

May 2023

Live & Invest Overseas

# Montenegro a Growing International Expat Hot Spot

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Warren and Julie

YouTubers & Expats

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• May 2023

• **Live & Invest Overseas**

Exploring the world with two dogs for over three years, looking for the right place to retire.

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Warren: 43 Countries

Julie: 41 Countries

Dog Katie: 25 Countries

Dog Arya: 24 Countries

Warren Likes, Hot Weather, Beaches, Socializing, Crowds & Action

Julie Likes: Cool Weather, Mountains, Tranquility, & Smaller Groups of People

The Solution: Montenegro



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We Bought Our European Home  
Base In Kotor Old Town in 2016  
Selling in 2023

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Why Buy in Kotor:

Positives:

UNESCO Heritage Location, Cruise  
Ship Port, Tourism Easy to Rent  
Your Property During the High  
Tourist Season, No New Buildings  
Increases Supply & Demand, Non-  
Schengen Location to Reset Travel  
Calendar.

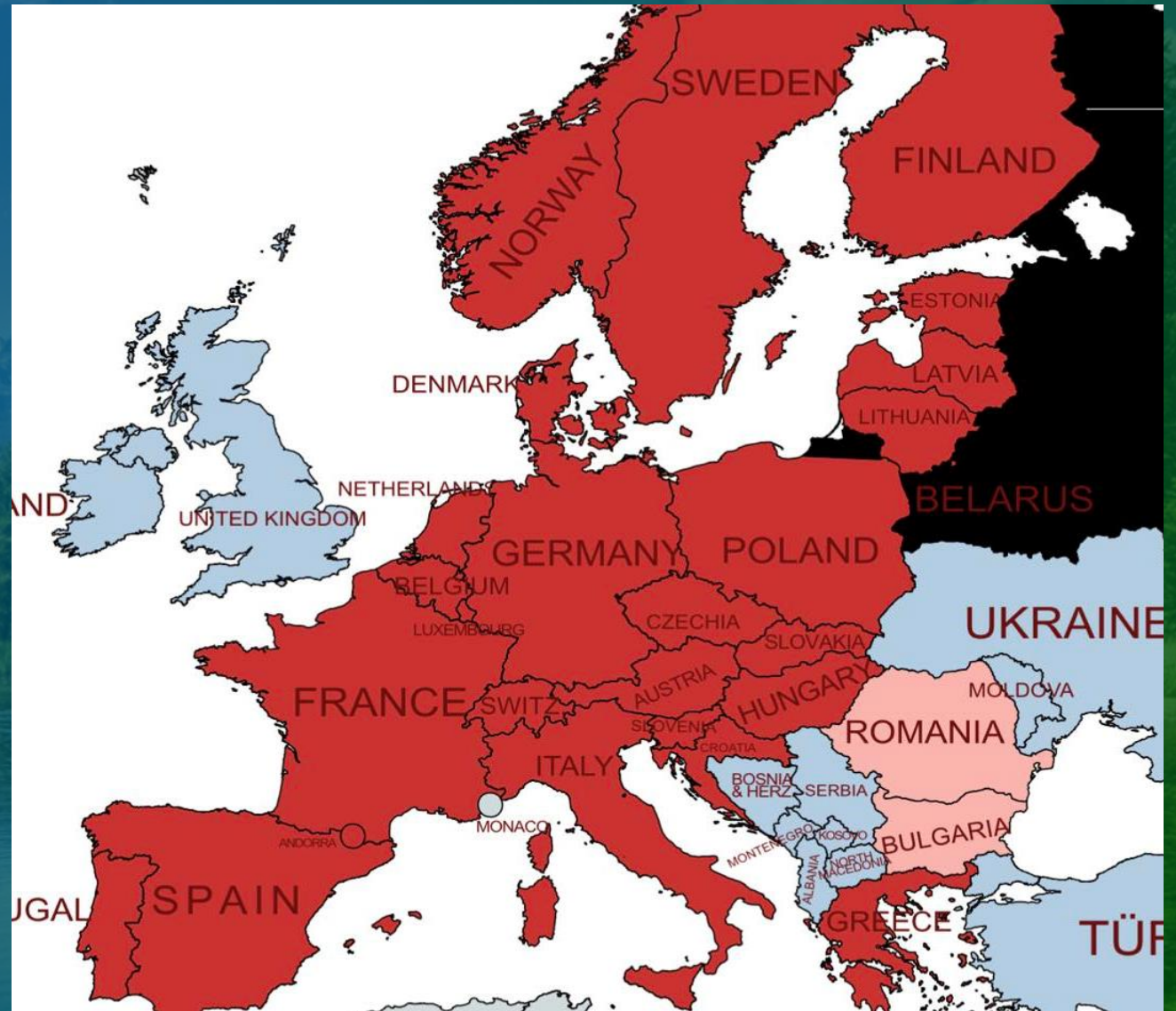
Negatives: Scarce Parking Near  
the Old Town. Crowded From June  
to September. Higher Prices Than  
Non-Tourist Areas.



# Montenegro Is Not Schengen!

## 27 Schengen Countries

- Austria
- Belgium
- Croatia
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Italy
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- Netherlands
- Norway
- Poland
- Portugal
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland



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## International Expat Community!

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What is Bringing Expats to This Little Country?

Residency Programs (Home Owner & Corporation)

Lower Than Normal Cost of Living

Low Crime

Favorable Taxes 9%

Mediterranean Lifestyle

Stunning Scenery

The Coastline

Active Expat Community



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## International Expat Community!

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Activities:

Hiking

Boating

River Rafting

Biking

Skiing

Beaches

Café Culture

Adventure...



# MONTENEGRO



# KOTOR

# EXPAT

# LIFE

# \$1260

# a Month



# EXPAT BOAT LIFE

## COST OF LIVING



CHEAPER THAN  
YOU THINK



# MONTENEGRO PODGORICA

## Expatriate Life

### €1500



# MONTENEGRO

## Budva on €1500



### EXPAT

### LIFE









# Our Recommended Areas of Montenegro

Herceg Novi

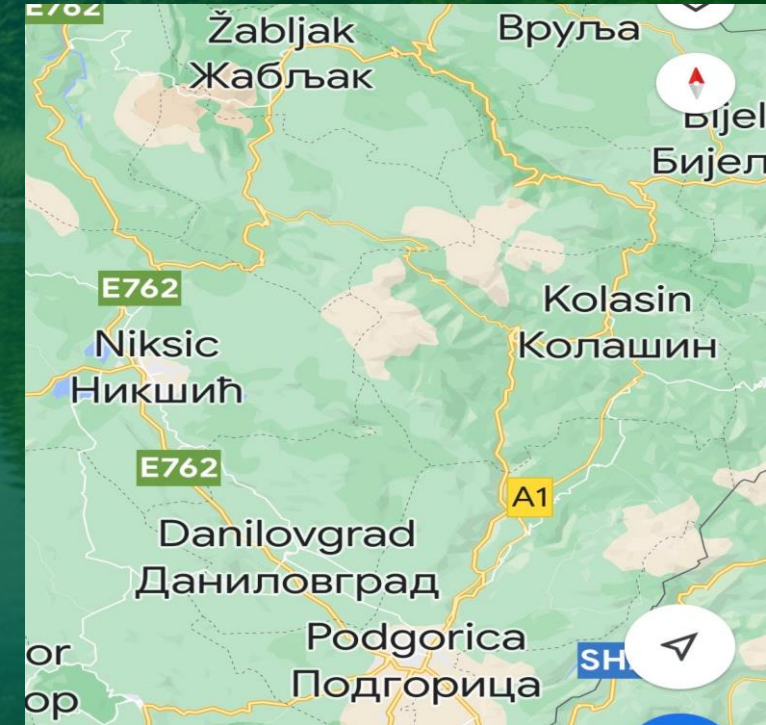
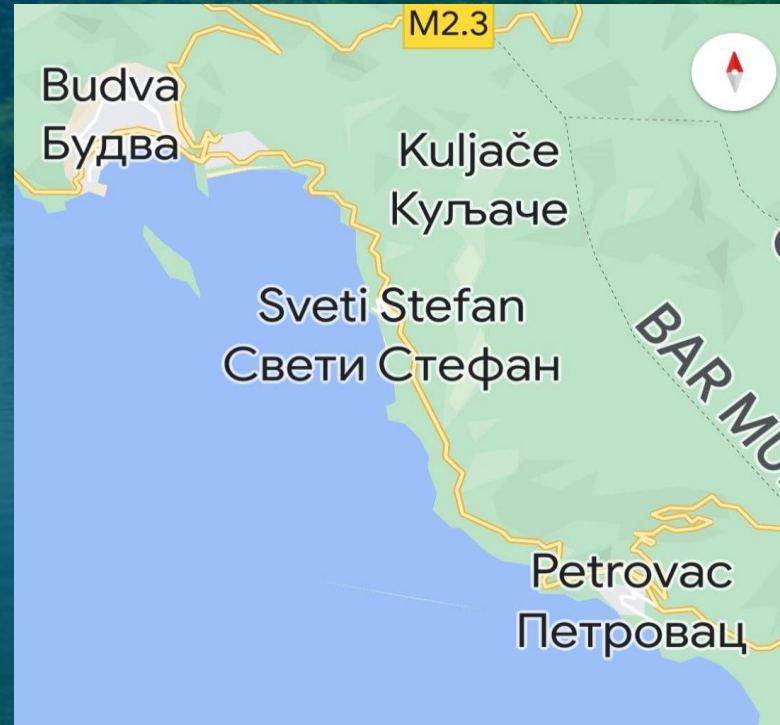
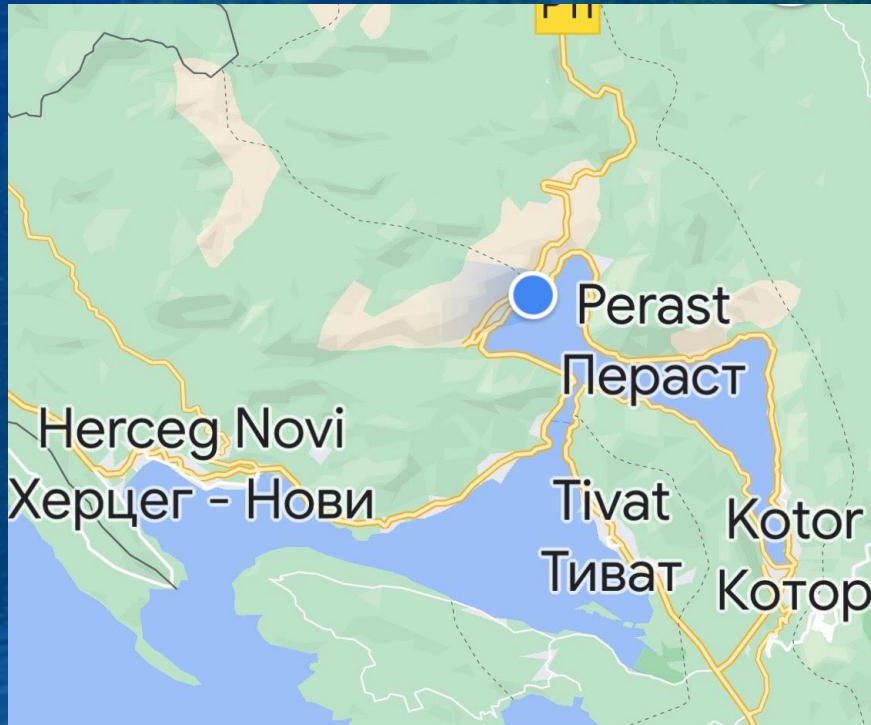
Tivat

Perast

Kotor

Budva Riviera

Kolasin and Zabljak



# Kotor Bay

From this Picture the Entire Bay Can Be Seen in Each of the Different Parts.

Daily Life on Kotor Bay



# Kotor Old Town

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## Lively Kotor Old Town



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## Why We Recommend Investing In Kotor Old Town

- 1. UNESCO Site
- 2. Old World Charm
- 3. Future Buildings Cannot Be Built
- 4. History Buffs Dream Location
- 5. High Tourist Traffic
- 6. Highly Desirable AirBNB Lodging for Tourists



# Tivat

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## Billion Dollar Yacht Club



## Second Recommended Area

- 1. High Portfolio Investors
- 2. Great Nightlife
- 3. Diverse Restaurants
- 4. Shopping Mecca
- 5. Millionaires From Around the World Playground
- Tivat Airport

# Perast

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## UNESCO Protected Perast



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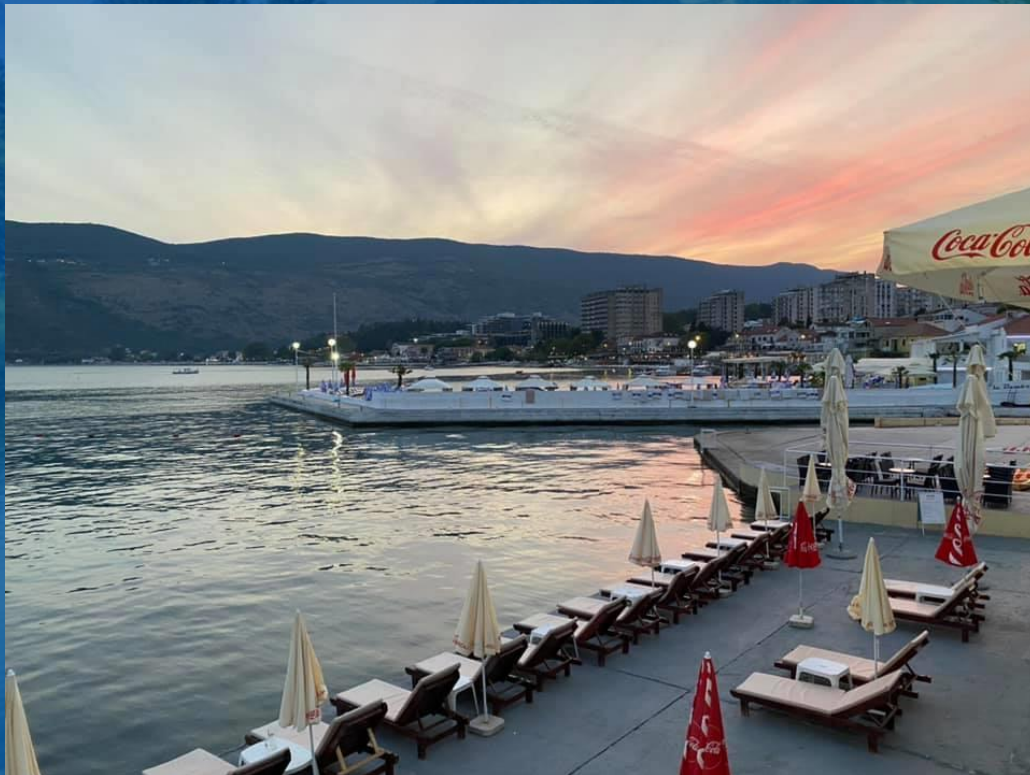
## Third Recommended Area

- 1. Quintessential European Village
- 2. UNESCO Site
- 3. First Class Dining
- 4. Beautiful Clear Water Beach
- 5. Access to Our Lady of the Rock

# Herceg Novi

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## Sunniest Part of the Bay



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## Fourth Recommended Area

- 1. Less Rainfall and Sunnier Location. This Area appeals to British Expats and Europeans.
- 2. 7 kilometer Boardwalk named the Sestaliste Pet Danica
- 3. Excellent Restaurants and Boutique Shops
- 4. Home to Porto Novi- the Newest Billion Dollar Yacht Club in Montenegro
- 5. Close to Dubrovnik Croatia Airport

# Budva

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## Nicknamed the Russian Riviera



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## Fifth Recommended Location

- 1. Very Busy Nightlife
- 2. A Mix of Sandy and Pebble Beaches
- 3. Promenade with Restaurants and Boutique Shops
- 4. Diverse Culinary Offerings
- 5. High Rise Condos, Great for Tourists Lodging
- 6. Hawaii Island is a Favorite of Tourists

# Kolasin Winter Tourism

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Lower Temperature in the summer



- Our Newest Recommendation
- 1. A Great Escape From the Scorching Summer Heat on the Coast
- 2. Up and Coming Area
- 3. Investment from Dukley Resorts.
- 4. Great Skiing and Winter Sports
- 5. Lower Cost of Living than the Coastal Regions.

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# Risan an Up & Coming area?

Last Area Available for Revitalization on the Bay of Kotor



## Our Final Recommendation

- 1. Clean Air
- 2. Not Over Built
- 3. Investments Are Being Made in the Reconstruction of Hotel Teuta
- 4. Offers Everyday Shops and Necessary Daily Life Essentials, i.e. hair salon etc.
- 5. Restaurants and Cafes
- 6. Not Overrun with Tourism
- 7. Opportunities for Great Hiking and Outdoor Activities.

# Our Montenegro Monthly Expenses for Two

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\$1649.00 Home Owners  
+ \$600 if Renting

- International Medical \$215
- Entertainment \$50
- Restaurants \$300
- Groceries \$715
- Misc. \$110
- Fuel \$30
- All Utilities \$154
- Misc. Home Expenses \$75

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# Considerations

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## Before You Move

### Real Estate

- No MLS
- Many Websites
- Communist Construction Vs Modern, Vs Historic
- Renovations
- HOA or Deferred Maintenance
- Finding an Agent
- Rising Real Estate Costs
- Rising Rent

### Medical

- International Medical Insurance
- Medical via Corporation
- Out of Pocket
- Quality to Expect



# Contact Warren & Julie

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**International Medical Insurance**  
**Nomad Expat Tips**  
**Real Estate Agent Referral**



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# THANK YOU!

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Warren & Julie Knox

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