



# OVERSEAS

## Haven Report



**Dumaguete, Philippines...**  
**The City of Gentle People...**





## Dumaguete: The City of Gentle People

*By Wendy and David Justice*

There are many good reasons to consider retiring in Dumaguete. Located along a sheltered coast on the island of Negros, the city is protected against most of the typhoons that periodically batter many of the Philippines' 7,107 islands. The weather is tropical and balmy—rarely too hot, but occasionally cool enough to wear a light sweater or jacket in the evening. Dumaguete offers excellent medical care, too—care that has been getting even better since the city was named one of the five top retirement destinations in the Philippines.

Dumaguete is rich in natural beauty, with an abundance of indoor and outdoor activities. It is also a place where you can take advantage of one of the best residency programs in the world. It's easy to see why several thousand foreigners have decided to make Dumaguete their permanent home.

The local tourism office describes Dumaguete (pronounced "Doo ma GET tee") as "bustling yet charming," and this really does describe the city well. When you first arrive, you may be put off by the cacophony of loud motorbikes and

*...continued on page 4*

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a cityscape that looks a bit “well used,” but as you linger, the town will grow on you. The longer you stay, the nicer Dumaguete becomes, and many foreigners who originally traveled here for a vacation have lingered for years.



*Dumaguete lies in a protected position 640 kilometers southeast of Manila*

## A University Town

Dumaguete is a center of learning. There are universities and secondary schools scattered throughout the town. Roughly 25% of the total population attends some form of higher education, which gives the town a distinctively collegiate ambiance. Students come to Dumaguete from throughout the Philippines, as well as from abroad, to attend one of the 19 institutes of higher learning that are located here.

Silliman University, which was founded in 1901, is the province's largest school and it's a commanding presence in central Dumaguete. The college campus covers over 610,000 square meters, mainly in the downtown area. Silliman was Southeast Asia's first private American university, as well as the first Protestant university to be founded in the predominantly Catholic Philippines.

In addition to offering a wide range of classes for degree-seeking students, Silliman hosts a teaching hospital, several museums, and the largest library in the southern Philippines. Frequent art exhibits and cultural events, including concerts



*Historic Silliman Hall—a transplant from the USA*

and ballet, are offered at the university. The venerable Silliman Hall was erected on the campus in the early 20th century—a fine wooden building that was built in America and served as a theater in New York before being transported to Dumaguete and reassembled in 1903.

One of the advantages of living in a university town is the abundance of inexpensive restaurants that cater to “starving” college students. Dining out is a popular and affordable pastime here. Whether you want local cuisine, Chinese, Japanese, European, American, or even Mexican food, you'll find a wide variety of restaurants to cater to your tastes. Prices in the restaurants here are as low as you'll find anywhere. Two people can enjoy a fine Western meal at one of the better restaurants in town, complete with drinks, for about US\$10. If you want to go out for local food at one of the many sit-down restaurants serving up grilled chicken or pork and rice, you can expect to pay less than half that amount.



*American-Style BBQ dining*



Dumaguete is one of the top ten most-visited destinations in the Philippines and there is a good infrastructure to accommodate Westerners' needs. A popular pastime for expats is to head to Rizal Avenue, otherwise known as "The Boulevard." This street borders the coastline, running the length of downtown Dumaguete. There are restaurants, bars, bakeries, and coffee shops that offer excellent Western fare. The Boulevard is a popular place for expats, who spend lazy days enjoying alfresco dining while watching life along the waterfront promenade past. In the evenings, food stalls are set up along the boulevard, and the nightclubs and bars along this stretch fill up and do a brisk business.



*Year-round al fresco dining is just one of the benefits of living in the tropics*

Another popular expat hangout is Robinsons Place. This new mall has several restaurants and coffee shops, shopping, and a cinema that attracts many of Dumaguete's 5,000 expats. Many foreign men who live in the area will gather here for coffee and conversation while their wives and girlfriends go shopping. Just a handful of foreign women live in town; most are either married to foreign spouses or attending classes at one of the universities. As is the case elsewhere in the Philippines, single female expats are a rarity in Dumaguete.

There are a number of attractions in Dumaguete that you'll want to see if you come here. The old Bell Tower, located near Rizal Park and the City Tourism Office, was built in 1811 and is the oldest surviving structure in Dumaguete. It was built as a watchtower to warn villagers about marauding pirates. Now there is a small shrine where locals go to pray and burn candles and incense. It's next to the St. Catherine of Alexandria Cathedral, one of the oldest churches in Negros Oriental. Quite a few structures built by the Spanish in the late 19th and

early 20th century still stand. The Provincial Capitol building, the City Hall building, and the first provincial governor's home are all grand buildings from this era. There's also a zoo in town that conserves endangered native animals.



*St. Catherine's—one of the oldest churches in the region*

Perdices Coliseum hosts most of the sporting events for the province. Its new rubberized track and 10 peso admission fee make it a favorite venue for local joggers and runners. Quiet rural roads and courteous drivers entice cyclists out to ride. Basketball is a wildly popular sport in Dumaguete and throughout the Philippines. Don't be surprised to see a hoop and backboard in the yard of even the most humble hut.

## What's On Around Dumaguete

Although Dumaguete is built right along the ocean, there aren't any sand beaches in the town. However, world-class diving and snorkeling can be found nearby at Apo Island Marine Sanctuary. Two-thirds of the world's known corals grow there. Boats to Apo Island leave from Zamboangita, a small town about 20 kilometers (12 miles) south of Dumaguete. There are also tours taking visitors to see the many whales and dolphins that are attracted to this region.

There are many lovely beaches to the north and south of Dumaguete, but few—if any—public beaches. To enjoy a day in the water or on the shore, stop at one of the many oceanside resorts. You'll need to pay a small fee, but you'll have a clean and mostly empty beach to yourself. Most resorts will also rent snorkeling equipment and can arrange for diving trips, if desired.



*Relaxing surroundings at a private oceanside resort*

You'll find that there are a lot of other activities to fill your days when you explore Negros Oriental. Handicraft villages, livestock towns, inland lakes, fishing, hiking, golfing, sailing, and mountain climbing are just a few of the activities on offer. Although many retirees prefer socializing over coffee or cocktails, those with an outdoor inclination will find plenty of activities to stay busy.

### Golfing: Three Courses Close to Home



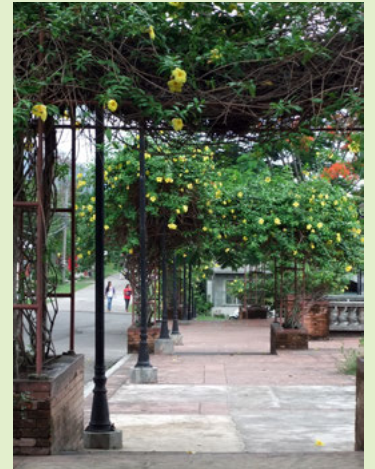
*There's plenty of uncrowded and inexpensive golfing*

The [Retirement & Healthcare Coalition](#) (a non-profit formed by European, American Japanese, and Korean Chambers of Commerce to promote retirement in the Philippines) has designated five cities in the Philippines as top retirement destinations, and Dumaguete is one of them. Although the most popular activity in Dumaguete is diving, it wouldn't be a retirement haven if it didn't have golf courses. There are three courses in and around Dumaguete and greens fees are quite reasonable. They all offer club, cart, and equipment rental.

### Valencia—A Cool, Clean Alternative

If you come to Dumaguete, be sure to take a look at Valencia before you decide to rent a place long-term. It's only a few minutes' drive west of Dumaguete, and has a population of slightly more than 30,000. Valencia is recognized as one of the cleanest towns in the Philippines, which is a real treat in a country where so much natural beauty is marred by litter. The center of town surrounds the sunken gardens of the Valencia Municipal plaza, a peaceful park with a Spanish-style fountain, a playground, and several gazebos and benches for lounging around, reading, and socializing.

Valencia doesn't have a lot to offer as far as shopping or in-town attractions, but there is something enormously appealing about it. Tucked in the hills at the foot of Mount Talinis, Valencia enjoys a much cooler climate than Dumaguete, and receives nearly three times as much rainfall. The rain, rich volcanic soil, and higher elevation makes for good farming, and there are many flowers, fruits, and coconuts grown in this predominantly agricultural town. Life is peaceful, and because of that, many foreigners have chosen to live here or in the surrounding hills. The beautiful Casaroro Falls, one of the most photographed waterfalls in Negros Oriental, is just outside of Valencia. Roads and trails leading out of Valencia go to other waterfalls, forest camps, and swimming holes.



*Valencia—Clean, leafy, quiet, and beautiful*

The Angtay Golf and Country Club, also known as the Dumaguete Golf and Country Club, is located just three minutes south of the Dumaguete City Airport. The par-35, nine-hole course is very affordable, with green fees advertised on their website for "as low as US\$12 for 9 holes." Non-promotional rates are about PHP 1,000 for 9 holes.

[Bravo Golf](#) is located about 7 kilometers (4 miles) from the Dumaguete City Airport. They offer a nine-hole, par 35 golf



course, a driving range, and a pro shop. The course has many 50-year old mango trees, making it an attractive scenic area. Green fees are PHP 1,900 every day of the week. Caddies are also available for an additional PHP 300.

The [Pamplona Plantation Golf and Country Club](#) is full of rolling terrain, man-made lakes and wide fairways. Pockets of landscaped hazards make the course challenging for even seasoned golfers. Green fees for the full 18 holes are PHP 800 on weekdays and PHP 1,000 on holidays and weekends. If desired, caddies can be hired for PHP 200. They also have a world-class clubhouse, a swimming pool, and a residential enclave. The Pamplona Plantation Golf and Country Club is located about two hours north of Dumaguete in Tanjay.

## Dumaguete's History

Little is written about the early history of Dumaguete, though there is some documentation about Negros Island prior to Spanish colonization. Negros Island was originally inhabited by the distinctively dark-skinned indigenous *Negritos*, and later by the Malays and the Chinese. Artifacts and relics have been excavated from the island that date back to the 12th century AD during the Sung Dynasty, suggesting that trade with China existed during that period. By the 13th century, local residents were actively trading with China and with merchants from the Malayan peninsula, India, and elsewhere in Asia.

The island of Negros first appeared on Spanish maps in 1545, and the first Europeans had settled on nearby Cebu Island by 1571. In 1572, Spanish missionaries began to convert the natives of Negros to Christianity, establishing the rule of Spain and the Catholic Church over Negros Island; it was an occupation that would continue for the next 400 years.

Dumaguete was once the target of frequent pirate attacks. Muslim pirates would plunder the island, robbing the local people of their land and belongings. When the pirates descended upon the island to claim their spoils, the local Visayan word used to describe their actions was “dumaguet.” In 1572, the town was named “Dananguet,” and its name was changed again in 1734 to “Dumaguete.” The city's landmark, the Dumaguete Belfry, was built in the 1760s and rebuilt in the 1870s in order to provide a lookout and bell tower to warn residents of impending pirate attacks.



**The Mary shrine at the Dumaguete Belfry**

The cultivation of sugarcane began in 1871, bringing a period of prosperity to many of the islanders and transforming Negros into the most productive island in the archipelago. Negros continues to be one of the largest sugar producing islands of the Philippines.

In 1890, the island of Negros was divided into two religious political-military provinces under Spanish occupation—Negros Oriental (Eastern Negros) and Negros Occidental (Western Negros). Dumaguete was under the governance of Negros Oriental until 1901. After the United States defeated Spain in the Philippine-American War, a civil government was established, replacing the former Spanish-Catholic military government.

By 1901, schools began to supplant sugar cane as the largest industry in Dumaguete. Silliman University—the first Protestant university in the Philippines—was established that year in Dumaguete, and in 1904, St. Paul's Academy was opened by seven nuns who came to the island from Belgium. During this period, Dumaguete and Negros Island were under the governance of the United States.



**Negros Oriental Provincial Capitol**

The pirates and the Spanish may have been long gone, but a new invader conquered the island on May 26, 1942. The Japanese controlled Dumaguete until their defeat on April 26, 1945. One of the fiercest battles between Japanese, American, and Filipino forces occurred in the nearby town of Valencia—the final major battle in the Philippines during World War II. There is a three-sided shrine in the town to commemorate this event.

After the Japanese surrender and withdrawal, a civil government was reestablished in Dumaguete, and on July 4, 1946, the Philippines gained its independence as an autonomous nation. The City of Dumaguete was officially established on June 15, 1948.



**Friendly wait staff with the author and her husband**

Today, Dumaguete is a principal seaport, as well as being the capital and largest city of Oriental Negros. It is also known as a university town, as Dumaguete has 19 universities and colleges within its boundaries. Many young people come to the city from surrounding provinces and cities to gain

their secondary and tertiary education here—one-quarter of Dumaguete's residents are students. As an added benefit, there are also many highly educated teachers and professors in Dumaguete, which gives the town an academic feel. The city is nicknamed The City of Gentle People because of its friendly, mild-mannered, and hospitable residents, speaking with their gentle, sweet Visayan accents.

## The Island's Geography

Both Dumaguete and Valencia are located in the lower southeastern quarter of the island of Negros, which is the third largest island in the Philippines. Negros is located in the Central Visayas group of the Philippine archipelago. Negros has the distinction of having the lowest population density of any of the major Philippine islands.



**Homing in on Dumaguete**

A chain of rugged, mostly volcanic mountains separates Negros Oriental Province (Eastern Negros Province) from Negros Occidental Province (Western Negros Province) in the northwest. The highest elevation on the island is Mount Kanlaon, an active volcano with an elevation of 2,465 meters (8,087 feet), which is near the border between Negros Oriental and Negros Occidental. Large limestone cave systems are also found on the island.



Dumaguete, the capital city of Negros Oriental, is the largest city in the province, with a 2010 population of 120,883. The city's airport is 640 kilometers (398 miles) by air, south-southeast of Manila. Dumaguete is right on the coast of the Bohol Sea and the Tanon Strait, near the mouth of the Banica River. There is a gradual upslope leading westward from the coast towards Valencia, but otherwise, the town is quite flat. The highest spot in Dumaguete has an elevation of about 100 meters (330 feet) above sea level.

Valencia, which adjoins Dumaguete, has a population of just 31,477 people. It's a mountainous city, with elevations ranging from 200 to 500 meters (660 to 1,600 feet). Valencia is nestled at the base of Negros' second highest mountain, majestic Mount Talinis, which rises to a lofty height of 1,903 meters (6,243 feet) above sea level.



*Mount Talinis peeking through the clouds*

This area is rich in geothermal activity and a large geothermal power plant located in Palinpinon, near Valencia, supplies most of the electricity for Dumaguete, Valencia, and the surrounding area. As a result, electricity costs are lower here than in many other parts of the Philippines.

Looking out over the ocean, you can see the western side of the mountainous island of Cebu. On the eastern side of Cebu Island is Cebu City, the second largest city in the Philippines.

Dumaguete is a popular area with tourists, who come for world-class diving and snorkeling, whale and dolphin watching, and nature activities along the coast and in the mountains. Valencia, on the other hand, derives most of its economy from agriculture—corn, various fruits, flowers, and vegetables are all abundant here.

Dumaguete has the distinction of having the least amount of poverty of all urban centers in the region. Valencia takes justifiable pride in being voted “the greenest and cleanest” town in Negros Oriental.

## A Top Spot for Healthcare



*Excellent healthcare facilities are right in the city*

## Medical Care

Medical care in Dumaguete is excellent, in part because it has been targeted by the government as one of five areas in the Philippines designated as top retirement hubs. Dumaguete's Silliman Medical Center is considered one of the best hospitals in the Philippines outside of Manila and Cebu; they are affiliated with the prestigious St. Luke's Medical Center in Manila. The Medical Center, which is also closely associated with Silliman University, is a teaching and research hospital for medical and veterinary students. The canine vaccine for rabies, which was adopted by the World Health Organization and is in use throughout the world today, was first developed in 1979 at the Van Houweling Research Laboratory at Silliman Medical Center.

Silliman is considered one of the most modern hospitals in the country. In addition to 140 inpatient beds, Silliman has a large medical-arts building, where specialists treat a full range of illnesses and medical conditions. Specialists here charge just 500 pesos for a consultation—slightly more than US\$10.

Holy Child Hospital is the other major hospital that foreigners living in Dumaguete recommend. It is an 85-bed hospital with a specialized pediatric unit. They also offer dental and vision services.



The third hospital in Dumaguete City is the Negros Oriental Provincial Hospital. This is a public hospital that is used by locals but is generally avoided by foreigners, who say that Silliman and Holy Child offer better care, albeit at higher prices.

Though construction is still in progress, the [South Sea Medical City](#) in Dumaguete will be the first medical resort in the Philippines. A 100-bed hospital will be just one part of the “total health concept” featured at this oceanside facility. South Sea Medical City will also have residences and resort activities, including a swimming pool, fitness room, and wellness center. They plan on catering primarily to the growing number of foreign retirees living in the region.

If you have an extremely serious or life-threatening illness or condition, you may want to take the trip to [Chong Hua Hospital](#) in Cebu City. This is the only hospital in this part of the Philippines that has received the internationally recognized JCI accreditation. Since Cebu is just a short flight away, the hospital is quite convenient for Dumaguete residents.

There are several, small doctors’ clinics around town. An office visit generally costs between 300 to 500 pesos, and follow-up visits for the same condition are usually free.

Veterans can go to the VA Outpatient Clinic in Pasay City, Manila for medical care. This is the only VA healthcare facility located outside of the United States or its possessions and shares its location with the U.S. Embassy. Veterans who have a service-connected disability of at least zero percent and are registered with VA OPC are eligible to receive treatment. Services at the clinic include general and internal medicine, as well as limited ancillary services. Foreigners in Dumaguete who have had treatment at the clinic have said that the care is very good.

## Dental Care

Dental clinics are located throughout Dumaguete. The quality of care is good and prices are quite reasonable. A check-up and cleaning at most clinics will cost around US\$10, and other inexpensive dental services are also available. Dental Concerns, located in the modern Robinsons Place shopping mall, will provide dental check-ups and cleanings for 500 pesos, x-rays for 300 pesos per side, and root canals for 5,000 pesos.

## Vision Care

Dumaguete is a good place to receive treatment for cataracts and other vision ailments. It is one of the few cities in the Philippines that has world-class laser eye centers. Vision care is inexpensive compared to the West. There are many optical shops and vision-care offices located throughout the city.

## Medications

Few medications require a prescription in the Philippines. Some medications, such as antibiotics, require prescriptions at some pharmacies but are available over-the-counter at others. Some pharmacies may sell bootleg medications of inferior quality. Doctors recommend purchasing drugs from reputable pharmacies such as Mercury Drug, a franchise found throughout the Philippines that has several branches in Dumaguete. Prices vary considerably on many medications, with some drugs costing as much or even more here than the same product would cost in the United States.

## Warm and Tropical All Year Long

The province of Negros Oriental has a tropical marine climate. It’s warm year-round, with just two seasons: the dry and the wet.

Dumaguete experiences only minor seasonal temperature variations. The warmest months of the year, from April to October, average high temperatures of about 31°C (89°F), while in the coolest months of January and February, the average high temperature is 29°C (84°F). Nighttime temperatures year-round are in the mid-20s °C (mid-70s °F).



© David K. Justice

*Mount Talinis towers over a tranquil rice-field scene*

The average maximum temperature in Dumaguete is about 34°C (94°F), and the average minimum temperature is around 23°C (73°F).

Here, the main seasonal variation is in the amount of precipitation. The wet season lasts from June to November, when rainfall typically averages more than 80 mm (3 inches) per month. The dry season, from December to May, as the name suggests, gets less rain. April is the driest month, with an average of just 24 mm (0.94 inches) of rain. Though the rains tend to be seasonal, this is not an especially wet part of the tropics. The average annual rainfall is just 806 mm (31.8 inches).

Living in the tropics usually means living in areas with high humidity, and Dumaguete is no exception. The average relative humidity in the city is nearly 80%.

*Climate data for Dumaguete City*

Month	Average high °C (°F)	Average low °C (°F)	Precipitation mm (inches)
January	29 (84)	25 (77)	41.6 (1.64)
February	29 (84)	24 (75)	42.3 (1.67)
March	30 (86)	25 (77)	39.8 (1.57)
April	31 (88)	25 (77)	23.9 (0.94)
May	32 (90)	26 (79)	56.9 (2.24)
June	31 (88)	25 (77)	109.5 (4.31)
July	31 (88)	24 (75)	86.4 (3.40)
August	32 (90)	24 (75)	76.2 (3.00)
September	31 (88)	24 (75)	72.9 (2.87)
October	31 (88)	25 (77)	93.5 (3.68)
November	30 (86)	25 (77)	88.8 (3.50)
December	30 (86)	25 (77)	74.9 (2.95)
Year	30.6 (87.1)	24.8 (76.6)	806.7 (31.76)

*Source: MSN Weather*

Valencia, which is located in the hills below Mount Talinis, enjoys a much cooler climate. Temperatures are often several degrees lower there than in Dumaguete—another reason why Valencia is such a popular retirement destination. The average high temperature is 29.6°C (85.2°F) and the average low temperature is a pleasant 18.8°C (65.9°F). Valencia receives almost three times as much rain as Dumaguete, with an average annual rainfall of 2,338 mm (92 inches).

## Interview with U.S. Veteran Captain David Williams

“You can find a fully furnished apartment here starting at around US\$275 per month. The starting salary for a full-time housekeeper and cook is only about US\$100 per month. Food is inexpensive and a visit to the doctor costs about US\$12. Really, a person could live here for less than US\$1,000 per month, maybe US\$800 if you cut a few corners.”



*Capt. Williams at the wheel*

Read more about 72-year-old Captain David Williams' life as an expat and businessman in Dumaguete in this month's online resource, "[Interview with a U.S. Veteran.](#)" Or watch and listen to Wendy's live interview with David Williams on the ORL [Dumaguete Video.](#)

Because Dumaguete is located in a sheltered part of Negros Island and is further protected by the island of Cebu to the east, destructive typhoons are rare occurrences here. Flooding can occur if the mountains receive a lot of rain, though severe flooding is unusual. There was, however, a serious flood in 2011 after tropical storm Sendong drenched the city and nearby mountains. Some residents have built small moats or other drainage systems around their homes and report that this has been adequate against even the heaviest of rainstorms. There are occasional minor earthquakes and though Mount Talinis is classified as a potentially active volcano, no eruptions are noted in the historical record. Steam vents on the mountain are used to generate electricity for the surrounding area.



## Long-Term Living In Philippines

Read all about visas, residency, and citizenship options in Philippines [here](#).

# PASSPORT

### How to Find a Property

Housing is a very good value in Dumaguete and the surrounding area. If you can manage a housing budget of US\$400 to US\$500, you will have no difficulty finding a modern and comfortable home.

### Start with a Rental

One of the easiest ways to discover Dumaguete, as you look for housing, is to stay in an apartment that offers weekly or month-to-month rates. They make excellent places to base yourself as you get to know the area and decide where you want to live. There are several short-stay complexes around town that come fully furnished, generally with tidy courtyards, parking, and security. [Dumaguete Studio Apartments](#) specializes in helping foreigners relocate to Dumaguete City. Their attractive complex is located near the city, but far enough out so that it is relatively quiet. The owners (Captain David Williams and his wife Marissa) will help their tenants to find long-term housing and will even help them move their household belongings to their new house.

There are “for rent” signs posted in front of many homes and apartment complexes and all over town. The English-language newspaper, the [Dumaguete Chronicle](#), often has listings for available properties. Small “mom and pop” neighborhood stores are also a good source for word-of-mouth housing leads. As most people here have a good command of English, house hunting is a relatively simple process: simply make a phone call and arrange a time to view the property.

Most landlords will ask for a one month deposit and one month's rent payable in advance. Leases, if they exist at all, are usually quite flexible and you can usually negotiate directly *with the owner*.

### What's Your Dollar Worth?

We've quoted prices in this article in Philippine pesos (PHP). At the time of publication one U.S. dollar was worth about 43 pesos. Many prices, including monthly rents, are in thousands of pesos; an easy reference point to remember is 10,000 pesos are worth about US\$230. A couple in Dumaguete could live comfortably on about US\$1,000 renting and US\$650 as property owners. The “[Dumaguete Budget](#)” has a full breakdown of monthly living costs including utilities, home help, transport, and groceries.



*A typical home for rent in Dumaguete*

There are no restrictions on foreigners when it comes to renting a home or apartment. As is the norm in Dumaguete, rental prices are reasonable. You should be able to find a comfortable one-bedroom house or apartment for around 10,000 pesos a month, or 15,000 to 20,000 pesos a month for a two- or three-bedroom house.

There are a couple of property management companies in town. [Dumaguete Properties](#) consistently offers a large selection of houses and apartments for rent and for sale. Using the services of a property management company is an easy way to view a large number of properties and find a place to move into quickly, though it isn't the most economical way. Most locals will say that you can find a place on your own just as easily. Property management companies will usually charge the owner a commission of at least one month's rent, which is passed along to the tenant in the form of higher rent. When houses are difficult to find, or if you are looking in the few

non-English-speaking areas in Negros Oriental, finding a good property management company can be extremely helpful. In Dumaguete, though, finding a place on your own is quite simple, and many people choose to just ask around or take a drive and look on their own for attractive properties for rent.

Dumaguete residents will often advise newcomers to select a home with good security to protect against break-ins. Burglaries may not be any more frequent than you would experience anywhere else in the world, but the perception among people here is that they happen too frequently. Practically all new housing developments come with security, and most apartments and homes have bars on the windows and may also have a wall around the property to keep out unwelcome visitors.

### Move on to a Property Purchase



*An expat-oriented house for sale in Dumaguete*

Although there are no restrictions placed on foreigners who want to rent a house or apartment in Dumaguete, buying a house is more complicated. Non-citizens are permitted to have a clear title to a condominium, but there are few condominiums in Dumaguete and the majority of apartments in this part of the country are rentals. It is possible to secure a 25-year lease on a piece of land and build a house on it, which many foreigners have done. The lease can be renewed once, so rights to the land are guaranteed for 50 years. See this month's online resource "[Owning Property in the Philippines](#)" for more information.

Talk about changing the laws to allow foreigners to own land in the Philippines has taken place recently. If this happens, property values are certain to increase and owning a house could become a very good investment.

My online selection of "[sample properties for rent and for sale in Dumaguete](#)" will give you an overview of what's available and for how much.

### Settle In and Stay Awhile



*Dr Jose Rizal—Philippine Hero and Martyr*

Once you find a place, it's easy to get your utilities hooked up and to settle in. Special "foreigner deposits" do not exist in Dumaguete, so you won't be charged any more than a local citizen. Electrical outages happen rarely, and generally last less than an hour or two when they do occur. Dumaguete is the landing point for Negros Island's fiber optic network, so Internet is fast and dependable.

Cellular phone and Internet service providers are very competitive in Dumaguete, with several companies offering fast broadband connections. [Tattoo @ Home](#) offers 3G broadband plans that come bundled with postpaid calling plans starting at just 799 pesos per month—less than US\$20



at the current exchange rate. [Sun Cellular](#) has several postpaid broadband plans available, starting at 899 pesos per month for unlimited Internet access, or 799 pesos if bundled with a postpaid cellular plan. Their postpaid cell plans start at just 299 pesos per month. They also offer pay-as-you-go prepaid plans. The third major provider, which serves most areas in the country including Dumaguete, is [Smart](#). They have prepaid and postpaid calling plans starting at about 599 pesos per month and unlimited Internet for 1,000 pesos per month. There are other local providers for Internet, as well. For telephone calls, most people are content to go with a cell phone plan, though landline phones are available for those who want them. [Globe](#) and [PLDT](#) are two companies offering landline connections. Monthly rates, which include free local calls, run about 700 pesos.

Cable TV is provided by [Sky Cable](#). Plans vary according to the number of premium channels desired, with basic plans starting at about 280 pesos per month and plans that include HBO and additional premium channels starting at 499 pesos per month. They are also an Internet provider, with discounted rates available for those who subscribe to their cable TV products. Their unlimited Internet plans start at 999 pesos (about US\$23) per month for 1.0 Mbps for non-bundled access, or 999 pesos per month for 1.5 Mbps if included with a cable plan. They run frequent promotions, which can bring the cost down considerably. A second cable TV provider, [Filproducts](#), offers similar plans, though no Internet, with basic packages that include English-language movies, news, and sports channels for 410 pesos per month and premium cable packages for 510 pesos per month. They are not a nationwide provider, but advertise good service in Dumaguete and throughout Negros Oriental.

Banks and ATMs are located all around town. Most ATMs charge non-bank customers 200 pesos to make a withdrawal. Anyone with an Alien Certificate of Registration (ACR) can open a bank account in the Philippines—something that's generally required if you apply for a retirement visa. See this month's online resource "[Visas & Residency](#)" for more information. Banks tend to be quite stable here, and allow foreigners from almost all countries, including the United States, to bank with them. Accounts are insured up to 500,000 pesos (about US\$11,500) by the PDIC—the Philippine Deposit Insurance Corporation. Many businesses will accept credit cards and few businesses add any additional transaction fees to purchases made using a card.

## Taxes: A Necessary Evil

If you are living as a retiree in the Philippines you probably will not have a tax burden. Philippine taxes are only assessed on income that has been earned in the country. Pensions, social security, and annuities are tax-free for foreign residents.

The Philippines has tax treaties with many countries including the United States, UK, and Canada, so that income earned in the Philippines does not result in double taxation.

You will have to pay taxes if you have Philippine-sourced income. If you are engaged in a trade or business, taxes are assessed on a sliding scale ranging from 5 to 32%. Read more about taxes in the Philippines [here](#).

## Convenient Shopping

Although there is a large traditional central market in downtown Dumaguete, and dozens of small groceries and minimarkets scattered throughout the city, most foreigners do their shopping at the Robinsons Place Mall and the nearby LP Hypermarket.

Robinsons was built just two years ago—one of the newer additions to this growing city. Robinsons Supermarket is a large, modern western-style grocery store located in Robinsons Place. Besides the supermarket, the mall has two floors of shops, which include stores selling clothing, hardware, and electronics, as well as a food court and several mid-range restaurants.



*The multi-purpose Robinsons Place Mall*

The LP Hypermarket is a huge warehouse-style department store. A large part of the building is devoted to groceries, while in the remainder of the store everything from small kitchen appliances to hardware and home décor is sold. Both Robinsons and LP have many imported products on their shelves; if you're pining for something from "back home," you have a good chance of finding it at one of these two supermarkets.



*A familiar looking shopping scene at Robinsons Supermarket*

Lee's Plaza is an older shopping mall in the center of town that has a number of smaller clothing stores, a department store, and large supermarket. It isn't as modern as Robinsons or the LP Hypermarket, but they carry a wide range of groceries, personal care products, and household goods.



*Lees Super Plaza offers a wide range of goods*

Here's an extract from a shopping cart from Robinsons Supermarket and LP Hypermarket. A more complete shopping cart of items can be viewed at the online "[Dumaguete Shopping Cart.](#)"

Grocery Item	Quantity	Price in pesos (PHP)
Butter, imported	225 grams	97
Milk	1 liter	66
Orange juice	1 liter	69
Pepsi	1.5 liter	46
Wine, Cab Sauvignon	750 ml.	395
Ham, canned	340 grams	220
Chicken quarters	1 kg.	137
Beef, sirloin	1 kg.	415
Bananas	1 kg.	28
Onions, yellow	1 kg.	80
Potatoes, white	1 kg.	110
Carrots	1 kg.	60
Ketchup, local brand	320 grams	32
Peanut butter, Skippy	427 grams	156
Bread, sliced white	1 loaf	35
Toothpaste, Colgate	145 grams	95
Laundry soap, local brand	2 kg.	201

If you like organic produce, be sure to check out the organic vegetable market held in Valencia on Sundays. There are also three traditional markets in Dumaguete. Bargaining is very low-key. Locals say that after you go to the market a few times and have picked out your favorite vendors, you can expect fair prices and bargaining will no longer be required. Although there is no official two-tier pricing for locals and foreigners, it is practiced on an individual level, and in the beginning foreigners can expect to pay a little more at the market than a local.

There are several book stores in Dumaguete, including two in the Robinsons Place mall. Book Sale, located upstairs near the cinema, has a fairly large selection of inexpensive used books, and the National Book Store, located on the ground level, has many new English-language books. There are other shops selling new and used books in Lee's Plaza and in the neighborhoods around Silliman University.



You can watch the latest Hollywood films, including those in 3D, at [Movieworld](#), the three-screen cinema located at Robinsons Place. If you're looking for inexpensive DVDs, you can find some good deals at the central market in downtown Dumaguete from one of several shops that sell the latest movies for around 40-45 pesos each.

## No Worries for English Speakers

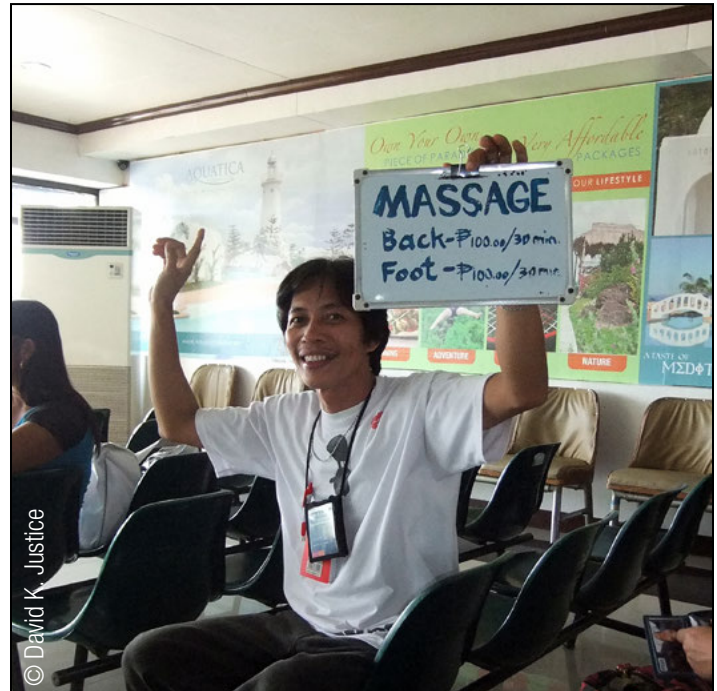
The language most commonly spoken in Dumaguete is *Binisaya* (also called *Visaya*, *Bisaya*, or *Cebuano*). It isn't recognized as an official language in the Philippines and it is not taught formally in schools, but it is spoken by about 20 million people, the majority of whom live in the Central Visayas island chain. When Dumagueteños talk to each other, this is the language that they'll speak. However, when Dumagueteños talk to you, they'll speak in English.

The official languages of the Philippines are *Tagalog* and English, though Tagalog is not a primary language in Dumaguete or elsewhere in the Visayas region. English is the dominant language used in business, medicine, math, science, government, and the legal system. Spanish—the official language of the Philippines until the mid-20th century—is also understood by many people. There are many Spanish words that have found their way into the Binisaya language.

You'll get by comfortably in this part of the world as an English speaker. There would be few, if any, instances where knowledge of Binisaya would ever be necessary. Almost everybody who you come into contact with will know at least some English, and the majority of people who you are likely to talk with will be fluent. Street signs, package labeling, most restaurant menus, and almost all advertisements are in English, and it is the primary language used by hospitals, doctors, and other medical personnel.

## How to Get There

There are no direct international flights into Dumaguete's Sibulan Airport (DGT), though flights depart frequently to Dumaguete from Manila and Cebu City. [Philippine Airlines](#) and the budget carrier Cebu Pacific both have flights to Sibulan Airport from Manila, and [Cebu Pacific](#) also has direct flights from Cebu City.



Have some TLC while you wait at the airport

[The Maktan Cebu International Airport](#) (CEB) in Cebu City receives frequently scheduled flights from several major carriers, though flights originating in Europe or the western hemisphere will generally require a transfer. Most flights to the airport in Cebu originate from either Manila or other cities in Asia. From Cebu, you can either fly into Dumaguete with Cebu Pacific or take a ferry ride to the city. Another option would be to take a bus from Cebu that includes a crossing of the Tanon Straits on a barge to the port of Tampi, which is about 25 minutes from Dumaguete City. The bus/barge trip takes about five hours.



The auto ferry to Cebu Island

[Ocean Jet](#) has daily ferry service from Cebu City that makes the trip to Dumaguete in just four hours. Fares are 950 pesos for tourist class or 1,500 pesos for business class. The ferry route is also served by [Cokaliong Shipping Lines](#) and [George and Peter Lines](#), which offer slightly lower prices, though the trip takes about six hours.

It is possible to get to Dumaguete from Manila by a combination of roads and ferries, but it's a journey that takes more than a full day and is not considered very comfortable. WGA Superferry and Negros Navigation both have overnight bus/ferry trips from Manila to Dumaguete, with a stop en route in Tagbilaran on the island of Bohol.

### Getting Around Town

Dumaguete is a relatively small city, with a compact downtown area that borders the ocean. However, the town extends in a north-south direction for a few kilometers, with the Robinsons Place mall at the south end and the airport to the north. The main thoroughfares in the city center are Perdices Street, which is a one-way street heading south, and Real Street, a one-way street to the north.



*It's a fairly compact and easy-to-navigate city*

Many locals and foreigners find that owning a motorbike as their primary vehicle is perfectly adequate for getting around town. The weather is usually pleasant, the law-abiding and courteous drivers are reasonably alert, and the roads are generally maintained. Others prefer to use four-wheeled vehicles—pick-up trucks and four-wheel drives are popular modes of transportation. However, there is not a single traffic signal or stop sign in Dumaguete, though there is plenty of traffic. It's not as unsafe as it sounds, though. Driving through an intersection occurs uneventfully, with drivers taking care to yield to cross-traffic.



*A real sweet girl!*

Depending on where you live, you may be able to rely on public transportation rather than owning and maintaining your own vehicle. “Jeepneys” are the quintessential Philippine version of a local bus. They are similar in design and function to Thailand’s *sorng-thaews*, but have the added benefit of being works of art. These flamboyantly decorated vehicles were originally constructed from surplus U.S. military jeeps. The back of a Jeepney has been extended from the original Jeep to make a covered “bus” with a row of benches on either side. Like a public bus, Jeepneys have fixed routes. To take a Jeepney, simply flag one down and tell the driver where you are going. Then climb in the back and pass your money forward to the driver—the other passengers will pass your change back to you. The fares are fixed at about eight pesos per person. Jeepney routes cover most parts of Dumaguete, as well as providing public transportation to and from Valencia and other nearby towns.

Dumaguete’s other major public transportation option is also unique to the Philippines. “Tricycles” are motorbikes that have been outfitted with small, covered sidecars. Passengers squeeze inside the car, or sit along the side or even on the motorbike seat behind the driver. It is not unusual to see a tricycle carrying six or more passengers. Many tricycles run fixed routes, and if you flag one down, expect to pay about nine pesos per person. The “public tricycles” will make frequent stops to pick up other passengers and drop others off, but they are still an efficient way of getting around town. You can also hire a tricycle exclusively to take you directly to where you want to go. Fares will need to be negotiated for a “private tricycle,” but tend to be quite reasonable and rarely exceed 100 to 200 pesos, depending on your destination.





*Dumaguete-style three-wheeled transportation*

Although Jeepneys stop running in the late evening, it is usually possible to find a tricycle at any time of the day or night.

A regular inter-city bus service runs in Dumaguete, perfect for taking trips out of the city to other points on the island of Negros.

### Safety, Security, and Annoyances

Dumaguete is a safe place to live, though it isn't crime-free. Pockets of extreme poverty create an environment that leads some people to engage in petty crime. The local police are not considered to be overly effective investigators either.

Locals here complain about cat burglars, and most of the nicer homes in this area are surrounded by high walls and barbed wire, or have other security systems. Nearly all of the newer housing developments are gated and guarded, and many people keep dogs to guard and protect their homes.

Robberies are less common, although they do occur frequently enough to mention. Security is visible in Dumaguete as a result of this. Almost all restaurants employ at least one armed security guard (who often does double-duty as a doorman) and shoppers are scanned by security personnel when entering the Robinsons Place mall.

Firearms are legal to purchase and carry in Dumaguete if you are a Philippine national, though many places, including banks and other business establishments, prohibit them on their premises. Though Filipinos tend to be peaceful and nonviolent people and violent crime is rare, many locals do



*A gated development overlooking the city*

own firearms. Foreigners are prohibited from owning firearms and the penalties for possessing them are severe.

As a foreigner living here, the chances of becoming a victim of a robbery are low. Common sense is the best prevention. Avoid going out late at night by yourself along dark streets that don't look safe, be alert for drunks and street urchins, and never count your money in a public place.

Driving is relatively safe here. The majority of roads are paved though there are plenty of potholes and other hazards, so you do need to be alert. Philippine drivers are generally quite considerate of others and serious accidents are rare. This is especially apparent when driving downtown— a busy stretch of about 20 square blocks that lacks a single stop light or stop sign. Drivers will slow down at the intersection, yielding to others in a somewhat haphazard manner, but traffic seems to move along without too much difficulty. Although many streets downtown are one-way, most outlying streets have two-way traffic and driving is on the right.

The expats we spoke with complain about the noise more than anything else. Although it's less noisy than it is in many other Asian cities, there's enough noise in Dumaguete that enjoying peace and quiet can be challenging at times. Many motorbikes have had their exhaust systems modified, and the ubiquitous tricycles that ply the streets also have loud exhausts. If you find a place to live outside of town, you may need to get used to the sounds of roosters and other farm animals, and there's plenty of dogs barking throughout the area. The noise doesn't seem to bother the locals much, for them it's a very normal part of Philippine life.

## LGBT

Although there isn't a large LGBT "scene" in Dumaguete and Valencia, there is a visible LGBT population here, and they are an accepted part of the community. Dumaguete residents seem to be very tolerant of others from all walks of life—gentle and accepting. LGBT individuals are likely to feel quite comfortable in Dumaguete.

## Disabled Dumaguete

Although Dumaguete has a sleepy, third-world feel to it, in many ways it's surprisingly modern. For example, individuals with mobility impairments will find many designated handicapped parking spaces. These designated spaces aren't just in the mall and large parking lots, either. On-street parking usually has one or two handicapped spots on each block. Most sidewalks have wheelchair ramps on them, too. There are even handicapped-accessible restrooms in the shopping centers. Multi-level shopping areas have elevators that give priority to physically handicapped individuals.



**Disabilities are no barrier to eating out in Dumaguete**

Many homes are single-level abodes that would be accessible for someone in a wheelchair or who has other disabilities, and several hotels in the area offer handicapped-accessible rooms. We've seen several wheelchair-bound locals making their way comfortably and safely around town, giving us the impression that Dumaguete would be a place worth considering for those with a physical handicap.

Disabled individuals and those with chronic, non-infectious medical conditions are invited to apply for the SRRV Human

Touch Visa. This visa offers an easy pathway for permanent residency to any retiree age 35 or older who is in need of ongoing medical care or services. See this month's online resource "[Visas & Residency](#)" for more information.

## A Welcoming Home for Pets, Too

It's a fairly simple process to import a pet into the Philippines. [The Philippine Bureau of Animal Industry](#) is in charge of issuing permits. You can [apply online](#) through their website. They will need to know how many pets you are importing, the species, breed, sex and color of your pets, and your arrival date. They will then send you an import permit. The 50-peso application fee can be paid when you arrive at the airport in Manila.

You will need to have a valid health certificate signed by a licensed veterinarian not more than 30 days before your arrival date, stating that your pet has been examined and is free from any communicable diseases. If you are coming from a country that is not free from rabies, you'll need to have the certificate state that there have been no cases of rabies within a 20-kilometer (12-mile) radius of the pet's home within the last 6 months.

You'll also need to bring your pet's vaccination record, showing that it has been vaccinated against rabies, canine distemper and canine parvovirus (if you're bringing a dog), infectious hepatitis, leptospirosis, and feline panleukopenia (if you're bringing a cat), and proof that your pet has been treated for internal and external parasites.

Once your documentation is complete, present your pet's health certificate to any Philippine Consulate General in person or by mail three weeks before you leave your home country. The consulate will fax an import permit to you, which will need to be presented to the quarantine officer in Manila. If you are applying in the United States, the consulate fee is US\$25 per document, which is payable by cash or money order.

The Philippines does not require that your pet be quarantined upon arrival, unless it appears ill or arrives in the country lacking proper documentation.

The [Philippine Consulate in New York](#) offers additional helpful information about importing your pets to the Philippines.



## Is This the Place for You?



*A uncrowded coastline adds to the attraction of Dumaguete*

The Dumaguete area provides an excellent quality of life for an extremely low cost of living. In terms of value, this city is a top pick for overseas retirement. The Philippines offers what may be the very best, and easiest to apply for, permanent residency plans in the world. Foreigners benefit from several incentives offered with residency plans that require as little as US\$10,000 held in a Philippine bank. Best of all, there is no need for an annual recertification. Once residency is granted, foreigners have a life-long pass to live in one of the most welcoming countries in the world.

Dumaguete offers beautiful coastal living at the foot of one of the tallest mountains in the Philippines. There's an inviting waterfront and plenty of outdoor activities located just minutes from the city. Medical and dental care is good, with a new hospital under construction and international standard health care available in Cebu, just a short distance away.

## Overseas Living Letter Online Resources

- [Dumaguete Video](#)
- [Dumaguete – Monthly budget](#)
- [Dumaguete – Rolodex of Contacts](#)
- [Dumaguete – Shopping Cart](#)
- [Dumaguete – Property Listings](#)
- [Dumaguete – Interview with a U.S. Veteran](#)
- [Philippines – Visas & Residency](#)
- [Philippines – Taxes](#)
- [Philippines – Owning Real Estate](#)

Dumaguete is a university town. Foreigners have the opportunity to make friends with educated professors and aspiring students, take classes, and enjoy cultural opportunities not typically found elsewhere in the Philippines—theater, ballet, art shows, libraries, festivals...it's all here.

Dumaguete lives up to its nickname as the City of Gentle People. This is an easy place to make friends, whether you're looking for companionship with other foreign retirees or the many English-speaking locals. With so many indoor and outdoor activities, a good infrastructure, beautiful scenery, a high standard of living, an above-average selection of restaurants, and excellent shopping, it's easy to see why more than 5,000 foreigners have settled in Dumaguete and Valencia.



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