

中国房地产 研究

丛书

2002/2

开拓住宅消费市场 与土地政策评价

*Chinese Real
Estate Studies*

上海社会科学院房地产业研究中心
上海市房地产经济学会 编

上海社会科学院出版社

封面题签 宋春华

中国房地产研究 丛书

Chinese Real Estate Studies 2002/2

开拓住宅消费市场 与土地政策评价

上海社会科学院房地产业研究中心 编
上海市房地产经济学会

上海社会科学院出版社

图书在版编目(CIP)数据

开拓住宅消费市场与土地政策评价/上海社会科学院
房地产业研究中心,上海市房产经济学会编. —上海:
上海社会科学院出版社,2002.6
(中国房地产研究丛书)
ISBN 7-80681-037-4

I.开... II.上... III.①住宅—房地产业—市场
预测—中国②土地政策—研究—中国
IV. F299.233②F321.1

中国版本图书馆 CIP 数据核字(2002)第 039610 号

中国房地产研究丛书(2002/2)
开拓住宅消费市场与土地政策评价

上海社会科学院房地产业研究中心
上海市房产经济学会 编

主 编:张泓铭

责任编辑:周 河

封面设计:闵 敏

出版发行:上海社会科学院出版社

(上海市淮海中路 622 弄 7 号 电话:53062622 邮编 200020)

经 销:上海社会科学院出版社

(上海市淮海中路 622 弄 7 号 电话:63875741 邮编 200020)

印 刷:上海市印刷十一厂印刷

开 本:787×1092 1/16

印 张:10

字 数:170 千字

版 次:2002 年 7 月第 1 版 2002 年 7 月第 1 次印刷

印 数:1-2000

ISBN 7-80681-037-4/F·005

定价:30.00 元

《中国房地产研究》丛书编辑委员会

顾问 宋春华 尹继佐
名誉主任 厉无畏 谢家瑾
主任 桑荣林
副主任 殷友田 徐麟祥
委员 (以姓氏笔划为序):
左 令 包宗华 刘洪玉 印坤华 张永岳
张泓铭 张金鹗 陆中信 周玉升 倪建达
徐林宝 徐麟祥 柴 强 桑荣林 殷友田
顾云昌 曹振良
主编 张泓铭
编辑部主任 刘福长 姚宏来
本期编审 张泓铭 刘福长 袁福华

协办单位

中房上海房地产(集团)有限公司
上海城开(集团)有限公司
上海房地(集团)公司
上海中环投资开发(集团)有限公司

编辑部地址:中国·上海·淮海中路 622 弄 7 号 456 室 邮编:200020

E-mail: iresass@online.sh.cn

电话:0086-21-63858844 传真:0086-21-53065811

《中国房地产研究》丛书总目录

2000/1

- 跨世纪中国住宅产业政策研究·····顾云昌 秦虹 文林峰(1)
中国住宅市场中的空置及其衡量·····刘洪玉(26)
土地整理、城市更新和旧城改造·····印坤华 胡彬(42)
房地产与泡沫、泡沫经济·····曹振良 傅十和(64)
住宅消费对上海经济增长贡献度研究·····王大宁 张永岳 陈伯庚等(81)
台湾住宅价格指数之编制·····张金鹗 杨宗宪(97)
物业管理的若干基础理论·····左令(118)
商业银行居民住宅抵押贷款风险控制·····赵新华(138)

2000/2

- 加入世界贸易组织对中国房地产业的影响
及其应对策略研究·····蔡育天 陈伯庚 张永岳(1)
城市化对住房建设的影响·····包宗华(23)
借鉴国外经验完善中国住房抵押保险制度·····汪利娜(29)
关于我国住房金融创新若干问题的研究·····蔡德容 黄常忠(43)
土地税收理论初探·····陈多长(69)
国有土地公司的土地经营收益研究·····谭术魁(83)
上海跨世纪住宅需求研究·····张泓铭 刘道桐 龚梅华(102)
房地产投资决策可行性分析的模型研究·····贾川里(119)
房屋租赁中若干法律问题的研究·····庞元(144)
广州市小城镇建设问题的思考·····潘蜀健 陈德豪 庞永师(161)

2000/3

- 房地产业增加值统计核算研究·····韩凌云 许洁光 宓海雄(1)
城市土地价格指数研究·····冯长春 张景瑞(21)
城市土地价格理论探析·····杨钢桥(40)
论新形势下我国房地产税收的再分配作用
与激励机制·····印坤华 胡彬(60)
建设事业收费改革研究·····秦虹(74)

上海各类房地产企业特征分析·····	葛震明(87)
初探非住宅房产·····	王恩华(105)
制度变迁与房价运动·····	陈世发(121)
关于加快上海农村城市化的若干问题·····	王克忠(136)

2000/4

大力拓展住宅服务领域

完善房地产市场体系·····	徐林宝 张永岳 崔 裴(1)
市地空间价值评估的理论与方法研究·····	于 伟(22)
城市发展中的土地供给调控模型与方法研究·····	楼 江(49)
财富效果、所得效果与住宅需求·····	陈建良 林祖嘉(79)
中国房地产品牌策略评述及其发展对策·····	张 涛(97)
上海市物业管理相关问题研究·····	张 年 华 伟 李 丹(107)
住宅小区和公寓产权多元化物业管理的发展·····	姚凤城(129)
论我国物业管理的成熟与完善·····	陈德义 李军红(152)

2001/1

中国住宅市场运作机制基本架构·····	曹振良(1)
房地产市场发展第一推动力以及投机炒作问题探究·····	戚名琛(15)
深圳与境内外城市房地产市场比较研究·····	刘佳胜 李加林 王 锋(30)
关于上海市房价收入比和房租收入比问题的探讨·····	王 晶(41)
房地产二、三级市场联动措施研究·····	路金勤(58)
国有土地公司的土地资产改良研究·····	谭术魁(79)
论持续发展中国经济适用住房存在的问题及对策·····	许付科(100)
城市基础设施管理市场化·····	邓 伟(114)

2001/2

中国城市化进程及战略选择·····	汪利娜(1)
论房地产可持续发展·····	洪开荣(24)
进一步发展城镇合作住宅研究·····	谷俊青(45)
关于上海市内、外销房地产市场并轨问题研究·····	顾林土(63)
深圳房地产市场近期需求预测·····	詹有力 左 令 王 锋(75)
上海房地产市场的现状研究·····	顾建发(105)
传统房地产企业经营与新经济要求的差距·····	王 鹏 陈心想(119)
物业管理在社区建设中若干问题的多视角思考·····	贾广葆 申世伦(132)

长江三角洲开发区比较研究·····	刘卫东 彭 俊(142)
-------------------	--------------

2001/3

中外住宅法规比较研究·····	李国华(1)
经济适用住房的两种发展思路·····	顾云昌 邵新莉(33)
居住小区开发全过程策划研究·····	张鲁山(50)
住房补贴的理论定位、问题及对策·····	许付科(79)
建立房地产持分权交易方式的政策建议·····	王洪卫 高辛奇 徐秀娟(97)
乡村—城市形态转换过程中土地资源的可持续利用·····	张安录(113)
深圳房地产市场中期需求预测·····	王 锋 古云亮 陈美云(134)
城市非住宅物业需求预测方法研究·····	刘玉录(160)

2001/4

房地产市场的微观基础研究·····	王重润 曹振良(1)
上海国有房地产企业的改革与发展·····	张泓铭 顾建发等(21)
入世以后房地产业管理的策略思考·····	贾广葆(45)
中国的城市化进程与房地产投资·····	方志达 盛承懋 余晓红(54)
房地产估价管理信息系统研究与实施·····	杨 光 楼 江(61)
上海市工业用地价格及其评估·····	何 芳(75)
中国住宅金融发展的制度变革·····	汪利娜 侯浙民 丛 诚(88)
住房抵押贷款证券化·····	张兆田(105)
杭州市商品住宅市场供求结构实证研究·····	于 伟 葛元成(128)

2002/1

住房抵押贷款证券化·····	蔡德容 肖赞军(1)
创立房地产投资基金促进我国房地产业健康发展·····	方建国 张志军(27)
利用证券市场促进我国房地产业升级·····	邹 俪(39)
上海市中心区老年人养老方式的选择与住房需求 ·····	陈政千 曹云亭 孙 逊(47)
住房分类供应和经济适用住房的若干问题·····	包宗华(59)
房改房上市交易的现状、问题及对策·····	许付科(73)
地产泡沫的判断指标和预警分析·····	曲 波 谢经荣 王 玮(95)
农地城市流转模型与政策研究·····	曾 艳 张安录(107)
论我国城镇土地产权制度的变迁与创新·····	段红涛 卢建新(135)
亚洲第六届不动产年会论文摘要荟萃·····	(152)

目 录

开拓城镇居民住宅消费市场的政策研究·····	丰 雷 蒋 妍 范剑平(1)
一、中国城镇居民住宅消费现状及与国际比较·····	(2)
二、2001~2010 年中国城镇居民住宅消费需求潜力预测·····	(4)
三、住宅消费需求潜力向现实购买力转化的阻碍因素·····	(7)
四、开拓城镇居民住宅消费市场的政策分析·····	(19)
五、主要结论与建议·····	(28)
西部地区廉租住房存在问题及政策建议·····	文林峰(32)
一、西部地区实施廉租住房的必要性·····	(33)
二、西部地区廉租住房存在的主要问题·····	(34)
三、西部地区廉租住房政策发展思路与原则·····	(37)
四、西部地区城市实施廉租住房制度的政策建议·····	(38)
上海旧区改造与一城九镇“搭桥”政策的研究报告·····	沈正超 王 青(52)
一、上海旧区改造、村镇房地开发现状与问题·····	(53)
二、“搭桥”的可行性研究·····	(56)
三、“搭桥”政策的总体思路及基本模式·····	(59)
四、对策与建议·····	(63)
盘活国有存量房产探究·····	刘玉录(66)
一、盘活存量房产的概念·····	(67)
二、国有存量房产的现状·····	(67)
三、盘活存量的紧迫性与可选择“菜单”·····	(71)
四、盘活国有存量房产的对策建议·····	(76)
五、关于国有存量房产全盘改革实施步骤设计·····	(82)
住房商品化和住宅投资波动·····	陈世发(89)
一、住宅投资活动中的制度安排·····	(89)

二、住房商品化、制度变迁和住宅投资扩张·····	(92)
三、不确定性与投资涨落·····	(95)
上海房地产开发企业转型转制的新思路·····	印 岚(99)
一、现代企业及其基本要素·····	(100)
二、以现代企业标准衡量上海房地产开发企业·····	(103)
三、上海房地产开发企业的发展取向——转型或转制·····	(105)
四、结 论·····	(109)
我国耕地资源若干特征值的劣变及其调控·····	谭术魁 彭补拙(112)
一、我国耕地资源若干特征值的劣变·····	(113)
二、调控耕地资源必须考虑的因素·····	(119)
三、调控我国耕地资源的基本思路·····	(121)
土地政策效果评价的方法与步骤初探·····	姜爱林(126)
一、土地政策效果评价的基本内涵·····	(126)
二、土地政策效果评价的方法与步骤·····	(128)
土地非农化收益的理论分析框架与实证研究·····	张宏斌 贾生华(136)
一、土地非农化收益及其形成·····	(137)
二、土地非农化收益的测算方法·····	(140)
三、土地非农化收益的实证研究·····	(140)
四、土地非农化的利益驱动与约束机制·····	(144)
上海家庭装饰行业的现状和今后对策·····	忻国梁 赵 海(146)
一、上海家庭装饰行业的主要特点·····	(147)
二、上海家庭装饰行业的主要矛盾和存在的主要问题·····	(148)
三、规范上海家庭装饰市场的主要对策·····	(151)

CONTENTS

The Study on Policies of Developing Demand of Urban Housing Consumption

.....Feng Lei, Jiang Yan, Fan Jianping(1)

Abstract: There will be great increasing potential in urban housing consumption in 10th Five-year Plan. The proportion of housing payment to income is on the low side, and dwellers are lack of purchasing ability. After systematically analyzing the major factors that restrict the demand of housing consumption, this paper suggests that the most important task should be to clarify the fundamental thought of policy making. For example, we should uphold the market-oriented reforming in the process of expanding urban housing market. This paper also suggests the government's policy orientation should be as follows: First, with abolishing the welfare housing policy and debasing the price of commodity housing, the government should define the private realty right clearly. Second, loosen the Second Class Housing Market, and step fast to admit public owned houses the market. Third, make efforts to develop rental market and housing financial market, especially housing mortgage market. So, we can make the market mechanism play the fundamental role, and establish normative institutions and rules.

The Problem and Suggestion on Low-Rent Housing in China West

.....Wen Linfeng(32)

Abstract: Low rent housing system is an important part of social insure system and a key to develop a new urban housing institution; also, it is one of the major responsibilities of government. We should take the experience of housing insure system for

low-income families from developed countries, and developed a rational low rent housing policy, appropriate to the China, as soon as possible. Especially, the housing condition of poor families in the poor China West has to be improved. It is urgent to guarantee the basic housing right of citizen, to keep social stability and unity. In addition, it is meaningful to solve the housing problem of the weak group thoroughly in future. The key to develop a low rent housing system in China West is to solve the problem of shortage in funding. In China West, funds for building low-cost housing can not be provided by local government, the fiscal support from the central government is a must. To develop low-rent housing system in China West, a sustainable policy must be adopted and be operated according to the basis of market principles, so, a mechanism will be established, beneficial to long-term, stable and positive development.

Research on the Policies of Go-between for Urban Redevelopment in Shanghai and "One City and Nine town"

..... Shen Zhengchao Wang Qing (52)

Abstract: Both Development and Redevelopment are important during urban growth. It is important to achieve benign and mutual benefit between development and redevelopment, for advancing urban development and promoting sustainable development of town and country integration. This paper studies the feasibility of mutual benefit go-between for a new round of urban redevelopment and real estate development in "one city and nine town", basing on the analysis of current situation. The research stresses on the modes of go-between, and suggests the practical and operative mode by comparing. In addition, the paper suggests a series of measures of go-between, including policies of planning, land acquisition, infrastructure, industry location, investment registration, finance and tax.

Research on Activating State-owned Housing Stock

..... Liu Yulu (66)

Abstract: Analyzing the state-owned housing stock regime from 3 aspects - decision, operation and stimulus, we find that, they are still basically operating under the old regime. It can adapt the developing real estate industry into pillar industry and our joining the international economy as a member of WTO. From the foreign experience of assets management and domestic practices on the state-owned housing stock, with the principle of "starting from easy to difficult, from a experimental test to the whole, and gradually deepening", this paper puts forward the following countermeasure, "Four Reforms", to activate the state-owned stock housing. First, Elementary Reform: Continue to promote selling, replacing, subleasing, repairing, reconstructing, and building of the state-owned housing stock. Second, Mode Reform: Securitization of the state-owned housing stock. Third, Pilot Reform: Authorize the industrial and commercial enterprise to manage state-owned stock non-residential house. Fourth, Overall Reform: reconstruct the operative regime of state-owned housing.

Housing Merchandising and Wave-motion of Housing Building Investment

.....Chen Shifa(89)

Abstract: These are different Housing building investment institutional schedules, which would bring about different effect. Housing merchandising is a process of institutional evolution. This brings about the new wave-motion of housing building investment, as distinct from the past. The wave-motion results from the institutional schedule of housing merchandising, which can not be regarded as foam.

Thought of Retyping and Remodel of Real Estate Development Enterprises in Shanghai

.....Yin Lan(99)

Abstract: Real estate development enterprises in Shanghai play a leading role in the urban development and redevelopment,

which made a great contribute to urban development of Shanghai during the past 10 years. Aim at all kind of challenges, the real estate development enterprises must make great break-through in institutional creation, organizational creation, and technological creation. One of the most important methods is retyping and remodeling of enterprise. Basing on the current state, This paper uses modern enterprise standard to value real estate development enterprise in Shanghai from three aspects -modern enterprise institution, enterprise size, and key competition ability. So, we can find the problem and reason in it, and put forward basic thought and solution of retyping and remodeling.

Deterioration of Chinese cultivated land resource parameters and its regulation

.....TAN shu-kui PENG Bu-zhuo (112)

Abstract: Ensuring self-sufficiency of crop is the food security idea pursued by our government, thus, the size and productivity of cultivated land resources have always been paid attention to. Nevertheless, dissatisfactory alterations of the cultivated land resources have been happening. For example, the size is reducing, the quality is worsening, the distribution is moving toward ecologically vulnerable regions, the amelioration investment is cutting down obviously, and agricultural power for cultivated lands is declining, those affect crop supply seriously. In the 21st Century, the globalization are further impacting on the cultivated land resources and their crop productivity, social and economic developments are depleting cultivated lands inevitably. However, food security idea will emphasize on crop ration rather than general size, and the total amount of domestic cultivated lands for preservation should be largely reduced. Thus, as far as the regulation of cultivated land resources is concerned, we should make these measures, as follow, first, reduce cultivated land area moderately, improve its ecological background quality, and adjust its distribution; second, promote the construction of great crop-production zones; third, decide the usage of cultivated lands according to the Comparative Advantage Theory; fourth, accelerate applying S&T to increase productivity of cultivated lands.

Debate on methods of land policy effect appraisal and its procedure

..... Jiang Ailin (126)

Abstract: Effect appraisal is an important process to land policy operation. It play role in three aspects, first, as the main reason to decide land policy making, abolishing and reforming, second, as an important means to assemble of policy, and to increasing benefit from policy, third, as the only way to increase land policy quality, and to realize scientific decision. As far as method is concerned, we usually introduce methods, including cost-benefit appraisal, direct comparison, and cross reference analysis, and adopt the procedure as planing, operating, and summarizing.

Framework of Theoretical Analysis and Empirical Research on the Revenue of Land Non-rural Conversion.....Zhang Hongbin, Jia Shenghua(136)

Abstract: Land Non-rural conversion results from social and economic development. Meantime, it influences on the national food security and ecology security. Economical benefit is the most important power of the land non-rural conversion. This paper clarifies the land value increment in the process of land non-rural conversion, analyzes its reasons, and gives a valuation method. Basing on an empirical research on the land value increment and its distribute pattern, this paper further discusses the driving and restricting mechanism of land non-rural conversion.

Interior-Decoration industry in Shanghai and Suggestion

.....Xin Guoliang Zhao Hai(146)

Abstract: After the establishment of Shanghai Interior-Decoration Industry Association, we took half year to investigate the whole interior-decoration industry in Shanghai, and got the full information about it. Basing on joining WTO and governmental function reforming, This paper discusses that how to find the industry characters, conflicts, and problems, to exploit the guild, and gives suggestion of them.

开拓城镇居民住宅 消费市场的政策研究

丰 雷 蒋 妍 范剑平

〔摘要〕“十五”时期我国城镇居民住宅消费存在着巨大的增长潜力。当前城镇居民住宅消费支出比重偏低,居民购买力不足。本文对现阶段制约城镇居民住宅消费需求的主要因素进行了系统分析,认为当前最重要的问题是明确制定政策的基本思路,即在开拓城镇居民住宅消费市场的过程中,应进一步明确市场导向的改革方式,提出政府的基本政策取向,即:以取消住房分配福利制为契机,以降低商品住宅价格为突破口,明确界定住宅私有产权,放开二级市场并加快公房入市步伐,大力发展租赁市场、金融市场,特别是住房抵押贷款市场,最终让市场机制起基础作用,同时制定科学的制度规则。

作者简介:丰 雷 中国人民大学公共管理学院土地管理系讲师、博士。

蒋 妍 中国人民大学统计学系讲师、博士。

范剑平 国家发展计划委员会宏观经济研究院经济研究所综合研究室主任、研究员。

一、中国城镇居民住宅消费现状及与国际比较

1. 城镇居民住宅消费现状

20 世纪 80 年代初,中国实行改革开放政策以来,在住宅建设方面有了突飞猛进的增长。1979 年至 2000 年的 22 年间,全国城乡共建住宅约 190 亿平方米,其中城镇新建住宅 47.3 亿平方米,是 1950~1978 年 29 年住宅竣工总面积的 5.7 倍。1997 年以来,每年城镇住宅建设量均超过 4 亿平方米,2000 年城镇新建住宅达到 5.48 亿平方米。大规模的住宅建设,使城镇人均居住面积有了较大程度的提高。1978 年,我国城镇人均居住面积仅为 3.6 平方米,至 2000 年则达到 10.3 平方米,是 1978 年的约 3 倍。

表 1 1978~2000 年全国城镇人均居住面积

年份	1978	1980	1985	1986	1987	1988
人均居住面积(m ²)	3.6	3.9	5.2	6	6.1	6.3
年份	1989	1990	1991	1992	1993	1994
人均居住面积(m ²)	6.6	6.7	6.9	7.1	7.5	7.8
年份	1995	1996	1997	1998	1999	2000
人均居住面积(m ²)	8.1	8.5	8.8	9.3	9.8	10.3

资料来源:《中国统计年鉴 2001》。

与此同时,城镇居民的消费结构也发生了较大变化。其中,食品支出占生活费支出的比例(即恩格尔系数)由 1981 年的 56.7% 下降到 2000 年的 39.2%。恩格尔系数下降所腾出的消费空间中很大一部分被住宅消费所取代。住宅消费占总消费支出的比例,由 1981 年的 4.31% 上升到 2000 年的 10.01%(见图 1)。

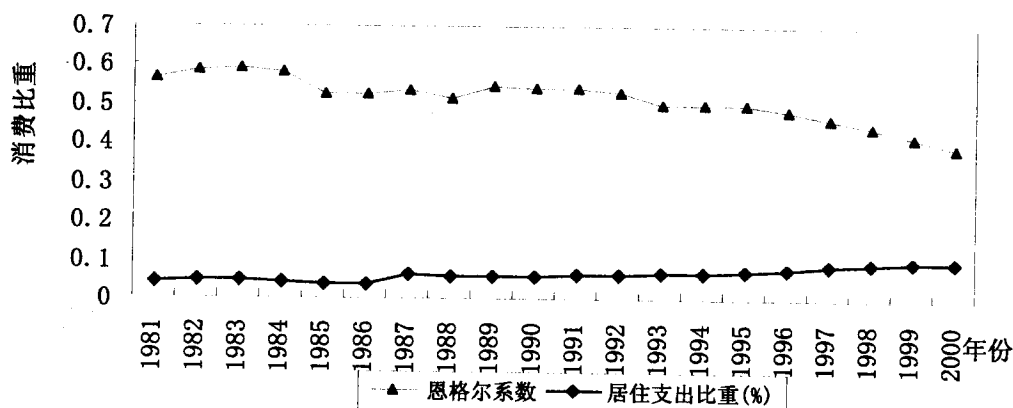


图 1 我国城镇居民食品和住宅消费支出比重

小康生活水平是介于温饱和富裕之间的一个生活发展阶段。联合国粮农组织认为:恩格尔系数在 0.4~0.5 之间居民生活水平达小康标准。我国“九五”计划规定人均居住面积的小康标准为 8~9 平方米。用这些标准衡量,我国城镇居民在 20 世纪末已告别温饱,步入小康生活水平。

2. 国际比较与国际经验借鉴

必须指出的是,尽管目前已达到小康阶段,但是从总体看,我国城镇居民的居住水平还不高,不仅与发达国家相比有很大的距离,而且与处于同一发展水平的一些发展中国家相比,也有一定的差距。这主要表现为,改革开放 20 年来,我国城镇居民消费结构不尽合理,以及住宅消费支出比重偏低的情况并没有根本改变。

世界各国的统计资料显示,当人均国民生产总值进入 500~1000 美元的经济发展阶段,也是住宅产业高速发展,居民居住水平以及住宅消费水平大幅度提高的时期。例如,1960 年代日本经济高速发展,居民收入水平大幅度提高,10 年间翻了两番,居住水平和住宅消费支出均有较大程度的提高,其他国家也有类似的经验(见表 2)。

表 2 发达国家经济高速发展时期住宅消费支出比重的变化

国家	年份	人均GDP (美元)	个人消费 贡献率(%)	住宅占固定 资产比重(%)	居住占消费 支出比重(%)
日本	1960	386	57	13.8	9.27
	1965	782	58	19.9	9.83
	1970	1758	52	19.6	11.22
德国	1960	665	57	29.4	10.8(1959年)
	1965	1037	56	28.8	
	1970	1669	54	25.8	
法国	1960	545	62	25.3	9.3(1959年)
	1965	891	61	28.9	
	1970	1283	60	28.6	15.3
英国	1960	664	66	18.2	13.8(1958年)
	1965	930	64	19.2	15.58
	1970	1130	62	16.3	15.2

资料来源:根据《国际经济和社会统计资料》(1950~1982)以及陈淮:《过剩经济! 过剩经济!》,经济科学出版社 1998 年版,第 136 页。

国际经验表明,恩格尔系数与住宅消费支出比重成反向变动关系。通常当恩格尔系数下降至 0.4~0.45 之间时,住宅消费支出比重为 19%左右(见表 3)。1999 年和 2000 年,我国城镇居民恩格尔系数已经下降到 0.419 和 0.392,但住宅消费支出比重分别为 9.84%和 10.01%,仅为国际平均水平的约一半。