

## **The Perspectives of Stakeholders on Definitions, Physical Characteristics, and Supporting Measures for Affordable Housing in Bangkok**

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## Abstract

This paper aims to explore stakeholder perspectives on developing affordable housing in Bangkok through in-depth interviews and questionnaires. The study investigates three areas: definitions, critical criteria, and supporting measures. The data will be collected from stakeholders representing three sectors: the public sector, the private sector, and academia and non-governmental organizations. This research has established a framework for developing in-depth interviews and questionnaire surveys as part of its study from case studies of affordable housing development in other countries. During the literature review of case studies from other countries, it was discovered that affordable housing targets not only low-income households but also middle-income households, as housing affordability affects everyone. In contrast to the findings of this study, most respondents across all sectors believe that affordable housing is aimed at low-income households in the 41<sup>st</sup> - 60<sup>th</sup> percentiles of the income distribution, with a price that should not exceed 25% of their target income. Such examples are only part of the discussion that arises from the results of this study. This research will serve as a starting point for discussions on key factors in developing affordable housing and will be useful for policymakers as a framework to exchange views among stakeholders and create housing policy in Bangkok.

**Keywords:** Affordable Housing, Definitions, Critical Criteria, Measures, Bangkok Housing Policies

## Introduction

Cities in developing countries all over Asia face a severe housing affordability crisis (Helble, 2019). According to data analyzed by the Bank of Thailand from an article on affordable housing, the price index of condominiums and townhouses with land increased on average by 6.3% and 5.9% per year, respectively, from 2013 to 2019. This growth rate is in contrast to the growth rate of household income during the same period. This phenomenon indicates that it has become increasingly difficult for households to afford housing, especially in urban areas, resulting in a higher burden of housing costs and less disposable income to spend on daily expenses or to invest in social mobility (Chalida Thangpetchr, 2021). The effects of the crisis of unaffordable housing extend beyond the individual family and have an impact on the entire economy (Helble, 2019). Many countries have implemented affordable housing policies to address housing issues. However, to effectively implement the concept of affordable housing, a precise definition, critical criteria, and measures to encourage affordable housing development must be clearly established as a framework. Thus, Thailand requires a clear definition, a standard of physical characteristics, and measures for shaping the development of affordable housing in Bangkok, all of which are currently being discussed from different perspectives. This article summarizes case studies from successful countries in affordable housing, as shown in Table 1, to serve as a framework for determining some of the variables used in interviews and surveys, which are the main research tools. However, this study is only the beginning of gathering important components for implementing affordable housing policy development. The findings of this study will be beneficial to policymakers in formulating additional policies, particularly from the government sector. Appropriate policies from the government on housing for low- to middle-income households are one of the key drivers in enhancing household income potential and upgrading the Thai economy.

## Literature Review

The development of affordable housing in different countries depends on the role and power of the state. In Singapore, where the state has significant administrative and management powers, and most of the land is state-owned, affordable housing is developed and controlled easily. On the other hand, in countries like Britain and America that prioritize market liberalization, the focus is on balancing the market rather than constructing affordable housing directly. Affordable housing is supported through the use of tools like housing grants or tax incentives. This section provides examples of measures utilized in other countries, which is one of the three research topics addressed in the questionnaires and interviews. The measures can be classified into four categories as follows:

## Financial Subsidization

**Housing Loans:** In Denmark, access to long-term housing loans for 30 to 40 years, at a minimum fixed interest rate of 3%, is provided to facilitate home ownership (Falk & Rudlin, 2018: 9). Similar to the United Kingdom, the state provides a housing loan program called "Help to Buy: Equity Loan." The program aims to assist individuals who are purchasing a new home for the first time or those who already own one by providing the necessary funds with just a 5% deposit. The government provides a loan of up to 20% of the purchase price (40% in London), which is interest-free for the first five years (Homes England, 2020: 8-9).

**Housing grants:** Housing grants refer to financial aid provided for the purchase or rental of a home. The Housing Fund in Singapore provides housing subsidies to all residents, and the state provides additional assistance, particularly to vulnerable groups such as students, the elderly, single parents, and financially struggling families (Falk & Rudlin, 2018: 5). Similar to the United States, Denmark, and Germany, the state provides grants to bridge the gap between market-priced housing and tenant incomes, up to a maximum of 25 percent of their income (Carr, 2021: 11-13; Falk & Rudlin, 2018: 9-13).

## Funding and Financing Model

**Housing Fund:** Housing funds are the main instruments for managing housing development in Denmark, the Netherlands, and Germany (Falk & Rudlin, 2018: 9-24). The cooperative system serves as a financial institution for housing development, generating revenue by creating affordable housing for rental and purchase purposes, and acts as a lending fund for housing acquisition. In the United States, regional governments establish Housing Funds that receive funds for affordable housing obtained from property taxes, cash-in-lieu payments from developers upon rezoning, and contribution bonuses for amenity density (Wake & Deborah, 2008: 49). Singapore employs a mandatory social security fund known as the Central Provident Fund (CPF), which collects 17% of employee salaries and an additional 3% of employer contributions, totaling 20%, into the fund. Singaporeans are eligible to withdraw funds from the CPF and also have the option to borrow additional funds at a low-interest rate in order to purchase a home (Chye, 2014: 31).

**Public-Private Partnership:** Public-Private Partnerships are a popular means of risk reduction in both the public and private sectors. The government of Vienna, Austria, encourages private developers to construct housing projects on public land (Falk & Rudlin, 2018: 2). Similar to the Netherlands and Denmark, Public-Private Partnership measures have been implemented in which land-owning local governments collaborate with private housing developers. This is due to the private sector's expertise and management skills in residential development, which are superior to those of the public sector (Falk & Rudlin, 2018: 9-17); the Netherlands has launched a pilot project to familiarize the private sector with government involvement in Public-Private Partnership housing development projects (Falk & Rudlin, 2018: 21-24).

**Tax incentives:** Tax incentives are a type of mechanism designed to encourage the private sector to provide affordable housing. Germany has implemented tax-deductible measures to incentivize the private sector's contribution to the development of affordable housing projects (Falk & Rudlin, 2018: 13). Similar to the United States, some states offer Low-Income Housing Tax Credits (LIHTC) as a state-level tax incentive for the construction of new low-income housing and/or rehabilitation of existing low-income housing (McFarland et al., 2019: 25).

### Urban Planning Incentives

**Capacity Building (FAR Bonus):** Capacity Building or FAR Bonus is a measure that grants developers the right to build more densely or use more space in exchange for including affordable housing units, incentivizing the provision of affordable housing in housing development projects. In the United States, zoning provisions related to amenities and affordable housing are outlined in section 904 of the Local Government Act (Wake & Deborah, 2008: 31-38). One of the primary benefits of the Capacity Building or FAR Bonus measure is that neither the municipality nor the state is obligated to invest additional funds in the development of affordable housing or contribute to the housing fund for this purpose.

**Reduce Parking Requirement:** Measures to reduce parking requirements for affordable housing developments, such as the Reduce Parking Requirement measure, have been implemented in various regions. In Seattle, for example, the Parking Requirement Reduction measure has been adopted in affordable housing development to allow for less on-site parking while still increasing the usable floor area without necessitating an increase in building height. This is particularly beneficial as taller structures typically incur higher construction costs (Walter, 2021: 53).

### Land Management

**Public land:** The utilization of public land is a common method employed by state and local governments for the development of affordable housing. In Vienna, Austria, for instance, the majority of the land is owned by local authorities who possess the power to regulate and manage land use. The local government has established an agency responsible for managing the development of public land, which serves as the largest developer of affordable housing in Vienna. This agency is primarily funded through national taxes (Lawson & Ruonavaara, 2019: 26).

**Land Tax Readjustment:** Land Tax Readjustment is a measure that aims to increase the building tax on vacant land and structures, encouraging private sector utilization of properties. In Denmark, land areas are subject to a higher level of taxation if they are not utilized (Falk & Rudlin, 2018: 9). Similarly, in France, the federal government has set a goal for 20% of the area's housing to be rented to low-income individuals. If the local government fails to meet this goal, it is subject to pay an enormous fine (Lawson & Ruonavaara, 2019: 48).

**Table 1:** Summary of the international implementation of affordable housing measure

Mechanism	Measure	Country							
		Singapore	Denmark	United State	United	Netherlands	France	Ireland	Austria
Financial Subsidization	Housing Loans	/	/	/	/	/	/	/	/
	Housing Grants	/	/	/	/	/	/	/	/
	Daily expenses subsidization			/		/			
Funding and Financing Model	Housing Fund	/	/	/	/	/		/	/
	Public Private Partnerships		/	/	/	/	/	/	/
	Tax Abatements			/	/	/	/	/	
Urban Planning Incentives	Inclusionary Zoning			/	/			/	/
	Regulation control relaxation	/		/		/			
	Capacity Building (FAR Bonus)			/	/				/
	Planned Unit Development	/	/	/	/	/	/		
Land Management	Parking Requirement			/					
	Public land	/	/		/	/	/	/	/
	Public land leasing		/		/	/	/	/	/
	Land Tax Readjustment		/	/					

*Source:* Summary of measures in international case studies from reports and articles collected by the author.

Table 1 summarizes the supportive measures implemented by various nations to facilitate the development of affordable housing. The data was extracted from a questionnaire survey that enquired about the level of implementation, impact, and success of these measures in the context of Bangkok. Based on case studies, it was found that various countries implement measures such as Housing Grants, which provide individuals with funds to purchase or rent housing, and housing loans that assist them in obtaining housing. Notably, the majority of these measures aim to support the demand side, thus enabling individuals to access housing. The next set of measures utilized by other countries includes the Housing Fund, Public-Private Partnerships, and Public Land. These measures aim to promote the supply side to support the private sector developers in the real estate industry. Public land is often used in conjunction with Public-Private Partnerships (PPP) for joint development between the public and private sectors. However, land management and urban planning measures are not frequently utilized due to their reliance on political and urban development factors that vary from country to country.

## Methodologies

### Data Collection

1. Conduct a thorough review of measures taken in international case studies.
2. Summarize the measures implemented by other countries to prepare comprehensive questionnaire surveys.
3. Select stakeholders from three different sectors, ensuring that the number of representatives from each agency/company is identified.
4. Administer the questionnaire surveys to the selected stakeholders.
5. Conduct in-depth interviews with the stakeholders to gain deeper insights and understanding.

In this study, there are a total of 16 participants who have been divided into three groups. The first group is made up of six employees from the National Housing Authority (NHA), the Bangkok Metropolitan Authority (BMA), and the Community Organizations Development Institute (CODI), all of whom work in the public sector. The second group consists of five individuals who work in a private real estate company, while the third group comprises five people who work in academia or non-governmental organizations. The framework questions are based on case studies of other countries that have successfully implemented affordable housing as a means to solve urban housing problems. Table 2 represents the variables used in the questionnaire surveys, which are divided into three main parts as follows:

1. Definition: The variables used to provide the definition are divided into four parts. In exploring each variable option, the criteria are based on various relevant factors such as income, housing types specified by the housing authorities in the 20-year housing development policy, and more. These variables can identify key factors in defining affordable housing, serving as a starting point for a common understanding of the target audience, price points, and supply sources.
2. Critical Criteria: The variables used to define the critical criteria are divided into seven parts. The key criteria are derived from the framework that other research has used to assess satisfaction with the affordable housing model or are variables used to evaluate the qualities or basic criteria that should be considered in affordable housing, such as the project location, distance to utilities and landmarks, accommodation size, building layout, and more. These variables can indicate the physical aspects of affordable housing in Bangkok and how it should be designed.
3. Supporting Measures: In the supporting measures question, variables are divided into two parts: barriers to affordable housing development and supportive measures for development. The supportive measures are further divided into four parts, assessed in terms of implementation difficulty and policy importance. The AHP method is used to determine the most important policy aspects. The four criteria are demand-side support, supply-side support, urban planning support, and land management support. The measures are divided into alternatives to analyze their implementation priority and level of difficulty.

**Table 2:** The variables for the questionnaire survey

Definition		Variable	Scale
		Housing Tenure	Nominal Scale
		Target Group	Nominal Scale
		Household income Benchmark	Nominal Scale
		Length of Loans	Nominal Scale
		Affordable Housing Providers	Nominal Scale
Critical Criteria	Household Characteristics	Age groups	Ratio Scale
		Household size or Household Characteristic	Ratio Scale
	Building Benchmark	Type of building	Nominal Scale
		Size of Housing, Unit size	Nominal Scale
		Presence of parking area	Ratio Scale
		Housing Facility (within housing project)	Ratio Scale
	Location	Distance of Public Facility	Interval Scale
		Place of Housing	Interval Scale
Measures	Barriers	Lack of land to develop and Increasing of Land Price	Ordinal Scale
		Shortage of access to mortgage loans	Ordinal Scale
		Lack of financial support for affordable housing development	Ordinal Scale
		Lack of incentive for the private sector to develop affordable housing.	Ordinal Scale
		Insufficient infrastructure and facilities to develop Affordable Housing	Ordinal Scale
		Inflexible of Building regulations for Affordable Housing development	Ordinal Scale
	Financial Subsidization	Public Awareness in affordable housing	Ordinal Scale
		Housing Loans	Ordinal Scale
		Housing Grants	Ordinal Scale
	Funding and Financing Model	Daily expenses subsidization	Ordinal Scale
		Housing Fund	Ordinal Scale
		Public Private Partnerships for Affordable Housing	Ordinal Scale
		Tax Abatements	Ordinal Scale
	Urban Planning Incentives	Inclusionary Zoning	Ordinal Scale
		Regulation control relaxation	Ordinal Scale
		Capacity Building (FAR Bonus)	Ordinal Scale
		Planned Unit Development or PUD	Ordinal Scale
		Parking Requirement	Ordinal Scale
	Land Management	Public land	Ordinal Scale
		Public land leasing	Ordinal Scale
		Right Conversion Method	Ordinal Scale
		Land Tax Readjustment	Ordinal Scale

*Source:* Collection of variables from reports and articles created by the author.

## Data Analysis

This research utilizes the narrative method of data analysis, which is one of the qualitative research methods used to understand the social situation through the perspective of each (Oversch, 2003: 179-184). The results of the in-depth interviews and questionnaire surveys for each participant can be used to create narratives that illustrate the perspectives of participants on the development of affordable housing in Bangkok. Even though participants answered the same set of questions, the questions can be perceived differently, or the participants can have different ideas depending on their experience, role, knowledge, and

perception of the issue (Duque, 2010). The narrative method can be classified into four groups. This research employs thematic analysis, or analysis based on the essence or core of the storyline, to determine the framework for writing the study narrative. The narrative method does not establish any conclusions or facts regarding the veracity of the interview-obtained information. Rather, the focus is on the words or statements chosen by the interviewer and their significance or meaning. After analyzing each individual, the report analyzes the similarities and differences among stakeholders within the same sector and the broader context within each sector to determine whether there are similar or different perspectives on each issue.

## Results

### Definitions of affordable housing

**Targeted income group for affordable housing:** According to the analysis of survey results regarding the targeted income group for affordable housing, approximately 63% of respondents believe that affordable housing should be for households with a percentile household income between 41 and 60. The National Housing Authority (NHA) in Thailand defines the income group of 41 to 60 percentile household income (or 14,401 to 20,800 baht per month) as being able to afford housing provided by the government but unable to afford housing in private developments. Some government sectors argue that middle-income households in the percentile range of 61 to 70 should also be included because they currently have no access to supportive housing service measures. Regarding the NHA's definition of household ability to afford housing, which defines the percentile range of 61–70 as middle-income households capable of owning low-price housing in private developments, they also stated that the affordable target should include recent graduates and first-time jobbers, as this group needs assistance in gaining access to housing due to their lack of financial stability.

**The role of affordable housing should follow either a homeownership model or a renting model.:** A survey was conducted to analyze the opinions of stakeholders on the ownership status of affordable housing. The results showed that 81% of respondents agreed that the role of affordable housing should be to help people buy homes instead of renting. However, most academics suggested both renting and buying, while some academics preferred only renting for any term-length contracts. The academics supporting the rental scheme argued that renting is less of a financial burden than homeownership, especially for households that lack financial stability, because homeownership provides long-term stability and financial security. Since the price of affordable housing must be less than the market price, the majority of these units have only one bedroom, which is suitable for one or two people. Therefore, academics believe that affordable housing is not suitable for permanent housing where the family may grow in the future. Most academics agree that renting should be prioritized over ownership in Bangkok's housing market, but it should not be promoted to encourage home ownership during times of financial instability. CODI and BMA share similar viewpoints that affordable housing should be temporary housing to provide households

with an opportunity to save money and leverage their social status to purchase market-rate housing. In contrast, the private sectors argue that affordable housing should be the first asset in a homeownership model. On the rental aspect, the private sector commented that it is difficult to manage housing for rent.

**The appropriate price for Affordable Housing:** The majority of stakeholders surveyed regarding the price perspective of affordable housing agree that mortgage payments should not exceed 25% of monthly household income and rent should not exceed 20%. Both the public and private sectors concur that rent is not an asset and must be less expensive than mortgage payments. After analyzing the price and status of affordable housing, there is also the issue of the mortgage length. According to the survey, the majority of participants agreed that the installment period should be more than 30 years, considering that a house is a large asset and takes a long time to purchase. However, CODI has a different opinion that the duration of housing loans should be between 10 and 20 years, as this is an appropriate time frame for people to change their social status and maintain their household's financial stability.

**The appropriate level of state intervention in Affordable Housing development:** The majority opinion of all parties is that whether the public sector, private sector, or local government provides housing in the affordable housing market, the central state must contribute to financial measures and regulations that facilitate the development of affordable housing. Furthermore, academics have stated that the more people who develop, the more competitive this market segment becomes, thereby enhancing the quality of affordable housing on a limited budget, particularly for government housing projects. Moreover, development models may vary based on each agency's mission and capabilities. However, there is a difference of opinion from the NHA, which states that the role of the NHA, in the opinion of the National Economic and Social Development Council (NESDC), should be to provide housing at below-market prices. Additionally, the NESDC stated that the NHA should not compete with the private sector in the same housing market segment. The NHA believes it should play a role in providing affordable housing because it has advantages over the private sector and can be developed at a lower cost due to the lower cost of land and government support.

### **Physical characteristics of affordable housing**

**The provision of crucial facilities within an affordable housing project:** Analysis of the Survey Results Regarding the Perspectives of Stakeholders on the Facilities Required for Affordable Housing Projects: The majority view from the private and public sectors is that the facilities in affordable housing projects should emphasize functionality within the room, such as kitchen space and necessary furniture, rather than common areas like gardens, fitness centers, or swimming pools. The private sector argues that excessive common areas or amenities will lead to an increase in the annual maintenance fee. On the other hand, CODI, the academic community, and the private sector argue that housing facilities and common areas are essential and should not be eliminated. Housing affordability should not only consider price but

also the quality of life. Moreover, the private sector agrees that the facility or common area is an additional selling point influencing housing purchase decisions. Therefore, the housing facility can encourage residents to spend less time in their rooms and commute to the city for exercise.

**The Appropriate Location for Affordable Housing:** Most respondents agree that affordable housing projects should be built close to people's workplaces and have easy access to public transportation. However, there is some disagreement from academics who believe that the location of affordable housing does not have to be near the source of work. They argue that demand for affordable housing is determined by price, and it is unnecessary to establish a project close to the source of work. Nevertheless, all parties agree that affordable housing must be located near public transportation, particularly bus services.

### **Supporting Measures of affordable housing**

#### **Financial Subsidization on the demand side**

**Housing Loans:** Analysis of the survey of stakeholders on the outlook on credit affairs shows in Table 2 that most of them focused on lending, especially the private sector, which wants the state to take this matter seriously. Similar to what the NHA stated, housing in the price groups below a million and 1-3 million has a high loan rejection rate. The majority considers this measure essential for the development of affordable housing. However, it is challenging to implement because financial matters are interrelated with banking and the national economy. Excessive lending affects the stability of the domestic economy and the risks to banks. Most academics argued that solving the root causes and stabilizing the financial foundations of the people of the country requires improving both the macro- and micro-economy, which can increase household income rather than lending money and encouraging people to lend money for the purchase of a permanent house once they are not ready with their financial status.

**Housing Grants:** According to the analysis of stakeholders' survey results on housing grants, most respondents believe that housing grants are moderately challenging to implement but can positively impact addressing housing shortages and high housing costs. In contrast, the government and the academic community view this as difficult to achieve because financial matters require many steps and a substantial amount of money. The majority of academics concur that the state should implement this measure to facilitate people's access to housing without requiring them to acquire or construct it themselves. Nevertheless, the application of this measure necessitates financial and target-group considerations. As a result of shifting the burden to unprepared people, measures taken against low-income households or those in vulnerable financial situations will prioritize rental assistance over homeownership. This measure will reduce the cost burden for middle-income individuals who do not yet have access to housing prices in the city, allowing more individuals to access housing.

## Funding and Financing Model

Housing Fund: Although the public sector and academics find it difficult to establish a fund for housing development, the majority of respondents to a survey of stakeholders' opinions on housing development funds concur that this measure is essential for the development of affordable housing to support the supply side. NHA argues that in the past, NHA and BMA had the concept of housing fund management, but they stuck to their role as government agencies, which cannot act for commercial purposes. From an academic's point of view, the key to establishing a fund is identifying the source of funding, and government funding is possible due to the availability of numerous financial tools such as bond sales and mortgage loans.

Public-Private Partnerships: Analyzing the survey of stakeholders on public-private partnerships in the development of affordable housing, implementing a public-private partnership is challenging from the perspectives of the public and private sectors, but academics believe it is feasible. Furthermore, academics also stated that the state should develop examples of successful projects for the private sector to understand and see the possibility and benefits of investing with the government. Similar to the private sector, they argue that they need to learn about the public-private partnership model for affordable housing development. Hence, to convince the private sector, the state needs to clarify the contract and provide developers with information regarding the advantages and disadvantages. According to academics, the government needs more personnel to persuade and negotiate with the private sector by considering financial and investment benefits. Table 3 presents a summary of the survey results on financial subsidization measures and funding and financing, categorized by their level of difficulty of implementation and impact on policy for affordable housing development. The difficulty of implementing each measure was assessed using a Likert scale, and a mean score was calculated for each measure. The mean scores were then interpreted as follows:

1. An average score of 4.50 to 5.00 indicates that the measure is "very difficult" to implement.
2. An average score of 3.50 to 4.49 indicates that the measure is "difficult" to implement.
3. An average score of 2.50 to 3.49 indicates that the measure is "neutral" to implement.
4. An average score of 1.50 to 2.49 indicates that the measure is "easy" to implement.
5. An average score of 1.00 to 1.49 indicates that the measure is "very easy" to implement.

*Table 3: The perspectives of participants regarding the level of implementation and impact of measures.*

Questionnaire				Sectors			Total		
				Public Sector (6 Persons)	Academic Sector (5 Persons)	Private Sector (5 Persons)	Mean	Variance	Result
Measures	Financial Subsidization	Housing Loans	Level of Implementation	Difficult	Difficult	Easy	2.77	0.96	Neutral
			Level of Impact (AHP)	0.48145	0.58763	0.71175	1.78		
		Housing Grants	Level of Implementation	Difficult	Neutral	Neutral	3.34	0.52	Neutral
			Level of Impact (AHP)	0.46291	0.32339	0.07383	0.86		
		Daily expenses subsidization	Level of Implementation	Neutral	Easy	Neutral	3.04	0.87	Neutral
			Level of Impact	0.05564	0.08898	0.21443	0.36		
	Funding and Financing Model	Housing Fund	Level of Implementation	Difficult	Difficult	Difficult	3.24	0.87	Difficult
			Level of Impact (AHP)	0.55893	0.61441	0.05138	1.22		
		Public Private Partnerships	Level of Implementation	Difficult	Neutral	Difficult	3.41	0.66	Difficult
			Level of Impact (AHP)	0.10253	0.26837	0.19657	0.57		
		Tax Abatements	Level of Implementation	Difficult	Easy	Easy	2.89	0.73	Neutral
			Level of Impact (AHP)	0.33855	0.11722	0.75205	1.21		

*Source: Results of data analysis*

### Urban Planning Mechanism

Capacity Building or Floor Area Ratio (FAR) Bonus: According to the analysis of the survey of stakeholders on their views of the measures to allow developers to build more floor area than would otherwise, most participants have yet to see the importance of this measure in developing affordable housing. However, all sectors think it is easy to implement since Bangkok is currently issuing this measure. As a result of this measure, NHA used the Din Daeng Housing Redevelopment Project to implement the FAR bonus and build high-rise buildings instead of the 8-story building to develop the dense land use in this area.

### Land Management Mechanism

Public Land: The results of a survey of stakeholders regarding the development of affordable housing projects on public land by government authorities are analyzed. Stakeholders agreed that government authorities could easily implement this measure, but they must negotiate it among the government authorities. In reality, only a few agencies can negotiate the development of housing projects on public land. However, if there were mediators to negotiate the development of Affordable Housing

projects on public land, the amount of land available for Affordable Housing development in the city would increase significantly.

## Conclusion

After analyzing both the survey and interview results, it is noteworthy that there were divergent opinions across all variables. While the survey results indicated a general trend, the in-depth interviews shed light on the different reasons behind these responses. An example summary of two variables obtained from the surveys and interviews is provided below. The first variable pertains to the definition of the status of affordable housing, whether it should follow a homeownership model or a rental model. Most respondents indicated that affordable housing should offer a variety of styles. The private sector views affordable housing as a type of asset that is used for living, and thus, it should be purchased to own a home. In contrast, the government views affordable housing as a form of welfare that can be purchased or rented. While most academics agree that the affordable housing market should offer a wide range of options, including both rental and homeownership, some argue that affordable housing should only serve as a temporary residence. This allows people to establish a foundation, stabilize their financial situation, and support a shift in social status. In the second example, regarding the variables measuring affordable housing, two questions were raised: the difficulty of implementing each measure and the significance of each measure for affordable housing development. All parties agreed on the importance of measures such as Housing Grants and Housing Loans for the development of affordable housing in Bangkok. Moreover, it was suggested that the housing voucher might be easier to implement than housing loans. However, detailed insights from in-depth interviews suggest that housing loans are favored by the private sector because they provide more opportunities for product sales. While housing grants can assist with buying and renting, the complexity of managing rentals in real-estate developers remains a concern. Therefore, all private sector respondents agree that ownership status is a more supportive solution. Academics are concerned that such measures may encourage financially unprepared households to take on long-term debt, which aligns with their opinions on the role of affordable housing. Respondents from the public sector similarly believe that the role of affordable housing should be temporary, providing people with the opportunity to save money and improve their financial and family status so that they can purchase a house when they are financially and personally stable. Academics have stated that affordable housing is more suitable for renting, particularly for new graduates and those entering their first job. Thus, the state can implement housing grants or housing vouchers to assist in reducing rental expenses instead of building housing directly for people. The vouchers can be used to reduce rents in private markets. Based on the results of a questionnaire survey, all parties agree that a public-private partnership (PPP) measure can be implemented in the context of Bangkok to collaborate with the private sector, which can assist with procurement, while the central government can provide financial assistance. Bangkok's affordable housing

requires a comprehensive strategy that includes financial, urban planning, and land management measures for quality housing that meets all residents' needs. Collaborations among policymakers and stakeholders can establish sustainable and equitable communities with safe and affordable housing.

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