



MOVING TO COLOMBIA: THE BASICS

*Your visa, your money, your phone, your car, your home, your health,
and where to get help. In plain words.*

A FREE GUIDE FROM COLOMBIA UNFILTERED
LOREN DAVID LOWE • ARMENIA, QUINDÍO • OCTOBER 17, 2026

colombiaunfiltered.live

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Rules here change often. Everything in this guide was checked on October 17, 2026, and some of it will change. Before you act, check the current rule with the official source: the foreign ministry (cancilleria.gov.co) for visas, Migración Colombia (migracioncolombia.gov.co) for your cédula, DIAN for taxes, your transit office for licenses, and your bank, carrier or utility for their own terms. Each page links its sources at the bottom. This is general information, not legal advice. For a real case, talk to a Colombian lawyer.

Your first visa



Most foreigners don't start with a resident visa. They come as tourists, then get a migrant (M) visa, and residency comes after years on it.

Coming as a tourist

- Americans don't need a visa to visit. You get 90 days on arrival and can extend once by 90 more, up to 180 days in a calendar year. ^[1]

The migrant (M) visa: where most retirees and buyers start

- Retirement (M Pensionado): a lifetime pension of at least 3 minimum wages a month. In 2026 that's 5,252,715 pesos, about US\$1,660. ^[2]
- Property (M Inversionista): a home bought in your own name, worth at least 350 minimum wages. In 2026 that's about 612.8 million pesos, about US\$193,000. ^[2]
- Business (M Inversionista): a registered foreign investment in a company of more than 650 minimum wages. ^[2]
- Other M visas cover spouses and partners of Colombians, parents of Colombians, workers, business owners and independent professionals. ^[3]
- An M visa lasts up to 3 years. It ends on its own if you're out of Colombia more than 180 days in a row within a year of getting it. ^[3]

Visitor (V) visas

- Visitor visas cover things like remote work and living on rental income (at least 10 minimum wages a month). Time on them doesn't count toward residency. ^[2]

Once you have the visa

- Register it with Migración Colombia and request your foreigner ID card, the cédula de extranjería, within 15 calendar days. ^[4]
- Apply online and do it yourself. The foreign ministry warns against intermediaries. ^[5]
- Visa rules and amounts change. Check the foreign ministry's visa pages before you apply. ^[3]

SOURCES (click to open)

1. UNHCR Colombia help page: tourist stays, 90 + 90 days help.unhcr.org
2. Resolution 5477 of 2022, the visa rules (Articles 77, 79 and 90) cancilleria.gov.co
3. Cancillería: the migrant (M) visa cancilleria.gov.co
4. Migración Colombia, written answer to a petition, February 2026
5. Cancillería, September 15, 2026: who must transfer older resident visas cancilleria.gov.co

Residency, and later citizenship



The resident (R) visa comes after years on migrant visas. It's the one you keep, and citizenship can come after it.

Getting the resident (R) visa

- Retirees, investors, workers and most others need 5 years on M visas. Spouses of Colombians need 3. Parents of Colombians and Mercosur and Andean nationals need 2. ^[1]
- The years have to be continuous: each new visa has to be issued before the last one expires. Time on a safe-conduct pass (salvoconducto) doesn't count. ^[1]
- Meeting the time doesn't guarantee the visa. The ministry still decides. ^[1]

Keeping it

- The R visa label is good for 5 years. Request the transfer (traspaso) online before it expires. The fee in 2026 is US\$112. ^[2] ^[3]
- The visa ends on its own if you're out of Colombia 2 years in a row. ^[2]
- Older permanent-resident visas whose label has expired, is about to expire, or says indefinite validity must be transferred by October 31, 2026. ^[4]
- Deadlines and fees change. Check the foreign ministry's current notices before you file. ^[2]

Citizenship

- After 5 continuous years with a resident visa, you can apply. A year or more outside Colombia breaks the count. ^[5]
- Over 60, you skip the history and Constitution exam, but there's still a Spanish test. You keep your US citizenship. ^[5]

SOURCES (click to open)

1. [Resolution 5477 of 2022, Article 90, as changed by Resolution 10434 of 2023](#) [cancilleria.gov.co](#)
2. [Cancillería: the resident \(R\) visa](#) [cancilleria.gov.co](#)
3. [Resolution 3969 of 2026: visa fees](#) [cancilleria.gov.co](#)
4. [Cancillería, September 15, 2026: who must transfer older resident visas](#) [cancilleria.gov.co](#)
5. [Law 2332 of 2023: nationality](#) [cancilleria.gov.co](#)

Money: your US bank, a Colombian bank, or both



Keep your US account for income and your cards. Daily life here runs on a Colombian account, and that takes the cédula.

Getting your money here

- Social Security can pay straight into a Colombian bank: Colombia is on its direct-deposit list. Your bank fills in part of the sign-up form, so ask it what kind of account it accepts. ^[1]
- When you compare transfer services, count the pesos that land, not just the fee. The exchange rate they give you is part of the price.
- On October 15, 2026, sending US\$100 cost about US\$2.80 through Remitly paid out by Bre-B, about US\$3.20 through Wise, and close to US\$7 through Remitly to a bank deposit. Above US\$1,000, Remitly cost under 1%. Prices move; check before you send. ^{[2] [3]}
- Bre-B is Colombia's instant-payment system. You register a key, like your phone or ID number, in your bank app, and money arrives in seconds. ^[4]

Your cards

- Check your US debit card's network. Capital One's debit cards now run on Discover, and Discover isn't accepted in most places here.

A Colombian account

- In practice you need the cédula. Nu Colombia's online sign-up asks for it, and Nequi needs it for full use. ^[5]
- The 4x1000 tax takes 0.4% when money leaves your account. Mark your main account as exempt, and you skip it on up to about 18.3 million pesos a month (350 UVT in 2026). ^[6]

SOURCES (click to open)

1. [Social Security: countries with international direct deposit](https://secure.ssa.gov) secure.ssa.gov
2. [Remitly: sending to Colombia](https://remitly.com) remitly.com
3. [Wise: sending to Colombia](https://wise.com) wise.com
4. [BBVA Research: Bre-B, instant payments](https://bbvaresearch.com) bbvaresearch.com
5. [Colombia Move: Nu Colombia for foreigners \(a guide, not the bank\)](https://colombiamove.com) colombiamove.com
6. [Portafolio: the 4x1000 limit](https://portafolio.co) portafolio.co

Phone and internet



| *Get a Colombian number early. Banks and apps here send their codes to it.*

The companies

- Movistar is now Tigo. The change began October 14, 2026. You keep your number, SIM, plan and contract; the network name changes in November. ^[1]
- Claro and Tigo hold about 9 of every 10 mobile customers. WOM is the smaller third network. ^[2]

Bringing a phone from home

- A phone bought abroad has to be registered (its IMEI number) once you use a Colombian SIM. If it isn't, the carrier gives you 20 days, then blocks it. Registering is free. ^[3]

Home internet

- In a rental, the internet contract is in your name, unlike the other utilities.
- Ask the landlord which company already has a line into the building. Connecting to an existing line is faster than a new installation.

SOURCES (click to open)

1. [Movistar: Movistar ahora es Tigo](https://movistar.com.co) movistar.com.co
2. [Infobae](https://www.infobae.com), November 14, 2025: [the SIC's figures on the merger](https://www.infobae.com) [infobae.com](https://www.infobae.com)
3. [MinTIC](https://www.mintic.gov.co): [registering your phone's IMEI](https://www.mintic.gov.co) [mintic.gov.co](https://www.mintic.gov.co)

Driving: your license



Your US license works while you're a tourist. Once you live here, you need a Colombian license, and for Americans that means starting from scratch.

As a tourist

- You can drive on your valid home license during your authorized stay, up to 6 months. Carry it. ^[1]

As a resident

- Only 7 countries' licenses can be swapped for a Colombian one: Spain, Peru, South Korea, Chile, Paraguay, Argentina and Portugal. The US isn't on the list. ^[1]
- So Americans take the full route: a driving course and the medical and coordination exams, then the license. ^[1]
- Driving without the right license is a fine of 8 daily minimum wages. ^[1]

Buying or selling a car

- Until a sale is recorded in the national registry (RUNT), the tickets and the taxes stay with the seller. The free fact sheet "Selling (or buying) a car" has the details. ^[2]

SOURCES (click to open)

1. Ventanilla Única de Movilidad: driving in Colombia with a foreign license ventanillamovilidad.com.co
2. Colombia Unfiltered free fact sheets colombiaunfiltered.live

Utilities



Every city has its own companies for power, water and gas. Your home's rating, the estrato, sets what you pay.

Who sends the bills

- Electricity, water and sewer, trash and natural gas often come from different companies, and they change from city to city. The bill names the company.
- The national regulator for all of them is the Superintendencia de Servicios Públicos (Superservicios). ^[1]

Estratos

- Every home is rated from 1 to 6, and the utility rates follow the rating. Homes rated 1 to 3 can get subsidies, and 5 and 6 pay an extra contribution (Law 142 of 1994).
- The same apartment can cost more to run in a higher estrato. Ask the estrato before you rent or buy.

If you rent

- Power, water and gas stay in the owner's name and come with the home. You pay the bills, and the lease has to say who pays what (Article 3). ^[2]
- The landlord can ask for a guarantee to cover the utilities (Article 15). ^[2]
- Internet is the exception: you sign that contract in your own name.

SOURCES (click to open)

1. [Superservicios, the national utilities regulator](https://superservicios.gov.co) superservicios.gov.co
2. [Law 820 of 2003, the Rental Law, full text](https://normativa.colpensiones.gov.co) normativa.colpensiones.gov.co

Renting a home



The Rental Law gives tenants more rights than most foreigners expect. The hard part is getting in the door.

The short version

- A landlord can't require a cash deposit on a home (Article 16). ^[1]
- Rent goes up once a year at most, by no more than last year's inflation (Article 20). ^[1]
- Leaving early costs 3 months' notice plus 3 months' rent. At the end of the term, 3 months' notice and no penalty (Article 24). ^[1]
- Most landlords want a co-signer who owns property in Colombia, or rental insurance. That's where most foreigners get stuck.
- Thinking of buying? Rent first. The next page explains why.

The details

- The free fact sheet "Renting a house or apartment" has every rule, with sources. ^[2]

SOURCES (click to open)

1. [Law 820 of 2003, the Rental Law, full text](#) normativa.colpensiones.gov.co
2. [Colombia Unfiltered free fact sheets](#) colombiaunfiltered.live

Buying property: rent first



Don't buy until you know the area and what's planned around it. Rent there first.

Know the area first

- Rent in the area before you buy, long enough to know it on weekdays, weekends and at night.
- Find out what's planned nearby: new buildings, roads, a bar or a business next door. Each city's land-use plan, the Plan de Ordenamiento Territorial (POT), sets what can be built where, and a use the plan doesn't allow is prohibited. Ask the city's planning office. ^[1]
- Ask the neighbors and the building's administration about noise, water, security and work that's coming.

Check the property itself

- Get the title history, the certificado de tradición y libertad, from the national registry. It shows the owners, and any mortgage, lien or lawsuit on the property. ^[2]
- Make sure the property tax (predial) and the building fees (administración) are paid up.
- Use a lawyer you chose yourself, not one the seller or the agent picked.

If it's for a visa

- For the property-investor (M) visa, the home has to be in your own name and worth at least 350 minimum wages, about 612.8 million pesos in 2026. ^[3]

SOURCES (click to open)

1. [Ministerio de Vivienda legal opinion, 2020: land uses are set in the POT](#) minvivienda.gov.co
2. [Superintendencia de Notariado y Registro: title certificates online](#) certificados.supernotariado.gov.co
3. [Resolution 5477 of 2022, Article 79: the investor visa](#) cancilleria.gov.co

Health care



With a cédula, you can join the national health system. The pensioner visa is the exception: keep a private policy.

Joining

- Residents with a cédula de extranjería join the health system through a health insurer called an EPS. A passport alone isn't enough. ^[1] ^[2]
- Ask the EPS what you'll pay. It depends on your income and how you're enrolled.

The pensioner visa

- The pensioner visa (M Pensionado) is the exception. The rule says its holders can't join the national system. ^[3]
- In practice, many EPS companies enroll them anyway.
- To renew a pensioner visa, you need a private health policy that covers Colombia: accident, illness, hospitalization, death and repatriation, for your whole stay. Keep one, even if you're in an EPS. ^[3]

Emergencies

- Call 123.

SOURCES (click to open)

1. [Gobernación del Quindío, a regional guide to the national rule: health coverage for foreigners](https://quindio.gov.co) quindio.gov.co
2. [Bogotá city government: documents for joining the health system](https://bogota.gov.co) bogota.gov.co
3. [Resolution 5477 of 2022, Article 77: the pensioner visa](https://cancilleria.gov.co) cancilleria.gov.co

Getting around



You can live in most Colombian cities without a car. Buses link the towns, and taxis and ride apps fill in the rest.

Buses

- Long-distance buses leave from each city's bus terminal (terminal de transportes). Buy ahead for holiday weekends.

Ride apps

- Apps like InDrive work here, but Colombia still has no law for them. The government withdrew a bill in February 2026 and said it would bring it back. ^[1]

Flying

- Smaller airports may have no direct US flight. Spirit, which flew some of those routes, has shut down. Check whether you'll need to connect through Bogotá. ^[2]

SOURCES (click to open)

1. [Publimetro, February 3, 2026: the ride-app bill withdrawn](#) [publimetro.co](#)
2. [Alcaldía de Armenia: after Spirit, talks with airlines for new routes](#) [armenia.gov.co](#)

Finding help



| *You don't have to figure it out alone. Pick your help carefully.*

Papers

- For visas, do it yourself online. The foreign ministry warns against intermediaries. ^[1]
- Documents from home need an apostille from the US authority that issued them, plus an official translation into Spanish. ^[2]

Professionals

- For taxes, a Colombian accountant (contador) handles the DIAN filings.
- For legal questions, university law schools run free legal clinics (consultorios jurídicos). For a real case, hire a lawyer you chose yourself.

Colombia Unfiltered

- Every Sunday at 11 AM on Rumble and YouTube, with live questions. The website has security updates, breaking news and free fact sheets. ^[3]

SOURCES (click to open)

1. [Cancillería, September 15, 2026: who must transfer older resident visas](#) [cancilleria.gov.co](#)
2. [Cancillería: naturalization, on apostilles and translations](#) [cancilleria.gov.co](#)
3. [colombiaunfiltered.live](#) [colombiaunfiltered.live](#)

Day to day



| *The basics of shopping, and the habits that make the first months easier.*

Groceries

- Éxito is the big full-service chain. D1 and Ara are the discount chains.
- Most cities and towns have a plaza de mercado for fresh produce, best early in the day.

Habits that help

- Carry your cédula, or your passport until you have it. You'll be asked for it at banks, clinics and pharmacies.
- Keep paper and digital copies of your visa, your cédula and your passport.



Colombia Unfiltered: weekly data-grounded analysis for foreign residents, retirees and investors living in Colombia. The law, the numbers, and what they mean for you.

Every Sunday at 11 AM on Rumble and YouTube.

Security updates, breaking news and every source: colombiaunfiltered.live



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