



教育部哲学社会科学研究重大课题攻关项目

丁石
题

“十三五”国家重点出版物出版规划项目

我国城镇住房保障体系 及运行机制研究

A STUDY OF URBAN AFFORDABLE
HOUSING SYSTEM IN CHINA
AND ITS OPERATING MECHANISM

虞晓芬

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总 序

哲学社会科学是人们认识世界、改造世界的重要工具，是推动历史发展和社会进步的重要力量，其发展水平反映了一个民族的思维能力、精神品格、文明素质，体现了一个国家的综合国力和国际竞争力。一个国家的发展水平，既取决于自然科学发展水平，也取决于哲学社会发展水平。

党和国家高度重视哲学社会科学。党的十八大提出建设哲学社会科学创新体系，推进马克思主义中国化、时代化、大众化，坚持不懈用中国特色社会主义理论体系武装全党、教育人民。2016年5月17日，习近平总书记亲自主持召开哲学社会科学工作座谈会并发表重要讲话。讲话从坚持和发展中国特色社会主义事业全局的高度，深刻阐释了哲学社会科学的战略地位，全面分析了哲学社会科学面临的新形势，明确了加快构建中国特色哲学社会科学的新目标，对哲学社会科学工作者提出了新期待，体现了我们党对哲学社会科学发展规律的认识达到了一个新高度，是一篇新形势下繁荣发展我国哲学社会科学事业的纲领性文献，为哲学社会科学事业提供了强大精神动力，指明了前进方向。

高校是我国哲学社会科学事业的主力军。贯彻落实习近平总书记哲学社会科学座谈会重要讲话精神，加快构建中国特色哲学社会科学，高校应发挥重要作用：要坚持和巩固马克思主义的指导地位，用中国化的马克思主义指导哲学社会科学；要实施以育人育才为中心的哲学社会科学整体发展战略，构筑学生、学术、学科一体的综合发展体系；要以人为本，从人抓起，积极实施人才工程，构建种类齐全、梯队衔

接的高校哲学社会科学人才体系；要深化科研管理体制改，发挥高校人才、智力和学科优势，提升学术原创能力，激发创新创造活力，建设中国特色新型高校智库；要加强组织领导、做好统筹规划、营造良好学术生态，形成统筹推进高校哲学社会科学发展新格局。

哲学社会科学研究重大课题攻关项目计划是教育部贯彻落实党中央决策部署的一项重大举措，是实施“高校哲学社会科学繁荣计划”的重要内容。重大攻关项目采取招投标的组织方式，按照“公平竞争，择优立项，严格管理，铸造精品”的要求进行，每年评审立项约40个项目。项目研究实行首席专家负责制，鼓励跨学科、跨学校、跨地区的联合研究，协同创新。重大攻关项目以解决国家现代化建设过程中重大理论和实际问题为主攻方向，以提升为党和政府咨询决策服务能力和推动哲学社会科学发展为战略目标，集合优秀研究团队和顶尖人才联合攻关。自2003年以来，项目开展取得了丰硕成果，形成了特色品牌。一大批标志性成果纷纷涌现，一大批科研名家脱颖而出，高校哲学社会科学整体实力和社会影响力快速提升。国务院副总理刘延东同志做出重要批示，指出重大攻关项目有效调动各方面的积极性，产生了一批重要成果，影响广泛，成效显著；要总结经验，再接再厉，紧密服务国家需求，更好地优化资源，突出重点，多出精品，多出人才，为经济社会发展做出新的贡献。

作为教育部社科研究项目中的拳头产品，我们始终秉持以管理创新服务学术创新的理念，坚持科学管理、民主管理、依法管理，切实增强服务意识，不断创新管理模式，健全管理制度，加强对重大攻关项目的选题遴选、评审立项、组织开题、中期检查到最终成果鉴定的全过程管理，逐渐探索并形成一套成熟有效、符合学术研究规律的管理办法，努力将重大攻关项目打造成学术精品工程。我们将项目最终成果汇编成“教育部哲学社会科学研究重大课题攻关项目成果文库”统一组织出版。经济科学出版社倾全社之力，精心组织编辑力量，努力铸造出版精品。国学大师季羨林先生为本文库题词：“经时济世 继往开来——贺教育部重大攻关项目成果出版”；欧阳中石先生题写了“教育部哲学社会科学研究重大课题攻关项目”的书名，充分体现了他们对繁荣发展高校哲学社会科学的深切勉励和由衷期望。

伟大的时代呼唤伟大的理论，伟大的理论推动伟大的实践。高校哲学社会科学将不忘初心，继续前进。深入贯彻落实习近平总书记系列重要讲话精神，坚持道路自信、理论自信、制度自信、文化自信，立足中国、借鉴国外，挖掘历史、把握当代，关怀人类、面向未来，立时代之潮头、发思想之先声，为加快构建中国特色哲学社会科学，实现中华民族伟大复兴的中国梦做出新的更大贡献！

教育部社会科学司

摘 要

住房制度改革二十年来,我国居民住房整体水平得到根本性改善,但伴随着房地产市场的快速发展而带来的商品住房价格快速上涨,把相当一部分中低收入家庭甚至中等收入家庭排斥出商品住房市场,住房消费不平衡不充分矛盾突出,稳妥地解决好中低收入困难群体住房问题成为政府乃至整个社会迫切需要解决的重大民生问题,建立健全我国城镇住房保障体系及运行机制已成为全面建成小康社会、迈向现代化国家进程中的重大课题。

本课题定义的住房保障体系,是指根据居民住房需求和国家财力,围绕国家住房发展目标而设计的、政府系统解决居民住房困难问题的“一揽子”方案,包括政府在解决居民住房问题上的定位、准入与保障标准体系、保障方式体系、责任分工体系、相关制度保障体系等内容。运行机制是指建立能更公平地、更高效率地保证住房保障事业可持续发展的一套运行体系,即如何“把保障工作高效率做好”的问题。经过多年探索,我国城镇住房保障体系逐渐形成,运行管理日趋规范,但问题依旧突出,主要有:一是住房保障体系的系统性和完整性不强,如保障对象与保障标准模糊,部分处于住房贫困状态的居民依然被排斥在外;“只租不售”的保障方式过于单一;法律、土地、资金等相关配套制度不完善;二是中央政府、地方政府、社会力量在保障体系中的角色与职能尚未清晰界定,地方政府和社会力量积极性不高;三是公共租赁住房退出难,存在较为严重的骗租、赖租现象;四是保障性住房资产缺乏有效的管理。

本书研究成果首先从经济学、法学、社会学视角,系统总结了住

房保障理论的演变、发展以及各国最新实践，为完善我国住房保障体系和运行机制提供更扎实的理论依据和国际视野，详细分析了我国城镇商品住房市场特点——销售价格高、中低价位房源供给严重不足，租赁市场不规范、租金偏高；揭示了近年来中低收入家庭住房消费压力过大且住房消费能力呈大幅下降的趋势，指出住房保障是客观需要，住房保障事业在我国是一项长期性和基础性工程。

住房发展目标是住房保障体系建设的重要依据和努力的方向，研究认为国家应明确住房发展目标，应出台居民最低住房标准和舒适住房引导标准，深化“人人住有所居”的内涵，更好地落实和考核各级政府对基本居住权的保障，引导更舒适的居住。本书提出：2025年前，以解决住房绝对贫困和保障居住权为重点，缓解住房消费不平衡、不充分矛盾，提高经济可承受性住房供给比例，95%以上的城镇常住居民达到最低住房标准。到2035年，在全部居民达到最低住房标准、消除住房绝对贫困的基础上，全面提高住房空间舒适性、住房质量、居住环境和服务标准，80%以上的家庭达到舒适水平。到2050年，实现全体居民“享受舒适的居住条件”和“居者有其屋”的目标。完成人人“住有所居”到“住有优居”再到“居者有其屋”的跨越。

完善住房保障体系是重点。我国住房保障应由“小规模深度救济型保障+有限资助”，向适度普惠型保障转变。政府住房保障的对象，应该包括住房没有达到最低居住标准且自己又无能力改变现状，或者是能达到最低居住标准但又影响其他方面正常生活质量的城镇常住人口；认定标准一：住房低于最低居住标准；认定标准二：住房负担能力不足；建立现有居住条件、家庭收入、家庭资产三维度的准入标准。建立“租、售、改、补”四位一体的“分层”“多元化”供给体系，不同城市从方式上可以有所侧重；提供出售型保障房有其特殊的意义，推行共有产权住房具有产权清晰、寻租空间小、丰富住房供给、实现了个人0产权的公共租赁住房 and 100%产权的商品住房之间的转换等优势，应该加快在房价收入比高、夹心群体大的城市推广。加快健全配套制度体系，包括出台住房保障法，明确政府对居民基本居住权保障的义务，确立住房保障在政府公共服务中的地位，建立相关的资源保障机制，在法治的轨道上行使各项住房保障权力；建立住宅用地指标

的分配与常住人口、与新增建设用地指标“双”挂钩机制，确保保障性住房用地占住宅供地量的20%以上；采用基金的方式运作住房保障归集的资金，明确各级财政每年用于住房保障的经费预算约束，继续实行土地出让净收益中不低于10%的比例进入住房保障基金；给予机构设置与工作人员配备的制度保障。政策性低成本融资体系是住房保障体系建设的重要内容，目前住房公积金制度已呈现出很大的局限性，要加快建立以住房公积金为基础的政策性住房银行。

明确中央政府与地方政府在住房保障中的职责，调动地方政府的积极性，是确保住房保障工作落到实处的关键。中央政府是住房保障产生各种社会问题与政治风险的最终承担者，肩负推进基本公共服务均等化和保证各地居民享受基本的居住权的责任，中央政府要有明确的住房目标、住房供给体系建设原则与思路、政府与市场的关系等涉及方向性的顶层设计，并制定中长期规划和年度计划，制定住房保障的法规，构建好政府资金、政策性融资和社会资金相结合的支持系统，确保保障性住房的用地指标，建立以有效保障户数、最低居住标准达到率、轮候时间等为核心的考核指标，强化顶层规划、指导、支持和监督职能。地方政府依据本区域的社会经济发展水平、房价水平、支付能力、最低居住标准未达标人数等实际情况，制定本区域的住房保障规划和政策，负责保障性住房的建设、分配、住户管理、资产管理等，承担住房保障失职带来的区域政治风险与责任。

鼓励社会力量参与保障性住房的建设与管理，对减轻政府压力、提高管理效率有积极作用，也是国际性趋势。本课题将社会力量参与保障性住房建设管理的行为决策过程纳入研究视野，发现目前社会力量参与度低的核心问题在于项目的低收益、高风险特征，政策环境不成熟，缺乏国家层面的法律支持，税收激励机制与金融支持体系不健全，政府管理服务不到位。建议尽快细化支持举措，明确资本退出机制，健全融资支持体系，发展专业从事住房保障的NGO组织等。

公共租赁住房退出难普遍存在。本课题对赖租、骗租行为进行实证，发现存在明显的学习与模仿效应，如果政府管理部门处理不到位，将有越来越多的人变成新的赖租或骗租人，解决赖租问题的核心是增强法律法规的威慑力和执行力，解决骗租问题的核心是解决信息不对

称,提高居民资产、收入等信息的甄别能力。应利用大数据,建立统一的“居民经济状况核对中心”;利用智能化家居技术(如门禁系统)辅助解决承租人赖租问题;房型设计保基本,促使部分经济条件改善后的居民产生搬迁至条件更好住房的动力;提供购房补贴、租转售、租房货币化补贴、租金梯度调整等经济政策引导主动退出;配备专职队伍,建立市、区、街道、社区等多级监督管理体系;将骗租或赖租行为纳入个人征信体系,强化保障对象的守信、守约意识;加强社会舆论引导,营造合理使用保障房资源的氛围。

管理好越来越庞大的保障性住房资产是重大挑战。2008~2015年全国就完成公共租赁住房投资(含廉租住房)16 729亿元,但目前保障性住房资产管理存在较多漏洞,住房保障资金被挪用,保障性住房资产被违规出售或侵占,资源闲置等,直接导致保障性住房国有资产的流失或贬值。与选址不合理、资产管理的手段落后、现代资产管理理念缺乏、资产管理的制度不完善、资产管理的人员配备不足有关,研究认为在选址上应推行“大分散、小集中”模式、坚持TOD导向、与新城区开发联动发展;建设环节上,注重建筑品质和居住环境,重视外延资产的配置(商业、停车库等),全面提升住宅小区智能化水平;使用环节,严格准入与退出,严禁房屋转租和空置,推行租补分离,加强对小区的维护,可引入第三方对房屋完好率、居民满意率等进行评估,可采用政府购买服务方式引入社会力量建设管理保障性住房。

研究认为我国住房保障体系和运行机制应具有几大特征:一是广覆盖、保基本,通过直接保障或政策性支持有效解决难以通过市场解决住房的城镇常住人口基本居住需求。二是参与主体多元化,政府—社会—居民共同参与、共同分担。三是住房保障权利和义务相统一,保证每个公民都享有最基本的居住权,但同时又要通过制度约束防范“福利依赖”。四是统一性与层次性相融合,全国范围内推进住房保障的法制化、规范化,鼓励地方政府以“有效保障”为中心,结合当地实际需求确定合理的保障规模、保障方式和管理模式,激励地方政府从被动接受任务转向主动规划、主动作为。

Abstract

Over the past 20 years, overall housing conditions for urban residents have been significantly improved alongside China's housing reform. Meanwhile, in conjunction with the rapid growth of real estate market, the housing price has skyrocketed, which has excluded a great number of low-and-medium income families from entering the private housing market, while triggering the issue of uneven housing consumption. It has been an urgent task for Chinese government to ameliorate social well-being and housing difficulties of low-and-medium income population. Meanwhile, on the way to build a moderately prosperous society and modernized country, to establish urban affordable housing system and its operating mechanism have been a crucial agenda for the Chinese government to address.

In this project, we define "the affordable housing system" as a package of plans in line with urban residents' housing demands, to solve nation's housing issues on financial capacity and housing development. This system consists of a variety of contents, including the governments' roles in intervening in residents' housing issues; the thresholds and standards in affordable housing system; external supporting means; regulations and accountabilities of different stakeholders in affordable housing system, etc. The meaning for "operating mechanism" stands for establishment of a sustainable scheme which could guarantee the supply and demand of affordable housing in a fair and efficient manner. Due to constant exploration over the past decades, the urban affordable housing system in China has gradually taken the shape by having more standardized operating regulations. However, there are still several issues required to cope with. First, the affordable housing system has been generally fragmented: 1) The targeting group and standard are ambiguous, leaving some households excluded from the system. 2) Accessibility and externality of public rental housing is limited by only offering tenancy to tenants. 3) Laws, land supply and financial supports attached to the affordable housing

are not yet in place. Secondly, the roles and responsibilities of the central government, local governments and non-governmental entities remain unclear. The incentives for local governments and non-entities to participate in the affordable housing provision are low. Thirdly, the regulations to vacate the disqualified public housing tenants are unsound, leaving a large number of dishonest tenants unwatched. Fourthly, the affordable housing assets are ineffectively managed.

This research primarily teases out the evolution of affordable housing theories and practices from the perspectives of economics, law and sociology, which provide solid theoretical grounds and international perspectives to improve China's affordable housing system and operating mechanism. Through analyzing the characteristics of China's urban housing market, which can be generalized as highly overall housing prices coupled with insufficient supply of low-and-medium price housing, and unregulated rent market accompanied with high rental. This Research uncovers a tendency that China's overall urban housing affordability is significantly declining, especially for those from the low-and-medium income background. This research also justifies that it is of high necessity for China to build its own affordable housing system, which will serve as a long-lasting and fundamental social scheme.

The housing development goal should be taken as the main focus alongside the establishment of affordable housing system. The national government should clarify the development goals, while enacting the detailed standard for both comfortable and minimum living conditions. To substantiate the slogan "everyone should be properly accommodated", the state should ensure and oversee that the basic right of habitation of urban residents are respected. Furthermore, this research provides a detailed agenda as follows. By 2025, the key focus should be assigned to eliminate the absolute poverty in housing and protect the right of habitation to soothe the issues raised by uneven housing consumption, to increase the supply of affordable housing, and to ensure at least 95% of urban residents meet the minimum living conditions. By 2035, besides reaching the goal of eliminating absolute poverty in housing and all urban residents meeting the minimum living conditions, the higher goal is set to improve the standard of living, housing conditions, living environment and property services, while ensuring over 80% of urban households reach the comfortable standard. By 2050, the ultimate aim is to accomplish that "all urban residents enjoy comfortable living conditions" and "everyone has their own houses". It is a great leap forward that the goal has been achieved from "everyone should be properly accommodated", to "everyone should be comfortably accom-

modated”, to “everyone has their own houses” .

The achievement of China’s affordable housing system should be changed from limited financial supports and intense relief for some very specific groups to more inclusive supports, which target a larger group of people. The target of affordable housing should take consideration of those whose living conditions are lower than the minimum standard and incapable to ameliorate or whose living conditions are slightly higher than the minimum standard yet having financial difficulties to sustain other means. Minimum habitation standard and housing affordability can be regarded as the key parameters and criteria, while setting living conditions, household incomes, family assets as the thresholds. To establish a classified and diversified housing provision system in the form of “Rent, Sale, Transformation and Subsidy”, different cities could fit into this framework on a case-by-case basis. It is meaningful to have ownership-oriented affordable housing. The presence of co-ownership housing provides several advantages, such as clearer ownership structure, avoidance of rent-seeking behaviors of tenants, enriching the housing provision channels and gradient transformation between the pure public housing and pure private housing. Therefore, co-ownership housing is suitable to promote in cities with a large number of “sandwich class” and high housing price-to-income ratio. The foundation of supporting system should be accelerated to include the legislation related to the affordable housing and protection of residents’ right of habitation from the government, reassurance the importance of affordable housing in public services, practicing powers related to affordable housing by law. Quota for residential land usage should be matched with the growth of urban residents and newly-increased land use quota for construction, while the land usage for affordable housing should reach no less than 20% of overall land use quota for housing. Special fund for affordable housing operation needs to be allocated and the budget spending for affordable housing from all levels of governments should be specified. Likewise, no less than 10% profit from land conveyance fees need to be supplemented to affordable housing fund. More necessary authorization should be granted to personnel working in the affordable housing related institutions. Due to the limitation of housing provident fund system, it is crucial to introduce housing bank and policy-oriented low-cost financing to support the construction of affordable housing.

To stimulate the incentives of local governments and to achieve the goals of affordable housing development, the roles of the central and local governments need to be clarified. The central government is responsible to fulfill the equalization of basic public

services and urban residents' basic right of habitation. Meanwhile the central government plays the role as the final undertaker of political risks and social issues pertinent to affordable housing. As such, the central government need to have the clearer objectives, principles and blueprints on housing provision. The top-level design should be introduced to maneuver the relationship between the government and the market, enact the regulations associated with affordable housing, while making the medium-and-long-term and annual plans. An integrated supporting system should be built to coordinate the use of financial support, policy-oriented financing and private fund. An enhanced top-level design, guidance, support and inspection system should be carried out to safeguard the land use quota for affordable housing. The appraisal indicators should be set up in terms of the number of effective beneficial households, the ratio of reaching minimum living standard and the length of waiting period. The local government should formulate the localized affordable housing plans and policies accordingly by taking socioeconomic development, housing prices, affordability and minimum living standards into account. Furthermore, the local government should be accountable for the construction, distribution, household management and asset management, with political risks and responsibilities rendered by the breach of duty in affordable housing provision.

As a form of global trend, non-governmental entities should be encouraged to partaking in affordable housing construction and management, so as to improve the efficiency of management and reduce the financial burden of governments. This study brings the involvement and behaviors of non-government entities in affordable housing construction management to our attention, while identifying that the poor participation of non-governmental entities can be attributed to an array of reasons as follows: the low profit coupled with high risks; unsound policy environment; lacking legislative endorsement from the national level; underdeveloped financial supports, unsatisfied public management services. It is suggested that more detailed measures should be implemented to regulate the exit mechanism of public rental housing, to improve financial support system, and to support non-governmental entities dedicated to affordable housing sector.

There are always obstacles preventing the fulfillment of exit mechanism for public rental housing. In this study, through the empirical analysis of fraudulent behaviors in public rental housing, the imitation effect has been noticed. Once the functional departments could not take the initiative, more tenants tend to turn to frauds. The most appropriate approach to curb such deceptive conducts is to strengthen the law enforcement and reduce information asymmetry in terms of household's assets, incomes, etc. The big da-