



# Mexico *en my* Mind



## 2013-14 Relocation Guide For Mexico

Featuring the Best Places to Live 2014



## 2013-14 Expatriate Guide to Mexico

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# Introduction

## Is Mexico For You?

When it comes to expats living in Mexico, the reasons for re-location are as varied as the individuals. Weather, the cost of living and the slower pace of life usually make the top of most lists. I know that was true in my case and in those regards, Mexico has delivered!

We feature emerging Expat locations within Mexico based on extensive research and first hand experiences from the field, there are many levels of lifestyles within Mexico and you most certainly can live in Mexico for much cheaper than you can in the US or Canada for daily living.

Mexico is also far from perfect, there are some important cultural bureaucratic differences to respect and work within when it comes to getting things done. It is also a beautiful country and it is full of beautiful and good Mexican people, but there are bad guys too, just like any other country. Use common sense. We recommend doing your homework on the details of any place you are getting serious about moving to. The “places” we recommend in our guide are safe by any standards and offer many different cultural options.

## Cost of Living

The cost of living can vary from region to region and person to person. You can choose to live as inexpensively or as lavishly as you like in Mexico just as you can in the U.S. or Canada. If you truly are looking to downsize and simplify, a modest one bedroom apartment, with no A/C, no laundry and a small kitchenette can be as low as \$250.00 US Dollars per month with minimal electricity usage.

If you want to maintain a lifestyle you are used to and need a furnished three bedroom condominium, A/C mini splits in each room, washer/dryer, high speed internet within biking distance to the lake or beach, you can plan on spending upwards of \$700.00 per month plus utilities.

No matter where you choose to live, remember that you are in Mexico where the average daily rate of pay is around \$200.00 pesos. Not that we would like to try to live on \$200.00 pesos per day for too long, but it's possible.....barely....but possible.

## Pace of Life

The pace of life in Mexico is slower and moves to the rhythm of the people, not to a clock. This is especially true in smaller towns. The term “mañana” does not necessarily mean tomorrow, it means, "I intend to be there sometime in the future" or "There is a very good chance this is

going to happen in the future," the literal translation is "another day." This can be a big adjustment for a gringo who thinks that an appointment scheduled at 12:00 noon on Tuesday means that your doorbell should ring at 12:00 noon on Tuesday.

No amount of complaining, however loudly, will ever change this culture....this is "mañanaland" and you will need to learn to truly go with the flow in Mexico. Some people deal with this fact better than others. Those who can adapt find a wonderful and peaceful home here. Those who don't are often carried out babbling to themselves! I would add that after a time you will make excellent contacts that are very reliable.

Anticipate your project and put things "out there" well in advance for the projects that need to be done and know that in time, it will get done . . . it always does, but it probably won't be on your American or Canadian clock. The clock being used belongs to the people you are dealing with, and believe this; anything can reorder their priorities – with your needs often coming in behind grandma's birthday, a holiday, fishing trip or a sudden illness.

You'll develop your own expectations and working relationships as you go. I personally don't make "home" appointments in Mexico anymore. If someone tells me they will be at my house for a project or delivery, I simply say *"great, here's my cell number, call me when you arrive, or when you are close."*

Also, bear in mind that you typically have limited resources and back up when it comes to services such as plumbers, electricians, carpenters or other service people do a job for you- larger cities have more options there. You won't typically have the phone book or internet listings to fall back on when someone doesn't show up. Be patient, and when you find a good one, hang on to them!

## Allow for an Adjustment Period

During your "adjustment period" in Mexico, you should be prepared for things not to happen like they do in the US or Canada. Really, you are going to need some deep breaths, but keep your cool and understand this is not your country and be respectful at all times when dealing with authorities or gatekeepers of any kind.

Things are done differently and in person in Mexico, the face time and personal relationship is more important. Emails and phone calls are all too often ignored or seriously delayed in response. It's who you know and the connections you make within your local network that will smooth things out for you. Make a Mexican friend that you can trust and get networked with your local expat community.

Your focus should be that great tip for sanity (particularly when dealing with bureaucratic red-tape): **Truly make an effort to appreciate the differences instead of complaining about them.** Keep your sense of humor handy, your patience at the ready, and learn to endure the bad and

embrace the good. You came here to relax, so relax and be prepared for adventure and new experiences!

## Communication

Try to learn at least some Spanish, your words are appreciated no matter how bad your Spanish is, locals appreciate the effort! A very important factor with face to face communications in Mexico is “saving face”. The typical “assertive American” routine of determining blame and getting serious or angry will only lead to abandonment. If you must make a point, do in private, do it calmly (actually it won’t hurt to apologize for burdening them) and never in front of subordinates, peers or family members.

## Is Mexico For You?

All in all, it’s a wonderful life in Mexico that we continue to enjoy. We have had our fair share of challenges, but the rewards have far outweighed any culture shock issues. For me, learning to be more patient has been an important part of my personal growth in Mexico. It’s that cultural appreciation factor! I am, honestly a wiser and better person because of my time in Mexico!

I hope you enjoy reading the rest of this guide and find the information useful. My team and I are continually updating this guide with the most recent laws and cultural nuances to make your transition as smooth as possible.

As you are reading this, ask yourself if Mexico is the place for you. Each person brings their own attitudes and desires and each experience is unique. What will yours be like? We’ll see you in Mexico!

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## Safety First! Living Safely in Mexico

If you listen to all the news headlines about Mexico's drug war you might believe the whole country is a drug war zone; then again you probably wouldn't be reading this, so congratulations on overcoming the negative press! You are smarter than the average person and you are looking beyond the headlines and digging a little deeper into the statistics.

The facts are, when you take the entire country of Mexico into account, it paints a much different picture of life in Mexico.

Mexico is not a gun culture like the US. Violent gun crimes are not nearly as common in Mexico as they are in the US. Petty theft, burglaries and graft are your big concerns and if you are aware and take the proper precautions you can avoid those issues too-common sense stuff there.

It is very difficult to buy a gun in Mexico as a citizen or otherwise and you must have good reason to own one which requires a special permit. There is no denying the staggering cartel related deaths that happen in Mexico, but make no mistake; those issues are HIGHLY concentrated in the border zones and a few "hot spots" within Mexico. The murders that are happening are also HIGHLY concentrated within the cartels themselves. They are at war with each other and their government; they are killing themselves off, so this is a good case for natural selection as well.

Mexico has over 761,606 square miles and the majority of that territory is peaceful territory where locals and expats live and tourists visit. In fact, Americans and Canadians are less likely to face violence in Mexico than a lot of U.S. cities, especially in Mexico's most popular travel and expat destinations. When you look at the actual number of Americans or Canadians killed in Mexico annually, the statistics back up the safety. [It's safer than Orlando](#)...don't take the kids to Disneyworld!

## Stanford University's 2010 Report

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Note the 2010 data chart from Stanford University linked below-although this data is slightly dated, this general geographical information remains valid as a representative of the areas that continue to be “hot spots”. Nearly all violent murders in Mexico have occurred, and are occurring, along the U.S. / Mexico border and Northern Pacific Coast regions like Sinaloa, Michoacan and Guerrero (Acapulco, Sinaloa and Nuevo Leon), where the drug trafficking is still occurring. Ciudad Juarez, just across from El Paso in Texas, was the most violent city with 3,100 murders and a population of about one million. However, recent reports are that violence has now dropped markedly in Juarez in 2013.

[Click for Stanford interactive map of murder locations in Mexico for 2010](#)

**Acapulco and Tijuana are not recommended destinations**, but Baja Sur, Cancun, Playa Del Carmen, Tulum, Cabo San Lucas, Isla Mujeres, Cozumel, Lake Chapala, Todos Santos, Los Barilles and any other regions highlighted in Stanford University's graph and map, are very safe areas to travel, work or live in today.

## New US State Department Reports

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The U.S. State Department reports that 120 Americans of the 5.7 million who visited Mexico in 2012 were murdered; which is a rate of 2.1 of 100,000 visitors. It is not clear if these Americans were, or were not, connected to drug related activities but we can reach some fairly compelling circumstantial conclusions based on the majority of them occurring in known “hot zones” along the border or other notorious locations.

[US State Department Travel Advisories for Mexico](#)

All of our “Best Places to Live” and “Best Places to Visit” of Mexico, in terms of travel, working or living, are not on the US State Department warning locations list.

The US warns against “non-essential travel” to just four of Mexico's 31 states (all in the north: Chihuahua, Coahuila, Durango and Tamaulipas).

The warning goes into more depth by recommending against travel to certain parts of other states, those “hot zones” within Mexico. These are pocket areas or specific cities within Mexican states.

Thirteen out of thirty one states are fully free from the State Department’s warning, including Baja California Sur, Yucatan, Mexico City, Oaxaca, Chiapas, Guanajuato and others.

In another study, the [BBC Latin America News](#) just printed this graph dated July, 2013, that breaks down violence per state:

## Drug Related Deaths in Mexico

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<b>REGION</b>	<b>2009</b>	<b>2010</b>	<b>2011*</b>
Aguascalientes	31	46	41
Baja California Norte	484	540	250
Baja California Sur	1	10	10
Campeche	6	10	10
Chiapas	88	77	62
Chihuahua	3,345	4,427	2,289
Coahuila	179	384	572
Colima	33	101	94
Distrito Federal	135	191	122
Durango	674	834	709
Guanajuato	234	152	155
Guerrero	879	1,137	1,538
Hidalgo	34	52	35
Jalisco	261	593	622



<b>REGION</b>	<b>2009</b>	<b>2010</b>	<b>2011*</b>
Mexico state	440	623	580
Michoacan	590	520	544
Morelos	114	335	206
Nayarit	37	377	353
Nuevo Leon	112	620	1133
Oaxaca	87	167	110
Puebla	28	51	55
Queretaro	13	13	17
Quintana Roo	32	64	48
San Luis Potosi	8	135	139
Sinaloa	1,059	1,815	1,100
Sonora	365	495	239
Tabasco	65	73	88
Tamaulipas	90	1,209	1,108
Tlaxcala	6	4	7
Veracruz	133	179	538
Yucatan	1	2	1
Zacatecas	50	37	128

- *data until September 2011*

## What Can We Take Away From All These Reports?

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Mexico has been fighting their drug wars for many years now and their efforts are paying off. However, in Mexico, the risks are different for a business trip to Mexico City, seeking white sandy beaches in Holbox, Cancun, Southern Baja or visiting family across the border. When planning a trip like that or looking for a relocation destination you aren't going to pick Juarez! Do your homework and pick a region that is safe. The statistics prove this out; murder rates in most states of Mexico are lower than most states in the US.

First of all, no matter where you travel in a foreign country, use the same common sense you have at home and avoid bad neighborhoods or areas and don't associate with bad people.

Believe it or not, most Mexican people read the same headlines we do in dismay and disgust. Most Mexicans are not drug lords or members of the cartels. Most Mexicans are very family oriented, friendly and have a strong sense of community and religion engrained in the culture.

### **The other obvious solution is choosing to visit and live in a place that is safe!**

All the locations we recommend are deemed to be safe by any standard and of course are safe according to the US State Department. Border zones, cartel hot spots and dark roads at night in Mexico are to be avoided. Just like wherever you are from, you stay away from the known areas that are dangerous. There are bad people in every country in the world, seek out the good people and good places and be very happy living in Mexico along with 1 million + other Americans and Canadians.



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# Best Places to Live in Mexico

Far from a complete list of recommendations for places to live in Mexico, what we have assembled are some of the more popular places for expats and other internationals in Mexico. There are plenty of fantastic places that are not included here – keep an eye out for updated editions of our e-Book and website updates for more “places!” These places to live articles will give you some general information on what to expect in the areas we have highlighted.

Our team members are now living, or have lived, in the selected areas we discuss. There are many differences in each of the regions. You can expect slight and sometimes dramatic cultural differences traveling from state to state, province to province, or even to towns and cities within a state.

Included in our “Best Places to Live” section is our [cost of living chart](#). Each “place” article begins with a cost of living rating. The chart will give you a reference for the rating in terms of dollars.

Keep in mind the cost of living will vary a great deal depending on location and standard of living you expect. Living close to the ocean, or in a resort town, will cost you more, but it's all relative – it's still cheaper than living near the beach north of the border.



<b>Budget Level Reference Guide for Ex-pats in Mexico!</b>								
	Low	High	Low	High	Low	High	Low	High
	D		C		B		A	
<b>Rent - two/three bedroom home</b>	<b>\$390</b>	<b>\$450</b>	<b>\$475</b>	<b>\$600</b>	<b>\$650</b>	<b>\$823</b>	<b>\$896</b>	<b>\$1,250</b>
<i>Electricity</i>	\$31	\$38	\$43	\$60	\$80	\$105	\$125	\$135
<i>Gas</i>	20	20	25	25	35	35	40	45
<i>Water</i>	0	15	20	25	30	30	40	45
<i>Cable/Internet</i>	25	35	40	45	60	65	70	75
<i>Phone (Landline or cell)</i>	20	25	30	30	35	38	42	50
<b>Total Utilities</b>	<b>\$95</b>	<b>\$133</b>	<b>\$158</b>	<b>\$185</b>	<b>\$240</b>	<b>\$273</b>	<b>\$317</b>	<b>\$350</b>
Groceries/Household Supplies	\$403	\$500	\$600	\$650	\$700	\$750	\$800	\$825
Eating out/travel/entertainment	0	50	80	100	175	200	250	300
Transportation Expense	20	30	50	90	100	130	150	200
Incidentals	33	50	75	125	150	175	200	200
Hired help (\$15/day x # days)	0	65	65	130	130	195	260	325
Other Expenses	46	150	200	250	300	300	350	350
<b>Total Expected Living Expenses</b>	<b>\$986</b>	<b>\$1,428</b>	<b>\$1,703</b>	<b>\$2,130</b>	<b>\$2,445</b>	<b>\$2,846</b>	<b>\$3,223</b>	<b>\$3,800</b>
Allowance for savings/medical/unexpected expenses	514	572	597	570	655	654	677	550
<b>Net Income required</b>	<b>\$1,500</b>	<b>\$2,000</b>	<b>\$2,300</b>	<b>\$2,700</b>	<b>\$3,100</b>	<b>\$3,500</b>	<b>\$3,900</b>	<b>\$4,350</b>

\*For a more complete explanation of cost of living in and calculator for living in Mexico please visit the website page directly: <http://www.mexicoonmymind.com/cost-of-living-in-mexico/>

## List of Best Places to Live in Mexico (Alphabetical by Region)

### Baja California Sur

There is a lot more to Baja California (Sur) than surfing, sand and rocks. Wonderful wine growing areas and fresh seafood make the tip of the Baja peninsula a great place to live. In fact, here is where you'll find the best fish, oysters, clams and scallops you'll ever taste.

Winter brings the whale migration from Alaska, and the show they provide, all along the coast and into the Sea of Cortez is, quite simply, amazing. Offshore, you can see baby whale calves feeding with their mothers, sometimes just yards away from where you are standing.

The region of Cabo San Lucas and San Jose Del Cabo have the most beautiful rock cliff coast lines of Mexico, but are pricey for a retirement budget. Todos Santos is about 45 miles up the Pacific coast on a new highway. On the opposite coast is the Sea of Cortez which Jacques Cousteau once referred to as the most special body of water in the world for its diversity of

marine life. La Paz nestles on the Bay of La Paz in the Sea of Cortez with a 50-yard line, upper deck seat for the annual whale migration.

La Paz and Todos Santos both have burgeoning expat communities but are the antithesis of one another in life-style. La Paz is the bustling capital of Baja Sur, and the other-Todos Santos, a small farming and surfer community. The glamour area of Baja Sur is at the tip in the Cabo San Lucas and San Jose Del Cabo region. Because it is primarily a tourist area, the cost of living is high compared to La Paz and Todos Santos, but they are within easy driving distance for a “day trip” or a weekend outing.

On that note, let us tell you a little more about what you can expect if you retire to Mexico in the south Baja area!

## Cabo San Lucas

**Average Lifestyle Rating: B (range C – A)**



Los Cabos is a municipality at the southern tip of the Baja California peninsula that encompasses Cabo San Lucas and San José del Cabo (the municipal seat), as well as the twenty miles of beach area that lies between the two. Cabo San Lucas' party atmosphere and San José's laid-back colonial style are bridged by the resort-studded, “Tourist Corridor,” that stretches from one city to the other. Also known as the “corredor del oro” (Corridor of Gold), this is where most tourists go, and where many US and Canadian ex-patriots have

settled into retirement homes. Many high-end hotels and gated residential communities, which have attracted the rich and famous, are found on this stretch of beach.

The population of this area is young with more than half under the age of 30, and it has the lowest illiteracy rate of the country at 3.6%. The state of Baja California Sur also has the lowest population density in Mexico. It is home to eight universities and an average wage rate that is well above the Mexican median. Many Mexicans come to the Los Cabos area to make the better pay in order to send support to their families on the mainland.

The geography of the southern peninsula combines desert, mountains and coastal flatlands into an incredibly beautiful, although somewhat stark landscape. Baja is well-known as the place to go to “whale watch” in the winter when pods of grey whales migrate from Alaska to mate, relax in the warm waters and give birth. Many visitors to the



area have been thrilled by the friendly creatures coming along side their boats to say, “hola.” The Los Cabos area is also a base for tourists who want to get involved in “saving the turtles.” A sub- industry of eco-tourism has developed around the reproductive habitat of the green sea turtle in the lower Baja area.

The cost of real estate in areas where the tourist industry has become an economic driver rises, and the Los Cabos area is no exception. Since the onset of real estate development, home prices have risen, but are still considered a bargain compared to those in the US. Long-term rentals are plentiful, and run the gamut price-wise – from a lovely, one-bedroom, 700 sq. ft. apartment for \$375/month to \$5000/month for a four-bedroom, luxurious home on the beach. Your best bet is to find a reputable agent, tell them what you’re looking for and let them guide you while you shop for a home.

Los Cabos International Airport (SJD) is located in San José del Cabo and serves the entire Los Cabos area. This airport has three terminals with four concourses. Major American airlines, Delta, American, United, US Airways, Southwest among others cover most major hubs in the United States, while Air Canada, Canjet, Enerjet, Westjet and Sunwing do the same for Canada. There are, of course, several domestic airlines that fly within Mexico. Flying into, or out of, the Los Cabos area from the US and Canada is as easy as catching a flight from Chicago to Dallas.

Los Cabos does not lay claim to much in the way of homegrown crafts, but you will have no trouble finding artisan items from all over mainland Mexico – hand-painted Talavera tiles from Puebla, blue-and-yellow pottery from Guanajuato, black pottery from Oaxaca, hand-made hammocks from the Yucatán, embroidered clothing from Oaxaca, Chiapas, and the Yucatán, silver jewelry from Taxco, opals from Queretaro and beaded crafts from Nayarit and Jalisco.

Chedraui, Costco, Sam’s Club, Liverpool, Mega, Soriana and Walmart provide extensive department and grocery store shopping for furnishing and supplying your home. An “organic” produce market is open on weekends in San Jose and Cabo San Lucas. For daily needs, you can find fresh fish at the Pescaderia (fish market), while the Mercado Municipal in the heart of San José del Cabo, is the place to go for a more traditional Mexican market where side-by-side, open stalls offer everything from fresh fish, produce and meat to a wide array of leather goods, clothing, blankets and other local items.

Located in Cabo San Lucas, the AmeriMed Hospital is the first American hospital in Mexico specializing in the care of international tourists. But, it is only one of four in the area. Los Cabos also boasts a holistic medical spa, in addition to numerous walk-in and specialty clinics, some of which are directed at dental and cosmetic medical tourism. An extensive network of English-speaking doctors and dentists practice in Los Cabos, and there are three air-evacuation facilities in the area.



Fishing tournaments abound at the tip of the Baja peninsula. Ocean fishing is the focus whether it's a contest to raise money for poor children, or just for local bragging rights. There is, in fact, a steady drumbeat of activities all

year long from organized bicycle rides down the coast to cuisine-based celebrations to surfing contests.

If variety is the spice in your life, then consider Los Cabos as your retirement place. From its geography to its night life, this municipality at the tip of the Baja peninsula embodies variety.

## La Paz

**Average Lifestyle rating: B- (range from D+ to A-)**

La Paz is the largest city in, and the capital of the state of Baja California Sur, and it is the fourth largest geographic MSA (metropolitan statistical area – a city and its burbs) in Mexico. With a population of just over 250,000 (2010 census), it also has one of the highest standards of living in Mexico. It sits on the Bay of La Paz in the Sea of Cortez and sports a malecon that is five kilometers long (3.1 miles) and includes a “bike” trail for cyclists.

La Paz has an international airport with direct flights to Mexico City, Guadalajara, Monterrey and Los Angeles. Major highways run to the north and south of it, and both taxi services and buses are available for careening around the roads of the southern Baja Peninsula, if you don’t own a car.

The Sea of Cortez and its surroundings are one of the ecological hot spots of the world today due to the unique flora and fauna of the area, the annual migration of whales to the area and the over 900 islands and inlets in this leeward part of the ocean (244 under the auspices of UNESCO protection). Because of the singular combination of land and water ecologies, eco-tourism has become the primary driver of the local economy. World Heritage Bio-Reserves and the Isla Espíritu Santo group of islands, which borders the southeastern portion of the Bay of La Paz, are the prime biosphere attractions for the area. But, there are other industries that also support La Paz’s higher standard of living – in fact, silver, pearls, fishing and agriculture have all been around much longer than tourism.

For groceries and other goods, there is plenty to choose from in La Paz. They have nine major grocery/department stores including Chedraui, Walmart, and Mega. You can also shop at Home Depot, Soriana’s and Sears. The cost of groceries is higher than in the southern parts of Mexico, but shopping at the mercado still offers the dual benefits of lower cost and fresher food.

Unfortunately, when the standard of living goes up so does the cost of living necessities. However, housing costs are as low as they are on the Yucatan Peninsula ranging from the D+ level up to A+.

La Paz also has a brand new hospital, La Salvatierra Hospital, opened in 2010 by President Filipe Calderon and declared by him to be “one of the most advanced hospitals in Mexico.” Medical costs, like in the rest of Mexico, are a fraction of what they are in the US. Figure your doctor,

dentist, and prescriptions expenses will run somewhere between 15-30% of what they were in the US. Nobody in Mexico gets rich from medical malpractice suits, and as an expat, you reap the benefit.

If you're looking for a better standard of living/quality of life area with beaches and ocean breezes, mountains, unique, fascinating wildlife and world-class eco-reserves, then you need to take a good look at La Paz. It may be just the place for you!

## Los Barriles

**Average Lifestyle rating: B (range from D+ to A-)**



Los Barriles makes our "Best Places to Live in Mexico" list for its close proximity to the U.S., its small town atmosphere, the large supportive English speaking expat community and its beautiful white sand beaches on the Sea of Cortez.

Los Barriles is located in Baja California Sur, on the Sea of Cortez coast, about halfway between La Paz, the capital of Baja California Sur, and Cabo San Lucas. It's a small town of around 5000 residents, half of which are ex-patriots. With nearly half the town being ex-patriots, English is spoken here but it's helpful to know Spanish.

The nearest airport is San Jose del Cabo (SJD). Los Barriles is about an hour drive north from there. After leaving the airport, follow the signs to La Paz instead of Cabo San Lucas. Due to roaming cattle and goats, it's better to make this drive in daylight hours!

If you are driving from the U.S. California border, it's about 1000 miles south on Highway 1.

### The Draw

If you are looking for a quaint Mexican village close to the border, Los Barriles is a great choice. Los Barriles still has a small town feel with none of the glitz and glamor of Cabo San Lucas. The tourists that come are here for diving, fishing, windsurfing and kite boarding and there are a lot less of them.



Los Barriles is part of The East Cape region which comprises the entire eastern Sea of Cortez of the Baja peninsula from Punta Pescadero, just north of Los Barriles, south to the eastern edge of the new marina in San Jose del Cabo. There are a string of small settlements and villages including Santiago, La Ribera and Cabo Pulmo within the East Cape region.

Activities throughout The East Cape region include fishing, kite boarding, wind surfing, sea kayaking, scuba diving, swimming, whale watching, bird watching, hiking, horseback riding,



mountain biking, off road motorcycling, tennis, yoga classes, exercise classes, art classes, art fairs and more.

La Paz and Cabo San Lucas often feature annual cultural events along with regular orchestra, concerts, plays, and ballets.

There are several local on-line newspapers to keep updated on current events:

<http://www.thebajaponyexpress.com/index.htm>

<http://www.eastcapearts.com/eastcapers.html>

<http://thebaja.blogspot.mx/>

## **Weather**

With less than 10" of rain a year, Los Barriles easily qualifies as desert. Weather averages are around 80 degrees during the days except for June, July and August when temperatures can get up to 100 degrees. Lows are in the high 50's to mid 70's (June, July and August) at night. In the winter months, it can be quite windy which is why Los Barriles is such a draw for windsurfing and kite boarding.

You can get daily weather reports for Los Barriles here:

<http://www.weatherlink.com/user/bixkitboy/>

## **Cost of Living**

Depending on your lifestyle choices, you can live in Baja for less than you can in the United States or Canada. Depending on where you are from however, this decrease in cost of living is not necessarily reflected when it comes to purchasing real estate.

For example, a nice one-bedroom house or condo can be rented for under \$700 a month but purchasing one is around \$125,000.00.

Gasoline is about \$3.00 per gallon, produce is very cheap, and groceries in general are less than in the U.S. if you buy the Mexican brands rather than the imported U.S. brands.

Doctor visits are about \$40. 00 US and a cleaning at the dentist is about \$50.00 US.

Property taxes for an average house are less than \$500 a year.

## **Average Prices of Real Estate**

Prices for real estate are quiet a bit less expensive than in Cabo San Lucas or San Jose Del Cabo and range anywhere from \$125,000.00 for a condominium to \$2,000,000.00 + for an oceanfront hacienda.

Land in this area is for sale and ranges in price as you get nearer to the water.

Mortgages are available but the interest rates are prohibitive. Cash deals, or private financing is the favorable approach.

Make sure that you get title insurance when purchasing a home or land in Los Barriles.

## Hospitals



The two medical clinics available in Los Barriles are East Cape Health Center and an Amerimed satellite clinic. There is one ambulance for the town.

[East Cape Health Center](#) and the East Cape Dental Clinic, provide basic, quality care beyond first-aid efforts. It is a not for profit health care clinic for locals and legal expats started by Char Wegner in 1988. Char is still there today.

Amerimed is a satellite clinic of the AmeriMed hospitals in San Jose del Cabo and Cabo San Lucus. AmeriMed provides full medical services based upon U.S. standards of health care with a full range of emergency and routine services, plus a pharmacy.

The Los Barriles AmeriMed Clinic operates EMT and ambulance service and is staffed with bilingual, in-house physicians. Nurses provide total quality care, supported by the latest in technology.

La Paz boasts several hospitals with emergency air-lift services.

## Infrastructure

Highway 1 runs the full length of the peninsula and is upgraded fairly consistently but private roads in Los Barilles are largely dirt.

Electricity is provided by the municipality at a very reasonable rate but the sandy soil means that erosion will occasionally interrupt the supply. Many people install generators because of this.

Most properties also receive water from the municipality but have bottled drinking water delivered.

Local phone service is readily available as is high-speed Internet access that supports voice over IP phone service.

There are two medical clinics, two banks, three ATM's, three super markets, two gas stations and nine hotels.

Cellphone service, high-speed and wireless internet is available.

There is a local post office that will receive packages and mail for you.

Los Barriles also has a veterinarian that is very good.

## Churches

There are 2 churches in the area, the Historical Catholic Church and The Nueva Vida Christian Church which offers services in English as well as Spanish.

## Shopping

Shopping is restricted to grocery stores and tourist items but after living in Mexico for five years, I can honestly tell you that you start to release "needing" the latest and greatest things when they aren't right in front of your face all the time.

It's an hour and a half drive to get to Costco, Home Depot and Wal-Mart in Cabo San Lucas. The only time this is inconvenient is when you are in the process of setting up your home. During this period, try to make lists and make it a shopping event. Eventually you get past that period and then you only need to make those trips a few times a year.

## Crime Rate

Los Barriles has an extremely low crime rate. Most of the crimes of violence occur near the U.S. border and Los Barriles is far enough away from this activity that drug crimes are not occurring here.

## Highlighted Events

[Bisbee's East Cape Offshore Fishing Tournament](#) has been held in the Cabo area for the last 30 years. The events are generally held each July and October. If you aren't ready to compete, getting out to watch the boats and the experience the excitement is a lot of fun too!

Nestled between two great bodies of water, the Pacific Ocean and The Sea of Cortez, the constant access to a wide array of sea life is amazing. Whale watching is a popular activity and while you're on the water you are also likely to see manta rays, sea turtles, dolphins, and whale sharks.

Bird watching is a popular past time with expats. This area hosts many varieties of birds including 6 endemic species including the adorable Cape Pygmy Owl.

In spring, Los Barriles hosts the Baja Shakespeare Festival and in winter, when the world famous winds kick up, Los Barriles hosts the world championship annual kite boarding event, the [Lord of the Wind](#). Windsurfers and kite boarders claim it has the best wind in all of Mexico!

## Todos Santos

### Average Lifestyle rating: B (range C+ to A-)

Some old-hands believe that Todos Santos is not what it used to be (what is?). As its popularity has burgeoned and its Gringo/Mexicano ratio has tilted less sharply, it's no longer "untouched" by modernity. But though it is the second largest town in the La Paz (Baja capital) municipality, the overall feel remains that of the sleepy, small town (5,000+ population) in an agricultural area (once a sugar-production center with eight sugar mills). The area today is still an agricultural center, but sugar is no longer the "bread winner;" it grows many types of fruit and poblano chilies, in addition to having strong fishing and ranching communities. Todos Santos nestles between the Sierra Laguna mountain range and the desert – a quiet, tropical oasis.

Todos Santos offers a wide range of activities, particularly those with an ecological slant. You can have the chance to work the sea turtle nesting areas, engage with a plethora of local organizations and their activities: bird-watching (there are an incredible number and diversity of birds in this unique confluence of several eco-systems), hiking, snorkeling, surfing (there are excellent beaches nearby for surfing), kayaking, scuba diving, fishing, yoga and martial arts and last, but not least, "West African Drumming."

Eco-tourism is growing in the area, and may well be its economic future. It is also known as an "Artists' Community" for the group of creative souls who followed well-known artist, Charles Stewart's example, and moved themselves and their work here. Handicraft shops, art galleries upscale restaurants, boutique hotels and restored colonial buildings have contributed to the gentrification and redevelopment of the town. The Hotel California is a favorite stop here because of the name association with the song made famous by "The Eagles."

It's about an hour from the Cabo San Lucas (south) and the La Paz (north) airports – both international. However, Todos Santos is the antithesis of Cabo San Lucas, a hot tourist center, and La Paz, a city of 200,000 which is becoming an ex-pat hotspot. You can easily drive to Cabo, or La Paz, for some shopping or a taste of the "high" life, then return in the same day to the peace and quiet of your "country" village.

The Centro De Salud, the local hospital is equipped to take basic care of emergencies, and has an ambulance to take patients to the primary care hospital in La Paz, or Cabo San Lucas. There is a dentist and a local doctor in town. You can also find Holistic Health Practitioners available. However, for extensive, on-going, or specialty medical services, be prepared for the hour's drive to La Paz or Cabo San Lucas.

If you're looking for a small town atmosphere close to great beaches, and two cosmopolitan metro areas, that offers a wide variety of activities and some incredible opportunities to whale and turtle watch, then Todos Santos is the place for you!

## Central Mexico

In central Mexico are two of the most popular spots for expats to move: the Lake Chapala area and San Miguel de Allende. Both places have large gringo populations - large enough to affect the local economy.



[San Miguel de Allende](#) has been around a long time, but after its colonial architecture was discovered in the 1930s, it blossomed into an "art community," and that is what it is today. Gringos have been moving into San Miguel, buying up the old colonial buildings and remodeling in a big way. It is blessed with very agreeable weather all year long, beautiful mountain vistas and gorgeous architecture.

In the Lake Chapala area, the weather is about as perfect as it gets. *National Geographic*, which knows the planet pretty well, designated the weather #2 in the world (but, the residents all know it's the *best*). With a large lake surrounded by mountains, at about 5,000 feet above sea level, you have a home that's "easy on the eyes and gentle on the body." And, the Lake Chapala area is home to the largest community of North American expats in the world.

The majority of expats at "Lakeside," the local name for the area, live on the lake's north shore. Surrounding the lake is a string of villages with names like Chapala, [Ajiic](#), and San Antonio. Because of the well-established expat community in [Ajiic](#), you'll find many shops selling familiar U.S. and Canadian items, familiar retail outlets like Costco, Home Depot, McDonald's and Starbucks and even English-language movies at the local Cineplex. There are many social groups offering a plethora of activities including theater, music appreciation, and everything from line dancing to creative writing. You will not be bored living at Lake Chapala!

## **Cuernavaca**

**Average Lifestyle rating: B (range C to A)**

Situated in the central part of Mexico, Cuernavaca is the capital city of the state of Morelos. Fifty-three miles south of Mexico City, and almost directly west of Veracruz, Cuernavaca sits in the center of the Mexican portion of the Central American isthmus. It is a charming colonial town with a mild tropical climate and mountain surroundings. Situated at an elevation of around 5,000 feet, Cuernavaca was dubbed, "the city of eternal spring" in the nineteenth century because of the year-round pleasant weather. It is located in a tropical region, but its temperature is consistently in the 70s°(F) because it is located on the southern slope of the Sierra de Chichinautzin mountains and in the mornings, warm air flows up the mountains from the valley below, while in the afternoons, cool air flows down from the higher elevations. One of the most fascinating aspects to Cuernavaca is its colorful, romantic history. Maria Félix, a Mexican diva, had an opulent, cobalt-blue and papaya-colored villa on Avendia Palmira, along with five other houses. It is known as the Casa de las Tortugas (House of the Turtles). Before gambling was shut down in 1934, it was a getaway for such notable risk-takers as Rita Hayworth, Bugsy Siegel, and Al Capone. In 1956, Erich Fromm founded the Sociedad Mexicana de Psicoanálisis (Mexican Society of Psychoanalysis), and from his house in Cuernavaca, he promoted new ideas in the field of psychiatry. In the 1960s, it became a haven for the "hippie" counter-culture with none other than Timothy Leary experimenting with psychedelic mushrooms during his time spent in the area. The Casa de la Torre, originally part of the monastery of La Asunción, was purchased in 1960 by the US artist, Robert Brady, who transformed it into a home, as well as a private art and collectible museum. It contains a collection of art and crafts from around the world, including the original "Self-portrait with monkey" painted by Frida Kahlo. The Shah of Iran had a house here, as did the late sculptor, John Spencer, a relative of Princess Diana. Although a native of the U.S., the Bauhaus designer,

Michael van Beuren, established his residence in a family hacienda in Cuernavaca when fleeing the rise of the Nazi regime in Germany. Barbara Hutton, Woolworth heiress, chose this place for its climate and "magnetism." Her residence was designed and built completely by Japanese artists and architects, and includes a replica of the Kyoto Kabuki Theater in Japan. Jacques Gelman, a Russian émigré, made his fortune as the producer of hit comedies by the legendary Mexican comic, Cantinflas, who appeared with David Niven and Shirley McLain in the 1950s film, *Around the World in 80 Days*. A good portion of the money that Gelman made went into the acquisition of art, including works by Rivera, Kahlo, David Alfaro Siqueiros, Francisco Toledo, Rufino Tamayo, Cisco Jimenez, Gerardo Suter, and Juan Soriano.

Within the municipality of Cuernavaca (the city and its colonias), there are several archaeological sites, and many 16-18th century colonial buildings which have been updated, refurbished and turned into hotels, museums, and various commercial businesses. In the heart of Cuernavaca lies the 36 meter high waterfall of the Salto de San Anton, a highly-regarded cenote grotto among nature-loving tourists. Cuernavaca is also one of the premier destinations to study Spanish in a native culture. It became popular with college students during the 1960s. Today, there are more than fifty Spanish Language schools in operation. The students can opt to live with a Mexican family, and/or may participate in internships, or volunteer at hospitals and other places for college credit.

Although not really a shopping mecca with Mexico City so close by, Cuernavaca does have three upscale, modern malls - Plaza Cinemex, Plaza Cuernavaca, Galerias Cuernavaca; Plaza el Pueblito, a mall designed to feel like shopping in a small town; several artisan markets - Artesanias Azahares, the Handicraft and Flea Market next to the Cuauhnahuac Museum and the bazaars of neighboring Tlayacapan and Tepoztlan. This area of Mexico is known for the hand-crafted silver jewelry created by local artisans, as well as unique ceramic and beeswax crafts. However, the most enduring handcraft of Cuernavaca is the huarache leather sandals. And, for those weekly household shopping needs, Walmart, Sam's Club, Liverpool, Sears, Costco and Sanborn outlets will more than adequately cover them.

Cuernavaca has four general hospitals, Hospital Bellavista de Cuernavaca, Hospital Morelos, Sanatorium Henri Dunant, and Hidalgo Sanatorium, and one maternity hospital, Maternidad Santa Maria. Outpatient and specialty clinics can be found all over the city staffed by a wide network of physicians, including clinics which cater to medical and cosmetic tourism. Quality medical attention in Cuernavaca typically costs \$40 to \$70 per consultation. In nearby Mexico City, most medical consultation services are offered at \$50 to \$80.

Cuernavaca has an international airport, General Mariano Matamoros Airport (CVJ), located at the northwest corner of the municipal area. The airport, more commonly known as, Cuernavaca International Airport, is truly "international" and offers daily flights to/from 20 Mexican airports, all the major US hubs, and Toronto, Panama City, Bogotá, Paris, London, and Madrid.

The infrastructure of Cuernavaca is modern and state-of-the-art. Cable and satellite television companies offer many favorite American and Canadian channels. High-speed DSL, wireless and dial-up internet services are also available through the telephone, satellite and cable companies.

All-in-all, if what you'd like is near perfect weather all year long, with a varied blend of architectures, a rich colorful history, a beautiful mountain backdrop and a modern ambience without the attendant big-city hustle and bustle, then take a look at Cuernavaca. You may be just one of the many who have come to visit and stayed to live.

## Lake Chapala - Ajijic

**Average Lifestyle rating: B- (range D+ to A-)**

Four good reasons for relocating to Ajijic!

The top reason has to be the weather, it's simply the best you will find anywhere on earth. Pretty big statement I know, even National Geographic called it the 2nd best weather on earth year round after some place in Kenya. There are more than 50 plus service organizations or clubs here. The most famous is of course the Lake Chapala Society which has over 4,000 members. This group is amazing they have the largest English book library in Mexico, a huge video/DVD collection, restaurant on-site, several meeting rooms both indoor and outdoor areas for meetings, enormous gardens with ponds and water features thru-out the grounds. They have daily activities scheduled from many levels of Spanish classes available to plays, Red Cross activities, book clubs, dances, weekly health fairs with on-site testing or screening for many medical issues covering eye exams, diabetes, cancer, etc. the list goes on and on. It's a great way to meet people and become part of a larger community. There is an American Legion chapter celebrating their 50th anniversary this year in Chapala and they have a full agenda of activities too.

While there are over 20,000 expats here during high season, it still feels like old Mexico everywhere you go. You don't get a sense of crowds at all except for the traffic sometimes on the road. Ajijic village is well over 400 years old with old historical churches and landmarks. We have an enormous amount of day trips available to surrounding towns or village to see art & culture that's over 1,000-1,500 years old in many cases.

The restaurant scene is excellent ranging from the tacos or street vendors who always provide great food to a wide variety of choices, pizza, Italian, Chinese, German, Greek, etc. We even have a brewpub now serving excellent Mexican artisan micro-brews. You can eat cheaply here but the food is wonderful.



There are 3 local golf courses and many world class courses in Guadalajara 40 minutes away, canoe or kayak clubs, sailing, water-ski, hiking clubs, photography, computer, gardening clubs and to many volunteer's groups here to mention.

You will never be at a loss for things to do in Ajijic.

## **Puebla**

**Average Lifestyle rating: C (range D to A)**

The city of Puebla is the capital of the state of Puebla, and the fourth largest city in Mexico. It is located between Mexico City and Veracruz in a large valley known as the Valley of Puebla surrounded on four sides by the snow-capped mountains and volcanoes of the Trans-Mexican volcanic belt. It was originally established in 1530 by edict of the Spanish queen in response to a request from the bishop of Tlaxcala outlining the need for a transport route and way-station between Mexican capital and the Atlantic port of Veracruz.

The climate of Puebla is subtropical-highland. At an altitude of 2,200 meters (about 7,200 feet), the temperature remains mild throughout the day and typically gets cooler at night. The rainy season is from May to October which helps to mitigate warmer summer daytime temperatures. Overall, the climate is very pleasant year round.

Since Puebla is an industrial town, home, in fact, to the second largest Volkswagen factory in the world and much of its supply chain, the standard of living is above-average for Mexico, and many businesses, restaurants and shopping centers populate the metropolitan area. One of Puebla's best shopping centers is called Centro Commercial Angelopolis. It can be compared to a medium-sized mall in the states and is anchored by Sears, Liverpool, Sanborns, and Palacio de Hierro with a large variety of other retail stores filling in. Mega has put in one of its "mega" malls across the street thereby enlarging the selection of retail outlets and specialty stores in the immediate area. El Triangulo and Palmas Plaza round out the Puebla mall scene.

For those exquisite, local handicrafts, try El Parian. It is located a few blocks from the main park in the downtown area. El Parian has all the local handicrafts you could possibly want. It's an area of three streets jammed with individual vendors competing for customers. You will frequently find the same item in multiple locations, so bargain to get a good price. One of the most popular items in the Puebla artisan market is Talavera, a special pottery made in Puebla and exported all over the world.

The "value" rule of thumb for properties in Puebla is that they will cost you from one-fourth to one-half of what the same property would cost in the US. There is a burgeoning development industry in gated communities and condominiums, as well as a robust market in the much coveted old, colonial homes. However, if you prefer to "try before you buy," rental housing is



readily available and very affordable, particularly if you have your own furniture. A basic one-bedroom, one-bathroom apartment can be leased for less than \$250 per month. Or, you can go for something larger like a three-bedroom, two-bathroom house for a bit under \$800. Furnished places are less commonly available, but can be found at moderately higher monthly premiums.

Puebla has no shortage of good hospitals, public and private, including Unidad Hospital La Paz, Central de Gineco-Obstetricia, Centro Médico Quirúrgico, Hospital Bentania, Universitario de Puebla, Hospital Ángeles Puebla and several others. In addition, there is a large supporting network of specialty clinics and US-trained, English-speaking doctors. Public healthcare is, of course, free while private healthcare runs a bit higher than the Mexican average, with office visits in the \$40-50 range, primarily because the local economy supports higher wages and a higher cost of living.

As one of the major production and transportation hubs of Mexico, you will find that Puebla and environs can easily fill most, if not all, of your “living” needs, whether they require international department store shopping and goods, local market produce, meat or handcrafts, or a night on the town. The locale is famous for its “mole poblano” and “chiles en nogada,” but the culinary offerings of this area are cosmopolitan, and you’ll find the answer to any kind of food hankering you develop.

Flying in and out of Puebla can be done two ways – the first is through Puebla’s Hermanos Serdán International Airport just outside the city. The Puebla International Airport, as it’s more commonly known, underwent a major overhaul and upgrade between 2007 – 2011 to fill the need for more efficient cargo handling for the area’s growing business community. United Airline, Volaris, and Aeromexico offer passenger flights in and out of Puebla, but at present the only flights directly into the US are the one or two daily UA flights into Houston (IAH). Though it adds an hour’s drive time to your travel plans, the second way to fly to Puebla is through Mexico City’s International Airport which opens up air travel possibilities exponentially.

Looking for a sophisticated, modern Mexican city founded on a classic colonial one? Then check out Puebla – year-round good weather, beautiful geographical surroundings, a cosmopolitan area with modern, international flair and beautiful colonial homes – who could ask for anything more?

## Puerto Vallarta

Average Lifestyle rating: B (range C+ to A+)



Founded in 1851 (or 1859, depending on your source), prior to the 1960s, Puerto Vallarta was a small coastal village with ties to the mining industry of the Sierra Madres. For decades, its land properties were tied up in legal disputes that required rulings by the Mexican government, with no resolution in sight. Even its historical and archaeological value was limited since there are no major “ruins” in the vicinity. However, in the 1960-70s, three unrelated things

happened that moved Puerto Vallarta to the pathway of becoming a major resort.

American director, John Huston, filmed his 1963 film "The Night of the Iguana" just south of Puerto Vallarta. During the filming, the US media gave extensive coverage to the film's co-stars' scandalous love affair, as well as covering the in-fighting between director Huston and the stars. The publicity helped put Puerto Vallarta on the map for US tourists.

In 1968, the government elevated the municipality to the status of “city.” This status change reflected the interest of the federal and state governments in developing the city as an international resort destination. During this time, the government also invested in the development of transportation and municipal infrastructure for the city, making Puerto Vallarta easily accessible by air and ground for the first time, and bringing about its first tourist boom in the late 60s and early 70s. The infrastructure of Puerto Vallarta has continued to improve in the interim, and now includes a maritime terminal, culture and art venues and high-tech utilities such as cable TV and high-speed internet, as well as city-supported utilities, a good road/highway system and an international airport.

Since the communal status of the land originally appropriated from the “Union en Cuale” Mining Company could not be resolved, it had stifled development in the town for the first seventy years of the 20th century. Finally, in 1973, the government established the Vallarta Land Trust to sell the land within the current city limits, and use the proceeds to develop the city's infrastructure. The land and development freeze was finally broken.



Puerto Vallarta lies on a narrow coastal plain at the foot of the Sierra Madres. This beach resort has become home to several hundreds of North Americans who have chosen it as their retirement home. Puerto Vallarta has near-perfect weather year-round with an average daily temperature of 73 degrees F. from November to May with virtually no rain, and an average summer temperatures of 87 degrees F.

with cooling rain showers almost every evening.

Vallarta boasts an international airport, Gustavo Díaz Ordaz International Airport (PVR). PVR offers daily flights via the major US and Canadian airlines into the major hubs of the US and Canada. It is about a 3-hour flight from Los Angeles and around 5 hours, or a little more, from most major US and Canadian cities. During “high” season (July-August and November-May), the airlines expand daily schedules to include more US and Canadian cities, and additional cities within Mexico.

Hospital Cornerstone: a new state-of-the-art, bi-lingual "Level IV" Trauma Center; San Javier Marina Hospital: large and fully equipped with the latest technology; Hospital CMQ: smaller with 14 private rooms and a trauma center; and Medasist Hospital: with an emergency room, Intensive Care Unit, laboratory, private suites, new surgery suites, CAT scan and radiology department, all provide for Puerto Vallarta’s hospital needs. There is also a full-service holistic medicine center, the Organic Holistic Medicine which offers acupuncture, magnetic fields, biological dentistry, chelation Therapies, Q2, colon cleansing, etc. Numerous clinics, Servicio Medico de la Bahia, Clínica Hospital del ISSSTE, Clínica Unidad de Medicina Familiar, and Clínica No. 42, among others, and a strong network of doctors and dentists who provide the supporting framework round out the excellent PV medical system.



Real estate, despite PV's growing popularity as a retirement mecca, has remained affordable. Houses can be purchased for as little as \$80,000 all the way up to a very luxurious \$600,000 and more. But, the average home price is in the \$200,000 range. For those who want to “try before they buy,” the average rental for a nice two bedroom is in the \$1200-\$1500 per month area. But, for the careful (or lucky) shopper, there are “good buys” to be had at \$500-600 per month and, occasionally, less. Utilities are typically Mexican – around \$10-15 for gas and water each month while cable, phone and electricity depend on your usage/plan, but normally run 50% or less of what you’ve been paying north of the border.

There are four malls in Puerto Vallarta - Paradise Plaza, Plaza Caracol, Plaza Marina, and the smaller Plaza Neptuno with its fine home furnishing and clothing boutiques. Anchoring the malls are Liverpool, LANS, Soriana and Mega department stores. Get your groceries and house ware items at Gigante Supermercado - a Mexican take on Walmart, a giant Walmart, Rizzo’s Supermarket, Costco or Sams. The all-time favorites for bargains, novelty, crafts or that item you just can’t live without are the “Río Cuale Flea Market” and “Unique Consignment.” The Flea Market is an large number of open-faced stalls under one roof. Even if you don’t buy anything, you need to go by for the fun of seeing it. Unique Consignment is, as the title suggests, a consignment store where you can find great bargains in antiques, art, decorative items for your home, unique furniture designs and much more.

Puerto Vallarta also has a plethora of great restaurants and local eating establishments where you can eat out for a “song,” or treat yourself to a full-course epicurean meal.

Why not visit Puerto Vallarta and its beautiful surroundings? You may find, like many others, that you “can never go home again.”

## San Miguel de Allende

Average Lifestyle rating: B+ (range C+ to A+)



Home to one of Mexico's largest American ex-pat communities, San Miguel de Allende, at the beginning of the 20th century was in danger of becoming a ghost town. It was snatched from the jaws of obscurity in the 1930s and 40s when its colonial structures were "discovered" by foreign artists who promptly moved in. This gave the town a reputation as an *art community* which attracted more artists. This, in turn, attracted

foreign art students (many of whom were GIs going to school after WWII on the newly minted *GI Bill*). Since the mid-twentieth century, the town has amassed a large number of foreign retirees, artists, writers *and* tourists, which is causing an economic shift from agriculture and industry to a foreigner/tourist-based economy.

The main attraction of the town is its well-preserved historic center, filled with buildings from the 17th and 18th centuries; this, and the nearby Sanctuary of Atotonilco have been declared *World Heritage Sites*. Founded by Fray Juan de San Miguel over 450 years ago, San Miguel de Allende besides enjoying one of the best climates in the world, is a bright fascinating city, full of artistic and cultural riches. In the center of the city is the Parroquia of San Miguel Arcángel that has become a very important landmark in this beautiful place. San Miguel de Allende is considered by many to be, not only one of the most beautiful cities in the whole country of Mexico, but in the whole world.

Estimates of city's foreign census range from 8,000 to 12,000 with about 7,000 of these from the United States. The American ex-pat community is large enough to warrant its own U.S. consulate. The city acts as a community center for foreigners, and has a chapter of the Lion's Club, a post of The American Legion and VFW, and Mexico's only Audubon Society chapter. And, “Despite being home to one of the heaviest concentrations of North Americans in Mexico, Lake Chapala doesn’t feel quite as *Americanized* as San Miguel de Allende . . .,” according to website, [Latin World](#).

And, although it is located in the center of Mexico and is crossed by a number of highways, the state of Guanajuato (with almost 5 million people) is rated very low in the crime charts. And that record is improving!

However, there is a downside to all the refurbishing that American ex-pats have been doing to the original colonial homes and buildings - the cost of real estate is up! The upside to foreign

interest in colonial Mexico is that several banks have moved in to fill a need for mortgage lending; something that can be difficult to find in Mexico.

There are two international airports near San Miguel de Allende: the Aeropuerto del Bajío, located 110 kilometers (about 70 miles) from San Miguel, and the recently opened Aeropuerto Internacional de Querétaro, about 75 km (45 miles) from San Miguel de Allende. A third option is the Benito Juárez Airport in Mexico City, which is about 4 hours from San Miguel de Allende. The Mexico City airport has a larger choice of flights and is served by a broad range of international airlines from across the world. And, in general, flights to Mexico City are cheaper than flights to Bajío or Querétaro, however flying into Leon or Querétaro is considered more convenient. Although the airport in Querétaro is closer, flights are usually more expensive than at Bajío. The new Querétaro airport has fewer flights, currently receiving only one daily flight from Aeroméxico and Continental. Most travelers prefer flying in to the Aeropuerto del Bajío. At any of the airports, you can arrange for a transportation service to San Miguel. Most of the drivers for these services speak English and know San Miguel well.

Driving to San Miguel de Allende can be a challenge. Even the best roads weave through the mountains of Northern and Central Mexico. As one Texan put it, "the only roads in Mexico not going up, are the ones going down . . ." There are very modern toll ways running throughout Mexico, however the tolls can add up quickly. It costs about US \$65 in toll fees to drive from Nuevo Laredo to San Miguel de Allende. And, gasoline is as expensive in Mexico as it is in the United States.

For medical concerns, San Miguel de Allende has several 24-hour pharmacies and two general hospitals serving the community: a public hospital managed by the state of Guanajuato, and a privately-managed hospital which boasts a large variety of specialists, including pediatricians, cardiologists, and specialized services such as plastic surgery, ophthalmology, and orthopedics, among others.



Shopping in SMA (as it's known by the natives), if you're in the market for artisan and craft products, is a smorgasbord. The local artist community presents an array of art, jewelry, handcrafts, food and decor that should satisfy even the most hardened shopper for years to come. For the more mundane living supplies, local stores supplemented with a semi-monthly trip to Querétaro to shop the big box stores (Costco, Sam's Club) will more than adequately cover it.

If architecture or remodeling is your thing, and you have, at least, a "B+" income, try San Miguel de Allende. You'll love it!!

## The Mayan Riviera

The Mayan Riviera area of the Yucatan Peninsula stretches from Cancun through **Playa del Carmen** southward to **Tulum**, and includes the island of **Cozumel**, located 20 kilometers from Playa del Carmen into the Caribbean. Many people, both visitors and residents, believe this area has the best beaches in the world. If you are into skin diving, snorkeling, kayaking, fly-fishing, or exploring some 7,000 fresh water cenotes, the jungle, or Mayan ruins, this may be the place for you to live.

Tulum, Playa del Carmen, and Cozumel are all part of this wonderland of water sports, Mayan ruins and jungle adventures. In the north, Cancun is known for its beautiful beaches and the Zona Hotelera. A bit pricey for our Lifestyle Rating System, it is nevertheless a wonderful place to visit, shop for a day, or for a weekend of fun.

### Cozumel

**Average Lifestyle rating: B+ (Range B- to A+)**



How does living on an island in the Caribbean Ocean sound? Exotic, glamorous, stress-free, infrastructure-deprived? Isla de Cozumel, off the eastern side of the Yucatan Peninsula 20 kilometers southeast from Playa del Carmen, may just fit the bill – except for the infrastructure part. With multiple ferries running back forth from Playa del Carmen all day long (and a third ferry that carries both you and your car), you have the benefits of an isolated Caribbean key, but the convenience of shopping or services, when you need, or want them, in a mid-size (150K pop.) mainland city (if you take the car over, you can run up to Cancun).

This is not to say that you ever need to leave the island; because you could arrive, never leave, and still have everything you need. San Miguel, the main city of Cozumel, has an international airport with flights arriving and departing every day to the United States. San Miguel also sports two huge department stores, Mega and Chedraui, many fast-food chain stores, and a tourist section of town along the beach that is clean, bright and attractive. Add to that, the fact that the cruise ships all leave by 5:00 pm eliminating the hustle and bustle that tourists generate, and you really couldn't ask for more from a tourist Mecca.

There are two universities on the island, if you feel the need for more education. Cozumel also brags its own Mayan ruins, an historical lighthouse at either end, a large ecological park on the southern end of the island, two eco-water parks, Chankanaab and Xel-Ha, and some seriously good seafood. In fact, if you want good food, skip the fast-food chains and find someone to

show you the “local” restaurants (which are not always recognizable as anything other than another home). It will be worth your trouble, if you like to eat. As the tourist trade has grown, so has the range and sophistication of the island’s restaurants. Now, you can enjoy cuisine with a more international flavor, although you still can’t beat the seafood, no matter it’s national cuisine origin.

Home and apartment rentals are available on a “leased” basis from six months to two years. Or, if you want something more permanent, you can buy a condo in one of the developments that line the beach on the north and south sides of San Miguel. Although, \$850 per month is the average rent, there are two bedroom places available for as little as \$600 per month. Utilities average \$150 – \$250 per month, depending on your need for technology.

The Cozumel International Airport terminal was remodeled and expanded in 2003 and from there you can take direct flights to DFW, Atlanta, Houston, Charlotte, Toronto, Calgary, Cancun, Merida, Villahermosa, Veracruz and Mexico City via ten airlines. San Miguel also has a full-service hospital, Cozumel Medical Center, with a wide array of specialties, hospital, diagnostic and dental services.

## **Playa del Carmen**

**Average Lifestyle rating: B (range C+ to A+)**

Playa del Carmen, only 25 miles south of Cancun, is a universe away in atmosphere. The beautiful, all-star beaches start in this area of the Yucatan coast. Hotels in Playa del Carmen range from thatch-roof bungalows to boutique hotels to the massive, all-inclusive 5-star resorts. There are several excellent golf courses that are unfortunately priced at tourist-level (\$80-160 for 18 holes) fees, several eco-parks, and abundant access to water sport services throughout the area.

Fifth Avenue is a charming strip in the heart of Playa del Carmen where the only traffic is pedestrian. It forms the heart of the downtown tourist area and is home to a plethora of restaurants, and tourist-focused service and retail stores. Outside the downtown area, you’ll find several major department stores, restaurant and specialty shop chains, and of course, many of the “mom and pop” operations that form the backbone of the Mexican economy.

It would be very hard to run out of things to do living in the Playa del Carmen area. Just the list of parks in the area is impressive: Aktun Chen – dry cave and jungle tour; Hidden Worlds Cenote Park – home to some of the most stunningly beautiful cenotes in the Yucatan Peninsula; Xcaret Park – one of the largest and, arguably, the best eco-park on the coast; Rio Secreto – walk and float your way through spectacular caves; Xaman Ha Aviary – roughly 200 individual birds living in harmony with one another; Xel-Ha – a Natural Wonder and the most magical lagoon on the

Riviera Maya coast; Yaax Che Jardin – see tropical plants and trees native to the Yucatan peninsula . . . in a natural setting; and Selvatica Aventure Jungle Tour – enjoy a combination zip line (tyrolean traverse) jungle canopy tour, biking and cenote swim.

And, the list of parks does not cover the Mayan ruins on the peninsula: Chacchoben, Chac Mool, Coba, Kohunlich/Dzibanche/Oxtankah Muyil, Tulum, Xel Ha, the world famous Chichen Itza, Dzibilchaltun, Ek Balam, Mayapan, and beautiful Uxmal. Nor, does it cover scuba diving, snorkeling, para-gliding, golf, fishing and fly-fishing, or the study of the unique and varied flora and fauna of the Yucatan. The number of “day trips” available to Riviera Maya residents is so long that you’ll run out of money long before you run out of things to do.

Though the tourist industry in Playa del Carmen has been growing steadily in the last 15 years, there remains much of the atmosphere of the small fishing villages that once made up the populated parts of the southern Yucatan coast.

However, as with any area where there are a large amount of tourists, the cost of living has risen. You can still find apartments and condos in the Lifestyle B, and even High C ranges, but the explosion in gated, higher-end condo communities in the area has raised the cost of rent overall. But, the fresh food, vegetables and fish, are still a cheap, healthy way to eat, and some of the areas around Playa are designated as “low utility rate” areas, so your overall living costs will be lower than what you’re used to in the U.S. and Canada.

If your net income is in the “B – A” range and you enjoy beautiful beaches, cultural and ecological diversity and a long list of things to do, you cannot beat Playa del Carmen as your home neighborhood!!

## Tulum

**Average Lifestyle rating: B (Range C+ to A+)**

Tulum is a world apart from Cancun and Playa del Carmen, but it is marching on the “path of progress” and change is in the air. In 2004, the road to Tulum from Akumal (20 miles north) was dirt and rough. In 2010, they finished the last leg of what is now a four-lane highway from Cancun all the way to Tulum. This simple, eco-friendly Mayan village in Paradise is growing. The official population in the Tulum area is 15,000, but a close observer would likely cut that number in half. The census taken in 2010 includes a much broader “metropolitan statistical area” than what residents think of as “Tulum.”

Tulum is possessed of a sublime natural beauty. The beaches are consistently ranked in the top 5 of the world and Tulum is essentially the gateway to the Mayan civilization on the Yucatan. The local Tulum ruins are the most visited in all of Mexico. These pyramids are hanging on cliffs



overlooking the crystal clear Caribbean and provide a breath-taking sight. Bring your swim suit; if you visit the ruins, they have their own private beach!

The wide, white coral powder beaches dotted with coco palms that stretch south of the ruins for 40 miles to Punta Allen are the crown jewels of this magical area and draw thousands of tourists each year. The clear Caribbean water and the off-shore reef are stunning gifts of nature.

A big part of the charm of Tulum is the “eco-chic” nature of the boutique hotels that line the coast. There is no public electricity brought to the beach (by design), but between solar panels, wind turbines and generators, most hotels offer power for most of the day and some offer power 24/7. And, you will be pleasantly surprised by the simple luxuries and abundant service found at these small, eco-friendly resorts.

Living in Tulum runs through a wide range of options, from a simple bungalow or apartment in town, to beach front homes and luxury villas and condos. The real estate prices vary greatly from \$30,000 USD for a basic bungalow to \$150,000-\$400,000 USD for villas and condos, and up to million dollar+ homes north of town on Tankah and Soliman Bays. Generally speaking, the real estate gets cheaper the farther from town and the beach you go. There are also a number of self-sustaining, eco-friendly, “planned communities” popping up farther inland from Tulum. If you are interested in renting in the area, monthly rates range from \$500-\$1500 per month depending on your need for amenities.

The cost of food is about 30% overall from what you pay in the US. Some locals complain that it’s expensive – it is, after all, a resort town. But, most gringos find it to be a great value. You can eat out at a restaurant for about \$20-\$30 including tip for incredible meals, with cuisines ranging from Italian, French, Maya, Mexican, German, Thai, Vietnamese, American food to a lot of creative fusion and healthy fresh options. The variety of dining options is impressive for a small town and it lends a cosmopolitan air to the place. However, if you do your own cooking most of the time, use fresh fruit and vegetables, or do your dining out on fish tacos, carnitas, or at some of the local “cocina economicas” where you can get a meal including a drink for about \$5, your food savings could rise to 50% or more.

Tulum has a very good infrastructure in place and it’s growing all the time. There are now 7-8 Pemex gas stations around town (there was one 4 years ago), a large grocery store that has familiar brands and gourmet options. The local government is paving more and more roads, and clearly there is a tremendous amount of new development going on. From an investment standpoint, Tulum is a low-risk and when you see the beaches, you’ll understand why.

You can get to Tulum through the Cancun or Cozumel airports, both of which are international and have daily flights back and forth to the US. The Cancun airport is about an hour and a half

up the highway by car. The route to the Cozumel airport is more complicated, requiring automotive transportation to the ferry in Playa del Carmen, a ferry ride over to Cozumel and then a taxi ride from the ferry pier to the airport (or vice versa) and can take from 2 to 3 hours.



Tulum is also one of the safest places to live in Mexico. The majority of criminal activity is petty theft and crimes of opportunity, such as burglaries or stealing cars. As a gringo in Mexico, no one is going to tell

you that crime does not happen, and you should always be aware and diligent about protecting your stuff and your home. But, the truth is you're much safer in Tulum than you are in many areas of the United States.

Are you looking for perfect beaches and a "green" lifestyle? Tulum may be the grade "A" you've been looking for – check it out!

## Yucatan - The State

Unique among the blend of peoples who have become Mexico, are the Yucatecans. Once an independent country, by mutual agreement, Yucatan became part of Mexico in 1821, went independent again in 1823, and finally rejoined Mexico for good in 1825. However, the defining observation about this blend of Mayan, Spanish, Caribbean, French and Middle Eastern cultures is still "Yucatecans first, Mexicans second!"

In addition to the well-known Riviera Maya on the eastern side of the Yucatan Peninsula, there are the states of Yucatan and Campeche on the northern and western sides. In state of Yucatan, Merida, the capital and financial and cultural center, claims a large, active ex-pat community

while the beaches of the Gulf are preferred by a large number of “snowbirds” that join the fishing communities in the Progreso Corridor from November to April every year.

You can find almost any eco-environment you like in the state of Yucatan, except mountains (the Puuc Hills in the southern part of the state do not qualify). It is home to the Gulf Coast, hundreds of cenotes, Mayan ruins – including the most famous Chichen Itza and an extraordinary, fascinating culture and people.

## Campeche

### **Average Lifestyle rating: C+ (range D+ to B+)**

Built in 1517 AD, and located on the southeastern side of the Yucatán Peninsula, Campeche is the capital city of the state of Campeche and an excellent retirement destination for several reasons. The most important are the low cost of living, affordable real estate, high degree of safety and a colorful, colonial heritage. Home to a large number of Mexico's indigenous people, Campeche is, for the most part still “off the tourist radar,” therefore more “Mexican” than the many other areas that have made the economic trade-offs necessary to attract the tourist industry. It’s a UNESCO World Heritage City with a beautiful, well-preserved Spanish colonial center. And, it lies right on the Gulf of Mexico, where sea breezes cool Campeche’s warm weather.

One of the biggest reasons for choosing Mexico for retirement is the low cost of living. And, in Campeche, this is true with charming colonial homes for sale beginning as low as \$60,000. Short and long-term rentals can be found in the \$500-\$1000 per month range. But since the tourist industry for Campeche is still seminal, so is the real estate market and you won't find a large number of on-line resources for rentals and real estate, like you do for other parts of Mexico. However, there are some vacation rental resources available on the internet, and a limited number of real estate agencies on-line who deal in Campeche properties. Perhaps, a “scouting” vacation is in order, since most of the long-term rentals are privately-owned homes that are leased directly by the owners. And don't forget, if you’re looking to rent long-term in Campeche, that most long-term rentals are unfurnished, because the market has traditionally been ordinary Mexicans, not the expats or snowbirds who typically relocate without furniture.

Since Campeche remains relatively untouched by the tourist industry, expats in Campeche can still enjoy inexpensive seafood and Yucatecan-style dinners out. And, as in all of Mexico, there are low-cost fresh groceries at the local mercado. The Campeche market, Pedro Sainz de Baranda, is a popular place to shop for original arts and crafts, traditional costumes, and local foodstuffs. In Centro, there is an arts and crafts market, Tukulná Casa del Pensamiento – the Tukulná House of Thought, which offers another venue in which to purchase arts and crafts

from local artisans. Looking for a big box store - Campeche malls provide the answer. You'll find a wide range of products in department stores and outlets at La Plaza del Mar, Plaza Universidad, and Plaza Girasoles. For your more mundane shopping lists, Campeche has the requisite one-stop chains like Wal-Mart.

Campeche has two full-service hospitals, Hospital Dr. Manuel Campos and Sanitorio Clinica Campeche, a Red Cross facility (Cruz Roja) and several clinics, Grupo San Miguel, Centro Medico Carmen and Central Quirúrgica Del Carmen. But, for specialty medical services or surgeries, you may have to go to Merida.

Getting to Campeche is a little more complicated than, say flying into Cozumel, or Cabos San Lucas, since the Campeche airport, Ingeniero Alberto Acuna Ongay (CPE), has flights only into and out of Mexico City. However, once in Mexico City, you can connect with most of the major airlines and get to anywhere in the world.

Campeche offers a great range of activities. With many venues, Campeche's cultural centers host events throughout the year – the two biggest being the Festival del Centro Histórico in November and December, and the Festival de Jazz in the Spring. But, there are also annual festivals for Carnaval, Semana Santa (Easter), All Saints' Day and All Souls' Day (November 1-2), as well as an enthusiastic Christmas celebration. Campeche is home to seven museums including that of the coastal fortifications and citadels left from the days when the real Pirates of the Caribbean plied the ocean between the North and South Americas. The Mayan ruins located in and around Campeche, such as the closest "Edzna," are not as well-known, or often-visited, as others in the Yucatán Peninsula, but are considered very important sites by archaeologists.

Are you looking for a place that's not quite 21st Century? The beautiful colonial city of Campeche is a quiet, unspoiled, out of the way gem on the coast of the Yucatan that hasn't yet been "discovered." Quick! Get there before the crowd does!!

## Merida

### **Average Lifestyle rating: B- (range D- to A+)**

Merida is, not only the capital of the state of Yucatan, it is the financial and cultural center. It got its nickname, "The White City," in its early history because most of its buildings were white and the customary clothing worn by the inhabitants was also white. It is the 12th largest city in the country (pop. 970,000+), and home to an expat community of 4,000 (this number does not include the expats from the Progreso Corridor that frequently join the activities and gatherings of the Merida expat social groups). Merida boasts an international airport (remodeled between 1999 and 2000) with direct flights to Houston and Miami in the US and flights to 15 cities in

Mexico. While Merida is home to many international restaurants, large department store chains and automobile dealerships, it still maintains the elegance and charm of a colonial Spanish city. It's "centro historico" has become a focal point for expats who have fallen in love with its old homes, and are buying them, refurbishing and living in them.

But, because of the number of large international retail chains present in the city, it is also a "shopping" mecca for natives and expats from surrounding areas. In Merida, you can shop Costco, Walmart, Sears, Liverpool, Sanborns, Mega, Chedraui, Home Depot, Office Depot, Office Max, Sam's Club, Auto Zone, etc. the list is quite lengthy. You'll even see a number of 7-Elevens around which may have become scarce in your part of the US. Some of the auto dealerships you can find in town are Chevrolet, Mercedes Benz, BMW, Honda, Mitsubishi, Peugeot, and Toyota. Want some fast food? Choose between McDonald's, Burger King, Subway, TGI Fridays or Kentucky Fried Chicken for a taste of home. But, for a real treat try some of the local Yucatecan cuisine. It is so good and much healthier!!

Rent and other living expenses in the metropolitan area of Merida run the gamut. You can get a plain, one-bedroom, one bath apartment for \$250 a month up to a luxurious, four-bedroom, four-bath home for \$2500 per month. Other expenses, like utilities, tend to fall in line, though the overall costs will be slightly higher than in the more rural areas, like the Progreso Corridor.

Merida does not lack for medical care. Here are some of the places where you can seek medical help:

Private Hospitals – Clinica de Merida, Hospital Star Medica, Centro de Especialidades Medicas (CEM), Centro Medico de las Americas, Centro Medico Pensiones, and Hospital Santelena.

Public Hospitals – Hospital General O'Horan, Cruz Roja Mexicana, Centro de Salud Publica, Clinica Materno-infantil Maria Jose, IMSS, H. G. P. Torre de Especialidades, and Hospital Juarez. In addition, there are dozens of general practioners and specialists who practice in Merida. Like it is a "shopping" hub, it is also a "medical hub" for the state of Yucatan.

If you're looking for a more cosmopolitan atmosphere, but with plenty of Mexican heritage thrown in, and access to the things found in big cities - shopping, culture, and variety, then you need to look Merida over. It's a beautiful city with warm, friendly people and only two drawbacks - the summer heat and humidity (mitigated, of course, with air conditioning), and the time it takes to figure out how to get from here to there (though, this is generally true of any large city).

## The Progreso Corridor

**Average Lifestyle rating: C+ (range D- to A-)**

At the tip of the Yucatan Peninsula on the “Flamingo Coast” is a string of small fishing communities. Beginning at Chuburna and running east on Carreterra 27 for about 50 kilometers to Telchac Puerto, these villages vary in size and modernity. Progreso, largest of them, has a population of a little over 37,000 and is the state’s main port. It hosts cruise ships twice a week at the “longest pier in the world” and has a burgeoning community of local artisans, specialty shops and trendy restaurants lining the mile-long malecon. However, the overall ambience remains that of a quiet, country town.

To the west are Chelem and Chuburna, which have pretty much remained fishing villages, albeit ones with gringos in them. Immediately to the east is Chicxulub Puerto, another fishing village, but one with it’s own pier (and sight of the geographical anomaly, the Chicxulub Crater believed to have been caused by a meteor hitting the earth). There is no stopping point between Progreso and Chicxulub – they form a single entity, unless you happen to know that one starts and the other stops at the Oxxo on Calle 27.

Beyond Chicxulub, comes a string of essentially “beach house” communities, all the way to Telchac Puerto. In the Uaymitun, San Benito and San Bruno areas and on into Telchac Puerto, the beach houses of wealthier people from other parts of Mexico (primarily Merida) line up between the highway and the ocean like soldiers ready for drill. The original villages are still there, but they are dwarfed into insignificance by the parade of summer homes and condos. These homes are, for the most part, large and modern and can be had relatively cheaply with one exception – the families that own them like to use them for the months of July and August when the heat and humidity run them out of Merida. It is possible to rent them in July and August, too, but the monthly rent is exorbitant at two-three times the normal monthly rate.

The eco-tourism trade is building in the Progreso Corridor, and there are several eco-parks in the area. Rio Lagartos and Alacranes Reef being two of the larger ones, but there are small flamingo sanctuaries that dot the highway in both directions. The Celestun Biosphere Reserve takes up much of the western part of the state that runs along the western side. There are also many Mayan ruins and cenotes within “day trip” distance.



Beach houses are plentiful and always looking for renters and can be had from \$550 to \$1500 per month (except for July and August); however, they have the “summer” drawback of being used by their owners, or with rent that expands exponentially during that period.

Rents off the beach run from \$350 per month up. The local mercado in Progreso is large and provides many options for fresh produce, meat, fish, fresh-squeezed juice, clothes and lunch counters. And, when the cruise ships are in, the popular Artisan Bazaar is open with a cornucopia of handmade products made locally. In fact, the city is building another area for a second artist's market now.

There are a several department stores in Centro, along with banks and the San Francisco grocery store. Walmart has a large subsidiary store at the crossroads on the south side called Bodega Aurrera where you can buy food, household goods, toys, TVs – all the things you expect to get from a Walmart. However, since this is a poorer area, the quality of the products sold is not high – for the quality stuff, you'll need a trip to Merida. But, you can count on a trip to Merida once or twice a month anyway.

## South Mexico Pacific



Mexico's Southern Pacific Coast includes miles of sandy beach, rocky cliffs, and mountainous tropical forests that provide surfing, sailing, fishing, scuba diving, kite boarding, hiking, birding and more! Nearly year round temperate climates of 75 – 82F degrees keep Canadians and Americans heading south to Mexico's Southern Pacific Coast for fun in the sun!

A lot of the charm of this area is due to the rather arduous trip to get here! Oaxaca has some of Mexico's most rugged lands

due to the intersection of four mountain ranges: the Sierra Madre del Sur, Sierra Madre de Oaxaca, Sierra Norte and Sierra Altravesada. These mountainous landscapes have helped isolate this region, which unlike many more accessible parts of Mexico, has remained largely populated with Zapotec and Mixtec natives. A good portion of the natives do not speak Spanish or English. Those who work with expats or in the tourist industry do!

However, thanks to hopper flights into the Oaxaca Airport from Mexico City, some of the most traveled to cities within this region include Puerto Escondido and Huatulco. A good number of expatriates are retiring here for the old world charms of a largely unspoiled territory.

These Pacific Coast waters are a little more rough and tumble than the Gulf of Mexico or the Caribbean Sea. Some areas are not safe for swimming but provide some of the most majestic views you can imagine and are a dream for kite boarders, surfers and fishermen. If your in search of prize fishing, Mexico's Pacific west coast is world famous for Dorado, Wahoo, Marlin, Tuna, Sailfish and more. But whether you're fishing from a hired boat or directly from the beach, Rooster fish, Jacks and Snook are sure to be caught with bragging rights!

If warm weather, panoramic views of the rugged Pacific ocean, prize fishing, hiking, birding, or simply taking time for yourself sounds like something you might enjoy, try visiting Mexico's Pacific Coast and see what this area has to offer you!

## Puerto Escondido

**Average Lifestyle rating: B (range A to C)**



Located in the state of Oaxaca, Puerto Escondido makes our "Best Places to Live in Mexico" list for its beautiful breathtaking mountainous landscape that rolls into the beautiful Pacific Coast bay, temperate climate and "Old Mexico" feel. The general population of about 45,000 consists of local fishermen, farmers, expats and surfers. English is spoken here.

There are enough full-time expatriates living in Puerto Escondido for things like English speaking churches, volunteer programs, and activities to flourish. Oaxaca contains some of Mexico's most vibrant natural terrain including tropical forests, high mountains, lush valleys, rugged Pacific coast land and quiet coves with soft sands which lends itself to lots of fun for locals!

### The Draw

The mountainous terrain of Puerto Escondido offers activities such as birding, hiking, sky-diving, and horse back riding. Water sports include surfing, kayaking, and sport fishing.

The bay of Puerto Escondido has three principal beaches. On the northwestern end is Bacocho Beach, Playa Principal is in the middle of town and on the southeastern end, is the world famous surfers beach, Zicatela beach.

Playa Principal is where local fishermen come in each morning to sell their catch of the morning to restaurants and families who are ready to buy fresh fish. Mexican locals hang out here and tourists come for water taxi's to take them deep sea fishing and kayaking.

Zicatela Beach is where the surfers go to play.

A lighthouse that quietly guards the town of Puerto Escondido is right on a walking path, the Andador Escénico (Scenic Walkway), which begins at the Playa Principal and winds its way over rocky ocean side cliffs to a lookout named "Sueño Posible" or the Possible Dream. In some places the walkway is very near the ocean and gets wet from the waves; a beautiful way to see Puerto Escondido.

### Weather

The climate is tropical and humid, with an average annual temperature of 28°C (82°F) with a rainy season in the summer.



## **Cost of Living**

If you are considering relocating to Puerto Escondido, we recommend renting in the area for a while before purchasing. Long term rentals run anywhere from \$500.00 U.S. - \$1500.00 U.S a month, plus utilities.

Typical utilities include electric (varies widely depending on use), water (\$6.00 a month) and cable (\$50.00 a month). If your rental has a gas water heater, you will need to have gas tanks delivered as well but this will lower your electric bill.

Gasoline is about \$3.00 per gallon, produce is very cheap, and groceries in general are less than in the U.S. if you buy the Mexican brands rather than the imported U.S. brands.

Doctor visits are about \$40. 00 US and a cleaning at the dentist is about \$50.00 US.

## **Average Prices of Real Estate**

Puerto has been subject to the same inflationary increases as the rest of Mexico, so is not the dirt-cheap haven it used to be. Still, it remains one of the best overall beach values in Mexico.

Depending on your lifestyle choices, you can live in Puerto Escondido for less than you can in the United States or Canada. Depending on where you are from however, California or Arkansas, real estate prices are reflective of ocean front properties.

Most of Puerto Escondido either over looks the ocean or is very close to the ocean so an oceanfront condominium will run somewhere in the neighborhood of \$250,000.00 and up. An oceanfront house can run anywhere from \$275,000.00 into the millions.

## **Puerto Escondido Health Care**

Right in the center of Puerto Escondido is The Ángel del Mar Medical Clinic. This private hospital offers specialized medical care with an emphasis on emergency care. If the medical emergency cannot be handled in-house, there is ambulance service that can transfer you to other hospitals in Oaxaca.

The Hospital General de Puerto Escondido offers more services than The Angel del Mar Medical Clinic but it is still rather small.

Oaxaca City or Salina Cruz are where the large and well funded private hospitals can be found for major surgeries. The health care costs are more expensive than a hospital that is funded by the government, but the costs are still MUCH less expensive than in the U.S. or Canada.

Farmacia's are located all throughout Puerto Escondido, including the popular "Similare" which offers generic brand drugs for significantly less.

There are quite a few dentists in town that offer excellent dentistry for way less than you will pay in the U.S. or Canada.

## Infrastructure

Puerto Escondido has one small airport, Puerto Escondido International Airport, that three airlines currently fly into: Aeromar and VivaAerobus from Mexico City Or Aerotucan from Oaxaca City. The airport is a 5 minute drive from the city center.

The most direct route is to fly to Mexico City and take another short flight into Puerto Escondido. Mexico City is a good 8 hour drive and 700 km away.

If you fly into Oaxaca City, it is 258 km from Puerto Escondido on Hwy 131 and about a 7 hour drive.

The public transportation system in the area, including ADO bus lines, taxi's and colectivo's, are plentiful in Puerto Escondido, so if you do not have a car, you can still get around.

There are two banks:

Banamex (Av Pérez Gasga s/n; 9am-4pm Mon-Sat) Currency exchange & ATM.

HSBC (Calle 1 Norte btwn Calles 2 & 3 Pte; 8am-7pm Mon-Sat) One of several banks offering currency exchange in the upper part of town.

There are several grocery stores but the one that offers the most sought after items by expats is **Abbarrotes Super 69**.

There are two on-line newspapers you can get local news in English:

<http://soldelacosta.com/>

<http://vivapuerto.com/>

## Churches

There are several English speaking churches in Puerto Escondido:

The Catholic church of [Diocese of Puerto Escondido](#) and the church of Christian Surfers are located right in town and host English speaking services.

Learn more here: <http://mexico.christiansurfers.info/>

[My Father's Ministries](#) is also right in Puerto Escondido.

## Shopping

Puerto Escondido has limited shopping but they do have a furniture store, hardware stores, and tile stores. If you can't find what you are looking for in the furniture store, you can always hire a carpenter to build what you need.

For home items such as towels, sheets, cookware, ect., your best bet is to travel to Acapulco or Oaxaca City for the weekend, stock up, and travel back.

## Crime Rate

Oaxaca state overall falls exactly in the middle of the country's rate of drug-related deaths per 100,000 residents, but violence hasn't touched Puerto Escondido or its coastal neighbors.

Looking at government figures for fatalities from December 2006 to December 2012, released in January; Puerto Escondido, Puerto Angel or Huatulco are not on the list of locations with murders.

## Highlighted Events

The main attractions of Puerto Escondido are its beaches and surfing which have become internationally known. Puerto Escondido is among the ten best surfing destinations on the planet.

The Mexican Pipeline off Zicatela Beach is considered surfing's holy grail from May to July, when waves reach 30 feet or more. A number of international competitions such as the ESPN X Games and the MexPipe Challenge take place here.

The area is also attractive to scuba divers because of the wide variety of fish to be found, as well as large oysters, lobsters and manta rays. Although the Pacific Coast of Mexico generally runs north-south, this section of the coast in Oaxaca runs east-west, Playa Zicatela is on the eastern end. Hiking and birding are also big sport activities in the area.

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# Getting Into Mexico-Immigration

The following Mexico immigration information is provided as a resource for our readers and will be updated periodically as policy and changes are made and brought to our attention. When dealing with any government rules, it can be dynamic in nature when it comes to implementation and timing.

As of September 2013, we believe the information we provide here is correct. We have also provided some additional links to other resources at the bottom of this page.

Before you get too far along, please read these quick tips prior to starting any process through the Mexico Institute of National Immigration INM website.

Do not click on the "English" option at the top of the page because that will take you to the "Home" page which is the only page with the English option. We suggest using [Google Translate](#) which does a nice job of making the form and instructions usable for English-speakers.

To obtain, renew or change your immigration status, you must [start here](#) by filling out an online application, being accepted and receiving a NUE.

**IF you have not previously had an extended immigration status in Mexico, like**

**and FM2 or FM3 you MUST begin your temporal application process through a Mexican consulate in your home country. You cannot apply within Mexico with a tourist visa.**

## **Mexico's Immigration Rules as of August, 2013**

Beginning on November 1, 2012, four new status categories were created and the old FM2 or FM3, immigrant or non-immigrant statuses have mostly expired. However, all current FM2 and FM3 statuses will remain valid until their expiration dates and people holding current FM2's and FM3's will only have to comply with the new rules when they apply for renewals under the new system when they will receive the new ID cards, called "Tarjeta de Residencia".

### **"Visitante"**

The first status category is "Visitante". This status encompasses non-working visitors (a typical tourist), working visitors, visitors for adoptions and humanitarians. It's valid for 6 months and visitors have to leave the country within 6 months. These permits will still be handed out from the airlines, ship, or at the border. It's important to keep your tourist visa with your passport.

If a tourist wants to upgrade their status to Residente Temporal or Residente Permanente, they will have to leave the country after 180 days and apply from their home country. INM is expected to release the new regulations to explain how tourists can begin the residency application process by applying online or at their Mexican Consulate.

### **"Residente Temporal"**

The second status category is "Residente Temporal". This status is similar to the old FM2 and FM3. With this status, temporary residents may enter and leave the country as many times as they like. Obtaining a work visa is possible and there is a 4 year limit. Foreigners who have obtained this status meet qualification characteristics such as a financial officer, investor, professional position of trust such as teacher or doctor, scientist, technical expert, artist or sports athlete. There are more characteristics as well such those seeking political asylum and refugees.

### **"Residente Temporal Estudiante"**

Exchange students, researchers, and educators make up the third status category of "Residente Temporal Estudiante".

### **"Residente Permanente"**

The fourth status is "Residente Permanente" and means you have "No Immigrant" status. With this status you may stay in the country indefinitely, you have the right to work, and you do not have to renew your status. Permanent residency can be granted after 4 years of Temporary Residency vs. the current 5 year requirement.

Residents may also gain Permanent residency through 2 years of marriage or a common law relationship with a Mexican citizen. However, permanent residency also depends on the applicant successfully completing 2 years of temporary residency concurrent with the marriage.

Foreigners will also be able to apply for permanent residency through a point system. If an applicant has enough points based on level of education, work experience, skills in the development of science and technology, international surveys, and other professional areas, they may apply for permanent residency before the 4 years is up.

## **How the New Residency Statuses Affect Importing a Car**

Aduana (customs) is the agency that dictates auto import issues. Once the new statuses are in force, the auto permits will line up with the new statuses. Until the new statuses are in full force, there may be an amnesty period to allow foreigners to resolve any issues with permits. There are also regions of Mexico where permits are not required like Baja and parts of Sonora.

You can expect an update on the formal rules soon but it will be tied to your immigration status as this was a recent change made with Aduana just 2 years ago.

## **The Paperwork**

**As with all processes involving** any brand of government, you will need documentation. To obtain/renew your Mexican visa, you will need to provide:

a) A Letter addressed to your local INM office Delegado requesting the type of visa you would like to apply for.

### **Proof of Income**

Residente Temporal applicants must submit documents proving they they meet one of the following requirements with their applications:

1. Original and copy of proof of investments or bank accounts with average monthly balance equivalent to 20,000 days of the minimum wage in the Federal District during the last twelve months or
2. Original and copies of documents showing monthly employment or unencumbered pension income greater than 400 days of the minimum wage in the Federal District, for the past six months.

The legal minimum daily wage in the Federal District in 2012 is 62.33 pesos, so 400 times that is 24,932 pesos, or \$1,890 dollars at today's exchange rate of 13.19 pesos to the dollar. This amount is increased by 50% for each dependent. A married couple applying for the new Residente Temporal visa are required to have a minimum monthly income of \$2,835.00

20,000 days minimum wage is 1,246,600 pesos, or \$94,500 dollars.

An applicant for Residente Permanente must show either the same 20,000 days minimum wage in investments or a monthly employment or pension income of 500 times the minimum wage. That would be \$2,365 dollars per month of income. A married couple would require \$3,548 per month of income.

Proof of sufficient monthly income, as per the chart below (2013 Federal District minimum wage ["FDMW"]= 64.76 MXN; exchange rate used = 13.19 MXN/\$1)

<b>Visa Type</b>	<b>Produce documentation showing</b>		<b>In Pesos</b>	<b>In Dollars</b>
<b>Residente Temporal</b>	<b>Monthly income of:</b>	<b>400 X FDMW</b>	<b>\$24,932 MXN</b>	<b>\$1,890 USD</b>
	<b>Avg daily acct balance of:</b>	<b>20,000 X FDMW</b>	<b>\$1,246,600 MXN</b>	<b>\$94,500 USD</b>
<b>Residente Permanente</b>	<b>Monthly income of:</b>	<b>500 X FDMW</b>	<b>\$31,194 MXN</b>	<b>\$2,365 USD</b>
	<b>Avg daily acct balance of:</b>	<b>25,000 X FDMW</b>	<b>\$1,708,000 MXN</b>	<b>\$129,520 USD</b>

## **Proof of Address**

c) Proof of Mexico address, such as a utility bill (does not have to be in your name), or bank statement (in your name).

d) Three photos in color, passport style and a profile - two front and one side, with the ears and forehead uncovered, without jewelry and glasses. (most local immigration offices have photo services located adjacent or near them).

e) A letter of application (from [INM internet site](#)), or the "NUE" number of your application; however, a copy of the accepted application with the NUE number is best.

f) Original and copies of US passport, and any recent INM visa, or FMM (tourist) paperwork.

g) For your first application, also bring your birth certificate and marriage license (if appropriate) and, of course, a copy or 2 of each.

As a precaution against having to make a second or third trip to INM office, we suggest having two copies of everything. DO NOT expect the Immigration office to make copies of anything, you must provide your own photo copies of all documents requested.

After the first time application, proof of income and residency will no longer be required for the following three years or until your renewal date (if less than 4 years). Instead, what is required is a letter signed by the visa holder that all information on the original application is still valid. There will be no renewals required of a permanent visa card and it will allow working.

The regulations for the new immigration law (la ley aduana) went into effect November 10, 2012,. The current fees are:

**In Pesos**

<b>Visa</b>	<b>Fee</b>
<b>Residente Temporal</b>	3,130 MXN/1 year 4,690 MXN/2 years 5,940 MXN/3 years 7,040 MXN/4 years
<b>Residente Permanente</b>	3,815 MXN one time

The link to check on the status of your application is:Currently, the link to apply for Residente Temporal is: <http://www.inm.gob.mx/index.php/page/Migrantes>

[http://www.inm.gob.mx/index.php/page/Seguimiento\\_de\\_Tramite](http://www.inm.gob.mx/index.php/page/Seguimiento_de_Tramite)

Our friends at [Yucalandia](#) have a great blog post on more of the specifics and how to figure the income requirements...make sure to check that for the details; the income requirements are towards the bottom of [this article](#).

Additional resources and Mexican attorney interpretations of the new immigration laws in Mexico 2012-2013 [Linked Here](#)

## Mexico Visa FAQ's

**What is the difference between Temporal and Permanente?**

**Temporal** is good for up to four years with a fee for each year (payable each year, or in any combination, or as a one-time fee). After four years on a Temporal Visa, you must change to a Permanente.

**Permanente** permits you to live in Mexico indefinitely with a one-time fee, after four years residence.

**Do the years under the FM system count toward the Residente visas?**

Yes

**What are the time options for each visa?**

**Temporal:** 1 to 4 years

**Permanente:** No limit

**Changing from an FM visa to a Permanente (or Temporal) can be done in Mexico?**

**Yes, if you have had an FM2 or 3 for 4 years.**

**What are the income requirements when dealing with a husband and a wife, and/or family? On, combined incomes?**

It can be if you want and it's less income; for instance, if only one of you has the basic qualifying income, or account balance. To include a spouse, or any other qualifying family member, you add 100 to the number of days required for the valid Residente visa - *per person*. You will also need documentation proving the relationship (i.e., an apostilled marriage license). To add your spouse to your Residente Temporal, you add 100 to the 400 days of FDMW. To qualify as a couple, you need 500 days of FDMW or, \$32,380 MXN, or \$2590 USD income per month.



# Bringing Your Car to Mexico

If you are coming to Mexico as a tourist or as a new immigrant, the first thing you need to do is go to the [INM and begin your temporal application process](#). To obtain, renew or change your immigration status, you must [start here](#) by filling out an online application, being accepted and receiving a NUE.

At the border, they will take your temporal application and exchange it for a "Visitante" Visa.

If you are bringing your own auto, RV, motorcycle or boat over the border, you should apply for your [Temporary Import Permit](#) as far as 60 days in advance, but requires at least a 7-10 day lead time before your trip. Once filed, all documents can be mailed to you by FedEx or other service. You can also get your car permit at the border when you enter-get there early if you choose that option.

## Regions That Do Not Require Permits

If you are bringing your car over the border temporarily, there are regions of Mexico that do not require a permit. A permit is not required if you plan to stay within the border zone (16 miles from the US or other border), within the **Northern Sonora** permit free area or within the **entire Baja peninsula (Baja Norte-North and Sur-South) and the state of Quintana Roo**. The border zone encompasses 25 kilometers (16 miles) of any border and the entire Baja California peninsula.

If you are visiting Rocky Point, Guaymas, San Carlos, Hermosillo, Bahia de Kino, Caborca, Father Kino Missions, Magdalena and Santa Ana or the Baja, you will not need a vehicle permit. If you are driving down to Quintana Roo, you will need a permit to get there (driving through other states) but can surrender the permit and get your deposit back in Belize if you do not plan to leave the state with your car.

If you are only going to Sonora, there is also an ["Only Sonora"](#) permit you can purchase. Quintana Roo is another Free Zone. Again, to get to Quintana Roo from the U.S. or Canada, you will need a TIP (Temporary Import Permit) and if you want to drive outside the state of Quintana Roo to visit other states, you will need the TIP. However, Quintana Roo is a border state of Belize and Guatemala, and therefore a permit or TIP Free Zone once it is there.

## Regions That Require a Vehicle Permit (TIP or Temporary Import Permit)

If you plan to drive south of the border zone or outside of the Sonora permit free area or outside Baja, you must obtain a “Temporary Import Permit” online or at the border, or from certain Mexican consulates. Banjercito - Mexico’s Banco Nacional del Ejército Fuerza Aérea y Armada, is the government authority who issues vehicle permits.

**Completing the process on-line is the most straight forward way to go.**

**Print out everything and make 3 copies.**

### How Long Can My Permit Be?

Temporary vehicle importation permits (Temporary Import Permits or TIP’s) for tourists and for expats crossing the border for the first time, are valid for up to six months. Within these six months, you may enter and exit the country with your vehicle as many times as you want but the time frame must match your immigration document length of time.

Within these six months, if you are planning to stay in Mexico, you will need to go to your local INM office to get your Resident Temporal Visa. Once that is issued, your TIP permit will be tied to your immigration status. **Make sure that you notify Aduana if when you change your immigration status.**

### Apply For Your Immigration Pre-Authorization First

If you are a U.S. citizen, Canadian, or a permanent resident of the U.S. or Canada, before starting the application process for your permit, you must go to the [National Migration Institute](#) in order to apply for your immigration pre-authorization.

Your vehicle permit will be issued for the same period as that stated on your immigration pre-authorization.

Once you are at the border crossing of Mexico, you must approach an immigration officer in order to exchange your pre-authorization form for the proper immigration document.

### You Must Purchase Mexican Insurance

In order to bring your auto, RV, motorcycle, or boat into Mexico, you must purchase [Mexico Car Insurance](#). Your domestic auto insurance will not be honored in Mexico. Remember to

buy [Mexican insurance](#) before your trip on-line. **It is easier to buy Mexican insurance online than at the border.**

You must keep your vehicle legal while in Mexico in order for your Mexican insurance to pay a claim. If your immigration status changes, you must notify Aduana.



Click for instant free quote: <http://www.mexicoonmymind.com/mexico-auto-insurance/>

Apply For Your TIP Permit at [Banjercito](#)

## Documents You Will Need to Apply Online

- Passport
- Your [INM Immigration](#) Preauthorization Number
- Date you will enter Mexico
- Email address to send a confirmation email with a reference number
- Number of passengers in your vehicle
- Address the permit will be mailed to
- Your vehicle's VIN number
- Credit or debit card that allows foreign transactions in the name of the person applying for the permit – Very important at border crossing

## Apply For Your Permit

Once you have made your payment, Banjercito will send the permit to your address within 7 business days. Upon receiving your permit, send a copy of the documents you provided, along with copies of all of the documents you used to apply online, in one of the following ways:

- E-mail the scanned documents to: [itvnet@banjercito.com.mx](mailto:itvnet@banjercito.com.mx)
- Through courier service to the following address: Av. Industria Militar 1055, Col. Lomas de Sotelo, Del. Miguel Hidalgo, México, DF, CP.
- Deliver them in person to any Banjercito office (List of offices are at the bottom of this page)

## Temporary Permit Rules

- You may ONLY request a permit for a vehicle that is registered to your name or that of your spouse, your children, or your parents.
- The holder of the credit card by which will pay the temporary import procedure, must belong to the same applicant.
- The applicant should be of legal age (18 years old), pursuant to Mexican law.
- If you are currently making payments on your car to a bank, many banks and finance companies require you to get a letter of permission to bring your car into Mexico. In order to issue the letter of permission, many companies will require proof of [Mexican Auto Insurance](#) first. Contact your bank or finance company and let them know your plans. They will provide you their specific instructions.
- If you have a co-signer on the lien, you must also have a letter of permission from them to take the vehicle over the border.

## Cost for Auto's

- 2007 and newer models, USD \$400.00 deposit required
- 2001 – 2006 models, USD \$300.00 deposit required
- models previous to 2000, USD \$200.00 deposit required
- USD \$44.00 + IVA at the border, from Mexican consulates or [online at the Banjercito website](#)
- A guarantee deposit is also required

## Cost for RV Permits

### Fees in USD, including IVA are:

- **\$680.82 Pesos** from [the Banjercito website](#)  
(about U.S. \$50.58 as of 10/19/11)
- A guarantee deposit is also required

## Cost for Boat Permits

### Fees in USD, including IVA are:

- **\$680.82 Pesos** from [the Banjercito website](#)  
(about U.S. \$50.58 as of 10/19/11)
- A guarantee deposit is also required

## What is the guarantee deposit?

The Banjercito guarantee deposit will be returned once the vehicle and permit are returned. If you do not return your vehicle and the permit by the time your permit expires, Banjercito will keep the deposit. Deposit amounts are:

- 2007 and newer models, USD \$400.00 deposit required
- 2001 – 2006 models, USD \$300.00 deposit required
- models previous to 2000, USD \$200.00 deposit required

## Significant points to be aware of when importing a vehicle temporarily are:

- A temporary import is only possible for a single vehicle at a time, except in the case of an RV towing a vehicle – then both can be registered at the same time, by the same person.
- The maximum load capacity for a temporary vehicle import is 3.5 tons, not including the weight of the vehicle.
- You may tow with your vehicle, one – three off-road motorcycles, dune buggies, four-wheel motorcycles, ATVs, up to the number of people traveling inside the vehicle. You must be able to provide proof of ownership for the vehicles being transported and they must be returned along with the towing or transporting vehicle.
- You cannot sell a “temporarily imported vehicle” in Mexico, or use it for commercial activities.

- Your TIP is only valid for “Visitante” and “Resident Temporal” Visas. [Resident Permanente Visa holders may not have a foreign plated car in Mexico.](#)

## Ready To Go?

Once in the country, we recommend keeping the following documents in your vehicle at all times while traveling through Mexico:

- Original valid driver’s license from your country of origin and a printed out copy
- Original and copy of your passport
- Original and copy of visa
- Vehicle registration document, or title, in the driver’s name. If the vehicle is owned jointly, a copy of the joint holder’s passport.
- If the vehicle is still owned by a creditor, your creditor’s permission letter
- Vehicle permit you received from Banjercito and the sticker to adhered to the inside of your windshield
- A copy of your [Mexican insurance policy](#)

## The Banjercito Sticker

Along with the permit, Banjercito will also send you a sticker. It should be affixed to the inside of the vehicle’s windshield, next to the rear view mirror. This needs to be done before entering Mexico.

With your sticker, you will also receive a request for three copies – of the personal information page of your passport, of your vehicle title and of a signed “Promise to Return” letter. You can send the document copies either by snail mail, or electronically to the provided e-mail address. You must do this before the permit expires, or you will never be allowed to get another advanced permit.

When approaching the border crossing, watch for the “[Módulo de Control Vehicular](#)” or Mexican Customs (Aduana México) signs that say “Importación Temporal de Vehículos”. Have all of your documents in a plastic sleeve, or packet.

## Leaving Mexico with Your Vehicle

### To terminate your permit when you leave México:

- Visit the branch unit at the border when leaving Mexico. Submit your vehicle and Temporary Import Permit, and the Banjercito will issue a return certificate. Keep this receipt, and bring it if you drive to Mexico again. You may need it to prove that you processed your car out.
- At this time, the Banjercito will return your cash bond, or issue a credit to the credit/debit card that you used for the bond (at the daily exchange rate at that time).
- It usually takes three days for the refund to be posted on your card account.
- If they have deleted their cash reserves for the day, you will be asked to return the next day to collect it (a good reason for not using cash).

It is very important that you complete the “vehicle return” process. If you do not, you will not be permitted to bring the vehicle into the country again.

If the vehicle is returned after the expiration date, the deposit is automatically forfeited to the Office of the Treasury on the day following the expiration date.

**For more answers to questions about vehicle permits, please  
call Banjercito at 011-52-555-328-2329**

### List of Banjercito Offices and Hours of Operations

#### Baja California Norte

- Tijuana  
8am-12am – 7 days a week
- Otay Mesa  
8am-12am – 7 days a week
- Tecate  
8am-8pm Monday-Friday  
10am-2pm Saturday  
Closed on Sunday
- Mexicali  
24 hrs – 7 days a week

- Mexicali – Annex  
8am-4pm Monday-Friday  
10am-2pm Saturday  
Closed on Sunday

## Baja California Sur

- La Paz (Pichilingue)  
9am-2pm – 7 days a week

## Chihuahua

- Cd. Juarez (Km. 30)  
24 hrs – 7 days a week
- Palomas  
8am-12am – 7 days a week
- Pte. Int. Ojinaga  
24 hrs – 7 days a week
- Piedras Negras (Km. 54.3)  
24 hrs – 7 days a week
- Acuña  
24 hrs – 7 days a week
- San Jeronimo  
24 hrs – 7 days a week

## Sonora

- San Luis Rio Colorado**  
8am-12am – 7 days a week
- San Emeterio (Sonoyta)  
8am-12am – 7 days a week
- Nogales (Km 21)  
24 hrs – 7 days a week



- Naco – Anexo

8am-12am – 7 days a week

- Agua Prieta

24 hrs – 7 days a week

- Cananea

8am-6pm Monday-Friday

8am-1pm Saturday & Sunday

## Tamaulipas

**Nuevo Laredo (Patio Fiscal)**

24 hrs – 7 days a week

- Nuevo Laredo (Puente Internacional I & II)

24 hrs – 7 days a week

- Reynosa

24 hrs – 7 days a week

- Nuevo Amanecer

8am-12am – 7 days a week

- Ciudad Camargo

8am-12am – 7 days a week

- San Jeronimo

24 hrs – 7 days a week

- Matamoros Pta. Dos

9am-6pm Monday-Friday

9am-4pm Saturday

Closed Sunday

- Puente Nuevo

24 hrs – 7 days a week

- Puente Ignacio Zaragoza

9am-9pm – 7 days a week

Puente TLC

9am-6pm Monday-Friday

# Bringing Your Pets to Mexico

Re-locating your pet to Mexico is one more thing to prepare for. Driving into Mexico with your pet is less complicated than flying in with your pet as airlines have very strict guidelines you must adhere to.



## Driving With Your Dog or Cat

There are only three things you need to do to travel with a dog or cat into Mexico.

First, make sure you purchase a roomy kennel for them to safely make the journey in. Make sure there is room enough for them to stand up and turn around, a comfy pad to lie on and a water bottle or bowl.

Once you have purchased the kennel, decide where the kennel will sit in the car so that you can easily open the kennel door and the car door to let the dog / cat out. Try to place the kennel next to a window for air flow.

You are going to be packing around the kennel, but leave enough room for the door to open and air to get to the animal.

Beyond that, a visit to your veterinarian within 5 days of departure is necessary to get a certificate of good health. Schedule this appointment in advance of your 5 day travel window. Your vet will know what things to check for but proof of vaccines against rabies and distemper are necessary. It's a good idea to have all of your pets vaccines updated anyway before your move. If your pet has recently been treated for an illness, you may want to ask for any treatment records to be copied so you can show them to your new vet in Mexico.

Using a plastic sleeve tape a copy of the Certificate of Good Health onto the top of your kennel for easy access at the border. Keep the original with the other documents you will need at the border crossing such as copies of your passports and the list of items included in your car.

If you're traveling by car, your pet's papers may not even be checked but it's a good idea to have them easily accessible just in case.

## Flying With Your Pet



First, be sure to mention when you book your ticket that a pet will be flying with you. Airlines limit the number of in-cabin pets; have black out dates for pet travel, and strict guidelines regarding carriers. Each airline is different, so it's important to get their exact requirements.

All airlines have their own guidelines and you **MUST** follow their guidelines exactly so your pet is not turned away at check in.

One of the most important questions to ask the airline are if there are any black out dates that pets are not allowed to fly. Typically, any holiday season, pets are not allowed to fly. Foreboding temperatures, either hot or cold, will also ban pets from being able to fly in cargo, so if you are planning to move to Mexico in January, you may be taking a chance on this.

All pets traveling by air must travel in a pet carrier. Airlines will list the size limits for carriers and the type of material they must be made of but generally, the kennel requirements for all airlines are that the dog or cat has to have enough room to stand up and turn around.

Large pets traveling in cargo hold must be in hard-sided carriers and must have enough food and water for the trip. If your pet is traveling in-cabin, the carrier must be soft-sided and relatively small, as it must fit under the airline seat in front of you.

If you need to reserve space for your pet, the airline will issue a separate confirmation number for them and will probably charge you at that time for your pet's travel.

### **Traveling With Exotic Pets**

The rules described above apply for dogs and cats. If you have more exotic pets like rabbits, ferrets, birds, or snakes, you will need to check with a Mexican consulate for the latest guidelines.

### **Mexico Has Excellent Veterinarians**

There are a lot of areas in Mexico, especially areas with large expat communities, with excellent vets so don't worry about bringing 6 months of pet food with you. You most likely will not have any trouble finding a qualified vet who sells quality food, flea medicine and other items your pet may need to stay healthy.

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# Banking in Mexico

The main banks in Mexico are Scotiabank, HSBC, BBVA Bancomer, Santander and Citigroup. In general, there are three main types of accounts you can open:

**Peso Checking Account:** Allows you to manage your money in Mexican pesos and earn an interest income. The minimum balance to open a peso account ranges from \$500 to \$1000 pesos depending on the type of account, regular checking or interest bearing.

**U.S. Dollar Account:** To open a dollar denominated account, you must be a U.S. or Canadian citizen. The minimum balance to open a U.S. Dollar account ranges from \$500 to \$1,000 dollars and these accounts also range from regular checking to interest bearing accounts.

**Certificates of Deposit:** Only offered in peso accounts, they give the most competitive returns on the market. The minimum to open this type of account is \$1,000 dollars.

## The Benefits of a Mexican Bank Account

Having a Mexican bank account provides you some benefits:

- Access to on-line bill pay
- Access to the preferred customer banking line
- Pemex gas stations accept local debit and credit cards. Some Pemex stations do not accept foreign debit or credit cards
- You can accept local payments
- To open a Mexican business, you have to open a Mexican bank account

## How to Open an Account

Have cash ready to open your account. If you intend to use the account for Mexico transactions, open the "Peso Account".

Along with your cash, bring your passport or driver's license and present proof of your residence such as an electric bill.

To open a business account, bring your passport or driver's license and your articles of incorporation and powers of attorney.

Although all the banks in Mexico are now international banks, they do not operate the same as in the U.S. or Canada.

## Bank Fees

All of the Mexican banks listed above have steep monthly service charge fees. Make sure you understand all the rules and fine print so you are not shocked when your bank statement comes in. A couple of common rules are the minimum amount of transactions you have to make in a

month and the minimum balance maintenance. Violating any rule will bring on extra fees which add up over time.

## It's an Event!



Going to a bank in Mexico tends to be an event rather than something you do on your way to somewhere else. If you remember this and stay on the positive side, it's a chance to see people you haven't seen in a while and catch up. You will have the time to have a real

conversation and, who knows, you may end up getting invited to a party!

***If you go to the bank, plan on spending 20 minutes to an hour, doing anything at your bank beyond using an ATM.***

On the days when Mexican's cash their pay checks, which are typically on a Friday, the lines are similar to those at popular amusement park rides, in particular, the roller coaster.

## Converting Dollars to Pesos

When exchanging money at the bank, you need to bring your passport with you. The banks will always give you a better exchange rate than the Money Exchange booths, but you are going to have to wait in line to do this (see above) and it can be lengthy. In 2010, Mexico began limiting the number of dollars that could be converted to pesos to about \$1,000.00 a month.

## Deposits

Deposits of U.S. checks can take a week or two to be credited to your account and Mexican checks from banks other than your own can take twenty-four hours up to ten days. A check from the same bank will be credited to your account the same day.

## ATM Machines

ATM machines are prevalent in Mexico so you do not have to worry about finding one unless you are in a very remote place in Mexico. Most ATM machines will give you a choice of either pesos or dollars. ATM machines will give you the best exchange rate, generally around 3% and they are the quickest way to access your money.

If possible, always try to use your bank ATM. If you have an account with BBVA, use a BBVA ATM. The fee to use the ATM machine is waived and then all you pay is the international exchange rate fee.

## **ATM Scams to Be Aware Of**

Scanners: Same as the US and the rest of the world now. When standing in line at any ATM machine, you need to be aware of your surroundings as people with credit card scanners may be waiting for you. Do not pull your ATM card out of your wallet until you are ready to put it in the machine and if you have any suspicion, follow your instincts and go to a different location.

Hidden Camera's: Thieves have been known to quietly install hidden camera's on ATM machines even at the bank ATM's. The camera's can be so undetectable; it may take the bank (much less common at an actual bank ATM) a while to realize they are there. When typing in your pin, cover the pin pad with your hand or your wallet so the camera can not see you typing. This is easier said than done but is something I am now in the habit of.

\*\*\*If money is stolen from your account, Mexican banks will not reimburse stolen funds automatically. It can take 6 months or more for you to recover your money. Plan on six months, and then on the last day of the 6th month, go in to remind them of the time frame, and plan on a few more days. Because of this, opening an account with a minimum amount of money might be considered. If your account is wiped out and isn't returned to you right away, hopefully you have your domestic account to access.\*\*\*

## **What Are My Other Options**

Leave your domestic bank accounts open and let them know of your plans to move to Mexico so the Mexican transactions do not freeze your account. Keep a checking and a savings so you can move money between accounts on-line.

Before you move, ask what their wire policy is. Some U.S. banks require you to physically go to the bank to fill out the wire form. If this is the case, get someone you trust to be a signer on your account so they can physically go to the bank and fill out the wire form on your behalf.

You can live very easily in Mexico without opening a Mexican bank account. As mentioned above, ATM machines are everywhere, they offer the best exchange rate, and if you use an ATM from your own bank, the fee is nominal.

## **Overall Experience Rating**

Overall, the majority opinion of a typical visit to the bank usually contains notes of frustration tempered with patience followed by humor, and who couldn't use a good laugh once in a while.

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# Obtaining Health Insurance in Mexico



The Mexican Federal Government provides public health care to its citizens as guaranteed by their Constitution. The Mexican government, through the Mexican Institute of Social Security (IMSS) provides affordable health insurance for all residents of Mexico regardless of nationality.

## Who Qualifies?

[IMSS](#) coverage is available to any resident of Mexico who is willing to pay on a yearly basis. The fee ranges from about \$1,000.00 - \$3,000.00 pesos. Expatriates with Residente Temporal or Residente Permanente status are eligible to join this program; however, pre-existing conditions can disqualify you.

All Mexican citizens, regardless of their employment status, via a system of health care facilities operating under the federal Secretariat of Health, are eligible and receive coverage. How much assistance is given by the Federal Government is dependent upon a person's employment status. The IMSS is a system funded equally by the employee, its private employer, and the federal government.

Each state government in Mexico also provides health services independently of those services provided by the federal government programs. In most states, the state government has established free or subsidized healthcare to all their citizens.

## How Do I Sign Up?

To sign up for national coverage, you need to locate an IMSS "intake clinic" in your area and apply. You may [contact IMSS](#) at 01-800-623-2323 to locate an intake office in your area. Office hours are Monday - Friday, 8:00 am - 11:00 pm. and Saturday and Sunday's from 8:00 am - 6:00 pm.

When you go to the intake clinic, bring:

- Two photocopies of your current passport and immigration documentation
- Copies of either your Residente Temporal or Residente Permanente Visa permit
- Duplicate copies of your marriage license (if applicable)
- Two copies of a most recent utility or telephone bill in your name or a renter's lease agreement in your name
- Three passport / Visa photographs per person

Your coverage will activate six to nine months after approval, but once accepted you will be covered for life, as long as you continue with your yearly premiums.

Once your documents have been submitted and approved, you will be assigned to one of the IMSS clinics in your area. Upon your first visit to your specific IMSS clinic, you will be given a personalized booklet, called a carnet, and assigned to a general practitioner at that clinic.

This doctor will be your assigned physician for any medical needs you may have. If any further treatment is needed, your assigned physician will refer you to a specialist within the IMSS system of hospitals.

## How is the Healthcare?



**Find  
Peace of Mind  
in Mexico**

Central  
Baja Sur  
Guadalajara  
Yucatan  
Maya Riviera

Click to learn more...

Auto | Home | Travel | Health

**Mexico on my Mind**  
Insurance For Expat Life in Mexico

**1.888.461.2099**

Health care in Mexico is widely accepted as very good to excellent as many Mexican doctors have received at least part of their training in the United States. Medium to large cities in Mexico have at least one first rate hospital that is equipped to first world standards, using modern equipment for diagnosis and treatment. Hygiene is also up to U.S. standards. Some of Mexico's top rate hospitals are internationally accredited.

The downside of depending on IMSS for your entire healthcare is that you have no control over the doctors or specialists that you see for your problems. Sometimes the wait to see a doctor or to receive medication can be uncomfortably long and you may also experience extended scheduling for certain procedures and surgeries. However, any treatment that you receive at the clinics or hospitals, from general practitioners or specialists, will be covered completely by your IMSS insurance.

## IMSS Limitations

As a foreigner applying for IMSS, you may not receive treatment for pre-existing illness for the term of your coverage. These exclusions do not include treatment for any other illness that is newly acquired during your stay in Mexico.

Pre-existing illness is defined as:

- Malignant tumors (cancer)
- Chronic degenerative disease such as that which is seen with long-standing diabetes, liver disease (cirrhosis, hepatitis, etc.), kidney disease (renal failure or renal insufficiency), heart disease (previous heart attack, arrhythmia, or valvular disease), lung disease (chronic bronchitis, emphysema, etc.), neurologic disease (multiple), cerebrovascular disease (stroke or TIA), peripheral vascular disease, and many others.
- Drug or alcohol dependency
- Psychiatric illness
- HIV positive status or history of AIDS



- History of traumatic or muscular injury that continues to require treatment
- Benign breast tumors in the first six months after acceptance
- Births in the first ten months after acceptance

In the first year after acceptance you also cannot receive the following surgical procedures:

- Lithotripsy for kidney stones
- Surgery for gynecologic conditions except for cancer
- Surgery for vein disorders
- Surgical procedures for the sinuses, nose, hemorrhoids, rectal fistulas, tonsils and adenoids, hernias (except for herniated spinal discs), and other operations that are also considered “elective,” or voluntary, rather than required

*In the first two years after acceptance you cannot receive surgery for orthopedic conditions.*

In addition, your IMSS insurance will not cover the following:

- Aesthetic or plastic surgery
  - Eyeglasses
  - Contact lenses
  - Hearing aids
  - Surgical correction of astigmatism
  - Lasik surgery or the equivalent
  - Treatment of self-inflicted injury
  - Preventive care
  - Treatments for behavioral or psychiatric disturbances
  - dental care (except for extractions)
  - infertility treatments
-

## What about Private Health Care?

A strategy some expats recommend is to buy private [international major medical insurance](#) with a high deductible for catastrophic coverage and let IMSS take care of the rest. This is a good strategy as catastrophic coverage doesn't typically cover routine doctor or dentist visits.



Click for instant quote <http://www.americaninsuranceforexpats.com>

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## Buying Real Estate in Mexico

Before you decide you want to buy property in Mexico, we strongly suggest you try renting in your destination of choice and you may want to try a few different areas before you decide where to settle down.

Renting a place first is always a good idea. What you are expecting and the reality of life once you are on the ground and living day-to-day are going to be different. In some cases, the surprises will be pleasant and in others they will be disappointing.

The point is, test the waters before you make the long-term commitment. Many people simply rent in Mexico which gives them the freedom to change their minds, to try someplace new, or to return home.

Or, you can also just dive in! My wife and I had been visiting the Yucatan for 15 years of vacations a couple of times a year. In that time, we fell in love with it. So, we had a pretty good idea of what to expect . . . at least, we thought we did.

We were definitely not prepared for some of the challenges! Ultimately everything worked out well and we are very happy with our choice but buying or building in Mexico is not



a “cakewalk” and we want you to have the most complete information in order to ensure your Mexico adventure is a successful one!

## **Ready to Buy!**

First, let me dispel a couple myths about property ownership in Mexico: “Foreigners cannot own property in Mexico” or “Foreigners can only get property through a 50 year trust.”

Both of those statements are false but the laws defining foreign investment in Mexico often lead to this confusion.

The Mexican Constitution states that no foreigner may own land within the restricted zones in Mexico. The restricted zones for foreign investment are within 100 kilometers (about 62 miles) of the border, or 50 kilometers (about 31 miles) from any Mexican coastline. However, a foreigner may own property outright with legal title of any part of the interior of Mexico not included within those restricted zones.

Now, we all probably have friends, or friends of friends, that have a place in Mexico that is within one of the restricted zones, the beach house or condo, the jungle retreat or the hacienda overlooking the sea. How did they do that?

In 1997 Mexico amended their Constitution to encourage foreign investment which opened up some options.

There are now two options. The first is the above-mentioned “50 year trust” or “fideicomiso (FEE-DAY-E-CO-ME-SO).” You buy the property and the bank holds the title in a trust in which you and your heirs are the beneficiary. The Fideicomiso grants all rights and privileges of ownership including sale of the property, building, improvements and transfer of ownership or beneficiary, and it can also be renewed by you or your heirs for another 50 year term. This is the most common method used by foreigners acquiring property in Mexico, and is the recommended way to do it if you don’t plan to work in Mexico and are going to own just one home. The trust set-up fee is a percentage of the property value at time of purchase, and monthly fees run \$50-\$100 per month, though most are closer to the \$50 part of the range.

The alternative way to own property within Mexico’s restricted zones is by forming a Mexican corporation. The corporation must be wholly owned by foreigners (you can have partners) and you are subject to all rights and responsibilities of business ownership in Mexico. In this kind of a set-up, the Mexican corporation actually owns the property and it is carried on the balance sheet as a company asset. This is an interesting loop-hole in the Mexican Constitution but it makes sense if the goal is to stimulate long term foreign investment. Many of the beach resorts you see in Mexico are owned by foreign holding companies. This is a good route to go if you plan to own more than one property or are considering starting or moving a business to Mexico.

The set-up fees for creating a Mexican corporation can range from \$1500 to over \$5000, depending on your region and company structure. You will be required to make monthly tax filings which require a Mexican accountant. Even if you make zero every month, you still have to file. Basic accounting services with low volume should be around \$50 per month. There are

some legal nuances related to scope of business and structure in having a Mexican corporation; therefore, we highly recommend having a good attorney to walk you through the process.

## **Find a Good Realtor**

There are some things you need to be diligent about in the buying process. The first thing you will want to do is to find a good Realtor. One that has been recommended is ideal, but if you don't have a referral, do your homework and be very selective in your choice. See what you can find out about that particular office on-line, connect with expats in the area, in many cases they have been through the scenario and will be a good source for more than just a realtor tip. Don't be lulled into a false sense of security by going with a known "brand name" real estate office – many are great, but the laws in Mexico are very different from the US and Canada, and agents here do not suffer the same consequences, if something goes wrong. Shop the people, not the brand.

You need a good attorney - again recommendations are a key here. We hear stories of bad attorneys in Mexico even more than we hear them in the US! It is very important to have an attorney guide you through the buying process. It's totally unlike the process in the US and Canada. Like in the States and Canada, there are a number of parties involved in a real estate transaction - the seller, the buyer, the bank, the real estate agent(s), the Notario, a title company if you want title insurance and attorneys for both buyer and seller. Notarios in Mexico are the keepers of the public record and are generally held in higher regard than attorneys. Most are attorneys that became Notarios.

Do your homework, or make sure your attorney or title company does, when it comes to the title for your property. If you get title insurance, they handle that for you . . . after all they are the ones that will pay if something isn't right in the future! Just make sure you have clean title, free of liens and other claims.

## **Financing**

Generally, most real estate purchases are done in cash. If you are purchasing a place that is already built, you will pay in full.

If you are purchasing a pre-built unit, installment payments are the norm. Expect to make a deposit followed by development progress payments. Word to the wise: Verify progress before you send the next payment. If you cannot make a site visit, at the minimum, I highly recommend pictures or video by more than just the builder or realtor. The problem with pictures or video is that you may not be able to tell if it's your unit they are taking pictures of and you will not be able to turn on faucets or flip light switches.

If you do not have all the cash upfront available, some realtors may have connections with financial institutions who may be able to help you complete your financing. Mexican banks are now beginning to offer mortgage products although significant deposits are required and interest rates are not as attractive as those in the US, Canada and Europe.

Financing is also available from some specialist US based mortgage companies which may be able to help.

## Title Insurance

Title Insurance is available in Mexico which will check for liens associated with it as well as if it is "ejido" property. Rates for Title Insurance are around \$5.00 US Dollars per \$1,000.00 US Dollars of the property's value payable once at the time of purchase. There are a number of insurance companies which now offer Title Insurance for Mexican property and, as the number of providers increase, rates are becoming more competitive.

## What is Ejido Land?

Ejido land is agricultural land is similar to reservation land in the U.S. After the 1910 revolution, communities and peasants were handed strips of land to grow crops and live on. Ejidos are usually owned by a community of local people and the land is passed down from generation to generation within the communities which own the parcels.

You can buy ejido land but the sale requires the agreement of the whole community that 'owns' it. Therefore, you are never quite sure you are talking to the correct person who has the authority to make the transaction. This is where it is CRITICAL to know your realtor and insist upon a title search and title insurance BEFORE money is exchanged.

Purchasing ejido land takes longer and can be more expensive due to the need of a legal team. There are firms now which specialize in this area of property law and have a good track record of transferring land from ejido into private ownership.

## Homeowners Insurance

[Homeowners insurance](#) is now available in Mexico as well. Historically, the policies have not been worth purchasing, but with more and more people investing in Mexico, policy performance is swiftly catching up to the U.S. or Canadian standards.



We work specifically with Ace Seguros. Ace Seguros offers all-risk, American style, Mexican home, condominium and townhouse insurance, as well as Renters Liability insurance. If you rent out your home, condominium or townhouse, our policies includes Renter's Liability coverage at no additional charge.

**Click for an instant free quote:** <http://www.mexicoonmymind.com/mexico-homeowners-insurance/>

**Note:** Mexico is in the process of changing their constitution to allow full property ownership for foreigners within Mexico for all areas included the current restricted zones. This could potentially be passed by the end of 2014 if not sooner. The bill has already passed the Mexican congress but must be ratified by the senate and the president, who has said he intends to sign the amendment.

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## Educating Children in Mexico



If you are in the unique position of having the opportunity to move to Mexico with your school age children, you have two main options: You may send your children to local private schools or you may home school. In both scenario's, a tutor is also recommended to assist in language barrier learning issues.

### Private Schooling

Most expat children, along with middle to upper class Mexican children, go to private school. Private schools tend to be smaller in size, have a better curriculum and are taught bilingually. Since Mexican families want their children to learn English, at least half of the day is typically taught in English.

The pro's of sending your children to a private school are that your children will be socialized with other children from not only Mexico, but around the globe! They will be immersed in the Spanish language in the classroom and at recess and their friend's homes. They will have the opportunity to learn the nuances of Spanish in jokes and slang more easily and quickly!

The challenge of private school is that your children are going to be taught in Spanish half the day which means they could fall behind in those subjects until they become fluent. To help in these subject areas, consider hiring a tutor to make sure they are keeping up with course work and not falling behind. To find tutor, check with your local library or community center for postings.

If you choose to send your children to a private school in Mexico, make sure the school accredited through the Ministry of Public Education (SEP). Accreditation of private schools is accomplished by a mandatory approval and registration with SEP. You can search SEP to see if your private school is registered. If your children decide to go to college in Mexico or the U.S., they will need to have graduated from an accredited school.

The [Association of American Schools in Mexico](#) is one association in Mexico with U.S. accepted accreditation. The Southern Association of Colleges and Schools (SACS), the International Baccalaureate Certificate or the University of Cambridge Program are all accredited programs as well.

Depending on your child's age, the cost of tuition is generally about \$150 to \$300 a month per child for tuition, plus registration fees, school supplies, uniforms, and other incidentals.

### Home Schooling

Before you move, make sure you go to the state you are from and find out the home school laws. You will need to become familiar with the laws, filing requirements, record-keeping

expectations and other regulations of your state. Each state has their own laws ranging in levels of strictness. Check with the [HSLDA.org](http://HSLDA.org), where you can become familiar with the specific laws, filing requirements, record-keeping expectations and other regulations in your area.

A great site to help you get prepared for home schooling is <http://www.homeschool-curriculum.org/>.

## Before You Move

Before you move, make a planned trip back to Mexico to visit some accredited schools in your area. Ask what documents they will need to have your children enrolled such as transcripts, original birth certificates, vaccinations, ect.

If you intend to home school, give yourself plenty of time to get familiar with home schooling rules and regulations and gather up all the materials you are going to need if you go this route.

Try to find local tutoring resources in your area and meet with them before your move. Not only will you have a better connection before you get here, they will also be able to give you some real insights into the school system you may not learn elsewhere.

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## Moving and Relocation "To Do" Short-List

As an expat living in Mexico, there are a few things you will want to take care of before making the move to Mexico. You have probably started your own personal "To Do" list, but here are a few suggestions that you may not have thought of:

**1) Forward Your Mail** – You will want to set up a mail forwarding service in the U.S. There are several companies out there that will provide services such as accepting your mail, scanning it so that you can view it on-line, accept checks and deposit them, and mail forwarding. Different companies offer different services and the fee will depend on the services you choose. It is handy to have a mail forwarding service as it can also be used as a U.S. address.

**2) Notify Lenders of Change of Address** - Once you find a mail forwarding company, notify all of your lenders, accountant, former employers, etc. of your new address.

**3) Deciding What To Bring** - Prioritize what belongings you want to move to Mexico whether you're renting or buying a home. Most folks will tell you to only bring family heirlooms, photos, kitchen items, electronics, some tools and clothes. Furniture is where it gets tricky, you do get a tax free pass on \$15,000 one time, but it can be costly to move. Replacing electronics is very expensive in Mexico, so buy them first before you come down.

**4) Home-owners policy** - Do you have a new homeowners policy in place for your new home in Mexico prior to coming down? If not you should.

**5) Gather Tax or legal records** - You might want to bring certain documents or copies via computer thumb-drives for all of your important records.

**6) Make A List of The Items You Are Bringing** - Whether you are moving your belongings yourself, or hiring a moving company, you will want, and need to have, a list of all of the items you are bringing into Mexico. On your list, you want to include the item name, the quantity, and the street value of the item. You do not need to have receipts, or remember the original amount you paid for an item, but use your best judgment as to the value of what the items would get you in a garage sale. This list of items needs to be in English and in Spanish for customs. You may also want to match your list up to a box number. The limit to bringing over personal belongings into Mexico is \$3000.00. If the value is greater than that, you will need a Customs Broker at the Border to help you.

**7) Pets** – If you are bringing your pet across the border, you will need to get a Certificate of Health from your local veterinarian 5 days prior to leaving. The vet will make sure your pet is current with all of their shots, and hand you a dated, Certificate of Health. You may want to attach this to the carrier, right on the top so it can be viewed easily by customs at the border. Make sure to have extra copies of this paperwork too.

**8) Prescription Drugs** - Make sure you fill up your prescriptions before leaving and that you have enough to last you until you find out where your new Mexican pharmacist is. Depending on the drug, you may not need a prescription for it in Mexico. Make sure all of your prescriptions remain in their original bottles with your doctors name on it for customs. You may bring over quantities such that it is suitable for your use only.

**9) Medical records** - Good idea to have copies made of your health history. Make copies of your health insurance if you have a policy.

**10) Dental records** - Ask your dentist for copies of your records.

**11) Tune Up Your Vehicle** - If you are bringing your vehicle across the border, bring your car in for a good tune up. This is the time to check all your fluids, air filter and tires. The roads in Mexico are not always paved, and surprise potholes can come out of no where. Make sure your spare tire is full of air too.

**12) Permission Letter from Your Car Lender** - If you still have a loan out on your car, you will need to get a permission letter from your lender allowing to take your vehicle into Mexico. This letter cannot be older than 30 days from the date that you leave.

**13) Cancel Your American Car Insurance** - Usually, your American car insurance will only cover you for the first 100 miles once you cross the border, so you will need to get Mexican car insurance prior to leaving. Call your American car insurance a couple of days before you leave



to notify them of the cancellation. Make sure you will be safely into Mexico before the cancellation date. If you overlap insurance coverage, it is better than not being insured.

**14) Set A Date To Cancel Utilities** - If you have sold your home, or moving out of a rental, make a list of the people you need to cancel service with such as telephone, cable television, internet, utilities, magazine subscriptions, etc.

**15) Sit Down and Relax With A Margarita** - Remember to congratulate yourself for taking the leap to have an adventure. Toast each other for your sense of fun, fearlessness, and dedication to trying to new things!



# Go Virtual in Mexico

Technology and the internet is changing the way we do and create businesses!

Since the economic downturn, more and more people are going into business for themselves and creating their own opportunities for income.

Fortunately for us today, the internet is providing people a way to work where ever they want to, in any field they want to and be their own boss! As long as you have high speed internet access, you can own your own business and work in Mexico! Are You Ready To Be Self Employed?

## There are pros and cons to self employment

### Some of the CONS are:

- There are no more steady paychecks
- It takes time to develop a profitable business
- You will work some long hours, especially at first

### Some of the PROS are:

- You are in control the direction your business moves
- You control your rate of growth
- You have creative control
- You make your own hours
- You can work and live any country you want to!



*Invest in yourself*



Make your own list of pros and cons to [owning your own business](#) to decide if you are ready to make the leap! Remember "Making your own hours" does not equate to working less hours- especially if you are just getting started. The elusive 4-hour work week is typically preceded by many 60 hour work weeks. You may work harder than you ever have before, but this time, you will be working for YOU!

When you are in business for yourself the good news is, it doesn't feel so much like work...especially when you choose something you are passionate about!

## **Is It Possible To Run a Business Long Distance?**

Absolutely! Service providers like Vonage, Magic Jack, Google Talk, Skype, E-Fax, Earth Mail, on-line store fronts and online bill pay services make it possible to promote, communicate, receive mail and pay your bills all through the internet in virtually any location in the world.

Running a business originated in the U.S. or Canada from Mexico is not only possible, it can be cost effective too! If you work out of the house to start with, you can save on office rent, gas, clothing and dining out expenditures.

## **How Do I Start?**

### **Put Your Idea on Paper**

The first thing you need to do is sit down and figure out what service you want to provide or what you want to sell on-line. What ever that is, you want to develop your business model of how you plan to execute it. Find a niche that you have some passion about. Try making a flow chart with your future flow of operations. In other words make a business plan.

### **Research Your Competition**

Is your idea original or is the market flooded? If your a little late to the party, you may need to revise your offering to be as unique as possible. If you know someone is already doing it, why not do it better or take the best of what they do and create something new. You don;t have to reinvent the wheel to start a new business.

### **Make Sure You Have Your Sources In Line**

Once you can see how your business should flow and have researched your competition, start finding and securing your sources. For instance, if your idea is to sell organic honey products, have you formed a relationship with a bee keeper who is prepared to bottle and ship your products consistently. If your idea is to teach people how to become certified in first aid, do you have an accredited course outline prepared?

### **Create A Budget**

Try to estimate all of your upfront and recurring costs to make sure you have enough savings or investor money to make it through the first year. It may not take you an entire year to start turning a profit, but it might. Better to be prepared than caught off guard.

### **Legally Form Your Business**

File your incorporation docs in the state you are from and open up a business bank account.

### **Find an International Tax Accountant**

Although you will have a U.S. or Canadian corporation, because you are physically located in Mexico, there are international tax laws you need to become familiar with and have your books set up accordingly.

## Now What?

You'll need a website and a marketing plan for starters and there are many ways to go about that. I have personally been making a living from my laptop since the mid 1990's so I do know a little bit about how to create a new business online. In fact we created a website to help people do it themselves.

Click the link for more information:

<http://www.mexicoonmymind.com/start-a-virtual-business/>

You can reach out to me directly for a free new business consultation from that page. We offer a lot of the tools and resources you will need anyway and you get a lot of it free...there has never been a better time to get into business for yourself!

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## Last But Not Least!

Moving can be exciting and over-whelming at the same time, especially moving to a new country. Your extended "To Do" list can take a toll on your mind and your body. There is so much to do it can sometimes seem as if the tasks never end. Keep your vision in tact and it will help you get through any stressful times. You have a new life and adventure on the other side!

Take some deep breaths along the way, be patient and prepared and you will get the most from it. Start working on some basic Spanish along the way too, the locals appreciate the effort!

When you are in the middle of a move abroad, keep the big picture in mind, there's a "before and after period" that you will be adjusting to-once you land. You will be dealing with some culture shock regardless of what part of Mexico you move to, but once you get settled you can absolutely relax and enjoy the lifestyle you imagined south of the border.

Have fun with the process and know you are about to embark on a real adventure to a beautiful country filled with beautiful people and a culture with a lot to offer. You are going to learn a lot and see a lot of new and interesting places and people along the way and we cannot recommend it enough!

We'll see you in Mexico!



We hope you found our Expat Guide to Mexico useful. Stay tuned to the website and look for new free resources we will be offering on a continuous basis. If you ever have any questions please feel free to email us directly at [support@mexicoonmymind.com](mailto:support@mexicoonmymind.com).