LINDEN & TEAK

Living & Relocation in Thailand

As of: September 2026

Important notice: General Information

This overview gives a **realistic first picture of everyday life after moving to Thailand**. It is **general information** and not legal, tax, financial or real estate advice.

All amounts are **indicative figures in Thai baht (THB)** as of September 2026. Prices vary by city, neighbourhood, season, lifestyle and exchange rate. We recommend an independent legal review before signing any contract.

1 · Housing

Types of accommodation

Type	Typical features	Suitable for
Condominium (condo)	Apartment in a complex, often with pool, gym, security; usually furnished	Singles and couples wanting easy, secure living
Serviced apartment	Furnished, with cleaning, laundry, sometimes reception; flexible terms	The first weeks/months, trial stays
House / villa (moo baan)	House in a guarded housing estate with garden; a car is often needed	Couples, pet owners, more space
Senior residence	Living with services, meals, activities, care if needed	See our “Senior Living & Care in Thailand” information

Rent or buy?

	Renting	Buying
Legal framework	Open to foreigners without restriction	Freehold condo ownership possible as long as foreign ownership in the building stays at max. 49%; land ownership is generally not permitted for foreigners
Flexibility	High – easy to move to another city or a residence	Low – reselling can take time
Houses	Straightforward	Usually only via a lease of max. 30 years; leases over 3 years must be registered at the Land Office . Automatic “30+30” renewals are not enforceable beyond the first term according to a 2025 ruling
Recommendation	For the first 6–12 months	Only after a longer stay and a legal review

Approximate rents – one-bedroom condo (modern, furnished)

Location	Monthly rent (THB)	Note
Chiang Mai	9,000 – 16,000	Nimman / Old City
Hua Hin	10,000 – 20,000	Central; 2–3-bedroom house: 20,000 – 50,000
Pattaya	12,000 – 25,000	Jomtien cheaper, central/Naklua higher
Phuket	12,000 – 25,000	Phuket Town cheaper than beach areas
Bangkok	15,000 – 30,000	Upmarket areas 30,000 – 50,000

Figures assume 6–12-month leases; month-to-month rentals often cost 15–30% more, and online listings are frequently 20–40% above walk-in prices .

What to check in the lease

- **Landlord and ownership:** landlord's ID and proof of ownership (Chanote or condo title), or the agent's power of attorney
- **Term and termination:** minimum term, notice period, consequences of early termination (e.g. illness or moving into a residence)
- **Deposit:** amount, refund period and conditions; handover report with inventory and photos
- **Utilities:** electricity and water at the government rate or at a (higher) landlord rate? Common fees, internet, parking
- **Maintenance:** who pays for repairs to air conditioning, hot water, appliances?
- **House rules:** pets, visitors, smoking; accessibility (lift, steps, bathroom)
- **TM.30 reporting:** the landlord must report foreign residents to Immigration – put responsibility in writing.
- **Language:** bilingual contract (Thai/English) – the Thai version often prevails in case of discrepancies

2 · Cost of Living

Food

A simple dish in a Thai restaurant costs about 50–120 THB, a three-course meal for two in a mid-range restaurant around 625 THB. Singles typically budget about 8,000–13,000 THB (Chiang Mai) or 10,000–18,000 THB (Bangkok) per month for groceries and eating out . Imported Western products are considerably more expensive.

Transport

In Bangkok, BTS trips cost 17–65 THB and MRT Blue Line trips 17–44 THB; Grab (ride-hailing app) is widely available. Outside Bangkok a car or motorbike is usually needed; fuel runs about USD 80–180 per month, insurance and registration about USD 300–700 per year .

Utilities and general costs

Electricity, water and internet for a one- or two-bedroom home usually total 1,500–2,500 THB per month; air conditioning raises costs noticeably. Since September 2026 the first 200 household units of electricity cost no more than 3 THB each.

Sample budget: single retiree (Chiang Mai / Hua Hin)

Item	THB / month
Rent and utilities	17,000
Food and dining	12,000
Transport	3,000
Hobbies (e.g. golf)	5,000
Health insurance (in one's 60s)	6,000
Extras and domestic travel	8,000
Total (approx.)	**51,000**

A couple in Bangkok is shown there at about 88,000 THB. For a comfortable Western standard, other sources cite 50,000–75,000 THB (Chiang Mai, Hua Hin) or 70,000–100,000 THB (Bangkok, Phuket).

Additional costs for seniors

- **Health insurance:** premiums rise steeply with age; about 165,000–231,000 THB per year is cited for comprehensive international cover for a healthy 65-year-old
- **Assistance and care:** assisted living about 35,000–100,000+ THB, nursing home about 45,000–140,000+ THB, live-in caregiver about 20,000–50,000 THB per month
- **German long-term care insurance:** benefits are generally suspended during permanent residence outside the EU/EEA (§ 34 SGB XI)
- **Other items:** medication and check-ups, domestic help, flights home, visa costs; the retirement visa also requires proof of funds or income (see "Visa & Residence in Thailand")

Disclaimer and scope of services

Linden & Teak provides organisational support and coordination services. We do not provide legal, tax or real estate advice, brokerage, medical or nursing services, or recruitment services. Our services give no entitlement to a visa or to decisions by authorities or third parties.

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