Everybody wants to own a home, but not everybody can afford a home. Is this true? Or is that about to change?

Not only does owning a home bring a high level of comfort and financial security, but it is also a means of storing values. To some, it can even be a source of extra income while retaining its ability to hold value. It is no wonder that the mortgage industry in Thailand has now become a growth catalyst over the last ten years. More condominiums, more new apartments, and more serviced apartments. In 2018, the average price of a condominium was THB 120 000 per square meter, compared to the TBH 60 000 per square meter in 2004. Thailand property is going up, and more people now dream of owning a house.

Noticed the problem? The values of homes are increasing at a more than proportional rate. Here’s the shocker, interest rates are not coming down. Are there other problems? Sure: lots of loans get rejected, government Loan-to-Value policies are less favorable, and there is the problem of high interest rates, making it hard for a young white-collar or executive worker to own a home. What is the fate of the white and blue-collar workers? What is the fate of the potential homeowner?

Don’t worry, somebody was thinking of them all along. Finally, the solution is here, and it’s all about the BCP Estate International Rent-to-Own Solution. This is one solution that has come to change the narrative of every potential homeowner. You can now buy that home, and it all starts with paying rent. What’s more? This Rent-to-Own (R2O) model differs from others as it is a customers’ focused model that enables you to own a house without the problems of high interests and complicated Loan-to-Value requirements.

I know you want to know how? So let’s get right into it. The BCP Rent-to-Own solutions allow a prospective homeowner to rent a home with an option to buy after a specified period—say two (2) or three (3) years. Now, this is not about affording you the time to purchase a home at the end of a rental contract. This is about helping you build a track record that enables you to qualify for a mortgage. You live in a rented apartment while we build the metrics needed for a mortgage for you. Own a home without hassle. It is that simple.

What are we offering you, in essence? Affordable and easy home ownership regardless of your payment history or credit score; a chance to build a credit profile worthy of securing a mortgage; two (2) to three (3) years for you to work with the bank to own your dream home. Here is the cherry on top; you stand to lose NOTHING. Our unique and rewarding model only ensures that you gain, no loss.

Isn’t it easy? The good times of your dreams are here. Wouldn’t you rather take it? Talk to us today, and let’s get you started on the brief journey to owning your dream home.