

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 4,000 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 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.

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 2012 was 39,000. The number of the family submitting applications was 95,560 and the number of family being approved was 28,993 indicating an approval ratio of 30.3%. In which 4,067 families applied and 3,027 families were approved in the preferential loans of house subsidy. The approval ratio reached 74.4%, ranking the top, followed by the approval ratio of 61.3% for “preferential loans of housing improvement subsidy” which 2,110 families applied and 1,294 families were approved. The lowest approval ratio was 27.6% for “housing rental subsidy” that 89,383 families applied and 24,672

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. The approval ratio reached 90% from 2009 to 2011. However, qualified applicants not within the project quota could not be satisfied in 2012 as they were in 2010 and 2011 due to limited funding. Hence, the approval ratio of “housing rental subsidy” dropped to 27.6% and overall approval ratio also dropped to 30.3%.

In terms of identity of applicants, the number of the first-class disadvantaged families submitting applications for “preferential loans of house subsidy” was 1,161 (28.5% of the total application families). In which, the highest application proportion was 14.4% for single-parent family. The number of family being approved was 1,009 indicating an approval rate of 86.9%. The number of second-class families submitting applications was 2,906 (71.5% of the total application families). The number of family being approved was 2,018 indicating an approval rate of 69.4%. The number of the first-class disadvantaged families submitting applications for “preferential loans of housing improvement subsidy” was 729 (34.5% of the total application families). In which, the highest application proportion was 17.1% for physical disability. The number of family being approved was 475 indicating an approval rate of 65.2%. The number of second-class families submitting applications was 1,381 (65.5% of the total application families). The number of family being approved was 819 indicating an approval rate of 59.3%. The number of the first-class disadvantaged families submitting applications for “housing rental subsidy” was 48,785 (54.6% of the total application families). In which, the highest application proportion was 27.0% for single-parent family. The number of family being approved was 19,190 indicating an approval rate of 39.3%. The number of second-class families submitting applications was 40,598 (45.4% of the total application families). The number of family being approved was 5,482 indicating an approval rate of 13.5%.

In terms of the number of the family with subsidy, the approved families to have subsidy were 57,438 since 2007 to the end of 2012. In which, the number of the families submitting applications for “preferential loans of house subsidy” was 12,006, the number for “preferential loans of housing improvement subsidy” was 1,551, and

the number for “housing rental subsidy” was 43,881. In terms of city and county, till the end of 2012, the number of the families with the subsidy based on “preferential loans of house subsidy” in the five special municipalities was 8,126 (67.7% of the total application families). The number of the families with the subsidy based on “preferential loans of housing improvement subsidy” was 1,100 (70.9% of the total application families). The number of the families with the subsidy based on “housing rental subsidy” was 29,819 (68.0% 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 1,035, 131 and 4,564 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 76.3%, 79.4% and 78.4%.

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

The project quota of applications of the regulation in 2012 was 35,000. The number of the family submitting applications was 31,047 and the number of family being approved was 25,475. The approval ratio reached 82.1%. In which the project quota of applications of the housing rental subsidy was 15,000. The number of the family submitting applications was 13,015 and the number of family being approved was 10,006. The approval ratio reached 76.9%. 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 18,032 and the number of family being approved was 15,469. The approval ratio reached 85.8%. 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 77% year after year. The approval ratio of “preferential loans of house subsidy” with zero interest rate in the first two years increases, from 81% up to 86%.

In terms of identity of applicants, the number of the first-class disadvantaged families submitting applications for “housing rental subsidy” was 5,742 (44.1% of the total application families). In which, the highest application proportion was 31.5% for single-parent family. The number of family being approved was 4,577 indicating an approval rate of 79.7%. The number of second-class families submitting applications was 7,273 (55.9% of the total application families). The number of family being

approved was 5,429 indicating an approval rate of 74.6%.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 2,691 (14.9% of the total application families). In which, the highest application proportion was 5.2% for single-parent family. The number of family being approved was 1,679 indicating an approval rate of 62.4%. The number of second-class families submitting applications was 11,693 (64.8% of the total application families). The number of family being approved was 10,960 indicating an approval rate of 93.7%. The number of the third-class families submitting applications for subsidy was 3,648 (20.2% of the total application families). The number of family being approved was 2,830 indicating an approval rate of 77.6%.

In terms of the number of the family with subsidy, the approved families to have subsidy were 42,279 since 2009 to the end of 2012. In which, the number of families for “housing rental subsidy” was 11,402. The number of families for “the preferential loans of house subsidy” with zero interest rate in the first two years was 30,877. In terms of city and county, till the end of 2012, the number of the families with the subsidy based on “housing rental subsidy” in the five special municipalities was 8,797 (77.2% 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 20,576 (66.6% 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 720 and 3,363 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 83.5% and 77.5%.