

澳門房屋問題

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澳門是中國一個位於華南沿海地區的城市，其博彩業非常有名，賭場及酒店林立，故有「東方拉斯維加斯」之稱。然而，在這繁華景象的背後，房屋問題漸漸開始浮現。

引致房屋問題有幾個原因。澳門是一個很小的城市，佔地29.5平方公里，分為澳門半島、氹仔及路環三個部份，其中澳門半島及氹仔為主要市區，人口集中在此兩區居住；路環則為郊區，滿布植被，只有少數民居。雖然細小，根據二零零九年人口普查，澳門擁有約五十五萬之人口，平均人口密度高達每平方公里18,568人(因路環人口稀少，故實際數字可能更高)，為世界上人口密度最高的區域。

土地不足，領域細小，乃澳門房屋問題的根源，而澳門人口近年亦快速增長，問題亦越來越嚴重。根據二零零零年人口普查，當時澳門人口只有若四十三

萬。只是九年的時間，澳門人口已增至上述所說的五十五萬人，即平均每年增加一萬三千人。二零零九年七月，澳門出生率為每年每千人8.9人，死亡率為每年每千人3.3人，自然增長率為每年每千人5.6，不是很高。人口上升的主要原因，是因為經濟蓬勃，吸引了大量投資移民為尋找工作而來澳定居。此外，自一九九九年澳門回歸中國以來，澳門奉行「一國兩制」政策，達至「澳人治澳，高度自治」之方針，澳門繼續保留葡國人統治澳門時的資本主義，令經濟發展免受轉制所帶來的衝擊。經濟起飛前，土地發展商主要將其擁有之土地作住宅用途，有的興建私人屋苑，有的與政府合資興建經濟房屋。二零零二年賭權開放後，外資博彩企業(尤其是美國拉斯維加斯的博彩企業)開始投放資金，向政府買地興建賭場及酒店，以配合澳門政府的「賭城發展計劃」，而政府對博彩業採取傾斜政策，亦改變了土地規劃及發展模式。結果，樓宇供應減少，需求增加，樓價不斷飆升。根據

澳門兩間大學的研究，私人住宅尺價由二零零二年的每平方米6259元，升至二零零九年的每平方米19008元，每年增長約17.2%。樓價上升，意味著置業的難度有所提升，尤其是對於澳門收入較低的人士的影響較大。外地勞工亦加強對出租屋的需求，令租金有上升的趨勢。另外，炒樓風氣旺盛，不少單位只作為投資工具。二零零九年金融海嘯，令到投資買樓意慾下降，引至大量的空置單位。根據澳門電力公司的資料，估計現時澳門約有兩萬多個空置單位，影響了整體的私人樓宇供應量。然而，樓價上升，對於已置業的人士來說，樓價上升絕對是喜訊，因這令他們的物業有所升值。以地理角度來說，這個現象加大了澳門的貧富懸殊；以房屋角度來說，這衍生了另一個房屋問題：公共房屋。

現時，澳門政府為低收入家庭提供價格較便宜的經濟房屋及社會房屋作為棲身之所。有關人士必須合乎申請資格才能享受這種福利，例如要申請經濟房屋，個人收入不能夠高於每個月六千元。不過，新移民涌入亦令中低價私人樓宇出現飽和，同時亦拉高了價格，令到更多收入較低之人士失去購買私人物業的能力需要入住經濟房屋的人數有所上升。另一方面，自回歸以後已經幾乎沒有新發展商再願意跟政府合作興建經濟房屋，隨著需求日漸增加，出現供不應求的現象。現時所有經屋單位已經有人居住，有一萬二千人輪候經屋單位，新申請人或需要輪候數年，才可以被安排上樓。此外，有人亦轉售經屋單位圖利，現時轉售出的經屋單位會變成自由房，成為私人單位，減少了經屋的供應量。永寧廣場的地段約於二十年前批出給發展商興建經濟房屋。然而，興建工程數度停頓，落成日期一拖再拖，至二零零七年四月，該地盤才再次動工，至本年首季大致完成。整個樓群規劃

成八百八十個單位，並附有停車場、社區設施。相距二十年，材料價格比當年大大提高。根據發展商的資料，早期的建築費是每呎三百至四百元，現已漲至每呎八百至一千元，總成本大幅上升逾億元澳門幣，總造價為原先造價的1.5倍。根據合約，永寧大廈其中一百二十五個單位為屬於發展商的回報單位，因而造成了定價的問題，引起社會關注。

為了減輕澳門的房屋問題，澳門政府近期推出了不同的政策。由二零零九年開始，澳門政府對全澳賭檯數目設限，停止容許發展商興建更多賭場，以穩定澳門博彩業的發展。這有機會使得土地發展商轉戰興建住宅，增加其供應量。另外，政府亦收緊了申請經濟房屋的要求，將資格審核由初次申請伸延至輪候期，同時亦計劃控制經濟房屋轉售圖利的問題，立法規定經濟房屋擁有者只能將其單位轉售給經屋輪候者，而當中所賺得的利潤全歸政府所有，保障經濟房屋單位不會流失。此外，二零零七年，澳門政府收緊移民政策，只容許專業人士或非常富有的人移民澳門，藉此減慢人口增加的速度，以及減輕新移民增加對中下價樓宇的需求。政府的控制外勞數目政策亦間接減緩了私人單位租金的價格。而為了解決永寧廣場的價格問題，政府決定向發展商回購該一百二十五個回報單位，以統一全數單位，解決「一樓兩價」的問題，另外亦計劃按溢價金設定經屋售價。另一方面，政府也加快了興建社屋的進度，亦積極尋找合適的政府地段興建公共房屋，例如計劃將石排灣的石礦場建成一個可以容納數千人的公共屋邨，同時承諾於二零一二年實現提供一萬九千個公屋單位的目標。

不過，現時中高產階層人士越來越富裕，發展商為求利潤，多數興建價格較高的私人豪宅，令發展商



賺取更多利潤。有發展商興建了一種新式住宅 -- 服務式住宅，有專人為住戶提供某些家居服務，例如壹號湖畔、凱旋門及威尼斯人服務式住宅。現時中下價樓宇的供應仍然緊張，但豪宅卻供過於求，令到整體私人樓宇尺價仍然繼續上升。另一方面，不少人批評政府考慮溢價金以對永寧廣場經屋單位作出定價，認為工程延期是發展商的責任，市民不應承受因延期而造成的高價。價格上爭論令到永寧廣場經屋遲遲未能推出市場。

長遠來說，要解決土地不足的問題，填海是唯一解決方法。過去數十年以來，澳門已經進行多次的填海工程。例如新口岸則是一塊填海所得出的土地，興建了很多私人住宅及商業樓宇，同時林立不少賭場及酒店，如文華東方酒店、美高梅酒店及永利酒店。除

此之外，中央政府亦批准澳門新填海計劃，以配合港珠澳大橋落成後的發展需要，特區政府亦考慮到新填海的地段需預留部份地段興建新的公共房屋，確保公屋的供應量跟得上日漸增加的需求量。然而，填海工程需時甚久，需要等待數年土地沈降完成後才能開始在填海區上建築。有些發展商則在山上興建住宅，不過建築費用比一般平地高得多，所以發展上一般只會興建豪宅等價格較高的住宅，仍然無助於舒緩中下價樓宇的供應緊張。另外，在填海得出的土地上興建高樓，或會影響原先位於海邊的海景單位的價格下降。對於這些單位的住戶的物業貶值。

每個人都需要一個家，是日常生活中不可缺少的。好好安頓日漸增加的人口，是澳門政府的一項挑戰。個人認為，政府必須定期檢討土地政策，在商業及住宅之中找到平衡，確保在經濟發展的同時，有足夠的住宅供應給不同階層的市民居住。此外，政府亦有需要立法監管樓價的走勢，將樓價保持在合理水平。通過以上的措施，政府才可以有效應付澳門的房屋問題，在穩住澳門發展的步伐的同時，澳門市民亦可以安居樂業。

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Housing Updates in Korea

Kim Jung-In

The central government selects well operated apartment complexes

The Ministry of Land, Transport and Maritime Affairs, which is in charge of Korea's housing policy, announced the principles for their well operated apartment complexes choices in June 2010. The Enforcement Ordinance of Housing act, amended in July 2010, creates a provision in Clause 82 Art 8 that highlights more of the importance of housing management.

So far, well operated apartment complexes have been chosen independently by local governments. However, it is anticipated the process will become more systematic and revitalized by this change.

The standards for the evaluation are: general management, maintenance, community activities and energy efficiency and 'well managed apartment complexes selecting committee' will be organized and operated by the central government.

To assess the community activities, 'The events that harmonize the residents', 'Residents' self-authorship and participating consciousness', 'Present communal facilities' operating conditions' and 'Various improvements on the complex' are taken into account.

For energy efficiency part, utilization of recyclable and observing the law status related to government's energy policy such as 'making public the energy usage and the expenses' will be considered.

Standards for building 'Clean Healthy House'

Healthy housing supply is being raised as an urgent policy question since the interests in indoor air environment and health issues are gradually increasing.

Due to volatile organic compounds from built-in furniture and materials used for apartment construction inducing severe sick house syndrome, which causes residents' dizziness, emesis, itchiness and etc, The Ministry of Land, Transport and Maritime Affairs set guidelines in June 2010 for building clean healthy house. It is to be in force from December 2010.

This is ultimately for the residents to be less exposed to the contaminated air using construction methods and materials that discharge fewer polluted substances and ventilating the house before move-in dates.

It is basically applied to a complex with more than 1000 units planned to be constructed or renovated and the guidelines include from building process to management and maintenances after completion to minimize the SHS inducible contaminants.

The gist of this plan is eco friendly constructions and maintenance methods to reduce apartment's indoor pollutants. It is detailed with the standards for building's materials, construction equipments management, waste matter treatment and how to set and operate the built-in appliances and furniture.

To meet its canons, it will be operated divided into 2 standards, the minimum and the recommended, based on building supplies' grades designated by 'Performance Grading Indication System'².

Guidelines on selecting a housing operator and service providers

The government has set guidelines on selecting housing operators and service providers, as it is pointed out its process of designating operating companies and service providers such as cleaning, maintenance is not transparent.

This suggests when an apartment is to choose a management company and service providers should make the information of the bidders to the public and follow the recommended competitive bidding method.

If a tenants' representative council is responsible for appointing an operating company, it is necessary to notify the bid date publicly, 14-day in advance, on 'Apartment Management Info System (<http://www.k-apt.net>)'. The notification includes the subject, bidding day, time and place, and contract period. Through this public tender, the one which bids with the lowest price will be chosen and contracted and the result is required to be posted.

Choosing service providers is entrusted to a management authority and to eliminate strife possibility, tenants' representative council can attend while it proceeds.

It also encourages thorough approval of the estimate of maintenances and services.

It is expected they will contribute to tenants'

rights protection by making all the contracts fair and pellucid. A fine can be levied in case of violating these guidelines.

**Apartment Housing Project news
Gimpo Hangang New Town (grand prize in 2010)**

Hangang New town Ssang Yong Yega (Developer: Gimpo Urban Development Corporation), located in to-be-developed Hangang New Town, the first canal city in Korea, is chosen as a 'masterpiece of waterside housing'.

This project constitutes 21 stories of 19 buildings, totaling 1474 units below 85 m². There are tenants' resting areas on the buildings' middle floors and communal spaces are placed at pilotis considering residents' moving lines, resting and community activities.

Especially, arraying the households for the unit's 3 sides to face outside and the community zone with 4 different themes; 'Eco centre', 'Green carpet ride', 'Well-being centre' and 'Mrs Lounge' differentiate it from the other pre-existing apartments.



Gimpo Hangang New town-Ssang Yong Yega. To be completed in April 2011 (<http://www.gimpohangang.co.kr/>)

Galleria Foret of Hanwha engineering and construction (grand prize in 2008)

This high-rise complex developing project is located nearby Seoul forest park developed by Seoul City for citizens. It is valued as a triumph as even though it is formed with high-rise buildings, 'it doesn't conflicts but can respire' with Han-gang running across in the middle of Seoul and Seoul forest's green surrounding.

Particularly, a unique garden area in it, called '7 scenes 7colors fine gardens' implies its 6 gardens and Seoul Forest. The gardens have 5 geographical themes of forests' history and

are all located inside of the buildings.

45 stories of 2 buildings, totaling 230 households. The size of one unit is between 233~337 m². Pre-sale price is 13,950,000Won (approx. 90,000HK\$) per m² which makes it one of the most pricey apartments.

Dr. Kim Jung-In, Senior Research Associate Housing Research Institute, Woori Housing Operation & Management Company, Korea

¹ Making public the maintenance cost of apartments to an integrated management system run by government has been mandatory since 2009. At first, only 6 items including labor costs, other service and repair expenses were subjected, however, since July 2010, energy usages and expenses have been added to meet government's energy saving policy.

² Performance Grading Indication System was enacted in 2006 to help customers choose high performing housing. It is graded 1,2,3 and 4 and consist of total 27 items including sound proofing, structure, environment, living environment and fire prevention. Apartment housing with more than 1000 units are obliged to be graded and open the results to the public when sale. Therefore, the customers have an advantage to verify its efficiency when to purchase or rent



Galleria Foret (image_left : wall-fountain / right : upper- sunken, lower - colored garden)

To be completed in May 2011 (<http://www.galleriaforet.co.kr/>)



Social housing in Hanoi, Vietnam: many hurdles to overcome

Hoai Anh Tran

Following DoiMoi and the economic reform, the government of Vietnam has been putting substantial efforts to transform the housing sector from a socialist system towards a market oriented system. During the first decade that followed the Reform, in 1990s, the government has produced an outstanding number of laws, decrees and resolutions to establish a comprehensive legal base for market housing transaction and encourage private sector production. Numerous preferential policies have been issued and incentives provided to boost housing production, first by private persons in the 1990s, and by large scale developers in 2000s. These efforts have brought about a remarkable housing boom in many cities of Vietnam. In Hanoi, 300 000 to 400 000 square meters of living space have been added to the housing stock in the late 1990s and from 2003 onwards more than a million square meters of living space have been produced every year (Tran and Yip 2008).

These remarkable efforts notwithstanding, more than 20 years after Doimoi, Vietnam and typically Hanoi, its capital city, still have serious housing shortage. Demand still outstripped supply and housing prices have been continuously on the rise. In the new market economy, developers have opted for quick profit by investing in the high end of the market and very few middle and lower range housing have been produced. Public rental housing was no longer produced. It was impossible for the low incomes to find housing alternatives in the new housing market.

The new Housing Law that came into effect in 2006 was a turning point in the reform

housing policy, marking the Vietnamese government's renewed intention to provide housing for public servants. The Law stipulated that 'social housing' was to be developed in order to provide housing alternative for low-income employees who do not have adequate housing.

Yet not all the low incomes and those in need of housing are entitled to social housing. The focus is on those within the government work force: government staffs, military officers, professionals in the defense forces; as well as workers working in economic zones and industrial areas (Article 53, Housing Law of Vietnam, 2006). A recent policy, Decree 71/2010/NĐ-CP, effective from August 8, 2010, made a significant amendment by adding students and "low income people with urban registration" to the groups of those eligible to social housing. These persons should also meet the following requirements: do not own a house, has not previously been allocated state housing, living in poor and cramped situation with less than 5 m² living space per person (toquoc 5/5/2010, bantinnhadat.vn 29/6/2010). Urban registration ("ho khu") is also required. This excludes a large number of immigrants, the majority of whom in dire need of housing (DiaOcOnline.vn 19/1/2010).

Low income people who are entitled to social housing are further specified as those with a monthly income of 4 to 5 times of the monthly rent of social housing (toquoc 5/5/2010), or according to the new directive, yet to be official, from the Ministry of Construction, have a monthly income of less than 4 million VND per month, that is, the income level for which payment of income tax is exempted (DiaOcOnline.vn 14/8/2010).

In 2009, Hanoi municipal authority launched an ambitious housing development plan with focus on social housing, which includes low cost housing, student housing and worker housing. The goal that the Hanoi city has set up to meet housing demand of the low income is to build 15,500 apartments by the year of 2015 providing 1 to 1.5 million m² of floor space or 28,700 apartments - with the average apartment of 70 m² (dothi.net 29/7/2010). Considering that the total demand for low cost housing for the city is estimated at 20,000 apartments (Vietnam Real Estate News 24/2/2010), this is an impressive undertaking. The plan expects to initiate a significant change in the housing market, a "revolution", as it was termed in the press, one that is in favor of the low income people (DiaOcOnline.vn 19/1/2010).

The first products from this program will soon appear at the market. In October this year, 800 apartments from 35 to 60 m² in Viet Hung new urban area, is scheduled to be completed. These apartments are available in two tenure types, rental apartments (500 units), and rent-to-buy apartments (300 units) (DiaOcOnline.vn 05/01/2010).

To further push forward the production of social housing, in April 2010, a new governmental resolution (resolution No 18 NQ-CP) was issued which stipulated that developers of commercial housing on larger sites of more than 10 ha and developers of new urban areas are to set aside 20 % of their land for development of low cost housing.

Five other social housing projects have been approved. When completed, these will provide the city with 4900 social housing apartments (DiaOcOnline.vn 5/1/2010). At the start of August 2010, three projects have kicked off. Planned to be completed in 2012, these will provide thousands of apartments in the suburban districts of Hanoi (dothi.net 29/7/2010).

Hanoi also intends to invest 16,000 to 18,000 billion VND to provide housing for 230,000 workers, which is about 50 % of the total number of workers currently working in various industrial zones in the city (dothi.net 29/7/2010). In 2010, 10,000 rental units are expected to be completed in North Thang

Long Industrial Zone (dothi.net 31/8/2009).

The social housing plan also include the construction of 75,000 student apartments by the year of 2015 (dothi.net 31/8/2009). By 2011, a 100,000 student housing units will be built in Hanoi using state budget (about 4,350 billion VND). Two student housing projects have started in 2009, expecting to provide apartments for about 30,000 students (dothi.net 19/8/2009).

The plan is ambitious and the intention good. However, how to produce housing at the promised "low cost", and how to ensure that this housing stock reaches the target groups, these are big huddles that the city needs to overcome.

In July 2010, one year after the launch of social housing program, doubts as to whether social housing will be affordable for the low incomes have been voiced (DiaOcOnline.vn 30/07/2010). In fact, it is argued that social housing will be out of reach even for people of middle incomes. The price of low cost housing as proposed by the Ministry of Construction is from 5 to 7 millions VND per square meter. This applies to social housing in multi-family buildings, and for apartment units between 36 to 70 square meters. A unit of average size (50 m²) will thus be between 250 to 300 millions VND (ddd.com.vn 19/3/2009). With the average annual income at 32 millions VND in 2009 (around 2,200 USD) these apartments will be 10 times the average income (Vietnam business news 17/3/2010). Using the lower average income data at 1,000 USD per year (about 18 millions VND) according to another source (dothi.net 24/9/2009), the unit price at 300 millions VND is at 16 times of the average income.

For those who want to buy the apartments of the rent-to-buy scheme, a down payment of 20 percent of the total price is required at the onset (bantinnhadat.vn 29/6/2010). No specific housing loan scheme has been proposed in connection to social housing. At present, loan is only granted to persons having incomes that can cover up to 60 percent of the interest rate, as such it is impossible for low incomes and even people with average incomes to obtain bank loan (dothi.net 24/9/2009).

On the side of the developers the need to press down housing cost deters many in joining the social housing program. Some developers said that it is difficult to provide housing at 7 millions per square meter considering that commercial housing of the middle range already take between 10 to 12 millions per square meter to produce (GiaoDuc&Thoidai Online 5/8/2010). In order to provide incentives to developers, several governmental policies such as decision 67/2009/QĐ – TTg and more recently, resolution No. 18/NQ – CP (20/4/2010), have been issued to provide attractive terms for developers who work with social housing. These include exemption of land use fee, most favorable level of VAT (0%), four years exemption of income tax and a reduction of income tax to 50 % in the following 5 years. Moreover, a low level business tax of 10 % will be applied during the whole time when the project is being implemented. Favorable fiscal loan condition will also be granted, together with free provision of unit design and support in the use of modern construction technology (ddd.com.vn 31/7/2009).

Most recently, policy changes brought about by Decree 71 ND-CP effective on August 8, 2010, were welcomed by many developers. Taking away the previous restriction on the maximum height of social housing at 6 floors, this Decree allows developers to build taller building and to apply a construction ratio and land use index at 1.5 times higher compared to commercial projects. It is believed that this will attract more developers to work with social housing (DiaOcOnline 9/8/2010).

The other side of the coin is that the favorable terms could be taken advantaged of and abused by unserious developers. Some developers claim to work with low cost housing only in order to get the favorable terms then turned around when the paper works are done and announce to sell their units at market price, blaming the higher cost to increase in material price and increased spending on compensation (dothi.net 24/9/2009). In Hanoi, there have been cases of projects that were registered as 'low cost' but set the price of their apartment unit at 700 million VND (DiaOcOnline.vn 30/07/2010).

The next issue of concern is how to handle

housing distribution to ensure that the products reach the target groups. In previous years, a limited number of low cost housing has been built but most of these have typically ended up at the hands of high income people and speculators (Tran and Yip 2008). The current policy requires that a person eligible to social housing need to procure a certificate from the work place or from the People's committee at the ward where he/she resides (toquoc 5/5/2010). Red tape and corruption in this process might prevent access to social housing for many.

Who will be responsible for the distribution of social housing? It has been unclear as to whether this function will be performed by the local authority or whether it will be at the hands of the developers (tintuonline 31/1/2010). There are concerns that speculation and unfair treatment increase if the developers are responsible for social housing distribution, and too much red tape involved if the local authorities are in charge (diaonline.vn 19/1/2010; tintuonline 31/1/2010). The most recent news is that the responsibility to check the eligibility of buyers or tenants of social housing will be assigned to the developers, while the local authorities will have the function to control whether the selection is done according to the rules (diaonline 14/8/2010). At present, half way into 2010, the criteria for the selection of eligible persons and regulations and guidelines regarding conditions for rent and selling and for the management of social housing are still unclear. The whole branch is still waiting for the next directive on these issues, to be delivered by the Ministry of Construction this month, August 2010 (DiaOcOnline.vn 14/8/2010). There is worry that lack of clear directive and unclear policy will delay the distribution of the soon-to-be-completed social housing stock.

Housing quality is another issue of concern. It has been discussed that most low cost housing that has been constructed to date were of poor quality (Vietnam net Bridge 14/12/2009). In response to the public opinion about the poor quality of low cost housing, the Ministry of Construction has, in 2009, required the local authorities at the provinces to carry out inspection of low cost housing projects that have been built for workers and students

since 2008 (Vietnam net Bridge 14/12/2009). The Ministry of Construction has also sent official dispatch to concerned ministries and departments imploring these to strengthen the works of inspection to ensure quality in social housing projects (khudothimoi.com 11/12/2009). Whether this will bring about the desired effect remains to be seen.

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