



MÉRIDA WITH SAM

MOVING TO MÉRIDA, HONESTLY

What to check before you move—
from someone who helps people
do it in Mérida.

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Moving to Mérida, Honestly

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do it in Mérida.

What's in here—and what isn't

I'm Samantha Nova, an AMPI-certified real-estate advisor in Mérida. My individual Yucatán state licensing is currently in process. I work with buyers, renters and people trying to understand whether moving to Mérida makes sense before they commit to a property or a plane ticket.

This guide is an honest starting point. It explains the decisions I see people underestimate: residency, income, location, renting, buying, the coast, professional roles and what a useful scouting trip should accomplish.

It is general educational information, verified on the date shown. It is not legal, immigration, tax, financial, engineering, inspection or medical advice. Rules and provider requirements change, and your circumstances may change the answer. When a decision belongs to a notary, attorney, accountant, immigration professional, inspector, engineer or another specialist, I will say so.



HOW TO READ IT

VERIFIED FACT

Supported by a dated source.

SAMANTHA'S PROFESSIONAL OPINION

My judgment from working and living in Mérida.

CONFIRM FOR YOUR SITUATION

An answer that depends on a property, institution, professional or current rule.

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Six questions to answer before you move

1 How will you support yourself?

Do not build a relocation plan around an assumed local salary or work permission. Understand your income, legal status and monthly obligations first.

2 Which residency route could apply to you?

Income and savings are not the only possible routes, but every route has conditions and documentation. Verify yours before committing money.

3 How do you handle heat and car dependence?

Mérida can be intensely hot, and many convenient residential areas are designed around driving. Neither issue is a footnote to daily life.

4 Are schools or healthcare shaping the move?

If they are, begin with availability, admissions, insurance and location—not with a house you saw online.

5 Should you rent before buying?

Renting can buy you information: how an area feels at night, what traffic does to your routine and what your electricity use actually costs.

6 Have you experienced ordinary Mérida?

A vacation answers whether you enjoy visiting. A scouting trip should answer whether your real life can function here.

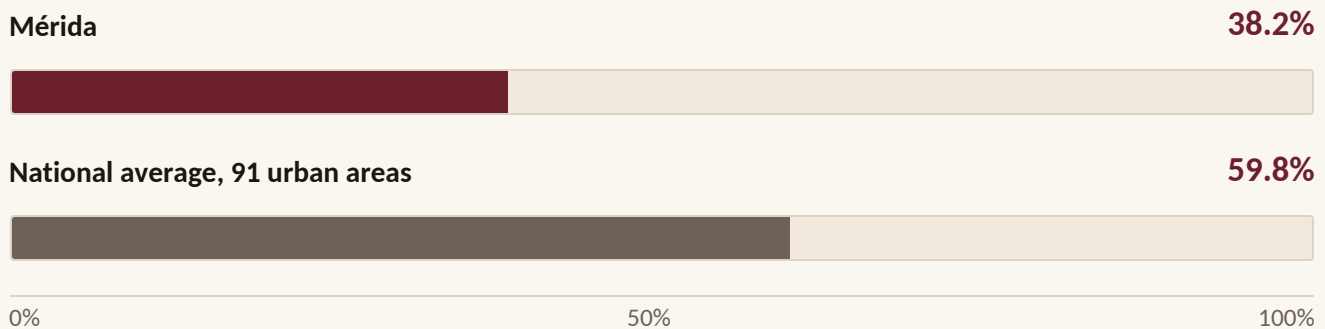
If two or more answers are still unclear, you are not behind. You have simply found the work that comes before the property search.

Mérida is not “the safest city in Mexico.” Here’s the honest version.

Mérida performs favorably on important public-safety measures, but no single statistic can tell you how safe you will feel in every neighborhood or situation.

In INEGI’s June 2026 urban-safety survey, 38.2% of adults in Mérida said they perceived their city as unsafe, compared with 59.8% nationally. Other surveyed cities reported lower levels, so “safest” is not an accurate claim.

ADULTS WHO PERCEIVED THEIR CITY AS UNSAFE • INEGI ENSU, JUNE 2026



This is a **perception** survey, not a record of reported crime. The two measure different things.

Yucatán also reports comparatively low levels of serious violent crime. That matters, but a state-level crime measure and a city-level perception survey answer different questions.

SAMANTHA’S PROFESSIONAL OPINION

Safety is one reason many clients consider Mérida. I still want them to evaluate the exact street, lighting, access, construction activity, traffic and surroundings at the times they will actually live there. A city’s reputation does not replace looking carefully at an address.

Affordable for whom?

Mérida can cost less than many cities in the United States or Canada. That does not make every version of life here inexpensive.

OFTEN LESS EXPENSIVE

- Local food
- Some services
- Some forms of private care

OFTEN UNDERESTIMATED

- Electricity
- Imported products
- Transportation
- Furnished rentals
- Private schools
- Insurance and deposits
- Living in the most demanded areas

The exchange rate also changes what “affordable” means. A budget that worked in a video from two years ago may not describe your purchasing power today.

SAMANTHA'S PROFESSIONAL OPINION

The useful question is not “Is Mérida cheap?” It is “What does the version of Mérida I want actually cost?” A quiet home in Centro, a furnished rental near international schools and a beach property are different budgets with different compromises.

Build your plan in pesos, leave room for setup costs and compare against your real habits—not somebody else’s retirement fantasy.

Four costs people underestimate

ELECTRICITY

Air conditioning can change the household budget significantly. Before renting or buying, request recent CFE bills for the exact property and ask which equipment, tariff and usage produced them. A beautiful home with inefficient air conditioning is not an inexpensive home to operate.

MOBILITY

Many northern and developing areas require a car for ordinary errands. Add fuel, insurance, maintenance, parking and transportation alternatives before comparing locations.

IMPORTED PRODUCTS

Technology, supplements, specialty foods, wine, beauty products and international brands may cost more or be harder to replace than expected. Check the products you use repeatedly rather than relying on a general grocery estimate.

THE FIRST MONTH

Deposits, contract-related costs, household basics, internet setup, furniture, appliances, cleaning, repairs and transportation can arrive together. Monthly rent is not a move-in budget.

THE CONTROL I RECOMMEND

Ask for evidence attached to the exact property: bills, inventory, equipment list, written terms and what is actually included.



Residency comes before the lease

—or at least before assumptions.

Mexico has more than one possible route to temporary or permanent residence. Depending on the person, a route may involve economic solvency, qualifying property ownership, family ties, an employment or invitation-based process, or another legally recognized circumstance.

POSSIBLE ROUTES

Economic solvency

Qualifying property

Family ties

Employment or
invitation

Another recognized
circumstance

The requirements are not interchangeable. Financial amounts change with official measures and exchange rates, and consulates may publish different local-currency equivalents or request different supporting evidence.

BEFORE YOU COMMIT MONEY

- ☐ Identify the route that may apply to you.
- ☐ Check the current requirements with the Mexican consulate handling your application.
- ☐ Confirm whether you may perform the work you intend to do.
- ☐ Understand what must happen after arrival, including any required exchange or registration process.
- ☐ Keep copies of every document and confirm whether originals, apostilles or translations are required.

I can help you understand where residency affects a housing or relocation plan. An **immigration professional or the responsible authority** must advise you on your application.

SEE THE CURRENT REQUIREMENTS

Financial amounts and required evidence change, so they are deliberately not printed here. Confirm the current requirements directly with the Mexican consulate handling your application, or with an immigration professional.

Your income plan has to survive the move

Living in Mexico does not automatically give a visitor permission to perform paid work. The answer depends on immigration status, the activity and how the income is earned.

Local salaries may also differ substantially from the income a newcomer expects to maintain. That is not a reason to dismiss local work or local wages. It is a reason to build a plan using honest numbers.

CHECK THREE THINGS

1

Permission

Confirm that your intended work is compatible with your immigration status.

2

Income

Know what is already secure, what depends on finding work after arrival and what fluctuates.

3

Runway

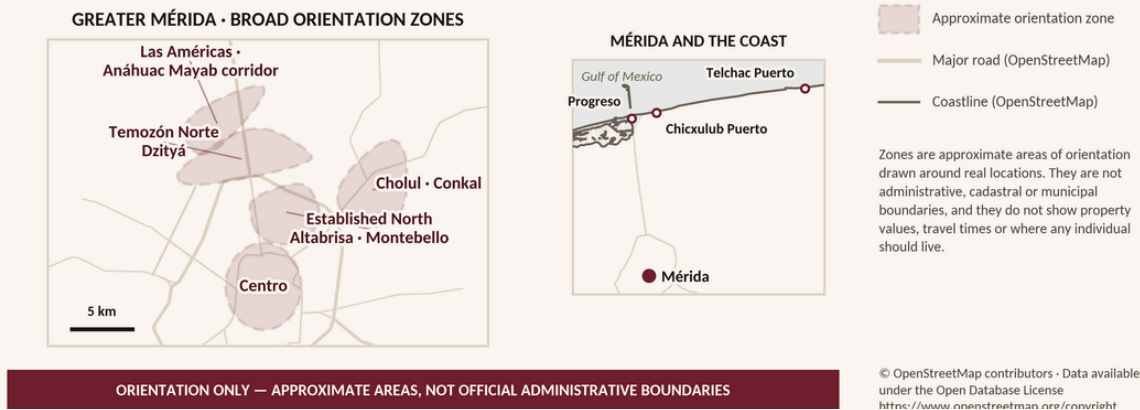
Budget for deposits, setup, healthcare, transportation and the possibility that the transition takes longer than expected.

SAMANTHA'S PROFESSIONAL OPINION

The clients who feel most secure are not necessarily the ones with the largest budgets. They are the ones who know where their income comes from and what happens if their first plan changes.

There is more than one version of Mérida

Choosing an area is not a popularity contest. The right location depends on where your ordinary life happens.



USE THE SAME SIX QUESTIONS FOR EVERY AREA

1. Where will I go several times each week?
2. Do I want walkability, space, amenities or easier regional access?
3. How much driving will this location add to an ordinary day?
4. Am I choosing a privada, an independent home, an apartment or an older property with different maintenance needs?
5. What does this area feel like after work, after dark and during heavy rain?
6. What compromise am I accepting in exchange for the feature I like most?

A map can show distance. It cannot show how a commute feels, whether nearby construction affects the evening or whether the area gives you the life you pictured.

SAMANTHA'S PROFESSIONAL OPINION

Do not choose a house first and then try to make the location fit. Choose the routines that matter, narrow the areas and only then compare properties.

Areas at a glance

Centro, García Ginerés and Itzimná

Consider these if architecture, established streets and proximity to cultural life matter. Check parking, noise, block-by-block condition, water management, renovation needs and the exact walking route—not only the distance on a map.

Altabrisa, Montebello and the established north

Consider these if hospitals, shopping, schools and established services shape daily life. Expect a more car- oriented routine and compare condominium or privada rules carefully.

Temozón Norte and Dzityá

Consider these if newer construction, apartments, gated communities or access toward the university corridor matter. Development varies quickly. Visit the exact street and confirm completed infrastructure rather than relying on a zone's general reputation.

Cholul and Conkal

Consider these if space, newer houses and growing communities appeal to you. Check access roads, drainage, services, delivery logistics and how construction around the property may change.

Las Américas and the Anáhuac Mayab corridor

Consider these if university access, practical housing options or sharing a home affects the decision. Confirm the real transportation plan and where everyday services sit relative to the exact address.

Progreso, Chicxulub and Telchac

Consider these if the coast is the purpose of the move. Salt, humidity, storm exposure, maintenance, seasonality and access to services are part of the property—not separate from it.

PRIVADA OR INDEPENDENT HOME?

A privada may add controlled access, shared amenities, rules and recurring fees. An independent home may offer more freedom, but maintenance and street conditions vary. Read the regulations and actual fee history before deciding.

A scouting tour applies these questions to your actual routine. Details on page 19.

Before you buy anything near the beach

A beach home is not simply a Mérida home with an ocean view.

Salt, wind, humidity, storms and seasonal occupancy change maintenance. Access to healthcare, groceries, tradespeople, internet and year-round services can also vary by community and exact location.



CHECK THE PROPERTY, NOT THE POSTCARD

- ☐ Ask how metal, finishes, air-conditioning equipment and appliances have held up.
- ☐ Request maintenance and repair history.
- ☐ Investigate drainage, water intrusion and storm exposure with qualified professionals.
- ☐ Confirm insurance availability and exclusions.
- ☐ Visit outside the most attractive season.
- ☐ Check what remains open and accessible year-round.
- ☐ Verify beach conditions and public-infrastructure changes using current local sources.

SAMANTHA'S PROFESSIONAL OPINION

The coast can be wonderful. It is simply a different ownership decision. The expensive mistake is assuming that a weekend feeling predicts twelve months of maintenance.

Renting in Mérida: the words that change the deal

CONFIRM FOR YOUR SITUATION

Rental terms vary by landlord, property, agency and tenant profile. The following are common concepts, not universal requirements.

AVAL OR FIADOR

A person who supports the tenant's obligations. The exact terminology and requirements vary, and some owners request a guarantor with qualifying property in Yucatán.

PÓLIZA JURÍDICA OR CONTRACT-RELATED LEGAL PROCESS

A screening and contract-protection arrangement offered through a legal provider. Scope, cost and required documents vary. It is not simply another name for a deposit.

DEPOSIT

Money held under the lease terms as security. The amount, return conditions and permitted deductions should be written clearly.

ADDITIONAL SECURITY OR ADVANCE PAYMENT

Some owners request an additional deposit or rent in advance when a tenant does not have a local guarantor. That is a proposed term—not a rule that every renter must accept.

Ask which requirement applies, who receives the money, what it covers and what document governs its return.

Before you pay for a rental

Request these items in writing:

- ☐ The complete monthly rent and everything included
- ☐ Deposit amount and return conditions
- ☐ Guarantor, screening or legal-policy requirements
- ☐ Contract-related charges and who provides the service
- ☐ Utilities and whose name they remain under
- ☐ Inventory of furniture, appliances, controls and keys
- ☐ Pet terms
- ☐ Maintenance responsibilities
- ☐ Move-in condition documentation
- ☐ Rules of the condominium or privada
- ☐ Payment method, currency and due date
- ☐ Consequences for early termination

Do not transfer a holding payment because a listing feels urgent. Confirm the recipient, the written conditions and what happens if the transaction does not proceed.

SAMANTHA'S PROFESSIONAL OPINION

Renting first can be a smart decision. It should still receive the same care as a purchase because the lease controls your money, your flexibility and your first experience of the city.

NEED HELP WITH A MÉRIDA RENTAL?

I offer separately scoped rental-search and relocation support for clients whose needs fit my practice. Services, eligibility, pricing and third-party costs are disclosed before work begins. Paid service fees are not credited toward a future transaction.

Explore current services at meridawithsam.com or email hello@meridawithsam.com.

Five professionals. Five different jobs.

THE REAL-ESTATE ADVISOR - ME!

Helps define criteria, identify and compare properties, communicate with parties, organize the transaction and coordinate the appropriate specialists. An advisor does not replace legal, notarial, technical, tax, or financial review.

THE NOTARY

Performs the public-law and formalization functions required for the specific transaction, including the responsibilities assigned by Mexican and Yucatán law.

THE ATTORNEY

Provides legal advice, reviews risks and represents the client's legal interests within the agreed scope.

THE INSPECTOR, ENGINEER OR TECHNICAL SPECIALIST

Evaluates visible or technical property conditions within their qualifications and engagement.

THE ACCOUNTANT OR TAX PROFESSIONAL

Advises on tax registration, reporting, invoicing, ownership consequences and the client's individual tax position.

MY ROLE

I help you ask the right questions, understand the practical decision and coordinate the process. When the answer belongs to another professional, I want that professional answering it.

Yes, foreigners can acquire rights to residential property here

Mexican law defines a restricted zone extending 100 kilometers from international borders and 50 kilometers from coastlines. For qualifying residential property in that zone, a foreign buyer may acquire beneficiary rights through a bank trust commonly called a fideicomiso.

HOW THE STRUCTURE WORKS



Formalized and reviewed throughout by the notary and, where appropriate, the buyer's attorney and other engaged professionals.

The bank acts as trustee. The foreign buyer is the beneficiary and exercises the rights established in the trust. The authorization and transaction are formalized through the responsible institutions and professionals. Trusts may be authorized for terms of up to 50 years and may be renewed under the applicable rules.

Do not decide the structure from a social-media explanation. The exact property, intended use, nationality, ownership plan and legal circumstances matter.

WHO CONFIRMS THE ANSWER?

Mérida lies within Mexico's restricted zone. For a foreign buyer acquiring residential property, ownership is commonly structured through a bank trust known as a fideicomiso. The notary and, where appropriate, the buyer's Mexican attorney should confirm the structure required for the specific property, buyer and intended use.

The purchase price is not the closing budget

A Mérida purchase may include several categories of cost. The amount depends on the property, value used for calculation, structure, professionals, financing and circumstances.

ASK FOR AN ITEMIZED ESTIMATE THAT IDENTIFIES:

- | | |
|---|---|
| ☐ Acquisition tax and the value used to calculate it | ☐ Attorney or independent-review fees when engaged |
| ☐ Appraisal and any required validation | ☐ Technical inspection or specialist review |
| ☐ Notarial fees | ☐ Financing-related costs when applicable |
| ☐ Public-registry charges | ☐ Condominium, privada or property-account adjustments |
| ☐ Certificates and official documents | ☐ Immediate repairs, equipment and move-in preparation |
| ☐ Fideicomiso authorization, setup and ongoing bank fees when applicable | |

TIMING

A straightforward transaction and a presale, financed purchase, trust transfer or property with unresolved documentation do not share one reliable timeline. Ask every responsible party what controls the next step, which document is outstanding and which dates are estimates rather than commitments.

CONFIRM FOR YOUR SITUATION

Do not rely on one universal closing-cost percentage.
Request a written, property-specific estimate from the responsible professionals.

Why you will be asked where the money came from

Real-estate transactions in Mexico are subject to anti-money-laundering controls. That is why legitimate agencies, notaries, banks and other professionals may request identification, beneficial-owner information and documents showing the origin or path of funds.

The request is not automatically a sign that something is wrong. It is part of documenting the transaction.

PREPARE EARLY

- ☐ Current identification
- ☐ Proof of address and tax-identification information when requested
- ☐ Information about the person who ultimately owns or controls the funds
- ☐ Bank records, sale records or other source-of-funds evidence appropriate to the transaction
- ☐ Consistent names across reservations, offers, accounts and closing documents

Requirements and reporting responsibilities depend on the transaction and the obligated professional. I can help coordinate document requests. The responsible legal, notarial, accounting and compliance professionals determine what is required.

Six red flags that deserve a pause

- 1 A price that only works if every optimistic assumption becomes true**
Ask what explains the difference: condition, location, legal status, infrastructure, delivery risk or simply an unrealistic claim.
- 2 Ownership or registry information that is incomplete**
The notary and attorney should confirm the documents and searches required for the transaction.
- 3 Infrastructure promised only in renders or conversations**
Separate what exists, what is contracted, what is permitted and what is merely planned.
- 4 Pressure to pay before written terms are clear**
Know who receives the money, what it reserves, whether it is refundable and what document controls it.
- 5 Land whose ownership, use or services are difficult to explain**
Ejido history, access, land use, utilities and registry status require proper professional review. Cheap land can become an expensive problem.
- 6 A presale contract or developer that resists verification**
Ask the appropriate professionals about the contract, registrations, permits, delivery obligations, cancellation rights and remedies that apply.

SAMANTHA'S PROFESSIONAL OPINION

A beautiful rendering is not progress. A confident salesperson is not documentation. If the answer becomes less clear every time you ask, stop moving money and start asking who is professionally responsible for the answer.

A scouting trip should produce a decision

Do not spend the entire trip visiting beautiful properties. A useful scouting trip tests the life around them.

BEFORE THE TRIP

Define your budget, timeline, residency questions, housing type, non-negotiables and ordinary weekly destinations.

DURING THE TRIP

Compare different areas. Drive the routes you would repeat. Visit at more than one time of day. Look at groceries, healthcare, schools, noise, lighting, construction, drainage, internet options and the distance between the property and your real routine.

AT EACH PROPERTY

Record what is included, what needs work, recurring fees, utility history, rules, immediate setup needs and the questions that belong to a specialist.

AFTER THE TRIP

You should be able to say one of three things: this fits, this might fit after more research, or this does not fit. “Not yet” is a successful result if it prevents the wrong commitment.

PERSONALIZED MÉRIDA RELOCATION TOUR — USD 300

Includes a 30-minute planning call followed by a personalized 5–6 hour orientation focused on neighborhoods, daily-life logistics and the decisions relevant to your move. Designed for up to four participants. Final route, transportation arrangement, inclusions and exclusions are confirmed in writing before booking.

Explore services and booking options at meridawithsam.com, or email hello@meridawithsam.com.

I'm Sam. I help people make better Mérida decisions.



I'm Samantha Nova, an AMPI-certified real-estate advisor in Mérida. My individual Yucatán state licensing is currently in process.

I work with buyers, renters and relocating clients who want more than listings. My role is to help them understand the city, compare the real tradeoffs, organize the property process and coordinate the practical work that continues before and after the keys.

I am also a certified travel advisor, so I can help plan the trip that brings you to Mérida. Travel planning and real-estate or relocation services are separately scoped and priced.

HOW REAL-ESTATE REPRESENTATION IS PAID

If you are looking for a home to buy or rent, you do not pay me a separate fee for the standard property search and transaction support. My compensation is handled through the commission arrangement connected to the property and transaction.

If you want me to list your property for sale or rent, we agree in writing on the commission and whether the listing will be exclusive or non-exclusive before it is marketed through Base Cúbica Inmobiliaria.

Relocation tours, travel planning, translation, before-arrival coordination and other additional services are separately scoped and priced.

WHERE ARE YOU NOW?

STILL RESEARCHING

Keep this guide and return to it as your plans develop. Explore additional resources and the future Complete Mérida Guide at meridawithsam.com.

meridawithsam.com

VISITING MÉRIDA

Explore the USD 300 Personalized Mérida Relocation Tour at meridawithsam.com.

meridawithsam.com

READY TO BUY, RENT OR LIST A PROPERTY

Book a free 30-minute fit call to discuss what you need and whether I am the right advisor for it. Standard buyer and renter property searches do not carry a separate client fee. Listing commissions and additional relocation services are agreed and disclosed before work begins.

meridawithsam.com



Explore Mérida with Sam

Services, guides and booking information

meridawithsam.com

Mérida with Sam

Real-estate guidance, relocation support and scouting services in Mérida.

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