BUILDING
a *Life* in Mexico

THE MOVING PATH · 2026 EDITION

Your Relocation Plan



Moving to San Miguel de Allende, one step at a time.

For professionals, retirees and families ready for an elevated life in a UNESCO World Heritage city: historic homes, private healthcare, rich cultural life and a welcoming international community. Seven clear steps, with budgets in US dollars.

SAN MIGUEL AT A GLANCE

1,900 m
About 6,200 ft in the high desert. Mild days, cool nights.

1–1.5 h
By road to Querétaro (QRO) or León/Bajío (BJX) airports.

$1M+
Typical home price in Centro, in US dollars.

Own it
Foreigners can hold direct title to property here.

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THE JOURNEY

Seven steps to San Miguel

Tick each box as you go. Move on when you're ready.

01 WEEKS 1–4

Dream & Research

- [ ] Write down your "why"
- [ ] Set your budget in US dollars (page 3)
- [ ] Watch our YouTube walkthroughs

02 1–3 WEEKS ON THE GROUND

Visit San Miguel

- [ ] Book a private home tour with Heather
- [ ] Walk the hills at different times of day
- [ ] Check drive times to doctors and airports

03 DURING YOUR VISIT

Find Your Neighborhood

- [ ] Compare Centro, Guadiana, Ojo de Agua
- [ ] Weigh views, privacy and parking
- [ ] Notice slopes and noise at night

04 2–6 MONTHS AHEAD

Plan Your Residency

- [ ] Book a Mexican consulate appointment early
- [ ] See if you qualify for permanent
- [ ] Get your card at INM within 30 days

05 WHEN YOU'RE READY

Choose Your Path

- [ ] Lease a home while you decide
- [ ] Or buy, build or remodel
- [ ] Pick the path that fits your timeline

06 1–3 MONTHS

Buy With Confidence

- [ ] Hold direct title, no bank trust needed
- [ ] Budget about 5–6% for closing costs
- [ ] Choose your own notario to close

07 YOUR FIRST 6 MONTHS

Move & Settle In

- [ ] Set up private health cover (page 3)
- [ ] Open a bank account, get a local number
- [ ] Join a class or community group

Residency at a glance

PERMANENT · NO RENEWALS
≈ US$7,400/mo pension or ≈ US$300,000 savings

TEMPORARY · 1 TO 4 YEARS
≈ US$4,400/mo income or ≈ US$74,000 savings

2026 guide; varies by consulate. Start early: appointments can take weeks.

YOUR LIFE IN SAN MIGUEL, IN US DOLLARS

Your monthly budget

FOR A COUPLE	TYPICAL (US$/MO)	MY ESTIMATE
3-bedroom rental: Centro, Guadiana, Ojo de Agua	2,500–4,500+	
Or 3-bedroom rental: Los Balcones, Atascadero	3,000–4,000+	
Private health insurance, couple around age 60	640–1,600	
Household staff: housekeeper and gardener	350+	
Dining out, culture and events	800+	
Utilities, internet and gas for a larger home	150–300	
Private drivers and airport transfers	100–300	
Total per month	**≈ 8,000**	

Rents from our neighborhood guide; other figures from 2026 cost-of-living and insurance surveys. A private airport transfer runs about US$52 each way.

IF YOU BUY · TYPICAL HOME PRICES

$1.0M+
Centro Histórico

$1.25–1.9M+
Guadiana, Ojo de Agua

$800K–1.5M+
Los Balcones

$700K–1.3M+
Atascadero

BEFORE YOU MOVE

Residency
With a qualifying pension or savings, many clients go straight to permanent residency, with no renewals.

Health
Most Mexican insurers stop taking new applicants after age 64 to 69. Apply early, or choose an international plan.

Wealth & tax
Moving assets and becoming a Mexican tax resident need planning. Talk to a cross-border tax advisor before you move.

Let's plan your move

Heather guides you personally, from your first idea to the day you get your keys.

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