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Living on the edge: financing post-displacement housing in urban redevelopment projects in Seoul

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2. Ha, Seong-Kyu (2001), “Sub-standard settlements and joint redevelopment projects in...
ABSTRACT This paper examines the displacement experiences of urban poor tenants in Seoul, South Korea, and the constraints on their financing of post-displacement housing. Since the mid-1980s, urban renewal of slums and dilapidated neighbourhoods in Seoul has been geared towards clearance and wholesale redevelopment. This approach is accompanied by legalization of land tenure for dwelling owners without de jure property rights, and is based on profit-led partnerships between property owners (both absentee landlords and on-site owner-occupiers irrespective of their possession of legal land tenure) and developers. Since the end of the 1980s, tenants have been given the option, if eligible, of in-kind compensation (access to a public rental flat) or cash compensation. Neither choice, however, reflects the needs of poor tenants who still find it difficult to finance inevitably increased housing expenditures. Policy measures are necessary to increase the range of options available to tenants upon displacement.

KEYWORDS displacement / housing finance / redevelopment / Seoul / South Korea / urban poor / urban renewal

I. INTRODUCTION

Over the last two decades, South Korea has experienced urban redevelopment on an unprecedented scale. Around 17 per cent of all the dwellings provided between 1973 and 1995 were the result of the redevelopment of urban slums and dilapidated neighbourhoods. Most dwellings were constructed through a profit-led, partnership-based approach, dominant since the mid-1980s, that brings together developers and property owners (both absentee landlords and on-site owner-occupiers irrespective of their possession of legal land tenure) from the earliest stages of project design and implementation. Exploiting the development potential of dilapidated neighbourhoods is essential. Maximum density, therefore, is sought in order to sell as many flats as possible in the new housing market so that property owners and developers can recover costs and increase profits. If dwellings are built on public land and the owners do not have land tenure, they must purchase the public land in order to gain de jure property rights before redevelopment takes place.

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在过去的二十年，韩国的城市重建经历了前所未有的规模。1973年到1995年间提供的住房大约百分之十七是因为城市贫民窟和破旧居民区的重建。从1980年代中期以来，大多数民房通过以伙伴关系利润为主的基础办法进行建造，并从最早的项目设计和实施阶段，把开发商和业主结合起来（包括不管其是否拥有合法土地使用权的旷地主和实地自住业主）。破旧的居民区的开发潜力是必不可少的。因此，
Those most negatively affected by this process have been poor residents. In particular, tenants were evicted initially without any redevelopment compensation. In the face of violent protests and worldwide condemnation, from 1989 the government provided tenants with a choice.
of either compensation in-kind (a right to rehousing in public rental flats provided on-site) or cash compensation. The provision of public rental flats for rehousing was one of the main demands made by tenants, and could be considered a big step forward in a country where long-term public rental housing was scarce. From this perspective, redevelopment compensation schemes could be said to have improved security of tenure for poor tenants.

But is this really the case? How does the provision of public rental flats as redevelopment compensation actually affect poor tenants’ dis-placement and relocation decisions? Has the provision of public rental flats really improved security of tenure for poor tenants? This paper provides an updated understanding of Seoul’s poor tenants and their experience of displacement. It identifies trends that have emerged in poor tenants’ responses to displacement and examines structural constraints faced by those displaced. The findings are based on a case study of a redevelopment neighbourhood in Seoul called Nangok, located about 15 kilometres south of the city centre, where the author conducted field research.

II. DATA COLLECTION 数据收集

The displacement of local Nangok residents started in October 2000 and was completed in May 2003. In total, 2,450 households, or about 10,000 people, were displaced during this period. For this study, field visits were made between 2001 and 2003 to review local archives and conduct in-depth interviews with...
local residents and key actors. Two groups of local residents were recruited to share their experiences of displacement and relocation. One group, consisting of 11 households, had already been displaced and relocated when the fieldwork began; nine households were yet to be displaced.

Nangok 地方迁移始于 2000 年十月，并在 2003 年 5 月完毕。总计 2450 个家庭大约 1 万人在此期间被转移。为了这一研究，在 2001 年至 2003 年间进行了实地考察，审查地方档案并深入采访当地居民和主要人员。招募了当地两组居民分享其转移和重新安置的经验。一组有 11 个家庭，在此工作开始时已经转移并重新安置；9 户尚未转移。

The interview data were supplemented by survey data kindly supplied by a local welfare centre, the Sillim Welfare Centre. The centre conducted a survey in June 2002 to gather information on former Nangok residents who had been displaced as part of the neighbourhood redevelopment. The author took part in collecting responses from the sample population in the survey, and a total of 138 valid responses were subject to analysis. Thanks to the Sillim Welfare Centre, the raw data set was re-analyzed by the author to determine the trends that emerged in the course of the displacement of the Nangok residents.

The Nangok neighbourhood was initially established as a relocation site for evictees from central Seoul, and had grown in the 1970s and 1980s to become an overcrowded informal settlement. A web of narrow alleys ran through the neighbourhood, often not more than two to three metres wide at the most. Few roads allowed traffic through, thus hampering access by fire or medical emergency vehicles. As in other informal settlements, unemployment and informal jobs were common among the residents.

III. CASE STUDY NEIGHBOURHOOD BEFORE REDEVELOPMENT

最初 Nangok 街区是从首尔中心区域被驱逐者重新安置的地方，在上世纪 70 到 80 年代中成为一个过于拥挤的非正规居住区。狭隘的小巷
贯穿居民区，最多不超过 2 至 3 米宽。道路几乎不能通过，也使得火警或医疗紧急救援车辆无法进入。正如其他非正规住区，居民中失业和非正规就业现象很常见。

The majority of households had no formal land tenure. Close to two-thirds of all dwellings measured less than 26 square metres in area – far less than the municipal average – and they had not changed since the
original residents’ resettlement in the late 1960s. Each dwelling consisted of one or two bedrooms and a kitchen area. They lacked basic facilities and there were very few indoor flush toilets. Wherever possible, residents built a backhouse to allow private access to a toilet, but the odour was hard to endure. Over the years, the local authority provided public toilets and, where permanent structures were difficult to build, installed temporary ones. An interviewee commented with humour that “…the public toilets are the finest” in Nangok. For the most part, owners of dwellings in the neighbourhood lacked formal land tenure. When landlords anticipated a redevelopment project in the immediate future (as was the case in the 1990s), they carried out just enough housing maintenance to prevent dwellings from collapsing so that they would not forfeit their redevelopment rights. For the most part, however, tenants bore the burden of maintenance and repair work, often with very poor or useless equipment and facilities.

According to the data provided by the Housing Bureau of the Gwanak district government, there were a total of 2,450 households in Nangok at the end of 2000. Of these, only 421 households, or about 17 per cent, were owner-occupiers, suggesting a very high proportion of absentee landlords. The dominant form of rental tenure in Nangok (also accounting for two-thirds of tenant households in Seoul as a whole) is known as chonsei. This key money is usually invested by landlords in formal and informal financial markets and the “…interest earning represents an imputed rent.” The real value of the key money may be depreciated in line with price inflation, and the tenants relinquish

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the opportunity to make any
interest on the income. For the landlords, chonsei tenure works as a “source of funds” and “…exemplifies the inherent qualities of residential real estate as collateral. Instead of borrowing from a bank against this collateral, the owner of the dwelling is receiving a loan from his tenant (or tenants).” (7)

Because the chonsei key money is returned to tenants in full when their rental contracts expire, tenants favour this system over other rental systems; and the fact that they don’t have to pay a regular monthly rent provides tenants with relatively stable security of tenure during the contract period even when they lack a regular income. Chonsei works as a “contractual savings scheme” by functioning as “…a vehicle for self-imposed savings and asset accumulation.” (8) A monthly rent payment system is more likely to be chosen when tenants are financially incapable of paying the full chonsei key money. Tenants also equate monthly rent payments with a reduction in their monthly household disposable income and thus consider it as an irrecoverable “waste” of their financial assets. As one interviewee paying monthly rents stated, “…if you are a tenant in someone else’s house, no matter what other conditions you face, chonsei is still better.”

The Sillim Welfare Centre survey data indicated that at the time of the displacement, 89.4 per cent of all respondents who were tenants had chonsei tenure. The remaining tenants mostly had deposit-based monthly rental tenure.

Since in the displacement, the chonsei funds were all returned to the residents, compared with other rental systems, the tenants are more stable in this social system. And, the tenants do not have to pay for the chonsei key money, which equals a monthly savings and asset accumulation. The monthly rent payment system is more likely to be chosen by tenants when they are financially unable to pay the full chonsei key money. Tenants also equate monthly rent payments with a reduction in their monthly household disposable income and thus consider it as an irrecoverable “waste” of their financial assets. According to the interviewee paying monthly rent stated, “…if you are a tenant in someone else’s house, no matter what other conditions you face, chonsei is still better.”

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Renaud, Bertrand (1989),“理解住房金融抵押品质量的发展：韩国 chonsei 做为有效应对金融部门方法的缺点”，讨论文件 INU-49, 世界银行，第13页。


8. According to the Korea Exchange Bank, the average annual closing exchange rate in 2000 was about US$1 to KRW (Korean Won) 1,131.

据韩国外汇银行，2000 年平均汇率约为 1 美元：1131 韩元。
FINANCING POST-DISPLACEMENT URBAN HOUSING IN SEOUL

一位受访者指出每月支付的租金，“...如果你租在别人房子里，不管你遇到的其他条件，chonsei仍然是更好的选择。”Sillim福利中心的调查数据表明，随着时间推移，已租户的受访者中百分之89.4已在使用chonsei。其余大多住户是每月交付租金。

Before displacement, Nangok residents had two major advantages, namely low housing costs and the relative security provided by chonsei tenure. According to the Sillim Welfare Centre survey data, while in Nangok, the average chonsei deposit was estimated at KRW 7,834,000 (or US$ 6,930). This was about 80 per cent of the average annual disposable income for the bottom 20 per cent of salary and wage earners’ households in 2000. In South Korea, personal savings and financial support from parents and relatives play a significant role in financing housing costs. For instance, a social statistics survey conducted by the government in 2001 revealed that personal savings and financial support from parents or relatives were the two major sources of funding for the purchase of a house in Seoul. Loans from banks were only the third source for homebuyers. The author’s interviews with residents suggest that personal savings, financial support from parents and relatives, and loans are also the main means of financing chonsei deposits for tenants.

IV. REDEVELOPMENT COMPENSATION AND THE DISPLACEMENT OF TENANTS

a. Redevelopment compensation for tenants

Eligibility for legal compensation is based on tenants’ residency status; in order to qualify, tenants must have lived in the redevelopment neighbourhoo for at least three months by the time their neighbourhood is designated as a redevelopment district, and its final blueprint – called the

10. The average annual disposable income in 2000 was KRW 25,362,000. For the bottom 20 per cent, it was KRW 9,854,400. See NSO (2001 b), Annual Report on the Household Income and Expenditure Survey 2000, Korea National Statistical Office, Daejeon.

“comprehensive redevelopment plan” – is officially approved. For eligible tenants, compensation is either in-kind or cash. In-kind compensation refers to a public rental flat built on site, and if this option is chosen, tenants have to finance the temporary relocation costs themselves. Public rental flats for rehousing eligible tenants are purchased by the municipal government, thus imposing no costs on developers and property
owners.\textsuperscript{(12)} If cash compensation is chosen instead of a public rental flat, tenants receive an amount equivalent to three months’ average monthly expenditure for wage- and salary-earning urban households. The sum increases incrementally to take into account household size. At the time the formal displacement of Nangok’s residents began in October 2000, cash compensation for a four-person household was 23 per cent of average annual household disposable income for salary- and wage-earning households in cities. For those in the bottom two deciles of income distribution, the figure reached 51 per cent of their average annual disposable income.

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Ineligible tenants receive only a token fee to pay for their house-moving expenses and do not enjoy any priority access to public rental flats. If they wish to access the public rental sector, they have to go through a time-consuming centrally administered application process, competing with other tenants from the whole city. Even if an applicant is allocated a public rental flat, there is no guarantee that the flat will be in or near the neighbourhood where the applicant has been living.

Formal approval for a comprehensive redevelopment plan for Nangok was given on 12 November 1997. In accordance with redevelopment regulations, any tenant household that had not been living there for at least three months on this date was ruled ineligible.
for any legal compensation. The full-scale displacement of on-site residents was prolonged until the end of 2000, one of the main reasons being the withdrawal of the private developer who was selected to undertake the project. The developer’s financial status was threatened by a national financial crisis at the end of 1997 and the company was no longer able to carry out the project. Following

PHOTO 2
Reconstruction in progress, Nangok
© Hyun Bang Shin, July 2004
efforts to salvage the embryonic redevelopment project, the property owners succeeded in involving a public development corporation called the Korea National Housing Corporation (hereafter KNHC). Its main aim was to provide homes for low-income families and manage public rental flats. This meant that those tenants eligible for redevelopment compensation could be rehoused in public rental flats managed by the KNHC elsewhere, without going through time-consuming temporary relocation. An official agreement between the KNHC and the redevelopment steering committee was signed at the end of February 2000 and was then acknowledged by on-site and absentee landlords in a general assembly three months later. The construction work took three years to complete and the new homebuyers moved in at the end of August 2006. Upon project completion, the redeveloped Nangok comprised 3,322 flats in total, including 512 public rental flats.

Nangok 正式批准的全面重建计划是在 1997 年 11 月 12 号。按照重建条例，在这一日期前,
任何在此生活少于 3 个月的租户家庭是没有资格获得任何法律赔偿。大规模的居民搬迁被延长到 2000 年年底，主要原因之一是被选中承担这一项目的私营开发商撤出。1997 年底开发商的财务状况受到国家金融危机的威胁，已不能再进行这一项目。经过努力挽救刚起步的重建项目，业主成功地参与进公众开发项目，名为大韩住宅公社（以下简称住宅公社）。其主要目的是为低收入家庭提供房屋并管理租住公屋。这意味着，这些有资格的租户的重建补偿可以住进由住宅公社管理的租住公屋，而不必是费时的临时搬迁住所。2000 年 2 月底，住宅公社和官方之间签署了协议以及成立重建指导委员，然后在大会 3 个月后认定了实地和在外地主。建筑工程花了三年完成，新置业者在 2006 年 8 月底搬入。项目完成后，Nangok 重建了总计 3322 个单位，包括 512 个租住公屋单位。

b. Nangok tenants’ displacement and its characteristics Nangok 住户的迁移及其特点

Five major trends characterized the Nangok tenants’ displacement, which took place between October 2000 and May 2003.

2000 年 10 月和 2003 年 5 月之间 Nangok 住户迁移的五大趋势特点。

First, for the majority of eligible tenants, cash compensation was favoured over in-kind compensation. In Nangok, two-thirds of all tenant households were eligible for compensation at the time of their displacement. The remaining one-third were not eligible either because they had failed to register their residential status with the local administrative office when they moved in, or because they had registered after 12 August 1997,
the cut-off date that determined tenants’ eligibility for compensation. Fewer than half the eligible tenant households exercised their right to access public rental flats. The majority took the cash compensation and chose to live in private rental dwellings elsewhere.

First, for most tenants who were eligible, they preferred cash compensation over in-kind compensation. In Nangok, two-thirds of all tenants had eligibility for compensation when they were displaced. The remaining one-third did not have eligibility as they had not registered their residence with the local administrative office before they moved or were not registered before August 12, 1997. The cut-off date that determined tenants’ eligibility for compensation. Fewer than half the eligible tenant households exercised their right to access public rental flats. The majority took the cash compensation and chose to live in private rental dwellings elsewhere.

Second, better-off households were more likely to choose public rental flats than poorer households. As shown in Table 1, economically worse-off households who received means-tested social security benefits (NBLS benefits) tended to remain in the private rental sector. Non-recipients of NBLS benefits were more likely to become public rental tenants by choosing in-kind redevelopment compensation. This went against conventional wisdom, according to which public rental flats would appeal to poorer households who experienced affordability problems in the private rental sector.

Third, most eligible tenants who moved into public rental flats experienced a tenure change from the much-preferred chonsei tenure to a deposit-based monthly rental tenure (Table 1). Tenants who remained in the private rental sector were more likely to remain in chonsei tenure.

Fourth, after displacement, the majority of tenants failed to enjoy housing conditions that conformed to the national minimum housing standards. The Sillim Welfare Centre survey data show that one-third of all respondents had too few bedrooms or inadequate dwelling space. Overcrowded conditions were more prevalent among those displaced who moved to public rental flats (40 per cent), a much
higher rate than the national average (23 per cent).\(^{14}\) The size of these flats partly explains the lack of willingness among eligible tenants to choose in-kind compensation when displaced.

Fourth, migration led to a significant in-crease in their housing costs. For instance, in the case of those chonsei tenants who managed to retain the same tenure after displacement, the average amount of chonsei key money required almost trebled (Case A, Table 2). Tenants whose tenure changed from chonsei to deposit-based

<table>
<thead>
<tr>
<th>Category</th>
<th>Post-displacement residence</th>
<th>Private rental</th>
<th>Owner occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Public rental sector</td>
<td>Deposit-based monthly Rental</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>43</td>
<td>39</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>(46.2%)</td>
<td>(47.3%)</td>
<td>(%)</td>
</tr>
<tr>
<td>NBLS beneficiaries</td>
<td>8</td>
<td>8</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>(23.5%)</td>
<td>(76.5%)</td>
<td>(%)</td>
</tr>
<tr>
<td>Non-beneficiaries</td>
<td>35</td>
<td>31</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>(59.3%)</td>
<td>(30.5%)</td>
<td>(%)</td>
</tr>
</tbody>
</table>

**TABLE 1 表1**

Nangok chonsei tenants and their post-displacement residence

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SOURCE: Table prepared by the author using survey data from the Sillim Welfare Centre, Seoul.

来源： 作者表中编写使用的调查数据来自首尔 Sillim 福利中心。
TABLE 2 表 2 Changes in rent deposit for tenants displaced from Nangok

<table>
<thead>
<tr>
<th>Tenure change upon displacement</th>
<th>Deposit as a proportion of annual household disposable income for 20%</th>
<th>Case A(a)</th>
<th>Case B(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-displacement chonsei</td>
<td>Deposit</td>
<td>6,706.70</td>
<td>7,260.40</td>
</tr>
<tr>
<td>(standard deviation) 68.1%</td>
<td></td>
<td>(4,016.2</td>
<td></td>
</tr>
<tr>
<td>Post-displacement chonsei</td>
<td>Deposit</td>
<td>20,884.6</td>
<td>7,260.40</td>
</tr>
<tr>
<td>(standard deviation) 211.</td>
<td></td>
<td>(10,500.</td>
<td></td>
</tr>
<tr>
<td>Pre-displacement chonsei</td>
<td>Deposit</td>
<td>12,657.5</td>
<td>12,657.5</td>
</tr>
<tr>
<td>(standard deviation) 128.</td>
<td></td>
<td>(4,821.6</td>
<td></td>
</tr>
<tr>
<td>Post-displacement Deposit-b</td>
<td>Deposit</td>
<td>168.96</td>
<td>168.96</td>
</tr>
<tr>
<td>monthly Tenure</td>
<td>Monthly rent</td>
<td>(48.21)</td>
<td></td>
</tr>
<tr>
<td>Deposit-b</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(a) Case A refers to those tenants who kept their chonsei tenure after displacement. 例 A 是指那些迁移后还使用 chonsei 的租户。

(b) Case B refers to those tenants who changed their tenure from chonsei to deposit-based monthly rental tenure after displacement. 例 B 是指迁移后那些从 chonsei 变为以存款为基础的月租金的租户。

(c) Unit in ’000s KRW.

SOURCE: Table prepared by the author using survey data from the Sillim Welfare Centre, Seoul.

来源：作者表中编写使用的调查数据来自首尔 Sillim 福利中心。

monthly rental tenure (Case B, Table 2) experienced a smaller increase in rent deposit but had to pay monthly rents for their post-displacement housing.

第五，Nangok 的租户因为搬迁导致他们的住房费用大幅增加。例如，对于那些在迁移后设法保留相同的使用权的 chonsei 租户，chonsei 租户...

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所需主要资金的平均金额翻了近两倍（案例 A 表 2）。租任期由 chonsei 变为以存款为基础的每月租金（例乙，表 2）这一过程经历了租金存款小幅增加，即每月支付迁移后住房的租金。

V. CONSTRAINTS FACING TENANTS IN THE PROCESS OF RELOCATION 租户搬迁进程中所受到的限制

A large number of tenants found it difficult to relocate to decent housing and keep their much-preferred chonsei tenure without facing a much higher deposit. What difficulties did they face?

许多住户发现很难搬迁到象样的住房，并还是沿用他们非常喜欢的 chonsei 而非面临更高的款金。他们面临到哪些困难呢？

a. Limited access to formal funding 获得正规资金有限渠道

For residents from redevelopment neighbourhoods seeking private rental dwellings, access to financial arrangements within formal institutions was important. The prospects, however, were not bright.

对于居民在重建街区里寻求私人租用住房来说，获得正式机构的财政安排是很重要的。然而前景不容乐观。

In 1990, a housing finance programme to assist low-income tenants was established by the government under the name “National Housing Fund (hereafter the NHF) Housing Loan Programme to Subsidize Chonsei Deposits for Low-income Households”. The programme taps resources from the NHF, which was established in 1981, and pools resources to finance affordable housing construction nationwide. Applications for NHF housing loans are made to the local district government by tenants, who have to meet two conditions: they need a valid rental contract with a private landlord before making the application; and they have to pay 10 per cent of their chonsei deposit in advance. The local district government then reviews the eligibility of applicants and recommends successful
applicants to the local branch of Kookmin Bank, which administers the distribution of NHF housing loans. The bank reviews the credit standing of each applicant before depositing the loan into their account. Since the 1997 Asian financial crisis, the amount a household can take out as a loan has increased substantially several times, in an attempt by the government to assist housing finance for low-income tenants. In the case of Seoul, since mid-2000 this NHF housing loan has been open to those who sign a tenancy contract that involves a chonsei deposit of less than, or equal to, KRW 50,000,000. These tenants can borrow as much as 70 per cent of their chonsei deposit at a competitive annual interest rate of 3 per cent. The borrowers are required to pay back the loan in a lump sum payment after a two-year grace period. The loan is renewable twice.

Although this housing loan programme does ease low-income households’ housing difficulties to some extent, there are limitations. First, the programme still has limited funds despite its expansion since 1997, and it benefits only a fraction of tenant households in South Korea. For example, in Seoul, 9,756 households reportedly took out loans in 2000, but this accounted for only 0.5 per cent of all tenant households in the city. 

Although this housing loan programme does ease low-income households’ housing difficulties to some extent, there are limitations. First, the programme still has limited funds despite its expansion since 1997, and it benefits only a fraction of tenant households in South Korea. For example, in Seoul, 9,756 households reportedly took out loans in 2000, but this accounted for only 0.5 per cent of all tenant households in the city. 

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款，但这只占该市所有租户的百分之零点五。

Second, the redemption period, i.e. repayment of the lump sum after two years (or six years if the loan is renewed twice), is often considered to be too short for many low-income households whose insecure and irregular income status makes it difficult for them to save enough money before the grace period expires. Irregular workers and unemployed residents, as well as those on means-tested social security benefits, require more flexibility if they are to benefit from this programme. In fact, one of the requests from Nangok tenants was for a long-term, low-interest loan repayable in instalments over 10 to 20 years after a several-year grace period.

其次, 赎回期, 即后两年一笔偿还 (或 6 年, 如果再次双倍贷款), 对于许多没保证的收入的低收入家庭, 他们难以在宽限期满之前存够钱, 这一期限太短了。不稳定职工和失业居民, 以及那些测试为主的社会安全福利, 如果想让他们能够受益于这项计划就需要更多的灵活性。事实上, Nangok 租户的一个要求就是有一项长期, 低利息的贷款偿还, 几年宽限期后分期 10 年至 20 年。

A third limitation is that the NHF housing loan is not available to those moving into public rental dwellings. The logic behind this restriction is that these units have already received construction subsidies from the NHF, which have been paid out to the builders. This restriction places significant constraints upon those low-income households (including those displaced from Nangok) who do not have sufficient financial means at their disposal, and makes it difficult for them to take public rental flats as an alternative relocation option. Therefore, even if eligible candidates from Nangok opted for a public rental flat instead of cash compensation, they would have had to finance the increased deposit without relying on an NHF housing loan.

第三个限制是 NHF 住房贷款不提供给那些搬进公共租住房屋的。此方式背后的逻辑限制, 是这些单位已从 NHF 收到建设补贴, 这其中已支付给建设者。这项限制严重制约了那些没财力的低收入家庭 (包括那些从 Nangok 迁移的), 使他们难以采用租住公屋单位作为搬迁的选择。因此, 即使来自 Nangok 的候选人有资格选择公屋单位而不是现金赔偿, 他们也将没有 NHF 住房贷款的支持来增加财政存款。

b. The weak socioeconomic status of the displaced 迁移者弱小的社会经济地位

Access to formal financial opportunities for most of the displaced was also
limited by their weak socioeconomic status. A high percentage of Nangok residents (as in other urban renewal areas) depended on non-regular jobs and unemployment, as shown in Table 3, which summarizes the findings of three studies\(^{(19)}\) and compares the occupational status of Nangok residents before and after displacement with that of Seoul residents about a decade earlier. Between 40 and 55 per cent of residents were either un-employed or engaged in jobs that could be regarded as precarious and unstable in terms of job security (see the shaded rows in the table). The proportion of office or factory workers (top three job categories in the table)
## TABLE 3
Occupational structure of residents in urban renewal areas

<table>
<thead>
<tr>
<th>Job category</th>
<th>Residents in Seoul urban renewal areas</th>
<th>Nangok before displacement</th>
<th>Displaced persons Nangok</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative work</td>
<td>190 (12.7%)</td>
<td>12 (4.5%)</td>
<td>2 (5.5%)</td>
</tr>
<tr>
<td>Factory work</td>
<td>95 (6.4%)</td>
<td>23 (8.7%)</td>
<td>1 (2.5%)</td>
</tr>
<tr>
<td>Managerial/supervisory</td>
<td>57 (3.8%)</td>
<td>9 (3.4%)</td>
<td>4 (1%)</td>
</tr>
<tr>
<td>Service and sales</td>
<td>109 (7.3%)</td>
<td>50 (18.9%)</td>
<td>3 (8.5%)</td>
</tr>
<tr>
<td>Self-employed</td>
<td>67 (4.5%)</td>
<td>n.a</td>
<td>1 (2.5%)</td>
</tr>
<tr>
<td>Peddlers/handicraftsmen</td>
<td>21 (1.4%)</td>
<td>n.a</td>
<td>2 (0.5%)</td>
</tr>
<tr>
<td>Manual labour</td>
<td>154 (10.3%)</td>
<td>68 (25.8%)</td>
<td>5 (13.5%)</td>
</tr>
<tr>
<td>Unemployed^d</td>
<td>420 (28.1%)</td>
<td>54 (20.5%)</td>
<td>7 (19.5%)</td>
</tr>
<tr>
<td>Unpaid family work</td>
<td>n.a</td>
<td>n.a</td>
<td>7 (17.5%)</td>
</tr>
<tr>
<td>Public work (NBLS-based)</td>
<td>n.a</td>
<td>n.a</td>
<td>1 (4%)</td>
</tr>
<tr>
<td>Students</td>
<td>320 (21.4%)</td>
<td>n.a</td>
<td>7 (18%)</td>
</tr>
<tr>
<td>Other</td>
<td>62 (4.1%)</td>
<td>48 (18.2%)</td>
<td>2 (7.2%)</td>
</tr>
<tr>
<td>Total</td>
<td>1,495 (100.0%)</td>
<td>26 (100.0%)</td>
<td>4 (100.0%)</td>
</tr>
</tbody>
</table>

^d Unemployed includes those who were unemployed in both 1991 and 2000.

在首尔城市贫民住房政策的研究报告，首尔政府，首尔。

(b) Sillim Welfare Centre (2000), *Examination of the needs of residents in Nangok area* (in Korean: *Nangok jiyeog jumin yoggu josa*), Sillim Welfare Centre, Seoul.

Sillim 福利中心 (2000), Nangok 地区居民的需要研究（韩国: Nangok jiyeog jumin yoggu josa), Sillim 福利中心，首尔。


Sillim 福利中心 (2002), Nangok 重建低收入地区和居民安置（韩国: Nangok jiyeog jumin yoggu josa), Sillim 福利中心, 首尔。

(d) The number of unemployed workers may also include unpaid family workers in the case of the studies by the Sillim Welfare Centre in 2000 (see (b) above), and the Seoul Metropolitan Government in 1991 (see (a) above), as unpaid family workers do not appear as an independent category. 失业工人的人数根据 Sillim 福利中心 2000 年研究的情况也可能包括无薪家庭工人（见上文（b）），和 1991 年首尔政府（见上文（a）），因为无薪家庭工人似乎并不作为一个独立的类别。

reached 23 per cent in the 1991 study, but was much lower in the case of Nangok residents. 大多数迁移者也因其薄弱的社会经济地位在获得正规的金融提供的情况下受阻。如表 3 三项研究调查与首尔居民 10 年前后迁移结果所示，Nangok 居民中大多数（如在其他城市更新地区）依赖于非正规工作和以及失业问题。百分之 40 至 55 的居民不是失业就是从事危险和就业保障不稳定的工作（见表中阴影部分）。在 1991 年的研究中在办公室或工厂工作的比例（工种类别表的前三名）达到百分之二十三，但 Nangok 居民中这一比例要低得多。

To some extent this reflected the characteristics of South Korea’s labour market, which was noted for its low proportion of employees in regular/permanent jobs. (20) Even so, the rate of unemployment shown in Table 3 was far higher than the national average. The national unemployment rate was effectively below 3 per cent from 1988 until the national economy was hit by the Asian financial crisis in 1997. (21) The unemployment rate of 6.8 per cent in 1998, the highest in the last three decades, was still much lower than that experienced in Nangok, as well as in urban renewal neighbourhoods more generally.

韩国的劳动力市场在一定程度上反映了这一特点，这是经常/长期就业机会中的小部分。即便如此，表 3 所示失业率远远高于全国平均水平。直到 1997 年国家


FINANCING POST-DISPLACEMENT URBAN HOUSING IN SEOUL

经济遭受了亚洲金融危机前，从 1988 年全国失业率有效地低于百分之三。1998 年失业率为百分之六点八，在过去的三十年中是最高的，仍远低于 Nangok 的情况，在市区重建街区同样也很普遍。

By the end of 2000, the total number of NBLS beneficiaries in Gwanak district reached 4,570 households, that is 2.4 per cent of all households in the district. The proportion of NBLS beneficiaries was much higher in Sillim 7-dong, the sub-district where Nangok was located, where it reached 14.1 per cent. (22) The second highest figure, in Bongcheon 5-dong, was only 6.7 per cent. (23) This suggests that poverty was more prevalent among the residents of Sillim 7-dong than in any other sub-district within Gwanak district. The high proportion of NBLS beneficiaries was also notable among the displaced of Nangok. Of the 2,067 households displaced from the neighbourhood between September 2000 and March 2002, 12 per cent were NBLS beneficiaries. (24)

到 2000 年底，NBLS 总数受益人在成冠区达到 4570 户，这是该地区家庭的百分之二点四。NBLS 受益者在 Sillim 7 洞的比例高得多，这是 Nangok 分地区，达到百分之十四点一。第二个最高值，是在奉天 5 洞，只有百分之 6.7 。这表明，Sillim 7 洞居民的贫困比冠岳区其他分区任何更为普遍。NBLS 高比例的受益者也显示了 Nangok 的迁移。2000 年 9 月和 2002 年 3 月间该区迁移了 2067 户，其中百分之十二是 NBLS 受益者。

c. Means of financing and the reliance on cash compensation

筹资手段，以及现金补偿依赖

The large difference between pre- and post-displacement rent deposits was not compensated for by loans from formal financial institutions. Tenants’ limited access to the formal financial sector led to heavy dependence on their own savings or on informal sector borrowing (e.g. loans from relatives, friends or usurers operating in the informal sector). According to the Sillim Welfare Centre survey data, only about one-third of the displaced of Nangok took out NHF housing loans or other loans from formal financial institutions; these loans were the least used means of financing residents’ increased housing costs upon displacement. For those tenants who moved to non-KNHC dwellings, cash compensation was cited as the most commonly used source of housing finance. Since the chonsei key money for residents’ pre-displacement dwellings was used to pay for part of the post-displacement dwellings’ rent deposits, it could be concluded that the displaced persons’ personal financial assets and borrowing from their support network played a more major role than formal sector borrowing.

d. Increases in housing expenditure 增加的住房支出

Upon displacement, residents experienced an increase in their house-hold expenditure. Specifically, 86.8 per cent of the Sillim Welfare Centre survey respondents reported an increase in their housing maintenance costs and monthly rents; utility bills were the next most frequently cited increased expenditure item, followed by debt repayment and interest. Thus, all housing-related expenditure had increased for most residents. The residents were driven towards a higher level of consumption forced by the residential

FINANCING POST-DISPLACEMENT URBAN HOUSING IN SEOUL

redevelopment and displacement from their neighbourhood, which used to offer affordable housing.

经过迁移，居民持有的房子开支也增加了。具体来说，Sillim 福利中心报告中被调查者的 86.8%，他们的住房维修费和每月租金都增加了；接下来最常增加的支出项目是电费，其次是偿还债务和利息。因此，对大多数居民来说所有与住房相关的支出都增加了。因住宅重建，住房居民们被迫承受更高消费以及从他们的街区迁移，其中有些以前在住房上是能承受得起的。

Nangok tenants who chose public rental flats as compensation signed two-year renewable rental contracts for 39 square metres of dwelling space, and paid a deposit and a monthly rent of KRW 13,319,000 and KRW 161,200, respectively. Tenants could increase their monthly rental payments if they wished to reduce the amount of their deposit, and vice versa. If a full deposit (about KRW 33,000,000) was paid, then rental payments were waived. When recipients of NBLS benefits were eligible for redevelopment compensation, they tended to choose cash compensation rather than a public rental flat because they were anxious about the pressure of paying a monthly rent.

Nangok 选择租住公屋单位的租户的补偿是为期两年的 39 平方米的居住空间的可再生租赁合同，并要支付定金以及分别是每月 13319000 韩元和 16.12 万韩元的租金。如果租户希望减少他们的存款，那就要增加他们每月支付租金，反之亦然。如果支付全额存款（约价三千三百万韩元），那么就没租金支付。有资格在重建上获得 NBLS 资助的人，他们更倾向于选择现金补偿，而不是一个公屋单位，因为他们担心每月付租金的压力。

It was noted earlier that most of those who transferred from chonsei to deposit-based monthly rental tenure were public rental tenants. These residents had to face the new challenge of regular monthly payments, equivalent to 19.6 per cent of the average monthly disposable income of those in the bottom 20 per cent of income distribution for salary- and wage-earning urban households in 2000. Housing maintenance fees imposed by the estate management office, and other bills paid by tenants (e.g. phone bills, medical insurance), brought the regular monthly expenditure up to roughly 40 per cent of household income.

之前指出的就是大部分公屋租户把 chonsei 存款转为每月租金。这些居民不得不面对每月定期付款这一新的挑战，相当于在 2000 年处于底部百分之二十的城镇居民工资收入家庭平均每月可支配收入的百分之 19.6。房屋维修费由住户支付物业管理办公室，还有其他费用（如电话费，医疗保险），使得每月开支增加到家庭收入的约百分之四十。

For many households, the high costs of living in the public rental flats hindered them from moving in during the early stages of displacement from Nangok. For those who had not anticipated the increase in household expenditure, life in the public rental units has been difficult to sustain.
financially. One of the public rental tenants interviewed stated that she initially applied for a public rental flat but soon gave it up, and now lives in a semi-basement unit in chonsei tenure to avoid the high monthly expenditures.

对于许多家庭中,租住公屋单位的高生活费用阻碍了早期 Nangok 迁移阶段中的搬迁。对于那些无法增加家庭开支的人来说,生活在出租公屋单位会难以维持财政。其中一名公屋租户采访者说,最初她申请公屋单位,但不久就放弃了,现在生活在一个租付 chonsei 的半地下室单位,以避免每月高支出。

e. Housing market: a mismatch between supply and demand 房产市场: 不协调的供应和需求

The majority of tenant households in Seoul live in individual houses (dandog jutaeg in Korean). The population and housing census of 2000 found that only 22 per cent of tenant households nationally, and 32 per cent of all households in Seoul, lived in apartment flats.\(^{26}\) The majority of renters (64 per cent of all tenant households in Seoul) lived in individual houses. It was also more common for renters in individual houses to double up with other families. On average, each individual house was home to 2.38 tenant households, while fewer than half of all apartment flats (41 per cent) housed tenant households.\(^{27}\) These figures indicate that apartment flats in Seoul were clearly oriented towards single households and owner-occupation.

这种集中在个别住户的房屋的情况可以部分解释一个事实,即自 1980年代中期以来个人住房经历过从最低价格的上涨。按国民银行年城市住房价格指数统计调查表明,首尔公寓销售价格在 1986 年至 2004 年间上涨了百分之 240,而个人房屋只增加百分之四十四。对于 chonsei 指数,公寓再次
While tenants were largely concentrated in the individual housing sector, housing production was largely in favour of apartment construction and, in particular, high-rise flat construction. As shown in Figure 1, individual houses became less popular with builders and apartment construction became the norm in the construction industry. In the 1990s, around 80 per cent of all new dwellings were high-rise flats. Urban redevelopment in dilapidated neighbourhoods has also resulted in the construction of high-rise flats, almost without exception.

There is further evidence of an increasing orientation towards the construction of flats. First, an increasingly large share of planning permits issued for new housing construction has been for high-rise flats. In 1975, high-rise flats (i.e. more than five storeys) constituted 21 per cent of the 131,850 units that received construction permits from the central government. The share rose further to 66.8 per cent by 1990. Second, the public housing agency, the KNHC, also focused mostly on medium- and high-rise flat construction. The share of apartment flats in the company’s annual housing production was on average 34.8 per cent between 1962 and 1966, but increased to 97.8 per cent between 1972 and 1981. Since 1987, the company has been producing apartment flats only.

This orientation towards high-rise flat construction places heavy constraints upon tenants and low-income owner-occupiers when they have to move out of dilapidated neighbourhoods due to redevelopment. Upon displacement, they have limited housing choice and tend to look...
for dwellings in neighbourhoods where individual houses are more likely to be found with affordable rents. Given both the context of housing price increases since the late 1990s, and the fact that tenants from redevelopment neighbourhoods were accustomed to paying as little as one-quarter of what tenants paid in adjacent neighbourhoods as chonsei key money, their displacement clearly resulted in considerable financial pressure.

由于重建住户和低收入自住业主不得不搬出破旧的居民区，而高层建筑却带给他们沉重的限制。迁移后，他们的住房选择有限，而且往往更容易找到住宅街区里负担得起的个人住房。鉴于自1990年代后期以来房价的背景，以及重建街区后住户要支付相当于租户支付给邻居租金四分之一 chonsei 款，迁移给他们的确造成了相当大的财政压力。
While the average urban owner-occupation rate in the country had increased to 49 per cent by 2000, the share of owner-occupied units in Seoul remained at 41 per cent. Despite the greater proportion of renters, new housing production has been targeting prospective homebuyers, and long-term public rental housing is scarce. A vivid example is the relative share of housing produced by the KNHC for rental and sale. Of the 682,988 units produced by KNHC between 1962 and 1991, about one-third were for sale on the market. One might mistakenly conclude that the public agency has focused on producing rental units to supplement the homeownership-oriented private market. The reality is that the majority
of rental units produced were available for up to only five years’ rental, after which they were subject to purchase by sitting tenants at the end of their leases. For this reason, these rental units could not be regarded as “public” in real terms and were often seen as a route to home ownership. (Rental units with longer leases appeared only in the late 1980s.\(^{36}\))

到 2000 年国内城市平均业主占用率已增至百分之四十九，首尔的业主自用单位保持在百分之四十一。尽管有较大比例的租客者，新的住房生产却只针对潜在的购房者，长期租住公屋更是稀少。一个生动的例子是住宅公社租金和出售的相对份额。从 1962 年至 1991 年期间住宅公社所产生的 682988 个单位，大约有三分之一是为市场上的出售。有人可能会错误地得出这样的结论：公共机构的重点放在生产出租单位，以补充面向私人市场的住房。实际情况是，大多数生产的出租单位只提供 5 年的租期，之后租客租期结束时就要买下。出于这个原因，这些房屋出租单位，不能被视为“公共”的实质，并常常被视为家庭置业的一种方式。（租赁较长的租住单位只出现在 20 世纪 80 年代末有过。）

Although an overwhelming majority of urban redevelopment rental housing is concentrated in Seoul, which has been at the centre of urban redevelopment, most of the limited supply of public rental housing in South Korea has been built outside Seoul (Table 4). While 22 per cent of total national households (or 28 per cent of all national tenant households) were living in Seoul by 2000,\(^ {37}\) only about 15 per cent of public rental flats were located in Seoul. These benefit 5.4 per cent of all municipal tenant households.

尽管绝大多数市区重建出租住房主要集中在已是市区重建中心的首尔，可在韩国首尔之外的地方也最有限的提供了家庭公共租住房屋（表 4）。虽然到 2000 年，占全国家庭 22%（或全国租户 28%）的人生活在首尔，只有百分之十五的租住公房单位设在首尔。这些受益者占所有市政租户的 5.4%。

More than half of these public rental flats countrywide are available for only five-year short-term leases. But in Seoul, these make up a small per-cent of what is available. Far more common is yeong-gu rental housing (meaning “permanent” in Korean), 50-year lease public rental housing built for low-income households from the late 1980s until the mid-1990s, and which make up two-thirds of all public rental housing in Seoul. The central government budget funded 85 per cent of the construction costs.\(^ {38}\) Nowadays, these units mostly accommodate recipients of NBLS benefits and those who meet the criteria stipulated in 36. See reference 30, pages 486–487.

37. See reference 5.

38. These criteria include, for example, veterans, North Korean refugees, disabled persons and victims of natural disasters.

这些标准包括，如，退伍军人，朝鲜难民，残疾人员和自然灾害的受害者。
Article 19 of the Ordinance on Housing Supply.\(^{39}\)

其中全国一半以上的公屋单位只有 5 年的短期租约。不过，在首尔，这些只有小部分是可用的。更为常见的是荣区租住公屋（在韩语意思是“永久”），从 20 世纪 80 年代末到 90 年代中期为低收入家庭建造的 50 年租赁公屋，这占了首尔公屋的三分之二。中央财政出资建筑费用的百分之八十五。如今，这些单位大多容纳了得到 NBLS 福利和满足房屋供应标准条例第 19 条规定的人。

VI. CONCLUSION 总结

Since the mid-1980s, through a partnership-based redevelopment approach, developers and property owners in dilapidated neighbourhoods in South Korea have worked together to transform these neighbourhoods into modern, high-rise estates. When homeowners lacked legal land tenure because their dwellings were on public lands, they were invited to purchase these public lands in order to obtain full title for their properties. In this

<table>
<thead>
<tr>
<th>TABLE 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Public rental housing stock in South Korea (2000)</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Regions</th>
<th>50-year rental housing</th>
<th>Urban redevelopment</th>
<th>5-year rental</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yeong-gu rental</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>National total: supplied by</td>
<td>235,095</td>
<td>190,077</td>
<td>34,0</td>
<td>366,7</td>
</tr>
<tr>
<td>KNHC</td>
<td>164,106</td>
<td>140,078</td>
<td>0</td>
<td>56,43</td>
</tr>
<tr>
<td>Local governments</td>
<td>70,989</td>
<td>49,999</td>
<td>34,0</td>
<td>7,613</td>
</tr>
<tr>
<td>Private companies</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>302,6</td>
</tr>
<tr>
<td><strong>Seoul total</strong></td>
<td><strong>63,992</strong></td>
<td><strong>45,828</strong></td>
<td><strong>33,0</strong></td>
<td><strong>547</strong></td>
</tr>
<tr>
<td>% of national total</td>
<td>27.2%</td>
<td>24.1%</td>
<td>97.0%</td>
<td>0.1%</td>
</tr>
</tbody>
</table>

\(\ldots\) These units are subject to sale after five years rental. They are built by the public sector (KNHC and local governments) and private companies, and are heavily subsidized by the National Housing Fund.

respect, the partnership-based redevelopment approach was intended as an effective way of improving dwelling owners’ access to legal land and housing in informal settlements. The provision of public rental flats for eligible tenants was also intended as a way of improving tenure security. (40)

自1980年代中期以来,通过伙伴关系为基础的重建方针,韩国破旧居民区的开发商和业主共同努力,把这些街区变成现代,高层的居住单位。由于其住宅在公共土地上,这些业主失去法律土地使用权,他们只能购买这些公共土地,以便获得完全属于其的财产。在这方面,伙伴关系为基础的重建方法的目的是作为一种有效的方式来改善居住业主诉诸法律的土地和在非正式定居点的住房。为有资格租户提供的租住公屋也打算以此来提高使用安全。

The case of Nangok tenants and their displacement, however, indicates that the intended objectives for poor tenants displaced as part of urban redevelopment are not so easily met. It is apparent that the provision of public rental flats, without close attention to poor tenants’ housing and tenure needs, does not in fact effectively improve their tenure security upon displacement. For most displaced tenants in Nangok, their post-displacement housing consumption was in conflict with their preferred household expenditure portfolio (that is, minimized expenditure on housing to release financial resources for other uses). Although it could not be verified in the short term, it appeared that their displacement would have detrimental impacts on their allocation of household resources to meet their various needs in the future.

然而Nangok租户的情况及他们的迁移,要指出的是,把贫困居民迁移作为市区重建一部分的这一预定目标不是那么容易实现的。很明显,提供的租住公屋单位,没有密切关系到贫困住户住房和土地使用权的需要,实际上也没有有效地改善其迁移后的保障。对于大多数Nangok迁移的租户,迁移后的住房消费集中在他们首选的家庭支出组合(即尽量减少住房开支,把钱用于其他用途)。虽然无法在短期内得到验证,但迁移似乎将对他们分配家庭的资源从而满足各种需要带来了不利影响。

An examination of various constraints experienced by these tenants points to a need for the government to design policy measures to increase the housing options of poor residents. This needs to start from the recognition that “...the poor have a right to live in the city.”

Cities experiencing rapid changes face the task of urban restructuring in order to accommodate the growing need for improved infrastructure, facilities, housing and so on. This often leads to the forced eviction and displacement of poor residents, which has seriously negative impacts. (42)

In order to protect poor residents, critics advocate pro-poor housing and urban renewal policies that build on the assets that poor people have already invested. (43)

审查各种制约这些租户的因素指出,需要政府制订政策措施以增加贫困居民的住房选择。这需要从认识到,“...穷人有权生活在城市。”面临结构调整任务的城市经历着迅速的变化,来满足日益增长需要改善的基础建设,设施和住房等的需求。这往往导致有着严重负面影响的强行驱逐和贫困居民的迁移。为了保护贫困居民,批评家们呼吁要有利于穷人的住房和已用他们资产的市区重建政策。

Since redevelopment projects target dilapidated neighbourhoods where poor physical conditions are usually linked to lower rents, displaced residents are often left with no option but to move to higher quality dwellings, which command much higher rents (whether chonsei deposits or monthly rents). An expansion in the number of public rental flats is necessary, as only about 5 per cent of municipal tenant households in Seoul have access to the public rental sector. The
experiences of public housing provision in Western European countries such as Britain and France suggest that the state has a role to play in providing affordable dwellings to the socially excluded population.(44) However, this method of providing “bricks-and-mortar” subsidies to producers and landlords may place too many financial constraints on central and local governments in low- and middle-income countries.

由于重建项目目标的破旧的居民区状况不佳却通常租金较低，迁移的居民往往是没得选择，因为转移到更高质量的住房就要支付更高的租金（不管是 chonsei 存款还是每月租金）。扩大租住公屋单位的数目是必要的，在首尔只有约百分之五的市政租户获得租住公屋。西欧国家在提供公屋上的经验，如英国和法国，国家已发挥作用，为遭到社会排斥的人口提供负担得起的住房。然而，这种给生产者和房东提供补贴的“砖和迫击炮”方法，在低收入和中等收入国家可能会给财政拮据的中央和地方政府带来很多限制。

The design of housing finance systems for poor tenants needs to take into account their household situation. Financial support for tenants in difficulty (such as the National Housing Fund housing loans for chonsei tenants) can help tenants pay for their increased housing costs, but this kind of support needs to be implemented with a longer redemption period so that it is more responsive to the needs of poor tenants. Other more people-oriented financial subsidies may also be necessary to address poor families’ difficulties in paying increased rents upon displacement. Personal subsidies such as social rent schemes would help allow poor tenants to stay in the city centre where rents are higher.(45) Recently, the Korean government put forward a revised approach to increase the supply of public rental housing in the individual and multi-household housing sector. This measure is also expected to increase housing choices for poor tenants upon their displacement, but its real impact has yet to be analyzed.

为穷人设计的住房金融系统需要考虑到他们的家庭状况。对有困难居民的财政支持（如全国对 chonsei 住户的住房公积金住房贷款）可以帮助租户支付住房费用的增加，但这种支持必须有更长的赎回期，使其更加适应贫困居民的需要。其他更以人为本的财政补贴，可能还需要解决贫困家庭在迁移后租金增加的困难。个人补贴如社会租金计划，将有助于穷人租户能在租金较高的市中心。最近，韩国政府提出了修订的办法，以增加对个人和多家庭的公共租住房屋提供。这项措施预计也将增加穷人租户迁移的住房选择，但其实际影响仍有待分析。

45. See reference 43.
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