



Housing for Migrants in Suburban Areas of Ho Chi Minh City: From Income Levels to the Affordability of Migrants

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Abstract. In the context of rapid urbanization and increasing mechanical population growth, Ho Chi Minh City (HCMC) is under a lot of pressure on technical and social infrastructure, especially housing for migrant workers. This workforce plays an important role in the socio-economic development of the city, but faces significant difficulties in accessing housing suitable for their income. This situation poses an urgent demand to accurately assess the income levels and housing affordability of migrants, in order to propose appropriate solutions. This study was conducted through surveys and direct interviews using questionnaires to collect data on housing demands, income levels and housing affordability of migrants in the suburban areas of HCMC. The main research contents include: (i) Assess the housing situation for migrant workers in the suburban areas of HCMC; (ii) Collect and synthesize data on housing demands, income levels and affordability of migrants in the suburban areas of HCMC; (iii) Propose some recommendations to improve housing accessibility for migrant workers in the suburban areas of HCMC.

Keywords: Housing; Migrants; Income Levels; Suburban; HCMC.

1. Introduction

For a large metropolis like Ho Chi Minh City (HCMC), the construction and development of housing to meet the housing demands of a large number of workers is one of the urgent issues for local authorities. As of 2024, the population of HCMC has exceeded 9.5 million people, not to mention nearly 3 million long-term temporary residents. The city has a rapid population growth rate, primarily due to migrants from other provinces and cities, which poses significant pressure on technical infrastructure, public services, and especially housing demands. In the context of rapid urbanization, HCMC is facing several challenges in meeting the housing demands of migrants.

Within the scope of this study, migrants are considered from the perspective of their length of residence in the city, rather than their household registration. Specifically as follows: (i) Long-term migrants are those who move to live permanently or long-term in a new place (over 12 months). These people usually do not return to live in their original place; they only return to visit relatives but do not intend to permanently return to their original place. (ii) Temporary migrants are those who move to live and work in a new place for a short time and are likely to return; Seasonal migrants is a special form of temporary migrants; including migrant workers who move to a new place to work seasonally, or find work during off-



season farming, including those who go on business trips, seeking medical treatment, tourism, study, etc., who do not intend to stay long-term in the area. (iii) Migrants in HCMC are diverse in composition, including those with high education levels, technical and professional skills, and those with assets... who come to HCMC for investment opportunities and to develop their professional work. In addition, those with difficult living conditions also come to HCMC to seek career opportunities, jobs, and access to better living facilities, health services, and education.

This study only focuses on the group of migrants whose hometowns are not in HCMC but come to live and work in some industrial parks (IPs) - export processing zones (EPZs), with the intention of staying long-term (over 12 months) in the city, regardless of whether they already have a household registration or not (Figures 1&2). This group of residents plays an important role in the socio-economic development of the city, but faces several difficulties in accessing affordable housing for their income. This situation poses an urgent need to accurately understand the income level and affordability of migrants, in order to propose suitable housing support solutions for migrants in the suburban areas of HCMC.



Figure 1. Workers' dormitory area in Hiep Phuoc Industrial Park, Nha Be District, HCMC. Source: Picture made by the author.



Figure 2. Current status of workers' dormitory area near Tan Phu Trung Industrial Park, HCMC. Source: Picture made by the author

2. Methodology

This article is a qualitative study using mixed methods including data synthesis & comparison and survey investigation methods, direct interviews using questionnaires. The study was conducted through a survey investigation, direct interviews using questionnaires in HCMC at the end of 2024. The purpose of the survey is to collect data on housing demands, income levels and affordability of migrants in suburban areas of HCMC.

Survey investigation method: First, set up a system of 3 questionnaires, each questionnaire includes 30-40 questions, for 3 different groups of subjects: 1) Group of migrants; 2) Group of residential management officers; 3) Local management officers. Group 1 and 2: surveyed 746 ballots; Group 3: surveyed 24 ballots. The total number of survey ballots is 770 ballots.



Next, the survey locations were selected as 4 suburban districts of HCMC, where there are IPs and EPZs. These are Cu Chi, Hoc Mon, Binh Chanh, and Nha Be districts, with 4 towns and 52 communes. The total population of the 4 districts is 1,916,635 people. The selection of the 4 suburban districts mentioned above for the survey was based on the principle of administrative characteristics, as these districts currently have or are located near the IPs & EPZs - which are attracting a large number of migrants. These are districts with high urbanization rates in HCMC and all have sustainable and stable geological characteristics, which are suitable for the construction of large-scale housing projects.

The questionnaire includes questions related to the current housing status and demands of migrants. Specifically, it includes the following groups of information: A. Respondent information (Full name, Gender, Occupation, Income, average monthly expense, Total average monthly income, Financial situation of the individual/household, etc.); B. Current housing situation (Current housing type, Distance from home to workplace, Commonly used means of transport, Valuable household appliances and amenities, General assessment of current housing); C. Future housing demands (Housing plans, Understanding of affordable housing, Demands for affordable housing, Family's housing affordability); D. Suggested opinions.

The collected data is recorded, summarized and processed, then reviewed, analyzed and illustrated using charts. Next, the research team discusses and agrees on the level and results of the assessment in each criteria group. With this method, the assessment results show the suitability with the demands and affordability of migrants. Finally, the survey results are synthesized and appropriate analysis and recommendations are made for each locality (Figures 3&4).



Figure 3. Interview with people in Tan Nhut Commune, Binh Chanh District, HCMC, December 2024. Source: Picture made by the author



Figure 4. Survey workers' housing areas in the suburbs of HCMC. Source: Picture made by the author



3. Current status of housing for workers in suburban areas of HCMC

After 50 years of development (1975-2025), HCMC has basically met the housing demands of nearly 10 million people in the city. Currently, the city is divided into 4 main housing areas as follows: 1) Central area including District 1 and District 3; 2) Inner city area including 11 districts: District 4, 5, 6, 8, 10, 11, Phu Nhuan, Tan Binh, Tan Phu, Go Vap and Binh Thanh; 3) Developing inner city area, including 6 districts: District 2, 7, 9, 12, Thu Duc and Binh Tan; and 4) Suburban area including Cu Chi, Nha Be, Binh Chanh, Hoc Mon and Can Gio districts. In suburban districts, the population has tended to increase rapidly in the past 10 years, due to the presence of several IPs and EPZs as well as high urbanization rates. Migrants living here are mainly workers working in those IPs and EPZs and migrants from the Western and Southeastern provinces to HCMC. Migrants working in IPs and EPZs are mainly unskilled workers with relatively low incomes. Therefore, they tend to choose housing in suburban areas, with low living costs and affordable housing rental/purchase, as well as near their workplaces (IPs and EPZs). The number of these migrant workers is very large, so the demand for housing in the vicinity of IPs and EPZs is growing rapidly.

In addition, another group of migrants work in inner city districts and buy houses in suburban districts - where the cost of living and prices are lower than the central districts. They often choose locations bordering or near inner city districts for convenient transportation. A typical example is the southern suburbs of the city, where urbanization rate is high with a large number of migrants. Due to the location adjacent to District 7, communes such as Binh Hung, Phong Phu (Binh Chanh) and Phuoc Kien (Nha Be) have strongly developed project-based housing and apartment buildings. People here mainly work in the inner city, but choose to buy houses in this area because the prices are cheaper and the distance to their workplace is not too far.

Most migrants do not have access to the commercial housing market due to low income (average only from 4 to 8 million VND/month). Meanwhile, the price of commercial housing and rental housing continues to increase, exceeding the affordability of this group. Furthermore, the supply of social housing and affordable rental housing is still very limited. This has led to the emergence of spontaneous, low-quality, uncontrolled, and unsafe boarding houses that negatively affect the quality of life (Figures 5 & 6).

Regarding the current housing types of migrants in suburban districts of HCMC, survey data in 4 suburban districts of HCMC (Binh Chanh, Nha Be, Hoc Mon and Cu Chi) clearly reflects their housing types. Of which, boarding houses are the dominant type of housing, especially in Cu Chi (96.7%) and Hoc Mon (93.6%) districts. The boarding house rates in Nha Be and Binh Chanh districts are 73.3% and 71.5% respectively, also at high rates. This survey data shows that migrants do not have many options for housing (Chart 1).



Figure 5. Boarding house for low income people in Tan Nhut Commune, Binh Chanh District, HCMC. Source: Picture made by the author



Figure 6. Boarding house for low income people in Le Minh Xuan Commune, Binh Chanh District, HCMC. Source: Picture made by the author

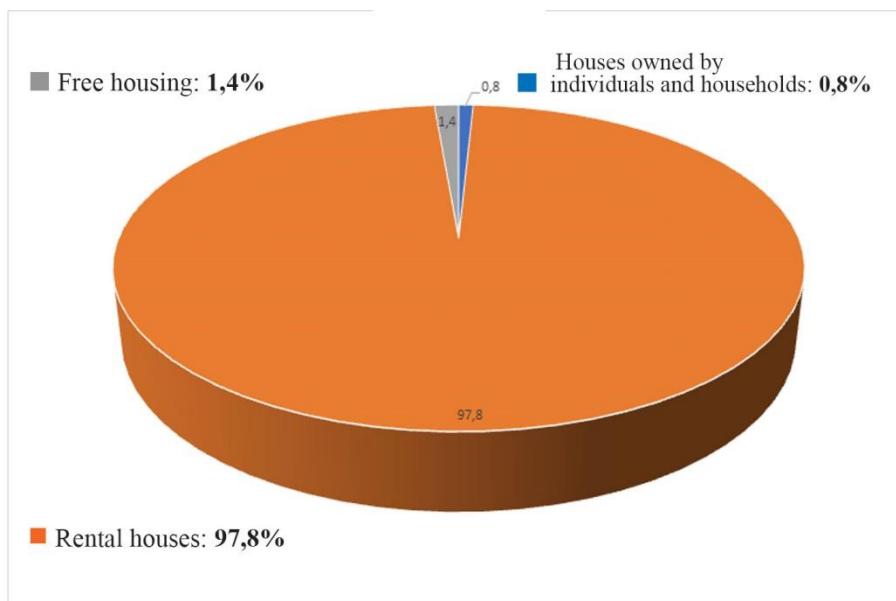


Chart 1. Home ownership status of migrant workers in HCMC. Source: Created by author, 2025

Regarding the housing area used by migrants in suburban districts of HCMC, survey data shows that most houses are quite small, with an area of only 13m² - 25m². The most common are houses with an area of 15m², 18m² or 20m². This area size accounts for the largest proportion in all districts and is suitable for small households, young couples or small groups of people living together. In addition, houses with very small areas (7m² - 12m²) account for a small proportion but still exist, mainly for single workers or students. These houses are only equipped with a few minimal facilities, do not ensure good quality of life, but have



cheap rents. Housing with an area of over 50m² is very rare, mainly pre-built houses (or townhouses) with quite high rental prices, so most migrants find it difficult to afford the rent.

Thus, from the survey results, it is shown that migrants in suburban districts of HCMC are living in quite cramped and inconvenient housing conditions. Small houses account for a very high proportion, with an average usable area of 15m² - 22m². At the same time, stable housing types such as permanent houses and apartments are almost non-existent. The quality of life is also negatively affected by heat, flooding, lack of sanitation and security, etc., showing that the housing of migrants is still facing several difficulties and needs more support from the city authorities.

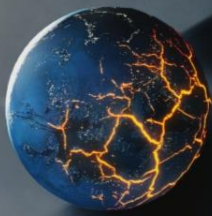
4. Income difficulties of migrants in HCMC

Housing is not only a basic human need, but also an important factor in sustainable urban development, especially in Ho Chi Minh City - the leading economic, cultural, and social metropolis of Vietnam. With the rapid increase in population, including a large proportion of migrants, the pressure on the demand for affordable housing is increasingly urgent, especially in suburban districts - where a large number of migrant workers are concentrated. Most migrants come to HCMC to seek job opportunities and have low incomes, so they often live in poor quality rental housing conditions, which do not ensure hygiene, safety, and fire prevention. Conditions for social infrastructure services such as schools, hospitals, markets, entertainment areas, etc. are still limited. Therefore, it is almost impracticable for them to own a house, even renting a house at a suitable price is still difficult.

According to the survey results of the research team in 2024, the rate of permanent and semi-permanent houses is very low, accounting for only about 1% to 4% of the total number of surveyed houses. Binh Chanh district has 1.0% of migrants living in permanent houses, Hoc Mon district has 0.6%, and Cu Chi district has 0.7%. Regarding semi-permanent houses, the highest rate is only 4.5% (Binh Chanh district). These figures show that migrants have very little chance to buy land and build their own house, due to low income and lack of support policies from the city and local authorities.

Some districts such as Binh Chanh and Nha Be have worker accommodation areas in industrial parks such as Le Minh Xuan IP, Vinh Loc IP, and Hiep Phuoc IP. Meanwhile, Cu Chi and Hoc Mon districts have almost no type of worker accommodation, resulting in workers having to rent accommodation outside the factory, leading to higher living and housing costs. According to data collected from the survey, there are no cases of worker living in apartments or worker accommodation. This reflects the fact that migrants are almost unable to rent or buy above average housing. The main reasons are limited financial conditions, income is not commensurate with the rental/purchase price of housing.

According to the survey results, "Acceptable price" is the most important factor that directly determines the choice of housing of migrants in HCMC. Up to 656/740 respondents,



accounting for 88.6%, chose the economic factor (Acceptable price), and they accepted to live in less convenient conditions, as long as the price was cheap, close to workplace and market to serve daily living demands (Chart 2).

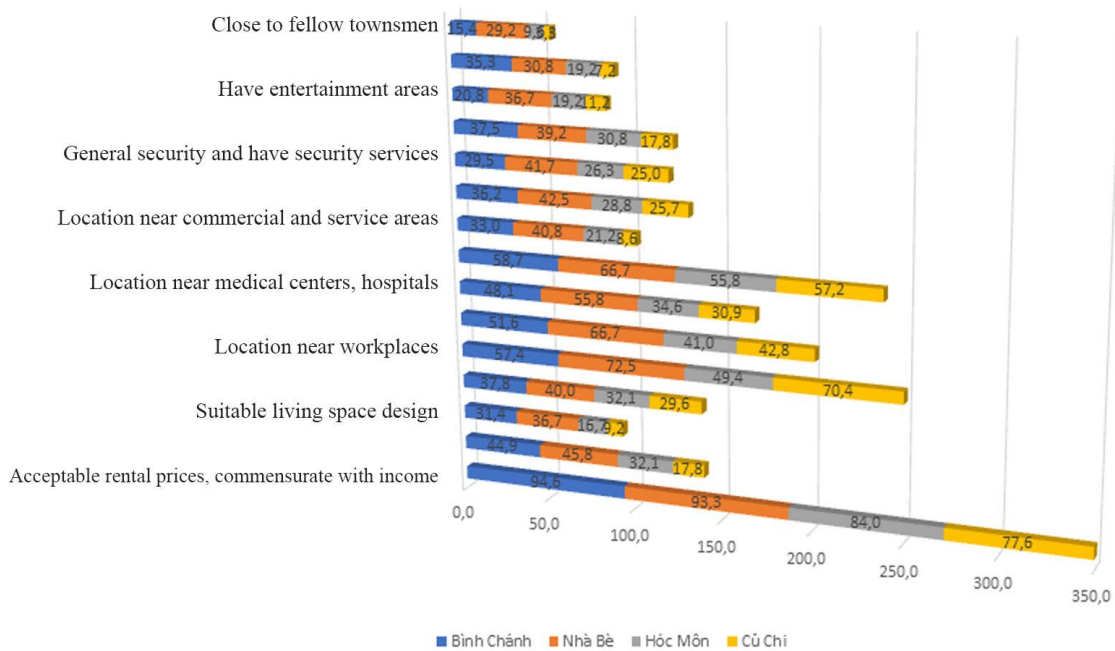


Chart 2. Chart of necessary criteria for housing selection of migrants. Source: Created by author, 2025

This reflects that the financial capacity of migrant workers is a strong factor when choosing to rent/buy a house, because they are unskilled workers with low average income. The high rates in all districts, especially Binh Chanh (94.6%) and Nha Be (93.3%) show that people in these areas have more difficulty with housing prices. In Hoc Mon (84%) and Cu Chi (77.6%) districts, this rate is slightly lower, possibly because housing prices here are cheaper than in the other two districts.

Regarding the estimated time for migrants to be able to buy a house, the survey data is presented in Table 1 below. These figures show that the majority of respondents said that it would take them 5-10 years to be able to buy their own house (33-40% of respondents). In particular, in Binh Chanh and Hoc Mon districts, 15.4% and 12.2% of people respectively will never be able to buy a house. This means that they can only rent a house for their whole life, accepting an unstable life with a rented house, showing the significant difficulty of the migrant group in HCMC.



Table 1. Estimated time for a person to be able to buy a house (Source: Created by author, 2025)

Estimated time	Binh Chanh		Nhà Be		Hoc Mon		Cu Chi		Total	
	Quantity	Ratio	Quantity	Ratio	Quantity	Ratio	Quantity	Ratio	Quantity	Ratio
Less than 5 years	95	30,4	47	39,2	57	36,5	60	39,5	259	35,0
About 5-10 years	104	33,3	48	40,0	50	32,1	54	35,5	256	34,6
About 10-20 years	33	10,6	13	10,8	16	10,3	9	5,9	71	9,6
More than 20 years	19	6,1	6	5,0	1	0,6	3	2,0	29	3,9
Never	48	15,4	3	2,5	19	12,2	11	7,2	81	10,9
Uncertain/ No answer	13	4,2	3	2,5	13	8,3	15	9,9	44	5,9
Total:	312	100,0	120	100,0	156	100,0	152	100,0	740	100,0

5. Housing affordability from the survey results

Housing is directly related to income level, or in other words, income directly and decisively affects housing choices. This is evidenced by the fact that the richer a person is, the more likely he is to own a bigger and better quality house and vice versa. Thus, a rich homeowner would live in a large house with full facilities, while a poor person lives in a poor quality house, which is made of cheap quality materials, with small space and less rooms. Housing affordability measures the cost of a house compared to the amount of money a buyer can spend on housing (Ahmad Zaki, 1997). The amount of money available for investment or rental housing depends on several factors, but the important factors are a household's spending pattern, recurring housing costs, housing choices and standards, as well as the source and type of household finance and savings. In providing quality housing, housing affordability needs to be carefully considered and realistic.

According to the survey results, the data in Table 2 shows the percentage of income that migrants are willing to pay for monthly rent. This reflects their financial capacity, the level of renting acceptance, as well as the difficulties that migrant workers have to face. Most



migrants are only willing to pay less than 20% of their income for housing, so they tend to look for cheap accommodation, even though the living conditions may be worse. The most common affordability level is 10% - 12% of income, indicating that this is an "acceptable" price in the psychology of migrant workers. Specifically, the most common affordability level is 10% - 12% of income, accounting for about 30.5% of the total number of respondents. About 20.8% want to spend no more than 20% of their income on rent. The group spending 15% of their income also accounts for a high proportion (16.1%). On the other hand, the proportion of people willing to spend more than 30% of their income on rent is very low, showing that migrants have a clear threshold of housing affordability.

Table 2. Percentage of rent affordability against income (Source: Created by author, 2025)

Affordability ratio (%)	Binh Chanh		Nhà Be		Hoc Mon		Cu Chi		Total	
	Quantity	Ratio	Quantity	Ratio	Quantity	Ratio	Quantity	Ratio	Quantity	Ratio
0	1	0,3	0	0,0	1	0,6	1	0,7	3	0,4
1	0	0,0	0	0,0	1	0,6	1	0,7	2	0,3
2	1	0,3	0	0,0	1	0,6	2	1,3	4	0,5
3	2	0,6	0	0,0	1	0,6	5	3,3	8	1,1
4	1	0,3	0	0,0	0	0,0	1	0,7	2	0,3
5	14	4,5	2	1,7	2	1,3	14	9,2	32	4,3
6	0	0,0	0	0,0	0	0,0	2	1,3	2	0,3
7	3	1,0	1	0,8	0	0,0	0	0,0	4	0,5
8	6	1,9	0	0,0	3	1,9	3	2,0	12	1,6
9	1	0,3	0	0,0	1	0,6	4	2,6	6	0,8
10	113	36,2	40	33,3	54	34,6	52	34,2	259	35,0
11	1	0,3	0	0,0	0	0,0	0	0,0	1	0,1
12	6	1,9	1	0,8	5	3,2	4	2,6	16	2,2
13	0	0,0	0	0,0	1	0,6	0	0,0	1	0,1
13	4	1,3	1	0,8	2	1,3	5	3,3	12	1,6
14	0	0,0	1	0,8	1	0,6	0	0,0	2	0,3
15	44	14,1	26	21,7	27	17,3	22	14,5	119	16,1



16	2	0,6	0	0,0	0	0,0	0	0,0	2	0,3
17	4	1,3	0	0,0	1	0,6	0	0,0	5	0,7
18	0	0,0	4	3,3	1	0,6	4	2,6	9	1,2
20	66	21,2	31	25,8	40	25,6	17	11,2	154	20,8
22	1	0,3	0	0,0	0	0,0	0	0,0	1	0,1
25	9	2,9	8	6,7	5	3,2	6	3,9	28	3,8
30	21	6,7	4	3,3	5	3,2	4	2,6	34	4,6
40	4	1,3	0	0,0	1	0,6	1	0,7	6	0,8
50	4	1,3	1	0,8	3	1,9	2	1,3	10	1,4
60	1	0,3	0	0,0	0	0,0	0	0,0	1	0,1
75	1	0,3	0	0,0	0	0,0	0	0,0	1	0,1
80	2	0,6	0	0,0	0	0,0	1	0,7	3	0,4
90	0	0,0	0	0,0	0	0,0	1	0,7	1	0,1
Total	312	100,0	120	100,0	156	100,0	152	100,0	740	100,0

The above table is a statistical analysis of the percentage of migrants' ability to pay on the total value of the house they want, with options from 0% to 90%. Analysis of the data from the table above shows the following results:

- Affordability below 10% of income, accounting for 5% of the respondents. This is the group with limited financial capacity or finding extremely cheap accommodation (or sharing accommodation). This low rate shows that most workers cannot find accommodation at such a low price. This group may live in degraded accommodation or temporary housing and are very vulnerable to a slight increase in rent, because they are already at the minimum spending level. If there is no cheap accommodation, they may have to live in more remote places or with worse conditions.
- Affordability from 10% - 20% of income, accounting for 51.3% of the respondents. This is the most common group, representing a reasonable affordability level according to general standards. 10%-12% is the ideal spending rate, as this rate accounts for nearly 31% of the total respondents. From 15%-20%, there is a gradual decrease, showing that many people begin to feel the financial burden when it exceeds 15% of their income. If the rent exceeds 15%-20% of their income, many migrant workers will face difficulties and may have



to cut down on their living expenses. Landlords or affordable housing projects need to set prices in this range to attract a larger number of tenants.

- The ability to pay from 25% - 40% of income, accounting for 9.2% of the respondents. Very few migrants are willing to pay more than 25% of their income for rent. This group may include households with higher incomes or are willing to pay more to live in a more convenient area. The 30% income rate accounts for only 4.6%, indicating that this is the maximum threshold before tenants feel they cannot afford it anymore. If rent exceeds 25%-30% of income, many workers will have to leave and find other places. The authority needs to control rent prices to ensure that it do not rise too high, pushing workers into difficult situations.

- The ability to pay more than 50% of income accounts for only 1.9% of the survey respondents. Almost no one is willing to spend more than 50% of income on rent. Only those with special circumstances or unstable incomes are in this group. This level of housing affordability is unsustainable, and those in this group may soon have to leave the area if they cannot find suitable housing for their income. If housing costs rise above this level, many migrant workers will have to move to cheaper areas or return to their hometowns. This could affect the labor supply in suburban districts, causing difficulties for industrial parks and businesses.

Thus, migrants in HCMC are only willing to spend 10%-15% of their total income on housing rent. Therefore, it is necessary to build more affordable housing projects, in which Binh Chanh and Hoc Mon districts have the highest housing demand because these are the two areas with several industrial parks. Nha Be district has a higher affordability level, possibly due to higher rental prices in this area or better average income. Meanwhile, Cu Chi district has a higher spending ratio of over 20% of income, possibly due to fewer options for affordable accommodation.

Conclusion

HCMC is considered a comfortable place to live and seek job opportunities for people with different levels of education. With a temperate climate, almost no natural disasters, friendly people, and easy acceptance of one another, the number of migrants coming to the city is increasing, significantly contributing to the economic development of the city. Currently, the local authority has implemented several policies and solutions to improve the housing situation for workers and migrants. These policies include building social housing areas, supporting loans and reducing taxes for housing construction. However, ensuring stable and affordable housing for a large number of migrant workers in the city is still a huge challenge for the authorities.

The research results have identified the current housing situation of migrants in some suburban districts of HCMC, they are living in quite cramped and inconvenient housing



conditions. Small-sized houses account for a very high proportion, with an average usable area of 15 m² - 22 m², including kitchen and dining areas, toilets, common rooms, which lack privacy and have poor housing quality. At the same time, the study also investigated and identified the actual income and affordability of migrants in suburban districts of HCMC. Accordingly, workers only accept to spend 10% - 15% of their total income on housing rent. This is a very low affordability rate, suggesting that the total income of workers in this area is also very low, causing them to spend most of their meager income on the most basic living demands (food, children's education, healthcare).

From the results of the research survey, it is possible to further orient solutions to develop affordable housing for migrants and workers in industrial parks in HCMC. The solutions include housing development models, affordable apartments, workers' accommodations with basic amenities; Financial support policies: Proposing preferential policies for home loans, long-term lease-purchase with low interest rates; Public-private partnerships, attracting businesses to invest in developing affordable housing for migrants,...

These research results not only help assess the level of migrants' access to housing but also provide important data to orient a number of suitable accommodation models, helping local authorities to plan reasonable and feasible urban development policies. Economic factors, employment and income of workers have a great impact on the possibility of migrant workers owning a house as well as on the development of housing projects for people in HCMC in the new period./.

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