



Social Housing and Mortgage Finance Fund



Performance Report Fiscal Year 2020/2021

Social Housing and Mortgage Finance Fund

Jun 2021



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Performance Report . . . An annual report shows the performance indicators of the Social Housing and Mortgage Finance Fund; The report includes an overview of the most important media events and the fund's internal activities that took place during the report period, and the performance indicators of the social housing program.

The report also reviews the statement of the total number of beneficiaries and the total number of units allocated, and as part of the fund's efforts to provide various means of communication with its applicants, the report presents a statement of the performance of the ID-SMS services (1124), to facilitate for applicants to have inquiries of the status of their application, in addition to a report regarding The Fund's website activity and the social media pages launched by the Fund to serve its clients and respond to their inquiries, the report included a summary of applicants requests and complaints, in addition to social housing violations during the reporting period.



Executive Summary

- In the fiscal year 2020/2021 total number of beneficiaries reached 55,386 beneficiaries; 96.6% of them are benefited from “social housing projects” according to (project type category), while 47% of beneficiaries are aged from 31-40 years old according to (age category) that represents the highest percentage of total number of beneficiaries in this category.
- 45% of the total beneficiaries are working for private sector which is the highest percentage of total number of beneficiaries in (work classification category), while 47% of the total beneficiaries are Married with kids, and 27% of the beneficiaries their monthly income is between (L.E 1501 – L.E 2000) which represents the highest percentage of total number of beneficiaries in (income levels category).
- Positive discrimination is giving for women, women with children, divorced women and widows, 28% of total beneficiaries are females, while beneficiaries from Giza governorate reached 25.9% of total beneficiaries, that represents the highest percentage of total number of beneficiaries among other different governorates.
- The total value of the subsidy granted amounted L.E 926.4 million during the fiscal year 2020/2021, with an average value of subsidy provided to each beneficiary by L.E 16.7 thousand. The total value of the financing granted amounted was L.E 6.5 billion, with an average value of finance granted to each beneficiary by L.E 118,500.
- 59,473 units have been allocated during the fiscal year 2020/2021, 59,203 of them are units from Social housing projects, and units with a size of (90 m2) represent the highest percentage of allocated unites classified according to areas with percentage 94%.

- level of performance of the call center and customer service reached 89.6%, while the total number of SMS that have been sent to applicants on the (1124) service reached 363,492 SMS, and SHMFF's Facebook page followers reached 206,000 followers, in addition that the total number of visits to the SHMFF Portal reached 44.3 million visits. The Fund launched 73 illustrative videos about its services on SHMFF official YouTube channel during the fiscal year 2020/2021, with total number of views that reached 323 thousand views.
- SHMFF call center service has received 36,841 requests and 29,403 complaints through the following numbers (090071117 - 1188 - 5999 - 5777), and also received 7,455 complaints & suggestions through different channels represented in (Government complaints portal – complaints received from high board - complaints received on the ministry's customer service).
- Total number of Violations that have been issued and sent to the Housing Directorates and Cities Authorities reached 1,992 allegations at the end of the report period, the total number of conviction allegation reached 865, and the records of innocence allegation were 76, while 210 allegations were reconciled



Mortgage Finance Market Overview

1- Egypt Demographics

- In February 2020 Egyptian population reaches 100 million, 27.7 million households. Average Household size 4.
- Egypt is the first Arabic country in population growth, 3rd African country, and 13th globally
- Urban residents represent 42.8% of Egyptian population, while Rural residents represent 57.2%.
- 26% of the working force is between 15 – 29 years old.
- 887K marriages in 2018. Decrease by 2.8% in 2017.
- 18.6% average family spending on housing of the monthly income.
- 500,000 units per year is the expected increase in housing demand.
- Real estate stock is 43 million units in 2017 compared to 25 million units in 2006 with an increase of 53.9% over 10 years.
- 29.1% of Egyptian units are closed ones.
- 75.9% of Egyptian units are home ownership, 7% are old rental law, 6.2% are new rental, and 10.2% are donated houses.
- 0.8% of the existing housing stock need replacement.

2- Mortgage Finance Law

An urgent need for a well-functioning housing finance system evolved due to Shortage in supply of housing to accommodate annual growth in population & limited affordability.

The Mortgage Finance Law No. 148 of 2001 and its executive regulations were promulgated in Egypt to regulate the handling of this system. Al-Azhar issued a fatwa on September 29, 2001 on the legality of dealing under this law and amended by Law No. 55 of 2014.

Mortgage Finance Law set rules for types of products which banks and MFC's could offer borrowers as well as underwriting criteria as follows:

- 1- Maximum LTV of 90%, Maximum installment 40% of monthly income & 35% for low income.
 - 2- Maximum loan offered to single person/family not to exceed 10% of MFC equity.
 - 3- Property must be valued by certified appraisers before financing.
 - 4- Amortization of term loans must be predetermined.
 - 5- Income must be verified and accepted by banks.
 - 6- Article 35 of the Law provides for the establishment of a low-income insurance and support fund with general legal personality.
 - 7- A Presidential decree was issued 2003 to establish "Mortgage Finance Fund" to expand affordability through channeling subsidies to eligible household.
 - 8- MFCs offer Mortgage (regulated by FRA) along with banks & Mortgage contracts standardized.
 - 9- Property registration fees have been reduced (from 12% to a flat fee of LE. 2000)
 - 10- Simplified foreclosure process set by law & successfully tested in court.
- The mortgage finance law helps to decrease expansion of informal housing and slums by providing housing units on lands prepared for this purpose, and that results in counting and collecting taxes and fees of housing units.
 - The law obliges the beneficiaries to occupy and not to dispose these units after obtaining them for a period of 7 years, and it imposes penalties on those who submit incorrect data with the aim of fraud, selling or renting these units.
 - This law contributed to the development of the real estate market and the economy by selling these units by the mortgage financing system through banks and mortgage financing companies.
 - The law was not limited to allocating housing units only, but also selling lands for low and middle-income citizens to build their housing.
 - The mortgage finance law criminalizes disposing of units by sale or rent during the financing period.



Vision

Establishing, developing and improving integrated residential communities for middle and low-income people and subsidization of mortgage finance activities, in order to achieve social justice, working to improve performance, and developing work mechanisms to ensure the sustainability and continuity of the program, so that the fund becomes a pioneer at the Arab and regional level



Message

Developing residential communities through building new housing units compatible with the needs of low-income People, and developing the mortgage finance market within a legislative-legal and regulatory framework in a way that rises development rates in the Egyptian economy, which helps to increase the percentage of ownership of appropriate and security housing for all citizens, especially those with low-income People. And that is through a system governed by principles of fairness, transparency and credibility.



Objectives

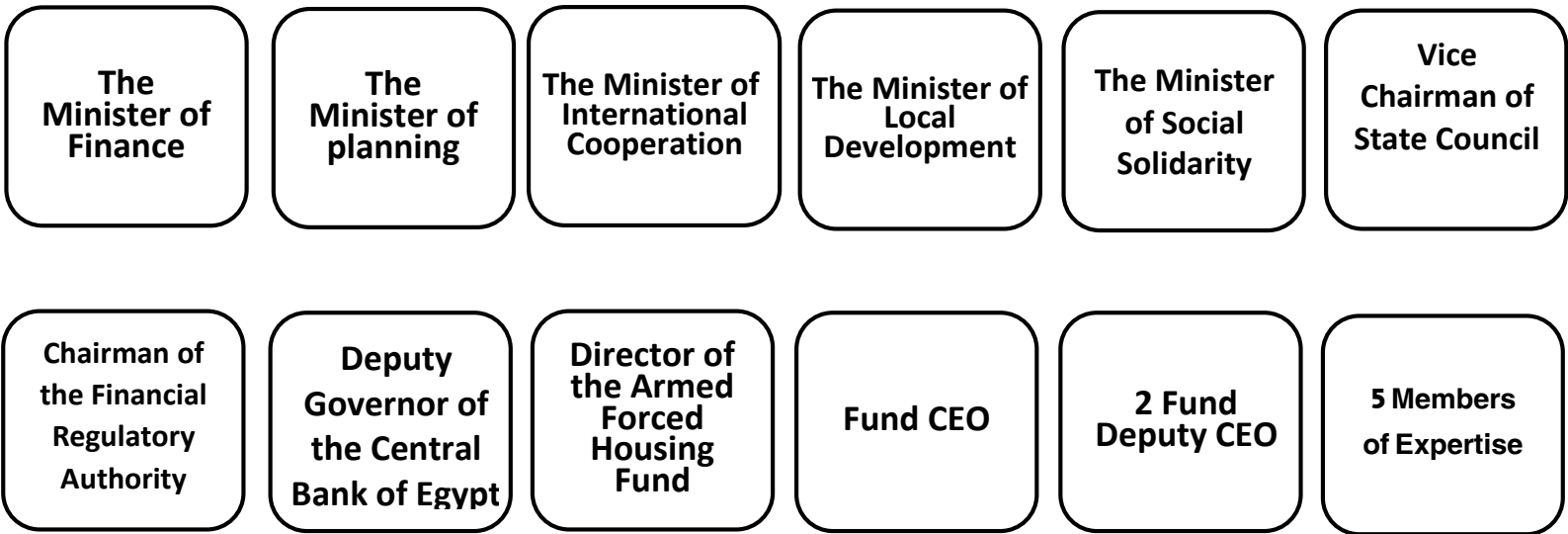
- SHMFF handle applications processes and delivery of units to applicants.
- Monitoring occupancy and proximity to work centers.
- Contracting through private sector
- Providing units in new cities and old cities (75% of units are in new cities)
- Cash subsidies for targeted beneficiaries.

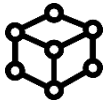


SHMFF Board

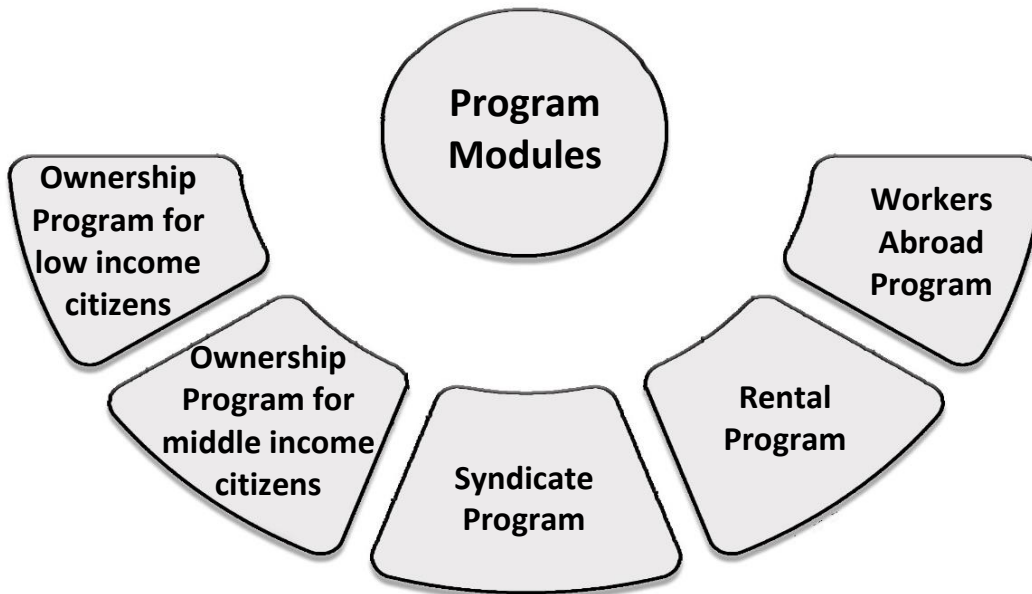
Mortgage Finance Law No. 93 of 2018, provides for the establishment of a fund called the Social Housing and Mortgage Finance Fund. headed by the Minister of Housing, Utilities and Urban Communities. The Fund managed by a board of directors, should be formed by a decision of the Prime Minister, for a period of three years, subject to renewal, as follows:

Board Chairman
The Minister of Housing, Utilities and Urban Communities





Program Modules



Subsidy Types for Beneficiaries

Cash subsidy

The program is one of the most important governmental experiences that have succeeded in applying conditional direct cash subsidy to individuals

The Cash subsidy, which is between L.E 5K and L.E 60K paid from the fund to cut the amount of downpayment

Interest Rate Subsidy

The program, in cooperation with the Central Bank of Egypt, was able to reach the lowest interest rate on mortgage financing, as the CBE initiative was issued in February 2014 and its amendments, setting a 5% and 7% in addition to extending the repayment period from 10 to 20 years.

In 2021 CBE initiative was issued to reduce the interest to 3% and repayment period to 30 years

Units price subsidy:

The program was based on determining housing unit prices according to:

- Not to set a profit margin for these units.
- Not charging units with lands prices.
- Not charging units with cost of facilities and services implementation.
- Residential unit prices are set according to unit size.

SHMFF considers social justice and reaching subsidy to its beneficiaries, by taking several measures including:

▪ **Ownership Module**

- **Databases checking: to ensure that the applicant did not previously receive housing subsidy from the governorate.**
- **Field investigation: to verify the income data provided by citizen, and being not owning a housing unit through private company.**
- **I-Score: another level of verification is conducted by banks, when granting the loan.**
- **Judicial inspection: to ensure that units are occupied by the original beneficiaries after receiving**

▪ **Rental Module**

- **Social investigation: through the Ministry of Social Solidarity a social investigation is conducted to ensure the entitlement of the rental units, it is updated every three and half years from rent contract date to confirm the continuation of entitlement.**
- **The monthly rent shouldn't exceed 25% of the beneficiary's monthly income.**



SHMFF Contribution According to SDGs

Positive discrimination



special needs people: enabling people with special needs to obtain their constitutional right to adequate housing in accordance with international standards, those with special needs get 5% of the total available units.

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 integrate them into society, to promote the concept of equality, and their natural right to have adequate housing.

Women: Positive discrimination for women, especially women with children, divorced women and widows women (22% of total beneficiaries are female).

Self-employed: some conditions that restricted this segment have been disregarded, so a coordination has been done with the Central Bank where stipulated standard conditions for granting mortgage financing to them. It is obligated to banks who participate in the program not to refuse self-employed and craftsmen as long as they meet the general conditions, (18% of total beneficiaries of the Program are self-employed).

Affordable Housing



The program adopts the comprehensive concept of adequate housing and the establishment of integrated societies by:

- Providing housing as a service, not a commodity, is the basic concept of housing within the working philosophy of SHMFF.
- A full-service residential community is built for new cities (schools, health units, stadiums, places of worship, shops, administrative units, etc.)
- 75% of housing units are in new cities.
- More than 90% of the units are ownership ones.
- Residential units will be delivered after all facilities are completed.
- This is done in coordination with the various government agencies to provide services to the residential communities targeted by the program, and it includes 891 services facility, including 599 projects that have been completed, 184 projects are being implemented, and 108 projects are in the stages of offering.
- SHMFF has contracted with maintenance companies to keep units maintained for life time with a maintenance cost of 5% per unit price.

The initiative aimed to achieve a structural reform of mortgage financing by providing long-term financing at low rates of return to ensure the provision of appropriate support for the categories.

Environmental standards to design the units



SHMFF implements the basic green architecture initiatives in pilot projects, according to the Environmental Law No. 4 of 1994 and its amendments no. 9 of 2009.

Units are not designed to be just cement blocks, but friendly and sustainable, taking into consideration the following during designing:

- Unpolluted locations, away from (visual, sound, or air pollution).
- The architectural design takes into account the privacy and requirements of the Egyptian family.
- All units have adequate ventilation, lighting and access to clean water and safe disposal of sewage everywhere of the project buildings.
- Some buildings are equipped with solar heaters to save energy.
- Buildings with good and acceptable design and durable materials.
- Providing safe sites for building units
- Units are built according to Egyptian building codes.
- 96% of the housing units consist of 3 rooms to suit the demand of clients and the size of families.
- All units have ventilation system and lighting, as the buildings are separated from each other by an appropriate distance (4 buildings per acre).
- Green spaces are allocated around all project buildings.

Empowering women



Empowering women contributes to the prosperity of society and enhances their economic ability to make decisions, because women usually use the income they have obtained to support their families.

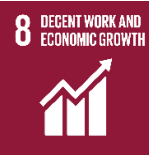
The social housing program seeks to empower women, facilitate their access to housing units, and make efforts to improve their situation by taking measures that give them an equal opportunity to apply and obtain adequate housing.

Environmental Impact



- Decrease in the growth of informal settlements, which in turn lead to reducing associated negative environmental impacts.
- Careful selection of projects location to be in safe places away from natural disasters.
- Reduce commuting times to employment, schools and other destinations, resulting in lower environmental impacts from traffic (100% of beneficiaries are living within a maximum of 60 minutes from the work place).
- Using pre-paid electricity power meters and water meters.

Environmental Impact



1- Encourage investment

The Fund succeeded in attracting investments in building and construction projects by billions of dollars, which contributes to achieving the urban development plan supported by the state, which aims in particular to reduce overcrowding in large population cities.

Since its inception in 2014, the social housing program has been aiming to activate real estate and contracting sector, which is contributing to the provision of millions of job opportunities, to eliminate unemployment, especially in times of economic stagnation.

2- Mortgage finance sector

The social housing program contributed to the growth of mortgage loans with low interest, as the interest rate set by the Central Bank reached 3% and over long repayment periods, and the total value of mortgage finance amounted to more than L.E 37 billion, with an average of L.E 101K for each citizen.

The Fund is keen to involve the financing entities in the social housing project, by enabling banks and mortgage finance companies to provide financing to beneficiaries of social housing, as the program succeeded in cooperation with 31 banks and mortgage finance companies



SHMFF Performance – Fiscal Year 2020/2021

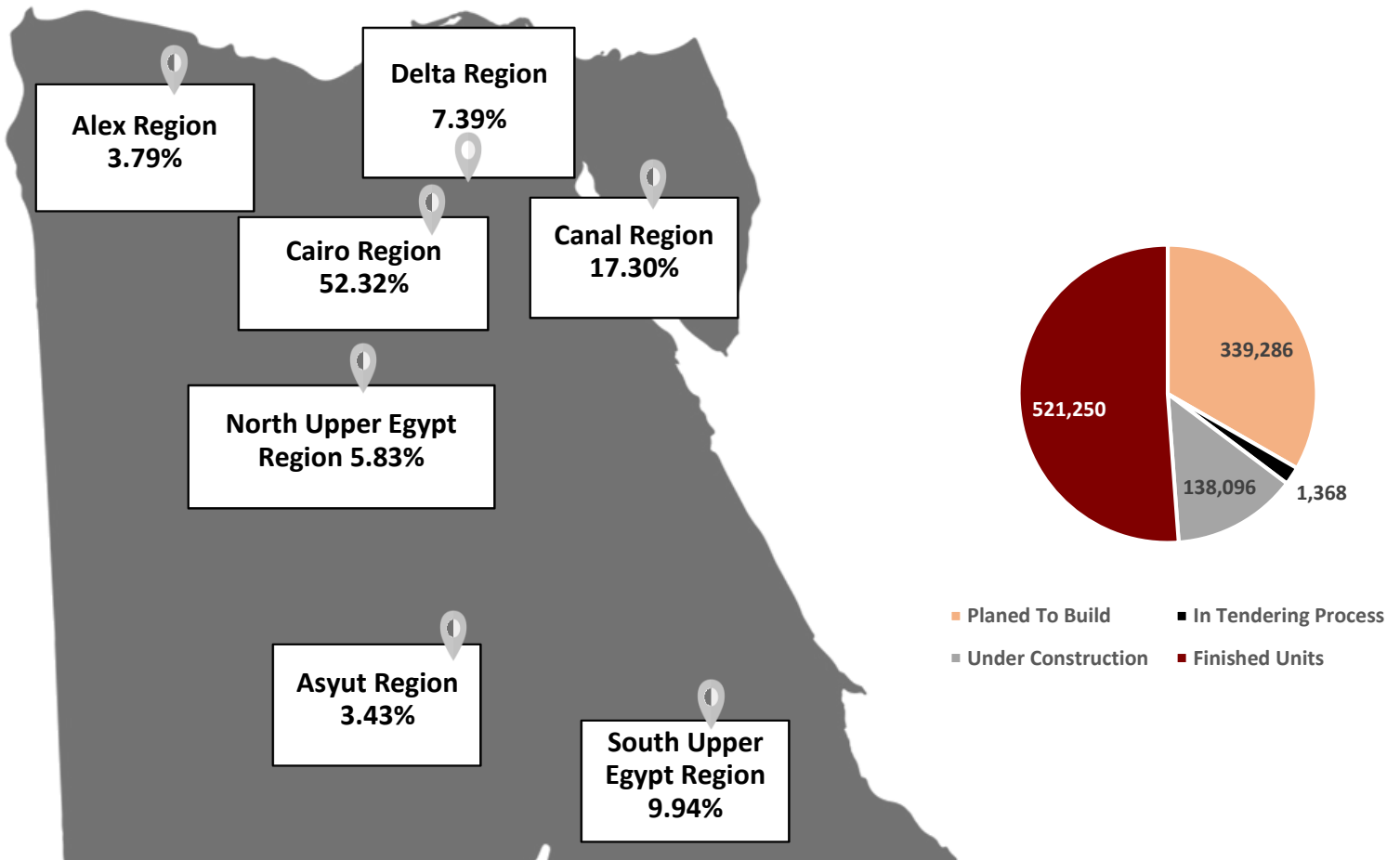
1- Total Number of Social Housing Ownership Module Applicants

Call for Applications	2014-2013	2015-2014	2016-2015	2018-2017	2019-2018	2020-2019	2021-2020	No. of Applicants
	No. app	No. app	No. app	No. app	No. app	No. app	No. app	
1 st Call	19,316	-	-	-	-	-	-	19,316
2 nd Call	-	14,838	-	-	-	-	-	14,838
3 rd Call	-	66,374	-	-	-	-	-	66,374
4 th Call	-	40,402	-	-	-	-	-	40,402
5 th Call	-	-	105,075	-	-	-	-	105,075
6 th Call	-	-	916	-	-	-	-	916
7 th Call	-	-	71,779	-	-	-	-	71,779
8 th Call	-	-	372,836	-	-	-	-	372,836
9 th Call	-	-	-	81,522	-	-	-	81,522
10 th Call	-	-	-	-	217,150	-	-	217,150
11 th Call	-	-	-	-	12,915	-	-	12,915
12 th Call	-	-	-	-	-	18,298	-	18,297
13 th Call	-	-	-	-	-	24,564	-	24,564
14 th Call (Housing for All Egyptians)	-	-	-	-	-	-	294,216	294,216
Middle Income Module	-	-	-	-	164	25	15,733	15,922
Total	19,316	121,614	550,606	81,522	230,229	42,886	309,949	1,356,122

2- Social Housing Program Units Status

The Social housing program units status consists of the number of finished units, the number of units under Construction, the number of units planned to build, and the number of units in tendering process. The social housing program units status by the end of the fiscal year 2020/2021 is as follows:

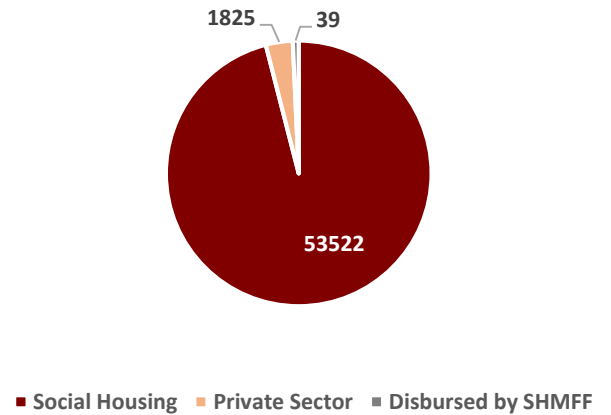
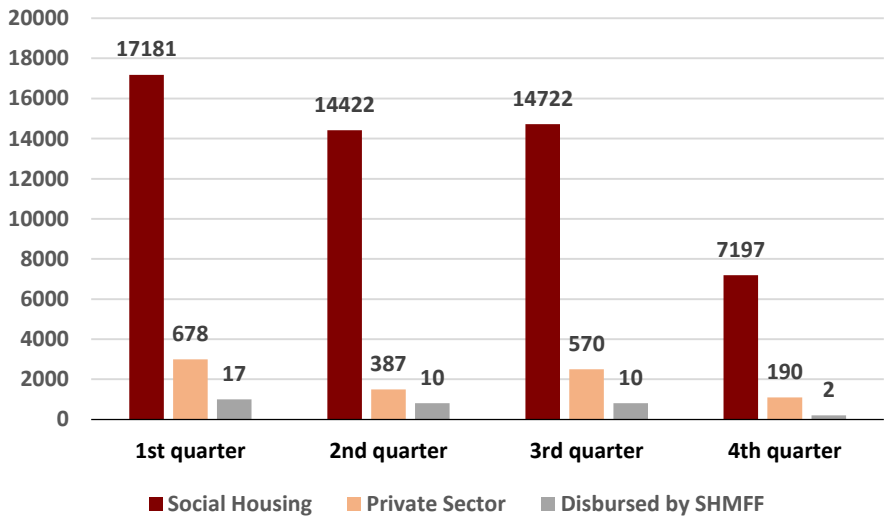
Planned To Build	In Tendering Process	Construction Under	Units Finished
339,286	1,368	138,096	521,250



3- Total No. Of Beneficiaries According to Project Type

- 96.6% beneficiaries are benefited from “social housing projects” according to (project type category) with a total number of beneficiaries that reached (53,522) applicants, as shown in the following table:

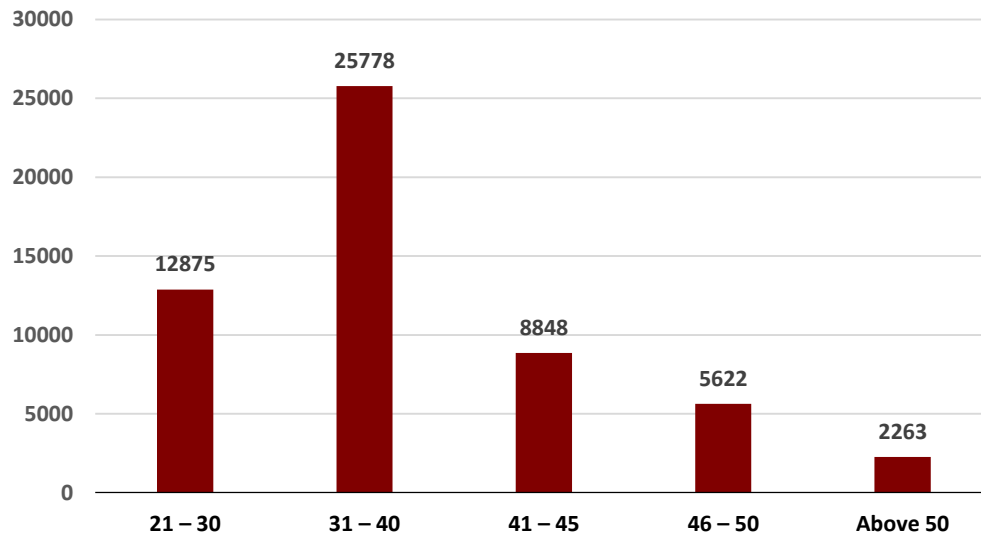
Project Type	No. of Beneficiaries					%
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total	
Social Housing	17,181	14,422	14,722	7,197	53,522	96.6%
Private Sector	678	387	570	190	1,825	3.33%
Disbursed by SHMFF	17	10	10	2	39	0.07%
Total	17,876	14,819	15,302	7,389	55,386	100%



4- Total No. Of Beneficiaries According to Age Group

- The age group (31 – 40) represents the highest percentage of beneficiaries receiving subsidy with a total number (25,778) constituting (47%), as shown in the following table:

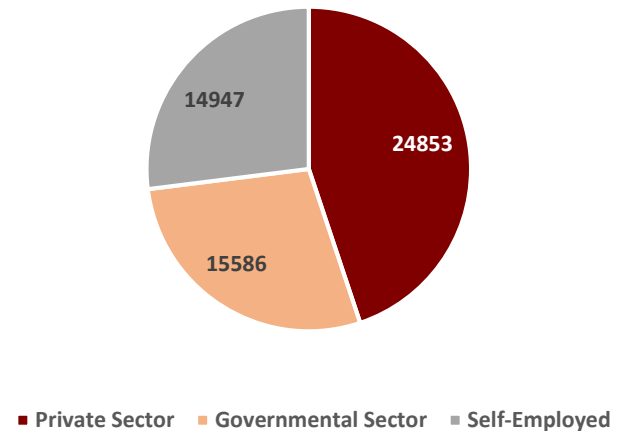
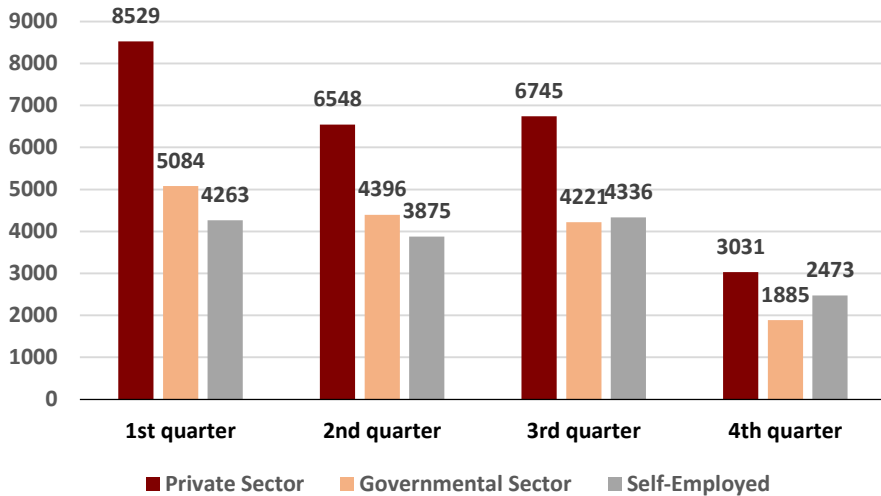
Age Group	No. of Beneficiaries					%
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total	
21 – 30	3,676	3,173	4,128	1,898	12,875	23%
31 – 40	7,819	6,640	7,427	3,892	25,778	47%
41 – 45	3,323	2,471	2,137	917	8,848	16%
46 – 50	2,199	1,734	1,177	512	5,622	10%
Above 50	859	801	433	170	2,263	4%
Total	17,876	14,819	15,302	7,389	55,386	100%



5- Total No. Of Beneficiaries According to Work Classification

- Applicants working in the (Private Sector) represents the highest percentage of beneficiaries reaching (24,853) constituting (45%) of the total number of beneficiaries receiving subsidy, as shown in the following Table:

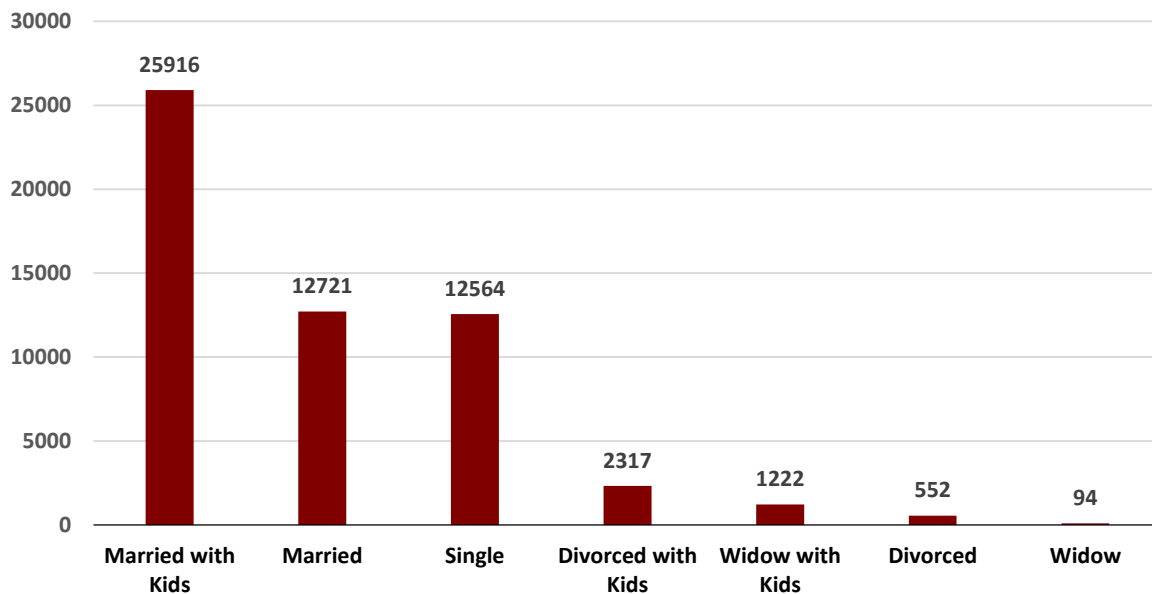
Work Classification	No. of Beneficiaries					%
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total	
Private Sector	8529	6548	6745	3031	24853	45%
Governmental Sector	5084	4396	4221	1885	15586	28%
Self-Employed	4263	3875	4336	2473	14947	27%
Total	17876	14819	15302	7389	55386	100%



6- Total No. Of Beneficiaries According to Marital Status

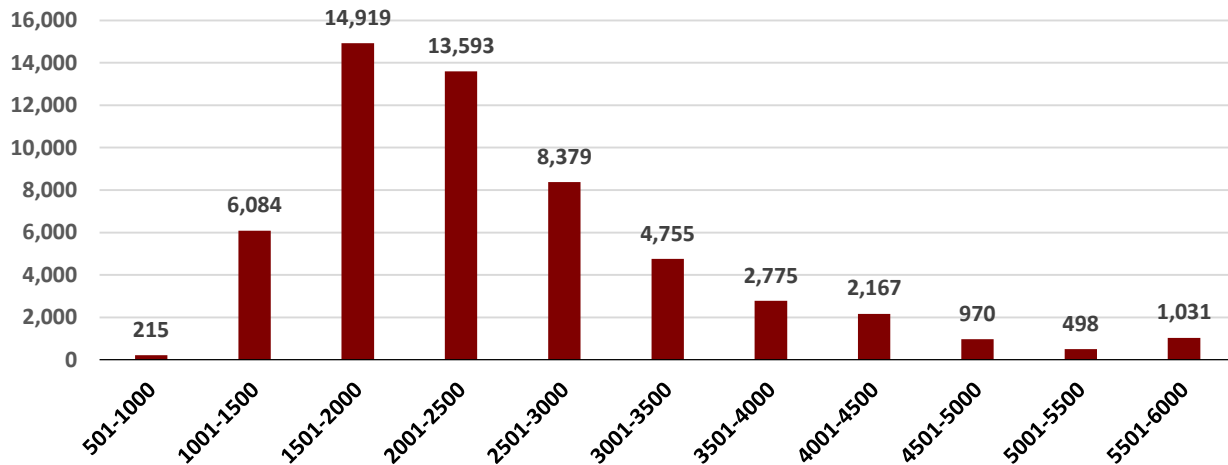
- The (Married with Kids) category represents the highest percentage of beneficiaries, with (25,916) constituting (47%), as shown in the following Table:

Marital Status	No. of Beneficiaries	%
Married with Kids	25,916	47%
Married	12,721	23%
Single	12,564	23%
Divorced with Kids	2,317	4%
Widow with Kids	1,222	2%
Divorced	552	0.9%
Widow	94	0.1%
Total	55,386	100%



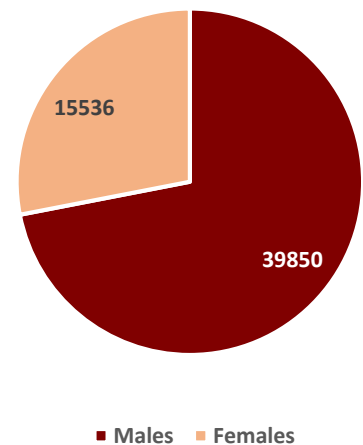
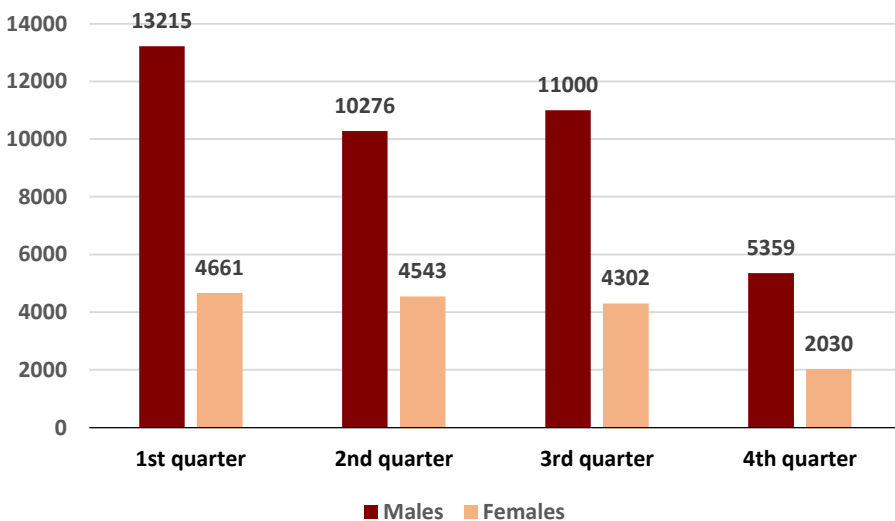
7- Total No. Of Beneficiaries According to Income Level

- The Highest income level that receives subsidy is between income (LE 1501 – LE 2000) with a total of (14,919) beneficiaries constituting (27%) of the total Number of beneficiaries. The fund grants subsidies to income levels between LE 501 as a minimum, up to LE 6,000 max, as shown in the following Table:



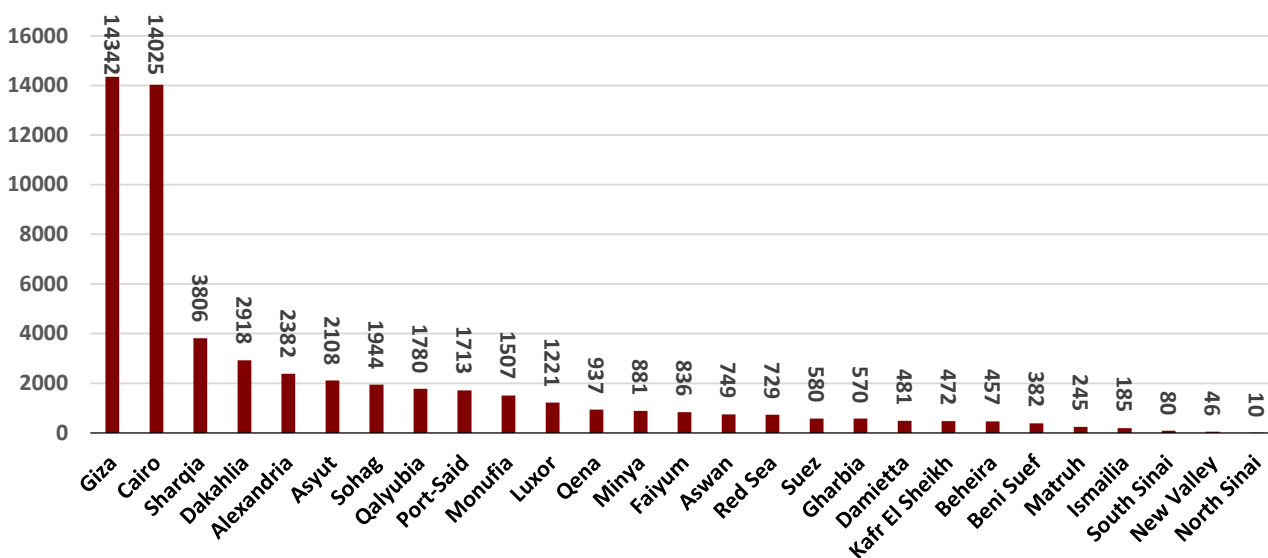
8- Total No. Of Beneficiaries According to Gender

- Positive discrimination is giving for women, women with children, divorced women and widows, 28% of total beneficiaries are females, as shown in the following Table:



9- Total No. Of Beneficiaries According to Governorates

- The beneficiaries from (Giza) Governorate represents the highest percentage of beneficiaries of subsidy with a total number of (14,342) constituting (25.9%) of the total number of beneficiaries, as shown in the following Table:



10- Total No. Of Beneficiaries granted Subsidies by the Fund

Period	No. of Beneficiaries	Value of Subsidy (L.E)
1/7/2020 to 30/9/2020	17,876	263
1/10/2020 to 31/12/2020	14,819	219.5
1/1/2021 to 31/3/2021	15,302	295.9
1/4/2021 to 30/6/2021	7,389	148
Total	55,386	926.4

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

11- Total No. Of Beneficiaries received loans According to Lenders

Lenders	No. of Beneficiaries	Mortgage Amount (L.E)
National Bank of Egypt	12,872	1,509,827,960
Banque Misr	11,724	1,281,872,203
Housing & Development Bank	5,874	652,835,252
Commercial International Bank	3,892	503,432,494
Banque du Caire	3,426	379,406,908
Qatar National Bank	3,316	403,115,379
The United Bank Of Egypt	3,194	430,556,250
Industrial Development Bank	2,387	270,175,466
Mashreq Bank	1,365	189,906,143
Taamir Mortgage Company	1,318	181,476,638
Faisal Islamic Bank	1,106	131,027,005
Arab African International Bank	839	100,435,264
Egyptian Arab Land Bank	676	81,786,143
Egyptian Gulf Bank	623	69,460,355
Arab Investment Bank	583	64,846,864
National Bank Of Kuwait	521	60,954,257
SAIB Bank	428	53,199,817
BLOM Bank Egypt	415	48,882,420
Contact Mortgage Company	338	47,525,251
Development & Agricultural Credit bank	220	31,024,430
Suez Canal Bank	100	13,952,696
Export Development Bank	69	8,823,280
Tamweel Mortgage Finance Company	52	6,374,278
Credit Agricole Egypt	40	5,199,977
Ahli United Company	7	784,070
Amlak Mortgage Company	1	96,016
Total	55,386	6,526,976,816

* Average Mortgage amount of L.E 118,000 per beneficiary



Total No. of Allocated Units

1- Total No. Of Allocated Units According to Project Type

The total number of allocated units reached (59,473) units during the fiscal year 2020/2021 divided into 3 types (Social housing projects - Private sector projects - Disbursed by SHMFF) the Social Housing Project units represents the highest percentage of allocated units reaching (59,203) constituting (99.55%) of the total units allocated, as shown in the following table:

Project Type	No. of Beneficiaries					%
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total	
Social Housing	18,413	15,421	13,158	12,211	59,203	99.55%
Private Sector	155	48	26	32	261	0.44%
Disbursed by SHMFF	5	3	1	0	9	0.02%
Total	18,573	15,472	13,185	12,243	59,473	100%

2- Total No. Of Allocated Units According to unit size

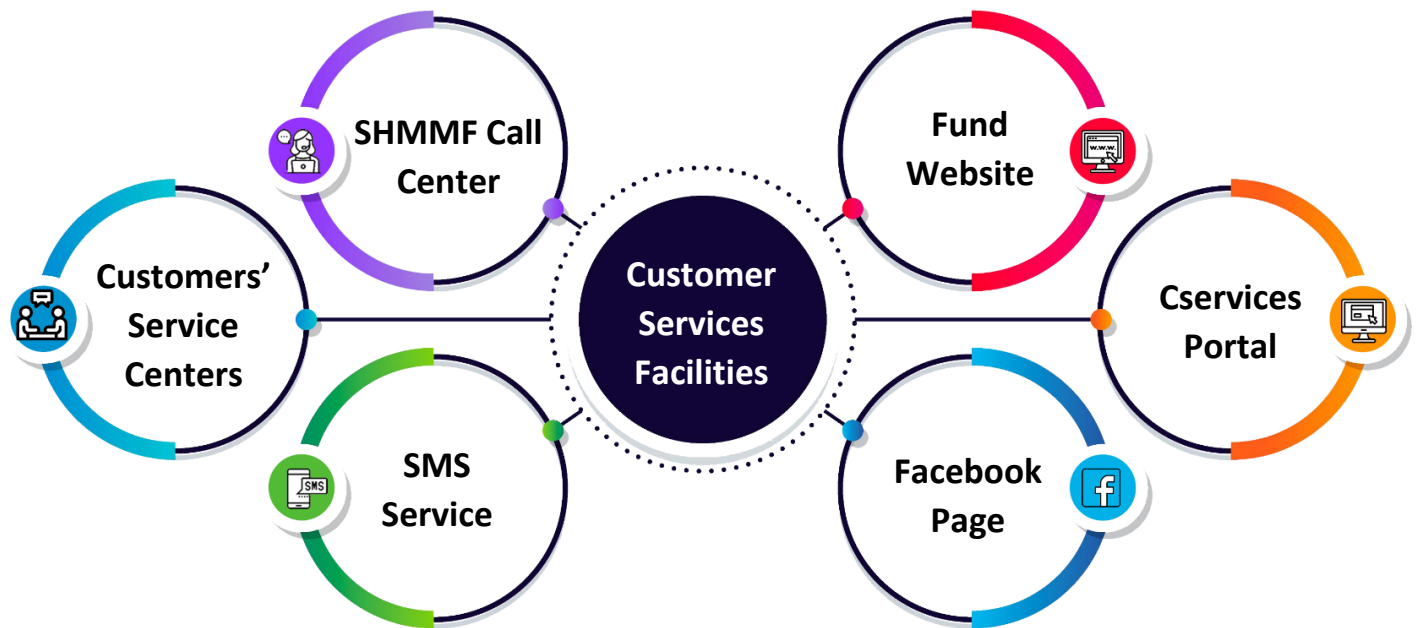
The total number of allocated units reached (59,473) units during the fiscal year 2020/2021, The units with size (90 m²) represents the highest percentage number of allocated units with (55,922) units reaching (94%) of the total, as shown in the following table:

Units Size (m ²)	No. of Beneficiaries					%
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total	
90	18,078	14,506	11,638	11,700	55,922	94%
76 - 85	180	585	1443	497	2705	5%
55 - 75	315	381	104	46	846	1%
Total	18,573	15,472	13,185	12,243	59,473	100%



Customer Services Facilities

Digitalized citizen’s interactions with SHMFF is the main challenge to SHMFF, as the digital illiteracy rate in Egypt reaches about 69% of the Egyptian citizens and the Program primarily targets low-income. Therefore, SHMFF has succeeded in developing a strategy for digitalization to accelerate the provision of services and by saving time and effort, in addition to adding credibility and accuracy to the work, through the availability of new various digitalized services





Call Center Operation Performance

Item	Total Number of Received Calls		Total Number of Answered Calls	Total Number of non- Answered Calls	Service Level	Average Response speed	Average Call Duration
	Voice Services	customer Services					
1 st quarter	93,660	209,525	174,641	34,884	88.3%	0:01:21	0:02:50
2 nd quarter	129,581	269,645	193,984	75,661	82%	0:02:14	0:02:42
3 rd quarter	115,961	216,528	189,414	27,114	94.1%	0:00:42	0:02:27
4 th quarter	87,215	165,066	150,095	14,971	93.9%	0:00:48	0:02:32
Total	426,417	860,764	708,134	152,630	89.6%	0:01:16	0:02:38



SHMFF activity on Social Media



The number of followers during the year
206 thousand followers



The uploaded videos to the channel
73 Videos
The number of views
323 thousand views



Number of visits to the site
44.3 million visits
Number of applicants visited the site
23.3 million Visitors

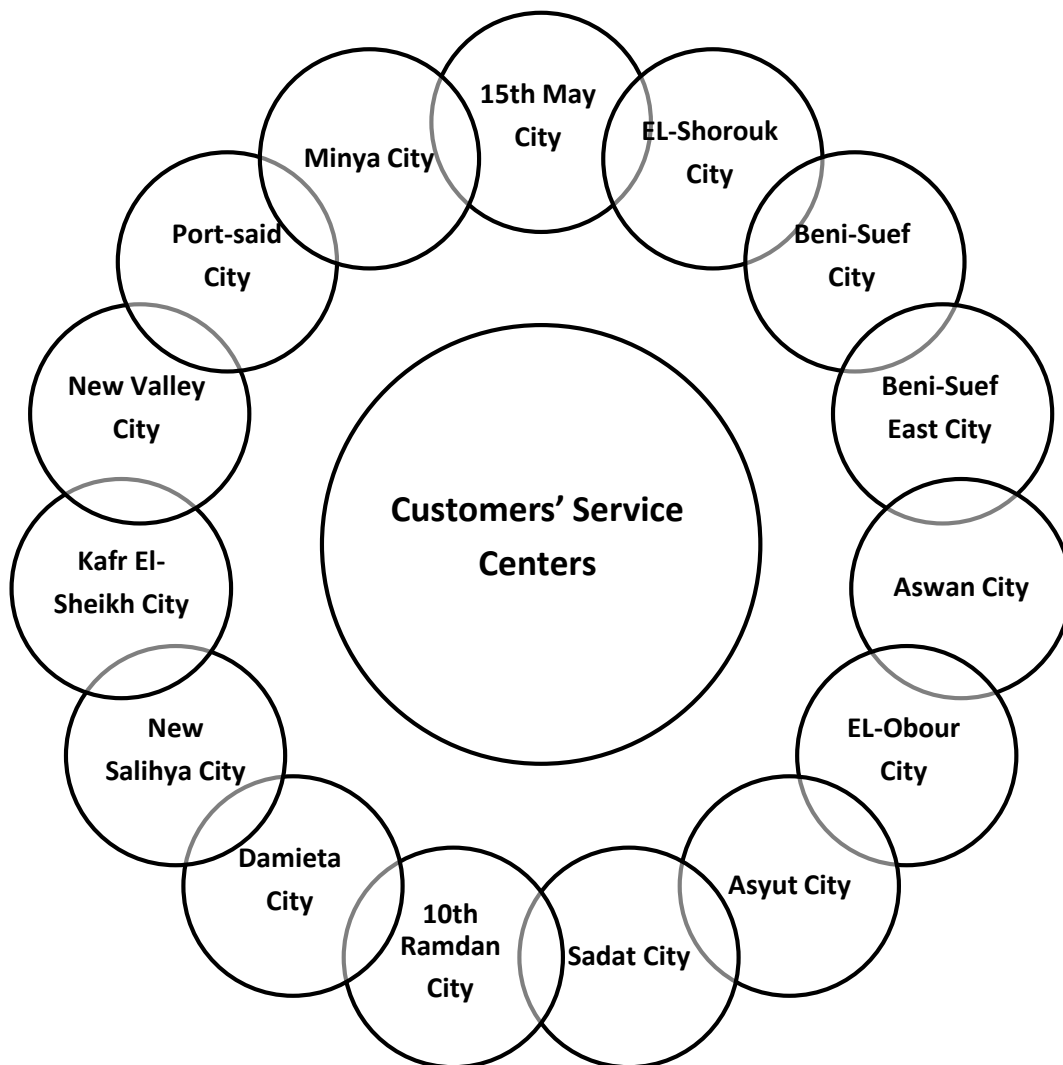


Total No. of SMS (1124)

Month	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total
Total No. of SMS	65,484	38,301	176,529	83,178	363,492
monthly Average	21,828	12,676	58,843	27,726	30,291

Customers' Service Centers

15 Customers' Service Centers service SHMFF applicants, covering the majority of cities and governorates that have witnessed high demand on Social Housing Program.



Fund's Media events and internal activities

Facebook Page

1

- Page Likes: 188K Likes
- Published item: 82 items
- Page comments: 21K comments



Regular Coverage

2

- monitoring the published news about the fund's activity
- Media coverage of all conferences related to the fund
- Photographing events and fund projects



Cooperation protocols

3

The Fund Signing a cooperation protocol with Mashreq Bank and Credit Agricole Bank during the fiscal year 2020/2021



Youtube Channel

4

- Published videos: 73 videos
- Subscribers: 11K subscribers
- Total Views: 300K views



Books & Reports Design

5

- Designing all reports issued by the fund
- Designing the annual book issued by the Fund
- Designing a presentation to display the fund's achievements of 2020



Media Center

6

- Published items: 141 items
- Ranking at the state level: 719
- Ranking at the World level: 32267



Various designs

7

- Infographics for call for applications
- Design explanatory videographics
- Design QR Code for all channels of communication with the Fund

Calls for applications and TORs

8

- Calls for applications (housing for all Egyptians) for low-middle income people
- Calls for applications to offer investment units in governorates
- TORs for each Call for applications

TV interviews

9

Upload and montage 64 videos of all CEO TV interviews and phone interviews on the Fund's YouTube channel



Discounts and offers

10

- Discounts on sports club membership
- Discounts on trips
- Discounts on restaurants
- Discounts on beauty centers
- Other discounts such as car service centers



Summer Trips

11

- Announcing summer trips on cities (Marina - Ain Sukhna - Marsa Matrouh)
- Filming videos of the contents of the rooms provided to the employees in the resort
- Questionnaire to measure the employee satisfaction with the service provided to them



Precautionary Measures

12

- Follow up on government press release and precautionary methods against the virus
- Announcing the opening of the application for vaccination at the fund's headquarters





Social Housing violations

Statement of Social Housing violations allegation

Type of Allegation	NO.
Allegations Sent to the (Housing Directorates and Cities Authorities) for action	1992
judgments of conviction	865
judgments of innocence	76
Allegation that have been reconciled	210

Statement of the judgments of Social Housing violations

Judgments and cases	No.
Default Judgment	
A default judgment of a fine and the unit return to the fund	517
A default judgment of a fine	144
A default judgment of an imprisonment and the unit return to the fund	125
A default judgment of an imprisonment	23
A default judgment of a fine, an imprisonment, and the unit return to the fund	45
A default judgment of a fine, and imprisonment	11
Final Judgment	
A final judgment of innocence in the first degree	48
A final judgment of innocence	28
Total	941



Summary of applicants' complaints and requests

Applicants' complaints from the following entities: (Government Complaints portal – Complaints received from high board - Complaints received on the ministry's customer service)

#	Complaints Type	No.
1	Complaints about the automated system and website services	1049
2	Complaints about lenders procedures	630
3	Complaints about allocation	648
4	Complaints about the reason for rejection	1039
5	Complaints about not including the applicant's file on system	737
6	Complaints about investigations companies	521
7	Financial complaints	126
8	Special cases complaints	129
9	Complaints about reconciliation and building violations	95
10	Applicants suggestions	24
11	Applicants Inquiry	201
12	Public Complaints	66
13	Complaints about SHMFF's Call Center	162
14	Complaints about Post offices	18
15	Other complaints	2010
Total		7455

Complaints and Requests for the technical operations (090071117 – 1188 – 5999 – 5777)

Technical operations requests		
1	Re-investigation requests	15,564
2	Change lender requests	12,804
3	Adjust applicant's data requests	7,143
4	Transfer from one project to another	1,038
5	Project assignment requests	292
Total requests		36,841
Technical operations complaints		
1	Unit allocation delay complaint	6,586
2	Website application complaint	4,372
3	Lender's procedures complaint	6,458
4	Rejection reason complaint	5,501
5	Investigation report delay complaint	6,486
Total Complaints		29,403



Social Housing and Mortgage Finance Fund



www.shmff.gov.eg

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