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## 透过公平的住房供给去建设宜居和包容的城市

## *Building livable and inclusive cities through equitable housing provision*

John K. Bachmann

China Sustainability Center 中国区可持续发展中心

China International Urbanization Forum 中国国际城市化论坛

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# Presentation outline 演讲纲要

## 1. 房价难以承受：快速诊断

*Low housing affordability: a rapid diagnostic*

## 2. 弱势社群的居住环境

*Where the urban poor live*

## 3. 现有措施

*Responses to date*

## 4. 展望未来

*Looking forward - what can be done?*

## 1

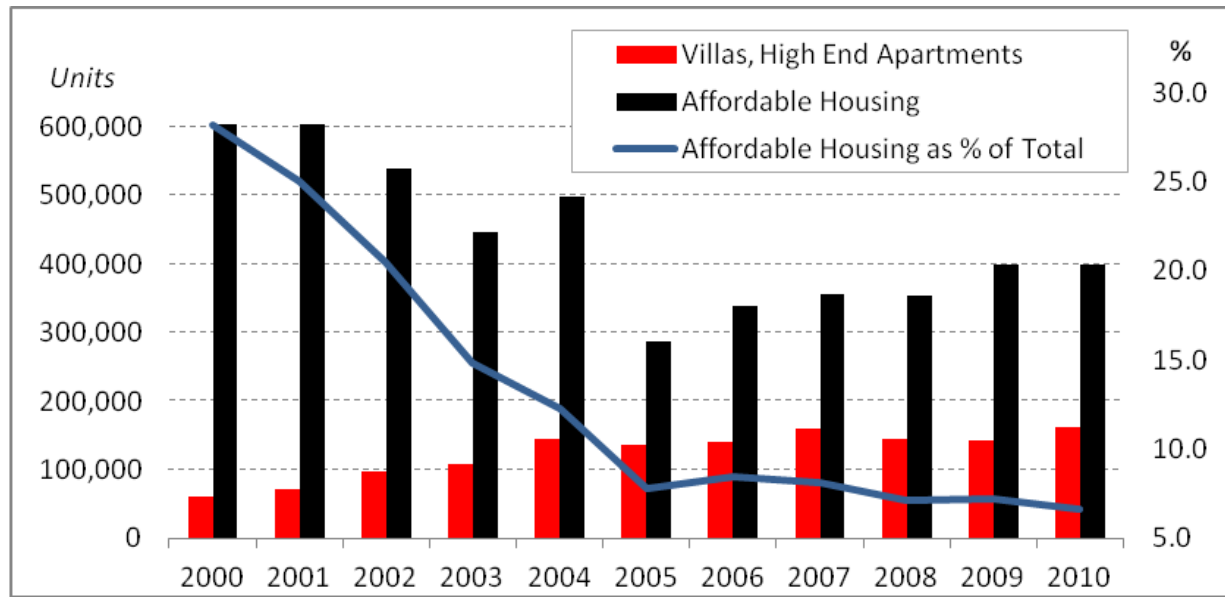
# Low housing affordability: a rapid diagnostic 房价难以承受：快速诊断

City/Country 城市/国家	House Price / Annual Income 房价/ 年收入	City/Country 城市/国家	House Price / Annual Income 房价/ 年收
Shenzhen, PRC	35.1	San Francisco, USA	7.1
Beijing, PRC北京	30.1	New York, USA	9.0
Guangzhou, PRC	28.7	Sydney, Australia	8.3
Shanghai, PRC	28.4	Perth, Australia	8.4
Ningbo, PRC 宁波	24.1	Toronto, Canada	6.6

2013 data. Source: numbeo.com

# Why is there a lack of affordable housing for the urban poor? 为什么低收入人群无法承受房价?

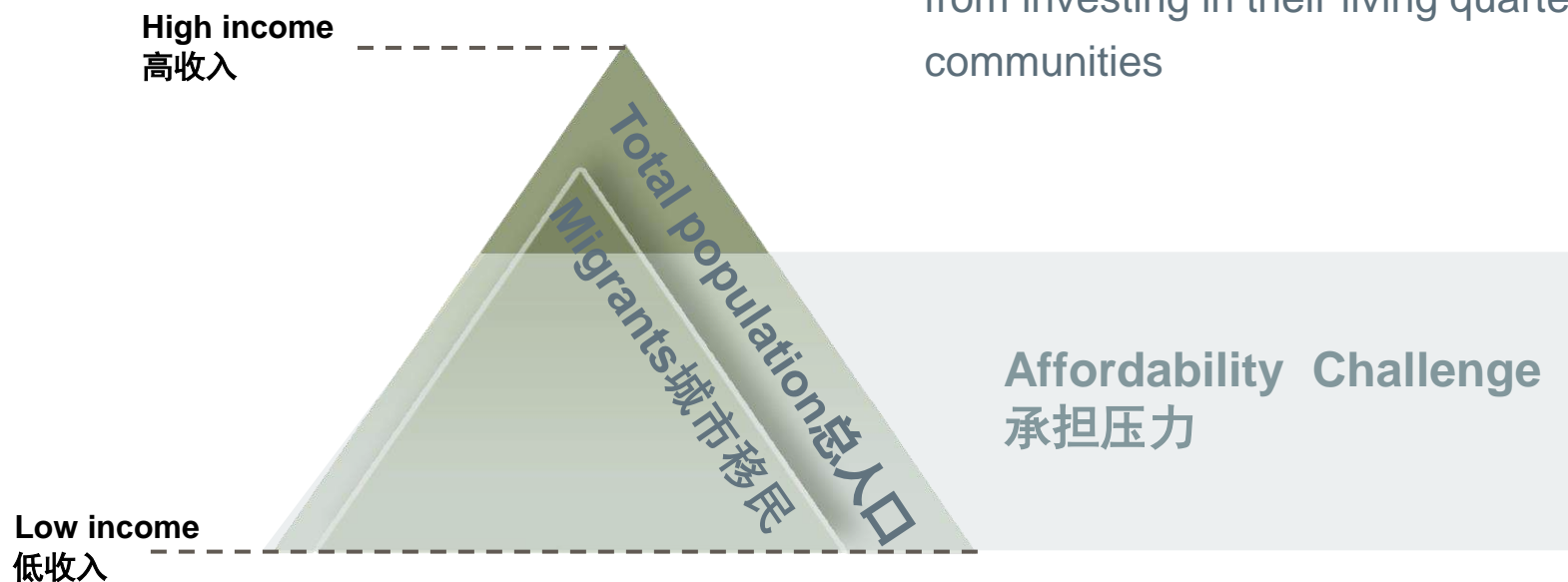
- 需求与供给不协调
- 市场缺乏透明度
- 土地与住房开发成本高
- 大规模的住房和土地投机
- Disconnect between demand and supply
- Non-transparent market
- Land and housing development costs are high
- Under-developed financing options



Source: 2011 National Statistics Year Book

# Who are the true urban poor? 城市里真正的弱势社群

- 没有户籍的城市移民：
  - 收入比一般市民低
  - 不能参与经济住房项目
  - 获得基础设施有限
  - 临时身份令他们不愿对他们所居住的宿舍和社区着作出投资
- Migrants without *hukou*:
  - Earns less than those with urban *hukou*
  - Are excluded from participating in the formal affordable housing market
  - Have limited access to infrastructure
  - Temporary status discourages them from investing in their living quarters and communities



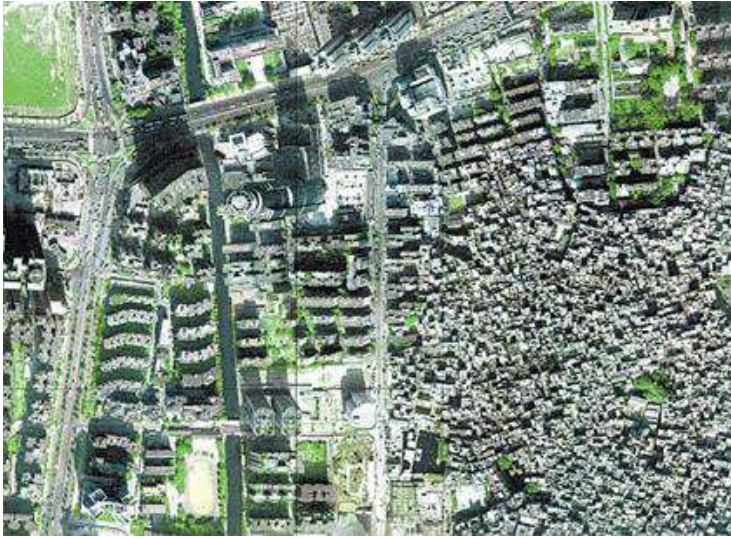
# 2

## *Where the urban poor lives*

### 弱势社群的居住环境

- 城中村与城郊村内的非正规住房
- 由雇主和工作单位提供的临时宿舍
- 非正规的划分单位
- 朋友与亲戚的家
  
- Informal housing in urban and suburban villages
- Temporary dorms provided by employers and work units
- Informally subdivided units
- The homes of friends and relatives

# *Urban and suburban villages* 城中村与城郊村



- 被新发展包围的舊村落
- 为临时移民最主要的住房形式
- 高密度与非正规建筑为村内特征
- 基础设施不足与老化，卫生与安全条件差
- 缺乏安全性：在缺乏正式房产证和注册的情况下，居民处于被驱逐的威胁下
- Former villages engulfed by new development
- A main form of housing for temporary migrants
- Characterized by high density and informality
- Aging and insufficient infrastructure, poor hygiene and safety
- Lack of security: residents under the threat of eviction without formal titles and registrations

# Temporary dormitories 临时宿舍



- 在2009年，超过1/3的移民住在临时宿舍
- 简陋，由临时物料构建
- 居住环境拥挤，水和卫生设施有限
- 有时作为一种控制工人的手段



- Where more than 1/3 of migrants stayed in 2009
- Rudimentary, make-shift dormitories provided to workers by employers and work units
- Cramped conditions with poor access to water and sanitation
- Sometimes used as a means to control workers



# 3

## *Responses to date*

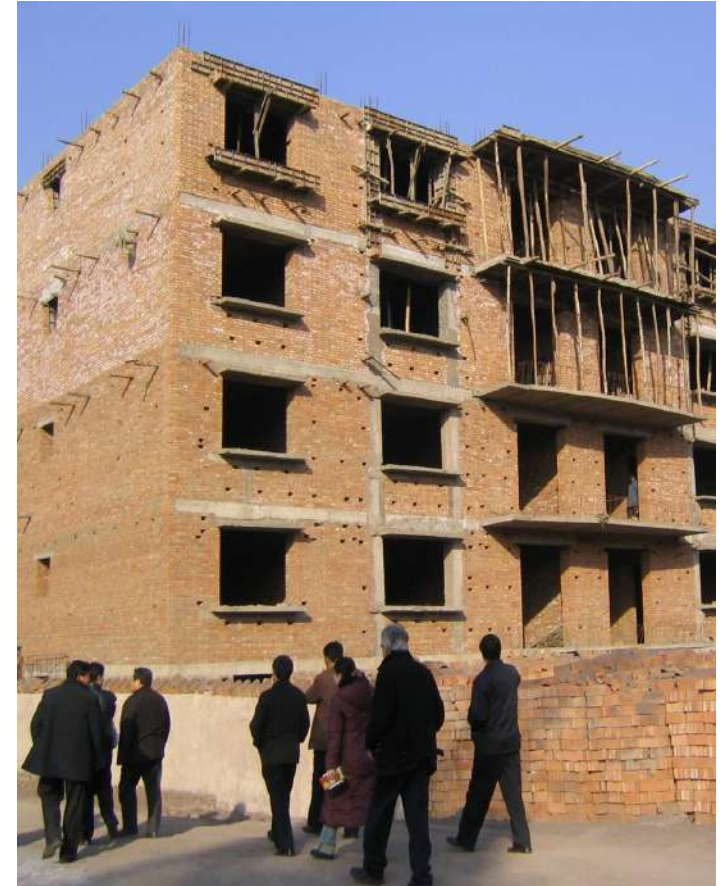
### 现有措施

- 强制为低收入人群建房
  - 刺激住房需求
  - 公共住房的直接供给
- 
- Mandate the production of units for low-income households
  - Stimulate housing demand through fiscal and financing mechanisms
  - Direct provision of public housing

# *Mandate the production of low-income housing*

## 强制建设低收入住房

- 要求私人开发商参与“经济适用房”和“廉租房”的建设。并设“90/70”等政策。
- 结果：未执行，因为公共住房的生产既不利于当地政府(GDP增长，市域收入)，又不利于开发商（从住房项目中获利）。执行力度也不够。
- Involve developers in the development of “economic and comfortable housing” and “cheap rental housing”. Devise compulsory quotas, e.g. “90/70”
- Result: limited compliance as affordable housing production runs against local government and developer objectives. Enforcement is weak and migrants without hukous are not eligible in most cases. Often distant from job locations



# *Stimulate housing demand*

## 刺激房屋需求

- 降低首付要求，如央行在2008年所为（下降至全款的20%）
- 补贴按揭贷款利息率，如央行在2008年所为（下降到基本利息率的70%）
- 储蓄计划的引入，例如住房公积金的实行
- 结果是有效刺激需求，但对于中高收入人群更有效，而非低收入人群。各省住房公积金的贡献率和有效性也不一致
- Lower down payment requirements for borrowers, as Central Bank did in 2008 (down to 20% of purchase price)
- Subsidize mortgage loan interest rates, as Central Bank did in 2008 (dropped to 70% of base interest rate)
- The introduction of housing saving schemes: e.g. the Housing Provident Fund
- Result: Demand stimulated, but more among middle and high income households than among low income households. Financing scheme contribution rates and effectiveness also differ from province to province

# *Direct provision of public housing*

## 公共房屋的直接供给

- 按省份/城市/城镇分别制定公共住房建设目标
  - 提供补助以融资（现在仅占开发成本的约8%）
  - 结果：未执行。当地政府有较高的财政负担，许多政府已经过度举债
- 
- Set public housing production targets by province / city / town
  - Provide subsidy financing (presently only about 8% of development cost)
  - Result: Non-compliance. High financial burden on LGs, many of which are already over-leveraged.



# 4

## *Looking forward – what can be done?* 展望未来

- 土地管理改革
- 扩大住房供给的类型和数量住房，提供模式的多样化
- 发展更广泛的财政和融资工具
- 扩大“临时”移民的住房选项
- Reform the land management sector
- Expand the type and number of housing providers the diversification of housing provision models
- Development of a broader range of fiscal and financing tools
- Expanding housing options for “temporary” migrants

# *Reform the land management sector*

## 土地管理改革

- 中央政府为针对弱势社群的经济住房发展作更大的财政支持
- 多样化市政收入来源—比如引入房产税和土地增值税—并减少对土地开发费的依赖
- 根据需求水平，放松土地供应
- 市政当局可以将土地批量卖给多个土地开发商
- 推动与低收入人群实际需求匹配的住房发展
- Greater financial support from the central government for the development of affordable housing options
- Diversification of municipal revenue sources—e.g.. introduce property tax and land value-added-tax—to reduce the reliance on land development fees
- Municipalities to relax land supply based on demand levels
- Municipalities can wholesale land to multiple land developers
- Promote development that matches the practical needs of low-income populations

# ***Expand the type and number of housing providers*** 增加房屋供给者的类型和数量

- 通过允许更多不同类型的演员—例如规模较小的开发商和民间社会组织—参与住房发展扩大住房供给的类型和数量
- 制定更多住房提供的模式—例如现有城中村的改进和提升
- 让城市周边的农村人口进入正式的房屋市场：允许集体土地的租赁
- Expanding housing supply through market participation by a more diverse range of actors. E.g. smaller-scale developers and civil society organizations
- Develop a greater range of housing provision models. E.g. the improvement and upgrading of existing urban villages
- Let farmers at the urban periphery into the formal urban housing market: allow collective land to be leased

# ***Development of a broader range of fiscal and financing tools accessible to low-income groups***

## **为低收入群体设立更广泛的财政和融资工具**

- 把住房补贴的重点由中等收入家庭转至低收入群体。例如房屋租赁代金券及对购房款的全部或部分首付给予一次性补贴
- 就低收入群体的条件设计合适的融资选择—例如用来购买二手单位的低息按揭，推动合作社储蓄计划等
- Diverting subsidies from middle income households to those that are the most vulnerable. E.g. vouchers for housing rental; one-time grants for part of all of down payment on house purchase.
- Develop a greater range of financing options with corresponding criteria that are achievable for low income populations, e.g. low-interest mortgages for second-hand units, promote cooperative saving schemes etc.



# *Expanding housing options for “temporary” migrants* 扩大“临时”移民的住房选项

- 放松户口状况所带来的限制—例如消除移民购买城镇住房的限制和允许移民参与政府保障性住房计划
- 通过政策和激励机制，令雇主为移民提供更好的住房单位
- 改善移民住房状况是一个需要各级政府共同承担的问题，也需要各种行政阻碍的移除
- Relax restrictions posed by the hukou status – e.g. remove administrative restrictions on purchase by migrants of housing in urban areas and allow migrants access to government affordable housing programs
- Mandate / incentivize provision of better housing units by employers of migrants
- But improving migrant access to housing also requires the removal of administrative barriers and commitment across all levels of government

谢谢

*Thank you!*