



PH Philippines — Relocation Profile

Section: Part 1 (Main list · non-Muslim-majority) · **Last verified:** 2026-05-31 · **Confidence:** High (except Digital Nomad Visa reciprocity list — implementing rules still finalizing; see §5) **Written for:** Canadian & American citizens · English-speaking audience (**Filipino and English are co-official languages — government services run in English**) *CAD figures use ≈1.38 USD→CAD (May 2026); local currency is the Philippine Peso (PHP). 1 USD ≈ ₱56–58 (May 2026 range).*

1. Scorecard

Overall fit (N. Americans)	★★★★ — Top-5 in most retiree & low-cost nomad indexes; exceptional value and English fluency
Best for	Retirees · Low-budget digital nomads · Beach/island seekers · Expat-culture enthusiasts
Monthly cost (comfortable)	Single \$1,000–1,600 (~C\$1,380–2,200) · Couple \$1,500–2,500 (~C\$2,070–3,450)
Safety	us Level 2 (exercise increased caution) · 🇵🇭 Exercise a high degree of caution · Mindanao/Sulu: Level 3–4 avoid
Easiest visa + timeline	SRRV Classic (retirees w/ pension, 50+) → immediate permanent residency; DNV → 2–6 wks
Currency	Philippine Peso (PHP) — peso has historically depreciated vs USD; plan accordingly
English — daily / government	Excellent daily + Official in government — a rare major advantage for N. Americans
Arabic	Minimal (small Muslim Mindanao community; no Arabic government services in Luzon/Visayas)
Banking difficulty	🔴 Hard without residency — ACR I-Card or SRRV card is the practical gateway to a full account

2. Why people move here

The pitch in every "I moved to the Philippines" YouTube video is real and specific: **official English everywhere** — from road signs to government forms to hospital intake — so you never feel linguistically cut off. Add to that **among the lowest costs in Asia** (\$1,000/month gets you a comfortable life outside Manila), **7,000+ islands** worth of beach and diving, and a famously **warm, welcoming culture** shaped by centuries of American and Spanish influence. Church every Sunday is the norm (83% Catholic); Filipino hospitality toward Westerners is genuine and deep-rooted. SRRV holders can land permanent residency for a one-time \$15,000 bank deposit — the bar is lower than almost anywhere else on earth. **The honest catch:** Manila traffic is among the worst in Asia; typhoon season (June–November) is real and sometimes devastating; infrastructure outside the mega-cities is patchy; and safety varies sharply by region — Mindanao/Sulu are genuinely dangerous for foreigners. The peso slowly depreciates, which benefits dollar-holding expats but also signals economic volatility. People who love it tend to be island-based, living slowly, on a budget; people who struggle often expected Southeast-Asian-efficiency that the Philippines does not consistently deliver.

3. Pros & Cons

Pros

- **English is co-official** — government forms, hospitals, courts, banks all operate in English; no translation needed
- **Extremely low cost** — comfortable life on \$1,000–1,600/month outside Manila
- **SRRV** is one of the world's simplest permanent residency paths for retirees; just a refundable bank deposit
- Warm, genuinely welcoming culture; large established expat communities in Cebu, Davao, Manila
- Stunning natural environment: beaches, diving, 7,000+ islands, year-round tropics

Cons

- **Foreigners cannot own land** — only condos (up to 40% of a building), or long-term lease (now up to 99 years); structural limitation
- **Manila safety and traffic** are serious quality-of-life negatives; Mindanao/Sulu are genuinely dangerous
- **Banking is gated** — a real, locally-issued residency ID (ACR I-Card or SRRV) is needed for a full local account
- Typhoon zone: 20+ typhoons per year on average; infrastructure in the path takes real damage
- Peso depreciates over time; public healthcare and schools are weak — expats use private

4. Snapshot

Region	Southeast Asia
Capital	Manila
Population	~117 million (2025 est.)
Currency	Philippine Peso (PHP) · 1 USD ≈ ₱56–58 (May 2026)
Languages	Filipino (Tagalog) and English (co-official); 180+ regional languages
English level	Very high — EF EPI Rank: consistently top in Asia; English is a medium of instruction nationwide
Religion	~83% Christian (Roman Catholic majority); ~6% Protestant; ~6% Muslim (concentrated in Mindanao)
Cultural & Legal Environment	Part 1 — secular/Christian (no religious-law concerns in Luzon/Visayas; note Islamic Family Code in BARMM region of Mindanao)
Climate	Tropical: hot/humid year-round (27–33°C); dry season Nov–May; typhoon season Jun–Nov
Internet	Fiber 100–130 Mbps in urban centers (Converge/PLDT/Globe); 54th globally fixed broadband (DICT, Dec 2025); patchy in provinces

5. Visas & Residency (*Canadian / American passport*)

Both Canadians and Americans enter visa-free for **30 days**, extendable online or in-person through the [Bureau of Immigration](#) up to 59 days (when the ACR I-Card kicks in), and then in 1–2 month increments up to 36 months total via the Long-Stay Visitor Visa Extension (LSVVE). Most long-term expats choose one of the formal residency routes below.

Route	For	Requirement (2026)	Realistic timeline & difficulty
SRRV Classic (50+, with pension)	Retirees	\$800/mo pension (single) or \$1,000/mo (with dependents) + \$15,000 refundable bank deposit via PRA	Immediate PR upon issuance ; paperwork 4–8 wks. 🟢 Easy. PRA fee \$1,500 + \$360/yr.
SRRV Classic (50+, no	Retirees	\$30,000 refundable deposit via PRA	Same timeline. 🟢 Easy.

Route	For	Requirement (2026)	Realistic timeline & difficulty
pension)			
SRRV Classic (40–49, with pension)	Younger retirees	\$800–1,000/mo pension + \$25,000 deposit (<i>new September 2025</i>)	4–8 wks. ● Easy.
SRRV Classic (40–49, no pension)	Younger retirees	\$50,000 refundable deposit (<i>new September 2025</i>)	4–8 wks. ● Moderate (capital)
SRRV Courtesy	Retired diplomats, military, intl. org. officers, former Filipinos	\$1,500–\$6,000 deposit depending on age/category	4–8 wks. ● Easy (if eligible)
Digital Nomad Visa (DNV)	Remote workers	Foreign-sourced income (~\$24K/yr threshold); valid health insurance; clean criminal record; reciprocal country — EO No. 86, signed April 24, 2025; operational June 2025	2–6 weeks via evisa.gov.ph . ● Moderate (reciprocity list still being finalized). 12 months, renewable once (max 2 yrs).
9(g) Pre-arranged Employment Visa	Employed by PH company	Philippine employer sponsor required	1–3 months. ● Moderate.
13(a) Non-Quota Immigrant	Married to a Filipino	Marriage to Filipino citizen	1–2 years to full PR. ● Easy.

- **SRRV deposits:** held in a Philippine bank in a designated PRA account — **refundable in full** on cancellation. Deposit can be converted to condo, long-term care, or golf club investment with PRA approval.
- **Citizenship:** not available to most foreigners under the Constitution (only through birth or repatriation for former Filipinos). SRRV holders cannot naturalize through this route — citizenship would require 10 years' continuous lawful residence and separate naturalization proceedings.
- **Dual citizenship:** the Philippines allows former Filipino citizens to reacquire citizenship under RA 9225 without renouncing their foreign citizenship.
- **Bureaucracy reality:** SRRV is well-trodden and PRA is experienced with Western applicants. Hire a PRA-accredited lawyer or use PRA's own assistance service (budget \$300–500 above

PRA fees). DNV reciprocity rules may exclude some nationalities — verify current list at evisa.gov.ph before applying.

- **Official sources:** pra.gov.ph (SRRV) · immigration.gov.ph (BI) · evisa.gov.ph (DNV)

6. Tax, Money & Banking

- **System: semi-territorial.** The Philippines taxes residents on worldwide income and non-residents only on Philippine-sourced income. However, **SRRV holders' foreign pension and annuity income is explicitly exempt from Philippine tax** under PRA rules — regardless of whether it is remitted to the Philippines ([PRA official benefit, verified 2026-05-31](#)).
- **Non-resident aliens on tourist/DNV:** taxed only on Philippine-sourced income; offshore remote work income generally not subject to Philippine tax if earning from foreign employers/clients ([ASEAN Briefing, verified 2026-05-31](#)).
- **Resident aliens (working on 9g, or deemed resident by length of stay):** taxed at 0–35% on worldwide income per TRAIN Law brackets ([BIR.gov.ph income tax, verified 2026-05-31](#)). A **TIN (Tax Identification Number)** is required for those earning Philippine-sourced income; register at your nearest BIR Revenue District Office.
- **Capital gains:** 6% on real property sales; 15% on shares not traded on the stock exchange.
- **Withholding on rentals:** 5% withholding tax applies to rent paid to non-resident foreign landlords.
- **VAT:** 12% standard rate; tourist/SRRV purchases not VAT-exempt.

 **Banking deep-dive — this is where people get stuck:** The Philippines has **no single universal foreigner tax ID** (unlike Brazil's CPF) that unlocks banking, but the **ACR I-Card** plays the gating role. Once your stay exceeds **59 days**, you must register with the Bureau of Immigration and obtain an ACR I-Card — and banks treat this card as the threshold between a tourist (inconsistent outcomes, may be declined) and a legitimate long-term resident (generally approved). **SRRV holders receive a PRA-issued SRRV ID** which major banks accept in lieu of the standard ACR I-Card. Key facts for bank account opening ([lifelivethephilippines.com banking guide, verified 2026-05-31](#)):

- **Documents needed:** passport + ACR I-Card or SRRV ID + proof of Philippine address (lease or utility bill) + initial deposit (₱3,000–₱10,000, ≈\$55–180).
- **Best options for expats:** BDO, BPI, and Metrobank are the three largest; mid-tier or regional banks (e.g. UnionBank, Landbank) may be more flexible for tourist-visa holders.
- **Foreign Currency Deposit Units (FCDUs):** available for USD/EUR accounts; governed by RA 6426 — good for holding USD without converting.
- **Without a local account:** cannot pay rent via transfer, activate local digital wallets (GCash/Maya), receive local transfers, or set up utilities efficiently.

- **Timeline:** 1–3 weeks with proper documents + residency ID; up to 2 months without, with inconsistent outcomes ([TTFC Law, verified 2026-05-31](#)).

 **us CANADA vs USA — what's different**

- **us Americans:** A **US–Philippines tax treaty exists** (covering dividends, royalties, pensions, and information exchange including FATCA); FATCA applies — Philippine banks report US-person accounts to the IRS (IRS Philippines treaty docs, verified 2026-05-31). You still **file US taxes worldwide** — **FEIE** (~\$130K earned income, 2025 limit) + **Foreign Tax Credit** typically minimize or eliminate double tax. **FBAR** required if foreign accounts exceed \$10K at any point during the year. Social Security pays in the Philippines. **Note:** the Philippines does NOT tax your US-sourced pension/SS if you hold SRRV, so double-taxation on passive income is generally not an issue.
-  **Canadians:** A **Canada–Philippines tax treaty exists** (covers income, pensions, dividends; CRA and BIR exchange info). Sever Canadian tax residency (break residential ties) before moving to stop Canadian worldwide tax; this triggers **departure tax** (deemed disposition on assets). **OAS** payable abroad if 20+ years Canadian residence after age 18; **CPP** payable anywhere. SRRV pension-tax exemption aligns well for Canadians living on CPP/OAS — no Philippine tax on those remittances. Plan with a cross-border accountant before departing.

7. Cost of Living & Economy

Consistently 50–70% cheaper than major North American cities. Among the most affordable countries in Asia for English-speaking expats.

Comfortable budget/mo	USD	~CAD
Single (Cebu/Davao/provincial)	\$1,000–1,600	C\$1,380–2,200
Single (Metro Manila BGC/Makati)	\$1,500–2,500	C\$2,070–3,450
Couple (Cebu or secondary city)	\$1,500–2,500	C\$2,070–3,450
Couple (Manila prime)	\$2,500–4,000	C\$3,450–5,520

- **Rent — Manila (BGC/Makati, 1–2BR condo):** ₱35,000–60,000/mo (≈**\$615–1,050**) ([palms horizons.com](#), verified 2026-05-31).
- **Rent — Cebu City (modern condo, IT Park/Business Park area):** ₱20,000–40,000/mo (≈**\$350–700**).
- **Rent — Davao City (house or condo):** ₱15,000–30,000/mo (≈**\$260–525**); two-bedroom house ≈\$425–510/mo.

- **Electricity (aircon-heavy):** ₱5,000–8,000/mo (≈\$88–140) — Philippine electricity rates are among the highest in SE Asia; budget for it.
 - **Internet (fiber):** ₱1,200–2,000/mo (≈\$21–35).
 - **Currency:** The peso historically depreciates gently vs USD — beneficial for dollar-holding expats but means local price increases feel mild. Inflation was **1.7% annually as of September 2025** ([BSP/ASEAN Briefing, verified 2026-05-31](#)).
 - **Economy:** services/BPO-driven, remittance-supported, growing middle class; resilient but exposed to typhoon disruption and peso volatility.
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8. Safety

- **Global Peace Index 2025:** Philippines ranked **105th of 163** countries (improved 6 places YoY — best in 8 years) ([BusinessWorld/GPI, verified 2026-05-31](#)).
 - **Numbeo Crime Index (2026):** Philippines overall **43.5** (moderate); **Manila city: 64.6** (high) — petty crime, robbery, and gang activity are elevated in Metro Manila ([Numbeo, verified 2026-05-31](#)).
 - **us US:** **Level 2 — Exercise Increased Caution** nationwide; **Level 3 — Reconsider Travel** for most of Mindanao (except Davao City, Davao del Norte, Siargao, Dinagat Islands); **Level 4 — Do Not Travel** for Sulu Archipelago and Marawi City.
 - **🇨🇦 Canada:** **"Exercise a high degree of caution"** nationwide; **Avoid all travel** to Western Mindanao (Basilan, Sulu, Tawi-Tawi, Zamboanga Peninsula + 10 more provinces); **Avoid non-essential travel** to Central and Eastern Mindanao (9 provinces). Advisory updated March 2026 following security deterioration in western Mindanao.
 - **Safe expat hubs:** Makati/BGC (Manila), Cebu City (Cebu IT Park area), Davao City (southern Mindanao — notably safer than the rest), Dumaguete, Bacolod, Bohol, and the Visayas islands generally.
 - **After-dark caution in Manila:** Quiapo, Tondo, parts of Pasay; avoid displaying expensive items; use ride-hailing apps (Grab) rather than street taxis at night.
 - **Natural hazards:** 20+ typhoons per year on average; earthquake zone (Pacific Ring of Fire); occasional volcanic activity (Taal Volcano). Factor into evacuation planning and insurance.
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9. Healthcare

- **Public hospitals:** functional but underfunded. The Philippines' public system is oversubscribed, with long wait times and variable quality; most expats — even on tight budgets — use private hospitals. Public care is not recommended as a primary option for residents with choices.

- **PhilHealth (national health insurance):** SRRV holders pay an annual premium of **₱15,000** (\$265); other foreign permanent residents ~**₱17,000** (\$300) ([lifelife.philippines.com PhilHealth guide](https://lifelife.philippines.com/PhilHealth_guide), verified 2026-05-31). PhilHealth covers hospitalization and selected procedures at fixed "case rates" but leaves significant out-of-pocket exposure — it is best viewed as a subsidy on top of private insurance, not a replacement.
- **Private hospitals (expat standard):** Makati Medical Center, St. Luke's Medical Center (BGC/Quezon City), The Medical City (Pasig), Chong Hua Hospital (Cebu). English-speaking care throughout; internationally trained physicians; costs 30–60% of US equivalents. A private specialist visit costs approximately \$25–60.
- **Private insurance:**
 - Local Philippine policy: ~\$50–80/mo for a healthy 50-year-old.
 - International/expat policy: ~\$150–300/mo depending on age and coverage ([Pacific Prime](#), verified 2026-05-31).
- **Dental and optical:** excellent quality and very cheap by Western standards — a full dental cleaning runs \$15–30; crowns \$100–200.
- **Tip:** Keep a US or Canadian policy active (or international policy covering medical evacuation to the US/Canada) for serious or complex procedures — the Philippines has strong private care, but major cancer centers, cardiac surgery centers, and advanced neurology are better served back home.

10. Family & Education

- **Public schools:** free for Filipino residents through high school; instruction is partly in English. However, quality is inconsistent, class sizes are large, and expat families universally choose private or international schools.
- **Private Filipino schools:** lower cost, English-medium, often Catholic — budget ₱50,000–₱150,000/yr (~\$875–2,625) per child; quality varies.
- **International schools (2025–2026 tuition):**
 - **Budget tier** (e.g. Faith Academy, Cebu International School): **\$2,700–5,000/yr** (~C\$3,730–6,900)
 - **Mid-tier** (e.g. British School Manila, Reedley International): **\$5,800–10,000/yr** (~C\$8,000–13,800)
 - **Premium** (e.g. International School Manila, Nord Anglia Manila): **\$10,800–16,000+/yr** plus a one-time \$4,500–\$9,000 in matriculation/facilities fees ([Tutopiya, ISM fee schedule](#), verified 2026-05-31)
- International schools offer US (AP), British, IB, and Australian curricula; concentrated in Metro Manila, with good options in Cebu and Davao.

- **Childcare:** domestic helpers (kasambahays) are culturally standard and inexpensive — a live-in helper earns ₱4,500–7,000/mo (\$79–123), making childcare logistics dramatically easier and cheaper than in North America.
 - **University:** several strong Philippine universities (UP, Ateneo, De La Salle, UST) operate largely in English and accept foreign students; affordable by Western standards.
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11. Social Safety Net

- **SSS (Social Security System):** the Philippine equivalent of CPP/Social Security. Foreign nationals **legally employed in the Philippines** on work visas (9g, etc.) are required to contribute and can collect benefits after sufficient contributions. SRRV holders not working locally do not contribute to SSS and are not entitled to SSS pension. ([SSS.gov.ph](https://sss.gov.ph), verified 2026-05-31)
 - **PhilHealth:** mandatory enrollment for foreign permanent residents including SRRV holders (see §9). Annual premium subsidizes hospital stays and procedures at accredited facilities.
 - **Pag-IBIG (HDMF):** housing fund; mandatory for employed foreign nationals, not applicable for retirees on SRRV.
 - **Welfare/unemployment:** not available to foreign nationals; entirely for Filipino citizens.
 - **Retiree bottom line:** plan to be fully self-funding. Your North American CPP/OAS/Social Security + SRRV-exempt pension + private health insurance is the model. The Philippine safety net is a contribution-matching system for workers, not a welfare floor for expats.
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12. Property & Investment

- **Land ownership: PROHIBITED for foreigners.** The Philippine Constitution restricts land ownership to Filipino citizens and corporations that are at least 60% Filipino-owned. This is a hard constitutional restriction — no exceptions for retirees or long-term visa holders.
- **Condo ownership: ALLOWED up to 40%.** Under [Republic Act 4726 \(Condominium Act\)](#), foreigners may own condominium units as long as **foreign-owned units do not exceed 40% of the total floor area** in any single building. Title is through a Condominium Certificate of Title (CCT) — full legal ownership rights to the unit itself.
- **Land lease:** [RA 12252 \(signed September 2025\)](#) extended the maximum foreign land lease from 75 to **99 years** (initial 50 years + 49-year renewal), making long-term leasing a viable alternative to ownership for building a home.
- **Corporation route:** foreigners can hold up to 40% in a Philippine corporation that owns land; 60%+ Filipino partner required.
- **Closing costs:** approximately 5–7% of purchase price (DST, transfer tax, registration fees, broker commission).

- **Rental yields (gross):**
 - Metro Manila (BGC/Makati): **4–7%** gross; net after condo dues, vacancy, and tax: **~3–5%** ([globalpropertyguide.com](#), verified 2026-05-31)
 - Cebu City: **4–6.5%** gross
 - Philippines average Q3 2025: **5.57%** gross
- **SRRV deposit conversion:** PRA allows holders to convert their deposit into a condo purchase, long-term care, or golf club membership — effectively using the mandatory deposit as a property down payment.

13. Airbnb / Short-Term Rental *(regulatory environment: permissive but building-first)*

Unlike Panama, the Philippines has **no national 45-day minimum law** restricting short-term rentals. Regulation happens at the local government unit (LGU) and building/HOA level — the biggest risk is your specific building's house rules, not a national ban.

Location	STR legal?	Rules & reality
Metro Manila (BGC, Makati, Ortigas)	✓ Legal (no national ban)	No city-wide STR ban — but many condo buildings in BGC and Makati prohibit short-term rentals by HOA rules or management policy . Verify with building management before buying for Airbnb. (airbtics.com Manila , verified 2026-05-31)
Cebu City	✓ Legal	No formal ban; Mandaue requires Mayor's Permit for transient use. Building rules vary. Lapu-Lapu (Mactan) stricter in some barangays. (3d-universal.com Cebu Airbnb , verified 2026-05-31)
Boracay, Palawan, Siargao	✓ Legal (tourism zones)	DOT accreditation recommended; tourism-heavy areas actively allow STR; LGU permits and fire/sanitary clearances required
General requirement (all areas)	—	DTI business registration + LGU Mayor's Permit + sanitary/fire clearances; Airbnb income subject to income tax (file BIR)

STR performance data (Feb 2025 – Jan 2026):

- **Metro Manila:** median occupancy **49%**; ADR **≈₱2,135 (\$37)**; average annual host revenue **≈₱395,000 (~\$7,000)** ([Airbtics Manila](#), verified 2026-05-31)
- **Cebu City:** median occupancy **56%**; ADR **≈₱1,847 (\$32)**; average annual host revenue **≈₱387,000 (~\$7,000)** ([Airbtics Cebu](#), verified 2026-05-31)

- **Net yields** after condo dues, vacancy, management, and tax friction: typically 1.5–2 percentage points below gross.
 - **Investor takeaway:** STR in the Philippines is legally viable but **building-rule gated** — buy in buildings that explicitly allow short-term rentals, or in stand-alone units/houses in tourism zones. Gross yields are moderate; peso-denominated returns face long-term FX drag vs USD.
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14. Doing Business & Dealing with Government

- **Language advantage: massive.** All government services, business registration, SEC filings, BIR tax forms, court proceedings, and official communications are conducted in **English** — one of only a handful of countries in Asia where this is true. North Americans can navigate bureaucracy themselves without translators, though a local lawyer is still advisable for complex matters.
 - **Foreign ownership:** liberalized significantly since 2021–2022. Under [RA 11647 \(Foreign Investments Act amendments\)](#), [RA 11595 \(Retail Trade Liberalization\)](#), and [RA 11659 \(Public Services Act\)](#): foreigners can now own **100%** of companies in export-oriented manufacturing, IT/BPO, tourism, and wholesale trade. Retail requires a minimum paid-up capital of USD 2.5M for 100% foreign ownership. Land-owning corporations remain capped at 40% foreign equity.
 - **Company registration:** SEC eSPARC online portal; typical timeline **1–3 months** for domestic corporations; a One Person Corporation (OPC) is possible for solo entrepreneurs under the Revised Corporation Code (RA 11232).
 - **Business bank account:** opened concurrently with registration; expect 2–6 weeks with full documentation.
 - **Government services online:** [PhilSys](#) national ID, BIR eFPS tax filing, DTI online registration, Bureau of Immigration e-services all available digitally. Actual in-person processing still required for some steps but the government has invested in digitization.
 - **Red tape reality:** moderate-to-high for foreign investors compared to Singapore; corruption (fixers/"facilitators") remains a real phenomenon particularly at LGU level and for permits. Budget time and a local fixer budget if opening a physical business.
 - **No Arabic government services** in Luzon/Visayas. Islamic Family Code applies only in the BARMM (Bangsamoro) region of Mindanao.
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15. Lifestyle, Community & Language Access

- **Expat community:** large and diverse. Metro Manila (Makati, BGC) hosts the largest concentration — multinational employees, embassy staff, long-term expats. Cebu City is the preferred base for retirees and digital nomads wanting beach proximity without Manila's

scale. Davao City has a growing, tight-knit Western retiree community. Dumaguete ("the city of gentle people") is popular among budget-focused retirees. Boracay, Siargao, and Palawan attract nomads and seasonal expats.

- **English in daily life:** exceptional — menus, signage, TV, customer service, hospitals, schools, and government all default to English. This is one of the **most significant quality-of-life advantages** for North Americans compared to virtually any other affordable country.
- **Filipino culture:** famously warm and hospitable toward Westerners; the "American period" (1898–1946) left deep cultural imprints — basketball, American pop culture, English-medium education, democratic institutions. A predominantly Catholic society: Sunday Masses are full; Catholic holidays are widely observed; family is the center of social life.
- **Climate:** year-round hot and tropical (27–33°C). Best weather: November–April (dry season). Typhoon season: June–November; July–October is peak. Cebu, Davao, and Palawan are less typhoon-affected than Luzon.
- **Internet:** fiber available in urban cores (100–130 Mbps average via Converge/PLDT Fibr/Globe); mobile LTE good in cities; connectivity drops sharply in provinces and island barangays. Urban coworking: Circuit Makati, KMC Coworking (BGC/Cebu), CommonDesk (Cebu) — growing nomad infrastructure.
- **Arabic:** no significant Arabic-language community or services in Luzon/Visayas. Muslim Mindanao has mosques and halal food in Islamic areas but is a travel-restricted region for foreigners.
- **Practical tip:** Grab (ride-hailing) and GCash/Maya (digital wallets) are essential apps once you have a local SIM and bank account; they transform daily logistics.

16. Incentives

- **SRRV program — permanent residency via refundable deposit:** one of the world's lowest-bar permanent residency paths for retirees. The deposit is returned in full upon cancellation — it is functionally a security deposit, not a fee. (*Cross-reference: [countries_that_want_you](#) .)*)
- **SRRV tax exemption:** foreign pension/annuity income explicitly exempt from Philippine income tax for SRRV holders ([PRA.gov.ph](https://pra.gov.ph), [verified 2026-05-31](#)) — including income not remitted to the Philippines.
- **SRRV customs exemption:** household goods and personal effects importation duty-free up to **\$7,000** upon arrival.
- **SRRV travel tax exemption:** exempt from Philippine travel tax if stay is under one year from last entry.
- **Digital Nomad Visa (EO 86, 2025):** 1–2 year authorized stay; no Philippine tax on foreign income for qualifying non-resident holders; designed to attract remote workers and their spending.

- **Tourism Enterprise Zones (TEZs):** fiscal incentives (income tax holidays, 5% special corporate tax) for businesses registered under Tourism Infrastructure and Enterprise Zone Authority (TIEZA) — relevant for resort/hospitality investors.
 - **BPO/IT-BPO incentives:** PEZA (Philippine Economic Zone Authority) registered IT/BPO companies receive income tax holidays and 5% GIT (Gross Income Tax) in lieu of all national/local taxes — highly relevant for entrepreneurs establishing outsourcing operations.
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17. Resources

- 🛂 **Immigration (BI):** immigration.gov.ph · **Retirement visa (PRA):** pra.gov.ph · **Digital Nomad Visa:** evisa.gov.ph
 - 💰 **Tax (BIR):** bir.gov.ph · 🏠 **Central bank (BSP):** bsp.gov.ph
 - 🏢 **Business registration:** [SEC eSPARC](https://sec.gov.ph) · [DTI](https://dti.gov.ph)
 - 🍁 **us Home-country advisories:** travel.gc.ca/destinations/philippines · travel.state.gov [Philippines](https://travel.state.gov)
 - **YouTube (English):** *Retiring to the Philippines*, *Live Love Philippines*, *Exploring the Philippines*, *The Philippines Insider* — all feature Canadian/American expat perspectives.
 - **Expat guides/forums:** International Living Philippines, Expat Exchange Philippines, r/Philippines, r/expats, Facebook: "Expats in Cebu," "Foreigners in the Philippines," "PRA SRRV Forum."
 - **Reputable firms:** ACCRALAW (legal/SRRV updates), Emerhub Philippines (business setup), PRA-accredited relocation agents (list at pra.gov.ph), C&G Immigration and Business Services (visa/residency).
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18. First Steps

1. Pick your lane:

- Retiree (50+ with pension) → **SRRV Classic** — contact PRA directly or use an accredited agent. Budget \$15,000 deposit + \$1,500 fee + \$500–800 agent fees.
- Retiree (40–49 or no pension) → **SRRV Classic** with higher deposit tier — same process.
- Remote worker → **Digital Nomad Visa** via evisa.gov.ph; verify your country is on the reciprocity list first.
- Married to a Filipino → **13(a) immigrant visa** — straightforward, most affordable route.
- Entrepreneur/investor → consult a Philippine corporate lawyer on the liberalized foreign investment rules (100% possible in many sectors).

2. Do a scouting trip (2–4 weeks):

Compare Manila vs Cebu vs Davao vs your target island. Test internet quality in specific neighborhoods — it varies block by block outside CBDs. Get a

local SIM (Globe or Smart) immediately on arrival.

3. **Start residency paperwork while on the ground:** SRRV applicants can begin PRA onboarding in-country; open your bank account with your SRRV ID or ACR I-Card as soon as available — this unlocks GCash, rent payments, and utility setup.

4. **Cross-border tax setup:**

- **Americans:** confirm FEIE and FBAR obligations with an expat CPA; note the US–Philippines tax treaty; Social Security payments will continue in the Philippines.
- **Canadians:** plan the non-residency departure with an accountant *before* moving; file NR73 determination if uncertain about residency status; CPP/OAS continue abroad.

5. **Realistic timeline to "settled":** SRRV: **4–8 weeks** to card issuance + **1–2 months** to feel established. DNV: **2–6 weeks** for visa + 1 month to settle logistics. Full "at home" feeling: 3–6 months.

19. Bottom line — by persona

Persona	Verdict
Retiree	★ Outstanding value. The SRRV is the world's most accessible permanent-residency-via-deposit for retirees. \$800/mo pension + \$15K deposit = immediate PR, tax-free pension, English everywhere, and \$1,000/mo lifestyle. Top pick for budget-conscious North American retirees.
Digital Nomad	✅ Good. New DNV (EO 86, June 2025) is legitimate and fast. No Philippine tax on foreign income for non-residents. Ultra-low cost. Downside: peso-denominated lifestyle, variable internet outside city cores, and 2-year max stay.
Entrepreneur	✅ Solid for the right business. English-native workforce, large BPO/IT ecosystem, 100% foreign ownership now available in many sectors. Red tape and corruption at LGU level are the friction. Best for digital/services businesses, not import/physical goods.
Investor (property)	⚠️ Limited by ownership rules. Condos only (40% cap), no land. Gross rental yields average ~5–6% but net is 3–4% after costs; peso depreciation erodes USD returns. Strong for lifestyle investment + SRRV deposit conversion; weak for pure yield maximization.
Family	✅ Good with caveats. English-medium international schools at 30–60% of Western cost; domestic helpers are affordable and normalize work-life balance. Manila traffic and safety demand neighborhood selection care. Excellent for families willing to do BGC/Makati or Cebu.

