



THE PHILIPPINES

Three-city family research pack

A pre-move quick-reference pack for Metro Manila, Cebu and Dumaguete. Use it to compare institutional depth, transport networks and external dependencies from home.

IN THIS PACK

Metro Manila - Cebu - Dumaguete

THIS PACK HELPS YOU

1. Apply school, healthcare and work constraints before lifestyle preference.
2. Remove weak location and corridor options from home.
3. Save provider answers and property evidence in one move folder.
4. Carry only unresolved, high-value questions into later calls or viewings.

Last verified with the location guides: 27 August 2026. Recheck current fees, availability, services and official warnings before relying on them.

Metro Manila family shortlist checklist

Reduce Metro Manila to one school-home-care node before comparing premium addresses.

HOW TO USE

Read the linked SettleHappy guide first. Tick an item when the answer or evidence is saved in your own move folder. Recheck volatile facts before paying or applying.

1

Choose the node

- ☐ Write the child's curriculum, support and complete USD+PHP school budget.
- ☐ Place both adult work obligations and pickup responsibilities on the map.
- ☐ Choose whether BGC, Makati, Ortigas or Alabang can contain the household's repeated week.

2

Verify the institutions

- ☐ Record current school capacity, priority/wait-pool status, full invoice and exact campus.
- ☐ Name routine paediatrics and a child-capable emergency department in the same node.
- ☐ Use MMDA, PAGASA and local sources for traffic, flood and disruption evidence.
- ☐ Remove every option that needs routine cross-metro recovery.

3

Building and contingency file

- ☐ Request flood, basement, seismic, fire, generator, lift and water evidence.
- ☐ Write the school-family reunification plan for typhoon, earthquake or outage.
- ☐ Confirm insurer/HMO direct billing, deposits and emergency route.
- ☐ Price housing, school, daily transport and backup systems as one annual total.

Information, not regulated immigration, tax, financial or medical advice. Verify current requirements with issuing authorities, providers and appropriately qualified advisers.

Cebu family shortlist checklist

Decide whether the family belongs on the mainland or Mactan before a bridge becomes the daily plan.

HOW TO USE

Read the linked SettleHappy guide first. Tick an item when the answer or evidence is saved in your own move folder. Recheck volatile facts before paying or applying.

1 Test the regional-market fit

- ☐ Confirm the child's curriculum, next stages, support and current complete school invoice.
- ☐ List medical needs that could require Manila or overseas transfer.
- ☐ Decide whether airport access is a frequent advantage or merely an occasional amenity.

2 Choose a side

- ☐ Compare Banilad/Talamban, Cebu City/Mandaue and Mactan/Lapu-Lapu.
- ☐ Keep school, home and hospital on one side of the bridges where possible.
- ☐ Confirm the correct Chong Hua or other provider branch and insurer process.
- ☐ Use MCIAA and PAGASA sources for airport and severe-weather continuity.

3 Evidence before viewings

- ☐ Research bridge exposure at school and work times without treating one journey as proof.
- ☐ Request typhoon, flood, seismic, power, water and internet evidence.
- ☐ Price USD+PHP school costs and medical-transfer travel.
- ☐ Remove Cebu if the child needs a pathway or specialty with no resilient local fallback.

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Dumaguete family shortlist checklist

Test whether the family can remain self-contained in Dumaguete before calling the smaller city better value.

HOW TO USE

Read the linked SettleHappy guide first. Tick an item when the answer or evidence is saved in your own move folder. Recheck volatile facts before paying or applying.

1 Apply the self-sufficiency test

- ☐ Confirm curriculum recognition, foreign-student status, support and progression through the child's next stages.
- ☐ List every likely Cebu or Manila education, assessment, therapy and medical dependency.
- ☐ Add travel, accommodation, lost work and disruption to the annual budget.

2 Compare the three bases

- ☐ Compare the urban core, Valencia and Sibulan/airport side.
- ☐ Name local paediatrics, emergency stabilisation and insurer/HMO providers.
- ☐ Write the receiving hospital and ferry/flight plan for specialist care.
- ☐ Use the Dumaguete CDRMO and PAGASA sources for flood, river and weather information.

3 Property and resilience file

- ☐ Request power, water, internet, drainage and emergency-access evidence.
- ☐ Add slope, retaining-wall and landslide questions for upland homes.
- ☐ Confirm school transport and road safety rather than assuming small-city ease.
- ☐ Remove Dumaguete if external dependencies are frequent rather than exceptional.

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