

| LEGAL BASIS FOR TERMINATION | ADVANCE NOTICE | SEVERANCE PAY |
|---|-------------------------|---------------------------|
| Dissolution of the Company (Employer) | Two months | One month's wages |
| Layoffs caused by “production necessity” (i.e. urgent and unpredictable circumstances) or changes in 1) volumes of production; 2) economic conditions; 3) technological conditions; 4) conditions of labor organization | | |
| Employee does not meet the requirements for the position to be held or the work to be performed (due to health issues or incompetence) | Employment duration: | |
| | Less than 1 year | 14 days 10 days' wages |
| | One to five years | 35 days 25 days' wages |
| | Five to ten years | 42 days 30 days' wages |
| | Ten to fifteen years | 49 days 35 days' wages |
| | More than fifteen years | 69 days 44 day's wages |
| Long-term disability of the employee (120 consecutive days or 140 days in a year) | | |
| Employee reaching the age of retirement (63 or 65 years), if provided by employment agreement | | |

LEGAL STATUS IN ARMENIA



OBTAINING RESIDENCY

As a foreign citizen in Armenia, there are many things one is entitled to. There are also many things expected of you. You may work in Armenia (provided you have a work permit, which leads to temporary residency), own a business in Armenia, as well as rent or own property. You are, however, expected to still pay taxes and state duties, as well as any other payments specified by the law, while respecting and following the country's constitution and regulations. You may not, however, enter the country without a visa unless otherwise specified by the law, be elected to state bodies of any kind or work in public services, own land, vote, or create/ become a member of a local party.

► TYPES OF RESIDENCE PERMITS

There are two types of residency statuses in Armenia: Temporary and Permanent. There is also special residency. Foreigners who wish to obtain residency could qualify for either, depending on the circumstances. Normally, if you are not of Armenian descent, the best way would be through education, business or investment.

Temporary: 1 year and extendable – 105,000 AMD

Permanent: 5 year and extendable – 140,000 AMD

Special: 10 year and extendable – 150,000 AMD

Families of Armenian citizens may also receive permits based on their current status. Those with a temporary status may apply for their spouse, parent or child. Permanent residents may apply for spouse, parent, child, siblings, grandparents or grandchildren to receive a temporary residency. Special residents and citizens may apply for spouse, parents, children, siblings, grandparents, grandchildren, with permanent residency options available after three years.

NOTE: When applying for both one and five-year residencies, a medical checkup is necessary. It can be done in any polyclinic or medical center.

For a temporary and permanent residency card (size 8x12cm), you will need:

- An application (includes types of residency, name/surname/patronym, citizenship, birth date, birth country, ethnicity, reason for visit/work, family status, information about chil-

dren under 16 (name/surname/patronym, birth date, citizenship), addresses in Armenia and country of origin, passport number and information, notice about changes in permanent residency, date of application completion, signature, a 3x4 photo posted to the right top region of application

- ▶ 35x45 mm photo (3x)
- ▶ Passport (notary translated) and its copy
- ▶ Documents proving need to receive or renew residency. For temporary residents, this can be for training, schooling, work, marriage, as a family member of a resident or citizen, or for business purposes. For permanent residents, this could include proving the existence of a close relative with residency or citizenship, work, business activities, or if the person has resided in Armenia for 3+ years.
- ▶ Health certificate (can be taken at any polyclinic)
- ▶ Receipt of payment

The decision about granting temporary or permanent residency is made by the Migration and Citizenship Service of Armenia, jointly with the National Security Services, within 30 days. A notice will be sent to the applicant. Once granted, the holder has the right to live in Armenia, as well as exit and enter the country. A renewal should be applied for **30 days before the expiration date**.

▶ WHAT DOCUMENTS DO I NEED TO OBTAIN SPECIAL RESIDENCY IF I AM ARMENIAN?

As of 1994, Armenia issues a special residency passport (88x125mm, 12 page) to foreign citizens of Armenian ancestry. It is for a 10-year period and exempts the bearer from visa costs when travelling to Armenia. It provides full protection by the law and all rights and obligations of Armenian citizens, as well as most benefits, with the exception of the right to vote or run for office. Furthermore, those with the special residency passport are exempt from military service. To apply, you will need to submit the necessary documentation to either an embassy or consulate when outside Armenia, or through the Passport and Visa Department – aka OVIR. The processing time can take between 3 and 6 months, though it has been known to take up to 9 in some cases. Renewal applications should be made 30 days before the expiration date.

You will need:

1. Application addressed to the head of Passport and Visas department of the Police of the RA
2. Application-questionnaire and a copy of it (3 copies)
3. Documents confirming the legality of residence in the territory of the Republic of Armenia (entry visa, residence card, passport of special residence of the RA and the note on entering the RA made by the border control service in the identity document) /4 copies/
4. One of the documents confirming Armenian ethnicity (4 copies)
 - a. Baptism certificate issued by churches, attested by the embassy or consulate with a note that the baptized person or his / her parent is an ethnic Armenian
 - b. A document confirming Armenian ethnicity issued by the competent authorities of a foreign state and certified by an Apostille or attested by the consulate
 - c. Another document substantiating Armenian ethnicity attested by the embassy or consulate
 - d. Birth certificate of a parent (grandfather, grandmother, sister or brother) or other identity document with a note of Armenian ethnicity. The birth certificate or other identity document

of a sister or brother establishing nationality can be a document confirming nationality if brother's or sister's Armenian nationality is conditioned by the nationality of their joint parent e. Along with the documents mentioned in paragraph "d" of this sub-clause, is also submitted a document substantiating the kinship of the person issued by the competent state bodies

A passport, birth certificate containing a note on Armenian ethnicity are also documents confirming Armenian ethnicity.

5. Passport and travel documents, notarized and translated into Armenian and copies of these documents (3 copies)

6. 6 color photos - 35 x 45 mm

7. Receipt certifying payment of the state duty

Those over the age of 16 can apply for special residency. The children of special residents who are under 16 may receive special residency for free.

NOTE: You should book an appointment for applying for any type of residence permit on the [website of Migration and Citizenship Service](#).

▶ CAN I OBTAIN RESIDENCY IF I AM NOT OF ARMENIAN DESCENT?

Yes, you can apply for both 1 year and 5 year residency. Normally, these are granted based on your circumstances, as mentioned above. The 1-year is temporary, while the 5-year is considered permanent. You become eligible for citizenship three years after your initial issuance. Foreign citizens enrolled in an Armenian school or university are issued a temporary residence permit. Employees with a signed employment agreement are also eligible for a temporary residency. You are not allowed to work without a permit and it may result in both penalties and visa revocation.

PRO TIP: You can refer to this [step-by-step guidance](#) on how to get one or five year residence permit in Armenia.

▶ BENEFITS OF AN ARMENIAN PASSPORT

After three years of residence in Armenia, or if you are of Armenian descent, you may apply for citizenship, thus becoming eligible for a travel passport. Ranked 66th [in the world](#), the Armenian passport allows for visa-free travel to 80 countries, including Russia, most of the CIS, and Iran. You are allowed dual citizenship and need not renounce your original one. Residency alone gives you the right to do business, work, study, or simply retire in Armenia. Residents may also invite foreigners. Though a citizen must serve in the military, residents alone are not obligated.

OBTAINING CITIZENSHIP

► WHO CAN APPLY FOR CITIZENSHIP?

| BASIS FOR APPLICATION | RESIDENCY | KNOWLEDGE OF ARMENIAN LANGUAGE | KNOWLEDGE OF ARMENIAN CONSTITUTION |
|-----------------------|--|--------------------------------|------------------------------------|
| Ethnicity | No | No | No |
| Marriage | 365 days in the last two years, unless have a common child | No | Yes |
| Residency | Three years | Yes | Yes |
| Exception | No | No | No |

Any person 18 years or older can apply for Armenian citizenship. Terms of acquiring or terminating Armenian citizenship are settled upon the Law of the Republic of Armenia on "Citizenship of the Republic of Armenia" and Governmental Decision N 1390-N (23 November, 2007). Armenian citizenship can be awarded without any requirement to persons who have provided exceptional service to the Republic of Armenia. Citizenship of Armenia is granted upon a decree of the President of the Republic of Armenia. You cannot buy citizenship through investment, like in most countries.

► WHAT FEES WOULD I BE EXPECTED TO PAY FOR CITIZENSHIP?

- Government fees include:
- Application: 1,000 AMD
- Regular passport: 1,000 AMD
- Biometric passport: 25,000 AMD
- Address registration: 1,000 AMD
- ID Card: 3,000 AMD

NOTE: You do not need to grab a passport. It is entirely up to you, once you receive citizenship.
Fast passport or ID issuance:

- One business day: 20,000 AMD
- Two business days: 10,000 AMD
- Three business days: 5,000 AMD

For more information, please click [here](#).

If you live **outside Armenia**, use this section to find handy information on the fees to be paid to diplomatic representations/consular offices of the Republic of Armenia abroad:

- Issuance or replacement of biometric passport – 65,000 AMD
 - Issuance or replacement of biometric passport for citizens under 16 years– 30,000 AMD
 - Issuance or replacement of passport, valid for foreign countries – 65,000 AMD
 - Issuance or replacement of passport for citizens under 16 years of age, valid for foreign countries – 30,000 AMD
 - Extension of validity of passport for foreign countries up to two years – 10,000 AMD
 - Extension of validity of passport for foreign countries for more than two years – 20,000 AMD
- For more information, please refer to [here](#).

► WHAT DOCUMENTS ARE REQUIRED FOR CITIZENSHIP?

The list of the documents and requirements for acquiring Armenian citizenship is determined by the 1st part of the 2nd appendix of the 2nd subparagraph of the 1st paragraph of N1390 decree of the RA government from November 23, 2007.

- ◊ Application
- ◊ Passport and its copy, translated by a notary
- ◊ 6 color photographs of 35x45mm in size
- ◊ Birth certificate and its copy, translated by a notary
- ◊ Marriage certificate and its copy, notary translated (in case of spousal citizenship)
- ◊ Passport of the spouse and its copy or a reference of citizenship of the spouse, translated by a notary (in case you apply based on spousal citizenship)
- ◊ The birth certificate of the child and its copy or certificate of citizenship of the Republic of Armenia and its copy; or the passport of the Republic of Armenia and its copy
- ◊ One of the documents of proof of Armenian nationality, verified by legal entities in your country of citizenship
- ◊ Document of baptism given by religious institutions with a note of Armenian nationality of the applicant or their parent. **NOTE:** If you don't have a certificate, your church may be able to confirm your Armenianess, certified by the embassy in your country of citizenship. This must also be attested/apostilled. **NOTE:** Please see the list of the churches ([Annex 4 of the Decisions of the RA Government](#)) issuing baptism documents which confirm Armenian national origin of the baptized person considered as documents attesting the Armenian national origin
- ◊ Document stating Armenian nationality given by the competent authorities of the foreign country apostilled or with consular authentication.
- ◊ Other supporting documentation of Armenian nationality, authenticated
- ◊ The birth certificate or other identification of a parent /grandfather, grandmother, sister of brother/, which has a note of Armenian nationality. Birth certificates of brothers and sisters from common parents may be accepted as proof of Armenian nationality, if their nationality is due to the nationality of their common parents. There must also be a supporting document of relation issued by the competent state authorities. Passports, birth certificates, certificates of residence, travel documents, documents stating residency for non-citizens in RA are also considered supporting documents if stating having Armenian nationality.

- ◊ The residency document of non-citizens and its copy, or travel documents and documents of residency in the Republic of Armenia and their corresponding copies
- ◊ Proof of payment of state fees (1,000 AMD)

NOTE: Persons of Armenian ethnicity from a country of origin in a state of war are exempt from the payment of the state duty.

These documents must be submitted to the Migration and Citizenship Service of Armenia via

registration [on their website](#) in Armenia, or to the embassies and consular offices of RA in foreign countries. In all the mentioned cases, the applicant fills an application. The application is filled in Armenian, without corrections. All the documents in foreign languages must be translated into Armenian and must have notary authentication. For more information, use [this video](#) as reference.

► WHAT IS AN APOSTILLE AND WHICH DOCUMENTS REQUIRE IT?

An apostille stamp legally confirms the position, signature, seal and stamp on official documents. Introduced in the Hague Convention of 1961, it is required for:

- Documents issued by notary offices, including certificate of inheritance
- Documents issued by the RA registrar (birth, death, marital status certificates)
- Documents issued by courts and their service departments (enforcement orders, judgements, court decisions and sentences)
- Documents certified and issued by other state bodies

Documents from consular and diplomatic agents are not apostilled, nor are documents for commercial practices. The apostille stamp is placed directly on documents such as certificates, diplomas, university degrees or court orders, but on a separate sheet attached in the case of documents about civil status. It will contain a headline and content in the language of the country it will be used in.

Apostilles are issued by the Registry Offices of the Ministry of Justice in Armenia. You will need to send in an application, the original and a copy of the documents requiring the apostille, and a receipt of payment (**7,000 AMD** to state account number – 900005163523). Unless rejected, it is issued within 2-5 working days (there may be delays up to 15 days, but you will receive a notice with reasons as to why), though there is an accelerated version for applications received before 13:00. In this case, combined with the extra payment (an additional 8,000 AMD or total of **15,000 AMD**), you may receive your apostilled document back the following morning from 10 am. Anyone can apply for an apostille. More information is available [here](#).

In theory, consular legalization and apostilles are equal in strength. However, the former is more complex, requiring translations and notary signatures before further certification by state bodies. Foreign documents that are to be used in Armenia must thus be legalized in the country of their origins, then legalized by the Ministry of Foreign Affairs in Armenia, or such other authorities.

► WHAT AM I ENTITLED TO AS A FOREIGN NATIONAL?

Foreign nationals without RA citizenship but who have worked in Armenia and paid taxes (with or without residency) have the right to receive state benefits the same as that of citizens. Stateless persons and those with refugee status are also entitled to all this. According [to this website](#) this includes:

- Pension
- Family benefits
- One-off financial assistance
- Lump sum for the birth of a child

► Benefits to the family of the deceased, or to persons awarded the Armenian National Hero military orders cross

Furthermore, a foreign national has the right to own and rent property, to work, and engage in business activities. However, it is the responsibility of the individual to pay taxes and state duties, as well as any other payments specified by the law, as well as respect the country's Constitution, laws and regulations. All protections are extended to foreigners as well.

What a foreign citizen has NO right to is: entering the country without a visa unless otherwise stated, running for governing positions, participating in referendums, working in public services, creating parties or becoming an official member, or owning land.

► MILITARY SERVICE FOR DUAL CITIZENS

All males between the age of 18 and 27 in the RA who are deemed fit for military service must serve for a term of 2 years. There are two military call orders each year, from April to June and from October to December. When called for service, the males must report to the police station where they've been registered.

Compulsory military service applies to dual citizens as well as those who have renounced their citizenship after January, 1, 1995. A citizen may be exempt from compulsory military service if,

1. The citizen is deemed unfit for the military service due to health conditions;
2. Prior to naturalization in the RA the citizen has served not less than 12 months in the armed forces of another state or has served alternative military service not less than 18 months in another state;
3. The citizen, whose parent or sibling lost their life during the defense of the Republic of Armenia or during the performance of their military duties in the armed forces, and he is the only male child of the family. (See (in Armenian) "The law on military service and the status of a serviceman", Article 26).

Exemptions from military service are generally available for those who have serious health issues or for humanitarian reasons. Postponement of military services may be provided for educational reasons, see (in Armenian), the "[Law on Military Service and the Status of a Serviceman](#)" Article 22.

Those who fled service until May 2011 will not be facing criminal prosecution should they carry out mandatory penalty payments as specified by the law.

NOTE: On February 12, 2024, [amendments to the RA Law "On Military Service and the Status of a Serviceman"](#) came into force, according to which male citizens aged 27 to 37 years old who have received RA citizenship are subject to compulsory military service.

For additional information concerning military service, you can contact the RA Ministry of Defense:

Address: Bagrevand 5, Yerevan

Phone: +374-12-210000

Website: <http://www.mil.am>

EMBASSIES



Armenia is home to a number of embassies, consulates and dignitaries from around the world.

► Embassy of the USA in Armenia

Address: 1, American Avenue
Tel: (+374 10) 464700
Email: usinfo@usa.am usinfo@arminco.com

► Embassy of Russia in Armenia

Address: 13a, Grigor Lousavorich Street
Tel: (+374 10) 567427, (+374 10) 545218
Consular section: (+374 10) 589843
Email: info@rusembassy.am

► Embassy of France in Armenia

Address: 8, Grigor Lousavorich Street
Tel: (+374 60) 651950
Consular section: (+374 60) 591978
Email: cad.erevan-amba@diplomatie.gouv.fr

► Embassy of the UK in Armenia

Address: 8th floor Kamar Business Centre,
2 Vazgen Sargsyan Street.
Tel: (+374 10) 264301
Email: enquiries.yerevan@fco.gov.uk,
consular.yerevan@fco.gov.uk

► Embassy of Syria in Armenia

Address: 14, Marshal Baghramian Ave.
Tel. (+374 10) 524036, (+374 10) 529023
Email: syrem_ar@infotech.am, syrem_ar@inter-tel.am

► Embassy of Iran in Armenia

Address: 1, Budaghian Street
Tel: (+374 10) 280457, (+374 10) 232920
Email: info@iranembassy.am

► Embassy of Iran in Armenia

Address: 13/14, Dzoragyugh Street
Tel: (+374 10) 501302, (+374 10) 501303, (+374 10) 501304
Email: libanarm@gmail.com, info@lebanonembassy.am

To see the full list of embassies, please click [here](#).

ACCOMMODATIONS



Finding a place to live in Armenia should be a primary concern before you move. Will you be buying or renting? Will you be living in Yerevan or outside the capital? Do you prefer the city center or somewhere more quiet? Perhaps you would rather a new complex? Do you wish to renovate an older building or build a new home? Figure out what is best for you and those who would be living with you and begin your search accordingly. Remember that as demand for real estate increases, so do prices.

NOTE: Foreigners can own real estate in Armenia, but are restricted when it comes to agricultural land unless they hold a permanent or special residence permit. If you have a local legal enterprise, you may own land through it, without special status in the country.

PRO TIP: Real estate prices outside Yerevan (Proshyan, Ashtarak, Kasakh, Zovuni, Dzoraghpyur, etc.) are much lower and not too far for driving to the capital.

► HOW TO FIND A PLACE TO LIVE?

Your apartment hunting experience in Yerevan will be similar to any other big city, lots of listings, real estate agents, and things moving fast. High season starts late spring and spans early fall when droves of tourists – and people who are preparing for more long-term stays – flood the city. Expect much higher prices and many landlords who refuse to give up daily rent opportunities, no matter how much you offer to pay per month during this period.

How do you go about looking for a place to live?

- You can check apartment listings by other members on [Repats&Expats: Real Estate in Armenia](#). The prices and types of listings vary considerably.
- Constantly keep up to date on new listings on specific websites, presented below in this chapter.
- Contact a reliable real estate agent. You can pick between local and repat. Feel free to ask the group for recommendations. It's important that you find someone you're comfortable with, so don't feel pressured to work with anyone who seems like they're taking you for a ride. There are good agents out there – if they seem to be attentive and responsive, it's a good indication that they'll put your interests first.

NOTE: You'll come across buildings built in different time periods: Stalinkas, panel buildings, monoliths, and newer constructions.

NOTE: There is no need to hurry up when buying a home. It is advised by many to first rent for at least 6-12 months, preferably in different regions, in order to better understand what you like.

PRO TIP: Take an inspector with you before buying the house. They might find problems you had not initially considered. Building facades might be easily broken, walls too thin, leaks, etc.

PRO TIP: Prices for both property sales and rentals go up around May and drop around October. It would be best to find a long-term rental or buy a place in the low season.



► HOW MUCH DOES IT COST TO RENT?

Rental prices differ by region, building type and size. For older buildings, you can get as low as \$300-\$400 for something with bare necessities. Overall, apartments range from \$300-\$3,000/month. Houses are cheaper on a sqm basis. Rentals outside Yerevan are harder to find, but more affordable. Of course, renovation costs should be taken into account. For a better idea of rental properties in the area you are interested in, take a look at the listings on any of the websites listed below.

NOTE: If your work requires good internet, double check to make sure the apartment or house has the plan you want, or internet at all.

NOTE: **ALWAYS** have a contract that is written down and signed by both parties. It could be with a notary, but not necessary. Make sure all the information is included beforehand, including information about who will be in charge of fixing things in what circumstances.



► HOW TO RENT OUT YOUR OWN PROPERTY

You might be looking to rent, but you might also have a property you own that you wish to rent out to another. This is an art form unto itself. As you know, the field is not well-regulated. There are rules, yes, but most circumvent the worst of it. Here are some things you should know about renting out your house or apartment.

NOTE: There are professional intermediaries who can take care of the renting for you, but many decide to do it on their own.

To figure out the pricing, search for other properties in your area. Look at sizes, type of building, amenities provided, long and short term rentals, as well as renovation. The tenant will be in charge of paying for the bills when renting long-term, but you will pay for the short-term. You will also pay for property/land taxes, as well as most of the costs that come with owning the home.

NOTE: You may rent out a home that doesn't belong to you (has you listed as an owner). If there are more owners than just you, you will need to consent of all.

Payments are supposed to only be made in AMD in Armenia. However, many homeowners set the price with a USD number in mind and will either take it in the foreign currency (for which they may face headaches, as well as the fact that many do not pay taxes for it), or the AMD equivalent each month. A deposit amount is also transferred with the first payment, to cover costs should one vacate the premises before the agreed upon time period or if there's property damage. Normally, the tenant pays each month, either in cash or by transferring to an account. However, both parties may agree to weekly, bi-weekly, bi-monthly, or lump sum amounts.

► LEGISLATION

The main legal acts regulating the relations between landlord and tenant are as follows:

[Civil Code of Armenia](#) enforced from 1st of January 1999, the [Law "On State Registration of Rights Towards Property"](#) enforced from May 6, 1999, and Decision of the Government of the Republic of Armenia "On Maintenance of Cadastre of Movable Property, Registration of Right of Pledge of Movable Property and Rights of Lease under the Leasing (Financial Lease) Contracts" enforced from December 28, 2004.

Please refer to subsection 3, chapter 35, paragraph 2 "Rental" of the [Civil Code](#) where all necessary information on rights and obligations of lessor and lessees are mentioned. According to the law, landlord is obliged to make the capital and current repair of the property transferred for rental. However, improvements of the rental property can be done by tenants as well at his/her expenses with the consent of landlord. Tenant has the right to receive, upon the termination of the contract, compensation in the amount of the cost of these improvements, unless otherwise is mentioned in the rental contract.

To make everything legal, the tenancy agreement will be signed by both parties and notarized at the local office. The contract will be registered at the local territorial division of the State Committee of Real Estate Registry (Cadastre), and only then come into effect. If there is no end date mentioned in the contract, the registration is for an indefinite period. A legal agreement is subject to income tax, but protects both parties in case of problems.

► REAL ESTATE LISTING WEBSITES

www.estate.am
www.list.am
www.real-estate.am
www.banali.am
www.realtors.am

www.bars.am
www.redgroup.am
www.alex-r.am
www.goldenhouse.am
www.real-estate.am

www.elate.am
www.hayrealty.com
www.sreal.am
www.senyak.am
www.calibri.am

► PURCHASING A PROPERTY IN ARMENIA

You've found the right place for you and/or your family? The next step is to make it yours! Prior to buying an apartment, house or land in Armenia, we recommend you:

- 1) Carry out a legal check-up of the property itself as you always have a chance to meet a dishonest seller. Be attentive to the details and never let yourself be fooled.
- 2) Take into consideration the physical and mental integrity of the prospective seller, since his/her relatives have the right to declare the deal invalid if the seller has health issues.
- 3) You may wish to check the criminal record of the prospective seller. It is not a must, but with the new laws concerning properties acquired through dishonest means, it might save you certain headaches.
- 4) Check the history of the property, including its previous owners. This information is available from the [Cadastre Committee](#).
- 5) If the property was inherited by the prospective seller, check the legal grounds of the property. Make sure there are the will, the certificate of inheritance acceptance, and no other heirs who can oppose the sale of the property.

NOTE: A lawyer is recommended for the whole paperwork and process.

- 6) Make sure that all co-owners of the property (in case it is more than one person) gave their consent to the sale of property. Sometimes there are over 5!
- 7) In the common reference, which can be requested at the inventory register, all the general information about the property, location, registration number, the listed legal owners of the apartment, and its area in square meters can be found. You can also get the copy/extract of the registered affairs of the property/ownership certificate.
- 8) If you feel that you are not able to do all this alone, you can consult with a lawyer.

Once you are done with the legal check-up, you can proceed. You should know that in general the process of real estate purchase or sale in Armenia consists of two stages: **contract certification** and **registration of ownership (property rights)**. According to the procedure, the Cadastre Committee of the RA provides a general reference prior to the start of the sale and purchase process. It is a document with information about existing bans, restrictions, rights and ownerships related to the property. This document is mandatory for the notarial office or the relevant branch of the Cadastre to confirm the transaction. If there are no restrictions or problems found, the validation process begins.

Certification has two possible variants:

- The transaction is simple (no power of attorney or third party) and purchase is paid in cash. The validation may take place either in a notarial office (notaries are now obligated to finish the process instead of sending you to the Cadastre) or in the office of the Cadastre Committee of the RA (free of charge). After the signing of the contract, the state registration is provided at once and additional notary fees are not necessary.

- With complicated documentation (when one or both parties have power of attorneys or real estate is purchased by a mortgage loan) the validation is done **only** in the notarial office, while the state registration is only done in the office of Cadastre.
- Next stage is **registration of ownership**. This is the registration of all the data in the Cadastre (7 Arshakunyats Av.), the only body authorized by the state. According to the contract, within 30 days after certification, the buyer can apply to the Cadastre Committee for the registration of ownership.

Your step-by-step guidance:

- 1) Pay property clearance fee (**10,000 AMD**), registration fee (**25,000 AMD**) and state duty (**20,000 AMD**). You can pay in a bank, via payment terminals or online. Save all the receipts.

Note: The state registration of property rights is performed on the **4th business day** after receiving the application. To get it on the **3rd business day** will cost **50,000 AMD**, on the **2nd business day** – **75,000 AMD** or on the same day within 2 hours – **150,000 AMD** for registration fee.

NOTE: Property clearance extract is issued on the **3rd business day** after submitting the application. To receive the document on the **2nd business day** will cost **20,000 AMD** or on the same day within 2 hours will cost **60,000 AMD**.

- 2) Receive property clearance extract (valid for 15 days). You will need these documents:

- Application form;

NOTE: Application form can be generated at the counters of the Cadastre Committee based on applicant's request. The desk officer enters all the data into the system after which the application is automatically generated and signed by the applicant. At the same time, applicant has the possibility to fill in the application form before visiting the service office. The submitted application and accompanying documents are registered in the application register by the service office employee, after which the applicant is given a receipt, which includes information about application id and password for checking the status of the application online on e-cadastre.am.

- Payment receipt for property clearance extract;
- Passport or National ID card (a notarized translation if not in Armenian)

NOTE: You are notified about the status of your application by email or a text message to the phone number you have provided. You can either visit any territorial service office to receive the response after the notification or check it online on e-cadastre.am.

- 3) OPTIONAL: Notarize the sale-purchase contract and transfer ownership in a notary office.

NOTE: Transferring ownership rights can be also done in any notary office. In this case, the sale-purchase agreement has to be notarized and additional fees should be paid for the notary services (10,000-15,000 AMD notary tariff and 5,000 AMD for state duty for notarization). After the sale-purchase agreement is signed by the contracting parties and it is notarized, a notary

office can itself perform state registration of ownership rights. As a result, you will obtain the certificate of ownership from the notary office. However, the duration of state registration may be longer than state registration at the Cadastre Committee.

4) Sign the sale-purchase contract, register ownership and receive the certificate of ownership. What is needed for this:

- ▶ Application form
- ▶ Sale-purchase contract
- ▶ State duty payment receipt
- ▶ Registration payment fee
- ▶ Physical presence of both sides

Seller should present:

- ▶ Property clearance extract
- ▶ Certificate of state registration of seller's rights over the property
- ▶ Passport or ID

NOTE: What concerns property and land taxes you should be aware of, please refer to [the Taxes section](#).

► MORTGAGES

Over the past few years, mortgages have seen a steep drop and are expected to keep coming down. Of course, this also negatively correlates with certain other interests, therefore making real estate investments a more viable course for many. It is one of the safest routes to take, by far. Whereas mortgages stood around 18% in 2009, they have dropped to around 7-10% in 2019-2020. Banks now compete to offer more competitive offers to new families especially.

For more information about mortgages in Armenia, check out [the websites of each bank](#). There are multiple mortgage programs that could be beneficial, especially for young working families. The maximum age one can apply for a mortgage is 65, but that is subject to change.

Most banks cover up to 95% of a home's cost and often work hand in hand with construction companies, allowing you to obtain better rates. You will generally need a down payment available, but not always. The rates differ based on your circumstances.

NOTE: Foreign citizens can apply for mortgages in Armenia, so long as they can show a secure financial income from abroad.

► STATE SUPPORT FOR FAMILIES WITH CHILDREN

In May 2020, Ministry of Labour and Social Affairs presented the state support program for families with children. The program entered into force as of July 1. It consists of the three separate packages. In order to apply for any of these, a citizen must apply to a bank or credit organization that has already signed a mortgage loan agreement, or a credit organization or

bank with the help of which he or she wants to purchase real estate with a mortgage loan. Above please see the description of each package:

1. One-time financial support in the regions of Armenia to buy an apartment. It is provided to the beneficiaries who buy an apartment with a mortgage loan and is used to finance the down payment. Citizens who have two or more minor children can apply for assistance. The maximum market price for real estate purchased and valued is 30 million AMD. The minimum down payment is at least 10% of the value of residential real estate purchased from the secondary market, and at least 7.5% of the value of residential real estate purchased from the primary market. In case of an apartment purchased in the regions, the amount of one-time financial assistance from the state will be 5% of the value of the purchased apartment, but not more than 1 million AMD. In case of each subsequent child, the amount of support will increase by 5% of the value of the apartment, but not more than 500,000 AMD. The maximum amount of one-time financial assistance will be 2 million AMD.

2. The second program provides for the reimbursement of annual premium insurance by the state in case of purchase of a mortgaged apartment. The program can be used by any family with at least one child, who want to acquire residential real estate. The maximum market price for real estate purchased and valued is 30 million AMD. This will increase by 3 million AMD for each third and subsequent child of the beneficiary. The minimum down payment is at least 10% of the value of residential real estate purchased from the secondary market and at least 7.5% of the value of residential real estate purchased from the primary market. The amount of monetary support provided by the prepayment insurance program will be determined at the rate of 90% of the annual insurance payment defined by the relevant contract, but not more than 180,000 AMD annually.

3. Under the third program, the state will provide one-time financial assistance to families who have a current mortgage loan and if a child is born in the family. The support will be directed to the repayment of the remaining principal amount of the mortgage loan. The citizen has the right to use the child support program, regardless of the term of taking the mortgage loan or the fact of using another state support program for housing. This support can be used by families with a current mortgage



loan, in which the child was born on or after July 1, 2020, and the maximum market value of real estate purchased and valued is 30 million AMD which will increase by 5 million for the third and each subsequent child of beneficiaries. Support can only be provided to the citizens who have repaid a mortgage loan for at least 12 months, and the total number of overdue mortgage repayments over the last 12 months does not exceed 30 calendar days. In the case of the first and second child born in the family, the amount of support may be 10% of the remaining principal amount of the loan in the case of real estate acquired in the regions, and in the city of Yerevan – 5%, but not more than 500,000 AMD. In case of birth of the third and subsequent children, the amount of support will be 50% of the remaining principal amount of the loan in case of real estate acquired in the regions, and in the city of Yerevan – 25% (but not more than 2 million AMD).

NOTE: If the beneficiary's age does not exceed 25 years and the first or second child is born in the family, the amount of support will be 15% of the remaining principal amount of the real estate loan purchased in the regions, and in the city of Yerevan – 8%, but not more than 1,500,000 AMD.

NOTE: In case of beneficiaries under 25 years of age, the amount of support will be 70% of the remaining principal amount of the loan in the regions, and in the city of Yerevan – 35%, but not more than 4,000,000 AMD, and only in case if in the family third and subsequent children are born.



► RESIDENTIAL UTILITIES

If you rent in Armenia, you will be responsible for paying your water, gas, and electricity bills. If you own, you should add the garbage removal, property tax, and new condo service payments (differs between buildings) to your list. It would be prudent to speak to your landlord so that you know exactly what you will be responsible for, outlined in a contract. If you find a rental home through a real estate agent, he/she is responsible for ensuring this is in writing and signed. There are a number of ways to easily pay for your utilities.

- Online or by Phone: The easiest ways to pay are either through signing up for an account at iDram or MobiDram and paying on their websites or using your phone.
- Terminals: There are green, red, and orange terminals (TelCell, Easypay, MobiDram, among others) throughout the city, including in nearly all supermarkets and banks. Note that you may be charged a small transaction fee.
- HayPost: You can visit any HayPost office to pay, where they will use the associated phone number or the direct utility numbers you should grab from your landlord.

PRO TIP: Since this is the traditional way of paying, expect long lines. Or avoid this.

- Banks: Paying at banks works just like the post office so go prepared with the information you need.

PRO TIP: Use [EarlyOne application](#) to bypass long lines.

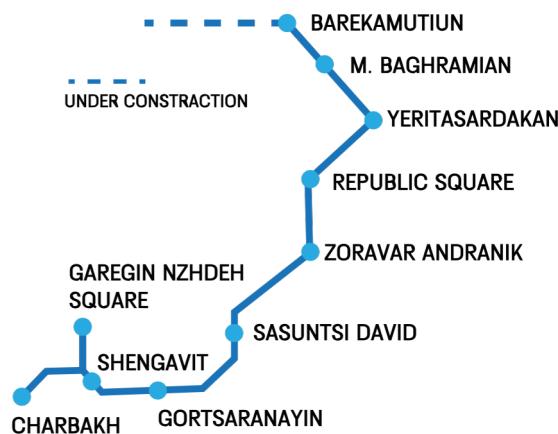
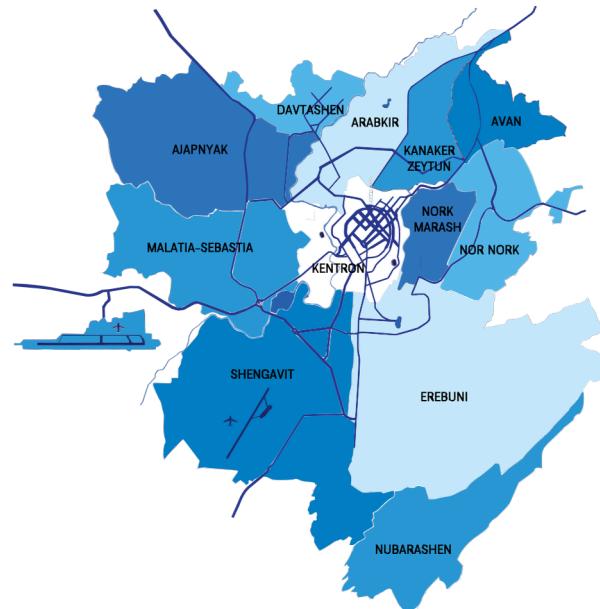
The costs range based on the size of your home, what type of systems you have installed, and how much you use it all, unless you are staying in a new building with central heating and air conditioning. Expect to pay between \$20 and \$400 USD, based on your usage. This includes water, gas and electricity. Cell phones are available on plan and pay-as-you-go, as well as monthly non-fixed options. Expect to pay between \$4 and \$25, depending on what you have picked up. The most common packages are a combination of cell, cable and internet. These start from \$17 and range up to \$100. Again, it depends on the package you pick up.

NOTE: You have until the 20th of the following month to pay your bills. Being late will result in automatic shut down of your gas and/or electricity.

► OTHER FINANCIALS

When considering how much you will be spending on the house, take into account property taxes, garbage disposal payments, apartment repair costs, elevator payments, if there are any, maintenance payments per month (mostly collected in newer buildings and replace some of the other costs listed). There might also be other payments you might not take into consideration. Most of these are covered by the landlord if you are renting. Most also apply mainly to apartments.

GETTING AROUND TOWN



Yerevan has 12 distinct neighborhoods. When deciding on where to live, take into account temperatures, terrain, wealth of the region, access to public transportation, distance from work or educational institutions, overall cost of living, etc. Nork-Marash is on a hill overlooking the city, often with great views. Nubarashen is considered to be on the outskirts with lowest property and land taxes. Erebuni is huge, often with cheaper real estate and ease of transportation. Shengavit is very hot in the summers, while Avan is windier in the winters. Take the time to speak with people living around the city and decide on the pros and cons of each neighborhood.

PUBLIC TRANSPORTATION



Yerevan is the only city in Armenia with a working metro system. All cities in the country have working public transportation, but few are considered as good as Yerevan's. Stepanakert, Gyumri, Vanadzor, Goris, and such larger municipalities have the proper infrastructure needed. All bus lines in Yerevan can be found [here](#).

- The transportation prices were changed starting January 1, 2025 for all types of public transport in Yerevan. You can check the tariffs [here](#).

NOTE: From February 1, 2025 you can pay for the transport via two methods:

- 1) Bank card
- 2) Transport card

BUS STATIONS AND RAILWAY STATION IN YEREVAN

To travel around Armenia, one can use the public transportation opportunities suggested by four bus stations and one railway station.

- Kilikia Central Bus Station** (Ashtarak, Oshakan, Ohanavan, Agarak, Talin, Byurakan, Ejmiatsin, Armavir, Stepanavan, Alaverdi, Vanadzor, Sisian, Jermuk, minibuses to Tbilisi and Tehran);
6 Admiral Isakov Avenue, M5 Highway - +374-10-565370
- Northern Bus Station** (Sevan, Dilijan, Ijevan, Chambarak, Martuni, Gavar, Vardenis);
M4 Highway, Verin Ptghni - +374-10-621670
- Sasuntsi Davit Bus Station** (Abovyan, Ararat, Artashat, Vedi, Khor Virap, Yeghegnadzor)
- Sasuntsi Davit Railway Station** (Araks, Armavir, Batumi, Gyumri, Yeraskhavan, Tbilisi, Alaverdi, Ararat, Sevan);
93/1 Sevan Str. - +374-60- 463444, 463445, 463446, +374-10- 575002
- Gai Bus Station** (Garni, Geghard)
14/3 Gai Ave. (near Mercedes Benz Auto Saloon)
- Raykom Station** (Hrazdan, Tsakhkadzor) - 24 Azatutyun Ave.

USEFUL APPLICATIONS FOR TRANSPORTATION
[Transit.am](#)
[A2B Transport](#)
[Yandex Transport](#)



BIKING IN ARMENIA

Biking is usually not a common sight in Armenia in general, but new bike routes have been added to the city center in Yerevan and there are plans to increase these. Biking will prevent waiting in traffic jams and reduce your costs overall. Shared biking services are making it even easier to rent and drive. Repats and expats recommend downloading the [Yerevan Ride](#) and [MIMO Bike](#) applications for shared cycling services.



SCOOTER SERVICES IN ARMENIA

You can rent a scooter on five mobile applications ([BusyFly](#), [Jet](#), [Mimo](#), [YerevanRide](#) and [GG](#)), and the cost of one kilometer trip starts from 30 drams depending on the speed.



TAXI

Taxis in Armenia start from 600-900 AMD up to 4km and normally charge 100 AMD/km after that. This ranges, however, depending on the service provider. [GG](#), [UTaxi](#), and [Yandex](#) are often most recommended for ordering your ride off your mobile app.

PRO TIP: Taxis parked on the street, particularly around Cascade, Opera, and Republic Square, will charge a higher fee.

NOTE: While tipping is not customary, it is highly appreciated (even 100 AMD is enough)



DRIVING IN ARMENIA

Whether you are coming with a driver's license or will be obtaining one here, you will most