

Retire in the Philippines. Plan it from America.

A practical decision guide for American retirees, military households and people considering a seasonal or long-term home.

Start with the life you want

A familiar home base, more time outdoors, family connections or a different daily rhythm may be reasons to explore. The right plan depends on your household, the exact location and evidence you collect during a trial stay.

Resolve five decisions before a permanent move

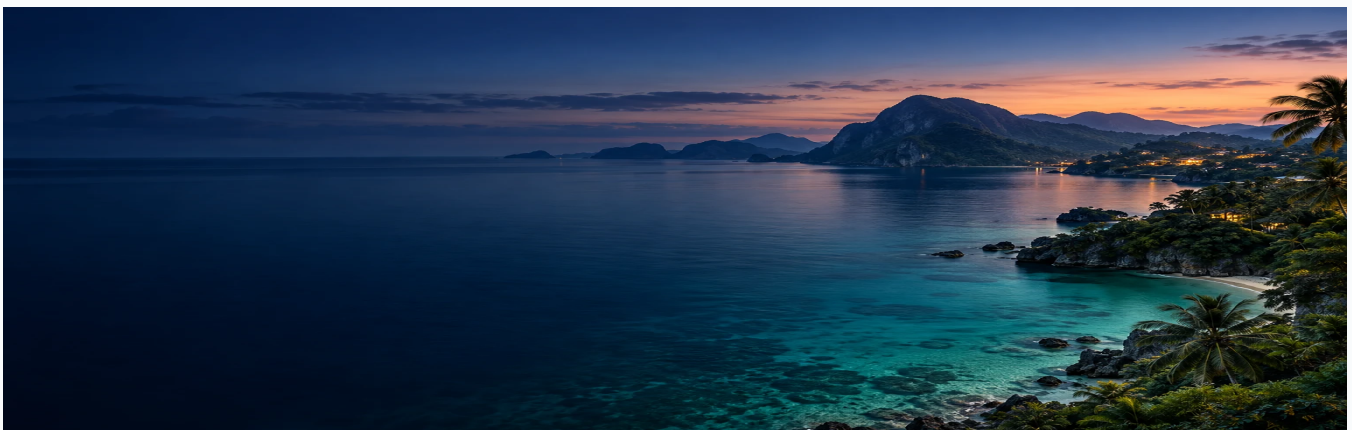
1. What can you spend after U.S. obligations and deductions?
2. How will you access and pay for the care you need?
3. What lawful stay or residency route fits your circumstances?
4. Which neighborhood works on ordinary weekdays?
5. Should you rent, buy a qualifying condo or keep comparing?

Use this guide as a working brief

Write down unknowns. Confirm official requirements directly. Then build your retirement roadmap or property inquiry around the next decision you need to resolve.

[Build my retirement roadmap >](#)

Independent educational information. No property inventory, professional credentials, government affiliation, investment return, benefit approval or legal outcome is represented as verified. Official rules and personal circumstances require separate confirmation.



AI-created coastal concept - not a real location, property or promised view.

Build a budget that includes America.

Use spendable income and dated quotes, not a generic promise that a certain dollar amount is enough.

Monthly planning line	Your amount / evidence
Net income after deductions	_____
Housing, dues, utilities and internet	_____
Food, transport and daily life	_____
Healthcare premiums and cash provision	_____
Continuing U.S. commitments	_____
Annual travel and irregular costs / 12	_____
Contingency and accessible reserve target	_____

Avoid three common mistakes

Do not count a premium twice if already deducted from income. Keep refundable deposits and restricted funds separate from accessible emergency cash. Include costs that continue when you travel back to the United States.

Stress-test your assumptions

Use your own PHP-per-USD rate, then test a weaker dollar. Compare complete U.S. and Philippine spending plans. A positive monthly margin is not a prediction of future costs or proof you can safely commit capital.

[Run the retirement affordability tools >](#)

[Separate annual ownership costs and upfront cash >](#)

Different systems. Separate confirmations.

A move or property purchase does not automatically establish benefit coverage, immigration permission or tax relief.

Healthcare first

Medicare generally has limited coverage outside the United States. Read your own plan terms and arrange appropriate long-term coverage. Ask about exclusions, age limits, evacuation, claims and payment arrangements before choosing an address. [1]

Social Security and continuing U.S. obligations

Use SSA's Payments Abroad Screening Tool and contact SSA about your individual payment and reporting requirements. U.S. citizens generally remain subject to U.S. tax on worldwide income; get advice on your circumstances and keep records. [2, 3]

Military households

Verify retired pay separately from TRICARE and VA. Confirm your overseas TRICARE arrangements directly. VA's Foreign Medical Program has qualifying coverage rules; it is not blanket coverage for every condition or family member. Plan other care and out-of-pocket cash separately. [4, 5]

Lawful stay is a separate task

Check the current PRA retirement visa materials and immigration requirements that apply to you. Do not infer permission to reside from ownership of a home. Confirm eligibility, documents, fees and deadlines before making deposits or permanent arrangements. [6]

[Open American retirement resources >](#)

[Organize military retirement checks >](#)

Test ordinary days. Choose the exact address.

Compare Davao, Cebu/Mactan, Dumaguete, BGC/Makati, Iloilo, Clark/Angeles or Palawan around your actual routine.

Choose two places to research

Write one household brief and use it for both locations. Consider the journeys to medical care, groceries, airport connections, social activities and the home itself. A city name alone cannot establish cost, accessibility or suitability.

Trial-stay observation	Your note / date
Actual housing quote and inclusions	
Relevant care journey and provider questions	
Noise, stairs, lifts, water and internet	
Transport and recurring errands	
Weather-related access and building questions	
What would stop you choosing this address?	

Use current, location-specific travel guidance

Read the U.S. State Department advisory before travel and verify the exact destination and routes. Warnings vary within the Philippines and Mindanao. Do not treat a pleasant visit or a broad city label as a safety guarantee. [7]

[Build a Davao scouting evidence log >](#)

[Compare destination guides >](#)

Choose the lifestyle. Verify the ownership rights.

A condo, house or townhome label describes a housing style. It does not establish what a foreign buyer may legally own.

Renting first preserves room to learn

Test the neighborhood, upkeep and daily routine before a purchase. Request the complete lease terms, deposits, dues, repair responsibilities, renewal terms and authority of the person offering the home.

Condo rights need project-specific review

The Condominium Act links transfers to the common-area ownership structure and applicable foreign participation rules. Have independent Philippine counsel examine the actual registered interest, title, master deed, restrictions and seller authority. Land rights are a separate question. [8]

Budget the complete commitment

Separate acquisition cash, transaction costs, furnishings, annual carrying costs and reserves. Ask about approved assessments and building services. For financing, review the actual loan terms. Do not assume rental income or a quick resale will fund the plan.

Plan the months when you are away

Assign local inspection and repair responsibilities. Confirm insurance occupancy conditions, key custody and payment controls. For proposed rental use, verify permissions and net costs. Ask counsel about management authority, succession and selling from abroad.

[Share my property research criteria >](#)

[Read the absentee-owner guide >](#)

Turn the research into a useful conversation.

Complete this brief before submitting an inquiry. Broad planning details are enough; private documents are not needed.

Decision brief	Your answer
Main purpose: retirement / seasonal / investment	
Two candidate destinations	
Monthly spending ceiling / purchase capital	
Target timing and trial-visit plans	
Top care, access or household priority	
Most important unanswered question	
Preferred contact method and U.S. time zone	

What happens after an inquiry?

Your request is stored for the site operator to review. You receive an on-screen confirmation. Any subsequent service scope, fees, credentials or introduction need separate agreement. No appointment or property match is created. A short email receipt will be attempted. Your request remains saved if email delivery fails.

Keep the first request focused

Share your goal, timing, broad budget and evidence gap. Do not send passports, account numbers, benefit letters or medical records through the general form. Ask for written scope and the contracting party before agreeing to paid work.

[Build my retirement roadmap >](#)

Check the official source. Confirm your own facts.

These links are starting points, not endorsements of PhilippineHaven or an individual eligibility decision.

[1] Medicare: travel outside the U.S.

<https://www.medicare.gov/coverage/travel-outside-the-u.s.>

[2] SSA: Payments Abroad Screening Tool

https://www.ssa.gov/international/payments_outsideUS.html

[3] IRS: U.S. citizens and resident aliens abroad

<https://www.irs.gov/individuals/international-taxpayers/us-citizens-and-resident-aliens-abroad>

[4] TRICARE: retiree moving overseas

https://tricare.mil/FAQs/General/GEN_Eligibility_Moving_Overseas

[5] VA: Foreign Medical Program

<https://www.va.gov/health-care/foreign-medical-program/>

[6] Philippine Retirement Authority: SRRV

<https://www.pra.gov.ph/SRRVisa>

[7] U.S. State Department: Philippines advisory

<https://travel.state.gov/en/international-travel/travel-advisories/philippines.html>

[8] Republic Act 4726: Condominium Act

https://lawphil.net/statutes/repacts/ra1966/ra_4726_1966.html

Published by PhilippineHaven. This guide contains no local price survey, available listings, predicted returns or verified professional partnerships. Read current online guides for updates; rules, prices and circumstances can change.

[Return to the guide and next-step hub >](#)