As the world is seeking solutions for the global concern of affordable housing issues, it is found through many exchanges that even this topic is very popular, but under the different conditions of each country, those solutions are proposed for references and cannot fully help other countries! However, if this issue can be fermented and paid attention to, especially from the higher-level government, to the industry, scholars and experts in every country, and with financial support, perhaps a balance can be found!

In Taiwan, the issue of living justice and social housing has been blamed on the responsibility of the government for many years. Through our in-depth discussion, in fact, under the market mechanism of a population of 23 million and more than 9,000 developers, it may be possible to balance the public’s participation with profit-sharing and financial support from the government, and then solve the right of people to live. Let the residence no longer be an unaffordable situation!

This forum on October 1st, 2018, we believe that this is once again a meaningful discussion for the housing market in Taiwan! I hope this experience can be shared with you.

**POLICY: Implementation of affordable housing in Taiwan**

Affordable housing strategy: choices on goal, path and the ability to pay

**Consider the issue from different aspects:**

Issues and subjects - societal and civic engagement, power of government and rule of law conditionality, the level of technological development of supporting measure, market capacity and professional competence

**Core Strategies:**

1. Direct building for social housing: reduce burden of rent, emphasize the quality of neighborhood
2. Authorize to property rental and management agency: make good use of vacant houses, raise the stability of rental
3. Specific rental law: boost the rental industry, enhance the rental protection

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**Conventional Housing Subsidies Measures**

### Rental Subsidy

- **Eligibility**
  - Annual household income in the 2nd decile (Taipei City NTD 260,000, Taichung City NTD 200,000, other than the six special municipalities NTD 160,000)
  - The order of recipients shall be based on rental result, prioritized for underprivileged people

- **Subsidy Amount**
  - Depending on the various areas, NTD 3,000-5,000 monthly. Extra benefits from the local government

- **Supplement**
  - The MOF launched the “Preferential Housing Loans for the Youth”, households include newly-wed or with children, families that do not own a house, annual income in 8th decile will be provided a loan amount of NTD 8,000,000. May be applied along with preceding measure.

### Loan Interest Subsidy for Home Purchase

- **Eligibility**
  - Annual household income in the 5th decile (Taipei City NTD 1,450,000, Taichung City NTD 1,050,000, other than the six special municipalities NTD 930,000)
  - Do not have to be a first-time home buyer but the household assets must be under a certain amount of limitation

- **Subsidy Content**
  - Preferential Housing Purchase Loans amount of NTD 2,100,000 to 2,500,000
  - Underprivileged people: 0.592% (postal savings interest rate -0.533%)
  - General public: 1.137% (postal savings interest rate +0.042%)

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**Historic Number of Households on Rental Subsidy and Loan Interest Subsidy for Home Purchase**

**The 3+2 Foundation of Constructing Social Housing**

- **Land:**
  - Landlords pay taxes dishonestly
  - Professional landlord and market
  - Unstable with the system

- **Management:**
  - Long-term financing instead of proposed budget
  - Designate 7.3 billion to subsidize the gap of non-self-liquidating
  - Guide the local governments to execute without designated budget

- **Incentives:**
  - Extra benefits from the local government
  - Attract suppliers by scale economies

- **Budget:**
  - Acquire land access with grants/subsidies or low cost
  - Long-term rental system for public land

- **Marketing:**
  - Place a high value on marketing the quality and outcome

**The 3+2 Foundation of Authorization to Agency for Social Housing**

- **Incentives:**
  - Encourage landlords by reducing tax
  - Diversify tenants by discounting rent
  - Attract suppliers by scale economies

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**Completed the Foundation of Housing Act in the Last Two Years**

- **200,000 Social Housing Units in 8 Years**
  - 200,000 units Direct Building
  - 120,000 units Social Housing
  - 80,000 units Social Housing

- **Property rental and management agency pilot project in 2017**
  - Encourage private vacant houses into housing market, increase social housing supply

- **Rental Housing Market Development and Regulation Act**
  - Enact regulations by the government and managed by private professional
  - Guide the local governments to execute without designated budget

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**PREAMBLE**

Lily Chang
SHELTER: The possibility of rapid construction and residents’ participation for affordable housing

Affordable housing based on residents' participation:
1. Residents' Participation: affordable technology / open system: diversity
2. Simple Construction: working right / participation
3. Open public framework (including architectural structures): citizens constructed autonomously
4. Low construction cost
5. Industry 4.0

TECHNOLOGY: The impact of integrated design on subsequent management and maintenance

Affordable housing integrated with construction techniques
BIM-Revit · IOT · Smart Building · Big Data · Smart City
What we are building is not just an architecture or a House, but designing a method, a system and an organization. Completing a sharing platform through diverse connections

1. Using of BIM
2. Circular Economy
3. Life-Cycle Assessment
4. Construction Management

FINANCIAL: Exploring the potential of affordable housing development through public-private partnerships in Taiwan

Exploring the trend of affordable housing development through public-private partnerships in Taiwan

1. Analyze the pros and cons of Taiwan’s public housing policy in the past. Take Tainan railway underground project as a Caring Housing construction example, propose the orientation on prospect of building affordable housing
2. Suggest the government to establish rules, guide the investments and bring in the ideas from private professional companies. Shall make the future affordable housing from design, construct, manage to repair, all follow the regular construction service
3. Not only can ease the administrative pressure for government, but furthermore can actually fulfill the need of care receivers and take on the concept of public housing in Taiwanese society
4. Government agencies simply need to draft regulations and measures
5. Execute by authorized professional company, to invest funds, workforce and techniques
6. Only professional construction company can compliant with integrated one-stop integrated service (provide services from design, construct, sale to closing, and establish management committee and after-sales service
7. Public sector should provide finance more benefits and supports, for instance, lower tax rate, raise the loan amount, etc.

Comprehensive Planning on New Construction program

One building lot, one construction permit, staged development:
Lot Size 19,069 m², building coverage ratio 38%, Floor area ratio 209%, Building height 49.95m, Total floor area 102,674 m²

First stage -- 366 units of caring housing for railway underground project - occupied floor area 61.83%
Second stage -- 166 units of normal sale house - occupied floor area 38.17%

Ideal allocation
50%
50%

First Stage
Caring housing for railway underground project (61.83%)
366 units: 340 units for housing + 26 units for shop
Completed in 2 years
340 units for housing (average per ping price is NTD 105,000)
26 units for shop (average per ping price is NTD 170,000)

Second stage
Normal sale house (38.17%)
166 units: 164 units for housing + 2 units for shop
Extended to complete in a year
Average per ping price is NTD 250,000