you'll need a visa and a *cédula* (local ID). Then you'll be eligible for a local plan under Entidades Promotoras de Salud, or EPS. These are basic health care plans that everyone in Colombia must have by law.

These plans cost 12.5% of your monthly income or pension for retirees. If you move here for work, your company will cover a portion of that so your total out-of-pocket expenses will only be 4%.

They cover medical, vision, and dental, but at a basic level. Each plan has its own network, so you'll need to be clear about which hospitals and doctors you can visit.

Most expats opt to sign up for some kind of private coverage, known as *medicina prepaga*, in addition to EPS. The cost depends on a variety of factors such as your age and pre-existing conditions.

These plans ensure shorter wait times and fewer hoops to jump through to see a specialist. Those above the age of 60 are not eligible for these additional plans.

There are a few different insurance companies you can go through to get set up on these plans, with SURA being a favorite among expats. If you plan to go with an EPS and *prepaga* plan, it's best to go with the same provider for both.

One great thing about health care here is that you don't even need to go to a clinic or hospital to get diagnosed and buy medication. Pharmacists in Medellín can give basic medical advice, and many medications are readily available over the counter.

It's not too difficult to find a doctor that speaks English here, as many have completed some of their studies abroad and are used to international patients. While the health care system here is very good overall, many expats still complain about bureaucracy and wait times.



High-rise apartments as far as the eye can see

The Property Market

With the rapid transformation of Medellín came a real estate boom. The city is full of new high-rise apartments with more on the way. This is especially true in Poblado, which is not surprising as it's the tourist and expat center.

The good news is there are plenty of places available, many of them furnished with utilities up and running. The bad news, as you might guess, is that gringo pricing happens here.

As the city has turned into a digital nomad hot spot with plenty of retirees showing interest, many owners and agents are trying to cash in.

It's possible to find a deal for even a short-term rental with enough digging. Thanks to the active Facebook groups and websites like Airbnb and Vrbo, you can easily find a nice place in popular expat areas for less than 4 million pesos (about US\$1,000) a month.

If you're willing to sign a longer agreement and live in a more local neighborhood (or even just a few blocks from the center of Poblado or Laureles), your rent could be as little as 1 to 2 million pesos (about US\$200 to US\$500).

As a digital nomad freelancer, my experience with real estate in Medellín is limited to these short and mid-term rentals. Settling down is not on my radar at all... but every time I'm in Medellín, I reconsider this.

Those looking to move here full-time or purchase an investment opportunity have tons of options. These range from simple studio apartments to elaborate country homes outside of the city, known as "*fincas*."

There's a lot to think about, such as whether you're living here full-time or renting it out. You'll need to have the old-versus-new debate and consider the cost of renovations in one compared to much higher prices for the other. For example, many new buildings in Poblado cost 8 million pesos (about US\$2,000) per square meter or even more.

To top it off, there's the red tape and paperwork to worry about, which are complicated by language barriers. You should find a trusted agent and lawyer before seriously looking at buying property here.

A simplified version of purchasing real estate goes something like this...

1. You find a place and make an offer, then probably negotiate.
2. When that's all settled, you will sign an agreement called *promesa de compraventa* and then make an *anticipo* (down payment of 10% to 20%) to secure the deal.
3. Next comes the *cláusula penal* (penalty clause), after which, you'll lose the deposit if you don't go through with it.
4. Then it's time to figure out property taxes, HOA fees, and all of that other great stuff that comes with homeownership.

Many expats have successfully purchased real estate here, and there's a well-established network of trustworthy people to work with. Check the city out for a few months to see if you like it, do some networking and research, and take it from there.

Residency

You fell in love with Medellín and want to stay? You're not the only one...

Visitors from many countries including the States and Canada are granted 90 days visa-free on arrival in Colombia. This can be extended once to allow for a total of six months, but you're only allowed to stay for six months in a calendar year.

One way that some game the system a bit is by arriving in July and extending once. That gets you to the end of the year when you make a visa run and return in January. Another extension gives you a year total, but then your luck is out, and it's time to leave for at least six months.

If you're hoping to stay for longer than six months a year and don't want to jump through those hoops, you'll need a proper visa. Thankfully there are many

options for long-term visas here, and they are getting easier to obtain.

There are several different categories of visas for Colombia, so it's important to do the research to find out what's best for you. At a general level, these are Visitor, Migrant, and Resident visas. Within each category, there are multiple options. There are a variety of business and investment visas available, as well as student, retirement, and spousal visas.

The requirements vary, and they're always changing, so it's important to stay informed. Many expats start out with three to six months to scout the place out and take it from there. There's no shortage of agencies to help you get through the bureaucratic red tape and get your visa situation sorted.

If you decide to stay for more than six months a year, there's something else you'll have to worry about... You guessed it: taxes.

Taxes

Those who spend six months or less in the country in any given year are considered non-residents. That means you're only subject to taxes on income earned in Colombia, which you shouldn't have if you're not on a working visa.

Unless you're actually working for someone in Medellín and earning a local salary, you shouldn't have to worry about this. Many digital nomads are working remotely in the city for themselves or are freelancing for clients abroad and are not chased down for taxes.

This is a bit of a gray area, as it is in much of the world. With the explosion of remote work, it will be interesting to see what changes in terms of taxes. There are talks of a special digital nomad visa program in Colombia, so we'll see what happens...

Those staying more than 183 days a year are considered residents and are responsible for taxes on worldwide income. The marginal tax rate ranges from 0% to 39% depending on your income. There are also property and capital gains taxes, among others.

If you're American and you spend more than six months of the year in Colombia but less than the 330 days abroad required to qualify for the Foreign Earned Income Exclusion, your situation could be complicated. It's important to understand all the potential tax implications. You should seek professional legal and accounting help for such important matters.

One downside to living in Medellín (or anywhere in Colombia) is the 19% VAT (value-added tax) for most things. Some goods and services have a reduced rate of either 5% or 0% but not a whole lot. This makes some products like electronics and cars more expensive than what you may be used to.

Ease Of Doing Business

The World Bank put Colombia at #67 on its Ease of Doing Business rankings for 2020. It was third behind only Mexico and Puerto Rico in Latin America, which came in at #60 and #65 respectively.

Banking And ATMs

Those who plan on staying six months or less a year simply use ATMs and credit cards to get by. If you fall into this category, you'll want to make sure you're aware of the fees associated with using ATMs here.

Here's a pro tip for Americans: if you bank with Charles Schwab they reimburse ATM fees at the end of every month, which has saved me tons of money over the years. Whoever you bank with, be sure you decline the offered rate from the local bank. It's usually well below the actual exchange rate at the moment.

It's not hard to find an ATM, but they're not all created equal here. Davivienda, BBVA, and Bancolombia are both generally pretty good and have a higher withdrawal limit. This is crucial because you'll need cash quite often here and there's always a line at the ATM.

While the safety situation has improved drastically, incidents do happen. There have been problems with card skimming at ATMs, so stick to the proper ones

within banks or offices, preferably one with a guard during business hours.

With a visa and a *cédula*, you can open a local bank account. You'll just need all of your documents, a bit of patience, and probably a little help from Google Translate if your Spanish isn't great.

You'll need a local bank account if you're interested in buying property in Medellín. It will also make paying for bills and other things easier.

Exchanging Cash

There are plenty of currency-exchange places in the city if you need one. They don't typically give as good of a rate as the bank, though. It's much easier to just take pesos out of ATMs as you need them.

You may end up using the exchange windows at the airport at some point when coming or going. Generally speaking, there's no reason to bring a bunch of dollars or other foreign currency with you.

If something happens and you lose your cards, Western Union is available here as well.

Credit Card Acceptance

Cash is king in Medellín. You'll always want to have some pesos on hand for taking taxis, shopping in local *tiendas*, grabbing some fresh empanadas, and many other daily transactions.

It's easy to use a credit card in hotels, restaurants, supermarkets, and malls. More small businesses are also starting to accept cards with the Square app. Just make sure you've got a card that doesn't have a foreign transaction fee.

Paying Bills

I've been spoiled with how easy it is to pay bills in Medellín. We rented places that were fully furnished with all utilities included, so we only had to pay the rent once a month.

When we extended our stay, this was easily done by depositing pesos in an ATM into the owner's account.

Setting up a local SIM card took a bit of work and our best Spanish skills, but once we had them it was super easy to top up our accounts with the Mi Claro app.

If you become a long-term resident and you end up with utility bills, you can pay these at the bank or at the provider's office. Thankfully, online payments are catching on here as well.

Having A Vehicle

Most expats live a happy existence in Medellín without a car. With the city's great public transportation system and readily available taxis and rideshare services, there really is no need for one.

New cars are quite expensive... one of the few things that are more expensive here than up north. Gas prices are almost always higher here as well. Let's not forget about the often-chaotic traffic and the hilly roads. This deters many from having a vehicle.

Some expats do buy a car, but motorbikes are more common. These are not only cheaper to buy and fill, but they're also much easier to navigate around the city and find parking for. They also give you a quick way to reach the beautiful surrounding areas.

Internet

As one of the top digital nomad hot spots in the world, it should come as no surprise that Medellín has great internet. It's easy and affordable to get high-speed internet hooked up at home, and many people successfully work remotely here.

It's easy to get a home connection with speeds fast enough to stream and do video calls. My wife and I both teach English online and are always uploading photos and videos and found the internet in both of our apartments to be more than sufficient.

There are also tons of co-working spaces and cafés around the city where you can plug in and work. You can get 4G speeds in most parts of the city with local cell phone plans, which are quite cheap.



There are many co-working spaces and cafés to work from

Inconveniences and Annoyances

I've painted a pretty picture of Medellín, but it's far from perfect... No city is! There are a few downsides to living here, but this will be one of the shortest sections of the article.

First and foremost is safety. This city has come a long way in a short time, and its efforts are to be commended. That being said, you still need to exercise caution here.

Pickpockets and muggers are a problem, and you always need to be vigilant and aware. Wearing an expensive watch or flashing around a brand-new iPhone is basically asking to be robbed here.

As locals like to say, "*No dar papaya*," which translates literally "Don't give papaya." It's a colloquial expression that means don't flaunt or show off.

Many have had phones snatched on the Metro or bags taken by thieves passing by on a motorbike. There have also been several incidents of people getting drugged at a bar and then forced to max out the withdrawal at an ATM. Don't ever leave your drink unattended and don't accept a drink from strangers.

While Pablo Escobar is long gone, drugs are still very much a part of life here. "Narcos" tourism is a thing, and there are still plenty of people selling drugs to tourists.

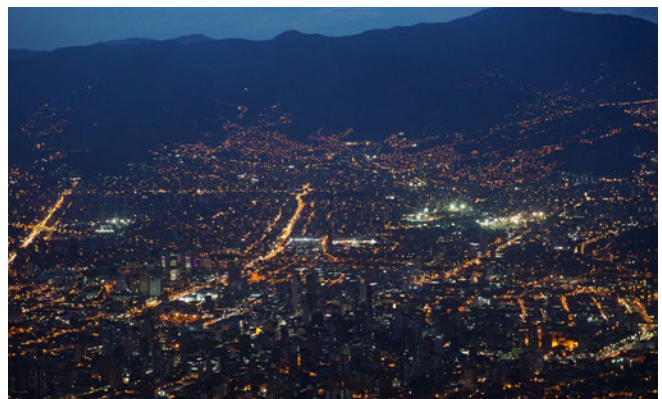
Prostitution is also pretty rampant in Poblado. If you're more of a peace-and-quiet type than sex-drugs-and-rock-and-roll type, you'll want to stay in another area.

Speaking of Poblado, it's touristy and feels like a gringo bubble. It also has steep hills, which you will grow weary of quickly if you live there. At least you'll be getting some solid exercise.

Just like any other city with several million people, Medellín has a rush hour and air pollution. It's not nearly as bad as bigger cities like Bogotá or Mexico City, but you should avoid the subway and main roads for a good four to five hours a day unless you have somewhere you really need to be.



A local saying that you'll need to be familiar with



Watching the city light up on an evening hike

One of the major complaints from expats is the quality of the food. It's not that there isn't great food available in Medellín, rather Colombian food can be a bit bland. It's certainly nowhere near as well-liked as Peruvian or Mexican cuisine.

People aren't in a hurry here. While the laid-back pace of life is enjoyable, those used to a more customer service-oriented attitude may find it hard to adjust. Things happen here, just not right away. You'll hear the word *ahorita* a lot, meaning "right away," but it usually means "later" or even "never."



Could Medellín Be For You?

The beautiful surroundings, temperate weather, and reasonable cost of living are obvious draws, as are the friendly people and the excellent public transportation and health care. Medellín checks a lot of the boxes as far as a city goes.

To really enjoy living here, though, you'll need to go with the flow and adapt to the local way.

It helps to learn some Spanish and take an interest in the favorite pastimes of *Paisas*, notably dancing

salsa and watching football. Doing so will have you welcomed in with open arms.

It's amazing to see how far this city has come in a few short decades, and the future indeed looks bright for Medellín...

If you want to be a part of something special and come along for the ride, grab a seat on the cable car and head up to the mountains to gaze upon one of the most interesting cities in the world.

It sure makes for an interesting place to call home. 🇨🇴

About The Author

Sasha Savinov is an English teacher, language student, blogger, and video producer from Michigan. He studied video production at Michigan State University (Go Green!) and moved abroad right after graduating, since living in China, Indonesia, and Mexico and currently trying the digital nomad lifestyle with his wife across South America. Together they run Grateful Gypsies, a blog focused on teaching ESL, long-term travel, being a digital nomad, and live music. When Sasha's not working online and planning grand adventures, you can find him following his favorite band, Phish.

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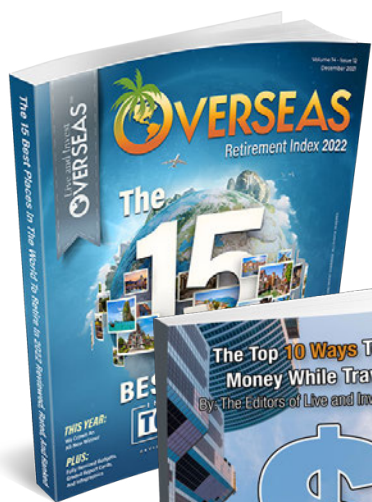
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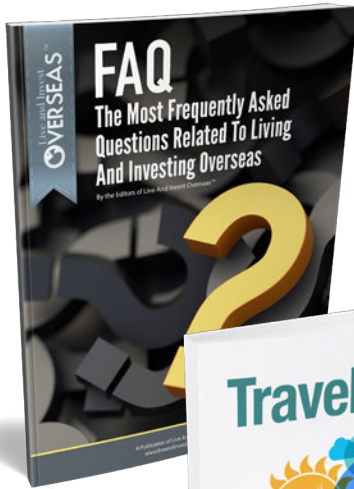


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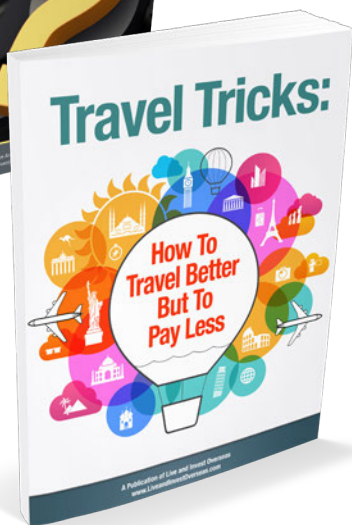


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