

SOUTHEAST ASIA FIELD GUIDES · THE SAMPLER

Which city, honestly

Ten verdicts from the field guides · Free edition

Ten Southeast Asian cities, and an honest answer about which one is right for you — including the reasons not to go.

The ten side by side · What you can own, by country · The four questions that decide it
· Ten verdicts in full · Which one, if you are...

EDITION OF

9 September 2026 version 1.1

WHICH CITY, HONESTLY

by Mihailo Pavlovic · free to share

Prices and rules current at the edition date and change constantly. Educational guidance, not legal, tax, immigration or investment advice.

About this edition

Edition	9 September 2026 — version 1.1
What this is	The closing verdict from each of the ten <i>[City]</i> , <i>honestly</i> field guides, in one place.
Who it is for	Anyone deciding where in Southeast Asia to move, who has not decided yet.
Cost	Free. Share it.
Author	Mihailo Pavlovic.

Prices. Every figure carries a date. Dollars are converted at the rates of 8 September 2026 and nothing else: THB 32.9 · SGD 1.27 · MYR 4.05 · IDR 17,650 · VND 26,000. If you read this a year from now, redo the sums.

This is educational material. It is not legal, tax, immigration or investment advice. Before you sign a lease, buy a unit or file a visa, check the current rule with the authority that issues it.

What this is

Every book in this series ends with a verdict. This is all ten verdicts, with nothing else attached.

Most guides to this region are written to make you want to go. This one is written to help you decide, which means half of it is reasons not to.

Each of the ten books runs to about twenty-two pages and covers one city properly. The neighbourhoods, with real rents. The housing bands, with named buildings. The visa that fits you, what a month actually costs, and the things that catch people out. The last section of each is called **So, honestly?** It names who the city is for, names who should pick somewhere else, and commits to an answer.

Those ten sections are reproduced here, condensed. Nothing has been softened.

If you already know where you are going, skip to that city and then go read the whole book on it. If you do not know, start with the table on the next page and the four questions after it.

One thing to hold on to

The cheapest city is not the cheapest life. Chiang Mai is the best value in this series and it is unbreathable for three months a year. Singapore has no meter scams and no paperwork and costs three times as much. Bali gives you a private pool and no way to own the ground under it.

Every city here charges you in a currency other than money. The whole point of these books is to tell you which currency before you sign anything.

The ten, side by side

September 2026. Monthly totals for one person, all in, including rent.

City	Basic	Comfortable	Long-stay visa	Transit	Air
Kuala Lumpur	\$568–741	\$1,111–1,605	DE Rantau, MM2H	Partial	Haze Jun–Sep
Chiang Mai	\$778	\$1,584	DTV, 5 yrs	None	Worst here, Feb–Apr
Ho Chi Minh City	\$708	\$1,750	None	One line	Bad Dec–Feb
Hua Hin	\$941	\$1,812	Retirement, DTV	None	Clean
Pattaya	\$924	\$1,888	Retirement, DTV	None	Clean
Bangkok	\$970	\$2,180	DTV, 5 yrs	Excellent	Bad Dec–Apr
Bali	\$867	\$2,323	E33G KITAS	None	Clean
Koh Samui	\$866	\$2,359	DTV, 5 yrs	None	Clean
Phuket	\$1,045	\$2,470	DTV, 5 yrs	None	Clean
Singapore	\$1,990	\$4,910	Employer only	Excellent	Clean

Read it sideways and the shape appears. **Singapore’s basic column costs more than the comfortable column in six of these cities.** The two places with real transit are the two most expensive. And seven of the ten require you to ride a scooter or drive.

Six of the ten are in Thailand. That is not padding. Thailand has the best long-stay visa in the region, and the real depth of choice — from a THB 8,500 town soi in Hua Hin to a Bangkok branded residence.

What you can own

Country	Can a foreigner own a flat?	The catch
Thailand	Yes, freehold, own name	Foreign owners capped at 49% of the building
Malaysia	Yes, freehold	8% stamp duty from 1 January 2026, plus state minimum prices
Singapore	Yes, any condo	60% additional duty unless you hold one of five passports
Vietnam	Yes, approved projects	50 years, 30% per building, and the title takes years
Indonesia	No	Right of use or a lease. Nominee structures are illegal

The four questions that decide it

Everything else is detail. These four answers narrow ten cities to two.

1. Can you get a visa that lasts?

This is the hard constraint and it is not the same as being able to visit. Thailand's DTV gives five years and 180 days per entry, and wants THB 500,000 (\$15,200) in the bank. Malaysia's nomad pass wants \$24,000 a year and is the cheapest real one in the region. Indonesia's remote-worker KITAS wants a foreign employment contract worth \$60,000. **Vietnam has nothing.** Singapore needs an employer.

Sort this first. Everything follows from it.

2. Will you drive or ride?

In Bangkok and Singapore you never need to. In Chiang Mai, Bali and Phuket you will be on a scooter within a week. Kuala Lumpur wants a car.

That matters because a foreign licence is often not valid for long, and in several of these countries a tourist simply cannot get a local one. Riding on the wrong document voids every insurance policy you hold.

3. What is your monthly number?

A comfortable single life runs about \$1,584 in Chiang Mai, \$2,180 in Bangkok, and \$4,910 in Singapore. Over five years that gap is a house deposit.

4. Can you leave for three months a year?

Chiang Mai from February to April. Bangkok from January to March. Ho Chi Minh City from December to February. If the answer is no, that removes cities from your list before anything else does.

The ten verdicts

Bangkok

The default answer for Southeast Asia, and defaults are usually defaults for a reason.

Choose it if you want the most options. The best transit in mainland Southeast Asia, real housing at every price, the region's best hospitals, and the best long-stay visa here for remote workers. At \$2,180 a month you get a one-bedroom near a train, you eat out most days, you fly somewhere every couple of months, and you still save.

Do not choose it if you have a respiratory condition — January to March comes every year. If you need to work for a Thai employer, because the DTV forbids it. If you want to drive, because the licence now runs through a residence certificate that visa-exempt entrants cannot get. Or if your budget is under about \$1,200, which buys a better life in Chiang Mai.

The advice most people need. Take a three-month lease in Asok or On Nut and live a normal week, not a holiday week. Rent first. Buy later or never.

Chiang Mai

The best value in this series for nine months of the year, and one of the worst places in the world to breathe for the other three.

Choose it if you want the most life per dollar. \$1,584 a month buys a furnished one-bedroom near Nimman, food out most days, a scooter, insurance and a desk. The basic version at \$778 is a real life, not a survival budget. There are 57 months of unsold condo stock, so you negotiate from strength on every lease.

Do not choose it if you have asthma. Two consecutive burning seasons ended in emergency disaster declarations, and this is the clearest no in the series. If you cannot leave for February to April. If you will not ride a scooter, because there is no train before 2032. Or if you are buying to make money.

The advice most people need. Take a three-month lease starting in January and live through February and March before you decide anything. Almost everyone who tells you Chiang Mai is perfect arrived in November and left in February.

Singapore

The best-run city in Southeast Asia, and the one with the narrowest door.

Choose it if an employer is bringing you. The water is drinkable, the trains run, the hospitals are in the middle of town and the airport is the best in the region. No meter scam, no resort-rate electricity, no paperwork you have to chase. At \$4,910 a month you never think about friction again.

Do not choose it if you have no employer — that is the whole book in one line, because there is no nomad visa and no retirement visa. If you are funding yourself. Below the pass floor you are in a common room at \$900–1,500 a month (\$710–1,180), and that money rents a luxury one-bedroom in nine other cities here. If you want to own, be-

cause the extra duty on a S\$2 million flat is S\$1.2 million unless you hold an American, Swiss, Liechtenstein, Norwegian or Icelandic passport. Or if you want to drive: a ten-year permission slip cost S\$128,501 in August 2026, before the car.

The advice most people need. Get the job first, then negotiate the housing allowance harder than the salary. This city rewards people whose employer is paying and punishes everyone else, quietly and in every category.

Kuala Lumpur

The best space-per-dollar deal in Southeast Asia, and it charges you for that in a currency called driving.

Choose it if you want room. At \$1,111–1,605 a month you get a large flat with a pool and a guardhouse, you eat well, you run a car, and you still save. The oversupply is on your side — five to ten per cent off asking is normal. There is no tenant registration, no resort-rate meter, and 90 days visa-free to look around in.

Do not choose it if you want to live without a car. Mont Kiara and Desa ParkCity, the two areas most foreign families pick, have no station, and there is no motorbike taxi to fall back on. If you are planning to buy: 8% stamp duty at the door, a RM1,000,000 floor price in the city, and a 10% capital gains floor that never expires. Or if you need to drive on a work pass, because conversion stopped on 19 May 2025 and you now start at driving school.

The advice most people need. Come on the 90 days. Test the commute you would actually make, at five in the evening, in the rain. That decision comes before every other one.

Ho Chi Minh City

The most energetic city in this series, and the least accommodating to anyone without paperwork.

Choose it if you have a work permit, an investor visa or an employer who handles it. On \$1,750 a month you get a one-bedroom in a good building and the best-value food in the region. The city is visibly building itself. This is also the one property market here where a cash buyer has a genuine case. Supply in the core is thin, and the city has stopped approving new downtown towers.

Do not choose it if you are a remote worker who wants a proper long-stay visa. There is none. You will cycle 90-day e-visas, bank in cash, and be unable to convert a driving licence. If you hold a US, Canadian, Chinese or Malaysian licence and intend to ride, because your permit is not recognised here. Or if you want a registered title deed, because fifty years is the term and the paperwork has no date attached.

The advice most people need. Sort the visa first. Everything else here follows from it.

Bali

The best outdoor life in this series and the worst property position in it. Give both facts equal weight.

Choose it if you work remotely for a foreign employer, you want to be outside every day, and you accept that you will rent forever. At \$2,323 a month you get a one-bedroom villa with a pool, a cleaner, warung food, a scooter and a coworking desk. Nothing else in this series gives you a private pool at that number. Canggu and Ubud hold the deep-

est concentration of remote workers in Southeast Asia.

Do not choose it if you want to own property — you cannot, and the best available is a shortening lease. If you are a freelancer with no employment contract, because the remote-worker permit wants a foreign employer paying you \$60,000 a year. If you cannot ride a scooter. Or if you need serious healthcare close by.

The advice most people need. Come for three months in the wet season and rent by the month. Ride the scooter in the rain. If you still want it in February, you want it for real. Do not buy.

Phuket

Phuket sells a view and delivers infrastructure. The question is whether you will accept the vehicle that comes with it.

Choose it if you want beaches with a hospital, an airport and international schools behind them. That combination barely exists anywhere else at this price. At \$2,470 a month you get a new one-bedroom on the west coast and the airport is half an hour away. It is also, right now, a good island on which to buy second-hand property and a bad one on which to sell.

Do not choose it if you will not drive — one bus line is not a transport system, and 20,901 foreigners were fined in 2025 for pretending otherwise. If you want a fixed annual rent, because the season moves your price. Or if you are selling anything at the top of the market, where villas above THB 40M carry 77 months of stock.

The advice most people need. Shop for a lease between May and October, when the island is empty and the discounts are real.

Pattaya

The cheapest way in Thailand to live near a hospital, and the worst place in Thailand to own something you might need to sell.

Choose it if you are over 50, want private healthcare within twenty minutes, and intend to rent. At \$1,888 a month you get a modern one-bedroom in Jomtien or on Pratumnak, with Bangkok a THB 148 coach ride away. At \$924 you get an older studio and the same hospitals. The oversupply is the tenant's friend — you negotiate with owners who need you.

Do not choose it if you are buying something you may need to sell inside five years. Resales reportedly go 5 to 15% below off-plan cost, and take 8 to 18 months. If you want a walkable city rather than a resort strip — two strips work on foot and there will be no rail this decade. If you are moving a family and have not looked at the map, because a few kilometres separate Walking Street from Wongamat and Bang Saray. Or if you need certainty about the water: nobody publishes a bacteriological series, and a contractor admitted discharging sewage at Jomtien in February 2026.

The advice most people need. Come in low season, rent twelve months at an annual rate, and wait a year before you buy anything.

Hua Hin

Hua Hin got the sequence right. Hospital first, road second, airport never. Whether that suits you depends almost entirely on your age.

Choose it if you are over 50, will drive, and want a JCI-accredited hospital ten minutes away. \$1,812 a month buys a modern one-bedroom and golf twice a week. The coach to Bangkok is THB 478. Choose it also if you tried Pattaya or Phuket and wanted less. The beach is low-rise by law, the bars shut at 2 a.m., and nothing sells you a night out.

Do not choose it if you are under 50 and will not own a car. There is one songthaew route and a social life built around golf. If you need an international airport in your own town — this one carried 63,230 passengers in 2025 and holds no certificate. If you need Bangkok-grade medicine on your worst day, which means two and a half hours in a car. Or if you are buying in Cha-Am expecting Hua Hin: different province, no mall, no international school, and rents down 6.5% in six months.

The advice most people need. Come in September or October when landlords want tenants, and live through one April before you buy.

Koh Samui

Samui gives you a villa with a pool for the price of a two-bedroom flat in Miami. It charges you for that in access, water and medicine.

Choose it if you work remotely for a foreign employer, you will drive, and \$2,359 a month is comfortable. That buys a two-bedroom pool villa in Bophut or Maenam, a scooter, a desk and good food, with an international airport fifteen minutes away. The air is clean and the island is good to live on for eight months of the year.

Do not choose it if you need medical depth. One hospital stabilises and evacuates. None publishes a bed or ICU count, and there is no confirmed recompression chamber on an island people dive from. If you fly often on a budget, because Bangkok Airways owns the airport and flies the only nonstop at \$170–486 return. If you want to own property, since the foreign-freehold stock is about two buildings deep. Or if you want the cheapest Thailand: the island premium is 15 to 25%.

The advice most people need. The word “monthly” carries two prices here. Holiday monthly is the nightly rate times twenty-five; long-stay monthly is 30 to 60% less. Ask for the twelve-month price.

Which one, if you are...

A remote worker with a foreign employer and \$2,000 a month. Bangkok. The DTV is the best long-stay visa in the region, the transit means you never need a vehicle, and the hospitals are the best argument of all. Chiang Mai if the budget is tighter and you can leave in February.

Self-funding on under \$1,200 a month. Chiang Mai or Kuala Lumpur. Both are real lives at that number rather than survival. Chiang Mai costs you three months of air; Kuala Lumpur costs you a car.

Retiring, and healthcare is the deciding factor. Hua Hin or Pattaya. Both put a private hospital within twenty minutes at under \$2,000 a month, which nothing else in this series does. Hua Hin is quieter and drier; Pattaya is cheaper and better connected to Bangkok.

Retiring, and you want a beach with infrastructure behind it. Phuket. Sand, a major private hospital and an international airport in the same place.

On a corporate package. Singapore, and negotiate the housing allowance harder than the salary. Kuala Lumpur if you want the same money to buy three times the space.

A freelancer with several clients and no employment contract. Bangkok or Kuala Lumpur. Both have a long-stay route that does not need an employer to vouch for you. Bali and Ho Chi Minh City do not.

You want a pool and an outdoor life, and you will rent forever. Bali or Koh Samui. Bali has the deeper community; Samui has the better airport and the cleaner legal position, and both charge you in access and medicine.

Bringing children. Kuala Lumpur or Bangkok. International schools, hospitals and space, at prices Singapore cannot match. Hua Hin works too if one parent drives and you accept a smaller school choice.

You want to own something outright. Bangkok. A foreigner owns a Thai condominium freehold, in their own name, with no approval process. Nowhere else in this series is that simple, and on the islands it is barely possible at all.

You have asthma. Not Chiang Mai. Not Bangkok from January to March. Look at Singapore, Hua Hin, Koh Samui or Da Nang.

You are buying and might need to sell. None of the resort markets. Pattaya has 42,000 unsold units. Phuket has villas at 77 months of stock. Samui's foreign-freehold pool is two buildings deep. Bangkok and Ho Chi Minh City are the only two here with a genuine resale case.

What the full books cover

Each *[City]*, *honestly* guide runs about twenty-two pages and covers one city in eleven sections.

- **Where people actually live** — six to nine real neighbourhoods, each with who lives there, what it costs, and its honest drawback.
- **What a flat costs** — the housing bands with named buildings, one- and two-bedroom rents, and sale prices.
- **Renting without getting burned** — the upfront money, the electricity markup, registration duties, how much you can negotiate, and the local scams.
- **Buying, if you must** — the ownership rules, the real costs, and whether it makes sense at all.
- **The visa that fits you** — only the routes that apply to someone moving there, with the current numbers and the dates they changed.
- **What it costs to live** — the grocery basket, three monthly budgets, and the bills people forget.
- **Getting around** — transit, ride-hailing, whether you need a licence, and what a vehicle really costs.
- **The year, month by month** — heat, rain, air and season, as something to live through rather than holiday in.
- **Things nobody tells you** — water, noise, healthcare, banking and the small frictions.
- **So, honestly?** — the verdict you have just read, in full.

Ten cities: Bangkok, Chiang Mai, Phuket, Pattaya, Hua Hin, Koh Samui, Singapore, Kuala Lumpur, Ho Chi Minh City and Bali.

There is also *Living in Southeast Asia 101*. It is a regional guide covering sixteen cities across six countries, and it is the book to read if you have not narrowed the list yet.

All of them are at cityhonestly.com.

A note on how these were written

Every price in these books carries a date. Every rule names the authority that issues it. No building, rent or neighbourhood appears unless it came from the research, and where sources disagreed the books say so on the page rather than picking a side quietly.

They will also go out of date. Three of the rules described in them changed while they were being written.

Every figure in this document carries a date, and most of them will be wrong within a year. Rents move slowly, fuel and exchange rates move weekly, and visa rules can change overnight. Use these numbers to compare cities against each other, not as quotes. Before you sign a lease, buy a unit, file a visa or start driving, check the current rule with the authority that issues it. This is educational material, not legal, tax, immigration or investment advice.