

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 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. The highest amount of the loan is 2,200,000. 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. The “housing rental subsidy” of 3,600 offered for each family 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 people without their own houses or families composed of children aged less than 20. It offers “housing rental subsidy” of up to 3,600 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.

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

The projected quota of application families of housing subsidy in 2011 was 39,000. The number of the family submitting applications was 70,530 and the number of family being approved was 62,358 indicating an approval rate of 88.4%. In which 62,747 families applied and 56,806 families were approved in housing rental subsidy. The approval ratio reached 90.5%, ranking the top, followed by the approval ratio of 75.8% for “the preferential loans of house subsidy” which 5,611 families applied and 4,255 families were approved. The lowest approval ratio was 59.7% for “preferential loans of housing improvement

subsidy” that 2,172 families applied and 1,297 families were approved. Observing the change of approval ratio in integrative housing subsidy, except that “preferential loans of housing improvement subsidy” and “housing rental subsidy” in the first year (2007) are 75%, the approval ratio of housing rental subsidy is the highest in other years. Especially these three years the approval ratio reaches 90%.

In terms of identity of applicants, the number of the first-class disadvantaged families submitting applications for “preferential loans of housing subsidy” was 1,732 (30.9% of the total application families). In which, the highest application proportion was 13.7% for single-parent family. The number of family being approved was 1,438 indicating an approval rate of 83.0%. The number of second-class families submitting applications was 3,879 (69.1% of the total application families). The number of family being approved was 2,817 indicating an approval rate of 72.6%. The number of the first-class disadvantaged families submitting applications for “preferential loans of housing improvement subsidy” was 804 (37.0% of the total application families). In which, the highest application proportion was 17.2% for physical disability. The number of family being approved was 501 indicating an approval rate of 62.3%. The number of second-class families submitting applications was 1,368 (63.0% of the total application families). The number of family being approved was 796 indicating an approval rate of 58.2%. The number of the first-class disadvantaged families submitting applications for “housing rental subsidy” was 34,476 (54.9% of the total application families). In which, the highest application proportion was 29.3% for single-parent family. The number of family being approved was 31,824 indicating an approval rate of 92.3%. The number of second-class families submitting applications was 28,271 (45.1% of the total application families). The number of family being approved was 24,982 indicating an approval rate of 88.4%.

In terms of the number of the family with subsidy, the approved families to have subsidy were 52,773 since 2007 to the end of 2011. In which, the number of the families submitting applications for “preferential loans of housing subsidy” was 10,871, the number for “preferential loans of housing improvement subsidy”

was 1,388, and the number for “housing rental subsidy” was 40,514. In terms of city and county, till the end of 2011, the number of the families with the subsidy based on “preferential loans of housing subsidy” in the five special municipalities was 7,363 (67.7% of the total application families). The number of the families with the subsidy based on “preferential loans of housing improvement subsidy” was 978 (70.5% of the total application families). The number of the families with the subsidy based on “housing rental subsidy” was 29,355 (72.5% of the total application families). As to the other cities and counties, the number of the families with the highest subsidy in Taoyuan County was 982, 116 and 2,950 respectively for the above three types of subsidy. The proportion of the three types of subsidy in the above five special municipalities and Taoyuan County were 76.8%, 78.8% and 79.7%.

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

The project quota of applications of the regulation in 2011 was 35,000. The number of the family submitting applications was 28,855 and the number of family being approved was 24,281. The approval ratio reached 84.2%. In which the project quota of applications of the housing rental subsidy was 15,000. The number of the family submitting applications was 8,661 and the number of family being approved was 7,003. The approval ratio reached 80.9%. The project quota of applications of “First Two-Year Preferred Loans of House Subsidy Enforcement Rules” was 20,000. The number of the family submitting applications was 20,194 and the number of family being approved was 17,278. The approval ratio reached 85.6%. From observation of the change of approval ratio for “Regulations of Preferential Housing Loan Program for Successful Family Foundation of Youth”, the approval ratio of “housing rental subsidy” decreases from 85% to 81% year after year. The approval ratio of “the preferential loans of house subsidy” with zero interest rate in the first two years increases, from 81% up to 86%. (Refer to Table 2 and Table 4-3 for details) year after year.

In terms of identity of applicants, the number of the first-class disadvantaged families submitting applications for “housing rental subsidy” was 2,926 (33.8% of the total application families). In which, the highest application proportion was 32.7% for single-parent family. The number of family being

approved was 2,420 indicating an approval rate of 82.7%. The number of second-class families submitting applications was 5,735 (66.2% of the total application families). The number of family being approved was 4,583 indicating an approval rate of 79.9%. The number of the first-class disadvantaged families submitting applications for “the preferential loans of house subsidy” with zero interest rate in the first two years was 2,912 (14.4% of the total application families). In which, the highest application proportion was 6.0% for single-parent family. The number of family being approved was 2,177 indicating an approval rate of 74.8%. The number of second-class families submitting applications was 13,628 (67.5% of the total application families). The number of family being approved was 12,230 indicating an approval rate of 89.7%. The number of the third-class families submitting applications for subsidy was 3,654 (18.1% of the total application families). The number of family being approved was 2,871 indicating an approval rate of 78.6%. (Refer to Table 4-4 for details).

In terms of the number of the family with subsidy, the approved families to have subsidy were 37,619 since 2009 to the end of 2011. In which, the number of families for “housing rental subsidy” was 11,772. The number of families for “the preferential loans of house subsidy” with zero interest rate in the first two years was 25,847. In terms of city and county, till the end of 2011, the number of the families with the subsidy based on “housing rental subsidy” in the five special municipalities was 8,035 (68.3% of the total application families). The number of the families with the subsidy based on “the preferential loans of house subsidy” with zero interest rate in the first two years was 17,783 (68.6% of the total application families). As to the other cities and counties, the number of the families with the highest subsidy in Taoyuan County was 1,269 and 2,604 respectively for the above two types of subsidy. The proportion of the above two types of subsidy in the above five special municipalities and Taoyuan County were 79.0% and 78.7%.