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A Crisis of Crisis Management? Evaluating Post-2010 Housing Restructuring in Nanjing, China

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ABSTRACT

In less than 20 years the housing system in China has been transformed from one based predominantly on the public provision of housing to a market-based system, to the extent that more than 80% of households in urban China are homeowners. The sheer scale of this change, compressed into such a short time, is impressive. However, the move to a commodified system has not been problem free. Indeed, the twin issues of displacement and, more generally, affordability are coming increasingly to the fore, resulting in significant policy shifts since 2010 toward the promotion of low-end housing for lower middle- and low-income groups. This article examines these issues through a detailed analysis of the implementation of the indemnificatory housing policy in Nanjing, and highlights the complex and often contradictory nature of this policy in practice.

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Focused on the city of Nanjing, in East China (see Figure 1), this article adopts a case study approach to argue that even after the restructuring by the Chinese state of housing provision in 2010, accessibility to adequate and affordable housing remains a major challenge. In the context of the economic downturn, urban neoliberalization has intensified in China resulting in changing housing tenure, inner-city gentrification, direct displacement, and exclusionary displacement. This has been driven by the state actively using housing to stimulate the real estate market and, in the process, creating new urban inequalities. This approach to urban governance, which might be conceptualized as a crisis of crisis management (Jones & Ward, 2002), is the result of a complex relationship between economic crises, neoliberal reforms, housing inequalities, and the activities of the Chinese national/local states in the housing market. The article illustrates how massive state-backed indemnificatory housing provision has done little to ameliorate accessibility to housing or reduce spatial inequalities within the city but has primarily been used to generate macroeconomic benefits and in the process created new urban crises of affordability, accessibility, and exclusion. Through an examination of indemnificatory housing policies and construction at the local level in Nanjing, we illustrate the tension in trying to develop a market-based property industry, while at the same time attempting to provide affordable housing to low-income and lower middle-income earners. In practice, indemnificatory housing policies, promoted by the Chinese national government, have been appropriated by municipal governments as a tool to sustain local economic development through housing production and consumption. This article will argue that the restructuring of housing since 2010 is no more than the latest phase in the crisis of crisis management in China, as the country struggles to balance deteriorating housing affordability with a construction-driven economic growth model. Based upon empirical evidence from the city of Nanjing, we highlight how the rapid changes in policy over very short timescales, and the complexity of eligibility rules and requirements, make the local implementation of central policies highly complex and produce unintended consequences.

Since the major economic reforms in 1978, urban housing policy in China has gone through a number of dramatic adjustments (cf. Wang, Shao, Murie, & Cheng, 2012; Wu, 2015), the most recent, in 2010, introduced in response to growing inequalities and the emergence of housing rights-related conflicts. Like in many other

contexts, housing in China has become increasingly commodified, with changes in provision and tenure closely aligned with urban neoliberalization processes. Whereas these are modified by endogenous factors (He & Wu, 2009), some of the features of neoliberal urban governance more typically associated with North American, West European, and Australian cities are evident in China, noticeably through the functioning of the housing market.

Increasingly flexible modes of accumulation since the 1970s (Harvey, 1987) in many liberal market economies have combined with large-scale state-led urban redevelopment programs (Swyngedouw, Moulaert, & Rodriguez, 2002) to closely integrate the financial and housing markets (Coakley, 1994). Deregulation and privatization, key elements of neoliberal urban governance, provided financial institutions with opportunities to perform as intermediaries and profit from fictitious commodity (Rossi, 2013), such as asset-based and mortgage-based securities. Housing privatization and the availability of cheap (subprime) mortgage loans, while facilitating increased private homeownership, also resulted in the residualization of public housing and changing perceptions of the role of housing in society. Urban housing in many North American and West European cities thus gradually shifted from a form of social welfare to workfare and then debtfare with disinvestment in, and stigmatization of, public housing neighborhoods, accelerating exclusionary displacement¹ and gentrification processes (Kallin & Slater, 2014; Marcuse, 1985). As a core part of many countries' economic growth strategies, housing evolved through the 1990s and 2000s into a politico-economic tool with construction-related activity comprising a growing proportion of national economies. For example, in Ireland, it was estimated that property-related taxes accounted for 20% of gross domestic product in 2006 (Whelan, 2014). The deregulated mortgage loans and the overheated housing market had devastating consequences with the outbreak of the subprime mortgage crisis in the United States and the collapse of housing bubbles in several European economies. The problems of housing commodification and financialization have recently become a key focus of both academic and public policy debates (e.g., Aalbers, 2012; Rolnik, 2013).

¹ According to the research of Peter Marcuse (1985), undertaken between 1970 and the mid-1980s in New York City, various types of displacement can occur. These include direct last-resident displacement, direct chain displacement, exclusionary displacement, and displacement pressure.

Interestingly, the discussion has tended to concentrate on the consequences of the institutionalization of private housing as a universally accessible norm and aspiration. In East Asia, for example, the emergence of a high-rise housing culture is a significant element in discourses of progress and modernity (Gelézeau, 2008). In the Global North, creative city narratives (Moore-Cherry, 2015) have been used to justify particular policy approaches that support gentrification and displacement. These approaches have resulted in significant problems of affordability because of skyrocketing housing prices at a time when the public housing stock is being gradually residualized. For many demographic groups, and particularly younger and more vulnerable residents, access to suitable housing is increasingly difficult (Forrest & Yip, 2013). Because of speculative and purposefully deregulated governance, there has been an explosion in the number of informal settlements (e.g., slums in India and urban villages in China) commonly inhabited by the poor and more transient groups (Goldman, 2011; Wu, Zhang, & Webster, 2013). Since the late 1980s, privatization, pro-homeownership policies, and the financialization of urban housing have thus been generating new urban crises across the globe, related to affordability and financial exploitation.

In China, up until the late 1970s the central state retained strict control of housing through a variety of forms. Although relatively small-scale commercial housing emerged from the end of the 1970s, and public housing privatization began to be carried out from the early 1980s (Wang & Murie, 2000) – much later than in other contexts – it was only from the mid-1990s that a period of radical housing privatization took place alongside the establishment of a speculative real estate market. After the Asian Financial Crisis in 1997, the urban built environment, especially housing, became an increasingly important tool to cope with the new economic realities. Wang et al. (2012) and Wu (2015) discuss the links between China's domestic economic oscillations and changing housing policies, but these can be broadly summarized as resulting in the abolition of large-scale socialist public housing provision and increased privatization, substantially reshaping the tenure structure. This frenzy of housing investment and urban redevelopment combined with growing housing inequalities constitutes the key theme of China's rapid urbanization from the early 2000s (e.g., Huang & Li, 2014) until the Great Recession

in 2008. As a means to bolster growth, the Chinese state launched a 4 trillion RMB² stimulus package in 2008 resulting in heightened property speculation and a major property bubble in many cities. This debt-driven development (Shin, 2015) escalated previously existing housing rights-related conflicts, produced greater inequalities, and necessitated a new round of housing reform from 2010 onward. The changes were initially aimed to curb speculative housing investment through restraining mortgage loans, but evolved into more direct intervention in the form of the state proposing the construction of 36 million indemnificatory housing units by 2015. This was arguably designed both to address some housing rights-related social tensions and to sustain economic growth through the urban built environment.

Indemnificatory housing (*baozhangxing zhufang*) is an umbrella term widely used in the Chinese policy context, documents, and media reports since 2010, but is not an easily transferable concept outside this context. It refers to urban low-income or nonmarket housing schemes encouraged or partially financed by the central and local states, and specifically targeted to appease public concerns about housing. Indemnificatory housing is made up of ownership-oriented affordable³, public rental (*gonggong zulin zhufang*) and low-rent housing (*lian zu zhufang*; see Tables 1 and 2). While this construction has been in existence for more than two decades to provide low-cost housing amid the growth of commercial housing markets, its scale and intensity since 2010 have marked a major shift in housing policy, with mixed consequences.

Housing Reform and Provision in Postreform Urban China

There is now a vast literature on the housing system in China, and this section delineates some of its principal developments to frame the detailed analysis of Nanjing. Since the start of China's economic reform in the 1970s, there has been a substantial transformation in the housing system, from one where housing was predominantly financed by the public sector to a system where commodified private housing prevails (Wu, 1996). This movement from a state-centered to a private

² The exchange rate between the U.S. dollar and the Chinese Yuan was about 1 to 6.7 in August 2016.

³ Given that the typologies of ownership-oriented affordable housing are variegated across Chinese cities, Table 2 only lists the typologies of ownership-oriented affordable housing in Nanjing together with their corresponding Chinese pinyins.

system comprised a number of different but interrelated elements. One of the first policies was a massive sell-off of existing public-owned housing to sitting tenants at a discount – the equivalent of the “right-to-buy” scheme in the UK on a gigantic scale (Wang & Murie, 2000). Second, the Chinese authorities have moved to develop a private housing market since the late 1980s, with commercial developers building housing for sale, and a mortgage market emerging in the 2000s (Wu, 2015). Since the introduction in the late 1980s of a land lease scheme nationwide through imitating crown leases from Hong Kong (Zhou, 2013), the third key element has been the leasing by local authorities of urban state-owned land for industrial and commercial purposes (He & Wu, 2009). Fiscal reform in 1994, which generated a fiscal crisis for some local governments, resulted in the land lease system being used as a primary revenue generator or form of extrabudgetary finance for local authorities (Lin & Yi, 2011; Zhan, 2012). This significantly contributed to the growth of an urban commercial housing market, and facilitated housing privatization since the late 1990s. Some positive results emerged from this sea change in the system, one being a major surge in the supply of new housing. For example, between 1999 and 2008, 33.2 million new dwellings were provided in China (Huang, 2012), a figure that is difficult to comprehend in other contexts. Massive levels of new building, alongside high levels of demolition, led to improvements in overall housing quality with, for example, living space per capita increasing from 18.7 m² to 31.6 m² between 1998 and 2011 (Zou, 2014). However, this intensified market-based provision was accompanied by an abrupt halt in socialist housing provision, unsurprisingly generating a series of problems and new urban crises. With market forces unleashed, housing schemes were developed and targeted at mainly middle- to upper-income bands, with the result that lower income groups have had major difficulties in accessing housing, either at affordable rent or affordable prices. The residualization of public housing provision, in this more entrepreneurial environment, removed the safety net for relatively marginalized urban dwellers (Shin, 2009; Wu, 1996). Although programs have been in place as early as 1994 to produce affordable housing (*jingji shiyongfang*) and low-rent housing (*lian zu zhufang*), the impact has not been as intended (Huang, 2012).⁴ This is primarily because of a general tension between the development of a commodified housing system, where both Chinese

⁴ In particular, a large volume of affordable housing has been occupied by medium and even high-income households because of the weak supervision of policy implementation.

central and local governments use the urban built environment as a means of generating economic growth (Shin, 2014), and the requirement to manage the negative consequences of that growth.

Against the backdrop of a depressed stock market and export-oriented industry since 2008, China's domestic real estate sector has become a site of speculative investment. A 4 trillion RMB stimulus package, designed to sustain growth, has aggravated the housing bubble, affordability and sparked significant urban resistance at the grassroots level (Zhang, 2015). These tensions came to a head in 2010 when central government moved to restrain real estate speculation and house price inflation, as well as shift policy toward a low-income focus. A commitment was made to supply an additional 5.84 million low-end dwellings across the country. In 2011 another decision was made, to develop 36 million dwellings during the lifetime of China's 12th Five-year Plan (2011– 2015; Huang, 2012). Whereas this was a very ambitious scheme, it nonetheless signaled a political concern with access to and affordability of housing for low-income households, and anxiety that the housing market, left uncontrolled, might affect social stability.

However, to generate mass affordable dwellings, local governments are required to allocate more public expenditure to low-end housing and subsidize the units through waived or lower land lease terms, something which they are often unwilling to do as they lose revenue. Huang (2012) explains how local authorities are often reluctant to finance low-income housing because, given pressure to provide other services such as social security, health care and education, they are under fierce financial pressure. She also asserts that, as the sole owner of the urban land, governments control the release of land to the market and thus, to some extent, its price. It is estimated that land lease income accounts for 30% to 40% of the revenue of the Chinese subnational governments (Huang, 2012; Wu, 2015), whereas approximately 40% of this income is transferred to special funds for urban maintenance and construction (Lin & Zhang, 2015). There is, therefore, a clear incentive for local governments to maximize the land lease income and to resist pressure from central government to facilitate the production of low-income homes. Zou (2014) points out that pro-low-end housing policies at the central level have been selectively interpreted, distorted, and implemented over the past two decades at the local level, because of the reasons noted above. Hence, even before 2010,

low-end/nonmarket housing provision at the municipal level was not aligned with the policy expectations of the Chinese central government.

These problems in delivering affordable housing have generated significant grassroots contestation (Zhang & Moore-Cherry, 2014) and huge pressure on the central state. Wu (2015) makes the broader theoretical point that there is a tension between maintaining economic growth and managing financial risk, and that the crisis of housing affordability may generate social discontent. Recent commitments to the provision of more low-end or affordable housing can be interpreted as an attempt to minimize housing rights-related conflicts (Zhang, 2015). How then have recent housing policies fared at what we term a local level, given what we know about the translation of earlier central government policy? Based on a detailed case study of the city of Nanjing, we argue that although aimed at addressing issues of housing affordability, recent policy instruments have not brought substantial improvement to those with genuine affordability problems. Part of this is due to the entrepreneurial logic underpinning local decision-making and governance where a cost–benefit analysis rather than a rights-based approach has characterized housing provision.

Methodology

This article adopts a case-based approach to investigate the processes underpinning an apparent crisis of crisis management in relation to housing provision in urban China since 2010. It investigates the recent changes in housing policy in the city of Nanjing and the impacts for mainly low-income groups. In particular, this study explores the apparent contradictions between what the policy aimed to achieve in theory and its outcomes in practice. China's 12th Five-year Plan, adopted in 2011, focused on addressing rising inequality, improving social infrastructure, and creating more sustainable growth. In Nanjing, the local authority responded by planning for the provision of 270,000 units of so-called indemnificatory housing between 2011 and 2015. Not only is the speed of construction impressive, but the scale of this construction also represents almost 10% of Nanjing's current long-term residents. Nanjing is a subprovincial and second-tier city in China in the affluent east coastal province of Jiangsu. Nanjing is a typical Chinese megacity, having actively adopted

an entrepreneurial-type urban policy since the early 2000s that has resulted in large-scale construction and displacement (Zhang, 2015). Nanjing is thus a model case of Chinese neoliberal urban governance since the late 1990s (He & Wu, 2009). With regard to indemnificatory housing provision, Nanjing shares some commonalities with many other Chinese cities in that its municipal government has little incentive to finance housing with low fiscal and economic returns. However, Nanjing also has its own particularities that make it a worthwhile case study. Firstly, compared with Chongqing, where the public rental housing has been largely allocated to migrant workers (Lim, 2014), media reports and many policy documents in Nanjing have blurred the composition of its low-end housing schemes by generalizing them as indemnificatory housing. This has hidden the very high ratio of ownership-oriented affordable housing for displacees and the entrepreneurial logic that underpins provision. Secondly, thanks to the guaranteed return that can be expected from them, Nanjing's four gigantic indemnificatory housing sites (82,800 units), located in suburban areas, have attracted investment from the State Pension Fund and Housing Provident Fund. This makes Nanjing outstanding in a national context. A previous study conducted by Hu, Hooimeijer, Bolt, and Sun (2015) in Nanjing focused on the allocation of affordable housing (*jingjishiyongfang*) to displacees. However, this research did not interrogate how the concept of affordable housing has been hijacked, appropriated, and selectively interpreted at the local level and how low-end housing provision has been restructured over time with more complex features since 2010. Our research attempts to capture the changing dynamics of high-level policy interpretation at the local level in a rapidly transforming context. The case study highlights not just these tensions between central and local governments, but also issues between the local government and displacees – whether through direct or exclusionary displacement.

Primary data were collected during 8 months of fieldwork in Nanjing in mid 2011, from late 2012 to early 2013, and in early 2015. This article forms part of a larger study in which 100 long-term residents from the dilapidated historic inner-city neighborhoods were interviewed (ca. 5.56 km²; see Figure 2) using a semi-structured interview questionnaire. The interviews were undertaken in Chinese, digitally recorded, and transcribed, and all direct quotes used were translated into English. As well as these audio data, more than 3,000 photographs were taken

during the fieldwork. However, this article draws particularly on a substantial documentary analysis undertaken on a broad range of documents from both central and local levels. These include local administrative orders, local bylaws, Chinese real estate yearbooks, official reports, and newspapers articles. Given the strict censorship applied to China-based news agencies, both local party-censored cum local-based media (e.g., Xinhua Daily with proredevelopment views), and neither local party-censored nor local-based media (e.g., Modern Express with an anti-demolition/displacement perspective) were examined to offer a more comprehensive angle of coverage. The trajectories of local urban (re)development and local housing policies since the global recession, especially the indemnificatory housing related local bylaws and administrative orders in Nanjing from July 2008 to July 2015⁵, were traced. This timeline was adopted to understand the indemnificatory housing changes better before and after the major policy shift of 2010, but also because government policy after the Global Financial Crisis of 2008 had supported the stimulus package that contributed to the post-2010 crisis. All displacement compensation-related legal documents (mostly in the form of administrative regulations) enacted by the Nanjing municipal government from early 2008 to late 2015 were gathered and examined in relation to resettlement housing provision. Because of China's authoritarian political structure, the administrative orders from municipal governments play a crucial role in defining the qualification criteria for social welfare recipients and lower income groups to access indemnificatory housing. These were used in particular to generate Table 2, which will be discussed in detail later in the article. Statistical data were drawn from the Chinese real estate yearbooks, official government reports, and newspaper articles. A critical discourse analysis was then undertaken to cross-examine both the primary and secondary data through three subthemes, namely affordability, coverage of indemnificatory housing, and forced displacement.

Constructing a New Housing Market in Nanjing

Since 2010/2011, central government policy in China has focused on the provision of housing targeted at lower middle- to low-income groups. In Nanjing, the

⁵ Although typologies for ownership-oriented affordable housing and public housing in Nanjing experienced some changes since July 2015 (see Table 2), these changes do not affect the analysis and findings of this research.

implementation of this central government policy resulted in construction on a massive scale, producing enormous quantities of new housing. Figure 3 illustrates the very large increase in 2012 and 2013 of vacant floor space in Nanjing, the vast majority of which was residential property that had not yet been occupied. In August 2012, the Nanjing municipal authority announced their intention to introduce large-scale “dangerous, dilapidated and urban village housing upgrading” schemes, part of which would be the redevelopment of 31 officially defined urban villages and 118 dilapidated neighborhoods. Ten thousand units of the already constructed and vacant low-end housing were to be allocated to those being directly displaced during these “slum clearance” projects (Yangtze Evening Post, 2012). In parallel, the local government planned to redevelop the inner city to activate centrally located “underutilized” land and facilitate consumption-based economic activities. The local authority sought UNESCO world heritage site status for Nanjing’s 14th-century inner-city wall and then used this designation to engage in clearance of the area around the wall, forcibly evicting residents and demolishing apartments that were considered to be too close to this historic site. In residential areas adjacent to the Yangtze River Quay, a similar process was put underway with the objective of building Nanjing’s Bund. This waterfront redevelopment project induced massive displacement from this area that was traditionally a high-density working-class district.

From late 2012 onward, more inner-city neighborhood redevelopment schemes were proposed by Nanjing’s urban planning bureau (see Table 3) to continue the restructuring of the inner city, resulting in gentrification, direct displacement, and exclusionary displacement from Nanjing’s historic core (Zhang, 2015). Large-scale evictions took place, in districts such as in the Nanbuting Phase IV Project area (in the case study area of Figure 2) for example. Although displacement was initially suspended there in 2009 following significant resistance from long-term residents, the remaining residents are now being forced to leave this central location in a new wave of forced displacement. Essentially, a process of local state-led gentrification is at work in the inner city, evicting lower middle- to low-income families but in the process creating a market for the large-scale indemnificatory housing blocks. Although many displacees from the run-down inner city are provided with monetary compensation, exclusionary displacement is at work as they cannot afford to purchase the newly built apartments in the redeveloped areas. Consequently, most

displacees have to accept resettlement housing arranged by the local authority, resulting in the simultaneous operation of both direct and exclusionary displacement (Marcuse, 1985).

Although there are rational reasons (e.g., slum clearance and heritage conservation) given for large-scale displacement from inner-city locations, we would suggest that Nanjing municipal government used this process to accelerate the creation of two housing markets (Hsing, 2010) against the backdrop of China's macroeconomic control and regulation. While stimulating high-end commercial housing consumption through inner-city gentrification, a market for low-cost indemnificatory housing on the outskirts is being sustained through forced physical direct and exclusionary eviction. Given the abundant availability of low-end indemnificatory housing supply since 2013 (see Figure 3), the rehousing demands of displacees became increasingly easily met, and the previous temporary status (Sakizlioğlu, 2014) of displacees who had to wait for years to be rehoused has been reduced. For example, in the Nanbuting Phase IV Project, in 2009 only 200 completed rehousing apartments were available to accommodate over 4,000 to-be-displaced households. In stark contrast, in 2013 following massive-scale construction, 3,000 rehousing units were ready for the remaining 1,350 households. According to Xinhua Daily, 2013, authors' own translation):

Along with the completion of many newly built houses in the four main indemnificatory housing sites, the feature of displacement rehousing has for the first time altered from 'displacees waiting for resettlement housing' to 'resettlement housing waiting for displacees'....

Slum clearance and urban redevelopment are clearly crucial to the way in which central government housing objectives have been translated into practice by the Nanjing local authority. It has discursively used the massive-scale housing of low-income residents on the urban fringe, in so-called indemnificatory housing, to demonstrate progress in addressing housing difficulties. Wu (2015) argued that residents from the dilapidated inner-city enclaves expect a significant improvement in living conditions once they are provided with new housing, and this has played a large role in maintaining the legitimacy of the regime and social stability in a rapidly transforming authoritarian context. However, for many, the reality of being relocated

to inaccessible indemnificatory housing sites is very different. In the next section, we illustrate how the provision of a variety of low-end housing types in Nanjing has worked in practice, and highlight how the outcomes of this policy have been quite different from those intended by central government policy.

Indemnificatory Housing Provision in Nanjing

Previous research on low-end or nonmarket housing in China has used a variety of different terminologies, including public housing (e.g., Chen, Yang, & Wang, 2014), low-income housing (e.g., Huang, 2012) and affordable housing (e.g., Zou, 2014) at the national level. Since 2010, many media reports have equated state-promoted low-end housing development in China with, for example, traditional British council housing, or interpreted it as a return to socialist-style housing provision. However, our discussion will illustrate that the situation is much more complex; for example, in Nanjing, 70% of ownership-oriented affordable housing has been distributed to urban and rural displacees, not all of whom have genuine housing affordability issues. The concepts of public, affordable, and social housing as understood in a general Euro-American context cannot be directly translated to urban China. Instead, and drawing on other research and policy documents (e.g., Xinhua Daily, 2013; Yao & Gu, 2011), we adopt the term indemnificatory housing to refer to the state-backed urban low-end and nonmarket housing system, comprising ownership-oriented affordable housing, public rental housing, and low-rent housing (see Table 1). In the next section, we highlight the tensions that have emerged between the overall purpose of an indemnificatory housing system and its practical outcomes in Nanjing. We highlight how the system has moved away from its *raison d'être* of providing low-end housing to a range of lower middle- to the lowest income households, and instead has become an instrument through which primarily displacees are being rehoused. As our findings illustrate, policy adjustments over time (see Table 2) – driven by constant tweaking of government policy in response to new issues or crises within the housing market – are making it increasingly difficult for some vulnerable groups to access indemnificatory housing, calling into question its overall purpose in the broader political economy.

Ownership-Oriented Affordable Housing

The composition of ownership-oriented affordable housing in China can vary from city to city. In the case of Nanjing, it is comprised of affordable housing (jingji shiyongfang), price-capped housing (xianjiafang), resettlement housing (anzhifang), and low- cum medium-price housing (zhongdijia shangpingfang). Among these, affordable housing has the longest history and is widespread in Chinese cities, aiming to facilitate homeownership for those with low incomes, and based on the principles of cost recovery and low profit margins (cf. Chen et al., 2014; Huang, 2012). Local governments in China normally allocate land at no charge to developers for building affordable housing, but the local housing management bureaus retain part ownership of the house (also see Tables 1 and 2). If a household meets the eligibility criteria for affordable housing, the homebuyers have to be financially capable of affording the properties, usually capped at prices lower than market rates. The Chinese local governments have great discretion to set up and manipulate prices for affordable housing locally. In Nanjing and many other Chinese cities, if a household sells an affordable home within 5 years of purchase, they must pay the government part of the selling price and the government has the first option to repurchase in order to maintain stock.⁶

Table 2 (section A1) illustrates that from 2008 to 2013, unless individuals and families were being displaced from their homes elsewhere, the thresholds to qualify for affordable housing in Nanjing were exceptionally punitive, being lower than the monthly minimum wage of the city in 2012 (RMB 1,480). From 2002 to the end of 2012, only 20% of 140,000 affordable housing units constructed in Nanjing were allocated to lower middle-income earners who were not displacees (JSCHINA, 2013).⁷ The narrowness of the qualification criteria may partly be explained by the fact that up to 2013 not enough housing was being produced to cater for demand, meaning more restrictions were necessary to ensure displacees were prioritized. With regard to other variations of ownership-oriented affordable housing (e.g., price-capped housing, resettlement housing and low- cum medium-price housing), despite

⁶ However, neither of these policies is applied to affordable housing designated as rehousing units for rural displacees from the collectively owned rural land.

⁷ The initial goal of affordable housing was to provide for medium- and low-income households. The favoring of displacees, regardless of their economic situation, in the allocation of housing, has diverted the policy away from its original orientation.

relatively low land lease costs for developers, these homes were almost entirely allocated to displacees irrespective of income status (see Table 2).

More specifically, since the completion in 2013 of large-scale low-end ownership-oriented housing units in four large suburban locations around Nanjing (see Figure 4), the eligibility criteria for nondisplacees were loosened somewhat, and the income threshold for qualification more than doubled (see A2 in Table 2). However, only 32,000 affordable housing units were planned from 2011 to 2015, and displacees were given the first option on housing (South Review, 2011). This penalized the 2 million migrant laborers in this city. As Table 2 also illustrates (see B1, C1, B2, and C2), the eligibility criteria for urban and rural displacees were relatively easy to meet. Prior to July 2015, displacees who had received monetary compensation lower than RMB 150,000 or RMB 250,000 (depending on the date) were eligible to apply for affordable housing, whereas those with compensation lower than RMB 300,000 qualified to purchase low- cum medium-price housing (see F1 and F2 in Table 2). In early 2013, a further shift in policy was brought about by a new local bylaw – the Interim Measures of Property Replacement of Dangerous and Dilapidated Housing Upgrading and Resettlement of Urban Village of Nanjing – introducing resettlement housing (see E1 in Table 2), for those evicted from officially defined shantytown or urban village renovation projects. Of a total of 270,000 indemnificatory housing units constructed from 2011 to 2015 in Nanjing, 180,000 units comprised resettlement housing for displacees, a demand created in the main by slum clearance programs.

Based on the analysis above, it is clear that there has been a push in policy toward minimizing potential resistance from displacees – whether from rural areas or the dilapidated inner-city neighborhoods – through the provision of ownership-oriented affordable housing at the expense of the general low-income population. Many displacees agree to, or passively accept, a move to these alternate locations, in the expectation of improving their housing and living conditions. Whereas some large-scale housing projects such as the Lianhuacun low- cum medium-price housing site are relatively conveniently located (12 km away from the city center) with acceptable bus and metro access to the city center, for many displacees the living experience is very different (see Figure 4). Overcrowded high-rise apartment buildings with a surprisingly high density of residents reduce liveability but maximize profit and tax revenue for the real estate developers and local government (see

Figure 5). Other large affordable housing projects are located in very inaccessible locations along Nanjing's outer ring road, such as Daishan – Nanjing's largest indemnificatory housing site (see Figure 6). To commute every day to downtown Nanjing can take up to 3 hours. According to one report from a local newspaper, Modern Express, Daishan is a place that "lack[s] public transportation, hospitals, banks, police force, and toilets..." (Modern Express, 2014).

It is clear that although heralded by the central state as a way of increasing access to homeownership, the affordable housing program has failed to provide opportunities generally to low-income homebuyers. Most of the ownership-oriented housing has been deliberately appropriated as rehousing for those being displaced from the city center, but because of the poor living environment in these new areas, many residents returned to the city center as renters to save on commuting costs. In some cases, they have sublet their indemnificatory apartments in the suburban housing sites to tenants (Modern Express, 2009). The majority of those who would normally be considered potential new homebuyers (e.g., university graduates or rural migrant workers) cannot access affordable housing schemes either because of their failure to meet eligibility criteria or because they are not a priority category on housing lists. They are therefore forced into the highly speculative private commercial housing and mortgage markets, and the aspiration of homeownership remains out of reach.

Low-Rent Housing and Public Rental Housing

Within the indemnificatory housing system, public housing broadly falls into two categories: public rental and low-rent. The latter type of housing, targeted at the very lowest income households, is similar to the public housing regulated by the municipal housing bureau during China's socialist housing provision period and is comparable with council housing in the British context. Low-rent housing in urban China is largely financed by special funds from all levels of governments and the Housing Provident Fund.⁸

⁸ The Housing Provident Fund is a compulsory, long-term and mutual saving help scheme assisting people formally employed by different sectors in Chinese cities to purchase, rent, and refurbish their and their direct relatives' homes. The Housing Provident Fund can also be used for employees' severe illnesses.

Ten percent of the annual net income from land lease at the local level has been mandatorily allocated to low-rent housing construction since 2008 (Huang, 2012)⁹ and reiterated by the Ministry of Finance in 2011. To qualify, residents must not have an income that exceeds 20% of average disposable earnings in Nanjing, hardly enough to survive. Constrained by the very strict application conditions, only extremely impoverished households that meet some very specific criteria (see G1 and G2 in Table 2) were eligible for low-rent housing up until July 2015. From 2002 to mid-2013, only 3,600 low-rent units were constructed (China Youth Daily, 2013), although demand existed for this type of housing from as many as 70,000 households from both urban and rural Nanjing. Low-rent housing accounts for less than 4% of the total amount of indemnificatory housing construction between 2011 and 2015 in Nanjing, and it is primarily located in the most remote indemnificatory housing areas (South Review, 2011). For residents who receive a rental allowance (see H1 and H2 in Table 2), which does not even amount to 50% of average market rents, finding appropriate accommodation is impossible. More than half the households in receipt of social welfare in Nanjing do not qualify for the residual public housing in the city.

Given that low-rent housing is usually nonprofit making, in the absence of fiscal reform there is neither the financial incentive nor the fiscal capability for local authorities to invest. The manner in which finance is managed between central and local governments goes some way toward explaining why the most marginalized are still excluded from accessing suitable housing even after a series of reforms (e.g., Huang, 2012; Zou, 2014). The increased emphasis on the property market as a source of capital accumulation and macroeconomic moderator, combined with a lack of desire at the local level to take on the costs of low-rent housing or rental allowance, has resulted in the introduction of very narrow eligibility criteria for low-rent housing. Even for those granted low-rent housing, often its physical inaccessibility from the city center means that households cannot afford to move there. For example, one woman interviewed for this study suffered from heart disease and had received surgery in early 2013. Although she and her son qualified for low-rent housing at Longtan Town, its location more than 40 km away from the

⁹ Measures for Management of Low-rent Housing Fund were introduced in 2007 (and took effect in 2008) by the State Council, requiring that 10% of annual land lease net income of local governments should be allocated to low-rent housing construction. However, this is still insufficient to meet demand.

city center meant that they were reluctant to move for fear that she could not access appropriate medical care. As a result, they were forced to pay RMB 500 rent, 10 times higher than low-rent housing costs, to stay in their home that had previously been municipal-owned public housing but has since been privatized. As she explained:

We don't need property title. As long as it is not at a remote location, we don't have any problems. The concern from the government is very discriminative. It should not even be considered as a concern. They send the poor people to the countryside. Don't they know where Longtan Town [low-rent housing site] is? The apartments in the [Nanjing] City will be reserved and sold at high prices. Why won't they let us stay in the [Nanjing] City? (Interview with Mrs. Xu and her son, conducted in April 2013)

Similar to the ownership-oriented affordable housing, the Nanjing municipal government has chosen areas with cheap land and low construction costs to accommodate the most marginalized urban dwellers. Such inaccessible locations not only weaken the employment, training, and education opportunities for already disadvantaged households, but also create new foci of urban poverty on the urban fringe. Less-affluent groups are increasingly and involuntarily excluded from access to high-quality amenities and public resources, because of the geographical locations of housing sites. As Table 2 illustrates, in Nanjing in the most recent period, there has been a move away from the provision of low-rent housing for the very poorest toward the introduction of public rental housing.

Since June 2010, the Chinese central government has prioritized the acceleration of public rental housing, and this is reflected in this empirical research. Formally introduced into the city through an administrative order (Measures for the Management of Public Rental Housing in Nanjing) made in 2011, and later a local bylaw (Detailed Measures for the Management of Nanjing's Public Rental Housing) enacted in 2013, this expanded eligibility to lower medium-/low-income households, university graduates, and migrant workers irrespective of their local hukou¹⁰ status. By including high-income households and individuals who are officially defined as

¹⁰ Hukou is a household registration record for both urban and rural residents in China with Chinese nationality.

talent in this system (see I1 in Table 2), the very purpose of indemnificatory housing – to support low-income families – is undermined. Through this mechanism, employees of some public organizations (e.g., universities and some state-owned enterprises), high-tech companies, and firms paying taxes higher than RMB 20 million annually are prioritized for public rental housing. In 2011, the Nanjing municipal government announced plans to construct 90,000 units of public rental apartments, but at least two thirds are connected with applicants' occupations and social status (Modern Express, 2011). The public rental housing scheme, as it has been implemented, effectively acts as a form of state subsidy to institutions and enterprises that contribute to the fiscal well-being of Nanjing, rather than providing appropriate shelter for those who cannot afford to do so themselves. Because the local authority will receive 70% of market-based rent for these public apartments, there is a much greater incentive to finance public rental rather than low-rent housing. This approach is also discursively constructed by the local authority to demonstrate progress and achievement in terms of housing provision without substantially indemnifying or increasing access to housing for the most vulnerable social groups.

Concluding Discussion

This article highlights the growing importance of urban housing in national political economies (Aalbers & Christophers, 2014), but also provides a cautionary tale of how policy intention, implementation, and outcomes can often be radically different. Whereas private homeownership is becoming a key goal of national states globally – increasingly linked to measures of progress and political success of political parties (Gotham, 2012; Hodkinson, 2012) – prohomeownership policy in China has played a key role in the mediation of potential resistance and maintenance of social stability. Following the Asian Financial Crisis of the late 1990s, a period of radical housing privatization took place and, combined with the infusion of cheap money amidst China's postrecession stimulus package between 2008 and 2010, resulted in the growth of a speculative real estate market, skyrocketing housing prices, and housing rights-related contestations. The initial orientation of the affordable housing policy at the national level was to provide less-expensive alternatives to the urban population while simultaneously sustaining housing consumption and aiding the construction

industry through the creation of a low-end housing market. In the meantime, housing with public ownership (e.g., public rental housing and low-rent housing) is trying to offer temporary accommodation for individuals and families without adequate affordability. Both scenarios represent active state intervention to manage a housing crisis, itself created through previous state interventions. This crisis of crisis management approach in Nanjing is similar to the approach adopted in other contexts to deal with the effects of the global financial crisis; neoliberal policies were deepened rather than questioned (Mercille & Murphy, 2015). However, because of the low financial return for local governments, both attempts have not been effectively fulfilled as planned at the local level. Notwithstanding the fact that the rhetoric of policy has specifically targeted housing support at low-income families (Huang, 2012), our analysis illustrates that the way in which this policy is translated and implemented at the local level can have very different outcomes from those intended. Regardless of more direct control by state actors than in many liberal-market economies, Nanjing's recent urban (re)development is still entrepreneurial in nature: public housing has been increasingly residualized, a low-end homeownership market has been created through involuntary displacement from the inner city, and speculation has been facilitated through gentrification of the historic inner city and the construction of high-end real estate. The Nanjing local authority has taken advantage of the zoning differences in land prices to strategically manipulate the potential ground rent (Lopez-Morales, 2011), while pursuing lucrative profit via land and housing (re)development. This segmentation has been further facilitated through the horizontal differentiation of indemnificatory housing and the constant adjustment of the regulations around eligibility for this housing type, as local political and economic circumstances dictate. Nanjing is not unique in the Chinese context but is representative of more widespread entrepreneurial urbanism in practice. For example, in Chongqing, public rental housing policy is likely to be appropriated to intensify ownership-oriented housing provision. Tenants are allowed to purchase public rental housing after a 5-year tenancy, acting as a major incentive for Chongqing's local authority to invest in rental housing stock at present (Lim, 2014).¹¹ Despite the

¹¹ From the perspective of financial sustainability, the resale of public rental housing is expected to help Chongqing municipal government to repay the debt for constructing the large stock of public housing. The possibility for tenants to purchase the rental housing after 5-year tenancy is also mentioned in its local bylaw – The Temporary Management Measures of Public Rental Housing in Chongqing – although the detailed rules and regulations for resale have not been finalized and enacted. Meanwhile, the eligibility for tenants is reevaluated regularly. It is hard for tenants to lease these apartments long term.

uneven development in terms of industrial and workforce competitiveness between different Chinese cities, against the backdrop of local fiscal difficulties and a trend toward privatization of, and speculation in, the built environment, housing in Nanjing and many large Chinese cities as a whole has become a key element in the broader political economy.

For construction to make sense, there must be a market. Slum clearance and subsequent redevelopment of the historic inner city of Nanjing has been crucial to ensuring the consumption of low-end housing. Although central government housing policy has been attempting to enhance affordability within the commercial housing market for both economic and political reasons (Chen et al., 2014), the reality in Nanjing is that housing is even less affordable now because of the manner in which the housing market has been restructured. Based on the detailed tenure types, coverage, and application criteria outlined in Table 2, housing restructuring in Nanjing since 2010 has not substantially improved access to housing or living conditions for low-income groups, but has in fact acted as a trigger for forced displacement. Direct displacement of residents from “underused” state-owned urban land and collectively owned urban villages or rural land and their transfer into homeownership-oriented affordable housing simply marks a new phase in, and intensification of, a longer term trend toward housing privatization in China.

Simultaneously, as we have illustrated throughout this discussion, affordability for lower middle and low-income households and other marginalized groups has not been improved. Two thirds of public rental housing in Nanjing has been allocated to high-skilled workers, who can contribute to the local tax base, whereas more than 70% of ownership-oriented affordable housing has been reserved for displacees. Neither of these groups would qualify in the traditional sense as necessarily low income. In other words, although new policies were introduced to deal with a housing crisis, pre-existing housing inequality has not been substantially diminished. Similar to the HOPE VI program in the United States, in which a large number of tenants were displaced from distressed public housing neighborhoods as part of poverty alleviation initiatives (Goetz, 2011), nothing has fundamentally changed in Nanjing, and it could be argued that an array of new crises are now emerging. These include significant concentrations of disadvantage in some indemnificatory housing sites, and the emergence of a sandwich class (Ying, Luo, & Chen, 2013) who cannot afford to buy

a home, yet are not entitled to housing support from the authorities. Unlike Singapore, where the city-state can put much stronger brakes on speculation with regard to public housing on state-owned land than is the case in Nanjing and other Chinese cities (Haila, 2015), the most recent round of state regulation in China's housing sector has not fully addressed the crisis of affordability for new homebuyers and has in some cases exacerbated property rights infringements, even though resettlement housing for displacees is being provided more quickly than before. Hence, central government policy and local interpretations have undergone constant adjustment in what might be termed a crisis of crisis management mode.

In line with the postglobal recession reregulation that has recently occurred in other parts of the world (Aalbers, 2012), post-2010 housing restructuring in China demonstrates even stronger, more direct intervention from the central state. For an authoritarian regime, social stability is closely linked to state legitimacy. The restructuring of housing provision around 2010 represents the state adapting its governance mechanisms and policy to minimize potential social contestations related to housing unaffordability. Since local tax revenue and economic growth are largely driven by the housing market and construction industry as a whole, indemnificatory housing construction was a strategic vehicle to retain investment in the built environment and minimize social opposition. Despite the disconnect between the central government's policy intentions and local implementation, the distorted indemnificatory housing practice in Nanjing has to some extent met the macroeconomic objectives of the central government in terms of sustaining construction/investment-led urban economic growth (Shin, 2014). In a more open economic context, it is no longer as easy for the Chinese central state to manage urban housing as it juggles macroeconomic factors with the need to maintain social stability. China's 13th Five-Year Plan (2016–2020), announced in late 2015, encourages shantytown renovation schemes and the use of innovative financial vehicles (e.g., public–private partnerships; real estate investment trusts) and puts them firmly at the top of the central government housing agenda. It could be argued that along with the privatization, commodification, displacement, and speculation that have characterized recent Chinese real estate market changes, this newly emerging financialization marks an intensification and new phase of urban neoliberalization in the main Chinese cities.

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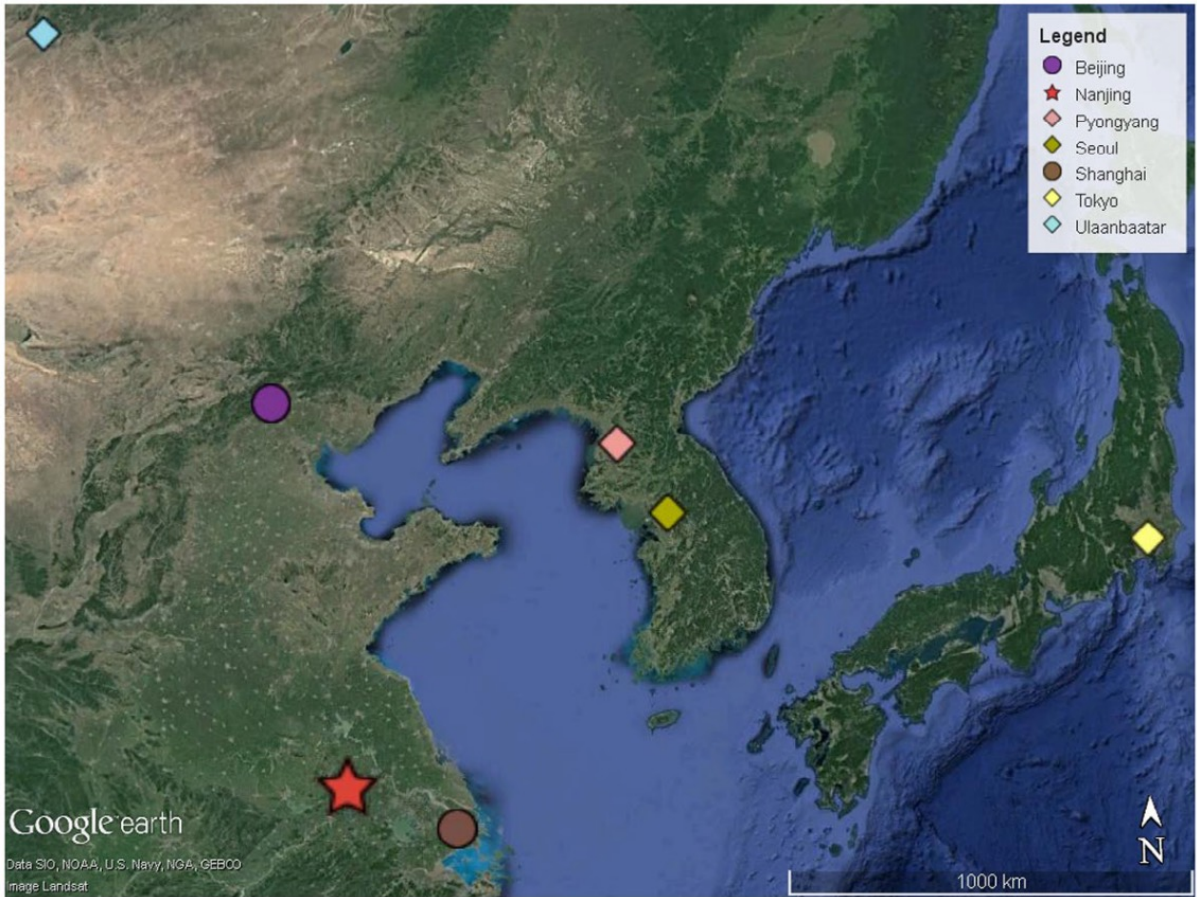


Figure 1. Map showing the location of Nanjing.

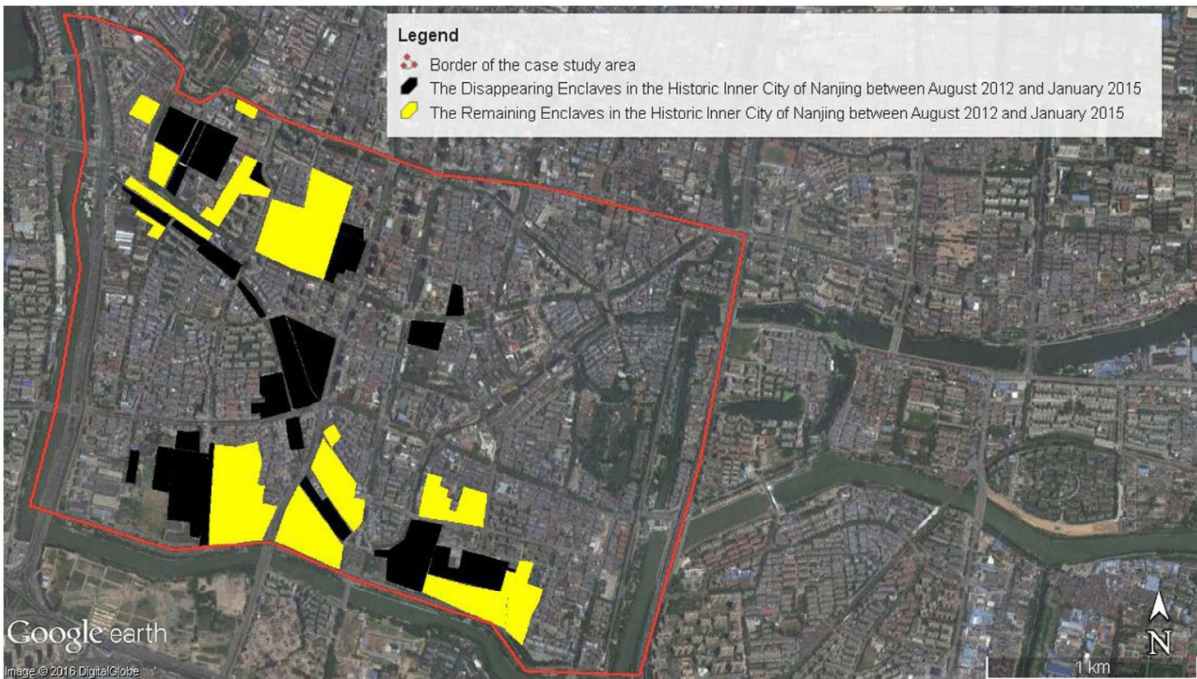


Figure 2. Location of the case study area in Nanjing.

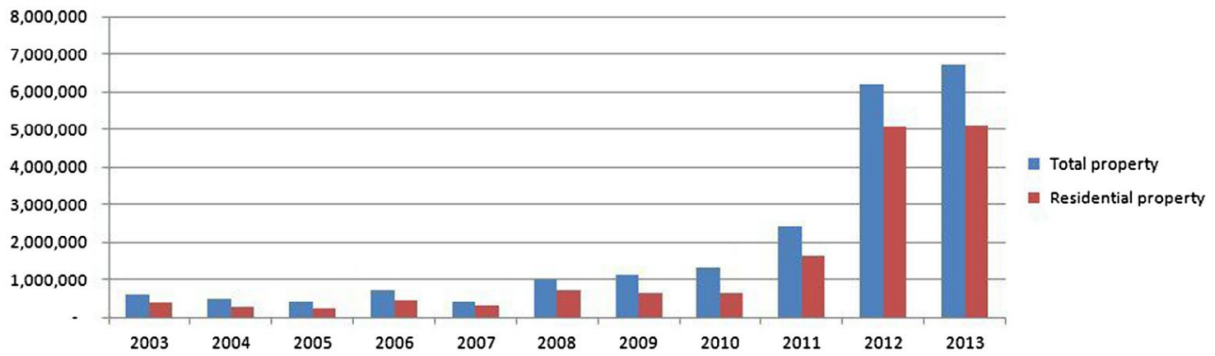


Figure 3. Vacant property (m²) in Nanjing. Source: The Chinese Real Estate Yearbook, page numbers varied in different years, National Bureau of Statistics of China, 2005/06–2014, Beijing: Economy & Management Publishing House.

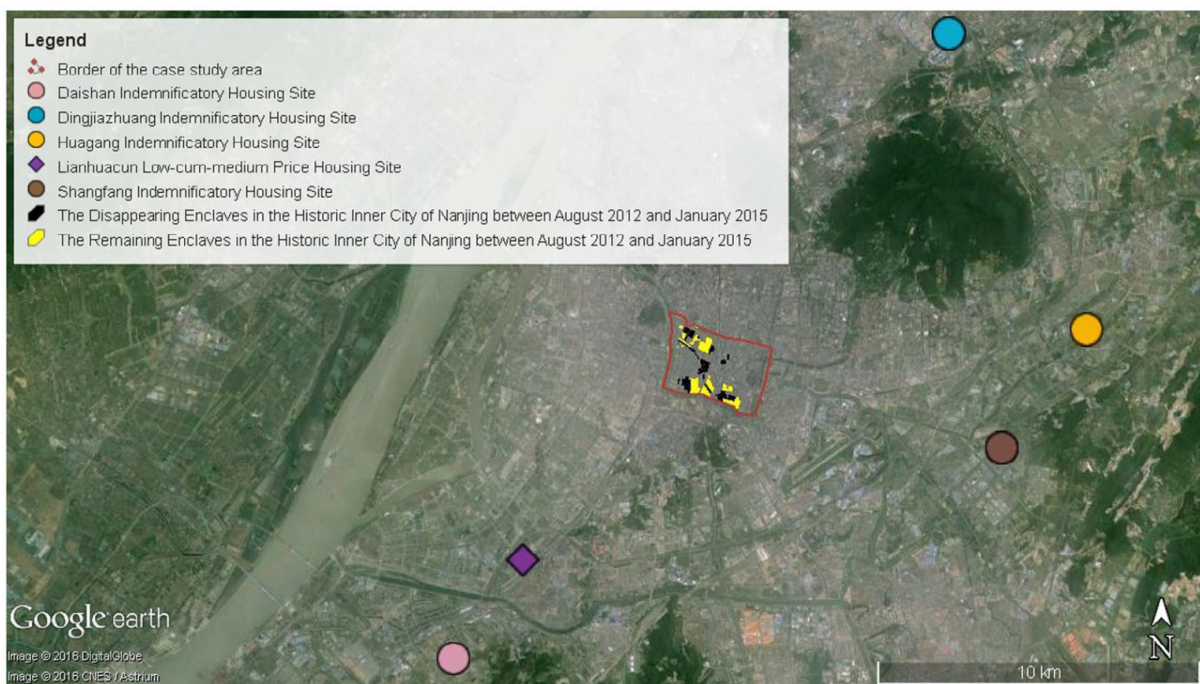


Figure 4. Major indemnificatory housing sites in Nanjing.



Figure 5. Low-cum-medium price housing project at Lianhuacun, Nanjing. Source: Author, March 2015.



Figure 6. Daishan indemnificatory housing site during daytime hours. Source: Author, March 2015.

Table 1. Major indemnificatory housing types and their generalized definitions.

Type	Definition
Affordable housing	Targeted at low-income households living in small dwellings, this type of housing is priced to cover costs and make a minimal profit. Buyers become co-owners of the housing and are restricted from selling it within five years of purchase, or a 'clawback' mechanism becomes operational.
Public rental housing	Targeted at lower-middle and low-income households who have difficulty in accessing housing, these are small units addressing basic housing needed. New university graduates and migrant workers are eligible. Rent is set by local government and is lower than market rent.
Low-rent housing	Targeted at the very lowest-income households, the government either provides a small public apartment or subsidises market rent through a cash subsidy per square metre. The eligibility criteria are very strict, and the standard of housing provided is relatively poor.

Source: Compiled and adapted from Yao and Gu (2011), Huang (2012), Chen et al. (2014), Zou (2014), *etc.*

Table 2. Indemnificatory housing application criteria in Nanjing.

Application Criteria (July 2008-April 2013)	Application Criteria (May 2013-June 2015)	Application Criteria (July 2015-present)
<i>Ownership-oriented affordable housing</i>		
<p>Affordable housing for non-displacees (A1) (<i>jingji shiyongfang</i>):</p> <p>(a) Nanjing locally-registered urban residence permit for at least 5 years;</p> <p>and (b) incomes below 750 RMB per capita in applicants' families per month¹²;</p> <p>and (c) living area smaller than 15m² per capita in applicants' families;</p>	<p>Affordable housing for non-displacees (A2):</p> <p><i>For lower middle-income households:</i></p> <p>(a) Nanjing local urban registered residence permit;</p> <p>and (b) disposable income per capita <2,421 RMB per month;</p> <p>and (c) family with 3 persons per capita property valued lower than 200,000 RMB; or family with 2 persons per capita property valued lower than 230,000RMB; or family with 4 persons per capita property valued lower than 170, 000 RMB;</p> <p>and (d) no car or owning one car valued under 120,000 RMB;</p> <p><i>For low-income households:</i></p> <p>(a) Nanjing local urban registered residence permit;</p> <p>and (b) disposable income per capita lower than 1,513 RMB per month;</p> <p>and (c) family with 3 persons per capita property valued lower than 150,000 RMB; or family with 2 persons per capita property valued lower than 170,000 RMB; or family with 4 persons per</p>	<p>Co-ownership housing for non-displacees (A3) (<i>gongyou chanquanfang</i>):</p> <p>(a) when the applicants meet criteria of lower middle-income households in A2, they have to pay for at least of 70% to have access to the co-ownership housing;</p> <p>(b) when the applicants meet criteria of low-income households in A2, they have to pay for at least of 50% to have access to the co-ownership housing;</p>

¹² The income standard changed to 1,000 since 2010.

<p>Affordable housing for urban displacees (B1): (a) disposable income per capita is lower than the average level in Nanjing City; and (b) rehousing compensation is lower than 150,000 RMB¹³; and (c) no other housing in Nanjing;</p> <p>Affordable housing for rural displacees (C1): Almost no restrictions</p>	<p>capita property valued lower than 130, 000 RMB; and (d) no car or owning one car valued under 80,000 RMB</p> <p>Affordable housing for urban displacees (B2): No major change compared with B1</p> <p>Affordable housing for rural displacees (C2): No major change compared with C1</p>	<p>Co-ownership housing for urban displacees (B3): (a) displacees could buy “property swapping” housing after the monetary compensation or allocated to “property swapping” housing directly; or (b) they could apply for co-ownership housing, but need to pay 80% of the housing prices to have access;</p> <p>Co-ownership housing for rural displacees (C3): No major policy change, but they could apply for co-ownership housing as well</p>
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¹³ This standard has adjusted to 250,000 RMB since early 2011.

<p>Low-cum-medium price housing for urban displacees(F1): (<i>zhongdijia shangpingfang</i>)</p> <p>(a) displacement from the state-owned land;</p> <p>and (b) Nanjing locally-registered urban residence permit;</p> <p>and (c) rehousing compensation is lower than 300,000 RMB</p> <p>and (d) no other housing in Nanjing;</p>	<p>Price-capped housing for non-displacees (D1): (<i>xianjiafang</i>)</p> <p>(a) Meet the conditions for lower middle and low income household in I1;</p> <p>and (b) Nanjing local urban registered residence permit and no housing in Nanjing;</p> <p>or meet the conditions for officially recognised “talent” in I1;</p> <p>Resettlement housing for urban and rural displacees (E1): (<i>anzhifang</i>)</p> <p>In the displacement officially-defined as “shantytown or urban village renovation”, displacees have very easy access to resettlement housing</p> <p>Low-cum-medium price housing for urban displacees: (F2):</p> <p>No major change compared with F1</p>	
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Low-rent housing and public rental housing

<p>Low-rent housing (G1): (<i>lianzu zhufang</i>)</p> <p>(a) no housing applicants under social welfare for more than 2 years;</p> <p>or (b) single or widowed persons older than 60;</p> <p>or (c) disabled persons with certificate;</p> <p>or (d) extremely poor individuals with certificate;</p> <p>or (e) “labour model” households with living area smaller than 17m² per capita;</p> <p>or (f) recognised by Nanjing municipal government as housing difficulty households;</p> <p>Rental allowance (H1): (<i>zulin butie</i>)</p> <p>(a) Nanjing local urban registered residence permit for at least 5 years;</p> <p>and (b) incomes below 750 RMB per capita in</p>	<p>Low-rent housing (G2):</p> <p>No major change compared with G1;</p> <p>Rental allowance (H2):</p> <p>No major change compared with H1, only changed condition (b) to “disposable income per capita lower than 1,513 RMB per month”;</p>	<p>Rental allowance (H3):</p> <p>Eligible households under social welfare can receive 90% of rental allowance;</p> <p>Eligible low income households can receive 80% of rental allowance;</p> <p>Eligible lower middle income households can receive 50% of rental allowance;</p> <p>Eligible university graduates and migrant workers can receive 30% of rental allowance;</p>
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<p>applicants' families per month¹⁴;</p> <p>and (c) living area smaller than 15m² per capita in applicants' families;</p>	<p>Public rental housing (I1): (gonggong zulin zhufang)</p> <p><i>For lower middle and low income household:</i></p> <p>(a) Nanjing local urban registered residence permit for at least 5 years;</p> <p>and (b) disposable income per capita lower than 80% of Nanjing city average in the previous year;</p> <p>and (c) living area smaller than 15m² per capita in applicants' families;</p> <p><i>For vocational school (or above) graduates:</i></p> <p>(a) received vocational school degree (or above) within the recent 5 years;</p> <p>and (b) having legal working contract and stable incomes;</p> <p>and (c) constantly paying social security and housing provident funds;</p> <p>and (d) either applicants or their partners should neither have private housing nor rent public housing;</p>	<p>Public housing constructed by municipal government (I2):</p> <p><i>For lower middle and low income household:</i></p> <p>Application criteria refer to A2, but the living area should be smaller than 15m² per capita in applicants' families;</p> <p><i>For university graduates:</i></p> <p>(a) Nanjing local urban registered residential permit;</p> <p>and (b) received Bachelor's degrees or above within the recent 5 years;</p> <p>and (c) having legal working contract and stable incomes;</p> <p>and (d) constantly paying social security and housing provident funds for more than 1 year;</p> <p>and (e) applicants and their partners and children below age of 18 have no housing in the city;</p>
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¹⁴ The income standard changed to 1,000 since 2010.

	<p><i>For migrant workers:</i></p> <p>(a) having legal working contract and stable incomes;</p> <p>and (b) constantly paying social security fund for at least 5 years;</p> <p>and (c) either applicants or their partners should neither have private housing nor rent public housing;</p> <p><i>For officially recognised “talent”: (not defined by the local bylaw in 2011)</i></p> <p>No very strict requirements</p>	<p><i>For migrant workers:</i></p> <p>(a) constantly working in Nanjing for more than 5 years;</p> <p>and (b) constantly paying social security and housing provident funds for more than 5 years;</p> <p>and (c) disposable income per capita lower than 50% of the Nanjing city average;</p> <p>and (d) applicants and their partners and children below age of 18 have no housing in the city;</p> <p><i>For officially recognised “talent”:</i></p> <p>No very strict requirements</p>
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Source: Compiled from housing policy-related official documents and newspaper reports in Nanjing.

Table 3. The newly announced inner-city redevelopment schemes since mid-2012.

Name of project	Area (acres)	Population pre-regeneration	Target population after regeneration
Shuangtangyuan (2013)	6.98	N/A	Approx. 860
Dayoufangxiang (2013)	4.69	1,467	1,020
Hehuatang (2012)	12.56	Approx. 12,630	Approx. 4,800
Diaoyutai (2013)	13.01	Approx. 4,330	Approx. 2,600
Nanbuting Phase IV Project (2013)	14.46	Approx. 1,350 (household)	Approx. 650 (household)

Source: Nanjing Bureau of Urban Planning Website, Nanjing Bureau of Urban Planning, 2012–2013, <http://www.njghj.gov.cn/>.