

## Research on the Follow-Up Management Issues and Countermeasures of Indemnificatory Housing

Huimin Yuan

School of Public Administration and Politics and Law, Southwest Jiaotong University, Chengdu 610031, People's Republic of China

\*Corresponding Author

Huimin Yuan

Email: [yuanhuimin@my.swjtu.edu.cn](mailto:yuanhuimin@my.swjtu.edu.cn)

**Abstract:** The construction indemnificatory housing has made great achievements, it is facing many new challenges and problems as well, including guarantee qualification supervision and management, property management and services, supporting facilities and the environment, long-term operation management .etc. follow-up operation management problems. Therefore, the government not only should consider the construction, the more important is how to build management. The subsequent management problems of the affordable housing is complex, it is necessary to analyze the problems and put forward that perfecting dynamic supervision system, improving property service, building legal system, broadening up the channels of financing, improving the follow-up management gradually, and ensure that the residents of affordable housing live and work in peace and contentment, at the same time, consolidate the construction achievement of our country housing guarantee system.

**Keywords:** Indemnificatory housing; Follow-up Management; Exit Mechanism

### INTRODUCTION

Indemnificatory housing is a significant livelihood projects, it can protect people's living effectively, solve people's livelihood issues, has a strong welfare nature and great practical significance, and has a direct impact on society stability and harmony. At the same time, indemnificatory housing can adjust the contradiction between housing supply and demand, play a underestimated role on the property market even the economy development in the future. Therefore, the research on security housing is valuable. However, the research on the security housing focus the spatial arrangement, supply model, financing pattern, construction and distribution field, the research on the follow-up management is relative little, with the distribution and delivery of security housing, dynamic regulation is the main problem in the future [1]. Compared with the construction and distribution early, this paper argues that the follow-up management of affordable housing is more important, deserve discuss carefully.

Thus, basing on the analysis of indemnificatory housing after living in, the paper introduce the follow-up management issues first, including the dilemma of guarantee qualification supervision, property management and services, supporting facilities, financial management, integrated and long-term management. Against the existing problems, this paper analyze the mainly reasons: it is difficult to identify the family income dynamically, lack of public awareness and specialized co-ordination

department, the strike force to the offenders is too light and source of follow-up management funding is too single. Finally, the paper put forward corresponding measures to resolve the problems, mainly including establish Personal Credit File, implement dynamic information management mechanism, enhance personal qualities, strengthen the property management and the strike force to the offenders, establish a harmonious and long-term management service mechanism and broaden the sources of funding.

### FOLLOW-UP MANAGEMENT ISSUES OF INDEMNIFICATORY HOUSING

At present, There is the phenomenon that emphasis on the construction and despise management, indemnificatory housing cannot achieve long-term sustainable development due to lack of rational management system. The construction of indemnificatory housing must be matched with corresponding management, otherwise, it is difficult to play a positive effect even if construct more security housing [2]. The major Follow-up management issues are as follows.

#### The dilemma of indemnificatory housing's guarantee qualification supervision

Indemnificatory housing is provide housing for low-income families, and the qualification is extremely strict. However, in the process of actual operation, it is difficult to collect the dynamic information of households, especially the person who has obtained the indemnificatory housing qualification. Due to the lack

of relevant information tracking mechanism, the information asymmetry, and difficult to update or verify the income status, especially the property income [3]. Simultaneously, people's living condition is also constantly changing, the person whose situation has improved, do not want to report their real situation and move out of indemnificatory housing usually, resulting in invisible injustice.

#### **The dilemma of indemnificatory housing's property management and services**

Property management is connected with people's daily life and residents living experience closely, should be given enough attention. At present, another follow-up management problem is property management due to cannot afford the cost after the housing has been delivered. Property management company is responsible for property management and services, and the property management fee cannot too expensive due to the low-income of the residents [4], on the one hand, property management and services general levels and personnel quality are not so good, and usually cause many problems; on the other hand, some residents delinquent even not pay the property costs, which makes a lot of property companies in the status of long-term loss, and further lead to it is difficult to maintain the infrastructure and health environment, create a vicious circle [5].

#### **The dilemma of indemnificatory housing's supporting facilities**

Generally speaking, most indemnificatory housing located at place far from the downtown limited by the urban space. Compared with the urban central area, the economic development of the remote areas is lagging behind, as well as the infrastructure and service, like medical, education and transportation .etc [6]. Obviously, these supporting facilities can not be completed in a short time, and will cause various of inconvenience to the indemnificatory housing personnel inevitably. Such as travel medical care and schooling difficult cause lots of dissatisfaction, and the construction of indemnificatory housing can be counterproductive.

#### **The dilemma of indemnificatory housing's financial management**

In the follow-up management of indemnificatory housing, capital is an important and indispensable component, So the financing way determines the development of indemnificatory housing work condition largely. The main source of construction funds are from governmental support, but the government's financial resources insufficient to support the entire housing security work operate smoothly, financing and fund management issues allows of no delay [7]. In addition, The total funds used for the

indemnificatory housing project is limited, not to mention the follow-up management after the completion of the construction.

#### **The dilemma of indemnificatory housing's integrated and long-term management**

The indemnificatory housing's integrated and long-term management is a long-term, complex, systematic social management, the focus and difficulty lies in provides community residents sustainable and dynamic tracking services. There is a misunderstanding about the indemnificatory housing's management, that is, all the issues involved indemnificatory housing should be responsible by the Housing Authority, in fact, the housing sector's statutory responsibility is manage the housing and property. The daily life need like employment, education, health care and insurance .etc. public services should be carried out by the relevant functional departments, however, civil affairs, education, culture, health, public security, justice, and social security departments are relatively independent and decentralized, and the service resources can not be integrated, allocated and use effectively. In addition, union, Women's Federation, CDPF, charity association .etc. public welfare institutions and civil society organizations lack of multi-dimensional, comprehensive and comprehensive human care services [8].

#### **THE REASON OF FOLLOW-UP MANAGEMENT ISSUES**

##### **It is difficult to identify the family income dynamically**

Currently, the property information of low-income families can not be shared in time because of the credit information database and system has not been establish. Moreover, many low-income family members have been without a regular job, and the source of revenue usually diversified [9]. In summary, it is difficult to identify and master the income family accurately.

##### **Some residents lack of public awareness**

According to provision of law, when the household income level exceeds the minimum living security standard, should be accordance with the provisions and quit the indemnificatory housing initiatively. However, in real life, some residents often conceal their true situation and continue to occupy the housing, even lease and run the indemnificatory housing privately. The lack of civic awareness lead to a waste of indemnificatory housing resources, and that people who really need can not enjoy the policy benefits. In addition, part of the community residents do not care for the public facilities and surroundings due to they are just the user instead of property owner, and do not pay the property management fees leading to the poor property management [10].

### **The strike force to the offenders is too light**

There are some deceptive behavior such as lease or run the indemnificatory housing privately at the follow-up management of indemnificatory housing, however, the existing laws and regulations' strike force is too light, summarized mainly include the following: recover the qualification of indemnificatory housing, penalty or cancel the applicant qualifications at a certain period of time, the too light punishment and responsibility makes the default income is far greater than the cost, and difficult to combat and curb the deceptive behavior [11].

### **The source of follow-up management funding is too single**

Most indemnificatory housing are far from the downtown, the economic as well as the infrastructure and service is lagging behind, the improvement of supporting facilities admit of no delay and need financial support. The main source of indemnificatory housing funding is from fiscal revenue, and the most of revenue is used for the construction of community, so there is no more money is available for the follow-up management [12]. what is more, other economic subjects are reluctant to invest the indemnificatory housing due to the welfare nature and low profits, the single government investment is difficult to support the follow-up facilities construction.

### **Lack of specialized co-ordination department**

Strengthen the long-term community management is an important means to improve the quality of domestic life, is also a dynamic continuous process, only gather the power of government and social organizations, pay more attention to multi-sector coordination, can achieve the purpose and requirements of social service and management fundamentally [13]. That is to say, the housing authority can not solve all the issues involved indemnificatory housing, need the help of employment, education, health care, insurance and other social organization, and it is imperative to set up a specialized co-ordination agencies.

## **THE RECOMMENDATIONS TO IMPROVE THE FOLLOW-UP MANAGEMENT**

In order to standardize the allocation and follow-up operation process of indemnificatory housing, it is necessary to take the corresponding measures to be resolve the problems against the above-mentioned reasons.

### **Establish Personal Credit File, implement dynamic information management mechanism**

Indemnificatory housing family's economic situation can not reflect comprehensively because of many cities' information system can not provide sufficient and comprehensive data, and the government

departments can not find, verify or review the economic situation changes after they get the indemnificatory housing timely and effective. In this background, we should be implement the information exchange program between indemnificatory housing, real estate management, public security systems and financial sector as soon as possible, Affordable housing management department can supervise the Bank deposits, other property status, personal income tax payment, provident fund payment and other related property real time within the scope of permission, thus reflect the true situation of the leased family comprehensively [14].

In addition, personal and family's operating income, property income and transferable income should be take into consideration. In the entire process of security housing system audit, the financial assets and real estate .etc. family property can be measured by money should be given the considerable assessment, as well as the luxury cars, securities and bank deposits belong to the family members [15].

### **Enhance personal qualities, and strengthen the property management**

The lack of civic awareness of community residents, as well as the quality of property management staff, and the property management needs to be improved. Regard to the community residents who breach the regulations or don't pay the rent and property costs, we should remind them of the wrong behavior or even take the legal enforcement.

Secondly, improve the property management services need to enhance the professional quality of property management staff. The special nature of low-rent housing residents, put forward a higher requirement on the management level and their personal quality. Government or property management companies should train the staff regularly, keep abreast of the management situation, strengthen the professional skills, in order to satisfy the requirement of the residents of various services better. Do a good job on the district hardware environment maintenance management (Including ancillary equipment and venue), health and landscape management, security management and public order maintenance (Including security management, vehicle management and fire safety management, etc.) [16], In addition to the hardware environment management, the construction and maintenance of the software environment is also important, Do a good job on the community culture and build a harmonious area. At last, use the property management fees scientifically, refuse extravagant waste and accept all aspects supervision initiatively, thus safeguard the interests of the residents fundamentally [17].

### **Enhance the strike force to the offenders**

Many people want to be able to get purchase opportunities due to the security housing's low rent or price, however, most person are reluctant to quit after economic conditions have improved, contrary to the original purpose of affordable housing. The effective operation and healthy development of the public housing system in Hong Kong, largely because of its strict legal system.

When the residents' assets and income no longer meet the indemnificatory housing living condition, the households should move out of the housing after the appropriate transition period, otherwise, the relevant management departments need to fulfill their responsibilities, urge and impose corresponding fine [18]. If there is still no effect, it can be handed over to law enforcement agencies, and use the legal means to pursue the legal responsibility. As for the individuals or families who provide false information, conduct malicious fraud, should be ordered to repay the rent as scheduled, and giving a certain punishment [19]. Therefore, we must enhance the strike force to the offenders, only the cost is far greater than income, the deceptive behavior can be curbed.

### **Broaden the sources of funding**

From the practical experience of developed countries in the past, the continuity and long-term of affordable housing system need the co-financing of national and local government, social and credit funds, establish a "benefit sharing, risk sharing, full cooperation" Public Private Partnerships model.

The construction, especially the follow-up management of indemnificatory housing's funds payback period is long, we should play the role of government and market mechanisms fully to ensure the funds operation stable, at the same time, integrate social resources, such as social security funds, credit funds and insurance funds, build the investment and financing mechanism(corporate bonds, asset operations, bank loans and trust investment) actively to ensure the funding sources [12], so that the housing project funding needs to be satisfied effectively.

### **Establish a harmonious and long-term management service mechanism**

Strengthen the long-term management service is an important means to improve the quality of residents' life, Normalized long-term management is a dynamic and continuous process, therefore, only assemble the power of government and social organizations to provide a comprehensive social service management, pay more attention to multi-sector coordination and strengthen community service management responsibilities, can achieve the purpose

and requirements of service and management fundamentally.

First, build a community service management platform. Combined with the actual situation of indemnificatory housing management, under the guidance of the government, deepen and improve the community governance mechanism, establish and improve residents' interest expression, appeal response and contradictory mediation mechanism [20], so that the community become the main place that provide service management in the later period, and achieve "community harmony". Second, establish multi-sectoral joint service management mechanism. Integrate civil affairs, social security, housing management, labor, education, health, culture and other social management and service resources, smooth the information resources sharing platform, improve the linkage service management mechanism, and carry out community public services. Such as, labor, civil affairs, social security and other departments carry out employment training and guidance extensively, education, health, cultural sector solve the issues that difficulty to seeking proper education and health care, and cultivate good living habits and civic awareness through the knowledge lectures, safe and civilized living education, law education, gratitude education and other activities [21]. Third, encourage and guide social resources participate widely. Support and encourage social organizations participate in the community management and provide public services, play a basic role of the masses in social management. Such as, in social management, encourage the social organizations to participate in the education and other coordination work on prisoners and drug addicts; in the community service, encourage the social organizations help the difficult residents bath, clean, see the doctor, go to school and other individual or comprehensive activities [22].

### **CONCLUSIONS**

The development of indemnificatory housing has been mature, In order to provide the housing to the real needs crowd, promote social equity effectively, we should pay attention to follow-up management, put the principle of fair, just and open into all links, break the government-led situation, through the self-regulation of market mechanism, build a new management model that coordinate the government, property companies and individuals, improve the exit management mechanism, the professional level of property management further, establish a harmonious and long-term management service mechanism, broaden the sources of funding, enhance the governance capacity, guarantee the housing develop healthy and sustainable.

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