

住宅補貼

本署依據「整合住宅補貼資源實施方案」自 96 年起辦理住宅補貼作業，以國人家庭所得及各種弱勢狀況為考量，110 年補貼內容為提供「自購住宅貸款利息補貼」協助中低收入之無自有住宅家庭或 2 年內購置住宅並辦理貸款之家庭，優惠貸款額度依地區不同分別為最高 210 萬元、230 萬元及 250 萬元等 3 個級距；提供「修繕住宅貸款利息補貼」協助僅擁有一戶老舊住宅的家庭改善住宅環境，優惠貸款額度最高 80 萬元；提供每戶每月依地區、家庭成員人數、弱勢條件不同，分別為新臺幣 2,000 元至 8,000 元之「租金補貼」協助無自有住宅家庭居住於合適的住宅。

另為協助新婚或育有子女之青年家庭解決居住問題，自 98 年起推出「青年安心成家方案」，針對年齡介於 20~40 歲及家庭成員無自有住宅之新婚租屋或育有未滿 20 歲子女租屋之家庭，提供每月每戶最高 4,000 元之「租金補貼」；針對年齡介於 20~40 歲及家庭成員無自有住宅之新婚購屋或育有未滿 20 歲子女購屋，或年齡介於 20~45 歲及家庭成員僅有一戶住宅之育有未滿 20 歲子女換屋之家庭提供「前 2 年零利率購置住宅貸款利息補貼」。102 年起因「青年安心成家方案」辦理期程屆滿，故不再續辦該方案，惟因部分受補助戶之補助期限及還款期限尚未屆滿，其統計數僅呈現剩餘補貼及尚未償還完畢之戶數。茲就各住宅補貼方案辦理情形分述如下：

(一) 整合住宅補貼資源實施方案

110 年整合住宅補貼計畫經由積極協調地方政府配合提供自籌戶數經費及中央依比例補助支持，計畫戶數計 12 萬 6,000 戶，申請 18 萬 7,079 戶，核准 13 萬 9,669 戶，核准率 74.6%，其中「租金補貼」申請戶數 16 萬 5,542 戶，核准戶數 13 萬 1,265 戶，核准率 79.3% 最高，「自購住宅貸款利息補貼」申請戶數 18,633 戶，核准戶數 7,412 戶，核准率 39.8% 次之，「修繕住宅貸款利息補貼」申請戶數 2,904 戶，核准戶數 992 戶，核准率 34.1% 最低。

110 年中央編列預算經費約計 45.8 億元，其中以「租金補貼」為最大宗，所需經費約 40.5 億元占總經費 88.4%，「自購住宅貸款利息補貼」約 5.1 億元占總經費 11.1% 次之，「修繕住宅貸款利息補貼」約 0.2 億元占總經費 0.5%。

近 10 年（101-110 年）住宅補貼辦理情形顯示住宅補貼辦理情形顯示，補貼申請項目皆以「租金補貼」為大宗，而補貼總核准率自 104 年 83.8% 增至 105 年 86.5% 達最高，係因「租金補貼」之核准率相對較高（104 年及 105 年核准率皆達 8 成 4），惟 101 年至 103 年因補貼經費有限，無法比照 104、105 年針對計畫戶數外且符合資格之申請人，皆全數滿足，故 101 年以後至 103 年「租金補貼」核准率降至 3~4 成，總核准率亦降至 3~4 成；104-110 年以「全方位思考、多元化供給」推動落實住宅政策，結合地方資源擴大租金補貼戶數，核准率上升至 7 成 5（詳表 1）。

依縣市別而言，六直轄市計核准 11 萬 6,509 戶，占總核准數 83.4%，其中「自購住宅貸款利息補貼」六直轄市計核准 5,854 戶，占核准戶數 80.0%，「修繕住宅貸款利息補貼」計核准 746 戶，占核准戶數 75.2%，「租金補貼」六直轄市計核准 10 萬 9,909 戶，占核准戶數 83.7%；六直轄市之外的縣市則以屏東縣接受補貼戶最多，接受上述三類補貼分別為 167 戶、41 戶、3,114 戶（詳附表 4-1）。

依申請者身分別觀之，「自購住宅貸款利息補貼」第一類弱勢家庭申請戶數 2,739 戶，占總申請戶數 14.7%，核准戶數 1,179 戶，核准率 43.0%；第二類申請戶數 15,894 戶，占總申請戶數 85.3%，核准戶數 6,233 戶，核准率 39.2%。「修繕住宅貸款利息補貼」第一類弱勢家庭申請戶數 883 戶，占總申請戶數 30.4%，核准戶數 350 戶，核准率 39.6%；第二類申請戶數 2,021 戶，占總申請戶數 69.6%，核准戶數 642 戶，核准率 31.8%。「租金補貼」第一類弱勢家庭申請戶數 7 萬 4,838 戶，占總申請戶數 45.2%，核准戶數 6 萬 4,218 戶，核准率 85.8%；第二類申請戶數 9 萬 0,704 戶，占總申請戶數 54.8%，核准戶數 6 萬 7,047 戶，核准率 73.9%（詳附表 4-2）。

就補貼戶數而言，自民國 96 年核定起迄 110 年底正在接受補貼之核定戶總計 17 萬 3,458 戶，其中「自購住宅貸款利息補貼」計 2 萬 8,153 戶，「修繕住宅貸款利息補貼」計 1,456 戶，「租金補貼」計 14 萬 3,849 戶；就縣市別而言，截至 110 年底，六都直轄市正在接受補助所佔比例最高，其中「自購住宅貸款利息補貼」計 2 萬 1,899 戶，占總戶數 77.8%，接受「修繕住宅貸款利息補貼」計 1,149 戶，占總戶數 78.9%，接受「租金補貼」計 120,873 戶，占總戶數 84.3%（詳附表 4-3）。

表 1 政府辦理住宅補貼情形概況表

單位：戶、百萬元、%

年別	總計					自購住宅貸款利息補貼				
	計畫 戶數	經費 預算	申請 戶數	核准 戶數	核准 率 (%)	計畫 戶數	經費 預算	申請 戶數	核准 戶數	核准 率 (%)
100 年	39,000	1,199.4	70,530	62,358	88.41	10,000	144.2	5,611	4,255	75.83
101 年	39,000	1,338.9	95,560	28,993	30.34	10,000	284.4	4,067	3,027	74.43
102 年	33,000	1,670.4	74,027	29,521	39.88	5,000	476.9	6,228	3,840	61.66
103 年	33,000	1,544.4	70,379	31,110	44.20	5,000	298.8	7,771	5,350	68.85
104 年	67,114	1,589.7	67,244	56,347	83.79	5,000	367.5	7,303	5,222	71.50
105 年	64,476	2,411.1	73,748	63,771	86.47	4,500	378.3	6,746	4,768	70.68
106 年	67,051	2,341.4	79,374	66,481	83.76	4,000	442.8	7,869	5,311	67.49
107 年	71,963	2,422.5	86,742	71,941	82.94	4,000	397.5	8,383	5,543	66.12
108 年	71,963	2,626.6	97,709	78,061	79.89	4,000	445.5	9,172	5,403	58.91
109 年	126,000	2,658.3	155,999	122,739	78.68	4,000	477.7	9,939	5,124	51.55.
110 年	126,000	5,585.3	187,079	139,669	74.66	4,000	405.3	18,633	7,412	39.78

表 1 政府辦理住宅補貼情形概況表(續)

單位：戶、百萬元、%

年別	修繕住宅貸款利息補貼					租金補貼				
	計畫 戶數	經費 預算	申請 戶數	核准 戶數	核准 率 (%)	計畫 戶數	經費 預算	申請 戶數	核准 戶數	核准 率 (%)
100 年	5,000	18.4	2,172	1,297	59.71	24,000	1,036.8	62,747	56,806	90.53
101 年	5,000	17.7	2,110	1,294	61.33	24,000	1,036.8	89,383	24,672	27.60
102 年	3,000	41.4	1,596	720	45.11	25,000	1,152.0	66,203	24,961	37.70
103 年	3,000	45.5	1,590	774	48.68	25,000	1,200.0	61,018	24,986	40.95
104 年	3,000	22.1	1,198	601	50.17	59,114	1,200.0	58,743	50,524	86.01
105 年	3,000	16.8	1,335	636	47.64	56,976	2,016.0	65,667	58,367	88.88
106 年	2,000	20.7	1,301	637	48.96	61,051	1,877.9	70,204	60,533	86.22
107 年	2,000	20.2	1,362	686	50.37	65,963	2,004.8	76,997	65,712	85.34
108 年	2,000	18.4	1,199	613	51.13	65,963	2,162.7	87,338	72,045	82.49
109 年	2,000	17.8	1,630	722	44.29	120,000	2,162.8	144,430	116,893	80.93
110 年	2,000	17.0	2,904	992	34.16	120,000	5,147.8	165,542	131,265	79.29

註：表列經費預算僅統計中央編列之預算金額，不包括地方自籌款。

(二)青年安心成家方案

就補貼戶數而言，自民國 98 年起迄 110 年底正接受補貼之核定戶總計 1 萬 5,887 戶，其中「租金補貼」因 102 年度起辦理期程屆滿，各縣市也皆已補助結束。就縣市別而言，六直轄市至 110 年底正在接受「前二年零利率購置住宅貸款利息補貼」計 1 萬 1,975 戶，占總戶數 75.4% (詳附表 4-3)。

表 2 政府辦理青年安心成家方案補貼情形概況表

單位：戶、%

年別	總計			
	計畫戶數	申請戶數	核准戶數	核准率(%)
98 年	30,000	25,993	21,470	82.60
99 年	35,000	34,148	28,561	83.64
100 年	35,000	28,855	24,281	84.15
101 年	35,000	31,047	25,475	82.05

表 2 政府辦理青年安心成家方案補貼情形概況表(續)

單位：戶、%

年別	租金補貼				前二年零利率購置住宅貸款利息補貼			
	計畫戶數	申請戶數	核准戶數	核准率(%)	計畫戶數	申請戶數	核准戶數	核准率(%)
98 年	20,000	8,203	6,974	85.02	10,000	17,790	14,496	81.48
99 年	15,000	10,918	9,086	83.22	20,000	23,230	19,475	83.84
100 年	15,000	8,661	7,003	80.86	20,000	20,194	17,278	85.56
101 年	15,000	13,015	10,006	76.88	20,000	18,032	15,469	85.79

註：「青年安心成家方案」辦理期程為 98-101 年度，因期程屆滿，故 102 年度起不再續辦該方案。

Housing Subsidy

According to “Regulations for Integrative Housing Resources Subsidy”, the Council (CPAMI) had initiated the operation affair of “the preferential loans of house subsidy” since 2007 intending to provide those disadvantaged citizens housing loan interest subsidy. It helps the families of mid or low-income or families for preferential loans of housing within two years. According to different regions, the highest amount of the loans by 3 class interval are up to 2.1 million, 2.3 million and 2.5 million. The “preferential loans of housing improvement subsidy” assists the families with one house to improve the residential environment. The highest amount of the loan is \$ 800,000. According to different districts、number of family members、weak conditions, the “housing rental subsidy” provides each household by 3 class interval with a maximum of \$ 2,000 to \$ 8,000, to assist the families without the ability to buy house to live in suitable residence.

Besides, to solve the problems of new-married people or families composed of children, the enactment of “Regulations of Preferential Housing Loan Program for Successful Family Foundation of Youth” had been introduced since 2009 to match up the population policy. The goal of such enactment is to benefit families composed of newly-married people aged between 20~40 without their own houses or families composed of children aged less than 20. It offers “housing rental subsidy” of up to 4,000 per month for each family. Families composed of newly-married people aged between 20~40 without their own houses among the family member or families composed of children aged less than 20, or the families composed of people aged between 20~45 with their own house among the family member and the children aged less than 20 wishing to change house, will be suitable for apply for “the preferential loans of house subsidy” with zero interest rate in the first two years. Due to the project timeline, the “Regulations of Preferential Housing Loan Program for Successful Family Foundation of Youth” has been suspended since 2013.

The implementation and progress of the above regulations of public house and loan subsidy will be briefed as below:

A. Regulations for Integrative Housing Resources Subsidy

In 2021, the central government defined the number of the project of “Regulations for Integrative Housing Resources Subsidy” by coordinate the local governments with proportional support. The projected quota of application families of housing subsidy in 2021 was 126,000. The number of the family submitting applications was 187,079 and the number of family being approved was 139,669 indicating an approval ratio of 74.6%. In which 165,542 families applied and 131,265 families were approved in the “housing rental subsidy”. The approval ratio reached 79.3%, ranking the top, followed by the approval ratio of 39.8% for “the preferential loans of house subsidy” which 18,633 families applied and 7,412 families were approved. The lowest approval ratio was 34.1% for “preferential loans of housing improvement subsidy” that 2,904 families applied and 992 families were approved.

The central budget for 2021 amounted to about 45.8 billion dollars, of which "rent subsidy" was the largest, with requirements of about 40.5 billion dollars accounting for 88.4% of the total expenditure, "self-purchased residential loan interest subsidy" about 5.1 billion accounting for 11.1% of the total expenditure, and "renovation of residential loan interest subsidy" about 0.2 billion accounting for about 0.5% of the total expenditure.

In the past 10 years (2012-2021), the handling of housing subsidies shows that the total approval rate of subsidies has increased from 83.8percent in 2015 to 86.5 percent in 2016, due to "housing rental subsidy", The approval rate of the subsidy is relatively high (84% in 2015 and 2016), but in 2012-2014, due to the limited subsidy funds, cannot be compared to the number of 2015 and 2016 for the number of planned households and eligible applicants, are fully satisfied, Therefore, from 2012 to 2014, the approval rate of "rent subsidy" decreased to 30 to 40 percent, and the overall approval rate decreased to 30 to 40 percent, and during 2015-2021, the approval rate rose to 75 percent with "all-round thinking and diversified supply" to promote the implementation of housing policies and the expansion of the number of rental subsidy households with local resources .

In terms of city and county, the six special municipalities approved the number of families was 116,509 and the total approved ratio was 83.4% in higher ratio. In which the number of the families with the subsidy based on “preferential loans of house subsidy” in the six special municipalities was 5,845 (80. 0% of the total approved families). The number of the families with the subsidy based on “preferential loans of housing improvement subsidy” was 746 (75.2% of the total approved families). The number of the families with the subsidy based on “housing rental subsidy” was 109,909(83.7% of the total approved families). As to the other cities and counties, the number of the families with the highest subsidy was Pingtung county, the numbers of 167 、 41 and 3,114 were respectively for the above three types of subsidy.

In terms of identity of applicants, the number of the first-class disadvantaged families submitting applications for “preferential loans of house subsidy” was 2,739 (14.7% of the total application families). The number of family being approved was 1,179 indicating an approval rate of 43.0%. The number of second-class families submitting applications was 15,894 (85.3% of the total application families). The number of family being approved was 6,233 indicating an approval rate of 39.2%. The number of the first-class disadvantaged families submitting applications for “preferential loans of housing improvement subsidy” was 883(30.4% of the total application families). The number of family being approved was 350 indicating an approval rate of 39.6%. The number of second-class families submitting applications was 2,021 (69.6% of the total application families). The number of family being approved was 642 indicating an approval rate of 31.8%. The number of the first-class disadvantaged families submitting applications for “housing rental subsidy” was 74,838(45.2% of the total application families). The number of family being approved was 64,218 indicating an approval rate of 85.8%. The number of second-class families submitting applications was 90,704 (54.8% of the total application families). The number of family being approved was 67,047 indicating an approval rate of 73.9%.

In terms of the number of the family with subsidy, the approved families to have subsidy were 173,458 since 2007 to the end of 2021. In which, the number of the families submitting applications for “preferential loans of house subsidy” was 28,153, the number for “preferential loans of housing improvement subsidy” was 1,456 and the number for “housing rental subsidy” was 143,849; In terms of city and county till the end of 2021, the ratio of six special municipalities was highest on the subsidy. In which, the number of the families with the subsidy based on “preferential loans of house subsidy” was 21,899(77.8% of the total application families). The number of the families with the subsidy based on “preferential loans of housing improvement subsidy” was 1,149(78.9% of the total application families). The number of the families with the subsidy based on “housing rental subsidy” was 120,873 (84.3% of the total application families).

B. Regulations of Preferential Housing Loan Program for Successful Family Foundation of Youth

In terms of the number of the family with subsidy, the approved families to have subsidy were 15,887 since from 2009 to the end of 2021. In which, the “housing rental subsidy” has been ended since 2013 due to the expiry of the period. In terms of city and county, till the end of 2021, the number of families for “the preferential loans of house subsidy with zero interest rate in the first two years” was 19,715(75.4% of the total application families).