

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，112 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；111 年起推動 300 億中央擴大租金補貼專案計畫，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」協助減輕無自有住宅之個人或家庭租屋負擔。

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(租金補貼部分已整合納入 300 億元中央擴大租金補貼專案)，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及 300 億元中央擴大租金補貼專案計畫

112 年整合住宅補貼資源實施方案計畫戶數計 6,000 戶，申請 2 萬 3,518 戶，核准 8,112 戶，核准率 34.5%，其中「修繕住宅貸款利息補貼」申請戶數 2,386 戶，核准戶數 853 戶，核准率 35.8%，「自購住宅貸款利息補貼」申請戶數 2 萬 1,132 戶，核准戶數 7,259 戶，核准率 34.4%；112-113 年度 300 億元中央擴大租金補貼計畫戶數計 50 萬戶，申請 55 萬 9,604 戶，核准戶數 45 萬 473 戶，核准率 80.5%，目前仍在申請期間(至 113 年 12 月 31 日止)。

112 年中央編列預算經費約計 30,741.3 百萬元，其中以「300 億租金補貼」為最大宗，所需經費約 30,148 百萬元占總經費 98.1%，「自購住宅貸款利息補貼」約 576.5 百萬元占總經費 1.9%次之，「修繕住宅貸款利息補貼」約 16.8 百萬元占總經費 0.1%。

近 10 年（103-112 年）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 86.0% 增至 105 年 88.9% 達最高，惟 103 年因補貼經費有限，無法針對計畫戶數補貼外且符合資格之申請人皆全數滿足，故 103 年「租金補貼」核准率降至 4 成 1，總核准率亦降至 4 成 1（詳表 1）；111-112 年 300 億元中央擴大租金補貼專案計畫以「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 8 成 1（詳表 2）。

依縣市別而言，整合住宅補貼資源實施方案六直轄市計核准 6,597 戶，占總核准數 81.3%，其中「自購住宅貸款利息補貼」六直轄市計核准 5,972 戶，占核准戶數 82.3%，「修繕住宅貸款利息補貼」計核准 625 戶，占核准戶數 73.3%；六直轄市之外的縣市則以彰化縣接受補貼戶最多，接受上述二類補貼分別為 313 戶、27 戶（詳附表 4-1-1）。300 億元中央擴大租金補貼專案計畫「租金補貼」六直轄市計核准 36 萬 6,504 戶，占核准戶數 81.4%；六直轄市之外的縣市則以屏東縣接受補貼戶最多，接受上述補貼為 1 萬 389 戶（詳附表 4-1-2）。

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 5,434 戶，占總申請戶數 25.7%，核准戶數 1,824 戶，核准率 33.5%；第二類申請戶數 15,698 戶，占總申請戶數 74.3%，核准戶數 5,439 戶，核准率 34.7%。「修繕住宅貸款利息補貼」第一類弱勢家庭申請戶數 1,001 戶，占總申請戶數 42.0%，核准戶數 390 戶，核准率 39.0%；第二類申請戶數 1,385 戶，占總申請戶數 58.1%，核准戶數 463 戶，核准率 33.4%（詳附表 4-2-1）。300 億元中央擴大租金補貼專案計畫「租金補貼」第一類弱勢家庭申請戶數 18 萬 2,384 戶，占總申請戶數 32.6%，核准戶數 17 萬 281 戶，核准率 93.4%；第二類申請戶數 37 萬 7,220 戶，占總申請戶數 67.4%，核准戶數 28 萬 9,192 戶，核准率 76.7%（詳附表 4-2-2）。

就補貼戶數而言，自民國 96 年核定起迄 112 年底正在接受補貼之核定戶總計 3 萬 4,545 戶，其中「自購住宅貸款利息補貼」計 2 萬 4,375 戶，「修繕住宅貸款利息補貼」計 928 戶，「租金補貼」計 1,407 戶；就縣市別而言，截至 112 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 4,375 戶，占總戶數 77.1%，接受「修繕住宅貸款利息補貼」計 928 戶，占總戶數 76.9%，接受「租金補貼」計 1,407 戶，占總戶數 81.4%；300 億元中央擴大租金補貼專案計畫租金補貼戶數計 54 萬 5,318 戶；就縣市別而言，六都直轄市正在接受補助所佔比例「300 億租金補貼」計 45 萬 2,146 戶占總戶數 82.9%（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 (%)
102 年	33,000	1670.4	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	4,585.3	187,079	139,669	74.66	4,000	514.8	18,633	7,412	39.78
111 年	506,000	4,603.3	342,357	280,041	81.80	4,000	533.3	13,924	6,391	45.90

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 (%)
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	17.1	2,904	992	34.16	120,000	4,053.4	165,542	131,265	79.29
111 年	2,000	16.6	1,726	593	34.36	-	-	-	-	-
112 年	2,000	16.8	2,386	853	35.75	-	-	-	-	-

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。

表 2 300 億元中央擴大租金補貼辦理情形概況表

單位：戶、百萬元、%

年別	租金補貼				
	計畫戶數	經費預算	申請戶數	核准戶數	核准率(%)
111 年	500,000	4,053.5	326,707	278,369	85.20
112-113 年	500,000	30,148.0	559,604	450,473	80.50
較 111 年增減%	-	643.75	71.29	61.83	-5.52

資料來源：內政部國土管理署

(二)青年安心成家方案

就補貼戶數而言，自民國 98 年起迄 112 年底正接受補貼之核定戶總計 1 萬 3,498 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 112 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 141 戶，占總戶數 75.1% (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 (NLMA) had initiated the operation affair of “the preferential loans of house subsidy” since 2007 intending to provide those disadvantageous 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. Since 2022 promotion 30 billion the central government expand rental subsidy project plan , According to different districts 、 number of family members 、 weak conditions, the "housing rental subsidy" provides each household by 2 class interval with a maximum of \$ 2,000 to \$ 8,000, to help alleviated individual or the families without the ability to buy house to rent a house in burden.

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(Housing rental subsidy part has been integrated into 30 Billion Program for Expand Rent Subsideies by the Central Government).

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 and 30 Billion Program for Expand Rent Subsideies by the Central Goverment

Regulations for Integrative Housing Resources Subsidy in 2023 , Regulations for Integrative Housing Resources Subsidy 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 2023 was 6,000. The number of the family submitting applications was 23,518 and the number of family being approved was 8,112 indicating an approval ratio of 34.5%. In which 2,386 families applied and 853 families were approved in the “preferential loans of housing improvement subsidy”. The approval ratio reached 35.8% , followed by the approval ratio of 34.4% for “the preferential loans of house subsidy” which 21,132 families applied and 7,259 families were approved. Regulations for 30 Billion Program for Expand Rent Subsideies by the Central Government in 2023-2024 , The projected quota of application families of housing subsidy was 500,000 , The number of the family submitting applications was 559,604 and the number of family being approved was 450,473 indicating an approval ratio of 80.5% , Currently still in the application period (Until December 31, 2024)

The central budget for 112 amounted to about 30,741.3 million dollars, of which " 30 billion rent subsidy " was the largest, with requirements of about 30,148.5 million dollars accounting for 98.1% of the total expenditure, " self-purchased residential loan interest subsidy " about 576.5 million accounting for 1.9% of the total expenditure, and "renovation of residential loan interest subsidy" about 16.8 million accounting for about 0.1% of the total expenditure.

In the past 10 years (2014-2023), the handling of housing subsidies shows that the total approval rate of subsidies has increased from 86.0 percent in 2015 to 88.9 percent in 2016 , but in 2014 , due to the limited subsidy funds, the number of planned households and eligible applicants are not fully satisfied. Therefore, from 2014 years later, the approval rate of "rent subsidy" decreased to 41 percent, and the overall approval rate decreased 41 percent, and during 2014-2023 30 Billion Program for Expand Rent Subsideies, the approval rate rose to 81 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 6,597 and the total approved ratio was 81.3% 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 5,972(82.3% of the total approved families). The number of the families with the subsidy based on “preferential loans of housing improvement subsidy” was 625 (73.3% of the total approved families). As to the other cities and counties, the number of the families with the highest subsidy was Changhua county, the numbers of 313、27 were respectively for the above two types of subsidy. 30 Billion Program for Expand Rent Subsidies The number of the families with the subsidy based on “housing rental subsidy” was 366,504(81.4% 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 129、23 and 10,389 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 5,434 (25.7% of the total application families). The number of family being approved was 1,824 indicating an approval rate of 33.5%. The number of second-class families submitting applications was 15,698 (74.3% of the total application families). The number of family being approved was 5,439 indicating an approval rate of 34.7%. The number of the first-class disadvantaged families submitting applications for “preferential loans of housing improvement subsidy” was 1001(42.0% of the total application families). The number of family being approved was 390 indicating an approval rate of 39.0%. The number of second-class families submitting applications was 1385 (58.0% of the total application families). The number of family being approved was 463 indicating an approval rate of 33.4%. 30 Billion Program for Expand Rent Subsidies The number of the first-class disadvantaged families submitting applications for “housing rental subsidy” was 182,384(32.6% of the total application families). The number of family being approved was 170,281 indicating an approval rate of 93.4%. The number of second-class families submitting applications was 377,220 (67.4% of the total application families). The number of family being approved was 289,192 indicating an approval rate of 76.7%.

In terms of the number of the family with subsidy, the approved families to have subsidy were 34,545 since 2007 to the end of 2023. In which, the number of the families submitting applications for “preferential loans of house subsidy” was 24,375, the

number for “preferential loans of housing improvement subsidy” was 928 and the number for “housing rental subsidy” was 1,407 ; In terms of city and county till the end of 2023 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 24,375(77.1% of the total application families). The number of the families with the subsidy based on “preferential loans of housing improvement subsidy” was 928(76.9% of the total application families). The number of the families with the subsidy based on “housing rental subsidy” was 1,407 (81.4% of the total application families) ; 30 Billion Program for Expand Rent Subsideies In terms of the number of the family with subsidy, , the approved families to have subsidy were 545,318 ; In terms of city and county till the end of 2023 the ratio of six special municipalities was highest on the subsidy. In which, the number of the families with the subsidy based on “30 billion housing rental subsidy” was 452,146(82.9% 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 13,498 since from 2009 to the end of 2023. 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 10,141(75.1% of the total application families).