How to Build Your Relocation Team (Because Nobody Moves to Mexico Alone)

[IMAGE: one of Daphne's own photos]

Nobody tells you that moving to Mexico is a team sport.

You picture a decision — we're doing it — and then a list of tasks. What you end up with is a cast of people here and back home in Canada or the US: a lawyer, a tax advisor, an agent, a notary, a mover, a bank, maybe a contador and a gestor you'd never heard of a month ago. Each one is good at their slice. None of them is looking at the whole picture.

The people who move smoothly aren't the ones who found the best professionals. They're the ones who knew how to build a relocation team: who to call first, and how to keep everyone talking.

Who do you need to move to Mexico? For a smooth relocation, you'll need: an immigration lawyer or facilitator, a cross-border tax advisor, a licensed buyer's or rental agent, a notario público (only if you buy), and a mover or customs broker (if you're shipping belongings). The order you hire them in matters as much as who you hire.

If you're asking, "Who do I need to help me move to Mexico?" you're asking the right question. A moving to Mexico checklist outlines the tasks you'll need to complete. But many relocation services only cover one or two of them.

Here's how to build a relocation team that works together.

The Four Lines of Your Relocation Team

[IMAGE: a four-lines graphic or one of Daphne's own photos]

Your relocation team has four lines, plus one person who oversees all of them.

The Paperwork line

- **Immigration lawyer or facilitator.** Guides your residency application. Can you relocate without a lawyer? Many people do, using a facilitator to help them choose the right visa route and prepare the paperwork. Neither will advise on your taxes or your property purchase.
- **Perito traductor.** A court-authorized translator (*perito* means "expert"). Their stamp and signature make translations of documents like birth and marriage certificates official in Mexico.
- **Notario público (if you buy).** What does a notario público do? This is a lawyer, appointed by the state governor, who formalizes property sales. The notario ensures the transaction is legal. They're impartial: they can explain the deed to both sides, but they don't represent either one.

The Money line

- **Cross-border tax advisor.** Plans your taxes in Canada or the US and in Mexico together. They don't handle your residency application or review property contracts.
- **Bank and currency transfers.** A Mexican bank account, plus a way to send money from home (a transfer service, a broker, or your home bank).
- **Contador.** A Mexican accountant, for when you earn income here, rent out a property, or need to

file Mexican tax returns.
- **Insurance broker.** For health and property coverage.

The Home line

- **Licensed buyer's or rental agent.** Look for a licensed agent, registered in Quintana Roo, and ask whether they're independent or tied to a developer. A good agent is not a substitute for your own lawyer.
- **Independent real estate lawyer.** Do you need a real estate lawyer if you have an agent? If you're buying, yes. They review the contract, the title, and the fideicomiso. That's the bank trust foreigners use to hold property in the restricted zone (near the coast or borders). On a resale, your lawyer should make sure your deposit goes into escrow, never directly to the seller. On a new build, deposits typically go to the developer or its trust account, so ask how yours is protected.
- **Property manager.** For when you rent out or travel.
- **Mover and customs broker.** They manage the menaje de casa, which lets new residents bring in their household goods. Permanent residents get one duty-free import, generally within six months of your arrival. Temporary residents can bring their goods in temporarily, for as long as their status lasts, and the goods must leave with them.

The Daily Life line

- A doctor and health coverage.
- Schools, if you have kids.
- A Spanish teacher.
- Gestor. A local fixer for paperwork and utilities.
- Community anchors. The people who make it home.

The coordinator oversees all four lines and decides who comes in and when. That can be you, if you have the time and local knowledge, or a guide like BALA.

Why does this matter? An empty line is easy to miss until something goes wrong. If nobody's covering your Money line, for example, you might only find out at tax time.

Why Each Person Only Sees Their Slice

Your team won't coordinate itself, but that's not anyone's fault. Everyone is doing their job. That's why it's good to be aware of who pays the people you work with and who they represent.

- Real estate agents typically earn a commission at closing. In Mexico, the seller generally pays it. For them, the faster the sale, the better.
- The notario público is neutral, yet the buyer usually chooses them and pays their fees as part of closing costs.
- A developer's in-house lawyer typically represents the developer.
- Lawyers and tax advisors work within the scope of their file. Nobody is paid to oversee the whole picture.

The result is what I call *The Gap*. It's the space between two professionals where nobody is responsible.

For example, setting up a home here can make you a Mexican tax resident, especially if you no longer keep a home in Canada or the US. Ask your tax advisor before you sign a lease or a purchase.

Many Mexican banks also ask for a resident card before they'll open an account. And menaje de casa needs a resident visa or card first. Permanent residents then have a six-month window for their one duty-

free import, generally counted from when you arrive. Some consulates also check how recently your card was issued, so confirm the timing with your customs broker before anything ships.

If your mover books a container before your visa arrives, nobody did anything wrong. But if you miss the six-month window, you can lose the duty-free import. Either way, the mistake happened in The Gap.

The property market works in much the same way. No single agent or website sees the whole market in the Riviera Maya, which I explain in how real estate actually works in the Riviera Maya.

Why does this matter? The professionals you hire only answer the question in front of them. If you don't ask how their work affects the rest of your relocation, nobody will. So ask every professional you hire: *"Who else should you be talking to on my behalf?"*

The Order Matters More Than the Names

Many people hire in the wrong order. They start out with a real estate agent; agents are the easiest to find online and often the keenest to chat and get the ball rolling.

In reality, however, the first calls should go out to residency and tax. Those decisions shape everything after them.

1. **Before you decide:** A clarity conversation about your goals, budget, timeline, and location fit. This is where you work out what to consider before moving to Mexico, like whether or not Playa del Carmen is right for you, and the cost of living there.
2. **Before you commit:** Your residency route and tax advice.
3. **Before you sign anything:** An agent, an independent lawyer, insurance, and a notario if you're buying property.
4. **Before you arrive:** A mover or customs broker, a bank (your account usually opens once your card is issued), and temporary housing.
5. **When you get here:** A gestor, healthcare, schools, a contador, and your community.

If you hire your team out of order, you force rework.

Let's say you buy a condo, then meet a tax advisor who'd have structured it differently. That structure can be costly, or very difficult to change later.

I worked with a couple from Toronto who started with condos. Over three visits, they toured properties in neighbourhoods they loved before deciding how to sell their home back in Canada, which residency route to take, or even whether they were both moving: one wanted to live here full time, and the other didn't. The real questions (family obligations, worries about the language, and how to plan their financial exit before retirement) only surfaced after all that searching. A clarity conversation about location fit, and a call with a cross-border tax advisor at the start, would have brought those up in weeks instead of three trips.

Wondering if you're ready? Take the Relocation Readiness Assessment.

Why does this matter? Your residency route and tax position determine what you can do later. Hire the people who set those limits first, so everyone else can work within them.

How to Vet Each Player (Without Becoming an Expert)

Most people here find their lawyer, agent, or gestor through a WhatsApp group or a Facebook thread. That's a fine place to start.

The most common post in the groups here is some version of “Who has an immigration person who can help me do this by [date]?” One name comes up again and again. Some people rave about them, and others have had a frustrating experience. That’s not because this person isn’t good at what they do, but because they weren’t the right fit for that person’s situation. Over the years, I’ve met with a range of immigration lawyers and facilitators to understand how they work and what they do best, so I can match each client with the right fit, not just the most popular name.
Ask these questions before you hire a professional:

- Who pays you, and who do you represent?
- What's outside your scope, and who handles that?
- Can I speak to two recent clients in a similar situation?
- What credentials or licences apply to your role here, and can I verify them?

Red flags include "I handle everything," no written scope or fee, pressure to sign quickly, and English fluency as the only selling point. These can lead to expensive mistakes.

Why does this matter? A recommendation tells you someone had a good experience. It can’t tell you whether that professional fits *your* situation. Treat group recommendations as a starting list, not a vetting process.

Who Keeps the Team Talking?

Every team needs a coordinator. For a lot of people relocating to Playa del Carmen, that's me.

My job isn't to replace your lawyer, your tax advisor, or your agent. It's to help you choose the right ones, bring them in at the right time, and make sure nothing falls into the gaps between them.

I've forged relationships with professionals who specialize in each of these stages.

We manage the complexity — you enjoy the calm.

You Don’t Need to Know Everything

You don't need to become an expert in Mexican immigration, tax, and property law. You need to know how to build a relocation team.

Not overwhelm. Structure.

Download the Relocation Team Checklist to see all the professionals you'll need and when to bring them in.

Prefer to talk it through first? Book a call with me before you hire anyone.
Your friend on the ground,
Daphne