

ธนาคาร
อาคารสงเคราะห์
Government
Housing Bank



ร.อ.ส.
G H BANK



Synergy through Policies: Thailand

New Delhi, India
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South Asia Housing Finance Forum

K I Woo

Government Housing Bank

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Synergy through Policies – Thailand

Synergy

- ◎ Optimal outcomes
- ◎ Public, private collaboration
- ◎ Risk and benefits sharing
- ◎ Supports governments overall objectives





Synergy through Policies – Thailand

No comprehensive national housing strategy

- ③ 3 government-organizations implement government housing policies and programs
- ③ NHA, CODI and GH Bank
- ③ Primarily for middle-and-lower income housing



Synergy through Policies – Thailand

Underlying theme



1. Global Economic Crisis
2. HM the King's Sufficiency Economy
3. Moderation, reasonableness, and need for
4. Risk self-immunization or built-in resistance



Synergy through Policies – Thailand

Government Housing Policies

- ◎ Land procurement
- ◎ Subdivision approvals, building codes, city planning
- ◎ Infrastructure planning & development
- ◎ Environment impact permits





Synergy through Policies – Thailand



National Housing Authority (NHA)

- ◎ Established 1973
- ◎ Ensure shelter for lower income citizens
- ◎ Subsidized rental units and units-for-sale



Synergy through Policies – Thailand

Community Organization for Development Institute (CODI)



- ◎ Established 2000
- ◎ Slum upgrading and community upgrading
- ◎ Organizes “community” borrower groups throughout the country
- ◎ Government funding



Synergy through policies – Thailand

Government Housing Bank (GH Bank)

- ◎ Established 1953
- ◎ Housing loans to middle income and lower income borrowers
- ◎ More than just a bank





Synergy through Policies – Thailand

GH Bank – more than just a bank

- ◎ Catalyst for economic growth
- ◎ Real estate development leader
- ◎ Industry knowledge catalyst - REIC





Synergy through Policies – Thailand

Synergy

- ◎ Private sector – major housing provider
- ◎ Government as enabler
- ◎ Wide range of housing now available in Thailand





Thank You

Web-site : www.ghb.co.th

E-mail: kiwoo@pathfinderasia.com