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at the Vietnamese-German University

“Housing for All: Affordability, Inclusivity, and Sustainability”



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Ho Chi Minh City

Analysis and Forecasting of the **Affordable Housing Demand** in **Ho Chi Minh City**

Prof. Dr. Arch. Le-Minh Ngo

University of Architecture HoChiMinh City, VietNam



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Phân tích và dự báo nhu cầu nhà ở giá rẻ tại Thành phố Hồ Chí Minh

Prof. Dr. Arch. Le-Minh Ngo

University of Architecture HoChiMinh City, VietNam

Abstract

This paper analyzes and forecasts the demand for affordable housing in Ho Chi Minh City in the context of a new phase of urban development, with particular emphasis on the trend of population decentralization toward suburban areas in association with public transportation systems and the redistribution of employment locations. The findings indicate that the demand for affordable housing in Ho Chi Minh City is expected to increase significantly in the coming years, particularly in suburban areas such as Binh Chanh, Hoc Mon, Cu Chi, and Nha Be. The study also highlights the need for flexible housing models capable of adapting to changing economic and social conditions as well as climate change. Based on the forecasting analysis, the study proposes development orientations for affordable housing through an integrated approach combining urban planning, public transportation, flexible architectural solutions, sustainable materials, and public-private partnership mechanisms to improve housing accessibility for low-income migrants. The study not only forecasts the scale of affordable housing demand but also identifies the spatial shift in housing demand toward a polycentric urban development model, thereby proposing housing development orientations integrated with the public transportation, economic growth centers, and the social infrastructure.

Keywords: Affordable housing; Migrants; Housing demand forecasting; Urbanization; Ho Chi Minh City.



1. Introduction

- **Growing demand for affordable housing:** Rapid urbanization, population growth, and migration to Ho Chi Minh City (HCMC) have increased demand for low-cost housing, particularly among low-income residents and migrant workers, while existing supply remains insufficient
- **Challenges in housing accessibility and quality:** High property prices, inadequate rental housing, limited technical and social infrastructure, and climate-related risks such as flooding and sea-level rise make affordable housing development increasingly challenging



Fig. 3. Current state of low-cost housing for workers in industrial zones, former Binh Chanh District, HCMC (Source: Author, 2025).

1. Introduction (cont.)



- **Suburban areas as new development opportunities:** Improved transport infrastructure, including ring roads, metro lines, and highways, is promoting population expansion toward Binh Chanh, Hoc Mon, Cu Chi, and Nha Be, creating opportunities for large-scale affordable housing development
- **Integration with sustainable urban development:** Affordable housing should be linked to public transport, employment centers, and social infrastructure, following compact urban development, Transit-Oriented Development (TOD), and sustainability principles
- **Research objectives and proposed approach:** The study examines existing housing conditions, domestic and international experience, and future population and housing demand, then proposes integrated development strategies incorporating urban planning, transport infrastructure, flexible architectural design, sustainable materials, and public-private cooperation.

2. Status of affordable housing development in HCMC



- **Supply–demand imbalance:** HCMC’s population growth and substantial migrant workforce have driven rising demand for affordable housing, while high land, construction, and financing costs constrain supply. Social housing and worker accommodation remain insufficient
- **Inadequate rental housing conditions:** Many migrant workers rely on private boarding houses and existing residential areas, where limited space, poor ventilation and daylighting, and insufficient communal facilities and infrastructure affect living quality
- **Opportunities in suburban areas:** The shift toward polycentric urban development, supported by metro lines, Ring Roads 3 and 4, and expressways, creates opportunities for affordable housing in Binh Chanh, Hoc Mon, Cu Chi, and Nha Be, near employment centers and industrial zones

2. Status of affordable housing development in HCMC (cont.)



- **Key development challenges:** Shortages of clean land, lengthy investment procedures, insufficiently attractive incentives, limited access to credit, and climate risks—particularly flooding and sea-level rise—remain major barriers
- **Implications for future development:** Affordable housing strategies must integrate comprehensive urban planning, public transport accessibility, climate resilience, and population and housing-demand forecasts to support sustainable development in HCMC.



Fig. 2. Current state of low-cost housing for workers in a rental housing area in the former Nha Be District, HCMC (Source: Author, 2025)



3. Research methodology and forecasting basis



- **Demographic and labor factors:** Population growth, particularly migration and the increasing number of migrant workers, is driving demand for affordable housing in HCMC, with the population estimated at 13.7–14.0 million
- **Urban spatial development:** New growth poles and transport infrastructure—including ring roads, metro lines, and expressways—are promoting population decentralization toward suburban areas such as Binh Chanh, Hoc Mon, Cu Chi, and Nha Be
- **Housing affordability and market conditions:** Rising commercial housing prices and limited low-cost housing supply are widening the gap between housing demand and affordability among low-income workers, increasing the need for affordable and rental housing
- **Policy framework and forecasting approach:** National and municipal housing strategies, urban master plans, and policies on social housing, worker housing, rental housing, and public-private partnerships (PPP) provide the basis for forecasting demand to 2030.

Framework Diagram of the Research Methodology on Affordable Housing in Ho Chi Minh City

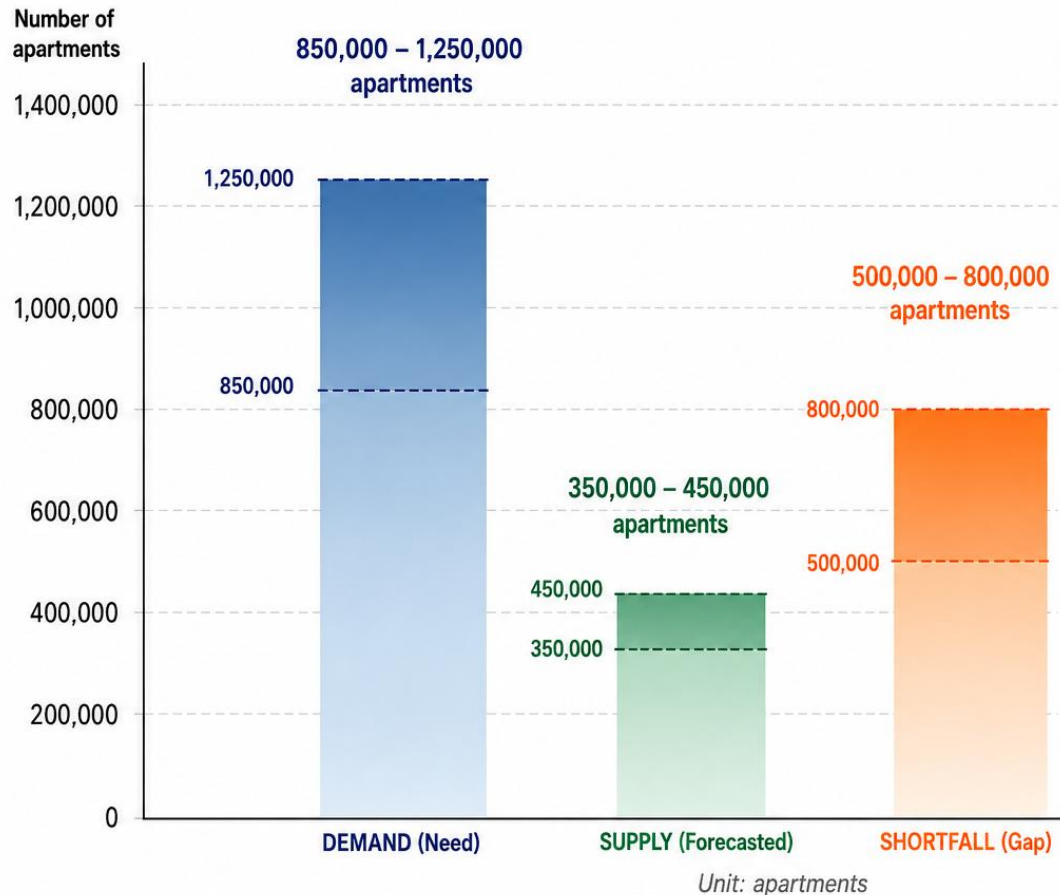


4. Forecasting results for Affordable housing demand



- **Projected housing demand:** With an estimated migrant population of 4.3–5.2 million and an average household size of 2.5–3.0 people, HCMC is projected to require approximately 850,000–1,250,000 affordable housing units by 2030
- **Limited housing supply:** The projected supply of affordable and social housing is only 350,000–450,000 units, including social housing, worker housing, rental units, and low-cost commercial apartments
- **Significant supply–demand gap:** The city faces an estimated shortage of 500,000–800,000 units, meaning that only 35–45% of projected demand will be met by 2030
- **Priorities for addressing the shortage:** Coordinated measures are needed in land-use planning, public transport development, credit policies, investment incentives, and innovative housing models to expand supply, improve affordability, and support sustainable urban development.

Forecast of Supply and Demand for Affordable Housing in Ho Chi Minh City by 2030



DEMAND (Need)
850,000 – 1,250,000
apartments

Driven by population growth, migration and urbanization, and rising housing needs.



SUPPLY (Forecasted)
350,000 – 450,000
apartments

Including social housing, worker housing, rental housing and low-cost commercial housing.



SHORTFALL (Gap)
500,000 – 800,000
apartments

A large gap between demand and supply remains, requiring stronger solutions and policies.

Forecast of Demand for Affordable Housing in Ho Chi Minh City by 2030

1. KEY DRIVERS OF GROWING DEMAND FOR AFFORDABLE HOUSING BY 2030



STRONG URBANIZATION

The rate of urbanization is increasing, expanding urban space.



INCREASE IN MIGRANT POPULATION

A large flow of migrants, especially young workers.



EXPANSION OF URBAN SPACE

Administrative expansion and availability of large land parcels for development.

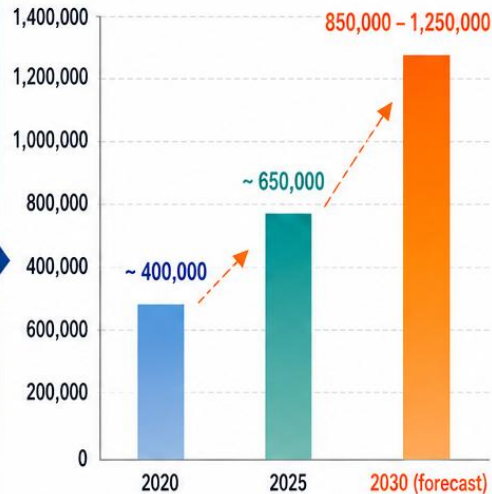


DEVELOPMENT OF NEW ECONOMIC GROWTH POLES

Industrial parks, logistics centers, commercial and service hubs, high-tech industries, etc., are growing strongly.

2. FORECAST OF AFFORDABLE HOUSING DEMAND IN HCMC

DEMAND FOR AFFORDABLE HOUSING (units)



By 2030, the demand for affordable housing is forecast to reach

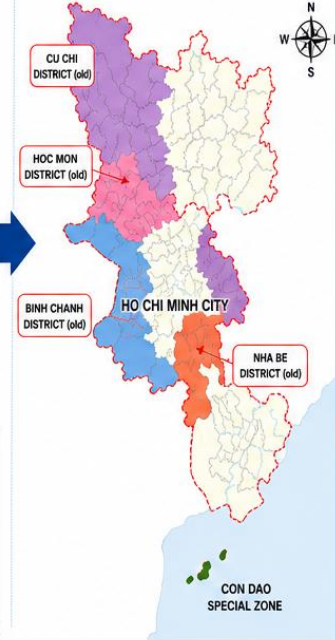
850,000 – 1,250,000 units

3. SPATIAL SHIFT IN DEMAND

BEFORE: CONCENTRATED IN THE INNER CITY



AFTER: SHIFTING OUTWARD ACCORDING TO A POLYCENTRIC MODEL



LEGEND

- Area administrative consolidation
- Province boundary
- Commune / Ward boundary
- Yellow box: Western area (including Tay Ninh)
- Blue box: Northern area (including Binh Duong & Dong Nai)
- Pink box: Eastern area (including Dong Nai)
- Orange box: Southern area (including Ba Ria - Vung Tau)
- Green box: Special zone: Con Dao

- Red circle: Demand concentrated mainly in the inner city area
- Orange circle: Demand shifts strongly to areas with large land reserves and good transport connectivity

5. Implications of the forecast for Affordable housing planning



- **Spatial redistribution of housing demand:** Rising demand through 2030 is shifting from the inner city toward Binh Chanh, Hoc Mon, Cu Chi, and Nha Be, supporting HCMC's transition toward a polycentric urban development model
- **Integrated housing and transport planning:** Affordable housing should be developed in concentrated areas connected to metro lines, ring roads, industrial zones, logistics hubs, and employment centers to improve land-use efficiency, reduce infrastructure costs, and shorten commuting distances

5. Implications of the forecast for Affordable housing planning

(cont.)

- **Improving living quality and climate resilience:** Housing developments must integrate technical and social infrastructure, green spaces, and public services, while prioritizing natural ventilation, daylighting, energy efficiency, and climate adaptation, particularly in flood-prone areas
- **Policy reforms and diversified housing models:** Addressing the projected shortage of 500,000–800,000 units requires stronger public-private partnerships (PPPs), incentives for land, credit, and taxation, streamlined investment procedures, and diverse models including social, rental, rent-to-own, worker, modular, and flexible housing.

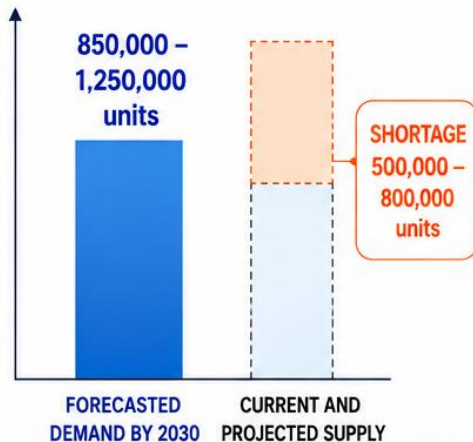


Solutions for Developing Affordable Housing in Ho Chi Minh City by 2030

1. FROM A POLICY PERSPECTIVE

The forecast indicates a shortage of affordable housing ranging from **500,000 to 800,000** units by 2030, which will create significant pressure on urban management and development.

Number of units (households)



2. NECESSARY POLICY MECHANISMS



3. DIVERSIFY HOUSING DEVELOPMENT MODELS



CONCLUSION



- Rising demand and housing shortage: By 2030, HCMC is projected to require 850,000–1,250,000 affordable housing units, while supply is estimated at only 350,000–450,000 units, resulting in a **shortage of 500,000–800,000 units**
- **Spatial redistribution of housing demand:** Demand is increasingly shifting **toward suburban districts**, particularly Binh Chanh, Hoc Mon, Cu Chi, and Nha Be, supporting the city's polycentric urban development strategy
- **Integration with urban development:** Affordable housing should be integrated **with public transport systems (TOD)**, employment centers, industrial zones, logistics hubs, and social infrastructure to improve accessibility and land-use efficiency while reducing commuting distances, congestion, and greenhouse gas emissions

CONCLUSION *(cont.)*



- **Improving residential quality:** Housing development should move beyond meeting basic accommodation needs toward creating livable communities with adequate technical and social infrastructure, green spaces, and public services
- **Policy and investment reforms:** Strengthening public-private partnerships (PPP), providing land, credit, and tax incentives, and streamlining investment procedures are essential to mobilizing resources and narrowing the supply–demand gap
- **Diversifying housing models:** Social housing, rental housing, rent-to-own housing, worker housing, modular housing, and flexible housing models should be developed to accommodate the diverse needs of low-income workers and migrants while addressing climate change

CONCLUSION *(cont.)*



- **Scientific and practical contributions:** The study provides a scientific basis for forecasting affordable housing demand, planning housing development, and allocating investment resources in HCMC through 2030, with a vision toward 2045
- **Research novelty:** Beyond forecasting housing demand and supply, the study identifies the spatial redistribution of demand in alignment with a polycentric urban model and proposes integrated planning directions linking affordable housing with public transport, economic growth poles, and social infrastructure.

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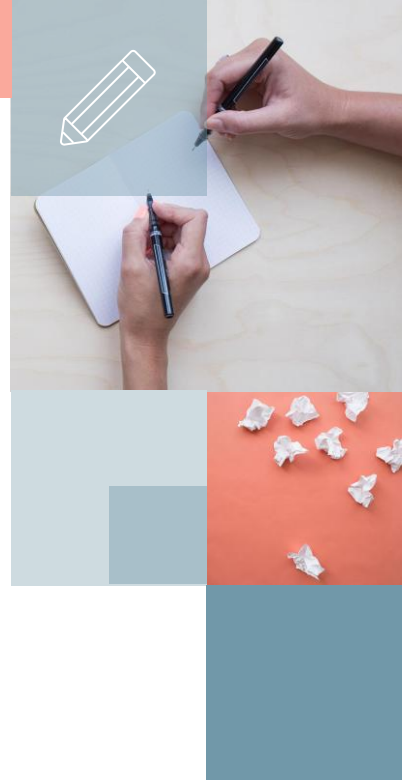
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ありがとう
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dziękuję
merci
baie dankie
धन्यवाद molte grazie
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mahalo
suksema
danke



Assoc. Prof. Dr. Arch. Le-Minh Ngo

Senior Lecturer at the Faculty of Architecture,
University of Architecture Ho Chi Minh City, Vietnam



Senior Lecturer at the Faculty of Architecture, University of Architecture Ho Chi Minh City, Vietnam. His main research fields include housing design and development, social and sustainable housing, and urban planning and design.



Received **First Prize** in the **Canadian Architect Magazine Competition** in December 2002, winning the 2002 Award of Excellence for the Québec International Airport project.

Also received **First Prize** in an international architectural design competition on the theme **“World Expo Shanghai, China 2010”**.



From 2024 to 2026, he has served as the Principal Investigator of a city-level science and technology research project entitled **“Research on Affordable Housing Models for Migrants in the Suburban Areas of Ho Chi Minh City”** funded by the Department of Science and Technology of Ho Chi Minh City.



Author of **three specialized reference books** and has published **more than 100 scientific papers** in domestic and international professional journals and presented at international scientific conferences.



Email: minh.ngole@uah.edu.vn

