Rural Dilapidated Housing Renovation Project in Xichang City

Submitted By: Housing and Urban–Rural Development Bureau of Xichang City, Sichuan Province



Organization Profile

Organization Name: Housing and Urban–Rural Development Bureau of Xichang City, Sichuan Province

Organization Type: Subnational government

Website: http://www.xichang.gov.cn/

Practice Details

Country(ies): China

City(ies): Xichang City

Start Year: 2022

Ongoing: Yes

End Year: N/A

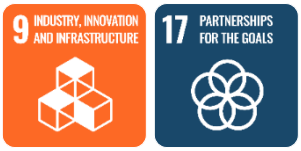
Main Adequate Housing Components:



Housing Thematic Areas:

- Housing Affordability & Financing
- Communal & Self-Build Housing
- Housing Policy, Legislation & Governance

Relevant SDGs:



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Problem & Context

During the national campaign against poverty, the Central Government allocated special fiscal subsidies to support local governments in renovating or reconstructing Category C and D dilapidated houses of registered impoverished households. Through on-site rebuilding or repair and reinforcement, these measures helped rural poor residents obtain safe and secure housing, thereby achieving a historic resolution of housing safety issues among impoverished rural populations.

Xichang City has adhered to the people-centered development philosophy and continued to implement the rural dilapidated housing renovation program. Newly identified dilapidated houses have been promptly included under the policy coverage. Meanwhile, the city has coordinated efforts to promote seismic reinforcement of rural housing, comprehensively improving the earthquake resistance of rural dwellings, ensuring housing safety for low-income rural households.

Solution Developed

1. Xichang City has adhered to the people-centered development philosophy and continued to implement the rural dilapidated housing renovation program. Newly identified dilapidated houses have been promptly included under the policy coverage. Meanwhile, the city has coordinated efforts to promote seismic reinforcement of rural housing, comprehensively improving the earthquake resistance of rural dwellings, ensuring housing safety for low-income rural households, and contributing to the development of livable and prosperous rural communities.

2. First, Xichang City addressed the issue of insufficient housing construction funds among rural residents by establishing an innovative government-backed risk compensation fund in collaboration with financial institutions, thereby launching special low-interest housing loans for rural households.Second, the city adopted a “village collective + state-owned platform enterprise” model to jointly develop and utilize collective construction land quotas, applying for special bank loans to support both rural housing construction and related infrastructure development.

Implementation

Targeted Coverage Identification.To gain a comprehensive understanding of rural housing safety across Xichang City, a dynamic monitoring mechanism for housing safety has been established. Newly identified dilapidated houses are promptly included in the renovation program. In addition, the city has conducted a citywide assessment of the seismic performance of rural housing, ensuring the renovation scope is accurately defined and scientifically managed.

Motivating Households for Renovation.A “government subsidy + household contribution” model has been adopted to promote renovation, encouraging farmers’ active participation through policy incentives.

Strengthening Financial Support Multiple funding channels have been developed under the principle of “upper-level subsidies, local government input, and household contribution.”

Expanding Financing Channels. The city has strengthened financial policy support through government–bank cooperation and established a government-backed risk compensation fund. Eligible households facing financial difficulties may apply for low-interest loans of up to RMB 200,000, with a maximum loan term of 10 years and an interest rate 0.2% below the LPR benchmark. In addition, a village collective + platform company model has been implemented.

Ensuring Construction Quality. A three-tier inspection system (city–township–village) has been set up, with 47 professional technicians assigned across townships for dedicated supervision of rural housing safety.

Enablers & Obstacles

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Results & Impact

Since 2022, the project has completed the renovation of 3,912 houses for key target groups, including low-income rural households, and has supported the renovation of an additional 40,925 houses for other rural residents.

Through the implementation of this project, housing safety for low-income rural households across Xichang City has been effectively ensured, and the overall seismic performance of rural housing has been significantly enhanced. Consequently, the city’s capacity to withstand and respond to natural disasters has been further strengthened, laying a solid foundation for building safer, more resilient, and more livable rural communities.

Replication & Scale Up

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These innovative practices have been widely recognized and publicized by national and provincial media outlets such as China Reform Daily, Chuan Guan News, and Liangshan Daily. The project was selected as one of Sichuan Province’s 2023 Typical Reform Cases, and its successful experience and approach have been promoted province-wide, providing a new model, new pathway, and new practical reference for enhancing housing safety among low-income rural groups and improving the seismic resilience of rural housing.

Policy Uptake

This housing practice has been fully adopted into formal policy frameworks and legislation, and is being implemented at scale with institutional support.

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Lessons & Takeaways

None.