MYMEXICOMOVE

Mexico Relocation Master Guide

Everything between thinking about it and living there

Free sample chapter

Chapter 8: Visas and residency in 2026

The 2026 residency thresholds in full: the UMA multiples, what each publishing consulate prints, and the routes that fit.

By Paul Green | MyMexicoMove.com

2026 edition | PDF edition, November 2026

CHAPTER 8

Visas and residency in 2026

The 2026 residency thresholds in full: the UMA multiples, what each publishing consulate prints, what to do when your consulate publishes nothing, and the 15 May 2026 Acuerdo.

Use my document checklist to track what you need, and book a Visa Strategy Call if anything about your income or situation doesn't fit the standard case. What Temporary Residency Actually Is The Residente Temporal visa lets you live in Mexico for one year initially, renewable in-country for up to four years total. After four years you transition to permanent residency without leaving Mexico. Unlike a tourist entry, temporary residency gives you a CURP (Mexico's national ID number), lets you open Mexican bank accounts, sign long-term leases with confidence, import household goods with tax exemptions, and, if you request work permission, earn income from Mexican sources. The critical thing most people miss: you cannot apply for temporary residency from inside Mexico. With very limited exceptions (like family unity), the process starts at a Mexican consulate in your home country. The financial requirements, in outline. Consulates approve you on economic solvency, proven one of two ways: consistent monthly income over the last six months, or an average savings balance over the last twelve months. Since the July 2025 guidelines, the thresholds are set in days of UMA rather than days of minimum wage. For temporary residency, the national figures are monthly income above MXN 79,771, or an average balance of MXN 1,344,373. For permanent residency on the retiree route, pension income above MXN 133,733 a month, or savings averaging MXN 5,378,664. The plate at the end of this chapter prints the same four numbers with the UMA itself. Two people applying together generally need the primary applicant to qualify, plus a smaller additional amount per dependent. Consulates keep real discretion: each office converts the peso figures at its own rate and on its own schedule, which is why choosing your consulate is a strategic decision, not an afterthought. The worked math behind these numbers, the UMA derivation, the proof windows, and the dollar figures the three publishing consulates state, are the Visa and Immigration Toolkit's thresholds chapter. The figures are kept at full depth there, so they are maintained once, in the specialist book. Is Temporary Residency the Right Route for You? For most people under retirement age, yes. If you have very high, well-documented income or qualify through other routes, permanent residency directly from the consulate is sometimes possible, but temporary residency remains the standard, reliable path, and after four years you convert to permanent status without needing to prove finances again.

If you want a second set of eyes on your specific numbers, consulate options, and timing, book a Visa & Immigration Strategy Call. I've lived in Guanajuato since 2018, hold

permanent residency, and I track how individual consulates actually behave. Prefer to run it yourself? The Mexico Visa & Immigration Toolkit has every checklist and consulate script, and the free Visa Checker tells you in two minutes whether your numbers qualify. THE NUMBERS THAT DECIDE IT · VERIFIED NOVEMBER 2026 MXN 117.31 MXN 79,771 THE UMA, PER DAY · 2026 TEMPORARY RESIDENCY · MONTHLY INCOME The unit every figure in this book is built from. Set by 680 days of UMA a month, proven with six months of INEGI, in force from 1 February 2026. statements. MXN 1,344,373 MXN 133,733 TEMPORARY RESIDENCY · AVERAGE SAVINGS PERMANENT RESIDENCY · MONTHLY PENSION 11,460 days of UMA, the average balance over twelve 1,140 days of UMA a month, for the retirement route. months. MXN 5,378,664 PERMANENT RESIDENCY · AVERAGE SAVINGS The average balance over twelve months, for the savings route.

The national figures: UMA and the multiples The Unidad de Medida y Actualizacion, the UMA, is MXN 117.31 a day in 2026, in force from 1 February 2026. Source: INEGI Comunicado de Prensa 1/26, 8 January 2026. Every solvency figure in this chapter is a multiple of that daily figure, set out in the Lineamientos Generales para la expedicion de visas, Diario Oficial 25 July 2025. The multiples are the law. The dollar figures are what consulates print when they convert them, and they differ by office because consulates convert at their own rates and read files with real discretion.

Route	Multiple	MXN per month	About USD
Temporary, by income	Above 680 days of UMA	MXN 79,771 a month, six months	About $4,284
Temporary, by savings	11,460 days average	MXN 1,344,373, twelve months	About $72,199
Permanent retiree, pension	Above 1,140 days	MXN 133,733 a month	About $7,182
Permanent, by savings	45,850 days	MXN 5,378,664	About $288,836
Per dependent	220 days of UMA	MXN 25,808 a month	About $1,386

What the consulates publish, and what they do not

Consulate	Income per month	Savings	Visa fee
Houston	$4,342	$73,189	$54
New York	$4,200	$70,000	$54 (sheet predates the current UMA basis)
San Francisco	$4,081.05	$68,014.65	$56
Chicago	Publishes no figures	Publishes no figures	About $56
Los Angeles	Publishes no figures	Publishes no figures	About $56
Dallas	Publishes no figures	Publishes no figures	About $56
Miami	Publishes no figures	Publishes no figures	About $56

The 15 May 2026 Acuerdo

An Acuerdo published in the Diario Oficial evening edition of 15 May 2026, in force 16 May 2026, reformed the Lineamientos and added a new residence route to Tramite 5. The economic solvency requirements were not modified, and the consular visa fee remains about $56. That sentence matters more than it looks: in a year when the UMA basis changed and fees doubled in the press, the solvency test itself did not change. Do not let a headline about a new route convince you that your income route moved. It did not.

> *Honest gap. The scope of the new residence route added by the 15 May 2026 Acuerdo is an honest gap in this edition. The Acuerdo exists and solvency did not change, but the DOF text of the new route was not read before print. Do not act on a description of the new route until the DOF text is read.*

The visa sticker is valid for 180 days, single entry. That is your window to enter Mexico and start the canje, covered in full in Chapter 10. The Visa Pathway Finder at https://mymexicomove.com/visa-pathway-finder/ asks six questions and names your route. The Residency Eligibility Calculator at https://mymexicomove.com/residency-eligibility-calculator/ tests your figures against the current thresholds. Use both before you book, and take the printout to the appointment.

Proving income, savings, and pensions Income and savings are different routes with different paper, and the route you choose decides the statements you bring. The income route needs six months of bank statements showing regular deposits that meet the threshold every month, not on average. A month that dips below the line is a problem, even if the other five months are high,

because the officer reads the statements month by month. A pension counts as income, and a pension letter from the payer, showing the monthly amount and that it is for life, is the strongest proof you can bring. An employer letter should state your salary, your start date, and that you work remotely or are retired, on letterhead, signed, and dated within the last month. Rental income counts where you can show the lease, the deposits, and a tax return that reports it. Investment income counts where the statements show the deposits arriving regularly, but a brokerage balance alone is savings, not income, and an officer will treat it as savings if the deposits do not show.

The savings route needs twelve months of statements showing the balance held above the threshold. The balance must be there at the end of the twelve months, and a balance that was high eleven months ago and spent since does not count. Keep the money still for the year before you apply. Moving it between accounts resets the trail, and an officer who cannot follow the money from statement to statement will ask for the missing months. If the money sits in more than one account, bring all of them, and bring a one-page summary that adds them up, so the officer does not have to do the arithmetic in the interview. Investments count at their statement value, but a retirement account that you cannot touch without a penalty is weaker proof than a savings account you can reach, and an officer may discount it. Ask the consulate before you rely on a locked account.

Dependents add 220 days of UMA each, MXN 25,808 a month, about $1,386, on top of the main applicant's threshold. A spouse and one child add about $2,772 a month to the income

route. Bring the marriage certificate and the birth certificates, apostilled and translated as the consulate requires, and bring proof of the relationship in the same folder as the money. The family unity route is a separate path for the family of a resident, and it carries the 50 percent INM fee rate in Chapter 10, but it does not change the consulate's solvency reading. Plan the family on the main applicant's numbers, and add the dependents honestly rather than hoping the officer does not notice a child on the form.

Booking, the interview, and what happens if you are refused Book through MiConsulado, at citas.sre.gob.mx, or by phone at 1 (424) 309-0009. Booking is free. Book the appointment first, then let the plan bend around it, because the appointment window is the one window you do not control, and the paper tasks ahead of it can be finished while you wait. Some consulates release appointments in batches, and a month with no appointments is not a refusal. Check again the following week, and check in the morning, when new slots are released. If your consulate is slow, book the earliest slot you can get, even if it is further out than you hoped, and use the wait to prepare the file properly. A rushed file in an early slot is worse than a complete file in a later one.

The interview usually runs under fifteen minutes. The officer checks that the papers match the story: who you are, why you are moving, how you will support yourself, and where you will live. Dress as you would for a bank meeting, bring the originals and the copies in separate folders, and answer in the language you are comfortable in. If your Spanish is new, that is fine, but do not pretend otherwise. Consulates deal with beginners every day. If the officer asks for one more document, that is not a refusal. Get it and return. If the officer refuses the visa, ask politely which requirement was not met, write it down in the room, and do not argue. Most refusals are paper refusals, a statement that does not show, a balance that dips, a letter that is too old, and most paper refusals are fixed in a month and approved on the second attempt. The expensive refusal is the one where the applicant argues, leaves angry, and reapplies at a different consulate without fixing the paper. Fix the paper first.

After approval: the sticker, the 180 days, and the entry Approval means a visa sticker in your passport, valid 180 days, single entry. You may enter once, and the canje clock in Chapter 10 starts on the entry stamp. Do not book a flight for the day after approval and then a second trip home before the move. The sticker is single entry, and using it for a scouting trip burns it. Fly when you are moving, with your bags, and enter as a resident. At the airport, tell the officer you are entering on a resident visa, show the sticker, and check the stamp before you leave the desk: the date must be that day, and the stamp must say resident, not tourist. A wrong stamp is a problem that is easy to fix at the desk and hard to fix a week later. Photograph the stamp before you leave the airport.

Check your route in the Visa Pathway Finder: https://mymexicomove.com/visa-pathway-finder/ The My Mexico Move Plan, $499, once, for life, plus tax, is the full package. 14 day money back guarantee. Full refund on an email request within 14 days. Buy it on its own, and the full $29 comes off the platform when you join within 12 months.

End of the free sample

That was Chapter 8 of twenty-six. The full guide carries the other twenty-five: choosing your city, what it really costs, the residency process step by step, banking and tax, healthcare and IMSS, renting and buying, pets, cars, and household goods, safety state by state, Spanish, and your first 90 days.

Get the full guide: 158 pages, 26 chapters, $29.

https://mymexicomove.com/product/the-mexico-relocation-master-guide/

Or take every guide at once: the All Access Bundle, $79.
https://mymexicomove.com/product/all-access-bundle/

Every paid guide carries a 14-day money-back guarantee.

Thank you for reading. Paul Green, MyMexicoMove.com, info@mymexicomove.com.