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

生活在边缘:住房融资后的首尔城市重建项目

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offered their valuable thoughts and insights in

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1. Kim, Kwang-Joong, In-Jae Lee and Sang-Hyuk Chung (1996), *Sub-standard Housing Redevelopment in Seoul: 1973– 1996* (in Korean: *Seoul-si Jutaeg Gaelyang Jegaebal Yeonhyeog Yeongu*), Seoul Development Institute, Seoul, page 188.

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 on-site dwelling owners and absentee landlords) 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.

摘要：本文审视了韩国首尔城市贫民住户的置换经验，以及对融资后住房的制约。自 1980 年代中期以来，首尔市区贫民窟和破旧居民区的重建旨在清除和整体重建。这种做法伴随的是没有法定财产权利的住宅业主土地所有权合法化，并且这是财产所有者（包括实地住宅主人和地主）和开发商之间以利润为首的伙伴关系。自 20 世纪 80 年代末，如果合格，住户可选择实物补偿（获得公屋单位）或现金补偿。但是无一选择能反映出对无可避免的住房支出增加仍难以应付的贫穷租客的需求。需要政策措施来给流离失所后的住户增加选择范围。

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

中心词： 置换/住房融资/重建/首尔/韩国/城市贫民/城市再建

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.⁽¹⁾ 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.⁽²⁾

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 年至 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基础的办法进行建造，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，

寻求最大密度以尽可能在新的住房市场出售很多单位，使得业主和开发商可以收回成本，增加利润。如果住房是建立在没有土地使用权的公共土地与业主上的，他们

必须在获得法律上的财产权利之前购买公共土地进行重建。

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,⁽³⁾ 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.

这一进程最影响的是那些贫困居民。特别是最初住户没有任何重建赔偿而被驱逐。面对暴力抗议和全世界的谴责,从 1989 年,政府提供给租户可以选择的实物补偿(安置在提供实地的公屋单位的权利)或现金补偿。提供公屋单位租住安置是租户主要的一个要求,在一个长期租住公屋稀少的国家里可视为向前迈出的一大步。从这个角度来看,重建补偿计划可以说已经改善了贫困居民的保障。

But is this really the case? How does the provision of public rental flats as redevelopment compensation actually affect poor tenants' displacement 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.

可确实如此吗? 如何把提供的租住公屋作为重建补偿给实际受到影响而流离失所和迁移的穷人住户? 已提供租住的公屋单位真正改善了贫困居民的权利保障? 本文更新了对首尔穷人租户和他们流离失所经历的认识。确定了贫困住户对转移的反应,以及审查了流离失所的人所面临的结构上制约因素的趋势。调查结果根据的是在首尔附近,市中心以南约 15 公里名为 Nangok 的重建个案研究,作者在那里进行了实地调查。

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

Seoul, *Habitat International*

Vol 25, pages 385–397.

3. In 1987, UN-Habitat named South Korea as one of two countries that had exercised forced eviction in the most brutal and inhumane manner. See ACHR (1989), *Battle for Housing Rights in Korea: Report of the South Korea Project of the Asian Coalition for Housing Rights, Asia Coalition for Housing Rights and Third World Network*, Bangkok, 72 pages.

在 1987 年,联合国人居署指出韩国为以最野蛮和非人道的方式行使强制驱逐的两个国家之一。见 ACHR(1989),韩国住房权利的斗争:亚洲住房权利联盟韩国项目的报告,亚洲住房权利联盟和第三世界网络,曼谷,72 页。

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.

采访数据辅以由当地 Sillim 福利中心提供的调查数据。该中心在 2002 年 6 月进行了一项调查,收集前 Nangok 邻里重建中部分居民转移的资料。作者参与了人口抽样调查的收集,共有 138 个有效的回应进行了分析。感谢 Sillim 福利中心,作者重新分析了这些原始数据集,以确定 Nangok 居民转移过程中出现的趋势。

III. CASE STUDY NEIGHBOURHOOD BEFORE REDEVELOPMENT

邻里重建之前的案例研究

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.

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

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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

4. SMG (1991), *Research Report on Housing Policy for the Urban Poor in Seoul* (in Korean: Seoul-si jeosodeugcheung-ui jutaegjeongchaeg-e gwanhan yeongu bogu), Seoul Metropolitan Government, Seoul, page 188.

5. NSO Korea (2001 a), *2000 Population and Housing Census Report: Volume 1*,

6. Ha, Seong-Kyu (2002), 'The urban poor, rental accommodation and housing policy', *Cities* Vol 19, No 3, page 197.

original residents' resettlement in the late 1960s.⁽⁴⁾ 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.

多数家庭并没有正规的土地使用权。所有房屋的近三分之二实测不到 26 平方米-远远低于城市平均水平-并且自从上世纪 60 年代末居民们搬过来之后就再也没改造过。每个住宅有一个或两个卧室和一个厨房。缺少基本的设施和室内冲水厕所。只要有可能,居民建了私人厕所,但所发出的气味很难让人忍受。多年来,地方当局提供的公共厕所,很难是长期设立的,都是临时安装的。在 Nangok 一位受访者幽默的评论说 "...公厕是最好的"。在大多数情况下,街区内业主的住宅没有正式的土地使用权。当业主预计在不久的将来进行重建工程(例如在 20 世纪 90 年代),他们只能进行住房维修,以防止房屋倒塌,这样他们才不会丧失其重建权利。然而在大多数情况下,租户承担保养和修理工作的负担,却用着非常差或无用的设备和设施。

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*.⁽⁵⁾ *Chonsei* tenure requires a substantial up-front payment as key money or deposit when signing a contract, and does not involve paying a monthly rent. This key money is usually invested by landlords in formal and in-formal financial markets and the "...interest earning represents an imputed rent."⁽⁶⁾ The real value of the key money may be depreciated in line with price inflation, and the tenants relinquish

the opportunity to make any



PHOTO 1

Nangok neighbourhood before demolition

© Hyun Bang Shin, December 2001

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⁾

根据冠岳区房管局所提供的数据，到 2000 年底在 Nangok 共有 2450 户家庭。其中，只有 421 户，约占百分之十七，是自住业主，非常高的比例都是在外地主。Nangok 主要的租赁使用权形式（同时也是占首尔三分之二的租户）被称为 *chonsei*。在签署一项不涉及支付月租合同时，*Chonsei* 使用权需要大量货币或存款作为前期付款。这一主要资金通常是业主在正式和非正式的金融市场上投资和“...所得利率估算的租金。”这一资金的真正价值可能因物价和租客不租而无利息收入贬值。对于房东，*chonsei* 使用权是作为一种“资金来源”，并“...体现了住宅的内在品质作为房地产抵押。相反银行对这种抵押的借贷，使得业主的住宅正在从他的租客（或租户）收取这项贷款。”

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.

由于在租赁合同到期时，*chonsei* 的资金会全额退给住户，相比其他租赁制度租户更赞成这个；事实上，在合同期内，即使他们没有稳定收入，他们也不必定期每月支付租金，给租户提供相对稳定的使用权保障。*Chonsei* 如“合同储蓄计划”般运作，兼有“...储蓄和资产积累的自我强加。”功能。每月的租金支付系统可能是租户无力支付全部 *chonsei* 资金时的选择。也等于住户每月的租金使得其每月家庭可支配收入减少，从而认为这是他们财政中一个无法补回的“废物”。正如

7. Renaud, Bertrand (1989), “Understanding the collateral qualities of housing for financial development: the Korean *chonsei* as effective response to financial sector shortcomings”, Discussion Paper INU-49, The World Bank, page 13.

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。

9. See reference 7, page 12.

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 年平均收盘汇率约为 1 美元：1131 韩元。

一位受访者指出每月支付的租金，“...如果你租在别人的房子里，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，已是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).⁽⁹⁾ 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.⁽¹⁰⁾ 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.⁽¹¹⁾ 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.

在转移前，Nangok 居民有两大优势，即住房费用低和提供了相对安全的 chonsei 使用权。据 Sillim 福利中心的调查数据，在 Nangok，平均 chonsei 存款估计为 783.4 万韩元（相当于 6930 美元）。这相当于 2000 年，占靠工资和劳力所得底层家庭的百分之二十的平均每年可支配收入的约百分之八十。在韩国，个人储蓄和从父母和亲属得到的财政支持，在筹资住房时发挥重要作用。举例来说，在 2001 年政府进行的一个社会统计调查发现，在首尔，用于购买房子的两个主要资金来源是个人储蓄和从父母或亲戚得到财政支持。银行贷款只是作为第三个来源。作者的采访表明，居民个人储蓄，得到父母和亲属的财政支持，以及还贷款是 chonsei 的主要筹资手段。

IV. REDEVELOPMENT COMPENSATION AND THE DISPLACEMENT OF TENANTS 重建补偿和流离失所的租户

a. Redevelopment compensation for tenants 重建对租客的赔偿

Eligibility for legal compensation is based on tenants' residency status; in order to qualify, tenants must have lived in the redevelopment neighbourhood 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 Korea (2001 b), *Annual Report on the Household Income and Expenditure Survey 2000*, Korea National Statistical Office, Daejeon.

2000 年年均可支配收入是 2536.2 万韩元。底部的百分之二十，是 9,854,400 韩元。见韩国国家统计局（2001 b）项，2000 年年度家庭收入和开支调查报告，韩国国家统计局，大田。

11. NSO Korea (2002), *Report on the Social Statistics Survey*, Korea National Statistical Office, Daejeon, page 102.

“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.⁽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.

获得法律赔偿的资格是基于住户的居留身份;为了获取资格,住户必须在他们的居民区被指定为重建区前在此近居住至少3个月,并且其最后的蓝图-所谓的“综合重建计划”-得到正式批准。对合格的住户,可选实物或现金补偿。实物补偿是指实地的公屋单位,如果选择此项,租户不得不自己筹措临时搬迁费用。安置符合条件居民的公屋租住单位由市政府购买,因此对开发商和业主来说没有什么花费。如果是现金补偿,而不是选择公屋单位,住户收到一笔数额相当于城市工资和薪金收入家庭每月平均支出3个月的总额。考虑到家庭的大小,数额会逐步增加。Nangok居民正式迁移始于2000年10月,对于4人家庭的现金补偿为城市工资和工资收入家庭平均年家庭可支配收入的百分之二十三。对于处于收入底层的20%,这一数字达到年均可支配收入的百分之五十一。

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.

不合格的住户只能得到象征性的费用来支付他们搬家的费用,也不享有任何获得租住公屋的优先权。如果他们想获得租住公屋,他们必须与整个城市其他住户一起,经过一个漫长的集中申请过程。即使申请人分配到公屋单位,也不能保证该单位适合或接近申请人的生活水平。

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



PHOTO 3

Redeveloped Nangok

© Hyun Bang Shin, September 2007

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,

13. In South Korea, the major means-tested social assistance programme is called the National Basic Livelihood Security (NBLS) system. The programme takes into account household income and assets to determine eligibility. A household is eligible if it earns less than the national minimum cost of living set by the government and if it does not have any other family members on whom to depend. For more information, see OECD (2000), *Pushing Ahead with Reform in Korea: Labour Market and Social Safety Net Policies*, Organization for Economic Cooperation and Development, Paris, pages 127–143.

在韩国，主要的测试社会援助方案被称为全国基本生活保障（NBLS）系统。该方案考虑到家庭收入和资产，以确定其资格。其资格是，收入低于由政府规定的国家最低生活费用，还有没有任何其他可依赖的家庭成员。如需详细资讯，见 OECD（2000 年），推进韩国的改革：劳动力市场和社会安全网政策，巴黎经济合作与发展组织，127-143 页。

14. Ha, Seong-Kyu (2004), "Housing poverty and the role of urban governance in Korea",

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.

首先，对于大多数符合条件的租户，喜欢现金补偿多于实物补偿。在 Nangok，所有租户的三分之二在他们被迫迁移时有资格获得赔偿。其余的三分之一没有资格，因为当他们搬来时没有在地方行政办公室登记他们的居留身份，或者是因为他们在 1997 年 8 月 12 号后登记的，这一截止日期是确定租户赔偿资格的。不到一半的合格租户行使了他们获得租住公屋的权利。多数采取了现金补偿，并选择租住在别处私人住宅。

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.⁽¹³⁾ 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.

其次，较富裕的家庭比贫穷家庭更可能选择租住公屋单位。如表 1 所示，收到有息社会安全福利（NBLS 福利）经济不好的家庭倾向于留在私人租房中。没有 NBLS 的，更可能选择实物重建赔偿而成为公屋租户。按理租住公屋单位更应该是给在私人租房负担能力有问题的贫穷家庭，这却违背了传统的道理。

Third, most eligible tenants who moved into public rental flats experienced 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.

第三，最符合搬进租住公屋单位条件的租客经历了使用权的变化后非常喜欢 *chonsei*，而不是以存款为基础的每月租金（表 1）。留租在私人租房的更可能仍使用 *chonsei*。

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.

第四，迁移后，大多数符合国家最低住房标准的住户未能享受住房条件。Sillim 福利中心的调查数据表明，三分之一的受访者卧室太小或居住空间不足。拥挤的情况在迁移者搬到租住的公屋单位中较普遍（百分之四十），远高于全国平均水平（百分之二十三）。这些单位的大小部分是因为有资格的租户在迁移时，选择实物补偿所缺乏的意识。

Fifth, the displacement of Nangok tenants led to a significant increase 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

Category 目录	Post-displacement 迁移后 residence							
	Public rental sector 公共出租单位			Private rental		Owner_ occupation 业主居住 Total		
		<i>Chonse</i>	Deposit-based monthly Rental 月租金		<i>Chons</i>	Deposit based monthly rental		
TOTAL	43 (46.2%)	4	39	44 (47.3%)	35	9	6 (6.5%)	93
NBLS beneficiaries 得到	8 (23.5%)	0	8	26 (76.5%)	23	3	0 (0.0%)	34
Non-beneficiaries 无福利的	35 (59.3%)	4	31	18 (30.5%)	12	6	6 (10.0%)	59

TABLE 1 表 1

Nangok *chonsei* tenants and their post-displacement residence Nangok *chonsei* 租客及其迁移

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后的居住

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 NangokNangok 迁移后租户租金的变化

		金的变化		Deposit as a proportion of annual household disposable income for bottom 20%	
Tenure change upon displacement 随迁移使用权的变更 (39 responses for Case A and 48 for Case B) (案例 A39 个答复案例 B48 个答复)			Mean ^(c) (standard deviation)		
Case 例 ^{A(a)}	Pre-displacement 迁移前	<i>chonsei</i>	Deposit	6,706.70	68.1%
	Post-displacement 迁移后	<i>chonsei</i>	Deposit	20,884.6	211.
Case ^{B(b)}	Pre-displacement 迁移前	<i>chonsei</i>	Deposit	7,260.40	73.7
	Post-displacement 迁移后	Deposit-b monthly Tenure 月付租金	Deposit	12,657.5	128.
				(4,821.6)	
				168.96	
				(48.21)	

(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*

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，要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。他们面临到那些困难呢？

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

15. MoCT Korea (2002), "Implementation criteria of the housing loan scheme to subsidize *chonsei* deposits for low-income households" (in Korean: "Jeosodeug yeongsemin jeonse jageum sebu jiwon gijun"), Ministry of Construction and Transportation of Korea, Seoul; also SMG (2002), *Housing White Paper* (in Korean: Minseon 2-gi sae-Seoul jutaeg baegseo), Seoul Metropolitan Government, Seoul, pages 95–96.

16. See reference 15, SMG (2002), page 95.

17. SMG (2001), Documents requested for National Assembly inspection on government offices: "Construction and transportation committee, Vol 7–1" (in Korean: "2001 Nyeondo geonseol gyotong wiwonhoe: gugjeong gamsa yogu jalyo"), Seoul Metropolitan Government, Seoul, page 11.1014.

18. See reference 15, SMG (2002), page 96.

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.⁽¹⁵⁾ 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.⁽¹⁶⁾

1990 年，用以协助低收入居民而建立的住房融资方案被政府命名为“全国住房基金（以下简称 NHF）以资助低收入家庭 Chonseil 存款的住房贷款计划”。该方案的源头是成立于 1981 年的 NHF，是来资助全国范围内负担得起的住房建设的资源水库。申请 NHF 住房贷款要租户向当地政府提出，还必须满足两个条件：提出申请之前他们需要与一个私营业主有一份有效的租赁合同；还有就是他们必须提前支付 *chonsei* 存款的百分之十。然后当地政府审查申请人的资格，并推荐成功申请者到负责管理分配的 NHF 住房贷款的国民银行地方支部。该银行在把申请人的贷款存入他们的帐户每个会审查他们的信用。自 1997 年亚洲金融危机后，可贷款家庭的数额大幅增加数倍，低收入租户都希望政府能协助住房资金。以首尔为例，自 2000 年中期以来，NHF 住房贷款已开放给那些签署了租赁合同，并且 *chonsei* 存款小于或等于 5000.0 万韩元的人。这些租户可以借到多达 *chonsei* 百分之七十的款金，并且年利率为百分之三。借款人须在两年宽限期后一次性还清贷款。这笔贷款变为两倍。

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.⁽¹⁷⁾

虽然这种住房贷款方案在一定程度上减轻了低收入家庭的住房困难，但还有很多限制的地方。首先，尽管自 1997 年扩大过，该方案仍然资金有限，它的好处只有一小部分韩国租户能享受到。例如，在首尔，据报道，在 2000 年 9756 户得到此贷

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.⁽¹⁸⁾ 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

19. For these studies, see reference 4; also Sillim Welfare Centre (2000), *Examination of the Needs of Residents in Nangok Area* (in Korean: Nangok jiyeg jumin yoggu josa), Sillim Welfare Centre, Seoul; and Sillim Welfare Centre (2002), *Redevelopment of Nangok Low-income Area and the Relocation of Residents* (in Korean: Nangok jeosodeug miljib jiyeg-ui jaegaebal-e ttaleun jumin-iju), Sillim Welfare Centre, Seoul.

对于这些研究中，见参考4；还有Sillim福利中心（2000年），Nangok居民需要的调查区（韩国：Nangok jiyeg . yoggu josa），Sillim福利中心，首尔；和Sillim福利中心（2002年），重建Nangok低收入地区和居民安置（韩国：Nangok jeosodeug miljib jiyegjaegaebaltaleun），Sillim福利中心，首尔。

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 pro-portion of office or factory workers (top three job categories **in the table**)

FINANCING POST-DISPLACEMENT URBAN HOUSING IN SEOUL

TABLE 3 表 3

Occupational structure of residents in urban renewal areas
居民在城市重建地区的职业结构

Job category	1991 ^(a) (All household members)所有家庭成员		April 2000 ^(b) 2000 四月 (Household head only) 仅户主		June 2002 ^(c) 2002 六月 (All household members)所有家庭成员	2002
	Residents in Seoul urban renewal areas 首尔城市重建地区的居民		Nangok before displacement Nangok 迁移前		Displaced persons Nangok 迁移的人口	
Administrative work 行政工作	190	(12.7%)	12	(4.5%)	2	(5.5%)
Factory work 工厂工作	95	(6.4%)	23	(8.7%)	1	(2.5%)
Managerial/supervisory 管理/监督	57	(3.8%)	9	(3.4%)	4	(1%)
Service and sales 服务和销售	109	(7.3%)	50	(18.9%)	3	(8.5%)
Self-employed 自雇	67	(4.5%)	n.a	n.a.	1	(2.5%)
Peddlers/handicraftsmen 小贩/手	21	(1.4%)	n.a	n.a.	2	(0.5%)
Manual labour 劳动	154	(10.3%)	68	(25.8%)	5	(13.5)
Unemployed ^(d) 失业	420	(28.1%)	54	(20.5%)	7	(19.5)
Unpaid family work 无薪家庭工作	n.a.	n.a.	n.a	n.a.	7	(17.5)
Public work (NBLs-based) 公共工	n.a.	n.a.	n.a	n.a.	1	(4%)
Students 学生	320	(21.4%)	n.a	n.a.	7	(18%)
Other 其他	62	(4.1%)	48	(18.2%)	2	(7.2%)
Total 总计	1,495	(100.0%)	26	(100.0%)	4	(100.0)

(a) SMG (1991), *Research Report on Housing Policy for the Urban Poor in Seoul* (in Korean: Seoul-si jeosodeugcheung-ui jutaegjeongchaeg-e gwanhan yeongu bogu), Seoul Metropolitan Government, Seoul.

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 jiyeg 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 jiyeg jumin yoggu josa), Sillim 福利中心, 首尔。

(c) Sillim Welfare Centre (2002), *Redevelopment of Nangok Low-income Area and the Relocation of Residents* (in Korean: Nangok jeosodeug miljib jiyeg-ji jaegaebal-e ttaeun jumin-iju), Sillim Welfare Centre, Seoul.

Sillim 福利中心 (2002), Nangok 重建低收入地区和居民安置 (韩国: Nangok jiyeg 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机会上受限。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 (工作类别表的前三名) 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

20. See reference 13, pages

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22. GDG (2001), *Gwanak*

Statistical Yearbook 2001 (in 21. NSO Korea (2001c), Korean: *Gwanak Tonggye Social Indicators in Korea Yeonbo*), Gwanak District (in Korean: Hanqu-ui sahde Government, Seoul, see

pages 38–39 and 138.

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⁾

23. See reference 19, Sillim Welfare Centre (2002), pages 10–11.

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.

迁移前后租金存款的巨大差异无法从正规的金融机构的贷款中得到弥补。正规金融部门给住户的有限机会造成他们对自己的储蓄或在非正规部门的借款（如贷款，亲戚，朋友或非正规部门的放高利贷者）的严重依赖。据 Sillim 福利中心的调查数据，Nangok 只有大约三分之一的迁移者得到 NHF 住房贷款或其他正规金融机构的贷款；这些贷款对于居民因迁移所带来的财政增高来说基本没什么使用帮助。对于搬到非住宅公社住宅的居民来说，现金补偿被认为是最常用的住房资金来源。由于居民搬迁前 *chonsei* 主要的钱用来支付迁移后部分住房租金存款，可以说，迁移者的个人金融资产和他们借用的支持网络，比正规部门的借贷发挥了更加重要的作用。

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

25. See reference 10, NSO Korea (2001 b).

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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 NBL 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），那么就免租金支付。有资格在重建上获得 NBL 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.⁽²⁵⁾ 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 房地产市场：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.

在首尔大多数的租户生活在个人住房（韩国 *dandog jutaeg*）。2000 年人口和住房普查发现，全国只有百分之二十二的家庭住在公寓。大多数租房者（首尔所有租户的百分之六十四）生活在个人房屋。更常见的是租在个人住房的人比其他家庭的翻一番。平均而言，每个房子是 2.38 租户，不到所有公寓（百分之四十一）住租户的一半。这些数字表明，在首尔公寓显然是面向单一的家庭和业主的。

This concentration of tenants in individual houses could partly be explained by the fact that individual houses have experienced the lowest price increases since the mid-1980s. Annual surveys of the urban housing price index conducted by Kookmin Bank indicate that sale prices for apartment flats increased by 240 per cent in Seoul between 1986 and 2004, whereas the increase was only 44 per cent for individual houses.⁽²⁸⁾ In the case of the *chonsei* index, apartment flats again experienced a much higher rate of increase (345 per cent) compared to that of individual houses (103 per cent).⁽²⁹⁾ This relatively moderate increase in the price index in the individual housing sector would have been more attractive to low-income residents.

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

26. See reference 5, pages 484 and 645.

28. See reference 21, page 327; also Kookmin Bank (2005), "Housing price index: time series data, 1986–2005" (in

29. See reference 28.

30. KNHC (2004), *Housing Statistical Yearbook* (in Korean: *Jutaeg Tonggye Pyeonlam*),

31. Kim, Woo-Jin (1996), *Economic Growth, Low Income and Housing in South Korea*,

32. See reference 30, pages 222–223.

33. See reference 30, pages

经历了一个更高的增长速度（345%）相比，个人住房是（103%）。这种在个人住房部门上相对温和的价格上涨指数本来对低收入居民更具吸引力。

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.⁽³⁰⁾ Urban redevelopment in dilapidated neighbourhoods has also resulted in the construction of high-rise flats, almost without exception.

虽然住户大多集中在个人住房单位，可住宅建设却集中在公寓上，特别是高层建筑单位。正如图 1 所示，个人的房屋变得不那么受建筑商的欢迎，并且公寓建设已成建筑行业的规范。在 20 世纪 90 年代，所有新住宅大约百分之八十都是高层住宅单位。在破旧居民区的市区重建也导致基本全是高层单位。

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.⁽³¹⁾ The share rose further to 66.8 per cent by 1990.⁽³²⁾ 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.⁽³³⁾

进一步证据显示越来越多在建设公寓。首先，新的住房建设许可证越来越多的发放给高层单位。1975 年，高层单位（即超过 5 层）有 131850 单位，占中央的政府给的建筑许可证的百分之二十一。1990 年这一比例进一步上升到 66.8%。其次，公共住房机构，住宅公社，也主要集中在中层和高层建筑单位。1962 年和 1966 年间，在公司的年公寓住房建设的比例平均为 34.8%，但在 1972 年和 1981 年间上升到 97.8%。自 1987 年以来，公司已只建设公寓。

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

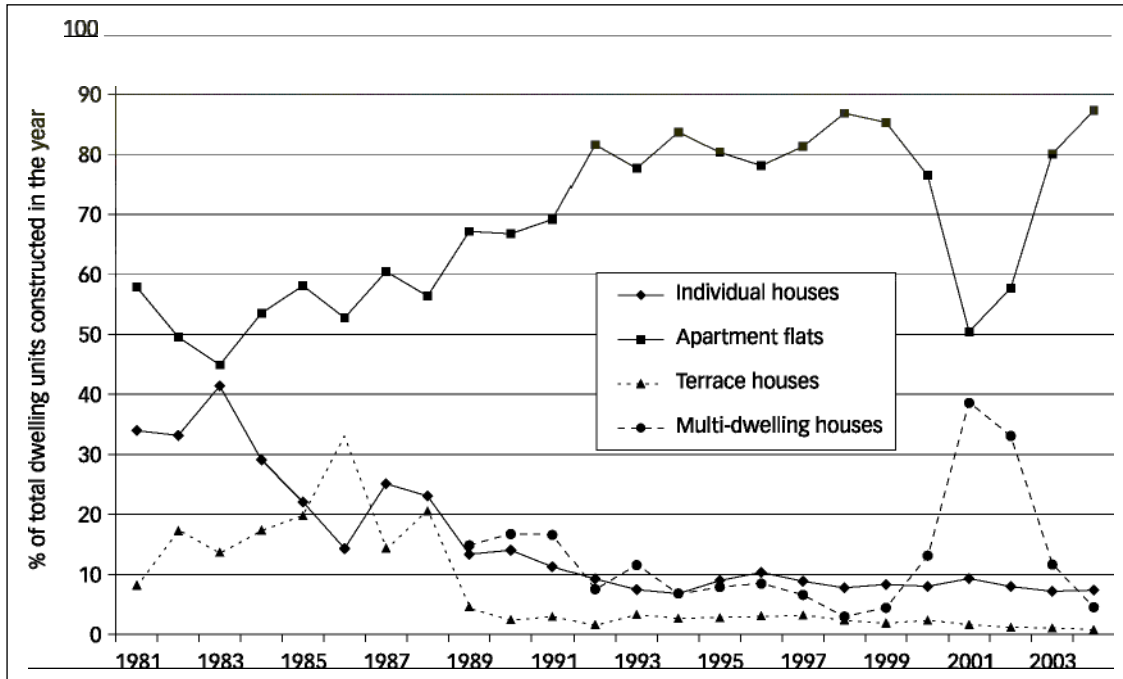


FIGURE 1
National housing construction by dwelling type in South Korea 韩国全国住宅类型

SOURCE: NSO Korea (various years), *Korea Statistical Yearbook*, Korea National Statistical Office (NSO),

Daejeon; also Kookmin Bank website: http://est.kbstar.com/quics?page=s_est.

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。

34. See reference 5.

35. See reference

30, pages

f. The orientation towards home ownership and the limited supply of public rental housing 家庭所有

权方向和有限的公共租住房屋提供

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.⁽³⁴⁾ 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.⁽³⁵⁾ 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房者，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。现实情况是，大多数生产的租住单位只提供 5 年的租期，之后租户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 ten-ant 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，占总全国家庭 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屋单位设在首尔。这些受益者占有所有市政租户的 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-centage 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.

39. 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，残疾人和自然灾害的受害者。

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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（在韩国意思是“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 4
Public rental housing stock in South Korea (2000)

Regions	50-year rental housing			5-year rental	Total
		Yeong-gu rental	Urban redevelopment		
National total: supplied by	235,095	190,077	34,0	366.7	635,863
KNHC	164,106	140,078	0	56.43	220,545
Local governments	70,989	49,999	34,0	7,613	112,623
Private companies	0	0	0	302.6	302,695
Seoul total	63,992	45,828	33.0	547	97,549
% of national total	27.2%	24.1%	97.0%	0.1%	15.3%

(a) 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.

SOURCE: KNHC (2001), *Housing Handbook 2001*, Korea National Housing Corporation, Sunnam.

40. For more discussions on improving tenure security for urban poor residents, see Payne, Geoffrey (2005), "Getting ahead of the game: a twin-track approach to improving existing slums and reducing the need for future slums", *Environment and Urbanization* Vol 17, No 1, April, pages 135–145.

如需更多有关改进城市贫困居民的土地使用安全讨论, 见佩恩, 杰弗里 (2005年), "走在游戏前面: 改善现有的贫民窟及减少未来的贫民窟的双轨办法", 环境和城市化 17 卷, 1 号, 4 月, 135-145 页。

41. ACHR (2004), "Negotiating the right to stay in the city", *Environment and Urbanization*

42. du Plessis, Jean (2005), "The growing problem of forced evictions and the crucial importance of

43. Budds, Jessica (2005), "Ensuring the right to the city: pro-poor housing, urban development and tenure legalization in São Paulo, Brazil", *Environment and Urbanization* Vol 17, No 1, April, pages 89–114.

44. Power, Anne (1993), *Hovels to High-rise: State Housing in Europe*, Routledge, London and New York.

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."⁽⁴¹⁾ 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有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

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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.

45. See reference 43.

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留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。

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