Guide

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Where to retire in Thailand, compared from a legal adviser's perspective

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> This guide is general information for people planning to retire in Thailand, not legal, tax or medical advice on any specific matter. Fees, rules and hospital services change; check with the relevant authority or provider before relying on them. The latest online version is at https://retireinthailandadvisory.com/best-places-to-retire-thailand.html

Beaches and café prices matter, but after many client emergencies we compare towns by four things that decide how your eighties actually go: **hospital quality within 30 minutes, immigration office practice, community when you're alone, and exit liquidity if you bought property**.

The honest comparison

Place	Monthly budget (single, comfortable)	Hospitals	Character & the downside nobody mentions
Bangkok	฿70,000-120,000	Best in the country	Everything on tap, world-class medicine. Downside: heat, air quality, and the loneliness of a megacity if you don't build routines.
Chiang Mai	฿50,000-80,000	Very good private options	Culture, mountains, huge expat community, great value. Downside: burning-season air (Feb-Apr) is a genuine health issue, many retirees leave for two months a year.

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Place	Monthly budget (single, comfortable)	Hospitals	Character & the downside nobody mentions
Hua Hin	฿50,000-90,000	Good and improving	Calm, walkable, golf, 3 hours from Bangkok medicine. Downside: quiet, some find it too quiet within two years.
Pattaya / Chonburi	฿55,000-95,000	Good private hospitals	One of the most developed expat communities in Thailand, with services widely available in English. Downside: some districts are busy with nightlife; choose your neighbourhood deliberately.
Phuket	฿70,000-120,000	Good, improving fast	International island living, beaches, flights everywhere. Downside: highest costs, seasonal traffic, condo oversupply in some segments, buy carefully (quota checks matter here most).
Samui / smaller islands	฿65,000-110,000	Adequate; serious cases fly out	Beautiful island living, but serious cases are transferred to the mainland. We advise island clients to hold evacuation insurance without exception.
Isaan & the deep north	฿35,000-60,000	Provincial	Rural and small-city Thailand, often chosen with a Thai spouse; the lowest living costs on this list. Downside: English-speaking specialist care is hours away, plan for that decade before it arrives.

The legal expert's checklist before you commit to a town

1. **Rent for a year first.** Including the worst season (burning season up north, monsoon on the islands). A one-year lease is cheap tuition, what to check in the lease.
2. **Visit the immigration office** you would live under. Offices differ meaningfully in documentation habits and queues; your annual extension experience depends on it.

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3. **Time yourself to the nearest cardiac-capable hospital.** Not the nearest clinic, the one that can treat a heart attack. See hospitals & costs.

4. **Check exit liquidity** before buying: how long do resale condos in that project sit on the market? In oversupplied segments the honest answer is years.

5. **Bank branch practicality:** your annual visa cycle runs through your Thai bank (the 800k rule), a branch that knows you is worth real money.

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