

The main purpose of this research is to study the optimum financing system for providing housing to low income group in Bangkok and Sub-Urban, concerning group with household income less than 7,200 Baht per month.

The study shows that the problem of owning a house caused by the fact that the average household income earned by this group is not enough to buy their own houses. Therefore, this group has to borrow from external financial sources. Moreover, the study also finds that none of the existing financial institutions in Thailand concerns about the needs of this group. These financial institutions prefer short-term financing rather than housing loan since short-term financing generates higher yields.

The key to help this low income group is considerably difficult since income generated by this group is insufficient to buy a house. Therefore, there should be an attempt to form a new financial institution or to improve the existing organization, specifically to serve the needs of low income. Furthermore, the government should support this low income group by providing them enough housing. This requires large amount of government budget, therefore, the effort to help this low income group depends largely on whether the government considers the importance of their needs.

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