

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. 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

The projected quota of application families of housing subsidy in 2013 was 33,000. The number of the family submitting applications was 74,027 and the number of family being approved was 29,521 indicating an approval ratio of 39.9%. In which 6,228 families applied and 3,840 families were approved in the preferential loans of house subsidy. The approval ratio reached 61.7%, ranking the top, followed by the approval ratio of 45.1% for “preferential loans of housing improvement subsidy”

which 1,596 families applied and 720 families were approved. The lowest approval ratio was 37.7% for “housing rental subsidy” that 66,203 families applied and 24,961 families were approved. Observing the change of approval ratio in integrative housing subsidy, the overall approval ratio reached 80% from 2008 to 2011. The approval ratio of housing rental subsidy reached 90% from 2009 to 2011, which was the highest. Follow by “preferential loans of house subsidy” was about 70% and “preferential loans of housing improvement subsidy” was about 60%. However, qualified applicants not within the project quota could not be satisfied since 2012 as they were in 2010 and 2011 due to limited funding. Hence, the overall approval ratio dropped to under 40%, and the approval ratio of “housing rental subsidy” was also.

In terms of identity of applicants, the number of the first-class disadvantaged families submitting applications for “preferential loans of house subsidy” was 1,088 (17.5% of the total application families). The number of family being approved was 698 indicating an approval rate of 64.2%. The number of second-class families submitting applications was 5,140 (82.5% of the total application families). The number of family being approved was 3,142 indicating an approval rate of 61.1%. The number of the first-class disadvantaged families submitting applications for “preferential loans of housing improvement subsidy” was 504 (31.6% of the total application families). The number of family being approved was 230 indicating an approval rate of 45.6%. The number of second-class families submitting applications was 1,092 (68.4% of the total application families). The number of family being approved was 490 indicating an approval rate of 44.9%. The number of the first-class disadvantaged families submitting applications for “housing rental subsidy” was 34,325 (51.8% of the total application families). The number of family being approved was 19,618 indicating an approval rate of 57.2%. The number of second-class families submitting applications was 31,878 (48.2% of the total application families). The number of family being approved was 5,343 indicating an approval rate of 16.8%.

In terms of the number of the family with subsidy, the approved families to have subsidy were 35,142 since 2007 to the end of 2013. In which, the number of the families submitting applications for “preferential loans of house subsidy” was 11,931, the number for “preferential loans of housing improvement subsidy” was 1,645, and

the number for “housing rental subsidy” was 21,566. In terms of city and county, till the end of 2013, the number of the families with the subsidy based on “preferential loans of house subsidy” in the five special municipalities was 7,953 (66.7% of the total application families). The number of the families with the subsidy based on “preferential loans of housing improvement subsidy” was 1,147 (69.7% of the total application families). The number of the families with the subsidy based on “housing rental subsidy” was 14,539 (67.4% 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 1,119, 156 and 1,657 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 76.0%, 79.2% and 75.1%.

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 45,157 since 2009 to the end of 2013. In which, the number of families for “housing rental subsidy” was 12,402. The number of families for “the preferential loans of house subsidy” with zero interest rate in the first two years was 32,755. In terms of city and county, till the end of 2013, the number of the families with the subsidy based on “housing rental subsidy” in the five special municipalities was 9,649 (77.8% 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 20,987 (64.1% 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 850 and 3,864 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 84.7% and 75.9%.