

Seoul Metropolitan Government Community Housing Policy

A Story of Why it Started, Current Status and Strengths to Develop

Seoul Metropolitan Government
Housing Supply Division

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Strengths to Develop



SMG's definition of Community Housing

Background 1 More Single Households, Serious Loneliness Issues

SMG's definition of Community Housing

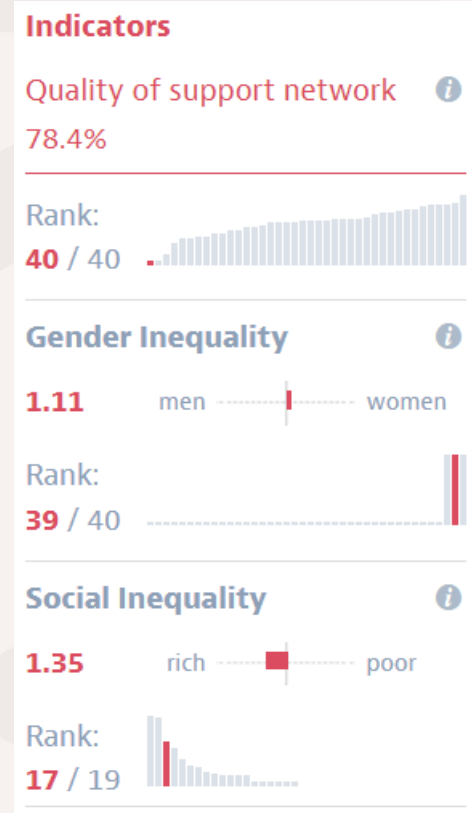
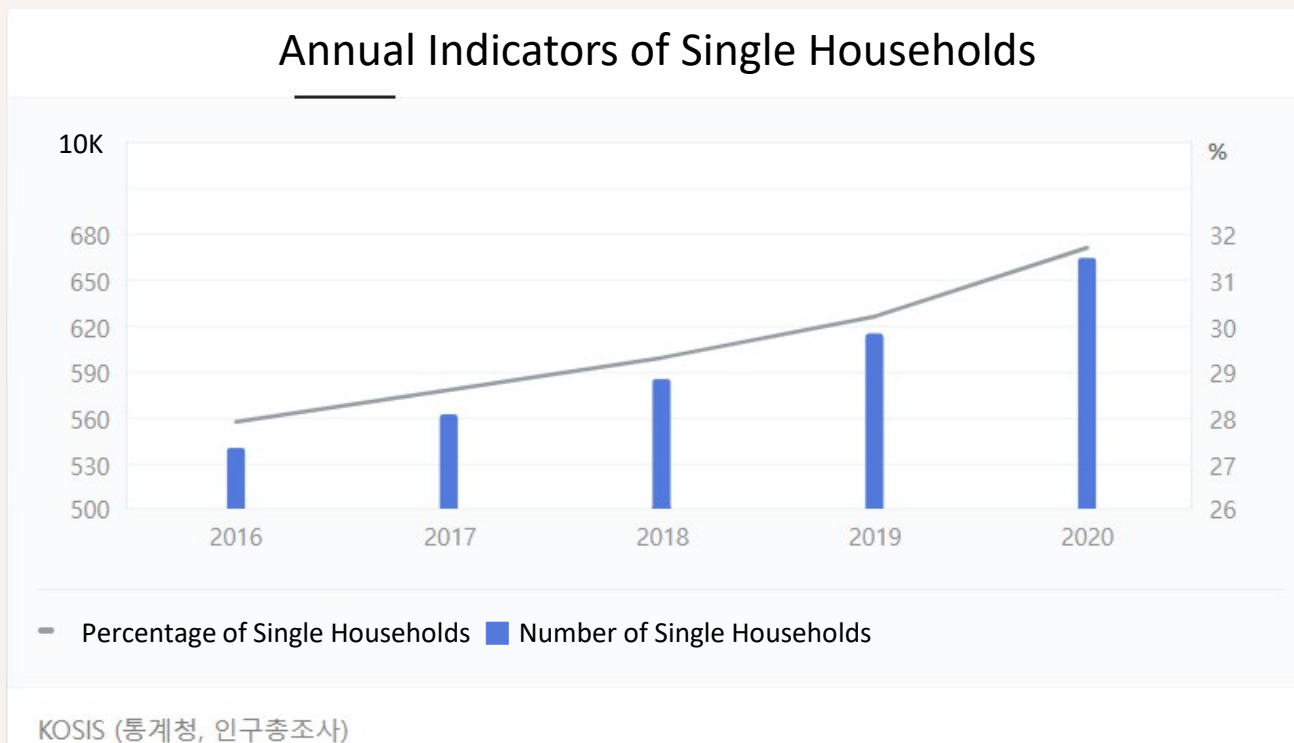
Cooperative Housing considered as a solution

- Single Household Rates in Korea : 31.7% (6,643,354 2020)

Source : [KOSIS](#) – KOrsean Statistical Information Service

- 78% of people believe that they know someone they could rely on in a time of need, the lowest rate in the OECD, where the average is 89%

Source : [OECD Better Life Index>Community](#)> Korea



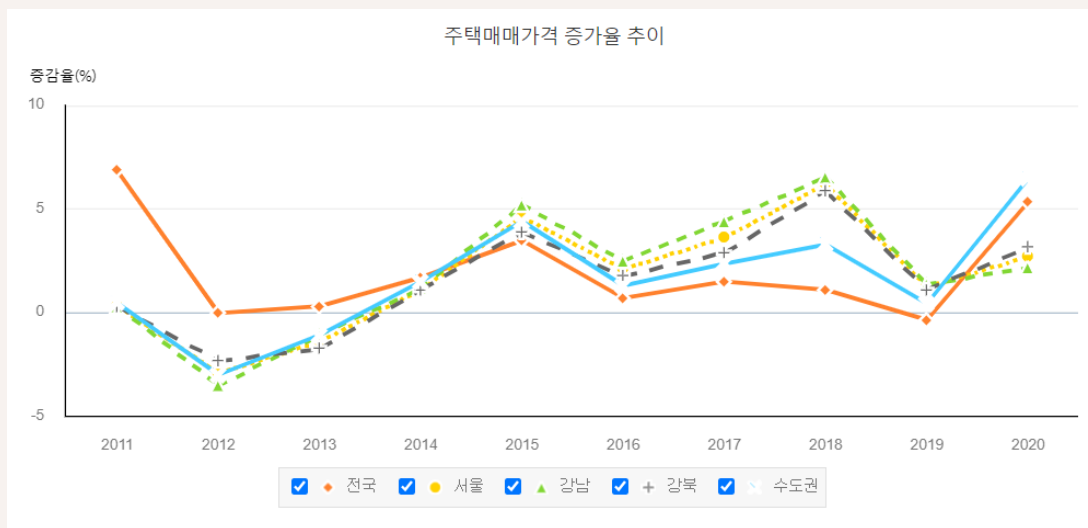
Background 2 Skyrocketing Housing Expenditure Increases PIR

SMG's definition of Community Housing

Joint ownership becomes attractive as PIR soars

- Apartment* price doubled over the past two years

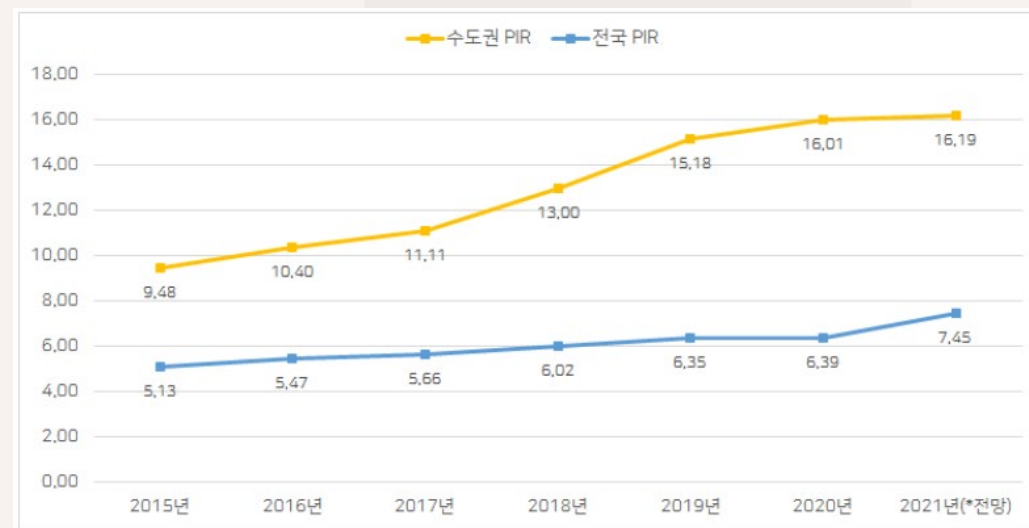
*Most popular form of residential buildings, 51.7% of the population live in apartments (2021)



Increase Rate of Residential Property

Source : [Statistics Korea](http://index.go.kr)(index.go.kr)

◆ Nationwide ● Seoul ▲ Gangnam + Gangbuk ● Capital Area



How many years would take for a 4-person family with median income to buy a house?

◆ Nationwide PIR(Price to Income Ratio) ● Capital Area PIR

Source : Income data [Statistics Korea](http://index.go.kr)(index.go.kr)

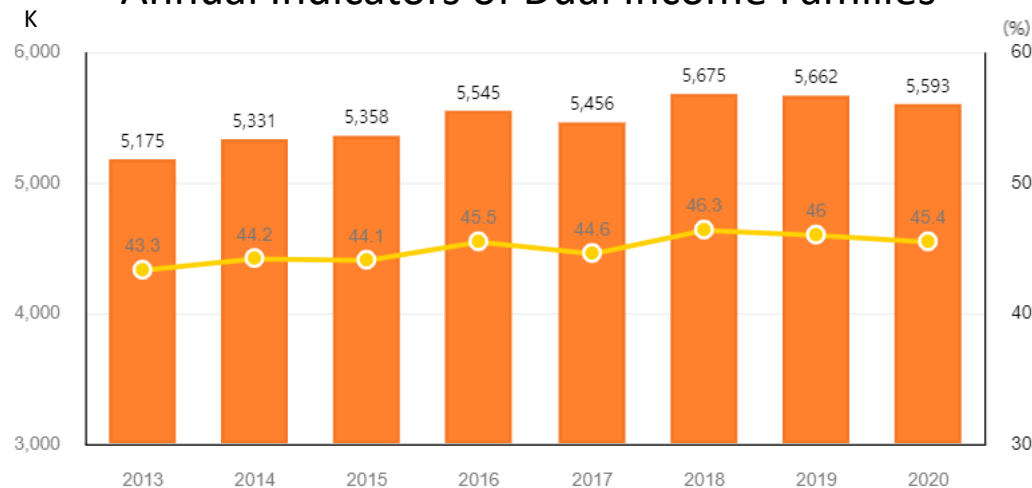
House price [KB Land](http://www.kb.co.kr)

Background 3 Society Highly Dependent on Individual Care Labor

SMG's definition of Community Housing

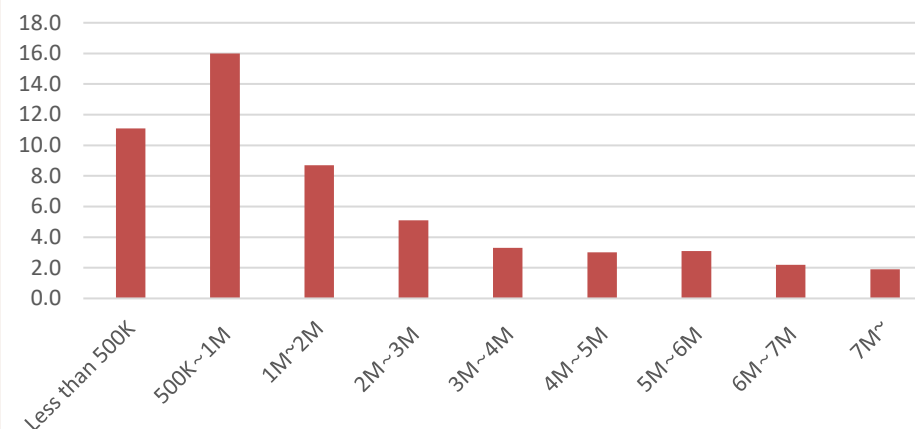
Individuals band together personally to solve daycare issues

Annual Indicators of Dual Income Families



- Number of Dual Income Families
(House holder & spouse both employed)
- Percentage of Dual Income Families
(= Number of dual Income Families/Number of Householders who are married)
- Source : [Statistics Korea](https://kosis.kr) (Update 2022-01-06)

Percentage of Households Living with *Members who needs Care Service (2020)



- "Members who need Care Service"
 - Children under 13yrs old
 - People in need of nursing
- Total Monthly income of the household, KRW
 - (1M KRW=\$830)
- Source : [KOSIS](https://kosis.kr) (2020)

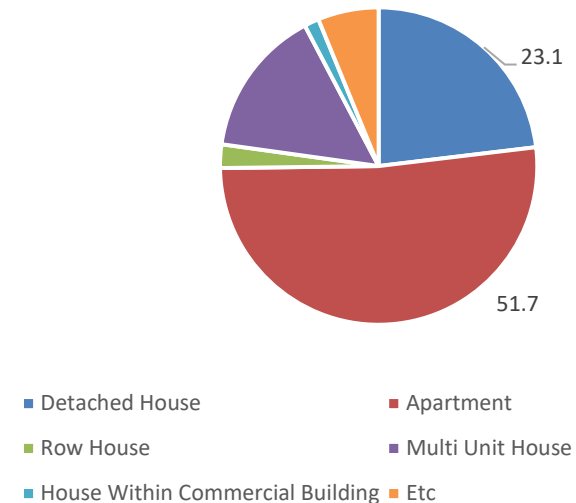
Background Unique Housing Customs in Seoul

SMG's definition of Community Housing

Homogenous Housing Market – Apartments function as currency



Housing Type in Seoul & Capital Area (2020)



- Apartments are considered highly cashable assets. It attracts investors, induces construction companies to build apartments more comfortable, and develop amenities.
- Special rent pattern called ***"Junsae"***: tenant deposit *63.9% the house price for two years

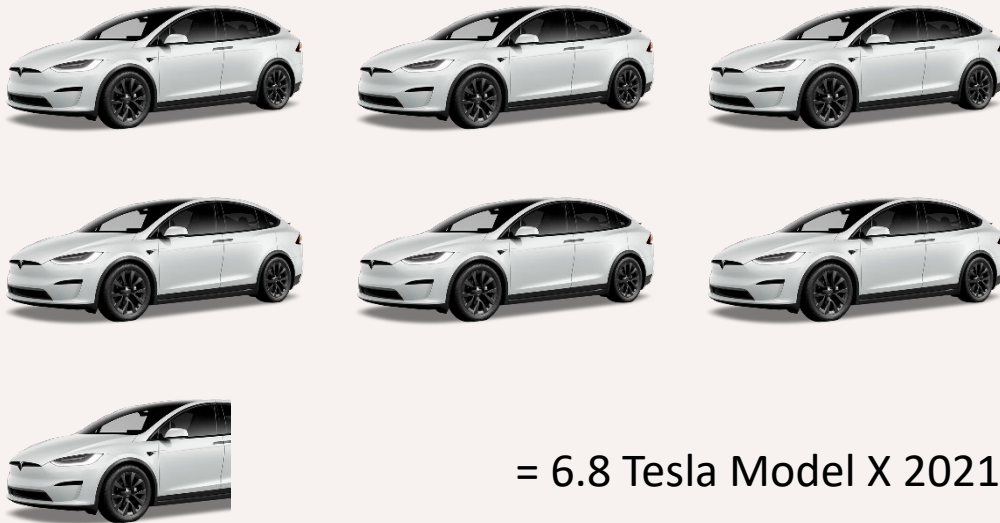
* Source: [KOSIS](https://kosis.kr), Nov 2021

Background Unique Housing Customs in Seoul

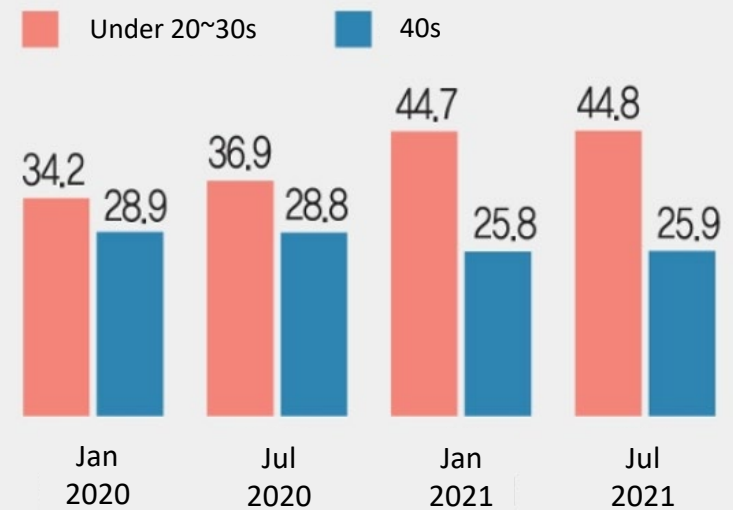
SMG's definition of Community Housing

Investment goals & strategies based on Apartment price

Average Price of 1 Apartment Unit (84m²) = \$923,000



Percentage of 20~30s and 40s Who Bought Apartments in Seoul



Source : [Korea Real Estate Board](#)

- Two years ago, one apartment unit cost half the current market price
- People in their 20~30s scraped together loans to panic buy homes

→ Increasing interest rates becomes critical



New Approach of Housing Policy Since 2015

SMG's definition of Community Housing

Goal

Revive
Community

Systimize
Mutual
Care

Lower
Household
Expenditure

Core Constituents

Common Space

Binding Community Agreements

Expected Effects

Resolve common problems* through community scale

*e.g. loneliness, care service, social networking

Ordinance enacted for community housing policy in 2017

Government Support Details



Solutions from the SMG

Government Support Details

Problems

Unaffordable
Real Estate



Solutions

Government Owned
Land Lease

Low Possibility to Raise
Construction Fund



Guaranty New Loans

Burdensome
Loan to Income Ratio



Directly Support
Interest for 8 Years

Solutions from the SMG

Government Support Details

Problems

Non-Professional Developers



Solutions

Established "Community Housing Support Center"

No place to find support



Send Community Profession

Not Enough
Established Precedents



Public Sector Provides
New Model

'Community Housing' is
new to Administrators



Administrational Support

Community Housing Certification System (CHCS)

Government Support Details

Preliminary Certification

1. Gain ownership of land
→ 10% payment
2. Gain Construction Permission
→ Local Administration
3. Complete pre-education

Certificaton

After 6 months of completion
→ Check whether plans are executed

Monitoring

Biennial follow-up

Qualifications to Pass CHCS

Government Support Details

Projects that score above 70 earn certification

Quantitative Indicators : **43**

Qualitative Indicators : **57**

Architectural
Design

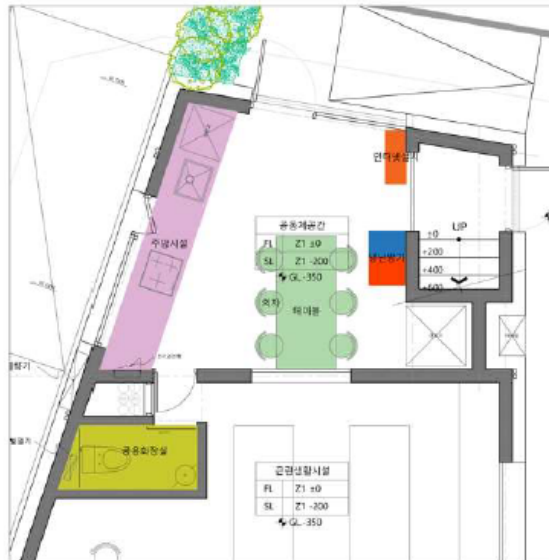
Community

Home
Management

Qualitative Guides of CHCS

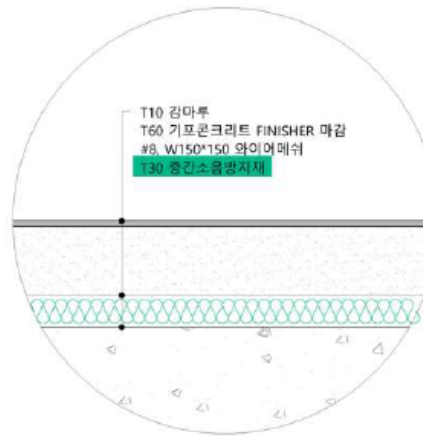
Government Support Details

Community Space Floor Plan



- Air Cooler
- Air Heater
- Meeting Facility
- Restroom
- Kitchen
- Sound Arresting Layer
- Others

Community Space Section



평가기준		체크√ (사업자)	점수 (평가자)
평가점수표	공동체공간		
	난방시설 [1점]	√	
	냉방시설 [1점]	√	
	열교환기 기계환기 [1점]	-	
	시설		
	공동주방가구 [1점]	√	
	회의기본시설 [1점] (의자, 테이블, 빔프로젝터+스크린)	√	
설비	기타공동시설 [1점] (책상, PC, 인터넷 등)	√	
	흡음재 또는 층간소음방지재 사용 [1점]	√	
공간			
[2]		√	
부가설명		<ul style="list-style-type: none"> - 전정형 냉난방기 설치 - 전열교환기 미설치 -> 환기용 팬 설치 - 공용 주방가구 설치 - 공동체 대형(벽걸이형)모니터, 테이블 의자 설치 - 공동체 인터넷 설치 - 공용화장실 설치 -> 공용화장실 근생과 공유 - 상층부 다세대 바닥에 THK30 층간소음방지재 사용 	

Construction Fund Flow of CHCS Participants

Government Support Details

**Max. 90% Loan of
Construction Fund***

*Construction Fund = Land price + Construction fee

**30~50% of Loan
Repayment**

SMG Supports 2%
Interest for 8years

**3% of Loan
Repayment
Each 3yrs**

Participants Operate
Building as promised
for 10 years

**Preliminary
Certification**

Ownership of Land &
Construction Permission

Certificaton

Construction
Completion

Monitoring

Every two years

Case Study – How Much does the Participant Save through CHCS?

Government Support Details

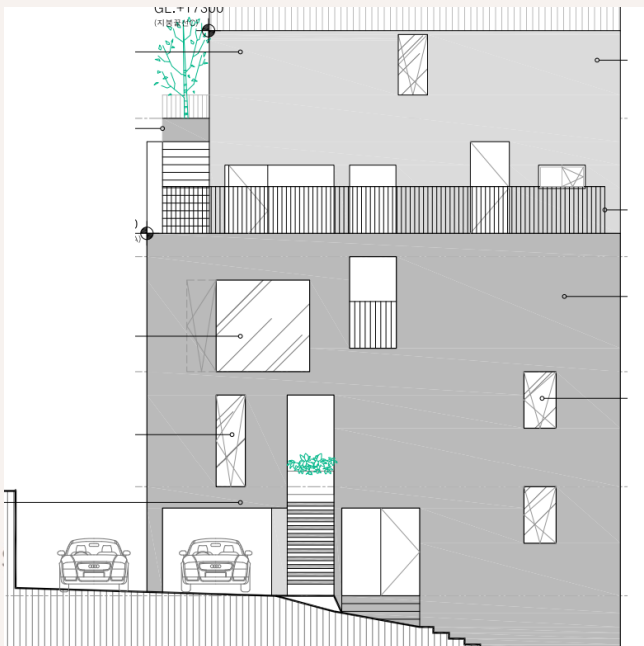
Based on participants from 2019 to 2021

\$ 2,325,581

Average Loan Scale
per Participant

\$ 32,392

Annual Interest Support
per Participant(1 동당)



Case A

Land : 235.00m² (5 story building)

Program : 8 residential units, 1 commercial facility

Total fund : \$ 2,990,033

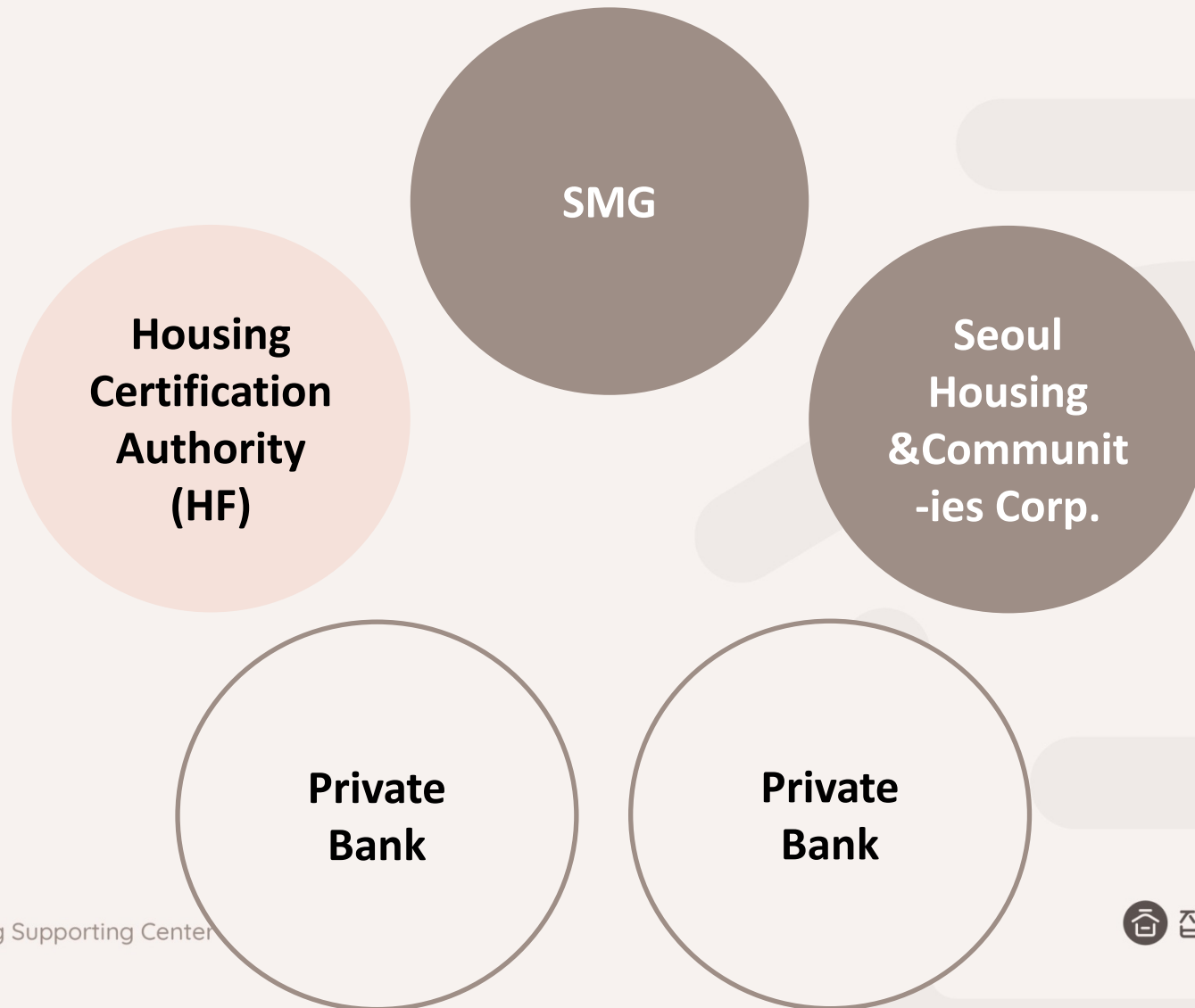
Loan : \$ 2,514,950 (90% of total fund)

Interest : \$ 41,528 (annual amount, 2% of total interest, 8 years max)

Public Network that Operates the CHCS System

Government Support Details

Nov.2018, financial agreement made between three parties





Collaborative Organizations

History of the Community Housing Support Center “Jipjip Madang”

Collaborative Organizations

A coordinator from SH supports groups for nearly one year

Consult

Selecting & purchasing land
Construction
Tax, loans
and much more

Educate

by SMG

**Community
Building
Programs**



History of the Community Housing Support Center “Jipjip Madang”

Collaborative Organizations



History of the Community Housing Support Center “Jipjip Madang”

Collaborative Organizations

A new three-story support center wins architecture award



Program

1st Floor : Open Lounge, Library

2nd Floor : Lecture Hall

3rd Floor : Office

Roof top : Urban Garden



History of the Community Housing Support Center “Jip Jip Madang”

Collaborative Organizations

Center takes on educating participants and related organizations



01 상담 및 컨설팅



서울형 공동체주택에 대한 기본적인 상담은 물론, 주택 건설, 인종제 및 금융지원, 서류준비 등 공동체주택을 짓기 원하는 사업자들을 위해서 단계적이고 체계적인 컨설팅을 제공합니다.

02 아카데미



서울시 공동체주택이 궁금한 일반 시민분들과, 자치구 공무원들을 대상으로 서울형 공동체주택에 대한 이해도를 높이기 위해 기초, 심화 등 맞춤형 아카데미를 운영합니다.

03 커뮤니티



공동체주택 내 입주자들과 커뮤니티가 원활하게 형성될 수 있도록 공동체규약과 갈등 조정 관리 방안 등에 대해 컨설팅을 진행하고, 다채로운 커뮤니티 활동을 지원합니다.

04 홍보



공동체주택 홈페이지, SNS, 언론 등은 오프라인 채널을 통해서 서울시 공동체주택을 알리고 공동체주택과 관련된 행사와 이벤트를 진행합니다.

Community Housing Models in Seoul

Government Supplied or Supported Community Housing

Community Housing Models in Seoul

Type	Public Housing	Public Land Rent Housing	Private Rent Housing	Private Owned Housing
Construction	Newly built			
Building Type	Apartments, Multi Unit Homes, Detached Homes			
Developer	Practitioners in the housing market (e.g. Lease business operator, architects, housing managers)			Co-op 3 or more households (Registration needed)
Support Details	Community building specialist "Coordinator" dispatched before and after moving in	Low land rent CHCS Loan Interest support (8 years)	CHCS Loan Interest support (8 years)	CHCS Loan Interest support (2 years)
Residency Requirement	Personal income distribution within 50% to 70%	No residential real estate possession	No specific qualifications	No residential real estate possession
Residency Rent upper limit	Max 20 years 50% market price	Max 40 years 95% market price	95% market price	95% market price



Public Housing

Community Housing Models in Seoul

Municipality supplied and managed



SOHO
for young entrepreneur



Housing for the elderly



Housing for artists

Public Land Rent Housing – Childcare type

Community Housing Models in Seoul

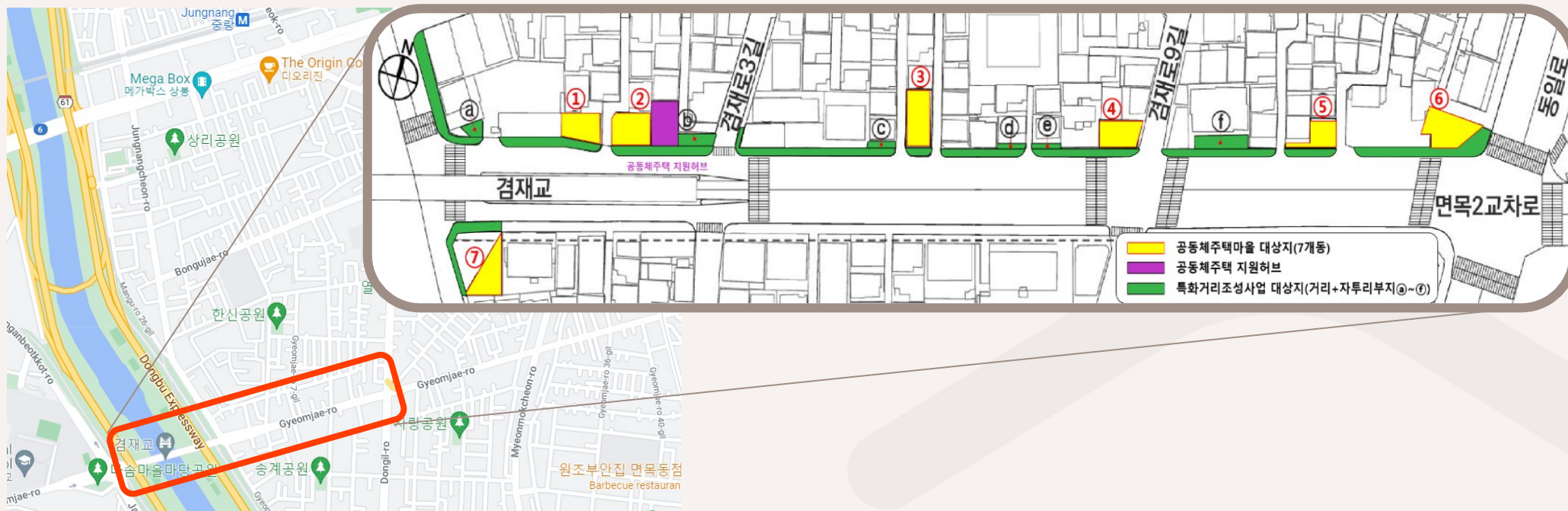


Location	Suburban	Households	24
Site Area	1,184m ²	Total Ground Area	2,491.41m ²
Building Size	5 stories with 1 basement	Built	Aug. 2018
Program	B1 : Parking 1F : Kindergarten, common space 2F~5F : Residential units		
Specifications	Maximum length of residence : 40 years		

Public Land Rent Housing – Demonstration Project “Do seo dang”

Community Housing Models in Seoul

7 public lots provided for community housing project



14 strips of public lots – remainders from a new bridge and road expansion – provided in 2016

- Location : Myunmok Dong, Jung-rang Gu
- Total Area : 1,633.7 m²
- Population composition : more than 70% of senior residents
- Land rent contract : 30 years lease, private sector supply and manage rent housing (38 units)

“Do seo dang” Local Idea Competition

Community Housing Models in Seoul

85 ideas from the citizens gathered in 2 days (Sep.8th~9th 2017)



Open to criticism : Honorary ambassador group

면목동 공동체주택마을 시민아이디어 대회

일시 2017. 9. 8(금) ~ 9. 9(토), 11:00 ~ 17:00
장소 중랑구 면목동 176-129번지 일대
주최 서울특별시, 중랑구, 서울주택도시공사
(도출 : 공동체주택크리에이터, 공동체주택코디네이터)

주요 프로그램
 사업 설명회, 아이디어 대회(판넬발표, 불력모형발표)

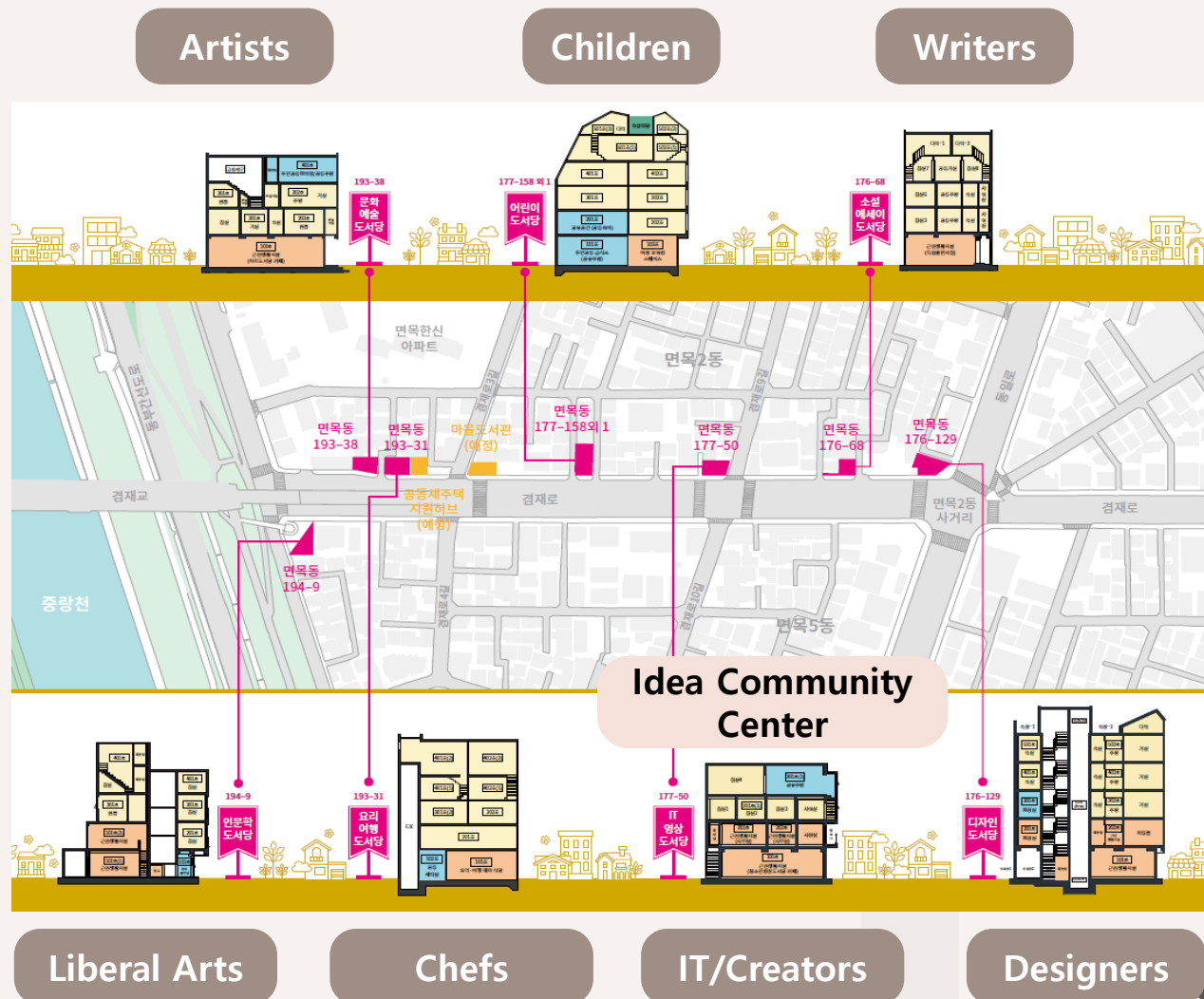
부대행사
 책힐링, 책놀이터, 동네세프, 책오두막 만들기, 저자특강 등

서울특별시 중랑구 서울주택도시공사 I·SEOUL·U

“Do seo dang” Competition Winner

Community Housing Models in Seoul

7 buildings, 10 commercial facilities, multiple common rooms



“Do seo dang” Competition Winner

Community Housing Models in Seoul



“Do seo dang” Community Programs

Community Housing Models in Seoul



Private Rent Community Housing

Community Housing Models in Seoul

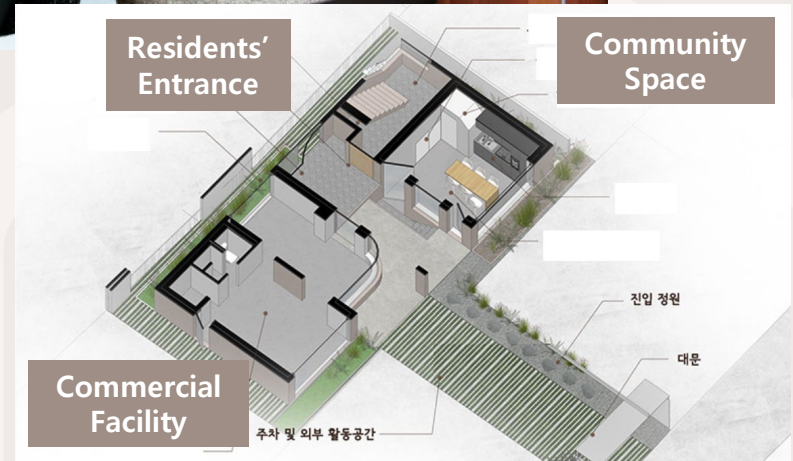
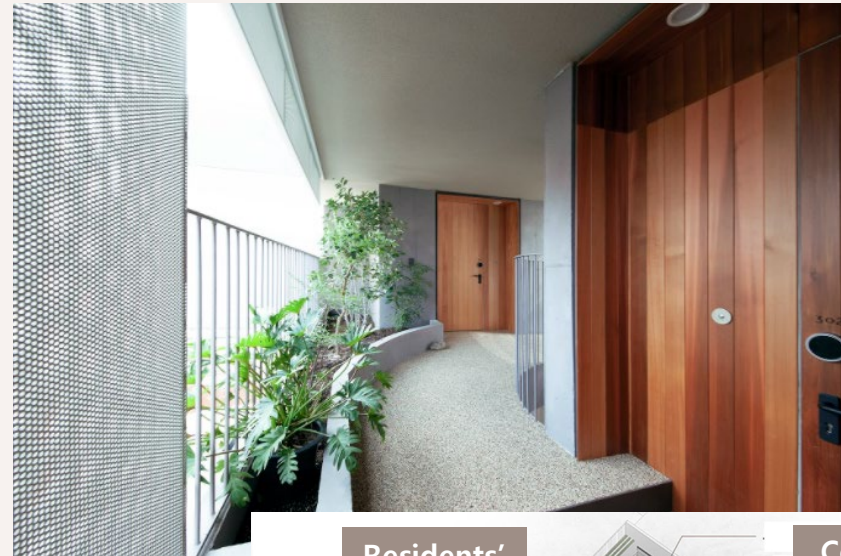
House of health care providers



Community based on voluntary medical service

- Common space open to neighbors
- Child daycare system

Branded private rent housing



Commercial facilities and community space

- Commercial facility operated as pub

Private Owned Community Housing

Community Housing Models in Seoul

'Ormak' cooperative housing



Cooperative housing unit focused on childcare and local networking.

Members split the bill on buying land, paying construction fees, and interior so each household could pay their necessities.

Community Housing Units Supported by SMG

Community Housing Models in Seoul

Year	Sum	Public Housing	Public Land Rent Housing	Private Rent Housing	Private Owned Housing
Total	1,500	1,107	148	235	10
'15	18	-	18	-	-
'16	24	-	24	-	-
'17	289	265	24	-	-
'18	419	381	38	-	-
'19	437	323	16	88	10
'20	229	138	28	63	-
'21	84		-	84	-

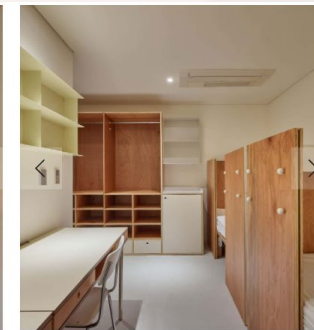
Strengths to Develop

Community Housing Units Built and Operated in the Market

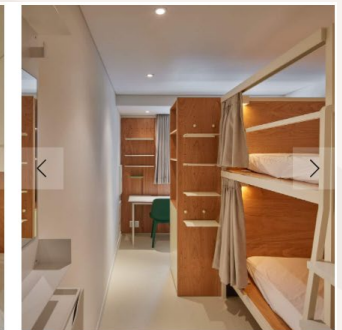
Strengths to Develop



SINGLE



BUDDY



BUNK



Exhibition and Symposiums to Bridge Private and Public Sector

Strengths to Develop



“공동체주택은 도시에 사는 사람들의
외로움 문제를 해소 할 수 있습니다.”



그레이스 킴 Grace Kim Schemata Workshop 공동 창립자
“집집마당” 개소식 및 심포지엄 공식 후원사 대표



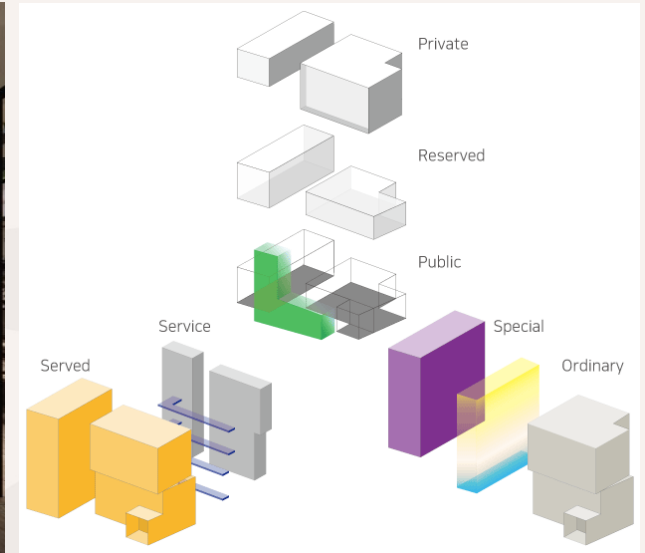
그레이스 킴은 시애틀에서 활동중인 미국의 대표 공동체주택 전문가입니다.
TED2017에서 소개한 Capitol Hill Urban Cohousing 뿐 아니라
Daybreak Cohousing, George Cohousing 그리고 Skagit Cohousing 등
다양한 공동체주택 프로젝트를 진행하고 있습니다. 덴마크에서도 직접 연구를
수행하고 적극적으로 네트워크를 형성하여 공유하는 열정적인 전문가입니다.

- Schemata Workshop 공동창립자
- Seattle Planning 위원회 위원장
- TED2017 공동체주택 강연 Youtube 조회수 65만회
- 2008 National AIA Young Architect Award 수상
- 저서: The Survival Guide to Architectural Internship and Career Development (2006)



Active Academic Research

Strengths to Develop



Seoul Community Housing Supporting Center

감사합니다.

Thank you for listening.
Feel free to communicate!

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