

Public housings

From 1955 to 1975, the government assisted and built 125,000 units of public housing according to the “Public Housing Loan Act.” In 1975, the “Public Housing Act” regulated all public housing should be built by the government. In 1982, the amended of the “Public Housing Act” stated that other than government-built public housing, citizens could apply for loan and build housing in remote areas. In 1984, the government encouraged non-governmental investment on public housing. In 1990, the government gave out interest subsidy for low income family to purchase residences. To implement the measures of the integrity for real estate in 2002, Construction Loans to Individuals was stopped for one year. Due to other substitutive preferential loans in 2003, the Government Loans for Purchasing House was stopped for one year. And, due to other substitutive preferential loans in 2005 and 2006, Construction Loans to Individuals and Government Loans for Purchasing House were stopped. Moreover, due to the substitutive preferential loans of house subsidy in 2007, Government Loans for Purchasing House was stopped. In 2008, Construction Loans to Individuals and Loans for Purchasing House were stopped

From 1976 to 2008, residents had purchased 540,671 unites of public housing by the subsidy and loan from the government.

A. Government direct building

From 1976 to 1999, the government direct building was 174,891 units. The Six-Year Public Housing Plan from 1976 to 1981 had built 68,045 units; the four-year plan (1982- 1985) had 26,748 units and 80,098 units in 1986 to 1999. 100,715 units were built in 21 counties in Taiwan, 52,735 units in Taipei City, 21,441 units in Kaoshiung City; however, Kinmen County and Lienchiang County had no government direct building.

B. Subsidized housing

From 1976 to 2008, the units of subsidized housing were 47,407; 44,751 units in 21 counties in Taiwan, 2,656 units in Kinmen County and Lienchiang County but Taipei City and Kaoshiung City did not have subsidized housing.

C. The Project on Encouraging Investment and Construction

The government established “The Project on Encouraging Investment and Construction” in 1984. However, the application started in 1987 for the market depression of real estate. From 1987 to 1999, the units of this project were 67,479; 58,026 units in the rest 21 counties in Taiwan, 710 units in Taipei City, 8,743 units in Kaoshiung City, Kinmen County and Lienchiang County did not have the project.

D. Residence purchase loan

By the end of 2008, the number of Government Loans for Purchasing House was 250,894 units; the number of units of the residence purchase loan was 120,314; 65,029 units in the 21 counties in Taiwan, 47,568 units in Taipei City, and 7,717 units in Kaoshiung City. Kinmen County and Lienchiang County did not have the project.

Construction and Planning Agency also worked with Ministry of Finance and Central Bank in August 2000, planned “Directions for the Extension of Housing Loans by Financial Institutions Under the Preferential Housing Loan Program” and “Directions for the Extension of Housing Loans by Financial Institutions Under the Preferential Housing Loan Program for Youth”. They provided 1,800,000,000,000 dollars for the units of Beneficial Housing Loan; in addition, from 2001 to 2007, the “Government Loans for Youth to Purchase Residences” is also available. At the meantime, 36,991 units had been issued of certificates. In which, 15,721 units had completed the loan and the interest subsidy allocated by the government were 985,410,000 dollars.

E. Implementation plan for integrating housing subsidies

According to "Integrating Housing Subsidy Resource Enforcement Program", the government processes the housing subsidies by considering the family income and disadvantaged situation. For the ones who fit the requirement, the government can offer interest subsidy for purchasing house, interest subside of loan for repairing house, and rental subsidy for them to choose suitable house. In 2008, 59,000 units were subsidized. In which, 24,000 units were subsidized for rental subsidy, 28,011 units applied and 23,630 units were approved (84.36%); 30,000 units of loan for purchasing house, 8,807 units applied and 6,553 units were approved (74.42%); 5,000 units of interest subside of loan for repairing house, 3,427 units applied and 2,365 units were approved (68.95%).