



4 RULES THAT COST FOREIGNERS MONEY

*Your cleaner, your lease, your car and police citations: what the law
says, in plain words.*

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

colombiaunfiltered.live

CONTENTS

1. The woman who cleans your house

page 3

If someone works in your home on a regular schedule, even 1 day a week, paid cash, with nothing signed, the law treats it as a job. You're the employer.

2. Renting a house or apartment

page 4

The Rental Law (Law 820 of 2003) gives tenants more rights than most foreigners expect. The hard part is getting in the door.

3. Selling (or buying) a car

page 5

A car belongs to whoever is listed in the national vehicle registry, the RUNT. A signed contract and the keys don't change that.

4. Police citations

page 6

A police citation (comparendo) is a fine. For a foreigner, enough of them can cost you the right to stay.

Each sheet lists its sources at the bottom of the page, and the little numbers in the text link to them. This is general information, not legal advice. Laws change, so check the sources, and for a real case, talk to a Colombian lawyer.

The woman who cleans your house



If someone works in your home on a regular schedule, even 1 day a week, paid cash, with nothing signed, the law treats it as a job. You're the employer.

What she's owed, from her first day, in proportion to the days she works

- Severance (cesantías): 1 month's pay for each year worked. It goes into her severance fund every year and is paid out when the job ends.
- Interest on the severance: 12% a year, paid to her in January.
- Bonus (prima): 1 month's pay a year, half by June 30 and half by December 20. ^[2]
- Paid vacation: 15 working days a year.
- Transportation allowance, in proportion to her days, if she earns up to 2 minimum wages. ^[1]

What you have to do

- A written contract, even for 1 day a week, with the pay, the days and the hours. Required since the 2025 labor reform (Law 2466 of 2025, Article 33). ^[1]
- Pay into her health care, pension, work-accident insurance (ARL) and family-benefits fund (caja de compensación), in proportion to her days, through the PILA payment system. The ARL has to be active from her first day in your home. ^[1]

2026 numbers

- Minimum wage: 1,750,905 pesos a month. Transportation allowance: 249,095 pesos a month. ^[1]
- Minimum for a day of domestic work: 76,394 pesos, counting base pay, transportation and the paid Sunday share. ^[1]

If it goes wrong

- She can file a claim for 3 years after each payment came due. Severance only comes due when the job ends, so it covers the whole time she worked for you. ^[3]
- Late-payment penalty: 1 day's pay for each day of delay after the job ends. Above the minimum wage it stops at 24 months and turns into interest. At the minimum wage or less, it has no limit. A judge decides it and weighs whether you acted in good faith. ^[4]
- Example: 2 days a week at 85,000 pesos for 20 months, nothing ever paid, comes to about 3 million pesos (severance about 1.2 million, bonus about 1.2 million, vacation about 600,000, interest about 100,000), before social security and penalties. Our own count.

Do this

- Sign a written contract and enroll her through PILA.
- Set a little aside each month. Pay the interest in January and the bonus in June and December.
- Keep every receipt. When the job ends, pay her final settlement (liquidación) in full and get it signed.

SOURCES (click to open)

1. Infobae, March 19, 2026: the written contract, social security and the 2026 figures [infobae.com](https://www.infobae.com)
2. Ámbito Jurídico: the bonus for domestic workers (Law 1788 of 2016) [ambitojuridico.com](https://www.ambitojuridico.com)
3. Supreme Court, Labor Chamber, ruling 35201, September 21, 2010: severance comes due when the job ends [normativa.colpensiones.gov.co](https://www.normativa.colpensiones.gov.co)
4. Constitutional Court, ruling C-892 of 2009: the penalty limit applies only above the minimum wage [corteconstitucional.gov.co](https://www.corteconstitucional.gov.co)

Renting a house or apartment



The Rental Law (Law 820 of 2003) gives tenants more rights than most foreigners expect. The hard part is getting in the door.

Your rights

- No cash deposit can be required on a home (Article 16). Many landlords still ask. ^[1]
- Rent goes up once every 12 months at most, by no more than last year's inflation, with written notice (Article 20). ^[1]
- No term in the lease means 1 year (Article 5). The lease renews on its own, same terms, if both sides kept their end (Article 6). ^[1]
- Leaving early: 3 months' written notice plus 3 months' rent. At the end of the term: 3 months' notice, no penalty (Article 24). ^[1]
- The landlord, during a renewal: 3 months' notice plus 3 months' rent paid to you. At the end of a term: 3 months' notice and a reason, like moving in himself, major repairs or a sale. After 4 years he can end it at will by paying 1.5 months' rent. No written notice means the lease renews (Article 22). ^[1]
- If the landlord refuses your rent, you can deposit it at a bank instead (Article 10). ^[1]
- A verbal lease is legal (Article 3). With a written one, the landlord must give you a signed copy within 10 days (Article 8). ^[1]
- Rent can be set in dollars, but it's paid in pesos (Article 19). No subletting without the landlord's written OK (Article 17). ^[1]

What landlords usually ask for

- ID and proof of income: a job letter or recent pay slips, or bank statements if you're self-employed. Most want income of 2 to 3 times the rent. ^[3]
- A co-signer (codeudor) who owns property in Colombia, or rental insurance (póliza). Insurers usually still want a co-signer. SURA says some of its online plans don't. ^{[3] [4]}

Where people get caught

- The building fee (administración): the owner and the tenant both answer to the building for it. The lease decides who pays. Read that line. ^[2]
- Stays under 30 days count as tourist lodging, not a lease, and the owner needs a tourism registration. From 30 days up, it's generally the Rental Law. Sources disagree at the edges. ^[5]

Do this

- Get the lease in writing. Pay by transfer and keep every receipt.
- Don't hand over a cash deposit. Send any notice in writing, by certified mail.

SOURCES (click to open)

1. [Law 820 of 2003, the Rental Law, full text](#) [normativa.colpensiones.gov.co](#)
2. [Valora Analitik: who pays the building fee](#) [valoraanalitik.com](#)
3. [Metrocuadrado: what landlords ask tenants for](#) [metrocuadrado.com](#)
4. [SURA: rental insurance plans](#) [sura.co](#)
5. [Asuntos Legales: short stays and tourist lodging](#) [asuntoslegales.com.co](#)

Selling (or buying) a car



A car belongs to whoever is listed in the national vehicle registry, the RUNT. A signed contract and the keys don't change that.

Until the sale is recorded in the registry

- Camera tickets go to you. The camera reads the plate and sends the ticket to the registered owner. ^[1]
- The yearly vehicle tax comes to you, and collection can end with your bank account frozen. ^[2]
- If the car is in a crash or used in a crime, you can be pulled into the investigation. ^[2]

What changed in 2026

- The old way out, a transfer to an unnamed buyer (traspaso a persona indeterminada), ended February 6, 2026. ^{[1] [2]}
- Cars already in that situation have until February 6, 2027 to be put in the new owner's name. ^[2]

Do this

- Selling: don't hand over the keys until the transfer is filed with the transit office.
- Buying: check the plate for unpaid fines and taxes before you pay.

SOURCES (click to open)

1. [Publimetro, February 21, 2026: the end of blank transfers](#) [publimetro.co](#)
2. [El Carro Colombiano: the risks of selling without the paperwork](#) [elcarrocolombiano.com](#)

Police citations



A police citation (comparendo) is a fine. For a foreigner, enough of them can cost you the right to stay.

The case

- September 2026, Riohacha: Migración Colombia expelled a Venezuelan man for 10 years for repeated offenses against public order. He had 7 police citations. ^{[1] [2]}
- The same migration rules cover every foreigner in Colombia.

Unpaid fines

- The Police say interest starts after the first month, and after 90 days the fine goes to forced collection. ^[3]

Do this

- Pay any fine on time.
- Check your own record online in the Police's registry of corrective measures (RNMC), with your ID number and its issue date. ^[4]

SOURCES (click to open)

1. La Guajira Hoy, September 20, 2026: the expulsion laguajirahoy.com
2. Colombia Unfiltered security update, October 5, 2026 colombiaunfiltered.live
3. Policía Nacional: fines under the Police Code policia.gov.co
4. El Espectador: how to check your record in the RNMC elespectador.com



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

Every Sunday at 11 AM on Rumble and YouTube.

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