

## Mexico Insight

### Mexico Cost of Living Guide

2021 Edition



#### About Mexico Insight

*Mexico Insight is a continuously updated series of concise guides and reports that share local knowledge and helpful advice about lifestyle and living in Mexico.*

*The series is published and distributed by [Mexperience.com](http://Mexperience.com)*





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## About the Mexico Insight series

Mexico Insight is a continuously updated series of concise guides and reports that share local knowledge and helpful advice about lifestyle and living in Mexico, published by Mexperience.com. These guides and reports apprise you of the subject and assist further research with helpful cross references.

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This [Mexico Immigration Assistance Service](#) offered by our associate and provided by email and telephone will help you to map-out an approach that gives you the best chance of making a successful application and help you with practical matters as you make your way through the application procedures to obtain or renew a residency permit in Mexico. They can also help with regularization procedures and troubleshooting.

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## Introduction to the 2021 Mexico Cost of Living Guide

### How much does it cost to live in Mexico?

This is one of the first questions asked by people contemplating a move here, or actively planning to live, work, or retire in Mexico—whether part-time, full-time, or for a defined period.

Search online and you'll find a glut of sites offering lists of prices, 'average monthly spend' tables. However, the precise answer to the question of how much it costs to live in Mexico varies widely and depends upon where in Mexico you choose to live, and moreover your *lifestyle expectations and the choices you make around those*.

This fully revised and updated 2021 edition of the Mexperience Guide to the Cost of Living in Mexico does not pretend that calculating the cost of living is as simple as making a list of likely expenses. Instead, it enables you to obtain a deeper understanding about the practical costs of day-to-day living here and to estimate that cost of living based on your individual situations and lifestyle choices, aiding you to research and assemble a detailed estimate of what your annual living costs in Mexico are likely to be, and thus build a personalized budget tailored to your individual circumstances.

This guide explains the costs for a wide range of products and services that most foreign residents and those visiting Mexico for extended periods will encounter when they live here. It also includes several overlooked costs which people often forget to include in their budgets, sometimes with significant consequences when the actual costs are compared with prior estimates.

The guide also features typical costs across a wide range of other essential products and services often used by foreign residents in Mexico, including accommodations, utilities, domestic services, transport, fuel, and communications.

This year's guide, now part of our Mexico Insight series, also contains a wealth of references to further information, resources and third-party websites that offer pricing information for goods and services in Mexico, enabling you to research and gauge the costs of the things you intend to buy as part of your everyday lifestyle routines.

The variations in living costs when you're resident in Mexico depend on your lifestyle choices, where in Mexico you choose to live, and how you go about acquiring the things you buy. The guide explains this, as well as summarizing the areas in Mexico that are more and less expensive to live in.

The guide in your hands is a **practical lifestyle planning tool** for anyone who wants to know about living costs in Mexico. The knowledge and references in this guide will help you to compose a budget based on your personal circumstances and enable you to understand what present-day living costs are likely to be for you while living here.



## Mexico cost of living essentials

This section of the guide introduces you to some universal factors and key concepts related to costs and budget planning when you're living in Mexico, regardless of the personal lifestyle choices you make that will determine your actual living expenses.

### Prices in the 2021 guide

The information presented in this guide was researched and gathered during **January 2021**. Some prices (like fixed telephone lines and cell phone plans) have the same cost regardless of where you live in Mexico, but prices for many everyday items, local services, and accommodations can vary depending upon where you live in Mexico. Mexico City is one of the more expensive areas, although stores in remote towns and on islands might charge more for food and grocery items than bigger towns and cities, because the cost of distribution is higher and there is less local competition.

### How the currency exchange rate affects your budget

A hidden cost of living in Mexico is the relationship between the value of your home currency and the Mexican peso. In practice, *if your home currency is one other than the US dollar*, there is a **three-way relationship** as currency markets create a triangulated value for the peso using the US dollar for parity. For example, the value of the British pound or the Canadian dollar against the Mexican peso is first related to the value of the third currency against the US dollar, and *then* the value of the US dollar to the Mexican peso.

If you rely on a foreign income (or pension) to support you in Mexico, your local purchasing power will be affected by the foreign currency markets. Although this is out of most people's control it's worth budgeting based on a 'worst case' scenario, and always including any **transaction fees** you may have to incur to access pesos in Mexico: for example, ATM fees, bank wire fees, and the exchange rate 'spread' (the difference between the buy and sell rates) and any other bank charges for dealing foreign currencies.

The exchange rate quoted on news reports, currency apps, and internet sites is invariably the 'mid-market *wholesale* exchange rate' which are available to most people and you will get rates which are between 2% and 5% less favorable to you than this when you buy or sell Mexican pesos. Larger money transfers, such as moving a block of money to a Mexican bank account for use while you're in Mexico or moving many thousands of dollars to Mexico (e.g., to pay for a home purchase), can fetch a better exchange rate than smaller transactions. If you are planning to transfer a block of money from your home country to Mexico, consider comparing your bank's offered rates with specialist transfer services rates like [XE.com](https://www.xe.com) and [Transferwise.com](https://www.transferwise.com).

#### FURTHER INSIGHT

- ❖ Learn more about [Mexico's peso and currency](#) in this guide
- ❖ [Currency exchange calculators](#)



## Prices of imported goods

Prices for some imported or international goods and services (smart phones and computers are good examples), will fluctuate depending on the value of the peso against the US dollar. See the Mexican peso report and exchange rate forecast, later in this section, for more details.

### FURTHER INSIGHT

- ❖ [Buying imported food and homewares in Mexico](#)
- ❖ [Markets and shopping in Mexico](#)

## Mexico's gasoline prices

Mexico has moved away from its former government-controlled pricing regime for gasoline and diesel; as of November 1, 2017, price controls were removed, and new gasoline stations are opening up in competition to PEMEX stations which used to be the sole distributors of transport fuels in Mexico. [This article](#) on Mexperience explains gasoline price changes in Mexico. Since price controls were removed, prices for gasoline have been fluctuating each month around a range of \$19-\$21 pesos per **liter**.

There are 3.78 liters in a US gallon, so the price range of a **US gallon** of car fuel in Mexico is \$73.82-79.38 Mexican pesos, equivalent to US\$3.89 – USD\$4.18.

### FURTHER INSIGHT

- ❖ [Changes to Mexico's gasoline prices](#)
- ❖ [Mexico's gasoline market becomes fully liberalized](#)
- ❖ [Driving in Mexico](#)
- ❖ This government-run service monitors the price of gasoline nation-wide and offers updated pricing information for consumers: <https://www.gob.mx/cre>

## A note about seasonal prices

The prices of fresh fruit and vegetables varies substantially depending on the season, the weather, crop yields, and other factors such as wider international market demand for Mexico's fresh produce lines (example include avocados, limes, papaya, and tomatoes). A fall in the available supply of these fresh goods can lead to a sudden increase in local prices, and a glut of any crop can lead to a remarkable fall in price.

### FURTHER INSIGHT

- [Locally grown fresh produce in Mexico](#)
- [Wholesome food at affordable prices](#)



## Local markets versus supermarkets

Although many people shop at one of the big supermarkets for their regular shop, lower prices for fresh food may be found at local markets: either the open-air type, known as *tianguis*, or the local *mercado* often situated inside a building specially made to host market stalls and situated near the center of a town.

### FURTHER INSIGHT

- ❖ [Local food shopping in Mexico](#)
- ❖ [Buying imported food and homewares in Mexico](#)
- ❖ [Markets and shopping in Mexico](#)

## About Mexico's currency, the peso

Mexico's peso is a free-floating currency on world foreign exchange markets; it's among the world's most-traded currencies and is the most-traded of Latin America's currencies.

The Bank of Mexico publishes [indicative daily rates](#) for the peso against a number of other major currencies.

### FURTHER INSIGHT

- ❖ [Mexico's peso roller-coaster ride of 2020 and estimates for 2021](#)
- ❖ [Articles on Mexperience about money in Mexico](#)
- ❖ [Guide to money in Mexico](#)
- ❖ [Mexico's banknotes](#)
- ❖ [Currency exchange rates](#)
- ❖ [Bank of Mexico](#) (Daily exchange rates)
- ❖ [Mexico's peso](#) (Investopedia)

## The effect of the value of Mexico's peso vs the US dollar

Throughout this guide, we have reported prices in Mexican pesos with US dollar equivalents in brackets alongside them.

**In this 2021 edition**, the guide uses a fixed exchange rate of **19 Mexican pesos to 1 US dollar** to calculate the dollar-equivalent prices.

Those living in Mexico and earning in a foreign currency (e.g., retirees living in Mexico with foreign-currency denominated saving and investments) need to consider these matters when calculating their costs:

- ◆ the fees associated with foreign currency exchange; and



- ◆ bank charges related to the cost of transferring money to a bank account in Mexico, and/or withdrawing money from local ATMs using foreign-issued bank cards; and
- ◆ if your money is in a foreign currency *other* than the US dollar, then your foreign currency exchange rate will be based on a relationship between the other currency, the US dollar, and the US dollar's value to the Mexican peso.

#### FURTHER INSIGHT

- ❖ [Currency exchange rates](#)
- ❖ [Articles on Mexperience about money in Mexico](#)

### The cost of residency permits in Mexico

When you come to Mexico to live as a foreign resident, you will need to pay for your residency permits, which might also include additional fees for permissions associated with the permit. There are costs and fees for these and, although they are not burdensome, they should be considered as part of your overall budget for living in Mexico.

**Note about residency permit fees:** Mexico's new immigration law was adopted into code in November 2012. Part of the sweeping changes included alterations to the way resident permits are paid for. Generally, prices for permits have increased but you can pay *up to three years in advance* **after** your first year in Mexico, saving you the time and expense of processing annual renewals and avoiding the permits' annual increases over that period. For people who plan to stay in Mexico for longer than one year and are willing to pay for the longer-term permit up-front, the total cost of maintaining a residency permit is lower because the fee structure offers 'discounts' in comparison with yearly permit fees, you don't have to pay the year-on-year inflation increases, and the administration time spent renewing yearly is also saved.

#### FURTHER INSIGHT

- ❖ [Residency-related permit and administrative fees](#) (updated annually)
- ❖ [Guide to Mexico Immigration](#) (eBook)

### Tipping culture in Mexico

If you live in the USA or Canada, you're probably used to tipping at bars and restaurants. If you live in Europe, tipping is not so common. In Mexico, tipping (in Spanish, "*la propina*") is a common practice in all types of situations, including some in which a tip would not be expected in other countries where tipping cultures exist.

Tips will add a cost to your overall spending in Mexico, and whether it represents a line item on your personal budget will depend upon how many local services you buy and how tight your personal budget is. In any event, it's a hidden cost if you're not used to paying tips, for example, at the gasoline service

station to have your tank filled, or at the grocery store to have your bags packed; and learning to tip properly is an important aspect of your budget and [cultural adaptations](#) when you live in Mexico.

*As a rule of thumb*, add up all your annual **non-grocery and non-utilities expenditure** and include things like house maintenance, fuel, and maids, and add 10% to the total. This should amount to a figure which you are likely to spend in tips over the course of a year. The individual amounts are often relatively small and [always paid in cash](#); you might be surprised what the total annual cost amounts to.

There is no need to **over-tip**, but it's important to **tip enough** in situations which call for tipping and get accustomed to **tipping often**. Also, remember that tipping is another way of contributing to the local community where you live; the small tips you add to the everyday services you procure make a tangible difference to the local people providing those services for you.

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### Why you need to tip in Mexican pesos, and not in foreign currency

The rules and regulations for exchanging foreign currency have been tightened up. For example, currency exchange houses now routinely demand to see a passport to change even small amounts of money, and not everyone here has a passport. **Foreign coins are non-exchangeable and should never be left as tips.** Always tip in cash, using Mexican pesos.

#### FURTHER INSIGHT

- ❖ [Mexico's tipping culture](#)
- ❖ [Cash please: notes and coins still widely used in Mexico](#)
- ❖ [Guide to social and business etiquette in Mexico \(eBook\)](#)

### Private education school fees in Mexico

If you come to Mexico with children, you will also need to add school fees to your calculated cost of living if you want them to study in English, French or German. Mexico City has the largest selection of private schools, including several American, British, and other European schools, although foreign and bilingual schools are also present in some of the larger provincial towns and cities.

Most private schools charge an initial registration fee, monthly tuition fees, and additional fees for special activities, computers, and school transport (that in some cases is obligatory). In many cases, students must also purchase their own books, which can also add significant expense to the cost of education.

Aside from your budget, another key aspect to consider is where you expect your children may want to study in the future. Different schools offer different courses for high school students. They all cover the Mexican curriculum, which is necessary for graduating to universities in Mexico, and others offer different international courses, depending on their origin. Some offer the International Baccalaureate which is widely accepted at universities across the world.

Schools post their curricula online, and some publish the charges for admissions and term fees. These fees run into the peso-equivalent of several thousands of US dollars per year per pupil and rise with the age of the student.



There is a wider choice of schools for small children. For kindergarten and pre-school levels it could be convenient to enroll children in a local private school that is closer to home. The higher the level of study, the more difficult it becomes to find a suitable school within a reasonable distance of home. In Mexico City, traveling to and from school could add two-to-four hours or more to the student's school day due to the size of the city and traffic congestion.

#### FURTHER INSIGHT

❖ [Articles about schools and education in Mexico](#)

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#### **[Auto Insurance: peace of mind when you're driving in Mexico](#)**

Be sure that your foreign-plated car is properly insured in Mexico. Our [insurance partner, MexPro, offers comprehensive and competitively priced auto insurance policies](#) which may be arranged immediately online.



## Realities and myths of living costs in Mexico

### Is it less expensive to live in Mexico?

Reducing living expenses is usually one of the key reasons people cite for moving to Mexico, especially those who are on a fixed income (e.g., retirement pension) and are seeking ways to simplify their life situation. While it's possible to live well in Mexico for less, there are some caveats to take into consideration and this section highlights some relevant points to keep in mind.

### Treating lower living costs as a means, not the end

Moving to Mexico requires consideration and planning and when you're here, there will be a period of adjustment and adaption that encompasses a range of considerations including language, climate, food, and cultural adaption. We recommend that a reduction of living expenses should be *part* of your strategy, not the primary reason for moving here.

### Your lifestyle choices will determine your living costs in Mexico

The cost of living in Mexico is rising, and if you arrive here and embark on a similar 'middle-class' lifestyle of the kind typically lived in the US, Canada, and Europe, then your living costs may be as high, or even higher than you would pay in your home country. Generally, the cost of staple foods, locally produced fresh produce, transportation, communications services, and energy (e.g., domestic fuel like gas) are less expensive in Mexico than they are in the US, Canada, and Europe. Rents are generally lower (but have been rising in recent years, especially in Mexico City); house prices can be lower (but it depends on the location); and property maintenance costs and taxes are lower. However, the cost of imported food and homewares is relatively high in Mexico. If you embark on a pursuit of all the things you have 'back home' you can expect to pay as much—and usually more—for those same goods as you would back in your home country.

### Beware of the 'low-cost paradise' marketing narratives

It's not unusual to see articles and brochures offering lifestyles in Mexico as a form of 'paradise for pennies' story. These are usually accompanied by 'case studies' about how someone moved to Mexico to live 'like a prince' on a small budget. The narratives may help to sell products and services, but they may not help the buyers of those stories to find a sustainable and agreeable (or even less expensive) life situation in Mexico. Living in a foreign country takes planning, patience, and a period of adaption.

### Making some adjustments will make a big difference to your budget

Imported wines and liquors are expensive in Mexico; so too are imported 'fancy' foods like non-Mexican cheese, cured meat, specialist teas, high-quality chocolates and confectionery, and imported preserves: sweet and savory. Kitchenware, homewares, and furnishings can be anywhere from 25% to 200% or more expensive than you would pay for an identical item in the US. Clothes and shoes are generally more expensive here than in the US; so too is technology: laptops, tablets, and smartphones are all more expensive in Mexico. Online outlets like Amazon and Mercado Libre are helping to make more things accessible at lower prices—see the [online resources](#) section of this guide for details.



## Tips to help keep your Mexico living costs in-check

Most people like a few comforts and a few ‘treats’ and especially so when they are living away from their home country and culture. If you become entirely captive to these, your living costs can rise substantially in Mexico; however, some mindful adjustments can keep your living costs in check. Here are some tips:

**“Go local” with food, drink, and everyday items.** If you enjoy a tipple, then switch to locally-produced liquors and keep imported beverages like fine whisky and gin as a treat; beer is generally less expensive in Mexico, but [artisan beers](#) can get expensive. Organic food is popular in Mexico and is available from [local artisan food markets](#) as well as supermarkets—but this does trade at a considerable premium. Simplifying your diet by introducing more fresh produce into your everyday meals —fresh fruits and vegetables are plentiful, delicious, and inexpensive in Mexico— and avoiding an excess of imported foods and drinks, will help to keep your monthly grocery bill under control.

**Use online portals to compare prices.** Shopping online gives you choices beyond the retail stores, and the big retail stores have online catalogs so it’s easy to cross-check prices and find deals. By delaying the gratification of an immediate retail purchase, you can choose from a wider selection and have the items delivered to your door.

**Use visits to your home country to bring some things to Mexico.** Most foreign residents use their visits to their home country to bring back things they cannot get in Mexico, or which they know are sold at considerably higher prices here.

**Simplify your lifestyle, consider your needs.** Some people move to Mexico as part of a wider plan to simplify their lifestyle, and in the process of moving downsize and reduce their inventory of personal goods. One aspect of living in Mexico is that it can be [harder to get things](#) (or they are considerably more expensive) and so this forces you to consider whether you really need them.

### FURTHER INSIGHT

- ❖ [Planning a new lifestyle in Mexico](#)
- ❖ [Matching your lifestyle needs with your location](#)
- ❖ [Creating a simpler lifestyle in Mexico](#)
- ❖ [Essential skills for expats in Mexico](#)
- ❖ [Guide to social and business etiquette](#) (eBook)
- ❖ [Finding your place in Mexico](#) (Adapting to a new culture)
- ❖ [Markets and shopping](#)
- ❖ [Imported foods and homewares](#)
- ❖ [Enjoying Mexican food and drink](#)
- ❖ [Retirement in Mexico](#)
- ❖ [Mexico Essentials](#)



## Property rental costs in Mexico

When you're seeking property rentals in Mexico, you'll find there is something for every budget, from rustic old *casitas* which may have limited services and suit someone who wants to get away from 'the trappings of modern life' (or perhaps as part of a writing, reading, painting, or meditation sojourn) to mansion houses offering every conceivable luxury—and everything in-between.

Rents in Mexico have been rising in recent years, especially in Mexico City and environs. The days when rents were a 'bargain' in Mexico appear to have passed, with landlords demanding higher rents and tenants willing to pay a premium to live in certain areas and/or in newer, better appointed and maintained properties.

Lower rent prices can be sought if you have local connections, [speak Spanish](#), and you do some local research to discover what Mexicans are willing to pay for similar properties in the local market. Foreign residents—especially those who are new to Mexico or only live here part-time—might make the mistake of **over-paying for rent** as their *perception of value* on rents is based on what they expect to pay for a similar type of property in their home country, and not what that property would generally fetch in rent in locales in Mexico.

There are various routes to finding a rental property in Mexico. Most people will begin by searching on the internet. If you search in English, you're likely to find only those ad listings and web sites published in English and targeted at foreign renters (see section below about this) and the quoted rental prices might be higher than you could negotiate if you were situated locally, dealing with a local landlord, or using a local agent, and negotiating in Spanish.

The [online resources](#) section of this guide contains links to Spanish-language web sites where rental properties are advertised in towns and cities across Mexico, although note that they are more likely to be subject to formal rental agreements instead of informal rental agreements preferred by many foreign residents in Mexico (see the sections in this chapter about formal and informal rentals).

## Utilities and furnishing in rented homes

**Electricity, gas, water, and telephone services (internet)** might be specifically included or excluded in the rent. Water used to be routinely included but these days is more often charged separately, and electricity, gas, and telephone (internet) are almost always excluded from the rent. See electricity, gas, water, and communications prices later in this guide for further information.

**Furniture:** Rental prices include all furnishings (if the house is furnished, or part-furnished). Around 20% of rental properties in Mexico are offered furnished, and you can negotiate furniture with the landlord on a case-by-case basis; for example, if you don't want the furniture, you can ask for it to be removed and landlords might oblige, depending on their situation and whether they have somewhere else to store the items you don't need. Landlords will not normally furnish properties offered without furniture, but it's worth asking as some might have some spare furniture they might move to the property for your use.



## Formal property rentals

Renting formally usually involves the services of a rental agent, although formal deals can also be undertaken by landlords directly. When a property is rented formally in Mexico, landlords or their agents usually (but not always) ask the prospective renter for a guarantor (in Spanish known as an ‘*aval*’), who must be someone who owns property outright in Mexico (and this must be in the same Mexican state where the rental property is situated), and is willing to provide a guarantee, in the form a lien on their own property, to guarantee the rent and the condition of the rented property. In this circumstance, if the renter ceases to pay the rent or causes damage to the property, the landlord can make a legal claim on the guarantor (or guarantor’s asset) to recover the rent owed or to repair damage. The agent (or landlord) might also undertake a credit check with Mexico’s national credit agency, known as the [Buró de Crédito](#) to assess the individual’s ability to afford the rent.

### Legal guarantor policy in lieu of an *Aval*

A relatively new service appearing in some states is a ‘legal guarantor service,’ whereby a legal firm offers a rent guarantee to the landlord —similar to an *aval*— in exchange for an annual fee equal to 35% of one month’s rent (plus sales tax). *In theory* the service also protects the tenant, for example, if the water heater fails the same legal firm would ensure the landlord arranges and pays for its repair, and it *might* also offer to hold your deposit in escrow, so that in the event of a dispute post-rental, the landlord cannot summarily withhold the deposit. In absence of an *aval*, the landlord will generally seek to get the **tenant to pay for this ‘rent guarantee’ service**, although astute tenants will negotiate this arrangement as it is sold a rent-payment guarantee and therefore a benefit to the landlord more than to the tenant.

## Informal property rentals

As many people may not have an *aval* guarantor as described above (and foreign residents will usually find it impossible to find such a person) there is a very buoyant informal rental market in Mexico. In this situation, landlords rent homes informally to individuals, holding a deposit, which is usually equivalent to one- or two-months’ rent. Some landlords might ask for dated IOUs (in Spanish known as *pagarés*)—one *pagaré* for each month of the rental agreement, as collateral against the rent owed over the coming year: each time the rent is paid, a dated *pagaré* is returned to you. No credit referencing takes place, and the entire arrangement is made informally. Landlords may or may not ask for a tenancy agreement to be signed; some may ask for written personal references. We recommend you have *some form* of written agreement in place to protect your interests and secure your dwelling space for the term you have agreed. **Tip:** When dealing directly with landlords, you will find that they tend to judge whether they want to rent the property to you during your first dealings and meeting together. How much rent you pay and what deposit is required can also be decided at this initial stage. If you are dealing directly with the landlord, be aware that you’re their first impression of you will count!

### Property rentals targeted at foreign residents

There are some Mexican landlords who prefer to rent their properties to foreign residents. Those who do, don’t tend to advertise their properties in local papers or Spanish-language internet listing sites; instead, they advertise on English-language web sites and/or post ads locally at restaurants and local meeting places where foreigners are known to congregate.



To assess what reasonable local rent values are in specific towns and cities across Mexico, visit one of the Spanish-language websites (see the [online resources](#) section in this guide for links) and browse rental prices being offered for properties in the location and neighborhoods where you plan to rent; talk with friends and contacts locally to ask about typical rental rates in the area, and use these sources as a barometer for negotiating your rent with a landlord who prefers to rent to foreign residents.

### Serviced apartment rentals

Serviced apartments are available for rent in Mexico's larger towns and cities. These are ideal for business trips, or when you need a turnkey furnishing arrangement that includes phone and internet connections with self-catering facilities to avoid the higher cost of hotels and eating out every day. The rent usually includes all utilities and the services of a cleaner/maid once a week.

There are lots of different companies offering serviced apartments. To find companies specializing in serviced apartments, go online and search for 'serviced apartments in [location name]' depending on where in Mexico you want to stay. Serviced apartments are more expensive than regular house rentals and tend to be situated in modern—and usually somewhat soulless—buildings near commercial and business centers. Also check the property rental portals listed in the [online resources](#) section of this guide as many of them also offer a section for short-term serviced rentals.

### Room rentals in private homes

People renting rooms in their homes in Mexico advertise these on [AirBnB](#), as well as [Homestay](#) and [Tripping](#). These accommodations are intended for shorter periods, and can be useful when you need a place to stay to scout rental or purchase options in Mexico with accommodation that is less expensive than a hotel or serviced apartment and potentially more personable: the homeowner renting the room might also have local contacts who can help you rent or purchase a home in Mexico, if that is your intention.

### Property rental periods

Some luxury or vacation homes, marketed principally for leisure or to short-term visitors, are rented by the week (or even by the night). Some of these luxury homes might sometimes be rented for longer terms (a month or longer) at a discount in the 'off season' when they would otherwise be left empty; you should contact the owner to discuss this possibility if you are interested in this option.

If you rent a home formally, you can usually expect a minimum contract term of 12 months (this might be negotiable to 6 months, depending on local demand). Even when renting informally, some landlords insist on a minimum term, usually 3, 6, or 12 months. However, some landlords will be willing to rent on a month-by-month basis, and this type of arrangement can be ideal if you are visiting Mexico for only a short while and don't want to stay at a hotel the whole time, or when you need a temporary base while you are scouting for property to rent longer-term, or hunting for a house or land purchase in the local area.

### Property rental prices in Mexico City

Rentals in [Mexico City](#) command a premium in comparison to rental properties in provincial cities, with the exception of desirable properties in the beach resort towns of Los Cabos, Puerto Vallarta, and Cancun and environs (especially Playa del Carmen and Tulum), which are high demand locations and command

premium rates for most of the year. There are also some expensive colonial city enclaves where rents are higher; these include San Miguel de Allende, Chapala/Ajijic, Valle de Bravo, and Tepoztlán.

Rentals in a safe neighborhood of Mexico City will **start** at around \$10,000 pesos (US\$530) per calendar month; although in our experience you'll need to spend at *least* \$12,000 pesos (US\$630) per month to get something decent, and if you want to live in a trendy neighborhood, e.g., Roma, Del Valle, Condesa, Nápoles, —*considerably* more than that. If you can be present in Mexico while you are searching for a long-term rental, *word-of-mouth* is probably the best way to find a good rental property at a reasonable price in the capital. There are plenty of people posting places for rent on Craigslist Mexico and other online forums. *Our experience of using these is mixed*: you need to search hard to find something of high quality, and while there are some decent rentals posted there, you must invest time trawling to find the 'wheat among the chaff' and be lucky with your timing as others are doing the same. In recent years, websites dedicated to listing property rentals have emerged and these are more professional and more extensive than Craigs List. The [online resources section](#) of this guide shares a list of the principal websites.

Luxury rental properties in Mexico City's best neighborhoods are priced **from** \$30,000 pesos (US\$1,580) per month and can easily rise to \$70,000 pesos (US\$3,690) per month **or more** depending on the type and size of the property. At this level, you can expect large apartments or houses with gardens, terraces, or other outdoor spaces (some apartment blocks offer roof gardens or gyms on-site), secured parking, with properties usually situated inside enclosed enclaves featuring secured access and a continuous security service.

### Property rental prices in Mexico's colonial cities

Mexico's [colonial cities](#) can offer terrific value for home rentals. The more popular places like San Miguel de Allende, Chapala & Ajijic, as well as colonial cities close to Mexico City like Valle de Bravo, Querétaro, and Tepoztlán command higher rents than the less well-known colonial cities and those farther away from the capital.

If you don't mind being situated in Mexico's more remote areas, for example in a city like [San Cristóbal de las Casas](#) in the southern state of Chiapas, these more remote places offer some of the lowest rents in Mexico: a good-sized, comfortable home that is suitably decorated and fully furnished could be rented for a small few hundred US dollars a month. Great value on home rentals can also be found in other colonial cities including Morelia, Pátzcuaro, Cuernavaca, Guanajuato, Oaxaca, Veracruz, Mérida, and Campeche. Note however that prices in Guanajuato, Mérida, and Puebla have been rising of late, as they have become more popular.

You can rent a *small* house or a small bungalow in most colonial towns and cities **from** about \$4,000 pesos per month (US\$240). For this price, you can usually expect to get one bedroom, plus a basic kitchen and bathroom. The interior is likely to be humble and furnishings, if any, will be rudimentary. If you are on a tight budget and you plan to stay in Mexico for a while, you can furnish a simple place — even decorate it to your taste with the landlord's permission— and make it your own. *It does not cost very much to provide basic furnishing for a house in Mexico* and local tradespeople will be able to decorate for you for very reasonable rates of pay. It's hard to generalize about the costs of local painters and decorators, but if you budget for around \$450 pesos (US\$24) *per workday* plus the price of the



materials, those will likely cover your property décor fees. Download the eBook about [House Maintenance in Mexico](#) on Mexperience for more details about hiring local tradespeople.

A *mid-size* house in colonial Mexico, with two or perhaps three bedrooms, at least one bathroom (and probably two), a good-sized kitchen and possibly also a utility area (for your laundry) will run **from** \$6,500 to \$9,500 pesos a month (US\$340 - US\$500) depending upon the neighborhood, the condition of the property, the décor and furnishings, and the outside spaces that it offers, e.g., garden, patio, pool.

Larger or more modernized/well-equipped properties will **start** at \$10,000 pesos (US\$530) and can rise to a range of \$30,000-\$50,000 pesos (US\$1,600-US\$2,600) or more per month for highly appointed luxury homes.

The more expensive properties will usually feature a sizeable garden, and some will also have a whirlpool and/or swimming pool. The monthly rent for high end properties **might** also include the services of a maid, and the gardener and pool maintenance included; *ensure you check these details before you commit to rent*, as the upkeep of a large house, garden, pool, and its grounds can add significantly to your monthly budget.

### Property rental prices at Mexico's beach locations

Property for rent at Mexico's [beach locations](#) varies in price depending on the location's popularity, the season, and ease of accessibility—that is, the local road infrastructure that leads to them and whether they have an airport nearby.

The most expensive rentals will be found in Los Cabos, Cancún, the Riviera Maya (including Playa del Carmen and Tulum), and Puerto Vallarta. The least expensive rentals may be found in places like Manzanillo, Mazatlán, and Puerto Escondido.

A small *casita* or bungalow at one of the less popular beach locations can rent in the region of \$5,000 pesos (US\$270) per month. The same type of property in one of the more popular beach towns may fetch upwards of \$9,000 pesos (US\$480) per month, and small homes away from the beachfront in Mexico's most popular beach resorts will **start** at around \$8,000 pesos (US\$420) per month.

A mid-size, two-bedroom house or apartment in a popular coastal town with modern amenities and a fitted kitchen, when rented on a long term (6 months or more) basis will likely range between \$12,000 pesos (US\$630) and 18,000 pesos (US\$950) per month.

Luxury beachfront homes will be marketed for rents **starting** at \$20,000 pesos (US\$1,050) per month—and *often fetch much higher prices*, especially if the rental period crosses local “high-season” dates.

If you are on a tight budget and want to live near the coast, small houses in Mexican residential neighborhoods in less popular coastal towns *away from the seafront* may be rented **from** about \$5,000 pesos (US\$270) per month, but these are not the areas or the type of housing that most foreigners seek when they move to a beach location in Mexico. However, if you are prepared to live further inland, you will find lower rents than properties situated near the waterfront and/or near popular areas of the town.

**Tip:** If you're living by the ocean or other area where heat and humidity feature during the spring and summer months and need to keep cool with air conditioning, note that your electricity bill during the hot months can become a significant line-item on your budget—air conditioners are expensive to run. See electricity prices in this guide for details.



## FURTHER INSIGHT

- ❖ [Guide to renting in Mexico](#)
- ❖ [The practicalities of finding a house rental in Mexico](#)
- ❖ [AirBnB revolutionizing accommodation choices in Mexico](#)
- ❖ [Guide to realty agents](#)
- ❖ [Matching your lifestyle needs and your location](#)
- ❖ [Mexico's cig cities](#)
- ❖ [Mexico's colonial cities](#)
- ❖ [Mexico's beach locations](#)
- ❖ [Resources section: Property rentals](#)
- ❖ [Latest Mexperience articles about property and real estate](#)

### **Mexico Home Insurance: protecting your valuable asset**

Protect your valuable asset against unforeseen events including burglary, natural disasters, and third-party liabilities. [Our insurance partner, MexPro offers insurance solutions for your house in Mexico](#)

### **Mexperience Mexico Newsletter**

Our free [newsletter about Mexico](#) brings you a monthly round-up of recently published stories and opportunities, as well as gems from our archives.

## Property purchase costs

Mexico's real estate markets (whether you are looking in the big cities, colonial cities, or beach locations) are highly localized and accurate data regarding prices and historical trends is not easy to come by. Established local realty agents will give you an *indication* of prices and price trends in a given market; however, there is no publicly-accessible central register of prices or trends, and even some of the 'informal' registers which exist may peddle doubtful data, as sellers are not always forthcoming about the full details concerning the prices at which properties changed hands.

Official registers do exist —on records at local government offices— but getting access to these data is difficult, and it's near-impossible for any individual to build up a picture *in aggregate* of what is trending pricewise, regionally, or nationally.

Because of this situation, the price of a piece of land or a property in Mexico is most often arrived at using a combination of 'what the current owner is asking (or willing to accept)' coupled with 'what someone else is willing to pay.'

In recent years, [online websites](#) that list tens of thousands of properties across Mexico for sale and for rent have begun to publish their own statistical data—although these figures are based on published *asking prices*, not final sales value or agreed rental rates.

The best way to gauge property values is to be *situated locally*, perhaps by renting a small house for a while and, in doing so, building a network of friends and local contacts. Online research using the country's top property portals is also a good way to gauge prices. By researching locally, you'll discover what prices sellers are offering, what the locals are saying about the property market (including certain neighborhoods in the area), and what *range of prices* local and foreign buyers are currently paying for their home purchases.

House prices in places like the USA, the UK, Spain, and Australia have been driven, in better part, by the amount of money banks have been willing to lend to prospective buyers. Such credit bubbles never existed in Mexico. House sales at the lower end of the market are driven by government programs which enable working people to purchase small houses of their own. In the middle-market segments, it's only recently that banks have been offering mortgages to middle-income earners and even now they demand significant deposits, charge loan aperture fees, and annual interest rates of 9 to 12%. This means that the house-building programs which took place, for example, in Spain —a market that is now hugely over-saturated with built but unsold/unsaleable new properties— never came to pass in Mexico.

Because of the absence of widespread cheap mortgage credit, house sale transactions have, historically, been a cash-buyer business in Mexico: you needed to have the available liquid capital to own land and property here. This situation protected most Mexicans from 'negative equity' situations (where their outstanding home loans are larger than the market value of the property they have mortgaged). However, other economic downturns, principally related to peso crises between 1970 and 1994, did cause property prices to fall substantially, and these events are reminders that the property market in Mexico is *not immune from devaluation* simply because of an absence of cheap credit.

Notwithstanding the absence of easy local credit, Mexico has experienced house price inflation and subsequent deflation, especially in some rural colonial towns discovered by foreigners who brought foreign capital to the areas and thus created mini localized bubbles. In these areas, where the local or regional economy would never have sustained massive land and house price increases, some types of



property ballooned in price—fueled by the influx of foreign capital. Some locations where prices have risen steeply in the last decade are experiencing a consolidation of this process, as foreign buyers have fallen in number due to financial troubles overseas, and an uncertain future landscape brought about by the present global financial situation. We therefore recommend that you take time to carefully consider your lifestyle needs as you scout for locations for property purchase.

Relatively few Mexicans own land or property in Mexico, and most people rent the home they live in. Government programs which are providing mortgage-type credits to working people to purchase starter homes are serving to increase the overall number of potential homeowners in Mexico, but the homes being built and purchased under those schemes are unlikely to attract foreign investment.

These social housing programs and the lack of cheap mortgages in Mexico do not directly affect foreigners buying property here, as most foreigners moving to Mexico have a capital sum they intend to invest, or they are borrowing money from a foreign bank backed by their foreign income or assets to purchase property in Mexico.

Some Mexican banks have been offering foreigner residents mortgages based on their foreign income. This area of home finance is quite specialized and carries specific risks of its own: if you plan to borrow money in your home currency to purchase property in Mexico, you should seek expert financial advice and enter into the agreement understanding the risks and rewards as, in doing so, you are making **two bets**: one is on the value of your Mexican property; the other is on the exchange rate between the Mexican peso and your mortgage currency.

### Property trust fees

If you buy a home within the 100 km ‘land border zone’ or 50 km ‘coastal zone’ i.e., close to a land or sea border (the latter includes homes on the beach or near the ocean), you will need to purchase the property by means of a land trust, known in Spanish as a *Fideicomiso*. This is a property trust that gives you ownership of the land and property in all but name. They must be set-up through a local bank. The one-off set-up fees range from US\$500 to US\$1,000, and the recurring yearly maintenance fees are about US\$500. When you eventually sell the property, the bank levies a cancellation fee for the trust which is about US\$1,000. If you own a property outside of this zone (more than 100 km from a land border or more than 50 km inland from the coast), you can own the property in your own name and you are not obliged by law to set up (and pay) for a property trust.

In 2013, a law began to make its way through the Mexican legal chambers that proposed to abolish the **obligation** for foreigners to hold land or property situated near the coast and land borders in trust. The law passed through the lower chamber (Congress), but the upper chamber (Senate) quashed it and so the proposed amendment did not pass into law. While the repeal of the obligation would have saved some foreign residents the cost of setting-up and running the trust, some commentators noted that many foreigners—even those who do not need to buy through a trust—choose to do so for estate planning purposes.



## Property taxes in Mexico

If you own a house in the USA, Canada, or Europe, you are required to pay an annual tax to the government, usually based on a ‘rate-able’ value of the property. In Mexico, the ‘rate-able’ value is known at the *Catastro* and is set by an officer of a local government agency known as *Catastral*; no on-site inspection is required.

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### The *catastro*

The *Catastro* value will vary depending on the area in which you live. It’s usually a small fraction of the commercial value of the property. This *Catastro* is used by the Notary Public to assess the value of the annual equivalent of the “local property tax”, known in Mexico as the *Predial*. Although the *Catastro* is an essential number for working out tax liabilities, in practice it serves no use in assessing the commercial or re-sale value of a property. *Catastro* values may be near to a realistic commercial value of a property or have little relevance it to the actual commercial value.

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### The *predial*

The *Predial* is the name of the tax homeowners must pay. If you rent a property in Mexico, you are not liable for the tax, although the owner is and might include it as a hidden cost in the rent.

Your *Predial* is payable annually, on January 1<sup>st</sup> or soon after. In some areas, bills are dispatched to house owners; but in many municipalities, you don’t get a bill; homeowners know they must pay it in January and show up at the municipal building in town to do so each year. Legally, you have until the end of March to pay the amount (thereafter fines and surcharges apply); however, some local authorities offer worthwhile discounts to homeowners who pay their *Predial* in November, December, January or February; the discount becomes smaller the longer you leave it and is eliminated altogether in March. Look out for notices in the local town halls about matters related to the *Predial* (some municipalities run ad campaigns to advertise these discount programs).

You will find the *Predial* is low (and could border on insignificant) when compared to property taxes / local community taxes (even at the lowest rates) in the USA, Canada, and western Europe.

The precise amount you need to pay will depend on the State, the location, and the locale of the property. For example, a mid-sized home in a ‘middle class’ area of colonial city in Mexico with a commercial value of \$1.4 million pesos (US\$73,700) might have a *Catastro* value of \$1.2 million pesos (US\$63,200) and from that figure a *Predial* assessment (i.e., what you must pay) of \$1,100 (one thousand one hundred pesos (US\$58)—that’s your property tax for a **whole year**.

**It’s worth noting that the *Predial* has been rising in states across Mexico**—in some areas it has doubled, tripled, or more—albeit from a **low base point**, so it remains affordable. When you consider that property taxes have also risen steeply of late in industrialized nations too, and from not-so-base levels, Mexico’s *Predial* remains low in comparison with property ownership fees in developed countries and is thus one of the attractive characteristics of owning property here.



Combined, the property trust fees (if you have a trust) and the *Predial* are likely to equal a fraction of what property owners in the US, Canada, or Western Europe pay for the privilege of owning their own home; but these costs deserve attention as part of a well thought-out and long-term budget plan for Mexico living, especially if you plan to own real estate here.

#### FURTHER INSIGHT

- ❖ [Guide to real estate in Mexico](#)
- ❖ [Guide to realty agents](#)
- ❖ [What's propelling the value of Mexican real estate?](#)
- ❖ [Matching your lifestyle needs and your location](#)
- ❖ [Buying property through a land trust in Mexico](#)
- ❖ [How property can be valued in Mexico](#)
- ❖ [The costs and taxes of selling property in Mexico](#)
- ❖ [Total cost of property ownership in Mexico](#)
- ❖ [Legal title of Mexican property](#)
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## Home maintenance costs

Owning a home comes with many responsibilities and owning a home in Mexico is no exception to this rule. This section examines some of the more common maintenance and ongoing costs you'll encounter as a property owner in Mexico (these are *in addition* to any land trust fees, property taxes, and finance costs you might have to pay).

### Maids

Maids working at homes in Mexico City charge more than maids working at homes in the provinces. Maids working in the capital usually need to make long journeys from the outskirts of the capital to the home they service; a journey that could take two or more hours each way. You can expect to pay around \$350-450 pesos (US\$19-24) per **workday** for a maid in Mexico City, and around \$300-400 pesos (US\$16-21) per **workday** for a maid in the provinces. Hiring a **good** maid is an art and comes with responsibilities in addition to the daily fee. Download the [Mexico Insight guide to House Maintenance](#) for more details about this.

### Gardeners

Gardeners will ask to be paid a similar sum to that of maids. Some gardeners will attend your home every day if your garden is large enough and you're willing to hire them full-time. Most gardeners will attend one or two days (or half-days) per week, and perhaps more frequently during the [growing \(rainy\) season](#) between May and October when more work is needed. If the gardener is not hired full-time by you, they will have other gardens to attend and they may sometimes not show up on the dates and times they first agreed with you. Gardeners' fees are typically \$350-450 pesos (US\$19-24) per **workday**, depending on the locale.

### Pool maintenance

The 'dream home' presented in marketing brochures seems to always feature a swimming pool. Swimming pools require looking-after if you are going to keep them in use, and if you're not willing to invest the time and effort yourself to do this, you'll need to hire someone locally with the knowledge and expertise to ensure your pool is kept clean and hygienically safe for you and your family to enjoy. Pools that are left unkempt can become breeding ground for [mosquitoes](#). Some gardeners (see above) will have the knowledge and expertise required to maintain the pool and your garden; however, the two roles may have to be undertaken separately. You can pay a pool maintenance worker on a per-visit basis, but most prefer to be paid a monthly retainer for attending your home a few times a month to clean the pool and keep it well maintained. They will also buy the chemicals you'll need (chlorine, alkaline, salt, etc.) and transport them to your home, saving you the trouble of going to the local specialist suppliers; although some owners prefer to source their own chemicals as quality may vary by brand and supplier. If you have preferences about the brand of chemicals to use, you can specify this to whoever your hire and reimburse them accordingly (ask for receipts). You can expect to pay a retainer of between \$800 pesos and \$1000 pesos (US\$42 and US\$52) **per month** to have your pool maintained by a local pool maintenance man (it's almost always a man)—although precise costs will vary depending on how often the pool is attended, the size/depth of the pool, as well as any special maintenance routines that might be required.



## Electricity prices in Mexico

All electricity in Mexico is supplied by CFE, a colossal state-owned electric company. Electricity delivered to commercial properties is significantly more expensive than electric delivered to domestic properties, so if you plan to run a business premises (including a commercial office) in Mexico, keep this in mind.

Prices are set by the government and vary each month. Also, the more electricity you use, the higher your rate is per kWh consumed. This is done to help low-income families and to encourage users generally to conserve energy, by penalizing higher energy consumers and rewarding lower energy consumers with generous subsidies.

**Seasonal Electricity Subsidies:** Subsidies are applied in some northern cities and some southern cities in summer when air conditioning uses rise. The subsidies apply from April to October in the south, and May to November in the north.

**CFE Online:** You can get the *current and historical rates* from [this page on the CFE's web site](#) (Spanish). Choose the “**Domesticas – 1**” option for residential electricity prices. You can also pay your bill online, and request changes to your services and account using the CFE's online portal. If you are cut-off due to non-payment you must visit the local CFE office in person to pay and arrange to get reconnected.

**Meters:** All properties have electricity meters, usually (but not always) visible to the street, so that the electric company's representative can visit and read the meter for each bill. Mexico is gradually changing-out old-style analog meters to new-style electronic meters which are digital and can be read remotely.

**Bill Frequency:** Electricity bills in Mexico are dispatched every **two** months. The electric company is very efficient at sending out technicians to cut your supply off if you are late in payment. If you have a new-style electronic meter, your service can be cut-off remotely, without the need for a technician to visit the property.

**Bill Payment:** You can either make a line at the bank (or pay using online banking services), a line at the local electricity office, at a local OXXO or 7-11 convenience stores (a small administrative fee applies) or, if available locally, at one of the CFE's new ATM-payment stations. If you are paying your bill **after the “due” date stated on the bill**, you must go to the local electricity office that deals with your property. Note that lines at the local electricity offices are usually long. Get there as early as possible in the morning and be prepared to wait your turn.

**Getting Reconnected:** The new-style electronic meters provide a means for the electricity company to cut you off remotely if your bill is not paid on time and it also means that once you settle your outstanding bill, the service can return almost immediately. (Similar to the telephone.) If your property still has an old-style analog meter a technician needs to visit to cut-off and restore the supply. If you are cut-off, you will need to visit the local electricity office that deals with your property and request a reconnection—a procedure that carries a penalty fee in addition to any outstanding debts on the bill. Once payment is made, a technician will be scheduled-in to revisit your home and reconnect your electricity supply.

## Natural and LPG gas in Mexico

Hot water heaters in Mexico are fired using propane gas or natural gas. Most homes have gas-fired ovens and hobs and, if you have a tumble dryer, this will require a gas connection, in addition to the electricity it consumes. Most space heaters (used in some higher elevation locations to take the edge off the chill during winter months) are powered using electricity.

Most homes in Mexico still use liquefied petroleum gas—a mixture of propane and butane and called **Gas LP**. The gas can be delivered in portable tanks, which are replaced when empty with tanks refilled remotely at the gas company’s facilities, or to a stationary tank located on the roof of the house or apartment building, or at some other safe outdoor location on the property.

**Gas price subsidies removed:** During 2017, the Mexican government removed the “maximum price” cap regime for LP gas delivered to residential homes, and local gas companies are now free to set their own prices. Prices have immediately risen in the short term, and prices are now determined by factors such as seasonal demand, local competition between gas companies, and international gas prices in the wider energy market.

**Stationary gas tanks** are available in a range of sizes. The smallest are 100 liters, and these are ideal for small properties or bungalows. The most common sizes are 300 and 500-liter tanks. They are refilled from a gas tanker doing daily rounds or you can telephone a local supplier and arrange delivery (except Sundays and **public holidays**). The gas tanker team will run a long hose to your tank to fill it or (where present) connect the hose to a fixed inlet pipe that runs from street level to your tank; these inlet pipes are common in large properties and tall buildings where access to the tank would be impossible, even with a long hose. Prices for this type of gas are sold by the liter.

**Portable gas tanks** vary in weight from 20 kilos to 50 kilos of net gas inside the tank. Most homes have two tanks, so that the second will keep your hot water and cooker going while you wait for the empty one to be refilled. Larger properties may have even more tanks, connected in series, so the empty ones can be replaced in rotation. The gas in portable tanks is sold **per kilo**. Tank sizes (weights) vary, and you need to pay a deposit on the tank itself (if your property doesn’t already have tanks in-situ). Tank deposits range from \$300 to \$900 pesos (US\$16-48) per physical tank, depending upon the size of the tank. The deposit is refundable upon return of the tank to the local gas company.

**Mains-fed gas supply:** natural gas piped directly into homes is becoming increasingly available in several Mexican cities, including the capital Mexico City, Guadalajara, and Monterrey—although it isn’t available in all neighborhoods. With modern piping systems, these networks are safe even in earthquake areas, although there are campaigns saying otherwise as part of competition propaganda among gas distributors. The companies that distribute mains-fed natural gas are represented on the website of the Mexican Natural Gas Association – [www.amgn.org.mx](http://www.amgn.org.mx) – where you can find out more about the service and the rates they charge for installation of the service and gas supply.

The cost of natural gas piped into your home also varies from state to state. The bill includes a rate for gas consumed – usually in **cubic meters** – and an additional charge for the cost of distribution.

**Natural and LP Gas prices:** You can find gas prices by region on this official website: <http://www.cre.gob.mx/ConsultaPrecios/GasLP/PlantaDistribucion.html?idiom=es>



## Water services

Water in Mexico is delivered via mains-feed, or a communally run feed from local water springs, or a combination of rain collection and local water delivery by truck.

- ◆ **Mains-fed** water is metered and prices per cubic meter (1,000 liters) vary depending on the location and the neighborhood. Check locally for details.
- ◆ **Communal water** systems are managed by the local municipality who usually charge an annual flat fee for the water supply. Check locally for details.
- ◆ **Water delivery trucks** usually deliver either 5,000 or 10,000 liters of water and fees vary depending on the location. Typically, a 10,000 liter water delivery will cost between \$500 and \$800 pesos (US\$26.50 – US\$42.50)

### FURTHER INSIGHTS

- ❖ [Water systems in Mexico](#)
- ❖ [Drinking water in Mexico](#)
- ❖ [Articles about water supply in Mexico](#)

## Garbage collection

Garbage collection in Mexico is very efficient. Depending on where you live, the garbage collection routine will vary. Some neighborhoods in bigger towns and cities have a daily collection round. In some towns, metal containers are situated every few blocks where residents take their garbage, and these are emptied regularly. In other towns, garbage collection happens on a certain day (or days) each week. Some garbage collectors make an ‘official charge’ of somewhere between \$5 pesos and \$10 pesos (US\$0.25-0.50) per collection (or per bag). Other garbage collectors charge a set **monthly fee** for collecting your garbage, which is usually between \$50 and \$100 pesos (US\$2.60-5.20). In some places, there is no charge, but the garbage truck will **carry a tip can**: \$10 pesos per pick-up is reasonable; more if you had a party or clean-out and have extra garbage to dispose of. See [tipping in this guide](#) for information about tipping in Mexico.

## Appliance disposal

If you have major items to take away (for example, an old washing machine or refrigerator) some garbage disposal team might take this for you by previous arrangement, although you will be expected to pay them extra for the service; \$50 pesos (US\$2.50) per item is a reasonable fee for the taking away your old home appliances, which will be repaired and used again, or recycled. In some local neighborhoods, local trucks do rounds with loud-speakers asking residents for any old ‘iron’ they may want to dispose of—this includes old home appliances, batteries, bed mattresses, etc. These ‘iron mongers’ will offer you a token fee for some items; you might choose to donate it to them in lieu of their service to take away and recycle items you no longer use or want—see also the next section about waste separation.



## Waste sorting and separation

Increasing numbers of municipalities across Mexico now ask residents to separate their waste into different types: general waste (garbage) which goes to landfill; recycling which includes glass, metals, paper, plastics, and cardboard; and organic waste which includes food scraps, and garden foliage. If you have old batteries, washing machines, cookers, irons, etc. to dispose of you can either arrange for it to be recycled by your local garbage collection team or, in some areas, a local ‘iron monger’ may do the rounds in a pickup truck, advertising the collection of any ferrous materials you might have using a loudspeaker as the truck goes by. Simply hail them from your front door. They will usually offer you a small token payment in exchange for your unwanted recyclables. Your old stuff will be repaired and used again if practicable, or stripped down with some parts set-aside for use as spares and any other parts (including metals) recycled.

### FURTHER INSIGHT

- ❖ [Guide to home maintenance and security](#) (eBook)
- ❖ [Splashing out on a pool in Mexico](#)
- ❖ [Water supply and services](#)
- ❖ [Banking services](#) (bill payments)
- ❖ [Convenience stores](#) (bill payments)

### **Mexico Home Insurance: protecting your valuable asset**

Protect your valuable asset against unforeseen events including burglary, natural disasters, and third-party liabilities. [Our insurance partner, MexPro offers insurance solutions for your house in Mexico](#)

### **Mexperience Mexico Newsletter**

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## Cost of public transportation in Mexico

Mexico offers residents a range of public transportation choices, most of which are affordable.

### Local and intercity buses

**Local buses** and *microbuses* (minibuses) are plentiful across all towns and cities in Mexico, and cost between \$5-10 pesos (US\$0.25-0.50) for a one-way journey. Seasoned foreign residents living in Mexico will frequently use the local buses and *microbuses* to get around efficiently and affordably.

**Mexican first-class and executive-class intercity buses** are remarkable. Put aside your prejudices about bus travel because Mexico's intercity bus network is extensive, professionally managed, safe, and comfortable, and affordable. First class buses offer comfortable seats, air conditioning and direct routes from A to B. Executive class buses offer all this on state-of-the-art passenger buses fitted-out with just 24 fully reclining seats on board in a 2+1 seating configuration.

#### FURTHER INSIGHT

- ❖ [Guide to bus travel in Mexico](#)
- ❖ [Executive-class intercity buses](#)
- ❖ [Local buses in Mexico](#)

### Metro train and bus transportation systems

**Metro trains:** Mexico City and Monterrey offer efficient metro train systems as part of their public transportation infrastructure.

**Metro buses:** Mexico City and other larger towns and cities are implementing metro bus systems into their local road networks. These systems fence-off a lane (or lanes) from existing roads to provide exclusive access to 'metro buses' which run along these lanes and stop at set points (stations) along the route.

Metro trains and buses are mass-transport options that are inexpensive to use. Fares range between cost between \$5-10 pesos (US\$0.25-0.50) for a one-way journey.

#### FURTHER INSIGHT

- ❖ [Metro transport systems](#)
- ❖ [It takes all kinds \(article\)](#)

### Taxis and App-cabs

Taxis are not expensive in Mexico and some foreign residents —living here full- or part-time— choose not to run their own car because they know they can rely upon local transportation, including local taxis, when they need to get somewhere.



If you're living in Mexico and need the use of a vehicle, a car with a driver—in the form of a local taxi—is readily available, and affordable. Taxi cabs can be found in every town and city in Mexico and you can also telephone cab companies to have a driver pick you up from home, from an office, from a public place (e.g., restaurant or cinema) or even from a specific street or plaza.

Uber, Cabify, and Didi, the principal global app-based taxi services, continue to expand in cities across Mexico. App-cab prices tend to be slightly higher than street cabs (and are sometimes on par) and may be higher than taxis hired from taxi ranks or local cab firms, depending on the current supply and demand for taxis in any given area. They are considerably less expensive than taxis hired from hotel taxi ranks and airports.

#### FURTHER INSIGHT

[Guide to taxi travel in Mexico](#)

[Living in Mexico without a car](#)

[App-cab travel in Mexico](#)

[Guide to car rental in Mexico](#)

## Airfares

Domestic airfares in Mexico have ceased to be the bargain they once were. Occasionally airlines will run special offers (you have to actively check online) but overall, “low cost” airfares have been rising steadily as the four main domestic carriers: Aeroméxico, Viva Aerobus, Interjet, and Volaris have all moved to providing what the airlines term as “unbundled pricing,”—which means that the base ticket price does not include things like baggage, seat assignment, or priority boarding—these once-included services are now optional extras, sold separately.

Airfares for transportation across less popular routes in Mexico, where only one domestic airline operates (or two, with one of the two offering a limited schedule), can still be expensive—similar to the situation that existed before the market was opened-up to competitors.

Read the guide to [Air Travel in Mexico](#) on Mexperience for more details.

#### FURTHER INSIGHT

❖ [Guide to Air travel in Mexico](#)

❖ [Transportation guides](#)

❖ [Getting around in Mexico](#)

❖ [Articles about transport in Mexico](#)



## Automobile running costs

### Car taxes

All cars in Mexico must pay the "*Derechos*" (license plate) tax. Fees vary by state—check locally for details. Additionally, in Mexican States where the *Tenencia* tax is in force, it's based on a percentage of the vehicle's original purchase price with relief for depreciation, so you pay the tax on the current market value of the car.

#### FURTHER INSIGHT

- ❖ [This site publishes details of the 'tenencia' tax by Mexican state](#)

### The price of gasoline and diesel

Significant changes to the way Mexico price retail gasoline and diesel began in 2015 and, since November 2017 the Mexican gasoline market has been deregulated and individual stations can now charge whatever they want for fuel (competing with other local stations). Prior to this, the price of gasoline was identical nation-wide (except along the US border, where prices were set to compete with US gasoline stations).

#### FURTHER INSIGHT

- ❖ [Mexico's gasoline prices](#)
- ❖ This government-run service monitors the price of gasoline nation-wide and offers updated pricing information for consumers: <https://www.gob.mx/cre>

### Car servicing costs

Getting your car tuned-up at a branded dealership ("*Agencia*") will cost more than getting the work undertaken at a local independently owned repair shop. If your car is new or reasonably new, it's advisable to pay the extra costs and get the car serviced at the dealership where the work and parts will be guaranteed for a certain time frame.

If you're driving an older vehicle, choosing the local workshop servicing option will save you money. If you do this, ask around locally and try to get a referral from someone you know or better—an introduction to the owner. *We don't recommend you take your car for servicing at a local garage you don't know*, except in an emergency.

Annual car servicing costs will vary depending on your car, its age, and the mileage you accrue. As a *rule of thumb*, a mid-sized car of an average age will cost between \$10,000 pesos and \$15,000 pesos (US\$530 and US\$790) a year to service at an authorized dealer.



## Mexico auto insurance

Auto insurance that covers third party liability is compulsory in Mexico, but this does not mean that everyone drives around insured. Driving uninsured is a big risk in Mexico as, in the event of an accident where someone is injured or killed, the police will get involved and arrest everyone until blame and damages have been apportioned: insurance is crucial in this circumstance.

### Foreign-plated vehicles

If you bring your foreign-plated car to Mexico it's important to understand that your non-Mexican insurance policy is not valid here. You must purchase top-up insurance, the price of which varies depending on your vehicle and other personal circumstances. You can get full information and a live quotation online for **foreign-plated cars** by connecting to the Mexperience guide for Auto Insurance.

#### FURTHER INSIGHT

- ❖ [Bringing foreign-plated vehicles to Mexico](#)
- ❖ [Guide to auto insurance for foreign-plated cars](#)
- ❖ [Articles about auto insurance in Mexico](#)
- ❖ [Online quote for auto insurance for foreign-plated cars](#)

### Mexican-plated vehicles

Insurance costs for Mexican-plated cars vary widely depending on the vehicle, its age, the location where it's kept, and the drivers who will use it. You can purchase auto insurance for Mexican-plated vehicles from your bank, an insurance broker, and a plethora of online portals.

#### FURTHER INSIGHT

- ❖ [Auto insurance quotes for Mexican-plated cars](#) (Google)
- ❖ [Car Insurance South of the Border](#)
- ❖ [Articles about driving in Mexico](#)

#### **Auto Insurance: peace of mind when you're driving in Mexico**

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## Cost of communications services

### Telephone services charges

One of the biggest pricing shake-ups in the history of Mexican telecommunications took effect at midnight on January 1, 2015 with the introduction of new legislation which reformed the communications marketplace and made prices more competitive. The two key legislative changes which affect consumers are:

- ◆ **All calls are charged as local calls:** By legal decree, the pricing regime for ‘long distance’ calls (previously known as LADA, an acronym for *Larga Distancia*) from landlines was disbanded, effectively making all calls from landlines priced as local calls.
- ◆ **No long-distance cell phone charges:** A previous law had made it illegal for Telcel, (the dominant cell phone company) to charge for incoming calls when the cell phone is roaming out of its area code. The 2015 law went further and disbanded the price distinction between calls to local cell phones and out of area cell phones from landlines—so as of now, dialing an out-of-area cellphone from a landline is now charged as a local call.

In practice, the law changes have caused telecom companies to include the cost of **all** calls from landlines to local, national, international and Mexican cellphone numbers within the price of their packages, which also come with a high-speed internet connection as standard. Telephone companies have gone further and are also including calls to many international destinations at no additional cost.

The new regime is particularly attractive to foreign residents with family and friends outside of Mexico, as it’s now possible to keep in touch from your home landline phone without worrying about high international call charges. *Making telephone calls from a landline in Mexico has never been less expensive.*

#### FURTHER INSIGHT

- ❖ [Fixed line call charges drop sharply in Mexico](#)
- ❖ [Mexico simplifies its telephone dialing rules](#)

### Telmex landline telephone and internet

Telmex rebranded its “Infinitum” high-speed internet service to “Macronet”—it’s the same service and product bundles and package prices, just the name has changed. The inclusive call bundles which each package offers are quite remarkable and have made telephone calls from Mexican landlines very inexpensive. All Telmex “Macronet” packages also give you complimentary access to a nation-wide network of WiFi hotspots—available at airports, public spaces, Sanborns stores, etc.

#### FURTHER INSIGHT

- ❖ [Connecting to the internet using WiFi in Mexico](#)
- ❖ [Telmex online](#) (services for homes)



## Cable landline internet and television

Cable is available in many areas, but not all, so check locally. Local cable companies have been taken over by Televisa (the Mexican TV giant) and renamed to IZZI. Packages offer unlimited telephone calls in Mexico, the Americas and Europe and high-speed internet services.

### FURTHER INSIGHT

❖ [IZZI cable phone, internet, and TV services](#)

## Pay TV services

There are several providers of Pay TV services in Mexico, including local cable companies and satellite TV providers Sky and Dish.

**Sky** is the most expensive but offers the broadest range of channels. Sky also offers the broadest range of sports coverage as well as High-Definition channels (for additional fees). [www.sky.com.mx](http://www.sky.com.mx)

**Dish** is the least expensive option, but also offers the most limited choice of channels. The service is affiliated with Telmex and can be purchased and paid for through your Telmex bill, or separately. [www.dish.com.mx](http://www.dish.com.mx)

**Cablevisión** is now known as IZZI in Mexico. There are three TV packages which can be purchased **in addition** to the telephone and internet services (see above). [www.izzi.mx](http://www.izzi.mx)

## Cellular telephony

Mexico's nation-wide grid of cellular phone networks is modern and reliable. The market is served by five brands operated over network grids owned and maintained by three major telecommunications companies.

The most extensive nation-wide coverage is currently offered by **Telcel**, although the other two cell phone companies—**Movistar** (owned by Spain's Telefonica), and IUSACell & Nextel (owned by America's **AT&T**)—are improving their network coverage all the time. IUSACell & Nextel are gradually being rebranded nationally to AT&T.

**Virgin Mobile** entered the market in 2014 as Mexico's first "virtual" cell phone operator. It uses Movistar's physical network to operate and offers a range of cell phone plans and packages which are distinct to Movistar's own offers.

## Mobile data services

In addition to voice calls and network SMS text messaging, Mexico's cellphone networks deliver mobile data including Edge, 2G, 3G and 4G LTE coverage.

4G LTE (acronym for *Long Term Evolution*) coverage is good in larger towns and cities and 3G coverage is available in virtually all towns. 4G LTE and 3G data is also available along many major intercity highways, where the topography allows. The next generation of cellphone networks, termed 5G, is



beginning to roll-out in Mexico, although it will be some years before this new technology is fully implemented.

### Cellular telephony packages

The cell phone market is competitive in Mexico and so prices, plans, and promotions are in a state of constant flux. Broadly speaking, you can choose between a pre-pay and a post-pay plans.

- ◆ **With pre-pay mobile plans** you need to top-up your phone's credit balance at local convenience stores or by using your credit or debit card. These offer you the flexibility to spend according to your use without a regular monthly commitment, although call minutes and data charges tend to be higher.
- ◆ **With post-pay mobile plans** (also known as 'contract' plans), you sign an agreement with the phone company —usually for 12, 24, or 36 months— at a fixed monthly rate. The rate usually includes a 'free' phone which you effectively pay for over time within the contract fees. With the new 'unlimited' pre-pay plans, it only makes sense to get a contract if you want a an otherwise expensive smartphone included in your package rate or you want a formal contract, e.g., to bill to your company for payment.

As offers change frequently, the best way to find a cell phone plan in Mexico that suits your needs is to visit the five major providers online and see what offers they currently have.

#### FURTHER INSIGHT

- ❖ [Telcel](#)
- ❖ [Movistar](#)
- ❖ [AT&T](#) (Formerly IUSACELL & Nextel Mexico)
- ❖ [Virgin Mobile](#)
- ❖ [Mexican cellphone calling plans for North America](#)
- ❖ [Getting Connected to Mexican Cell Phones](#)

### Wireless home internet

Telcel and AT&T now offer wireless home internet service in Mexico, which delivers high-speed internet to a home-based model over the **cellular data network**. This service is useful for places where there is a scarcity of telephone lines (or rural areas with limited telephony services) as well as for back-up internet.

#### FURTHER INSIGHT

- ❖ [Wireless home internet services in Mexico](#)
- ❖ [Articles about WiFi and internet services in Mexico](#)

## Postal delivery services

Despite the ‘bad press’ it receives, Mexico’s postal service is not as poor as many people make it out to be, **but it is slow**. It is fair to say that the service is more reliable in larger towns and cities than in provincial towns and villages, and it can take *weeks* for a letter to arrive at its destination, but the post does tend to make it to its destination eventually, even to the smaller towns and villages. To send documents and parcels reliably and in timely fashion, you’ll need to use a courier service – see next section.

### FURTHER INSIGHT

- ❖ [Mexico’s national postal service website](#)
- ❖ [Communications guide](#) (postal services)
- ❖ [Postman’s day in Mexico](#)

## Courier delivery services

If you need to send anything physically by post which is time sensitive and/or valuable, then you’ll need to use one of the courier services available in Mexico as the national postal service cannot be relied upon in these circumstances.

Couriers offer competitive rates, and modern booking and tracking systems that enable you to purchase your delivery service online, have someone pick it up (or you can take it to a local collection agency) and then track its progress online right through to delivery.

### The major couriers operating in Mexico are:

- ◆ [DHL Mexico](#);
- ◆ [UPS Mexico](#);
- ◆ [FedEx Mexico](#); and
- ◆ [Estafeta](#) (Mexico’s leading national courier service); and
- ◆ [MexPost](#) (this is the courier division of the national postal service).

### FURTHER INSIGHTS

- ❖ [Guide to Communications in Mexico](#)
- ❖ [Articles about Communications in Mexico](#)



## Get practical help with your move to Mexico

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## Online resources

### Further reading and website references for price research.

- ◆ This section contains links to web sites which contain further information and pricing data.
- ◆ Most sites are presented in Spanish; you can use Google to translate web pages online—visit [www.translate.google.com](http://www.translate.google.com) for details about how to do this.
- ◆ Some sites offer detailed pricing of their product range, others are simply “shop windows.”
- ◆ The resources have been categorized by product / service type for easier reference.

## Supermarkets

Mexico is well-served by a range of US-style supermarkets and hypermarkets.

- ❖ [Walmart Mexico](#)
- ❖ [Superama](#)
- ❖ [Soriana](#)
- ❖ [Comercial Mexicana \(Mega\)](#)
- ❖ [La Comer](#)
- ❖ [City Market](#)
- ❖ [HEB Mexico](#)
- ❖ [La Europea](#)
- ❖ [Chedraui](#)
- ❖ [CostCo](#)
- ❖ [Sam’s Club Mexico](#)

## Department stores

US-style department stores can be found in Mexico’s larger towns and cities.

- ❖ [Liverpool](#)
- ❖ [El Palacio de Hierro](#)
- ❖ [Sears](#)
- ❖ [Suburbia](#)
- ❖ [Sanborns](#)
- ❖ [The Home Store](#)
- ❖ [Pottery Barn](#)



## Home and furniture stores

These are the principal specialist home and furniture stores in Mexico. Larger towns and cities also have local or regional (often family-owned) stores selling furniture goods. Check locally for details.

- ❖ [Elektra](#)
- ❖ [Viana](#)
- ❖ [Coppel](#)
- ❖ [Hermanos Vazquez](#)
- ❖ [The Home Store](#)
- ❖ [Pottery Barn](#)
- ❖ [Miniso](#)

## Pharmacies

- ❖ Sanborns
- ❖ [Farmacias Similares](#) (Less expensive, generic non-brand medicines)
- ❖ [Farmacias del Ahorro](#)
- ❖ [Farmacias Benavides](#)
- ❖ [Farmacias San Isidro](#)
- ❖ [Farmacias San Pablo](#)
- ❖ [Farmapronto](#)
- ❖ [Farmacias Guadalajara](#)

## Communications

Communication services are well developed in Mexico, and the presence of several operators has kept prices competitive between them.

- ❖ [Telmex](#)
- ❖ [IZZI](#)
- ❖ [Telcel](#)
- ❖ [Movistar](#)
- ❖ [AT&T](#) (Formerly IUSACELL & Nextel Mexico)
- ❖ [Virgin Mobile](#)



## Sports, gyms, and sportswear

Mexicans are fanatics of sports and gyms. Mexico ranks 5<sup>th</sup> in the world by number of gyms per capita. Most membership gyms are national or regional franchises.

### STORES

- ❖ [Sportland](#)
- ❖ [Marti](#)
- ❖ [Ruben's](#)

### GYMS

- ❖ [Power Gym](#)
- ❖ [Station24](#)
- ❖ [SmartFit](#)
- ❖ [GymPass Mexico](#)

## Food diners (national chains)

Mexican food diners offer a square meal for a reasonable price.

- ❖ [Sanborns](#)
- ❖ [VIPS](#)
- ❖ [TOKS](#)
- ❖ [Wings](#)
- ❖ [Los Bisquets de Obregon](#)

## Books, music, and home entertainment

Retail bookstores have diversified in recent years to offer a range of goods including music and DVDs—some also offer coffee shops in-store.

- ❖ [Gandhi](#)
- ❖ [La Casa del Libro](#)
- ❖ [El Sotano](#)
- ❖ [Librerias de Cristal](#)
- ❖ [Mixup](#)
- ❖ [Sanborns](#)



## National cinemas

US blockbuster films are popular in Mexico and the two principal chains offer multi-plex centers with screens across the country.

- ❖ [Cinemex](#)
- ❖ [Cinepolis](#)

## Banks

- ❖ [Bancomer](#)
- ❖ [Banamex](#)
- ❖ [HSBC](#)
- ❖ [Scotiabank](#)
- ❖ [Banorte](#)
- ❖ [Santander](#)
- ❖ [Banco Inbursa](#)
- ❖ [Banco Azteca](#)

## Insurance services

Mexico is well-served by a range of insurance companies; however, if you want to insure a foreign-plated (US/CDN) vehicle in Mexico, you'll need a special insurance policy—see below for details.

### INSURANCE COMPANIES

- ❖ [GNP Mexico](#)
- ❖ [Monterrey](#)
- ❖ [Royal & Sun Alliance](#)
- ❖ [DVK](#)
- ❖ [MetLife](#)

### INSURING FOREIGN-PLATED VEHICLES

- ❖ [Guide to auto insurance for foreign-plated cars](#)
- ❖ [Online quote for auto insurance for foreign-plated cars](#)



## Postal and courier services

- ❖ [DHL Mexico](#)
- ❖ [UPS Mexico](#)
- ❖ [FedEx Mexico](#)
- ❖ [Estafeta](#)
- ❖ [MexPost](#)

## Automobiles, taxis, and vehicle fuel

### AUTOMOBILE COMPANIES/AGENCIES

- ❖ [Ford Mexico](#)
- ❖ [GM Mexico](#)
- ❖ [Nissan Mexico](#)
- ❖ [Honda Mexico](#)
- ❖ [Chrysler Mexico](#)

### APP-CAB COMPANIES

- ❖ [Uber](#)
- ❖ [Cabify](#)
- ❖ [DiDi](#)

## Gasoline and diesel fuel prices

Gasoline and diesel prices are no longer set by the government. (See article about how [Mexico has changed its fuel price regime](#).) Prices are now ‘market-led’ and you can find information about current prices nation-wide on this website run by the Mexican government: <https://www.gob.mx/cre>

## Housing: short-term rentals

- ❖ [AirBnB](#)
- ❖ [Homestay](#)
- ❖ [Tripping](#)



### Housing: long-term rentals

- ❖ [MetrosCubicos](#)
- ❖ [Vivanuncios](#)
- ❖ [Inmuebles24](#)
- ❖ [Propiedades.com](#)
- ❖ [LaMundi](#)
- ❖ [Homie](#)
- ❖ [Aviso Oportuno](#)
- ❖ [Craigs List Mexico](#)

### Housing: house purchases and sales

- ❖ [MetrosCubicos](#)
- ❖ [Vivanuncios](#)
- ❖ [Inmuebles24](#)
- ❖ [Propiedades.com](#)
- ❖ [LaMundi](#)
- ❖ [Aviso Oportuno](#)



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