Income Conditions for Beneficiaries of Social Housing Policies

Income Conditions for Beneficiaries of Social Housing Policies are crucial criteria to ensure this social security policy reaches the right targets according to the law. This article analyzes these issues in detail based on current regulations.

Procedure for Income Conditions for Beneficiaries of Social Housing Policies

Eligible beneficiaries of social housing support policies

Based on **Article 76 of the Law on Housing 2023**, beneficiaries include:

1. People with meritorious services to the revolution.
2. Poor and near-poor households in rural areas.
3. Poor and near-poor households in rural areas affected by natural disasters/climate change.
4. Poor and near-poor households in urban areas.
5. Low-income people in urban areas.
6. Workers/employees in enterprises/cooperatives inside and outside industrial parks.
7. Officers, professional military personnel, and workers in the people's armed forces/police/cipher sector.

8. Cadres, civil servants, and public employees.
9. Subjects who have returned official-duty housing (except for cases of withdrawal due to violation).
10. Households/individuals whose land is recovered/house demolished without state compensation in housing/land.
11. Students of universities, colleges, vocational schools, and public boarding schools for ethnic minorities.
12. Enterprises/cooperatives in industrial parks.

Conditions for receiving social housing support policies.

According to Article 78 of the 2023 Housing Law, to be eligible for social housing support policies, customers need to meet the housing and income requirements. Specifically, these are as follows:

According to **Article 78 of the Law on Housing 2023**, Clients must meet housing and income conditions:

Housing Conditions:

Beneficiaries in Clauses 1, 4-10 of Article 76 must:

- **Not own a house** in the province/city where the project is located.
- **Not have purchased/rented-purchased** social housing or received housing support in that province/city.
- If owning a house, the average area per person must be **lower than the minimum housing area**.
- If eligible for official-duty housing, must **not be currently residing** in official-duty housing.

Income Conditions:

Based on Decree 261/2025/ND-CP (amending Decree 100/2024/ND-CP):

- **General Subjects (Low-income urban residents, workers, public servants):**
  - **Single:** Actual monthly average income $\le$ **20 million VND**.
  - **Single parent with minor children:** Actual monthly average income $\le$ **30 million VND**.
  - **Married:** Total actual monthly average income of husband and wife $\le$ **40 million VND**.
  - *Time of determination:* 12 months preceding the confirmation.
- Poor/Near-Poor Households (Rural/Urban):
  Must meet the Government's poverty standards (Income thresholds: Rural $\le$ 1.5M VND; Urban $\le$ 2M VND, plus deficiency in social services).

- Subjects without Labor Contracts:
  Must meet the income thresholds (20M/30M/40M VND) and be confirmed by the Commune-level Police.

Armed Forces Personnel

- **Single:** Income $\le$ Total income of a **Colonel** (salary + allowances).
- **Married (Both are armed forces):** Income $\le$ **2.0 times** the income of a Colonel.
- **Married (Spouse is not armed forces):** Income $\le$ **1.5 times** the income of a Colonel.

How to Prove Income

- With Labor Contract/Public Servants: Submit a copy of the Payroll/Salary Table for the preceding 1 year confirmed by the employer.
- Without Labor Contract: Submit a Self-declaration of income confirmed by the Commune-level People's Committee (for income status) or Commune-level Police (as per Decree 261/2025).
- Married: Both spouses must declare and prove income.

Income requirements for eligible individuals regarding social housing policies.

Application Dossier for Purchasing Social Housing

According to Point c, Clause 1, Article 38 of Decree 100/2024/ND-CP:

1. Application Form for purchasing social housing.
2. Proof of Subject Eligibility.
3. Proof of Income Conditions.
4. Proof of Housing Conditions.
5. *Specific cases:* Confirmation from Commune Police (no labor contract) or Land Recovery Confirmation (land recovery subjects).

Social housing policy consulting services at Long Phan Consulting

Long Phan Consulting Company provides comprehensive solutions:

- Analysis: Analyzing income and housing conditions to determine eligibility.
- Drafting: Guiding the preparation of the dossier according to regulations.
- Representation: Working with administrative agencies for confirmations (residence, real estate status).
- Legal Check: Verifying project legality and investor capacity.
- Contract Review: Reviewing sales contracts to prevent risks.
- Explanation: Supporting explanation if the dossier is rejected.
- Financial Advice: Advising on loan packages from the Bank for Social Policies.

>>> See more: Issuing construction permits for a limited period of time for projects and individual houses

Long Phan Consulting Services provides advice on income requirements for those eligible for social housing policies.

Frequently Asked Questions about Income Requirements for Eligible Individuals in Social Housing Policies

The process of researching the income requirements for eligibility under social housing policies can raise many questions, and below are some frequently asked questions for your reference:

Who confirms income for those without labor contracts?

According to Article 30 of Decree 100/2024/ND-CP (amended by Decree 261/2025/ND-CP), it is confirmed by the **Commune-level Police** where the person resides.

What is the maximum loan amount?

Maximum **80%** of the value of the purchase/lease-purchase contract at the Bank for Social Policies. *(Legal Basis: Clause 3, Article 48, Decree 100/2024/ND-CP)*.

Can I resell social housing within 5 years?

Yes, but restricted. Only resell to the **Project Investor** or **another eligible subject**.

- **Price:** Max equal to the original purchase price in the contract. *(Legal Basis: Article 39, Decree 100/2024/ND-CP).*

Do I have to pay land use fees when transferring after 5 years?

From August 1, 2024, if selling after 5 years and the house has a Certificate (Pink Book), the seller **does not have to pay land use fees**. *(Legal Basis: Point e, Clause 1, Article 89, Law on Housing 2023).*

What is the current interest rate? 5.4% per year

(Overdue debt interest: 130% of lending rate). *(Legal Basis: Clause 4 and 5, Article 48, Decree 100/2024/ND-CP, amended by Decree 261/2025/ND-CP).*

Conclusion

Understanding the Income Conditions for Beneficiaries of Social Housing Policies is essential to protect your rights. If you face difficulties in proving financial conditions or preparing dossiers, please contact Long Phan Consulting Company via Hotline 1900636389for timely support.