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Get a Sense of Value

- FOM Behind-the-Walls Online Tour
 - Get an idea of quality and variety
 - See resale homes in variety of locations
 - Idea of prices and what you get for the \$\$
 - Properties between \$100,000 and \$500,000 USD
 - Will estimate what they would rent for

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“What Could Go Wrong?”

- Biggest potential problems are noise and neighbors
- Distance from town & Carretera/bus
- Who takes care of problems and repairs? Important to find out.
- Property may not be quite as advertised

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Variety of Housing Available

- Gated Communities & Developments
- Older Homes

Some Variables to Keep in Mind;

- Location
- Quality of construction and amenities
- Security
- Social life
- Parking

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How To Find a Rental

- Talk to Rental agencies/Prop Mgrs
- Facebook groups
- Bulletin Boards (real & online)
- On-the-ground word-of-mouth
- VRBO, AirBnB, etc
- Usually best to be on location while hunting for a rental!

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Three Markets

- Lake Chapala has 3 owner markets
 - United States / Canada / Mexico
 - Investment properties to rent out, or
 - Temporary residents renting their own house

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Property Managers

- Some will buy a house for personal use in a few years – and rent it out
- Monthly fee for management
- Commission charged if rented

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 **Questions**  

[Question period to follow]

Contact Info:

Contact: Kira Byerly
Email: Kirabyerly@gmail.com
Carretera Oriente 34 E, Ajijic
www.ajijichomes4rent.com

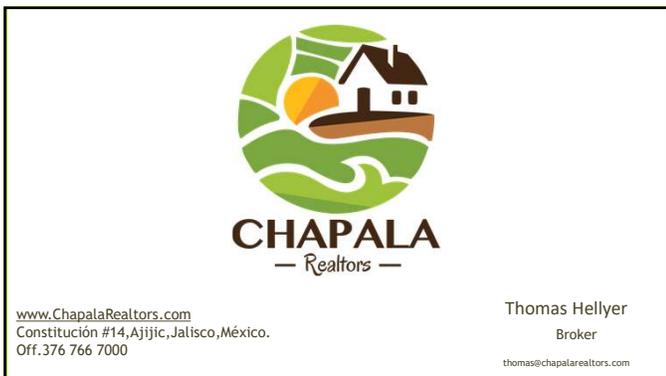
Mexico: 376 766 1562
331 520 1980
USA: 52 11 376 766 1562
52 11 331 520 1980



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Who are we?

- Lakeside real estate agent since 2008
- Have worked with Focus clients since 2010
- Opened Chapala Realtors brokerage in 2018
- Full knowledge of the villages, neighborhoods, communities, etc.
- 6 Bilingual staff and 25 agents
- Endeavor to be an ethical, well run business and be a positive and charitable part of the community.

www.ChapalaRealtors.com 1/29/2021

CHAPALA
- Quetzal -

WE HAVE FUN!!

4



REAL ESTATE PROCESS IN MEXICO

FOR SALE HOW'S IT WORK???

- FIND YOUR DREAM HOME (mls, magazines, your agent)
- MAKE A FORMAL WRITTEN OFFER (Price, date, contingencies, inventory, etc)
- INSPECTION? ALL CLEAR...
- WIRE 10% INITIAL PAYMENT, THEN BALANCE + CLOSING COSTS
- CLEAR TO CLOSE!

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CHAPALA
- Quetzal -

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WAIT A MINUTE!

Oh, I get it!

SAY WHAT?!

- WHAT IS A NOTARIO PUBLICO?
- WHAT ARE THE CLOSING COSTS?
- WHAT ABOUT INDIAN LAND?
- IS THERE AN MLS? Yes!
www.chapalamls.net
- DO I PAY A COMMISSION?
- HOME INSURANCE?
- HOME INSPECTION?
- PLANNING AHEAD.

CHAPALAREALTORS.COM 1/29/2021

CHAPALA
- Quetzal -

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HOME/LIVING OPTIONS...





www.ChapalaRealtors.com

1/29/2021

CHAPALA
Real Estate

- VILLAGES
- GATED
- RURAL
- RUSTIC VS. MODERN
- FANCY OR BASIC
- QUIET OR NOISY
- EXPATS OR LOCAL
- CUSTOM

7

VILLAGES

AJIJIC
CHAPALA
SAN ANTONIO
SAN JUAN COSALA
JOCOTEPEC
ETC.




www.ChapalaRealtors.com

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CHAPALA
Real Estate

FUNKY NOISY CHIC
WALKABLE... FESTIVALS
CLOSE TO NEIGHBORS WALLS
RESTAURANTS / SHOPS / ART
RENTABLE \$\$\$ OLD

8

GATED COMMUNITIES

CHULA VISTA NORTE
LOS SABINOS
ARROYO ALTO
RAQUET CLUB
EL PARQUE
ETC.




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CHAPALA
Real Estate

NEWER MODERN WOW FACTOR
HOA - FEES RULES PROTECTIONS
DOME CEILINGs SOCIAL EVENTS
UNDERGROUND UTILITIES RENTABLE
LOCK AND GO COMMON AREAS

9

FRACCS AND RURAL
 CHAPALA HACIENDAS
 VISTA DEL LAGO
 LAS FUENTES
 RAQUET CLUB
 SAN NICOLAS
 LA FLORESTA
 CHULA VISTA




ALL KINDS OF ARCHITECTURE
 LARGER LOTS QUIET? DRIVING
 TIME TO SELL MORE MEXICANS
 LOWER PRICES FREEDOM WATER?
 INTERNET? SECURITY ANIMALS

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FINANCING A HOME PURCHASE




FEW FINANCING OPTIONS...

- 95% OF SALES ARE CASH
- HARD MONEY INVESTORS (PRIVATE LENDERS)
- MEXICAN BANKS
- LINE OF CREDIT (HELOC)
- BORROW OR WITHDRAW FROM RETIREMENT ACCOUNTS

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LAKE CHAPALA REAL ESTATE MARKET

► **PRICES**

- HIGH DEMAND AS A RETIREMENT COMMUNITY
- LAND (DIRT) = HIGH VALUE
- MULTIPLE MARKETS - SNOWBIRDS, RETIREES, ENTREPRENEURS, GUADALAJARANS.
- U.S. DOLLARS IS THE PREVAILING CURRENCY
- RECESSION RESISTANT - NO BANK OWNED PROPERTIES AND MEXICANS BUY AND HOLD.

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LAKE CHAPALA REAL ESTATE MARKET

▶ **SUPPLY AND DEMAND**

- ▶ **SUPPLY:** APROX 380 RESALE HOMES FOR SALE, HISTORICALLY LOW THOUGH UP 10% FROM 2020.
- ▶ **LOTS OF BUILDING HAPPENING**
- ▶ **DEMAND:** BABY BOOMERS. GROWING MEXICAN MIDDLE CLASS. BEDROOM COMMUNITY. HEALTH CARE AND POLITICAL REFUGEES. LOCATION INDEPENDENCE.
- ▶ **IT WILL ALWAYS BE COLDER IN CANADA!!!**

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WHAT'S NEXT?

CONTACT US (SEE LAST SLIDE). BEGIN A DIALOGUE.

ASK MORE QUESTIONS.

WATCH OUR PROPERTY VIDEOS...

SEND US YOUR DREAM LIST OF WANTS! WE'LL SEND PROPERTIES BACK TO YOU.

WHEN IT IS TIME: VISIT -- CUSTOM REAL ESTATE TOURS, RELAXED TIME TO MEET IN PERSON AND GO OVER EVERYTHING.



1/29/2021

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CHAPALA REALTORS TEAM



1/29/2021

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A business card for Thomas Hellyer, Broker. The card features a circular logo on the left with a house, a sun, and green hills. To the right of the logo, the name 'Thomas Hellyer' and title 'Broker' are listed, along with the email 'thomas@chapalarealtors.com'. Below the logo, the company name 'CHAPALA - Realtors -' is displayed. Further down, the website 'www.ChapalaRealtors.com', address 'Constitución #14, Ajijic, Jalisco, México.', and phone number 'Phone: 376 766 7000' are provided. At the bottom left, there are icons for YouTube and Facebook with their respective links. At the bottom right, there is a WhatsApp icon and a phone number '+1 52 3311939637'.

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T1 THOMAS, 2021-01-18

*Legal aspects for
property acquisition
and management in
Mexico*

LUIS ENRIQUE RAMOS
ATTORNEY AT LAW AND NOTARY PUBLIC 2 CHAPALA

1

LEGAL GROUNDING FOR PRIVATE
PROPERTY OWNERSHIP IN MEXICO

- 3 levels of regulation
- Article 27 Mexican Constitution
- Jalisco Civil Code
- Municipal Regulations and zoning

2

FOREIGNERS ACQUISITION OF PROPERTY IN MEXICO

- Two main differences:
 - 1) in the costal areas and near to the border;
 - 2) inland
- Buying in a trust needed when acquiring rights in the restricted areas - 50 km in the costal areas and 100 kms in the border -.
- Foreigners are granted the possibility to buy property in Mexico prior agreement filed with the Mexican Ministry of Foreign Affairs

3

THE ROLE OF THE NOTARY IN MEXICO
AND MAIN PRINCIPLES

- Public faith
- Title search and review
- Impartiality
- Legal advise and guidance
- Making and signing of the deed

4

PROPERTY MANAGEMENT

- Rental investment
- Long term rental or short term rentals, e.g. AIR B&B
- Directly or via a management person or company
- Property insurance

5

SUCCESSION AFTER DEATH

- Is there a right of survivorship?
- Importance of a Mexican Will
- Beneficiary appointment for after death in the deed
- How can I secure that my spouse lives in the property while protecting the ownership for my children?

6

FINANCIAL ASPECTS AND TAXES

For buyers:

Paying the Municipal Transfer Tax

Paying property tax

Closing costs: Average range 2.7 to 3.5% (lots 5% average)

For sellers:

Real estate commission 6-7% average at Lakeside

Capital Gains Tax (according to a table of tariffs)

7

MISCELLANEOUS

- Buying/selling via power of attorney
- Living wills –medical directives –
- Buying in a compound or condominium unit
- Other goods: bank accounts, cars, house contents

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Contact information:

Luis Enrique Ramos
lramos@notaria2chapala.com
(52) 376- 766-0190 or 0290

Del Parque Oriente 60
Chula Vista
San Antonio Tlayacapan, Chapala,
Jalisco, México

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Health Care Options

PUBLIC, PRIVATE & ALTERNATIVE PLANS



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Public Health Care in Mexico

- ▶ The Hospital Civil (Mexican citizens)
- ▶ The Green Cross
- ▶ The Red Cross
- ▶ DIF
- ▶ Local Health Centers (Centros de Salud)
- ▶ IMSS National Insurance
- ▶ INSABI (new national insurance program)

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IMSS - Open to Foreigners



- ▶ **Basic coverage – For Workers**
 - ▶ Slow and bureaucratic
 - ▶ Hospitals – basic needs
 - ▶ Pre-existing conditions not covered
 - ▶ Some people not covered after years in program
 - ▶ Approx \$350 per person
 - ▶ No Age limit
 - ▶ Affordable option if no health issues
 - ▶ Can attend only IMSS clinics and hospitals
 - ▶ Must have Mexican Residency Visa to apply

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INSABI: Instituto De Salud Para El Bienestar (Health Institute For Welfare)

4

- ▶ Basic coverage – government sponsored
 - ▶ For people without access to other coverage
 - ▶ Several Hospitals and clinics (must use theirs)
 - ▶ Replaces "Seguro Popular"
 - ▶ No Age limit
 - ▶ For those without means to cover HC costs but may involve cost recovery for those with means
 - ▶ Must have CURP to apply (i.e.Temp or Perm Residence)
 - ▶ Recommended only consider as a backup plan

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Ribera Medical Center

5



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Heart Center Trust Care

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San Antonio Hospital

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Private Insurance

BEST DOCTORS - FOCUS GROUP PLAN OR DIRECT

OTHER PRIVATE PLANS; AXA, GNP, MET LIFE, ALLIANZ, CIGNA, ETC

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Which prescription Works for you ?



Health Insurance
Let a Licensed Insurance Broker walk you through the different options available and help you choose what better suits you.



10

Jesus Tejada - Agency

- ▶ Largest insurance provider globally
- ▶ Largest network within Mexico
- ▶ Standard access to all top tier hospitals
- ▶ Emergency coverage outside of Mexico
- ▶ Low lifetime deductible by illness
- ▶ Local Bilingual Representative:
 - ▶ Jesus Tejada
 - ▶ Jesus@tejadainsurance.com
 - ▶ 333.563.1300 MX Cell




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- ▶ No upper age limit
- ▶ Global coverage
- ▶ Access to all hospitals globally
- ▶ Complete Cancer Care
- ▶ Flat rates after age 82
- ▶ Local Bilingual Representative: Jesus Tejada



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Focus on Mexico
Best Doctors Group Plan Insurance



Valerie Friesen BA, MBA
Blue Angel Solutions
 Plaza Interlago 17, Libramiento-Chapala 132
 Ajijic, Jalisco Mexico 45920
Phone: (376) 766-0547 Mobile: 331-456-4717
Valerie.friesen@blueangelsolutions.com
www.blueangelsolutions.com

Focus on Mexico Best Doctors Group Plan Insurance
 A "Catastrophic Care" plan that offers a lower annual premium and deductible for healthy individuals.

- After 12 months, pre-existing conditions are automatically covered
- You can apply up to and including age 74 years plus 11 months

InterConsultation™ and **Medical Concierge™** Coordination of medical appointments, hospital admission, travel arrangements and accommodations when services are rendered outside of the person's country of residence. (Mexico).

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Travel Insurance

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- ▶ Good to use with another policy to top up
- ▶ Good to use for short term travel through United States
- ▶ Trip Cancellation insurance
- ▶ International medical coverage

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SkyMed

Air Evacuation

- ▶ Transportation to medical care when more than 100 air miles from home.
- ▶ In event of critical illness or injury, SkyMed provides private, medically equipped & staffed air ambulance to a hospital at the destination chosen by the Member.
- ▶ If you have Medicare or Canadian Health Care this is a good option.
- ▶ Covers you year round at home and on vacation
- ▶ Contact Catherine.Gonzales@skymed.com



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Make Your Plan

BETWEEN ONE OR MORE OPTIONS

THE BEST OPTION DEPENDS ON WHO YOU ARE -
- AGE, BUDGET, CURRENT HEALTH, TOLERANCE
FOR RISK ...

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Create Your Health Care Combination

- ▶ Catastrophic Health Plans
 - ▶ Add IMSS/INSABI to back up coverage
 - ▶ Private Doctors for day-to-day
- ▶ Travel Insurance
- ▶ SkyMed to fly you home
- ▶ Or pay as you go (ie. Self Insure)

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Alternative Health Care

A wide variety

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What is Available Lakeside

- ▶ Naturopathy
- ▶ Homeopathy
- ▶ Colon Hydrotherapy
- ▶ Chelation
- ▶ Allopathic - Traditional Medicine
- ▶ Acupuncture
- ▶ Shiatsu/Acupressure
- ▶ Massage
- ▶ Chiropractic
- ▶ Bilingual Therapists
- ▶ Reiki
- ▶ Ayurveda Medicine
- ▶ Chinese Medicine
- ▶ Nutritionists
- ▶ Reflexology
- ▶ Kinesiology
- ▶ Aromatherapy
- ▶ Bach Flower Remedies
- ▶ Herbal Remedies
- ▶ Spas
- ▶ Temascal (Sweat Lodge)
- ▶ Gyms
- ▶ Thermal Springs

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Alternative Choices

- ▶ Keep the body and mind active and healthy
 - ▶ Tai Chi, Yoga and Qi Gong
 - ▶ Zumba and many opportunities for dance
 - ▶ Walking, Golf, Tennis, Swimming, Hiking, Biking
 - ▶ Pickleball!!!
 - ▶ Open Circle - mind body spirit
 - ▶ Book Club
 - ▶ Study Groups on spiritual topics

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Peace of Mind

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La Pueblita[®]

EXPECT AMAZING

Luca Dori

Senior Solution Manager



- **Born and raised in Italy**
- **Experience:**
 - **25 years in the hospitality business in Italy, Great Britain and Mexico**
 - **5+ years helping ex-pats relocate to Mexico**



A Resort Lifestyle

Retirement Community

- Industry-leading service standards.
- Our mission is to ensure the long term health and happiness of our residents.
- Residents can choose from a variety of maintenance-free residential options.



La Pueblita is a place
where daily living is carefree,

Secure and Fun!



Care and support



Food and Nutrition



Aging in place



Amenities



Maintenance



Security



Health

*“The peace of mind and easy life
you deserve!”*



Amenities

Club House



GYM



POOL



RESTAURANT



**PRIVATE
DINING**



**SKY
BAR**



SNACKBAR



BBQ AREA



**MAIN
COURTYARD**

Living
Options

Services Included By Membership



Independent Living



- **Apartments:**
 - Studio
 - One-bedroom
 - One-bedroom + den
 - Two-bedrooms
 - Penthouse
- **Casitas:**
 - 1 bedroom + studio + garden
 - 2 bedrooms + garden



Assisted Living

Community Fee

3 LEVELS OF CARE

- **Apartments:**
 - Studio
 - One-bedroom
 - One-bedroom + den

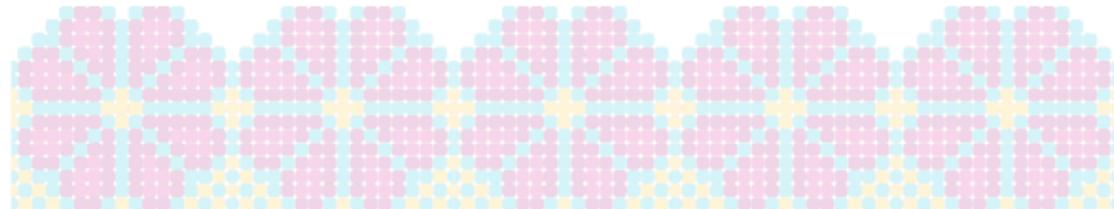


Memory Care

Community Fee

2 LEVELS OF CARE

- Private Studio
- Share Studio





Independent living

Provides a carefree, maintenance-free lifestyle designed for seniors who want to lead active lives.



Assisted Living

Provides the highest level of care and a feeling of community while assuring your loved one's safety and security.





Memory Care

Provides a safe and secure environment where residents live a full life with dignity.

Memory Care community is designed to help residents with Alzheimer's, dementia and other forms of memory loss overcome many of the challenges they face in everyday life. Our Memory Care campus includes 32 private apartments within a secure gated area with 24/7 care and services.

Assisted Living



Kate Street

Health Manager

- **Born in England**
- **Experience:**
 - **35 + years in nursing**
 - **Mexico is the 4th country I have nursed in.**
 - **10 years teaching health professionals.**





Assisted Living



Provides the highest level of care and a feeling of community while assuring your loved one's safety and security.

Assisted Living we offer the specialized care and attention you need to guarantee a full and healthy lifestyle. Our staff aims to anticipate and accommodate the needs of each resident, freeing them to pursue those simple pleasures that define the La Pueblita experience.

General Services

General services include:

- *Electricity, water and basic cable TV connection.*
- *WIFI for the whole property.*
- *General maintenance of residences and green areas.*
- *Weekly cleaning of housing units.*
- *Property and personal injury insurance.*
- *24 hour emergency response system monitored by on-site staff.*
- *Scheduled group local transportation.*
- *Residents enjoy delicious and healthy 3 meals a day in the clubhouse or their private dining room, plus healthy snacks available 24/7.*





Medical Assessment



Independent Service Plan

LEVELS OF CARE

Levels of care are determined by La Pueblita medical professional care assessment.

LEVEL 1: Minimal

Stand by Assistance and reminders in:

- *Transfers (chair to bed / toilet)*
- *Bathing, Grooming, Dressing, Toileting*
- *Escort services to meals / activities*
- *Medication monitoring (up to 5 medications daily)*

LEVEL 2: 1 Person assist for

- *Transfers (chair to bed/toilet)*
- *Bathing, Grooming, Dressing, Toileting*
- *Escort services to meals/activities*
- *Prompting with meals*
- *Medication monitoring (up to 10 medications daily)*

LEVEL 3: 2 Person assist for

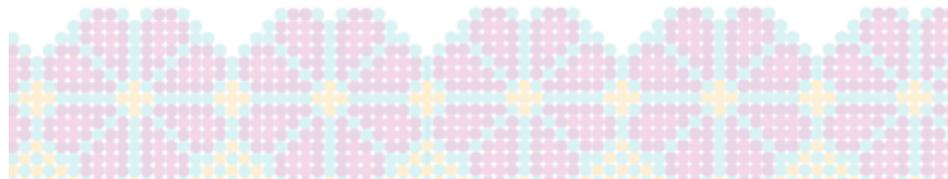
- *Transfers (bed/chair/toilet)*
- *Bathing, Grooming, Dressing, Toileting*
- *Escort services to meals/activities*
- *Hands On' assistance at meals (cutting foods etc)*
- *Medication monitoring (11+ medications daily)*

About activities and programs...



Access to **Club House** and **Healthy Living Center** group programs which include the following:

- *Health and fitness counseling.*
- *Brain training activities.*
- *Yoga, dance, and aqua aerobics.*
- *Arts & crafts and educational classes*
- *Entertainment events (e.g., lectures, theater, cocktail parties, etc.)*
- *Resident-sponsored clubs.*



Your moment
is now!





www.lapueblita.com

Tel: +52 (33) 2728 4434

Carr. Jocotepec-Chapala 961, Ajijic, Jalisco. CP 45920