

# DISTINGUISH BETWEEN

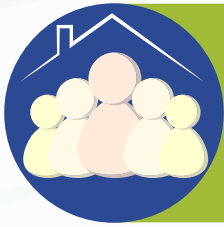
## SOCIAL HOUSING & COMMERCIAL HOUSING

### SOCIAL HOUSING



### COMMERCIAL HOUSING

#### DEFINITION



Supporting for housing and social security.



Earning profits through sale, lease, and lease purchase.

#### SUBJECTS ARE ENTITLED TO RECEIVE / PURCHASE / RENT



- People with meritorious services to the revolution;
- Households living in poverty / near poverty in rural areas;
- Households that are often affected by natural disasters in rural areas;
- Individuals having low income, households living in poverty / near poverty in the urban areas;
- Employees working in enterprises inside or outside the industrial zones;
- Officers, non-commissioned officers, servicemen, etc;
- Cadres, civil servants, and public employees;
- Students currently studying;
- Households or individuals subject to land acquisition and land clearance;



- Any citizens can buy commercial housing, including foreigners.
- For buyers who are foreign organizations or individuals, it is necessary to meet the regulations in Article 160 Law on Housing 2014.

#### STANDARDS OF HOUSING



Conforming with the specific planning for construction approved by the competent agency.  
No more than 77m<sup>2</sup>.



Decided by the project investors.

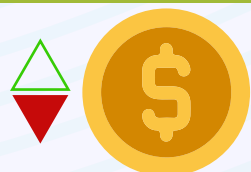
#### QUANTITIES



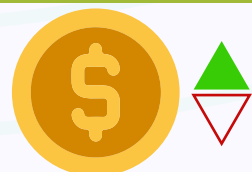
No more than 01 house / household.

Unlimited.

#### PRICE



20 - 50% lower than the price of commercial houses in the same segmentation because investors enjoy more incentives.



20-50% higher than social housing in the same segmentation because investors receive fewer incentives.

#### LOAN POLICIES



- Interest rate: 4.8 %/year.
- Be only allowed to borrow from Vietnam bank for social policy and must deposit savings monthly.



- Interest rate: from 6 - 12 %/year.
- Be entitled to borrow from credit institutions, not required to deposit savings.

#### RESTRICTION OF RIGHTS IN TRANSACTIONS



- Selling, mortgaging: restricted for the first 5 years from the date of full payment of renting or lease purchase the house (not allowed or only allowed to transact in certain cases).
- Subleasing or lending: no transactions are allowed during the rental period.



- Selling, mortgaging: free to transact according to the law.
- Sub-leasing, lending: be entitled to transact in case of having the consent of the lessor.

