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硕 士 学 位 论 文

完善深圳住房保障体系的政策研究

Study on policy of perfecting
the housing guarantee system in Shenzhen

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摘要

建立完善的城镇住房保障制度，是对市场机制的必要补充，也是国家社会政策与社会保障制度的重要组成部分。近年来，深圳由于过于依赖市场配置，忽视住房保障制度建设，产生了住房供应的结构性失衡，在土地资源短缺、人口压力以及人居环境迫切需要改善等多方面因素共同影响下，住宅房价大幅上涨，中低收入人群相对高昂房价显示出较低的支付能力，难以直接通过市场解决住房问题。2006年，深圳市政府结合地区实际情况，构建了对中低收入人群以经济适用住房、公共租赁住房 and 廉租住房等作为保障方式的住房保障体系，完善了住房保障制度，加大建设力度，并将于“十一五”期间提供14万套保障性住房解决低收入家庭住房困难问题。由于新的住房保障制度还刚刚起步，制度本身还存在许多需要完善的部分，同时，在具体实施中也存在若干偏差，主要表现在：保障住房建设规模过大且位置偏远、保障覆盖面过于狭窄、运行机制不完善、住宅金融支持不到位等等。

笔者采取理论联系实际的方法，对深圳中低收入人群的住房状况进行了研究，分析现阶段住房保障体系中存在的问题与矛盾，在总结、借鉴部分国家及香港地区成功经验的基础上，提出完善深圳住房保障体系的一些建议：一是充分利用存量土地及住房，完善住房链结构；二是增加公共租赁住房比重，建立货币补贴与实物配租相互联动模式及反向递减配租方式；三是完善保障制度与管理机制；四是建立目标统一协调的政策执行体系；五是以美国次按危机为鉴，健全住房金融体系；六是规范住房租赁市场，引导居民正确消费。同时，针对深圳庞大的农民工队伍住房难问题，提出加快人口优化置换、建立农民工住房公积金制度和以宅基地换住房的制度等对策。希望这些建议和对策对深圳住房保障体系的建设有一定的参考作用。

关键词：中低收入者；深圳住房问题；深圳住房保障体系

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ABSTRACT

To establish an adequate housing guarantee system is the necessary supplement to the market economy, and an important component of the state social policy and social security system. Lately, for the reasons that Shenzhen relied too much on the market allocation as well as the neglect of establishment of housing guarantee, the structure of housing guarantee became imbalanced. Under the influences of insufficient land resource, growing population and inhabitation condition, which demand immediate improvement, the housing prices surged. People with middle and low household income have lower competence to meet the skyrocketed housing prices, which makes the housing problem difficult to solve using a direct market approach. In 2006, based on the current conditions, the government of Shenzhen established a housing guarantee system for people with middle and low household income featuring economic suitable housing, public rental housing and Low-rent housing, through which, improved the housing guarantee system and enhanced constructions. The government will also provide 140,000 houses in the “eleven-fifth” period in order to solve the housing problem for families with low household incomes. Because the new housing guarantee system is just started up, the system itself possesses many drawbacks that are to be improved. In addition, complications in implementation of the system exist as well and are mainly of: construction project of the housing is too big and located at remote areas; coverage of the project is too small; operating system is not perfect; financial support is not at place etc.

By combining theory with practice, the author commences on study of the housing condition of people with middle and low household incomes in Shenzhen. In the study, he identifies the existing problems and conflicts in the current housing guarantee system, and tabulates proposals for improving the housing guarantee system in Shenzhen based on the successful experience of other countries and Hongkong: 1. to make the most of land resource and current housing to improve the housing chain structure; 2. to increase the ratio of public rental housing, and to establish the

interactive mode of monetary allowance and practicality rental in tandem with a reverse descending rental; 3. to improve the supply and management system; 4. to establish implementation system of policy of identical objectives; 5. taking consideration of American mortgage subprime crunch, to improve the housing financial system; 6. to standardize the rental housing market and to introduce appropriate consumption concept. Meanwhile, for the housing problem for Shenzhen's migrant workers, to work out the countermeasures such as accelerating population optimization, establishing accumulation fund and trading lands for houses policy etc. Hoping these suggestions and countermeasures may be the references for the establishment of Shenzhen's housing guarantee system.

Keywords: people with middle and low household income; housing problem in Shenzhen; the housing guarantee system in Shenzhen.

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