

联合国人居署“人人享有适当住房”无限额政府间专家工作组

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陈杰发言稿（二）：中国保租房为什么不强调限定收入线及其中的启示

我的名字是陈杰，是上海交通大学国际与公共事务学院教授、住房与城乡建设研究中心主任。

尊敬的主持人：

感谢给予发言的机会。我就想“社会住房的拟议建议”中提到的中国保租房做一些信息补充及评论。

1. 很高兴文件第 5 页提到“中国近年大力发展保障性租赁住房”，但后面将中国发展保障性租赁住房是为了面向城市中低收入居住者的说法，是不准确的。中国 2021 年才开始正式发展保障性租赁住房(保租房)，但明确强调保租房是面向存在住房困难的青年人、新市民，并不要求这部分受助群体必然是中低收入群体。

2. 为何中国的保租房既不像很多国家的公共住房或社会住房十分严格地限定给中低收入城市居住者，也不像中国自己之前的保障性住房那样限定给低收入家庭呢？作为一名学者，我从政府政策文件及相关政策实践中读出以下这些信息，

(1). 减少公共住房或社会住房的“污名化”或“边缘化”或“剩余化”。如本份文件多处提到社会住房的污名化、边缘化和剩余化的挑战。保租房欢迎和积极吸引较高收入者也能入住，只要他们遇到某种程度上的社会认可应该给予援助加以解决的住房困难，这会大力改变社会住房的社会形象。

(2). 增强社会住房住区的活力。避免社会住房小区全是中低收入聚居，成为贫困陷阱和问题社区。各种收入群体混居一起，有利于社会融合，避免居住隔离。

(3). 增强社会对社会住房的长期支持。让社会中高收入人群意识到，社会住房不是只让低收入人群受益，自己或自己的亲人也可能成为社会住房的受益者，会大大增加他们对社会住房的支持。

(4). 发展不设收入线的保租房是有前提条件的。是中国住房 1998 年之后二十多年高速发展、基本解决中等收入住房困难，困难家庭应保尽保之后，才在 2021 年开始大力发展面向青年人新市民的保租房。与此同时，面向中低收入的公租房和共有产权房仍然存在，并没有取消。保障性住房内部存在多样化供给。

但很自然的问题是，为什么中国政府要为那些收入水平并不是很低的青年人新市民提供住房支持？保租房的目的到底是什么？

这里的要点是，保租房走的不是“低价补贴”的那种保障性，而是有效市场、有为政府和有情社会共同发力，通过纠正市场失灵、弥补市场空白和增加有效供给来发挥作用，为青年人新市民等目标群体提供更容易租到安心放心省心舒心“好房子”的保障。很值得注意的是，这里的政策出发点是不仅解决住房绝对贫困，也要解决住房相对贫困。

在央企和地方国企主导的保租房供给快速增加的过程中，很多市场化住房租赁企业，与国企开展深度合作，包括将其项目认定为“保租房”，以能享受到政府给保租房的各方面政策支持。

中国的保租房与受盈利驱动的市场化租房产业紧密融合在一起，使保租房发展少走了很多弯路，也减少了很多成本，并让覆盖面、效率和可持续性这本来保障性住房在很多国家的“不可能三角”在中国成为可能。保租房不仅是中国租房市场的活跃主体，也是租房市场治理的重要工具，具有市场主体与治理工具的“双重性”。保障或社会住房与市场并非对立，而是可以合作的，这体现了中国对社会住房的一种新理念新思路。

当然以上更多代表我个人的解读，并非官方文件中直接表述出来的内容。但我个人以为，以上解读的逻辑是与事实情况基本吻合的，也是有不少对各国发展社会住房可以给出借鉴的地方。

非常感谢给予的时间。

Dear Chairman:

Thank you for giving me the opportunity to speak. My name is Jie Chen, a Professor at School of International and Public Affairs, Shanghai Jiao Tong University, and the director of Housing and Urban-Rural Development Research Center at the same university. I would like to provide some additional information and comments on the Chinese rental affordable housing mentioned in the "Proposed Recommendations on Social Housing".

I am pleased to see that the document mentions on page 5 that "In China the government has made significant investments in affordable housing schemes (ARH)". However, the subsequent statement that China's development of ARH is aimed at "support low- and middle-income urban residents" is inappropriate. China officially began developing ARH in 2021, but it is explicitly emphasized that ARH is targeted at those young people and new citizens with different degrees of housing difficulties, but not necessary the target group are low-income. Therefore, no explicit income threshold is set for accessing ARH.

2. Why are China's ARH scheme does neither strictly limited to low- and middle-income urban residents, as in public housing or social housing in many countries, or as in China's previous social housing programs? As a scholar, I have read the following information from government policy documents and related policy practices:

(1) Reduce the stigma or “marginalization” or “residualization” issues associated with public housing or social housing. As mentioned multiple times in this document, the challenge of stigma or marginalization or residualization issues surrounding social housing exists. ARH welcomes and actively attracts relatively higher-income earners as long as they face kind of housing difficulties that the society feel there is a need to address. This can significantly improve the social image of social housing.

(2) Enhance the vitality of social housing residential areas. The coexistence of various income groups reduces residential segregation, poverty trap risks and is conducive to social integration.

(3) Enhance long-term social support for social housing. Only when middle and high-income residents are aware that they may also become potential beneficiaries of social housing, the public support for social housing could be lasting.

(4) The development of affordable rental housing without an income threshold is contingent upon certain prerequisites. It was only after China's housing sector experienced over two decades of rapid development since 1998, essentially addressing the absolute housing difficulties of low-income families. Meanwhile, social housing programs exclusively reserved for low- and middle-income families still exist and thus provides different social housing options for purposes.

But a natural question arises: Why does the Chinese government want to provide housing support to young new citizens whose income levels at least not particularly challenging? What, exactly, is the purpose of affordable rental housing?

The essence here is, the approach of ARH is not "low-price subsidies", but rather a collaborative effort by an effective market, a proactive government, and a compassionate society. It functions by correcting market failures, filling market gaps, and increasing effective supply, thereby providing target groups such as young people and new citizens with easier access to "better housing". Pay attention that, the policy here aims not only to address absolute housing poverty but also to tackle relative housing poverty.

China's ARH is closely integrated with the profit-driven market-oriented rental housing industry. Through channel absorption, partner absorption, knowledge absorption, and experience absorption, the development of affordable rental housing has avoided many detours and reduced costs significantly, making it possible to achieve the "impossible triangle" of coverage, efficiency, and sustainability that originally characterized affordable housing. Affordable rental housing is not only an active player in China's rental housing market but also an important tool for rental housing market governance, exhibiting a "dual nature" as both a market player and a governance tool. These practices effectively suggest

that social housing and the market are not necessarily mutually exclusive, but can likely collaborate, which reflects a new ideology and new approach to social housing in China.

Of course, the above is more of my personal interpretation, rather than what is directly stated in official documents. However, I personally believe that the logic of the above interpretation is basically consistent with the actual situation, and there are also many references that can be drawn for countries to develop social housing. Thank a lot for the time.