Santiago Villanueva Durán, Daniela Hidalgo Martínez, Ana Carla Delgadillo Larios

# Amendment to Article 29 of the INFONAVIT Law: Extension of the Grace Period for the calculation and payment of amortizations

On September 11, 2025, the Board of Directors of the Institute of the National Housing Fund for Workers (*Instituto del Fondo Nacional de la Vivienda para los Trabajadores*) ("**INFONAVIT**") published a notice on its Business Portal granting an additional extension for employers to implement the system and administrative adjustments to comply with the amendment to Article 29 of the INFONAVIT Law, originally published in the Official Federal Gazette on February 21, 2025.

According to this notice, salary withholdings for the payment of loans must be applied starting in the sixth two-month period of 2025 (November-December) and paid no later than January 17, 2026.

This extension was granted because the Mexican Social Security Institute (*Instituto Mexicano del Seguro Social*) ("**IMSS**") is currently developing the new version 3.6.8 of the Single Self-Determination System (*Sistema Único de Autodeterminación*) ("**SUA**").

However, employers who have already adjusted their systems in accordance with version 3.6.7 of the SUA, and have applied the withholdings since the fourth two-month period of 2025 (July-August), and fall within one of the exception scenarios set forth in the notice, may request from INFONAVIT the configuration file for employer registration in order to apply the specific changes to that system.

Conversely, companies that have not yet installed version 3.6.7 and choose to update their systems directly to the forthcoming version 3.6.8 may continue using the SUA in the version they were using before the entry into force of the reform to Article 29, namely, the same version used until the third two-month period of 2025.

The Social Security team at Pérez-Llorca México is available to provide support with the proper implementation of the amendment.

# Contacts


**Santiago Villanueva Durán**
Social Security Partner
*santiago.villanueva@perezllorca.com*
T. +52 55 5202 7622


## Offices

**Europe**

Barcelona
Brussels
Lisbon
London
Madrid

**Americas**

Bogotá
Medellín
Mexico City
Monterrey
New York

**Asia-Pacific**

Singapore