



SHMFF Performance Report Till Dec 2022



From Achievements to Harvest



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Performance Report . . . According to SHMFF's acceptance of governance principles and transparency, periodically the performance report is issued to highlight SHMFF operative indicators, to present an accurate overview of Housing for All Egyptians program performance and show its progress over reporting period.

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 through designing and implementing new programs to address the housing gap to provide adequate and affordable housing units for low income households.



Vision

Achieving a Global Leading Model to Provide Governmental Social Housing to Ensure Adequate and Affordable Housing Units to Improve Housing Conditions for Citizens.



Mission

The Fund seeks to establish a social safety net to support low-income families, deliver housing units for low and middle income 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.**
- **Levitation 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 Housing for All Egyptians Projects.**
- **Providing Housing for All Egyptians units according to UN standards in all Egyptian governorates and new cities.**

Overview: Housing For All Egyptians Till 31 December 2022



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



2024: **1 Million People**
Will live in affordable housing.
End of Dec. 2022: **480k Beneficiaries**



1 Million Units
For low income households



SHMFF Funding Sources



SHMFF Achievements
From 2014 till 2022



Program's Conditions



SHMFF Financing Performance

Egypt Population is **104 Million**
2001 – 2022
+34.6%
500K Units Annually Demand
19.2% Spending on Housing

Finished Units **619K**
Under Construction **232K**
Planned to be Built **15K**
In Tendering Process **134K**

EGP 30 Billion Loans from World Bank
EGP 120 Billion from Central Bank of Egypt
EGP 40 Billion Subsidy from Ministry of Finance.
Free Serviced Land from New Urban Communities Authority and Governorates.

480K Beneficiaries
504k Allocated Housing Units
EGP 54,5 Billion Mortgage Finance
EGP 7.9 Billion upfront subsidy

Annual Incomes up to **EGP 8K** for Low-incomes
Units Prices up to **EGP 310K** for Low-incomes
Egyptian Citizens between **21 - 60** Years
Units are **Registered** or be **Registrable**

30 Financing Entities
EGP 54,5 Billion Mortgage Finance
EGP 114K Average Mortgage Finance per beneficiary
Less than **1%** Default Rate

Women's Empowerment

- 22.5% of Beneficiaries are Females
- 65% Acceptance Rate
- Highly prioritizing households headed women:
 - Divorced with Children
 - Widows with Children
- 80% Beneficiaries are Lowest income **40%**
- 5% of Beneficiaries are Disabled Persons
- 69% of Beneficiaries are Self-Employed and Private sector
- 49.5% of Beneficiaries are between (31 - 40) Age
- 55.7% of Beneficiaries are Married With kids

SHMFF Services

SHMFF adopts housing comprehensive 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.
- Reduce commuting times **within max of 60 minutes** from the work place
- SHMFF contributed to **GDP by 0.6%** in first year and close to 2% in subsequent years.

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 integrate normally into society, and eliminating any form of discrimination.
- Enabling Self-employed** craftsmen and technicians to obtain their adequate housing

SHMFF Policies

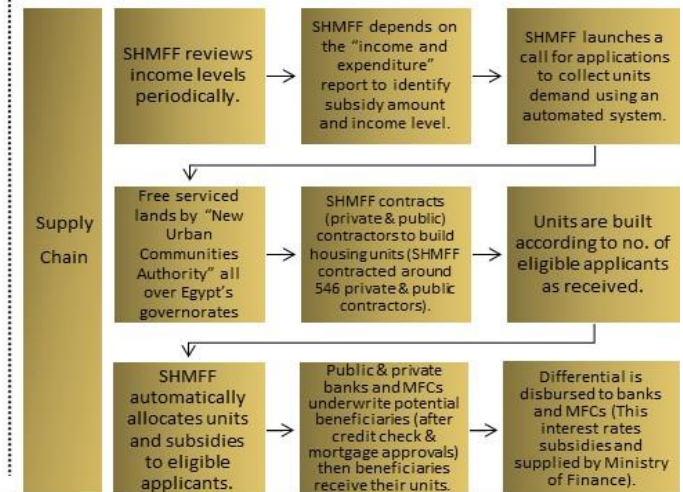
SHMFF Targeting:

First-time home buyers Families and individuals Low income citizens

SHMFF Providing:

One unit per household Positive discrimination for marginalized citizens Various forms of subsidies for eligible citizens

Untapped Market Potential And Ease Of Market Entry





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 liquidity facility to Egyptians.**
- **With an increase in number of beneficiaries by 81,000 compared to December 2021, SHMFF has managed to increase subsidized beneficiaries to reach 480,446 since the beginning of the program till December 2022.**
- **With an increase by L.E 1.4 billion in cash subsidy compared to December 2021; The total value of cash subsidy increased since the beginning of the program till December 2022 to reach L.E 7.9 billion, with an average of L.E 16.4k for each beneficiary.**
- **SHMFF is keen on including more financing lenders to participate in Housing for All Egyptians Program. Till December 2022, 30 banks and mortgage companies succeeded to grant mortgage finance loans by L.E 54.5 billion, with an average of L.E 114k for each beneficiary, thus marking an increase of L.E 12.5 billion for mortgage finance compared December 2021.**
- **SHMFF offers different types of projects (Housing for All Egyptians projects - Private Sector projects - SHMFF offered projects). 467,885 beneficiaries were subsidized and allocated units from (Housing for All Egyptians projects), representing 97.4% of total beneficiaries since the beginning of the program till December 2022.**
- **SHMFF provides subsidized units to different age groups starting from 21 years till 50 years, 49.5% of beneficiaries are within 31-40 years, totaling up to 237,761 beneficiaries till December 2022.**

- SHMFF is keen on including all working categories in the program, 69% of beneficiaries are from the private sector and self-employed, totaling up to 331,726 beneficiaries till December 2022.
- All eligible Egyptians are allowed to benefit from the program according to priority criteria with higher priority to households. 55.7% of beneficiaries are Married with kids, reaching 267,448 beneficiaries as of December 2022.
- Eligible household with income level up to L.E 6K per month could benefit from the program. The highest group subsidized since the beginning of the program till December 2022 are beneficiaries with monthly income between (L.E 1501 – L.E 2001) reaching 29% (137,080) of the total beneficiaries with an average monthly income level reached L.E 2,099.
- SHMFF is keen on adopting positive discrimination strategy for household headed women (women with kids- divorced – widows) in addition to special needs citizen, 22.5% of total beneficiaries are female, reaching 108,287 beneficiaries; till December 2022.
- Housing for All Egyptians projects are well distributed geographically in all over Egyptian governorates. 55.9% of the beneficiaries are from greater Cairo, reaching 268,888 beneficiaries till December 2022.
- SHMFF automatically allocates units for different types of projects (Housing for all Egyptians Projects - Private Sector projects – SHMFF offered projects). 504,005 units were allocated till December 2022, with an increase by 93,573 units (24%), compared to December 2021.
 - Housing for all Egyptians projects represents the highest percentage of allocated till December 2022, reached 492,275 units; and representing 97.7% of the total number of allocated units.
 - (90 m²) represent the highest percentage of allocated units reaching 478,837 units and representing 95% of total number of allocated units till December 2022.

- SHMFF provides different types of digital services, the Call Center and Customer Services, performance level reached 88% till December 2022. 5.2 million SMS have been sent to applicants through (1124) SMS service, with an increase of 1.3m SMS compared to December 2021, while 188.6k SMS have been sent to applicants through (9311) SMS service.
- SHMFF's Facebook page followers reached 554K followers, with an increase by 190k followers compared to December 2021; Moreover, the total number of SHMFF Portal visits since the beginning of the program till December 2022, reached 151,9 million visits.
- SHMFF launched 200 illustrative videos concerning SHMFF services on its official YouTube channel, with total number of views reached 1.2 Million views till December 2022.
- SHMFF conducts site visits allegation to ensure that the housing units are used for only housing purposes. Accordingly, the total number of disconformity received by the Housing Directorates and Cities Authorities reached 1,753 allegations till December 2022, out of which 1724 cases are convicted allegation (that does not exceed 1% of total number of delivered units), while innocence allegation reached 29.
- A total of 444K requests were received through SHMFF Hot Lines (090071117 - 1188 - 5999 - 5777), also 56K complaints & suggestions were received through different channels (Government Complaints Portal – Complaints Received from Upper management - Complaints Received on the Ministry's Customer Service 15100- Complaints Received from Post Office- SHMFF Complaints Portal).



Related Sectors

1- Mortgage Finance Sector (companies)

Mortgage finance sector is one of the most effective sectors in Egypt, and important indicator of economic growth in the country. It has become imperative for Egypt Economy to benefit from real estate wealth and maximize its societal role in establishing social justice. The most important indicators of the sector -according to FRA reports December 2022 – are as follows:

- Mortgage Finance Companies number reached 17 companies that provided Mortgage finance worth L.E 38.2 billion by the end of 2022.
- The number of Real Estate Appraisal Experts reached 260 by the end of 2022.
- The number of Real Estate Agents reached 271 by the end of 2022.
- The number of Real Estate Finance Brokers reached 245 by the end of 2022.

2- The Construction & Building, and Real Estate Sectors

The Construction & Building and Real Estate Sectors are considered very dynamic and fast-growing sectors in Egypt, as thus provide Egyptians with needed housing units. The most significant indicators of these Sectors – according to CBE economic reports, 2021/2022 – are as follows:

- These two sectors represent 17.7% of Egypt’s GDP during fiscal year 2021/2022, due to the implementation of a number of major national projects and the expansion of housing projects.
- The total investments amount of urban development sector reached L.E 61.2 billion, which represents 10% of the total investments during fiscal year 2021/2022.
- Directed investments for real estate activities amounted EGP 18.5 billion, and for construction & building amounted EGP 42.7 billion.



SHMFF Performance – 2022

1- Ownership Module -Total Number of Applicants

SHMFF has achieved many targets despite the challenges resulted from the impact of Russian-Ukraine war, and managed to launch a new calls for applications (presidential initiative (3), targeting two income levels (low and middle), for finished and ready to be allocated units, in addition to under construction units (to be delivered after 18 months), The total number of application for this call reached 174.6k applicants, in addition to (Dura call) in New Valley Governorate, (stock of units call) in different governorates, and the complementary call (Sakan Miser-Dar Miser-Janna), totaling up 1,6 million applicants since the beginning of the program till December 2022.



سكن لكل المصريين



١٠٪ مقدم
لوحدهات متوسطة الدخل

١٥٪ مقدم
لوحدهات متوسطة الدخل

٣٠ عاماً
مدة التمويل
(بمعدل ٣٪ سنوياً)

بمساحة ٩٠م^٢
ثلاث غرف وصالة

**الحد الأقصى للدخل
لمتوسطي الدخل**

١٣ ألف للأعزب
١٨ ألف للأسرة

**الحد الأقصى للدخل
لمنخفضي الدخل**

٦ آلاف للأعزب
٨ آلاف للأسرة

مقدم جدية الحجز يتراوح بين
١٥ ألف جنيه - ٢٢ ألف جنيه

اسعار بيع الوحدات تتراوح بين
١٩٤ ألف جنيه - ٣١٠ ألف جنيه

وحدات سكنية جاهز للتسليم

بالمحافظات والمدن : الأقصر - القليوبية - برج العرب الجديدة - قنا - الفيوم الجديدة - البحيرة - كفر الشيخ - مرسى مطروح - أسبوط - المنوفية - الإسماعيلية - أخميم الجديدة - الشرقية - السويس - بني سويف - الغربية - دمياط - أسوان - الدقهلية - شمال سيناء - المنيا - المنيا الجديدة - سوهاج

وحدات سكنية تسلم خلال ١٨ شهراً

بمدن : أكتوبر الجديدة (غرب المطار) - دمنهور (جزء القطري-العياط) -

يتم الحجز على البوابة الالكترونية للصدوق www.shmff.gov.eg

www.shmff.gov.eg /shmffeg



وزارة الإسكان والمرافق والمجمعات العمرانية

صندوق الإسكان الاجتماعي ودعم التمويل العقاري

يُعلن

في ضوء مبادرة السيد رئيس الجمهورية للتمويل العقاري
عن فتح باب حجز وحدات سكنية ضمن المبادرة الرئاسية سكن لكل المصريين (٣) لتخفيض ومتوسطي الدخل

الوحدات السكنية عبارة عن ثلاث غرف وصالة بمساحة تصل ٩٠م^٢
وحدات سكنية تسلم خلال ١٨ شهراً بالمدن: أكتوبر الجديدة (غرب المطار) - (جزء القطري-العياط) - دمنهور وحدات سكنية جاهزة للتسليم بالمحافظات والمدن الآتية : الأقصر- القليوبية- برج العرب الجديدة- الفيوم الجديدة- البحيرة- كفر الشيخ- مرسى مطروح- أسبوط- المنوفية- الإسماعيلية- سوهاج- أخميم الجديدة الشرقية- السويس- بني سويف- الغربية- دمياط- أسوان- الدقهلية- شمال سيناء- قنا- المنيا- المنيا الجديدة يتم شراء كراسة الشروط بمبلغ ٢٠٠ جنيه وسداد مقدم جدية الحجز والمصروفات الإدارية من خلال مكاتب البريد المميكن بالمدن والمحافظات المطروح بها الوحدات السكنية اعتباراً من يوم الأحد ٢٠٢٢/٩/٢٥ وحتى يوم السبت ٢٠٢٢/١٠/١ ٢٠٢٢/١٠/١ (للمواطنين من ذوي الإعاقة فقط) اعتباراً من يوم الأحد ٢٠٢٢/١٠/٢٧ وحتى يوم الخميس ٢٠٢٢/١٠/٢٧ (لكافة المواطنين متضمنين ذوي الإعاقة)



بنظام التمويل العقاري

بمقدم يبدأ من ١٠٪ لوحدات محدودي الدخل ومقدم يبدأ من ١٥٪ لوحدات متوسطي الدخل لمدة تصل إلى ٣٠ عاماً بسعر عائد ٣٪ سنوياً (متناقصة) وفقاً للشروط التفصيلية للمبادرة الصادرة من البنك المركزي المصري بتاريخ ١٣ يوليو ٢٠٢١

مقدم جدية الحجز يتراوح بين

١٥ ألف جنيه - ٢٢ ألف جنيه

اسعار بيع الوحدات تتراوح بين

١٩٤ ألف جنيه - ٣١٠ ألف جنيه

الحد الأقصى لعاشفي كافة مصادر الدخل للمتقدم للوحدات السكنية منخفضة الدخل

٧٢ ألف جنيه سنوياً للفرد (بما يعادل ٦٠٠٠ جنيه شهرياً) ٩٦ ألف جنيه سنوياً للأسرة (بما يعادل ٨٠٠٠ جنيه شهرياً)

الحد الأقصى لعاشفي كافة مصادر الدخل للمتقدم للوحدات السكنية لمتوسطي الدخل

١٥٦ ألف جنيه سنوياً للفرد (بما يعادل ١٣٠٠٠ جنيه شهرياً) ٢١٦ ألف جنيه سنوياً للأسرة (بما يعادل ١٨٠٠٠ جنيه شهرياً)

يتم الحجز على البوابة الالكترونية للصدوق www.shmff.gov.eg

www.shmff.gov.eg /shmffeg

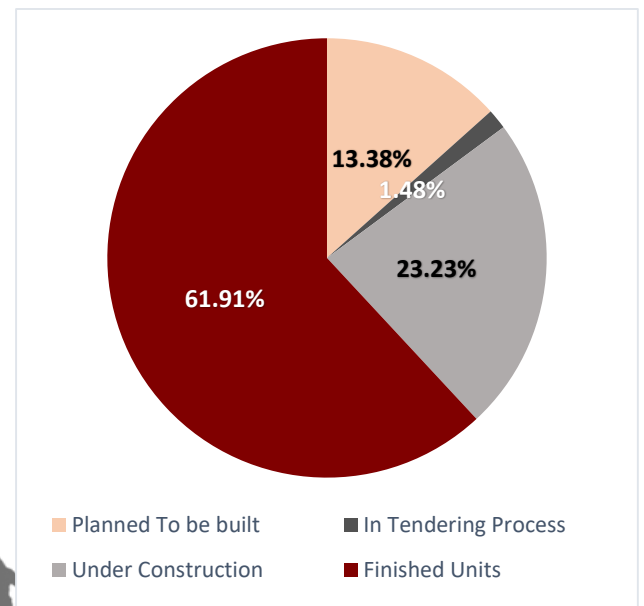
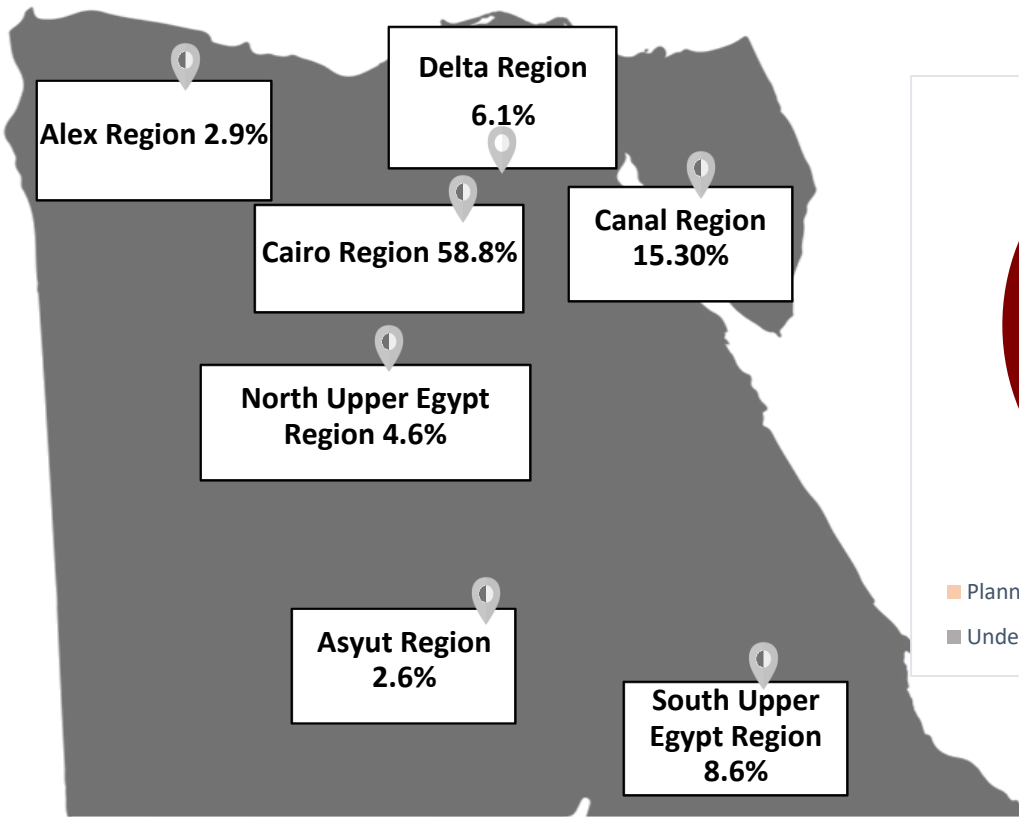
**Table of applicants for the ownership module
until the end of 2022**

| Call for Applications | 2014-2015 | 2015-2016 | 2016-2017 | 2017-2018 | 2018-2019 | 2019-2020 | 2020-2021 | 2021-2022 | 2022-2023 | No. of Applicants |
|--|---------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|-------------------|
| | No. app | No. app | 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 | - | - | - | 18,298 |
| 13 th Call | - | - | - | - | - | 24,564 | - | - | - | 24,564 |
| 14 th Call (presidential initiative) | - | - | - | - | - | - | 294,216 | - | - | 294,216 |
| 15 th Call (presidential initiative) | - | - | - | - | - | - | - | 40,189 | - | 40,189 |
| 16 th Call (presidential initiative) | - | - | - | - | - | - | - | - | 174,581 | 174,581 |
| Stock of Units Call | - | - | - | - | - | - | - | 5410 | - | 5,410 |
| Dura Call | - | - | - | - | - | - | - | 1002 | - | 1,002 |
| Middle Income Module | - | - | - | - | 164 | 25 | 12,203 | 26,529 | 1267 | 40,188 |
| Total | 19,316 | 121,614 | 550,606 | 81,522 | 230,229 | 42,887 | 306,419 | 73,130 | 175,848 | 1,601,571 |

2- Housing for All Egyptians Program Units Status

SHMFF continued to build needed housing units despite the closing measures due to the Corona virus pandemic, to meet delivery dates on time. Housing for All Egyptians units' status by the end of 2022 is as follows:

| Planned to be built | In tendering Process | Under Construction | Finished Units |
|---------------------|----------------------|--------------------|----------------|
| 133,757 | 14,818 | 232,282 | 619,143 |

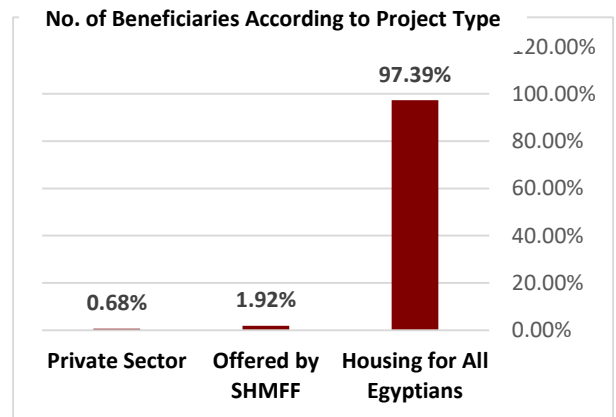


3. Total No. of Beneficiaries

Number of beneficiaries increased thanks to Continuous Improvement of the automated workflow that reduced the time required of units' allocation process by 87%. The total number of beneficiaries reached 480,446 beneficiaries since the beginning of the program till December 2022, classified as follows:

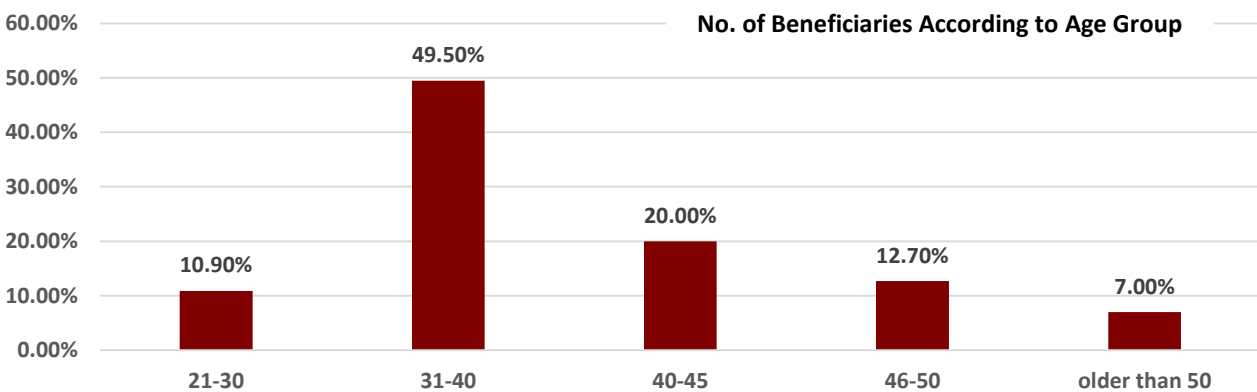
A- Total No. of Beneficiaries According to Project Type

467,885 beneficiaries were subsidized from (Housing for All Egyptians projects), representing 97.4% of the total number of beneficiaries since the beginning of the program till December 2022.



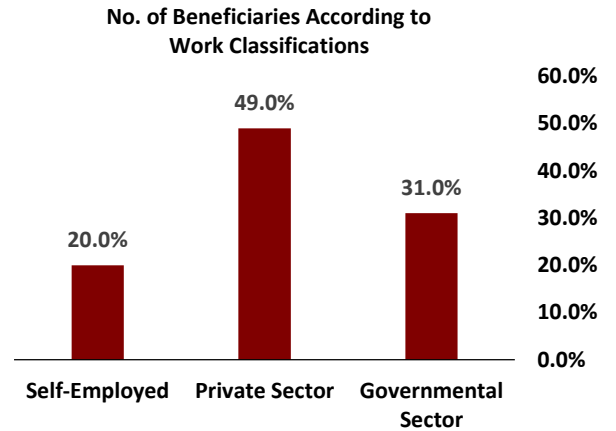
B- Total No. Of Beneficiaries According to Age Group:

Youth represents the highest category benefited from Housing for All Egyptians Program, 49.5% of beneficiaries are aged from 31-40 years, totaling up to 237,761 since the beginning of the program till December 2022.



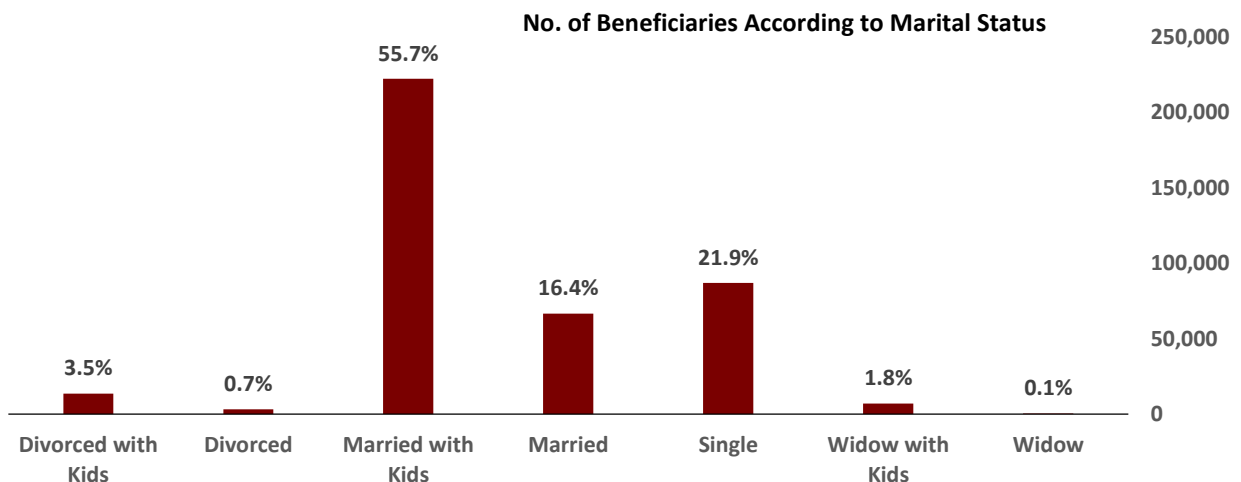
C- Total No. Of Beneficiaries According to Work Classification

SHMFF includes all employees & workers, within Housing for All Egyptians program to obtain subsidized housing units, 69% of beneficiaries are working for private sector and self-employed, totaling up to 331,726 beneficiaries since the beginning of the program till December 2022.



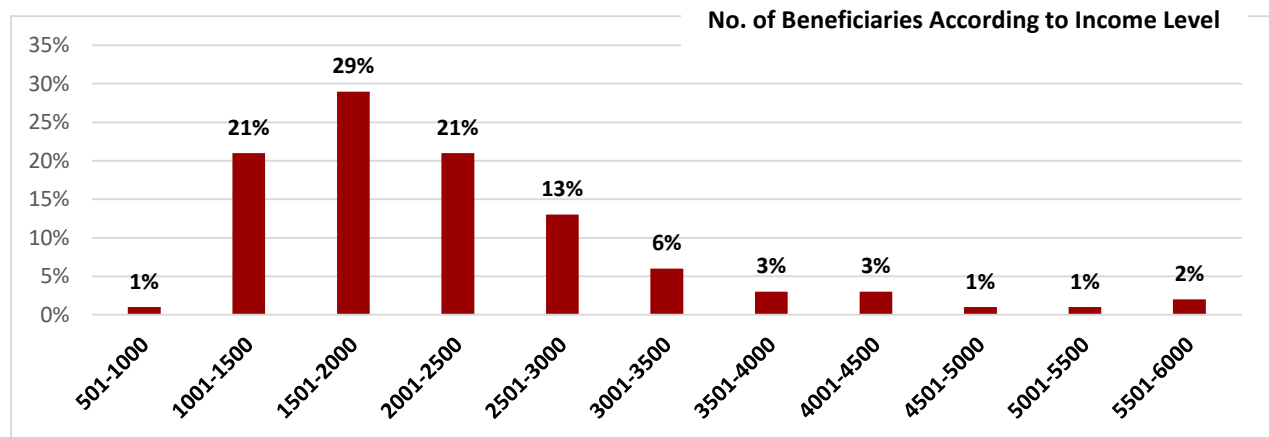
D-Total No. Of Beneficiaries According to Marital Status

SHMFF gives priority to the households' families throughout the automated allocation of housing units, 55.7% of beneficiaries are Married with kids, totaling up to 267,448 beneficiaries since the beginning of the program till December 2022.



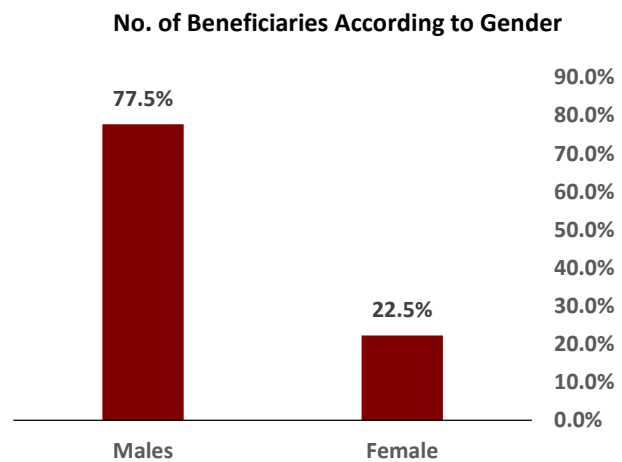
E- Total No. Of Beneficiaries According to Income Level

SHMFF provides housing units for the low-income citizens in Egypt, with higher cash subsidy to lowest income levels, 29% of the beneficiaries their monthly income is between (L.E 1501 – L.E 2000), considered the highest group subsidized over all the program from start till the end of 2022 and totaled up to 137,080 beneficiaries.



F- Total No. Of Beneficiaries According to Gender

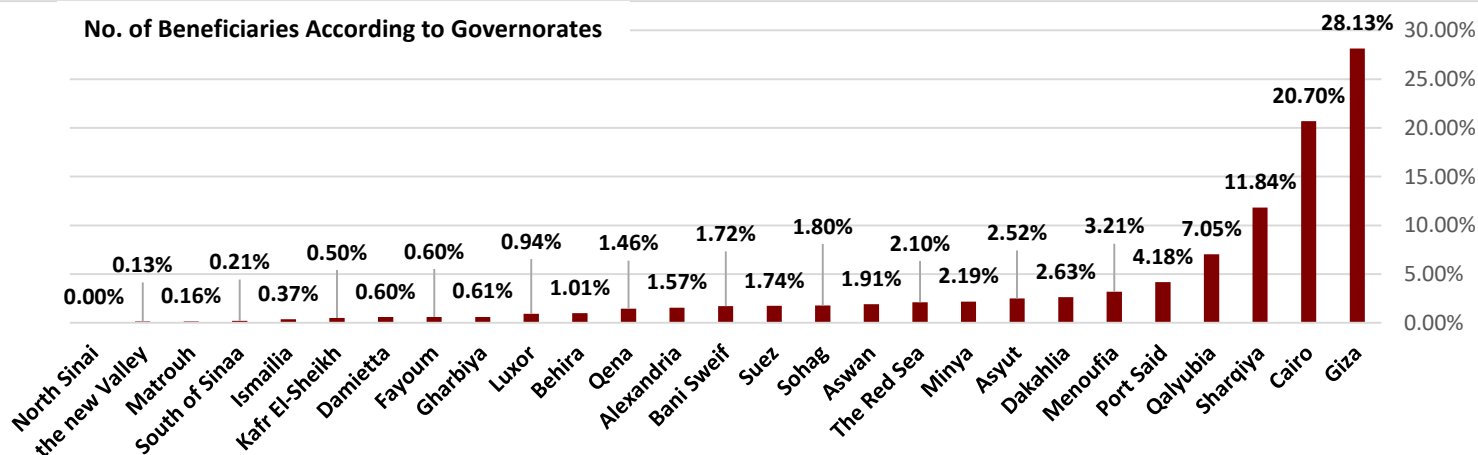
SHMFF adopts positive discrimination principle for females in general and divorced females and widows in particular. Total number of female beneficiaries reached 108,287 beneficiaries represent 22.5% of the total beneficiaries, while the total number of male beneficiaries reached 372,159 represent 77.5%, since the beginning of the program till the end of 2022.



G- Total No. Of Beneficiaries According to Governorates

SHMFF constructs units in new cities in order to expand Egypt's urban areas, 55.9% beneficiaries are from greater Cairo (15th May City- 6 October- October Gardens- Pyramids Gardens- EL Obour City -EL-Shorouk City - Badr), totaling up to 268,888 beneficiaries, since the beginning of the program till December 2022.

No. of Beneficiaries According to Governorates



H- Total No. Of Beneficiaries granted Subsidies:

The total value of the subsidy granted since the beginning till December 2022 amounted L.E 7.9 billion.

| Period | No. of Beneficiaries | Subsidy (In LE) |
|-------------------------|----------------------|-----------------|
| 2014 till Decemchr 2022 | 480,446 | 7,900,000,000 |

* Average subsidy amount L.E 16,443 per beneficiary.

I- Total No. of beneficiaries received Finance According to Lenders:

Total value of the mortgage granted since the beginning till December 2022 amounted L.E 54.5 billion.

| lenders | No. of Beneficiaries | Mortgage Amount (L.E) |
|------------------------------------|----------------------|-----------------------|
| National Bank of Egypt | 130,546 | 14,924,342,310 |
| Banque Misr | 106,631 | 12,465,990,256 |
| Housing & Development Bank | 69,675 | 6,573,566,849 |
| Banque du Caire | 35,093 | 3,308,663,173 |
| Commercial International Bank | 23,480 | 3,038,437,975 |
| Qatar National Bank | 16,397 | 2,225,471,099 |
| The United Bank Of Egypt | 18,432 | 2,093,964,613 |
| Industrial Development Bank | 12,526 | 1,650,096,733 |
| Arab African International Bank | 9,927 | 1,155,615,023 |
| Taamir Mortgage Company | 6,164 | 838,256,664 |
| BLOM Bank Egypt | 6,745 | 814,022,172 |
| Contact Mortgage Company | 6,010 | 712,282,973 |
| SAIB Bank | 4,346 | 676,926,065 |
| Arab Investment Bank | 5,529 | 629,882,023 |
| Egyptian Arab Land Bank | 5,365 | 626,041,194 |
| Mashreq Bank | 4,139 | 510,978,214 |
| Faisal Islamic Bank | 3,595 | 464,470,849 |
| Egyptian Gulf Bank | 3,751 | 364,136,113 |
| Ahly mortgage finance company | 2,817 | 358,559,010 |
| Amlak Mortgage Company | 2,539 | 284,665,497 |
| National Bank Of Kuwait | 2,320 | 252,046,422 |
| Union National Bank | 751 | 123,664,102 |
| Tamweel Mortgage Finance Company | 1,896 | 197,468,004 |
| Suez Canal Bank | 602 | 68,666,253 |
| Egyptian finance company | 429 | 43,042,088 |
| Export Development Bank | 285 | 39,150,947 |
| Ahli United Company | 200 | 19,973,361 |
| Credit Agricole Egypt | 129 | 15,945,245 |
| Arab African international company | 109 | 12,211,327 |
| Agricultural Bank of Egypt | 18 | 1,710,418 |
| TOTAL | 480,446 | 54,490,246,972 |

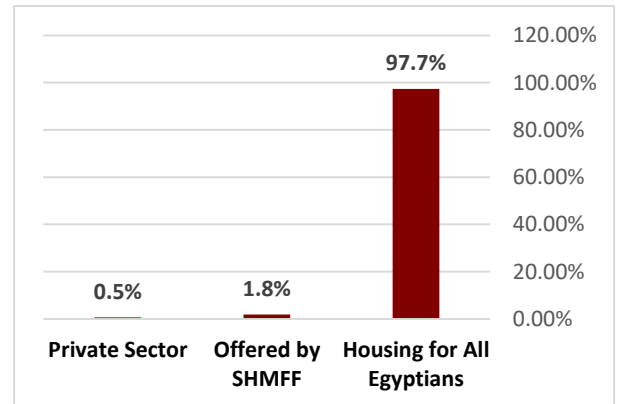
*** Average Mortgage amount of L.E 113,416 per beneficiary.**



4.Total No. of Allocated Units

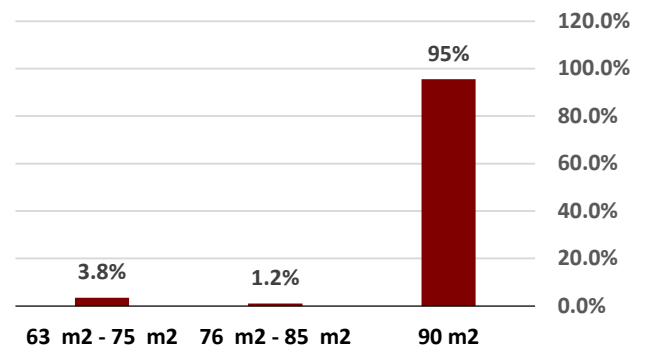
A- Total No. Of Allocated Units According to Project Type

SHMFF is keen to accelerate the housing units' allocation process to applicants, as a commitment with citizens and delivering these units on time. SHMFF allocated 504,005 units, 492,275 of them are units from Housing for All Egyptians projects, representing 97.7%, since the beginning of the program till December 2022.



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

SHMFF provides variety of sizes of units for citizens to suit their different needs. Units with total area of (90 m²) represent the highest percentage of demanded and allocated units which reached 478,837 units, representing 95%, since the beginning of the program till December 2022.

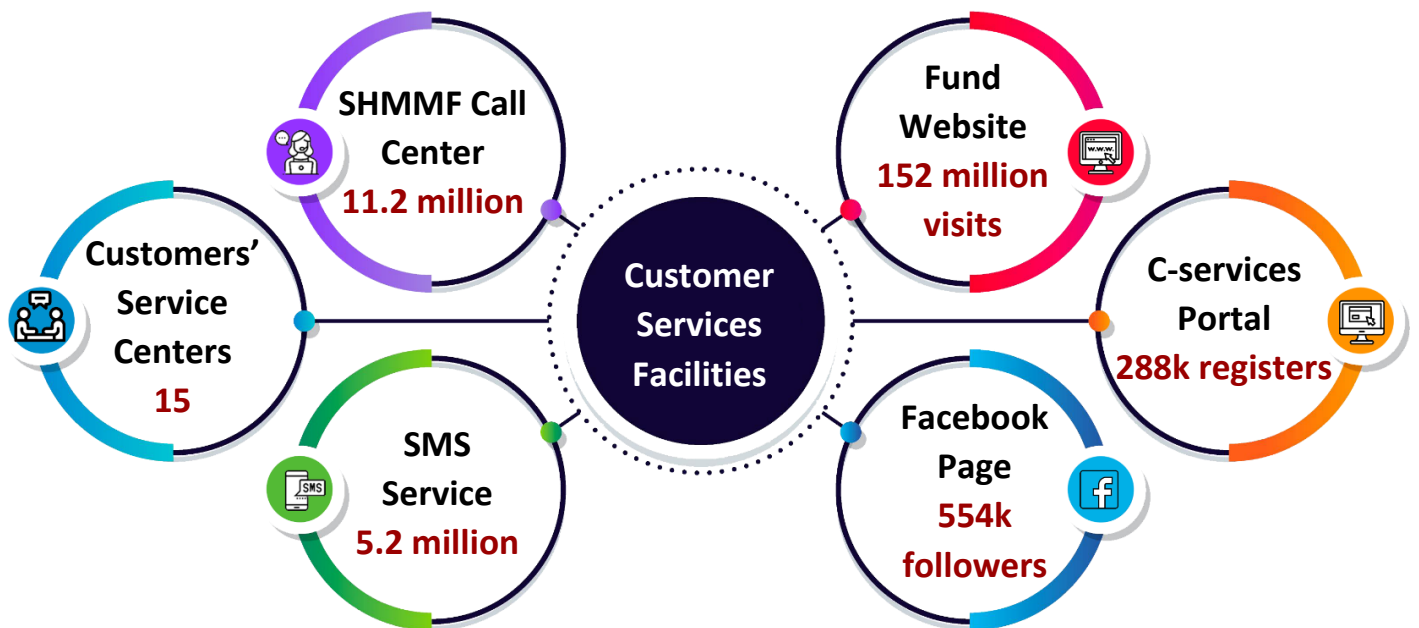




Customer Services Facilities

SHMFF has succeeded in developing a strategy for digitalization to accelerate the provision of its services and by saving time and effort, in addition to adding credibility and accuracy to subsidy process, through the availability of new various digitalized services.

Therefore, Digitalized citizen’s services is the main challenge to SHMFF, as the digital illiteracy rate in Egypt reaches about 69% of the Egyptian, the Program primarily targets low and middle income citizens and aims to widen the financial inclusion scope and increase digitalization among its applicants.





Call Center Operation Performance

SHMFF receives customer inquiries and requests through different channels, including (Call Center Service), to saving time and effort for citizens. Till December 2022, more than 11 million calls were received via Call Center Service, as shown in the following table:

| 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 |
| Total | 11,196,397 | 8,643,354 | 1,351,667 | 87.91% | 0:14:49 | 0:30:39 |



SHMFF activity on Social Media



The number of followers
554K followers



The uploaded videos to the channel
200 Videos
The number of views
1.2 Million views



Number of visits to web-site
151.9 million visits
Number of applicants visited web-site
90.5 million Visitors



Total No. of SMS (1124 - 9311)

5.2 million SMS have been sent to applicants through (1124) service, to allow applicants to follow up on their updated status through sending a text message with their national ID, and they are automatically answered by the system with a text message that includes updated status. While 188.6k SMS have been sent to applicants through (9311) service, to inform them the initial screening results.

Customers' Service Centers

15 Customers' Service Centers serving SHMFF applicants, covering the majority of cities and governorates that have witnessed high demand on Housing for All Egyptians Program

| | |
|--------------------|------------------------|
| 1. 15th May City | 8. Beni-Suef East City |
| 2. EL-Obour City | 9. Kafr El-Sheikh City |
| 3. Asyut City | 10. Beni-Suef New City |
| 4. EL-Shorouk City | 11. 10th Ramadan City |
| 5. Sadat City | 12. Aswan City |
| 6. Minya City | 13. New Valley City |
| 7. Port-said City | 14. New Salihya City |
| 15. Damietta City | |



Housing for ALL Egyptians Units' Misuse

According to SHMFF annual plan for supervising Housing for All Egyptians Units, SHMFF conducts site visits allegation to ensure that the housing units are used for housing purpose and to follow up on the occupancy rates of the units.

Statement of the judgments of Housing for All Egyptians Units' Violations

| Judgments and cases | No. |
|--|--------------|
| Default Judgment | |
| A default judgment of a fine and the unit return to the fund | 1,324 |
| A default judgment of a fine | 116 |
| A default judgment of an imprisonment and the unit return to the fund | 161 |
| A default judgment of a fine, an imprisonment, and the unit return to the fund | 83 |
| A default judgment of a fine, and imprisonment | 34 |
| A default judgment of an imprisonment | 4 |
| Final Judgment | |
| A final judgment of innocence | 29 |
| Total | 1,753 |



Summary of Applicants' Complaints and Requests

SHMFF seeks customer satisfaction and enhanced workflow, so the Fund receives complaints, requests and suggestions from citizens through several different channels to implement those requests and resolve their complaints. Since October 2020 SHMFF had received and solved 56k complaints as follows:

1-Applicants' complaints from the following entities: (Government Complaints Portal – Complaints Received from High Board - Complaints Received on the Ministry's Customer Service- Complaints Received from Post Office- SHMFF Complaints Portal)

| # | Complaints Type | No. |
|--------------|--|---------------|
| 1 | Complaints on the automated system and website services | 5,920 |
| 2 | Complaints on lenders procedures | 7,369 |
| 3 | Complaints on units allocation | 3,976 |
| 4 | Complaints on the reason for rejection | 5,815 |
| 5 | Complaints on not including the applicant's file on system | 942 |
| 6 | Complaints on investigations companies | 7,052 |
| 7 | Financial complaints | 651 |
| 8 | Special cases complaints | 398 |
| 9 | Complaints on reconciliation and building violations | 112 |
| 10 | Applicants suggestions and Inquiries | 2,218 |
| 11 | Complaints on SHMFF's Call Center | 675 |
| 12 | Complaints on Post offices | 400 |
| 13 | Grievances | 29 |
| 14 | Other complaints | 8,134 |
| 15 | Judicial seizure complaints | 16 |
| 16 | Applicant current status | 12,792 |
| Total | | 56,449 |



Summary of Applicants' Complaints and Requests

2- 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 |
| July- December 2022 | 39,402 |
| Total | 444,117 |

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