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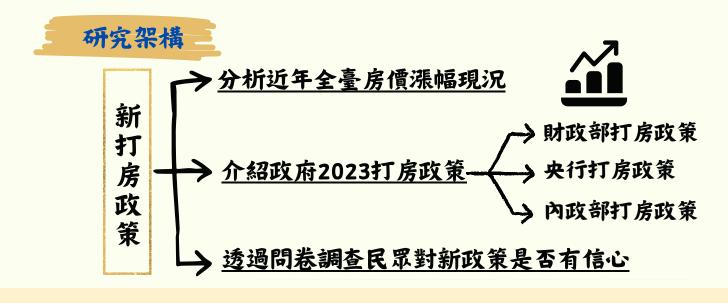
# 作品簡介

# 炒房還是打房?

## 淺談民眾對自灣2023年打房新政策有感度

## 研究動機

近幾年來台灣經過數波的打房政策,<u>房價卻不減反而持續上漲</u>, 導致年輕族群負擔不起高額房貸政府為了回應民眾不滿高房價的 情緒高漲,於2023年積極推出一系列的打房政策,本研究想瞭解這 一波新打房政策有哪些?以及民眾感受如何?對這一系列的政策是 否有信心,進而達到降低房價的成效。



## 研究分析與結果

以GOOGLE 表單形式發放問卷瞭解民眾對2023年這一波由 財政部/央行/內政部的跨部會打房政策,是否有打房成效的預期心理。 而問卷結果顯示三個部會所推出的政策,民眾評價皆不具信心程度。

→財政部打房政策

因稅負成本可轉嫁到房價,或者房價的巨大漲幅可彌補稅額小幅漲勢。

→央行打房政策

雖控制貸款成數提高利率但對富人影響不大,唯可能打擊到真正有換屋需求者。

#### →內政部打房政策

民眾相對信心較高,民眾期待政府重罰炒作行為來建立公平、透明化的房屋 交易市場。

推测未達有信心原因

## Project Introducing

## Speculating or Suppressing Housing Prices Public perception of Taiwan's new housing policy in 2023

### **Research Motivation**

In recent decades, Taiwan has experienced numerous housing policies, yet housing prices have not decreased but have instead continued to rise. This has made it difficult for the younger generation to afford high mortgage loans. To respond to public dissatisfaction with high housing prices, the government has actively introduced a series of housing policies in 2023. This study aims to understand what these new housing policies are and how the public feels about them. Are these policies effective in gaining public trust and ultimately reducing housing prices?

Research Structure

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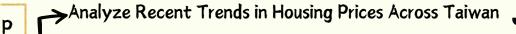
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Ministry of Finance Housing Policies

- Central Bank Housing Policies
  - Ministry of the Interior Housing Policies
- > Explore whether people have confidence in new policies through questionnaire surveys

### Analysis and Results

Integrate Government Housing -

Using a Google Forms questionnaire, we investigated public opinions on the series of housing policies introduced in 2023. The survey results indicated that the public lacked confidence in the effectiveness of these policies from the Ministry of Finance, the Central Bank, and the Ministry of the Interior.

, Ministry of Finance Housing Policies

Because the tax burden can be shifted to housing prices, or the significant increase in housing prices can offset the slight rise in taxes.

#### Central Bank Housing Policies

Although controlling the loan-to-value ratio and raising interest rates may not have a significant impact on the wealthy, it could potentially affect those who genuinely need to change residences.

### Ministry of the Interior Housing Policies

People have relatively high confidence and they expect the government to heavily penalize speculation in order to establish a fair and transparent housing market.