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RESEARCH ON HOUSING SECURITY STRATEGY OF URBAN LOW-INCOME GROUPS BASED ON LIFE CYCLE THEORY

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Abstract

The housing security of urban low-income groups is related to social stability and needs to be solved by the government. From the planned decision making, the preliminary work, the construction management, the post-construction management of housing security and other aspects, the paper studies the housing security strategies of low-income groups and provides meaningful contributions to improve the effectiveness of housing security for urban low-income groups.

Introduction

The housing security for low-income groups is a relatively systematic problem, which involves many aspects and levels. From the perspective of housing construction, the housing security not only involves the construction, but also relates to the hierarchical structure, financing, planning, housing distribution, property management after completion, coordination of interests of all parties, evaluation mechanism of housing security and other aspects. Moreover, these aspects work together to form the overall framework of housing security for low-income groups in cities. Any one of them would affect the smooth solution of housing security for low-income groups. Therefore, in order to improve the efficiency of solving the housing security of low-income groups, it is necessary to focus on solving all kinds of problems involved, and strive to protect the housing problems of urban low-income groups. For the solution of the housing security for low-income groups, many of the contents involved are a systematic problem, which needs to be solved by applying systematic ideas. Therefore, in order to comprehensively and systematically solve the problem, this study applies the life cycle theory to systematically analyze the solution.

1. General Framework of Housing Security Strategy for Urban Low-income Groups

Life cycle theory was first used in the field of economics, which is put forward by the famous American economist Raymond Vernon in 1966. He believed that finished products would go through five different stages: innovation stage, growth stage, maturity stage, standardization stage and decline stage, and there were certain internal relations between the stages.

Therefore, this study regards the housing security of urban low-income groups as a project, while the planning, financing, distribution, construction and post-completion management involved in the project are regarded as the main links in the implementation process of the project. Moreover, based on the basic architecture of the life cycle, the process of solving the housing security of urban low-income groups is divided into four basic stages, namely, the planned decision making stage, the preliminary work stage, the implementation stage and the post-construction management stage. There is no obvious dividing line between these four stages, and each stage includes specific work contents. The content of the planned decision making stage includes the determination of the hierarchical structure of housing security and the financing of housing security projects. The contents of the preliminary work stage involve the project site selection, the determination of the project house type and area, etc. The main work



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in the implementation stage is the construction management and renovation management of security housing projects. The post-construction management stage is a series of management work carried out after the completion of the project, including the allocation system, the use and management after completion, and the evaluation of housing security effectiveness

Therefore, aiming at the housing security strategy of urban low-income groups, we can work from several aspects such as planned decision making, preliminary work, construction management, post-construction management, etc. to improve the effectiveness of housing security of urban low-income groups. The basic framework of housing security strategy for urban low-income groups is shown in Figure 1.

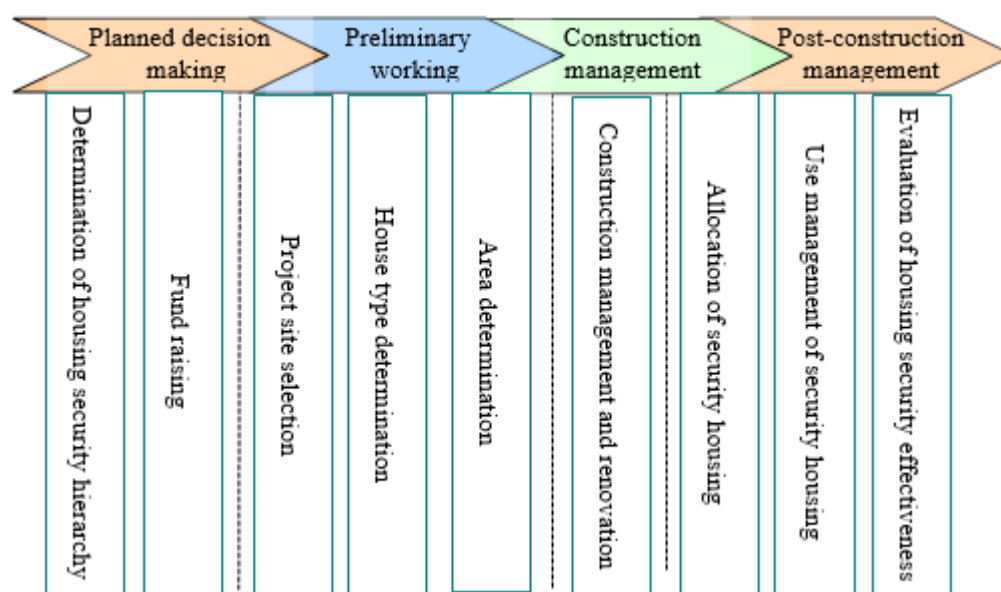


Figure 1 Schematic diagram of the basic framework of housing security strategy for urban low-income groups

Next, this study puts forward corresponding housing security strategies for urban low-income groups from four aspects of planned decision making, preliminary work, construction management and post-construction management.

IMPROVEMENT OF PLANNED DECISION-MAKING SYSTEM

The planned decision-making is of great significance when performing the housing security for urban low-income groups. Whether the planned decision making of the housing security is scientific or not will to a large extent affect the development of the housing security in the future period and fundamentally affect the effectiveness of the housing security for urban low-income groups. In the process of planned decision making, there are many work contents involved, of which the more influential work includes two aspects: one is the determination of the hierarchical structure system of urban housing security, and the other is the collection of funds needed for urban housing security. As the current city still has some deficiencies in these two aspects, it is necessary to be able to rethink the contents of these two aspects.

Construction of multi-level housing security system

During the process of housing security for urban low-income groups, the government can form a "multi-level, multi-form and three-dimensional" housing security system for urban low-income groups by taking "government implementation as the main principle, encouraging institutions and individuals to actively participate as the auxiliary" as the guiding ideology, and "combination of monetary subsidies and in-kind rent allocation" as the main method by "new construction, renovation, allocation, purchasing, storage and transformation" and other means.

Specifically, the contents of the multi-level housing security system for urban low-income groups are as follows:



Vigorously develop low-rent housing

For urban government departments, when applying the system of low-rent housing to improve the housing security level of low-income groups, they should try their best to use the method of in-kind rent allocation to further expand the sources of low-rent housing and improve the supply of low-rent housing market through new construction, renovation, accessories, purchasing, storage and transformation. At the same time, the filtering mechanism for low-rent housing should also be strengthened, and the occupancy conditions of low-rent housing residents should be checked regularly. For those who no longer meet the rental needs of low-rent housing, they should be required to move out within a time limit to solve the housing needs of those who urgently need low-rent housing.

Increase the supply of public rental housing

Vigorously developing public rental housing is of great significance to solve the housing problems of the floating population and most low-and middle-income groups in the city. Especially for cities such as Shanghai and Beijing, which have high housing prices, large proportion of floating population and high pressure on housing security, it can better alleviate the problem of high pressure on housing purchase caused by excessive housing prices faced by these cities.

Therefore, for the city government, when solving the housing security of low-income groups in the city by development of public rental housing, on the one hand, the number and scale of public rental housing should be expanded in the suburbs and urban areas through reconstruction, purchasing, storage and transformation, and the future development space should be considered. On the other hand, developers should be encouraged to enter the rental market for some of the developed projects. The government should make up for the possible economic losses of developers through financial subsidies, preferential measures and other means, and guide developers to strive to assume social responsibilities through publicity and other means.

Standardize the construction of security housing

As an important carrier to solve the housing security of urban low-income groups, security housing should play its own role. Government departments should start from the following aspects to solve the drawbacks and deficiencies existing in the implementation of the current security housing system: (1) Increase the supply of security housing, broaden the financing channels of security housing, broaden the sources of security housing, so as to better solve the problems and deficiencies existing in the economic application; (2) Clarify the income boundaries of low-income and middle-income earners, quantify the threshold for home buyers, and dynamically adjust the standards and boundaries according to the statistical data and statistical data of each year; (3) Strengthen the management of the transfer of completed security housing, make it clear that security housing cannot be transferred within a certain period of time, and reduce the probability of speculation; (4) Strengthen the examination of the qualifications of security housing buyers to ensure that the social benefits of security housing itself can be brought into play.

Encourage self-solving housing problems by loan discount policies

Judging from the current situation, due to the large number of residents in the city itself, the pressure on housing security faced by the city is also increasing day by day. It is difficult to meet the housing security needs of all low-income groups simply by relying on the security housing provided by the government. Under such a background, the participation of commercial housing and the market are needed to solve the problem. However, there are some groups in the middle and low income groups in the city. If certain preferential conditions are given, potential buyers who can purchase commercial housing may consider solving the housing problem by purchasing ordinary commercial housing. Therefore, the city government should be able to try to give preferential treatment and subsidies to eligible low-and middle-income families for house purchase loans through the government with discount loans. At the same time, in terms of deed tax to be paid for the purchase of ordinary commercial housing, the city government can also reduce the burden on this group of people to purchase houses by reducing or returning the deed tax after collection.

It can be seen that through the construction of the above multi-level housing security system, the gradient security problem of urban low-income groups can be effectively realized. At the same time, the gradual filtering of housing security can be realized, which better ensures the overall supply of housing for urban low-income groups.

The basic framework of the multi-level housing security system for urban low-income groups is shown in Figure 2.

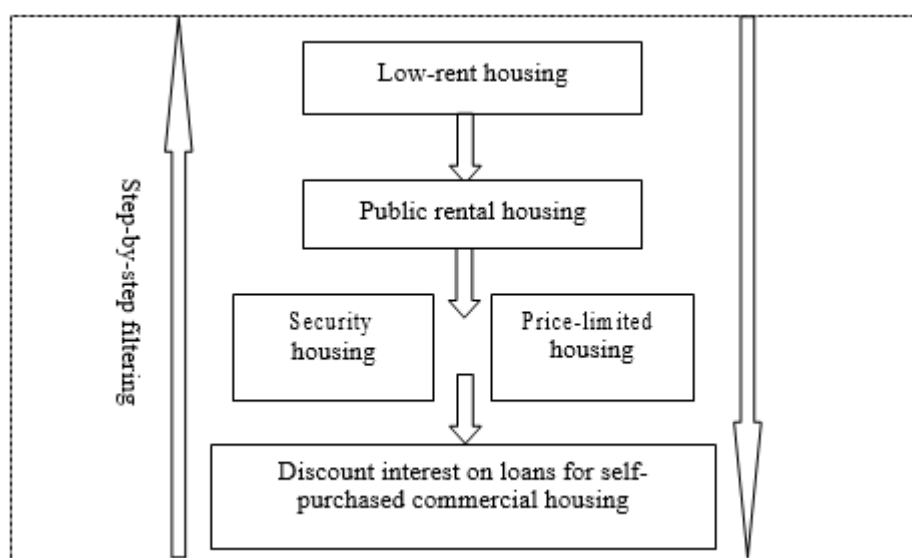


Figure 2 Schematic diagram of the basic framework of the multi-level housing security system for urban low-income groups.

Expansion of financing channels for housing security funds

Government departments can try to broaden the sources of housing security funds from the following aspects:

- (1) Further clarify the government's hierarchical solution mechanism for housing security. For the Government, housing security involves government departments at all levels such as the state, cities, districts and counties. Therefore, when constructing the housing security solution mechanism, a more reasonable responsibility system should be established, and the housing security tasks should be decomposed step by step. For the funds that should be borne by the government departments, the corresponding level of government should solve the problem, and the higher government departments should give appropriate subsidies. The enthusiasm of government departments at all levels to carry out housing security can be well mobilized to ensure the full amount of funds raised.
- (2) Widely raise funds needed for housing security by financial market. On the one hand, the city government can raise some funds needed for housing security by loans from policy banks and commercial banks. On the other hand, government departments can raise corresponding funds in the financial market through various financial instruments and their innovations, such as issuing government bonds and trust and investment funds.
- (3) Mobilize social forces to participate in housing security. As the solution of housing security itself involves various production and operation activities such as housing construction, sale and lease. However, for the construction and renovation of some security housing, developers and investment institutions can try to be responsible for the construction of some security housing, public rental housing, price-limited housing, low-rent housing, etc. Government departments can attract social forces to participate in the construction of housing security by giving certain preferential policies and profit compensation.
- (4) Encourage qualified institutions to solve the housing security of employees by themselves. This method appeared earlier in our country, especially before the housing reform, many institutions solved the housing problem of employees by raising funds. The government can encourage qualified institutions to solve the housing problem of employees by themselves through policies, subsidies and other means, such as collective rental housing and construction of employee dormitories, thus reducing the pressure of government housing security.

SCIENTIFIC IMPLEMENTATION OF PRELIMINARY WORK

When carrying out the housing security for urban low-income groups, the main function of the previous related work is that it can provide specific guidance and help for the housing of urban low-income groups. In the preliminary work stage, the main work includes two aspects: first, the selection of projects, that is, the selection of various types of security housing locations; The second is to determine the size and area of various types of security housing. These problems are of great significance to the effectiveness of housing security.

Scientific site selection of security housing

According to the housing filtering theory, because the housing itself is aging with the passage of time, which leads



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to the reduction of the value of the housing, the owners with higher incomes would definitely give up the existing housing and move into the new housing for the comfort of their own housing. Judging from the actual situation of the city, the houses in the old city are basically old houses, while the newly- built houses are distributed in the new district and the suburbs of the city, among which there are many high-grade houses. Under this background, the original houses in the old city have seen housing filtering due to the reduction of their own service functions, which has led to changes in their own market values. Therefore, when solving the housing security of urban low-income groups, especially when selecting the location of security housing, the government should try its best to choose the location with convenient public transportation and complete living facilities, or even if the location is relatively partial, it should improve the public transportation and living facilities in the region through the efforts of the government. At present, the government can try to bring the old houses in urban areas into the category of security housing by reconstruction, purchasing, storage and transformation, so as to improve the effectiveness of the role of security housing itself.

Determination of the type and area of security housing

The determination of the type and area of security housing is one of the important factors affecting the effectiveness of housing security. Since the role of security housing itself is to meet the basic housing needs of the middle and low income groups, the housing area should not be designed too large, generally 60 square meters is appropriate. In the aspect of house type design, practicality should be taken as the basic principle, residential function should be taken as the main consideration object in the design, and the proportion of social and other functions should be controlled at a lower level as far as possible.

REFORM OF CONSTRUCTION MANAGEMENT MODE

Agent-construction system is a new construction management mode proposed by our country under the background of the deepening of China's political and economic system reform and social development, aiming at many problems existing in the management of government investment projects to solve various drawbacks brought about by the integration of "investment, construction, management and use" in government investment projects.

The basic working procedures for introducing agent-construction system into the construction and management of security housing under the leadership of the government are as follows:

- (1) The project owner shall organize and complete the preparation of the project proposal and plan task book of the project, and submit them to the relevant competent departments for approval according to the prescribed procedures;
- (2) After completing the project initiation task, the project owner selects a specialized project management institution with strong project management ability as the agent-construction institution for specific projects through bidding and other means, and clarifies the respective rights and responsibilities of both parties by contracts with it;
- (3) After signing the agent-construction contract with the owner, the project agent shall carry out corresponding project management activities, complete the full name management activities of the agent-construction project, and take overall responsibility for the agent-construction process of the agent- construction project in accordance with the requirements of relevant national construction laws and regulations and the contract requirements;
- (4) Establish agent-construction working group in accordance with the relevant provisions. The working group is responsible for the management of the whole process of project implementation, ensuring design management, construction preparation, construction management and other work;
- (5) After the completion of the project, the agent-construction institution shall organize the completion acceptance and asset transfer activities of the project.

Through the reform of housing construction management mode under the government-led mode, the effectiveness of housing construction can be effectively improved, the probability of corruption in the construction of security housing can be reduced, and the smooth implementation of urban security housing construction can be ensured.

RECONSIDERATION OF POST-CONSTRUCTION MANAGEMENT

Establish and improve the survey system of household income and housing level

Judging from the overall situation, the city has more comprehensive regulations on the conditions for applying for security housing. However, in the specific implementation process, it faces more problems. At present, the



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city has not established and perfected the personal property declaration system and the personal basic information publicity system, etc. When applying for relevant housing security, it mainly relies on the materials provided by neighborhood committees, social security departments, etc., and lacks effective supervision and management, which makes there are many problems in the provision of materials. Therefore, cities should try to establish personal information databases and implement dynamic updating and dynamic management of data to ensure the authenticity and accuracy of the databases. At the same time, a strict publicity system should be established to carry out extensive publicity of information. Applicants who have problems in publicity should be strictly verified. Once problems are found, they should be immediately deprived of the qualification to enjoy housing security and punished to a certain extent.

Bring security housing into the category of government unified property management

Due to the lack of professional property management in the current property management of security housing, and even some security housing communities do not have property management, this makes the urban low-income groups have obtained the right to live through the help of the government, but their life is very inconvenient and the basic living facilities are difficult to guarantee. Therefore, government departments should attach importance to the property management after the security housing is put into use, and try to adopt the methods of "social participation, government subsidies" or "neighborhood committees are responsible for management" to ensure that residents of security housing can obtain basic living convenience. At the same time, government departments should set up special food markets, living supermarkets and other basic living facilities in areas where security housing is concentrated to encourage social participation. In the meanwhile, the Government should negotiate with the Public Transport Department to set up special public transport routes for the security housing groups with relatively partial locations, which can at least meet the conditions for convenient public transport.

Reform the evaluation system of housing security effectiveness of government departments

At present, when monitoring the effectiveness of housing security in various local government departments in our country, to a large extent, it is carried out from the quantity of security housing supply and the number of people or families who solve housing difficulties. Although such an approach can reflect to a certain extent the effectiveness of various local government departments in housing security, it still has certain deficiencies, which would lead local governments to blindly attach importance to the speed of the construction of security housing and neglect the assessment of the quality of the construction of security housing, the convenience of use after completion, and the satisfaction of residents. Therefore, the city government can try to start with the reform of housing security effectiveness evaluation for counties and districts, and try to establish a more comprehensive housing security effectiveness evaluation system for local government departments, so as to point out the correct direction for the housing security of local government departments.

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Conflicts of Interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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