

THE
RONAN MCMAHON
REPORT



URUGUAY

Real Estate Buyer's Guide

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BEST PLACES

Nestled between Argentina to the west and Brazil to the northeast, tiny Uruguay rarely makes international headlines. But in a region known for coups, protests, turmoil and instability, that's a very good thing.

Uruguay may be small and overlooked, but it's the wealthiest country (per capita) in South America, according to the International Monetary Fund, and the most democratic, according to The Economist.

Corruption levels here are judged to be lower than the U.S. The World Bank calls Uruguay a high-income country. More than 60% of the country is designated as middle class. This is a place noted for its safety and security, strong infrastructure, and sensible, business-oriented leadership.

Uruguay's stability and prosperity over many decades have made it a renowned safe haven where some of the world's richest folks like to own homes and park their wealth.

Many decades ago, this earned it the moniker "the Switzerland of South America." But today there's another comparison I think is even more appropriate...

That's "the Portugal of South America."



Uruguay is not merely welcoming to foreign investors and investment, it's also exceptionally beautiful, featuring a long, pristine Atlantic coastline lined with stunning beaches. Inland, it's just as idyllic, with cool pine forests, fertile farmlands, and lush rolling hills.

With its temperate climate, livable capital, and under-the-radar bohemian beach towns, it can be eerily reminiscent of Portugal a decade ago, before real estate prices there surged.

I have no doubt the world will discover Uruguay, as it did Portugal. But for now this is a place where we can get in ahead of growing demand.



The most sought-after coastal stretch in Uruguay begins in the glamorous resort city of Punta del Este and goes east to the towns of La Barra and José Ignacio.

For generations, Punta del Este has been a playground of the ultra-rich—the “Monaco of South America.” Set on a slender peninsula where the Rio de la Plata river meets the Atlantic Ocean, it’s synonymous with glamour and privilege. Each summer, private jets fill the small international airport, yachts crowd the marina, and the population explodes as Latin America’s elite arrive to see and be seen on its beaches.



In recent decades as Punta became busier, the wealthy began looking for space and privacy—and found it in the coastal towns to the east.

At first glance, the town of La Barra looks laid-back and unassuming—dusty roads, surf-style cafés, and small boutiques selling hand-crafted jewelry and art. It has a cool, bohemian air—more flip-flops than Ferragamo.

But beneath the relaxed façade lies one of South America's most desirable enclaves. This is where the sophisticated and the successful come to unwind, to trade high heels for sandals and private clubs for beach bars. You'll find fine-dining restaurants alongside casual parrillas and wine bars. Designer shops and contemporary galleries sit next to surf shacks and yoga studios. Days revolve around the beach, the waves, and long, lazy lunches that stretch into the golden evenings.

Beachfront real estate runs into the millions. And just minutes' drive inland amid Uruguay's pastoral interior, you'll find vast gated residential communities that offer all the benefits of ranch-style living with easy access to the beach.



For decades, La Barra and nearby José Ignacio were summer playgrounds for the elite of Buenos Aires and Montevideo. In off-season, they'd empty out.

Then COVID started to change that. When lockdowns hit, many second-home owners left the cities for the coast—intending to stay a few weeks in their second homes there. But soon they discovered they could work remotely, their children could study online, and life here was calmer and more rewarding. That shift is now transforming this stretch of coast.

Once a summer colony, La Barra is becoming a year-round community. Restaurants that once closed in April now stay open through the winter. New markets, wine bars, and bakeries have appeared to serve permanent residents. The Garzón School, a private international academy that opened in La Barra in 2022, caters to the growing number of affluent families living here full-time.

Today La Barra offers a rare balance—bohemian charm with world-class living standards. You'll still find surfers and artists, but also bankers, tech founders, and creatives who now call this coast home. It's still casual—but quietly, unmistakably upscale.

This transformation is also spreading along what's called the Route 10 Corridor. You'll see it in the neighboring town of Manantiales and at the end of this stretch in José Ignacio—a small, quiet, and even more exclusive enclave.



Once a humble fishing village, José Ignacio has become one of the most prestigious addresses in the Southern Hemisphere. The town sits on a narrow peninsula that juts into the Atlantic, framed by wide golden beaches and the rhythmic crash of the surf. There are no high-rises or sprawling resorts—just elegant villas hidden behind sand dunes, discreet five-star hotels, and world-class restaurants that draw celebrities, designers, and tech magnates from around the globe.

Like La Barra, José Ignacio is evolving beyond its seasonal roots.



My focus here is on La Barra, as this is where I see the best opportunities, though a lot of what I say here applies to the other towns along the Route 10 Corridor.

With its wide beaches, pine-forested backdrops, and temperate weather, La Barra offers an enviable lifestyle with a pleasant climate. The infrastructure is also good and improving, with modern highways linking this stretch to the capital Montevideo and new facilities such as schools opening regularly.

Real estate prices in La Barra reflect the town's desirability but still offers strong relative value on a global scale. Luxury real estate is a fraction of what you'll pay in equivalent destinations. My scouts have seen ultra-high-end, 2,000-square-foot, ocean-view penthouses for \$765,000. And 4,000-square-foot, four-bed homes set in pastoral, amenity-rich gated communities minutes' drive from the coast for sub-\$600,000. And you'll find well-appointed small condos in the sub-\$300,000 range.

Rental demand is solid. The year-round population is growing, but summer (that's December to March in this Southern Hemisphere country) is when demand explodes. Buying property in Uruguay is straightforward for foreigners. Transactions are transparent, ownership secure, and the U.S. dollar is the currency of real estate sales. The country is also a global safe haven, with a stable democracy, low corruption, and consistent economic policy.

Financing, though, is an underdeveloped sector here for locals and foreigners alike. Financing options are limited, with most real estate transactions completed in cash.

Montevideo

Set along the Rio de la Plata river, Uruguay's bustling capital Montevideo is a city of leafy boulevards, colonial plazas, and golden-sand beaches. It's a capital that blends Latin soul with European sensibility—safe, efficient, and elegant, yet full of color and rhythm.

Walk its rambla—the 13.7-mile seaside promenade that arcs around the city along the waterfront—and you'll pass joggers, families, and sunbathers enjoying one of South America's most livable cities.



Montevideo's climate is temperate and appealing, with four mild seasons opposite the North American calendar—making it a perfect winter escape. Expect highs in the 70s and 80s F in summer, comfortable springs and falls, and short, gentle winters.

Montevideo is calm, cultured, and cosmopolitan. Cafés and trendy restaurants spill onto sidewalks, murals brighten every district, and tango mingles with the sounds of candombe drums.

The city often tops polls ranking the quality of life of major cities in Latin America and despite its First World feel, real estate here remains hugely affordable.

Montevideo combines First World livability with emerging market value. It's a city where everything works—buses run on time, Uber rides are affordable (less than \$10 from most trips around the city), and its modern airport is a model of efficiency.

Yet property prices remain years behind those of comparable coastal capital cities. With its combination of lifestyle appeal, stability, and extraordinary rental potential, Montevideo is one of the most compelling capitals for real estate investment in the world today.



Apartments in the Old Town start at around \$80,000, while spacious traditional homes in gentrifying areas like Cordón can be found for under \$200,000.

Even in prime coastal districts such as Punta Carretas and Pocitos—home to luxury shopping malls and high-rises overlooking the rambla and Montevideo’s in-city beaches—modern water-view apartments can still be found from around \$300,000 to \$400,000—far less than what similar properties would cost in Miami or Lisbon.

The districts of Pocitos and Punta Carretas—set along the most desirable section of the rambla—are established lifestyle zones with in-city beaches and cafés. But the most exciting growth is happening inland.

An area of the city to watch is Cordón. Here you’ll find a rapidly gentrifying neighborhood now known as Cordón SoHo. With new cafés, galleries, and design studios, this area is drawing young professionals and creatives. Renovated traditional homes here can earn double-digit gross yields.



The reason for this incredible value is that Montevideo quietly skipped the global housing boom.

While housing prices have spiked in destinations around the world in the aftermath of the pandemic, Uruguay's livable capital has seen more modest price growth. Comparing December 2019 with December 2024, the median home sales price in Uruguay's capital rose only 10%. In contrast, Miami and Los Cabos saw 60% to 70%-plus increases.

There are a number of reasons for this...

Argentina is the main source of tourists to Uruguay. Argentinians are also important real estate buyers in the country. They've historically seen it as a safe place to put their cash to preserve their wealth from crippling inflation back home. But in 2018, Argentina fell into crisis as the Argentinian peso plummeted in value against the U.S. dollar.

Uruguay has its own currency, the Uruguayan peso. But big-ticket items are priced and sold in U.S. dollars. That includes real estate.

With the collapse in the value of the Argentinian peso, real estate in Uruguay became less affordable to Argentinian buyers. Then came COVID. With strict pandemic lockdowns in place back home, many Argentinians could no longer travel to Uruguay on vacation.

This created a perfect storm for Uruguay. Comparing December 2019 with December 2020, the median home sales price in the country fell by around 20%.



It's also important to note that the mortgage markets are not well developed in this region. Although things are modernizing, most home purchases in Uruguay and Argentina are still made using cash. That means, when exchange rates change, buyers can't simply borrow more and push ahead with their purchase. Instead they're priced out of the market.

This fall in housing values in Uruguay was always going to be temporary. The country simply has too much fundamental appeal. And indeed, since the COVID restrictions eased in the region, real estate prices have rebounded and they are now well above pre-pandemic levels. But real estate prices have not seen the kind of dramatic increases recorded in other desirable places.

Uruguay's real estate market absorbed a significant shock from the Argentine peso collapse. That shock is now reversing.

Under President Milei, Argentine outbound travel surged 38.6% in 2025, with 18.8 million Argentines travelling overseas. Uruguay was a primary beneficiary.

The country welcomed 3.6 million visitors in 2025— an 8% increase on 2024 and its best tourism result since 2017—[OL1] generating over \$2 billion in revenue, up 16.6% year on year. In the summer of 2026, Uruguay hit over one million tourists in the first two months alone. Argentine middle-class families, priced out of Uruguay for years, are back.

For best-in-class real estate in Montevideo, La Barra, and Punta del Este, this is a significant tailwind.



Rocha

Set on Uruguay's southeastern coast, Rocha is a region of long golden beaches, rolling dunes, quiet fishing villages, bohemian beach towns, and pristine lagoons. The beaches here, in particular, are spectacular—vast, raw, and unspoiled.

Rocha's beach towns have long been popular with nature lovers and surfers drawn to an unspoiled Atlantic coastline at a fraction of the cost of Punta del Este. But the crowd is changing. Punta del Este and José Ignacio built their reputations as escapes for the wealthy—places to leave the city behind for long beaches and a quieter pace. Now, as both towns have grown busier and more built-up, that same crowd is looking further east. Rocha is where they are going.

This opening-up of coastal Rocha has been aided by big new infrastructure projects. The first major event was the completion, in 2015, of a bridge over Laguna Garzón. This made access into Rocha from José Ignacio quicker and easier for locals and tourists. But now something even more significant is happening. A new highway is under construction.

From Punta del Este all the way to the heart of Rocha department, workers are busy replacing the existing one-lane main road with a modern two-lane highway. Once all of the work is completed, the travel time from Rocha to the country's main airport in the capital Montevideo will drop to between two and two-and-a-half hours.



And the beach towns of Rocha will be 90 minutes' drive or less from Punta del Este. Crucially, the multiple lanes mean that travel times will be consistent. And they will help further unlock Rocha's premier beach towns—La Paloma and La Pedrera.

If La Barra and José Ignacio are upscale, sanitized visions of 1970s Southern California, the beach towns of La Paloma and La Pedrera are the real deal...raw and untamed. These towns are a coastal frontier. Visiting them feels like stepping back to a simpler time.

La Paloma is Rocha's most important resort town, boasting some of the nicest beaches in the region. Incredible surfing too. It's surrounded by serene countryside—fields and farms, forests and lakes. It's also famous for its lighthouse, which dates back to 1874. It's a tranquil spot for much of the year, though its beaches get busy in high season with families and surfers who come with weekend breaks or longer vacations.





La Pedrera has an equally spectacular coastline, though the town is quieter and smaller. It attracts more young couples than families. The vibe is hipster. Its main street is lined with bars and crafts stores. Besides these businesses, it's also mostly residential, unlike La Paloma, which has a bank, supermarket, bus station, and hotels. What Rocha offers is simple—pristine beaches, unspoiled nature, and genuine quiet.

And with its temperate weather, marked by warm summer and mild winters opposite the North American calendar, it is a perfect winter escape.

Rocha's real estate market remains young and full of opportunity. Even as the wealthy move in— former president Luis Lacalle Pou is among those who've bought here— prices remain far below those in José Ignacio or Punta del Este.

You'll find attractive resale homes a short stroll from the beach here in the \$300,000 range...or even less. Plus, as development follows the new highway, real estate appreciation could accelerate quickly.

The lifestyle here remains relaxed and unhurried. Residents surf at dawn, stroll the dunes at sunset, and gather at open-air restaurants for grilled seafood and local wine. In a world where much of the high-quality coastline has been claimed, Rocha offers something rare—an untapped frontier of beachfront opportunity in a country known for its safety, transparency, and quality of life. With its sweeping sands, improving infrastructure, and rising prestige, this is Uruguay's next great coastal destination.



WHAT TO KEEP IN MIND

Uruguay, known for its stability, is a popular place to invest in real estate. The system for registering property ownership is solid, and property rights are enforced. Foreigners can buy, own, and sell property with the same rights and protections as a Uruguayan citizen. This includes farmland and property near the coast.

You, as a foreign individual, can buy and hold real estate in your own name. You don't need a local partner, a trust, or a corporation. You don't even need to become a legal resident or get a Uruguayan tax identification number.

It's no wonder many Brazilians, Argentines, and investors from around the world buy real estate in Uruguay.

As an added bonus for American expats, most real estate in Uruguay is bought and sold in U.S. 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.

While there are no legal obstacles to foreigners owning real estate in Uruguay, there are some key things you should know about finding the right property, working with agents, and the relevant fees, taxes, and other costs.



Finding Your Dream Property

Real Estate Websites

While you don't find a multiple listing service in Uruguay, there are real estate websites that aggregate the listings of many brokers.

Keep in mind that listings on these websites are not always up to date. This is because more than one office may list the same apartment. And when one office gets an accepted offer, they may not notify the other offices.

Newspaper Classified Ads

The most popular newspaper for real estate classified ads in Uruguay is El Pais, which also posts their ads online.

Real Estate Offices

For listings that may not be posted online, check with real estate offices in towns or even neighborhoods of interest.

Top of Form

For Sale Signs

For some homes and apartments on the market, the only advertising is a "For Sale" sign (En Venta) in the window. So, keep an eye out for signs in areas you like.

Building Porters

Who's among the first in a building to know if an apartment is coming on the market? Often, it's a building's porters. So, if you've narrowed your apartment search to a few buildings, talk to the porters who work in them.

Choosing Your Property-Buying Team

A property-buying team in Uruguay often includes:

- A real estate agent
- An architect (to inspect the property)
- An *escribano* (often referred to as a notary, is a limited-practice attorney that handles the paperwork)

Real Estate Agent

In Uruguay, the buyer and seller each pay their own 'side' of the real estate commission. The regulated rate is 3.28% per side, plus a 22% value-added tax on the commission amount — which comes to approximately 4% total per side, or around 8% combined. Unlike in the United States, commissions in Uruguay are not negotiable and are set by regulation. If you buy through the listing broker, they will usually collect both sides of the commission.

It's recommended that you choose your real estate agent before you start looking at properties. That way you don't end up working with someone by chance when you call about a property for sale.

A good real estate agent knows the market, is well-connected, and looks out for your interests. To find a good agent, seek recommendations from other English-speaking expats who've purchased property.

Make sure the agent understands buyer's agency and fiduciary duty. Tell them you want to choose from a wide unbiased selection of properties that fit your criteria. If applicable, this could include listings from other offices, properties for-sale-by-owner, and new projects. Assure the agent you will pay them a 3% buyers-side commission wherever they find a property you want to buy.

Architect

In Uruguay, the professional who assesses a property's condition is usually an architect. It's best to choose and pay your own architect, who should not also be a friend of the seller or seller's agent. Even if you don't have a specific concern, get it checked to avoid unpleasant surprises.

Escribano

The escribano (or notary) is the professional you, as a buyer, hire to handle the paperwork. This includes checking the property's title, drafting the sales documents, and recording the deed.

Escribanos charge a percentage of the purchase price for their services. The most common rate is 3%, plus a 22% value-added tax. You, as the buyer, pay the escribano. So, just like the rest of your professional team, choose an escribano based on recommendations from other expats who used the escribano's services when they bought a property.

What to Know About Real Estate Listings

One difference between the real estate markets in the U.S. and Uruguay is the listing process.

In Uruguay, there is usually no written listing agreement and no preliminary title search when a property is listed. The only thing known about a property placed on the market is what the person who spoke to the real estate agent represented. (Who may not even be the legal owner.)

The whole truth about a property comes out, after the buyer's escribano fully researches it. This is a 30-plus day process that normally starts after the buyer signs a Boleto de Reserva (reservation ticket) and puts up a 10% deposit.

If the escribano finds a problem with the title during this 30-day research period, you, the buyer, are fully excused from the transaction. And you get your full deposit back.

But if all the i's are dotted and all the t's are crossed, you can move to closing with confidence your new property's title is secure.



Checking Out the Property

Visit at different times

By visiting a prospective property at different times of day (and night), you'll learn a lot about the area and your neighbors. For example, if it turns out the property next door is a business with lots of people coming and going during business hours, you'll know. And if there's an all-night dance bar across the street, you'll know that, too.

Talk to other owners

Introduce yourself to a few of your neighbors, whether it's someone next door or down the street or an apartment building's other occupants. Learn how they like the building and/or neighborhood. Ask about their experience with the property's administrator or homeowner's association. (The administrator is the entity that manages the building's maintenance and services and pays the common expenses.)

Talk to the property administrator

After you learn about the experience of a few owners, speak with the property's administrator to:

- Confirm the amount of the *gastos comunes* (common expenses, like HOA fees). Be clear what services are included for the fee. (In general, the fewer the services, and the more properties sharing the costs, the lower the common expenses.)
- Ask about the homeowner association's solvency. Are maintenance needs adequately funded by the owners?
- Ask about any lawsuits or pending lawsuits against the homeowners association? Such legal action would likely be discovered by the escribano. However, finding out sooner may save you time and trouble.
- Learn if the administrator foresees any special assessments? Special assessments are levied to each property owner to cover large unbudgeted building costs.

Ownership Costs to Consider

Gastos Comunes

As mentioned, gastos comunes are the common expenses shared by owners or tenants in a community. They pay for lighting the common areas, staff, landscaping, and normal maintenance.

Property Taxes

The main property tax in Uruguay is the Contribución Inmobiliaria (real estate contribution), which is a local municipal tax. You also have the Impuesto a la Enseñanza Primaria (primary education tax).

These taxes are based on registered values determined by the government. Registered values are different than a property's market value. To determine the registered values and tax rates for the apartment you're considering, you'll need to visit the local government office of Dirección Nacional de Catastro.

Another potential tax is an asset tax called Impuesto al Patrimonio. It's a low-rate graduated tax. Most properties fall below the minimum threshold. But, if you're buying a high-end property, it's worth getting all the details.

Can Foreigners Get a Mortgage in Uruguay?

As with many other countries around the world, it is difficult for foreigners to obtain loans in Uruguay, including mortgages to purchase real estate. Simply put, you don't have a credit history in the country, and banks are very strict. Foreign residents with a temporary or permanent residence visa have better luck, but it's still not an easy process and the terms are often unattractive.

Fortunately, there are alternative forms of financing. With the new development, some top developers will offer financing to buyers.

TOP-NOTCH HEALTHCARE

Healthcare in Uruguay offers several fantastic benefits as opposed to the system in the U.S., such as significantly more affordable rates, a greater emphasis on early diagnosis and prevention, as well as predictable, and easy-to-understand billing.

Uruguay is not a medical tourism destination where people go for low-cost, one-time treatments and procedures. The stand-out value is long-term healthcare plans for locals and expats living in Uruguay.

When it comes to the type of healthcare plans available in Uruguay, you have a multitude of options to cater to your individual needs and budget. These include:

- Private membership plans called mutualistas. (Used by about 57% of the population.)
- Uruguay's public healthcare system. (Used by roughly 39% of the population.)
- Private premium-service membership plans. (Used by a little more than 2% of population.)
- Third-party payer (U.S.-style) health insurance plans. (Used by a little less than 2%.)

Mutualistas – Private Membership Plans

A mutualista is a private hospital-based healthcare organization, which provides medical services to its enrolled members. As a mutualista member, you can go to any of the mutualista's hospitals or clinics for all your medical needs. This includes routine doctor visits, tests, procedures, surgeries, and emergencies.

As they're utilized by over half of the population, you'll find mutualistas spread across Uruguay. The largest of them are headquartered in Montevideo, the country's capital. (Remember, half of Uruguay's population lives in and near Montevideo.)

One of the most favored mutualistas among expats is Asociación Española. It's the second-largest in Uruguay, serving more than 190,000 members.

Its main hospital in Montevideo fills more than a dozen buildings. Its many clinics and satellite locations are dispersed throughout Montevideo and beyond, including a facility in the popular beach city of Punta del Este.

Each mutualista sets its own acceptance guidelines for age and pre-existing conditions. For example, Asociación Española's age limit for accepting new members is 65. But it sometimes accepts new members older than 65 in exchange 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.

If you can't get accepted at Asociación Española because of age, you might try Medica Uruguay. It's the largest mutualista in Uruguay, with a history of accepting new non-employed members in their 70s.

Most mutualistas don't include emergency response and ambulance service, non-emergency optometry, non-emergency dentistry, and psychotherapy. (Some do include emergency response, ambulance service, and dentistry for children.)

The monthly cost for non-employed members (such as retired expats) who pay their fee directly to a mutualista typically ranges from \$100 to \$200, depending on your age and the provider.



Uruguay's Public Healthcare System (ASSE)

Uruguay's public healthcare system is called ASSE, which stands for Administracion de los Servicios de Salud del Estado (Administration of State Health Services). About half of the hospitals in Uruguay are ASSE hospitals and are available to all legal residents.

ASSE is the default healthcare provider for Uruguayan workers, and ASSE also provides free care for unemployed residents with low incomes. While most expats join a mutualista, some choose to enroll in ASSE.

Retired expats in Uruguay who've become legal residents can get full coverage with ASSE at around \$70 per month, though costs may vary—check current rates with a local advisor before making healthcare decisions. Unlike a mutualista, no co-payment is required.

One of the major downsides to the ASSE system, as opposed to the mutualista, are the waiting times to make an appointment and to see a doctor. It'll take you far longer to get an appointment in the public system. And, if you're hospitalized, you may share a no-frills room with many others.

Private Hospitals

You will find a few private premium-service hospitals in Montevideo. They offer pleasant surroundings and the highest degree of personal attention.

The most renowned is the British Hospital, with two locations in Montevideo. The British Hospital provides services to:

- Patients who can pay for medical services out of pocket.
- Those with third-party health or travel insurance to cover their costs.
- Members of its own unique hospital membership plan called the "Hospital Scheme."

Hospital Scheme applicants must undergo a screening process that includes an ultrasound and a blood test. The normal cutoff age for accepting new members at the British Hospital is 60.

Third-Party Payer Health Insurance

In Uruguay, you'll also find private health insurance companies offering a variety of policy options, similar to the U.S. model. Private insurers in Uruguay include BlueCross and BlueShield Uruguay and Summum.

Rates for this type of health insurance are significantly more than mutualistas. And some options are higher than premium-service membership plans. So, why would someone choose this type of insurance? Let alone pay more for it?

One reason is for greater choice. If cost is not an issue, this type of insurance provides the greatest choice of doctors and clinics. And coverage includes hospitalization at the British Hospital.

Also, both of these insurers provide an option that others do not—personal and corporate healthcare plans, which cover you in both Uruguay and next-door Argentina. So, many individuals and companies with cross-border business can be covered in two countries with one plan. BlueCross and BlueShield Uruguay also offer a plan that's good across Uruguay, Argentina, and the U.S.

Like other private options, these insurance companies set their own acceptance guidelines for age and pre-existing conditions.





VISAS & RESIDENCY

If you're from any of the U.S., 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.)

Please note that visitors must present a valid passport with at least six months' validity from their date of entry.

Uruguay also offers a Digital Nomad permit for [OLI] those working remotely for employers or clients based outside the country. It allows stays of up to 180 days, extendable for a further 180 days. Most applicants enter as tourists and apply in-country.

If you plan to settle in Uruguay, you will need to seek residence.

Types of Residence in Uruguay

The two main categories of residence are:

- Permanent residence, to live permanently in Uruguay.
- Temporary residence, to stay in Uruguay for a limited time for a specific purpose.

For both permanent and temporary residence, there are two paths.

One path is for people from Mercosur member countries, and/or for people with Uruguayan relatives. Mercosur is a regional trade block that includes four-member countries (Uruguay, Brazil, Argentina, and Paraguay) and several associate member countries, all in South America.

The other path is for people not from Mercosur countries and without any family ties in Uruguay.

The requirements, processes, and documents described below are for those of us not from a Mercosur country and without family ties in Uruguay.

Permanent Residence

Benefits:

As a permanent resident, you can:

- Live in Uruguay full-time.
- Get a job or start a business.
- Import your home furnishings and household goods to Uruguay duty-free.
- Sign up to use the state health care system, Administración de los Servicios de Salud del Estado (ASSE).
- And if you want to become a citizen of Uruguay, residence is a step in the process.

The Process:

The government office that oversees tourist entry and residence matters in Uruguay is the Dirección Nacional de Migración (National Directorate of Immigration). In this guide, we'll refer to it as the Immigration Office.

The Immigration Office headquarters is in Montevideo, Uruguay's capital. There's also satellite offices serving other regions of the country.

To become a resident, you first enter Uruguay as a tourist. Once in Uruguay, you request a residence interview at an Immigration Office.

At the interview, you confirm you want to live in Uruguay and provide the required documentation. If you're not a Spanish speaker, you'll need to bring an interpreter with you.

Once you provide all the required documentation, you become a Residente en trámite (a resident in process). As a resident in process, you get a temporary Uruguayan I.D. card. You also get most of a legal resident's rights and privileges while waiting for the final approval.

Once your residence is fully approved, you get a Uruguayan I.D. card, proving that you're a legal resident of Uruguay.

As a permanent resident, you renew your Uruguayan I.D. card every three years, which is a much simpler process.

Documentation Needed

1. Passport Photo

2. Legal Identification

This must be the same I.D. you used to enter the country.

3. A Criminal Background Check Certificate

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. The certificate should be no older than six months before the date of your application. Applicants from the U.S. need an FBI background check in place of a police report.

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.

4. A Current Uruguayan Health Card

The health card requires a medical exam at a clinic authorized by Uruguay's Ministry of Health. (The exam is to assess your health, and it's not a screening test.)

5. A Uruguayan Vaccine Certificate

A Uruguayan vaccinator issues the certificate. It shows you're up to date with the country's vaccine schedule.

6. Notarial Income Certificate

This proves your ability to support yourself in Uruguay. You get your income certificate in Uruguay from a notary (often called an escribano or escribana). You provide financial information requested by your notary, who then prepares your certificate on your income category.

The following are five income categories for permanent residence

- Rentier: Someone who lives on their retirement income and/or investment income—often from outside of Uruguay. (This is the most common income category for retired expats.)
- An employee of a company
- An employee of an individual (such as a domestic worker)
- An independent worker (a sole proprietor)
- A businessperson or investor associated with a Uruguayan company

The details your notarial income certificate must contain varies depending on your income category.

For example, if you're a rentier, your notarial income certificate must verify:

- The amount of your income. It must be sufficient to support you and any family members living with you. (While there is no set amount, it's generally accepted that the minimum for a single person is around \$1,500 per month.)
- Your income sources.
- And how you receive your income in Uruguay

7. Information That Supports Your Intention to Live in Uruguay

Such as your home address in Uruguay.

8. 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.)

9. Marriage Certificate

This must be a legalized copy of the original less than a year old. (This is only needed in some situations.)

Temporary Residence

Temporary residence is for people coming to Uruguay for a specific purpose, for a time frame of up to two years. It applies to a wide range of people. You could be a worker coming to fulfil a business need, a scientist or academic contributing to a project, or a student studying abroad. Note that if you intend to settle in Uruguay permanently, you can apply directly for permanent residence without going through the temporary residence route first.

The Process

The process to become a temporary resident is similar to permanent residence. You request an interview at an Immigration Office, and you provide the required documentation at the in-person interview.

Once everything is in place, you receive an I.D. card, indicating you're a temporary resident.

Documentation Needed

1. A passport photo
2. The identification document you used to enter the country
3. A criminal background check
4. A current Uruguayan health card
5. A Uruguayan vaccine certificate
6. Proof of the activity that gives rise to your admission as a temporary resident
7. In some circumstances, you may need a notarial income certificate

Note: If you qualify for temporary residence, but want to keep your options open, consider applying for permanent residence from the start. That way you don't have to go through the residence process again if you decide to stay longer.



Legalization and Translation of Documents

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 U.S.), 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. As an example, you get an apostille for your birth certificate where you were born. And an apostille for your marriage certificate where you were wed.

In the U.S., this is the office of the Secretary of State or acting deputy for the State where the event occurred.

Also in the U.S., the FBI background check (called an Identity History Summary request) is apostilled by the U.S. Department of State—Office of Authentications.

Once in Uruguay, an official public translator must translate your apostilled documents into Spanish.

The legalized translated birth certificate must also be registered with the Registro de Extranjeros, which will issue a document you'll need to get your Uruguayan resident ID card.

Note 1: Some countries are not a part of the apostille treaty (the Hague Convention), and they cannot provide apostilled documents.

In such cases, these documents need to be legalized at the Uruguayan consulate in the country (or with jurisdiction over the country) where they were issued.

Note 2: You have a choice if you're from the U.S. 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.

SAFETY & SECURITY

Uruguayan culture is often described as *muy tranquilo* (very calm). A big reason is that you find less economic disparity in Uruguay than in any other country in Latin America.

Every legal resident gets healthcare without the worry of debt. Every full-time worker is entitled to a benefits package that includes paid holidays, paid vacation time, and a retirement pension. Sometimes union workers in Montevideo strike or demonstrate for higher pay. But there is little concern of serious civil unrest.

In Uruguay, you also find a relatively safe natural environment. The entire country is part of a low-lying plain south of the tropical zone. So you don't have to worry about altitude sickness, volcanoes, or tropical diseases. Also, Uruguay doesn't get destructive earthquakes. And while it can get high winds from time to time (called pamperos) it's not in a hurricane path.

While the good old days of almost no crime are gone, Uruguay is still safer than most other countries.



Avoiding Crime

While crime, especially violent crime, is rare, there can be street theft, car break-ins, and home robberies.

Street Theft

Most street thieves in Uruguay work on foot. They grab a cell phone, handbag, or wallet and make a run for it. Street theft can also include pickpockets.

Tips for preventing street theft:

- Pay attention to your surroundings
- Keep your valuables close and in your line of sight
- Be cautious of overly helpful strangers

Car Break-ins

Thieves in Uruguay can break into parked cars or rob cars with people in them.

To prevent car break-ins:

- Don't leave valuables visible
- In Montevideo, don't leave your car on the street overnight
- Don't drive in dangerous areas (ask a local)





INSIDER TIPS

Uruguay is First World and modern, but it's still a distinct culture with its own ways of doing things. And there are plenty of opportunities you might miss if you're uninformed. Here are some tips to help you navigate your new life in Uruguay.

Become Familiar with Uruguay's Currencies

The official currency of Uruguay is the Uruguayan peso. However, the U.S. dollar is also used. Many ATMs in Uruguay dispense both pesos and dollars.

The Uruguayan peso is used for most everyday expenses, such as gasoline, bus fare, groceries, and restaurant meals. Higher-ticket items like appliances, cars, and real estate are usually priced in U.S. dollars.

With that said, some lower-cost items can be priced in U.S. dollars. And some costlier items are priced in pesos.

Here's how to tell the difference between prices in pesos and dollars:

- 10 pesos looks like this: \$10
- 10 U.S. dollars looks like this: US\$10, or like this: U\$S10

Another thing to know is that Uruguayans use a decimal comma and a point for the thousand separators. Like this: \$1.000,00

Uruguay's paper money comes in 20, 50, 100, 200, 500, 1,000, and 2,000 peso notes. (With a USD value ranging from around 45 cents to around \$45 at the time of writing.) Most ATMs in Uruguay can provide a mix of 500, 1,000, and 2,000 peso notes. Regarding U.S. dollars, most ATMs in Uruguay dispense either just \$50 bills or just \$100 bills.

Opening a Uruguayan Bank Account

Opening a bank account is important for a few reasons. In many cases, you'll need to set up regular money transfers to a Uruguayan bank to help prove your income for residence. You'll also want to manage your financial life in Uruguay for paying bills and the like.

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.)
- A Uruguayan resident to vouch for you. (This is often an applicant's immigration consultant.)

Note: Banking in Uruguay is more restrictive for U.S. citizens than for others. So, if you're from the U.S. it's smart to work with an immigration consultant with experience helping other U.S. citizens open bank accounts.

Drinking Yerba Mate

One of the oldest traditions in Uruguay is drinking yerba mate. It's a practice passed down from the indigenous Guaraní people. Yerba mate is a tea-like infusion made from the leaves of a certain holly tree that contains stimulants similar to coffee and tea.

The ground leaves, or herb, is called yerba. It's drunk from a hollow gourd (called a mate) using a metal straw (called a bombilla).

In Uruguay, you can enjoy yerba mate on your own or share it with friends. People drink yerba mate any time of day. You'll even see people drinking it as they walk along the street.

While it's still consumed by many in South America's Southern Cone, Uruguayans drink more yerba mate per capita than anywhere else.



Tango

Tango—both the dance and the music genre—developed on both sides of the Río de la Plata (River Plate) in Montevideo, Uruguay’s capital, and Buenos Aires, Argentina in the late 1800s.

In Montevideo, you find tango shows, tango clubs, and a tango museum. You also find street tango on Saturday evenings in Plaza del Entrevero (also known as Plaza Fabini), in Montevideo’s Centro.

The tango’s influences include 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 tangó which was used to describe the tambor (drum) and the accompanying dance of candombe.

A full tango orchestra includes a piano, guitar, violin, double bass, and an accordion-like instrument called a bandoneón.

Bringing Your Pet to Uruguay

To bring your dog or cat to Uruguay, the process is relatively simple and there is no quarantine period once you arrive.

Your dog or cat must be accompanied by an official veterinary health certificate issued by the competent authority in your country of origin. Most vets will have the appropriate form.



The health certificate must indicate proof of both rabies vaccination and Praziquantel treatment for the tapeworm *Echinococcus granulosus*. (The Praziquantel treatment is for dogs only). The certificate must also state the animal was examined within 10 days of departure and presented no clinical signs of diseases associated with that species.

Time frame for the rabies vaccination is more than 30 days and less than one year before the arrival date in the country.

The time frame for Praziquantel treatment is more than 72 hours and less than 30 days before the arrival date in Uruguay.

Learning to Speak Spanish

Learning some Spanish will make your experience in Uruguay easier and more interesting.

Consider studying Spanish-language basics with a home-study course before you make the move.

Then, once you're in Uruguay, take some classes at a local Spanish language school. Besides picking up some Spanish, you'll learn about the culture, get tips for day-to-day life, and likely make some new friends.