



LIFE IN MÉRIDA™ REAL ESTATE PRESENTS

The Mérida Real Estate Guide

A practical manual for renters and buyers
navigating Mérida's real estate market

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BIENVENIDOS

Welcome

We're so glad you're here. Whether you're dreaming of a move to Mérida, in-process, settling in, or ready for the next step, you've picked up the right guide.

This manual is the result of seven years of living, working, and learning the ins and outs of Mérida's real estate market — first as a newcomer, then a transplant (what I call those of us planting our roots here), and with my local husband Angel's many years of living here. Now, we have become a trusted resource people turn to when they need help navigating it.

What you'll find inside isn't theory. It's the real questions to ask, the real costs to expect, the real mistakes we've made and watched others make, and how to avoid them yourself.

Plan for about 30 minutes. Grab a coffee. Let's get started.

Amy & Angel

CO-FOUNDERS, LIFE IN MÉRIDA™ REAL ESTATE

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Introduction

The purpose of this guide is NOT to give you step-by-step instructions and every tiny detail about real estate. WHY?

Things change rapidly here. What's true today may be outdated by next week. Instead, this guide gives you the high-level information you need to understand the differences between here and there (your home country).

Our position is to empower you so you can recognize the right path from the wrong one.

- Buying real estate can be risky if you aren't familiar with how a Fideicomiso works as well as the nuances of a Promesa de Compraventa and Escritura (you need to know these terms).
- Handing over 3+ months of deposits and fees as a renter can be risky if you don't have language in your contract that details how and when your deposits will be returned.

The information in this guide helps you mitigate those risks. From there, it's your job to assemble the right team of professionals to guide you to a successful transaction.

And, if I'm completely honest, all reasons to consider hiring us to represent you; before, during, and long after the purchase or rental contract is signed. We have done the heavy lifting for you and assembled a thoroughly vetted and trusted group of professionals.

At the end of this guide, you'll find real-life examples of what happened to people BEFORE they became our clients. Grab your popcorn and get ready to laugh, cry, or feel their horror at the reality of real estate in Mérida. Take 30 minutes to read this guide, and you'll position yourself for success.

If you'd like our help, fill out one of the questionnaires, subscribe to our newsletter, or schedule a consultation – all included resources at the back of the guide.

Are you familiar with the saying, “A lawyer who represents himself has a fool for a client?” This suggests that even skilled attorneys lose objectivity, emotional detachment, and sound judgment when personally involved in their own legal matters, making them ineffective advocates for themselves.

THE SAME APPLIES FOR REAL ESTATE IN A FOREIGN COUNTRY, WITH A FOREIGN LANGUAGE, FOREIGN CUSTOMS, AND FOREIGN, WELL . . . EVERYTHING!

Maybe you're one of those people with a limitless supply of money. But for the rest of us, the one thing we want to avoid is being taken advantage of; personally and for our clients.

Here's the truth: when you represent yourself in a real estate transaction, the likelihood of being scammed, taken advantage of, and “gringo-priced” increases exponentially — as does the risk of not properly vetting the person you choose to work with.

Think about it this way: would you represent yourself in a real estate transaction in your home country? If the answer is no, why would you do it in a foreign country? If the answer is yes, good luck — and I hope you're one of the few who doesn't end up in a bind when the unknowns pop up.

A word on getting “gringo-priced.” The sad, tragic reality is that people get themselves into a difficult situation, setting themselves up for a potential disaster when they:

- put their fate in the hands of people who don't speak their language or know their culture
- automatically trust English speakers
- insist on doing it themselves
- refuse to be educated about how the real estate market “here” differs from “there”
- take bad advice from social media
- assume nothing bad will happen to them, despite a long history of foreigners being scammed in real estate transactions thinking they will be the exception

It's become the catch-all phrase for people who make massive mistakes.

At the end of the day, only YOU can decide what risks you're willing to take.

Best practices:

- READ the details in this guide so you're more aware
- Some things are negotiable. But are you aware of when things are NOT negotiable?
- Have the fine print explained before you're caught in a precarious situation.
- Be sure to gather the resources and information you need to make educated decisions.



Cost of Living & Budgeting

While you will see numbers all over the board on social media, the only person that can determine cost of living is Y-O-U. This is why a scouting or research trip is critical. Understanding the actual numbers based on your lifestyle choices is the only thing that matters.

We've created two different budgets below. Budget #1 is what we call an "integration" budget. You want to slowly get into the rhythm of the city because, there's no doubt, you will have some level of culture shock. Let's try to mitigate that as much as possible.

Budget #1

Groceries (One Stop)	\$600 - \$800
Eating Out (Centro)	\$200 - \$300
Rent (Centro)	\$1,200 - \$2,600
Utilities (Water, Gas, Elect)	\$250 - \$450
Phone (U.S./Canada #)	\$65 - \$125
Internet (Starlink)	\$75 + equipment
Transportation (Uber)	\$125 - \$225

TOTAL: \$2,515 - \$4,575

AVG: \$3,545

This budget takes into consideration that you will rent short-term for a few months after arrival before making more long-term decisions. It's best to get a feel for different areas so you can understand the right location for how you envision your lifestyle.

We always recommend starting out in Centro as it is the heartbeat of the city. Starting out too far north can make you feel isolated and disconnected. Learn about the city, explore walkable neighborhoods, visit coffee shops, museums, and restaurants, and enjoy nightly free cultural activities.

After you've been here for some time, you may want to explore outside of Centro or shop in more local areas.

Budget #2 is what we call "living like a local" budget (as a foreigner in a new city, etc.). This budget includes shopping at more local areas. For example, your groceries will consist of several stops such as the fruteria, the larger supermarket, specialty markets such as Slow Food, etc. vs. a one-stop-shop at a large Chedraui or Walmart.

Budget #2

Groceries*	\$300 - \$600
Eating Out (Local)	\$75 - \$200
Rent (Local)	\$800 - \$1,600
Utilities (Water, Gas, Elect)	\$250 - \$450
Phone (Mexico #)	\$15 - \$25
Internet (Mx Carrier)	\$15 - \$30
Transportation (Bus/Combi)	\$50 - \$75

TOTAL: \$1,505 - \$2,980

AVG: \$2,242

**Fruit & veg stands, meat markets, bakeries, etc.*

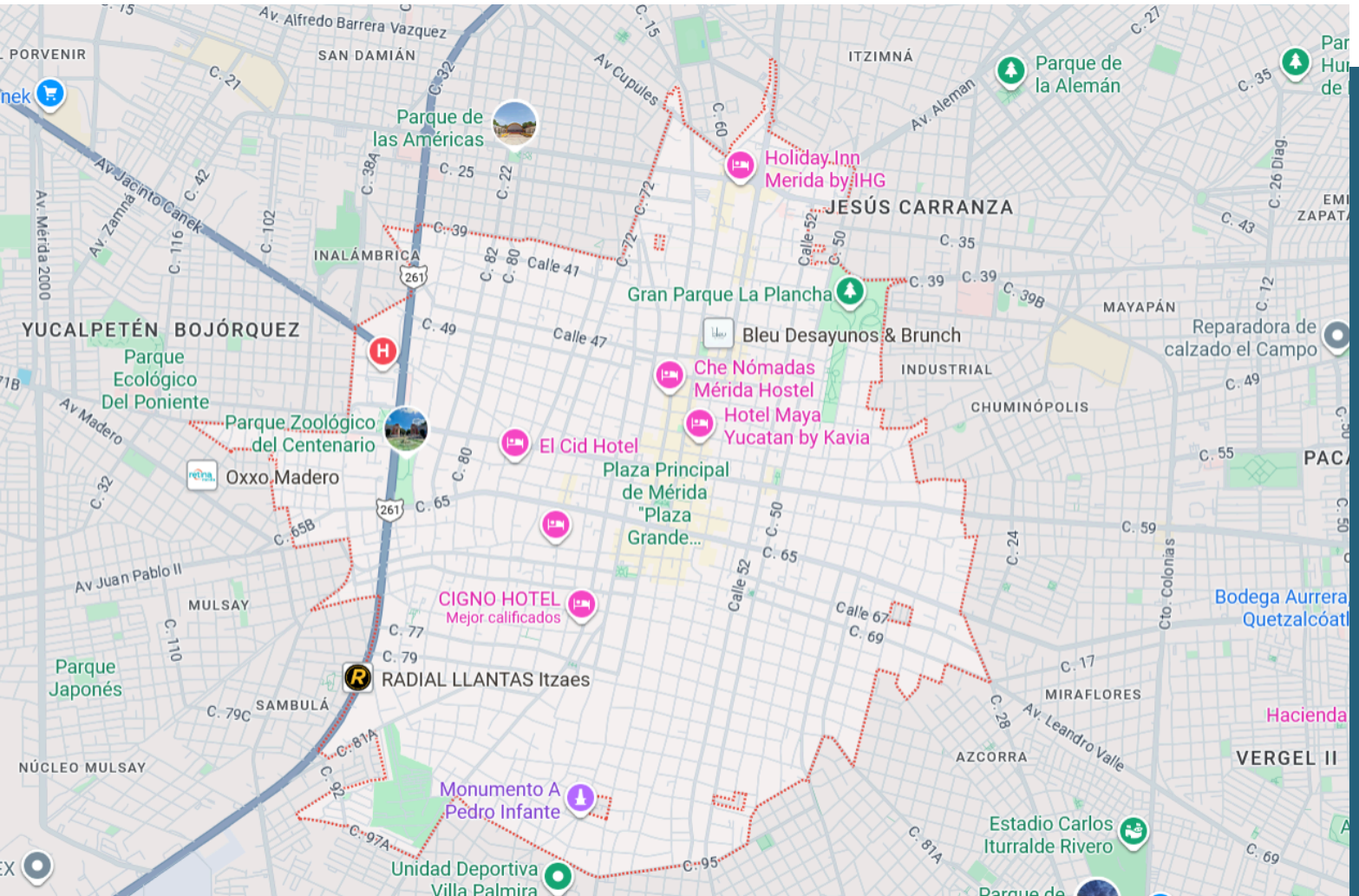
In regards to purchasing a home, pricing can be all over the board and, naturally, depends upon the following factors:

- LOCATION (always)
- Amenities
 - A/C
 - Mosquito screens
 - Off-street parking
 - Solar panels
 - Washer / dryer
 - Pool
 - Upgrades / updates
- Age, style, and condition of property

About 40% of people purchase too soon (before spending any significant time here) and end up regretting the neighborhood they chose. Then, the majority of those, sell and buy in another neighborhood that suits them better.

If you're not 100% sure of the neighborhood OR if you aren't familiar with the enormous amount of maintenance that properties require here (especially colonials in Centro), do yourself a favor and be patient.

Learn, observe, spend an extended amount of time in each area of interest (morning, afternoon, evening, late at night after dark). You want to be 100% comfortable with your new home and this takes time.



Neighborhoods at a Glance

Your desired location and lifestyle choices dictate your budget and cost of living. We recommend starting out slowly while you integrate and get used to your new destination and chosen home.

On the prior page, the red outline shows where Centro actually is. It is MUCH, MUCH larger than foreigners think. When locals advertise “Centro” and walking distance, it can be radically different than what is expected, especially during the hot season.

Understanding the actual boundaries of Centro is the first step in becoming familiar with the orientation of the city.

The colonias listed below are what the majority of foreigners think of as Centro. However, these are just a small section.

- Santa Lucia | Santa Ana | Santiago
- Mejorada | Chen Bech | La Plancha
- San Cristobal | San Sebastian
- San Juan | Ermita

While the vast majority of people say they want to “live like a local” this takes time, energy, effort, and dedication to learning the culture, language and day-to-day life. We recommend starting off slowly.

When you first arrive, we recommend renting for at least a few months to get to know different areas. What you may have in your head as the “romanticized” version may be something completely different from reality after you arrive. It was the same way for me especially when I learned walking distance to a market in the summer was just not possible due to the heat.



Renting in Mérida

Renting is the best way to start learning more about the city, the culture and customs, and all it has to offer. Trying out different parts of the city helps to discover what you don't want which is just as important as what you do want. Flexibility, patience, and adaptability will determine if you can make the necessary adjustments to living in Mérida.



Renting Short-Term

You'll find several choices of platforms for short-term rentals, including Airbnb, VRBO, Facebook Marketplace, and listings on Facebook groups. You'll pay more for a short-term rental vs. a one-year contract.

Finding a short-term through Facebook Marketplace or other social media platforms requires research and vetting. Be sure to vet the owner, the property, and the information presented as thoroughly as possible.

Keep in mind that you're in a foreign country with a different language, customs, and processes. Unfortunately, Marketplace is one of the platforms where scammers run rampant and you'll have little or no recourse.

Air-Conditioning

A/C is not a given in every house or room because central air systems are not part of the construction. The A/C units, called mini-splits, are strategically placed in the house. Typically, the bedroom and at least one other area have one, BUT don't assume this.

Consistent Wi-Fi

Believe it or not, depending on where you are in Mérida, the Wi-Fi can go down if the wind changes direction. What you expect as consistent and high speed is entirely different from what a local may offer and understand.

Swimming Pool

Do you really need a swimming pool? In the cooler months, from November to March, this may be negotiable. Pools come in various sizes, from small, dipping pools without equipment to larger pools with equipment. If you find the perfect spot and there's no pool, many hotels offer day passes at very affordable prices.

Washer and Dryer

While having a washer and dryer may be a necessity, your choices might be limited. Also, expect a higher rental price for this amenity. If your rental doesn't have one, you'll need to find the closest laundry service called a lavanderia. Some lavanderias also offer pick-up and delivery service for an extra fee.

Services/Service Providers

Does the property come with services or service providers such as house or pool cleaning or a gardener? Is the price included or separate? Do any of the service providers have keys? Are you expected to let them in? What happens if you have an issue with a service provider? All valid questions to ask and know the answers before you receive keys.

Electricity

Electricity is not typically included in your rental rate. If included, you may be limited to a certain number of kilowatts and then have to pay any overage. If this is the case, negotiate your cost per kilowatt upfront. Be sure to take a photo of the electric meter when you check in and out, regardless of whether electricity is included. This helps you budget in the future.

Instruction Manual

Does the property have instructions for trash, emergencies, and other details? Whether this essential information is located in the house or part of the online agreement does not matter. You'll need this, or you may find yourself contacting the owner/house manager frequently.

Important questions to ask:

- Are you on a busy street such as a bus route?
- Does the main bedroom face the street?
- Where is the nearest grocery store or market?
- Ask specific questions in regards to the location such as the number of blocks. Avoid general questions such as, “Are you within walking distance?” You need to know the exact number of blocks to the nearest market or grocery store.
- What size are the current beds? I’ve been surprised before when booking a house that advertised a matrimonial-sized bed only to find two twins pushed together.
- Is any construction happening close by or next door?
- Will I be responsible for paying for electricity or any additional costs?

LOCAL TIPS

- Find reviews of the property and host: See what other people say about the property, the location, and the host.
- Look at the photographs of the property: Examine the furniture, location of beds, window coverings, and all the property angles. If you arrive and don’t have a coffee pot when one was shown in the photograph then you can ask for one.
- Review the cancellation policy: Understanding your agreement if you need to cancel is helpful. Moderate to strict policies may cause you to second-guess your preference if the policy is too restrictive.
- Understand the house rules: Thoroughly examine the rules for smoking, pets, and other important information.



Renting Long-Term

Renting long-term in Mérida is very different from renting in the U.S. and other countries with many unique and contractual nuances. Undoubtedly, what we know as customary in the U.S., Canada, or other countries can get lost in translation

Cultural Differences

While Mérida is a popular destination for Mexican Nationals and foreigners, cultural differences exist across the board (even when arriving from another state in Mexico). It is important to be comfortable with the owner, landlord, or management company.

Service Differences

You may find inconsistent service. For example, a great service provider who, after a few weeks or months, suddenly does not return calls or show up to work. Getting used to how things work in Mérida, including understanding local nuances is a big benefit.

Online Listing Advice

Because there is no MLS (Multiple Listing System) in Mérida, you'll find the same property listed by multiple people. Never, ever give money upfront. Visit the property, meet the owner or agent. Do your research and collect in-depth facts and particulars.

Don't expect to know everything. There will come a time when you might say, "Why didn't anyone tell me?" or "Why didn't I know that?" It's common not to know what questions to ask . . .relying on a professional to educate you helps avoid future frustration.

Needs, Wants, and Deal Breakers

Make a list of needs, wants, and deal breakers. Whether renting or buying, emotions become involved. Think back to the real estate decisions you've made in the past. How many times did you make a choice based on emotions?

Keep this list readily available. As you are exposed to more information and knowledge, keep record of thoughts, questions, and possible unknowns as a reference point.

Finding Your Perfect Spot

Renting short-term in a few different neighborhoods helps you discover parts of the city. This is especially important if you plan to buy in the future.

- ✓ Are you centrally located to establishments you visit frequently (grocery stores, pharmacies, shops)?
- ✓ Will you need a car, public transportation, Uber, or can you walk? Remember to budget for transportation costs.
- ✓ Do you feel safe at all times of the day and night?
- ✓ Is the noise level acceptable? (remember, Mexico in general is loud)
- ✓ Would you feel comfortable inviting visitors over?
- ✓ What is the general makeup of the area? Mostly locals? Other foreigners? A combination?
- ✓ Compare pricing in various neighborhoods. Is it better to spend a little more for a better location?

Property Owner, Landlord, or Property Manager Information

Just as one of the above may require qualifying information from you, you unquestionably have the right to ask for information as well. Dealing with the owner, landlord, or property manager should be a pleasant experience.

If they have a Facebook or other social media account, do some research on them. What are they posting? How do they comment? Are they respectful? Pay attention to how they interact with others to gain more information. First impressions count both ways. It is just as important for you to like the owner as for the owner to like you.

Renting to foreigners can be risky for locals.

Put yourself in their position and ask what would make you comfortable renting to a foreigner. Here, double deposits provide peace of mind in the event issues are found once a renter vacates the property. Issues include outstanding utility bills such as electricity, gas, water, trash, and internet services along with damages to the property or furniture.

Renting as a foreigner incurs additional fees to ensure and guarantee the owner, landlord, or property manager is covered in the event of loss, damage, or outstanding utility bills.

Deposits

Background checks, references, prior rental history, credit reports, and verification of income are all critical components of ensuring a renter is qualified. But, in Mérida, owners, landlords, and property managers don't ask for these things.

- **Security Deposit:** One month's rent.
- **Aval:** An aval can be one of two things: 1) a local property owned by the renter that can be used as collateral OR 2) a third-party guarantor that will co-sign or allow their property to be used as collateral.
- **OR**
- **Guarantee Deposit:** Required when an Aval is not available. This is equivalent to one month's rent.
- **Contract Fee:** There are no standard contracts in Mérida. When a contract is drafted or information changes, then a new contract needs to be drafted. The contract fee covers the cost for the notario to draft the contract AND to register it to make it legal and binding.
- **Proof of Funds:** With so many foreigners leaving properties in bad condition and/or not honoring the length of the contract, proof of funds may be required by owners, landlords, or property managers. This is not common but is a possibility.

Utilities, Maintenance, Management Fees

Who is responsible for utilities and other services such as electric, gas, water, trash, pool and grounds maintenance, house cleaning, etc.? If you are part of a homeowner's association, common for highrises, condos, gated communities, etc. are the management fees included in the rent or are they in addition to the rent?

It is customary for most utilities to remain in the name of the owner, such as electricity, water, and trash. While others, such as the internet, may be in your name.

Ask the owner about how and when to pay utility payments and service providers such as pool maintenance or house cleaning. Be clear about who is responsible for paying, how to pay, and any recourse if they are not paid.

Local Tip

High-speed internet can be a subjective definition. If the existing internet is not functioning as you need it to, discuss with the owner about an upgrade that you can pay for vs. having to suffer with slow speeds or inconsistent connections.

Professional Fees

The owner, landlord, or property manager is responsible for paying commission to their agent and the agent representing the renter. It is typically split 50/50 of one month's rent. Your agent will spend time, energy, and gas money finding you the right property, so please respect their professionalism.

Please do not expect your agent to work for free or to enlist the help of several agents. It's not fair to expect an agent to invest and be committed to you if you are not invested and committed to them.

If you've already started working with an agent and find a property on your own, tell your agent about it – don't contact the other agent directly. You may think it's saving money but in the long run could cost you more than you can imagine or afford. The person you contacted may not be completely up front and honest with critical details. The most common? Return of deposits and how major repairs are handled. The worst dishonesty? The person representing the property doesn't have permission to do so. They'll take your deposit and disappear.

Contract Validity

Keep in mind, the rental contract must be in Spanish to be valid. Some contracts are available in English. If not, you may want to invest to have the contract professionally translated by someone who has knowledge of the real estate industry. It's imperative to be aware of all nuances, differences, terms, and agreements. When in doubt, defer to your real estate agent to assist you.



Renting FAQ'S

These FAQ'S are the most commonly asked for renting long-term.

Will I get my deposit(s) back at the end of the lease term?

It depends on many factors including specific verbiage in the contract outlining when deposits will be returned and how much of the deposits are reimbursable.

- Are all bills paid including outstanding rents and utilities?
- Is there any damage to the property?
- Did you and your agent perform a walk-through at the beginning of the lease term?
- Did you and your agent perform a walk-through at the end of the lease term?

Most importantly, are you represented by a reputable agent that can assist you with this important step? Without an agent, your negotiating power is diluted, especially not knowing the nuances of relationships, what to ask for, and what is reasonable.

What happens if I break my lease?

Technically, you are responsible for the remaining months on the lease AND you will lose ALL of your deposits. Breaking your lease puts undue stress on the landlord and it may affect your ability to rent in the future.

This is a very small town where many people know each other, chat, and share experiences, positive and negative, about renters, agents, and the market. Don't be a topic of gossip.

Who is responsible for repairs, whether large or small?

Typically, the renter is responsible for any and all repairs and maintenance including cleaning mini-splits, tinacos, cisternas, fumigation, and items that may break during the course of the rental term.

Some landlords/owners use renters to remedy deferred maintenance. This can be a huge investment for the renter when it's not budgeted or expected. This is another area where a reputable agent can help you. They know what to look for and how to negotiate items that should not be included in the repair clause.

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Amy comes here with not just an open heart but the credentials to supply good hard information. She's lived and worked on the Peninsula for years. Her locally-born husband Angel is a huge asset, as well, when it comes to the insider knowledge that helps her followers thrive in this beautiful but often bewildering place.

Lee Steele - Publisher, Yucatán Magazine

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Buying in Mérida

Under Mexican law, foreigners cannot own property within the restricted zone. The restricted zone is 50km from the coast line and 100km from international borders.

In order to own property in the restricted zone – the vast majority of the state of Yucatán – a Fideicomiso is required. The Fideicomiso is a trust held by the bank providing a foreign buyer (beneficiary) all the benefits of direct ownership. The Fideicomiso remains with the property for a period of 50 years.

If a trust is transferred to a new owner, the new owner has two options, both choices having costs:

1. continue the trust for the remainder of its 50-year period
2. obtain a new trust with a new 50-year period

Be Aware

If a real estate agent, homeowner, landlord, or property manager suggest you do not need a Fideicomiso and you can save money by not having one; this is NOT TRUE! If this happens to you, you need to STOP the transaction immediately and find a reputable agent to assist you.

Other challenges include the same exact house listed by multiple agents, sometimes at different prices. Likewise, there are also For Sale by Owner (Trato Directo). Some For Sale by Owners do not want to work with agents. Whether wanting to save commissions or not disclosing critical details, these should be approached with caution. At a minimum, hire an attorney to assist you to avoid surprises. What may look like savings, in the beginning, may end up costing you dearly when critical details are missed or not disclosed.

People Involved in the Transaction

- Real Estate Agents – Seller’s Agent and Buyer’s Agent
- Notario
- Fideicomiso Bank
- Appraiser

Buyer’s Agent

Interview multiple agents and choose ONE to represent you. Engaging the services of multiple agents is not fair to the agent’s time and investment to find you a property. It can be confusing if multiple agents inquire about the same property on your behalf. Notably, it creates conflicts with the property owner and conflicts of interest within the real estate community when a buyer works with multiple agents.

It doesn’t give the impression of loyalty or respect for time when working with multiple agents. Be sure and protect your reputation as a buyer as well.

Notario

The role of a Notario is to prepare all the documents in the transaction, and witness and certify important business and civil documents which require authenticity. The Notary is responsible for filing legal documents with the Public Registry of Property as well as managing and securing the original legal records. It’s important to note that a Notario can be held liable in both civil and criminal terms.

A Notario is required to ratify all parts of the real estate transaction, including contract terms, transfer of title, calculate capital gains tax, order an appraisal for tax purposes, and record the transaction Public Registry

Although a Notary is a lawyer, they do not function as your lawyer in real estate transactions. Their job is to be neutral and perform their duties for the buyer, the seller, and the government.

Fideicomiso Bank

Before choosing a Fideicomiso bank, it is best to consult with the Notario on which is the better choice. Some banks are phasing out their Fideicomiso departments while others are outsourcing which could add weeks to the process.

If there is an existing Fideicomiso on the property, you'll need to know (1) if is it transferable and (2) how many years remain. You'll pay a nominal Fideicomiso maintenance fee - usually around \$500 usd annually.

Appraiser

This person makes sure the property has been properly recorded in the government records and makes the valuation for the amount of property taxes called "predial."

Cash vs. Mortgage

For many years, purchasing a property in Mexico has been a cash transaction only. However, there are a few mortgage companies that offer loans to foreigners. While this may seem attractive, local owners may be hesitant about accepting this type of financing. We recommend purchasing in cash as it's the quickest and least complicated way to buy property.

Price Range & Negotiation

Be sure to factor in closing costs (varies depending upon where you are in the city or beach area). Don't automatically assume that the seller will negotiate on the price. Sometimes there's a little wiggle room and sometimes there is not.

Rely on your agent to assist with the negotiation process. They can provide valuable advice on how to make an offer so it's not offensive to the seller. Remember, this culture is very respectful. While negotiating is acceptable, be prepared to pay full price if that's what it'll take to get the property you want. You'll also need to know what currency the seller prefers and take into account exchange rate fluctuations.

Property Location

Location, Location, Location – this is and always will be the name of the game in real estate. This part of the process may take some time. Be patient, and the right property will appear at the right time. Factor in the emotional value as well as the financial investment.

Make an Offer

Some of the initial negotiation may be verbal or over a WhatsApp conversation. Once all details are agreed upon, a Promesa de Compraventa is drawn up. This initial contract covers all the personal details of the seller(s), buyer(s), legal location, Fideicomiso bank, closing date, deposit amount(s), currency, and remedies in the event either party cancels.

Deposit

As part of your offer and included in the Promesa de Compraventa, you and the seller will agree on an initial deposit. This can range from 10% to 30% or more. It's important to note that once your deposit is received, the contract cannot be cancelled on your end. The penalty is the loss of the deposit.

Finalizing the Purchase

After signing the Promesa de Compraventa and making your deposit, the Notario will start to work on all the legalities involved including the appraisal. This process can take between 45–60 days, sometimes longer if there are irregularities. If this is the case, the Notario will advise of these irregularities. It is their job to remedy them.

Once everything is complete, you will go to the Notario's office, usually at the same time as the seller(s) to sign the final contract called an "Escritura." Be patient as it will take the Notario some time to file the Escritura with the government agencies. They will advise when you can return to pick it up. Note, this may take a few months which is normal.



Buying FAQ'S

These FAQ'S are the most commonly asked for buying a property.

Is it possible to buy property without a Fideicomiso?

If someone advises you do not need a Fideicomiso as a foreign buyer, this is 100% incorrect. Walk away immediately and find a reputable agent to help you. The ONLY time you will not need a Fideicomiso is if the property is NOT in the restricted zone.

How are property taxes paid?

Property taxes called “predial” are calculated according to the registered municipal value vs. market value. This is why, when your appraisal comes in, it can be much lower than the sales price (this is a good thing).

The average predial is 0.05 – 1.2% of the property's assessed value at the time of sale. (this amount is subject to change without notice) Your taxes are due every January. If you pay early, you can receive a substantial discount sometimes up to 25%.

Who holds the deposit or down payment for the property?

In most cases, the Notario holds all monies for the real estate transaction in an escrow account and is in charge of the money transfers, etc.

What is ejido land, and can a foreigner purchase it?

Ejido land is communal property that belongs to an indigenous community. It is common to find in parts of the Yucatán peninsula. We recommend staying away from these protected areas as it can be a long, expensive process with many, many pitfalls along the way.



Resources

When you engage us to represent you in a real estate transaction, you'll also have a team of professionals to assist you every step of the way. We provide resources for anything you may need including insurance, home maintenance and management, medical and dental, private research and group scouting trips, and much, much more!

We've navigated Mérida's real estate market ourselves. Now we guide buyers and renters through it — with honest advice, local expertise, and zero conflicts of interest.

Licensing requirements are changing. However, there is still conflicting information at every turn. That's the reality of Mérida's real estate market — and it's exactly why having the right people in your corner matters so much.

We work exclusively with renters and buyers, which means we have no incentive to steer you toward any particular property. You'll see everything that fits your criteria, get straight answers, and never feel like you're being sold to.

From your first neighborhood tour to your first property tax reminder, we're here. Your private client portal keeps every document, contact, receipt, and deadline organized in one place — for life.

What You Get When You Work With Us

- Deep market expertise & neighborhood insights
- A vetted network of legal, notario & professional resources
- Property evaluation & uncovering hidden gems
- Representation before, during & after the transaction
- Language & cultural navigation every step of the way
- Capital gains planning & Fideicomiso guidance
- Protection from costly mistakes & common pitfalls

REAL ESTATE

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15-MINUTE FREE CALL

Got one big question about Mérida? Let's tackle it.

Before you book, pick the ONE area where you need clarity most.

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with Amy Jones

1-HOUR CONSULTATION

this 1-Hour Mérida Deep Dive is designed to replace days of aimless scrolling with a single, laser-focused roadmap tailored to your specific life.

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with Amy Jones

MONTHLY NEWSLETTER

Subscribe to our 2x news – one focused on current & important events, one focused on real estate. Keep up to date with what's happening and our other social media channels.

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MÉRIDA VISITOR'S GUIDE

Everything you need to know when visiting Mérida in one simple guide. Cultural events, tipping, using ATM's, hotel & restaurant recs, emergency numbers & more.

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Your Path to Renting in Mérida

What to expect, step by step.

TYPICALLY 2-4 WEEKS · START TO KEYS

 [CLICK HERE TO START THE PROCESS WITH US](#)

- 1 Questionnaire & Discovery Call
We learn your timeline, budget, neighborhood preferences, and desires.
- 2 Process Overview & Representation Agreement
We walk you through how renting works — it's different than back home in important ways.
- 3 Neighborhood Tour & Area Exploration
We show areas that fit your lifestyle — not just properties, but daily life around them.
- 4 Showings & Property Selection
We schedule and accompany you to all showings. No pressure, all perspective.
- 5 Negotiate & Place a Hold Deposit
We negotiate on your behalf and guide you through securing the property.
- 6 Sign the Rental Agreement
We review your contract so you understand exactly what you're signing — in plain English.
- 7 Deposits, Move-In & Walk-Through
We provide a check-in property condition list — protecting your deposits from day one.

Your Path to Buying in Mérida

What to expect, step by step.

TYPICALLY 60-90 DAYS · START TO CLOSE

 [CLICK HERE TO START THE PROCESS WITH US](#)

- 1 Questionnaire & Discovery Call
We gain an understanding of goals, budget, and vision.
- 2 Process Overview & Representation Agreement
Buying property as a foreigner involves unique steps. We'll explain everything.
- 3 Neighborhood Tour & Areas of Interest
Not all colonias are equal — we help you find the one that fits your lifestyle and goals.
- 4 Showings & Property Selection
We show you the full market — not just what's convenient. You choose with confidence.
- 5 Negotiate & Submit Your Offer
We handle negotiations with your best interests — you are our only priority.
- 6 Promesa de Compraventa - Promise to Buy Agreement
We'll guide you through the Promise to Buy Agreement.
- 7 Escrow Deposit with Notario
Funds are held in escrow with the notario.
- 8 Sign Final Contract “Escritura” & Transfer Balance
We're with you at signing the Escritura (final contract) —and available long after the keys are in your hand.



Real Life Stories

Some of the pitfalls, mistakes, and challenges people experience including our own.

Chris and Marie relocated here from the U.S. Chris is retired and Marie still works remotely. They visited Mérida on a research trip and fell in love with the city and the culture.

Chris, a world-traveler, understood living in different locations but had only lived abroad for limited periods of time on short-term assignments through his employer. Marie, a native Spanish-speaker from Puerto Rico, was confident they could navigate, negotiate, and manage their own long-term rental.

Their first rental was a complete disaster and they ended up breaking their lease after only 3 months. Deferred maintenance created not only hazards in the house but also a financial investment they weren't willing to take on a property they did not own.

While property #2 was better, inconsistent internet became a problem when Marie needed to conduct video calls with her team in the U.S. After some time, they found a resolution but decided they would find a rental where fiber optic internet was an option.

While negotiating terms on property #3, they noticed flooding might be an issue during rainy season. They made a verbal agreement with the owner that he would take care of any issues. However, once rainy season began he didn't honor his verbal request. Unfortunately, the leaky house damaged some of their electronic equipment.

They finally came to us to help them after trying it themselves on three different occasions. We were able to find them a better property, negotiate more favorable terms such as maintenance and when their deposit would be returned, and what they could expect from the owner when something major went wrong.

Nick moved here on his own after researching on social media. He wanted a better quality of life and to be in a culturally diverse city. He conducted several research trips and did all the right things. He took his time to learn different areas of the city and decided he wanted to live in the North. He found an English-speaking real estate agent to help him find a long-term rental in a popular high-rise condo.

He described his unit as perfect for him, just the right size, right price, and was very happy. Until he began talking to other expats in the high-rise. They began comparing prices of what they were paying and told Nick he was getting “gringo-priced.”

At the time, Angel and I were living in the same high-rise and met Nick at the pool one day. He shared his concern about what he was paying and what others were telling him. So that I could have a frame of reference, I asked to see his unit. It was a corner unit and one of only a few that had an additional study. This was an unusual layout as most one-bedroom units did not have this feature.

When he compared his unit to others, this feature was left out because he assumed all the other units were the same. Not only was he not getting “gringo-priced,” he was actually under market value by about \$2,000 mx (\$100 U.S. at that time). Imagine his surprise when he found this out!

With this in mind, he decided to renew his lease without his real estate agent’s help. The owner decided she would raise his rent 30%!!! Well, that didn’t fly with Nick. He asked for our assistance and we contacted his agent to help him. We never, ever want to step on any toes because this is a small community. Fortunately, after his agent got involved, she negotiated a reasonable increase of 5% and he paid her a consulting fee at my request. At the end of the day, everyone was happy and it all worked out.

Carol and Ben had been coming to Mérida for many, many years. They were experienced in buying and selling property here. The agent they had worked with previously was retired so they decided to go with a popular agent that many expats use.

Unfortunately, the agent would only show them their own listings and not any properties listed by other agents. Showing after showing, Carol and Ben weren't finding anything they liked in their price range. The agent recommended that they increase their price and several months later they found something. They loved the house but weren't particularly sold on the surroundings. Even though the house was in Santiago, they weren't particularly sold on the street.

One evening, we discussed the differences of living in Mérida vs. other countries as they were world-travelers by choice and occupation. The subject of not being able to flush toilet paper came up. Ben looked at me in horror. Even though they had lived here before, they weren't aware of this (more common than you think).

They had already paid a 10% deposit to purchase the property. If they backed out, they would lose a significant amount of money. Questioning the agent, they found out the plumbing was upgraded. This would have been a deal-breaker for them.

They closed on the property but less than a year later sold it.

The house was in the right location (Santiago), had been upgraded, updated, and suited what they were looking for. It checked all the boxes and was a beautiful property. But, in the end, the block the house was on didn't work for them. Something intuitive in the beginning that told them to wait. On paper, the house was perfect. But, in the end, not perfect for them.

Frank was selling his property at the beach. Angel and I represented the buyers and all was going well. Until it came time for closing. This is when the series of unfortunate events began.

- Frank did not update his electric bill when he bought the property and the address was off . . . by one letter.
 - Time it took to fix this seemingly small issue? One billing cycle equal to two months.
- Frank hadn't paid his annual water bill for 2024. He had to visit the government agency, pay his bill plus a small fine.
 - Time it took to fix this issue? Four hours of standing in line.
- Frank didn't have a Mexican bank account; one of the requirements for him in order to receive the proceeds.
 - Total time it took to resolve all these issues? One month making the total time for the closing process four months.

Nadia, from California, moved here alone proclaiming she could speak a bit of Spanish. Representing herself in her first longterm rental, she and the owner began having issues after the first four months. She ended up spending her own money to repair items due to deferred maintenance.

Then, she began to chat with the service providers she had contracted, offering them elegant lunches, loaning them money, and giving them items such as clothing for their families. Over time, she noticed they raised the price of their services until finally she couldn't afford it.

Over lunch one day, she explained what was going on – both with her landlord and the workers. She couldn't understand why she was being taken advantage of. Unfortunately, her cultural unawareness caused her to overstep boundaries. You'd think that people might learn a lesson from representing themselves but . . . guess what? She did it again with the same results. Very unfortunate . . .

Angel and I wanted to try out a short-term rental in a neighborhood we were interested in. The goal was to rent short-term and try out the location while looking for a longterm rental in the same area.

On the first day of our 3-month rental, we were given the wrong address and then the wrong security code to access the house. This set the stage for the next few weeks when we finally decided to cut the rental short due to ongoing issues and no response from the property manager.

After finally accessing the property, we noticed the house wasn't clean. Dead bugs, crumbs on the kitchen counter, and unemptied trash cans in th kitchen and bathrooms. The pool was filthy and the lock on the back door was broken. Only one of the showers had enough water pressure to take a shower.

The listing also promised we would have a coffee maker, blender, toaster oven, and fully equipped kitchen.

You know what's coming next . . .

No coffee maker, no blender, no toaster oven, and a 2-burner hot plate that looked ancient and only one of the burners worked. A few dishes, pieces of silverware, and other odds and ends were strewn about the kitchen.

Neither one of us had a good feeling but we were willing to be patient and give the property manager time to rectify all the issues. A couple of days turned into a week, a week turned into two weeks and finally, by the third week we decided to leave for security reasons. Not having a door that would lock in an area we weren't familiar with just wasn't worth it . . . we also found out that an unresponsive property manager is more common than not.



Amy

Co-founder • The Mérida Ambassador

From	Dallas, Tx
In Mérida from	2019
Background	Relo & real estate
Happy place	Santa Lucia
Restaurant	Micaela
Best Tacos	Jefe de Jefes

After 30 years in Dallas, I came to Mérida on a research trip in 2019. Three months later, I moved. I'm still finding something new to love every day. Mérida isn't for everyone — people feel it or they don't. For those of us who do, it's enchanting.

Before starting Life in Mérida™, I spent decades in real estate and relocation. These days I focus on what brings me the most joy — helping others navigate the things I had to learn the hard way. Including how to slow down and actually enjoy life here.



Angel

Co-founder • The Local Insider

From	Tabasco, MX
In Mérida from	1993
Background	Culture & Hospitality
Happy place	Mayan Pub
Restaurant	Manjar Blanco
Best Tacos	El Negro

My background is in food and hospitality — if you join one of our tours, you'll figure out pretty quickly that Yucatecan cooking is a particular obsession. I love walking clients through the culture, the history, the neighborhoods, and slipping in a Spanish lesson along the way.

I joined Amy full-time in 2022 to expand our services and tours. In 2024 we launched Life in Mérida™ Real Estate — representing buyers and renters so they understand the culture and the process, not just the paperwork.