

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](#)