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，114 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：

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

114 年整合住宅補貼資源實施方案計畫戶數計 6,000 戶，申請 3 萬 5,416 戶，核准 1 萬 851 戶，核准率 30.6%，其中「修繕住宅貸款利息補貼」申請戶數 1,696 戶，核准戶數 521 戶，核准率 30.7%，「自購住宅貸款利息補貼」申請戶數 3 萬 3,720 戶，核准戶數 1 萬 330 戶，核准率 30.6%; 114 年度 300 億元中央擴大租金補貼計畫戶數計 75 萬戶，申請 108 萬 489 戶，核准戶數 96 萬 3,991 戶，核准率 89.2%，目前仍在申請期間(至 115 年 12 月 31 日止)。

近 10 年（105-114 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 114 年 89.2%達最高（詳表 1）；111-114 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，擴大投入租金補貼資源，透過中央與地方合作執行，核准率 8 成 9（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 8,933 戶，占總核准數 82.3%，其中「自購住宅貸款利息補貼」六直轄市計核准 8,547 戶，占核准戶數 82.7%，「修繕住宅貸款利息補貼」計核准 386 戶，占核准戶數 74.1%；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 353 戶、19 戶（詳附表 4-1-1）。300 億元中央擴大租金補貼專案計畫六直轄市計核准 78 萬 1,264 戶，占核准戶數 81.0%；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 2 萬 1,909 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 8,058 戶，占總申請戶數 23.9%，核准戶數 2,333 戶，核准率 29.0%；第二類申請戶數 2 萬 5,662 戶，占總申請戶數 76.1%，核准戶數 7,997 戶，核准率 31.2%。「修繕住宅貸款利息補貼」第一類弱勢家庭申請戶數 649 戶，占總申請戶數 38.3%，核准戶數 214 戶，核准率 33.0%；第二類申請戶數 1,047 戶，占總申請戶數 61.7%，核准戶數 304 戶，核准率 29.0%（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 29 萬 679 戶，占總申請戶數 26.9%，核准戶數 26 萬 7,496 戶，核准率 92.0%；第二類申請戶數 78 萬 9,810 戶，占總申請戶數 73.1%，核准戶數 69 萬 6,495 戶，核准率 88.2%（詳附表 4-2-2）。

就補貼戶數而言，自民國 96 年核定起迄 114 年底正在接受補貼之核定戶總計 3 萬 5,825 戶，其中「自購住宅貸款利息補貼」計 3 萬 4,736 戶，「修繕住宅貸款利息補貼」計 1,089 戶；就縣市別而言，截至 114 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 6,705 戶，占總戶數 76.9%，接受「修繕住宅貸款利息補貼」計 837 戶，占總戶數 76.9%；；300 億元中央擴大租金補貼專案計畫租金補貼戶數計 67 萬 9,787 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 54 萬 7,036 戶占總戶數 80.5% (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	6,000	4,603.3	342,357	280,041	83.35	4,000	533.3	13,924	6,391	45.90
112 年	6,000	593.3	23,518	8,112	34.49	4,000	576.5	21,132	7,259	34.35
113 年	6,000	809.4	22,992	7,182	31.24	4,000	793.1	20,970	6,544	31.21
114 年	6,000	903.3	35,416	10,851	30.64	4,000	882.2	33,720	10,330	30.63

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(%)
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	-	-	-	-	-
113 年	2,000	16.3	2,022	638	31.55	-	-	-	-	-
114 年	2,000	21.1	1,696	521	30.72					

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(%)
113 年	500,000	28,706.5	422,709	328,995	77.83
114 年	750,000	33,591.6	1,080,489	963,991	89.22
較 113 年增減%	50.00	17.02	117.54	155.61	11.39

資料來源：內政部國土管理署

註：112-113 年度係隨到隨辦

(二)青年安心成家方案

就補貼戶數而言，自民國 98 年起迄 114 年底正接受補貼之核定戶總計 1 萬 1,694 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 113 年底正在接受「前二年零利率購置住宅貸款利息補貼」計 8,748 戶，占總戶數 74.8% (詳附表 4-3)。

表 3　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 3　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”, National Land Management Agency, Ministry of the Interior (NLMA) had initiated the operation affair of “Explanation on Self-Purchased Residential Loan Interest Subsidy” since 2007 intending to provide those disadvantaged households housing loan interest subsidy. In order to assist low-and-middle-income families homeownership or purchasing their own homes and apply for loans within 2 years to solve their housing problems. 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 “Policy Description for Repairing Residential Loan Interest Subsidies” assists the families with one house to improve the residential environment. The highest amount of the loan is NT$ 800,000. Since 2022 promotion“30 Billion Special Program for Expanded Rent Subsidies by the Central Government”, 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 NT$ 2,000 to NT$ 8,000, to help alleviatet individual or the families without the ability to buy house to rent a house in burden.

Besides, to solve the problems of newly-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 Special Program for Expanded Rent Subsidies by the Central Government”).

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

Regulations for Integrative Housing Resources Subsidy and“30 Billion Special Program for Expanded Rent Subsidies by the Central Government”

The Regulations for Integrative Housing Resources Subsidy quota of application families

of housing subsidy in 2025 was 6,000. The number of the family submitting applications was 35,416 and the number of family being approved was 10,851 indicating an approval rate of 30.6%. In which 1,696 families applied and 521 families were approved in the “Policy Description for Repairing Residential Loan Interest Subsidies”. The approval rate reached 30.7% , followed by the approval rate of 30.6% for “Explanation on Self-Purchased Residential Loan Interest Subsidy” which 33,720 families applied and 10,330 families were approved. Regulations for 30 Billion Special Program for Expanded Rent Subsidies by the Central Government in 2025，The projected quota of application households of housing subsidy was 750,000 , The number of the households submitting applications was 1,080,489 and the number of households being approved was 963,991 indicating an approval rate of 89.2%，Currently still in the application period（Until December 31, 2026）

In the past 10 years (2016-2025), the handling of housing subsidies shows that the total approval rate of subsidies has increased from 86.0 percent in 2015 to 89.2 percent in 2025, and during 2022-2023 “30 Billion Special Program for Expanded Rent Subsidies by the Central Government”, the approval rate rose to 89 percent with "all-round thinking and diversified supply" to promote the implementation of housing policies, expands investment in rental subsidy resources, and implements through central and local cooperation.

In terms of city and county, the six special municipalities approved the number of families was 8,933 and the total approved rate was 82.3% in higher ratio. In which the number of the families with the subsidy based on “Explanation on Self-Purchased Residential Loan Interest Subsidy” in the six special municipalities was 8,547(82.7% of the total approved families). The number of the families with the subsidy based on “Policy Description for Repairing Residential Loan Interest Subsidies” was 386 (74.1% 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 353、19 were respectively for the above two types of subsidy. “30 Billion Special Program for Expanded Rent Subsidies by the Central Government” the number of the households with the subsidy in the six special municipalities was 781,264(81.0% of the total approved families). As to the other cities and counties, the number of the households with the highest subsidy was Pingtung County, the numbers of 21,909 were respectively for the above of subsidy.

In terms of identity of applicants, the number of the first-class disadvantaged families submitting applications for “Explanation on Self-Purchased Residential Loan Interest

Subsidy" was 8,058 (23.9% of the total application families). The number of family being approved was 2,333 indicating an approval rate of 29.0%. The number of second-class families submitting applications was 25,662 (76.1% of the total application families). The number of family being approved was 7,997 indicating an approval rate of 31.2%. The number of the first-class disadvantaged families submitting applications for "preferential loans of housing improvement subsidy" was 649(38.3% of the total application families). The number of family being approved was 214 indicating an approval rate of 33.0%. The number of second-class families submitting applications was 1,047 (61.7% of the total application families). The number of family being approved was 304 indicating an approval rate of 29.0%. "30 Billion Special Program for Expanded Rent Subsidies by the Central Government" the number of the first-class disadvantaged families submitting applications for "housing rental subsidy" was 290,679(26.9% of the total application families). The number of family being approved was 267,496 indicating an approval rate of 92.0%. The number of second-class families submitting applications was 789,810 (73.1% of the total application families). The number of family being approved was 696,495 indicating an approval rate of 88.2%.

In terms of the number of the family with subsidy, the approved families to have subsidy were 35,825 since 2007 to the end of 2025. In which, the number of the families submitting applications for "Explanation on Self-Purchased Residential Loan Interest Subsidy" was 34,736, the number for "Policy Description for Repairing Residential Loan Interest Subsidies" was 1,089；In terms of city and county till the end of 2025 the rate of six special municipalities was highest on the subsidy. In which, the number of the families with the subsidy based on "Explanation on Self-Purchased Residential Loan Interest Subsidy" was 26,705(76.9% of the total application families). The number of the families with the subsidy based on "preferential loans of housing improvement subsidy" was 837(76.9% of the total application families)； "30 Billion Special Program for Expanded Rent Subsidies by the Central Government" in terms of the number of the households with subsidy, the approved households to have subsidy were 679,787；In terms of city and county till the end of 2025 the ratio of six special municipalities was highest on the subsidy. In which, the number of the households with the subsidy based on "30 Billion Special Program for Expanded Rent Subsidies by the Central Government" was 547,036(80.5% of the total application households)