

# Speed Up Your Residency By Skipping The Background Check

## Top 5 Countries Where You Can Do Just That

By Lee Harrison



# **Residency With No Background Checks**

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Published by Live and Invest Overseas

Publisher: Kathleen Peddicord

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# Want To Skip The Criminal Background Check? Here Are Five Top Countries Where You Won't Need One

By Lee Harrison

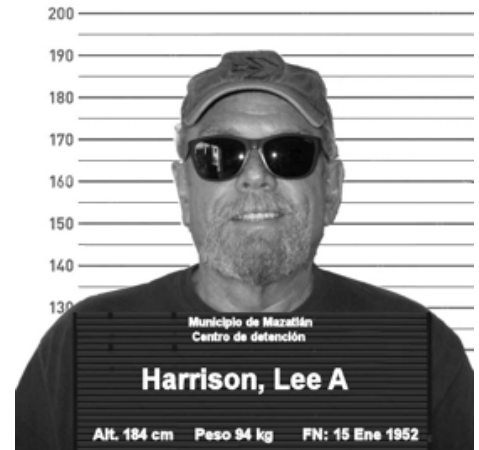
Most countries in the world will require a criminal background check when you apply for residency. These can vary from a certification by your local police, to a full background check from Interpol and the FBI.

And several times a week, we get questions from readers who have concerns about submitting to these checks... mostly, from people who fear they won't pass.

Of course, when people write in, they never admit to anything serious... they always claim it was a "youthful indiscretion".

They'll say something like "On my way to church one day in 1978, I was caught with a joint in my pocket—one I was holding for someone else—and have a conviction on my record. Will that prevent me from getting residency abroad?" Now please... I know some of you guys who write in have a more-serious skeleton in your closet than you're admitting to. This one is probably more-realistic:

*"I robbed a bank in LA back in 1992, and someone was shot in the process. (It was non-fatal.) I've served my time, and have had a clean record since. Is there anywhere I can settle in order to start over?"*



Many countries will forgive the guy with the joint... but unfortunately, these countries don't extend their "forgiveness" to those who shot someone during commission of a felony.

Expats in this category need a country that doesn't check backgrounds at all.

## Minor Infractions May Be Overlooked When Applying For Residency

Many countries that required background checks will forgive something minor that occurred in the past, when you have an otherwise-clean record.

Ecuador, for example, when seeing a prior offense, will have a panel review your case and your record. And if you don't like their verdict, they even provide an appeal process.

Some countries will overlook offenses when they're not crimes in the country you're applying to. For example, the guy with the joint would be fine in Portugal, because it wouldn't have been a crime in Portugal, where drug use is decriminalized.

If you find a country where you'd love to be, but are concerned about an infraction on your record, my advice is to consult with a local immigration attorney. If they're optimistic that you can obtain residency anyway, then go for it.

Living in your country of choice will be worth the small amount of extra effort.

## Some People With Clean Records Would Simply Prefer To Avoid The Background Check

There are several reasons why many people would like to avoid a background check. The most obvious reason, of course, is the belief that they won't pass...

But there are also privacy issues with background checks. Plenty of honest citizens simply don't want the FBI, Interpol, RCMP, or Europol being notified that they've applied for residency abroad.

And still other potential expats want to avoid the delay caused by a background check. As I write this at the end of 2019, the FBI's new electronic system will give you results in a week... while the mail will take over a month. For Canadians, you can get an RCMP check in just three business days if your record is clean and you submit electronic fingerprints... but it's 120 business days if you submit your prints on a fingerprint card, or if there's a match to a criminal record.

When I applied for legal residency in Uruguay, my required FBI/Interpol check (requested at the Interpol office in Uruguay) took five months to come back. This delay may not be a deal-breaker for some, but it's definitely a drawback.

Regardless of your motives for sidestepping a background check, you'll find these five countries to be excellent options.

## **Mexico: The #1 Expat Destination**

Mexico is the world's most-popular destination for U.S. and Canadian expats. More than one million Americans live in Mexico, and around 500,000 Canadians are full-time or part-time residents.

### **Why Expats Choose Mexico**

Diversity: Mexico offers lifestyles in colonial cities, mountains, or along its thousands of miles of beaches.

Easy access: You can simply drive to Mexico, or take any one of hundreds of convenient flights.

Cultural familiarity: There's a large Mexican cultural influence in the U.S., including Mexican holidays and traditions, and of course, Mexican food. Conversely, the shelves of Mexican stores are filled with familiar American and Canadian products, so there's no need to "go without".

English spoken: I've found more English-speakers here in Mexico than anywhere else I've lived in Latin America. Life is somewhat inconvenient anywhere if you don't speak the local language, but you'll get by easier in Mexico than in other non-English-speaking countries.

Strong dollar: Despite a recent pull-back, the dollar is still near record levels against the Mexican peso. This makes everything less-expensive. At current exchange rates, expats have almost 100% more buying power than they had in 2008.

### **Residency In Mexico**

Is fast and easy. And unlike most of the world's countries, you can even qualify with savings in lieu of a formal pension.

I got my (retiree) residency visa at a Mexican consulate in the U.S. in about 20 minutes. You'll hear lots of "easy residency" claims from other countries, but nobody beats this one.

Most people opt for a four-year temporary residency, followed by an upgrade to permanent residency... but you can go directly to permanent residency if you like, by demonstrating a slightly-higher income or more savings.

Thresholds are low. To qualify for the most-popular visa options, you need to show US\$1,300 in monthly income, or US\$21,500 in savings, or US\$170,000 in real estate, per the Phoenix consulate (other consulates will differ).





**México is tops for Spanish colonial living, with easy residency**

## **Chile: Latin America's First World Option**

Here you'll enjoy drinkable water, excellent highways and infrastructure, an honest culture, low levels of corruption, and a stable government. Chile offers four seasons, but also enjoys an amazing diversity of climates along its 2650-mile length (4,300 km), from the deserts in the north to Patagonia in the south.

### **Why Expats Choose Chile**

Geographic diversity: Chile offers dramatic mountain peaks, sparkling lakes, and abundant wildlife. It has great skiing in the (South American) winter and lush alpine valleys in the summer. Chains of islands and charming fishing villages lend character to the south, while wide expanses of desert dominate the north.

First-world lifestyle: You'll enjoy modern, reliable utilities and infrastructure comparable to the services you'd expect in North America or Europe. The roads are fast and well-maintained, and the cities are clean and well-run. Chile has among the lowest levels of corruption in Latin America, a strong economy, the highest standard of living, and lowest level of poverty.

I found the lifestyle in Santiago's Providencia sector to be upbeat, elegant, and culturally-rich. It's one of my favorites in all of Latin America.

Entrepreneurial opportunities: Chile offers special visas, sponsorship, and even mentoring for talented entrepreneurs... both those with working businesses, as well as those with good ideas.



## Residency

Residency in Chile is fairly simple. Their process requires that you hold a temporary residency first, usually for two years. The temporary residency visas are fairly easy to obtain, since in the long run, their main purpose is to establish your “track record” before applying for permanent residency.

The amount of income needed to qualify is not specified. Chile evaluates each applicant based on their individual situation.

After the temporary two-year period, you must become a permanent resident, or hit the road. To qualify as a permanent resident, you may not have been out of the country for more than 180 days during the previous year.

As I mentioned, there are special visas and programs available to entrepreneurs.

Note that while Chile does not require a background check for most applicants, they do require a background check for citizens of Colombia, Dominican Republic, and Peru.



**One of hundreds of outdoor dining options in Santiago**

# Colombia: An Amazing Lifestyle For The Money

Colombia has several great expat locations, but the vast majority of expats head to Medellín... a city that was my most exciting personal discovery of the past 20 years. I had heard a lot about Medellín before my first visit, but I had assumed that most of it was just hype. Imagine my surprise when I found the most-elegant, first-world lifestyle in my (considerable) experience... and at a price that was not much more than many developing-world backwaters.

## Why Expats Choose Medellín

It's physically beautiful: Medellín—and specifically El Poblado—is built on lush hills, with tree-lined streets, green parks, and meandering roads. Throughout the area, small streams tumble down from the mountains, their borders lined with dense areas of lush, tropical vegetation.

The weather is perfect: Medellín enjoys beautiful weather all year, with warm, balmy days and cool, pleasant nights. The average daytime high is 79 degrees (26°C), with only 1 degree of seasonal variation.

It's a first world environment: Medellín offers well-maintained roads and drinkable water, along with dependable phone service, electricity, and high-speed internet. You'll find plenty of shopping, from small shops to elegant, modern shopping malls. The banks and financial services are solid and dependable.

It's an enjoyable place to be: From the hole-in-the-wall shop selling home-made empanadas to elegant restaurants with fine French cuisine, your dining experience will be varied and limitless. You can also spend an evening at the orchestra or one of its many theaters, explore the city's 40 museums, visit its many galleries, or relax in one of the many parks.

The real estate market is mature, active, and under-valued: There's a well-organized real estate industry here, with a generous inventory of quality properties. Construction standards are high—even in older buildings—yet prices are lower than you'll find in most markets in the hemisphere. The rental market is active and profitable.

## Residency In Colombia

Is so simple and straightforward that it almost rivals Mexico, above. I went directly to the Ministry of Exterior Relations—armed with the documents specified on their website—and it took only 55 minutes to leave with a permanent resident's visa. You can't just turn up at the ministry today, but it's even easier... you can apply for your visa online.

Except as noted below, Colombia requires that you spend time on a temporary resident's visa before converting over to a permanent visa. In most cases, the required time on a temporary visa is five years.

There are many options for obtaining a visa in Colombia, but most expats qualify as either pensioners or investors. The required income levels are based on multiples of Colombia's minimum wage, which changes each January.

For pensioners in 2020 the required monthly income is 2.63 million pesos, or only US\$794 at today's exchange rate. Temporary investor visas require 87.7 million pesos for investments in companies (US\$26,400), and 307 million pesos for real estate (US\$92,600 today).

Colombia also offers investors a way to jump straight to permanent residency, by making an investment or buying a property. For 2020, you must invest around 571 million pesos, which is approximately US\$172,000 at today's exchange rate.





**Medellín's El Poblado offers an upscale lifestyle at amazingly-low prices**

These next two countries are not as clear-cut as Mexico, Chile, and Colombia, who never ask for background checks. In the case of Italy and Peru, I only found one way through the maze that didn't require one. But they're both worth the effort...

## Italy: The Romantic And Seductive Option In Old-World Europe

Romantic, seductive, and intriguing, many people swear that Italy is the best of European living for the transplanted North American. An ancient cornerstone of world history, Italy is home to the Pantheon and the Roman Coliseum, and is the country that gave the world Michelangelo and Raphael.

### Why Expats Choose Italy

Italians... the first thing you most-often hear from expats is a testament to Italy's warm, friendly and sociable people.

Italy is one of the most-affordable places in Europe, so you can enjoy continental Europe without the high costs common to many countries.

The food and wine are amazing, and vary nicely among the Italian regions.

Italy offers great winter weather. I have a friend from Abruzzo who has enjoyed both snow skiing and swimming in the warm ocean waters... on the same day, thanks to a dramatic change in altitude. And the winter weather on the Italian Riviera is second-to-none.



## Residency In Italy

Takes place in several stages, starting at your nearest Italian consulate back home.

First, if you intend to reside there, you must get a visa with which to enter Italy. The visa you want is for *Residenza Elettiva* (Elective Residency). This visa does not allow you to work.

It's true that you can also enter Italy as a tourist, and then decide to stay while you're there. But this in-country upgrade will require a background check. The investor visa also requires a background check.

The exact income requirement for *Residenza Elettiva* is not specified, and they will evaluate each applicant on a case-by-case basis. They're looking for a ***“Documented and detailed guarantee of substantial and stable private income originating from pensions, annuities, income from properties or investments, funds, and income from stable economic and commercial activities”***.

Next you get a *Permesso di Soggiorno* which is a residency permit. You must apply for this within 8 days of arriving in Italy.

Then in your local area, you get a *Certificato di Residenza*, or certificate of residence. You must get this within 20 days of receiving your *Permesso di Soggiorno*, above.

After five years, you can apply for permanent residency. Italy's former *carta di soggiorno* has been replaced by the EC residency permit, which is for long-term EU residents. This one requires an Italian background check, so you may want to stick with the temporary residency. (The background check should only have Italian offenses, but it's still a risk, as this could change.)

The acknowledgement section of the visa application says you are aware that your data can be made available to Europol, as required to investigate terrorist offenses, or other serious criminal offenses.

## Peru: A Rich Lifestyle In The Land Of The Incas

Steeped in thousands of years of well-preserved history, Peru offers one of the richest cultures you'll find anywhere. And while sites such as Machu Picchu may put Peru on the world heritage map, it's cities like Arequipa that put it firmly on the expat's radar. With its cool weather, clean air, and brilliant sunshine, Arequipa quickly became one of my favorite cities in South America.

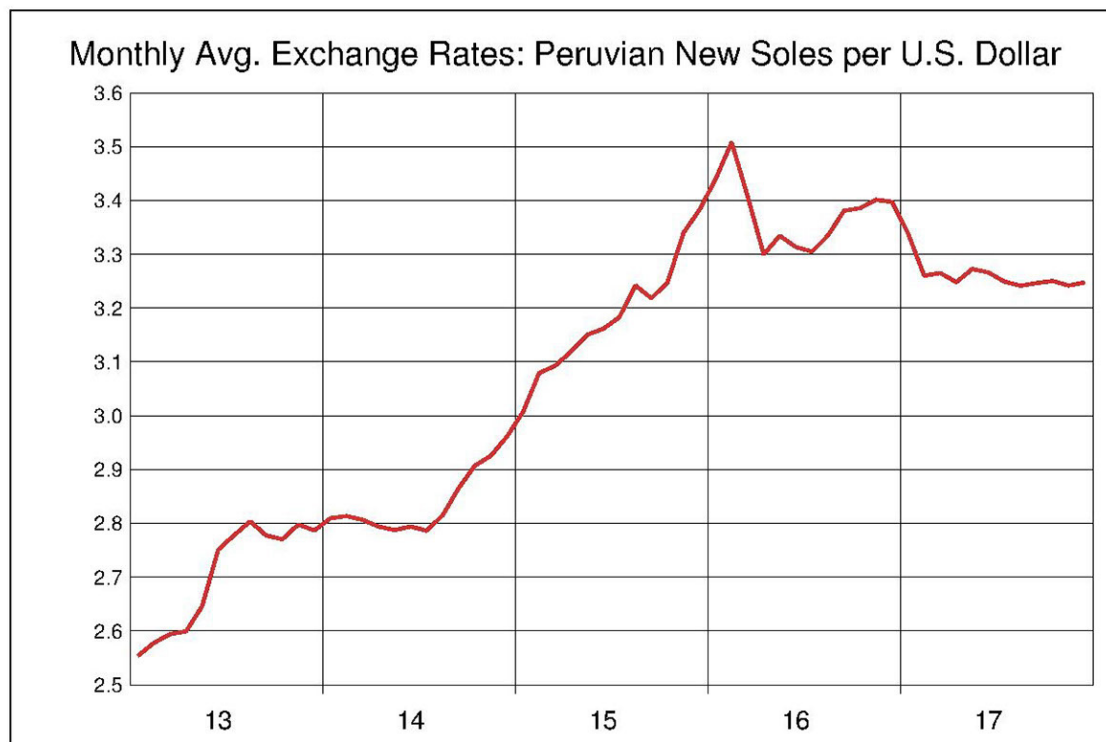
### Why Expats Choose Peru

The fascinating Andean indigenous culture. This is a big draw... but while it may get you “in the door”, there are other benefits that will keep you in Peru.

The diversity of lifestyles and geography is remarkable. Peru offers cool, spring-like highland living, 1,500 miles of Pacific beaches (2,400 km), and a huge swath of Amazon rainforest.

Likewise, you can pick your climate in Peru, simply by starting on the coast and working your way up to the peaks of the Andes.

The cost of living is very low, and the cost of properties is reasonable. For U.S. dollar-holders, exchange rates are very favorable by historic standards.



**The U.S. dollar has a lot of buying power in Peru by historic standards**

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The food in Peru is amazing... it's varied and delicious, and worth the trip in itself. And I just learned that Peru was named the "World's Leading Culinary Destination" for the sixth year in a row by the World Travel Awards, a prestigious travel industry awards program.

## Residency

Residency in Peru is simple, and it provides a path to citizenship after only two years. The required income is low, at only US\$1,000 per month.

I won't sugar-coat this one, though. Like Italy, you've got to thread the needle of various requirements to get a no-background-check residency in Peru.

If you are in Peru and entered as a tourist, then you need to execute a status change in order to stay in Peru as a resident. The process is called a Cambio de Calidad Migratoria (change of migratory type), and the process requires an "open arrest warrant" check from Interpol, called a Ficha de Canje Internacional. It's not exactly a background check, but it's a risk you may not want to take.

So to avoid the Interpol check and remain on the conservative side, you must enter Peru with a residency visa (rather than a tourist visa), since a residency visa does not require a background check or the Interpol check. My initial problem with this is that the process takes place in Peru... so how do you get there to apply for residency, without entering as a tourist?

To find out, I applied for Peruvian residency online. And as it turns out, you can name an individual who is empowered to apply for you in Peru, and then have the visa issued from a consulate in the U.S. or Canada.



So, in summary:

- Assemble your paperwork, including your proof of income;
- Complete the [online application and appointment request](#), and specify the Peruvian consulate where you want your visa to be issued;
- Contact a friend or representative in Peru who will turn in your application;
- Send them all the paperwork, translated into Spanish, via express mail;
- Pick up your visa when it's ready at the consulate, and head to Peru.

One caveat, though...

Peru does not require an actual background check. But they do require that you sign a statement attesting to the fact that you have a clean record.

I won't advocate lying on the statement in order to get residency. But if you've been guilty of homicide, robbery, or sexual assault, then lying on this form won't exactly be at the top of your "must-repent-for" list...



**Arequipa is unquestionably at the top of my list in Peru**

## Find Out What Your Background Check Will Show, *Before* It Counts

Sometimes, we're not entirely sure what's going to show up on a background check, which can make our plans for moving abroad uncertain.

If you did something serious, you can count on it showing up. They don't miss things like homicides, bank robberies, or other major crimes.

But did that silly old flashing incident get you on the sex-offenders registry? Do they count things like shoplifting? Did that "under 18" offence carry over?

You could request a background check from your state police. Or to be most-conservative, follow the link to get your [FBI background check](#) in the U.S., or the [RCMP](#) background check in Canada (Gendarmerie Royale du Canada). Citizens of the U.K. can get your [Basic DBS Check here](#).

## And If You're *Not* A Drug Dealer, Car Thief, Burglar, Or Pedophile?

The countries above are the best of very few options for those who do not want to submit to a background check.

But background checks aside, they are top-notch, popular expat destinations. So they'll be excellent choices for anyone who is considering obtaining residency abroad, even the non-criminals among us.

And you'll get that residency faster without the delays caused by a background check.



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