

《多地施行“认房不认贷” 市场活跃度加快恢复》

随着9月1日北京、上海、广州、深圳4个一线城市全面施行“认房不认贷”后，杭州、成都、苏州、无锡、福州等30多个城市也陆续跟进。如今，政策落地已有半月，房地产市场表现如何？消费者的置业情绪有何变化？新政执行后，北京、深圳上周销售面积小幅提升，北京上周新房销售10.3万 m^2 ，环比增长16.9%，深圳上周新房销售面积约3.8万 m^2 ，环比增长3.8%。



Ever since major cities in China launched policy incentives in late July to warm up the realty market, housing agent Wu Lei's phone has turned into a 24/7 hotline, with a deluge of inquiries on property purchase being made every day.

7月下旬以来，中国多地出台支持房地产新政，刺激房市回暖，房产经纪人吴磊的电话已经变成了一条全天候热线，每天都有铺天盖地的购房咨询。

"We are currently working around the clock to greet visitors. Some homebuyers are willing to make even late-night appointments," said Wu, who works in Beijing for real estate agency 5i5j.

在北京我爱我家房地产中介公司工作的吴磊表示：“我们目前正在加班加点地接待顾客，有些购房者甚至愿意在深夜预约看房。”

Property agents such as Wu have been very busy lately because policy measures, adopted to help the troubled real estate sector recover, are buoying up market sentiments and helping drive up transactions for both new and pre-owned homes, which in turn are contributing to the overall economic recovery, experts said.

专家表示，像吴磊这样的房地产经纪人的最近非常忙碌，因为楼市刺激政策提振了市场情绪，并有助于推动新房和二手房交易，助力经济复苏。

So far, more than 20 cities — including first-tier cities Beijing, Shanghai, Guangzhou, the capital of Guangdong province, and Shenzhen, also in Guangdong — have adopted the policy to recognize households with mortgage records but no local property ownership as first-time homebuyers, making them eligible for favorable down payments and lower mortgage rates.

到目前为止，包括北京、上海、广州、深圳一线城市在内的20多个城市已经采取了“认房不认贷”政策。居民家庭(包括借款人、配偶及未成年子女)申请贷款购买商品住房时，家庭成员在本市名下无成套住房的，不论是否已利用贷款购买过住房，银行业金融机构均按首套住房执行住房信贷政策。

Various regions have also introduced a combination of encouraging policies, such as selling-old-for-new schemes, tax subsidies and reduced housing loan interest rates.

各地还推出了一系列鼓励政策，如以旧换新购房活动、购房契税补贴和降低存量首套住房贷款利率等。

According to realty market analysis provider China Index Holdings, Beijing witnessed a 16.9 percent weekly increase in new home sales area to 103,000 square meters last week. Shenzhen saw a 3.8 percent weekly rise in new home sales area to 38,000 sq m during the same period.

房地产市场分析公司中指控股数据显示，北京上周新房销售10.3万m²，环比增长16.9%，深圳上周新房销售面积约3.8万m²，环比增长3.8%。

"New home transactions have been unexpectedly brisk. Homebuyers I receive are mostly young couples expecting to purchase their first home in Beijing and second-time buyers looking to improve their living conditions," said Li Chao. She currently manages sales of a new housing project located in northeastern Beijing.

北京某新房项目的销售李超说：“新房交易出乎意料地火爆。我接待的购房者大多是希望在北京购买第一套房子的年轻夫妇，以及希望改善生活条件的二次购房者。”

Hong Kong-listed realty developer Sunac China Holdings saw the volume of transaction in its real estate project One Sunac Opus, located in Beijing's Chaoyang district, reach 5.62 billion yuan (\$770 million) with the sale of 169 homes on Sept 3, the opening day. The houses were sold for more than 30 million yuan each.

香港上市房地产开发商融创中国控股有限公司位于北京朝阳区的房地产项目融创壹号院交易额达56.2亿元人民币，9月3日开业当天售出169套住房，每栋售价超过3000万元。

"Such strong project sales have triggered a substantial influx of funds, which will have a positive impact on business operations of property firms. They are expected to yield improved financial performances," said Yan Yuejin, research director of Shanghai-based E-House China Research and Development Institution.

上海易居研究院智库中心研究总监严跃进说：“强劲的项目销售额使得大量资金涌入，这将对房地产企业的业务运营产生积极影响，预计其财务业绩将有所改善。”

Pre-owned home sales also saw a boost in major cities. Around 5,000 pre-owned homes were sold over the past week in Beijing, nearly half of August's total, according to realty agency Centaline Property.

主要城市的二手房销售也出现增长。据房地产中介中原地产数据，过去一周，北京共售出约5000套二手房，几乎是8月份总数的一半。

The scene in Shanghai is no different, as families are keen to look at available properties that allow children to attend good schools.

上海的情况也不例外，因为家庭都积极求购优质学区房。

Yang Jiarong, a manager at a Shanghai office of Sinyi Realty, said, "We have seen a 20 percent to 30 percent increase in appointments made by prospective homebuyers."

信义房屋上海业务经理杨家荣说：“我们看到潜在购房者的预约增加了20%到30%。”

认房不认贷是什么意思？

认房不认贷，即不论是否曾经有过贷款，只要目前名下没有房产，均可以按首套按揭贷款享受首付比例和利率优惠。从“认房又认贷”到“认房不认贷”，体现13年来中国房地产市场供求关系的变化，以及政策层面适时调整优化的结果。

重点词汇

Ever since 自从;打...以后一直

every day 每天

around the clock 夜以继日地

willing to 愿意;愿意是;愿意去

in Beijing 在北京;相会在北京

estate agency 房地产公司

have been 来过

very busy 很忙;很忙碌;非常忙;非常繁忙

real estate 房地产;不动产;房地产业;房地产销售业

economic recovery 经济复苏;经济恢复

