

Research on the Integration System of Regional Housing Provident Fund: Taking the Beijing-Tianjin-Hebei Region as an Example

Baoling Peng, Danyun Guo*

North China University of Science and Technology, Tangshan 063000, China.

Abstract: The housing accumulation fund system is mainly a housing security system for on-the-job employees. Under the guidance of the coordinated development strategy of Beijing-Tianjin - Hebei, Beijing, Tianjin and Hebei are deepening integrated development cooperation in multiple fields. on July 9, 2021, the Beijing Development and Reform Association proposed in the resolution of the meeting to promote the integrated reform of Beijing Tianjin Hebei housing provident fund. At present, the regulations on the administration of housing provident fund is the core legal basis for the development of housing provident fund business and the reform of the industry supervision level. However, the fuzzy legal attribute positioning and legal basis will affect the choice of reform measures, so it is necessary to sort out and analyze it. In addition, compared with the Pearl River Delta, Yangtze River Delta, along the Yellow River Basin, Sichuan Chongqing and other regions where the housing accumulation fund integration practice was first carried out, the Beijing-Tianjin -Hebei housing accumulation fund integration reform can learn from the existing domestic experience, while the actual development path needs to be studied based on the industry, population flow and current policy conditions in the region, and then through top-level design and supporting systems and regulations, give play to the role of housing accumulation fund in promoting regional coordinated development.

Keywords: Regional Integration; Housing Provident Fund Integration; Beijing-Tianjin-Hebei Region; System

1. Question raised

The coordinated development strategy of Beijing- Tianjin -Hebei is based on relieving Beijing's non capital functions, further promoting the optimization of regional industrial structure and cultivating new drivers of economic growth. For a long time, the differentiation of talent accumulation has seriously restricted the industrial transfer within the region, and affected the realization of Beijing's non capital functions and regional coordinated development goals. Among them, the optimal allocation of human resources is an important lever to promote the implementation of the Beijing Tianjin Hebei coordinated development strategy. However, how to realize the two-way flexible flow or even reverse flow of talent resources between the less developed cities and the developed cities in the region requires supporting talent placement measures, especially reasonable protection of talent living needs. At present, the integration policy of provident fund has been widely practiced in the Pearl River Delta, Yangtze River Delta, Sichuan Chongqing and other urban areas, which plays a role in promoting regional talent flow and industrial economic development. In June 2021, in the deliberation document of the meeting of Beijing Municipal Commission for deep reform, it was pointed out that it was necessary to promote the integration of Beijing Tianjin Hebei housing provident fund and promote regional coordination of work and housing^[1]. The basic issue that determines the strategy of promoting the rule of law is how to promote the reform of housing accumulation fund integration in Beijing-Tianjin- Hebei, what impact will it have on the selection of talent flow in the region, and the effect it will have on the release of Beijing's non capital functions and the coordinated development of Beijing, Tianjin and Hebei.

2. Relevant policies of housing accumulation fund integration

The policies related to the integration of regional housing accumulation fund are mainly the policies of mutual recognition and transfer of housing accumulation fund in different places. On October 23, 2014, the Ministry of housing and urban rural development, the Ministry of Finance and the people's Bank of China jointly issued the notice on the development of individual housing loan business with housing provident fund, which proposed that in order to give play to the role of the housing provident fund system, the business of individual housing loan with housing provident fund in different places should be promoted^[2]. When handling the loan application business of housing provident fund in other places, employees shall meet the following conditions: (1)

pay the housing provident fund in the place of employment; (2) Continuous deposit in full for more than 6 months; (3) Purchase housing in the place of registered residence; (4) Purchase of self-occupied housing; (5) Holding the deposit certificate of the housing provident fund management center of the place of employment. On September 15, 2015, the Ministry of housing and urban rural development issued the notice on operating issues related to the non-local personal housing loan of housing provident fund, which stipulated the division of responsibilities between the deposit urban provident fund center and the loan urban provident fund center, the non-local loan business process and relevant requirements. Meanwhile, the Ministry of housing and urban rural development proposed to build a national information exchange system for non-local housing provident fund loan business, It also requires all cities to transform and upgrade their information systems so as to promote the informatization process of the national non-local loan business.

In terms of the division of labor between the housing provident fund management center at the place of deposit and the housing provident fund management center at the place of loan, the housing management center at the place of loan is mainly responsible for a series of business work such as loan consultation, acceptance, review, issuance and change, and bears the loan risk; The housing provident fund management center at the place of deposit shall cooperate with the housing provident fund management center at the place of loan to verify relevant information and issue written certificates^[3]; The housing provident fund management centers in the place where the loan is made and the place where the deposit is made shall regularly check the loan situation in different places.

In September 2020, the State Council triggered the general office of the State Council to issue the guiding opinions on accelerating the promotion of the "inter provincial general office" of government services. The document listed the transfer of housing provident fund as one of the key tasks of the inter provincial general office to ensure and improve the people's livelihood, and encouraged the combination of regional "inter provincial general office" and "inter provincial general office" to support and ensure the coordinated development of Beijing, Tianjin, Hebei and Deng Xiaoping regions, The Ministry of housing and urban rural development shall take the lead to realize the application for issuance of the certificate of full repayment of individual housing loans and early repayment of housing provident fund loans in different places by the end of 2021; In addition, the Ministry of public security, the Ministry of human resources and social security, the State Administration of market supervision, the Taxation Bureau, the people's Bank of China and other departments shall cooperate with the Ministry of housing construction to realize the inter provincial general affairs that can be handled in different places before the same time limit, such as the registration and account opening of housing provident fund units, the change of the information of housing provident fund units and individuals, and the withdrawal of housing provident fund by house purchase.

At the local practice level, in recent years, the number of cooperation agreements signed by cities along the Yellow River Basin, the middle and lower reaches of the Yangtze River and other regions on the integration of housing provident fund has increased significantly, mainly involving mutual recognition of housing provident fund loans, data sharing and inspection, and the protection of the rights and interests of employees with loans from other places. For example, the strategic cooperation agreement on the high-quality development of urban housing provident fund in the Yellow River Basin .The three-year action plan for the integration of housing accumulation fund in Wuhan metropolitan area and the key points of work in 2021, the cooperation agreement on housing and urban and rural construction of urban agglomeration in the middle reaches of the Yangtze River, the framework agreement on the integration of housing accumulation fund in the Yangtze River Delta, the cooperative Convention on the coordinated development of housing accumulation fund in the Hunan Jiangxi border Regional Cooperation Demonstration Zone, the cooperative Convention on the integrated development of housing accumulation fund in Changsha, Zhuzhou and Xiangtan The agreement on the integrated cooperation of housing provident fund in the "Xiangshi Suishen" urban agglomeration, among which, the housing provident fund management centers in the provincial capitals and the housing construction departments play the leading role in the inter provincial cooperation, and play an important role in promoting the integrated cooperation of housing provident fund among non-provincial capitals in different provinces. In addition, in December 2019, Guangdong, Hong Kong and Macao Dawan district established an online information sharing platform for housing provident fund, which has successfully realized the electronic processing of the use of housing provident fund in different places in the region, greatly shortening the processing time and significantly improving the processing efficiency; In 2021, Sichuan and Chongqing will promote the construction of integrated housing provident fund services and mechanisms in the two provinces by establishing a memorandum, and regard the construction of administrative law enforcement and judicial linkage mechanism as an important cooperation item^[4].

3. Current situation of regional integration of Beijing-Tianjin-Hebei housing accumulation fund

At present, in a few developed cities in China, the implementation of electronic government affairs and the construction of data information platform have simplified the procedures for handling housing provident fund loans in different places and shortened the period for residents to obtain housing provident fund loans. However, in most underdeveloped cities, the procedures for handling housing provident fund loans are still complicated, and the acquisition cycle is still longer than that of commercial loans. Therefore, through the integrated cooperation of housing accumulation fund among regions, developed cities will drive the informatization construction of housing accumulation fund management in less developed cities, improve the efficiency of housing accumulation fund loan processing, promote reasonable housing consumption and drive economic development.

As far as the Beijing Tianjin Hebei region is concerned, although Beijing, Tianjin and Hebei have all implemented the corresponding housing provident fund loan policies, due to the differences in the economic environment, housing market, provident fund payment and other aspects among the three cities, there is no unified housing provident fund policy among the three provinces. Compared with Hebei, Tianjin has a larger and more vigorous group of private enterprises and freelancers. Therefore, the applicable policy groups are still different among different provinces and cities, and appropriate coordination and arrangement in policies are required^[5]. According to the notice of the Ministry of housing and urban rural development on operational issues related to non-local personal housing loans of housing provident fund issued in 2015, the loan urban housing provident fund bears the fund issuance, recovery and related risks of the loan. Therefore, in the short term, mutual loan of housing provident fund in different places will cause certain capital pressure and impact on the housing provident fund management center which has a large number of people who pay housing provident fund in different places and chooses the local place as the loan withdrawal place, thus affecting the local enthusiasm to implement the housing provident fund loan policy in different places. Therefore, it is necessary to formulate a balanced traction policy in terms of the capital obligation burden between the housing provident fund in the place of deposit and the loan place, That is to establish a fund transfer mechanism of the housing provident fund management center or a mechanism similar to the reserve fund.

4. The influence of Beijing Tianjin Hebei housing accumulation fund integration on talent flow

The structural contradiction of talents in the Beijing Tianjin Hebei region needs to set up a reasonable talent flow system guidance from the top-level design level to provide policy guarantee for the coordinated development of regional talents. In terms of talent structure, the number of highly educated employment talents in Beijing is two times that of Tianjin and nine times that of Hebei. There is a level gap in the number of talents among the three provinces and cities. At the same time, due to the difference in industrial structure, there are both conflicts and coordination and cooperation space in talent demand among the three provinces and cities. In terms of talent policy, Beijing, as the capital, has its unique location and resource advantages, which makes it far more attractive than Tianjin and Hebei. In terms of talent treatment, development prospects and social service security, Beijing's competitiveness is higher than that of Tianjin and Hebei. In terms of talent flow, generally speaking, there is a one-way flow from Tianjin and Hebei to Beijing. The division of talents hinders the free flow of talents in the region. And talents are mainly gathered in developed cities. As an important component of the core competitiveness of a city, the excessive one-way accumulation of talent flow is not conducive to the coordinated development of Beijing Tianjin Hebei region^[6].

In the process of talent transfer, transfer cost is an important consideration factor for talent transfer decision-making, including transfer service fee, transportation cost, development opportunity cost, loss of original social capital, resettlement cost, social network maintenance and reconstruction cost and other tangible costs and intangible costs. In the process of regional integration of Beijing, Tianjin and Hebei, to realize the reverse scale flow of talents, we need to build a policy guidance mechanism for the reverse transfer of talents with benefits greater than costs. Coordinated regional development requires sustainable and coordinated development in many fields and aspects. Housing itself plays an important role in the selection of talents and industrial transfer.

5. System construction countermeasures for promoting regional integration of housing accumulation fund in Beijing-Tianjin- Hebei

First of all, the establishment of a performance appraisal system with regional contribution as an indicator is conducive to breaking administrative barriers and winning interest thinking, and providing a rigid institutional guarantee for regional win-win. A unified regional talent system and public service system need a perfect housing security system. The integration of regional housing

accumulation fund will help to enhance the attractiveness of regional talents and free internal flow. As Beijing, Tianjin and Hebei have their own talent competition policies, and the policies are comprehensive to attract outstanding talents nationwide and even overseas, it is inevitable that talent siphon effect will occur within the region^[7]. It is necessary to enhance the concept and understanding of housing accumulation fund management centers in the region on the integrated construction of housing accumulation fund in Beijing-Tianjin-Hebei, including the expected contribution of housing accumulation fund integration to regional development, the promotion role of talent integration and the direction to be followed for further promotion. So as to promote the development of regional housing accumulation fund spontaneously and consciously. Break down the obstacles of corresponding short-sighted thinking. Lead the concept of regional co construction through the construction of systems and regulations. The corresponding systems and regulations should also follow the rules of stratification, classification, step-by-step construction and implementation, so as to conform to the actual situation in the current region. Form a virtuous development cycle in which systems and practices promote and promote each other, and make regional development and construction more stable.

Secondly, the integrated construction of housing accumulation fund in Beijing-Tianjin-Hebei region also needs the support of the banking system and the technical support of information system construction. For the specific policies of benefiting the people in the integration of regional housing accumulation fund, the publicity should be strengthened so that more people can enjoy the dividends and regional development achievements released by the system, so as to consolidate the mass foundation of the system development.

Finally, in terms of the registered residence and personnel relations of technical talents, we can adopt the innovative measures of settling in Hebei and Tianjin, and setting the personnel relations and working place in Hebei, and appropriately increase the salary for technical talents, so as to enhance the talent attraction and competitiveness of Hebei.

Conclusion

As a basic housing security system to improve the housing purchasing ability of residents, the housing accumulation fund system plays an important role in reducing the cost of housing purchase, alleviating the pressure of high housing prices and increasing the disposable income of families. For many talents with registered residence in less developed cities or regions, they seek employment and development opportunities in developed cities, while their families are still settled in registered residence, and the remuneration obtained from employment is transferred to the daily consumption expenses of their families. This mode enables talents to take care of development opportunities and support their families. However, under this mode, the less developed cities are facing a continuous net outflow of talents, which leads to a shortage of talents and the resulting slow development, further widening the gap between the developed cities and intensifying the competitive disadvantage. The corresponding measures to promote the integration of Beijing Tianjin Hebei housing provident fund are conducive to the talents working in the developed cities in the region to buy houses in the registered residence. However, whether the talents will increase their willingness to return to registered residence for employment or will they be more determined in their development choices in the developed cities. How to guide the rational flow of talents through the construction of laws and regulations and give full play to the positive role of the integration of housing provident fund in regional coordinated development is of great significance at present.

References

- [1] Zhang Y. Analysis on the development problems and reform direction of enterprise annuity [J]. China Administration, 2021 (07): 157-159.
- [2] Chen XJ, Lin HM. Housing provident fund and household risk financial asset investment: An Empirical Study Based on chfs in 2013 [J]. Financial research, 2021 (04): 92-110.
- [3] He WJ, Zhang X. Reform of housing provident fund system based on common prosperity[J]. Journal of Hangzhou Normal University (Social Science Edition), 2021, 43 (06): 48-55.
- [4] Li MM, Yang YN. Research hotspots and future prospects of housing provident fund in China [J]. Price theory and practice, 2020 (03): 123-126 + 177.
- [5] Di XX, Xu Z. Research on the mechanism of coordinated development of talents in Beijing Tianjin Hebei region [J]. Journal of Tianjin Normal University (Social Science Edition), 2016 (01): 37-40 + 45.
- [6] Yang CF, Ma KJ. Empirical research on regional high-end talent gathering under the background of Beijing Tianjin Hebei integration -- Taking Tianjin as an example [J]. Contemporary education science, 2014 (17): 46-49.
- [7] Ruan J, Li X. Regional integration of Beijing, Tianjin and Hebei from the perspective of interaction mechanism between industrial transfer and talent transfer [J]. China Administration, 2011 (02): 71-75.