ESCAPE TO URUGUAY

Everything You Need to Know to Retire Better, Invest Well, and Enjoy the Good Life for Less



By David Hammond
and the staff of
International Living

International Living

https://internationalliving.com

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INTRODUCTION

The Secret is Out: And the Move to Uruguay is On

Uruguay was a well-kept secret for a long time—at least among North Americans—but it looks like the secret is out. Every year that goes by, I see more and more people coming down to call Uruguay home… along with a good number of second-home buyers and investors.

Some people come for the city living in the capital, Montevideo, enjoying its many restaurants, cultural events, and social gatherings.

Still others come to settle in Uruguay's vast countryside, with *gauchos* still tending their herds… or to live in Punta del Este, a beach resort city with six universities and a growing international community.

And most recently, people are coming in search of a safe haven. They want a fertile country that's free of conflict; with mild weather, sustainable agriculture, and a solid financial system.

That's the beauty of Uruguay… it's all here!

Nestled along the coast between Argentina and Brazil, Uruguay sits between 30° and 35° southern latitude, which is about the equivalent of both the Carolinas and Georgia in the Northern Hemisphere. It is located two time zones east of Eastern Standard Time, at GMT-3.

At roughly the size of Missouri, it's the second-smallest country in South America after Suriname (which is formerly Dutch Guiana, for those of us over 50). Uruguay is home to almost 3.5 million people… the size of a large North American city. Almost half of the population lives in the capital city of Montevideo.

The República Oriental del Uruguay (its official name) boasts 180 miles along the Rio de la Plata (River of Silver), 120 miles of beautiful Atlantic coastline, and 270 miles of coast bordering the Uruguay River (Rio Uruguay), which helps to explain why tourism is such an important part of the Uruguayan economy. Once you get away from the beaches, you'll find an interior with vast stretches of rolling grasslands spotted with small towns and cities. The country consists of 19 "departments," which are administrative subdivisions like states or provinces.

Uruguay's 19 departments		
Uruguay is divided into 19 departments, which are like states or provinces. In Spanish, they are *departamentos*. Here's a list in alphabetical order:		
Artigas	Lavalleja	Salto
Canelones	Maldonado	San José
Cerro Largo	Montevideo	Soriano
Colonia	Paysandú	Tacuarembó
Durazno	Rio Negro	Treinta y Tres
Flores	Rivera	
Florida	Rocha	

Uruguay has four seasons, but thankfully does not have ice or snow. It does, however, experience 41 inches of rainfall annually—but this is spread somewhat evenly throughout most of the year.

In Montevideo, the statistical average temperature in the summer (December through February) shows a high of 82° F, and a low of 61° F (28° C and 16° C). In winter (June to August), the average high is 59° F, while the average low is 43° F (15° C and 6° C).

Statistics aside, it can reach the mid-90s (34° C) during the summer. In the winter, most days hit 60° F (15° C). Suffice to say that while you won't need a snow shovel, you will need to use heat in the winter and occasional air conditioning in the summer.

A multifaceted lifestyle

City life in the capital of Montevideo has something to offer most anyone.

One of my first experiences in Montevideo was a visit to the magnificently restored Teatro Solís. It is a beautiful neoclassical building completed in 1856, located on the east side of Montevideo's Ciudad Vieja. The Solís maintains a full and vibrant schedule of interesting performances.

Some of the city's best fine-dining establishments are also near the theater… as are dozens of casual *parrillas*, whose giant grills and blazing wood fires await the arrival of Montevideo's meat-lovers.

But in the same neighborhood, you'll also find an array of small bars and cafés, with crowds that won't go home until daylight the next day… or you can join the

couples who come to Plaza Fabini in Montevideo's Centro on Saturday evenings to dance tango.

By the light of day, you may want to relax on one of Montevideo's many popular beaches, taking in the sun on a stretch of sand or cooling off for a swim.

This is life in the big city… a world capital.

But it's only one facet of Uruguay.

The country is also home to Punta del Este. It's a popular vacation destination and university town that boasts miles of sandy beaches and blue waters, along with the country's hottest nightclubs, the best casinos, and the highest concentration of fine restaurants. Not to mention its world-renowned property market.

And Uruguay is home to the city of Colonia del Sacramento, with its faithfully restored 17th-century Portuguese architecture that earned it the status of a UNESCO World Heritage site.

And the department of Rocha, with its miles of unspoiled beaches… or Salto, with its thermal spas and treasure-trove of art-deco homes… or the Interior towns of Tacuarembó and Treinta y Tres, separated by hundreds of miles of vast countryside, with *gauchos* (cowboys) working from horseback as they have for centuries.

They're all facets of Uruguay, a country that truly offers lifestyle choices for everyone—whether it's a home on the beach, an apartment in the city, or a thousand acres of ranch land.

The quality of life here is exceptional. True, there are plenty of cheaper places to live in the world. But remember, to a large extent you get what you pay for.

While every economy goes through cycles and is influenced by outside forces, Uruguay's is not tied to what happens in North America and Europe. As an example, when the housing bubble popped and many financial institutions failed in 2007 and 2008, Uruguay's banks and housing market remained solid.

While hundreds of banks in the US failed, banks in Uruguay stayed strong. In fact, at the peak of the world recession in 2009, the total rate of non-performing loans in Uruguay was just 1%.

If Uruguay had a slogan, it might be "make food not war." During both World Wars, Uruguay focused on food production, helping to feed England and much of Europe. Today, Uruguay produces enough food to feed 28 million people (eight times its population).

In our experience, there are few places that can match its combination of modern infrastructure, warm culture, and natural beauty…

In Uruguay, you'll find mile after mile of modern highways… safe drinking water in most of the country… and reliable electricity, telephone, and internet service.

It appeals to people who are ready to retire, invest, or buy a second home abroad—but who are also looking for a country with a culture they can more readily relate to; an environment that's among the safest in the region and without natural disasters (Uruguay doesn't experience destructive earthquakes and it's not in a hurricane path). Its four moderate seasons are a plus too, given that there's no ice or snow.

Uruguay's European culture will make you feel at home

The people of Uruguay are mostly of European descent, principally Italian and Spanish. Other immigrant groups include Portuguese, Armenians, Basque, Germans, and Irish, making the country somewhat of an ethnic melting pot, much like the US.

What this cultural and ethnic diversity means to most North American and European expats is that you won't visually stand out as a foreigner, since Uruguayans include people of all heights, eye colors, and skin complexions.

The Uruguayan people are generally calm, laidback, and non-aggressive—more so in fact, than in any country I've visited. Sex crimes are almost unheard of, and I haven't seen any evidence of racial or ethnic tension. Uruguayans tend to show patience, which adds to the relaxed feeling of the country.

To help you get a feel for this country, in **Chapter One** we will look at the history of Uruguay. We'll take you through its rather turbulent past, and we'll trace how it emerged into one of Latin America's most solid democracies.

For some, the idea of living in a country that speaks a foreign language is intimidating. In **Chapter Two** we will help you get versed in the basics of Uruguayan Spanish and give recommendations for language schools to help you get your feet on the ground.

What's bringing expats to Uruguay today

Uruguay draws a wide range of foreigners for a variety of reasons: travelers, foreign officials, diplomats, businessmen of all types, and of course, retirees looking for a high quality of life, while experiencing something new and different.

In Uruguay, you'll find English-speaking professionals who can help you apply for residency, open a bank account, and get on a health plan. You'll also find English-speaking real estate agents who can help you find a place to live. As for getting started with a social life, you'll likely meet other expats, English-speaking locals, and get involved with some bilingual social groups.

But to be honest, Uruguay is not the place to settle if you want a large, well-organized North American expat community, or if you intend to speak only English. There are other countries that are better suited to this lifestyle.

The North Americans who do make it down here often give the same reasons for coming. Overwhelmingly, they choose Uruguay for its political, social, and economic stability, as well as the fact it has the best infrastructure, and is among the safest countries in Latin America.

A lot of people also come to escape the winter in the Northern Hemisphere—they want to enjoy a beautiful place with an easy-to-fit-in culture while doing so.

An in-depth look around Uruguay will help you pick your region

While Uruguay is a small country, it offers expats a diversity of lifestyle options: old colonial cities, sparkling beach resorts, and a world-class capital. But it also has huge expanses of rolling ranch land, miles of uncrowded and undeveloped beaches, and a variety of small towns along the ocean, and along the rivers.

In **Chapter Three**, I'll take you on a tour around the country so you can get to know the regions and see what properties cost. Here are the sectors we'll be focusing on throughout this book:

• Colonia del Sacramento	*These zones are found as you follow Uruguay's southern coast*
• Montevideo	
• Costa de Oro	
• Piriápolis	
• Punta del Este	
• The Atlantic coast of Rocha	
• Western Uruguay	*Cities on or near the Uruguay River in Western Uruguay.*
• The Interior	*Rural agricultural communities of Uruguay's heartland*

Once you have found your dream home, whether it's in the bustling capital of Montevideo, or a home on the beach in Piriápolis, I'll take you through the process for buying that property in **Chapter Four**.

Get real insider information on how to get things done

We'll talk about how to get residence in **Chapter Five**. I'll tell you all you need to know to become a legal resident of Uruguay and what documentation you will need. Having been through the process myself, I can tell you the pitfalls to avoid and some important time-saving tasks that will help you through this procedure.

In **Chapter Six**, you'll see exactly how much it costs to live in Uruguay and also how you can save some money on everyday expenses. I'll also show you a number of sample budgets.

One of the most important aspects of moving to a new country is its healthcare system. When you're far from home, it's comforting to know that you will be in good hands should you get sick. In **Chapter Seven**, we'll look at Uruguay's well-developed healthcare system and medical coverage options.

Moving an entire household overseas is never an easy task. There are customs regulations, special procedures, and restrictions on what you can bring in. And if Fido is coming too, you will need documentation to ensure safe passage for man's best friend. Turn to **Chapter Eight** for all the information you'll need to bring your household and pets to Uruguay.

Uruguay is a tax-friendly country for retirees, but there's still a lot you'll need to know. In **Chapter Nine**, with the help of Uruguayan tax expert and attorney, Juan Fischer, I'll give you the rundown of the tax system in Uruguay.

If you're considering doing business in Uruguay, then **Chapters Ten** and **Eleven** will provide you with the information you will need. We'll take a look at the economic situation in Uruguay and I'll provide details on some of the industries that do well here.

Fitting in with the locals can be a challenge in a new country… particularly if you're not sure of the local customs. See **Chapters Twelve** and **Thirteen** for details on Uruguayan culture and some of my best insider tips for living in Uruguay. Here you'll get to learn from my countless social mistakes and *faux pas*.

And now for the fun bit… in **Chapter Fourteen**, we'll cover traveler's Uruguay. You'll find out how to get here, how to get around, and what to see while you're on the road.

No matter what you're looking for, chances are you'll find it in Uruguay

If you've got your heart set on a top-class beach destination, Uruguay has one of the world's finest at Punta del Este. And for city living, there's Montevideo: the big city that's not so big… the world capital that still retains somewhat of a small-town feel.

If country living, farming, or ranching is more your style, then you'll love the Uruguayan Interior, with its miles of open land, not to mention the small cities and towns that form Uruguay's heartland.

Whether you're a retiree looking for a new adventure in a friendly country or an investor seeking a property investment in a stable environment, Uruguay will have a place for you.

Read on to get a unique resident's look at this incredible country that more and more North Americans are starting to call home.

Sincerely,

David Hammond,

Uruguay Correspondent, *International Living*

About the author

Before coming to Uruguay, David Hammond lived in Port Townsend, Washington for over 20 years. In Washington, David spent 10 years as a licensed Merchant Marine captain operating his own charter boat, working in rescue towing and salvage operations, and providing launch service for ships. After a decade on the water, he spent the next 10 years on land, building homes and selling real estate. Looking for a new adventure and real estate opportunities, he came to Uruguay in 2006. He liked it so much that he simplified his life and moved down the same year. David always enjoyed writing as a hobby. Since making the move south, he has the time and opportunity to combine his interest in writing with his passion for life in Uruguay.

A note from the author

Thank you for buying ***Escape to Uruguay: Everything You Need to Know to Retire Better, Invest Well, and Enjoy the Good Life for Less***.

Please note that all prices in this book reflect an exchange rate of 39 Uruguayan pesos per US dollar. If the rate has changed since publication, costs may be higher or lower than they are as I write this. (This does not apply to properties, which are always priced in US dollars in Uruguay.) You can see the current exchange rates, for the US dollar, the Canadian dollar, the Australian dollar, the British pound sterling, and the euro at *www.xe.com*.

The real estate mentioned in this book was on the market at time of writing. Properties are listed to provide you with a snapshot of what to expect, and to help you compare one city or region with another. In some cases, you'll find that the properties mentioned are still available when you visit Uruguay, but many will have sold.

The legal requirements for property purchase, taxes, customs, and immigration are those in effect at time of writing. Keep in mind that laws may change. Make sure you ask your attorney or local consulate to tell you about any recent changes and ensure that you have the latest information and requirements.

If you come to Uruguay and discover something new that we haven't covered, we'd love to hear from you. Also, if things have changed—for better or worse—we'd like to hear that as well. Email us at *Uruguay@InternationalLiving.com* (using Escape to Uruguay as the subject line), and we'll do our best to get your feedback into the next edition of this book.

CHAPTER ONE

A Brief History of Uruguay

Uruguay has had a turbulent history. Portugal, Spain, Brazil, and Argentina took turns ruling over the region before Uruguay became independent. Once established, Uruguay underwent decades of civil wars as it came to define its own national identity. Then, from June 1973 until February 1985, there was a period of military rule.

Today, however, Uruguay has emerged as one of the most stable and peaceful democracies in Latin America.

Timeline: Important events in Uruguay's history

1516: Juan Díaz de Solís lands in Uruguay

Spanish explorer Juan Díaz de Solís sailed up the large sea-like estuary that is known today as Rio de la Plata, looking for a passage to the Indies. Solís and his crew were killed by the native Charrúa, a small, semi-nomadic indigenous tribe. However, despite fighting fiercely against Spanish colonization, the Charrúa were eventually driven off or killed.

1617: Livestock farming begins

The Spanish were not aggressive about conquering this region, since it lacked precious metals. However, the region's vast prairies, large supplies of water, and favorable climate created an ideal environment for livestock, which quickly formed Uruguay's economic base.



Juan Diaz de Solís discovered Uruguay in 1516

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1726: The Spanish found Montevideo

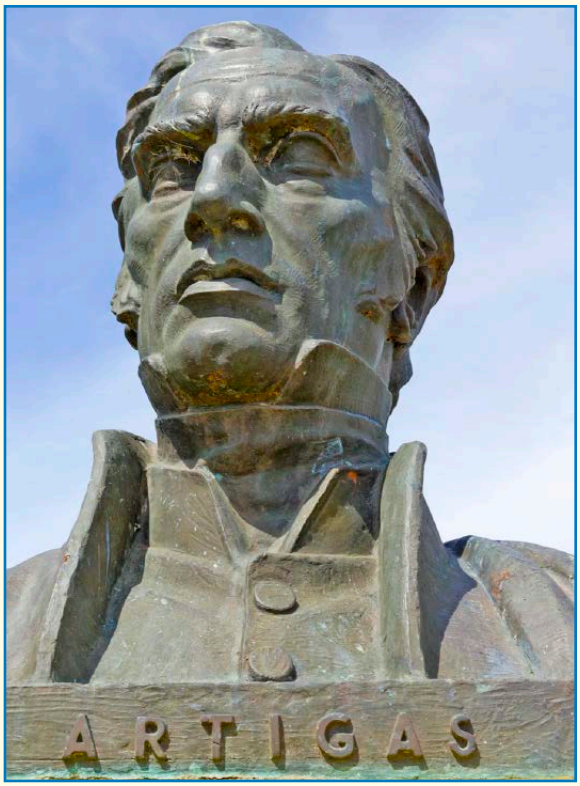
After driving out the Portuguese (who started settling in the area), the Spanish developed Montevideo, with its large natural harbor, as a military stronghold and major commercial center.

1811 to 1814: Revolutionary War against the Spanish

The American Revolution provided a model of self-rule for the settlers who wanted to disengage from Spanish administration. Leading the fight for independence was General José Gervasio Artigas, who became Uruguay's national hero.

General José Artigas: Uruguay's national hero

General José Gervasio Artigas was a respected soldier and statesman who became Uruguay's national hero. He was born in Montevideo in 1764. The land east of the Uruguay River, that is now Uruguay, was then known as the Banda Oriental. The people who lived in this La Plata province were known as Orientals. Artigas joined the revolution against Spain in 1811 and rose to become the military leader of the Orientals.



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General Artigas is a national hero in Uruguay

Artigas saw the American Revolution as a model for self-rule and kept a copy of the United States Constitution with him at all times. He had a vision for the provinces of the Rio de la Plata to be governed on the same principles of independence as the US. However, advocating for independent provinces put him at odds with the region's centralized government based in Buenos Aires.

In 1814, Artigas formed the League of the Free Peoples, and was named their protector. In 1815, he liberated Montevideo from the Buenos Aires centralist government. In 1816, he again fought against Spanish troops who had returned to the region.

From 1816 through 1819, Artigas fought against Spain, Buenos Aires, and Brazil as the defender of the Orientals. Then, in 1820, Brazil conquered the Banda Oriental and sent Artigas to Paraguay as an exile.

However, the struggle for an independent province was continued by 33 men (the Thirty-Three Orientals), who started a grassroots crusade that ultimately led to Uruguay's proclamation of independence in 1825.

In 1827, Great Britain advocated for an independent state to serve as a buffer between Argentina and Brazil. The following year, the State of Uruguay was formed and in 1830 Uruguay's first president was elected.

Artigas stayed in Paraguay until his death in 1850. At the end of his life, he is reported to have asked for a horse so he could die on horseback, as he had lived.

The statue of General Artigas on horseback is the centerpiece of Montevideo's Plaza Independencia. His ashes were brought from Paraguay and sit in a large underground mausoleum in the plaza just behind the statue.

1821: War with the Portuguese

In 1821, the Portuguese annexed the Provincia Oriental de Rio de la Plata (present-day Uruguay) to Brazil. General Artigas, after losing a battle, was exiled to Paraguay. However, the flame of independence survived in the hearts of 33 men (known as the Thirty-Three Orientals), who started a grassroots crusade for liberation and led Uruguay to independence in 1825.

1825: Declaration of Independence

1827: Great Britain advocates for an independent Uruguay

Great Britain opposed the Portuguese expansion and helped facilitate the formation of an independent Uruguay to serve as a buffer state between Argentina and Brazil.

1828: Creation of the State of Uruguay

1830: Constitution is proclaimed and first President is elected

1830 to 20th century: Internal revolts, civil wars, and counter-revolution

In these struggles, the two dominant political parties emerged, the Colorados (Reds) and the Blancos (Whites). These political parties formed alliances with Argentina and Brazil to gain advantage over one another. At one point, Paraguay came to the assistance of the Blanco Party, which resulted in the Triple Alliance War in which Argentina, Uruguay's Colorados, and Brazil formed a military alliance against Paraguay.

1900 to 1950: National high point—strong economy and social legislation

Market demand for beef, wool, and leather was strong during this period. There was enough surplus wealth created to finance the many social programs that were introduced by President José Batlle y Ordóñez. Due to Uruguay's wealth, progressive social programs, and stable democracy, Uruguay was called "the Switzerland of the Americas" and attracted many European immigrants.

1951: Office of President is abolished and replaced with a nine-person council

This was one of Batlle's social ideas that were enacted after his term as president expired.

Mid-1950s: The strong Uruguayan economy starts to falter

After World War II, world food prices dropped and the increasing use of synthetics caused a decline in wool and leather prices. By the mid-1950s, the economy was too weak to support the country's social programs and increased government bureaucracy. Widespread desperation from unemployment and inflation prompted strikes, demonstrations, and the formation of new political groups.

1967: New Constitution

The new constitution restored a single president and provided new legal codes.

1973 to 1984: Uruguay ruled by a military government

The protest activities of the Tupamaro National Liberation Front (a Marxist guerrilla group that opposed the government) escalated to bank robbery, kidnapping, and murder. After 15 years of economic stagnation, capital flight, high inflation, social unrest, and political violence, the military was granted power to restore order. After the Tupamaro was disbanded and civil order was restored, the military retained government control for the stated purpose of restoring the economy. During this time thousands of Uruguayans left the country.

1985: Return to civilian rule and economic recovery

National elections were held in 1984. The Colorado party's Julio María Sanguinetti served as president from 1985 to 1990. He nurtured the return of democracy and stabilized the economy by attracting foreign trade and capital. From 1990 to 1995, the National (Blanco) Party president, Luis Alberto Lacalle, achieved continued economic growth by lifting economic restrictions and encouraging privatization. During this time, Uruguay became a founding member of MERCOSUR, a Southern Cone trading block, which originally included Argentina, Brazil, and Paraguay. From 1995 to 2000, there was a Colorado/National Party coalition government. The two parties cooperated to make further economic advances and create reforms to improve the electoral system, repair the bankrupt social security system, and improve education.

1999 to 2003: Regional economic crises

Uruguay's main trading partners, Argentina and Brazil, went into recession during this time. This started a chain reaction toward a financial and banking crisis in Uruguay. Per capita GDP fell from $6,800 in 1998 to $3,300 in 2003 and more Uruguayans left the country. The sitting president mitigated the crisis by seeking international trade and attracting foreign investment.

2004: First Frente Amplio Party President

Tabaré Vázquez, the former Mayor of Montevideo and left-of-center candidate from the Frente Amplio party, won the 2004 presidential election. This was the first time in 170 years that a president was elected from outside of the Colorado/Blanco two-party system.

Vázquez's genuine care for his people and flexibility in how he achieved his objectives, combined with Finance Minister Danilo Astori's pragmatism, resulted in five straight years of economic growth (avoiding the global financial crisis of 2008 and 2009). During the Vázquez administration, poverty was reduced from 37% to 26%, and a free internet-ready laptop computer was provided to every child in Uruguay.

2009: Second Frente Amplio President becomes known as the "World's Poorest President"

In 2009, a second Frente Amplio candidate, José Alberto Mujica (often referred to as Pepe), won the election. He advocates happiness and free time over materialism. He has been the subject of profile articles by many world news organizations including the BBC and *The New York Times*.

2014: Tabaré Vázques is elected to his second term

After winning a runoff election on November 30th, 2014, Tabaré Vázquez (president from 2005–2010), returned to serve his second presidential term from March 1, 2015 to March 1, 2020. It marked the third constitutive Frente Amplio presidential victory.

2019: Luis Lacalle Pou, the National Party candidate, is elected president

After a November 2019 runoff election, Luis Lacalle Pou won a narrow victory over the Frente Amplio candidate, Daniel Martínez. In the end, Luis Lacalle Pou received 50.79% of the votes, with Daniel Martínez receiving 49.21%. Luis Lacalle Pou's term as president is from March 1, 2020 through March 1, 2025.

Uruguay's next general election, in which the next president will be elected, is scheduled for October 27, 2024.

Uruguay's recent political history

Uruguay has a long history of supporting democracy and free enterprise but also has a soft spot for socialist ideals. This is most likely a result of the country's history. Many see the early 1900s as Uruguay's golden era. The country was rich from a very favorable market for beef and wool (much of Europe was out of production during WWI and WWII). The country built up enough surplus wealth that it could support generous social programs and government-run industries that were introduced by President Jose Batlle.

However, when the economy weakened in the mid-1950s, the weight of the country's social programs and large government payroll contributed to the country falling into a financial crisis. The financial crisis went on for years as Europe came back into food production and breakthroughs in the production of synthetic materials cut into the market for hides and other animal products produced by Uruguay.

Many Uruguayan politicians viewed the crisis as a cyclical low and hoped that it would correct itself. At the same time, a Marxist guerrilla group, called Tupamaros, interpreted the financial crisis as a result of social inequities and began a rebellion.

The Marxist rebellion was curbed by a military government that held power from 1973 to 1985 for the purpose of keeping order while the economy recovered.

Uruguay's guerrilla movement

Tupamaros were members of a guerrilla movement active in Uruguay in the 1960s and early 1970s. They belonged to the Uruguayan National Liberation Movement and served as a model for other similar organizations in Latin America. Raúl Sendic founded the movement in Montevideo in 1963, taking its name from Tupac Amarú, an Inca leader of the 18th century who fought against Spanish domination.

The Tupamaros began with bank robberies but by 1968 they had begun to use assassinations, bombings, and kidnappings with the aim of ending the country's system of government and establishing a Marxist state.

Several spectacular kidnappings of prominent individuals (among them several British and American citizens who were later released) kept the Tupamaros at the center of public attention from 1968 to 1972. The Uruguayan government declared an "internal war" against the organization in 1972 and used the Uruguayan army to combat them.

In 1985, the year democracy was reestablished in Uruguay, the Tupamaros became a legal political party and most of its members were freed from prison. Uruguayan president from 2010 to 2015, José Mujica, was a former member of the Tupamaros.

Following the fall of the Berlin Wall in 1989, socialism around the world retreated and free markets and free trade became the trend as the world's networks of supply and demand became increasingly global. In the 1990s many Latin American countries, including Uruguay, implemented free-market reforms to compete in the new globalizing world. Economic advances were made, but those who were witnessing greater competitiveness, increasing income inequities, and rising unemployment felt less secure in a free-market environment. As a result, South America experienced a revival of left-wing parties.

Uruguay first joined the trend of moving to the left with the election of President Tabaré Vázquez in 2004. Before his election to office, Vázquez campaigned for greater regional isolationism, higher external tariffs, import quotas, and public works projects financed by higher taxes.

There was concern among the world financial community that if Uruguay adopted protectionist policies, while carrying the debt resulting from the 2002 financial crisis, the economy would collapse.

However, rather than making a hard lurch to the left, Vázquez named pragmatic Dean of the Uruguayan University of Economics, Danilo Astori, as Finance Minister. Astori converted Vázquez to an economic plan that aggressively courted foreign investment and increased trade opportunities to keep the Uruguayan economy growing. Social spending was increased, but within the framework of a budget.

Vázquez's genuine care for his people and flexibility in how he achieved his objectives, combined with Astori's pragmatism, resulted in five straight years of economic growth (avoiding the global financial crisis of 2008 and 2009). During the Vázquez administration, poverty was reduced from 37% to 26%, and a free internet-ready laptop computer was provided to every child in Uruguay.

Vázquez was praised for his administration's fiscal discipline, which led to Uruguay's ability to pay off a huge IMF debt resulting from the 2002 regional financial crisis. He left office with an 80% approval rating, the highest of any Uruguayan president before him.

After President Tabaré Vázquez came José Alberto Mujica. Known as Pepe, he was elected in November 2009 and took office on March 1, 2010. Mujica was a former Marxist Tupamaro guerrilla in the 1960s who had spent 13 years in prison.

Mujica's image as a leftist radical was softened during his presidential campaign when he acknowledged that the economy was doing well and he wasn't going to make any changes that would rock the boat. He promised that if he was elected he would leave the economy in the good hands of Danilo Astori.

In February 2010, Mujica and Danilo Astori gave a speech to a group of mostly Argentine business people in Punta del Este, where they acknowledged that wealth is the offspring of work, and private investment was the key to creating more jobs. The duo promised (in no uncertain terms) that their administration would provide stable rules, reasonable taxes, and respect private property rights.

Following the presidency of Tabaré Vázquez, and the assurances of Pepe Mujica at the beginning of his term, Uruguayan leaders became known as the "responsible left."

Due to Mujica's simple lifestyle—preferring to live on his farm instead of the country's presidential home—he became known internationally as the "world's poorest president."

Inside Uruguay, Mujica is known for pushing through legislation to legalize abortion and start a state organized program for the production and sale of marijuana for recreational use (both without majority popular support).

On March 1, 2015, after winning a runoff election on November 30, 2014, Tabaré Vázquez (president from 2005–2010), returned for his second presidential term from 2015 to 2020.

For most of the 15 years of Frente Amplio rule, the economy grew by leaps and bounds and many new social programs were implemented.

However, since the tail-end of Tabaré Vázquez's first term as president, the Uruguayan government ran spending deficits, despite the strong economy and new taxes to expand social spending. At the same time, rates of unemployment and crime rose.

Luis Lacalle Pou, with the Blanco Party (also known as the National Party), won a narrow presidential victory in November 2019—ending 15 years of Frente Amplio rule.



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Uruguay's current president, Luis Lacalle Pou

This election proved that Uruguay is a place where you still find peaceful and civil transfers of political power. Fred Watson, an expat from England, expresses the point well: "I have always admired that trait in Uruguayans. Politics is discussed with verve and passion yet it never runs so deep to appear to effect relationships. Off the pitch everyone is friends again. Everyone is always a Uruguayan."

Just after Luis Lacalle Pou's inauguration, the COVID-19 pandemic hit. In response, private Uruguayan businesses raised millions of dollars to buy test kits, which were distributed to public hospitals throughout the country.

Nurses from both public and private hospitals visited food production, distribution, and retail businesses. They observed the operations. Then, they made recommendations for cleaning and working to reduce the chance of COVID-19 spread.

Uruguayan government ministries, food and product producers, distribution companies, and merchants all worked together to successfully develop a plan to assure the ready availability of food and hygiene products at affordable prices throughout the country.

According to a study by the Australia-based Lowy Institute, Uruguay ranked as providing the best pandemic response in the Americas.

During the early part of the pandemic, GDP dropped by 5.9%. However, by the second quarter of 2021, the economy was back on an upward trajectory. This was thanks to the construction of a new $2.7-billion pulp mill in central Uruguay. It was also due to new tax breaks offered in 2020 for all types of real estate projects over $2 million, to help attract foreign investment to help further boost the economy with other development projects.

In 2023, the Uruguayan economy grew by 4.9% despite a regional drought. Moving into 2024, investment in Uruguay is at an all-time high, with a lot of new construction projects gearing up and getting underway. These include:

Green energy projects

The construction of a $4-billion green hydrogen and e-fuels plant along the Uruguay River, which will be the single biggest investment ever made in Uruguay.

Another $628-million project is expected to produce 15,000 tons of methanol from green hydrogen generated from wind and solar plants.

Major expansion in Colonia del Sacramento

Colonia del Sacramento is a city of around 27,000 on the Río de la Plata. All the permits have been secured for a megadevelopment that will eventually double the city's population. The project will be developed in phases. The first phase is $500 million, and will include homes, offices, commercial spaces, and schools.

New resort complex in Punta del Este

A new development project underway in Punta del Este is the Capriani Ocean Resort Club. The developer says it will be the "largest luxury complex in South America."

A new World Trade Center tower in Punta del Este

The tower, currently under construction in Punta del Este, will be a free-trade zone.

A new shopping mall with residences in Maldonado

A new shopping mall with three residential towers is under construction in the city of Maldonado. (The middle-class city which adjoins Punta del Este.)

Residential construction in Montevieo and Punta del Este

Construction of residential towers is booming in both Montevideo and the Punta del Este areas.

CHAPTER TWO

The Language of Uruguay

It's Spanish... with a local twist

Spanish, of course, is the official language of Uruguay. All official government business is conducted in Spanish, including the processes for visas and immigration. The most commonly spoken second languages are English, Italian, and Portuguese.

The Spanish spoken in Uruguay and Argentina is known as Rioplatense Spanish (or more properly, as Rioplatense Castilian). It gets the name because the capitals of both Uruguay and Argentina are on the Río de la Plata.

The spoken Rioplatense Spanish includes a distinct Italian intonation. Italian place names are also very common, and are usually pronounced using Italian phonetics.

However, Uruguayans understand all kinds of Spanish—just like English speakers from the US understand the English of people from the UK and Australia. So if you already speak Spanish from a different region, don't worry: people will understand you.

If you don't speak any Spanish, bear in mind that there won't be many English-speakers in your day-to-day life in Uruguay, so your experience here will be much more enjoyable if you learn.

This chapter gives some useful ideas about language learning that will help you on your way.

Resources for language learning

When you're ready to tackle Spanish, there's plenty of help available:

Spanish audio courses

There are several language courses available on the market today. Generally speaking, be prepared to invest up to $400 for a good, comprehensive course. This is well worth it if you're planning on living full- or part-time in a foreign country.

Warren Hardy Spanish: Webtutor

This program is designed specifically with baby boomers in mind. Warren understands that our minds work differently than the high-school or college-age kids most Spanish learning programs are aimed at. It's important to note that Warren is an expat himself. He moved to Mexico more than 20 years ago, and he understands the key issues retirees face and the things that baby boomers most want to communicate. You can find out all you need to know here: *www.ilbookstore.com/product/warren-hardy-spanish-webtutor*.

Duolingo (*www.duolingo.com*)

Duolingo is a free language-learning app organized into progressively advanced learning modules. If you already know some Spanish, you can test out of modules to move ahead more quickly and find your level. As you use the app, Duolingo can tell if your understanding of a concept or word is weak and provide custom reinforcement to help you learn. It also provides reviews if you haven't studied for a few days.

Pimsleur (*www.pimsleur.com*)

This is a good choice for lessons "on the run," as there is very little book work and a lot of audio listening. In the long run, you'll need to catch up on grammar and writing after doing this course, but it's an extremely fast vocabulary-builder that gets you up and running quickly.

Spanish to English translator apps

There are a number of useful phone translation apps. One of the most popular translators is Google Translate (*https://translate.google.com*). It can be used on the web and as an iOS and Android app. It can translate more than 100 languages online, and more than 50 languages offline. You can use it to translate, words, phrases, online documents, and websites. With Google Translate, you can point your phone camera to a sign and the app will translate it into your preferred language.

Here are a few others worth your consideration:

iTranslate Voice 3 (*https://itranslatevoice.com/*)

This translation app provides voice-to-voice translation. You speak into your phone and it's translated to one of more than 40 languages.

SayHi (*www.sayhi.com/en/translate/*)

With SayHi, when you speak into your phone, it will transcribe a translation (in one of 90 languages) to be seen and heard by the person you are communicating with.

Microsoft Translate (*www.microsoft.com/en-us/translator/personal*)

Microsoft's translator app can translate voice-to-voice conversations in real time, translate signs and menus through your phone's camera, as well as translate text and websites.

In-country Spanish schools

Regardless of what kind of preparation you do prior to coming to Uruguay, be sure to set time aside to go to an actual language school after you get here. It's the most efficient way to learn the Uruguayan style of Spanish. Also, while in class, you'll meet new people and learn a lot about the country and how to make your way.

There are fewer Spanish schools in Uruguay than in places like Mexico, Ecuador, Costa Rica, or Guatemala. This is probably because the Spanish spoken in Uruguay and Argentina is so different that most beginners don't want to learn it… unless they're coming to Uruguay. Here are two well-established schools:

La Herradura: This school offers Spanish courses in Montevideo and Punta del Este. They also organize social activities and excursions, and can arrange a variety of accommodations which includes home stays with a local family or a ranch stay.

- **La Herradura Centro de Enseñanza Español,** *tel. +598 (99) 252-781 or 099-252-781 in Uruguay; email: info@spanish-herradura.com; website: https://spanish-herradura.com/welcome-to-uruguay.*

Academia Uruguay

This group is located in Montevideo's Old City. They offer a broad range of learning options and have planned student activities. They can also help make housing arrangements.

- **Academia Uruguay,** *Juan Carlos Gomez 1408, Montevideo; tel. +598 (2) 915-2496; email: info@academiauruguay.com; website: www.academiauruguay.com.*

Time to get serious about Spanish

By David Hammond

Just a couple of days into my new life as an expat in Uruguay, I was having lunch on the patio of a restaurant in Punta del Este. I had ordered by pointing to an item on the menu that I imagined was a large Italian-style salad… Ten minutes later, however, the waiter set a large glass bowl of sliced beets in front of me.

"OK," I thought to myself, "time to get serious about learning Spanish…"

Learning Spanish in Uruguay has helped me to learn about Uruguay's culture. For example, Uruguay has more social formalities than in the US. Linguistically they maintain the formal form of "you" and familiar forms of "you" for friends and family.

People usually don't greet strangers on the street. If one does approach a stranger, say, to ask street directions, they will first indicate they have a question to ask, or request a consultation before stating the question.

At the same time, once a relationship develops, such as becoming a regular customer, neighbor, or friend, Uruguayans are very warm. They stand close together, touch a lot, and greet their friends and coworkers with a kiss on the cheek.

My study of Spanish has not been steady or followed a logical progression. I've studied a book for a few weeks here, and audio lessons for a few weeks there.

One of my most productive bursts of learning was the three weeks I spent attending a Spanish language school in Montevideo. I had four hours of class a day: two hours of formal lessons and two hours of conversation.

Besides helping to improve my Spanish, I made friends with a variety of interesting people. In my Spanish conversation class there was a French scientist, a German cello player, a Norwegian graduate student, a Brazilian secretary, and an American who was working for a local IT company.

The owner of the school, who was from Spain, had a farm just outside of town. One afternoon she invited us out for an afternoon of horseback riding. Another evening, I went out with a few of my fellow students for my first tango lesson.

My Spanish still has a long way to go, and I have gotten lax in my studies. But I know enough Spanish to get by and have several bilingual friends.

However, I am discovering a new drive to push forward in my Spanish studies, for the interesting people and situations I have ahead of me in this precious little country called Uruguay.

Other helpful Spanish aids

A good Spanish phrase book

Sometimes it's nice to have a paperback phrasebook to study ahead of time. One of the most popular is *Easy Spanish Phrase Book* (Dover Language Guides Spanish) by Dr. Pablo Garcia Loaeza. It's available on Amazon (find it here).

A good travel guidebook

Escape to Uruguay will be great for familiarizing you with Uruguay as a potential expat needs to see it, but it's not a travel guidebook.

International Living's *Uruguay Scouting Trip Itinerary and Travel Guide* provides sample travel itineraries (a four-week, three-week, two-week, and one-week travel itinerary). The guide provides a logical travel progression and suggests how long to spend in each of the selected destinations.

For each location, it explains where to get local maps, the types of real estate you'll find, as well as interesting things to see and do. It also shares helpful travel tips, such as how to get the best exchange rate, what you need to know about driving in Uruguay, and the best time of year to visit.

Your Uruguayan real estate dictionary

When checking ads online, in the paper, or touring with Spanish-speaking real estate agents, it's useful to know the real estate terms used in Uruguay. These terms don't vary too widely between countries, but you'll see a few unique items here.

The real estate agent

corredor = real estate agent

dueño = owner

en exclusividad = an exclusive real estate listing, which is rare in Uruguay but not unheard of

inmobiliaria = real estate office (*corretaje* is not used)

permuta = trade or exchange

Measurements

metros de construcción (or MC) = meters (square) of construction

metros de terreno (or MT) = meters (square) of land

hectárea = a hectare, which is 10,000 square meters or 2.47 acres

The house or apartment

aire acondicionado = air conditioning or air conditioned

aljibe = a well

amoblada = furnished

azotea = roof; most frequently rooftop terrace

baldosa = tiles, usually of the antique type used in older homes

baño compartido = shared bathroom among two or more bedrooms

baño principal = master bathroom

baño de recepción = the "half" bathroom used by guests

calefacción = heating

cartel = sign

closet = closet (non-preferred; *placar* is more common)

cocina = kitchen, and also used for an electric or gas range

cocina con office = kitchen with built-in cupboards, or kitchen anteroom with cupboards

comedor = dining room

contrafrente = facing away from the front, normally away from the street or view

contribución inmobiliaria = property taxes

dependencia = service quarters (see also *servicio*)

desayunador = breakfast room

dormitorio principal = master bedroom

ducha = shower

empotrada = built-in, such as with closets or cupboards

escritorio = study, or home library (*oficina* and *estudio* are not used for this)

estar = a small family room or sitting room

estufa a gas = gas-burning stove

estufa a leña = wood-burning fireplace or wood stove

frente = front; describing an apartment that's facing the street or view

gastos comunes = condo or homeowners' fees in a building or development

habitación = bedroom (*dormitorio* and *cuarto* are understood, but used less often)

hogar = fireplace

inodoro = toilet

lavandería = laundry room

living = living room

placar = closet/cupboard

portero = doorman

pozo de luz (or *pozo de aire*) = an open space built into city buildings to provide interior light and air to living spaces with no outside windows. Literally, it translates to "light (or air) well."

riego = irrigation, or sprinkler system

recepción = foyer

rústico = rustic

sala de juegos = game room

cuarto de servicio = maid's quarters

teja = roof tile, normally clay but sometimes ceramic in Uruguay

terraza = terrace

toilette = half-bath (no tub or shower) normally used by visitors

vestidor = dressing room

vigilancia = security, by means of a guard or watchman

vivienda = dwelling or home

vista = view

Utility items and areas

bomba = pump

cochera = carport

galpón = storage shed, normally on a rural property

garage = garage (pronounced like the English, with a softer "g")

perforación = fresh-water well

pozo = normally a tank or area to catch rainwater, but could also be a cesspool or a well

subsuelo = basement

taller = workshop

The yard

arbolada = wooded

arboles frutales = fruit trees

arroyo = stream

deposito = storage area or pantry

lindero = border, or property line

parquizado = park-like

parrilla = barbecue or grill (*asador* is not used)

portón = large door at the property's entrance through which you enter the driveway

quebrada = a gulley generally for seasonal runoff, sometimes with a full-time stream

Santa Rita = Bougainvillea

Spanish history

When the Iberian Peninsula was conquered by Rome in 19 B.C., Latin became the official language of present-day Spain. But because the Iberian version still retained some vocabulary from the Celts, Visigoths, and Carthaginians, the language was referred to as "Vulgar Latin" by the upper classes in Rome.

During the 700-year Moorish occupation of Spain, the official language became Arabic, along with a variation called Mozarabic. But in the northern province of Asturias, Vulgar Latin survived. The Moors were expelled in the late 1400s, but today's Spanish still includes over 4,000 words with Arabic roots.

In 1492, the book *Arte de la Lengua Castellana* (*The Art of the Castilian Language*) by Antonio de Nebrija became the first book to study and attempt to define the grammar of a European language. It began to formalize the Spanish language, almost as we know it today.

There are two major dialects in modern Spanish—Castilian and Andalusian—which are fairly similar in nature. Both versions came to the New World, with Andalusian used more commonly outside the high-class cultural centers. In the Americas, Spanish has also picked up many words from the indigenous languages in the region.

Spanish is spoken by more than 480 million native speakers. It is the official language of 20 countries (if you count Puerto Rico), and it is widely spoken in many more.

For example, 41 million people in the United States speak Spanish as their first language at home. And with a total of 53 million fluent Spanish speakers, the US has more people speaking Spanish than even the largest countries where it is the official language—including Spain, Argentina, and Colombia.

Don't be intimidated by the language

All in all, Uruguay is not a difficult place to get used to with respect to the language, unless of course you don't speak any Spanish at all. If this is the case, I'd suggest that you make a commitment to study it, either before you arrive or soon after you get here.

For most people, you don't learn Spanish by just being around it. It requires a concerted effort over a period of many months. But take heart. You can do it! Many people who flunked language classes in high school and college have successfully learned Spanish in middle age.

Some new expats set aside a block of time to focus on learning Spanish—single tasking it with morning study combined with a practical application in the afternoon. For example, they may study Spanish in the morning and take tango lessons in the afternoon. Or, Spanish study in the morning and play tennis in the afternoon. Or Spanish in the morning and working as a volunteer in the afternoon. You get the idea. (If I had it to do over again, this is what I would have done.)

Some Uruguayan Spanish

As mentioned, the Rioplatense Spanish spoken in Uruguay and Argentina is a little different than that spoken in other Spanish speaking countries. When you first hear it, you'll notice an Italian-sounding intonation.

Following are a couple of other unique qualities of Rioplatense Spanish.

Familiar or formal?

Uruguayans use the familiar or *tú* form of Spanish almost exclusively, except in formal situations. Even on first meeting, some people skip the *Usted* in favor of familiar Spanish. (For second person plural, however, stick with *Ustedes*. *Vosotros* is used only occasionally.)

And even more familiar than addressing someone as *tú* is to use *vos*. In practice, *vos* is not simply used in place of *tú*—only in certain contexts. My suggestion here is to listen to how it's used before trying it yourself.

The dreaded double-L

The biggest hurdle that you'll have to get over is the local pronunciation of the "LL" and the "Y". These are both pronounced with a "sh" or "zj" sound (as in "measure"), which are generally not even part of the Spanish language.

The word *calle* (street), for example, is pronounced "CAH shay" or "CAH zhey", instead of the more common "CAH yeh" found elsewhere in Latin America. The word *Uruguayo* (Uruguayan) is pronounced "oo roo WASH oh".

This will make you stop and think for your first month or so as a resident or visitor in Uruguay.

Just what we needed: Three new verb inflections

As if the 17 inflections for each Spanish verb weren't already enough, you'll find three new ones here in Uruguay and in Argentina. When you hear words like *¡Tomá!* or *¡Vení!*, or *mandás*, don't think you're going crazy. These represent verb inflections that are exclusive to Rioplatense Spanish.

But again, when in doubt, use the traditional verb forms; people will understand.

If you already speak Spanish and would like to see how these inflections work, please refer to **Appendix B**.

Some of the notable vocabulary differences

As with English, you'll find many differences in Spanish between the homeland and the colonies, as well as among the colonies. Here are a few examples of cases where Uruguayan Spanish differs from what you may have heard elsewhere:

- For **Brazilian** the Portuguese *Brasileiro* is used rather than the Spanish *Brasileño*.
- For a **car**, the preferred word is *auto*, while *coche* is acceptable. *Carro* is not used.
- If something's really **cool**, use *impecable* or *bárbaro*, not *chévere*.
- A **couple** (male/female) is a *matrimonio*, not a *pareja*.
- **Good morning** is *buen día*, not *buenos días*.
- **Here** is *acá*, rather than *aquí*.
- A **hotel maid** is a *mucama*, not a *camarera*.

- **How are you?** can be *¿Cómo Andas*? (How's it going?) as well as *¿Como estás*?
- The **main course** in a restaurant is the *plato principal*, never the *plato fuerte*.
- **To need** follows the Brazilian-preferred *precisar* rather than the Spanish-preferred *necesitar*. (A common greeting from a store clerk is "*¿Qué precisaba*?" meaning "What did you need?")
- **Perhaps** is normally *capaz*, and occasionally *quizás*, rarely *tal vez*.
- If you're **ready**, you're *pronto*, not *listo*.
- A **sign** is a *cartel*, not a *letrero*.
- Your **waiter** is a *mozo*, not a *mesero*.
- **Wrong way** on a one-way street is *contramano*, not *contravía*.
- For **you're welcome** use *noooo*, *por favor* (or maybe *por nada*), seldom *de nada*.

These differences aside, you generally won't have any problem using the terms you're accustomed to if you already speak Spanish. The list above is a preference, but they often understand the words used in other countries.

CHAPTER THREE

Where to Live in Uruguay

With so many great lifestyle choices, your biggest problem in Uruguay may be deciding where to live. The country gives you terrific options for city life, as well as a wide array of seaside alternatives, from small beach-town homes to sprawling mansions valued in the millions.

Uruguay is also home to beautifully restored colonial areas and vast stretches of ranch land that will remind you of the American Midwest.

Regardless of the lifestyle you're looking for, chances are you'll find it in Uruguay.

Getting to know Uruguay: Our journey around the country

We'll start our in-depth tour in Colonia del Sacramento. From there, we'll head east to Montevideo, Uruguay's capital, and then east along the southern coast to Brazil. Then, we'll explore the river cities in western Uruguay, and finally look at a couple of towns in Uruguay's rural interior.

In order to help you follow this tour of Uruguay, we've included a map in **Appendix C**.

First, we'll take a look at renting in Uruguay.

Real estate agent contact details

You'll find a full list of real estate agents in Uruguay on page 219 of the **Rolodex** at the back of this book.

Renting an apartment long term

Before finding an apartment, it's worth the effort to find a good real estate agent. Since you're going to pay them a commission to help you, it only makes sense to pick an agent based on his or her ability and willingness to best serve your objectives, as opposed to ending up with an agent by chance simply because they happened to show you the first apartment you called about (and may be representing the property owner).

To locate a good agent, ask your English-speaking expat friends, ask around at expat gatherings, and check online forums. Make sure the recommendation comes from someone who used the agent's services, and if not, ask for references and check them.

> **Insider tip:** Ask a real estate agent about their fee structure in your first conversation, before you make a commitment to work with them.

Where to find apartments for rent:

- Real estate offices that manage properties in communities of interest.
- Signs on units in the area where you want to live (*Aquiler* = For Rent).
- Friends, acquaintances, and members of expat groups.
- Doormen in buildings you are interested in living in.
- Websites: *https://gallito.com.uy* and *www.infocasas.com.uy*.

Don't get too excited about a rental listing when you first see it online or in a real estate office. Uruguayan real estate websites are not always up-to-date. Also, an apartment could have been rented by another real estate company without notifying the office where you saw it advertised.

The paperwork

A rental lease agreement will identify the parties making the agreement, the property, the costs, pertinent time frames, the responsibilities of each party, and any other terms. (Sometimes there is a reservation agreement similar to what is used in real estate purchases.)

A condition report and apartment inventory at the time the tenant takes possession becomes part of the agreement.

Options to renew may be included in the lease; however, Uruguayan law gives a tenant with a good payment history the legal right to extend their lease beyond the contract term.

Move-in costs when renting an apartment:

- First month's rent: Paid in advance to the landlord.
- Deposit or guarantee: Equal to five months' rent. By law, the guarantee is deposited in pesos to Banco Hipotecario del Uruguay. (So, you know it's safe.)
- Real estate agent commission, often equal to one month's rent (plus value added tax) for leases of one year or more.

Side note: Most apartments for rent in Montevideo do not include appliances, such as a refrigerator or stove. So, that's another expense to consider.

Estimating your total monthly rental cost

In evaluating and comparing the costs of apartments, it is important to know the total monthly cost, as well as the total move-in cost, before you make a decision. You should ask how the monthly rent is to be paid each month. (Putting checks in the mail is not how payments are made in Uruguay.) Some owners require that rent payments be deposited to their bank account, which can usually be done online.

Gastos comunes

Gastos comunes are common expenses shared by the people living in a building and are paid monthly. *Gastos comunes* cover costs such as lighting common areas, staff salaries, upkeep of elevators, and other building maintenance. Buildings with more services and amenities tend to have higher *gastos comunes*, especially if there are not very many apartments in the building to share the costs. Buildings with a lot of units often have lower *gastos comunes* because the costs are divided among more units.

Utilities

It is important to know what utilities are included with the rent and what utilities are your responsibility. Water is usually included; electricity, phone, internet, and cable are usually not. Heating is a big expense, so make sure you budget for it.

Winter heating is a significant cost that can vary greatly. Some apartments, particularly in Montevideo, have no heating equipment and you, as the tenant, will have to provide your own. Some buildings have a central heating system and divide the costs among all the units. Costs can vary dramatically depending on the type and efficiency of the central system, so don't make any assumptions. In order to accurately calculate your monthly housing costs, you need to determine an average monthly winter heating cost.

Also, make sure the utilities you pay are in your name and billed to you. If a bill is in another person's name or is to be shared between tenants, make sure you understand the situation and that all previous bills have been paid or properly prorated. Don't get stuck paying more than your share.

Taxes

Property taxes can vary from place to place. In Punta del Este, the main property tax payment is due in January and an additional school tax is due in March. Both of these taxes are paid by the property owner.

In Montevideo, property taxes are a little more complicated. There are various types of taxes associated with a property. The *Contribución Inmobiliaria* (real estate contribution) and *Impuesto de Enseñanza* (education tax) are paid by the property owner.

The *Tributos Domiciliarios* (residential taxes) are due six times a year and paid by you, the tenant, when you rent an apartment in Montevideo.

The *Tarifa de Saneamiento* (sanitation fee) is due six times a year. This is sometimes included as part of the *gastos comunes*.

I have heard stories of expats who signed a lease and then afterward were surprised to learn about the other costs, such as *gastos comunes*.

Insider tip: A good question to ask your real estate agent: "I am aware of these costs (list the costs you are aware of), are there any other move-in costs or monthly housing expenses I may encounter?"

Rental agreements

Rental agreements are drawn up between the owner (or someone authorized by the owner, such as a real estate agent) and the future tenant. Rental agreements are typically handled by real estate offices. They do not need to be publicly recorded, but they can be if necessary.

A temporary rental contract (like those used with an Airbnb) is allowed in seaside resort towns and cities (both Punta del Este and Montevideo qualify as seaside resorts). This contract must have a duration of between one day and three months. In Montevideo, these short-term rental contracts are allowed in properties built (or refurbished) after 1973.

Side note: Many new expats start out with a month-to-month arrangement in a short-term furnished rental, such as an Airbnb. That way, they can take their time finding just the right place to rent long-term.

A standard long-term lease has a duration of one or two years, with an option of extending the contract for another year. If the tenant can prove that he always paid rent on time, he can opt to renew for another year, paying the same amount, or paying the increase agreed upon in the contract in the case of an extension. In order to avoid granting an automatic extension, owners will include a clause with a sharp increase in the rental price if the contract goes beyond the original term.

A long-term rental tenant will have to provide one of the following:

- A person or organization, which acts as a guarantor, who commits to all the payments and obligations of the tenant, and who has a property to guarantee the tenant's responsibilities.
- A deposit in the Banco Hipotecario del Uruguay (BHU—the government-owned mortgage bank) of the equivalent of five months' rent.

Note: If a corporation is transferring the tenant, the corporation will often assume part of the tenant's responsibilities.

Be aware of renters' rights

In Uruguay, renters have rights with respect to their rental contract, even if the ownership of the property changes hands. Here are a few things to remember:

- Within specified limits, a new owner must honor the term of the contract. The limits vary between commercial and residential renters.
- As mentioned above, if the renter has a good payment record, he may be able to secure an additional contract year.
- Even if the renter is not paying, an eviction via the courts could take up to a year, and require expenses and legal fees.
- Many contracts can be abbreviated by means of a settlement, as can evictions. But in lieu of time, this takes money.
- The process to evict a non-paying, short-term rental tenant is much faster than the process to evict a long-term rental tenant.

Uruguay's southern coast

Uruguay's southern coast is roughly 300 miles long: It comprises the south bank of the Rio de la Plata (River of Silver) [about 180 miles] and the Atlantic coast (about 120 miles). The Rio de la Plata is actually a large sea-like estuary that opens to the Atlantic Ocean. Montevideo, Uruguay's capital, is on the north coast of the Rio de la Plata; Buenos Aires, Argentina's capital, is on the south coast. It is called the River of Silver, because in times past the silver from Bolivia was brought down the small inland rivers to the Rio de la Plata, where it was sold to passing merchant ships.

More than two-thirds of Uruguay's population lives along the southern coast. The most popular coastal towns along the Rio de la Plata are:

- **Colonia del Sacramento:** The oldest European settlement in Uruguay.
- **Montevideo:** Uruguay's capital city, where half of the country's people live.
- **Atlantida:** A low-key beach town just 20 miles east of Montevideo's city limit.
- **Piriápolis:** A low-key beach town that was Uruguay's first seaside resort.

Many places along the Rio de la Plata have sand beaches that could be easily mistaken for ocean beaches. The southern coast officially becomes the Atlantic coastline at Punta del Este, Uruguay's largest beach resort. From **Punta del Este**, the southern coast bends to the northeast and continues along the Atlantic Ocean to the Brazilian border. This area between Punta del Este and Brazil is in the Uruguayan department of Rocha. Rocha's coastline is known for its pristine beaches and blue Atlantic waters.

Colonia del Sacramento: Uruguay's World Heritage site

Colonia del Sacramento is the oldest European settlement in Uruguay. It has a population of around 27,000 and is the capital of Uruguay's department of Colonia. It was founded as a Portuguese port in 1680 by Manuel Lobo. The original port settlement of Colonia is located at the end of the San Gabriel Peninsula.

Portuguese Colonia was directly across the Rio de la Plata from the Spanish port of Buenos Aires and threatened Spanish control of the region's trade. For a century Colonia switched between Portuguese and Spanish possession through various battles and treaties until Uruguay's independence in 1825.

The original port community of Colonia del Sacramento is now a historic district known as **Barrio Histórico**. This is a six-by-eight-block area, and designated a UNESCO World Heritage site in 1995.

Barrio Histórico has narrow stone streets with some original Portuguese structures. It is one of the most popular tourism destinations in Uruguay. Here, you'll find a large plaza called Plaza Mayor, six museums, a marina, restaurants, shops, and hotels.



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Uruguay's oldest and most picturesque city is like stepping back in time

Colonia del Sacramento has a ferry terminal that is the main water entry for people making the 28-mile river crossing to Uruguay from Buenos Aires. People visiting Buenos Aires will often come across on the ferry to spend time in Colonia's Barrio Histórico.

Historic Colonia was originally protected by a stone wall built between the peninsula and the mainland to fend off attacks from land. The City Gate (*Portón de Campo*), drawbridge, and a section of wall were reconstructed from the ruins of the original wall and drawbridge between 1968 and 1971.

The oldest homes in Colonia del Sacramento were built by the Portuguese in the 1680s. The Spanish later occupied Colonia and left their architectural mark. Some historic buildings were remodeled with neoclassic facades in the 1800s.

Colonia del Sacramento's **Centro** lies just outside of Barrio Histórico, and is home to its fair share of historic and antique buildings. This sector is noted for its quiet, tree-lined streets, restaurants, and parks. It also has a bustling commercial center where you can actually buy a claw hammer or an ironing board, instead of just oil paintings and angora sweaters.



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It's not hard to see why pretty Colonia is drawing visitors and expats

From Centro, it's just a short walk to the center of Barrio Histórico, which has two advantages: One is that you have easy access to the attractions of the old city, including its bars and restaurants. The other is that, since it's not actually part of the old city, most of the neighborhoods are relatively free of tourist foot traffic; it's not bound by the historic district's building regulations, and not subject to its taxes.

The **Balnearia** runs along the *rambla*, the waterfront road and walkway along the Rio de la Plata. It has traditionally been a residential area, boasting quiet neighborhoods, elegant homes, and stunning water views, especially at sunset. But over the last decade it has become the location of several newer developments.

If you're looking for a newer single-family home or apartment along the coast, the Balnearia is a good bet.

Colonia property overview

Many property owners in Colonia del Sacramanto are Argentines who have invested in Uruguay's economic stability and dollar-based real estate market.

There are significant business interests here. Besides being the location of the main ferry terminal to Buenos Aires, Colonia del Sacramento has a free-trade zone with a textile industrial plant and the Pepsi plant that makes soft-drink syrup for all of Latin America. And just 61 miles northwest of Colonia del Sacramento is Puerta de Nueva Palmira, a free-trade port.

Side note: A megadevelopment that will eventually double the population of Colonia del Sacremento is underway just east of the city. Development started in July 2023, after all the permits were secured. The project, which will cover 1,235 acres, will be completed in phases. The budget for the first phase is $500 million. The development will include homes, offices, commercial spaces, schools, and public areas with bicycle paths.

Real estate prices in Colonia

Many homes in the Colonia del Sacramento area are older and need updating. And by the time you renovate, you will have invested more than the property is worth. At the other end of the spectrum are newer, executive homes priced from $400,000 to more than $1 million.

Fortunately, you also find a selection of newer, comfortable apartments near the *rambla*, as well as close-by neighborhoods of new single-family homes, priced at $200,000 or less.

Property samples in Colonia

- A one-bedroom, one-bathroom, 430-square-foot, water-view apartment just across the *rambla* (the coastal road and walkway). In the main room is the living and dining area, as well as a kitchen with a door to a laundry terrace.

In the bedroom, sliding doors lead to a balcony. Building amenities include indoor and outdoor social areas, a game room, gym, heated swimming pool, a massage room, bar, and a restaurant. The monthly *gastos comunes* fees are $115. **Price: $140,000.**

- A new, two-bedroom, two-bathroom 1,022 square-foot single family home on a 5,380-square-foot lot. The main bedroom of this modern home is a suite with a bathroom and dressing-room/walk-in closet. Finishes include large tile flooring in the common areas and laminate flooring in the bedrooms, a granite kitchen countertop, and ceramic tile walls in the bathrooms. Outside is a lawn, carport, and a covered patio with a barbecue. It's located 7 miles north of Colonia del Sacramento's *centro* in a new neighbohood of single-family homes. **Price: $175,000.**
- A roomy, two-bedroom, two-bathroom, 731-square-foot apartment in a low-rise, five-story building on the *rambla*. The living/dining area has a balcony. The kitchen, with granite countertops, is separate with a laundry terrace. The main bedroom is a suite and there's porcelain tile flooring throughout. Building amenities include a heated pool with deck overlooking the Río de la Plata, sauna, spa, gym, and a laundry room. The building is less than a mile (a 20-minute walk) from Colonia del Sacramento's *centro*. The *gastos comunes* are around $175 per month. **Price: $235,000.**

Rentals in Colonia

If you're interested in renting long term, you'll find two-bedroom apartments in Colonia starting at $650 per month.

A waterfront alternative outside of Colonia

Barrio Santa Ana is located about 20 minutes southeast of Colonia, on the banks of Rio de la Plata. It's a small, cozy, residential, seaside town, where people from Montevideo and other cities maintain vacation homes. The beaches here are tranquil, wooded, and clean, and the waterfront homes have a splendid view of both the water and the stately trees.

Montevideo: Uruguay's business and cultural center

Montevideo is a coastal city on the Rio de la Plata. It's Uruguay's capital city, with a population of 1.4 million (almost half of Uruguay's population) and is the country's main commercial and cultural center.

Along the Montevideo waterfront is the *rambla*, the road and wide sidewalk that run along the city's coastline. The city has many large parks, plazas, tree-lined streets, sandy beaches, and wide avenues. The city also has pedestrian streets, unique neighborhood shops, restaurants, and cafés.

The people here take their leisure fishing from the *rambla*, talking with friends in plazas and cafés, and browsing in outdoor markets. At night there is dining, various nightclubs, tango classes, and theater. During the 40 days of Uruguay's Carnival, there's nightly outdoor entertainment at Parque Rodo's summer amphitheater.

Montevideo was founded on the Bay of Montevideo—the best natural harbor in the region. The harbor was first used by the Portuguese in 1723, but the Spanish (who struggled with the Portuguese for regional domination) soon drove the Portuguese out. The Spanish developed the bay into a commercial harbor, built a citadel and a wall around the peninsula that forms the southeast point of the bay.

The walled peninsula was founded as a city in 1726 by the Spanish governor of Buenos Aires, Bruno Maurice de Zabala. He attracted the first settlers by offering free land, seeds, and animals. Most of Montevideo's first civilian residents came from Buenos Aires and the Canary Islands.



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Montevideo is a "river" city, sitting on the banks of the Rio de la Plata

Today, the City of Montevideo has 62 distinct neighborhoods covering 77 square miles. Among the most popular neighborhoods with English-speaking expats are Ciudad Vieja, Centro, the Pocitos Area, Cordón, and Carrasco. Some affluent expats opt for executive-style homes in private communities east of Montevideo, such as La Tahona and Carmel.

This is not an all-inclusive list of good places to consider in Montevideo. You'll find other great neighborhoods, and special little spots to discover. However, these neighborhoods are a good place to start.

Montevideo city map

For a map of the city of Montevideo, see *http://goo.gl/maps/TOD2b*.

Ciudad Vieja: Montevideo's historic center

"Ciudad Vieja" means Old City. This neighborhood was the original city of Montevideo founded in 1726. Here you'll find interesting colonial architecture, the city's original plazas, monuments, museums, pedestrian streets, art galleries, and the two most prestigious theaters.

On the eastern edge of Ciudad Vieja is Plaza Independencia, Montevideo's main plaza. More than any other place, this is a symbol of the State of Uruguay. Important national ceremonies are held here.

The plaza's design is French classical. It has a simple layout, with cherub fountains set in ponds in each of its four corners. The centerpiece of the plaza is a bronze statue of General José Artigas, Uruguay's national hero. The statue sits on a polished granite base and stands 55 feet tall.

Not surprisingly, Ciudad Vieja is the most-visited area of the city. But besides that, it's also Montevideo's main economic and financial center. It is the location of the Port of Montevideo, the highest concentration of government offices, the main branches of most banks, as well as many professional offices.

And because Ciudad Vieja is part of Montevideo's downtown, people from other parts of the city come for its unique shops, restaurants, and cultural events.

There are also residential areas in Ciudad Vieja. The full-time population of about 16,000 includes middle-class, working-class, and low-income residents.



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Quiet and shady, Plaza Zabala is in the center of Ciudad Vieja

On weekends, when the office workers don't come into Ciudad Vieja, it's quieter; most of the activity is at the area's popular restaurants.

If you're like me, you'll find Ciudad Vieja's unevenness interesting and vibrant. You can enjoy the street musicians playing for tourists. You can take advantage of the great lunch specials targeted at office workers. You have your pick of live events.

You'll find everything you need for day-to-day living in Ciudad Vieja. This includes neighborhood markets, butchers, bakeries, health-food stores, pharmacies, and hardware stores.

Pedestrianization revitalizes Ciudad Vieja

In the last few decades, movement to the suburbs left many of the colonial buildings in Ciudad Vieja empty. However, these days, investment, businesses, and people are returning to the Old City. One of the things driving this reemergence is the installation of pedestrianized streets. These attract small businesses looking for foot traffic. Bigger businesses and more extensive renovations are likely to follow.

Some pedestrianized streets forbid all vehicle traffic. Others allow cars to pass through a single narrow lane, but with no parking or limited parking.

Ciudad Veija's pedestrianized streets

Street name	Description
Sarandi (original)	· 8 blocks · Pedestrian only · From Plaza Independecia to Alzáibar Street · Most gentrified pedestrian street in Ciudad Vieja
Sarandi (extension)	· 2 blocks · Pedestrian only · From Alzáibar west to Perez Castellano · More mom-and-pop businesses and yet-to-be refurbished buildings.
Bacacay	· 1 block · Includes a rarely used car lane · Across street from Solís Theater · Area of popular cafes
Alzáibar	· 1 short block · Includes a car lane · Connects Sarandí to Plaza Zabala · Plaza Zabala is centrally located, lovely, and relatively quiet
Perez Castellano	· 4 blocks · Pedestrian only · From Sarandi to Mercado del Puerto · Area of many popular restaurants and cafés
Washington	· 1.5 blocks · Single car lane · Perez Castellano to Plaza Zabala · Paving tile walkway with a narrow car lane made from cut granite bricks
Piedras	· 1 block long · Single car lane rarely used · Perez Castellano to Colón · Where you'll find the city's most popular wine bar and a craft beer brewery
Ciudad Vieja streets pedestrianized in 2023 and 2024	
Colón	· 4 blocks · Single car lane · From Reconquista to 25 de Mayo
Rincón	· 6.5 blocks · Single car lane · From Juncal to Plaza Zabala

More development

As you'll see from the chart above, 10 more blocks of Ciudad Vieja streets were made pedestrianized streets in 2023 and 2024, with more to come. Pedestrianizing a street involves taking out the existing street and sidewalks, installing new storm-drain systems, upgrading the underground utilities, then constructing the new walkway (usually tile or brick pavers) and in some cases a drive.

Besides adding more pedestrianized streets to improve foot traffic, a growing number of older buildings in Ciudad Vieja are being spruced up, thanks to city government subsidies and interest-free home improvement loans.

One interesting project underway in Ciudad Vieja is called El Globo District. It's a huge historic building with the exterior restored and the interior reconfigured to include a hotel, work spaces, a restaurant, gym, and art gallery.

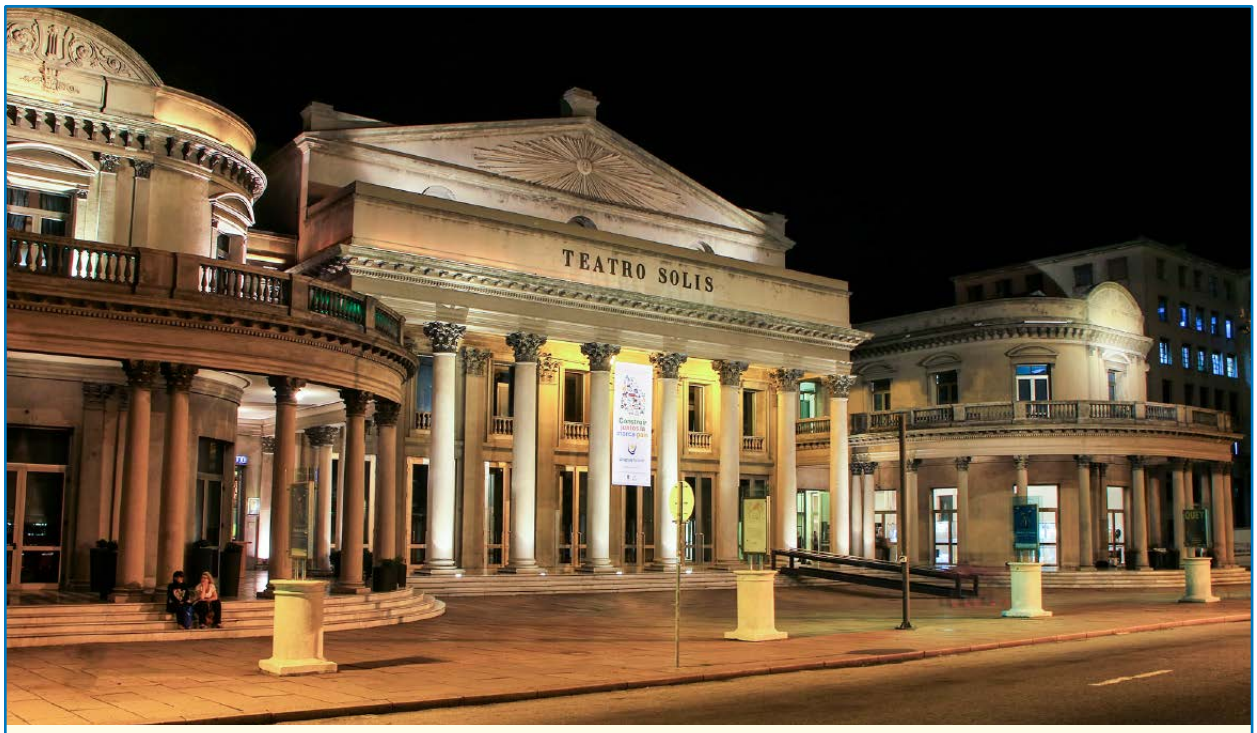


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Plaza Independencia is one of the city's most visited landmarks

Live theater in Montevideo

When people mention theater in Montevideo, often the first place that comes to mind is the Teatro Solís (Solís Theater). It is a beautiful neoclassical building completed in 1856, located on the east side of Montevideo's Ciudad Vieja. The Solís maintains a full and vibrant schedule of interesting events that include opera, ballet, and concerts, as well as plays.



© Dreamstime.com/Donyanedomam

The Solís Theater is just one of many options for entertainment in Montevideo

You'll also find amazing performances at Montevideo's modern Auditorio Nacional Adela Reta (Adela Reta National Auditorium), which is also located on the east side of Ciudad Vieja. Completed in 2009, the Adela Reta has the largest stage in Montevideo, with seating for 2,000 people. Operas, symphonies, ballets, and other significant productions are held here. In addition to the main auditorium, there is a small theater for chamber and experimental productions.

Auditorio Nacional Adela Reta is a part of SODRE, a 1929 legal mandate for the Uruguayan government to encourage the production and dissemination of a variety of cultural and information programs.

Real estate in Ciudad Vieja

In the past, it was easy to find refurbished apartments in completely renovated buildings. They offered desirable period features like high ceilings, hardwood doors and windows, and ironwork combined with updated engineering, plumbing, and electricity. However, now you find less of these types of places on the market. (Sometimes it's hard to find any for sale.)

What you find more of these days is apartments in renovated buildings originally constructed from the 1950s through the 1970s. You'll also find several new apartment buildings as well as apartment buildings under construction in Ciudad Vieja.

Property samples in Ciudad Vieja

- A one-bedroom, one-bathroom, 516-square-foot apartment in a newer building less than a block from the *rambla*. Interior flooring is laminate with tile in the kitchenette and bathroom. Building amenities include a multi-use area and a laundry room. Building services include WiFi. The monthly *gastos comunes* are $70. **Price: $117,800.**
- A two-bedroom, two-bathroom, 730-square-foot apartment in a building constructed in 2019, also less than a block from the *rambla*. This apartment is on two levels. The living and kitchen areas are on the entrance level, with two sets of sliding glass doors that open to a long balcony. Upstairs are two bedrooms and two bathrooms. (One bathroom is part of a suite.) The flooring is laminate with tile in the kitchenette and in the bathrooms. The monthly *gastos comunes* are $115 and a garage space is included in the price. **Price: $174,000.**

The investment picture in Ciudad Vieja today

Renovated apartments in restored buildings on and near plazas and pedestrian streets have the highest values. Apartments in older unrestored buildings are lower in value.

Over the last decade, the safest investment in Ciudad Vieja was to buy an apartment on one of the three main plazas: Plaza Independencia, Plaza Matriz, or Plaza Zabala. Or, to buy on the Sarandí pedestrian street between Plaza Independencia and Alzaibar Street.

However, as housing becomes less available in Montevideo, many expats and locals are venturing out—buying apartments in renovated buildings and newly constructed buildings in other parts of Ciudad Vieja they deem up-and-coming.

Centro: Montevideo's downtown

Just east of Ciudad Vieja is Centro. Centro was originally called New Town. It was the first addition to Montevideo's Ciudad Vieja, where development began in 1861.

In Centro, you'll find picturesque squares and public monuments. It has many examples of eclectic and art deco architecture from the first 30 years of the 20th century, mixed in with modern buildings. Together, Ciudad Vieja and Centro make up Montevideo's main business and cultural center. These two areas are where the majority of the city's professional offices, hotels, restaurants, theaters, museums, galleries, nightclubs, and tourist attractions are located.

Centro has a larger full-time population than Ciudad Vieja. It offers a broad range of dining and entertainment opportunities that go into the night.

Centro is a Montevideo real estate opportunity that provides the chance to live close to a variety of restaurants, theaters, and nightspots.

Here you'll find apartments and office space for sale in both period and modern buildings—with many new buildings under construction. A few blocks south of the main avenue, you find some single-family homes. Most are side-by-side with no yard or space between them.

Traditionally, the most popular locations in Centro are on Avenue 18 de Julio (Montevideo's main avenue) and south of here. However, in the last couple of years, areas north of 18 de Julio, such as along and near Avenida Libertador, are also growing in popularity with expats.

Note: Zoning in Centro (as well as many other neighborhoods in Montevideo) often permits offices and residences to be mixed in the same building.

Property samples in Centro

- A new, one-bedroom, one-bathroom, 602-square-foot apartment on 18 de Julio, Centro's main avenue, and just a block from Plaza Independencia. There's tile flooring throughout and the kitchenette includes a gray granite countertop and tile backsplash. The bathroom walls are tile. The monthly *gastos comunes* are $65. **Price: $144,520** (Note: the list price is $138,000, but as it's new it includes a 4% move-in fee, which we've added to the price to better reflect what one will actually pay.)
- A two-bedroom, one-bathroom, 678-square-foot apartment in a nice area of Centro, close to shopping and restaurants, and seven blocks from the *rambla*. The unit, which was constructed in 2018, includes a balcony. The flooring in the living room, dining space, and bedrooms is laminate. The kitchen countertops are black granite. The building includes a laundry room and a common-use area with a barbecue. Building services include WiFi and the unit comes with a covered parking space. The *gastos comunes* are $180. **Price: $198,000.**

Two names for each plaza

Many of the *plazas* (parks) in Montevideo somehow ended up with two names. Plaza Matriz—the first square in Ciudad Vieja—is also known as Plaza Constitución. Centro's Plaza del Entrevero is also called Plaza Fabini, and Plaza Cagancha is also Plaza Libertad. (The name used most by the locals is given first in each case.) This can cause confusion. The name that the plaza is known by locally is often *not* the one used in guidebooks, or even the name used on signs at the park itself.

The Pocitos Area: Montevideo's most popular community

The most popular residential district in Montevideo is the Pocitos Area. It's about two square miles in size, and you'll find a long sand beach, roomy green spaces, and lots of shopping and dining options.

What people refer to as the "Pocitos Area" includes the neighborhood of Pocitos and parts of adjoining neighborhoods—namely, most of the smaller neighborhood of Punta Carretas. And the western edge of a neighborhood called Buceo, along Pocitos' eastern border.

Housing in the Pocitos Area

In the Pocitos Area, you'll find apartments in modern buildings (from the 1940s to the present), as well as a few areas with single-family homes.

The Pocitos Area filled in with development a long time ago. But it continues to grow as single-family homes are replaced with 10-story apartment buildings. Today, Pocitos is the most densely populated community in Montevideo. It has the largest selection of apartments for sale and rent anywhere in the city.

Public outdoor spaces

The most popular outdoor space is Pocitos Beach. People from many parts of Montevideo come here during the summer months to enjoy the sun and cool off in the water.

West of Pocitos Beach (technically in Punta Carretas) you find large grass waterfront parks. These include sports fields where locals play soccer and cricket.

The Rambla of Montevideo is the coastal promenade that runs for 13 miles, including along Pocitos Beach and the waterfront park areas. People come to the *rambla* to walk, run, and bicycle without the worry of car traffic.

Shopping

There's a shopping mall at each end of the Pocitos Area. On the East side, next to Montevideo's World Trade Center towers (technically in the neighborhood of Buceo), the mall is called Montevideo Shopping. (In Uruguay, "shopping" is often used as a noun, as in a place to shop.) This complex has 180 businesses on three levels. It was the first mall constructed in Montevideo, opening in 1985.

On the other side of the Pocitos Area, in the neighborhood of Punta Carretas, is Punta Carretas Shopping, which opened in 1994. You'll count 200 businesses on three levels.

Next to Punta Carretas Shopping is a large supermarket called Disco Fresh Market. It's one of three supermarkets in the Pocitos Area, offering a broad selection of foods, including many imported.

Convenient small businesses dot the Pocitos Area. These include neighborhood markets, bakeries, butcher shops, hardware stores, and pharmacies.

For produce and cheeses, the best prices can be found at street markets called *ferias*. *Ferias* set up one or two mornings per week in several Pocitos locations. The largest *feria* takes place on Saturday mornings in Villa Biarritz Park.

Transportation

While some people get around Pocitos by car, most walk, ride the bus, or take a taxi.

Dining and entertainment

In the two-square-mile Pocitos Area, you'll find more than 100 restaurants and cafés. For entertainment, there's a multiplex in Montevideo Shopping, three multiplexes in Punta Carretas Shopping, and two stand-alone multiplexes between the two malls.



© Dreamstime.com/ Donyanedomam

Pocitos has an impressive long sandy beach, green spaces, lots of shopping and dining options, making it Montevideo's most popular neighorhood

Property samples in the Pocitos Area

- A one-bedroom, one-bathroom, 538-square-foot apartment just two-and-a-half blocks from Pocitos Beach. The living area opens to a balcony. The flooring is tile throughout with tile walls in the bathrooms. And while it's not a newer building, it includes nice touches from decades past like a full kitchen with rose granite countertops, a dedicated laundry area, and wood fronts on the bedroom closet. The monthly *gastos comunes* are $100. **Price: $185,000.**

- A two-bedroom, two-bathroom, 807-square-foot apartment three blocks from Pocitos Beach, and also close to the Montevideo Shopping mall, the World Trade Center, and lots of restaurants. Constructed in 2019 this apartment features a living and dining area with a balcony, a kitchen with a laundry terrace, and a bedroom suite. The flooring is tile (tile with a wood grain appearance in the living area and bedrooms). The kitchen counter top is black granite. The apartment includes a laundry area. Building amenities include a multi-use room with a barbecue. The unit is in a smaller seven-story building. The monthly *gastos comunes* are $285. **Price: $240,000.**
- A three-bedroom, three-bathroom, 1,290-square-foot apartment one block from Pocitos Beach. Built in 1980, the living room is large and bright and opens to a terrace, which looks out across the *rambla*, with a view of the beach and water. The main bedroom is a suite. The flooring is wood parquet in the living area and bedrooms. The full kitchen and bathrooms have been completely remodeled. Building services include heating in the winter, so the monthly *gastos comunes*, which are $205 in the summer, go up to $320 in the winter to cover the additional cost. **Price: $380,000.**

Cordón: An older neighborhood that reinvented itself

As mentioned, the Pocitos Area is the most popular area of Montevideo for both locals and expats. So apartment prices tend to be higher than in most other areas of the city. A more affordable alternative to Pocitos is Cordón, a neighborhood that adjoins Pocitos on the east and Centro on the west. It's the location of the University of the Republic, the large state university, the National Library, and several bookstores.

Cordón has a mix of both older and newer buildings, with close access to both the modern Pocitos Area and the historic Centro and Ciudad Vieja areas.

In recent years, many interesting restaurants, night spots, and specialty shops opened in the southern part of Cordón. And it's now one of the trendiest communities in the city—often referred to as Cordón Soho.

One of these newcomers is Cafe Gourmand, owned by an expat couple from the US. It's among the top-rated restaurants in the city. Cordón is also the location of Escaramuza Libros, a lovely bookstore/coffee house in a restored 1903 building.

Property samples in Cordón

- A one-bedroom, one-bathroom, 516-square-foot apartment on the ninth floor of an 11-story building constructed in 2023. The main living/dining area has a kitchenette with an eating bar and sliding glass doors to a balcony. The bathroom walls are tile. Building amenities include an elevator, a co-working

space, gym, laundry room, and two common-use patios with barbecues. The monthly *gastos comunes* are estimated to be $75 per month. **Price: $145,600.** (Note: the list price is $140,000, but as this is a new property, it includes a 4% move-in fee, which we've added to the price here.)

- A two-bedroom, one-bathroom, 904-square-foot apartment in Cordón. The unit is on the sixth floor of a 12-story building. Glass doors from the living room and one of the bedrooms open to a long balcony. The kitchen includes a breakfast bar. The flooring is laminate, with tile in the kitchen and bathroom. The building was constructed in 2019, and amenities include a gym, a co-working area, a laundry room, and a barbecue area. Building services include WiFi. A garage is not included, but can be purchased for an additional fee. The monthly *gastos comunes* are $125. **Price: $171,000.**

You'll also find examples of small studio apartments in Montevideo. You can find small places in older buildings for less. For example:

- A 290-square-foot studio apartment in a building constructed in 1986. A simple and functional place with tile flooring throughout, and a built-in kitchenette breakfast table. The *gastos comunes* are $100 per month. **Price: $61,500.**

Starting a Family and a Business in Montevideo, Uruguay

By David Hammond

In 2010, Grégoire and Erica Bouthier were between jobs at the same time. They took it as a sign to try a new direction. And moved from Denver, Colorado to Montevideo, Uruguay.

Why Uruguay? "It was a middle ground between Europe where Grégoire's family lives and the US where my family is," says Erica. (Grégoire, who worked as an engineer, is originally from Léon, France.)

"Plus, our nest egg could go further toward making a start in South America than in Europe. It was also an opportunity for us both to learn a new language (Spanish).

"Our boxes were packed to move to Buenos Aires, Argentina. But, a month before we planned to leave, a Uruguayan friend recommended we consider Uruguay. She said it was smaller, easier to navigate, and has beaches. And it might be a better fit for starting a family," says Erica.

Buying a Fixer-Upper

Two months after arriving in Montevideo, Grégoire and Erica bought a home. It was in a location they liked and the view from the rooftop terrace was impressive. "But it was in shambles. So we made a low-ball offer… that was accepted," explains Erica.

As owners of a 1,000-square-foot fixer-upper in a new country, the couple got to work. "Basically, we renovated every inch of our house from top to bottom, keeping the fantastic antique features like the stained glass windows and marble staircase," says Erica.

Work on the terrace included adding a barbecue and sunroom. And inside they added a bathroom, opened up the kitchen, and built a wood-fired bread oven.

A Community-Based Lifestyle

Grégoire and Erica are food lovers. They start each morning with a visit to their neighborhood farmers' market where they shop for the freshest and best ingredients for the day's meals.

"We know the people where we buy our food," says Erica. When we buy meat, we know our butcher's name. It's community-based living. Everything is close. And we walk everywhere."

Since moving to Montevideo, Grégoire and Erica have had two girls. After the farmers' market, they walk them (ages six-and-a-half and eight) to school.

In the evenings, the family enjoys going on walks. "We usually walk on the *rambla* (the city's coastal promenade) or in Parque Rodó (a large city park). We also like taking the girls out for lunch a couple of times per week," says Erica.

Making a Living

Many US and Canadian retirees in Montevideo enjoy a great quality of life for their money. A couple can live well for around $3,300 per month including rent, healthcare, and an active social life. A couple who owns their home can live well for around $2,700 per month.

However, if you don't have a retirement income, living in Uruguay can pose a financial challenge. Especially if you're raising a family and trying to get ahead. This is because wages in Uruguay, while high for the region, are lower than in the US and Canada.

So how do Grégoire and Erica support themselves in Uruguay? Like many these days, Erica works online. Fluent in French, she works translating medical transcriptions from French to English for the French government.

Besides that, the couple started their own business—a Montevideo restaurant where Grégoire is the chef.

And since they own their home free-and-clear, they don't need to pay rent.

Starting Their Own Restaurant

The couple opened their restaurant—Café Gourmand—in 2017. (In French, a *gourmand* is someone who appreciates and enjoys fine food.)

Montevideo is comprised of 62 neighborhoods. Café Gourmand is in the southern part of the Cordón neighborhood. It's just a couple blocks from Grégoire and Erica's home.

Six years ago, Cordón was known as an affordable community with a few pizza places near the state university. When people living in Cordón wanted to go out to eat and/or drink, they often went to restaurants and clubs in the Pocitos Area, two miles to the east; or to spots in Ciudad Vieja (Montevideo's Old City), two miles to the west.

But then a wave of interesting nightspots, cafés and specialty shops started opening in the southern part of Cordón. In just a few years, it developed into one of the most fashionable areas of the city. And it's now referred to as Cordón Soho.

Among the new places that emerged during this food-and-nightlife awakening is Café Gourmand—now ranked one of the very top places to eat in the city.

To get Café Gourmand started, Grégoire and Erica found a commercial space—an old pub that needed a lot of work. "We liked the floor plan," explains Erica. "So, we cleaned it up. Grégoire built the bar and the kitchen."

To finish off the remodel, the couple hired a neighborhood graffiti artist to paint a mural on an interior wall. (It's of the Little Prince.) "We wanted to bring a sense of the local community into the restaurant," says Erica.

Café Gourmand, is a popular weekend brunch spot, known for its eggs Benedict, French pastries, and exceptional coffee.

Grégoire and Erica buy their coffee beans directly from a trusted plantation in Colombia. Then, Grégoire roasts the beans in Montevideo.

Café Gourmand is a down-to-earth place, where the staff and customers interact like warm neighbors.

Schooling

"Our daughters go to the public school. We're extremely happy with it," says Erica. "It's paid through our taxes. Plus, the school asks for a monthly donation. We give around $50 per child.

"The girls bring their own supplies in their backpacks each day. They each have a tablet with their online learning platform to use outside of school and to communicate with their teacher if needed.

"It isn't perfect. There are a lot of strikes and that means that school is canceled (very similar to France). But our girls speak amazing Spanish and we speak English and French at home," says Erica.

Healthcare

For healthcare, Grégoire and Erica have a plan with CASMU, a local hospital-based healthcare organization. "It includes dental care as well as ambulance service for the girls. It's currently paid through the restaurant," says Erica.

(In Montevideo, private ambulance and emergency response coverage for adults costs around $25 to $40 per month.)

"We've been with CASMU since we moved here. We signed on with our passports and then converted when we got our *cédulas*. (A *cédula* is the ID card issued when you become a legal resident of Uruguay.)

"We had both girls in CASMU maternity. They also have an international service plan that we upgraded to when we traveled through Brazil a few years back, says Erica.

In Uruguay, healthcare is a social security benefit for employees and small business owners. By default, it provides coverage with the public healthcare system. However, you can opt to apply the healthcare benefit portion to a private provider, such as CASMU, similar to a voucher system.

(Before Grégoire and Erica opened their business, they paid CASMU directly, which cost around $250 per month for the whole family.)

Not long ago, one of their girls fell more than 10 feet on the school playground. An ambulance took her to the hospital, where she spent more than three hours. Tests included X-rays, a CT scan, and an ultrasound. Fortunately, their daughter was OK.

And what were the family's costs beyond their regular social security withholding? "It was about $40 for everything," reports Erica.

For Grégoire and Erica, making a move to Montevideo worked out well. "We live in a capital city with beaches. We can go out in the evening and it doesn't break the bank. And the healthcare system and schooling is in line with our values," says Erica.

Carrasco: Private schools, clubs, and executive homes

On the east side of Montevideo is the upscale suburb of Carrasco, with a long, sandy beach fronting the Rio de la Plata. It's the location of the Carrasco International Airport (Uruguay's main airport).

Carrasco was originally a beach resort that evolved into a Montevideo bedroom community. Building density here (both residential and commercial) is lower than in most other Montevideo neighborhoods, with large, single-family homes set within their own yard or garden. The apartment buildings in Carrasco tend to have fewer and larger units than most Montevideo neighborhoods. Carrasco boasts the largest selection of fine, executive-style single-family homes in the city.

Carrasco is home to some of the city's most esteemed private primary and secondary schools and clubs. Kids from all over Montevideo come to attend classes at the Uruguayan American School, the British School, and a branch of Deutsche Schule (the German School).

The Carrasco Polo Club is famous for its highly ranked rugby team as well as its equestrian program. In addition to the Polo Club, Carrasaco is home to the popular Carrasco Lawn Tennis Club.

Property samples in Carrasco

- A two-bedroom, three-bathroom, 1,431-square-foot, front-line apartment on the *rambla* overlooking the beach and water. It's also just two blocks away from Av. Arocena, Carasco's upscale low-density main street where you find shopping and many restaurants. The building was constructed in 1998. The open living and dining area includes a wall of sliding glass doors, which lead out to the large terrace, and the kitchen is separate. One of the three bathrooms as part of a suite. The hall includes a ton of closet storage and there's an additional third bedroom with an adjoining bathroom to serve as a quarters for live-in help or a home office. Building services include an electric entrance gate, a security system, and in-person concierge. The apartment comes with three garage spaces and a storage area. The *gastos comunes* are $820 per month. **Price: $420,000.**

- A three-bedroom, three-bathroom, single-family home near the Carrasco Lawn Tennis Club, shopping, and restaurants. This 1,539-square-foot, two-level home was built in 2001 and sits on a 2,712-square-foot lot. On the ground floor you'll find the living area with a fireplace, social bathroom, kitchen, and a bedroom with a bathroom for live-in help, or a home office. Upstairs, are three bedrooms and two bathrooms. One bathroom is part of a bedroom suite. The walls are painted brick with hardwood window frames. Flooring includes wood and tile. In the backyard there's a covered patio, lawn, small swimming pool, a barbecue, and covered parking for one car. **Price: $490,000.**



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From humble beginnings as a beach resort, Carrasco is now an upscale Montevideo bedroom community

Long-term rentals in Montevideo

There's a lot to choose from, if you're interested in a long-term apartment rental in Montevideo. Rents are highest in Carrasco, followed by the Pocitos Area.

Most mid-range two-bedroom apartments in Pocitos range from $820 to $1,100 per month, with monthly *gastos comunes* between $200 and $300. If you rent an apartment on the waterfront, you will likely find plenty to choose from between $1,600 and $2,000 per month, with monthly *gastos* averaging between $375 and $500.

In other areas of Montevideo, both apartment rents and *gastos comunes* are less. For example, in the popular Cordón neighborhood, there are lots of two-bedroom apartments to choose from with rents between $680 and $800 per month and *gastos comunes* between $100 and $175 per month.

If you're looking for a furnished rental, you will find the largest selection on sites like Airbnb. Some expats start out renting an Airbnb apartment short-term. Then,

work out a longer month-to-month arrangement with the apartment owner. This provides a place to live while they take their time deciding where they want to buy or rent on an annual lease.

Important note: Most properties in Uruguay are priced in US dollars (written US$, or U$S), while condo fees, taxes, etc. are often priced in pesos ($). Be careful to notice the difference in symbols when you see prices—not only for real estate, but anywhere. All prices in this book are listed in US dollars, unless otherwise stated.

Is English spoken here? Maybe not

While you may find English spoken in Uruguay's tourism industry and among many professionals, you'll find fewer real estate agents who speak English. An exception is **Stratta Propiedades** in Ciudad Viej, and **Parodi Inmobiliaria** in Pocitos.

When calling the contacts given in **Appendix A**, first ask if the person you are talking to speaks English. If they don't, they will usually find someone in the office who does.

Is Montevideo for you?

Montevideo is perfect for those who are looking for good city living, which accommodates a variety of budgets, tastes, and lifestyles. From the old city gates of Ciudad Vieja to the beaches of Carrasco, there's sure to be something for you.

La Tahona and Carmel: Private communities east of Montevideo

Just 10 miles east of Montevideo, in the Department of Canelones, you'll find private gated communities of single-family executive homes. They are close to Carrasco, on the east edge of Montevideo, to Uruguay's main airport, and to Zoneamerica, an ultra-modern business and technology free-trade zone that hosts some 350 international companies.

The largest private community in this area is La Tahona, with several sub-neighborhoods: Lomas, Altos, Mirador, Viñedos, Chacras, and La Toscana.

Lomas and Altos are golf communities. Lomos has an 18-hole course with a driving range and putting green. Altos has a nine-hole course. Lomos also has a tennis club. Both have clubhouses, gyms, and outdoor swimming pools.

Another private community in this area is Carmel, with homes built around a small lake. Neighborhood amenities include a gym, clubhouse, and tennis. Both the La Tahona and Carmel communities offer shuttle vans to Carrasco.

Near these communities, you'll also find independent private sports clubs and special event venues.

Real estate in La Tahona and Carmel

- A three-bedroom, three-bathroom, 2,368-square-foot home on a quarter-acre lot in the private community of Mirador de La Tahona. This one-level home has an open-floor plan and is modern with warm touches, such as flagstone and wood accents, and marble-clad bathroom walls. The dining area includes room for a large table, and includes a breakfast bar off the kitchen. The main bedroom suite has a roomy walk-in closet. Outside is a huge deck with plenty of room for parties. Off the deck is a lawn and a fenced-in swimming pool. The lawn is watered by an electronic sprinkler system that takes water from the property's own well, keeping water costs down. The community dues are $355 per month. **Price: $590,000.**
- A 4,413-square-foot, four-bedroom, four-bathroom, two-story home that sits on a third-of-an-acre lot in the private neighborhood of Carmel. Constructed in 2016, it has traditional features like a red tile roof, a stone facade, and huge windows throughout opening onto beautiful yard outside. On the ground floor there's a spacious living and dining area with a wood stove, an integrated kitchen, a large family room and game room. Upstairs are four bedrooms, all suites. The main suite includes a jetted tub. The property includes a fifth room with a bathroom for live-in help. Outside is a 700-square-foot covered patio area with a barbecue and serving bar, large lawn, and a swimming pool. Amenities include a clubhouse with a gym, security, and a shuttle van back and forth to Carrasco. The community dues are $505. **Price: $1,350,000.**

Atlántida: A low-key beach town

Located about 28 miles east of Montevideo and 50 miles west of Punta del Este is Atlántida.

Atlántida is the most developed of the many vacation communities that line Uruguay's Costa de Oro (Gold Coast), a 42-mile stretch located in the Uruguayan Department of Canelones. Its permanent population of about 6,000 grows dramatically during peak periods in the summer.

In the mid-1800s, the area that is now Atlántida was known as Santa Rosa, named after a Portuguese ship that came to trade with the Jesuits.

In 1908, a group of Uruguayan doctors and medical students planted an estimated 150,000 pine and eucalyptus trees in an effort to beautify the area and stabilize the sand dunes. After the tree planting the area became known as Playa de los Médicos (Beach of the Doctors). However, the doctors and medical students decided on the name "Atlántida," after Plato's legendary lost continent of Atlantis.

By 1912, half-a-dozen vacation homes had been built along the bluff overlooking the Rio de la Plata. In 1913 the first subdivision of lots was platted (there were

additional subdivisions of land in 1925 and 1934). The first hotel was finished in 1916. In 1918, there was electricity and by 1932 there was piped water.

In 1935, Natalio Michelizza, an Italian who worked in Buenos Aires, vacationed in Uruguay. On that trip he fell in love with Atlántida. He borrowed money to buy all the Atlántida-area land he could. He then spent the rest of his life further developing Atlántida as a beach resort town.

Atlántida has a south-facing beach known as the Brava Beach, as well as a more sheltered west-facing beach known as the Mansa Beach.

Water sports in Atlántida include windsurfing, kite-boarding, and board surfing. Atlantida has a boat ramp and two fishing clubs.

To the east are the adjoining residential beach communities of Las Toscas and Parque del Plata Sur. Parque del Plata Sur lies at the end of the beachfront *rambla*, where it turns inland along Arroyo Solís Chico. It is a quiet area, with good boating on the wide river and the Río de la Plata.

Atlántida's sidewalk cafés and restaurants are busy during the summer high season; they fill the air with smoke from their wood-fired grills, where sizzling steaks, chorizo, chicken, and grilled vegetables are being cooked.

Most streets are lined with giant eucalyptus trees that provide a peaceful, shady setting. Atlántida is fairly self-sufficient, with a local movie theater, a hardware store, and two very large and well-stocked grocery stores, churches, and a medical clinic.



© Dreamstime.com/Ernestovdp

Atlántida is a pleasant beach resort with golden, sandy beaches and an affordable range of real estate

In the winter, things quiet down and the town's permanent residents go about their everyday lives. Atlántida doesn't become a ghost town in the winter, like some beach communities. But you certainly won't find the level of activity that you will during the summer months of December to March.

Because Atlántida's beaches are on the Rio de la Plata, the water loses its blue color when upstream rains or Argentine currents bring runoff.

Atlántida is divided by the coastal highway, called the Ruta Interbalnearia, which is the coastal route that people take to get to Uruguay's beach resorts. On the south side of the Ruta Interbalnearia is Atlántida Sur, the part of Atlántida that includes the beaches, most stores, restaurants, services, and more paved roads.

On the north side of the Ruta (away from the beach) is Atlántida Norte, with residential neighborhoods and the Atlántida Country Club. The roads and infrastructure on the north side of the Ruta Interbalnearia are more rustic. The two parts of Atlántida are connected by an overpass.

There's regular bus service between Atlántida and Montevideo, with journeys taking from 30 minutes to one hour, depending on the traffic and where in Montevideo you are going.

Five Atlántida points of interest

The Planet Palace Hotel

This hotel constructed for Natalio Michelizzi in 1939 is still there. It is located at the corner of the Thomas Berreta Rambla and 22nd Street.

El Águila (The Eagle)

A large stone eagle on the edge of the bluff just west of Atlántida was built by Natalio Michelizzi in 1945 as a place to read, meditate, and visit with friends.

Parroquia Cristo Obrero (Parish Church of Christ the Worker)

This Atlántida church is a national monument. It is famous for its undulating brick walls and its vaulted ceiling constructed without any supporting columns.

The Plaza de Los Fundadores (Plaza of the Founders)

The Plaza de Los Fundadores is located on the Avenue Artigas, three blocks from the beach. It has an artistic fountain sculpture and was constructed as a tribute to the doctors and medical students who first planted trees in the area.

The Iglesia Sagrado Corazón (Sacred Heart Church)

This church, located near the main avenue, is an impressive structure known for its European stained-glass windows.

Real estate in Atlántida

Atlántida has about half-a-dozen apartment buildings, but the majority of homes are single-family houses on their own lots.

The highest demand is for homes in Atlántida Sur, which also serves as the main commercial center for other nearby communities. Many homes in this area possess a greater degree of architectural design and construction attention than seen in other areas of the Costo del Oro.

Atlántida homes on the north side of Ruta Interbalnearia (Atlántida Norte) generally cost less. Homes in the neighboring communities of Las Toscas and Parque del Plata—which has its own grocery market, stores, restaurants, medical clinic, and other services—also cost less. Homes in these areas are often not built to the same standards as homes in Atlántida Sur. Nevertheless, the lower prices are attracting expat buyers.

Small farms near Atlántida are also popular with expats. You can live the country life, but still be just a 10- to 20-minute drive from stores, conveniences, and social activities.

Property samples in Atlántida

- A one-bedroom, one-bathroom, 484-square-foot apartment. It's on the eighth floor of an 11-story building less than a block from the beach. The balcony runs the full length of the apartment with a side view of the water. This apartment, built in 1981, has lots of closet and cabinet space, a separate kitchen, and terrazzo tiles. In addition to the bedroom, there's a nook with a single bed. Building services include 24-hour porter. **Price: $110,000.**
- A three-bedroom, two-bathroom, 968-square-foot, single-family home in Atlántida Sur. Although this home was constructed in 1970, it feels more modern inside with large light beige colored porcelain tiles in all the rooms except the bathrooms. It sits on a 6,673 square-foot lot with a lawn and fence. A flagstone driveway leads to the home's carport. **Price: $189,000.**
- A four-bedroom, two-bathroom, 2,335-square-foot, one-level home in Atlántida Sur. It has a natural brick exterior with hardwood doors and window frames. Inside the flooring is brick-colored tiles in the living, dining, and large kitchen with granite countertops. It also has an additional service bedroom and bathroom with a separate entrance. Outside is a covered patio/carport with a barbecue area that includes a sink. This home sits in a spacious parked-out third-of-an-acre lot with an automatic sprinkler system. While the home appears solid, the interior finishes are a little dated so you may want to do some remodeling. **Price: $349,000.**

Rentals in Atlántida

If you'd like to rent in this area, it's usually not difficult to find unfurnished houses available for long-term lease. To generalize prices, a one- or two-bedroom house in Atlántida Sur rents for between $450 and $750 a month.

Piriápolis: Uruguay's first seaside resort

Today the coast of Uruguay is dotted with beach resort communities. The very first one was Piriápolis, developed by Don Francisco Piria, who was inspired to create a Mediterranean-like beach resort in Uruguay after a visit to the South of France.

Piriápolis is located 61 miles east of Montevideo, and just 25 miles west from Uruguay's largest beach resort, Punta del Este. Piriápolis is different than other coastal areas of Uruguay in that it has several nearby hills. Its *centro* (downtown) has a Mediterranean feel, complete with fishing boats and a beautiful *rambla*.

Piriápolis is known for being quiet and peaceful, with a year-round population of about 9,000, which increases substantially during the summer high season. It is renowned as a place that's good for families and people looking for tranquility. It has great beaches and a lot of restaurants for its size.



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Piriápolis was the first seaside resort to be developed along Uruguay's coast

Piriápolis' waterfront Centro includes a long stretch of beach, stores, shops, and restaurants. It's located close to the bus terminal and everything is in walking distance, so having a car is unnecessary if you live here. There is regular bus service to both Montevideo and Punta del Este.

Piriápolis has a boatyard with one of the largest travel-lifts in the region. It's a favorite place for international sailboat cruisers to come for work and repairs.

On each side of Piriápolis' waterfront Centro, you'll find residential beach communities. Going west from Piriápolis are the communities of Playa Grande, Playa Hermosa, Playa Verde, Las Flores, and Bella Vista. Going east from Piriápolis are Punta Fria, San Francisco, Punta Colorado, and Punta Negro.

If you choose to live in one of these Piriápolis communities outside of Centro, you will likely need a car.

Six things to see and do in Piriápolis

Besides enjoying the beaches and Centro, you'll find lots of other things to do and see in Piriápolis. Here are six:

1. Go to the top of Cerro San Antonio (San Antonio Hill)

Cerro San Antonio provides a unique scenic viewpoint of the whole Piriápolis area. You can get to the top by driving up the hillside road or by taking a chairlift that starts at the marina. There's also a restaurant and a small temple of San Antonio at the top.

2. Visit Reserva de Fauna y Flora (Fauna and Flora Reserve)

This zoo has native wildlife, which includes Capeberras, nañdu, crocodiles, and a spotted puma. Admission is free. There is also a day-use park by the reserve's entrance with picnic benches, play equipment, and a restaurant. The Reserva de Fauna y Flora is located six miles from the town of Piriápolis on Ruta 37 at the base of Cerro Pan de Azúcar (Sugar Loaf Hill).

3. Go hiking

There are several places for hiking in and around Piriápolis. One of the most popular trails goes from the Reserva de Fauna y Flora to the top of Cerro Pan de Azúcar.

4. Visit Piria's Castle

Piria's Castle is the home constructed by Piriápolis's founder, Francisco Piria. The home was built in 1897. Piria was an alchemist, so the house has some interesting history and symbolism. It is open for tours and is located about two-

and-a-half miles inland from Piriápolis' Centro, off Avenue José Argitas, which is Highway 37.

5. Visit the Fuente Venus (Fountain of Venus)

The Fuente Venus is a replica of the Greek temple of Venus in Italy's Villa Paravichi. It's located in a beautiful park on Camino Arrayanes.

6. Visit the Fuente del Toro (Fountain of the Bull)

The Fuente del Toro is a bronze statue of a bull imported from France and installed by Piria. The bull has water coming out of its mouth that makes a fountain. The Fuente del Toro is located at the end of Mariano Moreno at the base of Cerro del Toro (Hill of the Bull).

Real estate in Piriápolis

Most of the properties available in Piriápolis are detached single-family homes set within their own yards. There's not a typical house in Piriápolis. Instead, there's a mix of different sizes, ages, and styles of homes, in varying conditions, and often in close proximity to each other.

With that said, you'll find a number of cozy two-bedroom homes priced under $200,000. You'll also find a growing number of apartment projects—mostly in and near Centro and on the side of Cerro de San Antonio, a hill that overlooks the town of Piriápolis and the marina.

While many of the homes in Piriápolis are vacation rentals, there are year-round rentals available. These include a selection of two-bedroom apartments and single-family homes to rent for between $640 and $900.

Property samples in Piriápolis

- A 538-square-foot, one-bedroom, one-bathroom apartment just across the *rambla* from the beach. The unit is on a high floor in a 15-story building constructed in 1995. The living room, which opens to a balcony, looks over the water. A nook off the living/dining room is used for bunk beds. (Some call this a half bedroom.) Finishes include tile floors and tile walls in the kitchen and bathroom. Building amenities include a large common room with a barbecue and seating for 30. Building services include concierge, security, cable TV, and WiFi. Monthly *gastos comunes* are $180. **Price: $155,000.**
- A 656-square-foot, two-bedroom, two-bathroom front-line apartment, just across the *rambla* from the beach. The living/dining room and the main bedroom look out over the water. The terrace has been enclosed with windows. This modern place has laminate flooring, a granite kitchen

countertop, and a laundry balcony off of the kitchen. Building services include weekly housekeeping, cable TV, and WiFi. Monthly *gastos comunes* are $205. **Price: $190,000.**

- A three-bedroom, two-bathroom home, with a separate one-bedroom, one-bathroom unit with its own patio, in Piriapolis's Centro. The home was built in 1980, with natural brick exterior walls, hardwood window frames, and brick-colored tiles. It sits on a lot of 6,910 square feet. The kitchen and roomy dining room are separate from the living room. In addition to the two homes, it also includes a large, enclosed barbecue room for gatherings, and a small warehouse that could be used as a workshop. **Price: $270,000.**

Is the Piriápolis area for you?

Piriápolis doesn't get the same international traffic as Punta del Este, so it doesn't have the same liquidity. Accordingly, resales can be slower.

But this zone has a lot to offer. It's near Punta del Este—with its restaurants, shows, and nightlife—but far enough away from it to carry a lower price-tag. Piriápolis itself has a laidback, comfortable feel. For a lower-priced old-fashioned seaside town, Piriápolis is a good choice.

Punta del Este: South America's premier beach resort and a whole lot more

Cresting the hill at Punta Ballena, the sight of Punta del Este in the distance will make you stop and marvel at the scene. The wide, gentle shoreline, curving for miles off into the distance, paints a beautiful picture, with the sparkling white sand providing a sharp contrast to the clear, blue waters. Simply put, Punta del Este—while more expensive—provides a high quality of life.

Punta del Este is South America's premier beach resort. It is also an education center, and home to a growing full-time international community.

Punta del Este has a small year-round population, historically around 25,000, which jumps to hundreds of thousands during the summer high season (Christmas through February). Most of the summer vacationers are from Argentina, Brazil, Paraguay, and Chile. There's also a regular contingent from Europe and North America who escape the Northern Hemisphere winter to enjoy summertime in Punta del Este.

In the 1950s and '60s Frank Sinatra, Yul Brynner, Ingmar Bergman, and Brigitte Bardot were among the Northern Hemisphere insiders who came to unwind in Punta del Este. In recent years, the vacationers that come to Punta include entertainers, fashion designers, models, energy tycoons, financiers, politicians, and technology startup founders.



©Creative Commons/ Jimmy Baikovicius

High-end Punta del Este attracts visitors and expats from around the world and is becoming a year-round resort town

The Punta del Este Peninsula was originally named Cabo de Santa Maria by Juan Díaz de Solís in 1516. (Solís is the European credited with discovering the region as he searched for a water passage to India.)

Between 1906 and 1910 the peninsula was incorporated as a community called Ituzaingó Town in honor of the Battle of Ituzaingó (a local battle in the struggle toward independence). Ituzaingó Town was located on the east point of the Bay of Maldonado and eventually became known by its geographical name, Punta del Este (East Point).

In addition to forming the east point of Maldonado Bay, the Punta del Este Peninsula is the official dividing point between the Atlantic Ocean to the east and the Rio de la Plata (River of Silver) to the west. The west side of the peninsula is called the Playa Mansa (calm or tame beach). The east side of the peninsula is the Playa Brava (brave or wild beach), where you find ocean surf and stronger currents.

As well as being a summertime resort, Punta del Este is developing into a more rounded city. It's an education center with six universities and a highly rated culinary school. The full-time population, which had been gradually rising, took a big jump in the last few years.

What's behind the sharper population increase? During COVID, many Uruguayans living in Montevideo learned they could work online, and could do so just as well from their Punta del Este vacation home. So they made the move permanently.

Also, between 2020 and 2022, 22,400 Argentinians became residents of Uruguay. (Escaping Argentina's 100%-plus inflation for Uruguay's stable economy.) Many of these new residents settled in the Punta del Este area.

On top of that, a growing number of people from North America and Europe are relocating the Punta del Este Area. The International College in Punta del Este (one of many private K-12 schools) reports a big increase in enrollment since 2019, with students from more than 20 countries.

Adjoining Punta del Este is Maldonado, a middle-class city of around 70,000. Just about anything a full-time resident could need is available in either Punta del Este or Maldonado. This includes several grocery stores, all kinds of shops, several dental offices, three hospitals, more than10 bilingual schools, and as mentioned, half a dozen universities.



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Punta del Este is often called the St. Tropez of Uruguay for its upscale and exclusive resort tradition

Four reasons expats like Punta del Este

1. Lots of things to see and do, especially during the summer

Most of Punta del Este's festivals, concerts, and tournaments take place during the high season. However, there are still many things to do the rest of the year. Punta del Este has a growing year-round calendar of cultural and entertainment events. Outdoors there is golf, tennis, horseback riding, and running. Water sports include sailing, beach fishing, windsurfing, kite-surfing, and board surfing.

2. Safety

One of Punta del Este's desirable features for both expats and Uruguayans alike is safety. Uruguay is among the safest countries in Latin America, and Punta del Este is one of the safest places in Uruguay.

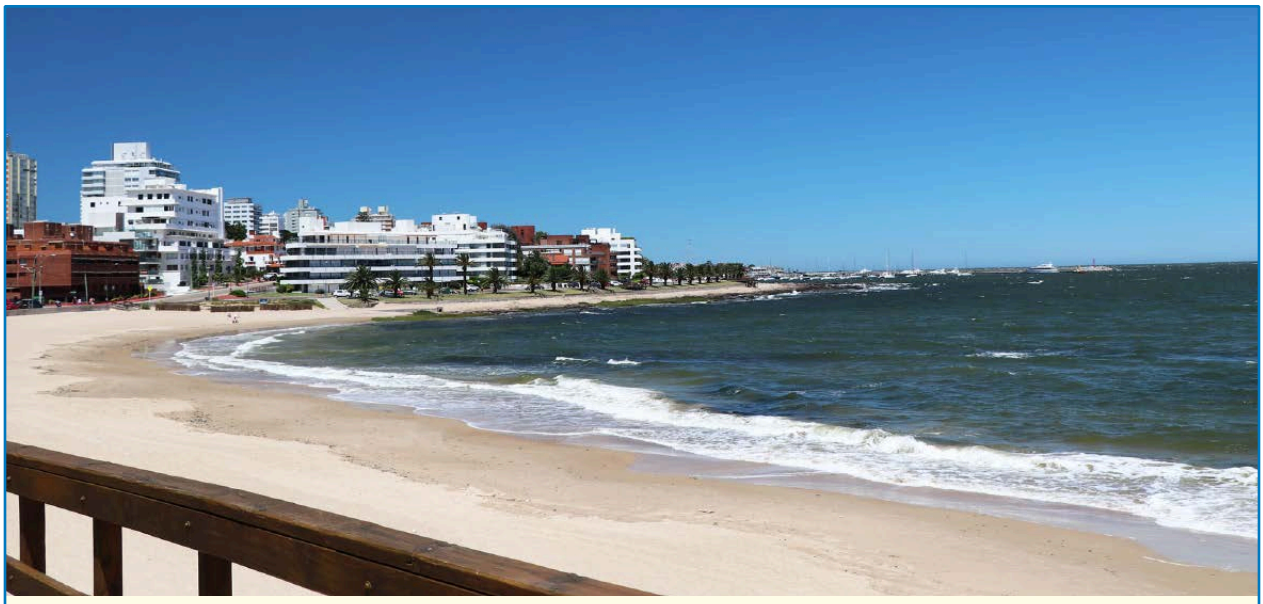
Punta's security is a main attraction for the celebrities, industrialists, and political figures who come to vacation during the high season. They don't have to worry about getting kidnapped, car-jacked, or shaken-down by crooked cops. Safety is also why wealthy Brazilian and Argentine families set up year-round households in Punta del Este. (While threats to physical safety in Punta del Este are rare, it is always prudent to be aware of your surroundings and take reasonable precautions.)

3. Infrastructure

The Department of Maldonado puts a lot of money into keeping things nice in Punta del Este, in order to keep the visitors coming back. Crews walk the beaches every morning at daybreak, raking the sand, emptying trash receptacles, and picking up any stray refuse. The roads and streets are clean and well kept, and even the shrubs growing wild on the dunes are trimmed every year.

4. A high standard of amenities and services

Those seeking a high standard of amenities and services are finding a convenient solution in Punta del Este's broad selection of full-service residential towers. Residential towers are often equipped with gyms, swimming pools, saunas, as well as a variety of indoor and outdoor social areas. Building services can include 24-hour doorman/security, daily maid service, and beach attendants, who provide and set up your beach chairs and umbrella.



© Dreamstime.com/Vladimir Loschi

The long, white-sand beach at Playa Mansa

One of the big advantages of this type of arrangement is that the apartment owner does not have to be concerned with the upkeep of amenities or direct hire of domestic workers. All the maintenance, hiring, firing, scheduling, and paperwork are taken care of by the building's administration company.

For those who prefer their own full-time, live-in help, many apartments in Punta del Este include maid's quarters.

In addition to residential towers and apartment buildings, Punta del Este has many suburban neighborhoods of detached, single-family homes set in their own yards.

For more carefree single-family home living, there are home administration companies in Punta del Este that can arrange and manage all aspects of home maintenance, services, and repairs, as well as pay all the household bills.

However, having these amenities on your doorstep comes at a cost. Punta del Este has the highest day-to-day cost of living in Uruguay, and everything is somewhat more expensive than elsewhere in Uruguay. Taxes are higher, restaurants charge more, and even groceries cost more than in Montevideo and other areas of Uruguay.

Potential buyers need to decide whether this increased cost is worth the lifestyle and market that comes with Punta del Este.

Getting around in Punta del Este

The beaches and coastal neighborhoods to the west of the Punta del Este Peninsula are on the Playa Mansa or the Mansa side. Beaches and communities between the Punta del Este Peninsula and La Barra on the east side of the Peninsula are on the Playa Brava or the Brava side.

The *rambla*

The *rambla* is the coastal road that runs along the beach or the water's edge. Different parts of the *rambla* have different names:

- West of the Punta del Este Peninsula (Mansa side): Rambla Claudio Williman
- On the Punta del Este Peninsula: Rambla Gen. José Gervasio Artigas
- East of the Punta del Este Peninsula (Brava side): Rambla Lorenzo Battle Pacheco

However, in conversation almost everyone refers to just the "*rambla*" and describes the location instead of using the proper name. For example, people will refer to the Playa Mansa *rambla*, the *rambla* near the port, or the Playa Brava *rambla*.

Paradas

Paradas are bus stops. *Parada* numbers are affixed to the light poles on the center divider of the *rambla* on both the Mansa and Brava sides of the Peninsula. The numbers start at 1 at the base of the Peninsula and go higher the further away you get from the Peninsula.

No street numbers

Buildings and residences in Punta del Este do not have street numbers. Instead, they have names. A home's name will be on the house or on a sign in the yard.

The airport

The Capitán Corbeta C.A. Curbelo International Airport (PDP), commonly known as the Laguna del Sauce airport, or the Punta del Este airport, is located about 15 miles west of Punta del Este. The airport is used for commercial flights between Punta del Este and Buenos Aires, as well as other cities in the region during summer. It's a popular choice with vacationers who travel by private aircraft. PDP can handle almost any size jet.

A tour of Punta del Este's neighborhoods

Over the last 50 years, Punta del Este's resort development has expanded both east and west along the Uruguayan coast. Today it stretches 40 miles along the coast. It includes dozens of neighborhoods and a few small towns. However, when described all together, it is often referred to as "Punta." Below are a few of the most popular areas:

Starting on the Peninsula and going west along the Playa Mansa...

The Peninsula is the heart of Punta del Este. It's where you'll find the most restaurants, several landmark night clubs, and a casino. It's also the location of Gorlero, Punta del Este's main street, the "Fashion Road," the artisan's plaza, the lighthouse, and the marina.

During high season, the Punta del Este Peninsula is the first place to get busy and the last place to slow down. It has a walkway along its perimeter that makes a great walking or running loop. The Peninsula has a grocery market, hardware stores, appliance stores, and all the things you need for everyday living. It's an easy place to get by without a car.

It has residential towers, both old and new. There are also low-rise, four-story condos and single-family homes on their own lots.



© iStockPhoto.com/zoroasto

Punta del Este's lighthouse is one of the few historic buildings around town

If you're one who loves the city and wants to be in the center of all the action, then the Peninsula is where you want to be.

The one downside is the same downside you'll have living on a waterfront almost anywhere—when it gets windy, you will feel it.

Pinares is located in the area of *parada* 33 on the Mansa side of the Peninsula. Pinares is a coastal suburban neighborhood, with a nice beach and a community park. The area mostly comprises single-family homes on their own lots with mature landscaping. Some of the homes in this area have thatch roofs as well as hardwood window frames and doors.

Pinares is technically an annexation to the city of Maldonado, just outside the official boundaries of Punta del Este. It is the closest resort neighborhood to the off-resort stores and services of Maldonado's Centro area. It's the most popular choice for people who want to be in Punta del Este year-round and prefer to live in a suburban single-family home with its own yard.

Punta Ballena (Whale Point) is the narrow peninsula that forms the western point of Maldonado Bay. It's a residential community consisting of single-family homes, high-end apartments, and Casa Pueblo, a large irregular structure that today houses a museum, art gallery, and hotel constructed by artist Carlos Páez Vilaró.

Laguna del Sauce is a large lake. On the southern shore lies an area of large, tasteful homes and quiet streets. At nearby Club del Lago, there's a 20-hole golf course, a tennis club, and lakeside restaurant.

Portezuelo is an area east of Punta Ballena. It's picturesque, with a particularly beautiful, long sandy beach. There is a scenic point here; the view is great any time, but especially at sunset.

Chihuahua is the westernmost community of the Punta resort area. Playa Chihuahua is the site of a beautiful stretch of wide sandy beach that's over one-and-a-half miles long. It is best known as one of Uruguay's two "official" nude beaches. People of all ages—including families—come to enjoy it on all but the coldest of days. You can find it easily, as the government has it marked with a cheerful *Playa Naturista* sign. This place is a world landmark, at least among nudists. Chihuahua is an area popular with gay men, with several nearby gay-friendly hotels and businesses.

Now, a few key neighborhoods starting from the base of the Peninsula and going east along the Playa Brava…

There are many interesting communities starting at the base of the Peninsula along the **Playa Brava**. There's a lot of new development in this area. The first row is being developed with luxury high-rise and low-rise residential buildings. There are many million-dollar-plus apartments in this area.

San Rafael: Behind the front row of towers and low-rise buildings, there are many low-key neighborhoods of single-family homes on their own lots with well-groomed yards. One particular neighborhood I like along this stretch is San Rafael. It has a suburban feel and a handful of local stores and shops, including a small grocery and a pharmacy.

The San Rafael Hotel was the first luxury hotel in Punta del Este. It's currently being replaced by a new project called the Capriani Ocean Resort Club, Residences, and Casino. Ground was broken on the project in May 2023, with hopes it will be inaugurated in 2025. The project's plans include three 30-to-60-floor residential towers, three restaurants, a beach club, tennis, and a state-of-the-art gym. The project is being developed by the Luxembourg-based hospitality company, Cipriani, which claims it will be the "largest luxury complex in South America."

La Barra: Past these Brava beach communities, you cross the river Arroyo Maldonado, on a famous undulating bridge, to the "Punta" town of La Barra. La Barra has surf shops, pizza places, and a funky surf-town atmosphere. You'll also find art galleries, fine dining, and a luxury hotel and casino. It's all mixed together. While La Barra is very quiet in the off season, it's one of the busiest areas of Punta in the high season months of January and February.

Montoya and **Manantiales** are two upscale suburbs that lie just east of La Barra. (Manantiales is also known as Bikini Beach.) These areas host a number of exclusive communities filled with luxury homes, popular with well-off second-home owners from Montevideo and abroad.



© iStockPhoto.com/Rudimencial

A former fishing village, La Barra is now home to a hip and artistic crowd and its one of the busiest spots in Punta during high season

José Ignacio is a small, exclusive coastal village at the eastern-most reach of what is called Punta, a place of subtle natural beauty popular with celebrities and those looking for a tranquil experience out of the limelight. There are small, simple homes, large luxurious homes, and nearby country estates called *chacras*.

Property, hotel, and restaurant prices in José Ignacio are among the highest in Punta. La Huella, a restaurant on the beach, is ranked as one of the best in South America.

Inland Punta del Este neighborhoods

Avenue Roosevelt: In addition to the *ramblas* going west and east from the Peninsula, there's an inland road called Avenue Franklin D. Roosevelt that runs parallel to the *rambla* on the Mansa side of the Peninsula. It even has *parada* numbers that correspond with the *parada* numbers on the Playa Mansa *rambla*.

Avenue Roosevelt extends from the beach in Punta del Este all the way to the city of Maldonado, with several shopping areas.

In addition to shopping areas, Avenue Roosevelt is lined with residential towers, low-rise apartment buildings, and single-family homes. The Cantegril Country Club, the oldest club in Punta del Este, is off Avenue Roosevelt too. It offers a large clubhouse, tennis courts, swimming pools, and a workout center.

Avenue Roosevelt also has a pedestrian and bicycle path, separated from street traffic by grass and trees. Regular bus service along Avenue Roosevelt can take you to either the beaches of Punta del Este or the city of Maldonado, for around $1.25 each way.

The city of Maldonado is a traditional Uruguayan town adjoining Punta del Este, with a population of around 70,000. Its Centro has a central plaza and a large cathedral set in the center of the city's original 12-block-by-12-block street grid, platted in the 1700s. Today, Maldonado includes its original Centro and a variety of other neighborhoods annexed to it.

The majority of people living in Maldonado make their living supporting Punta del Este's robust construction, real estate, and tourism industries. Punta del Este's strong economy has translated into new civic projects, business expansion, and growing prosperity in Maldonado.

After you live in either Maldonado or Punta del Este for a while, the line between the two cities blurs. You will probably have friends in Punta del Este and in Maldonado. People who live in Maldonado go to the resort beaches, watch the sunset from the Punta del Este Peninsula, fish from the shore, and go out at night in the Punta del Este nightclubs. People who live in the resort go to Maldonado for shopping, cultural events, and to dine in Maldonado's many great restaurants.

Most residential properties in Maldonado are single-family homes—both attached homes in and near Centro, and detached homes in the suburb neighborhoods. However, as land prices go up, apartments are becoming more popular, with many recently constructed buildings and new apartment projects in progress.

Residential neighborhoods within Maldonado vary greatly. At one end of the spectrum are neighborhoods with small homes (many unfinished and with no landscaping) geared to provide the most affordable shelter possible. At the other end of the spectrum are Maldonado neighborhoods with attractive apartments, and well-maintained single-family homes with nicely landscaped yards.

Tips for buying property in Punta del Este

- Houses in Punta del Este use names rather than conventional addresses. If you don't make note of the name of a house you want to see, the real estate agent will have difficulty finding it. The house name is normally on a small sign in the front yard.
- Most properties come furnished and ready to move into. When you make an offer on a property, take lots of photos to make sure no substitutions (that you did not agree to) are made before closing.
- Even though the population is growing, there is still a dramatic change in the population between summer, when vacationers are in town, and in winter, when they leave. If you prefer a place with a more steady population, Punta del Este may not be for you. (You may like Maldonado better.)

Real estate in Punta del Este

Punta del Este's real estate market has a very broad range of properties and property values. There are hundreds of apartment buildings. Some are simple, four-story apartment complexes built in the 1970s. Others are sleek new luxury towers. And between them, there's a broad spectrum of options.

One thing to keep in mind is that Punta del Este's real estate market is different than in North America. The three most important factors in determining a property's value in North America are location, location, location. But in Punta del Este's apartment market, the location of a property is less important to locals and other Latin American buyers. How new a unit is, the size and style, and building services, generally have a greater weight in determining a property's value than they do in North America.

This can mean a lower entry price in premium neighborhoods than you would expect. This is especially true in areas where there is a large inventory of condominiums that are a little older, a little smaller, need a little updating, or don't have many building services.

In Punta del Este, it's possible to find good apartments in older, well-maintained, and managed buildings for less than $200,000, in the same neighborhood where larger units in newer buildings are selling for between $400,000 and over $1 million. And that's with the same beaches, parks, markets, and high level of safety on the street.

In addition to apartments, Punta del Este has many suburban neighborhoods of single-family homes set on their own lots. There is also much variety within the single-family home market.

While there is no shortage of single-family homes priced over $1 million, the majority of homes in Punta del Este are priced between $300,000 and $550,000.

Property samples in Punta del Este

- A two-bedroom, two-bathroom, 721-square-foot apartment on Avenue Roosevelt. This apartment is on the 19th floor of the Summer Tower (designed by famous architect, Carlos Ott). It's a unit with lots of natural light. Sliding glass doors off the living area and main bedroom (which is a suite) lead to a balcony with view over the city and out to the sea. Building amenities include indoor and outdoor swimming pools, a gym, and three barbecue areas on the roof. This apartment comes with a garage space. The monthly *gastos comunes* are $334. **Price: $220,000.**
- A three-bedroom Playa Brava apartment overlooking the beach and the Atlantic. It's on the top floor of a 25-floor building constructed in 2017. It includes 1,410 square feet of living place with 25 square feet of balcony. The main bedroom is a suite. The large terrace includes two barbecue areas. Building amenities include a swimming pool with hydro-massage, tennis courts, golf simulator, social areas, including a children's pool, play area, and kids club. There's also social areas, a spa with massage rooms, wet and dry saunas, changing rooms, large event rooms, a mini theater and projection rooms, business center, WiFi, game rooms for teenagers, and a well-equipped gym. The unit includes a storage area and two garage spaces. The monthly *gastos comunes* are $720 per month. **Price: $580,000.**

Maldonado's Centro has nice apartments in well-kept buildings, but without the hotel-like amenities and services. So, the monthly *gastos comunes* are usually less than $100 per month. Here's an example.

- A newer one-bedroom, one-bathroom, 462-square-foot apartment in Maldonado near border of Punta del Este. Floorplan includes a laundry room and a balcony off the kitchen. Interior details include track lighting, large tile flooring, as well as tile backsplash in the kitchen and tile walls in the bathroom. Building services include 24-hour reception desk, security, and a large common dining room with a barbecue. The monthly *gastos comunes* are $126 per month. **Price: $132,000.**

A single-family home near Punta del Este for year-round living

What if you love the beauty of Punta del Este, but prefer a single-family home with a yard? If that's the case, consider Pinares, a neighborhood six-and-a-half miles west of the Peninsula.

Pinares looks and feels like it's part of Punta del Este, but it's actually within the city limits of Maldonado. Pinares has more full-time residents than other Punta-area suburban neighborhoods, so you can enjoy a greater sense of community The sandy beach in Pinares is beautiful. And Pinares is very close to Maldonado's Centro, for everyday shopping.

Many homes in Pinares were constructed in the 1980s. It was a time when suburban building lots were larger and home construction included materials and craftsmanship that would be cost-prohibitive today. Here's an example:

- A three-bedroom, three-bathroom, 1,930-square-foot home on a 7,150-square foot lot, 500 meters from the beach. This two-level home has traditional features such as brick walls, a thatch roof, and hardwood door and window frames. On the ground level is the living, dining area, and kitchen. Upstairs, the main bedroom is a suite. The yard includes a barbecue area, patio, and spacious covered deck, and a lawn. **Price: $330,000.**

Newer homes can also be found in Pinares. In some cases, a builder subdivides a lot in order to build two smaller (and more affordable) homes. Here's an example.

- A new two-bedroom, one-bathroom, 732-square-foot home on a 3,509-square-foot lot. It's a modern cube style with a stucco exterior. This home includes slate exterior accents. Inside the flooring is large tile flooring and lots of windows for natural light. The covered carport can double as a patio. **Price: $195,000.**

A luxury condo

Punta del Este is known for its luxury apartment towers. Many are grand places with expansive lobbies and services similar to a full-service hotel. Here's an example.

- A 3,747-square-foot, front-line penthouse apartment overlooking the Brava beach and the Atlantic. It's a three-bedroom, three-bathroom, two-level luxury apartment with more than 1,000 square feet of terrace. On the first level of the two-story unit are a spacious living room, kitchen, two full bedroom suites, and a service unit for live-in help. On the upper level there's a main suite with its own private terrace that includes a small swimming pool. An elevator goes directly to the apartment and to the upper floor. Finishes are first rate and the building is loaded with amenities and services. The apartment comes with three garage spaces and a storage unit. The monthly *gastos comunes* are $1,926. **Price: $1,600,000.**

***Chacras* (country estates)**

You'll find many rural country estates (called *chacras*) near Punta del Este. Prices range from a few hundred thousand to several million dollars. If you like the idea of living on a country property outside of town, there are many interesting options to choose from. Here is an example:

- A roomy, two-bedroom home on 12 acres in a tranquil setting overlooking a lake. Outside it looks like a traditional Uruguayan ranch-style house in a park-like setting of lawn and trees. Inside it's a picture-perfect modern home with a state-of-the-art kitchen. Large sliding doors from the kitchen and both bedrooms lead out to balconies with views of the lake. The large deck, off the kitchen, is under a vine-covered pergola. The property is a short drive from a golf club and the beach. **Price: $550,000.**

What's a "half bedroom"?

I think that Punta del Este is the only place I've heard the term "three-and-a-half bedrooms." And it's a good thing someone pointed it out, because that "half bedroom" is pretty easy to miss.

Typically, it's a small space adjacent to a living area, sometimes having a roll-away partition to separate it, and sometimes not. The term implies that one could use it for guest sleeping, which of course you can... but don't expect an extra bedroom, as they're usually small.

Punta del Este rentals

Punta del Este has a brisk vacation-rental market during the high season (December to March). Good-sized houses within walking distance of the beaches here have a history of bringing in $12,000 to $25,000 for January alone, which is the peak month. February usually brings in about 60% of January rent, and rents for March take another step down.

If you'd like to rent a property, you'll find two-bedroom apartments and single-family homes in Punta del Este rent for between $750 and $3,000 per month on an annual lease, depending on size and location. The website InfoCasas has a pretty good inventory of them under *Alquileres* (rentals).

Keep in mind that the prices included here are for a year's lease, which includes both the high- and low-season months. If you are interested in renting a house for only a few low-season months (April to November), you may be able to negotiate a lower rate.

Is Punta del Este for you?

No place suits everyone, but Punta del Este has a pretty broad appeal. If you don't like the crowds, all you have to do is live a short distance from downtown and you can avoid them.

If you want to rent your house in the summer, you'll get some decent returns. If not, you'll enjoy using your very own Punta del Este home while the rest of the world comes to visit.

Rocha: Uruguay's coastal frontier



© iStockPhoto.com/langos

Rocha's low-key beach towns have long been popular with budget travelers and nature lovers

The department of Rocha is Uruguay's least-developed coastal area. It's where you'll see pristine beaches, large lagoons where hundreds of bird species visit, lush pastures dotted with palm trees, and forests of pine and eucalyptus. Several of Uruguay's best surf spots are here.

Rocha's 112-mile coastline extends from the Department of Maldonado, where Punta del Este is located, all the way to the Brazilian border.

Punta del Este and Rocha are the only coastal areas of Uruguay that front the Atlantic Ocean—the coastal areas west of Punta del Este front the Rio de la Plata, a large sea-like estuary.

Rocha's low-key beach towns have long been popular with budget travelers, nature lovers, and surfers. And for much of the last 16 years, the development pressure from Uruguay's tourism-fueled construction industry spilled over from the Department of Maldonado into the Department of Rocha.

In December of 2015, a new bridge crossing Laguna Garzón was completed, forming a new road connection between Maldonado and Rocha; thus, paving the way for easier access to the area of Rocha across the lagoon.



©Creative Commons/Jimmy Baikovicius

The Puente de Laguna Garzon is not your typical bridge, it's circular in shape

Note: You will not always be able to find an English-speaking real estate agent in Rocha. So, if you don't speak Spanish, you may need the help of a bilingual friend or translator.

La Paloma

The oldest and largest beach resort in the Rocha Department is La Paloma—62 miles east of Punta del Este. It has a population of roughly 3,500 that swells with vacationers in January and February. It's popular with travelers of all ages who want to enjoy a Uruguayan beach vacation that costs less than Punta del Este.

Of all the beach towns in Rocha, La Paloma has the most infrastructure and services, including regular garbage collection, a gas station, banks, and a small private and public hospital. While the movie theater, and some restaurants, close during the off season, there are stores that serve the year-round population, which is growing.

La Paloma's Centro is located on the Cape of Santa Maria. At the end of the cape there is a large bay, Bahía Grande. (There is also a small bay on Bahía Grande, called Bahía Chica. Just off Bahía Chica is a small island called La Tuna.) There's also a lighthouse on the cape that was built in 1874. This bay was used by Ferdinand Magellan's small fleet on his mission to circumnavigate the world in 1520.

La Paloma was solely a commercial port until the beach resort infrastructure started up in the 1930s. The first hotel was completed in 1937. In 1939 La Paloma became recognized as a town and with continued growth and development, it gained the official status of a city in 1982.

The main avenue of La Paloma's Centro, Solarí, is lined with restaurants, hotels, real estate offices, and a variety of shops. From Solarí, a mix of paved and dirt roads extend into the adjoining residential neighborhoods.

Extending west from Centro along the coast are the La Paloma beach communities of La Balconada, El Cabito, Los Botes, Anaconda, and Solarí. It is mostly white-sand Atlantic beaches with several hotels, single-family homes, and new two-level condominium buildings along the coastal road.

To the east of Centro is the Bahía Grande (Big Bay), with its crescent sand beach. Then, there are several large campgrounds and the Port of La Paloma. You can drive out on the breakwater and see the harbor and boats from the water side.

East of the port are more beach neighborhoods with vacation homes: La Aguada, Costa Azul, Antoniópolis, and Arachania.

The beaches of La Paloma and La Pedrera, 11 miles east, are known for some of the best surfing waves on the Uruguayan coast. As well as surfing, popular pastimes in La Paloma are walking on the beach, bicycling, horseback riding, and fishing.



© iStockPhoto.com/Alejo_Vazquez

Bahía Grande is located east of La Paloma's Centro

Just west of La Paloma is the Laguna de Rocha, a 45-square-mile body of water where more than 200 bird species can be viewed, including geese, swans, and flamingos.

La Paloma is a typical seashore vacation market, with plenty of houses for sale in various price ranges. Overall, prices here are lower than in Punta del Este, which makes sense when you consider the high level of services available in Punta del Este compared to La Paloma.

While La Paloma is very quiet in the winter, a small but growing number of expats live here year-round. They appreciate the rhythm of lively, socially active summers and quiet winters when the beaches, lagoons, and hours of the days are again their own.

Rentals near La Paloma

Most rentals in La Paloma are vacation properties. A well-located, two-bedroom, one-bathroom home in good condition costs between $80 and $150 per night during the high season.

While it's less common for owners to rent year-round, you may find some who will. A two-bedroom, one-bathroom home can rent for around $500 to $700 per month on an annual lease. Lower monthly rates are usually available for temporary stays during the low season.

La Pedrera

La Pedrera lies just 11 miles east along the coast from La Paloma. It's a small, picturesque community, viewed by some as a more upscale alternative to La Paloma. Unlike La Paloma, La Pedrera has a waterfront bluff that provides an amazing ocean view. What's more, the topography of La Pedrera itself rises gradually from the beach, so many homes several blocks from the water still have a good view.

La Pedrera's year-round population of about 225 and jumps by multiples during January, the peak of summer. This town, which has received attention in the *New York Times* and *Travel+Leisure*, has caught on with an affluent crowd.

In addition to a wealthier segment of summer vacationers, young people have started coming by the thousands for La Pedrera's carnival parade and the jazz festival during Easter week.

La Pedrera's main avenue runs three-quarters-of-a-mile, from Ruta 10 (the coastal highway) to a picturesque bluff overlooking the sea. The avenue is lined with shops, restaurants, interesting examples of art deco architecture, and an area of stalls for a summer crafts fair.

The bluff at the end of La Pedrera's main avenue is a scenic landmark. There is a grass strip with benches and a low split rail fence overlooking the sea.



©Dreamstime.com.com/Pabloborca

La Pedrera's beach is a popular spot in the summer months

Each side of the waterfront cliff, about five blocks in width, descends to a sand beach. To the east of the bluff is Playa del Desplayado, a wide beach popular with families. To the west of the bluff is Playa del Barco (the Boat Beach). It's named after the 1971 wreck of a Taiwanese fishing boat, Cathay 8, whose rusty hull is still visible. Playa del Barco is also among the best surfing breaks on the Uruguayan coast.

Real estate in La Paloma and La Pedrera

In La Paloma and La Pedera you'll find a wide range of properties. In La Paloma, this includes a few apartment buildings and single-family homes ranging from rustic A-frame cabins to large refined beachfront homes. In general, homes in La Pedrera cost more than homes in La Paloma.

Property samples in La Paloma and La Pedrera

- A one-bedroom, one-bathroom, 441-square-foot apartment on La Balconada Beach. This simple apartment with a living/dining area with a heating stove and basic kitchen looks directly over the sand and the sea. The unit includes storage and a garage space. Monthly *gastos comunes* are $145. **Price: $130,000.**
- A single-level, three-bedroom, two-bathroom, 1,290-square-foot home on a lot of just over half an acre lot in the La Serena Golf community. The home was built in 2019. The exterior is natural brick. The inside carries a minimalist style, with an open floor plan with everything white or painted white (including the rafters of the vaulted ceiling) and a concrete floor. The home gets lots of natural light. Outside is a very large patio area with a barbecue and pergolas surrounded by lawn. **Price: $190,000.**

- Another minimalist-style home, this one is in La Pedrera. It's a two-bedroom, two-bathroom, 1,076-square-foot home, three blocks from Playa del Barco (one of Uruguay's best surfing spots when the conditions are right). The wall between the downstairs dining area and an outdoor wood deck is a line of glass doors, which all slide to one side, completely opening the inside to the outside. The all-white interior includes open-beam ceilings with large light-colored floor tiles. The home sits on a 3,552-square-foot lot. Outside is a shower and small laundry room, for returning from the beach. Includes covered parking for two cars. **Price: $190,000.**

Developments in La Paloma and La Pedrera

By Ronan McMahon

There are few large, master planned communities in La Paloma and La Pedrera. Most properties for sale are individual lots, houses, and land parcels, with a handful of small apartment blocks in and around La Paloma.

Daniel Oks is one of the foremost real estate developers in this area. His first community was Tajamares, which is about two-and-a-half miles outside the town of La Pedrera. When it began, it was a first-of-a-kind venture in a new area. Today, it's the subject of a glossy coffee table book featuring homes in the community designed by top architects.

Daniel has also created a fast-selling project close to La Paloma with smaller lots aimed at middle-class locals looking for a beach getaway.

Daniel is behind **La Serena Golf**, a master-planned countryside close to La Paloma. The project slopes gently down to the beautiful, white sand of La Serena beach and the ocean beyond. It's about 450 meters (less than 500 yards) from Laguna de Rocha, a lake and wetlands preserve that covers almost half a million acres with pine forests, rare palms, grasslands, and wetlands. The reserve is home to otters, foxes, armadillos, and rheas. On this lake, you can kayak, canoe, and windsurf. The fishing is good in this region, too, if that's your thing. There are also plenty of trails for hiking and horseback riding. The beaches here are beautiful and free of crowds.

The landscape around La Serena Golf is pastoral, a patchwork of grassy meadows, small farms, and pine forests. Spread over 225 acres, La Serena's 179 lots vary from a half-acre to three-quarters of an acre in size. Many of the lots have ocean views. More than 50% of the land in the development will stay as green space. Seven lakes dot the project, giving the property a relaxed, country feel.

Amenities include a nine-hole golf course, a putting green, and tennis courts.

But despite the amenities, lots in La Serena... even with an ocean view... start from the low $40,000s, exclusive to members of *Real Estate Trend Alert* (if you're not yet a member, you can join here). That's because Daniel bought the land back in the 1990s, before this part of Uruguay became fashionable.

You don't have a build requirement, so you can sit on your lot as long as you like, and only start to construct a home if and when you're ready.

If you're interested in owning your own farm in this part of Uruguay, Daniel is also offering members of *Real Estate Trend Alert* the opportunity to own 12- to 13-acre parcels of farmland in an unmatched location, with prices running from between $73,000 to $96,000.

The farms are within a 113-acre masterplan community called "Entre Vertientes" (which means Between Watersheds). It sits on land specifically chosen for its 360-degree views of the surrounding landscape. Each of the farms come with great mountain views and are all close to watersheds, native forests, and creeks. The well-maintained Route 109 will take you to Rocha City in about 20 minutes, and then a farther 25 to La Paloma (Rocha's most important seaside resort), where you'll find one of the best beaches in the region.

If you're interested in either of these opportunities, you'll need to carry out your own due diligence.

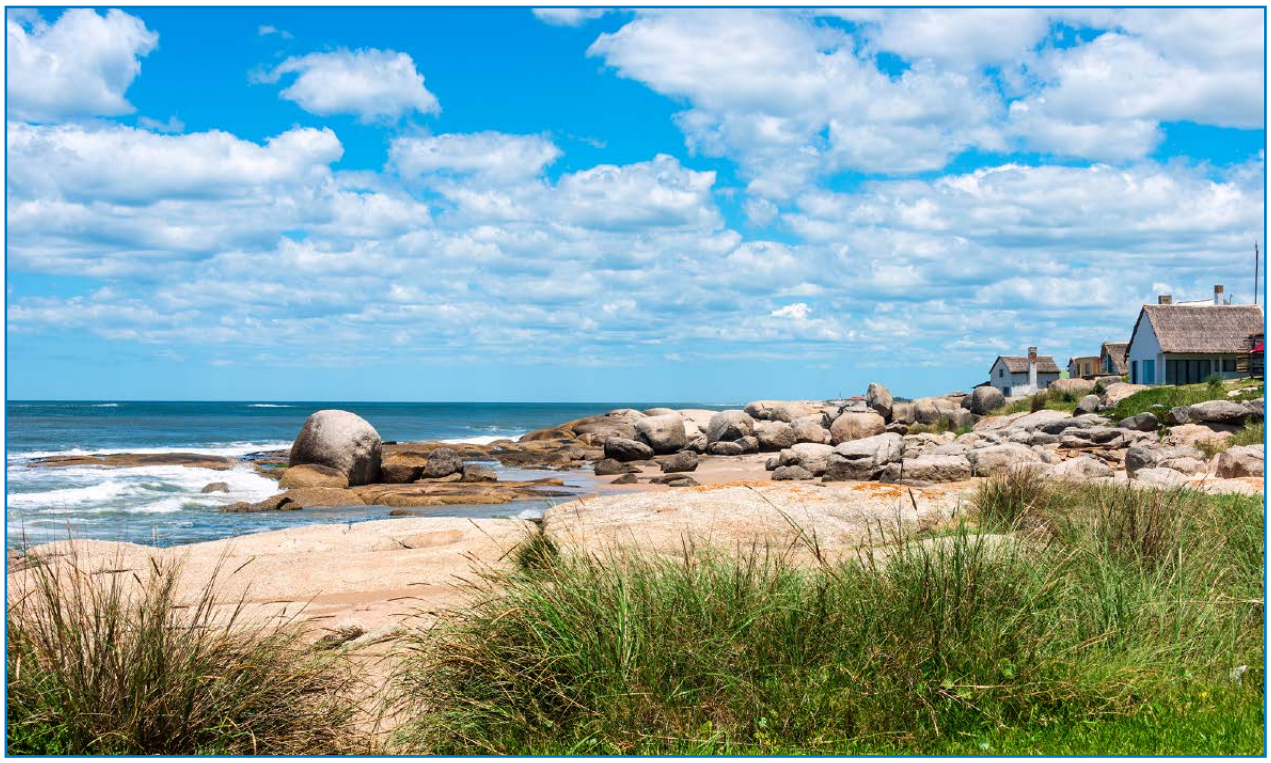
Connect with *info@pangearesearchgroup.com* to get more details.

Punta del Diablo

Punta del Diablo (Point of the Devil) is on Uruguay's Atlantic coast, 107 miles east of Punta del Este and 27 miles west of the Uruguay/Brazil border.

Punta del Diablo has a full-time population of around 855 that grows substantially during the peak summer month of January, when vacationers from all over the world come to experience the rustic charm, good surf, and bohemian beach culture.

The first Punta del Diablo settlers came from other parts of Uruguay in the early 1940s to fish. Punta del Diablo remained a remote fishing village for over half a century. However, about 20 years ago, the fishermen's boats starting sharing the beach with a growing number of summer vacationers, who camped out and stayed in rustic beach shacks.



© iStockPhoto.com/xeni4ka

Punta del Diablo has a rustic charm all its own

The number of vacationers increased gradually each year until 2008, when the number increased five-fold, partly as a result of *Lonely Planet* listing Punta del Diablo among the top 10 places in the world to visit.

The influx of tourism, which now includes the affluent as well as budget travelers, prompted a real estate and construction boom. The little beach shacks and cabanas that started the Punta del Diablo vacation rental market have been joined by large, architect-designed homes.

To the east of the main dirt road leading into Punta del Diablo is Playa de los Pescadores (Fishermen's Beach) and Rivero. This is the village center, with the greatest density of shops, restaurants, craft kiosks, outdoor bars, and clusters of vacation cabins.

To the west of the main dirt road is the neighborhood of La Viuda, where residential development is more upscale and less dense. The La Viuda beach has sand dunes. Surfing is popular on both beaches.

As you go inland, the bumpy landscape rises, providing many lots with water views up to five blocks in from the beach.

This once-rustic fishing village gentrified at a quick pace from 2008 through 2013. Some predict it will eventually become a more established city, with full utilities and services, like La Paloma. But it still has a long way to go.

If you have a car and need gas, the closest gas station is a 20-minute drive to La Cornilla. And while there is a small, part-time medical clinic in Punta del Diablo, the closest full-service hospital is in Chuy.

Several expats in Punta del Diablo make a weekly shopping trip to the adjoining border cities of Chuy, Uruguay, and Chuí, Brazil, located 27 miles from Punta del Diablo. On one side of the double main avenue is Uruguay, on the other side is Brazil. So, you can shop for the best deals in two countries in one place.

A few expats and many locals in Punta del Diablo get by without a car. There is regular bus service going east to Chuy, plus regular service going west, all the way to Montevideo.



© iStockPhoto.com/LeandroHernandez

Punta del Diablo's fishing village past is still evident today

Real estate in Punta del Diablo

From 2007 through 2012, Punta del Diablo real estate had the greatest value gains in the country. Its deeded and surveyed beach lots provided a simple and low-maintenance way for small investors to buy into the boom.

Prices of concrete-and-brick single-family homes in Punta del Diablo rose sharply from 2007 through 2012. In fact, the price of comparable single-family homes in Punta del Diablo rose to match prices in Punta del Este. However, the building boom caught up to the demand, and then some. Since 2013 the prices have leveled out—and in some cases dropped a little.

The nightly rate to rent vacation cabins and single-family homes has dropped to half what it was in 2013, when rustic cabins rented for between $100 and $200 per night. Now, someone looking for a vacation rental in Punta del Diablo will have plenty to choose from between $40 and $100 per night.

Property samples in Punta del Diablo

Many simply constructed homes in Punta del Diablo are available at low prices. However, they often need some work or come with issues to resolve, such as questions about permitting. Here are a couple of examples of what your money can buy.

- A three-bedroom, 645-square-foot cabin a little more than half a mile to the beach in Punta del Diablo. The two-story cabin is constructed of wood with a sheet metal roof. One bedroom and the bathroom are downstairs. Two additional bedrooms are upstairs. It includes about 300 square feet of covered deck and a covered carport. The home sits on a quarter-acre of land. The property has power and is served by its own well. **Price: $90,000.**
- A two-bedroom, one-bathroom, single-family home just four blocks from the beach. This simple, single-level home is constructed with concrete-and-brick walls and a ceiling of log beams and wood. The flooring is tile. It sits on lot of 5,380 square feet. Outside is a small covered patio with a barbecue and bread oven. **Price: $110,000.**

Santa Teresa National Park

Parque Nacional Santa Teresa (Santa Teresa National Park) is located on Uruguay's Atlantic coastline, just east of Punta del Diablo. It covers 3,000 hectares (7,413 acres) with more than 3,000 acres of forested land hosting more than 2 million native and exotic trees.

The park has several scenic day use areas with benches and barbecues. There is also camping, with 1,000 campsites, as well as cabins that can be rented by the night.

Parque Nacional Santa Teresa has lots of great hiking trails and good beach fishing. The park's coastline has some of the best surfing breaks in the area, attracting surfers from both Uruguay and Brazil.

The park's attractions include a cultural center, a small museum, a bird aviary, various gardens, and a large stone and glass greenhouse.

Including the plants in the greenhouse, Santa Teresa National Park has 64 native species of plants and an additional 122 varieties from five continents.



© Dreamstime.com/Carolina Jaramillo

The Santa Teresa Park adjoins the retired military fort, Fortaleza de Santa Teresa, built in the 18th century

Adjoining the park on the east is Fortaleza de Santa Teresa, a retired military fort built in 1762. Tours are sometimes available, allowing visitors to view restored living quarters, the blacksmith's shop, the chapel, and several other exhibits.

Parque Nacional Santa Teresa is located 109 miles east of Punta del Este. To get there, take Ruta 9 and turn toward the coast at Kilometer 302.

The communities of the Uruguay River

The Rio Uruguay (Uruguay River) separates western Uruguay from Argentina. This area of western Uruguay comprises vast cattle grazing and agricultural land, interrupted by two main population centers—Salto and Paysandú. These areas have traditionally served as the commercial centers and exporting points for the region's agricultural industry.

Both cities have some interesting period architecture and lovely riverfront beaches. One of the best attractions for travelers in this region is the mineral hot spring resorts located in the Departments of Salto and Paysandú. The hot springs, called *termas*, are a popular winter getaway for Uruguayans and Argentines, and are now growing in popularity with Europeans and North Americans.

The hot spring resorts are accustomed to catering to the expectations of the international traveler. However, in the cities along the Uruguay River, there is generally very little English spoken. While the hot spring resorts are first rate, the in-town hotels in this part of the country usually don't have the same standards as hotels along the southern coast, but provide an authentic off-the-tourist-path Uruguayan experience.

Salto: An alternative to Montevideo

Salto was founded in 1756. It is the second largest city in Uruguay, with a population of around 105,000, and is 300 miles north of Montevideo. The city of Salto is the capital of the Department of Salto.

Salto is a real city. The commercial district is clean and bustling, extending to the waterfront and the port. The parks and plazas are well kept and provide a good place to relax, read, and watch the people go by. The city also boasts a number of fine restaurants, a theater, a large university, an airport, and plenty of shopping.

Salto's waterfront area provides a pleasant green setting in which to spend an afternoon. The main street in Salto is Uruguay Street, which has shops, street vendors, and places to eat. There are two elegant Spanish-style plazas, and two beautiful park-like plazas (called *plazoletas*) near the riverfront, and there's also a university here.



© Dreamstime.com/Cavanigerman

Salto has a number of tidy plazas that are good places to relax and people watch

Cultural attractions in Salto include several museums and a town theater built in the 1800s. Another point of interest, just a little north of the city, is the Salto Grande Dam.

Visit the Salto Grande Dam

The Salto Grande Dam is located about eight miles north of Salto on the Uruguay River. Its construction was a joint project between Argentina and Uruguay. The dam produces a significant amount of energy for both countries, saving over $100 million of fossil fuels annually. On top of the dam, there is a highway and railroad connecting the two countries. The dam has tours every day, except on Uruguayan or Argentine holidays.

If you go north of town, past the bridge to Argentina, you'll come to Parque del Lago, a popular spot for people who want to get out of the city on weekends for picnics and barbecues. The river here is very wide, due to Salto's giant hydroelectric dam.

Across the Uruguay River from Salto is the Argentine city of Concordia. You can visit Concordia by crossing on a road across the top of the dam. There is also a small passenger boat that goes back and forth to Concordia from Salto's waterfront.

The Salto area is most famous among travelers as a hot springs spa region. There are several *termas* in the area, and they range from fine resorts to campgrounds with hot spring pools (and everything in between). This is a great trip to make in the winter.

The city and Department of Salto is a prosperous region. The economy here is fueled by three major industries: a booming agricultural industry, the operation and upkeep of the hydroelectric dam, and the growing hot springs resort business.

While you don't find the same variety of dining options in Salto as you do in Montevideo and Punta del Este, you can still enjoy a good dinner out for less money.

Real estate in Salto

You'll notice that compared to Montevideo or Punta del Este, Salto has a higher percentage of homes and apartments available with three and four bedrooms. While you might spend close to the same amount to buy an apartment or single-family home in Salto as in parts of Montevideo, you can often get a larger place for your money.

You'll find a good selection of apartments and small homes to rent in Salto for between $400 and $900 per month.

Property samples in Salto

- A one-bedroom, one-bathroom apartment in Salto's Centro. This new apartment is in a low-rise, four-story building with an elevator and common areas. A sliding glass door leads to a balcony. The kitchenette has a granite countertop, tile backsplash, and space for an under-the-counter refrigerator. **Price: $80,000.**
- A remodeled two-bedroom, one-bathroom home near Salto's Centro. The covered entrance is attractive with small tiles and brick accents. Inside, the flooring is tile throughout. The kitchen has a granite countertop, tile walls, and lots of natural light. The bathroom includes new modern fixtures and tile walls. **Price: $85,000.**
- A new three-bedroom, two-bathroom, 1,560-square-foot home in Termas del Dayman, a hot-spring region five-and-a-half miles southeast of Salto's Centro. The modern cube style home's interior includes large tile flooring and it gets lots of natural light. Kitchen features include black granite countertops, a white-tile backsplash, and a kitchen island with a gas cooktop. The main bedroom has a bathroom and dressing-room/closet. The home sits on a half-acre lot. Outdoor features include an 828-square-foot patio with a barbecue, serving bar, and a pergola. **Price: $290,000.**

Thermal hot springs and aquatic parks near Salto

The *termas* in the region of Salto are a popular winter getaway for Uruguayans and Argentines, and they are now attracting a growing number of Europeans and North Americans.

Termas de Daymán

Just five miles outside of Salto is a small town called Daymán. In Daymán you will find a large municipal-owned hot springs called Parque Termas de Daymán. It has seven large pools for adults and three for children, as well as a variety of showers. Parque Termas de Daymán has large lawns, a picnic area with tables, and a place to buy soft drinks and snacks.

The hot springs in the town of Daymán have the hottest water of all the hot springs in the region. (It comes out of the ground at 46° C/114.8° F).

Next to the Parque Termal Municipal is Acuamanía, a 5.7-acre water park with an 18-meter (60-foot) high waterslide, river channels, hydro-massage, and other attractions.

In addition to Parque Termas de Daymán and Acuamanía, the town of Daymán has private pools, bungalows, small hotels, and a private spa resort, Los Naranjos.

A bus goes from the Salto to Termas de Daymán every hour. It stops at both the Parque Termal Municipal and Acuamanía. The website *www.termasdayman.com* has a complete list of thermal pool resorts, hotels, and restaurants in the Daymán area, and includes the bus schedule.

Los Naranjos

Los Naranjos (*website: www.losnaranjos.com.uy*) is a 53-room resort and spa located on a 100-acre orange orchard. It has two thermal pools (one outside and one inside), a Swedish spa, sauna, gym, and medical cosmetic services. There are also tennis courts, a game room, and organized activities. Different room and board packages are available, with some that include buffet meals.

Los Naranjos is a little over a mile south of Parque Termas de Daymán, and six miles from the city of Salto. It is located just across the border from the Department of Salto, in the Department of Paysandú. The hotel is located just off Ruta 3 (you can turn at either Kilometer 473.5 or 476.5).

Termas de Salto Grande

Termas de Salto Grande and Parque Aquático is managed by the Horacio Quiroga Hotel. This facility has a hotel, hot springs, and a water park that spreads out over 539 acres. It is located nine miles north of Salto on the edge of the Salto Grande Lake, above the Salto Grande Dam.

There are thermal pools, saunas, Scottish and Finnish showers, and a full-service spa. There is also an aquatic park with an 80-meter (262-foot) river, water slides, and a wave machine. Other available activities include tennis, paddleball, soccer, volleyball, and bicycling.

Parque Aquático Horacio Quiroga is open to the public for day use, with shuttle service to and from Salto: Ex-Ruta 3, Km 505, Salto Grande, *tel. +598 4733-4411; website: www.hotelhoracioquiroga.com*.

Estancia San Nicanor

Estancia San Nicanor provides the opportunity to combine a country experience with hot spring pools. This is an 860-acre ranch with a traditional ranch house, which also has a camping area with cabins and tent spaces near the hot springs area. There are two thermal pools with dressing rooms, and a restaurant. The property has four lakes, orange trees, and roaming peacocks.

San Nicanor is located in the northwest corner of the Department of Paysandú, but it is just 12 miles south of Salto, seven miles down a dirt road off Ruta 3; *tel. +598 4730-2209; website: www.termassannicanor.com*.

Termas del Arapey

Arapey is the oldest hot spring resort in Uruguay and is located 50 miles north of the city of Salto. It has six thermal pools set in a lush green environment. The facility has hotel rooms, bungalows, and camping areas. There are several restaurants, bars, a spa, gym, and a wide assortment of entertainment and recreational activities, including daily programs for kids. Arapey has all-inclusive rooms, food, and activity packages.

From Salto go north on Ruta 3, turn right at around Kilometer 548 for another 12 miles; *tel. +598 4768-2005; website: www.arapeythermal.com.uy*.

Paysandú: For a lower cost of living

The city of Paysandú is an industrial center on the Uruguay River. Not counting Ciudad de la Costa, a part of the Montevideo Metro area, Paysandú is Uruguay's third largest city, with a population of around 77,000. It was founded in 1772 by a Spanish priest named Policarpo Sandú. (The name for "father" among the local Guaraní Indians was "*paí*" or "*pay*", so *Pay Sandú* means Father Sandú.) The city of Paysandú is the capital of the Department of Paysandú.

The Department of Paysandú is an agricultural area with large cattle and sheep ranches. It also has farms that grow soybeans, wheat, barley, as well as oranges, and more recently blueberries.

Industries within the city of Paysandú include meat packing, leather tanning, wool, textiles, timber milling, beer brewing, wine making, and the production of sugar and vegetable oil. The government-owned company ANCAP has an alcohol plant and a Portland cement plant here.

Of all food products made in Paysandú, one of the most famous and most loved in Uruguay is a frozen desert called a *Chajá*. It's made with peaches and cream, magically combined with cake and meringue.

Paysandú is 230 miles by road from Montevideo. It is connected to Argentina by the General Artigas Bridge, which crosses the Uruguay River to the Argentine city of Colón. Paysandú has a busy commercial dock that can handle both liquid fuels and dry goods. Paysandú also has an airport.



© Dreamstime.com/Olaf Speier

Paysandú, some 200 miles from Montevideo, is Uruguay's third-largest city

Paysandú is a city of plazas—it has nine of them. The main one is Plaza Constitución, and many of the city's points of interest are within a three-block radius of it, including the Basilica Nuestra Señora del Rosario, the Historic Museum, the Municipal Palace, and the Florencio Sánchez Theater (which opened for its first performance in 1876). There is also a good restaurant, a shopping center, and a casino close by.

Avenida 18 de Julio is the main street through town, where you'll find the majority of commercial activity. There are nice residential areas found on one or two parallel streets running on either side of 18 de Julio.

Up river, there are a series of beautiful waterfront parks with picnic areas, extending all the way to Paysandú's international bridge to Argentina. You'll see mile after mile of green parkland, sports fields, several nice beaches, and even an outdoor theater. The marina and yacht club has a good number of small boats used by weekend boaters.

Paysandú's newspaper, *El Telégrafo*, founded in 1910, is the oldest circulating newspaper in Uruguay. The city is also known for its Carnival celebration and its annual beer festival, Semana de la Cervesa, which attracts visitors from all over Uruguay.

Real estate in Paysandú

Paysandú is a city that's been coming up over the last decade, with remodeled storefronts, well-cared-for homes, fiber-optic lines, and a shopping mall at the city's bus terminal.

As far as rents, you find comfortable one- and two-bedroom apartments from $400 to $650 per month.

Property samples in Paysandú

- A two-bedroom, one-bathroom apartment in Paysandu's Centro. It's a sixth-floor unit in an eight-story building. It's an older classic-style building with interior finishes such as wood parquet flooring in the bedrooms and tarrazzo tiles in the rest of the home. The kitchen is simple, with a marble countertop and tile backsplash. On the top floor of the building is a community event room. Monthly *gastos comunes* are $105. **Price: $85,000.**
- A three-bedroom, two-bathroom single-family home in Paysandu's Centro. An older home with parquet flooring in the bedrooms, living room, and dining room, and terrazzo tile in the large kitchen. The formal dining room is large enough for a table with seating for eight. Outside is a covered patio with a barbecue area with a counter and sink. **Price: $260,000.**

Street names

In many Uruguayan towns, the names of the streets commemorate important events and people having to do with the region's history, the lead up to independence, and the formation of the nation of Uruguay. So as you travel, you'll notice many of the same street names in different places.

One of the most popular street names is *18 de Julio*. Avenue 18 de Julio is the main avenue in Montevideo and a prominent street in many other Uruguayan cities. It's the date in 1830 when Uruguay's constitution was sworn in.

You'll see the street name *Juncal*, named after the Battle of Juncal in 1827; the street name *25 de Mayo*, after the May Revolution in 1810; and *Florida*, the city where Uruguay's independence was declared in 1825. Another popular street name is *Sarandí*, for the Battle of Sarandí, also in 1825.

Mercedes: The little city on the banks of the Rio Negro

Mercedes is a small city with colonial origins, lying on the Rio Negro (Black River) shortly before it joins the Uruguay River. It has a population of 42,000 and is the capital of Uruguay's Department of Soriano. Mercedes is known for its beautiful

riverfront and majestic cathedral. It is a clean and tranquil place and the people here have a strong sense of community.

Mercedes has a diversified economy that includes tourism, government administration of the department, agriculture, dairy products, port activities, and manufacturing.

Mercedes has four plazas and two pedestrian streets with shops (Colon and Artigas) just south from Plaza Independencia. There is also a small shopping mall in the Mercedes bus terminal.

The Eusebio E. Giménez museum and library, located three blocks from Plaza Independencia on Sarandí and Gimenez, has significant works of art and sculptures, as well as a library with more than 35,000 books.

The Cathedral Nuestra Señora de las Mercedes (started when Mercedes was founded in 1788) was completed in 1868. It is located at the head of Plaza Independencia and is a national historic landmark—an impressive and beautiful structure with gold-covered alters.

The city also has an extensive rose garden, a system of parks along the river, and a well-known musical society that hosts an internationally famous jazz festival each year.

Mercedes has a number of sandy beaches on the river, a small, sheltered marina, and a large, wooded island park—Isla del Puerto—connected to the mainland by a one-lane bridge. The park's woods and small beaches provide a beautiful social space for Mercedes' residents. On summer days you'll find families grilling, enjoying the water, or relaxing.



©Dreamstime.com/Matyas Rehak

Mercedes has a number of in-town beaches that sit on the banks of the river

Mercedes hosts an annual gathering of jazz musicians called Jazz on the Streets which has attracted musicians from more than half-a-dozen countries, including Cuba, France, Germany, and the US. The week-long summer gathering includes performances and educational workshops.

A wide *rambla* runs along the Mercedes waterfront. In the evening it hosts an endless procession of cars, motorbikes, and people strolling along the river. In the center of town, Plaza Independencia is green and leafy, with its beautiful, illuminated fountains watched over by the old cathedral.

There's no airport in Mercedes. But there is a bus terminal with service to other parts of Uruguay.

When shopping for real estate in Mercedes, be aware that the Rio Negro has been prone to flooding. They had a "hundred-year flood" in 2007, which reached a full block inland in places… even more on one street.

Real estate in Mercedes

Many of the homes for sale in Mercedes are dated or need some work. If you are a do-it-yourselfer you will find lots of tempting projects. But keep an eye on prices of homes in good condition, so you don't invest more than you will be able to recoup.

Mercedes is not the place I'd buy in order to manage a vacation rental. It's a good city for those who want a relatively small community with a bit of tourism (with the annual jazz gathering)—but not enough tourism to disrupt the town's everyday life.

Mercedes is a low-key town with a strong sense of community. If you wanted to escape the rat race and try to acclimate to a new life in a different culture, where people take things a little slower—Mercedes may be a place to consider.

You find a selection of clean two-bedroom apartments in Mercedes' Centro for between $400 and $575 per month.

Property samples in Mercedes

- A new one-bedroom, one-bathroom, 387-square-foot apartment with a balcony across the street from Plaza Independencia, just five blocks from the river. Inside, you'll find quality finishes, such as black granite countertops and tiled walls in the kitchen and bathroom. It's in a building with an elevator and a common barbecue area. **Price: $79,000.**
- A two-story, two-bedroom, two-bathroom 1,237-square-foot home in Centro. Inside you'll find an open floor plan with a wood stove. Flooring is tile in the common areas and bathrooms, and laminate in the bedrooms. Bathrooms countertops are tile. It's on a lot of 3,307 square feet, which includes a patio with barbecue area and an enclosed garage. **Price: $160,000.**

- A three-bedroom, one-and-a-half-bathroom, single-family home four blocks from the river in Centro. It's an older home with art-deco exterior accents. Inside, the interior finishes reflect different eras—such as a deco-period living area with a wood stove; and an 80's-style kitchen. Yet, it all appears to be in good condition. The home sits on a 4,499-square-foot lot, which includes a covered carport/patio with a barbecue area and an enclosed garage. **Price: $190,000.**

Dolores

Heading down the highway on the way from Mercedes to Carmelo, is the town of Dolores. This is a clean and well-kept village, built around the town square and along its attractive riverfront on the San Salvador River.

Dolores is an agricultural community with its fair share of grain mills, cattle vets, and farm suppliers. But it also has a traditional Uruguayan rowing club (like an athletic club) and a fishing club down at the river for residents.

Carmelo: Back to the 19th century

The practice of planting a tree every 50 feet along both sides of the highway was common throughout Uruguay in times gone by, particularly on the approach to a city. The trees can be palm, eucalyptus, or sycamore, and they form a beautiful, green tunnel.

As the years passed, the old meandering roads were in many cases replaced by straight, modern highways connecting one city to another. Where this happened, you sometimes see the old double row of trees wander off course and then return as it follows the road's former path.

At the entrance to Carmelo, however, today's highway still follows the old route as you pass through mile after mile of sycamores when approaching this old city, left over from Uruguay's early glory days.

Carmelo (population 18,000) lies on the Uruguay River at a point where it joins Arroyo de las Vacas, a stream that widens into a sheltered harbor at Carmelo. The town itself is on the north side of the *arroyo* (creek) with a narrow iron bridge connecting it to the south side.

Carmelo was founded in 1816 by José Artigas, Uruguay's national hero. It was the only town that he ever founded.

On the south side, you'll find the marina, yacht club, Club de Remeros (a rowing/athletic club), a casino/hotel (that looks like a 1920s movie set) and the still-active port. There is also a nice residential area, with spacious, well-kept homes with big yards, and a large riverside park. You'll also find a number of restaurants and *parrilladas* on the south side, as well as a campground.



© Dreamstime.com/Carlos deBon

Peaceful Carmelo was once a destination for Montevideo's rich who arrived by steam boats

Finally, the road on the south side terminates at the ever-popular Playa Seré, where you'll see a crowds camping, barbecuing, and swimming on warm weekends.

The city of Carmelo has everything you'd need with respect to shopping, dining, and keeping the household going, with a lively shopping district. There are also a number of well-maintained parks and plazas.

However, just as notable as the city of Carmelo (and to some more notable) is the countryside north of the city. It's where you find exclusive wineries, olive orchards, luxury hotels (including the Carmelo Resort and Spa, a five-star resort), and private communities with executive homes.

Besides being an area of natural beauty, this region is also a strategic business area—located between Colonia del Sacramento (with its ferry from Buenos Aires and Free trade zone) and Nueva Palmira, the location of a free trade port. So, a business with a regional headquarters in Buenos Aires may have its production and shipping operations in this region of Uruguay.

The people who move to this area for business or to retire, find a good lifestyle. The private communities north of Carmelo include Carmelo Golf and Country Club and El Faro, both about five miles north of Carmelo. Twelve miles north of the city is the community of Médianos de Punta Gorda. In all three of these communities you'll find executive style homes with amenities.

Amenities at the Carmelo Golf and Country Club include a clubhouse, gym, swimming pool, and access to an exclusive river beach. The club's recreation opportunities include the world-class gold course (one of the best in South America), a polo club, and a tennis club.

Real estate in Carmelo

Carmelo has lots of furnished vacation rentals, many renting for between $100 and $200 per night. The price-per-square-foot on homes for sale varies, depending on size, location, and condition. The price of a rental also varies, starting at $450 per month and going up to $1,500.

Is Carmelo for you?

Carmelo has a good tourist infrastructure with more than its share of restaurants and shops.

This is a great place to settle by the Rio de la Plata, in a neighborly atmosphere. If you fancy the bustle of an active resort from times gone by—or would like to embark on a tourist-related business—then the city of Carmelo might be for you.

Or if you prefer a tranquil life in a natural setting with a spacious home with excellent food, wine, and sport at your fingertips—a home in a private community in Carmelo's countryside may be just the ticket.

Property samples in Carmelo

- A two-bedroom, one-bathroom, 559-square-foot apartment with a partially enclosed terrace. It's on the second floor of a four-story building in Carmelo's Centro. The apartment is in an older building with a brick facade. While the apartment is basic, it includes a few interesting architectural features you only find in older units, such as an arched entrance to the kitchen nook and painted wood doors. **Price: $65,000.**
- A three-bedroom, one-and-a-half-bathroom, two-story home in Carmelo's Centro. The exterior and interior include interesting architectural features, such as deco-style curves and a high coffered-beam ceiling inside. Downstairs you'll find the living area with a wood stove, dining, kitchen, a den or office, and a garage. Upstairs are three bedrooms and a full bathroom. This home constructed in 1980 includes 1,377-square-feet of living space, which covers almost all the 1,410-square-feet of land it sits on. **Price: $220,000.**

You'll find executive-style homes in neighborhoods with amenities north of the city. Here's an example:

- A four-bedroom, three-bathroom, 1,937-square-foot single-level home in the Carmelo Golf and Country Club—known for its amenities and recreational offerings. Inside, you'll find an open-beam ceiling and fireplace in the open great room. Two of the four bedrooms are suites. The home gets lots of natural light with views over the lawn (it's on three-quarters-of-an-acre lot) and out over the golf course. Monthly community dues are $350. **Price: $390,000.**

The Uruguayan Interior

Apartments starting at $65,000, affordable restaurants, low taxes, honest people, and safe, sycamore-lined streets. That's what you'll find when you leave the beaches and venture into Uruguay's Interior.

Gone are the beach vacation crowds, the high rises, and the hot investment property markets. But in their place, you'll find a wholesome lifestyle, low cost of living, and a side of Uruguay that's the polar opposite to the famous seaside resorts.

This part of Uruguay has lots of wide, open spaces used for livestock, agriculture, and timber farming, and the cities have the simple, wholesome feel of farming communities in the American Midwest.

Without the moderating effect of the ocean, you can expect warmer summer temperatures that reach into the 90s (over 35° C). Winters are mild and without freezing weather or snow.

While you'll see tourist traffic and foreign travelers in certain parts of the Interior, there are few expats or foreign property buyers fueling the real estate market. So you can't count on Punta del Este-style rental returns or liquidity. In the Interior, you'll buy and sell on the local market, which is perfect if you're looking for a good lifestyle buy.



© iStockPhoto.com/xeni4ka

Wide open spaces and a wholesome lifestyle are charasteristics of Uruguay's Interior

Tacuarembó: The heart of the *pampas*

Situated in the vast rolling hills of the Uruguayan *pampas*, Tacuarembó is what I'd call the "heart of the heartland" of Uruguay, reminiscent of a Midwestern US farming community. It is a city of 54,755 and serves as an agribusiness center for the miles of vast ranch land in this part of central Uruguay.

Businesses in the city of Tacuarembó provide equipment, supplies, and services for area ranchers, foresters, and farmers. Other businesses include meat packing, lumber milling, rice milling, and refrigerated storage.

The city has three plazas. The main plaza and social center is Plaza 19 de Abril, which has trees and a statue of Uruguay's national hero, General Artigas. On the other side of town is Plaza Bernabe Rivera. This plaza is designed for entertainment and recreation, with an amphitheater, playground equipment, a basketball court, and a mini soccer court.

Tacuarembó has a lot of stores selling clothes, appliances, home electronics, hardware, and motor scooters. However, there is just a handful of restaurants and cafés. Most of the locals meet and socialize outside in Plaza 19 de Abril, talking and sharing the traditional South American tea-infusion called *yerba mate* (you can read more about this on page 185).

Every year in March, Tacuarembó hosts Uruguay's largest and most popular folk festival, called the Fiesta de la Patria Gaucha (Celebration of the Gaucho Heritage). This festival has become an annual pilgrimage for gauchos and people who are gauchos at heart. People come from all over Uruguay, as well as parts of Argentina and Brazil (a few even come by horseback).



© Dreamstime.com/Kseniya Ragozina

Each year Tacuarembó hosts the Fiesta de la Patria, a weeklong celebration of the gaucho heritage

The week-long event includes a parade, a rodeo competition, a barbecue competition, and even a traditional gaucho structure (*fogón*) building competition. In the evenings there is gaucho singing, dancing, and poetry reading.

Real estate in Tacuarembó

If you're looking for a condo, a gated community, or some type of planned living environment, this is not the place to shop. The properties here are for the most part simple homes, with a few higher-end offerings on the edge of town.

Although the town can be quite livable, Tacuarembó will be most attractive to those who dream of owning a large tract of ranch land in the *pampas*. It's also the perfect place for a small ranch for horses and stables.

Farmland broker in Tacuarembó

Most people who want to buy farmland in Uruguay go through a broker who is an agricultural land specialist. One long-established Uruguayan farmland broker is:

- **Sebastian Da Silva at DA Silva Agroinmuebles,** *Ejido 1341 office 803, Montevideo; tel. +598 (2) 900-4855 or 2901-9122, cell: (099) 244-882 (inside Uruguay); email: info@uruguayfarms.com.*

We'll talk more about buying farmland in **Chapter Eleven**.

Treinta y Tres

The lush and shady town square in Treinta y Tres is one of the nicest in Uruguay. Its quiet sycamore-lined streets are clean and orderly.

This town of 25,500 residents is self-sufficient, with all of the shops, markets, and facilities you'd need to set up residence.

There isn't a lively exchange of real estate here, just the normal buying and selling you'd expect in a place that's not a tourist spot or big city. But the lack of tourist traffic makes for very reasonable prices.

A decent house in town will start at about $120,000 with higher-end homes selling for up to $300,000.

Like, Tacuarembó, Treinta y Tres will likely be most attractive to those looking for agricultural land.



© Dreamstime.com/Matyas Rehak

The main square in Treinta y Tres is one of the prettiest in all of Uruguay

Building instead of buying

Some would rather buy a plot of land and build their dream home, instead of shopping for an existing home. This can often save you money, and you're sure to get exactly what you want; no more, and no less.

Construction costs in Uruguay will vary with the region that you're in. But to be conservative, plan on spending $1,600 to $2,000 per square meter for normal concrete and brick construction; that's $148 to $186 per square foot. This does not include the price of land and may not include all site preparation, utility hookups, or well and septic system installation. Luxury/high-end construction will cost more.

Remember, these rates will vary with the exchange rate between the US dollar and the Uruguayan peso.

A caution when undertaking construction work and remodeling

Any renovation or remodeling done to a property in Uruguay must be registered with BPS (Banco de Provisión Social), which is Uruguay's social security system. They'll assess a charge for the work, which will go into the social security till. Even if you plan to do the work yourself, you must still register the job.

We'll discuss this more in **Chapter Thirteen: Insider Tips** on page 191.

The biggest challenge in moving to Uruguay is deciding where to live

This is the most difficult part for many people when they come to Uruguay—deciding where to live. It's easy to fall in love with the country right away. But there is often plenty of debate in deciding which part you prefer. And the problem isn't that you can't find something you like, it is that you find too many things you like and can't decide between them.

That's a good dilemma to have when you're looking for a place to live!

Get the inside track on Uruguay real estate

If you'd like to learn more about real estate investment opportunities both in Uruguay and around the world, join our VIP service, *Real Estate Trend Alert*. It gives you the inside track for international real estate deals where you can double your money through "off-market" deals. *Real Estate Trend Alert* will give you all the contacts you need for financing, in-country legal help, and everything else that will make your transactions smooth and easy. For all the details, see: *https://www.ilbookstore.com/real-estate-trend-alert*.

CHAPTER FOUR

Buying Property in Uruguay

Once you've picked out a home, you'll need to complete the purchase and registration of your property. But before we get into that, let's take a look at a few helpful facts about the real estate industry in Uruguay in general.

Compared to "back home," it's a different world

The real estate business in Uruguay is different than it is in the US, Canada, and much of Europe. There is no such thing as multiple listing, for example. Agents in Montevideo will have no idea what's available in Colonia del Sacramento or Mercedes—unless they have a branch office there—or even what's available from other agents in Montevideo. Some agents will show other offices' listings—almost always the case in Punta del Este—while others will not.

Also, be aware that unlike in the US, the "square footage" described in advertisements may include all the built space. When you see that a house is, for example, 200 square meters (about 2,100 square feet), this may also count the laundry room, attached garage, etc. It might even include terraces and porches.

Uruguay uses the metric system for all property measurements. Land is measured in either hectares or square meters, while houses and apartments are measured in square meters. If you are accustomed to floor area being expressed in square feet, you can simply multiply the floor area in square meters by 10 to get a rough estimate of the floor area in square feet. If an ad reports a property is 150 square meters, you can estimate that it is a little more than 1,500 square feet.

To make a quick conversion for land area, remember that an acre is about 4,000 square meters. (A hectare is 10,000 square meters.) If you are accustomed to the surface area of land being expressed in acres, you can

Metric conversion chart	
Metric	**US**
1 hectare	2.47 acres
1 square meter	10.76 square feet
1 centimeter	0.39 inches
1 meter	3.28 feet or 39.37"
1 kilometer	0.621 miles

multiply the number of hectares by 2.5 for approximate in-the-field estimates. When the agent tells you the farm is 10 hectares, you know it is a little less than 25 acres.

The purchase process: Step-by-step

Making an offer

Negotiations and offers to purchase real estate in Uruguay are usually conducted verbally. Offers and counter-offers are passed between the buyer and seller through their respective agents or through the listing agent if he or she is handling both sides of the transaction.

In resort areas, furniture and household items are frequently negotiated to be included in the sale.

When a verbal agreement is reached between the parties, it is put in writing on the *Boleto de Reserva* (reservation ticket), which is usually prepared by the buyer's *escribano*.

Note: An *escribano* or an *escribana*, often called a notary, is a conveyance attorney authorized to perform specific legal functions, which include preparing real estate contracts, investigating property titles, and recording the transfer of real estate transactions. An *escribano* or *escribana* may have their own office or work in conjunction with a real estate company or law firm.

The *Boleto de Reserva* documents the transaction, the subject property, price, sale terms, closing date, and real estate commissions. It becomes binding when all parties to the transaction have signed and the buyer has put up a 10% deposit that will be held by the *escribano*. If the buyer does not speak Spanish, the *Boleta de Reserva* must be read to the buyer in his or her own language by a translator.

> **Insider tip:** Give the 10% deposit directly to the *escribano* and request a receipt. Do not give your deposit to a real estate agent.

Power of attorney

If your schedule prevents you from being in Uruguay for all the steps of your real estate transaction, you may want to give a *Poder de Representación* (a specific power of attorney) to a trusted friend or attorney in Uruguay to act on your behalf. A power of attorney in Uruguay is prepared by the *escribano* and has a published fee schedule of around $250, although prices between different *escribanos* often vary. The *Poder de Representación* must be prepared and signed in Uruguay. If you're not a Spanish speaker, it must be read to you by a translator so you understand exactly what you are signing.

Be aware that in Uruguay, there can also be a fee to terminate the power of attorney, after it has served its purpose. Sometimes this fee is as high (or higher) than the cost of getting the power of attorney in the first place. To avoid this expense, ask about getting a power of attorney with a built-in expiration date.

The closing process

In most transactions, the buyer hires and pays for the *escribano*'s services, which are commonly 3% of the purchase price. Many real estate agents will recommend a favorite *escribano* who may or may not speak English. If you are not a fluent Spanish speaker, it is highly recommended you select an *escribano* who speaks English.

Make your own decision about the *escribano* you will use. A real estate agent may steer you toward a particular *escribano* because they are exceptionally good, OR it could be that a particular *escribano* gives the real estate agent a hefty finder's fee for referring business. You are the one who will pay the *escribano*'s fee and it is your property title that is at stake. Perhaps your real estate agent is recommending a specific *escribano* because they are the best. But in any case, ask for (and check) references from other English-speaking expats who have used a particular *escribano*'s services for the same type of work.

It is the seller's responsibility to deliver a set of ownership documents showing the property's chain of title to the *escribano* hired by the buyer. The documents include a set of building plans and the seller's deed.

The *escribano* will investigate the title going back 30 years. In addition to examining the seller's documents, the *escribano* will visit several government offices to check for any liens or encumbrances against the property or the seller. If there are title issues, this is where they are discovered.

Note: It is likely that the seller's title documents won't have been checked for completeness by anyone until after an offer is accepted. So be wary about falling in love with a property until after your *escribano* looks over the paperwork.

If the property title is shown to be free of any encumbrances, the *escribano* prepares the *Escritura de Compra Venta* (Purchase Deed).

The closing process is normally completed in 30 to 45 days from when the *Boleto de Reserva* was signed, but may take longer if there are liens or issues to be resolved.

The next step in the process is the closing itself, where the money is transferred and the *Escritura de Compra Venta* is signed by both parties. It is important that the buyer has made arrangements for the purchase proceeds to be delivered in the right place, in the right currency, at the right time.

Many *escribanos* do not prepare a single escrow-like settlement statement with an account of all the disbursements relating to the transaction. The Purchase Deed

acts as a receipt for the amount paid to the seller for the property. In this case, the real estate agent and *escribano* are paid individually at closing. It is important to get a receipt from the real estate agent and *escribano* for their services before leaving the closing table.

> **Insider tip:** Some *escribanos* will provide escrow-like services and collect and pay all the transaction-related disbursements, and provide you with a document that shows all the settlement costs, including proceeds to the seller, real estate agent commissions, and all taxes and stamps paid, as well as their own fee. This is a valuable and useful service. You may want to make it part of your criteria in selecting an *escribano*.

Just before closing, the *escribano* has the *Registro de la Propiedad Inmueble* (Real Estate Property Registry) block the property from the registration of any liens or encumbrances for 30 days. During this time, the *escribano* pays all the taxes and registers the deed.

The original purchase deed is held by the *escribano* in his Protocol and he files a certified copy with the Property Register. The buyer can ask the *escribano* for a photocopy of the signed deed at closing. If for some reason the buyer needs an official copy, he will need to ask the *escribano* for a certified copy (*testimonio*). Registration of the purchase deed is normally completed within 20 days after closing.

If you have an *escribano* you want to work with, you can use him or her for any property transaction in Uruguay, not just in the area where his or her office is located. See **Appendix A** for a list of *escribanos* in various parts of Uruguay.

Record retention

After closing, you'll typically get a large folder containing the property's entire history—all the way back to the original blueprints. Many *escribanos* will offer to retain these records for you if you desire, for safekeeping. If not, or if you prefer to keep these important documents yourself, make sure you pick up everything from the *escribano*'s office after registration of the purchase deed.

The optional *compromiso*

The *compromiso* (promissory deed) is used if you cannot obtain the final deed to the property at closing. The most common reason for it is in the case of seller financing, but it can be used for any legal element that prevents recording of the final deed.

Your *escribano* can draw up the *compromiso*, which records the contractual terms that will govern until you make the final payment. Be sure to ask your *escribano*

about the fee for preparing the *compromiso*, which may be a percentage of the contracted amount.

Help with your due diligence

There are important differences between buying a property overseas and buying back home. The legal system is different... you don't speak the language... the purchase process has some different steps you need to take. It's important that you don't get caught up in the excitement of buying and leave your common sense behind

To help, we've created a special FREE report to walk you through the steps when performing your due diligence on an overseas real estate purchase. Click on this link to download it: *https://s3.amazonaws.com/pangeareports/DD.pdf*.

When to shop for real estate

Uruguay is in the southern hemisphere, so when it is winter in North America, Asia, and Europe, it is summer in Uruguay. Uruguay's high season runs from mid-December through February (with Christmas through January being the peak of high season). High season is the best time to be in Uruguay for a beach vacation, but it is not a good time to shop for real estate. Here are three reasons why:

- It is difficult to view properties in coastal areas during the summer. This is because a large percentage of coastal properties are vacation rentals. Most vacation tenants have paid a lot of money for their summer rental and don't want to be disturbed with property showings.
- It may be difficult to find a good real estate agent with time to help you. Many real estate agents in Uruguay's coastal communities switch from property sales to vacation rental management during the high season.
- If the sole objective of your trip to Uruguay is to shop for property, summer is the least economical time. Rates for car rentals and accommodation will be much higher.

The peak of high season is not a good time to shop for property in Montevideo, either. This is because many of the real estate agents and *escribanos* that facilitate transactions are on vacation.

Shopping for real estate during the shoulder seasons

Shopping for real estate on either side of high season, in the spring (October and November) or the fall (March and April) provides a good chance of combining nice weather with your real estate objectives. Most properties will be available

to show; many good real estate agents will be available; prices for car rentals and accommodations will be much less than high season; and the professionals who handle real estate transactions will be working.

Summer rents can be a factor when buying property in the spring

If you are shopping for a vacation rental in a beach community in the spring (October and November), the summer rent will likely be a negotiating term, which will impact the purchase price or the closing date of a sale.

Searching for Uruguay real estate online

There are a number of Uruguayan real estate companies that now have English-language websites. Just do a Google search for Uruguay real estate and you will find several. Since Uruguay does not have a multiple listing service, most of these sites exclusively show their own listings.

However, you can find websites that aggregate the listings of several real estate offices. These include:

- *www.infocasas.com.uy* (covers many areas of Uruguay)
- *www.apuntavamos.com* (covers the Punta del Este area)
- *www.gallito.com.uy/inmuebles* (online classified ads)

A summary of real estate transaction costs

As a **buyer**, a good rule of thumb is to assume that the total transaction cost will be just over 8% of the sales price if you use a real estate agent, a little above 5% if you don't. Here's how they break down:

- Real estate commission: 3% plus tax, or 3.66%
- *Escribano* (conveyance attorney) fee: 3%, plus tax, or 3.66%
- Deed registration stamp duty (*montepíos*): 0.59%
- Registry and tax certificates stamp duty: $400, on average
- Property transfer tax: 2% of the fiscal (assessed) value, which is significantly lower than the purchase price (usually about half)

As a **seller**, it costs somewhat less: You'll pay just over 4% if you use a real estate agent, and 1% if you don't:

- Real estate commission: 3% plus tax, or 3.66%
- Property transfer tax: 2% of the fiscal (assessed) value, usually about half the purchase price

In addition to these costs, the seller will also be required to pay tax on any capital gain realized by the sale, which will be collected by the *escribano*. The capital gains tax rate is 12%.

But be advised that while the sale is in dollars, the actual gain is calculated in pesos… so the exchange rate between the peso and the dollar will affect the taxable gain. However, the gain is also adjusted for inflation. So, you pay tax only on the real value gain, not on the currency inflation that occurred during the time you owned the property. Also, any improvements made to the property count toward lowering the capital gains tax amount.

Financing your purchase

Seller financing is not uncommon in Uruguay for both residents and non-residents, especially from property developers. From sellers, the term is normally short: generally two years or less.

Bank financing is also available to foreign residents, with proof of income. For non-residents, it's hard to get financing in Uruguay, and if you do, you'll get non-preferred terms and interest rates.

In both cases, interest rates will vary with market conditions. For many expats who retain a property in the US or Canada, a second mortgage on that property is the least expensive option for financing.

No foreign ownership restrictions

You do not need to be a resident to purchase or own property in Uruguay. And there are no special fees, taxes, permissions, or registrations required because you are a foreigner. You don't even need to get a Uruguayan tax ID number. For matters of real estate, foreigners and Uruguayans are on equal footing.

Furthermore, there are no restrictions on where you can buy a property. Unlike many other countries, foreigners can buy beachfront land, land adjacent to international borders, and agricultural land in any quantity.

Categorizing farmland in Uruguay

The Uruguayan government has categorized all of Uruguay's land according to its capability to be productive. The rating system is called CONEAT, and it assigns a numerical rating to all land in Uruguay.

Most of the prime agricultural land is found along the western edge of the country, near the Uruguay River that is close to the border with Argentina.

If you're planning on working the land in Uruguay, don't buy it without knowing the soil's CONEAT rating and the soil condition for all parts of the parcel you are considering.

Here's the categorical breakdown, according to *Universidad de la República, Facultad de Agronomía* (College of Agricultural Science). As a reference, the national average CONEAT rating is 100, and ratings range from 0 to 263.

CONEAT Agricultural Ratings				
	Very High	**High**	**Medium**	**Low**
Agricultural	190	153	115	90
Agricultural-Pasture	155	135	100	60
Pasture-Agricultural	125	120	115	90
Pasture	110	90	75	35

A good agronomist can tell you specifically which kinds of crops are able to thrive under any given rating.

Insider tip: If you are buying land that's destined for recreational use—such as a development or for personal use—then you do not need a high CONEAT rating. If the rating is high, the land may be over-priced for your intended purpose.

Questions?

If you have any questions about the property purchase process in Uruguay, please feel free to contact attorney Juan Federico Fischer, at *juan.fischer@uy.andersen.com*. Juan is the Managing Partner of Andersen Uruguay, which has seven bilingual *escribanos* who cover all of Uruguay's main cities, and escrow account service for closings. You'll find his full contact details in the **Rolodex**.

CHAPTER FIVE

Getting a Visa and Residence

As a permanent legal resident of Uruguay, you can live in Uruguay full time. And if you want, you can get a job or start a business. Additionally, becoming a legal resident is a step in the process of becoming a Uruguayan citizen.

Uruguay's immigration authority

While residential proceedings can technically take place at a Uruguayan consulate, Uruguay provides the opportunity to go through the entire residency process after you arrive in the country, which is what the vast majority do.

Uruguay's Dirección Nacional de Migración (DNM) is the government office that deals with immigration and residence matters. This office receives residence petitions, together with the associated documents, and then reviews each request package and completes the approval process. The DNM also receives and grants visa extensions.

The complete process for obtaining permanent residence usually takes six to eight months, *in addition* to the prerequisite time required to obtain the necessary documents, such as background checks, in your home country, although for US citizens, the background check can be requested at the Interpol office in Uruguay, when filing your residence application.

But early in the process (a week to 10 days after all your documentation is turned in), you'll get a temporary *cédula* (ID card), which will give you access to many of the privileges of a permanent resident.

Keep in mind that residence is intended for people who are going to either live or spend significant time in Uruguay. You will be asked for an address. This does not mean that you need to own a place; a simple rental will do. You'll need to spend most of your time in Uruguay during the application process, while being able to come and go, obviously.

Here's a simplified version of the steps:

1. Hire a reputable immigration consultant in Uruguay
2. Gather the authenticated documents you need from your home country
3. Enter Uruguay as a tourist with the authenticated documents you brought from home
4. Acquire translations and certifications issued in Uruguay that you'll need to submit with your residency application
5. Make your residency application in person at an immigration office in Uruguay
6. Become a Uruguayan resident "in process"
7. Live happily in Uruguay while your application is processed (often six to eight months)
8. Become a permanent resident of Uruguay

The step-by-step residency process

In Uruguay, there are two paths to residency.

- One path is for people from Mercosur* member countries. And/or for people with Uruguayan relatives.
- The other path is for people not from Mercosur countries and without family ties in Uruguay.

***Note:** Mercosur is a regional trade block. It includes four member countries (Uruguay, Brazil, Argentina, and Paraguay) and several associate member countries, all in South America.

The following process described in this chapter is for those of NOT from a Mercosur country and without family ties in Uruguay.

Step 1: Hire a reputable immigration consultant in Uruguay

A good immigration consultant will walk you step-by-step through the entire residency process. They help ensure you bring all the right documentation from home, and then get them translated and properly registered in Uruguay.

They set up and accompany you to all your appointments in Uruguay. If you're not a Spanish speaker, they'll also act as your translator.

Step 2: Gather authenticated documents you need from your home country

To become a resident, you will need to gather documents from your home country (or the one in which you have resided for the last five years). These include:

- Criminal background check
- Documented proof of income
- Documents needed to open a bank account in Uruguay
- Birth certificate (not required for residence, but necessary to obtain your Uruguayan identification card, called a *cédula*).
- Marriage certificate. (Not always needed.)

A Criminal Background Check

You need to provide a police report (national in scope) from your country of origin. You also need to provide a report from countries where you've lived for more than six months in the last five years.

Applicants from the US need an FBI background check (called an Identity History Summary request) in place of a police report (more on this in a moment).

Note: If you've had a brush with the law, discuss the matter with an experienced immigration attorney in Uruguay. They may be able to present a case as to why the occurrence should not keep you from becoming a legal resident.

Documented proof of income

Once in Uruguay, a professional called a notary (often called an *escribano* or *escribana*) needs to prepare an income certificate (called *medios de vida*) on your behalf. (A notary in Uruguay is a professional, who among other functions, provides income certifications.) The purpose of this certificate is to prove your ability to support yourself in Uruguay.

To prepare the income certificate, the *escribano* will need documentation of your income sources. If your income source is from your home country, you will need to bring these documents with you to Uruguay. The exact documents the notary needs will vary depending on your income source. This may include a Social Security document, a letter from your CPA that states your monthly income, documentation of rental income, and/or tax returns.

Documents needed to open a bank account in Uruguay

In addition to verifying your income, the notary needs to verify how you receive your income in Uruguay. For this, you will need a Uruguayan bank account.

To open a Uruguayan bank account, you will also need documents from home, which include documents verifying your income.

Note: In place of a Uruguayan bank account, a notary may be able to verify you receive money in Uruguay with an international debit card. So opening a bank account solely for the reason to become a resident may not be necessary.

Birth Certificate

You need a legalized copy of the original issued less than a year ago. (You need this to get your Uruguayan identification card.)

Note: If you have trouble finding your birth certificate, there is a useful online service to obtain it: *www.vitalchek.com/birth-certificates*. This service is only available in the US.

Marriage Certificate

This must be a legalized copy of the original less than a year old. (This is only needed in some situations. So, consult with your immigration consultant if it makes sense for you.)

The process of verifying foreign public documents for residence

The documents you bring with you to Uruguay, such as your birth certificate, marriage certificate, and police records (or FBI background check if you're from the US), must be authenticated by "apostille."

An apostille is an official pre-printed form. It's affixed to the document by the appropriate authority in the appropriate jurisdiction.

In the US there are designated federal and state entities that have the authority to apostille documents within their jurisdiction. For state-issued public documents, the authority is usually the Secretary of State's office.

So, for state-issued documents required for Uruguay residence, they need to go to the Secretary of State or the appropriate deputy. You can find a list here: *www.hcch.net/index_en.php?act=authorities.details&aid=353*.

For other countries, a list to help identify the appropriate entity to apostille documents is here: *www.hcch.net/index_en.php?act=conventions.authorities&cid=41*.

Note: In the US, the FBI background check (called an Identity History Summary request) is apostilled by the US Department of State—Office of Authentications.

Note: Some countries are not a part of the apostille treaty (the Hague Convention). And they cannot provide apostilled documents. Among them is Canada. In such cases, documents need to be legalized at the Uruguayan consulate in the country (or with jurisdiction over the country) where they were issued.

To find the closest Uruguayan consulate, visit the following link, and click on your country: *www.embassypages.com/uruguay*.

> **Insider tip:** Bring two copies of an apostilled birth certificate with you to Uruguay, in case one gets lost. At least you'll have an extra one if you need it, without having to obtain one (and legalize it) back in your home country.

Get detailed guidance from your immigration consultant in Uruguay

Your immigration consultant can;

- Explain exactly what documents you need to bring from your home country for your specific situation.
- Answer any questions that come up along the way.
- Go over the documents you've gathered, to ensure you have what you need before getting on the plane to Uruguay.

Step 3: Enter Uruguay as a tourist with the authenticated documents you brought from home

If you're from the US, Canada, the UK, EU member states, and *most* Latin American countries, you don't need a visa to enter Uruguay to travel. If you arrive in Uruguay from a country that doesn't require a visa, you're automatically considered a tourist. And you can stay for up to 90 days.

If you want to stay longer, you can often get a 90-day extension for a total of 180 days. (You need to request the extension before your first 90 days expire.)

Step 4: Acquire translations and certifications issued in Uruguay that you'll need to submit with your residency application

Some of the documents you bring from home will need to be translated into Spanish by a certified public translator. Your immigration consultant can make the arrangements. But you'll also find a list of public translators at the end of this chapter on page 125.

Note: Regarding your birth certificate, it needs to be translated and then registered with the Registro de Extranjeros. While you do not need to include your translated and registered birth certificate with your residency application, you will need it soon after to get your Uruguayan ID card. (more on that coming up.)

You then take your birth certificate to the Registro de Extranjeros (address below). Here they will relieve you of your birth certificate and about $40. After some time (recently it's taking about a year to be successfully registered), you return to

the same window and pick up your application, which now has a series of numbers on a tracking slip.

You take these numbers to the front of the room, where you'll fill out a request form, pay another $6, and take it upstairs to the notary office to collect a Uruguayan duplicate of your birth certificate. In this office, it is possible to get quicker service by requesting processing *urgente*. It's about two bucks more and will save you hours.

Getting a current Uruguayan health card

The health card (called a *carnet de salud*) requires a medical exam at a clinic authorized by Uruguay's Ministry of Health. (The exam is to assess your health. It's not a screening test.)

Popular clinics to get your *carnet de salud* include the SUAT Centro Diagnostico, SEMM, and MEDILAB, which takes appointments at normal hours. (See contact information on page 125.) Your immigration consultant can set up, and accompany you to, the appointment.

A Uruguayan vaccine certificate

The certificate is issued by a Uruguayan vaccinator. It shows you're up to date with the country's vaccine schedule. Again, this can be facilitated by your immigration consultant.

Notarial income certificate

Again, this is a certificate (called *medios de vida*), which proves your ability to support yourself in Uruguay. It's prepared by a notary (the same as an *escribano* or *escribana*).

Some immigration consultants can set up the appointment with the notary and accompany you, to provide the documentation of your income sources and answer any questions the notary may have. With other immigration consultants, you give them the income documents you brought from home and they meet with the notary on your behalf. And then follow up if the notary has any questions.

There are five common income categories for permanent residency.

Most retired expats fall under a category called "rentier". A rentier is someone who lives on their retirement income and/or investment income—often from outside of Uruguay. While the law states an amount equal to minimum wage as the minimum (around $600 per month), it must be an amount sufficient to support you and any family members living with you in Uruguay. (Many consider the minimum amount for a single person to support themselves in Uruguay to be around $1,500 per month.)

The other four income categories to become a permanent resident include:

- An employee of a company
- An employee of an individual (such as a domestic worker)
- An independent worker (a sole proprietor)
- A business person or *investor asociativo* with a Uruguayan company.

The exact preparation and wording of your notarial income certificate are critical. So, it's important to hire a notary with solid experience preparing the income verification paperwork.

Open a Uruguayan bank account

In some cases, you may need to set up regular money transfers to a Uruguayan bank to help prove you receive regular income in Uruguay.

The requirements to open a bank account in Uruguay can vary from bank to bank and change from time to time. With that said, bank requirements often include the following:

- Your passport, and the passport of your spouse if you're married.
- Your driver's license or a second ID
- Proof of your address, such as utility bills (less than 30 days old) with your home address.
- Proof of your income sources, such as tax returns, a letter from your accountant, or social security documentation. (Ask if the proof-of-income documents need to be "apostilled" and translated in Uruguay.)
- Answer questions about your activity in Uruguay.

Note: Banking in Uruguay is more restrictive for US citizens than for others. So, if you're from the US it's smart to work with an immigration consultant with experience helping other US citizens open bank accounts.

FBI background check

As mentioned, you can bring your apostilled FBI background check with you from the US. Or you can apply for it through the Interpol Office in Montevideo, Uruguay.

Getting your FBI background check through the Interpol Office in Uruguay is often simpler and surer. However, it can take longer—up to six months for Interpol to get the results back from the FBI and deliver them to the Immigration Office to be added to your residency file.

Step 5: Make your residency application in person at an immigration office in Uruguay

The government office that oversees tourist entry and residency matters in Uruguay is the *Dirección Nacional de Migración* (National Directorate of Migrations). The Immigration Office headquarters is in Montevideo, Uruguay's capital. You also find satellite offices serving other regions of the country.

Note: Residence applicants living in Montevideo and the neighboring department of Canelones, where Atlántida is located, can go through the Montevideo Immigration office. Residence applicants living in the department of Maldonado, where Punta del Este and Piriápolis are located, need to go through the Immigration office located in the city of Maldonado.

You need to make an appointment with the DNM to open your application for resident status. The appointment needs to be scheduled for within 90 days of entering Uruguay as a tourist (180 days if you've gotten an extension). And it needs to be at the DNM office in the jurisdiction where they are living.

At the appointment, you need to submit the documentation you've put together for the visa application. If you are not a Spanish speaker, you need to be accompanied by a translator. In most cases, your immigration consultant will set up the appointment, act as your interpreter, and deliver your package consisting of the following:

1. **A passport photo:** You can get this at most city photo shops
2. **Legal identification:** This must be the same ID you used to enter the country.
3. **Criminal background check certificate:** This is the national police report or FBI background check if you are from the US. (Note: If you choose to order your FBI background check from the Interpol office in Uruguay, you turn in your application and explain your background check is coming through Interpol.)
4. **A current Uruguayan health card**
5. **A Uruguayan vaccine certificate**
6. **Notarial income certificate:** Prepared by the notary
7. **Marriage certificate** (if it's required)
8. **Information that supports your intention to live in Uruguay:** Such as your home address in Uruguay.

Once you've started the residency application process with the DNM, you no longer have to worry about overstaying your visa or tourist entry. This is the status

US citizens will have during the typical six-month wait for the background check to return from the Interpol office.

Step 6: Become a Uruguayan resident "in the process"

Once you've applied for residency (providing all the required documents) you become a *Residente en trámite* (a resident in the process).

As a resident in the process, you get a temporary Uruguayan ID card. You also get most of a legal resident's rights and privileges while waiting for the final approval.

Getting your temporary *cédula*

Your *cédula* is the photo ID card that identifies you as a resident of Uruguay, both during the time while you await permanent residence and thereafter. You will carry it in your wallet as you would a driver's license back home. It's the standard form of ID in Uruguay.

To get your temporary *cédula*, you'll need the following two documents:

1. Arrival certificate (*Certificado de llegada*)

When you become a *residente en trámite*, you should receive two certifications from the DNM attesting to the fact. One is addressed to Dirección Nacional de Identificación Civil (where you get your *cédula*) and the other is addressed to Dirección Nacional de Aduana, which is customs. (**Chapter Eight** will explain how to use this.) The name of this form (in both cases) is a *Certificado de Llegada*, which means "certificate of arrival."

2. Your Uruguayan birth certificate (*certificado de nacimiento*). You'll receive from the Registro de Extranjeros

Deliver both to DNIC

The Dirección Nacional de Identificación Civil (DNIC), the people who issue *cédulas*. Take both documents (the *certificado de llegada* and the Uruguayan *certificado de nacimiento*) to the DNIC office closest to your home for your convenience.

To get your temporary *cédula* in Montevideo, you will take your Uruguayan *certificado de nacimiento* to one DNIC office that just makes appointments. (You also need your *certificado de llegada*, which is sent digitally to the DNIC for you.)

Then, when your appointment date arrives, you go to another DNIC office where you undergo a short interview; get your fingerprints taken; and, after a short wait, walk out the door with your temporary *cédula* in hand.

The *cédula* that you get will look identical to the permanent one you'll get later, except that on the back it will say *residente en trámite* (resident in process) and it will have an expiration date of around a year. (When you get the real one, the *cédula* number will not change.)

Step 7: Live happily in Uruguay while your application is processed (often six to eight months)

Many applicants receive their final residency approval six to eight months from the time all the required documents are submitted to the Immigration Office. (This is quicker than in the past.)

Again, the average six to eight months processing time starts once you've submitted all your documents, including your FBI background check.

However, with so many documents and reviews involved, it's possible for your application to get delayed. And when that happens, the DNM normally doesn't call to let you know. If you become concerned, contact your immigration consultant to ensure they're making periodic checks on your application's progress.

Leaving and returning to Uruguay while waiting to become a legal resident

If you want to leave Uruguay between the date you start your application and the date you get your permanent residency, you need to get a special permit called a *permiso de reingreso* (re-entry permission.) The Immigration Office gives you a paper receipt to keep in your passport.

This informs the people at the airport you're going through the residency process and are excused from normal tourist stay-time restrictions.

> **Insider tip:** If you know you will need to leave the country three times during the coming year, just ask for a *permiso de reingreso* for three trips instead of one. It's easier than returning later for additional *permisos*. You save additional trips to Immigration, and only have to pay once.

Step 8: Become a permanent resident of Uruguay

Final approval and final *cédula*

Upon receiving notice from Immigration that your request for residence has been approved, go to see them in person. They'll once again give you two *certificados de llegada*, as they did when you went *en trámite*. And, like last time, one will be addressed to Dirección Nacional de Identificación Civil, and the other will be to Dirección Nacional de Aduana (customs).

Take the one for Dirección Nacional de Identificación Civil to their office and make an appointment to get your new permanent *cédula*.

Tip: You do not need the certificates for Dirección Nacional de Aduana if you are not importing household effects. Save yourself a few bucks and don't ask for them.

Your new permanent *cédula* is good for three years. During this time, there is no need to register or otherwise update your status.

At the end of three years, you will need to renew your *cédula*, which is a much simpler process.

Immigration costs

Costs to go through the residency process in Uruguay can be divided into two categories:

- Your immigration consultant's professional fees
- Expenses

Immigration consultant's professional fees

Most immigration consulting services are associated with a law firm or a relocation company. Each sets its own rates based on the services it offers, overhead costs, and market position, so rates vary. Some charge a flat rate for a package of residency services. Others charge by the hour.

With a flat-rate service, a percentage of the total fee is due at specified points in the process. (Such as a percentage when services start and a percentage when residency is granted.)

When charged by the hour you pay for a specified block of hours at a time.

Expenses

The Immigration Office charges about $110 to process your residency application. Other expenses include the notary's fee for preparing your income certificate, official translations, your medical exam, and registrations.

If you use the services of an immigration consultant, the expenses are in addition to their professional fees.

Some immigration consultants pay all your expenses and then bill you.

With others, it's a mix. You'll pay reimbursement for expenses they cover in your absence. And you pay expenses at appointments that require you to be present.

It's customary to pay immigration consultants in Uruguay by bank transfer.

Immigration consultants

A good immigration consultant will walk you step-by-step through the entire residency process. They help ensure you get all the right documentation from home. They accompany you to all your appointments. And help clear up any confusion that

arises. An immigration consultant is particularly helpful if you don't speak Spanish, since the Immigration agents do not speak English.

Below is an immigration consultant working in Montevideo:

- **Francesca Magno,** Director of the Residence and Relocation Department, **Andersen**, *Rincón 487, Piso 4, Montevideo 11000; tel. +598 (95) 984 744; email: francesca.magno@uy.andersen.com*.

Francesca is an immigration attorney. Feel free to contact her if you have any questions. She leads a five-person dedicated Residency & Immigration team at Andersen Uruguay, with several offices throughout the country.

Retiring to Uruguay under Law 16.340

This law has received a lot of publicity over the years, because it entitles the retiree to a passport (without the normal wait time) and the importation of a vehicle, in addition to the duty-free importation of household effects that you'd have with the *rentista* visa.

The most important thing to bear in mind is that this is not an alternative path to residence. First, you obtain residence, as explained above, and after that, you have the option to pursue the benefits of Law 16.340, should you wish to do so.

The benefits of Law 16.340 come with a few caveats. Here's a brief rundown:

- The applicant must have a documented retirement income of at least $1,500 per month—it must be *retirement* income.
- You must own a property in Uruguay (purchased after 1992) that is valued at $100,000 or more… or have purchased a Uruguayan government security of the same value. The investment must be maintained for 10 years to maintain residence, although you can exchange one house for another, one government security for another, or a property for a security and vice versa.
- Under this law, you may import a vehicle. The vehicle may not be sold for four years, and liability insurance must be maintained. The vehicle must be registered, and the registry must show that its sale is restricted.
- You are eligible for a Uruguayan passport, both for you and your spouse (and children under 18). This passport is granted without citizenship, and may not serve as a useful travel document for some countries. Citizenship will come when you apply for it, once you have resided in Uruguay for three years (if married) or five years (if single).
- You may not work in Uruguay, as this is a retiree's visa, but you may own a business.

Note that you will be entitled to import your household effects, duty free, as you can with other residence visas.

Most people do not bother to apply for the Law 16.340 passport, but usually obtain residency, and then wait the three years (for married applicants, or families) required to obtain citizenship, since it is a short period of time, compared with most countries. The three-year period starts when you first apply for residency, NOT after you obtain it.

Since this pathway to a Uruguayan passport is a bit unusual, speak to residence expert Juan Fischer (you'll find his full contact details in the **Rolodex**) before applying, just to make sure that there are no missteps.

Obtaining Uruguayan citizenship

Obtaining Uruguayan citizenship will take you between three and five years, depending on your personal situation:

- Three years for couples and families.
- And five for single applicants.

The clock starts ticking when you first arrive in Uruguay and apply for residency. So, when your permanent resident status gets granted, you could already be well on your way to citizenship.

While Uruguayan citizenship provides many valuable rights, it does not convey nationality. In many countries, when you become a legal citizen, you also legally adopt a new nationality. For example, if you become a citizen of Chile, you become a Chilean, and your passport will identify you as a Chilean.

However, in Uruguay, when you become a legal citizen, you do not also become a Uruguayan. That's because in Uruguay, your nationality is always the country of your birth. And your Uruguayan passport will list the country of your birth as your nationality.

So, for example, if you were born in the US and also become a Uruguayan citizen, your Uruguayan passport will list your nationality as the United States of America. As a result, many countries will not accept your Uruguayan passport as a travel document, and ask to see your US passport, instead, since that is your only nationality, unless you prove that you no longer have another passport.

What a second citizenship in Uruguay does provide, is a type of insurance. You have a second "home country" waiting for you—a place where you have a legal right to enter, live, and work.

Immigration contact information

Immigration contacts

- **Dirección Nacional de Migración (Montevideo),** 1513 *Misiones, Ciudad Vieja, Montevideo; tel.* +598 (2) 030-1800; *website: https://migracion.minterior.gub.uy/*.
- **Oficina de Migración, Punta del Este (Maldonado),** *Ventura Alegre* 731 *Maldonado; tel.* +598 (2) 030 1906.
- **Minister of the Interior,** a list of all the immigration offices in Uruguay: *https://www.gub.uy/ministerio-interior/tramites-y-servicios/servicios/oficinas-direccion-nacional-migracion*.
- **Dirección Nacional de Identificación Civil (DNIC),** *Rincón* 665, *Montevideo; tel.* +598 (2) 030-3700 *or* +598 (2) 030-3704; *website: dnic.minterior.gub.uy*. For list of offices throughout Uruguay: *dnic.minterior.gub.uy/index.php/nuestras-oficinas*.
- **Interpol Office,** *Dirección Nacional de Información e Inteligencia, Maldonado* 880, *Montevideo; tel.* +598 9768-5850 (*from outside Uruguay*), (0) 9768-5850 (*from inside Uruguay*); *website: www.interpol.int/en/Who-we-are/Member-countries/Americas/URUGUAY*.
- **Ministerio de Relaciones Exteriores (Foreign Relations Ministry),** *Colonia,* 1206; *tel.* +598 2902-1010; *website: https://www.gub.uy/ministerio-relaciones-exteriores/*.
- **Dirección General del Registro del Estado Civil,** *Registro de Extranjeros* (*Registry of Foreigners*), *Edificio Sede: Av. Uruguay* 933, *Montevideo; tel.* +598 (2) 900-5085; *email: partidas.digitales@dgrec.gub.uy*; *website: https://dgrec.gub.uy/partidasdigitales/publico/home.xhtml*.
- **Ministerio de Salud Pública (Department of Public Health),** 18 *de Julio* 1892, *Montevideo; tel.* +598 1934; *website: www.gub.uy/ministerio-salud-publica/*.
- **SUAT Centro Diagnostico (Carne de Salud),** *Clinica del Estadio, Estadio Centenario, Tribuna America, Montevideo; tel.* +598 (2) 487-7047; *website: www.suat.com.uy/institucional/clinica_estadio/*.

Certified public translators

- **Rosina Del Pino,** Certified Public Translator, Andersen Tax and Legal; *email: info@ uy.andersen.com*.
- **Colegio de Traductores Públicos del Uruguay (Public Translators of Uruguay),** *Constituyente* 1467 *Esc.* 1901 *Montevideo; tel.* +598 (2) 403-7404; *website: www.colegiotraductores.org.uy*. This is a national listing of Certified Public Translators.

CHAPTER SIX

The Cost of Living

The cost of living in Uruguay will vary depending on a number of factors, such as where you live, how you live, whether or not you need a car, and the performance of the dollar.

Let's take a look at some of the factors that will make up your cost of living in Uruguay.

The ups and downs of the US dollar

In Uruguay, you'll have ups and downs, depending on the relative performance of the two currencies. This is a risk that expats run in countries that do not use the US dollar, and it's one you'll need to keep in mind.

The exchange rate at time of writing is 39 pesos per dollar.

Here's an idea of what you can expect to spend for two people if you are renting, as opposed to buying. These prices are based on a two-bedroom, unfurnished apartment in Cordón, an up-and-coming neighborhood in Montevideo.

Renting an apartment			
Item	**Pesos**	**USD**	**Notes**
Rent	UYU 29,000	$744	Two-bedroom apartment in Cordón neighborhood of Montevideo
Gastos comunes	UYU 5,500	$141	Common building expenses (like HOA fees)
Property taxes	UYU 660	$17	Most taxes are paid by the apartment owner, but there is one small tax that is sometimes paid by the tenant. Ask about this when you rent.
Transportation	UYU 6,240	$160	Taxis, buses, etc. Assumes you have no car.
Gas	UYU 195	$5	Used for cooking.
Electricity	UYU 3,525	$90	Assumes air conditioning and heat. Electrical usage can vary greatly depending on the size of apartment and usage.
Water	UYU 660	$17	
Garbage pick up	UYU 0	$0	Included with taxes paid.
Internet	UYU 1,391	$36	350 GB at 400/30
Cable TV	UYU 1,435	$37	Service includes 134 channels and two decoders.
Cellphone	UYU 1,120	$29	Two basic cellphone plans with 40 GB per month plus 2,000 free minutes with two others using the same phone service.
Fixed home phone	UYU 238	$6	Can receive calls and call other landlines in Uruguay.
Healthcare	UYU 8,000	$205	*Mutualista* healthcare plan for two, plus private emergency service.
Food and home supplies	UYU 35,100	$900	
Dining out and entertainment	UYU 19,500	$500	
Misc. and extras	UYU 15,600	$400	Such as alcohol, tobacco, clothes, gifts, vacation travel, and home repairs.
Total	**UYU 128,164**	**$3,287**	

A sample budget for a couple owning an apartment

Here is a sample budget assuming that you own a two-bedroom apartment in the Cordón neighborhood of Montevideo.

Owning an apartment			
Item	**Pesos**	**USD**	**Notes**
Gastos comunes	UYU 5,500	$141	Common building expenses (like HOA fees)
Property taxes	UYU 6,600	$169	
Transportation	UYU 6,240	$160	Taxis, buses, etc. Assumes you have no car.
Gas	UYU 195	$5	Used for cooking.
Electricity	UYU 3,525	$90	Assumes air conditioning and heat. Electrical usage can vary greatly depending on the size of apartment and usage.
Water	UYU 660	$17	
Garbage pickup	UYU 0	$0	Included with taxes paid.
Internet	UYU 1,391	$36	350 GB at 400/30
Cable TV	UYU 1,435	$37	Service includes 134 channels and two decoders.
Cellphone	UYU 1,120	$29	Two basic cellphone plans with 40 GB per month plus 2,000 free minutes with two others using the same phone service.
Fixed home phone	UYU 238	$6	Can receive calls and call other landlines in Uruguay.
Healthcare	UYU 8,000	$205	*Mutualista* healthcare plan for two, plus private emergency service.
Food and home supplies	UYU 35,100	$900	
Dining out and entertainment	UYU 19,500	$500	
Misc. and extras	UYU 15,600	$400	Such as alcohol, tobacco, clothes, gifts, vacation travel, and home repairs.
Total	**UYU 105,104**	**$2,695**	

A sample budget for a couple owning a house

Remember, your numbers may be higher, depending on your personal circumstances and choices. The following section will give some additional considerations. This chart is based on a home in Atlántida.

Owning a house			
Item	**Pesos**	**USD**	**Notes**
Gastos comunes	UYU 0	$0	Only applies to gated communities.
Property taxes	UYU 5,500	$141	
Transportation	UYU 18,400	$472	Running a newer small car (see details below).
Gas	UYU 195	$5	Used for cooking.
Electricity	UYU 5,280	$135	Assumes air conditioning and heat. Electrical usage can vary greatly depending on the size of home and usage.
Water	UYU 880	$23	
Garbage pickup	UYU 0	$0	Included with taxes paid
Internet	UYU 1,391	$36	350 GB at 400/30
Cable TV	UYU 1435	$37	Digital cable service with wide selection of channels.
Cellphone	UYU 1,120	$29	Two basic cellphone plans with 40 GB per month plus 2,000 free minutes with two others using the same phone service.
Home landline	UYU 238	$6	Can receive calls and call other landlines in Uruguay.
Healthcare	UYU 8,000	$205	*Mutualista* healthcare plan for two, plus private emergency service.
Food and home supplies	UYU 35,100	$900	
Dining out and entertainment	UYU 19,500	$500	
Misc. and extras	UYU 15,600	$400	Such as alcohol, tobacco, clothes, gifts, vacation travel, and home repairs.
Total	**UYU 112,639**	**$2,889**	

A closer look at living expenses (including the cost of owning a car)

Gastos Comunes

Gastos comunes are common expenses shared by the people living in a building, such as lighting common areas, staff salaries, upkeep of elevators, and other building maintenance.

Buildings with more services and amenities tend to have higher *gastos comunes*, especially if there are not very many apartments in the building to share the costs. Buildings with a lot of apartments often have lower *gastos comunes* because the costs are divided between more units.

Property taxes

Property taxes can vary significantly from area to area and from property to property. So be sure to check the tax rate before buying a home. Rural areas tend to have the lowest property taxes.

Electricity

The cost of electricity can vary a lot depending on the type and efficiency of your heating or air-conditioning unit, how you use it, and the size of your apartment. Because of this, actual costs can range from a little less to significantly more than the sample budget estimate.

The estimate is for a couple in a two-bedroom apartment with an electric split system (ductless) heating and air conditioning units. They are strategic with their power usage, with an electrical plan that enables them to save money by avoiding heavy use between the hours of 5 p.m. and 10 p.m.

If you have a larger home, with less efficient electric in-floor heating systems, and set the thermostat to keep an even temperature all the time, you will likely pay significantly more than the budget estimate during the winter months.

Household help

These sample budgets do not include a housekeeper or gardener. If you live in an apartment in Montevideo, the *gastos comunes* covers the cleaning and maintenance of the building's common areas and the property's landscaping maintenance. Most expats in Montevideo and rural areas do their own housecleaning.

Note: If you do hire a maid or a gardener, be clear about their legal work status. If they are not self-employed with a registered business, the law may view you as their employer, which requires you do the paperwork and pay their social security benefits. More about this in **Chapter Thirteen**.

Internet

The largest supplier of internet service is the state-owned telecommunications company ANTEL, which provides data lines, home phone lines, and cellphone service.

ANTEL offers several internet plans. A basic home fiber-optic plan includes up to 350 GB of use at speeds of 400 Mbps down and 30 Mbps up. (If you use up your 350 GB in a month, your speed drops down to 3,072 Kbps down and 512 Kbps up.) The cost is around $36 per month.

Internet plans go up in steps, providing faster speeds at incrementally higher costs. A high-end plan that provides 2,000 GB per month with speeds of 1,000 Mbps down and 300 Mbps up. (If you use up your 2,000 GB in a month, your speed drops down to 12/2 Mbps.) The cost is $102 per month.

Cellphone

In addition to ANTEL, other cellular providers are Claro and Movistar. You can buy a mobile phone and sign up for a plan on the spot at one of the many cellphone shops or kiosks in shopping malls. Incoming calls are not charged in Uruguay.

Cellphone service

The plan included in the sample budget is with the state-owned service, ANTEL. It's one of their lower-cost plans, at around $14 per month. This plan includes 156 minutes calling fixed phone lines and others with an ANTEL cell service, 40 GB of usage, 1,000 free minutes to a designated fixed phone number, and 2,000 free minutes to two designated ANTEL cell phone numbers.

Cell phone plans go up in steps to 210 GB per month with a list of extras for $54 per month.

ANTEL's also offers a prepay phone service. If you just use your phone to text and make short calls, it costs significantly less than a plan. When you purchase your phone chip and get your phone number, you specify you want their prepay service with no monthly obligation. After that, you just buy more time when you need it. For an example of costs: $13 gets you 67 minutes of call time or 2.3G of data, which is good for up to 120 days before it expires.

Fixed home phone line

A fixed home phone line costs around $6 per month. It enables you to receive calls and call other fixed phone lines in Uruguay.

Most people use phone apps like WhatsApp or Skype to message, talk, or video conference—both inside Uruguay and internationally.

Cable TV

You'll find a number of cable TV companies operating in Uruguay, depending on where you live.

The cable service used for the sample budget estimate is the basic plan offered by Montecable, in Montevideo. The plan includes 84 standard-definition channels, 50 high-definition channels, two decoders, and 50 audio channels. The cost is around $37 per month.

Most cable companies offer add-ons for an additional fee. Add-ons may include a suite of HBO channels, adult content, and high-interest sporting events.

However, many expats in Uruguay—perhaps most—do not use a cable television service. Instead, they use the internet (via tablet, PC, or TV) and subscribe to a service like Netflix for on-demand movies and shows, starting at around $9 per month.

Healthcare

The health plan given in the sample budget is a basic private health plan called a *mutualista*. It covers all costs of doctor visits, tests, and hospital stays. The only other cost is a small co-payment when you use the hospital's services. This health plan also provides discounts for medications.

In addition to a *mutualista*, the budget includes room for an additional 24-hour mobile emergency plan that will send out a doctor and ambulance when you need it.

Transportation

Most expats living in Montevideo get by fine without owning a car. You'll find frequent and well-routed bus service and lots of taxis. If you buy something big, most places will deliver for a small fee. And if you need a car for a day or two, it's easy to rent one.

You can go most places within Montevideo by bus for around $1.34 each way. If you buy a bus pass, it's about $1.14 each way. A five-mile taxi ride will cost around $7.50.

You'll find good city-to-city bus service in Uruguay. The 81-mile bus ride from the main bus terminal in Montevideo to the main bus terminal in Punta del Este is about $10.25 each way. There's even a ferry to Argentina.

Most expats who live outside of Montevideo own a car. The exception is expats who live near a bus route in Punta del Este or near the retail center in a small town. (While bus service is reasonable in Punta del Este, taxis are expensive and not a cost-effective solution for regular use.)

Besides Montevideo, cities where you can live without a car include Salto, Mercedes, Paysandú, Colonia, Treinta y Tres, and Punta del Este (if you live downtown on the Peninsula or on Avenue Roosevelt). Each of these cities has a walkable downtown, buses and taxis, and easily available car rentals.

A few expats in some of the rural beach towns of Rocha also get by without owning a car. They'll walk or ride a bicycle or a motor scooter around town and take a bus to the border town of Chuy for shopping or a bus to Montevideo for professional or medical appointments.

The cost of owning a car

Here's what it costs to own and operate a small new car in Uruguay. The numbers quoted are approximate monthly costs, in both pesos and dollars.

Owning a car in Uruguay		
Item	**Pesos**	**USD**
Car registration and fees	UYU 1,800	$46
Insurance	UYU 5,000	$128
Maintenance allowance	UYU 2,500	$64
Fuel	UYU 9,100	$233
Total	**UYU 18,400**	**$472**

As you can see, owning a car adds significantly to the bottom line of your budget. Low-sulfur diesel is 55.14 pesos per liter ($5.35 per gallon), while 95 octane gasoline is 66.92 pesos per liter ($6.50 per gallon).

Important note: Do not drink and drive in Uruguay. Period. The blood alcohol limit is zero. If you get in an accident and you've been drinking, your insurance automatically cancels and all liabilities will be yours and not the insurance company's.

Food and household

The food and household budget includes high-quality local meats and fresh fish, fresh local produce, breads from the neighborhood bakery, Uruguayan cheeses, and olive oils. It takes into consideration home paper goods, cleaning supplies, and little things you may need around the house. It includes some imported foods, but not a full menu of imported prepared foods.

To give you some perspective, a couple that planned their meals and shopped carefully for value could eat healthily for three-quarters of this budget.

Entertainment

What does a $500-per-month entertainment budget get you in Montevideo? Here are a few cost examples to give you an idea: A dinner out for two in a mid-range restaurant is around $75. Two good seats at the ballet may cost around $70 for the pair. A weekday lunch special for two in a good restaurant or café that includes a drink and desert or coffee may cost $35. Movie entrances for two cost about $22. A couple going out for a good coffee and snack may spend about $18.

Other spending considerations

Consider budgeting for Spanish lessons

One expense you may want to consider, not included in the sample budget, is Spanish lessons. Learning some basic Spanish helps you get by, shows respect, and increases your social opportunities.

To get off to a good start in Uruguay, you might begin with a home course before you make the move. Then, when you arrive in Uruguay, take a month or two of intensive lessons at one of Montevideo's Spanish language schools.

Travel

If you're planning on trips to the US (which are not cheap), be sure to add that into the budget… or if you're planning on sending your kids or grandkids money to come down.

CHAPTER SEVEN

Healthcare in Uruguay

First-World-standard healthcare is nothing new in Uruguay. Most of Uruguay's population are descendants of European immigrants, who brought their hospital traditions with them. For example, the Spanish Hospital was started in Montevideo by Spanish immigrants in 1853; the British Hospital was founded in 1857 in Montevideo's Ciudad Vieja, before moving to its current location near the main bus terminal in 1913; and the Italian Hospital opened its doors in 1890.

There are more than 100 hospitals in Uruguay. The country also has its own reputable labs that produce trustworthy generic medications.

Uruguay is not a medical tourism destination or a place where people come for healthcare alone. But if Uruguay is a place you want to live, the chances are good that you will be able to get quality healthcare at an affordable price.

You'll find a broad choice of medical care options in Uruguay. The most popular with expats is a *mutualista*, a hospital-based healthcare organization that provides medical services to its enrolled members at a low fixed price—often around $78 per month. The second most popular option is premium-service hospital plans with shorter waits and more personalized attention, which can cost from $325 to $400+ per month. The third most-used option among expats is the public healthcare system, with hospitals and clinics spread across the country at a cost of around $78 per month. Just a few expats use private health insurance companies, such as BlueCross and BlueShield of Uruguay.

Besides health plans and health insurance, there are companies that provide 24-hour emergency response and ambulance service for low monthly rates.

A brief list of hospitals (with their contact information) is in the **Rolodex** on page 216.

The *mutualista*: An affordable private healthcare option

The most common medical care choice is a "hospital plan" called a *mutualista*.

A *mutualista* is different from health insurance. With a *mutualista*, there is no middleman between you—the member—and the private hospital that provides your medical care. There is no deductible, no lifetime cap, and no complicated terms to decipher.

Once accepted as a *mutualista* member, you can go to the private hospital or one of its clinics for all your medical needs, including routine doctor visits, tests, procedures, surgeries, and emergencies. Membership in a *mutualista* often costs between around $78 per month. There is also a small co-payment due when you see a doctor or have a medical test, ranging from $5 for a doctor's visit to $25 for a test.

Besides offering responsible care at a low price with no deductible, a *mutualista* can be simple to manage. You don't need to coordinate among different doctor offices, labs, and hospitals. You don't need to deal with billing paperwork for medical services. And you don't need to interact with third-party payers, like Medicare or an insurance company.

Like private insurance companies, a hospital *mutualista* sets its own age and pre-existing condition guidelines for accepting or not accepting non-employed members. Some are reluctant to take new members over 60 or 65.

There are several *mutualista*s in Montevideo, as well as in several smaller Uruguayan cities.

Asociación Española, *website: www.asesp.com.uy*

Asociación Española, based in Montevideo, serves 195,000 members and is the most popular among expats. Its main hospital fills more than a dozen buildings. Its many clinics are spread throughout Montevideo and beyond. This is a large institution geared for efficiency, and many find it well organized.

Outside of Montevideo, you'll find Asociación Española clinics in Atlántida and Punta del Este. Expats in these communities use the local clinics and come into Montevideo for more serious health issues.

Among *mutualista*s, Asociación Española stands out for its modern equipment. Its cardiac center includes a calcium-scoring tomography machine to assess heart attack risk and a state-of-the-art heart surgery facility. For neurosurgical procedures, you'll find a cutting-edge robotic microscope. It's the only one of its kind in South America. (You'd need to go to Panama or the US to find another with its capabilities.)

Asociación Española's current age limit is 65. But, it often accepts new members older than 65 for a one-time fee. The fee, which can be thousands of dollars, loosely equates to back payments. Then, once you are accepted as a member—you're in, with no exclusions for pre-existing conditions.

Médica Uruguaya, *website: www.medicauruguaya.com.uy*

If you live in Montevideo and you don't get accepted at Asociación Española, a knowledgeable relocation consultant can help identify your alternatives. Some who do not get accepted with Asociación Española because of age, do get accepted with Médica Uruguaya, the largest private *mutualista* in Uruguay, with 315,000 members.

SEMM Mautone; *website www.semm-mautone.com.uy*

This is another *mutualista* with a good reputation; it has a full hospital in Punta del Este and a clinic in Piriápolis. It has around 50,500 members:

Premium-service healthcare plans (hospital plans)

With a premium-service healthcare option, you can expect faster and easier access to doctors and hospital services, and other benefits. There are a few available.

The British Hospital in Montevideo, *website: www.hospitalbritanico.org.uy*

While a *mutualista* is a hospital plan, not all hospital plans are *mutualistas*. The British Hospital serves around 36,500 members at its two locations in Montevideo. It provides its own unique plan called the "Hospital Scheme."

The British Hospital offers the highest standard of healthcare in Uruguay. It frequently has shorter waiting times for appointments, and it has plan options that include a private room with an additional bed and meal service for a companion who might stay with you, if you are hospitalized.

The monthly cost of the British Hospital is higher than a *mutualista*. Rates range from $325 to $400+ a month depending on age and when you became a member. Co-payments at the British Hospital range from about $6 to $25 depending on the service provided.

The British Hospital requires Hospital Scheme applicants to undergo a thorough examination that includes an ultrasound and a blood test. The normal cutoff age at the British Hospital is 60.

Seguro Americano (American Insurance), *website: www.seguroamericano.com.uy*

Another private hospital with a very good reputation—which offers its own plans at rates similar to the British Hospital—is Seguro Americano, with about 13,000 members. People over 60 and 65 are often accepted here, after passing a medical screening.

Medications

With a *mutualista*, the price for medications compared to prices in the US varies depending on the drug. But according to expat retirees with Asociación Española, the average is around 25% of what they paid in the US.

The British Hospital and Seguro Americano provide their members with discounted rates on medications and also offer supplementary prescription plans that provide any needed prescription for a low set price.

What hospital plans do not cover

What most *mutualistas* and hospital plans do not cover is non-emergency optometry or dentistry, or visits to a psychologist. However, some hospital plans have associated dentists and optometrists that provide members with discounted rates.

Uruguay's public healthcare system

In addition to private healthcare options, Uruguay has a public healthcare system called Administracion de los Servicios de Salud del Estado (Administration of State Health Services), known as ASSE (*website*: *www.asse.com.uy*). About half the hospitals in Uruguay are ASSE hospitals, serving around 1,460,000 members. To use ASSE as your regular healthcare plan, you make monthly payments, similar to a *mutualista*.

The public system is available to anyone regardless of age or pre-existing conditions, and the care is free to individuals with low incomes. For expats who are residents, using ASSE costs around $75 per month. No co-payments are required. And in most cases, medications are provided free of charge.

The service standards of the public hospitals in Montevideo are lower than a *mutualista* and often considered as a social safety net for those who cannot afford private care.

However, despite its reputation for a lower standard of care, there are a few expats who use the public system in Montevideo. The reason is that ASSE can serve as a path to use Hospital de Clínicas, the university training hospital. It's where you'll find doctors in training and their instructors. It's also where you'll find doctors who are the top experts for a particular disease or condition, or have access to medications that are not available with a *mutualista*.

Hospital de Clínicas is not part of ASSE. But you can get access via a referral from an ASSE doctor or through the hospital's emergency room. And as an ASSE member, your expenses for treatment at Hospital de Clínicas are reimbursed by ASSE. So, you incur no additional cost.

For non-emergency care, getting appointments at Hospital de Clínicas can be time-consuming. Waiting times are generally longer than at Asociación Española. Also, much of the facility at Hospital de Clínicas is bare-bones, with many people to a room. With that said, the doctor care is top-notch.

Outside of Montevideo, in smaller towns, basic care with ASSE seems to work much better. Some expats living in Piriápolis and Lavalleja are opting to use the public system.

In order to use the public healthcare system, you need to be a legal resident with a *cédula* (Uruguayan ID card).

What about the language barrier?

To get signed up with a health plan, you'll find reputable bilingual relocation consultants who can explain the details, guide you through the process, and show you how it all works.

Aside from the British Hospital, where about 25% of the doctors and staff speak English, most hospital workers and doctors in Uruguay only speak Spanish. Many expats find a good English-speaking doctor by asking other expats in the same hospital plan. However, even with an English-speaking doctor, you'll still need to make an appointment and interact with staff.

Appointments at Asociación Española can be made online. Some expats make appointments using Google Translate. Others go to their nearest Asociación Española clinic to make an appointment in person. They'll use their own beginner Spanish, the help of a bilingual friend, a written note, or a translating app.

If you can't get an appointment with an English-speaking doctor for your particular need, use the help of a translator, whether it's in person or over the phone.

Learning some basic Spanish will go a long way to help you live independently in Uruguay, including visiting the doctor.

Private health insurance

In Uruguay, you also find private health insurance companies, more similar to the US model, which offer a variety of policy options. Rates tend to be higher than *mutualistas* and other hospital plans, but offer a wider range of flexibility in the doctors you choose to see.

Like other private options, insurance companies set their own acceptance guidelines for age and pre-existing conditions. Private insurers in Uruguay include:

BlueCross and BlueShield Uruguay, *website: www1.bcbsu.com.uy*

This insurer is an independent licensee of the BlueCross and BlueShield Association. The company, which offers several coverage options, insures around 23,650 customers.

Summum, *website: www.summum.com.uy*

Summum serves around 19,250 customers. People over 60 are sometimes accepted for a one-time upfront fee, which varies depending on age.

BlueCross and BlueShield Uruguay and Summum both provide personal and corporate healthcare plans, including plans that are good in both Uruguay and next-door Argentina. So, the many individuals and companies with cross-border business can be covered in two countries with one plan.

Note: In Uruguay, both of these insurance companies offer coverage that includes hospitalization at the British Hospital.

Private 24-hour emergency mobile medical care

Some expats in Montevideo get an additional plan that provides mobile emergency care. It's a private service that will send you an ambulance with a doctor when you need it, 24 hours per day, seven days per week.

Retired expats report costs between $25 and $36 per month for this type of emergency mobile coverage, with no additional copayment or fees required when services are provided.

Popular emergency services in Montevideo include SUAT (*website: www.suat.com.uy*) and UCM, which stands for *Unidad Coronario Movil* (Mobile Coronary Unit) (*website: www.ucm.com.uy*)—they respond to all medical emergencies, not just coronary issues. SUAT and UCM also provide clinics with walk-in service. Asociación Española has its own mobile doctor and ambulance service, called Española Móvil (*website: www.españolamovil.com*).

In Punta del Este, a popular emergency service is Cardiomovil (*website: www.cardiomovil.com.uy*).

Nursing homes and assisted living

There are a total of around 20 assisted living centers, retirement homes, and nursing homes in Montevideo, and about half-a-dozen in Punta del Este.

While we have not vetted specific nursing homes or assisted living centers, the following are a few of the most highly rated private facilities in Montevideo and Punta del Este, to help get you started on your research.

Belleville, in Montevideo, offers senior residences and nutritionist-planned meals for both independent and fully dependent seniors.

- **Belleville Residencial,** *Deauville 1758 (between Espínola and Nariño), Montevideo; tel. +598 (2) 601-5652; email: contacto@belleville.com.uy; website: www.belleville.com.uy.*

Tata Luis y Doña Lola Home for Seniors, in Montevideo, provides both day care and long-term housing for seniors who need assistance. They also provide care for people who need 24-hour attention, including seniors with Alzheimer's.

- **Tata Luis y Doña Lola,** *Avenida Ramon Anador 3691 at the corner of Anzan, Montevideo; tel. +598 (94) 330-198 or +598 (2) 483-6650; website: http://www.facebook.com/Hogartataluis1.*

In Punta del Este, Casa del Sol provides day care, transportation, and a permanent home for seniors who need assistance. Their staff includes nutritionists, psychologists, nurses, and physiotherapists.

- **Casa del Sol,** *Mercedes between Av. Córdoba and Mar de Coral, Punta del Este; tel. +598 (99) 656-072; email: info@casadelsol.uy; website: https://www.facebook.com/casadelsolresidencial/?locale=es_LA.*

Lavilletta, also in Punta del Este, provides nutritionist-guided meals and physical rehabilitation services.

- **Lavilletta,** *Pilcomayo near Pedragosa Sierra, Parada 5, Punta del Este; tel. +598 9911-2233; email: info@lavilletta.com.uy; website: https://lavilletta.com.uy/.*

CHAPTER EIGHT

Moving Your Household Goods and Pets

When it comes to household goods for your new home in Uruguay, you may want to consider making a fresh start. Like many expats, you may find it makes more sense to buy furnishings that fit a new home rather than find a home that fits your furnishings.

Also, if you plan to buy a house or apartment in Punta del Este or another beach town, keep in mind that many are sold fully equipped and furnished.

With that said, you may have family heirlooms or other household items you love enough to ship to Uruguay. If that's you, you'll be glad to know that you can have a shipping container of your household goods delivered to Uruguay duty-free—a real benefit in a country that would otherwise have high import duties.

Uruguayan customs has different rules and allowances for different categories of residency. If you are coming as a diplomat, for example, you fall under one set of regulations. If you are a retiree, the rules and allowances are different. And if you are a citizen or resident of Uruguay who is returning from abroad, the rules and regulations will be different again.

The program described in this chapter, is for you, as **a new resident in process**, to ship your household goods to Uruguay, duty-free, during a six-month window of starting when you arrive in Uruguay. That means time may start counting even before the residency appointment. For example, if you arrived in Uruguay on March 2nd, and applied for residency on April 4th, the window of time to import your household goods duty free starts on the first date.

A moving agent can coordinate the process

Most expats who import their household goods to Uruguay go through a Uruguayan moving agent. They may contact a Uruguayan moving agent directly, or a residency specialist may connect them with the moving agent.

Relocation assistance

If you're relocating to Uruguay, you'll likely benefit from a relocation assistance company, especially if you're just starting to learn Spanish. A relocation company can help you with any settling-in chores that you're facing... from hooking up your phone, to getting your driver's license, to finding an elementary school for the kids.

One company that can help you relocate to Uruguay is Expat Uy, operated by Ana Inés Pérez Bianchi, *email: info@expatuy.com; website: www.expatuy.com*. Ana is especially knowledgeable about healthcare options.

A reputable Uruguayan moving agent can coordinate the whole process of moving your household goods. This includes arranging for a departure-end agent (in the US or Canada) to pack your household goods in a shipping container, and then for the container to be delivered to the port, to be shipped to Uruguay.

To create the cost estimate, the Uruguayan moving agent will hire a departure-end agent to come to your home in the US or Canada to survey the possessions you wish to move. During the survey, they will estimate the volume of your belongings to determine what size shipping container you will need. And they'll determine if you need special packing for fragile items.

A door-to-door estimate will often include packing, loading, and transportation (by truck, ship, and truck again) from your home in North America to your new home in Uruguay.

Note: Make sure to ask your Uruguayan moving agent about all-risk insurance coverage for your household goods in transit.

What you can ship

A resident-in-process may bring in, free of all customs duties: the furniture and household effects of their dwelling, in quantities commensurate with their needs, as determined by the customs authorities.

Note: The current interpretation of customs is that you may bring in household goods duty free one time only. However, this is not stated in the law. And some say that at a future time, if you did not live in the country for 90 days in the prior year, you may bring in personal belongings duty free again. For more on this, talk to your immigration consultant or moving company.

When it comes to bringing in household goods, Uruguayan customs is usually reasonable. As a resident, you should be able to bring most all furnishings from your previous home.

Things you cannot ship to Uruguay in your container include many brand-new items, firearms, lawn mowers, car accessories, trailers, motors or engines, water or pool pumps, explosives, aerosols, medicines, and cigarettes.

While you can bring appliances from the US and Canada, it's not recommended. That's because the power supply in Uruguay is 220, as opposed to the standard 120 in the US and Canada. While you can theoretically use a transformer with your US appliances, there can still be issues. Additionally, if you buy appliances in Uruguay, you can get a warranty, find qualified repair people, and order replacement parts.

Providing a warranty to customs

The opportunity to import a container of household goods duty free is conditioned upon your approval for permanent residency. However, in practice, it is a process that most start as soon as they relocate to Uruguay.

Because of this, you are required to provide a warranty or guarantee to the Uruguayan customs authority for what the duty would be without the exemption. Then, when you receive your final residency approval, customs will be notified, and your guarantee will be returned.

There are three ways you can provide a guarantee:

1. Guarantee the shipment with a Certificate of Deposit (CD) in your bank in Uruguay.

Here you buy a Certificate of Deposit (CD) in your own name at the bank, with a guarantee from the bank that they will not let you cash it in without a release from customs.

To provide the guarantee, the bank may charge a small fee, such as 0.2% per month of the amount guaranteed. But since the CD is in your name, you get interest. So, at the same time, you'll be earning money on the CD.

2. Deposit a cash guarantee directly into a Uruguayan customs account.

With this option, you deposit the money directly with customs, by depositing it into a special government account maintained for this purpose. Once you've presented evidence of legal residence, they give it back to you. This method is simple. While it does tie up your money with no interest, it doesn't cost anything.

3. Provide a guarantee with insurance through a Uruguayan insurance broker.

Purchasing an insurance policy to provide customs a guarantee is another option, which many expats choose.

What action you need to take, and when

Your Uruguayan residency specialist and moving agent will help you take the right steps, in the right sequence, at the right time. Here's a brief summary, just to give you an idea of what actions to take and when.

First, you need to obtain the status of *en trámite* (in process) with the Immigration office. For this purpose, it means you have applied for residency (even if the file is not complete) and are no longer considered a tourist.

After you have the residential status of *en trámite*, turn in the following documents, via your Uruguayan moving agent. This must happen before your shipment arrives.

- A *certificado de llegada* (certificate of arrival), which is a document certifying the day you officially came to Uruguay. You'll get this from Immigration, and it will specifically state that you are a *residente en trámite*: both on the form and on a huge red stamp that's placed across the form. (Verify that it does before you leave the office, or you'll be coming back to get it corrected.) This certificate should reflect the most recent date that you entered the country. If not, ask for a new one.
- A copy of your passport. It doesn't need to be notarized.
- A signed customs declaration (*Declaración Jurada*) formally requesting authorization to bring in your shipment. Your moving agent will give you this form.
- The Bill of Lading is also required, but your Uruguayan moving agent will supply this.
- The guarantee that you've provided against any possible duties.

Now, having turned everything in, your shipment must arrive within six months of the date shown on your *certificado de llegada*.

When your goods arrive

Once your container has arrived in Montevideo, customs will perform their inspections required for release. They may not even open the container, or they may go through everything, at their discretion.

In Uruguay, it's not necessary to be present during the inspection. Complaints about customs officials robbing people's shipments (as happens in some other countries) are not commonplace here. Occasionally, at the discretion of the customs agent, the customs inspection can be conducted at your house instead of at the port.

Either way, customs say that you should have your container released within five working days of its arrival.

Note: Your immigration consultant and/or local mover cannot confirm the timeline when your container is in port. If needed, they may inquire with a customs agent.

Once your container has cleared customs, the mover will advise you that it's ready, put it on a truck, and bring it to your house for unpacking.

Note: When getting your door-to-door estimate, make sure that unpacking the container is included in the contract.

Collect your guarantee from customs

Your permanent residence must be approved in order to claim your financial guarantee with customs, regardless of the method you chose to guarantee payment. Remember, it's your residence that earns you the right to the duty-free importation, so you'll need proof of residence to get your money back.

Once you've been granted permanent residence, you'll be given two forms by Immigration. One is the authorization that allows you to get your *cédula* (Uruguayan ID card) and the other is for customs, to notify them of your residence. Get your *cédula* first… then take the customs form along with a copy of your *cédula* to your Uruguayan moving agent to get your money released.

Tips for an event-free customs clearance

Here are a few tips that should make your move into Uruguay a bit easier.

Don't let your goods leave for Uruguay until your Interpol results are in.

Remember the sequence and timing:

- Immigration receives your Interpol results (see **Chapter Five**).
- Get *en trámite* at Immigration.
- Obtain your *certificado de llegada*.
- Turn in your documents to customs within 60 days of the date on the *certificado*.
- Your container arrives.

If you let your things leave for Uruguay before you get the Interpol results back and your Interpol results are delayed, then your shipment may arrive before you have a *certificado de llegada* and authorization from customs. If you find yourself in this situation, get legal help right away to preserve your duty-free status.

Be ready for some hidden costs

There may be fees imposed by the port for handling, which are not normally included in your moving quote. This is because the fees vary move-by-move, and aren't firm until your container is released. Your mover will bill you for these after the move is complete.

Importing your car to Uruguay

Some expats have their heart set on bringing their car into Uruguay. But the bottom line is that generally, you can't do so.

There are exceptions made for diplomats, tourists, and people who obtain residence under Law 16.340. (See **Chapter Five** for details on this.) There are also occasional exceptions for antique or classic cars. But generally speaking, bringing a car is more trouble than it's worth. Duties are steep and importation of a vehicle is never duty-free.

Also, remember that cars are different here in South America than they are in the US and Canada. The emissions requirements are different, and many of the parts are not interchangeable. If you buy a car in Uruguay, you'll know you're buying a vehicle the local mechanics know how to work on, and that there will be parts available when you need them.

Bringing your pets

Uruguay is a pet-friendly country, where animals are generally well-treated. You'll find a good variety of well-stocked pet supply stores and qualified vets when you get here.

The process of bringing your pet to Uruguay is relatively simple, and there is no quarantine period once you arrive with the animal. You do not need to be a resident to bring your pet.

The animal must be accompanied by a USDA-endorsed health certificate, even if you don't live in the US. When in doubt, use the International Health Certificate USDA-APHIS 7001 form. It is officially known as the United States Interstate and International Certificate of Health Examination for Small Animals. Most vets will have the appropriate form. You can see it online here: *www.aphis.usda.gov/library/forms/pdf/APHIS7001.pdf*.

The health certificate must indicate proof of both rabies vaccination and Praziquantel treatment (the Praziquantel treatment is for dogs only). It must include the name and address of the owner, and the breed, sex, birth date, size (i.e. small, medium, or large), and any particular markings of the animal. The health certificate must also indicate the country of origin and destination.

Rabies vaccination is required for all dogs and cats over three months of age. It must be given more than 30 days and less than one year before the arrival date in the country. This vaccination must be listed on the health certificate and a copy of the rabies certificate included.

> **Insider tip:** Two-year rabies shots are unusual in South America, so if your pet has a two-year shot, make sure its expiration is stated on the form.

All dogs entering Uruguay must also be treated for the tapeworm, Echinococcus granulosus, with Praziquantel, more than 72 hours and less than 30 days before the arrival date in Uruguay. This treatment must be listed on the health certificate.

The health certificate must state that the animal was examined within 10 days of departure and presented no clinical signs of diseases associated with that species.

Legalization of this certificate by the Uruguayan consulate is not required.

Getting your pets back to the US

A general certificate of health is not required to bring dogs or cats into the US, according to the Centers for Disease Control (CDC). But check with your destination state, as some US states require them.

Dogs and cats are subject to inspection when they enter the US, and they *may* be denied entry if they have evidence of an infectious disease (or even look sick), pending examination by a vet at the owner's expense.

Proof of a rabies vaccination is technically not required for dogs coming from Uruguay, since Uruguay is currently declared a rabies-free country. But it may be required by your airline in order to ship the animal, so it's advisable to get the certificate anyway if you can. If not, be sure to check *www.cdc.gov* to make sure that Uruguay is still on the exempt list.

If you end up needing a "proof of rabies vaccination" certificate, it must show that they were vaccinated more than 30 days before entry into the US. This includes assistance dogs.

Proof of a rabies vaccination is not required for cats, unless it's required by your destination state. Remember, though, your airline may require it.

Unvaccinated dogs (such as puppies too young to be vaccinated) may enter, provided the owner signs a confinement agreement that will remain in effect until the dog is adequately protected.

Animals other than dogs and cats will usually require a USDA import permit. See *www.aphis.usda.gov* for details.

Traveling with pets

If you're planning to bring your pet on a flight with you, check with your airline for its specific requirements, recommendations, and costs.

Temperature restrictions

Bringing your pet along as cargo may include temperature restrictions. There are often restrictions on the shipment of animals in the hold as checked baggage or cargo; these apply for both high and low ground temperatures, at the departure and arrival cities, as well as any stopover point on the trip. (These do not apply to animals traveling in the cabin.) Additionally, further temperature restrictions (and with some airlines, outright summertime bans) apply to short-nosed dog breeds such:

- Boston Terrier
- Boxer
- English/French Bulldog
- King Charles Spaniel
- Lhasa Apso
- Pug
- Shar-Pei
- Shih Tzu

Food and water

If you want your pet to have water during the trip, consider freezing it in their dish to prevent it from spilling out during the loading process. The USDA requires that the pet be offered water and food within four hours of the flight, and some airlines will require that you sign a statement attesting to this.

Sedation

Although there has always been a lot of debate over whether or not it's best to sedate an animal for air travel, you should know that the American Veterinary Medical Association does not advise sedation, because of the respiratory health risk to the animal at high altitudes (which are encountered even in pressurized aircraft). Pets should only be sedated when it's specifically recommended and prescribed by a veterinarian.

Traveling in the cabin

With some airlines, if your pet's carrier is within the limits for hand luggage that fits under the seat in front of you, you can take your pet with you in the cabin.

Service animals can fly inside the cabin at no cost. These include guide dogs for the blind, signal dogs for the hard-of-hearing, assistance dogs for mobility-impaired persons, and emotional support animals. To bring a service animal, check with your airline well ahead of time to learn its specific requirements. These may include a letter from a doctor confirming your need for the animal for travel, a USDA animal health form, as well as other documentation and airline-specific forms, which may need to be completed days in advance of your travel date.

Note: See **Appendix A** for a list of veterinarians in Uruguay. These are vets with whom we have experience.

CHAPTER NINE

Uruguay Tax Guide

Taxes on your retirement income from abroad

If you spend more than 183 days per year in Uruguay, you can become a tax resident of Uruguay. If you're a tax resident of Uruguay, you pay taxes in Uruguay on the money you earn in Uruguay. It's the same as in most countries.

But what is good to know about it is this: Uruguay's tax system is mostly territorial. So, you, as a tax resident of Uruguay, don't need to report many types of income you earn outside of Uruguay in Uruguay. This includes rent income, capital gains, a retirement pension, and social security payments.

Since many countries require tax residents to report worldwide income, the principle of territorial taxation is a big plus in choosing Uruguay as a retirement destination.

But, you do find one exception to Uruguay's territorial taxation, although this will never create an additional tax for you. After 11 years of being a tax resident, two types of financial instruments will be taxed, specifically interest and dividends. The rate is a 12% flat tax on such income. But you can deduct any taxes you pay on this type of income to another country, such as taxes paid to the US if you're a US citizen. So, Uruguay will *never* double tax you.

So, if you paid 12% or more in tax to a jurisdiction outside of Uruguay, you would owe no taxes in Uruguay. If you paid less than 12%, you would pay the difference. You do not get double taxed.

Another thing to know. You get a generous grace period, as mentioned above. This tax on interest and dividends only applies after you've been a tax resident of Uruguay for 11 years. So, for the first 11 years (the year you became a tax resident plus another 10 years), you have a tax holiday.

And remember: Anything outside of dividends and interest, even after 11 years, will never be taxed. No taxes on pensions, capital gains, rental income from properties overseas, and any other type of income you may have.

Note: Besides the global standard of 183 days in a calendar year, Uruguay has several other paths to gain tax residency and enjoy its generous "tax holiday". The most popular options are:

- Spend only 60 days and buy real estate worth USD $500,000
- Spend no time in the country and buy real estate worth USD $2.2 million.

Income taxes and social security payments in Uruguay

Income tax for individuals

The personal income tax on wages is *impuesto a la renta para personas físicas* (IRPF). It only applies to income over around USD $1,000 per month (at today's exchange rates). The tax is progressive. It starts at 10% and tops out at 36%.

Social security taxes

Social security payments apply if you are working for wages, an employer, or a self-employed sole proprietor. Both the employer and the employee must pay social security taxes. The employer's contribution is 12.125% of the salary, while the employee's contribution ranges between 19% and 24%.

Self-employed sole proprietors pay social security payments based on their specific tax-status regime. (More on this is in **Chapter Eleven: Doing Business in Uruguay** on page 164.)

For both employees and self-employed sole proprietors, social security benefits include access to a health plan with no deductibles.

Good news regarding Social Security for self-employed US citizens in Uruguay

If you're a US citizen, you can never escape Uncle Sam. You're taxed on your worldwide income. At the same time, most US expats working abroad are required to pay taxes in the country where they live. So what prevents you from getting double taxed? One way to avoid double taxation is by taking advantage of the Foreign Earned Income Exclusion (FEIE). It enables you to skip US taxes on up to $126,500 (for 2024, this figure changes each year) of your foreign earned income.

However, the FEIE does not apply to the social security portion of your taxes. So, many self-employed individuals working abroad are required to pay US Social

Security and Medicare taxes of 15.3% on the first $50,000 of their earnings, plus the social security taxes due in the country where they live and work.

To help solve this problem, the US has entered into totalization agreements with around 30 countries. Among other things, these agreements mean you only pay social security taxes to one country.

In 2018, the US entered into a totalization agreement with Uruguay. So, now it's one of three countries in Latin America, along with Chile and Brazil, with such an agreement in place.

If you want to be a self-employed individual working abroad, this is a huge plus for choosing Uruguay.

For more information: *www.ssa.gov/international/Agreement_Texts/uruguay.html*.

Taxes on real estate for individuals in Uruguay

Many expat retirees living in Uruguay own a home. In addition, many who live outside of Uruguay buy a vacation place or investment property here.

If you own, rent out, or sell a property in Uruguay, you'll owe certain taxes, which are moderate.

Annual property taxes

The municipal property tax is called *contribución inmobiliaria*. Depending on the location and other factors, it can range from 0.25% to 0.8% of the property's value. Since the rate can vary so much, it's a good idea to learn about a property's likely tax rate before you buy.

Impuesto a la enseñanza primaria is a separate property tax that funds primary education. The rate is usually low, approximately 0.1% to 0.3% of the property value.

Additionally, certain municipalities are empowered to apply other minor taxes on properties, such as *impuestos de puerta*, for public street-cleaning and the like. These usually don't add up to more than $5 or $10 per month, if they exist at all.

Annual asset tax for property held by an individual in Uruguay

Known as *impuesto al patrimonio*, this tax can apply in certain circumstances to both corporations and individuals, based on their net worth. Your net worth, for purposes of the asset tax, is restricted to the sum of your holdings within Uruguay—primarily, your property.

The tax is based on a property's "assessed" value, which is usually much lower than the market value. In the case of individuals, the first $115,000 for a single person ($230,000 for a couple) is not taxed. In essence, you are unlikely to have to pay any asset tax if you own a property bought at less than $150,000 (for individuals) or $300,000 (for couples). Remember, this is the "assessed value", which is usually less than half the market value. Generally, only if you buy a property with a market value of over USD $800,000 does this tax kick in. And even in such cases, the tax is minimal: as a result of a 2007 tax reform law, this tax is reduced by 0.1% per year until it reaches a rate of 0.1% in 2025.

Taxes on rental income of property owned by an individual

Individuals who rent out their property must pay a flat income tax of 10.5% on their proceeds. This is not in addition to the personal income tax above. Rental income is not included as "income" for purposes of calculating the personal income tax for individuals.

Capital gains tax for a property sold by an individual in Uruguay

In Uruguay, capital gains on a property sale is 12% of the gain.

The gain is calculated as the difference between the purchase price and the sale price. The gain is also adjusted for inflation. So, you pay tax only on the real value gain, not on the currency inflation that occurred during the time you owned the property. And any improvements to the property can be used towards lowering the tax.

Real estate transfer taxes

The Asset Transfer Tax, *Impuesto a las Transmisiones Patrimoniales* (ITP), applies on the transfer of real estate. Both the buyer and seller are taxed at a rate of 2% of the *assessed value* of the property. Often, the "assessed value" is significantly less than the market value. On an average, this tax comes out to 0.4% of the transaction.

If a property is inherited, the heirs or beneficiaries pay an IPT of 3% of an assessed value, which may come out to less than 1% of market value.

Note: There is no specific inheritance tax in Uruguay besides this ITP tax for inherited properties.

(See **Chapter Four** for other costs of real estate transactions.)

Uruguay's national sales tax

Value added tax (VAT) is known throughout the Spanish-speaking world as the *Impuesto al Valor Agregado*, or IVA, and is basically a sales tax—a rather large sales tax, something common throughout Latin America (and Europe, for that matter).

It's the prime contributor to the tax revenue of countries that do not have a North American-style income tax system. The tax is always referred to by its Spanish acronym—IVA—and pronounced "EE vah."

The basic rate for IVA in Uruguay is 22% for most goods, and 10% for certain basic goods. It applies to the importation (with exceptions) and sale of goods and services within the country. It does not apply to real estate.

In addition to IVA, there is a luxury tax (IMESI) included in the cost of some specific goods, such as automobiles, alcoholic beverages, gasoline, and tobacco.

Like most of the world's countries—and unlike the US—this sales tax is included in the marked price of an item; taxes are not added at the register.

And, if you are a business, you offset IVA paid on goods and services with IVA charged to customers.

Income tax for corporations

If you set up a business in Uruguay under a corporate structure, such as a *Sociedad Anonima* (SA)—the most common structure for businesses with partners, employees, and suppliers—the corporate income tax (known as IRAE) is levied. IRAE applies to corporate profits (income minus deductible expenses) that are generated within the country, regardless of your nationality. This includes branches or subsidiaries of foreign companies operating in Uruguay. The tax is assessed on the income of 12-month periods, at a flat rate of 25% of net income. When distributing dividends in a corporation, that distribution is taxed at 7% (of the remaining 75%, or 5.25% of the total).

To calculate the tax, the carry-over of losses is permitted for a period of up to five years. There are special rules that establish exemptions on certain activities.

Annual property taxes

The same for a property held by a company as for an individual:

- *contribución inmobiliarial*: 0.25% to 0.7% of the property's value
- *Impuesto a la enseñanza primaria*: approximately 0.1% to 0.3% of the property value.
- *impuestos de puerta*: usually no more than $5 or $10 per month, if they exist at all.

Annual asset tax for property held by a company in Uruguay

The annual asset tax, *impuesto al patrimonio*, for the net worth of assets held in Uruguay by most legal entities (as opposed to individuals) is 1.5%.

Taxes on rental income of property owned by a company in Uruguay

For rental income from a property owned by a corporation, the rate is 25% if the corporation is Uruguayan and 12% if it's foreign.

Capital gains tax for a company

The capital gains tax rate on the sale of property (which is considered a gain from capital assets) is 12% for foreign corporations, and 25% for Uruguayan corporations.

Real estate transfer taxes

On the transfer of real estate, companies are taxed at the same rate of individuals: 2% of the *assessed value* of the property. The "assessed value" is usually much lower than a property's market value. On average, this tax comes out to 0.4% of the transaction.

Promotional investment tax breaks

Any activity (industry, agricultural, tourism, services) can be eligible for special tax incentives.

One of Uruguay's key investment regulations consists of Investment Promotion Law #16.909 (originally passed in 1998, and updated in 2007), which stipulates that investments of any size are eligible for exemptions on corporate income tax (up to 100% of the amount invested), value added tax on goods purchased, and asset tax.

In order to obtain the benefits, the investor must fill out a scorecard before a committee within the Finance Ministry, known as COMAP, which studies the project and grants the tax breaks based on the impact on certain factors, mainly: the creation of new jobs, the generation of exports, the incorporation of new technology, and the use of clean energy technologies.

The benefit is open to local and foreign investors alike, and to ventures of any size and industry. About half of all new investments in Uruguay enjoy some kind of tax break.

Note: When the COVID pandemic hit in early 2020, while many countries raised taxes, Uruguay immediately lowered taxes, expanding tax breaks to real estate investments of any size above $2 million. This spurred a construction boom and gave a very strong signal to foreign investors.

Free trade zones

Uruguay has established several free trade zones throughout the country. These areas are used to provide services to the region and the globe, and logistically,

to store, commercialize, and assemble goods, either for their introduction into Uruguay or for export to other countries.

There are 13 different free zones (*Zonas Francas*) within the country., Except for one, all are privately run. Together, they make up about 5% of Uruguay's GDP.

Businesses operating within these Free Zones are granted total tax exemption (import duties, income tax, dividend tax, VAT, asset tax). The only tax that is levied is the social security payment on labor.

Services provided to clients overseas from a company set up in a free zone are tax free (they pay no income tax). For this reason, hundreds of global companies have set up regional offices in Uruguay's most popular free zones: Aguada Park, World Trade Center and, Zonamerica. In 2025, two new free zones will open in Punta del Este, and one in Colonia.

Goods shipped from outside Uruguay to a free zone are not treated as imports, and therefore do not pay taxes or import tariffs.

Taxes paid to your home country

Remember, you may have tax obligations to your home country that apply regardless of what you are paying in Uruguay. US citizens, for example, owe tax on their worldwide income no matter where they live. Canadians, on the other hand, do not.

As an American expat, you will be entitled to some tax breaks.

For information and assistance on US taxes, contact **Bright!Tax US Expat Tax Services,** *244 Fifth Avenue, New York, 10001; tel. (212) 465 2528; email: retireabroad@brighttax.com; website: https://brighttax.com.*

With clients in over 190 countries worldwide, Bright!Tax is an award-winning, leading provider of US expat tax services for the estimated 9 million Americans living overseas. Bright!Tax has also authored and updated IL's ***Expat Taxes Made Easy: The Complete Guide to US and Foreign Taxes for the American Overseas***. (See: *https://www.ilbookstore.com/expattaxes-print*).

For information and assistance on Canadian taxes, contact tax expert **Doug Hendler,** *tel. (416) 593-1221; email: dhendler@blaney.com; website: www.blaney.com.*

Have questions about your US Social Security? Contact **Steve Garfink,** Founder, Social Security Now or Later, *San Jose, California; email: steve.garfink@socialsecuritynoworlater.com; website: www.socialsecuritynoworlater.com.*

Got a tax question?

If so, the last thing you should do is write to an *IL* editor! If the answer to your question is not here, you need an in-country expert.

This chapter was prepared with input from Juan Federico Fischer, the managing partner of Andersen Uruguay, one of the country's leading law firms and international investment consultants.

If you have any questions on taxes, you can write to Juan directly and he'll be glad to answer them for you. Here's his contact information:

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Juan, a lawyer and MBA, is US-educated and lived in the US for 12 years. He leads a team of bilingual attorneys, *escribanos* (conveyance attorneys), and tax advisors covering all of Uruguay.

CHAPTER TEN

The Uruguayan Economy

Uruguay's economy is defined by its export-oriented agricultural sector, a well-educated workforce, and high levels of social spending.

An economic overview

Uruguay's most important economic activities include the production and processing of agricultural goods, tourism, banking, construction, information technologies, and government-run energy and utility companies.

Agriculture

As well as being an important component of Uruguay's modern economy, the livestock industry is Uruguay's economic foundation. The vast majority of Uruguay's land mass is used for cattle grazing. Dairy farming is also a major industry in Uruguay.

The most common ground crops contributing to the Uruguay economy are rice, soybeans, and wheat. Other crops catching on in Uruguay are blueberries and olives. Grapes are also popular as Uruguay's wine industry gains worldwide recognition.

Forestry is a significant agricultural industry in Uruguay. More than a decade before a pulp mill was planned, the Uruguayan government offered tax breaks to landowners who converted their pastures to forest production. Today, Uruguay's forest industry supplies the country's large pulp mill as well as lumber for export.

Uruguay has a significant fishing industry. Much of it comprises an artisan fishing fleet (that works from small boats with hand gear) that sells its catch locally. In the beach resort of Punta del Este, these fishermen sell their catch directly from the dock to the public. The catch often includes a light, white-meat fish called *brótola*, as well as corvina, shrimp, muscles, and octopus. Uruguay also has a large, modern, commercial fleet that catches fish for export.

Processing agricultural goods for export

One of Uruguay's most important industries is meat packing and food processing. Uruguay has become proactive in adding value to agricultural products, which provide more Uruguayan jobs. Examples of this include pre-packaging meat for export in consumer portions, making complete frozen meals using Uruguayan-caught fish, and making garments from Uruguayan wool.

Tourism

Uruguay is a popular regional tourism destination. From 2011 through 2019, Uruguay received more than a million visitors per year. For most of 2020 and 2021, tourism halted due to COVID-19 restrictions. However, things bounced back. Uruguay received more than a million visitors in the first quarter of 2023. That's 11.6% more than in the same quarter in 2019, before the pandemic. Cruise ship visits were also up 12.7% over the last pre-pandemic season.

Uruguay banking

Banks in Uruguay rose to prominence by offering depositors with a choice of US dollar, euro, or Uruguayan peso accounts. Many South Americans who have experienced rapid inflation, currency devaluations, and forced exchange of deposits choose to keep their savings in US dollar accounts in Uruguayan banks.

Construction

A construction boom stretching out more than a decade continues.

More than 150 construction projects are approved and underway in Uruguay. These include commercial projects such as road and infrastructure projects, green energy plants (along the Uruguay River and in the Interior), a shopping mall (in Maldonado), and a large hotel and casino (in Punta del Este). You also find a lot of new residential construction in Montevideo, Maldonado, and Punta del Este.

Uruguay information technology industry

Information technology is one of the fastest growing segments of the Uruguay economy. Uruguay and Chile lead the information technology sector in South America, and Uruguay is the region's largest exporter of software. Several Uruguayan IT companies have formed partnerships with leading US and Indian interests.

Uruguay government employment

Government employment is a significant element of Uruguay's economy, employing approximately 20% of Uruguay's work force. The government of Uruguay also runs and manages most energy and utility companies.

Uruguay's infrastructure

As for infrastructure, Uruguay's electric grid, telecommunications network, and water treatment systems are among the best in the region. Uruguay's main highways (toll-roads along the southern coast) are well maintained. The Montevideo Airport is world class. And the Port of Montevideo is one of the major ports in South America.

Foreign investment in Uruguay

Uruguay seeks and encourages foreign investment and offers tax incentives for targeted industries. (Uruguay also has free trade zones, where companies can operate with very little tax liability outside of employee social security.)

In the last few years, foreign investment in Uruguay is breaking records. Among the investments, the construction of a green hydrogen and e-fuels plant along the Uruguay river. It's expected to attract $4 billion of capital, the largest single project in Uruguay's history. Another $628-million green energy project located in Uruguay's interior is expected to produce 15,000 tons of methanol from green hydrogen generated from wind and solar plants.

Should an expat care about corruption?

While most of us don't feel the need to get involved in the politics of our host countries, corruption does in fact have some effect on us.

Keep in mind that most corrupt government officials didn't become dishonest on election day, but rather are a part of a culture where honesty isn't very high up on the list of virtues. Countries with high corruption levels are typically countries where you have to count your change, lock your car doors, and be careful that you're not being over-charged.

According to Transparency International's Corruption Perception Index, Uruguay is the least corrupt country in Latin America.

Key economic statistics for the potential expat

Below are a few key indicators that will be of interest if you are considering moving to Uruguay.

Indicator
Unemployment, 12 months ending October 2023: 8.6%
Consumer Price Index, 12 months ending October 2023 is 4.3% **Note:** Unlike in the US, food and fuel are included items in the Consumer Price Index in Uruguay.

Indicator—Continued
Average household income for quarter three, 2023 Total country = 88,086 pesos ($2,259) Montevideo = 108,027 pesos ($2,770) Outside Montevideo = 74,521 pesos ($1,910)
Median household income for quarter three, 2023 Total country = 69,097 pesos ($1771) Montevideo = 82,939 pesos ($2,127) Outside Montevideo = 45,520 pesos ($1,167)
Average per capita income for quarter three, 2023 Total country = 31,249 pesos ($801) Montevideo = 39,980 peso ($1,052) Outside Montevideo = 25,713 pesos ($494)
Median per capita income for quarter three, 2023 Total country = 27,197 pesos ($697) Montevideo = 34,272 ($879) Outside Montevideo = 23,500 ($602)

This official data is courtesy of the Instituto Nacional de Estadisticas.

When evaluating wages, keep in mind:

- A US dollar converted to the Uruguayan peso can buy more in the way of goods and services in Uruguay. This is called the Purchasing Power Parity (PPP). For example, the average per capita annual income in Uruguay for 2022 was $17,343. However, if you adjust it for PPP, it provides the buying power of $23,257.
- Full medical coverage with no deductible is included with all workers' social security benefits.
- Most Uruguayans (as well as many expats) use public transportation and don't have the expense of owning a car.
- A university and graduate school education, in Uruguay, is almost free.

Today's economic picture in Uruguay

Over the last decade, Uruguay has been one of the fastest growing economies in Latin America. In 2009, its annual GDP was USD $31.66 billion. By the end of 2018, it was $59.6 billion.

Uruguay's economy experienced negative growth from the last quarter of 2019 through the first quarter of 2021, due disruptions from the pandemic. However, by the second quarter of 2021, the economy was back on an upward trajectory. In 2022 and 2023, Uruguay's GDP topped USD $70 billion per year.

A good economic climate for the expat

In some ways, the Uruguayan economy is ideal for retirees and expats, even those who are no longer economically active. There are a couple of reasons for this.

One is the low levels of poverty, along with Uruguay's relatively high standard of living and large middle class. According to World Bank statistics, Uruguay has the highest national average income in the region. Workers get healthcare, overtime pay, paid vacations, and a retirement pension. This results in a generally more pleasant society in which to live.

Another reason is that if you *do* want to actively invest here, Uruguay offers a good environment in which to do so.

CHAPTER ELEVEN

Doing Business in Uruguay

Uruguay offers a positive investment climate

If you are looking for a positive Latin American investment climate, it's difficult to beat Uruguay. In order to safely invest anywhere, you need relative stability, equal treatment, and predictable rules. All of which you'll find in Uruguay.

Uruguay is socially and politically stable

In Uruguay, the basic needs of all citizens are addressed, which adds to the country's stability. Everyone gets access to medical care. Anyone who can get the grades, can go through university and graduate school for very little cost. And all workers get benefits such as overtime pay, paid holidays, and a retirement income.

Another contributing factor to Uruguay's stability is its relative lack of corruption. Transparency International ranks Uruguay as the least corrupt country in Latin America.

Uruguay has the most predictable laws and fairest courts in the region.

Respect and enforcement of the law (including commercial law) is encouraged by an independent judiciary. Contracts can be regulated by the law of choice of the parties, and arbitration clauses can be agreed upon.

No price or exchange controls

The Uruguayan economy has no exchange restrictions. Transactions can be carried out in any currency, which can be freely exchanged locally. There are no administrative price controls.

Investment capital can be brought into Uruguay, and after-tax profits can be taken out of Uruguay without restrictions.

Freedom of capital repatriation and profit remittances abroad are guaranteed. This can be done at any time, regardless of when the initial investment was made.

Private property rights are respected and enforced

Private property, patents, and copyrights are expressly protected by law. In Uruguay, non-citizens can own full title to real estate including commercial property and farmland with all the same rights and protections as citizens.

Real estate in Uruguay is bought and sold in US dollars

Most real estate in Uruguay is bought and sold in US dollars. This eliminates the cost of converting purchase and sale proceeds from one currency to another. It also removes the risk of changes between currency values during a transaction.

Six tips for starting a business in Uruguay

Are you interested in starting a business in Uruguay? Here are six tips—based on dozens of interviews with expats who did just that:

1. Select a business from an industry that is already established in Uruguay

If your goal is to get a new business off the ground in Uruguay, your odds of success will be better if you offer a product or service within an established and proven industry. Then, differentiate your business within that industry.

In Uruguay, well-established industries include:

- Real estate
- Agriculture
- Restaurants and food service
- Tourism
- Software development
- Language instruction

These are broad categories. Real estate could include sales, property management, property administration, construction or trade work, and home maintenance. Agriculture can include farming, leasing farmland, as well as transporting, storing, processing, or exporting agricultural products.

If you start in an established industry, you can find successful business models to learn from. You will be able to find consultants and professionals who are well versed in the field you are entering. Working in an established industry also means there will be clear rules. The interpretations have already been hammered out and tax reporting requirements will be well established. You won't be the guinea pig who spends all your time and energy testing the system. There may also be an established trade group lobbying for your industry's interests.

2. Learn Spanish

While expats who work online can get by without knowing much of the local language, expats who want to operate a local business need to learn. Even if you plan to only serve English speakers, you still need to be able to communicate with the local people.

If you haven't left for Uruguay yet, one of the best things you can do to prepare for success is to start learning Spanish.

3. Learn the lay of the business landscape before plotting your business course

All of the following are variables that can be very different from one country to the next:

- The cost and time it takes to get government permits and licenses.
- The cost of labor, labor output, and the attitude of labor.
- The type of taxes, tax rates, and the cost of tax reporting.
- Customer expectations.

Chances are, the way things are done in Uruguay will be significantly different than your home country. And you don't know to investigate things that you don't know work differently.

So how do you develop an understanding of the business landscape in Uruguay?

First, before you start a business, spend time close to the industry you are considering. One of the best ways to learn the nuts and bolts of how an industry works is to get a job in a related field (with a business that will not later be your direct competitor).

Speak with attorneys, accountants, regional trade organizations, and other expat businesspeople in Uruguay. Be clear on the industry's challenges, your precise tax liabilities, and industry trends.

Don't talk to just one source when you are learning about business in a new country. Talk with multiple sources to make sure you are getting the full picture.

4. Form relationships with locals and learn how they get things done

Some new expat business owners experience frustration when they can't get things done in the same way and in the same time frame as they did in their home country. There is a very simple reason for this. Things aren't done in the same way and in the same time frame from one country to the next.

In order to know how to get things done in Uruguay, you will need local advisors who understand the processes and the time frames to reach your objectives or

solve your problems. These could be local businesspeople or friends and neighbors sharing their local perspective.

There is a saying among international businesspeople: In North America, contracts are long and relationships are short. In South America, relationships are long and contracts are short.

Sometimes North Americans expect there to be a set contractual or procedural solution to every business challenge. Latin American culture is generally more relationship oriented. Working something out through a personal interaction is not just a means to an end; it's part of life's experience.

5. But, be careful who you trust

You will need a business team and local supporters to get your new business clicking along. This may include professionals, vendors, or a contractor for remodeling a shop or workspace.

People make recommendations for lots of reasons. These can include to win favor with the person they are recommending, helping someone who needs work, a sense of loyalty, or even the hope of a kickback. None of which have anything to do with the recommendation being the best resource for your needs.

So, when someone gives you a recommendation, ask questions. Only consider recommendations by people who have personal experience using the recommended party for the same type of work. Then, try to get additional references (preferably other expats) to back it up.

6. Start small and work up

Once you've done your research and developed your business idea, find a way to start small and gradually work up.

Starting small gives you the opportunity to better understand the realities of the marketplace, and make any needed tweaks, changes, and pivots based on real customer feedback before you risk your security with a big commitment. Give tours in a rented van before you buy one. Sell your product at a street fair before you rent retail space. Provide take-out meals before you sign a restaurant lease.

Common business structures in Uruguay

If you're thinking of farming, starting a tour company, a property management business, or a restaurant, it is important to consider the best legal ownership structure.

In Uruguay, a private individual, a corporation, and a foreign corporation are all treated differently under the tax code. Under different situations, each form of

ownership could offer a tax advantage. This can make a big difference in what you owe at the end of the year, either in Uruguay or in your home country.

While a variety of business structures are available in Uruguay, the three most common are:

- *Sociedad Anonima*, a corporation (a partnership limited by shares), often called an "SA."
- *Sociedad de Responsabilidad Limitada* or "SRL," a limited liability company.
- *Unipersonal*, a sole proprietorship.

For a business with partners, employees, and suppliers, SAs and SRLs are most common.

Sociedad Anonima or "SA"—a corporation (a partnership limited by shares)

A *Sociedad Anonima* or SA, requires two members (founders) to start. Founders can be individuals or legal entities. The capital of an SA is represented by shares. There are no restrictions as to the nationality or domicile of shareholders, with the exception of businesses that operate radio stations and long-distance bus lines, which must be owned by Uruguayans. Also, aviation companies in Uruguay must have a majority of Uruguayan capital. The SA can be managed by a board, and board members can be held personally responsible for unpaid taxes or salaries. With an SA, shareholders can sell their shares freely.

Sociedad de Responsabilidad Limitada or "SRL"—a limited liability company

A *Sociedad de Responsabilidad Limitada* can have from two to 50 partners, which can be individuals or legal entities. With an SRL, the names of the owners are public information. It is managed by administrators and must have at least one. To sell your *cuota social* (like shares), you need the consent of other members.

Unipersonal—doing business as a private individual

A *Unipersonal* is similar to a sole proprietor in the US or a sole trader in the UK. It is the most popular business structure for self-employed freelancers and consultants. It's easier and less costly to open and close than an SA or an SRL.

Under this basic business structure, your reporting costs, which include minimum social security and tax payments, may be $300 to $450 per month, no matter what you actually earn—and even if you earn nothing.

However, keep in mind this social security and minimum tax payment entitles you to full healthcare coverage. (By default, this is with ASSE, the state-run plan. But

during an open enrollment period, you can opt to move your medical coverage to a private *mutualista* healthcare plan, and your social security payments will cover it.)

The owner of a *Unipersonal* is personally responsible for business debts.

Note: The best business structure for you depends on your specific situation. It's important to consult with a tax expert in Uruguay (and if you are a US tax person, a tax expert in the US as well) before you make a final decision.

The *Monotributo*—A low monthly "single tax" for qualifying small businesses

The *Monotributo* ("single tax") is a small-business regime ideal for expats who want to supplement their income with a part-time business activity without the paperwork, sales tax collecting responsibility, reporting requirements, and costs associated with a company or *Unipersonal*.

A *monotributo* business structure can be used for a variety of small business activities, including many services. There are some exceptions and restrictions. One is that the business cannot operate out of a shopping center or a retail space larger than 160 square feet. With a *monotributo*, a single person can earn up to around $25,705 per year. A couple can earn up to $42,840 (All figures here are converted from the Uruguayan peso amount at the current exchange rate.)

A single person with a *monitributo* pays a single payment of $43 per month—or can pay $131 per month and get a healthcare plan included. For a couple, the monthly payment for a *monotributo* is $85 per month—or $148 per month if they want a healthcare plan included.

The *monotributo* is intended to help very small businesses survive, and perhaps grow. Once a person earns more than the allowance, they must convert to a standard business structure that includes paying the normal social security rates, taxes, and collecting the 22% IVA on sales.

Three reasons to buy farmland in Uruguay

In Uruguay, you, as a foreigner, can buy and own farmland in your own name with the same rights and protections as a Uruguayan citizen. You do not need any special government approvals, you do not need to own it in a company, and you do not need to pay any special taxes or fees. So, it's no wonder that about 30% of Uruguayan farmland is owned by non-citizens.

Not only *can* you buy farmland in Uruguay, you'll find lots of compelling reasons to do so:

1. Uruguay has exceptional farmland for sale

- Uruguay's soil and climate provides one of the most suitable places on the continent for farming.
- Uruguay's farmland is among the least degraded in the world.
- Uruguay gets about 37 inches of rain a year in the south and 48 inches in the north. Rainfall is spread out fairly evenly through the year.
- Uruguay's soils and climate support a variety of agricultural uses:
    - Cattle, sheep, and dairies
    - Grains (rice and wheat)
    - Forestry
    - A broad variety of fruits and vegetables
    - Soybeans
    - Vineyards, olive orchards, and blueberry farms

2. Farming in Uruguay is a deeply rooted industry

- Food production has always been at the heart of Uruguay's economy.
- Uruguay has a strong agro-industrial chain of transportation, processing, storage, and shipping for a variety of agricultural products.
- Uruguayan government research helps prescribe effective measures to protect the quality and health of their farmers' livestock and crops.
- The whole country has been soil sampled and mapped according to its capability to be productive. The rating system is called CONEAT, and it assigns a numerical rating to all land in Uruguay. For more on this system, see page 110.
- Most agricultural industries in Uruguay have formed organizations to improve the quality of their products and promote their collective interests.

3. The government supports its farmers

Uruguay has trade agreements in place in every corner of the world, and is diligent in expanding the market opportunities for (and is actively promoting) its agricultural products.

Two ways to approach buying farmland in Uruguay

One approach is buying a small farm as a lifestyle business. The other is buying farmland for the purpose of making a return on your investment.

Buying a small farm as a lifestyle business

Twenty-seven percent of all farms in Uruguay are small parcels between 1 and 99 hectares (approximately 2.5 to 244.5 acres).

A small farm provides a real estate investment and a great rural lifestyle. It can also provide the means to a side-income operating your own small-scale agricultural business. This could be a vineyard, a fruit or olive orchard, or a pasture where you raise your own cattle or sheep.

If you're interested, a small farm also provides an opportunity to grow some of your own food, cut firewood from your own trees, and drink water from your own well.

Besides that, small farmers in Uruguay get low property tax rates and discounted healthcare plans.

Buying farmland for return on investment

For many, fertile farmland that's not degraded in a water-rich country is a prized asset. It's the type of investment that hedge funds and endowments seek out.

In Uruguay, you can realize cash flow from a farmland investment in one of two ways. One is to hire a farm management company to work your land—from tilling the soil to selling your crop. The other is to rent your land for a percentage of the returns.

While many astute investors are buying farmland in Uruguay, it's not for everyone. To make money with a farmland investment in Uruguay, you need to be able to weather a crop loss from storm damage or pestilence, as well as ride out possible fluctuations in the price of crops and farmland values.

For many farmland investments in Uruguay, such as forestry and cattle, you need more than a million dollars' worth of land to operate on a large enough scale to make a respectable return on your investment.

Uruguay farmland resources

Uruguay farmland brokers

- Sebastian Da Silva at **DA Silva Agroinmuebles,** *Ejido 1341 office 803, Montevideo; tel. +598 (2) 900-4855 or 2901-9122; cell: (099) 244-882 (inside Uruguay); email: info@uruguayfarms.com.*

- Ignacio Gonzalez of **Terramar Christies,** *email: info@pangearesearchgroup.com*.

Uruguay farm information downloadable PDF: *https://uy.andersen.com/assets/pdf/Andersen%20Farmland%20Investing%20Uruguay%20(1).pdf*. The information in this pdf is provided by the agricultural investment unit of Andersen.

Business resources for further information

For assistance from the US commercial service with respect to starting a business in Uruguay (particularly with import/export), you may wish to contact the economic/commercial counselor at the US Embassy:

- **Economic/Commercial Counselor,** *US Embassy, Montevideo; embassy website: https://uy.usembassy.gov/; email for commercial unit: office.montevideo@trade.gov*.

Uruguay–US Chamber of Commerce (AMCHAM)

The Chamber of Commerce Uruguay–USA, founded in 1934, is an independent non-profit organization whose main objective is the promotion of trade and investment between the United States and Uruguay. At present, the Chamber has more than 100 members representing the American business presence in Uruguay. Check out their website at *www.ccuruguayusa.com*, or contact them at *info@ccuruguayusa.com* for more information:

Country trade or industry associations

Here are a few helpful references within Uruguay.

- **Chamber of Industries,** *website: www.ciu.com.uy*. Representing the industrial sector; they often represent industrial entities, from the largest companies to the smallest workshops, in their dealings with the government.
- **Chamber of Commerce and Services,** *website: www.cncs.com.uy*. Focused mainly on the service sector, they provide assistance to those seeking to do business in Uruguay. The site can be viewed in English, but the translations are pretty bad. If you read Spanish, you'll find that version much more understandable.
- **Chamber of Agro-Industries,** *website: www.camaramercantil.com.uy*. Studies and promotes the production, commerce, industry, and export of livestock and agricultural products. An English version is available.
- **Uruguayan IT Chamber,** *website: www.cuti.org.uy*. This trade group may be of interest if you want to enter the information technology business in Uruguay. This site is in Spanish.

Uruguayan government ministries

These are government websites for the departments indicated.

- **Ministry of Industry, Energy, and Mining,** *website:* *www.gub.uy/ministerio-industria-energia-mineria/*. This site is a good source for current happenings in the legislature having to do with industry, energy, and mining.
- **Ministry of Economy and Finance,** *website:* *www.gub.uy/ministerio-economia-finanzas/*.
- **Ministry of Tourism,** *website:* *https://www.gub.uy/ministerio-turismo/*. A good site for general Uruguay information, as well as information on the tourism industry and some good links. This site is also available in English and Portuguese.
- **Ministry of Transport and Public Works,** *website:* *www.gub.uy/ministerio-transporte-obras-publicas/*. This is a good site if you're interested in undertaking a public works project in Uruguay, and will help you learn the "lay of the land."
- **Ministry of Agriculture and Fishing,** *website:* *www.gub.uy/ministerio-ganaderia-agricultura-pesca/*. This site offers a wealth of good information and current-issue coverage for those contemplating farming or commercial fishing in Uruguay.
- **Office of the President of Uruguay,** *website:* *www.gub.uy/presidencia/*. This site is best for news items and for use as a portal to other government and business sites.
- **Parliament,** *website:* *www.parlamento.gub.uy*. A good starting point for research on the laws around importation and immigration. Uruguay's practice of having their laws, proclamations, and parliamentary actions online is very convenient... and transparent.

Market research

To view market research reports produced by the US Commercial Service, take a look at *www.export.gov*.

CHAPTER TWELVE

Learning the Tricks of the Uruguayan Culture

Greetings

People in Uruguay are polite and greetings between friends and co-workers are warmer than you'd expect in North America, but normal for much of Latin America.

The primary way to greet someone is with a warm handshake. Among friends or people you know well, however, women generally exchange a kiss on the cheek, as do men and women.

Men shake hands or share a hug, and often will exchange a kiss on the cheek. However, since COVID there is less physical contact associated with greetings (especially when meeting new people) than there was before the pandemic.

Verbal greetings depend on the time of day or situation. *Hola* is common for a casual greeting at any time. Another casual greeting you'll hear is *como andas*, which means "how's it going." *Buen día* (rather than *buenos días*) is the normal morning greeting. *Buenas tardes* is the afternoon greeting, used up until 7 p.m. or 8 p.m. *Buenas noches* is used at night.

In cities, people do not generally greet strangers when passing on the street, while in rural areas they are more likely to do so.

If you want to ask for street directions, begin with: *Una pregunta* (a question), which introduces your intent to ask a question (giving you a context to be speaking with them). Then, follow with *¿Habla Ingles*? (Do you speak English?) if you suspect they might.

At a social function, it is normal to greet and say goodbye to every member of a group individually. A casual wave and a "Hi everybody" or "Goodnight everybody" is not acceptable, as much as we North Americans like its efficiency. Be ready to dole out kisses and handshakes to everyone.

Do not launch into a conversation or a business transaction (such as in a store) without first extending a greeting.

Excuse me?

When you're passing by someone in a situation where you'd say "excuse me" in English, use *con permiso*, which means "with permission." It's often shortened to just *permiso*.

In Uruguay it is impolite to enter a home without a verbal invitation to do so. If you have opened the door for a Uruguayan to come in, but not verbally made the invitation to come in, they will often say *con permiso*, and wait for your invitation. Likewise, when you visit the home of a Uruguayan, ask for permission to enter if you are not invited in.

Uruguayans treat women with a deferential respect. So men should hold doors for women, allow them to pass through first, order first in restaurants, etc.

Punctuality

Make sure you arrive on time for a business meeting. Five to 10 minutes late is tolerated but if you arrive any later it may be considered disrespectful.

For social gatherings, arrival time is less important. If someone invites you to their home at 9 p.m., it means around 9 p.m., and it is fine to arrive up to half an hour or so later. Make sure, however, that you never arrive ahead of time.

Conflict

Most Uruguayans try to avoid uncomfortable situations in both their personal and professional lives. Conflict and combative behavior are unusual. The direct, somewhat confrontational approach that is often appreciated in the American business environment would be considered rude in Uruguay.

Gift giving

There are no specific rules for gift giving in Uruguay. Generally, any item is much appreciated.

Giving gifts to business executives is not required, but can be a nice gesture. Small items with a company logo (for an initial visit) are appreciated.

Gifts are not required from a dinner guest, but most Uruguayans usually take a bottle of wine, flowers, or candy when invited for dinner at someone's home.

Uruguayans really go to a lot of trouble and preparation when they invite friends over for dinner, so you should respond in kind when returning invitations. They will expect an organized gathering rather than an informal get together.

Coffee time!

When people get together for "coffee," it is much like being invited for tea in the UK. It's customary to serve coffee and tea, as well as an assortment of small sandwiches or cakes and pastries. Typically at least an item or two is homemade, in my experience. "Coffee" usually takes place around 5 p.m.

Dress

Usually, Uruguayans are fairly conservative in their dress (except for swimwear), and the general standards from North America and Europe will work here as well.

In formal business situations, men should wear a black or gray suit, a white shirt, and a tie.

In Punta del Este and other resort areas, however, it's just the opposite. In summertime, it's anything but formal. Beach or casual attire is the norm.

Restaurants

In a restaurant, always let women be seated first. Typically the waiter will take their order and serve them first. Never order before a woman has had the chance to order, except when she asks for more time.

It is normal for the patron to select his own table when entering a restaurant, although the host or waiter will suggest one if you look lost. The North American practice of needing the waiter's permission to take a given table (unless it's marked "reserved") would be very unusual and considered rude. Believe me, after a few years in South America, you'll bristle when a US waiter tries to tell you where you're allowed to sit.

Some nicer traditional restaurants will offer you a complimentary after-dinner drink when you're finished with dessert. The most common is probably *limoncello*, due to the heavy Italian influence. (The drink is usually offered after you've asked for the check… and they're sure you weren't going to order one.)

Business breakfasts are common when a foreigner is involved. Business lunches are usually held between 1 p.m. and 2:30 p.m. Dinner gatherings are generally reserved for family and friends.

The spike

In more casual restaurants, there's another way that the bill may be presented. They'll have a short spike on the table (like a two-inch nail mounted on a round base), on which they place small register receipts for everything you order. By the end of the meal, you may have four or five receipts impaled on this "spike."

At the end of the meal, there's no need to ask for the bill... you just pull the receipts off the spike and add them up (or ask the waiter to add them for you). You can either hand the receipts and the money to the waiter, or pay at a register.

Tipping

Tipping is normal in a restaurant, and should be about 10% to 12% of the bill. The tip is usually not included in the bill.

Tipping a taxi driver is not mandatory, but many people tip around 10% for good service. Service station attendants are given 40 to 50 pesos (about a dollar), regardless of the amount of the gas purchase.

Bellhops are normally tipped. Fifty pesos is about right, depending on how much they're carrying.

Here's a basic guideline for a few other services:

- Taxi stand attendants: 10 pesos (25 cents).
- Street attendants, called *cuidacoches*, who watch your car and help you park: 30 pesos (75 cents).
- Bathroom attendants: 5 pesos (13 cents).

Four frequently asked questions about dining in Uruguay

Why is this restaurant closed at dinner time?

Uruguay has a different meal schedule than many other places. Uruguayans generally eat four meals a day.

Desayuno—morning (8 a.m. to 9 a.m.)

Almuerzo—1 p.m. to 2 p.m.

Merienda—4 p.m. to 5 p.m.

Cena—9 p.m. to 10 p.m.—often later in the summer

Desayuno and *merienda*, the morning meal and the afternoon meal, are lighter. They often include coffee or tea with toast or croissants, and yogurt or fruit. They can also include sandwiches with thin slices of ham and cheese.

Almuerzo and *cena*, the midday meal and evening meal, are heavier meals, which often include meat and potatoes.

Many Uruguayan restaurants do not open for *cena* until 8 p.m. and do not have hot food available until after 8:30 p.m.

I ordered water, and now the server is asking me a bunch of questions. What does he want to know?

Uruguayan restaurants serve bottled water. When you order water, the server will ask if you want *agua con gas* (sparkling water) or *agua sin gas* (regular still water). If you prefer your water served at room temperature, order your water "natural." Water in many Uruguayan restaurants costs as much as a cola or glass of house wine.

I'm finished eating. The waiter sees this but does not bring my bill. How come?

In most restaurants in Uruguay, the waiter will not bring your bill until you ask for it. Uruguayan restaurants look for greater profitability by having more space and more tables for guests, as opposed to getting their guests in and out more quickly. You are welcome to stay, talk, relax, and perhaps enjoy a cup of coffee after dinner. When you are ready for the bill, ask the server: "*La cuenta, por favor*" (the bill, please).

Our dinner bill has charges for four *cubiertos*. OK, who ordered the *cubiertos*?

A *cubiertos* fee is a charge for the table setting, which some Uruguayan restaurants add to your dinner bill. In fine restaurants, the *cubierto* fee may run from $3.50 to $7 per person.

The parking guys... and gals

Throughout Uruguay, you'll see men and women who are attending parked cars along the city streets. They are called *cuidacoches*. They assist you in parking your car and also keep an eye on it while you're gone. Some are registered with the local municipality with a reflective vest and an ID badge. Others just do it without being registered. In either case, their sole income is the tips, usually around 30 pesos (75 cents).

Personal titles

In much of Latin America, titles are important. So you'd use "Doctor," "Engineer," etc. when addressing people of those professions, or someone with a PhD or JD. In Uruguay, "Doctor" is used for MDs and for attorneys.

Uruguayan women will usually keep their surname when they marry, and sometimes add "de" and their husband's name to their own name. For example: If Mary Pérez married John Acosta, she would be known as Mary Pérez de Acosta, but more commonly Mary Pérez.

Telephone

If you need to telephone someone, it is generally acceptable to call after 9 a.m. and before 9:30 p.m.

When you answer the phone, *hola* is most commonly used, while *ciao* is most often used when hanging up.

Smoking

Since 2006, smoking has been banned in public places, so you cannot smoke in restaurants, bars, or workplaces. Don't plan on smoking in people's homes unless the owner smokes or invites you to do so.

The jug on the car

When a car, boat, or other item is for sale by the highway, it's customary to place a jug or bottle on the top of it in lieu of a "for sale" sign.



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Antique cars are a common sight in Uruguay

Uruguayan music traditions

Uruguay's music traditions include candombe, tango, and murga, all of which developed in the Rio de la Plata basin, which includes Montevideo and Buenos Aires, with each country developing its own interpretations and unique elements.

As time has passed, candombe and murga have come to be considered mainly Uruguayan music forms, while tango is strongly associated with Argentina. That said, it should be noted that Uruguay has made important contributions to tango's development, and continues to have a vibrant tango music and tango dance culture.

Candombe

Candombe is a form of Uruguayan music based on African-style drum rhythms (and an associated dance) that was developed by people of African heritage in the early 1800s.

In candombe there are three types of *tambores* (drums). The largest *tambor*, called a *tambor piano*, has the deepest sound. The middle-sized drum is the *tambor repique*, which provides the main rhythm. Then, there is a small drum called *tambor chica* with the highest pitch.

Each drum requires a separate drummer. Drummers wear their drum by a wide strap so they can play while parading. The drums are played with one hand and one drumstick. Each of the three drum types must be represented to form a complete candombe group, called a *cuerda*. A *cuerda* can range in size from three drummers (the minimum) to a couple of dozen, or more.



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Candombe drums are played using one hand and one drumstick

Cuerdas are most numerous in Montevideo, but are also active in many communities throughout Uruguay. Small *cuerdas* of three can sometimes be seen playing for tips in popular tourism areas in Montevideo and Punta del Este during the summer months. Larger neighborhood *cuerdas* of one- to two-dozen drummers can often be seen (and heard) practicing together and sometimes parading in their local neighborhoods. The *cuerda* will sometimes build a fire on the street, using the heat to tune their drums.

Cuerdas are usually members of carnival parade groups known as *comparsas*. A *comparsa* is a Uruguayan music parade tradition with a cast of standard carnival characters, which include persons waving large flags and others holding images of a moon or stars on poles, a group of female dancers, an old man and an old woman, a man holding a stick or broom, and a *cuerda* of candombe drummers.

During Carnival season, *comparsas* go from town to town to participate in local carnival parades. The largest and most popular of these parades is *Las Llamadas* in Montevideo.

Although candombe groups today comprise people of many different racial and cultural backgrounds, the candombe drum rhythm, the associated dance, and the costumes worn by *cuerdas* in Carnival parades, are all tributes to the heritage of African-Uruguayans.

Tango

Tango is a music genre (as well as a dance) developed in the Rio de la Plata basin by people of European heritage in the mid to late 1800s. Tango was influenced by many European music forms as well as milonga (a regional predecessor to tango) and candombe. In fact, the name "tango" is derived from the candombe term *tango*, which was used to describe the *tambor* and the accompanying dance of candombe.

Tango music may be instrumental or include a singing accompaniment. A tango orchestra traditionally included a piano, guitar, violin, double bass, and an accordion-like instrument called a *bandoneón*.

The most well-known figure in tango music is Uruguayan-born singer/songwriter Carlos Gardel, who, along with songwriter Alfredo le Pera, wrote such tango classics as *Volver* and *Por una Cabeza*.

One of the most popular tango songs of all time is *La Cumparsita*, written in Montevideo by Gerardo Matos Rodríguez in 1919. For a taste of some of Uruguay's traditional music, see this video, which is accompanied by a slideshow of some great photos of old Montevideo: *www.youtube.com/watch?v=LkfzK_nX-QM*.

Murga

Between 1906 and 1910, an acting company from Cadiz, Spain came to Montevideo. Their performance was so unsuccessful that they ended up acting on the streets in an effort to raise money to pay their production debt and get back home. The following year a group of Uruguayan actors made a parody about the plight of that Spanish acting company, which became the first Uruguayan murga.

While murga exists in Spain and Argentina, it has developed into a unique Uruguayan music form that is performed at the Parque Rodo summer amphitheater and other outdoor venues during Uruguay's Carnival celebration. It consists of a chorus with mostly percussion accompaniment. The lyrics are often a comic satire of events that occurred the preceding year.

The players wear masquerade-style costumes and while the singing is structured, it is a Uruguayan music form sung in a deliberately flattish tone. (Perhaps a trait from the original parody?)

Bikes, scooters, and motorcycles

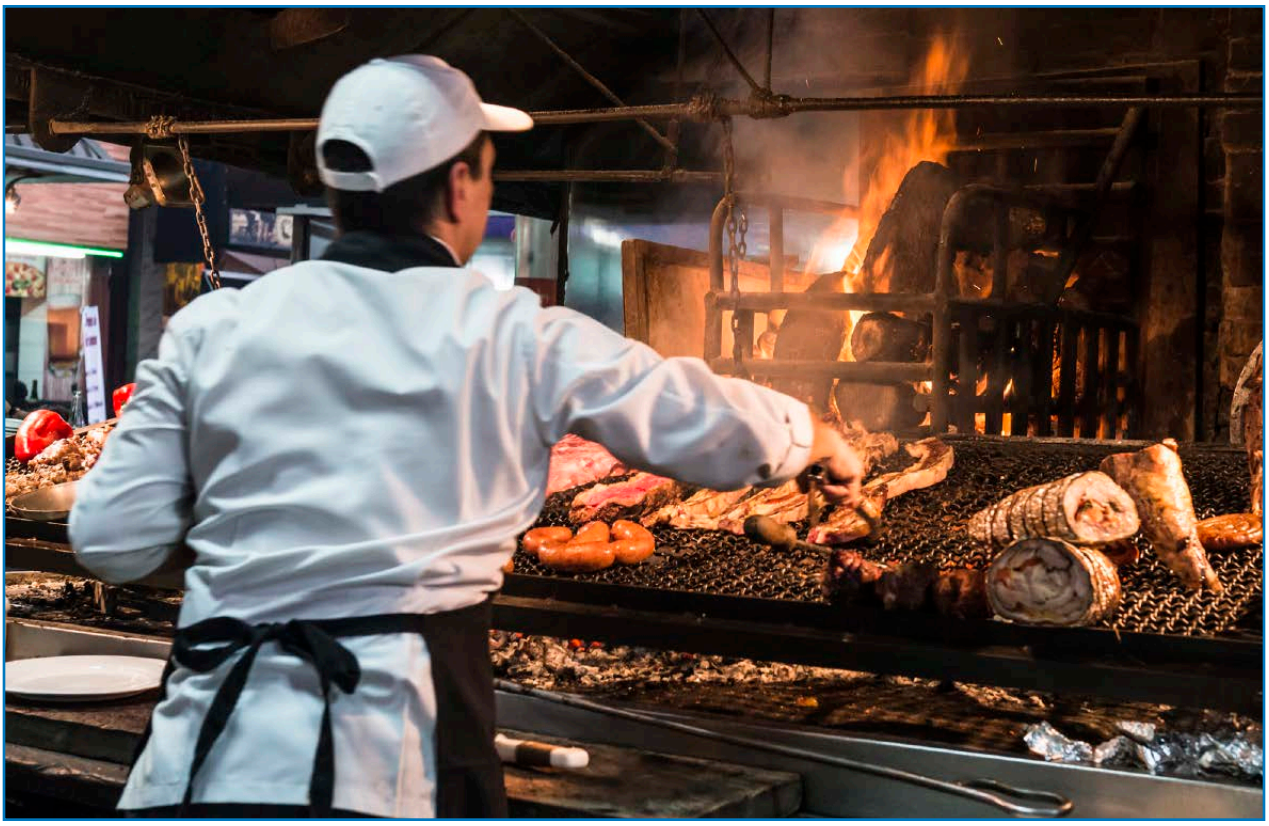
In Uruguay, the majority of people do not own a car. A car is considered a luxury item, complete with a luxury tax. While many people walk, take a bus, or catch a taxi to get around, you'll also see a lot of people riding motor scooters and motorcycles, from 15-year-old girls to senior citizens. It's not uncommon to see a family of four on a motorbike—drinking *mate* as they ride.

The *parrillada*

This is one thing that any true meat eater must try when visiting Uruguay. Many *parrillas* (from "grill" in Spanish) are quite large—maybe six square feet. The cooking fuel is wood coals. Wood is stacked and burned to the side of the grill in a steel-rod frame. When the coals drop through the bottom of the steel frame, they are raked under the grill. The grill is at an angle, so that the cooking temperature can be controlled by placing food closer or further from the wood coals.

Diners usually order individual items from the grill, which include a variety of meats, provolone cheese, and vegetables such as potatoes, sweet potatoes, and bell peppers. Popular complements for the grilled food are salad and bread.

Most *parrillas* have an item on the menu called "*parrilla para dos*" (a grill for two). When ordered, you'll generally get many types of meat on a large platter, brought sizzling to your table. The platter has a bottom where wood coals from the *parilla* are placed to keep the food warm at the table. The platter usually includes a variety of steaks, chicken, organ meat, and several types of sausages.



© iStockPhoto.com/Global_Pics

A typical parrilla, located in Montevideo's Mercado del Puerto

While the term *parrilla* means "grill," the term *parrillada* means "grilled," and is often used to describe the restaurant or the food, but not the grill itself.

The red wines of Uruguay (especially Tannat) go great with barbecued steak.

The *parrillada* is probably the most popular form of restaurant in Uruguay, and you'll see them all over. Also, many homes have their own *parrilla*.

Gnocchi on the 29th of the month

Gnocchi is a popular food in Italy and is also a favorite in Uruguay. The Italians and Spanish were the two largest groups immigrating to Uruguay during the early part of the 20th century. And with them they brought their popular dishes.

It's a tradition in Uruguay that gnocchi is served in restaurants on the 29th of the month. The diner is supposed to put a coin or folded bill under their gnocchi plate when eating this pasta, to help assure a consistent flow of money during the coming month.

Take a number

Uruguayans are orderly and polite people, and jostling to maintain one's place in line would be against their nature. So just about anywhere that people are waiting in line—from the copy store to the bank—you'll find a number dispenser. Just take a number, have a seat, and relax until your number is called.

Prostitution and gambling

As with almost every country in Latin America, both of these activities are legal. And, also like most of Latin America, they're quite unremarkable to the people who live here.

Casino gambling has been around for a long time. The Uruguayan government operates casinos in most every major town, in competition with independently owned casinos. Gambling is less fascinating than it is in the US, since it's legal all over. While prostitution is legal, it's unusual to see women soliciting openly.

Crime

I hear stories in Uruguay that are very much like the stories I hear in North America. People living in Montevideo tell me that 25 years ago they didn't lock the doors to their houses or lock their bicycles when they went to the store. However, things have changed. And like most places in the world, there is more crime than there used to be.

The most common type of crime in Montevideo is purse snatching and camera or phone grabbing on the street. Incidents of violence are almost always associated with robberies.

Punta del Este, which used to be one of the most crime-free places on planet earth, is starting to have more home burglaries (when no one is home) and car break-ins.

While Uruguay used to be an outlier where you didn't have to pay much attention to crime and safety issues, things are changing. So when you come to Uruguay's capital, Montevideo, take the same precautions as you would traveling in any new city until you acclimatize and get a sense of the place. Pay attention to your surroundings, stay on main streets, don't wear expensive jewelry, be careful how you carry your purse, and be watchful of your camera/phone.

The purpose of this book is to give you the story of Uruguay straight up, and this is it. However, keep in mind that we live in a relative world. Most everyplace has some crime these days, and Uruguay is still among the safest countries in Latin America.

Graffiti

While graffiti is a fact of life in many Latin American cities, Montevideo used to have much less. However, in 2013 there was a big increase in the amount of graffiti all over Montevideo. Why so? It was explained to me that the Frente Amplio political party (in power from 2005 through 2019) used graffiti as part of its political campaigns, making it awkward to enforce the law against others. Teenagers with spray paint cans figured out that being punished for writing on walls was highly unlikely.

A lot of the graffiti in Montevideo is actually attractive murals. However, you also find unattractive writing, which doesn't seem to bother the locals very much. And it doesn't have the same crime-related implications it sometimes does in US cities.

Club de Remeros

In English, this roughly means "rowing club," which is appropriate for these clubs frequently found in the towns along Uruguay's rivers. But while they are in fact rowing clubs, they also offer a lot more. The *Club de Remeros* in Salto, for example, has a pool, a swim team, gym, sauna, and a football (soccer) team. Perhaps we'd call it an athletic club, on a grand scale.

The *mate* tradition

Yerba *mate* is a green tea-like herb that is made into an infusion and drunk from a hollow gourd using a metal straw. It is a popular drink in Uruguay, Northern Argentina, Southern Brazil, and Paraguay.

Yerba *mate* was first harvested and made into a tea drink by the indigenous Guaraní. Jesuits worked with the Guaraní to develop a domestic version of the plant and started a formal industry of growing, preparing, and distributing the herb.

Yerba *mate* is made from the leaves of a type of holly tree. It is drunk from a hollow gourd also called a mate, using a metal straw called a *bombilla*.



© iStockPhoto.com/Gianna Martinez

Tradition says that you hold a gourd in one hand and a hot thermos in the crook of the same elbow

It is a very mild stimulant, similar to coffee or tea, and is consumed by Uruguayans day and night, wherever they happen to be. (In fact, Uruguayans are the largest per capita consumers of *mate* in the world.) Tradition dictates that you hold the gourd in one hand, and carry your hot water thermos in the crook of the same elbow, sipping as you walk about. In groups of two or more, there should be only one gourd in circulation, which is passed to the left.

While a good cup of coffee is sometimes hard to find in Uruguay's Interior, plenty of businesses offer hot water for your *mate* thermos.

National passions in Uruguay

Football (soccer) is another national passion, as well as a sport at which the country excels.

Before there was a FIFA World Cup, Uruguay's soccer team won Olympic gold medals in 1924 and in 1928. The first World Cup match was hosted and won by Uruguay in July of 1930. Uruguay was selected by FIFA to host the first World Cup because the Uruguay team had won the most recent Olympic Games and 1930 marked the 100th anniversary of Uruguay's constitution.

Note: FIFA is the acronym for the Fédération Internationale de Football Association.

Twenty years later, in 1950, Uruguay won the FIFA World Cup again in the most famous match upset in soccer history. It was the first World Cup since 1938 (as the 1942 and 1946 events were canceled due to World War II). The 1950 World Cup was held in Rio de Janeiro, Brazil, in the Estádio do Maracanã, which was built for specifically for the event. The deciding match was with Brazil.

It seemed at the time there was no question but that Brazil would win. Twenty-two gold medals with the names of the Brazilian players had been made, and a congratulatory speech for the Brazilians had been prepared in advance. The match had a bigger audience than any match in history, with an estimated 200,000 watching from a stadium that comfortably seats 82,000. However, when the match ended Uruguay had scored two goals and Brazil had scored one. To this day, big soccer upsets in the region are commonly referred to as a *Maracanazo* (the Maracanã blow), after the stadium in which it was played.

Holidays and festivals in Uruguay

Date	Occasion
January 1	New Year's Day
January 6	Children's Day/Epiphany
Carnaval	Week prior to beginning of Lent
Semana Santa	Easter Week (also called *Semana de Turismo*)
April 19	Landing Day of the 33 Orientales
May 1	Labor Day
May 18	Battle of Las Piedras
June 19	Birthday of Artigas (national hero)
July 18	Constitution Day
August 24	*Noche de Nostalgia*
August 25	Independence Day
October 12	Discovery of America Day
November 2	All Soul's Day
December 25	Christmas Day

La Semana Santa or *Semana de Turismo* (Easter week) is a big vacation period in Uruguay. Many people use this time for their annual vacation, and very little gets done around the country.

Noche de Nostalgia

La Noche de la Nostalgia (The Night of Nostalgia) is an "oldies" music dance party celebrated in Uruguay on August 24—the night before Uruguay's Independence Day.

Many radio stations in Uruguay start playing oldies music on August 1 to set the mood for the coming party celebrations.

Noche de la Nostalgia parties are held all over Uruguay, playing music from the '70s, '80s, and now the '90s. The first August 24 oldies dance was held in 1978, and in the mid-1980s it became a promoted event. Since then its popularity has grown and today the celebration is as popular as New Year's Eve.

Parties are held at restaurants, hotels, casinos, nightclubs, as well as unusual venues such as warehouses and vineyards. The parties are elaborately planned events, which usually include a large menu of food, drink, DJs, mirror balls, black lights, and large video screens.

It's a night to stay out late and have fun dancing to the music clichés of the past. Some *Noche de la Nostalgia* classics are "Total Eclipse of the Heart" (1983) by Bonnie Tyler and "YMCA" by the Village People. "Last Train to London" (1979) by Electric Light Orchestra is the song that has become the icon of *Noche de la Nostalgia*.

Christmas, Hanukkah, and New Year's Eve all come during the summer in Uruguay. *Noche de la Nostalgia* provides a holiday celebration to look forward to during the middle of winter.

Answering emails

In Uruguay, you may find that many business, government agencies, and service providers are really bad at answering emails. Either they don't answer promptly, or more often, they don't answer at all. While this is unusual in countries like the US and Canada, it is just part of life here… albeit a frustrating one for expats used to prompt replies from service providers in their home countries.

You must be proactive in following up with any query or service that's being provided to you. If, for example, you've hired an attorney to help with your visa application, be sure to follow up with them on a regular basis—by telephone if necessary. Some won't do anything unless they are pushed or reminded. And remember, this is not an indication of how good or bad they are at what they do, it's merely a cultural thing.

Heating systems

A variety of heating systems are used here. In some older apartment buildings, you'll find a central heating system with warm-water radiators in each apartment. With this arrangement, the cost of heating is shared by all as part of the *gastos comunes* (common expenses).

In many smaller apartments, Uruguayans heat the area they occupy with a portable propane area heater. Others heat with an electric heating and cooling system called a split that pushes hot or cool air through a vent into the room it serves. Some higher-end apartments have in-the-floor heating with a thermostat for each room.

What you'll love about Uruguay

The people and culture

In Uruguay, you'll find more basic respect between people. At the same time, there are fewer social barriers, especially between teenagers and their parents,

and young and old. In Uruguay, teachers often hug their students, doctors can have relaxed conversations with their patients, and coworkers often greet each other with a kiss on the cheek.

Most of Uruguay's population has Spanish or Italian ancestry. There are also people whose families came from other parts of Europe, the Middle East, Russia, and Africa. Although Uruguay's population is multi-ethnic, it is a relatively homogeneous and inclusive society marked by tolerance. Uruguay also has a growing middle class, with less economic disparity than any other country in Latin America.

Effective and affordable healthcare

Everyone in Uruguay has access to affordable healthcare, without the worry of big deductibles, cryptic medical billing, and massive debt.

A safe and stable real estate market

In Uruguay, there are urban apartments and homes in Montevideo, beach properties, and agricultural land.

Foreigners can buy, hold, and sell real estate with the same rights and privileges as citizens. You can bring funds for investment into the country without being taxed and repatriate after-tax investment profits. Uruguay has a good property registration system. Private property rights are enforced by a legal system that is considered one of the fairest and most predictable in the region. Most real estate in Uruguay is owned outright with no mortgage, which provides the market with added stability and protection against economic swings.

Lots of fun things to see and do (for free)

Uruguayan communities have lots of things to see and do, no matter what your budget. Like almost-free college education, it is part of the inclusiveness of the culture. It's common for Uruguayans to meet and socialize in public spaces, and there are lots of places to do this. All Uruguayan towns have plazas, parks, and soccer fields. Punta del Este and Montevideo have *ramblas* where people sit and socialize, walk, run, and ride bikes along the waterfront. All the beaches in the country are public and open to everyone.

There are all kinds of free outdoor celebrations that include parades, fireworks, and free street concerts and performances. There are community centers with lots to do in Montevideo and in Maldonado (the town that adjoins Punta del Este). The community center in Maldonado has free music, dance, and performing-arts classes for all residents.

Living close to nature

Uruguay has a population of about 3.5 million, with almost half the population living in the capital city of Montevideo. Outside the small number of cities and

towns, there are vast prairies of grazing land, farmland, forests, and rivers. Spending time in Uruguay's countryside gives a sense of relaxation and perspective. There is real quiet and the air is clean. There are lots of opportunities for hiking, camping, fishing, and horseback riding.

Uruguay has the perfect climate for a variety of crops and there's a wide range of locally grown foods available. Many of the cattle here are grass-fed and provided lots of room to graze. They're not given hormones or antibiotics, either.

Infrastructure

Uruguay has the most reliable electrical system in Latin America, as well as high-quality highways along the southern coast, plus a completely digital telecommunications network, fiber optic lines, good cellphone reception in most populated areas, and 5G in Montevideo, Punta del Este, and each Department capital.

Marked prices

One nice thing about Uruguay, compared to many other Latin American countries, is the presence of price tags in shops. It can be quite a relief after living in other Latin American countries, where the shop owners establish their prices based on what they think you can afford.

Trees, trees, trees

An unknown civil planner from years gone by had the vision to line Uruguay's streets and many of its highways with trees. Sometimes they're eucalyptus trees, sometimes palms, or most often, sycamores. But unlike most of the world's cities, Uruguay's population centers have maintained the trees over the years.

Throughout the country today, most city streets are lined with tall sycamores, whose leaves often meet over the middle of the road to form a green tunnel. It provides a refreshing, shady environment. And here and there throughout the country, you'll still see tree-lined highways, with a now-huge tree planted every 30 feet on both sides of the road.

Lack of stress

Uruguay has a truly laidback and non-confrontational culture. People have seemingly unlimited patience and are very slow to get upset. Virtually every Latin American country claims to be laidback, but Uruguay is the only country where I've found it to be a cultural norm.

CHAPTER THIRTEEN

Insider Tips for Living in Uruguay

Here are a number of hints that will help to get you off to a good start when you arrive in Uruguay.

Opening a bank account

You do not need to be a resident or have a Uruguayan tax number to open a bank account. Non-US citizens can choose from Uruguay's state bank, Banco República, and a dozen private banks. For reasons that will be explained shortly, most people from the US start out with an account at Banco República for tax purposes, with some getting accounts at Itáu, a Brazilian-owned bank. After you become a resident, you have a few more options.

Like all banks these days, Uruguayan banks have a duty to verify the identity of the depositor and the source of the deposit funds.

The specific requirements to confirm a bank customer's identity and source of funds have been changing and different banks may have different requirements. If you are planning to open a bank account in Uruguay, you should contact the specific Uruguayan bank or ask a representative in Uruguay (such as an immigration consultant) to verify the current requirements. This will help ensure that you arrive with everything you need to open an account, and don't get caught off guard by requirement changes.

With that said, here are commonly needed documents required to open a bank account in Uruguay:

- A document proving your home address, such as a utility bill. (The document must be less than 30 days old.)
- Your passport (and your spouse's passport, if married).
- A second identification, such as a driver's license.

- Proof of income. This can include a Social Security document, a letter from your CPA that states your monthly income, and documentation of rental income. Tax returns can also be used to prove income. If you are opening your bank account at Banco República, the "proof of income" document needs to be "apostilled" in your home country, and then translated into Spanish by a certified translator in Uruguay.
- You may also need reference letters from the banks where you currently do business. If so, the letters must indicate that you are a customer in good standing and specify how long you have been a customer.

The account must be opened in person at the bank in Uruguay.

Special banking rules for US citizens

The US HIRE Act (Hiring Incentives to Restore Employment Act, passed 18 March 2010) requires foreign banks with US citizens as customers to perform additional complicated functions on behalf of the US IRS, or face penalties. For this reason, most banks in Uruguay do not accept US taxpayers as customers.

However, US citizens are not out of luck. Many successfully open accounts at Banco República (BROU), Uruguay's state bank.

A basic BROU account consists of your deposit (in your choice of Uruguayan pesos or US dollars) and a debit card. Information about your BROU account can be accessed online.

One convenient free service that BROU offers is the ability to pay your recurring monthly bills from your account. This is especially helpful if you have an investment property in Uruguay. You can go online and check your bank statement to see that all your monthly bills have been paid.

Besides BROU, some US customers have had success opening accounts at Itáu a Brazilian bank with operations in Uruguay. Itáu often has English-speaking staff and more banking services than BROU. Itáu has a monthly administration fee of around $50 for non-residents (BROU's fees are much less).

Note: If you are a US citizen and plan to open a bank account in Uruguay, it is recommended that you are represented at the bank by the residency staff at Andersen Uruguay, or another service with a good track record helping US citizens/residents successfully open bank accounts.

Important: US citizens with foreign accounts totaling over $10,000 must file an annual FinCEN Form 114 Foreign Bank Account Report (FBAR). It must be filed electronically to the US Treasury Department (not the IRS).

Getting a driver's license

If you are an expat with a driver's license from your home country, you can drive in Uruguay with your home-country license until it expires.

There are procedures on how to get a Uruguay driver's license before your home-country license expires. Issuing and renewing driver's licenses is administered by each of the 19 departments within Uruguay. So the procedures, though similar, can vary from department to department.

Montevideo

The "listed" requirements for getting a driver's license in Montevideo, if your current valid driver's license is from outside of Uruguay, are:

- Your valid Uruguay *cédula* (identity card) in good condition.
- The valid driver's license from your country of origin.
- A translation of your driver's license if it is from: Japan, China, Korea, Egypt, or Israel.
- Proof that your last entry to Uruguay was less than a year ago (prove with your passport, a migration certificate, or flight ticket).
- A medical exam certificate issued by an approved medical facility. (Check with local license administration for approved medical facilities.)
- Proof of payment: it can be paid to the Treasury of the Municipality or at an Abitat or Red Pagos (walk-in payment centers).

On this page, *https://montevideo.gub.uy/tramites-y-servicios*, click on "LICENCIA DE CONDUCIR" (DRIVER'S LICENSE) to see a menu of requirements. If you are 75 or older, you need to take a driving test with each renewal.

Department of Maldonado

If you are applying for your driver's license in Maldonado, go to the office early. Its first come, first served, and they only serve a set number of people per day.

You'll find a list of driver license regulations on the Department of Maldonado's website here: *http://miportal.maldonado.gub.uy/digesto/index.php/armado_capitulo/desplegar_armado_capitulo/3*.

Paying your bills

People do not pay bills by mail in Uruguay, although you will *receive* them by mail or by courier. To pay a bill in Uruguay, you've got three choices. You can pay at the office of whoever sent the bill; if it's a monthly recurring bill, you can have it

deducted directly from your BROU bank account by direct debit; or you can pay at a bill-paying center, such as Abitab or Red Pagos, which you find scattered throughout most communities in Uruguay.

The direct debit is the easiest, but the payment centers are great when the biller does not support direct debit.

Hiring help and BPS (social security rules)

BPS stands for Banco de Previsión Social, and this is part of Uruguay's social security system. BPS pays for a worker's healthcare, disability insurance, and retirement pension. Workers' rights are strictly enforced in Uruguay. The two most common areas where an expat can run into trouble are hiring a maid or home-maintenance person, and having construction work done on your home.

Help around the house

If you hire someone for basic home services, like yard care or plumbing repair, who has a legal company and pays BPS contributions for their workers, you shouldn't have any problems with BPS.

However, if you hire someone like a maid or other worker, who does not have a legal company or is not an employee of a legal company that pays BPS on their behalf, then you could have problems.

A worker might offer to work for cash without the paperwork, but then decide later, for whatever reason, to turn you in for not paying their BPS. You will have to pay back BPS, penalties, and maybe hire a lawyer.

Or a worker could get hurt on the job. With BPS properly paid, the worker is covered, but without BPS contributions, they are not, and you could be liable.

Firing a worker can have liabilities, too. Before hiring a maid or domestic worker, take the time to get references and learn about their job history and background. Consult an attorney before hiring anyone, so you fully understand how employment laws apply in your situation. Also, hire an accountant to do the paperwork or show you how to do the paperwork and make contributions.

Construction work

Whether you are building a new home, building an addition, or making improvements, you need to register the job with BPS and make payments on behalf of the workers. While an architect or contractor may agree to perform the service of calculating and paying the BPS, in the end it is the property owner's responsibility, not the contractor's.

If a contractor doesn't pay the BPS... even if you gave the contractor the money to pay it and it was never paid... in the end, it is the property owner's responsibility to pay it again.

A contractor could negotiate to do a job for cash at a lower price without paying the workers' BPS, and then come back against the owner if there is a falling out or a worker gets hurt.

If you don't register with BPS for home improvements, and nobody complains or gets hurt, you are still not home free. You could run into problems in years later when you try to sell your home with unregistered additions or improvements. You could easily owe thousands of dollars of back payments and fines, which must be cleared prior to selling a property.

Some recommend that you require a contractor to provide proof (in writing) that the job has been registered against your property identification number (called *padron*) and that all required BPS payments have been paid.

I would go a step further and hire an accountant or property administrator, with no connections to the contractor, to review and audit the paperwork and worker BPS payments. This may include matching the number of workers on a job site with what is being paid.

Even if you are making improvements to your own home, depending on the work you are doing, you may need to register the job and pay BPS based on an estimate of the cost of the work.

In short, when you hire a worker or have work done on your home, don't rely on the labor laws in your home country. Seek professional advice and take the steps to protect yourself properly.

What you won't find at the grocery store

While the selection of foods and goods available in Uruguay is growing, you don't find the staggering variety of foods you do in US stores. Things like Campbell's soup, sour cream, buttermilk, cranberries, and Crisco, Ritz crackers won't be found easily.

What's more, many standard US items are just not part of the Uruguayan diet. Peanut butter can be found in most supermarkets. But it's usually imported from the US or Germany. You can buy just about any foreign item you want—or an acceptable substitute—if you're willing to pay the higher price for imported items.

But you will find fresh-made pasta just about anywhere you go (dried pasta in a box is a distant second choice for Uruguayans), dozens of options for olive oil, cases of local cheese, still-warm baguettes and other bread loaves, delicious pastries, and a large variety of empanadas (meat tarts).

Coffee used to hold third place to *mate* and tea, here. But now you'll find coffee places all over, with several specialty shops and cafés offering whole roasted coffee beans. Like in any country, eating what everyone else eats comes at a very reasonable cost, while maintaining your brand-name habits from back home can get expensive.

Finding bolts, wire, and other hardware

There is no Home Depot in Uruguay, or anything similar. This means that when you need building or home supplies, it will often be necessary to go to several stores to find everything. In Uruguay, a hardware store is called a *ferretería*, while a building or construction supply store is called a *barraca*.

The hairdresser

The offerings here are pretty standard and affordable, and you'll find everything you need. The sophistication of the salon—and what they offer—will reflect the type of neighborhood that they're in. Prices are generally posted. You can get in many places without an appointment.

Insider tip: It's a good idea to get a decent travel phrase book, and memorize what you want done before you go. Some expats make a "cheat-sheet" with all of the necessary terms for the doctor, dentist, barber, etc., so they can study up on phrases before they need to use them.

Clothing

While tailor shops are widespread and affordable, quality casual clothing, sport shoes, and fashion brands are relatively expensive. For this reason, many expats shop for clothing across the river in Buenos Aires, or wait and buy the clothes they need on visits to the US.

Tips on appliances

Even though household appliances from the US are larger and less expensive, it usually makes better sense to buy new appliances in Uruguay. This is because the electrical supply in Uruguay is 220 volt (instead of 110 volt). So, your appliances from the US won't work without a transformer. Also, if you buy local, you will be able to get a warranty and find parts, as well as repair people who know how to work on them.

Blow dryers, hair straighteners, and curling irons

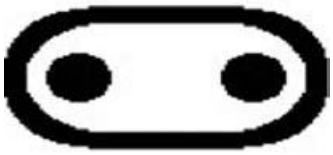
If you move to Uruguay, give your 110-volt blow dryer and hair straightener to a friend who has 110-volt power in their home. Then, buy new ones made for 220 volts

in Uruguay. Theoretically one should be able to use the proper transformer and use a 110 hairdryer in Uruguay, but in practice, it often doesn't work and the hairdryer, straightener, or curling iron is ruined.

Computers, phones, and printers

Most modern electronics will run on either 110 or 220 volts. Your computer, cellphone charger, camera charger, printer, monitor, and even stereo equipment probably won't need a transformer. Check the nameplate on the appliance to be sure.

The plug pattern is two round prongs, of about 1/8" in diameter (see right). The spacing and prong length are about the same as an American plug. Every hardware store and most grocery markets in Uruguay carry the adapters you'll need, as many appliances are sold here with American plugs.



At the post office

The postal system in Uruguay is good for some things and not for others. It's fine for sending and receiving postcards and personal letters. Many use it for business or government correspondence when a hard signed copy is required, opting that it be certified and tracked. In regard to time, mail back and forth to the US can take a week-and-a-half to more than a month.

Note: For irreplaceable, extremely important, and time-sensitive documents, most expats use a private courier service. The best in Uruguay (by far) is FedEx.

Uruguay's mail system is not good for sending personal checks, which can sometimes disappear and get cashed, but not by the party you sent them to. And magazines in clear plastic envelopes sent from the US or Europe can sometimes arrive months late or not at all.

The best solution is to make payments digitally, when you can. Also, many magazine-loving expats count on enjoying their subscriptions on a tablet.

Public transportation

In Montevideo, buses are well routed, safe, and come by frequently. You can go anywhere in the city for around a dollar each way (less if you get a bus pass). For that reason, most expats in Montevideo get by fine without using a car.

Taxis are plentiful and inexpensive in Montevideo, and they all use meters. In the larger towns outside Montevideo, taxis are usually available and affordable. The average cost is about $1 per mile—a little more at night and on the weekends.

However, the taxis at the Montevideo airport and in Punta del Este are a different story. They can cost up to three times as much as city taxis in Montevideo.

Be aware: In Punta del Este, it's legal for taxi drivers to start their meter running before picking up a passenger. While most taxi drivers don't do this, you need to safeguard yourself from those that do. So when you get in a cab in Punta, check the meter before you shut your door and accept the ride.

Cross-country and international buses are clean, modern, and comfortable. They're a great way to get around the country, and the ride from Montevideo to Punta del Este (a two-hour journey) costs about $8.

Nude beaches

Uruguay has two "official" nude beaches: Playa Sirenita in the department of Rocha, and Playa Chihuahua near Punta del Este. What's odd is that they identify them with a sign, of the type you'd use to mark the entrance to a national park. They're called a "*Playa Naturista*."

The beach at Chihuahua is well over a mile long and even has a "gay men" area. But of course you needn't be gay to go.

LGBT rights in Uruguay

Lesbian, gay, bisexual, and transgender rights in Uruguay are among the most liberal in Latin America. Same-sex sexual activity was legalized in 1934. LGBT anti-discrimination laws were passed in 2004. Same-sex civil unions became available in 2008. Same sex couples became able to jointly adopt children in 2009. Same sex marriage was legalized in 2013. And in Uruguay, LGBT individuals can serve openly in the military.

Volunteer opportunities in Uruguay

One of the most well-known volunteer opportunities is the Karumbé Sea Turtle Center (*website*: *https://www.karumbe.org/#/*). It's where volunteers help monitor and protect sea turtles in Uruguay's Department of Rocha.

The Spanish Language school, Academia Uruguay (*website*: *www.academiauruguay.com/volunteering/*), can help arrange a variety of volunteer positions for their students once they've learned some basic Spanish.

In some of the rural parts of Uruguay, you find families and groups with eco-friendly construction and organic garden projects underway. Many of these families or groups will provide room and board to volunteers in exchange for work. WorkAway is a good place to find such volunteer opportunities, *website*: *www.workaway.info*.

Marijuana laws

Recreational marijuana use is legal in Uruguay, under certain provisions.

To legally use marijuana, you need to be a Uruguayan citizen or legal resident and register with the Public Health Ministry's Instituto de Regulación y Control del Cannabis (IRCCA).

As an individual, you can grow up to six plants producing a maximum of 480 grams of marijuana per year for personal use.

You can also start a marijuana club, growing and distributing marijuana. The club must have between 15 and 50 members, all of which must be Uruguayan citizens or legal residents. The club can grow up to 99 plants and distribute a maximum of 480 grams of marijuana to each member per year.

Registered marijuana users, who do not grow their own or belong to a club, can purchase up to 40 grams of government-controlled marijuana per month from registered pharmacies.

What if you die in Uruguay?

When someone dies in Uruguay, by default, their estate goes to their children. Since this is what many people want, and because there isn't much of an inheritance tax (just a small tax on real estate owned), most Uruguayans do not make a will.

If someone does not have children, they can leave their estate to whomever they wish. If someone with children wishes to leave part of their estate to other parties, besides their children, there are limitations. Someone with one child is limited to giving a maximum of 50% of their estate to others. With two children, it's 33%. With three children, a maximum of 25% can go to other parties.

While a spouse has some estate rights, such as residing in the home shared with the deceased, they are not automatically entitled to a portion of an estate.

It definitely makes sense to have a will in Uruguay if you do not have children, or if you have children but want to leave a percentage of your estate to another party... Or, if you want to make better arrangements for a spouse, or want to assign a specific executor to handle your estate.

Speak with an attorney about what would happen in your specific situation if you died in Uruguay. If you decide to have a will drawn up, ask about the cost, which can be significantly more in Uruguay than in the US.

Disability access

While there isn't the same level of disability access in Uruguay as there is in the US, in Montevideo, it's gradually improving. In several popular areas, you'll find

sidewalk corners with ramped curbs. You'll also find detectable warning pavers (yellow tiles with tactical bumps for the visually impaired) at many corners and at bus stops.

Many public buildings have wheelchair access (ramps or elevators), and one bus line, the CE1—which runs a downtown circuit in Montevideo—is equipped to take passengers in wheelchairs.

You'll also see an increasing awareness in Punta del Este, with more wheelchair ramps and handicap accommodations.

Bringing your guns to Uruguay

Gun ownership for both hunting and self-defense is permitted in Uruguay. The gun laws include limits on the types of firearms and the caliber of ammunition that can be owned. To own and carry a firearm in Uruguay, you must pass a medical and psychological evaluation. You also need training certifications, which include a basic course to demonstrate proper firearm use and safety practices, as well as a course that trains you in the legalities of legitimate self-defense using a firearm.

While many relocation specialists in Uruguay are well suited to help you get residency and sign up with a healthcare plan, they may not be a good resource to help inform you about gun rules, required tests and training, and importing procedures.

That's because most residential specialists are urban office workers with very little exposure to rural life, and likely live in a highly secure setting with close to a 0% chance of ever experiencing a home intrusion. They may not know much at all about Uruguay's gun laws. And frankly, they may harbor negative beliefs about the idea of gun ownership.

To get the most up-to-date information about gun ownership rules and training requirements, by people in Uruguay who get guns, visit one of the Montevideo shooting clubs. One is Club Uruguayo de Tiro (*website*: *https://cluburuguayodetiro.com/*). Another is Primera Escuela Uruguaya de Tiro (*website*: *https://escueladetiro.com/*). Both of these clubs provide the required firearm training courses.

Do your gun research on the ground on an exploratory trip by visiting a shooting club with a translator. After that, you might make your move to Uruguay, get your training, learn all the rules, form a few connections in the gun world, and then import your firearms from home.

CHAPTER FOURTEEN

Traveler's Uruguay

No matter how much reading, emailing, or internet research you do, there's no way to know if Uruguay is really for you unless you visit. This chapter will help you find your way around and enjoy yourself on the trip.

Uruguay is not exactly close to the US—about nine hours from Miami—so the constant stream of North American visitors and the number of expats who move here is amazing.

Getting to Uruguay

Most flights to Uruguay arrive at Carrasco International Airport located on the eastern edge of Montevideo (airport code: MVD). From the airport it is a 30-minute drive west to Montevideo's city center. It is a 90-minute drive east from the airport to Punta del Este.

American Airlines offers limited direct flights from Miami to Montevideo for part of the year. Air Europa and Iberia provide regular direct flights from Madrid to Montevideo.

Note: If you are bringing an animal (that's not in the cabin with you), consider the non-stop mandatory. Don't take the chance that your pet will miss a connection in a third country, which it does not have the paperwork to enter.

Other airlines that provide international fights to Montevideo connect in one of their hubs. Copa flights connect in Panama City, Panama (it breaks a long trip almost in half). Many American Airline flights connect in São Paulo, Brazil. LATAM flights from the US may connect in Lima, Peru, São Paulo, Brazil, or Santiago, Chile.

Tips for booking your flight

1) If you are considering a flight with a plane change in Buenos Aires, make sure you arrive at and depart from the same Buenos Aires airport.

There are two important airports in Buenos Aires:

a. Ministro Pistarini International Airport (airport code: EZE), commonly known as Ezeiza International Airport. It is the busiest airport in Buenos Aires.

b. Aeroparque J. Newberry (airport code: AEP).

Most long-haul flights to Uruguay with a plane change in Buenos Aires arrive at and depart from EZE. However, sometimes a long-haul flight will arrive in Buenos Aries at EZE, but the connection to or from Montevideo is through AEP. These airports are not close together. If this is the case, it requires that you go through customs and leave EZE, take a long freeway taxi ride, and then go through airport security a second time at AEP to get your connecting flight.

2) Don't be the *lechero*.

Lechero means milkman in Spanish. It is also a term used when you make several plane changes on the way to your destination. Besides making your trip take longer, every time you change planes, it is another opportunity for your checked baggage to be lost, to be selected for a random search, or for you to miss your connecting flight. Be sure to check the duration of your proposed flight and the number of plane changes when you make your travel plans. Adding additional plane changes to save a little money may not be worth it.

3) Arrive at your destination on the same airline you departed on.

Online travel itineraries that combine different airlines are becoming increasingly common. However, if the cost difference isn't too much and the time frame works, I recommend making your entire trip on one airline when possible. This is because the adage, "shared responsibility is no responsibility" can come into play if a bag is lost or a connecting flight is missed. Also, in some airports a connection that involves changing airlines triggers more time-consuming security procedures.

Combining your stay with a trip to Argentina

Many people choose to spend a few days in Buenos Aires when traveling to Uruguay. When going between Uruguay and Buenos Aires by air, I suggest going and coming from Aeroparque Jorje Newbery Airport (AEP) in Buenos Aires instead of the Ezeiza International Airport (EZE). It's located downtown, is convenient to get to, and has more frequent flights to Uruguay.

Another option is taking a ferry across the Rio de la Plata. From Montevideo it's 130 miles diagonally across the river to Buenos Aires (three hours), and 32 miles from Colonia, Uruguay to Buenos Aires (under an hour).

Most people take a bus from either Punta del Este or Montevideo to Colonia, and then cross the river to Buenos Aires, there, where the crossing is shorter. A company called Buquebus offers bus-and-ferry-ride combinations. There is a Buquebus office in Tres Cruses (the main bus terminal in Montevideo) and at the bus terminal in Punta del Este. (See: *www.buquebus.com.uy*.)

Flying into Punta del Este

Most of the commercial flights into the Punta del Este international airport (PDP) are from Argentina or Brazil. Sometimes they're competitively priced, and sometimes they're more expensive.

The airport in Punta del Este is about one hour (by car) from the airport in Montevideo.

Traveling within Uruguay

Once you've arrived in Uruguay, you'll find it easy to get around.

But first a word of caution about changing your money at the Montevideo airport: A *cambio*, in Uruguay, is a business that exchanges currencies. Many travelers exchange most of their money for Uruguayan pesos at the Montevideo airport cambio when they arrive. Don't do this. There are numerous *cambios* in Punta del Este, Montevideo, and in the *centro* of most other Uruguayan towns that will offer much better exchange rates… often 15% to 20% better than at the airport.

So, to make your money go further, only exchange a little of your money at the airport, just enough to get to where you are going, have a meal, and get settled in.

Continuing on from the Montevideo airport

If you are staying at a hotel in Montevideo (or going to Tres Cruces, the main bus terminal in Montevideo) a shuttle van in front of the airport is a convenient and cost-effective way to get there. The airport cabs are also convenient, but very expensive—much more expensive than the regular city cabs.

Most people going from the airport to Punta del Este rent a car at or near the airport and drive. (Taking a taxi from the airport to Punta del Este costs over $200.) Be sure to have a little cash for a couple of toll booths along the way.

If you're the adventurous type and speak a little Spanish, it's possible to take a bus from the airport to the main bus terminal in Montevideo or Punta del Este. Two bus lines that run between Montevideo and Punta del Este make stops at the airport on the way. One is COT (*https://cot.com.uy/*). The other is COPSA (*https://www.copsa.com.uy/en/*), which has an English version of their website. Ask for details at the Airport information desk.

Renting a car

You can rent a car with your current driver's license and without an International Driver's License.

The main coastal highways from Montevideo to Punta del Este and on to the Brazilian border are well-maintained, easy-to-drive toll roads.

My advice is not to rent a car if you're staying in Montevideo. A car can feel like a burden in the city. There are a lot of crowded, curving, one-way streets that can be challenging for the newcomer. It can also be difficult to find a parking space and pay for parking. Meanwhile, the taxis are plentiful, use meters, and are reasonably priced.

If you're seeing the country beyond Montevideo, I'd suggest picking your rental car up on the way out of town when you're ready to leave.

Using public transportation

Uruguay has a very good public transportation system. The large, city-to-city buses are clean, air conditioned, and equipped with a bathroom. Many have WiFi. They also have large luggage bays, making them perfect for coming in from the airport. The conductor will tag your luggage and provide a receipt to ensure bags do not get mixed up.

Buses leave frequently on all routes. If a scheduled trip becomes full, additional buses are often put into service to make the same run so nobody has to wait. The direct bus takes two hours to get from Tres Cruces (the main bus terminal in Montevideo) to the terminal in Punta del Este, at a cost of around $10.25.

When to come

Uruguay is in the Southern Hemisphere, where Christmas through February is the summer high season. The weather is warm, and the coastal towns are full of vacationers. It is the best time to come to Uruguay for a beach vacation. (If you come during this time, it's wise to have a hotel reservation, because it's possible places in popular coastal areas will be full.)

However, the high season may not be the best time for your scouting trip. Hotels, short-term rentals, and car rental costs in the beach communities can be much higher than at other times of the year. If you are not combining your scouting trip with a summer vacation, you may prefer to come when the prices are lower.

As mentioned in **Chapter Four**, if you are planning to look at real estate in a beach community, summer is not the best time.

The best balance of nice weather, off-season prices, and the availability of reputable real estate agents is in the spring (October and November) and the fall

(March and April). If you want to experience Uruguay at its coldest, to know what that is like, then plan to come in winter (July and August).

Staying in touch

Most people stay in contact with friends and family back home using services like WhatsApp, Skype, Facebook chat, and Signal.

All town squares in Uruguay (and many plazas in Montevideo) are equipped with free public WiFi, as are several of the city-to-city buses.

If you want to make and receive phone calls within Uruguay during your stay, consider buying a local cellphone or local chip so people can reach you easily. You can buy an inexpensive cellphone at one of the malls and obtain service in a matter of minutes. Also, getting a local cell service chip with a prepay plan on your existing cellphone is easy if your phone is unlocked… and if it's not unlocked, many cellphone shops can do it for you. With Uruguayan cellphones, there's no charge for incoming calls.

What to pack

The climate in Uruguay is like that of the Carolinas in the US. You can expect temperatures up in the 80s F and sometimes higher in the summer (December through February). Colonia (and the areas upriver from there) will be somewhat hotter than Montevideo and the coastal region. In the winter, you'll have days that never get out of the 50s and other periods that will climb into the high 60s, with occasional blustery days. Rainfall is moderate and fairly consistent throughout the year.

Accordingly, light, airy cottons and short sleeves are the order of the day in January, while a medium-weight jacket will be needed in June.

Men in short pants (with sandals) are much more common in Uruguay than in the rest of Latin America, particularly on the coast. Women should dress like they would in the US.

Don't forget to bring along a swimsuit for the summer months, and something dressy if you're going to the theater or orchestra in Montevideo.

You'll also want to bring a good guidebook and a Spanish/English dictionary, and a translator app.

It's always advisable to make photocopies of your passport, prescriptions, and plane tickets. Keep a set with you and leave a set with someone back home who can fax or email them to you if you need them.

And don't forget your sunscreen. The atmosphere's ozone layer is thin in this part of the world, and the ultraviolet rating on the ground is often off-scale, according to local weather forecasts. Sunscreen is important here, especially if you're fair-skinned.

Suggested itineraries

Uruguay is a small country, and you can see a good portion of it even if you only have two weeks in which to do it.

As you're planning your trip, remember that many real estate agents are closed on Saturday afternoon, and almost none are open on Sunday. The exception is Punta del Este.

Seeing Montevideo, Colonia, and Punta del Este

The options here are limitless. Whether you enter the country in Montevideo, Punta del Este, or Colonia, you'll find rental cars and a good bus service to continue on your way. Frequent, comfortable public transportation connects these three cities.

Adding the Interior to your trip

No matter how extensively or briefly you're going to explore the Interior, Uruguay lends itself to a "round robin" approach. (The exception would be adding only Mercedes to your itinerary, which is just a day's drive from Colonia.)

For example, if you start in Montevideo, you can head out the coast to the Costa de Oro, Punta del Este, and La Paloma/La Pedrera. From there you can travel to Treinta y Tres, Tacuarembó, and then up to Salto. Leaving Salto, travel down the river to Paysandú, Mercedes, Carmelo, and Colonia… ending up back in Montevideo.

Montevideo, Colonia, and Punta del Este receive a lot of international visitors. In these cities, many Uruguayans who work in hotels, restaurants, and shops can help you in English. In the interior, you may not find anyone who speaks English.

See **Appendix C** for a map of Uruguay.

What to do while you're here

While you're in Montevideo

Montevideo is a big city, and it would take quite a while to get to know it all. Most visitors spend the majority of their time in Ciudad Vieja or the adjacent Centro… at least at the outset.

Longer-term residents and Uruguayans gravitate to the more modern parts of the city, like Cordón, Punta Carretas, Pocitos, or Carrasco. Each of these areas has its own character.

Either way, I'd allow at least two full days (excluding travel to the city) just to get a feel for your chosen areas, *without* looking at real estate.

While you're here, enjoy the fine dining in Ciudad Vieja. On Saturday, you can take in the flea market at Plaza Constitución. Also, see what is playing at the Teatro Solís (*website: www.teatrosolis.org.uy*) or the Adela Reta National Auditorium (*website: https://sodre.gub.uy/*), both in Ciudad Vieja; or at the Sala Zitarrosa (*website: https://salazitarrosa.montevideo.gub.uy/*) in Centro—you may find something that interests you during your stay.

Get a taste of Uruguay's 140-year-old wine secret

By International Living

Sometimes a wine-growing region and grape variety combine to produce a wine legend. Think California's Napa Valley and Cabernet Sauvignon, or Argentina's Mendoza region and Malbec. Well, there is another wine-growing region and grape variety combination you should know about: Uruguay and Tannat.

Tannat is originally from France. It grows in many countries for use as a blending grape, due to its sharp bite. But in 1870, when Tannat grapes first came to Uruguay, growers noticed something unusual. The *terroir* (wine-growing conditions) of Uruguay interact with the genetics of the Tannat grape to produce a softer and more velvety wine—one that's excellent to drink on its own.

Most people outside Uruguay don't know about Uruguayan wines, including Tannat. Until recently, Uruguayan wineries only produced wine for the domestic market. And even today, 95% of the wine produced is consumed in Uruguay.

But things are changing. Wine *aficionados* are discovering and praising Uruguay's signature full-bodied red. With the increased interest, more Uruguayan winemakers are opening their doors, with winemaking tours and wine tastings for thirsty travelers.

Visiting a winery in Uruguay is a real treat. Unlike the mega-wineries in California and Argentina, most of Uruguay's 270 wineries are still family-owned operations crafting wine in small batches.

And if spending a day in the countryside sipping good wine and meeting interesting people isn't enough incentive to take a winery tour, consider this: Tannat has significantly more antioxidants, including resveratrol, than any other wine. So you could even say that a day visiting Uruguayan wineries is good for your health.



© iStockPhoto.com/Katia Kalinowski

Though Uruguay is not internationally well known for its wine production, the country's Tannat wine has recently been creating a buzz in the wine world

Although vineyards can be found all over the country, 90% of Uruguay's wineries are in the Department of Canelones, a region just north of Montevideo. Here are three options for exploring Uruguay's "wine region."

Hop a taxi to a winery near Montevideo: The Bouza winery (*website: https://bodegabouza.com/)* is a 20- to 30-minute taxi ride from Montevideo. It has daily scheduled tours and a fine restaurant for wine tastings or a mid-day meal.

Wines made at Bouza include award-winning Albariños, Chardonnays, Merlots, Tempranillos, and Tannats. Some suggest they should be tasted in this order.

The appetizer menu includes foie gras and octopus. Entrees include several choices of meats, pastas, and fish. Most of the vegetables and greens are from Bouza's own kitchen garden in the vineyard.

In a country known for its excellent beef, Bouza's signature steak stands out as truly special. A midday meal with wine here makes a memorable occasion, at a cost of $70 to $90 per person.

A taxi ride from Montevideo to the winery is about $20 each way. You should call ahead to reserve your place on a tour or make a restaurant reservation.

Take a wine tour: Wine Explorers Uruguay conducts regular excursions (about two per month) to various wineries, departing from Montevideo. They are an ideal way to experience Uruguay's wine culture and meet fellow wine lovers.

Often, a mixture of Spanish and English speakers will join a tour. The tours are organized by Verónica González Carli. Verónica, who is bilingual, puts out an English-language version of her regular email updates that announce forthcoming trips. To find out more, visit her website or contact her; *email: veronica@wineexplorersuy.com; tel. +598 (97) 502-218 from outside Uruguay or (097) 502-218 from a phone in Uruguay; website: www.wineexplorersuy.com*.

While you're in Piriápolis

Enjoy the beaches that stretch from the city center to the coastal neighborhoods on either side of Piriápolis. Stroll the boardwalk and enjoy some of the local restaurants and cafés.

Also, be sure to see the Argentino Hotel, a world-renowned Piriápolis landmark. When it opened in 1930, it was the largest hotel in South America and offered the highest standard of service on the continent.

And check out the Cerro del Toro with the sculpture of a bronze bull brought from Paris, which weighs 7,000 pounds. Piriápolis also has a popular chair lift that goes up the hill called Cerro San Antonio, where you can see many miles of coastline in both directions—all the way to Punta del Este looking east.

Many people see Piriápolis while staying in Punta del Este, as they're fairly close to each other.

While you're in Punta del Este

The heart of Punta del Este is the Punta del Este Peninsula. It's about 16 blocks long and averages four blocks wide. It's where the area's top restaurants, fashionable shops, and the marina are located.

While Punta del Este can be expensive, it's possible to have a great time without breaking the bank. To do so, rent an apartment with a fully equipped kitchen on the Peninsula. You won't need to rent a car, and you can make many of your own meals, spending less in restaurants.

What can you do for fun? Enjoy the beach and body surf. Get your picture taken by La Mano (a statue of fingers emerging from the sand). Walk up Gorlero, the main street of the Peninsula. Stop to browse at the artisan's fair in Plaza Artigas. Get ice cream at Gelateria Arlecchino (the best). And watch the sea lions sunning on the boat ramp at the marina.

To get to know the area off the Peninsula, plan on spending two relaxed days in a rental car. Go about five to 10 miles in both directions while exploring the individual neighborhoods along the way.

While you're in Rocha

Some people use Punta del Este as a base and begin their exploration of Rocha by taking day trips in a rented car. Ruta 9 is the main coastal road going east through Rocha toward the border with Brazil.

From Ruta 9, you can take a loop to stay close to the coast, going south on Ruta 15, exploring La Paloma and seeing the Laguna de Rocha—where there are sometimes many water birds, including flamingos. Then continue east along the coast on Ruta 10, which re-joins Ruta 9.

Back on Ruta 9, I recommend making a stop at Santa Teresa National Park. Here, you'll find a large stone and glass greenhouse, miles of sand beaches and more than a thousand acres of park area. While there, check out Fortaleza de Santa Teresa, a well-preserved fort with a history that goes back to 1762.

If you don't mind getting off the pavement and driving on some rural roads, consider an inland loop off Ruta 9, going around Laguna Negra. You will see some real country and probably come across a variety of impressive birds. To do this go inland on Ruta 14, then turn left on Ruta 16, which will bring you into the town of Castillos, and back to Ruta 9.

While you're in Treinta y Tres

Spend a little time strolling through Olimar River Park. Along the riverfront are picnic benches and barbecues for public use. It's a treed area with a canopy of lichen, creating a shaded place to relax on hot summer days.

While you're in Tacuarembó

A day will be sufficient to see what the town has to offer, as it's quite small. If you're looking at real estate, however, that will be a different matter. Most people looking at property here are interested in ranch land, and some of what's on offer is pretty far-flung. Seeing photos of the properties will be easy, since the real estate agents are few, but driving to them could take a while. If you're interested in ranch property, I'd allow at least two additional full days.

If you're visiting in March and are interested in folk life, try to see the gaucho festival, called the Fiesta de la Patria Gaucha (*website*: *www.patriagaucha.com.uy*), which will include a lot of exciting competitions, much like an American rodeo. Also, the Museo del Indo y del Gaucho is worth a visit, and has collections of Native American and gaucho art, weapons, and implements.

While you're in Colonia

Take half-a-day to explore the original riverfront Portuguese settlement of Barrio Histórico, with its period architecture, museums, and cafés. One of the most picturesque (and most photographed) places in Barrio Histórico is at a short stone street lined with Portuguese-style buildings from the first half of the 1700s, known as *La Calle de los Suspiros* (The Street of Sighs).

While you're in Mercedes

Walk along the riverfront plazas or picnic on Isla del Puerto, a small island on the river with camping and day-use areas you can reach by bridge.

Mercedes also has a well-known city-wide jazz festival—called Jazz a la Calle, roughly meaning "jazz on the street"—normally held in January (*website*: *www.jazzalacalle.com.uy*).

While you're in Salto

Be sure to visit one of the many hot spring resorts or parks in the area, called *termas*. This area draws thousands of tourists every year from Brazil, Argentina, and Uruguay.

While you're in Paysandú

Drive down to Casablanca, a small town with a population of just 350 people. It's about 15 kilometers (just over nine miles) south of Paysandú on the Uruguay River. It's where you find original historic buildings from the 1800s and La Puperia—a small-town restaurant that offers a memorable world-class dining experience. Some say it's one of the top dining experiences in the region.

Enjoy Uruguay!

I hope you enjoy your trip to Uruguay, and I'm sure you'll find something here that feels just right.

Maybe you'll prefer the urban charm of Montevideo or the Old World ambiance of Colonia del Sacramento. You might feel at home on the vast stretches of ranch land near Tacuarembó, or perhaps you're the type who enjoys the beaches of Punta del Este—or the low-key coastal towns of Rocha.

Regardless of what you're looking for in a new life abroad, be it a new residence or a place to escape the North American winters, you'll find that there's truly something in Uruguay for you.

APPENDIX A

The Uruguay Rolodex

APPENDIX A

The Uruguay Rolodex

International Living resources

For more coverage on Uruguay, make sure you take a look at our website, *InternationalLiving.com*, where you'll find a wealth of articles, information, contacts, and news from around the world.

Also, check out ***International Living* Magazine**. Our monthly magazine provides a scope and depth of information about global travel, living, retiring, investing, and real estate that is not available anywhere else at any price. It is your passport to a brighter, more exciting, and more adventuresome future. For more information, see. *https://internationalliving.com/international-living-magazine/*.

Want to meet our experts in person? Check our **Events** schedule and see where they'll be next. Every year we hold a number of events around the world, where we gather together all our experts so they can share with you, face-to-face, their invaluable insight and experience in living, investing, retiring, and moving overseas. You can see the schedule at *https://internationalliving.com/events/*.

You can also find us on **Facebook**. We currently have over 530,000 followers… and counting. This is a great way to get in touch with other *IL* readers and all our editors. Plus, it's full of fun and interesting photos, videos, and much more. Find us at *www.facebook.com/International.Living*.

International Living's **Ask the Experts** website is the place to get answers to all your live-overseas questions. Our goal is to give you informative answers to your living, retiring, and working overseas questions. We know from more than 40 years of experience that there are places around the world that are cheaper… healthier… safer… freer… than you ever thought possible. Our job at *International Living* is to help you discover these places, and help you take advantage of the opportunities

they offer. On our Ask the Experts page (*https://internationalliving.com/category/ask-the-experts/*) we have a wealth of knowledge which will help you learn of and make the best of those little-known opportunities for living better and retiring overseas.

Attorneys (English-speaking)

- **Andersen Uruguay (Attorneys and Escribanos),** *Rincon 487, Piso 4, Montevideo; tel. +598 (2) 915-7468; email: juan.fischer@uy.andersen.com; website: uy.andersen.com.*

  Specialties include residency, real estate, estate planning, taxes, and business law. Managing Partner Juan Federico Fischer, a lawyer and MBA, is US-educated and lived in the US for 12 years. He leads a team of bilingual attorneys, *escribanos* (notaries), and tax advisors covering Montevideo, Punta del Este, Colonia, and all of Uruguay.

- **Teuten Lawyers (Attorneys and Escribanos),** *Zabala 1542 Esc.301 Montevideo; tel. +598 (2) 915-4684 and +598 (2) 916-1664; email: mteuten@teutenabogados.com; website: www.teutenabogados.com.*

  Specialties include residency and intellectual property. Office in Montevideo. Mark Teuten is the only lawyer in Uruguay to be qualified in both the UK and Uruguay. His partner for residential and banking matters, Maria Victoria Angulo, is an attorney and holds a masters in commercial law.

Business resources

- **Chamber of Industries,** *website: www.ciu.com.uy.*
- **Chamber of Commerce and Services,** *website: www.cncs.com.uy.*
- **Chamber of Agro-Industries,** *website: www.camaramercantil.com.uy.*
- **Uruguayan IT Chamber,** *website: www.cuti.org.uy.*

Embassies and consulates

- **Uruguayan Embassy in the US,** *1913 I Street, NW, Washington, DC 20006; tel. +1 (202) 331-1313; email: urueeuu@mrree.gub.uy; website: www.embassy.org/embassies/uy.html.*
- **US Embassy in Uruguay,** *Lauro Muller 1776, Montevideo; tel. +598 1770-2000; website: uy.usembassy.gov/.*
- **Uruguayan Embassy in Canada,** *55 Metcalfe Street, Suite 800, Ottawa, Ontario, K1P 6L5, Canada; tel. +1 (613) 234-2727; email: urucanada@mrree.gub.uy; website: http://embassyofuruguay.ca.*

- **Canadian Embassy in Uruguay,** *Plaza Independencia 749, Office 102, Montevideo; tel. +598 (2) 902-2030; website: https://www.international.gc.ca/country-pays/uruguay/index.aspx?lang=eng.*

Uruguayan consulates in the US

- **Consulate in New York,** *633 3rd Avenue, Suite 13G, New York, New York 10017; tel. +1 (212) 753-8191 email: cgnuevayork@mrree.gub.uy; website: https://embassyofuruguay.us/newyork/.*
- **Consulate in Miami,** *2103 Coral Way, Suite 600, Miami, Florida 33145; tel. +1 (305) 443-7253, +1 (305) 443-7453; email: cgmiami@mrree.gub.uy; website: https://embassyofuruguay.us/miami/.*
- **Consulate in Chicago,** *John Hancock Center, 875 N., Michigan Avenue, Suite 1318,Chicago, Illinois 60611; tel. +1 (312) 642-3430; email: cgchicago@mree.gub.uy.*
- **Consulate in Los Angeles,** *429 Santa Monica Blvd. # 400, Santa Monica, California 90401; tel. +1 (310) 394-5777; email: cglosangeles@mrree.gub.uy.*
- **Consulate in Washington,** *DC, 1913 I St., NW Washington, DC 20006; tel. +1 (202) 331-4219; email: urueeuu@mrree.gub.uy.*
- **Consulate in San Juan,** *Puerto Rico, 1783 Carretera PR-21, Suite C-4, 00921, Puerto Rico; tel. +1 (787) 396-0888; email: cdpuertorico@mrree.gub.uy.*

Other consular posts within the US: There are a number of honorary consuls around the US, and to varying degrees, they may be able to take care of some consular issues for you. Inquire at your nearest consulate to see if there is a post near you; it may save you a long trip to the nearest official consulate.

Uruguayan embassies and consulates around the world

- **Uruguayan Embassy in Australia,** *Suite 2, Level 4, Commerce House, 24 Brisbane Avenue, Barton, Canberra, ACT 2604, Australia; tel. +61 (2) 6273-9100; email: uruaustralia@mrree.gub.uy.*
- **Consulate General of Uruguay in Sydney,** *Australia, Level 20, 44 Market Street; Sydney NSW 2001, Australia; tel. +61 (2) 9290-2896; email: cgsydney@mrree.gub.uy.*
- **Uruguayan Embassy the United Kingdom,** *150 Brompton Road, London SW3 1XH, United Kingdom; tel. +44 (20) 7584-4200; email: cdlondres@mrree.gub.uy or urureinounido@mrree.gub.uy.*

Foreign embassies in Uruguay

- **Embassy of United Kingdom,** *Marco Bruto 1063, Montevideo 11300; tel. +598 (2) 622-3630; website: www.gov.uk/government/world/organisations/british-embassy-montevideo.* For UK help and services in Uruguay: *www.gov.uk/world/uruguay*.

Government ministries

- **Ministry of Agriculture and Fishing,** *website: www.gub.uy/ministerio-ganaderia-agricultura-pesca/*.
- **Ministry of Economy and Finance,** *website: www.gub.uy/ministerio-economia-finanzas/*.
- **Ministry of Industry, Energy, and Mining,** *website: www.gub.uy/ministerio-industria-energia-mineria/*.
- **Ministry of Tourism,** *website: https://www.gub.uy/ministerio-turismo/*.
- **Ministry of Transport and Public Works,** *website: www.gub.uy/ministerio-transporte-obras-publicas/*.
- **Office of the President of Uruguay,** *website: www.gub.uy/presidencia/*.
- **Uruguayan Parliament,** *website: www.parlamento.gub.uy*.

Healthcare

Montevideo

- **Asociación Española (or La Española),** *Main office: Blvr. General Artigas y Palmar, Montevideo; tel. +598 1920-7000; website: www.asesp.com.uy*.
- **Hospital Britanico,** *Avenida Italia 2420, Montevideo; tel. +598 (2) 487-1020; email: info@hospitalbritanico.org.uy; website: www.hospitalbritanico.com.uy*.
- **Hospital Evangelico,** *Blvr. Battle y Ordonez 2759, Montevideo; tel. +598 (2) 487-2319. website; www.hospitalevangelico.com*.
- **Medica Uruguaya,** *Avenida 8 de Octubre 2492, Montevideo; tel. +598 (2) 487-0525; email: info@medicauruguaya.uy; website: www.medicauruguaya.com.uy*.
- **Sanatorio Americano,** *Isabelino Bosch 2466, Montevideo; tel. +598 1760; email: secretaria@americano.com.uy; website: https://www.americano.com.uy/*.

Costa de Oro

- **Policlinica del Ministerio de Salud Publica,** *Parque del Plata; tel. +598 (4) 375-5080.*

- **Policlinica del Ministerio de Salud Publica,** *La Floresta; tel. +598 (4) 373-9617.*

Piriápolis

- **Policlinica del Ministerio de Salud Publica,** *Piriápolis; tel. +598 (4) 432-2648.*

Punta del Este

- **Cardiomovil,** *Av. Roosevelt y Acuña de Figueroa; tel. +598 (42) 229-000; website: https://www.cardiomovil.com.uy/.*
- **SEMM Mautone,** *Av. Roosevelt y Honduras, Maldonado; tel. +598 (42) 225-353; website: www.semm-mautone.com.uy.*
- **La Asistencial, Cantegril,** *Av. Roosevelt Parada 13, Punta del Este; tel. +598 (1) 961-1000; website: www.asistencial.com.uy/.*
- **Dr. Claudia W. Difiuri de Falcioni (Dentist),** *Calle Gorlero y 31, Edificio Sagasti #302, Punta del Este; tel. +598 (42) 444-646; email: consultorio@clinicadifiuri-falcioni.com; website: www.clinicadifiuri-falcioni.com.*

Colonia

- **Hospital Evangélico,** *Daniel Fosalba 366, Colonia; tel. +598 (4) 522 5024; website: www.hospitalevangelico.com.uy/index.php/colonia.*
- **Hospital Público Colonia,** *Avda. Batlle y Ordóñez 596, esq. Felipe Basshaum. Colonia del Sacramento; tel. +598 (4) 523-6819.*

Mercedes

- **Soriano Hospital,** *Sánchez 204, Mercedes; tel. +598 (4) 532-2177.*

Treinta y Tres

- **Hospital Público de Treinta y Tres,** *José Enrique Rodó 1381, Treinta Y Tres; tel. +598 (4) 452-2002.*

Immigration contacts

- **Dirección Nacional de Migración (Montevideo),** *1513 Misiones, Ciudad Vieja, Montevideo; tel. +598 (2) 030-1800; website: https://migracion.minterior.gub.uy/.*
- **Oficina de Migración, Punta del Este (Maldonado),** *Ventura Alegre 731 Maldonado; tel. +598 (2)030-1906.*
- **Oficina de Migración, Carmelo,** *Zorrilla de San Martin 343; tel. +598 (2) 030-1928.*

- **Oficina de Migración, Salto,** *Artigas* 450, *Salto*; *tel.* +598 (2) 030-1972.
- **Minister of the Interior,** a list of all the immigration offices in Uruguay: *https://www.gub.uy/ministerio-interior/tramites-y-servicios/servicios/oficinas-direccion-nacional-migracion*.
- **Dirección Nacional de Identificación Civil (DNIC),** *Rincón* 665, *Montevideo*; *tel.* +598 (2) 030-3700 *or* +598 (2) 030-3704; *website*: *https://www.gub.uy/ministerio-interior/direccion-nacional-identificacion-civil*. For list of offices throughout Uruguay: *https://www.gub.uy/ministerio-interior/tramites-y-servicios/servicios/oficinas-direccion-nacional-identificacion-civil*.
- **Colegio de Traductores Públicos del Uruguay (Public Translators of Uruguay),** *Constituyente* 1467 Esc. 1901, *Montevideo*; *tel.* +598 (2) 403-7404; *website*: *www.colegiotraductores.org.uy*. This is a national listing of Certified Public Translators.
- **Interpol Office,** *Dirección Nacional de Información e Inteligencia*, *Maldonado* 880, *Montevideo*; *tel.* +598 9768-5850 (*from outside Uruguay*), (0) 9768-5850 (*from inside Uruguay*); *website*: *www.interpol.int/en/Who-we-are/Member-countries/Americas/URUGUAY*.
- **Ministerio de Relaciones Exteriores (Foreign Relations Ministry),** *Colonia*, 1206; *tel.* +598 2902-1010; *website*: *https://www.gub.uy/ministerio-relaciones-exteriores/*.
- **Dirección General del Registro del Estado Civil,** *Registro de Extranjeros* (*Registry of Foreigners*), *Edificio Sede*: *Av. Uruguay* 933, *Montevideo*; *tel.* +598 (2) 900-5085: *email*: *partidas.digitales@dgrec.gub.uy*; *website*: *https://dgrec.gub.uy/partidasdigitales/publico/home.xhtml*.
- **Ministerio de Salud Pública (Department of Public Health),** 18 *de Julio* 1892, *Montevideo*; *tel.* +598 1934; *website*: *www.gub.uy/ministerio-salud-publica/*.
- **SUAT Centro Diagnostico (Carne de Salud),** *Clinica del Estadio*, *Estadio Centenario*, *Tribuna America*, *Montevideo*; *tel.* +598 (2) 487-7047; *website*: *www.suat.com.uy/institucional/clinica_estadio/*.

International movers

- **Alejandra Bruano Moving and Relocation (AB Moving),** *Costa Rica* 1667, *office* 002, *Montevideo*; *tel.* +598 2602-6645 *email*: *info@ab.com.uyl*; *website*: *www.ab.com.uy*.
- **María Estela Campos, Autogiro,** *Pozos del Rey* 1379, *Montevideo*; *tel.* +598 (2) 924-1577, *email*: *info@autogiro.com.uy*; *website*: *www.autogiro.com.uy*.

- **Uruvan Transport Ltda.,** *Marsella 2769 Montevideo; tel. +598 (2) 208-2627; email: uruvan@uruvan.com.uy; website: www.uruvan.com.uy.*

Language schools

- **La Herradura Centro de Enseñanza Español,** *Montevideo and Punta del Este; tel. +598 (99) 252-781 or 099-252-781 in Uruguay; email: info@spanish-herradura.com; website: https://spanish-herradura.com.*
- **Academia Uruguay,** *Juan Carlos Gomez 1408, Montevideo, tel. +598 (2) 915-2496; email: info@academiauruguay.com; website: www.academiauruguay.com.*

Real estate agents

> **Insider tip:** Check *www.infocasas.com.uy* before working with any individual real estate agent. It has the largest number of listings of any source in Uruguay, and you can use it to get an idea of what price properties are really going for.

For information on real estate developments across Uruguay, contact *International Living*'s preferred real estate advertising partner:

- **Pangea,** *email: info@pangearesearchgroup.com.*

The Southern Coast

Colonia del Sacramento

- **Sergio Mato Inmobiliaria (Joaquín Mato),** *Washington Barbot 169, Colonia; tel. +598 (4) 522-5315 or +598 4522-4226; email: info@sergiomato.com; website: www.sergiomato.com.*

Montevideo

Ciudad Vieja and Centro:

- **Stratta Propiedades (Bettina Stratta),** *Sarandí 288 Ciudad Vieja, Montevideo; tel. +598 (93) 979-800 or 093-979-800 (inside Uruguay); email: bstratta@gmail.com.* Bettina also rents economical rooms and lofts to professionals and expats starting out in Uruguay.

Pocitos Area:

- **Parodi Inmobiliaria (Carla Parodi),** *Solano Antuña 2848, Montevideo; tel. + 598 (2) 711-5045; email: info@parodi.com.uy; website: www.parodi.com.uy.*

Carrasco:

- **Meikle Bienes Raices,** *Carlos F. Sáez 6408, C.P. 11500, Montevideo; tel. +598 (2) 600-1747; email: meikle@mkl.com.uy; website: www.mkl.com.uy/english/index.php.*

Atlántida

- **Inmobiliaria Maná,** *Calle 11 y Ciudad de Montevideo – Galería "Atlántida" – Local 006 – Atlántida, Canelones, Uruguay; tel. +598 (4) 372 2423; email: info@inmobiliariamana.com; website: www.inmobiliariamana.com.*

Piriápolis

- **Inmobiliaria Piriápolis,** *Galería Edificio Piria, local 6, Rambla de los Argentinos y Freire; tel. +598 (4) 372-2423; email: inmobiliariamana@gmail.com.*

Punta del Este

- **Uruguay Property Partnership (Margret Holzer de Baez),** *Chalet "Valle Arriba," Parada 36, Octante y Sagitario, Punta del Este; tel. +598 (42) 228-371; cell +598 9938-1172; email: info@uruguayproperty.com; website: www.uruguayproperty.com.*

La Paloma and La Pedrera

- **Puntorío Propidedades,** *La Paloma, Av. Solari; tel. +598 (4) 479-8529; website: www.puntorio.com.*

Note: There may not be any English-speaking agents at the Puntorío real estate offices.

Uruguay River—Western Uruguay

Salto

- **Inmobiliaria La Porta,** *Zorrilla 163, Salto; tel. +598 (4) 732-7872; email: info@inmobiliarialaporta.com.uy; website: www.inmobiliarialaporta.com.uy.*
- **Inmobiliaria Larranaga,** *Larrañaga 95, Salto; tel. +598 (4) 733-5314; email: info@inmobiliarialarranaga.com; website: www.inmobiliarialarranaga.com.*

Paysandú

- **Inmobiliaria Paysandú,** *18 de Julio 938, Paysandú; tel. +598 (4) 722-5747; website: www.inmobiliariapaysandu.com.*

Mercedes

- **Piloni Desarrollos Inmobiliarios,** *F. Sánchez 1090, Mercedes; tel. +598 (4) 532-6276; cell (096) 208-428 (inside Uruguay); website: www.pilonidesarrollosinmobiliarios.com.*

Carmelo

- **Inmobiliaria González Véliz,** *Zorrilla de San Martin 447, esquina Roosevelt, Carmelo; +598 (4) 542-5448; cell inside Uruguay (099) 885-343; website: https://www.inmobiliarialaporta.com.uy/.*

The Interior

Treinta y Tres

- **Inmobiliaria Mundo,** *Manuel Melendez 1202, Treinta Y Tres; tel. +598 (4) 452-2981; email: info@inmobiliariamundo.com.uy; website: www.inmobiliariamundo.com.uy.*

Agricultural land

- **DA Silva Agroinmuebles,** *Ejido 1341 office 803, Montevideo; tel. +598 (2) 900-4855 or +598 (2) 901-9122; cell (099) 244-882 (inside Uruguay); email: info@uruguayfarms.com.*
- **Terramar Christies,** *Ignacio Gonzalez, Rural Property Director, email: info@pangearesearchgroup.com.*

Relocation specialists

If you're relocating to Uruguay, a relocation assistance company can help you with any settling-in chores that you're facing, from helping you apply for healthcare, setting up your phone, to getting your driver's license, to finding an elementary school for the kids.

- **Expat Uruguay (Ana Inés Pérez Bianchi),** *Bvar. España 2255 office 801, Montevideo; cell +598 (98) 529-973 or (098) 529-973 (cell inside Uruguay); email: info@expatuy.com; website: www.expatuy.com.* Ana Inés provides full-service help and is especially knowledgeable with healthcare options.

Taxes and Social Security

- For information on the Uruguayan tax system, contact **Juan Federico Fischer,** Managing Partner of Andersen Uruguay, *Rincon 487, Floor 4, Montevideo; tel. +598 (2) 915-7468; email: juan.fischer@uy.andersen.com; website: uy.andersen.com.*
- For information and assistance on US expat taxes, contact **Bright!Tax US Expat Tax Services,** *244 Fifth Avenue, New York, 10001; tel. (212) 465 2528; email: retireabroad@brighttax.com; website: https://brighttax.com.*
- For information and assistance on Canadian taxes, contact tax expert **Doug Hendler,** *tel. (416) 593-1221; email: dhendler@blaney.com; website: www.blaney.com.*

- Have questions about your US Social Security? Contact **Steve Garfink,** Founder, Social Security Now or Later, *San Jose, California*; *tel.* (408) 761-4797; *email:* *steve.garfink@socialsecuritynoworlater.com*; *website:* *www.socialsecuritynoworlater.com*.

Tourism contacts

Montevideo

- **Centro de Informes Ministerio de Turismo,** *Piedras 257, at the corner of Yacaré, by the Mercado del Puerto, Montevideo; tel. +598 (1) 950-9165 (and 9166).*
- **Centro de Informes Ministerio de Turismo,** *Tres Cruces Bus Terminal, Montevideo; Av. Bulevar Artigas 1825, local 12; tel. +598 1885-801 and +598 (2) 409-7399.*
- **Centro de Informes Ministerio de Turismo,** *Montevideo Airport, Ruta 101 KM 19.950 Carrasco, tel. +598 (2) 604-0386.*

Costa de Oro

- **Tourist Information Center,** *along the off-ramp on the south side of the Ruta Interbalnearia where it intersects with Ruta 11, Atlántida; tel. +598 (4) 372-4565.*

Piriápolis

- **Centro de Informes Ministerio de Turismo,** *Paseo de la Pasiva, Piriápolis; tel. +598 (4) 432-5055.*

Punta del Este

- **Information Center, Minister of Tourism,** *Gorlero Avenue near the corner of 29th Street, Punta del Este; tel. +598 (42) 441-218.*

Mercedes

- **Tourism Information Center,** *Manzana 20 (Block 20) near the riverfront; tel. +598 (4) 532-2201.*

Minas

- **Tourism Information Center,** *on Sarandi near the corner of Treinta y Tres, ground floor of the Minas bus terminal, Minas; tel. +598 (4) 442-9796.*

Treinta y Tres

- **Oficina de Turismo, Tourism Information Center,** *Manuel Lavalleja 11320, Treinta y Tres; tel. +598 (4) 452-2911.*

Colonia

- **Oficina de Turismo,** *Avenida General Flores 467 at the corner of Rivera, Colonia; tel. +598 (4) 522-6141.*

Paysandú

- **Information Center, Minister of Turism,** *International Bridge General Artigas, Paysandú; tel. +598 (4) 722-7574.*

Salto

- **Information Center, Minister of Tourism,** *Uruguay Street 1052; tel. +598 (4) 733-4096.*

Veterinarians

Maldonado

- **Clinica Veterinaria Sienra, Dr. Luis Enrique Sienra.** *Roman Guerra 721 between near the corner of Arturo Santana, Maldonado; tel. +598 (4) 223-1258; website: www.facebook.com/clinicaveterinaria.sienra/.*

Montevideo

- **Veterinaria De Boni,** *Carlos Quijano 1173, Centro, Montevideo; tel. +598 (2) 908-1280.*

Additional resources

Here are some other references that you may find useful when learning about Uruguay.

- **CIA World Factbook**

  For general facts and information on Uruguay including economic stats, history, flag description, and population, see *www.cia.gov/the-world-factbook/countries/uruguay/*.

- **Uruguayan National Statistics Institute (*Instituto Nacional de Estadisticas*):** *www.gub.uy/instituto-nacional-estadistica/*.

  The Uruguayan government maintains this site to display the official national statistics. It includes everything from rainfall to unemployment numbers.

- PDF report on doing business in Uruguay: *https://uy.andersen.com/assets/pdf/URUGUAY_DOING_BUSINESS-2021.pdf*.

- PDF report on farmland and timber investing in Uruguay: *https://uy.andersen.com/assets/pdf/Andersen%20Farmland%20Investing%20Uruguay%20(1).pdf*.

APPENDIX B

Three Unique Spanish Verb Inflections

APPENDIX B

Three Unique Spanish Verb Inflections

The most peculiar oddity in Uruguayan Spanish that I've found is the conjugation of the second person singular (e.g., "you have"), the imperative (Stop!) and the subjunctive (not used in English).

This is sometimes labeled the "*Voceo*" form of Spanish, but since *Voceo* has three major varieties with loads of variations within each, the term in itself is grammatically meaningless.

With the second-person singular, the inflection is formed by taking the infinitive, dropping the final "r", and adding an "s" with the accent on the last syllable.

Verb	Infinitive	Uruguayan-preferred	Instead of this form
To have	tener	tú tenés	tú tienes
To stop	parar	tú parás	tú paras
To come	venir	tú venís	tú vienes
To want	querer	tú querés	tú quieres

But here's an important exception:

Verb	Infinitive	Uruguayan-preferred	Instead of this form
To be	Ser	tú sos	tú eres

Here's how the imperative works. It's almost the same as the second person singular above, but without the "s" at the end.

Verb	Infinitive	Uruguayan-preferred	Instead of this form
Stop!	parar	pará	para
Come!	venir	vení	venga

And to wrap things up, there's also a minor modification to the present subjunctive form. It's just like the standard subjunctive, except with an accent on the last syllable.

Verb	Infinitive	Uruguayan-preferred	Instead of this form
To speak	hablar	que tú hablés	que tú hables
To request	pedir	que tú pidás	que tú pidas

And of course, there will be exceptions. As I mentioned in **Chapter Two**, don't worry about using these until you're comfortable with them—you'll be understood. But in the meantime, understanding how they work will help you to comprehend the spoken Spanish in Uruguay.

APPENDIX C

Map of Uruguay


Uruguay
International Boundary
Department Boundary
National Capital
Department Capital
Railroad
Road
0 25 50 Kilometers
0 25 50 Miles
Argentina
Brazil
Curuzu Cuatia
Paso de los Libres
Uruguaiana
Alegrete
Monte Caseros
Bella Unión
Artigas
Quarai
Rosario do Sul
Santana do Livramento
Rivera
Tranqueras
Bage
Concordia
Salto
Tacuarembo
Acegua
Paysandu
Guichon
Melo
Kilometro 329
Concepcion del Uruguay
Young
San Gregoria
Rio Branco
Jaguarao
Paso de los Toros
Blanquillo
Vergara
Gualeguaychu
Fray Bentos
Mercedes
Durazno
Sarandi del Yi
Treinta y Tres
Jose Pedro Varela
Dolores
Trinidad
Cardona
Chuy
Carmelo
Florida
San Jose
Minas
Colonia
Juan L. Lacaze
Santa Lucia
Canelones
Rocha
Buenos Aires
Las Piedras
Pando
Maldonado
San Carlos
La Paloma
La Plata
Montevideo
Punta del Este
Rio de la Plata
South Atlantic Ocean
Argentina
Artigas
Salto
Rivera
Tacuarembo
Paysandu
Rio Negro
Soriano
Flores
Durazno
Florida
San Jose
Canelones
Lavalleja
Maldonado
Rocha
Cerro Largo
Treinta Y Tres
Embalse Salto Grande
Lago Artificial de Paso del Palmar
Lago Artificial de Rincon del Bonete
Embalse de la India Muerta
Laguna Merin
Lagoa Mirim
ferry

International Living