AI-04652 American Citizen Purchase Power in the Philippines

Can an American citizen buy or build a house in the Philippines? My understanting is American citizen can only purchase a condo unit and not own a land or house? Explain more.

Yes — **your understanding is mostly correct, but there is an important exception**.

The key distinction is **ownership of the land** versus **ownership of the house/building sitting on the land**.

PH The basic rule

If you are **only a U.S. citizen and not a Philippine citizen**, you generally **cannot own Philippine land in your own name**.

The 1987 Philippine Constitution restricts ownership of private land to Philippine citizens and corporations/entities at least **60% Filipino-owned**. The Philippine government also explicitly identifies land ownership as an area restricted to Filipinos. (U.S. Department of State)

So:

Property	**U.S. citizen only**
Condominium unit	✅ Yes
House **without owning the land**	⚠️ Possible, depending on structure
[illegible]	❌ [illegible]
House + lot in your own name	❌ Generally no
Long-term lease of land	✅ Yes
Land through a properly structured Filipino corporation	⚠️ Possible, but subject to strict rules
Land as a Filipino citizen	✅ Yes

The simplest way to think about it

You can own the building, but you generally cannot own the dirt underneath it.

That's why condominiums work so well for foreigners.

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1. Why can an American buy a condo?

The Philippine Condominium Act allows foreigners to own condominium units, subject to the overall foreign-ownership limitation in the condominium project.

The important rule is generally the **40% foreign ownership ceiling** for the condominium project. (Senate Legislative Database)

So an American can buy:

> **Unit #2705 → YES**

and receive a condominium title (CCT) to that unit.

You also receive the corresponding interest associated with the common areas, but you don't individually own the underlying land in the same way you would own a residential lot.

This is why you see so many foreign owners in condominium developments in Manila, Cebu, Davao, etc.

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2. What about buying a normal house?

This is where it gets interesting.

Suppose you find this:

₱15 million

- House: ₱8M
- Lot: ₱7M

As a U.S.-only citizen, you generally **cannot simply purchase the property and put the entire house-and-lot title in your name**, because the land component is restricted.

You can't solve the problem merely by saying:

> "I'll buy the house but not the land."

The legal ownership arrangement has to be structured correctly.

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3. But you CAN lease land and build your own house

This is one of the most practical solutions for a foreigner.

For example:

Filipino landowner

⬇️

Long-term lease

⬇️

American citizen

⬇️

American builds house

In this arrangement, you don't own the land, but you can have contractual rights to use the land and potentially own/use the improvements, depending on the lease and applicable law.

The Philippines permits long-term leases of private land to foreigners under certain conditions. The U.S. State Department notes that foreigners cannot fully own land but can lease land, including long-term leases. (U.S. Department of State)

This can therefore be a legitimate way for an American to have a **house in the Philippines without owning the underlying land**.

But I would absolutely have a Philippine real-estate attorney draft/review the lease. Don't rely on a generic lease form.

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4. There's a HUGE exception if the American is a former Filipino

This is particularly important for **former natural-born Filipinos**.

Suppose someone was:

> PH Natural-born Filipino
> ↓
> US Became an American citizen
> ↓
> No longer Philippine citizen

There are special rules allowing former natural-born Filipinos to acquire certain Philippine land.

For example, under B.P. 185, a former natural-born Filipino may acquire private land for residential purposes, subject to statutory limitations. The law specifies up to **1,000 m² of urban land or 1 hectare of rural land** for residential use. (eLibrary)

There are also separate rules under the Foreign Investment Act for former natural-born Filipinos acquiring private land for business or other purposes, with different limits—**5,000 m² urban or 3 hectares rural**. (eLibrary)

So:

Former Filipino + U.S. citizen

is a very different situation from:

Never been Filipino + U.S. citizen.

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5. Even better: dual citizenship

If a former natural-born Filipino reacquires Philippine citizenship under **RA 9225**, the situation changes dramatically.

They become a **Philippine citizen again** for purposes of property ownership.

The Philippine government specifically states that former natural-born Filipinos who reacquire Philippine citizenship may purchase land and other property under the rights of Filipino citizens. (Jeddah PCG)

In practical terms:

U.S. citizen only

→ ❌ residential lot in your own name

U.S. + Philippine dual citizen

→ ✅ residential lot in your own name

→ ✅ house + lot

→ ✅ condominium

→ ✅ other real property, subject to the normal Philippine rules

That's a very important distinction.

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6. What about putting the land in your Filipino wife's name?

This is where people need to be **very careful**.

Suppose:

> Husband = American
> Wife = Filipino

They purchase a ₱10M house/lot.

The land can potentially be registered in the Filipino spouse's name because she is a Philippine citizen.

But that **doesn't mean the American spouse automatically becomes a co-owner of the land**.

And you should not create a fake arrangement where a Filipino is merely a "dummy" owner for the foreigner.

The Philippines has very strict constitutional restrictions concerning land ownership, and attempts to circumvent those restrictions through nominee/dummy arrangements can create serious legal problems.

So don't think:

> "I'll just put the title in my wife's name and secretly treat it as mine."

That's not the appropriate way to structure it.

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7. What about a corporation?

You'll often hear:

> "Foreigners can own land through a corporation."

That's an oversimplification.

A Philippine corporation can own land if it qualifies under the constitutional requirements—generally meaning **at least 60% Filipino ownership**.

The Philippine government identifies land ownership as an activity with a 40% foreign-equity ceiling. (eLibrary)

But creating a corporation merely as a workaround to circumvent the land-ownership restrictions is **not something I'd recommend**.

There has to be a legitimate corporate structure and compliance with Philippine law.

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8. Your situation is especially interesting

Given the distinction above, there are essentially **three different scenarios** for an American living in the Philippines:

Scenario A — American citizen only

You can:

BUY

🏢 Condominium

🏨 Certain other property interests

LEASE

🌴 Land

🏠 Build/use a house on leased land

CANNOT generally BUY

🏡 Residential lot

🌳 Agricultural land

🏠 House + lot as a single landholding in your own name

Scenario B — Former natural-born Filipino who remains U.S. citizen

You may have **special statutory rights to acquire land**, subject to area/use limitations. (eLibrary)

Scenario C — U.S./Philippine dual citizen

This is fundamentally different.

You can generally purchase Philippine land as a Filipino citizen.

That means:

Lot

⬇️

House

⬇️

Title

⬇️

Your name

is possible.

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9. The "house versus land" distinction is the key

Here's the mental model I recommend:

```
              PHILIPPINE PROPERTY
                     │
         ┌───────────┴───────────┐
         │                       │
     THE BUILDING            THE LAND
     "house"                 "dirt"
         │                       │
         │                       │
  Foreign ownership        Restricted
```

```
          can be possible         for foreigners
                 |                      |
                 ▼                      ▼
           Depends on legal       Filipino citizen
           structure/rights       or qualifying entity
```

And condominium ownership is a special statutory structure:

```
              CONDOMINIUM
                   |
         ┌─────────┴─────────┐
         |                   |
     YOUR UNIT          COMMON AREAS
         |                   |
         ▼                   ▼
     FOREIGNER          Shared interest
       CAN OWN          subject to rules
```

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10. One misconception I would correct

It's **not quite accurate** to say:

> "Americans can only purchase a condo."

A better statement is:

> **A foreigner who is not a Philippine citizen generally cannot directly own Philippine land, but can own condominium units and can have other property interests—such as certain leasehold interests—subject to Philippine law.**

And if the American is a **former natural-born Filipino who reacquires Philippine citizenship**, the answer changes substantially.

Bottom line

If you're asking because you're considering a **house in Cebu/Philippines**, I would divide the options this way:

Strategy	**Can U.S.-only citizen do it?**	**Ownership situation**
Buy Cebu condo	✅	Own the condo unit
Buy Cebu house + lot personally	❌	Land restriction
[illegible]	✅	[illegible] carefully
Filipino spouse owns house/lot	✅ for Filipino spouse	American doesn't automatically own the land
Qualifying Philippine corporation	⚠️	60%+ Filipino ownership requirement

Former Filipino, U.S. citizen	⚠️	Special land-acquisition limits
Reacquire Philippine citizenship	✅	Can own land as Filipino citizen

And there is one especially important question: if the American was **born Filipino and later became a U.S. citizen**, don't treat him as an ordinary foreigner. **RA 9225 dual citizenship can completely change the property equation.** (Jeddah PCG)

If you're thinking specifically about **your Cebu situation**, I can also break down **the 5 legal ways an American can control/use a Philippine house and land—Filipino spouse ownership, dual citizenship, lease + build, corporation, and condominium—and rank them by safety, cost, and inheritance risk.**

FilipinoHomes is saying that an America can purchase their real estate, explain.

Yes — **FilipinoHomes is actually saying something that is compatible with Philippine law**, but the wording can easily be misunderstood.

I checked FilipinoHomes' current pages, and their own explanation is quite explicit: **a foreigner can buy "real estate/property," but cannot directly own the land**. They distinguish ownership of the **house/building** from ownership of the **lot**. (filipinohomes.com)

The important distinction

Think of a Philippine house-and-lot property as two separate assets:

1. The HOUSE / BUILDING 🏠
2. The LAND / LOT 🌴

A U.S.-only citizen can potentially **own #1**, but generally cannot own #2.

FilipinoHomes specifically says:

> "A Foreigner may own a house but not the lot of the Property."

(filipinohomes.com)

And the Philippine Board of Investments' **2026 "Doing Business in the Philippines"** guide confirms this distinction: foreigners cannot own private land, but the restriction **does not apply to buildings or other improvements on land**, meaning foreigners can own those improvements. (boi.gov.ph)

So **"Can an American buy real estate?" → YES.**

But:

"Can an American buy the land underneath a normal house?" → Generally NO.

Here's how a house purchase can work

Imagine FilipinoHomes lists:

🏠 House + Lot

₱15,000,000

Lot = ₱5M

House = ₱10M

An American cannot simply receive a land title saying:

> **Owner: John Smith, American citizen**

for the ₱5M lot.

But there can be a legally structured arrangement where:

American → owns the house/improvements

Filipino → owns the land

American → leases the land

That is why FilipinoHomes can legitimately advertise real estate opportunities to foreigners.

Their current listings page actually states that foreigners cannot directly own land, while house-and-lot/subdivision arrangements generally require **a Filipino spouse, long-term lease, or qualifying corporate structure**. (filipinohomes.com)

And there's another very important category: townhouse

This is probably where some of the confusion comes from.

FilipinoHomes specifically says foreigners can buy **townhouses if the project has condominium titles**. (filipinohomes.com)

For example:

Normal subdivision townhouse

🏠 House

🌴 Individual lot

📜 TCT for the land

Foreign buyer: ❌ generally cannot own the lot.

But:

Condominium townhouse

🏠 Townhouse unit

📜 Condominium Certificate of Title (CCT)

🏢 Condominium corporation

Foreign buyer: ✅ potentially can purchase it, subject to the 40% foreign-ownership limitation.

That's a **huge distinction**.

FilipinoHomes' wording is actually pretty revealing

Their current article says:

> "Short answer is yes, but with restrictions."

Then they explain that foreigners cannot own land but can own condos, houses/buildings on land they don't own, and certain other property interests. (filipinohomes.com)

So if you're looking at a FilipinoHomes listing that says:

"House for Sale — ₱XX million"

DO NOT assume that means an American can receive a land title for the entire property.

You need to ask:

> **"What exactly will I receive title to?"**

That's the critical question.

What I would ask FilipinoHomes before putting down ₱1

If you find a property you like, send the agent these questions:

1. **Is the property titled as a condominium or as ordinary land?**
2. **Will I receive a CCT or TCT?**
3. **Who will own the land?**
4. **Can a U.S.-only citizen be the registered owner of the house/building?**
5. **If I don't own the land, what is the land-lease arrangement?**
6. **How long is the lease?**
7. **Who owns the house when the lease expires?**
8. **Can I sell/transfer the house separately from the land?**
9. **Can I mortgage the house/improvements?**
10. **What happens to the house if the Filipino landowner sells the land?**

Those questions will quickly tell you what they're actually selling.

One more important correction to my previous answer

The **2026 Philippine Board of Investments guide** is particularly useful because it makes the distinction very clearly:

> **Foreigners cannot own private land, but the restriction does not apply to buildings or other improvements on land.**

(boi.gov.ph)

So I would revise my earlier shorthand:

❌ Too simplistic

> "An American can't own a house."

✅ More accurate

> **An American can own a house/building in the Philippines, but generally cannot own the land on which that house sits.**

And there are additional routes—**condominium ownership, long-term land leases, qualifying corporations, former-natural-born-Filipino rights, inheritance, and Philippine dual citizenship**—that can change the answer.

The Philippine government's current guidance confirms that **dual citizens can own land**, while former natural-born Filipinos have separate statutory limits. (2021-2025.state.gov)

So FilipinoHomes isn't necessarily wrong. The key is that "buy real estate" does NOT automatically mean "buy the land."

If you give me **the specific FilipinoHomes property/listing you're looking at**, I can dissect the listing and tell you **exactly what an American buyer would actually own, what title they would receive, and where the legal catch is.**

For a wealthy American from Texas couple 75 yo, which is a better choice of resindence, Cebu City or Guimaras Island. They are selling their house in TX for $1.5 and upproot from TX to Guimaras, Island. Perform a cost and benefit analysis between Gimaras Island and Cebu City.

For a **75-year-old wealthy American couple selling a $1.5 million Texas home and permanently relocating to the Philippines**, I would choose **Cebu City over Guimaras Island** for their *primary residence*.

But I would not dismiss Guimaras. **Guimaras is the better lifestyle choice; Cebu is the better retirement-risk-management choice.**

The difference becomes much more important at age 75 than it would at 45 or 55.

My bottom line

Factor	Cebu City	Guimaras Island
Healthcare depth	⭐⭐⭐⭐⭐	⭐⭐½
Emergency medical access	⭐⭐⭐⭐⭐	⭐⭐½
[illegible]	[illegible]	[illegible]
International travel	⭐⭐⭐⭐⭐	⭐⭐
Restaurants/shopping	⭐⭐⭐⭐⭐	⭐⭐
Quiet/peace	⭐⭐½	⭐⭐⭐⭐⭐
Nature/beaches	⭐⭐⭐	⭐⭐⭐⭐⭐
Cost of living	⭐⭐⭐⭐	⭐⭐⭐⭐⭐
Infrastructure	⭐⭐⭐⭐	⭐⭐⭐
Expat/social opportunities	⭐⭐⭐⭐½	⭐⭐½
Convenience at 75	⭐⭐⭐⭐⭐	⭐⭐½
Privacy/space	⭐⭐⭐	⭐⭐⭐⭐⭐
"Island paradise" factor	⭐⭐⭐	⭐⭐⭐⭐⭐
Overall for 75-year-old couple	**9/10**	**6.5/10**

My recommendation: Cebu City as the base, Guimaras as the retreat.

And with **$1.5M**, they don't need to optimize for the cheapest possible place. They should optimize for **healthcare, convenience, safety, optionality and quality of life.**

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1. The biggest issue isn't money

This couple is wealthy.

If they sell the Texas house for **$1.5 million**, the temptation is:

> "Why pay $4,000–$6,000/month to live in Cebu when we can live like kings on Guimaras for much less?"

That's true financially.

But at 75, the relevant question isn't:

> **"Where is life cheapest?"**

It's:

> **"Where do we want to be when something goes wrong at 2:00 AM?"**

That's where Cebu wins decisively.

Cebu has multiple major hospitals and specialist networks. Chong Hua Hospital, for example, operates major hospitals in Cebu and describes its Cebu system as having more than 1,000 beds and more than 1,000 doctors. (**chonghua.com.ph**)

Cebu also has Cebu Doctors University Hospital and the government tertiary facility Vicente Sotto Memorial Medical Center, giving retirees multiple levels of care.

Guimaras has improved substantially. Its provincial hospital added dialysis, a 128-slice CT scanner, radiology and other services in 2025. (**pna.gov.ph**)

Guimaras also has Guimaras Specialist Medical Center, a 100-bed Level II private hospital. (**gsmci.com**)

But that's still not equivalent to having Cebu's concentration of tertiary specialists.

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2. The Guimaras medical equation

This is the biggest hidden cost of choosing Guimaras.

You aren't necessarily saying:

> "We'll never need Cebu."

You're saying:

> **"We'll live on an island and travel to Iloilo/Cebu whenever we need something beyond the island's capabilities."**

That's a different retirement model.

Guimaras is actually relatively well connected to Iloilo. The island is separated from Iloilo by roughly 2.5 km of water, and regular boat services operate between the two. (**guimaras.gov.ph**)

Current passenger fares on the Guimaras-Iloilo routes were adjusted to around **₱40** in 2026. (**pna.gov.ph**)

The crossing itself can be roughly **15–30 minutes**, depending on the route and vessel. (**pamasahe.com**)

That sounds easy.

For a healthy 45-year-old:

Guimaras → boat → Iloilo → hospital

No big deal.

For a 75-year-old having:

stroke symptoms

or

heart attack

or

major trauma

or

severe respiratory distress

the equation becomes:

> House → land transport → port → boat → Iloilo → ambulance/land transport → tertiary hospital

That is the risk I would not voluntarily introduce as the couple's primary residence.

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3. Cebu's biggest advantage: redundancy

This is an underrated concept in retirement.

You don't just want **a hospital**.

You want **multiple hospitals**.

You don't just want **one cardiologist**.

You want options.

You don't want:

> "The specialist we need is in Iloilo today."

You want:

> "There are three hospitals within reasonable reach."

That's **healthcare redundancy**.

At 75, I would pay a premium for that.

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4. But Guimaras absolutely destroys Cebu on lifestyle

This is where the analysis flips.

Imagine two retirement days.

Cebu

Wake up.

☕ Coffee.

🚗 Traffic.

🏢 Condo.

🛍️ Mall.

🍽️ Restaurant.

🏥 Doctor appointment.

🚗 Traffic.

🏋️ Gym.

🌃 City.

Repeat.

Cebu offers extraordinary convenience, but it is still a major Philippine urban environment.

Guimaras

Wake up.

🌴 Tropical garden.

☕ Coffee.

🌊 Ocean.

🚲 Ride.

🥭 Fresh mangoes.

🌴 Quiet road.

🏝️ Beach.

🍽️ Small local restaurant.

🌅 Sunset.

That's a completely different life.

Guimaras is the winner if the couple's primary objective is:

> **"We want to disappear from American suburban life and live a quiet tropical island existence."**

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5. Cost comparison

The interesting part is that **cost shouldn't drive this decision** for a $1.5M couple.

Current 2026 Cebu estimates put a comfortable couple around roughly **$1,800–$2,700/month**, depending heavily on housing and lifestyle. (settlecebu.com)

A wealthy American couple could easily spend more:

Cebu premium retirement

Category	Monthly
Premium condo	$1,000–$1,500
Electricity/water/internet	$200–$300
[illegible]	[illegible]
Restaurants	$400–$700
Transportation	$200–$400
Healthcare/insurance	$300–$800
Entertainment	$300
Miscellaneous	$300
Total	**$3,300–$5,200**

That's still extraordinarily inexpensive relative to a $1.5M American retirement.

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6. Guimaras could be dramatically cheaper

A comfortable Guimaras couple might reasonably operate around:

Category	Monthly
House/lease	$400–$800
Utilities/internet	$150–$250
[illegible]	[illegible]
Restaurants	$150–$300
Transportation	$150–$300
Healthcare	$200–$500
Recreation	$150–$300
Miscellaneous	$200
Total	**$1,800–$2,950**

So perhaps:

Cebu: ~$40–60K/year
Guimaras: ~$22–35K/year

Even if my assumptions are deliberately generous, we're talking about a difference of perhaps:

$15–30K/year.

For someone with **$1.5M**, that shouldn't be the deciding factor.

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7. The $1.5M itself changes the strategy

This is where I think the hypothetical couple is making a potentially dangerous mistake if they're thinking:

> "We're going to sell the $1.5M house and buy a cheap Guimaras property."

I would **not** do that immediately.

I'd preserve capital and **rent first**.

For example:

Phase 1 — First 12 months

Sell Texas house

$1,500,000

↓

Move to Philippines

↓

Rent premium Cebu condo

↓

Keep the majority of capital invested/liquid

↓

Spend substantial time visiting:

Guimaras

Iloilo

Bohol

Cebu

↓

Then decide.

This is particularly important because **you don't really know what retirement in an island environment feels like until you've lived through the boring parts.**

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8. Guimaras has another problem: foreign land ownership

This is particularly important for your scenario.

If they are **Americans only**, they generally cannot simply buy a Guimaras residential lot and put the land title in their names.

The Philippine Board of Investments' 2026 guide confirms that private land ownership is restricted to Filipino citizens and qualifying Philippine corporations. It also confirms that foreigners can own buildings/improvements on land and can own condominium units subject to the applicable rules. (boi.gov.ph)

The Philippine Retirement Authority also specifically recognizes **long-term leases of residential houses/lots, townhouses and condominiums** as an SRRV-related investment structure, with a lease period of at least 25 years under its stated program rules. (ssrvm.pra.gov.ph)

So the Guimaras dream might look like:

Lease land

↓

Build/occupy beautiful house

↓

Own/control the improvements under an appropriate legal structure

rather than simply:

> Buy Guimaras lot + house in American couple's names.

That distinction needs a Philippine property attorney.

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9. Cebu gives them something very valuable: optionality

At 75, I would put a **very high value on optionality**.

Cebu gives them:

🏥 Medical specialists
✈️ International airport
🛍️ Major shopping
🍽️ Restaurants
🏦 Banks
💊 Pharmacies
🚗 Grab/taxis
🏢 Condos
🏠 Houses
🌴 Beaches nearby
🛳️ Easy access to other islands
🧑‍⚕️ Multiple hospitals
🌏 Large expat community

They can still escape the city whenever they want.

For example:

Cebu condo

↓

Weekend

↓

Bohol

or

Moalboal

or

Malapascua

or

Guimaras

or

Siargao

etc.

But if they establish themselves permanently on Guimaras, **they don't have the same level of infrastructure immediately around them.**

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10. Their $1.5M can buy a very nice Cebu retirement

This is the part I would emphasize.

They don't need to live like typical retirees.

They can create a **"wealthy expat retirement"** rather than a **"cheap Philippines retirement."**

For example:

$1.5M retirement structure

$1,500,000

↓

$300K — Cebu residence / condo / setup
$900K — diversified investment portfolio
$150K — cash/T-bills/emergency reserve
$100K — travel/lifestyle reserve
$50K — medical/relocation contingency

Obviously the exact allocation depends on taxes, Social Security, pensions, investment risk, and whether the $1.5M is net proceeds, but the principle is important:

Don't spend the entire $1.5M buying Philippine real estate.

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11. Where I'd put them in Cebu

I wouldn't necessarily put a 75-year-old couple in the middle of chaotic downtown Cebu.

I'd look for:

🥇 Cebu Business Park

Very convenient.

Close to:

- hospitals
- restaurants
- shopping
- banks
- groceries
- walking areas
- premium condos

Ayala Center Cebu is right in Cebu Business Park.

🥈 Banilad

More residential.

Larger homes/condos.

Quieter than the downtown core.

🥉 Mactan/Newtown

More resort-like.

Closer to beaches and the airport.

But I'd prioritize **hospital access over beach access** at 75.

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12. The "best of both worlds" solution

Here's what I actually think is the smartest strategy.

🏙️ Primary residence: Cebu

Premium condo

↓

Near major hospital

↓

Near grocery/mall

↓

Near airport

↓

2-bedroom or 3-bedroom

↓

Guest room for children/grandchildren

↓

Building with generator, security, elevator, backup water, etc.

Then:

🌴 Secondary residence: Guimaras

Don't buy immediately.

Rent a beautiful house for several months.

Eventually, if they absolutely love it:

Long-term lease

-

House/improvements

-

excellent generator

-

solar

-

water storage

-

backup communications

-

private transportation

Then Guimaras becomes their:

> **Retirement sanctuary**

rather than their only safety net.

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13. My scoring for this specific couple

Assuming:

75 years old

American

married

$1.5M house proceeds

permanent Philippines relocation

no employment requirement

comfortable/high-quality lifestyle desired

I'd score it:

Cebu City

Healthcare: 10/10

Convenience: 10/10

Travel: 9/10

Lifestyle: 8/10

Nature: 7/10

Cost: 8/10

Retirement resilience: 10/10

Guimaras

Healthcare: 5/10

Convenience: 5/10

Travel: 5/10

Lifestyle: 10/10

Nature: 10/10

Cost: 10/10

Retirement resilience: 6/10

My recommendation

🥇 Cebu City — primary residence

🥈 Guimaras — secondary/extended-stay residence

I would **not uproot from Texas directly into rural/island Guimaras at age 75** unless the couple has already spent **at least 3–6 months living there** and has a very deliberate medical evacuation/healthcare plan.

The issue isn't whether Guimaras is beautiful.

It is.

The issue isn't whether they can afford it.

They can.

The issue isn't whether they can live cheaply.

They absolutely can.

The issue is:

> **At 75, you are buying healthcare optionality, not merely housing.**

And Cebu gives them dramatically more optionality.

One more thing I'd do before they sell the Texas house

I would **not sell the Texas house first and figure out the Philippines afterward**.

I'd do:

Texas → 3 months Cebu → 1–2 months Guimaras → 1 month Iloilo → return to Cebu → decide.

And I'd specifically test:

- hospital access
- pharmacy availability
- internet
- power reliability
- water
- transportation
- grocery availability
- banking
- heat/humidity
- typhoon exposure
- insurance
- visa
- property ownership
- inheritance
- U.S. tax implications
- emergency evacuation

Then make the irreversible decision.

For a **$1.5M couple at 75**, spending $10–20K on a **6-month Philippines reconnaissance retirement** is almost certainly a better investment than making a $500K+ real-estate decision after a vacation.

Philippine Retirement Authority — SRRV requirements

Philippine Board of Investments — 2026 real-estate ownership rules

If you'd like, I can take this one step further and build a complete "*$1.5M Texas → Philippines Retirement Plan at Age 75*" comparing Cebu, Guimaras, and Iloilo, including housing budget, monthly expenses, healthcare reserve, investment portfolio, Social Security, 20-year cash-flow projection, and what happens financially if one spouse dies first.

I recently met a fellow US Vet (Marines) in my neighborhood while I was doing yard work. I was wearing my US Army PT shirt which made our friendship so quick. Military people have this invisible bond like brothers. Fast forward, our conversation ends up when he told me that he and his wife is selling their house and relocating to the Philippines in the Guimaras Island (I never heard, I guess I'm still not back to being a "native Pinoy", I was in the USA since 1990).

For an American from Texas couple 70 yo, which is a better choice of residence, Cebu City or Guimaras Island? I am biased to Cebu City since we grow up and live there in the 1970-1990. They are selling their house in TX for and will relocate from TX to Guimaras Island in November 2026, (the wife's plan). I told him to ask me anything since me and my wife relocated from TX to Cebu in 2021. (but did sell the house, daughter is living in it).

Perform a cost and benefit analysis between Guimaras Island and Cebu City to enlighten them on what to do. In 2021, I did not have ChatGPT yet and most of my tasks were written by me. Also include a high-level task list that they can go by on their relocation to the Philippines up to sitting in the nice Philippine beach contemplating what they've done to themselves as a reward to their efforts.

You are actually in a very good position to advise this Marine—not because you know every answer, but because **you already did the experiment**.

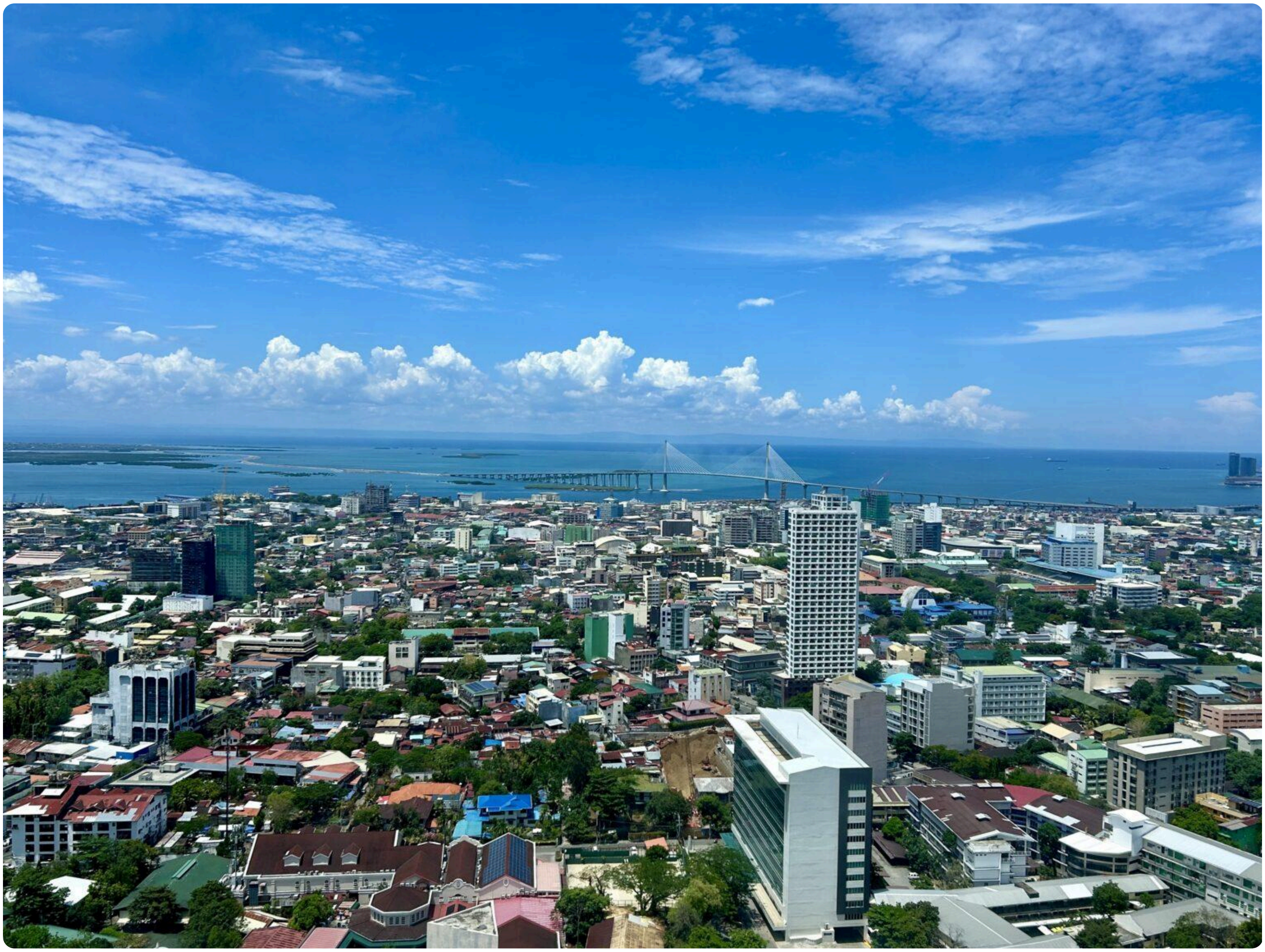
You and your wife made the Texas → Philippines transition in 2021. They are about to do the same thing in November 2026, except they are choosing a very different operating environment: **Guimaras instead of Cebu City**.

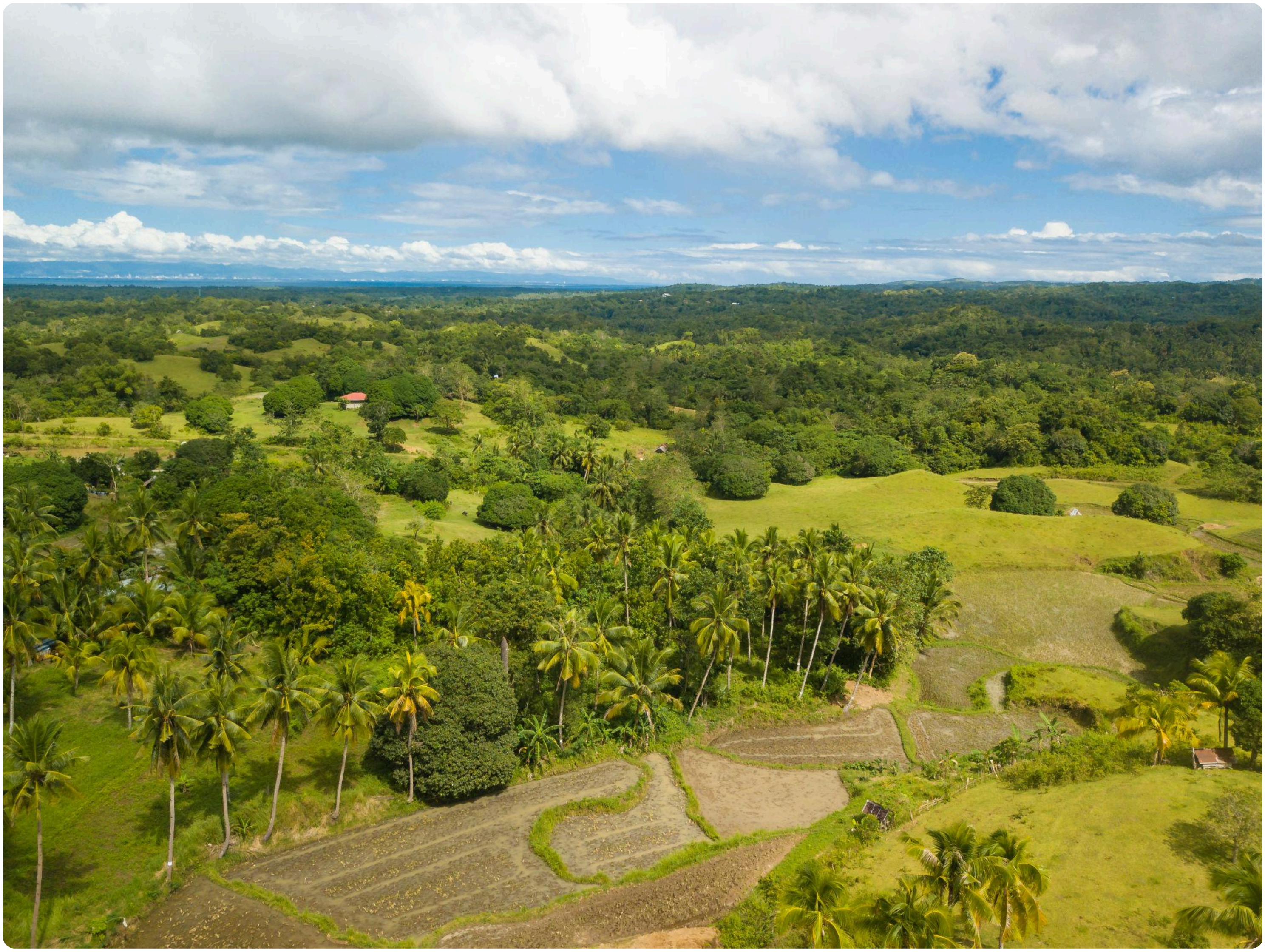
And there is one very important distinction:

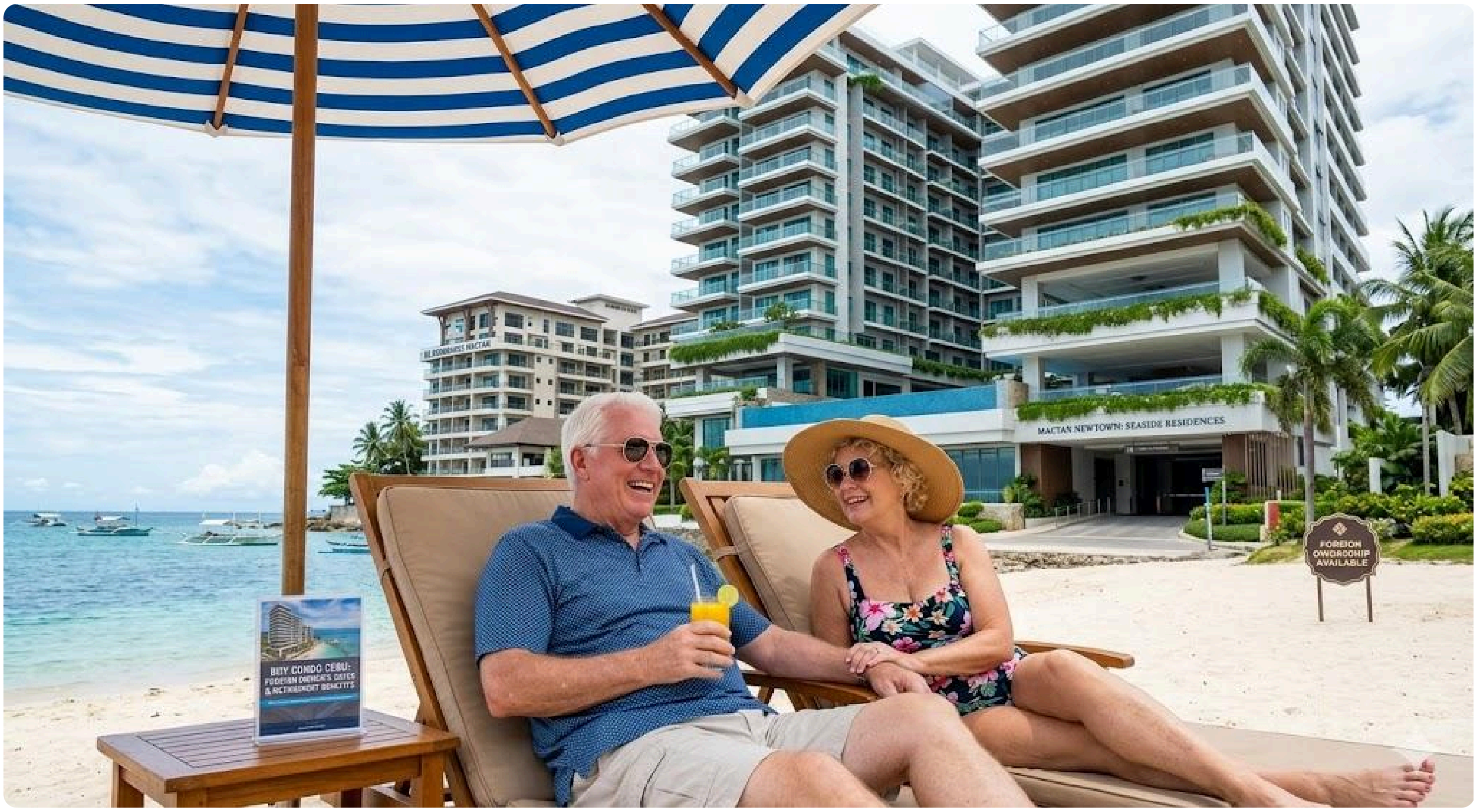
> **At age 70, this is no longer primarily a "cost of living" decision. It is a healthcare, infrastructure, mobility, social-support and quality-of-life decision.**

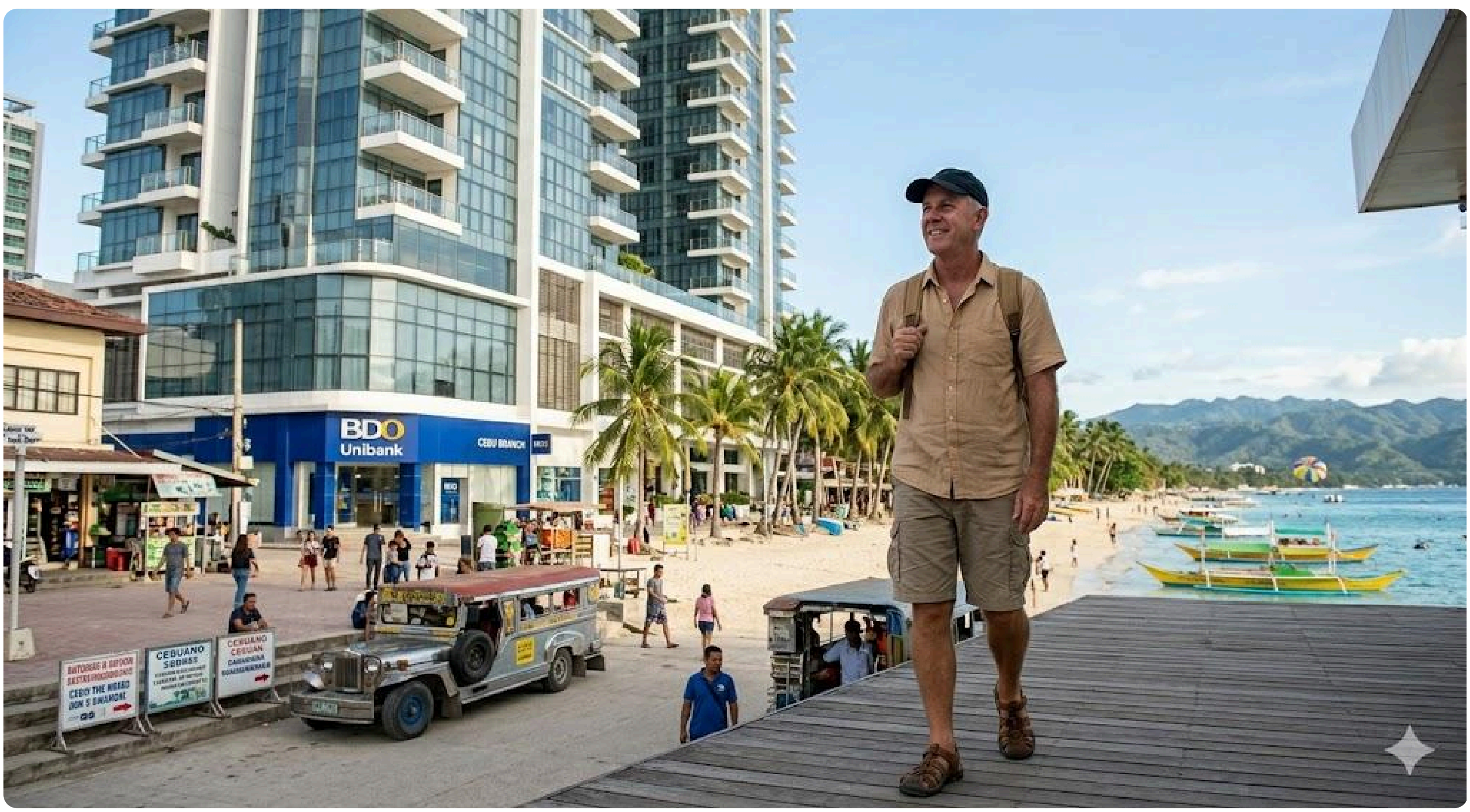
Guimaras may win the *retirement fantasy*. Cebu City may win the *retirement system*.

PH Cebu City vs. Guimaras Island









For clarity, I'm comparing:

- **Cebu City** — urban/metro retirement
- **Guimaras** — island/provincial retirement, with Iloilo City functioning as the nearest major urban/medical center

And I'm assuming:

- American married couple
- approximately 70
- financially comfortable after selling their Texas home
- permanently relocating
- no need to work
- desire for peaceful retirement
- likely wanting a beach/island lifestyle
- November 2026 target
- neither person has yet spent several consecutive months living in Guimaras

---

Executive verdict

If they asked me, "Where should we retire?"

My recommendation would be: Cebu City first, Guimaras second.

But I would *not* tell them to abandon Guimaras.

I would tell them:

> **Do not buy the Guimaras dream before you have rented the Guimaras reality.**

At 70, I would strongly prefer:

Cebu City as the primary retirement base
→ with frequent Guimaras/Iloilo island escapes

OR

Rent in Guimaras for 6–12 months
→ while keeping enough money and flexibility to move to Cebu if the island lifestyle becomes inconvenient.

That is radically different from selling everything in Texas and immediately buying a permanent home on Guimaras.

---

1. The fundamental difference

Factor	Cebu City	Guimaras
Peace & quiet	⭐⭐	⭐⭐⭐⭐⭐
Beaches/nature	⭐⭐⭐	⭐⭐⭐⭐⭐
[illegible]	⭐⭐⭐	⭐⭐⭐⭐⭐
Healthcare depth	⭐⭐⭐⭐⭐	⭐⭐
Emergency medical access	⭐⭐⭐⭐⭐	⭐⭐
Specialists	⭐⭐⭐⭐⭐	⭐⭐
Airports	⭐⭐⭐⭐⭐	⭐⭐
International travel	⭐⭐⭐⭐⭐	⭐⭐
Shopping	⭐⭐⭐⭐⭐	⭐⭐

Restaurants	⭐⭐⭐⭐⭐	⭐⭐⭐
Reliable services	⭐⭐⭐⭐	⭐⭐⭐
Expat/retiree ecosystem	⭐⭐⭐⭐	⭐⭐⭐
Social isolation risk	⭐⭐	⭐⭐⭐⭐
Traffic	⭐	⭐⭐⭐⭐⭐
Noise/crowding	⭐⭐	⭐⭐⭐⭐⭐
Convenience	⭐⭐⭐⭐⭐	⭐⭐⭐
Beach lifestyle	⭐⭐⭐	⭐⭐⭐⭐⭐
Aging-in-place	⭐⭐⭐⭐⭐	⭐⭐⭐
"Paradise" factor	⭐⭐⭐	⭐⭐⭐⭐⭐
Reversibility if things go wrong	⭐⭐⭐⭐⭐	⭐⭐⭐
Overall for 70-year-old couple	**9/10**	**7.5/10**

The key is that **Guimaras wins the lifestyle contest while Cebu wins the retirement-infrastructure contest.**

---

2. The biggest issue: healthcare

This is the category I would emphasize most strongly to your Marine friend.

At 70, you don't necessarily need a hospital today.

But you need to know:

> **"What happens when one of us suddenly needs a cardiologist, neurologist, orthopedic surgeon, CT scan, MRI, ICU, cancer treatment, emergency surgery or a specialist at 2 AM?"**

That changes the calculation.

Cebu City

Cebu has a deep private healthcare ecosystem.

For example, Chong Hua Hospital reports two major hospitals with more than 1,000 beds and more than 1,000 doctors, including extensive subspecialty care. Its Cebu clinical departments include cardiology, oncology, nephrology, neurology, pulmonology/critical care, gastroenterology, endocrinology, rheumatology and other specialties. (**Chong Hua Hospital - Official Website**)

Cebu Doctors' University Hospital is another major tertiary hospital, with a 300-bed facility and hundreds of physicians. (**CebuDoc Group**)

That's a **major advantage at 70**.

Guimaras

Guimaras is not medically helpless.

Its 2024 provincial profile lists government hospitals including:

- Dr. Catalino Gallego Nava Medical Center
- Buenavista Emergency Hospital
- Nueva Valencia District Hospital

and a private Level 2 hospital in Jordan. (FlipHTML5)

But there is a crucial distinction:

Guimaras does not have the same depth of tertiary/subspecialty healthcare as Cebu.

For serious medical problems, the practical healthcare ecosystem becomes:

Guimaras → Iloilo → potentially Manila/Cebu

That introduces another variable:

Transportation.

When you're 30, a ferry trip to another city is an adventure.

When you're 70 and having a medical emergency, it is an **operational dependency**.

---

3. Guimaras has one enormous advantage: lifestyle

This is where your friend's wife may be completely right.

Guimaras offers something Cebu cannot easily reproduce:

space.

Imagine waking up:

- no Metro Cebu traffic
- fewer people
- less noise
- tropical vegetation
- ocean nearby
- fishing villages
- mango farms
- motorcycles
- small communities
- sunsets
- beaches
- slower days

For somebody who has spent decades working in America, this can feel like:

> **"Why the hell did we wait until 70?"**

And that's a legitimate argument.

The danger is confusing:

vacation paradise

with

retirement infrastructure.

They are not the same thing.

---

4. The "paradise problem"

This is one of the things I would tell your friend over coffee.

You can love Guimaras for:

3 weeks.

You can love it for:

3 months.

But retirement requires asking:

> **Can I love this place for 3,650 days?**

That's different.

A vacation asks:

> "Is this beautiful?"

Retirement asks:

> "Can I live here when I'm sick, bored, lonely, frustrated, dependent, unable to drive and 70–85 years old?"

That's the real test.

---

5. Cost comparison

Guimaras should generally be cheaper, especially if they live like locals rather than trying to recreate an American lifestyle.

But don't assume **everything** will be dramatically cheaper.

Comfortable retired-couple budget — rough planning range

These are **planning ranges**, not quotations, because housing choice and lifestyle can change the numbers enormously.

Category	**Cebu City**	**Guimaras**
Housing	₱30–80K	₱15–40K
Utilities/internet	₱8–15K	₱8–15K
[illegible]	[illegible]	[illegible]
Restaurants	₱10–25K	₱5–15K
Transportation	₱8–20K	₱5–15K
Healthcare/medications	₱10–25K	₱10–25K
Recreation	₱10–20K	₱5–15K
Miscellaneous	₱10–20K	₱8–15K

Approx. total	**₱111–245K/mo**	**₱76–175K/mo**

Cebu rental prices have an enormous range. Current listings include 2-bedroom units around ₱25–40K at the more affordable end, while higher-end units in places such as Marco Polo, Cebu Business Park and IT Park can run ₱55–125K+ per month. (Dot Property)

So a retired couple doesn't have to spend "American money" in Cebu.

You can live very comfortably there without living extravagantly.

---

6. The hidden Guimaras cost

This is the part people don't put on the spreadsheet.

"Friction."

Suppose they need:

- specialist doctor
- major shopping
- appliance repair
- replacement computer
- complicated government transaction
- specialized dental work
- medical imaging
- surgery
- international flight
- American consular service
- major financial transaction

Cebu:

Leave condo → taxi/Grab → destination.

Guimaras:

House → vehicle → ferry → Iloilo → transportation → destination → reverse trip.

That costs:

- money
- time
- energy
- planning
- weather dependency

And that friction becomes more important as people age.

---

7. Airport advantage

Cebu is strategically positioned around Mactan-Cebu International Airport.

That matters enormously.

Suppose they eventually decide:

> "We're going back to Texas for Christmas."

Cebu makes international travel considerably easier.

Guimaras effectively means:

Guimaras → Iloilo → airport → flight

before the international journey even begins.

For a 70-year-old couple with aging relatives in America, that is not trivial.

---

8. The social factor

This is one area where Guimaras could surprise you.

A small community can be wonderful.

You can become:

> "The American couple who lives down the road."

People know you.

People wave.

You know the sari-sari store owner.

You know the neighbor.

You have a fisherman friend.

You have the barangay connection.

That can create **community**.

But there is another possibility:

Isolation.

If they don't speak Hiligaynon well, don't have family nearby, don't have transportation and don't actively build friendships, paradise can become an island.

Cebu provides a much larger social ecosystem:

- churches
- veterans
- expats
- Americans
- Filipinos returning from abroad
- gyms
- cycling
- swimming
- restaurants

- universities
- professional organizations
- hobby groups
- shopping
- cultural events

For retirement, **social redundancy is an asset.**

---

9. Transportation

Cebu

You can survive without driving.

Grab, taxis, delivery services and urban infrastructure make life easier.

The downside?

Traffic.

Cebu traffic can be absolutely ridiculous.

Guimaras

Traffic is the opposite problem.

You'll have much more freedom.

But you're likely to become more dependent upon:

- motorcycle
- tricycle
- private vehicle
- driver

For a 70-year-old couple, I would ask:

> "What is your transportation plan when neither of you wants to drive anymore?"

That question should be answered **before buying the house.**

---

10. Electricity, internet and infrastructure

This is another area where Cebu has an advantage.

In Cebu's developed neighborhoods, you can get:

- fiber internet
- multiple telecom providers
- shopping delivery
- appliance service
- plumbers
- electricians

- contractors
- mechanics
- pharmacies
- supermarkets
- restaurants
- online delivery

Guimaras has improved considerably, but the smaller-island environment naturally has fewer redundant service providers.

That doesn't mean:

"Guimaras infrastructure is bad."

It means:

"Cebu has more redundancy."

And redundancy becomes increasingly valuable with age.

---

11. Their $1.5M Texas house changes the equation

If they're selling a house for around **$1.5 million**, I would strongly resist the temptation to think:

> "We can afford Guimaras, therefore let's buy a beautiful property."

No.

Their financial position gives them something much more valuable:

OPTIONS.

They can afford to rent.

They can afford to experiment.

They can afford to make mistakes.

They can afford to maintain an emergency reserve.

They can afford excellent healthcare.

They can afford to fly to the U.S.

They can afford Cebu.

They can afford Guimaras.

They don't need to optimize for the cheapest possible Philippine retirement.

They should optimize for:

> **maximum happiness + safety + freedom + optionality per dollar.**

---

12. And there is a MAJOR legal issue

This is something I would absolutely tell them before they buy anything.

If they are **U.S. citizens and not Philippine citizens**, they generally cannot directly own Philippine land.

The Philippine Board of Investments explains that private land ownership is generally restricted to Philippine citizens and Philippine nationals, while foreigners can own condominium units subject to the applicable project foreign-ownership limits. (Bureau of Internal Revenue)

If either spouse is a **former natural-born Filipino who reacquires Philippine citizenship under RA 9225**, however, that person regains the right to own land as a Filipino citizen. (DFA Philippines)

So before anyone gives a Guimaras seller a peso:

Determine their citizenship status.

Do not solve the problem by putting land in a friend's, relative's or girlfriend's name.

That's how retirement dreams become Philippine legal nightmares.

---

13. The US Marine angle is particularly interesting

Here's something your friend should investigate immediately.

The Philippine Retirement Authority currently lists **retired military service members from countries with recognized bilateral relations with the Philippines** among the categories eligible for the SRRV Courtesy program. (Philippine Retirement Authority)

The current PRA information shows dramatically lower requirements for the Courtesy category than the ordinary SRRV Classic route. The PRA should confirm his specific eligibility and documentation based on his actual military retirement status. (Philippine Retirement Authority)

That's potentially a **very significant benefit for a retired U.S. Marine**.

He should contact the Philippine Retirement Authority directly rather than relying on Facebook/YouTube/real-estate agents.

Philippine Retirement Authority — SRRV information

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14. My recommended strategy

I wouldn't tell them:

❌ "Don't move to Guimaras."

I'd tell them:

"Don't marry Guimaras on the first date."

Instead:

Phase 1 — November 2026

Move to the Philippines.

Rent.

Do not buy land.

Do not build a house.

Do not transfer your entire life into a permanent Philippine structure.

Live in Guimaras.

---

15. The 12-month experiment

I'd make their first year an experiment.

Months 1–3

Vacation mode

Enjoy it.

Explore.

Eat.

Swim.

Go to the beach.

Meet neighbors.

Enjoy being retired.

Don't make major decisions.

Months 4–6

Reality mode

Now deliberately test:

- dentist
- doctor
- pharmacy
- hospital
- internet
- electricity
- grocery shopping
- banking
- transportation
- laundry
- home maintenance
- rainy season
- typhoon preparation
- boredom
- loneliness

Ask:

> "Would I still choose this place if one of us became disabled?"

Months 7–9

Aging mode

This is the most important experiment.

Pretend you're 80.

Ask:

- Can we get around without driving?
- Can we get medical care?
- Can someone help us?
- How far is the hospital?
- Who handles the house?
- Who handles banking?
- Who handles government paperwork?
- What happens if one spouse dies?

Months 10–12

Decision mode

Only then decide:

A. Stay Guimaras

B. Move to Cebu

C. Split the year

D. Guimaras primary + Cebu medical/urban base

Option D is actually very interesting.

---

16. The "two-base" retirement

For wealthy retirees, the best answer doesn't necessarily have to be either/or.

Imagine:

Primary home

🌴 Guimaras

Peace.

Garden.

Beach.

Slow life.

Secondary base

🏙️ Cebu

Small condo or long-term rental.

Healthcare.

Shopping.

Specialists.

Airport.

Urban escape.

That gives them:

Island life without island dependency.

And if they can afford a $1.5M Texas house sale, this is financially more plausible than it would be for an average retiree.

---

17. My recommendation by age

This is important.

Age 70

Guimaras: 8/10

Cebu: 9/10

Age 75

Guimaras: 7.5/10

Cebu: 9/10

Age 80

Guimaras: 6.5/10

Cebu: 9.5/10

Age 85+

The balance shifts even more strongly toward the place with:

- hospitals
- specialists
- pharmacies
- caregivers
- transportation
- family/social network
- accessibility

That's why I think **Cebu is the better long-term aging base**, even if Guimaras is the better *retirement fantasy*.

---

18. My "Marine-to-Marine" advice

You have an unusual advantage here.

Don't tell him:

> "My opinion is Cebu."

Tell him:

> **"Brother, I want you to have the retirement you want. I'm just going to tell you everything I wish I knew before my wife and I moved here."**

Then give him these questions:

The 15 questions they must answer

1. Where will we live?
2. Are we renting or buying?
3. Can we legally own the property?
4. What visa/status will we use?
5. What happens if one spouse dies?
6. What is our healthcare plan?
7. What hospital will we use?
8. What insurance/HMO/medical reserve will we maintain?
9. How will we get around?
10. What happens when we can't drive?
11. What happens during a major storm?
12. How reliable are internet and electricity at our specific property?
13. Who will maintain the house?
14. How will we return to America if necessary?
15. **What is our exit plan if we hate it?**

That last one is extremely important.

---

19. The Philippine Retirement Relocation Roadmap

Here's the high-level roadmap I'd give them.

US Phase 0 — Texas

12–6 months before departure

- Decide what "retirement in the Philippines" actually means
- Calculate sustainable annual spending
- Determine healthcare budget
- Review Social Security/Medicare strategy
- Decide what to sell, ship, store and give away
- Inventory everything
- Digitize important records

- Obtain multiple copies of vital documents
- Create U.S. financial/emergency contacts
- Establish durable powers of attorney/estate documents
- Establish Philippine banking strategy
- Research retirement visa
- Verify retired-military SRRV Courtesy eligibility
- Confirm citizenship/property status
- Do **not** buy Philippine property yet

Phase 1 — The Reconnaissance

Before permanently moving

- Spend time in Guimaras
- Spend time in Cebu
- Spend time in Iloilo
- Visit prospective neighborhoods
- Visit hospitals
- Visit pharmacies
- Test internet
- Test cellular service
- Test transportation
- Test grocery access
- Test banking
- Talk to Americans who have lived there >5 years
- Talk to Filipinos who returned from America
- Talk to retirees over 70

Don't ask:

> "Do you like it here?"

Ask:

> **"What do you hate about living here?"**

That's where the useful information is.

Phase 2 — Arrival

November 2026

- Fly to Philippines
- Keep temporary accommodation
- Do not rush into permanent housing
- Establish Philippine phone numbers
- Establish banking
- Establish transportation

- Locate nearest hospital
- Locate nearest emergency department
- Locate pharmacy
- Locate grocery
- Locate dentist
- Locate primary physician
- Establish local contacts
- Meet neighbors

Phase 3 — Build the Philippine Operating System

This is the part Americans underestimate.

They need:

Financial system

U.S. bank

↓

Philippine bank

↓

ATM/cash

↓

Bills

↓

Investments

↓

Emergency reserve

Healthcare system

Primary physician

↓

Specialists

↓

Hospital

↓

Emergency transportation

↓

Medical records

↓

Insurance/HMO/self-pay reserve

Household system

Electricity

↓

Water

↓

Internet

↓

Security

↓

Maintenance

↓

Housekeeper

↓

Driver/transportation

Legal system

Visa

↓

Immigration

↓

Property

↓

Tax

↓

Estate

↓

Power of attorney

Phase 4 — The 12-Month Test

- Experience dry season
- Experience rainy season
- Experience typhoon preparation
- Experience local healthcare
- Experience bureaucracy
- Experience boredom
- Experience loneliness
- Experience being sick
- Experience needing transportation
- Experience needing something unavailable locally
- Visit Cebu
- Visit Iloilo
- Reassess Guimaras

Phase 5 — Permanent Settlement

Only after approximately 6–12 months:

If Guimaras wins:

🏝️ Find long-term rental
→ negotiate long lease
→ establish local support network
→ build healthcare contingency
→ establish transportation
→ only then consider property

If Cebu wins:

🏙️ Rent/buy condo
→ proximity to hospital
→ proximity to grocery
→ walkability
→ airport access
→ establish community

If both win:

🌴 **Guimaras + Cebu**

That's potentially the strongest solution.

Phase 6 — The "I Can't Believe We Did This" Test

After one year, sit down together.

Open a spreadsheet.

Write:

TEXAS

What we had.

PHILIPPINES

What we have.

GUIMARAS

What we gained.

What we lost.

What surprised us.

What we underestimated.

What we would do differently.

And then ask:

> **"If we had to make the decision again today, knowing everything we know now, would we do it?"**

If the answer is **yes**:

You won.

Phase 7 — The final reward

And this is where your friend's wife's vision comes true.

Eventually:

No mortgage.

No lawn that requires a Saturday morning.

No Texas property tax headache.

No commuting.

No alarm clock.

No boss.

No winter.

No 401(k) meeting.

No corporate performance review.

Just:

🌴 beach
☕ coffee
🌊 swimming
🚲 cycling
🍜 lunch
📚 reading
🌅 sunset
❤️ spouse
🇵🇭 Philippines

And the two of them sitting somewhere overlooking the water saying:

> **"Holy shit. We actually did it."**

That is a legitimate retirement goal.

My final recommendation to your Marine friend

I'd summarize the entire analysis in one sentence:

> **"Guimaras is probably the better place to retire; Cebu is probably the better place to grow old."**

And at 70, I would **not force them to choose between those two things yet.**

I'd recommend:

November 2026

us Texas → PH Philippines

2026–2027

🏝️ **Rent in Guimaras**

At the same time

🏙️ **Explore Cebu and Iloilo as healthcare/urban alternatives**

After 6–12 months

Make the permanent decision.

And because they have substantial home-sale proceeds, I'd preserve enough capital that **moving back to Cebu—or even back to the U.S.—remains easy.**

The greatest luxury of a financially successful retirement isn't owning the perfect house.

It's being able to say:

> **"This isn't working anymore. Let's go somewhere else."**

That's the kind of retirement optionality I'd want for a 70-year-old couple.

One thing I'd specifically tell them *before November*

Have the Marine investigate the **SRRV Courtesy** program immediately. The current Philippine Retirement Authority rules specifically include retired military service members from countries with recognized bilateral relations with the Philippines, and the financial requirements can be substantially different from the ordinary SRRV Classic route. (Philippine Retirement Authority)

And if either spouse is a former natural-born Filipino, investigate **RA 9225 reacquisition of Philippine citizenship** before making any land-purchase decision; reacquired Filipino citizenship restores the right to own land as a Filipino. (DFA Philippines)

Those two items could materially change their relocation strategy.