



وزارة الإسكان والمرافق والمجتمعات العمرانية
Ministry of Housing, Utilities & Urban Communities



Social Housing and Mortgage Finance Fund

Performance Report

Till December 2023



Achievements Despite Challenges



Report Index

| | | |
|----------|---|-----------|
| 1 | Section1: Social Housing and Mortgage Finance Fund (SHMFF) | |
| | I. About SHMFF | 1 |
| | II. SHMFF Vision and Mission | 2 |
| | III. SHMFF Board of Directors | 3 |
| | IV. Dash Board Executive Summary | 4 |
| | V. SHMFF Executive Summery | 5 |
| 2 | Section2: SHMFF Performance till December 2023 | |
| | I. Total Number of applicants of Ownership Module | 8 |
| | II. Housing for All Egyptians Program Units Status | 10 |
| | III. Total No. of allocated units | 11 |
| | IV. Total No. Of Beneficiaries | 12 |
| | A. Total No. of Beneficiaries According to Project Type | 12 |
| | B. Total No. of Beneficiaries According to Age Group | 13 |
| | C. Total no. of Beneficiaries According to Work Classification | 14 |
| | D. Total No. of Beneficiaries according to Marital Status | 15 |
| | E. Total No. of Beneficiaries According to Income Level | 16 |
| | F. Total No. of beneficiaries according to Gender | 17 |
| | G. Total No. of Beneficiaries According to Governorates | 18 |
| | H. Total No. of beneficiaries granted cash subsidies | 18 |
| | I. Total No. of beneficiaries received mortgage finance according to lenders | 19 |
| 3 | Section3: Customers' Service Facilities | 21 |
| - | Summary of beneficiaries' requests and complaints | 23 |
| 4 | Section4: Summary of Housing for All Egyptians units` Violation | 26 |



Index Tables

| # | Title of Table | No. |
|----|---|-----|
| 1 | Housing for All Egyptians Program Units Status | 10 |
| 2 | Total No. of allocated units according to Project Type | 11 |
| 3 | Total No. of allocated units according to Unit Size | 11 |
| 4 | Total No. of Beneficiaries According to Project Type | 12 |
| 5 | Total No. of Beneficiaries According to Age Group | 13 |
| 6 | Total no. of Beneficiaries According to Work Classification | 14 |
| 7 | Total No. of Beneficiaries according to Marital Status | 15 |
| 8 | Total No. of Beneficiaries according to Income Level | 16 |
| 9 | Total No. of Beneficiaries according to Gender | 17 |
| 10 | Total No. of beneficiaries granted cash subsidies by the fund | 18 |
| 11 | Total No. of beneficiaries received finance according to lenders | 19 |
| 12 | Call Center Operations Performance | 21 |
| 13 | Requests from the technical operations (090071117 – 1188 – 5999 – 5777) | 23 |
| 14 | Complaints from 5 Channels | 24 |
| 15 | Complaints Resolved and Closed | 24 |
| 16 | No. of judgements for SHMFF units Violations | 26 |

Index Graphs

| # | Title of Graphs | No. |
|----|--|-----|
| 1 | Total Number of applicants of Ownership Module | 9 |
| 2 | Housing for All Egyptians Program Units Status | 10 |
| 3 | The geographical distribution of finished units on all regions of the Republic | 10 |
| 4 | Total No. of allocated units according to Project Type | 11 |
| 5 | Total No. of allocated units according to unit size | 11 |
| 6 | Total No. of Beneficiaries According to Project Type | 12 |
| 7 | Total No. of Beneficiaries According to Age Group | 13 |
| 8 | Total no. of Beneficiaries According to Work Classification | 14 |
| 9 | Total No. of Beneficiaries according to Marital Status | 15 |
| 10 | Total No. of Beneficiaries According to Income Level | 16 |
| 11 | Total No. of beneficiaries according to Gender | 17 |
| 12 | Total No. of Beneficiaries According to Governorates | 18 |
| 13 | No. of customer services centers distributed of Governorates | 22 |



Section 1

Social Housing and Mortgage Finance Fund



I. About SHMFF

SHMFF was established according to the presidential Decree No. 93 of 2018, to assist government of EGYPT to improve performance of housing sector, organize the provision of mortgage finance, ensure that subsidy is allocated for deserved low-income households and provide adequate and affordable housing units in suitable locations.

SHMFF is mandated to propose plan, release social housing projects, supervise services provision, providing lands plots and construction housing units for middle- and low-income households.



**Achievements
Despite
Challenges**

II. SHMFF Vision



Vision

Achieving a Global Leading Model to Provide Governmental Social Housing that Ensure citizens' well-being and Improve their living Conditions.



Message

The Fund seeks to establish a social safety net to support low-income families, deliver housing units for all citizens in line with their capabilities and in accordance with international standards, develop integrated residential communities for low and middle income citizens, subsidize mortgage finance activity, to achieve social justice, improve performance and workflow mechanisms to ensure sustainability and continuity of the program.



Objectives

- Ensuring sustainability of the program using Mortgage Finance Mechanism to achieve financial inclusion.
- Improving citizens' affordability through providing direct and indirect subsidy.
- Ensuring Subsidy Delivery to Eligible Applicants and monitoring units' occupancy rate.
- Contracting with Private Sector Developers to Expanding Real Estate Investment in Social Housing Projects.
- Providing Social Housing Units According to UN Standards in All Egyptian Governorates.

III. Board of Directors

**Chairman
Minister of Housing, Utilities
& Urban Communities**

**Minister of
Finance**

**Minister of
Planning
and
Economic
Developme**

**Minister of
International
Cooperation**

**Minister of
Social
Solidarity**

**Minister of
Local
Development**

**State Council
Vice Chairman**

**Financial
Regulatory
Authority
Chairman**

**Central Bank
of Egypt
Deputy
Governor**

**Armed Forced
Housing Fund
Director**

**CEO Social
Housing and
Mortgage
Finance Fund**

**Deputy CEO
Social Housing
and Mortgage
Finance Fund**

**5 Experts
Members**



SHMFF Beneficiaries

End of December 2023: 550k Beneficiaries
Egypt Population is 105 Million
2001 – 2023
+35%
400K Units Annually Demand
19.2% Spending on Housing



1 Million Units

For low income households

Finished Units 661K
Under Construction 208K
In Tendering Process 131K



SHMFF Funding Sources

EGP 30 Billion Loans from World Bank
EGP 120 Billion from Central Bank of Egypt
EGP 40 Billion Subsidy from
Ministry of Finance.



SHMFF Achievements

From 2014 till 2023

550K Beneficiaries
563.4k Allocated Housing Units
EGP 66.3 Billion Mortgage Finance
EGP 9 Billion upfront subsidy



Program's Conditions

Annual Incomes up to EGP 8K for Low-incomes
Units Prices up to EGP 310K for Low-incomes
Egyptian Citizens between 21 - 50 Years



SHMFF Financing Performance

31 Financing Entities
EGP 66.3 Billion Mortgage Finance
EGP 120K Average Mortgage Finance per beneficiary
Less than 1% Default Rate

55.2% of Beneficiaries are Married With kids



47.1% of Beneficiaries are between (31 – 40) Age



70% of Beneficiaries are Self-Employed and Private sector



5% of Beneficiaries are Disabled Persons



80% Beneficiaries are Lowest income 40%
Average Income = EGP 2278

Highly prioritizing households headed women:
• Divorced with Children
• Widows with Children



65% Acceptance Rate



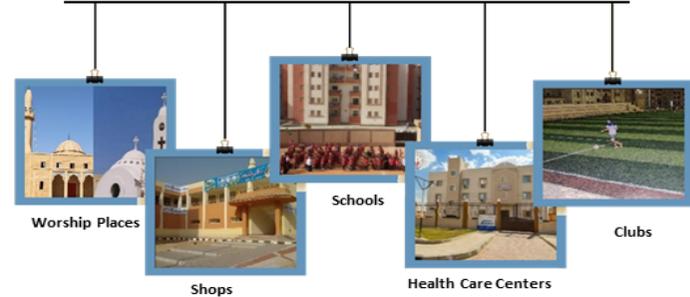
23.4% of Beneficiaries are Females



Women's Empowerment

SHMFF Services

SHMFF adopts comprehensive housing policy and establish integrated societies to prevent people to occupy hazard areas and ensure adequate use of public spaces:



SHMFF Contribution to SDGs

- 5 Gender Equality: SHMFF is Keen on empowering women and giving them equal opportunity to apply and obtain housing units.
- 6 Clean Water and Sanitation: SHMFF units are connected to basic infrastructure to provide inhabitants with an easy access to clean water.
- 10 Reduced Inequality: SHMFF works to meet the needs of the most needy citizens in society, who may be affected more by aspects of inequality.
- 11 Sustainable Cities and Communities: SHMFF is bridging the affordability gap and housing units prices, it targets building over million units distributed over 283 cities in Egypt.

Environment unit extended the program SDGs targets to the following:



SHMFF Impacts

Economic Impact

- SHMFF generate 4,2 million job opportunities over a seven years period.
- SHMFF contributed to GDP by 2%.
- Reduce commuting times within max of 60 minutes from the work place

Environmental Impact

- SHMFF decreases expansion of informal housing on agricultural land.
- Projects locations away from natural disasters areas.
- Using pre-paid electricity power, gas and water meters.

Social Impact

- Positive discrimination for women especially, divorced, widows women with children
- Enabling people with special needs to participate normally into society, and eliminating any form of discrimination.
- Enabling Self-employed craftsmen and technicians to obtain their adequate housing.

Customer Services Facilities

Facebook Page
603K Followers



SHMFF Call Center

12.9 Million calls



SMS Service

6,1 Million Calls



Impact of Green Social Housing Initiative Helps to:

Reduce Energy Consumption By

30%

Reduce CO2 Emissions By

3%

Reduce Water Consumption By

40%

Reduce Solid Waste By

70%



IV. Executive Summary

- Social Housing Program “Housing for All Egyptians” launched in 2014 targeting to construct one million adequate and affordable housing units for low-income citizens and provide cash subsidies for lowest-income beneficiaries. The Social Housing and Mortgage Finance Fund (SHMFF) was established to deliver subsidy and facilitate mortgage finance to Egyptians.
- SHMFF has managed to subsidize 69,483 beneficiaries in 2023, and subsidized 549,806 beneficiaries since the beginning of the program till December 2023.
- SHMFF provides cash subsidy ranges from L.E 5K and up to LE 60K. Amount of cash subsidy granted in 2023 reached L.E 1.160 billion, with an average of L.E 16.7k for each beneficiary, while total value of cash subsidy granted since the beginning of the program till December 2023 reached L.E 9 billion, with an average of L.E 16.5k for each beneficiary.
- SHMFF is keen on including more financing lenders to participate in Housing for All Egyptians Program. In 2023, 31 banks and mortgage companies succeeded to grant mortgage finance loans amounted L.E 11.6 billion, with an average of L.E 167.7k for each beneficiary, while total value of cash subsidy granted reached L.E 66.2 billion, with an average of L.E 120.5k for each beneficiary.
- SHMFF offers different types of projects (Housing for All Egyptians projects - Private Sector projects - SHMFF offered projects). 69,363 beneficiaries were subsidized and allocated units from (Housing for All Egyptians projects), representing 99.9% of total beneficiaries in 2023, while total number of beneficiaries from the same category reached 539,780 beneficiaries and representing 98% of beneficiaries since the beginning of the program till December 2023.
- SHMFF provides subsidized units to different age groups starting from 21 years till 50 years. 28,516 beneficiaries were within “31-40 years” age group, representing 41% of beneficiaries in 2023, while total number of beneficiaries from the same age group reached 259,160 beneficiaries and representing 47.1% of beneficiaries since the beginning of the program till December 2023.
- SHMFF is keen on including all working categories in the program, including private sector workers and self-employed. 54,722 beneficiaries were from private sector workers and self-employed, representing 79% of beneficiaries in 2023, while total number of beneficiaries from the same work category reached 386,366 beneficiaries and representing 70% of beneficiaries since the beginning of the program till December 2023.
- All eligible Egyptians are allowed to benefit from the program (Individuals and households) with priority to households. 36,337 of beneficiaries were married with kids, representing 52% of beneficiaries in 2023, while total number of beneficiaries from the same marital status reached 303,648 beneficiaries and representing 55% of total beneficiaries since the beginning of the program till December 2023.



- Any eligible household with income level up to L.E 6K per month is allowed to benefit from the program. 13,985 beneficiaries their monthly income is between (L.E 2501 – L.E 3000) representing 20% of beneficiaries in 2023, while 142,848 beneficiaries their monthly income is between (L.E 1501 – L.E 2001) representing 26% of beneficiaries and considered the highest group subsidized from the program since the beginning of the program till December 2023.
- SHMFF is keen on adopting positive discrimination strategy for household headed women (women with kids- divorced – widows -women with special needs), 20,408 beneficiaries are women, representing 29% of beneficiaries in 2023, while the number of subsidized women reached 128,668 beneficiaries representing 23.4% of beneficiaries since the beginning of the program till December 2023.
- SHMFF allocates 5% of the units at each project to people with disability, and specified a separate week for them to apply on the website, after which the application could continue with all other categories of citizens. The total number of beneficiaries with special needs reached 7,413 beneficiaries since the beginning of the program until December 2023.
- Housing for All Egyptians projects are well distributed geographically in all Egyptian governorates. 45,239 beneficiaries are from greater Cairo, representing 65% of beneficiaries in 2023, while the total number of beneficiaries from the same region reached 314,035 beneficiaries representing 57.1% of beneficiaries since the beginning of the program till December 2023.
- SHMFF automatically allocates units for different types of projects (Housing for all Egyptians Projects - Private Sector projects – SHMFF offered projects). 65,782 units were allocated in 2023, while 563,473 units were allocated till December 2023.
- Housing for all Egyptians projects represents the highest percentage of allocated units by 551,598 units; and representing 98% of allocated units since the beginning of the program till December 2023. While units with size of (90 m²) represent the highest percentage of allocated units reaching 531,754 units and representing 94.3% of total number of allocated units till December 2023.
- SHMFF provides different types of digital services, 6.1 million SMS have been sent to applicants through (1124) SMS service, while 228K SMS have been sent to applicants through (9311) SMS service till December 2023.
- SHMFF's promoted different social media platform to reach wider segment of applicants, thus Facebook page followers reached 644K followers, Instagram channel reached 15.2 followers, Twitter 7.3k followers, YouTube channel reached 45.7k subscribers, till December 2023.



Section 2

**SHMFF Performance till
December 2023**



SHMFF Performance Indicators till December 2023

Conducting performance report aims to provide a full analysis the classifications of (Housing for All Egyptians) programs' beneficiaries, including income levels, material standards, age group, etc. To help the fund's top management to better understand the segment they serve.

I. Total Number of applicants of Ownership Module

In December 2023, SHMFF has launched a transferring call for applications for low-income applicants who haven't allocated units in "Housing for All Egyptians (3)" call for applications.

In April 2023, SHMFF has launched call for applications "Housing for All Egyptians (4)" for middle-income and upper-middle-income citizens, with total number of applicants reached (1,092) citizens.

وزارة الإسكان والمرافق والمجمعات العمرانية
صندوق الإسكان الاجتماعي ودعم التمويل العقاري

يعلن
في ضوء مبادرة السيد رئيس الجمهورية
عن فتح باب حجز وحدات سكنية جاهزة للتسليم الفوري ضمن المبادرة الرئاسية سكن لكل المصريين (4)
(وحدات سكنية متوسطي/هفوف متوسطي الدخل)
تسجيل الطلب وسداد مقدم حجة الحجز من يوم الأحد ٢٦ مارس ٢٠٢٣ حتى يوم الخميس ١٣ أبريل ٢٠٢٣
وحجز الوحدات يبدأ من يوم الأحد ٣٠ أبريل حتى يوم الخميس ٤ مايو ٢٠٢٣

بالمحافظات والمدن التالية:
محافظه القاهرة الجديدة/ محافظة البحر الأحمر: الفردقة- سفاجا/ محافظة الشرقية: الزقازيق (العلاجوي)
محافظه دمياط: الزرقا- شطا/ محافظة البحيرة: دمنهور/ محافظة بني سويف: منطقة رياض العرب
يتم الإطلاع على كراسة الشروط من خلال الموقع الإلكتروني للصندوق: <https://mch.shmff.gov.eg> اعتباراً من يوم الأربعاء ٢٢ مارس ٢٠٢٣
يبلغ مقدم حجة الحجز ٥٠ ألف جنيه بخلاف مبلغ ٥٠٠ جنيه مصروفات التسجيل
(على أن يتحمل العميل العمولات ومصاريف التمويل من حسابها البنكي - إن وجدت)
على أن يسدد باقي ثمن الوحدة السكنية لتبدأ الكاشي أو بنظام التمويل العقاري بقيادة ٧ سنواتاً متناقصاً لمدة تصل إلى ٢٠ سنة بمقدم يبدأ من ١٢٪ من إجمالي ثمن الوحدة السكنية

تكون الأولوية في حجز الوحدات للملاء المتقدمين سابقاً بإعلانات الصندوق على نفس المدن المتروحة بالإعلان
الحال، بشرط عدم سحب مبلغ مقدم حجة الحجز السابق وعدم التخصيص والاستفادة بوحدة سكنية بالإعلانات السابقة
حدود الدخل للمتقدم من متوسطي وهفوف متوسطي الدخل (من كافة معامير دخله) المتناقص بنظام التمويل العقاري

الحد الأدنى لتأهلي الدخل : ٨ آلاف جنيه شهرياً للفرد والأسرة
الحد الأقصى لتأهلي الدخل : ٤٠ آلاف جنيه شهرياً للفرد - ٥٠ آلاف جنيه شهرياً للأسرة
* التخصيص بأسبقية الحجز * تغطية الشطب والأحكام

مستحق تبدأ من ٧٥ م' إلى ١٢٧ م'
أسعار يتم الوحدات تبدأ من ٤٠٠ ألف جنيه

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وزارة الإسكان والمرافق والمجمعات العمرانية
صندوق الإسكان الاجتماعي ودعم التمويل العقاري

يعلن
المادة الحزيرة ١٣١ من القانون رقم ١١٣ لسنة ٢٠١٩ والمتعلق بإصلاح وتطوير القطاع العقاري
وتنظيمه، وبموجب مرسوم رقم ٢٠١٣ لسنة ٢٠١٩ والمتعلق بتنظيم وتطوير القطاع العقاري
عن فتح باب التحويل إلى الإعلان التكميلي لسكن لكل المصريين (٣) بنظام التمويل العقاري
لحجز وحدات سكنية للتمويل التأميني من الإقراض الأصيلي لعدد ٣١ شهر (شهرات) وأموال جديدة ودعم شهري يصل إلى ٢٠ ألف جنيه
مماثلة لقرن إلى ٣١ ألف جنيه وفقاً لتعليمات وزارة الإسكان والمرافق والمجمعات العمرانية من خلال الموقع الإلكتروني للصندوق: <https://services.shmff.gov.eg>
لمعرفة شروط وخطوات التحويل يتم الإطلاع على ملحق كراسة شروط الإعلان التكميلي من خلال الموقع الإلكتروني للصندوق: <https://services.shmff.gov.eg>

أول التحويل يبدأ من اليوم ويبدأ حجز الوحدات للتسليم (بمعدلات حتى إلى ٢٠٢٣)

| م | المحافظة - المدينة المنقول منها | المحافظة - المدينة المنقول إليها | مصر اليوم |
|---|---------------------------------|----------------------------------|--------------|
| ١ | الفيوم - الفيوم الجديدة | الفيوم - هجره العظمى - صمسطيا | ١٩٤ ألف جنيه |
| ٢ | الفيوم - خاوية | الفيوم - هجره العظمى - صمسطيا | ١٩٤ ألف جنيه |
| ٣ | الفيوم - صمسطيا | الفيوم - هجره العظمى - صمسطيا | ٢٠٧ ألف جنيه |
| ٤ | مطروح - مطروح | البحيرة - وادي النصارين | ٢٠٧ ألف جنيه |
| ٥ | الفيوم - الفيوم الجديدة | الفيوم - هجره العظمى - صمسطيا | ٢٠٧ ألف جنيه |
| ٦ | الإسماعيلية - جوامع أبو خليفة | الإسماعيلية - القليوبية - قريش | ٢٠٧ ألف جنيه |
| ٧ | قنا - قنا الجديدة | قنا - قنا الجديدة | ٢٠٧ ألف جنيه |

ثانياً التحويل يبدأ من اليوم ويبدأ حجز الوحدات للتسليم حتى ٣١ مارس ٢٠٢٣ (بمعدلات حتى إلى ٢٠٢٣)

| م | المحافظة - المدينة المنقول منها | المحافظة - المدينة المنقول إليها | مصر اليوم |
|----|---------------------------------|----------------------------------|--------------|
| ١ | الإسماعيلية - برج العرب الجديدة | الإسماعيلية - برج العرب الجديدة | ٣٠٠ ألف جنيه |
| ٢ | الفيوم - الفيوم الجديدة | الفيوم - الفيوم الجديدة | ٥٠٠ ألف جنيه |
| ٣ | الفيوم - الفيوم الجديدة | الفيوم - الفيوم الجديدة | ٥٠٠ ألف جنيه |
| ٤ | الفيوم - الفيوم الجديدة | الفيوم - الفيوم الجديدة | ٥٠٠ ألف جنيه |
| ٥ | بني سويف - بني سويف الجديدة | بني سويف - بني سويف الجديدة | ٥٠٠ ألف جنيه |
| ٦ | الفيوم - الفيوم الجديدة | الفيوم - الفيوم الجديدة | ٥٠٠ ألف جنيه |
| ٧ | شبين الكوم - شبين الكوم الجديدة | شبين الكوم - شبين الكوم الجديدة | ٥٠٠ ألف جنيه |
| ٨ | الفيوم - الفيوم الجديدة | الفيوم - الفيوم الجديدة | ٥٠٠ ألف جنيه |
| ٩ | الفيوم - الفيوم الجديدة | الفيوم - الفيوم الجديدة | ٥٠٠ ألف جنيه |
| ١٠ | الفيوم - الفيوم الجديدة | الفيوم - الفيوم الجديدة | ٥٠٠ ألف جنيه |

ملاحظة: الحد الأدنى لتأهلي الدخل : ٨ آلاف جنيه شهرياً للفرد والأسرة
الحد الأقصى لتأهلي الدخل : ٤٠ آلاف جنيه شهرياً للفرد - ٥٠ آلاف جنيه شهرياً للأسرة
* التخصيص بأسبقية الحجز * تغطية الشطب والأحكام

مستحق تبدأ من ٧٥ م' إلى ١٢٧ م'
أسعار يتم الوحدات تبدأ من ٤٠٠ ألف جنيه

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**Graph (1): No. of Applicants for The Ownership Module
till December 2023**



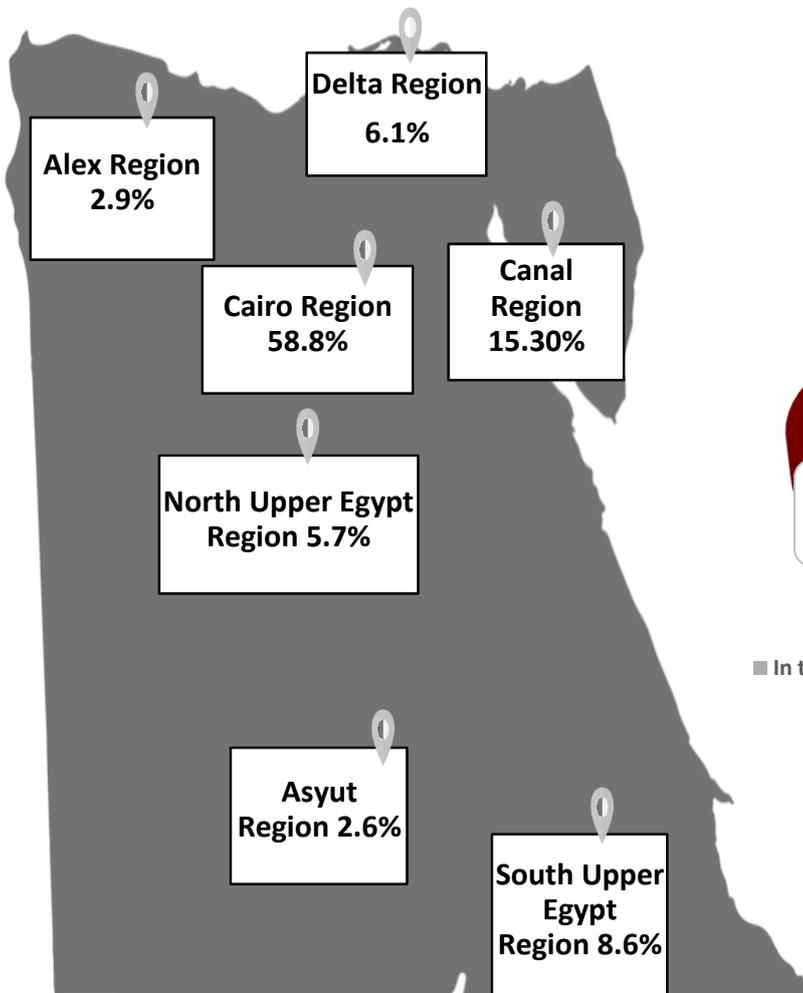
Total Number of low and middle-income applicants since the beginning of the program till December 2023 reached 1,610,453 applicants.

II. Housing for All Egyptians Program Units Status

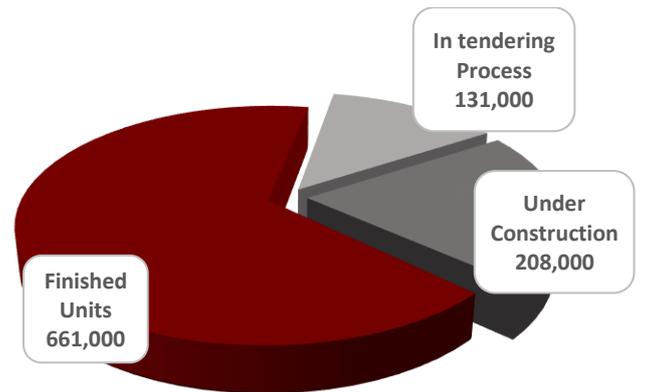
SHMFF continued to build needed housing units to meet delivery dates to citizens on time, Housing for all Egyptians program units' status by the end of 2023 is as following:

Table (1): Housing for All Egyptians Program Units Status

| In tendering Process | Under Construction | Finished Units |
|----------------------|--------------------|----------------|
| 131,000 | 208,000 | 661,000 |



Graph (3): The geographical distribution of finished units on all regions of the



■ In tendering Process ■ Under Construction ■ Finished Units

Graph (2): Units Status

III. Total No. of Allocated Units

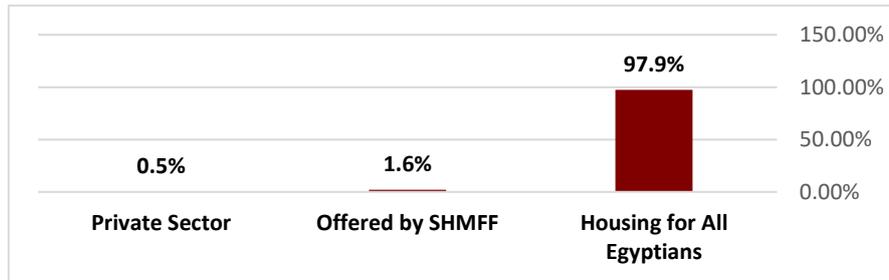
A. Total No. Of Allocated Units According to Project Type

SHMFF is keen on accelerating the allocation process of housing units to applicants, as a commitment with citizens and delivering these units on time.

SHMFF allocated 563,473 units, 551,598 of them are units from Housing for All Egyptians projects”, representing 97.9% of allocated units, since the beginning of the program till December 2023.

Table (2): Total No. of allocated units according to Project Type

| Project Type | No. allocated units |
|---------------------------|---------------------|
| Housing for All Egyptians | 551,598 |
| Offered by SHMFF | 9,030 |
| Private Sector | 2,845 |
| Total | 563,473 |



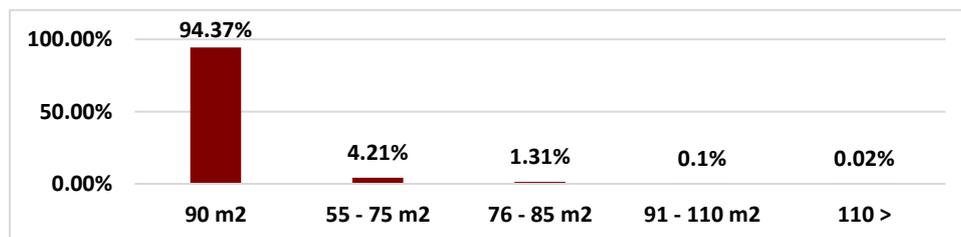
Graph (4): Total No. of allocated units according to Project Type

B. Total No. of allocated units according to unit size

SHMFF provides variety of units' sizes to suit citizens needs and size. Units of (90 m²) represent the highest percentage of allocated units with 531,754 units, representing 94.4% of total allocated units, since the beginning till December 2023. As shown in the following table:

Table (3): Total No. of allocated units according to unit size

| Unit size | No. of allocated units |
|------------------------|------------------------|
| 90 m ² | 531,754 |
| 55 - 75 m ² | 23,707 |
| 76 - 85 m ² | 7,407 |
| 91- 110 m ² | 518 |
| 110 > | 87 |
| Total | 563,473 |



Graph (5): Total No. of allocated units according to unit size

IV. Total Number of Beneficiaries

Number of beneficiaries increased to reach more than 549,000, since the beginning of the program till December 2023, thanks to Continuous Improvement of the automated workflow that reduced time required time to deal with applicants' files by 87%.

A. Total No. of Beneficiaries According to Project Type

Beneficiaries of (Housing for all Egyptians Projects) are the highest benefited of the program, with 539,780 beneficiaries, representing 98.2%, since the beginning of the program till December 2023. as shown in the following table:

able (4): Total No. of Beneficiaries According to Project Type

| Project Type | No. of Beneficiaries |
|---------------------------|----------------------|
| Housing for All Egyptians | 539,780 |
| Offered by SHMFF | 9,217 |
| Private Sector | 809 |
| Total | 549,806 |



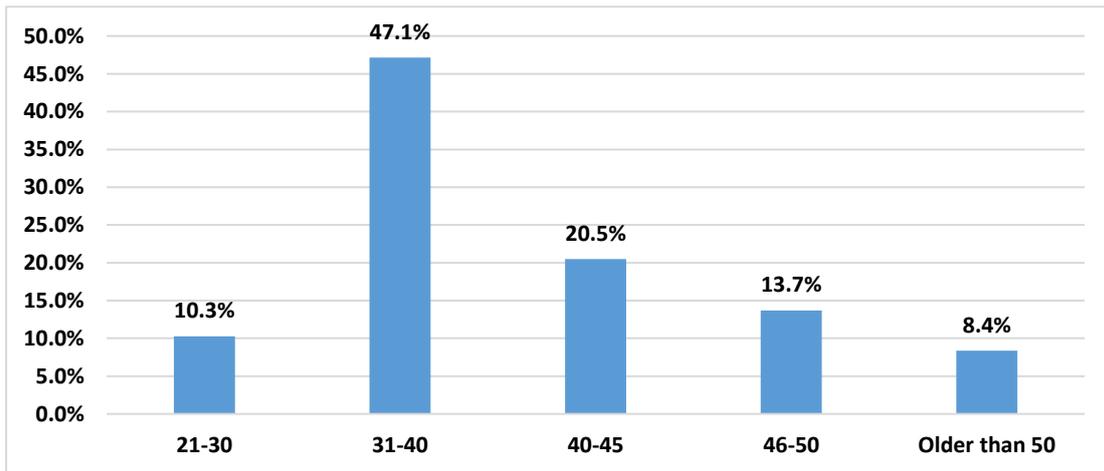
Graph (6): Total No. of beneficiaries according to projects type

B. Total No. of Beneficiaries According to Age Group

Youth represents the highest age group that benefited from Housing for all Egyptians program. Beneficiaries aged from 31-40 years are the highest benefited of the program, with 259,160 beneficiaries, representing 47.1% of the total number of beneficiaries since the beginning of the program till December 2023. As shown in the following table:

Table (5): Total No. of Beneficiaries According to Age Group

| Age Group | No. of Beneficiaries |
|---------------|----------------------|
| 21-30 | 56,558 |
| 31-40 | 259,160 |
| 40-45 | 112,707 |
| 46-50 | 75,265 |
| Older than 50 | 46,116 |
| Total | 549,806 |



Graph (7): Total No. of beneficiaries according to age groups

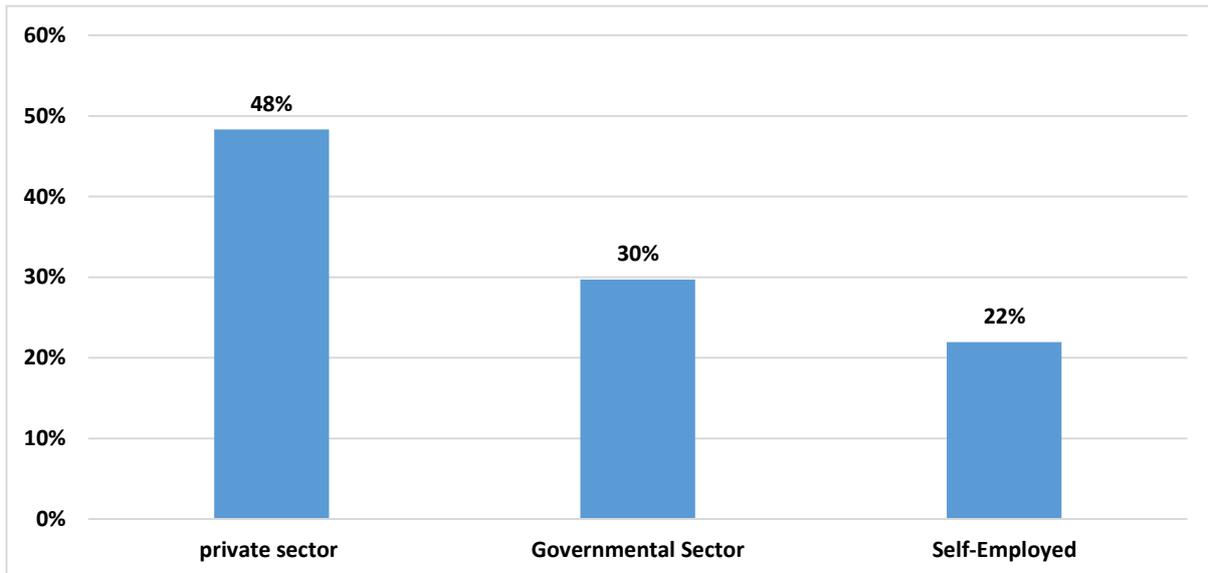
C. Total no. of Beneficiaries According to Work Classification

SHMFF includes all workers, whether insured or uninsured, to obtain subsidized housing units, within the program.

Beneficiaries of (private sector and self-employed) categories are the highest benefited of the program, with 386,366 beneficiaries, representing 70%, since the beginning of the program till December 2023. As shown in the following Table:

Table (6): Total No. of Beneficiaries According to Work Classification

| Work Classifications | No. of Beneficiaries |
|----------------------|----------------------|
| Private Sector | 265,703 |
| Governmental Sector | 163,440 |
| Self-Employed | 120,663 |
| Total | 549,806 |



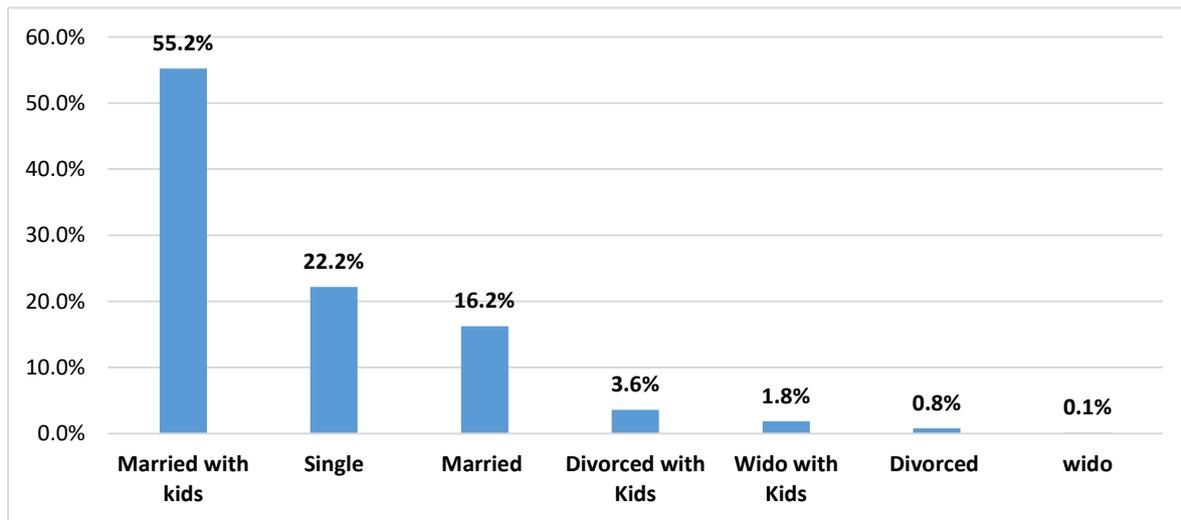
Graph (8): Total No. of beneficiaries according to Work Classification

D. Total No. of Beneficiaries according to Marital Status

SHMFF gives priority to family's households at units' allocation process. Beneficiaries of (Married with kids) category are the highest benefited of the program, with 303,648 beneficiaries, representing 55.2% of total beneficiaries, since the beginning of the program till December 2023. as shown in the following Table:

Table (7): Total No. of Beneficiaries According to Marital Status

| Marital Status | No. of Beneficiaries |
|--------------------|----------------------|
| Married with kids | 303,648 |
| Single | 121,924 |
| Married | 89,284 |
| Divorced with Kids | 19,879 |
| Widow with Kids | 10,149 |
| Divorced | 4,311 |
| Widow | 611 |
| Total | 549,806 |



Graph (9): Total No. of beneficiaries according to Marital Status

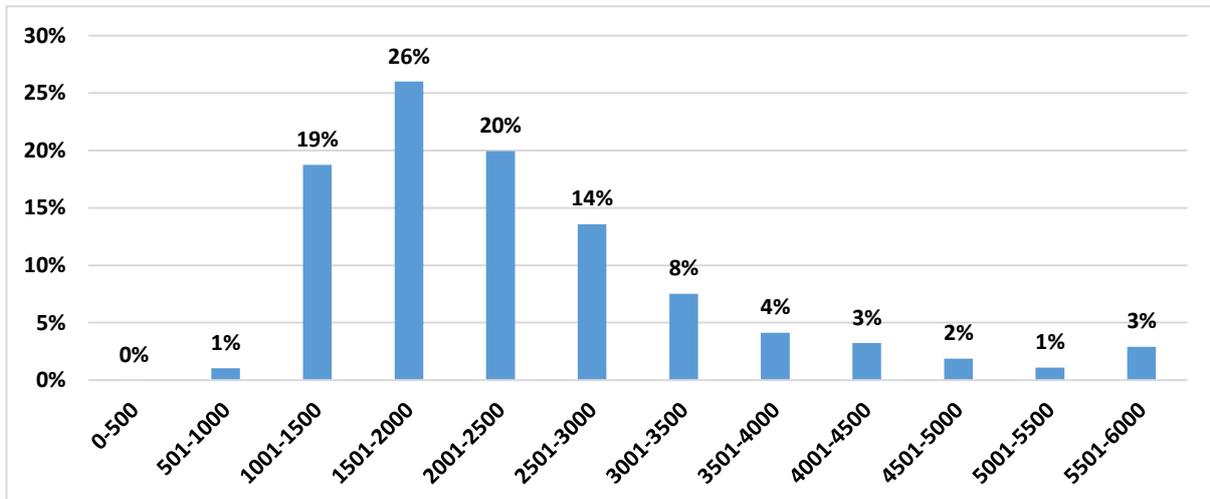
E. Total No. of Beneficiaries According to Income Level

SHMFF provides housing units for the lowest-income citizens in Egypt, and provides higher cash subsidy to lowest income brackets.

Beneficiaries in (L.E 1501 – L.E 2000) income levels (lower than minimum wage) are the most benefited of the program, with 142,848 beneficiaries, representing 26%, of the total number of beneficiaries since the beginning of the program till December 2023. As shown in the following chart:

Table (8): Total No. of Beneficiaries According to Income Level

| Income Level | No. of Beneficiaries |
|--------------|----------------------|
| 0-500 | 4 |
| 501-1000 | 5,773 |
| 1001-1500 | 103,074 |
| 1501-2000 | 142,848 |
| 2001-2500 | 109,607 |
| 2501-3000 | 74,642 |
| 3001-3500 | 41,306 |
| 3501-4000 | 22,626 |
| 4001-4500 | 17,741 |
| 4501-5000 | 10,235 |
| 5001-5500 | 6,003 |
| 5501-6000 | 15,947 |
| Total | 549,806 |



Graph (10): Total No. of beneficiaries according to Income Level

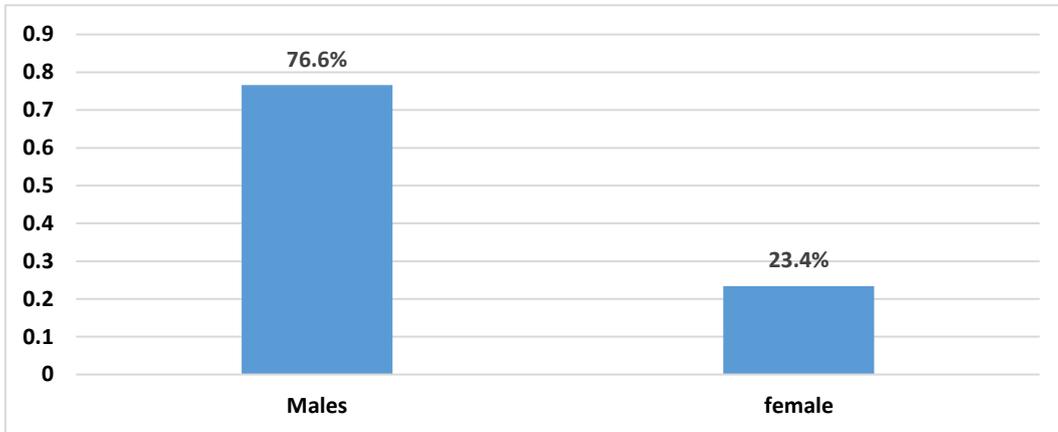
F. Total No. of beneficiaries according to Gender

SHMFF adopts positive discrimination principle for females in general and divorced females and widows in particular.

Females beneficiaries reached 128,668 representing 23.4%, of the total beneficiaries since the beginning of the program till December 2023:

Table (9): Total No. of Beneficiaries According to Gender

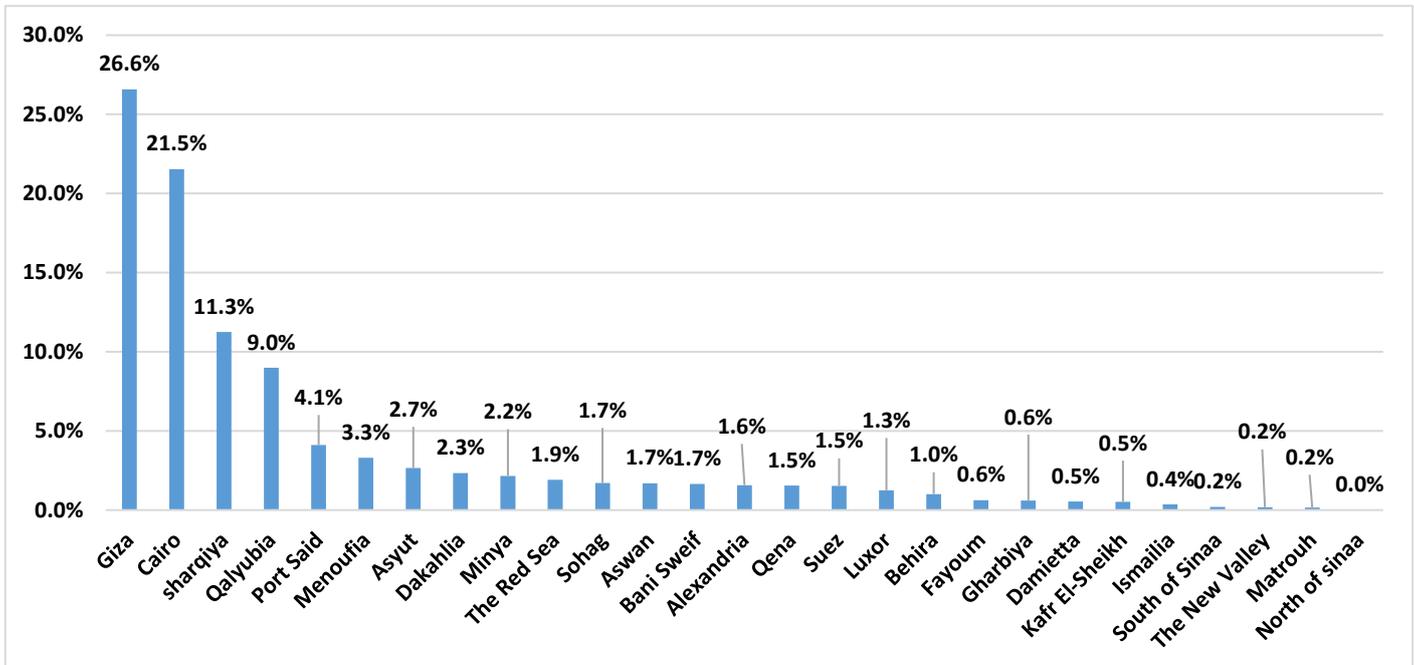
| Gender | No. of Beneficiaries |
|--------|----------------------|
| Males | 421,138 |
| Female | 128,668 |
| Total | 549,806 |



Graph (11): Total No. of beneficiaries according to Gender

G. Total No. of Beneficiaries According to Governorates

SHMFF Constructs units in new cities in order to expand Egypt's urban area. Beneficiaries from (Greater Cairo) region are the highest benefited of the program, with 314,035 beneficiaries, representing 57.1% of the total number of beneficiaries since the beginning of the program till December 2023. As shown in the following Table:



Graph (12): Total No. of beneficiaries according to Governorates

H. Total No. of beneficiaries granted cash subsidies by the fund

The program provides down-payment cash subsidy ranges from L.E 5000 to L.E 60,000 and dedicated from unit price for each beneficiary according to their income. Total value of cash subsidy granted amounted L.E 9,086 billion, since the beginning of the program till December 2023.

Table (10): Total No. of beneficiaries granted cash subsidies by the fund

| Date | Total No. of beneficiaries | Subsidy Amount |
|-------------------------------|----------------------------|----------------|
| Since 2014 till December 2023 | 549,806 | 9,086,550,891 |

*Average subsidy amount reached L.E 16,526 per beneficiary since the beginning of the program till December 2023.

*Average subsidy amount reached L.E 18,000 per beneficiary during the period of 2021 till 2023.

*Average subsidy amount reached L.E 16,700 per beneficiary in 2023.

I.Total No. of beneficiaries received finance according to lenders:

SHMFF is keen on including more financing entities to the program, up till now 31 banks and mortgage finance companies have participated in the program and provided mortgage loans for 549,806 beneficiaries amounted L.E 66,3 billion, thus “National Bank of Egypt” provided the largest mortgage amount “L.E 17.28 billion” that represent 26% of total provided mortgage amount since the beginning of the program till December 2023.

Table (11): Total No. of beneficiaries received finance according to lenders

| lenders | Total No. of beneficiaries | Mortgage Amount |
|------------------------------------|-----------------------------------|------------------------|
| National Bank of Egypt | 144,493 | 17,287,590,630 |
| Banque Misr | 128,017 | 15,939,191,800 |
| Housing & Development Bank | 73,140 | 7,183,045,279 |
| Banque du Caire | 45,535 | 5,160,479,851 |
| Commercial International Bank | 24,912 | 3,321,395,510 |
| Qatar National Bank | 23,088 | 3,407,611,883 |
| Industrial Development Bank | 17,123 | 1,886,737,581 |
| The United Bank of Egypt | 13,647 | 1,815,448,763 |
| Arab African International Bank | 10,366 | 1,232,916,555 |
| Arab Investment Bank | 7,116 | 956,844,297 |
| Taamir Mortgage Company | 6,884 | 846,965,128 |
| Mashreq Bank | 6,400 | 1,050,886,090 |
| BLOM Bank Egypt | 6,304 | 767,185,705 |
| Contact Mortgage Company | 6,167 | 838,728,320 |
| SAIB Bank | 6,163 | 755,856,862 |
| Agricultural Bank of Egypt | 4,916 | 719,690,711 |
| Egyptian Arab Land Bank | 4,387 | 556,775,219 |
| Egyptian Gulf Bank | 4,194 | 440,320,897 |
| Faisal Islamic Bank | 3,911 | 520,291,527 |
| National Bank of Kuwait | 3,608 | 486,826,929 |
| Ahly mortgage finance company | 2,537 | 284,436,440 |
| Amlak Mortgage Company | 2,320 | 252,045,584 |
| Union National Bank | 1,896 | 197,468,004 |
| Suez Canal Bank | 924 | 156,895,205 |
| Tamweel Mortgage Finance Company | 602 | 68,666,253 |
| Egyptian finance company | 429 | 43,042,088 |
| Export Development Bank | 289 | 39,900,275 |
| Ahli United Company | 200 | 19,973,361 |
| Credit Agricole Egypt | 129 | 15,945,245 |
| Arab African international company | 109 | 12,211,327 |
| Total | 549,806 | 66,265,373,319 |

*Average mortgage amount reached L.E 120,525 per beneficiary since the beginning of the program till December 2023.

*Average mortgage amount reached L.E 154,000 per beneficiary during the period of 2021 till 2023.

*Average mortgage amount reached L.E 167,000 per beneficiary in 2023.



Section 3

Customer Services Facilities



I. Customer Services Facilities

A. Call Center Operation

SHMFF receives customer inquiries and requests through different channels, including (call center), which contributed to save time and effort for citizens. By the end of 2023, about 12M calls were received, as shown in the following table:

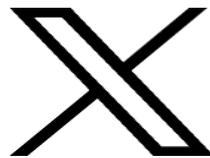
Table (12): Call Center Operation Performance till December 2023

| Year | No. of Received Calls by Customer Services employees+ IVR | No. of Answered Calls | No. of Not-Answered Calls | Service Level | Average Speed of Answering Calls | Average Call Length |
|------------------|---|-----------------------|---------------------------|---------------|----------------------------------|---------------------|
| June – Dec. 2015 | 283,880 | 277,057 | 6,778 | 97.40% | 0:00:08 | 0:02:53 |
| Jan – Dec. 2016 | 2,177,122 | 1,735,355 | 426,292 | 81.10% | 0:02:04 | 0:03:07 |
| Jan – Dec. 2017 | 1,986,927 | 1,785,389 | 16,607 | 89.80% | 0:00:54 | 0:02:35 |
| Jan – Dec. 2018 | 2,006,404 | 1,739,049 | 267,765 | 87.20% | 0:00:29 | 0:02:35 |
| Jan – Dec. 2019 | 1,311,030 | 1,226,426 | 87,441 | 93.40% | 0:00:27 | 0:02:39 |
| Jan – Dec. 2020 | 1,205,940 | 817,669 | 164,768 | 88% | 0:01:24 | 0:02:53 |
| Jan – Dec. 2021 | 1,151,827 | 644,587 | 101,616 | 92.40% | 0:03:55 | 0:10:55 |
| Jan – Dec. 2022 | 1,073,267 | 417,822 | 280,400 | 74% | 0:05:28 | 0:03:02 |
| Jan – Dec. 2023 | 891,465 | 415,279 | 180,957 | 80% | 0:03:38 | 0:02:42 |
| Total | 12,087,862 | 9,058,633 | 1,532,624 | 87% | 0:02:03 | 0:03:42 |

B. SHMFF activity on Social Media



Number of followers
644K followers



Number of followers
7.3K followers



Number of followers
15.2K followers

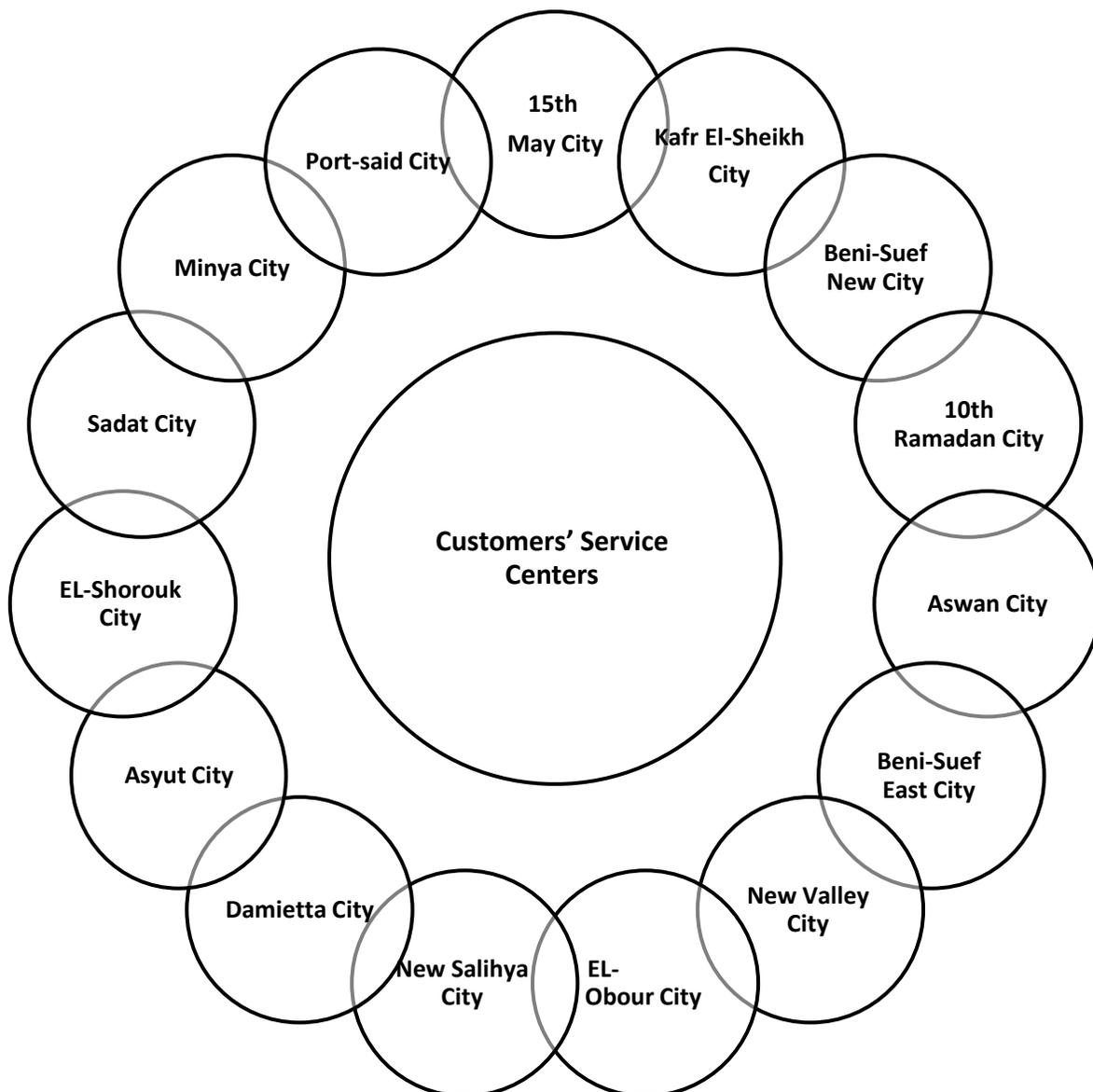


Number of Subscribers
45.7K Subscribers
Number of views
1.17M views

C. Total No. of SMS (1124 – 9311)

- 6.1 million SMS have been sent to applicants through (1124) SMS service till December 2023, including 1.1M SMS have been sent in 2023, while 228K SMS have been sent to applicants through (9311) SMS service till December 2023.

D. Customer service centers in the governorates



Graph (13): No. of customer services centers distributed of Governorates

E. Summary of beneficiaries' Requests

Table (13): Requests received from the technical operations (090071117 – 1188 – 5999 – 5777)

| Year | Total requests |
|--|----------------|
| 2015/2016 | 64287 |
| 2016/2017 | 91066 |
| 2017/2018 | 30712 |
| 2018/20219 | 53818 |
| 2019/2020 | 39855 |
| 2020/2021 | 39090 |
| 2021/2022 | 85,887 |
| 2022/2023 | 88,086 |
| First and second quarters Of 2023/2024 | 36,005 |
| Total | 528,806 |

II. Summary of beneficiaries' Complaints

A. Complaints received through direct and indirect complaints channels:

Table (14): Complaints from 5 Channels till December 2023

| # | Complaints from 5 Channels | No. | % |
|-------|--|--------|--------|
| 1 | SHMFF complaints portal https://cservices.shmff.gov.eg/SHAKWA | 50,653 | 54.46% |
| 2 | Governmental Complaints Portal | 40,460 | 43.50% |
| 3 | High Board | 1,188 | 1.28% |
| 4 | Ministry's Customer Service Hotline (15100) | 361 | 0.39% |
| 5 | Post offices | 345 | 0.37% |
| Total | | 93,007 | 100% |

B. Complaints Resolved and Closed till December 2023

Table (15): Complaints Resolved and Closed in 2023

| No. of complaints received on the 5 channels | No. of complaints closed | Closing Percentage |
|--|--------------------------|--------------------|
| 93,007 | 91,965 | 98.88% |



Section 4

Housing for All Egyptians units' Violation



I. Summary of Housing for All Egyptians units` Violation

SHMFF conducts allegation to ensure that the housing units are used for housing purpose and to follow up on the occupancy rates of the units.

Table (16): Total number of judgements for SHMFF units Violations till December 2023

| Judgments and cases | No. |
|--|------|
| Default Judgment | |
| A default judgment of a fine and the unit return to the fund | 1888 |
| A default judgment of a fine | 153 |
| A default judgment of an imprisonment and the unit return to the fund | 170 |
| A default judgment of a fine, an imprisonment, and the unit return to the fund | 107 |
| A default judgment of an imprisonment | 36 |
| A default judgment of a fine, and imprisonment | 25 |
| Final Judgment | |
| An initial judgment of innocence | 35 |
| A final judgment of innocence | 1 |
| Total | 2415 |



وزارة الإسكان والمرافق والمجتمعات العمرانية
Ministry of Housing, Utilities & Urban Communities



Annual Performance Report Till December 2023



Achievements Despite Challenges