

The Trajectory of Social Housing Finance and Provision in Egypt

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Abstract

Housing is considered one of the necessities of life. Providing housing for society members can make them more eager to perform their roles efficiently. Housing provision can help reduce poverty, divorce, and slums and consequently, reduce crime and violence rates. The lack of housing may lead to a situation whereby citizens tend to encroach and build on agricultural lands. Therefore, in many countries, governments

often provide housing for the people, especially for the low-income class. This is often called social housing and described in various ways as low-cost housing, economic housing, low-income housing, youth housing, low-profit housing, non-profit housing, protected housing, and public housing, etc. The definition varies from one country to another and according to the administrative authorities.

In Egypt, social housing programmes are considered one of the most important means to overcome the housing problems given the rising population amidst high unemployment, poverty rates and spread of slums. This paper aims to evaluate the experiences and performance of government housing initiatives in Egypt between 2005 and 2017 to provide social housing to the people. Such two programmes, namely, the "National Housing Programme" and the "Social Housing Programme" undertaken in recent years, are considered. The literature of relevant official documents and other sources are reviewed to ascertain the success of social housing policy in providing housing for the low-income class. The conclusions and recommendations based on the study suggest that policymakers should implement optimal social housing policy planning.

Keywords: Housing, Social housing, low-income segment, government subsidy, slums, mortgage, fiscal policy.

1.1 Introduction and background to the study

Housing is one of the most important basic needs and primary goals desirable to community members. Because of the combination of several factors, especially the rising population and scarcity of economic resources, many people in Egypt have not been able to afford the cost of private housing and thus became homeless. However, governments are often perceived as failing to provide the quantity of housing needed to accommodate all needy citizens. Consequently, with the prevalence of rough sleeping, slums started to spread in the neighbourhoods and became the home for millions of families. As observed by Glossop (2008), over time, slums had become warehouses of poverty, crime, and the drug trade, which negatively affected the countries' community life.

After the Second World War, governments realized the importance of providing housing, which was perceived as necessary to increase the welfare level of their citizens. Providing housing was considered a global issue due to the spreading of slums and their harmful effects in both developed and developing countries. Thus, there was a realization among governments either to intervene directly or indirectly to provide social housing for those who cannot afford the costs of acquiring private houses. Egypt was not an exception to this realization.

According to World Bank (2022), Egypt is experiencing several social issues and imbalances in macroeconomic fundamentals, which require consideration. These include rising population growth (increased by 67.3% to 102334403 in 2020 from 2000 level of 68831561), the population density (people per km² of land area) increased by 67% to 103 in 2020 from 2000 level of 69), the high unemployment rate (increased to 9.30% in 2021 from 2000 level of 9%, taking into consideration this rate increased to 13.10% during 2013-2015, and it started increasing, from 2020 after it reached its lowest level in 2019, which reached 7.80%), the high inflation rate (GDP deflator increased by 63% to 6.2% in 2020 from 2000 level of 3.9%. Also, consumer prices increased by 54% to 5% in 2020 from 2000 level of 2.7%) as well as the spread of poverty (32.5% of the population are below the national poverty line at 2017).

The rising population level had led to an increase in the demand for housing units, which led to an increase in house prices. This was exacerbated by the limited amount of land for housing purposes and the challenges facing the government social housing programmes. In addition, the existence is a monopoly in the construction materials market. According to Ali (2005), only one company in Egypt acquired 69% of the total rebar trade in 2001. The government pricing policy on land for housing construction was also not encouraging. Moreover, because of low incomes and the challenges enumerated above,

the ability of a large proportion of citizens to buy suitable housing was compromised. According to the Alnsour (2016), Low-income people were unable to bear housing costs because their ability to afford housing costs was related to a group of social and economic factors such as the size of their family, level of income, and their ability to obtain funding from financial institutions. On the contrary, the private sector had targeted the high-income groups with the tendency to build luxury housing to make profits. The burden of housing expenditure does not force many families to reduce their other expenses, especially those related to food, health care, and education. This will generally result in the deterioration of their living standards and pushes them toward poverty. This phenomenon had led to the growing number of slums around cities and neighbourhoods in Egypt.

Because of the above challenges, government intervention to provide suitable housing for citizens who cannot afford the price or rent of private housing needed to be desirable. This paper aims to review and evaluate the experiences of Egypt's government housing programmes in providing social housing units given the "National Housing Programme", which was implemented from 2005 to 2011 and the "Social Housing Programme" which was implemented from 2012 to 2017 to establish the impact of these housing programmes in providing housing for the low-income class in Egypt, and get a set-out recommendation, which could enhance the efficiency of social

housing provision in Egypt. As a prelude to the analysis section, the paper presents the literature review on the housing situation in Egypt and discusses the approach and methodology used in the paper. This is followed by a review of the relevant social housing programmes and their evaluation. Finally, the paper concluded, drawing on international experiences and offered some recommendations for improving the social housing programmes.

1.2 Review of social housing programmes in Egypt

Previous studies have discussed the issue of social housing in Egypt (Sohib et al., 2013). This study reviewed government social housing policies in the country, pointing out the impact and the shortcomings. The study concluded that social housing policies and programmes directed at marginalized groups did not improve the living conditions of these groups. The programmes failed to provide them with an opportunity to obtain adequate housing. The programmes deprived citizens of their human rights and, in some cases, put people under economic and social pressures. Additionally, the government described the social housing programmes as failing to reach their target groups as planned.

El-Shaarawy (2013) assessed the success factors of providing affordable housing for low-income residents. The author identified the Egyptian housing problem and evaluated the current policies and their application. He concluded that the Egyptian social housing problem is not only about the housing

shortages but is also related to the mechanisms and vision of the government in providing the required housing units. El-Shaarawy (2013) argued that the government's vision to provide housing units to generate revenue would hinder the efforts of social housing provision. It was also observed that the nature of existing housing tenure needs readjustment. Finally, it was concluded that the house rental system needs better regulation.

Another study by Shaarawi et al. (2013) focused on the interrelationships between the government and other actors involved in the housing provision process for the low-income class. This study focused on Sixth October City and concluded that there are challenges facing the housing provision in the city. These challenges prevent the low and middle-income groups from participating and benefitting from government housing subsidy schemes. It was argued that due to the absence of a proper evaluation of the housing needs, the government is not aware of the real needs of the people. So, the gap between housing demand and supply had widened.

In addition, whiles government believes the problem of social housing is represented in the inadequacy of the number of units, the actual problem was in the lack of services and infrastructure in those housing units. Moreover, the eligibility criteria used in selecting beneficiaries of social housing were seen as problematic. Consequently, the informal housing market attracted a large group of citizens, which led to the expansion of

slums. Ahmed, Khalifa & Abdel Rahman (2017) analysed the affordability of previous housing programmes in Egypt for lower-income residents. With a focus on National Housing Programme, the authors concluded that the ratio between the price of the offered units and their quintiles income indicates that a large tier of low-income groups cannot benefit from such housing schemes. Although this programme aimed at providing a targeted large number of units (500,000 units) for low-income households, the offered units ended up in the hands of the underserved groups. The programme ignored its advertised target of providing affordable housing but offered housing units that are out of the reach of the majority of households.

Another study (Abdelghany, 2018) evaluated the social housing programme carried out by the government between 2005 and 2011. By focusing on the case study of “Ebni Baitak”, this study focuses on three criteria: the ability to meet the demand for housing, the appropriateness of housing units, and completion from implementation. The merits and demerits of the policy were considered, and the conclusion was that the number of families that moved to house units of the social housing project was very small compared to the number of families who were supposed to move into those housing. This was largely due to the inadequate housing units from environmental, economic and design perspectives. The lack of infrastructure and the presence of construction defects for a very large number of those units were

observed. Moreover, those housing units built in the form of self-built units encountered the problem of high building material costs. The current research adds to the housing provision literature in the area by evaluating the social housing programmes in Egypt.

1.3 Methodology

This study focuses on the social housing experience in Egypt by using the descriptive-analytical method to evaluate the social housing projects from 2005 to 2016 and 2011to 2017. We used five analytical themes, which none of the previous studies had used in the analysis, namely, the availability and affordability of social housing units for low-income groups; the social housing backlog situation; the geographical distribution of social housing units; the quality of social housing units; and the extent of subsidy received by deserved households. The data were gathered from Central Agency for Public Mobilization and Statistics (CAPMAS), Egyptian Ministries of Housing, utilities and urban development and finance, New Urban Communities Authority, as well as publications of higher education institutions, scientific journals, and relevant reports from international arenas such as the World Bank and United Nations.

1.4 Overview of Social Housing

The United Nations (UN) defines the right to adequate housing as the house in which the person benefits from the

appropriate degree of privacy, safety, lighting, ventilation, infrastructure and a suitable location at reasonable costs. The International Covenant on Economic, Social and Cultural Rights (ICESCR) also defines the right to housing as the provision of adequate space and protection against climatic and structural hazards, with appropriate societal and cultural identity including the accessibility of disabled and elderly people to their housing units. Indeed, when the problem of housing worsens in any country, it is the government's responsibility to build housing units to accommodate the masses. These are called social housing units, usually for the poor meant to solve the housing problem. Thus, social housing can be defined as housing units provided by the government and non-profit organizations, for low-income groups (Tunstall & Pleaca, 2018).

It is important to clarify that social housing does not connote small and cheap housing. Rather, it means the house, in which the cost-to-benefits ratio is low, and this cost is suitable for the financial ability of low-income beneficiaries and ensures the provision of the requirements for human life (Granath Hansson, 2019; Scanlon, Whitehead & Arrigoitia, 2014). Therefore, according to the Economic Commission for Europe (2006, p.11), the main features of social housing can be summarized as housing where the units:

- have prices or rents suitable for the financial ability of the low-income class
- are suitable for human lifestyle and have the basic facilities (e.g., water, electricity, and sewage)
- are located away from sources of pollution
- Are close to means of transportation to allow residents to move to work and entertainment places, medical care centres and schools easily

1.4.1 The Importance of Social Housing

Housing comes in third place after food and water, so everyone must have a home that protects him from the sun's heat and winter's cold and satisfies his basic moral and material needs. This argument is enshrined in the declaration quoted below:

The Universal Declaration of Human Rights (UDHR) was adopted by the UN General Assembly in 1948. Article 25 (1) states: "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."

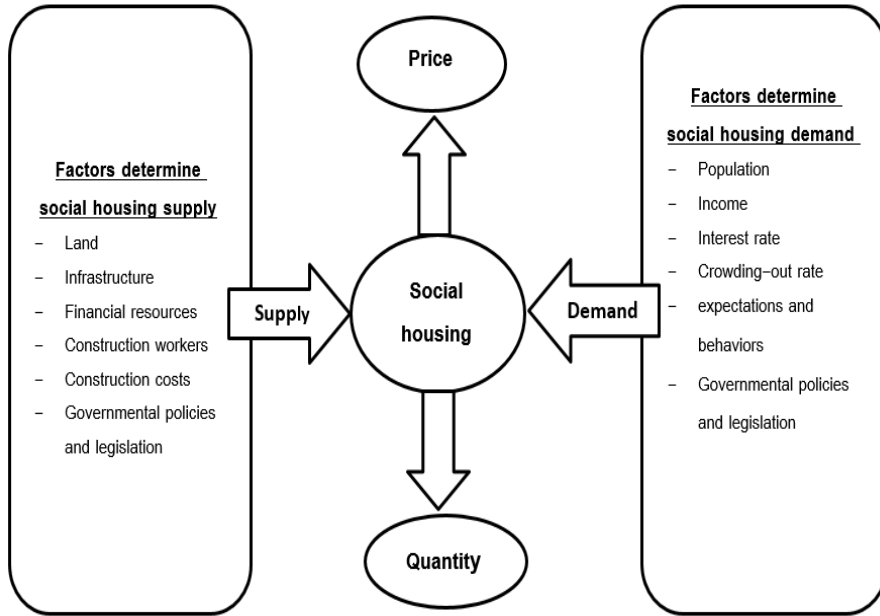
Housing has an essential role in increasing worker productivity, which contributes to increasing national income and

economic growth rates. In addition, it provides shelter, especially for low-income groups, housing enhances the citizen's loyalty to their homeland (Gregory, et al., 2016; Feinstein, et al., 2008). Therefore, governments and non-profit organizations seek to provide and/or support building social housing units for low-income groups, either by providing cheap lands, selling or letting housing units at cheap prices or offering mortgage loans with low or without interest rates and long payment period.

1.4.2 Factors Influencing Social Housing Provision

The demand side of social housing is affected by several factors, including the change in the size of the population, the average level of household income, the change in the crowding-out rate in the housing unit, the interest rate, the personal expectations and behaviour of individuals, and government legislation and policies. The supply side is affected by the availability of land, infrastructure, financial resources, construction labour costs, cost of building materials and government legislation and policies (Karley 2008). The outputs of the interaction between supply and demand for social housing are the price and quantity of the available housing units, as schematically shown in Figure 1.

Figure 1: Social Housing Determinations



Source: (Essa, 2021)

1.5 Social Housing Provision in Egypt

Since the 1950s, the Egyptian government had begun establishing many social housing units to solve the housing problem for the low-income class. In the fifties and sixties period, the Construction & Social Housing Company was established in 1954 to provide social housing for low-income groups. The company achieved notable success in establishing many social housing units in Zainhom, Shubra, Imbaba, and Helwan locations in Cairo; Kabbari and Laban locations in Alexandria. In addition, the reconstruction and renovation of old

neighbourhoods in these locations were undertaken. This continued until the issuance of the local administration Law No. 124/1960, where the company stopped establishing social housing and went towards establishing medium and above-medium housing units in the same way as other construction companies (Essa, 2021).

According to Ragh (2008), in the seventies and eighties, the Ministry of Housing paid much attention to the low and middle-income groups by creating new cities to provide social housing units for these groups. Since the 1990s, the government started programmes aiming at providing housing units for the youth from low-income groups that started from 1996 to 2005. The government paid greater attention to social housing projects during the 1980s and 1990s, but the social housing projects during this period failed to meet the demand for social housing units due to the lack of sufficient financial support. The government's social housing projects during the period (1996-to 2005) provided only 140,000 units over 9 years, which was equivalent to 11,500 units per year, and that represented only 20% of the required units per annum (Mohamed & Nagwa, 2001). Therefore, the inability of the social housing system to meet housing needs over these years created pressure on the existing housing stock and infrastructure. Thus, the proliferation of slums, and illegal and haphazard constructions, which are

similar to the image in Figure 2, became commonplace in many parts of Egypt.

Figure 2: Slums, illegal and haphazard constructions in Egypt



Source:

[-https://www.istockphoto.com/photos/slum-africa-cairo-egypt](https://www.istockphoto.com/photos/slum-africa-cairo-egypt). Accessed in [01/March/2022].

[-http://www.tradearabia.com/news/CONS_279824.html](http://www.tradearabia.com/news/CONS_279824.html). Accessed in [01/March/2022].

During that period, the private sector tended to construct luxury housing for middle to high-income households. By 2006, the number of slums in Egypt could be located in 870 areas, accommodating over 12.4 million people, representing about 17.6% of Egypt's population, as shown in Table 1 below. Given the precarious nature of housing in Egypt then, government intervention is needed to provide adequate housing for low-income groups, especially those living in slums. Therefore, social housing was the default choice.

Table 1: Slums Locations in Egypt in 2006

Governorates	No. of Slums Units	Slums area as a % of Egypt area	No. of Slums' Population Capita
Cairo	73	20.9	3124662
Alexandria	44	27.5	522804
Port Said	7	3.6	36880
El-Suez	8	12	53780
Damietta	60	50.7	272561
El-Dakahlia	110	49.9	646374
El-Sharkia	81	69.5	516239
El-Kalioybia	68	62	1045607
Kafr El- Sheikh	50	49.5	244724
El-Gharbia	28	61	1082082
El-Menoufia	51	64.6	261398
El-Bahira	68	56.8	288847
El-Ismailia	15	34.7	60791
Giza	23	58.9	1787258
Bani Suwif	34	65.3	773162
El-Fayoum	28	61.7	449854
El-Minia	30	53.4	620069
Sohag	22	71.1	414303
Aswan	2	58.2	48633
Luxor	18	62.5	48759
Red Sea	9	16.8	30385
Matrouh	24	38.3	54480
North of Sinai	17	63.1	44139
Total	870	38.6	12,427,791

Source: (Central Agency for Public Mobilization and Statistics, 2006).

As alluded to earlier, the number of social housing units, which were provided by the government during the 1980s and 1990s, was only acquired through ownership type. Thus, the

approach in the 2000s was new social housing programmes and projects that emerged to consider the partnership of the public and private sectors. For this reason, there was a need for new legislation and laws to support low-income groups to be able to obtain affordable housing. The "National Housing Programme" was implemented from 2005 to 2011 and aimed at accommodating low-income families by providing 500,000 housing units. Then the "Social Housing Programme" also started in 2012 until now. Also, it aimed at providing a million housing units. These programmes are discussed in the following sections.

1.6 Evaluation of Social Housing Finance and Provision in Egypt

This part will discuss the Egyptian experiences of providing social housing. It evaluates the attempts made by the Egyptian government to deal with the housing problem. The programmes evaluated are the social housing project called "National Housing Programme", undertaken from 2005 to 2011 and the other one being the "Social Housing Programme", which took place from 2012 to 2017.

1.6.1 Social Housing Project During the Period (2005 to 2012)

According to Shawkt (2014), this project has been known as "The National Housing Project", whose initial target was to build 500,000 housing units for low-income groups. The target was revised upward in 2008 to over 600,000 housing units. The

Ministry of Housing of Egypt coordinated with both public and private sector construction companies to build the targeted number of housing units, with the public sector companies building two-thirds of the units, and the remaining one-third to be built by the private sector. The distribution of construction of the targeted units is in Table 2.

Table 2: The Proposed distribution of National Housing Project of housing units (2005-2012)

Implementation sector	Type of social housing	Percentage of units (%)	No. of units
Public sector	Ownership	56.7	344,724
Public sector	Rent	13.9	84,557
Private sector	Ownership	29.4	178,806

Source: (Ministry of Housing, Utilities & Urban development, 2005).

From Table 2, the number of ownership units built by the public sector represents 56.7% of the total project's units. The unit price was EGP50,000 (equivalent to GBP£4730.80.). The government pays £1,419.20 per unit as a subsidy, and the beneficiary pays £473 as an advanced payment. Then the remaining amount is granted as a loan to be paid over 20 years with a 7.5% interest rate. The rental housing unit types built by the public sector construction company represent 13.9% of the total project's units. For these types of units, the tenant pays between £15-£19 per month as rent. However, there is an exception for retired couples and widows who are given rental units for £5.5-£12 per month depending on the unit size. The ownership housing units built by the private sector represent 29.4% of the total project's units. The unit price of these types of

housing was £8988.50. In this case, the government pays £964 per unit as a subsidy, and the beneficiary pays the rest of the amount in monthly instalments for a one-to-ten year period.

As earlier stated in our methodology section, the programme is evaluated on basis of the following aspects of housing provision: the availability and affordability of social housing units for low-income groups; the social housing backlog situation; the geographical distribution of social housing; and the quality of social housing, and the extent of subsidy received by those who deserve them.

The Social Housing Units Availability at Affordable Prices for Low-Income Groups

Availability at an affordable price is the case that refers to the ability of low-income households to acquire a current social housing unit without any constraints. Affordability refers to the low-income household's ability to meet the monthly instalment, mortgage or rent payment, which is generally approximated as a third of the total household income (Karley, 2008).

Table 3: Income of the fifth income groups in Egypt (2006)*

Income Group	Ratio of the Total Population (%)	Monthly household Income		25% of Monthly household Income	
		EGP	£	EGP	£
The poorest	20	600	56	150	14
The poor	20	800	75	200	19
Medium	20	1000	94	250	23.5
Mid-high	20	1200	113	300	28.25
The rich	20	1840	173	460	43.25

Source: (Central Agency for Public Mobilization and Statistics, 2006).

***NB: Exchange rate during this period was approximately £1=EGP10.6**

Table 3 shows the average income level for the bottom fifth income groups in Egypt in 2006. To ensure housing is affordable, the Egyptian legislation (mortgage law No. 148/2001) stipulates that the monthly mortgage or rent payment must not exceed 25% of the monthly household income. This conforms to the generally accepted norm described by Karley (2008). The ownership units built by the private and public sectors share the same size and housing attributes. However, while the 25% of the monthly household income of the poor and the poorest groups is between £14-19, rental and ownership types of housing units built by the public sector, are not affordable for private sector building units. This means that the mortgage law has excluded low-income groups, represented in the poorest and poor classes, from benefiting from private sector-built housing units. In addition, the Egyptian mortgage law requires that the mortgage loan must be provided for those who have an average household income exceeding £141 per month. This level of income is above the low-income threshold in Egypt. Thus, the mortgage law seems to have excluded poor households from benefiting from ownership types of housing built by the public sector.

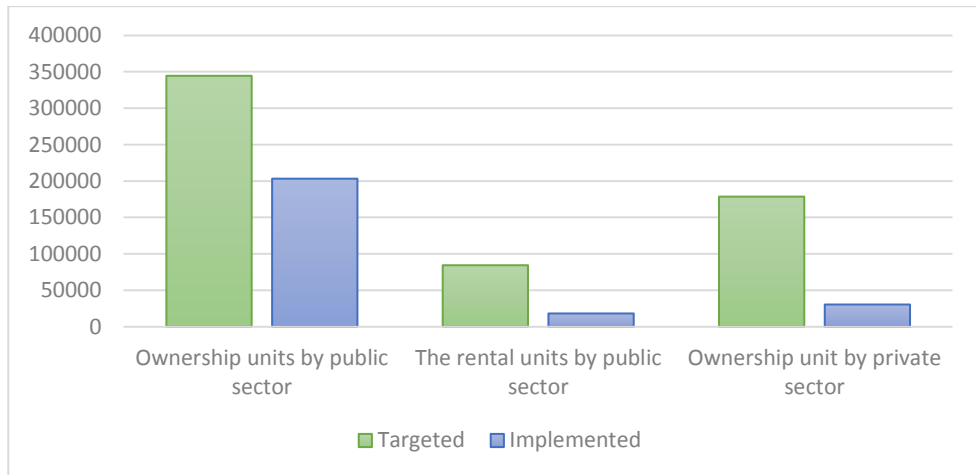
During the years of implementation of the project, the prices of housing units were doubled, which required the need to double the loans value. Nevertheless, the government subsidy and level of income remained the same. Hence, that led to an increase in the number of distressed families who could not pay

the monthly instalment of the mortgage payment or rent. Approximately 17,000 families found themselves in a worsened situation.

The above analysis suggests that even if the social housing project units are theoretically suitable and affordable for low-income groups under the general affordability principles, this is not so practically. The ownership type built by the private sector was not available for low-income groups because of Egyptian mortgage law articles. The rental units that are often the preference of over 50% of the applicants for social housing projects, according to the United States agency for international development (2008) were not sufficient for them because they represent only 14% of housing units delivered by the project.

According to Karley (2008), the social housing backlog is the difference between the social housing needs and the total social housing stock at a time. The government planned to build approximately 608,087 social housing units by the end of the project, which was equivalent to 101,347 units per year. Nevertheless, as shown in Figure 3, the public sector built only 59% of the targeted ownership units type and 2.2% of the targeted rental unit types. On the other hand, the private sector built only 17.1% of the targeted housing units type. Therefore, the total numbers of constructed units were only 41.5% of the targeted housing units.

Figure 3: Status of implemented and target units of National Housing Project at the end of 2012



Source: (Ministry of Housing, Utilities & Urban development, 2012).

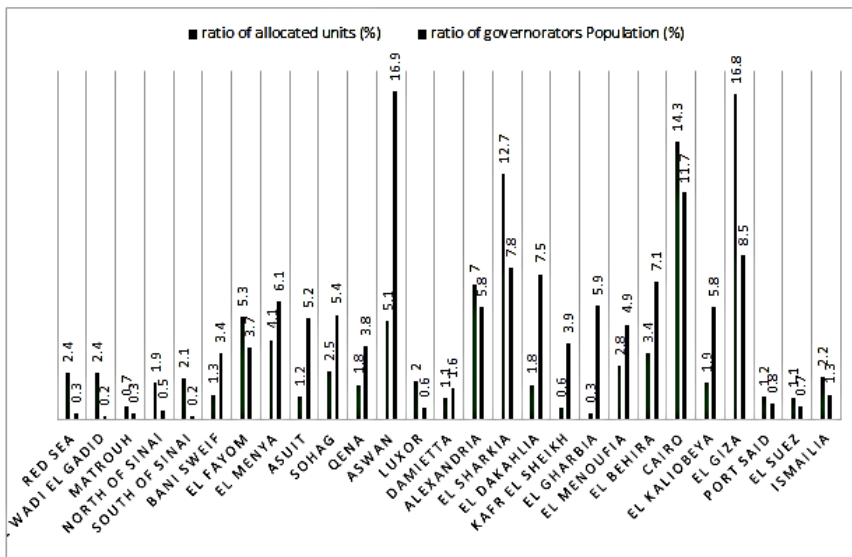
Considering the demand by low-income groups for social housing units was estimated at 14,400 units per year, the equivalent estimated demand by this group for the entire duration of the project (2005-2012) was 864,000 units (United States agency for international development, 2008). Therefore, upon the previous reasons, we can state that the government covered only 29.2% of the total required units, which is reflected in the amount of social housing backlog situation.

The Geographical Distribution of Social Housing

Social housing units were meant to be fairly distributed among the population, especially those provided in areas with a high concentration of low-income households with a huge

population of lower-income groups. According to Sobhey (2014), during the period 1982–to 2005, the Greater Cairo region of Egypt obtained 45.8% of the social housing units, although their population represented between 24%-27% of the total population during this period. This misallocation of social housing units was done across the national housing project, as shown in Figure 4.

Figure 4: Geographical Distribution of the targeted social housing units' versus Population concentration during 2005-2012



Source: (Central Agency for Public Mobilization and Statistics, 2011).

From 2005-to 2012, while the greater Cairo region had 33% of the social housing units, it had only 25% of Egypt's population. The Suez Canal region had 4.2% of the social

housing units, although it has only 2.8% of Egypt's population. The border region had 9.5% of the social housing units, although it has only 1.5% of Egypt's population. On the other hand, the delta region received only 29.7% of the social housing units, although this area is resided by 41.5% of Egypt's population. The Upper Egypt region received 23.3% of social housing units, although it was occupied by 28.8% of Egypt's population, and one of the areas in Egypt occupied by the poorest in society. Therefore, it is clear from ongoing assessment that the national housing project was not based on a comprehensive and precise geographical analysis for the distribution of social housing units to needy areas.

The Quality of Social Housing

The quality of housing may differ a little bit from one area to another. However, the general norm is for decent housing to possess certain basic attributes to make it adequate for human habitation. As surmised by Streimikiene (2015), adequate housing must have good ventilation, lighting, sufficient space, to avoid overcrowding, sanitary facilities (e.g., bath or shower, and flushing toilet), and infrastructure (water, electricity, and sanitation). In addition, according to Chohan, et al. (2015), it must have an adequate layout and location, providing accessibility within the unit. The national housing project provided two models of housing units. The first model consisted of two bedrooms, and one living room with a total space of 29

square meters (primary care units) and the other model consisted of two bedrooms and one living room with a total space of 41.6 square meters. Table 4 shows the room space of the social housing projects. Both housing models fit the requirements of the Egyptian Construction Law No. 119/2008.

Table 4: Specifications of the National Housing Project units (2005-2012)

The Type	Ownership & Rental unit Square Metres	Primary Care unit Square Metres	Standards of the Egyptian Construction Law Square Metres	Standards of Construction Code of London Square Metres
Bedroom (1 Adult)	10	9	7.5	7
Bedroom (2 Adults)	12	9	7.5	12.5
Living Room	19.6	11	7.5	20
Net Area of Residential Purposes	41.6	29	22.5	39.5

Source: (Ministry of Housing, Utilities & Urban Development, 2012; Greater London Authority, 2016).

However, the buildings did not have elevators, but only stairs. This minimizes the accessibility of the disabled and the elderly to the buildings. According to the Ministry of Housing, Utilities & Urban Development (2006), the proportion of units on the ground floor that are suitable for disabled and elderly people was 17%. However, the units are allocated randomly to households with no system in place to ensure the priority to allocate such units. Many of these buildings have defects: whereas 12,358 units have slopes, 2,260 units have cracks, which led to the evacuation of 1,900 units. Thirty per cent of the buildings were not delivered

because of incomplete facilities such as water, sewage and electricity or lack of the basic services such as transportation lines. About 67% of the project's units were in remote places, lacking the basic infrastructure (Sobhey, 2014). Mostly, the national housing project failed to achieve the quality requirements. The difference in lacking the basic infrastructure, and decent transportation to the social housing community, compared to the private sector housing units are in Figure 5.

Figure 5: Social Housing Versus Private Housing in Egypt



Source: (Nasr, Elsaid & Eleashy, 2017).

Extending Social Housing Subsidies to Households

From the onset, the expenditure policy on subsidies was considered an important tool to create the desired effect on society. The housing subsidy was intended to benefit low-income and no other parties. However, it was the owners of companies who implemented the housing projects who were the real beneficiaries of the subsidy schemes. For instance, the government provided land to private construction companies priced less than £1.00 per square metre without basic infrastructure or less than £7 per square metre for land with basic infrastructure. A government subsidy of £964 is made available for the cost of each housing unit with a floor size being 41.6m squared. For each land acquired, the requirement is to build on only 20% of the land area (Al Ahram Centre for Political and Strategic Studies, 2010).

Assume that 1,000 square metres of land with basic infrastructure have been allocated for a company for the total sum of £6,604, and then only 200 square metres will be built on. If the company builds four floors, each has four units, the share of the land price of each of the units of 41.6m square will be £413 even if the construction of 50m squared of social housing costs as £94 per metre squared. Thus, each housing unit will cost £4,730 as a share of construction work. Subsequently, the price of each housing unit will be £5,179. If we deduct the amount of government subsidy (£964), the real cost of the housing unit will

be £4186. By adding a profit margin of 25%, the price of the housing unit is supposed to be £5,233. However, the social housing units are being sold at £8,988. This suggests that the owners of the construction companies have achieved a whopping profit margin of over 70% per housing unit. Thus, the social housing policy which was implemented by the national housing project had failed to provide the subsidy to the desired target or deserved household. Rather, such subsidy had gone to benefit the construction companies.

1.6.2 Social Housing Project During the Period (2012-2017)

After the Egyptian revolution of January 2011, the government announced a new social housing project, which was implemented during the period (2012-to 2017). The project involved a target construction of one million housing units, the equivalent of 200,000 units per year for low-income groups. According to this programme, there are two types of housing units for ownership and the rental sectors, as shown in Table 5. The ownership type consists of three forms.

Table 5: Types of social housing units of Social Housing Project (2012-2017)*

Ownership Axis							
Types	Income classes		Costs		Government Subsidy		Payment Methods
	(£/month)	(EGP/month)	£	EGP	£	EGP	
Subsidized Social housing (90 m2)	Minimum 142.5 Maximum 312	Minimum 1,370 Maximum 3,000	14,042-19,139	135,000-184000	2,600	25,000	16% advanced payment + loan with subsidized interest rate (5%- 7%) Payable over 20 years
unsubsidized Social housing (75-90 m2)	-	-	17,162-26,004	165,000-250,000	-	-	Cash payment Or 25% advance payment + Annual Instalments over 3 years
Special Social Housing (115 m2)	-	-	44,206-59,809	425,000-575,000	-	-	Cash payment Or 20% advance payment + Quarterly installments over 5 years Or 20% advance payment + subsidized loan at interest rate 10% Payable over 20 years
Rental Axis							
2 bedrooms (75m2)	Minimum 104	Minimum 1000	31 per month increasing by 7% annually	300 per month increasing by 7% annually	includes		104 £ (1000 EGP) Deposit + 312 £ (3000 EGP) for utilities
3 bedrooms (90m2)	Maximum 151	Maximum 1450	43 per month increasing by 7% annually	410 per month increasing by 7% annually			156 £ (1500 EGP) Deposit + 312£ (3000 EGP) for utilities

Source: (Ministry of Housing, Utilities &Urban development, 2012).

*NB: Exchange rate during this period was approximately £1=EGP9.6

- The subsidized social housing units with a unit price range between £14,042 and 19,139. With this type of unit, the government pays £2600 per unit as a subsidy and the beneficiary pays 16% of the rest of the unit price as advanced payment and the rest of the amount is paid over 20 years by loan with 5 - 7.5% interest rate.

- The unsubsidized social housing units with prices ranging from £17,162-£26,004. The beneficiary has the right to select between two payment methods. Either paying 25% of the unit price as advanced payment and the rest of the amount over 3 years by annual instalments or paying the price in cash.
- Thirdly, the special social housing units: The unit price ranges between £44,206-£59,809, and the beneficiary has the right to select among three payment methods, namely, paying 20% of the unit price as advanced payment and the rest of the amount over 5 years by quarterly instalments; paying 20% of the unit price as advanced payment and the rest of amount over 20 years by loan with 10% interest rate; paying the price in cash.

The rental type for certain income classes consists of two forms, which differ in space and leasehold, and tenancy contracts could be held for 7 years. After that, the income of the beneficiary is re-evaluated, either to change the rent value, or to sell the unit to the beneficiary under one of the following terms :

- (1) The beneficiary pays £31 per month which increases by 7% annually, as well as an advanced amount equal to £104 as a deposit and £312£ for basic utilities.
- (2) The beneficiary pays £43£ per month which increases by 7% annually, as well as an advanced amount, which equals £156£ as a deposit and £312£ for basic utilities.

Assessment of the social housing under this programme is now undertaken with the same analytical themes as the previous scheme presented earlier. However, it must be stated that we have excluded discussion under the theme ‘subsidy disbursed to deserving recipients’ as there was no sufficient information to enable us to undertake a thorough discussion.

The Social Housing Units’ Availability at An Affordable Price for Low–Income Groups

After the January revolution in Egypt, people clamoured for government to increase wages and salaries. The government responded to these concerns. In August 2014, the government modified the mortgage Law No. 148 / 2001, which refers to the monthly instalment. The requirement was that mortgage or rent payment must not exceed 35% of the monthly income, to make housing affordable. However, as shown in Table 6, 35% of the poor groups' income were in the range of £32-42£. This level of income was appropriate in terms of affordability for rental units with a space of 75 square meters, but not for the rental units with the space of 90 square meters or the subsidized ownership units. This means that the modification of the mortgage law had excluded the low-income households from benefiting from most of the social housing units in this project.

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Table 6: Income of the fifth income groups in Egypt (2014)*

Income Group	Percentage of the Total Population (%)	Monthly Income		35% of Monthly Income	
		EGP	£	EGP	£
The Poorest	20	1,070	92	374.5	32.2
The Poor	20	1,407	120.5	492.45	42.1
Medium	20	1,780	152.5	623	53.4
Mid- High	20	2,140	183	749	64
The Rich	20	3,210	275	1,123.5	96.3

Source: Source: (Central Agency for Public Mobilization and Statistics, 2014).

***NB:** Exchange rate during this period was approximately £1=EGP11.6

The mortgage law stipulated the monthly income levels that qualify households to benefit from the rental units of social housing as £104 to £151. This allowed the low-income households to afford these housing units. The income levels qualified to benefit from the subsidized ownership units were from £142.50 to £312. For this level of income requirement, the poorest group could not benefit from these units. In addition to satisfying the income level required to access the social housing, households were required to provide a certificate as evidence of their income. However, a significant number of households could not provide proof of income since they work in the informal sector. This led to the rejection of about 60% of applicants. Most of them were from the poorest groups, such as small scale farmers, small handicrafts, and hawkers. Moreover, the

government allocated only 5% of social housing units to workers in the informal sector (Built Environment Observatory, 2018).

During the period 2014-2017, the government provided £230.4 million to the mortgage support and guarantee fund, which was responsible for providing governmental subsidies for the purchase of social housing units. While the subsidy was fixed at £2,600 per unit, the price of the housing unit was increasing, especially in 2016. That means the subsidy per unit was in real terms decreasing from 18.5% to 13%, as illustrated in Table 7.

Table 7: The Government Subsidy's Rate per the Price of Social Housing Unit During Period (2014-2017)

Year	Unit's Price EGP	Government Subsidy EGP	The Subsidy's Rate Per Unit (%)	The Price After Subsidy EGP	Unit's price/ The Poorest Group's income (%)
2014	135000	25000	18.5	110000	8.6
2015	135000	25000	18.5	110000	7.8
2016	161700	25000	15	136700	8.6
2017	193000	25000	13	168000	9.5

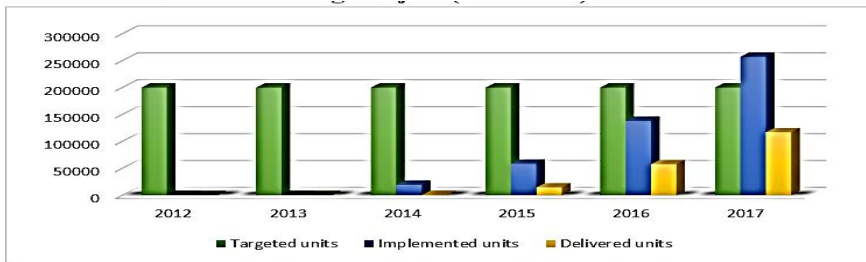
Source: (Ministry of Housing, Utilities & Urban development, 2017).

The social housing units were intended in principle to suit the affordability condition of low-income groups, but particularly the modification of mortgage law in 2014 made most of the housing units not available for low-income groups. The government failed to take into consideration procedures to adjust the social housing project condition to fit with the modified mortgage laws, which suggests the non-coordination between governmental policies and authorities.

The Social Hosing Backlog Situation

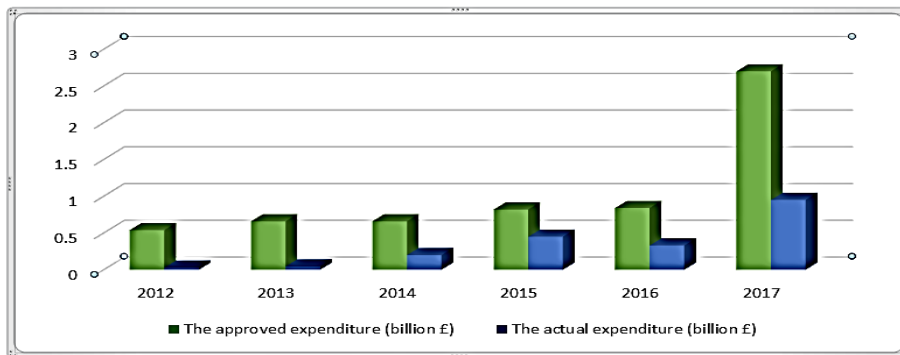
The project aimed to build one million units of social housing during the period 2012-to 2017. This is equivalent to 200,000 units per year. However, government succeed only in building 472,500 units (47.2% of targeted units) and delivered only 189,000 (18.9% of targeted units or 40% of implemented units) to the households. Figures 6 and 7 illustrate the number of targeted, implemented and delivered housing units during the 2012-2017 programme. From 2012-2013 there were no implemented units due to the political circumstances. In 2014, the ratio of implemented units to targeted units and the ratio of implemented units to delivered units were lower than expected in 2016 and 2017. Overall, the ratio of implemented units compared to the targeted units at the end of the project did not exceed 47.2%. The ratio of delivered units compared to implemented units did not exceed 40% at the end of the project. This was largely due to political disturbances at the time. This affected disbursement of funds to the programme to the extent that the amount allocated for this project (£3.54 billion) during the period 2012 - 2017, was not spent. The actual public expenditure was less than the approved expenditure in the state budget by 77%.

Figure 6: Targeted, implemented and delivered units of Social Housing Project (2012-2017)



Source: (Ministry of Housing, Utilities & Urban development, 2017; Central Agency for Public Mobilization and Statistics, 2017).

Figure 7: The approved versus actual public spending for Social Housing Project (2012-2017)



Source: Ministry of Finance, 2017.

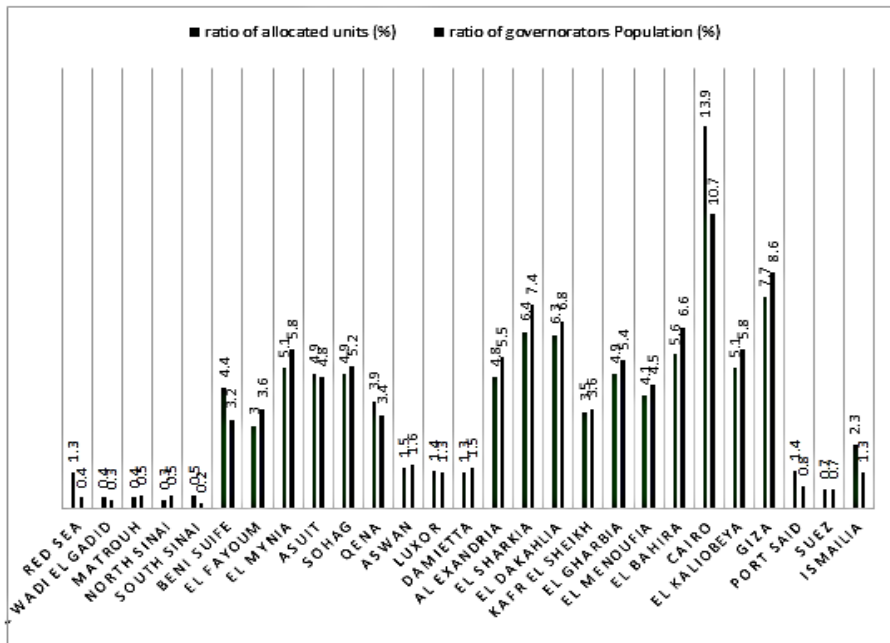
According to Abdelwahed & Hanafy (2020), Egypt needed to build about 500,000 social housing units per year to sufficiently meet the demand for social housing. This was the equivalent of 2.5 million units during the project period (2012 - 2017). However, from the onset, the project aim was to provide a million units (i.e., 40% of the total required units). But the programme was able to construct only 7.6% of the total units required. Therefore, we can argue that the social housing backlog was very high.

The Geographical Distribution of Social Housing

The government's aim in this project was to provide social housing to cover all governorates, as shown in Figure 8. The proportion of social housing units that were allocated to Upper Egypt and the Delta regions has increased while it had decreased in the greater Cairo region. So, the most populous regions have received the largest proportion of social housing units. Thus, it could be asserted that the geographical distribution of this social housing programme was more equitable than the previous one. However, it would appear that in some regions, the units used were concentrated in particular locations. For instance, on the one hand, Borg El Arab city in Alexandria governorate received more than one-half of all social housing units allocated to the El Delta region. On the other hand, the government allocated 1,900 units to the new Cairo city in the Cairo governorate, while the

request was for 7,500 units (Built Environment Observatory, 2018).

Figure 8: Geographical Distribution of The Targeted Social Housing Units' Versus Population Concentration During 2012-2017



Source: (Ministry of Housing, Utilities & Urban development, 2017; Central Agency for Public Mobilization and Statistics, 2017).

The Quality of Social Housing

As previously pointed out, the social housing project provided two models of housing units for low-income groups, namely, the first model consisted of three bedrooms and a living

room with a total space of 90 square meters; the second model consists of two bedrooms and a living room with a total space of 75 squared meters. These models met the requirements of Egyptian construction law No.113/2008 and the units have contemporary layouts different from previous projects, as shown in Figure 9.

Figure 9: Social Housing Project Units (2012-2017)



Source: (Ministry of Housing, Utilities & Urban Communities, 2022; New Urban Communities Authority, 2022).

This project has similar defects as to the previous project concerning the lack of lifts and limited access to disabled and the elderly people. Many of the units were incomplete in that there were no infrastructure and facilities. For example, there were no health care units, fire engines, schools, and transportation lines in those delivered on the Tenth of Ramadan City. Therefore, we can

assert that although the social housing project successfully improved the quality requirements, some units were in quite remote areas without the required infrastructural facilities.

1.8 Summary of Key Findings

Indeed, the national programs for social housing were able to achieve part of their desired social goals from their application. The number of people living in slums as a percentage of the total urban population decreased from 28% in 2000 to 5% in 2018, as shown in Figure 10. It has been clarified that the social housing took into consideration the cost-to-benefits ratio that was suitable for the financial ability of low-income beneficiaries. In Egypt, since the 1950s, the Egyptian government had established many social housing units to solve the housing problem for low-income households. However, these social housing projects had failed to meet the demand for social housing. The government social housing projects (1996-2005) provided only 140,000 units over 9 years, which was an equivalent of 11,500 units per year, which represented only 20% of the required units per annum.

For the National Housing Programme from 2005-to 2011, even though the units were theoretically suitable for low-income groups' affordability, they were not available for low-income groups. The Egyptian mortgage law made it easier for the household to rent or buy, but the units were not available. Furthermore, the government made available only 29.2% of the

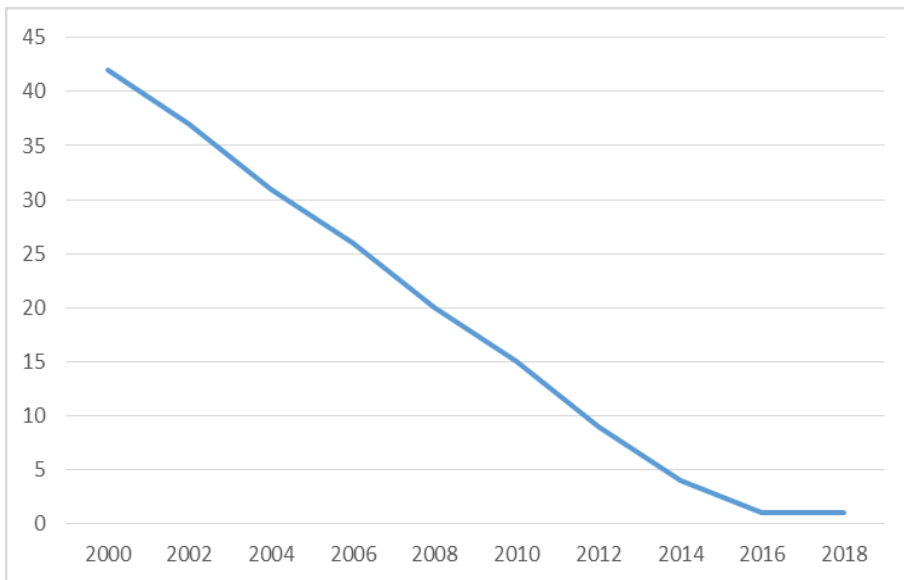
total required units, and the project was not based on any comprehensive geographical analysis of the demand for social housing units. Finally, the projects also failed to achieve the quality requirements as well as not being able to provide the adequate infrastructure needed to complement living in those communities.

The social housing project during the period 2012-2017 were perceived as suitable in principle for low-income groups' affordability. However, new mortgage laws in 2014 made most of the units not available for low-income groups. This escalated the social housing backlog situation. The lack of adequate planning and implementation strategy was perceived as some limitation to the success of the social housing project. For example, the programme did not estimate the demand for the housing unit properly, and no attention was paid to the infrastructure needs of the location of the units. The lack of facilities such as schools, health care units, and good transportation facilities or the roads were major concerns for residents in the housing units constructed in remote areas.

Fiscal policy plays a vital role in providing social housing for low-income classes. In the case of the social housing programmes under review, the public expenditure policy in Egypt had played a major role in providing housing for the low-income class through the subsidy mechanism. The purpose was to provide incentives for both producers and consumers of these

units. Subsidies were also provided to the low-income households to ensure that they could afford the social housing produced for low-income financial ability. With the social housing programmes in Egypt, the observation was that they ended up in what appeared as an unintended consequence of the final product being sold at a price, over and above the price that was affordable, and the profits went to the private construction companies.

Figure 10: population living in slums % of the urban population during 2000-2018



Source: (The World Bank data, 2022)

Finally, concerning the new social housing program in Egypt, the New Urban Communities Authority, within the

framework of the state's economic and social development plan and under the social housing program, undertakes to propose, plan and present social housing programs and supervises their implementation. The Authority has proposed projects for housing units in the social housing project in 22 new cities. Moreover, the Ministry of Housing, Utilities, and Urban Communities recently announced a large social housing program for low-income people, including one million housing units. It also offered more than 300,000 plots of land for various categories. They provide housing units consisting of two rooms, a hall or three rooms, and a fully finished hall, with an area ranging from 75 to 90 square meters. In addition, these units are offered at a cost price only, with direct support ranging from 5 to 25 thousand EGP. The beneficiary of this unit can pay its price over 20 years, as 538,000 units have been implemented in all governorates and new cities (Ministry of Housing, Utilities & Urban Communities, 2022; New Urban Communities Authority, 2022).

Unfortunately, we could not assess the results of that program because it has not ended. It is still in progress, but in general, the number of beneficiaries of the social housing program until June 30, 2020, reached about 390,00, who received cash support from the Social Housing Fund amounting to 5.3 billion EGP, and real estate financing in the range of 32.8 billion EGP, which was paid by real estate financing agencies (banks - finance companies). The total number of recipients of support

from the Fund until June 30, 2019, reached about 248 thousand beneficiaries, of whom about 20% were females. During the fiscal year 2019/2020, the number of those receiving support from the Fund reached about 64 thousand beneficiaries (of which about 25% were females). They obtained support estimated at 907 million EGP, and real estate financing amounting to 6.9 billion EGP (Ibid).

To expand the base of beneficiaries of this project, the target group of applicants for the project was expanded by raising the age to 50 years instead of 45 years and allocating 5% of the project units to people with special needs according to the type and classification of disability, so that housing units on the ground floor are allocated to people with mobility disabilities. As for the rest of the cases of disabilities, housing units are allocated to them without discrimination to consider the psychological and social dimensions, integrate them into society naturally, eliminate any form of discrimination, and promote the concept of equality between them and the normal to enjoy their natural right to adequate housing. The allocation of 5% of social housing units allocated to people with disabilities has also been applied. Accordingly, 2,714 people with disabilities have applied, and 455 of them have been allocated, and the conditions applicable to 1,144 others, and are expected to be allocated. If the number of disabled people in a centre exceeds the number of units allocated to them in the centre, the arrangement is made according to the

following list: married and dependent, then married, then single, and arranged according to the lowest income.

To ensure that the units reach the beneficiaries, the segment of beneficiaries of the marital status is married and supports 55 %, representing 51 % of them in the age group between 31-40. At the level of income brackets, 81% of the program beneficiaries do not have a monthly income of more than 2500 pounds. And at the gender level, about 21% of the beneficiaries are females. According to the classification of beneficiaries' data according to the type of work, workers in the private sector represent about 49%, which is the highest percentage among sectors, followed by the government sector at about 34% (Ibid).

1.7 Lessons from International Experiences

Whiles an attempt was made to provide social housing to the poorest in society in Egypt, the discussion so far has indicated several weaknesses of the programmes. Some lessons could be learnt from international experiences to help improve future social housing programmes. A relevant example is that of Brazil which implemented a social housing programme from 2009 to 2010. The government of Brazil initiated a similar social housing programme called *the "My House My Life"* programme. During the planning stage of the programme, they focused on the income brackets that are least able to afford housing costs. The

poor and the poorest segments accounted for 80% of the total programme units, while the percentage of the middle segment was 20%. But the programme did not provide any units for the high-income segments. Unlike the Egypt social housing programmes where no research was conducted to determine the need for social housing, the government of Brazil conducted an in-depth study of the demand for housing before starting to plan the programme itself. This had helped in determining the number of units that were constructed and supplied to the recipient to achieve the full a fair and equitable geographical distribution.

Furthermore, this programme provided two types of housing units for sale under the ownership system, with prices and payment terms that vary according to the targeted income groups, and in proportion to their capabilities and financial capabilities, in a way that makes them able to fulfil their obligations and met their other living needs, such as food, health and education (Kowaltowski, et al,2015). However, the programmes in Egypt had failed to undertake an adequate assessment of affordability as it was claimed that the majority of potential recipients who work in the informal sector could not provide proof of their income. Brazil had also set conditions that must be met when applying for a housing unit from the programme. For example, ensuring applicants had not received any previous housing support, and do not own another housing unit (Villares, 2015; Magalhães, et al. 2016; Lonardoni, Claudio

& French, 2013; Mohd Sahabuddin & Gonzalez-Longo, 2015). The selection process started six months before the units were delivered to ensure the right recipients satisfy the programme conditions. There was also a strict requirement that the housing unit may not be sold until ten years after receipt (Biderman, et al, 2019). These had helped the Brazilian social housing approach, which could be emulated by Egypt and other future housing programmes.

Lessons could also be learnt from India's social housing programme, called Rajiv Swagruha, which started in 2012. In this case, there were programmes implemented by the government, some by the private sector, and others through a partnership between the public and private sectors. Unlike Egypt's social housing, which had failed on these criteria, most of these programmes in India succeeded in reaching the targeted segments by providing housing units with affordable prices, better terms of sale and real estate financing loans at subsidized interest rates (Herda, 2017). The distribution was proportional to the income of these segments, and by distributing the units to applicants through the lottery, without corruption, the Indian experience has been hailed as really successful (Ahuja, Chawda & Nagrah, 2017). The social housing units in India were also hailed for ensuring the availability of facilities, such as sewage, water, electricity, schools, hospitals, gardens, natural gas, solar water heating systems, lighting, storm and rainwater drains,

shopping complexes, which were often missing in the Egypt situation (Agarwal, Jain & Karamchandani, 2013). The social housing in India was also appreciated for recognizing the need for the disabled and elderly people as they allocated several units on the ground floors for the elderly and the physically challenged recipients, making it easy for the elderly and the disabled to access them (Nallathiga, Lele & Prasad, 2018).

1.8 Final Conclusion and Recommendations

In addition to the above lessons from an international perspective, further considerations that policymakers in Egypt should take in planning future social housing programmes are presented here. First, there is a need to expand the social housing units to fill up the social housing backlog with consideration of the geographical distribution of needs. While there are benefits associated with ownership due to the economic situation of many low-income households in Egypt, it is important to expand the rental housing units to ensure the majority of the needed households have decent accommodation. This observation was alluded to by Mayank, et al. 2012; and Gregory, et al. 2016. Thirdly, modification of the mortgage law must carefully consider the economic capabilities of low-income groups and current social housing programmes requirement, especially ensuring that the increasing number of low-income groups who are working in the informal sector are not left out and denied the opportunity to acquire much-needed housing. Fourth,

guaranteeing the availability of social housing units with multiple spaces and styles, and various payment and financing methods. Fifth, engaging small contractors from the private sector who provide housing units in informal areas to work with the government in providing social housing units, to take advantage of their experience in the construction of low-cost housing units. Finally, it will be important when requiring social housing unit if the applicant has not been a recipient of a previous housing subsidy, or does not own a previous social housing unit. Thus, a unified database should be established to keep data of the beneficiaries of the social housing units to eliminate the phenomenon of data manipulation.

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