



Overview of Social Housing Provision in Egypt¹

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ABSTRACT

As housing is considered one of the necessities of life, providing housing for society members makes them more eager to perform their roles efficiently, which leads to achieve the development. It helps reduce unemployment, poverty, divorce and spinsterhood rates, and slums and consequently, reduce crime and theft rates. There are also many bad effects that result from the lack of housing, such as building on agricultural lands, building without license in addition to the vibrations of social peace, moral decline, class hatred and lack of low compliance. Therefore, countries work to provide adequate housing, especially for the low-income class. In Egypt social housing programs are considered one of the most important tools used to overcome the housing problem in light of the continuous increasing in population and highly unemployment, inflation and poverty rates and spread of slums. Then this paper aims to evaluate the experiences of Egypt in providing social housing units in view of last two programs "National Housing Program" and "Social Housing Program" in order to measure the success of social housing policy in providing housing for the low-income class. Policymakers should have the interest to observe the outcomes and recommendations of this study for optimal policy planning.

Key words: Low-income groups – Government subsidy- Slums- Social housing program- mortgage- Housing backlog.

¹Received in 23/4/2020, accepted in 8/5/2020.

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1. INTRODUCTION

Housing is one of the most important basic needs and primary goals, which is desirable by community members. Since ancient decades, governments did not care about providing housing well for their citizens, considering that the humanity survival instinct stimulates them to find their houses to satisfy one of the most significant life requirements. However, due to the huge increase in the population and the scarcity of economic resources, many people could not afford the cost of private houses and they became homeless. Therefore, the slums were spread profusely and they had become the home for millions of families. Therefore, over the time the slums have become warehouses of poverty, crime and the drug trade (Glossop, 2008), which affect negatively on the countries' community life. After the Second World War, governments realized the importance of providing housing, which is necessary for achieving development purposes and increases the welfare level of their citizens.

Hence, providing housing is considered a global issue, the developed countries suffered from the spread of slums and its negative effects, and the same for developing countries, which they are still suffering from these issues until now. Therefore, both of them realized it is better for governments to intervention either directly or indirectly to provide social housing units for those who cannot afford the costs of acquiring houses¹, hopefully to destroy the non-civilized aspects, which caused by slums and enable their citizens to get one of their rights to have a decent life.

According to the Central Authority for Public Mobilization and Statistics - CAPMAS (2018), Egypt is suffering from many issues, the critical ones represent in; the huge population growth² (60% at 2017 compared with 1990), the high unemployment rate (13.3% of labor force at 2017),

¹ For instance, according to (Reeves, 2005).7 20% of families in UK depend on social housing provided by local authorities and housing associations and according to (Gregory, et all, 2016). In UK the net income after deducting the housing cost represents less than 60% of the family's income.

² Population in Egypt has grown more than five times during the 20th and 21th centuries.

the spread of poverty (27.8% of population are below the poverty line at 2017), the increasing in inflation rate (29.5% at 2017). Taking into consideration, the highly growth population led to increase in the demand on housing units, which led to an increase in the prices of these units due to limited available lands and the difficulties facing the government programs for social housing¹. Under the occurrence of poverty, unemployment, and inflation, in addition, the existence of a monopoly in the construction materials market, such as steel and the government pricing policy of construction lands. The ability of large proportion of citizens to buy suitable housing has decreased, which led to the existence of slums areas unequipped with facilities. As it is known that low-income people are unable to bear housing costs, because their ability to bear housing costs is related to a group of social and economic factors such as the size of family, level of income and their ability to obtain funding from financial institutions (Alnsour, 2016). Thus the government should provide the suitable housing for citizens who cannot afford the price or rent of housing units. On the contrary, the private sector targets the high-income groups by his tendency to build luxury housing in order to make profits. The burden of housing expenditures does not force many families to reduce their other expenses, especially those related to food, health care, and education, which results in the deterioration of their living standards and pushes them towards more poverty.

This research aims to review and evaluate the experiences of Egypt government in providing social housing units in view of "National Housing Program" which was implemented from 2005 to 2011 and "Social Housing Program" which was implemented from 2012 to 2017 in order to measure the success of social housing programs in providing housing for the low-income class in Egypt and get a set of recommendations, which enhance the efficiency of social housing providing in Egypt.

¹ The whole population concentrates only in 7.6% of total Egypt area, (1393.8 pop / km at 2017).

The remainder of the paper is organized as follows; the next section presents the literature review. Section 2 presents the Methodology. Section 3 presents an overview about social housing. Section 4 presents an evaluation for Egyptian experience. Finally, last sections are for conclusion and recommendations.

2. THE LITERATURE REVIEW

Indeed, a few previous studies, which discussed the issue of social housing in Egypt some of them represented in: (Sohib, et al., 2013), aimed to review the governmental social housing policies in Egypt and their applications of programs and projects to show the shortcomings of these projects. The study concluded that many social housing policies and programs directed to marginalized groups do not achieve a real improvement in the living conditions of these groups as they do not enable them to obtain adequate housing, as many of them deprive them their human rights and put them under economic and social pressures that push them towards further deterioration in their standard of living. Additionally, the government social housing programs do not reach their target groups as planned. El-Shaarawy, (2013) aimed to Inspect the success factors of providing affordable housing for low-income residents, identify the Egyptian housing problem and the current policies and Evaluate the applied policies and programs in Egypt and concluded that the Egyptian social housing problem in not a quantitative problem only, but is also related to the mechanisms and vision of the government. The vision of providing housing units as a source of income would hinder the efforts of social housing provision. The willingness of the beneficiaries for types of tenure needs readjustment. Finally, the rental system needs more activation from the government and revisiting the related legislative and regulations. Chaarawi, et al., (2013) aimed to evaluate the interrelationships between the government and other actors involved in the housing provision process for low income class, focusing on sixth October city and concluded that there are some challenges that faced the housing provision in sixth October city and prevent the low and middle income groups to benefit from government subsidy housing policy which are represented in: the government does not know the real needs of the

people because housing policies were replaced without any evaluation, so the gap increased between housing demand and supply. While government believes the problem of social housing is represented in the quantity of units, but the actual problem is represented in the selection of eligibility criteria; lack of services and infrastructure in government social housing units. So, the informal market for housing provision succeeds to attract a large group of citizens, which led to the big expansion of informal areas.

Ahmed, Khalifa & Abdel Rahman, (2017) aimed to analyze the previous housing programs and the affordability of these programs for lower income residents. With a focus on “The National Housing Program” and concluded that the ratio between the price of the offered units and their quintiles income indicates that a large tier of low -income groups cannot benefit from such housing schemes. However, this program targeted a large number of units (500,000 housing units) but the offered units reached undeserved groups. This program ignored its advertised target and offered housing units that are out of reach for most of the residents. The problem returns back to the government specific requirements in later phases in 2008 with a minimum value for income (1080-2500) that makes the targeted segments from low-income groups excluded from the sector of public ownership and the only available option for them was the rent option. Abdelghany, (2018) aimed to evaluate the program of the social housing carried out by the government (2005-2011) by focusing on the case study of “ Ebni Baitak” based on three criteria: the ability to meet the demand for housing, the appropriateness of housing units, completion of implementation. To get the merits and demerits of this policy and concluded that the number of families that moved to housing units of the social housing project is very small compared to the number of families supposed to move to that housing as a result of the inadequate housing units from environment, economic and design aspects. The lack of infrastructure and the presence of construction defects for a very large number of those units even self-built units faced the problem of high building material prices.

Nevertheless, indeed, the current research adds to the literature by evaluating Egypt social housing program in Egypt depending on five analytical standards which none of the previously studies used them together.

3. METHODOLOGY

This study focuses on the social housing experience in Egypt by using the descriptive analytical method to evaluate the social housing projects during 2005-2016 and 2011-2017 according to four analytical standards as following: the availability and affordability of social housing units for low-income groups, the social housing backlog situation, the geographical distribution of social housing units, the quality of social housing units (Karley, 2008) and the extent of subsidy received to deserve. The data were gathered from Central Agency for Public Mobilization and Statistics (CAPMAS), Egyptian Ministries of Housing, planning and finance as well as publications of higher education institution, scientific journals and the international associations reports such as the World Bank and United Nations.

4. SOCIAL HOUSING; AN OVERVIEW

4.1 Social Housing Definition

The united nation (UN) defines the right to adequate housing as the house in which the person benefits from the appropriate degree of privacy, safety, lighting, ventilation, infrastructure and suitable location at reasonable costs. As well as the International Covenant on Economic, social and cultural rights (ICESCR) defines the right to housing as the provision of adequate space and protection against climatic and structural hazards, which appropriate with the society cultural identity, in addition to the accessibility of disabled persons and the elderly to their housing units¹. Indeed, when the problem of the housing

¹ The International Covenant on Economic, Social and Cultural Rights (ICESCR) adopted in 1966 and ratified by 153 States. In Article 11 (1) "The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the

worsened in many developed and developing countries, the governments began to build housing units, called social housing units, for poor people to solve the housing problem. Therefore, social housing can be defined as a housing, which provided by the government and non-profit organizations, for low-income groups (Tunstall & Pleaca, 2018).

The social housing does not mean being small and cheap, but it means the house, which the cost-to-benefits ratio is low and this cost is suitable for the financial ability of low-income beneficiaries and ensures the providing of the necessary requirements for human life (Hansson, 2019; Scanlon, et al., 2015). Therefore, the main features of social housing can be summarized as following (Economic Commission for Europe, 2006, P11):

- The units' prices or rents should be suitable for the financial ability of low-income class.
- The units should be suitable for human's lifestyle and has the basic facilities (water- Electricity – Sewage).
- The units should exist far away from sources of pollution
- The units should be close to transportation means to allow residents to move for work and entertainment places more easily, also medical care centers and schools.

4.2 The Importance of Social Housing

Housing comes in third place after food and water¹, so everyone must have a home that protects him from sun heat, cold winter and satisfies his basic moral and material needs. According to (Gregory, et al., 2016); (Feinstein, et al., 2008), housing has an essential role in increasing the

realization of this right, recognizing to this effect the essential importance of international cooperation based on free consent."

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

worker productivity, which contributes to increasing national income and economic growth rates. In addition, to provide housing, especially for low-income groups, enhances the citizen's loyalty for their homeland. Therefore, governments and non-profit organizations are seeking to provide and/or support building social housing units for low-income groups, either by providing cheap lands, selling and/or letting housing units at cheap prices or offering mortgage loans with low or without interest rate and long payment period.

4.3 Social Housing Situation in Egypt

In Egypt, Since the 1950s, the Egyptian government has begun establishing many social housing units to solve the housing problem for the low-income class. In the fifties and sixties period: The Construction & Social Housing Company was established in 1954 with the aim of providing social housing for low-income groups. The company has achieved a notable success in establishing many social housing units in Zainhom, Shubra, Imbaba, and Helwan in Cairo, also, Kabbari and Laban in Alexandria, in addition, the reconstruction and renovation of old neighborhoods. But until the issuance of the local administration Law No. 124/1960, where the company stopped to establish social housing and went towards establishing medium and above-medium housing units in the same way as other construction companies, but this period localities and governorates established some social housing units by depending on the government funding. In the seventies and eighties the Ministry of Housing paid much attention to the low and middle income groups, as many new cities were created that provided social housing units for these groups. Since 1990s the former president's started programs aimed to provide housing units for youth from low-income groups that started from 1996 to 2005 (Ragh, 2008). However, the government paid great attention to social housing projects during the 1980s and 1990s, but social housing projects during this period failed to cover the demand on social housing units due to the lack of the sufficient financial support. According to (Mohamed and Nagwa, 2001), the government social housing projects during the period (1996-2005) provided only 140,000 units over a period of 9 years, which equivalent to 11,500 units per year and that represented only 20% of required

units per annum. Therefore, the inability of the social housing system to meet housing needs over these years under the bad issues which are faced Egypt economy has created a great pressure on the existing housing stock and infrastructure, so, slums, illegal and haphazard constructions have spread all over Egypt especially¹, the private sectors turned to construct luxury housing for rich and med-rich classes.

As shown in table (1) for instance, in 2006 the numbers of slums in Egypt were 870 areas have 12.4 million capita representing 17.6% of Egypt's population, and 38.6% of Egypt's area. That formed one of the risk sources in the economic and social life in Egypt and called government for replanting new strategies to target low-income groups specially, who lives in slums by providing social housing units. Taking into consideration the social housing units which provided by government during the 1980s and 1990s were only through ownership type. Therefore, new social housing programs and projects have emerged with the partnership of the public and private sectors and many legislation and laws have been issued that support low-income groups in obtaining affordable housing. Where "National Housing Program" was implemented from 2005 to 2011 and aimed to accommodate low-income families by providing 500000 housing units, then "Social Housing Program" is started from 2012 until now and aimed to provide one million housing units and this will be discussed in details in the next section.

Table 1: the Locations, Residences and Spaces of Slums in Egypt at 2006

| Governorates | No. of Slums Units | No. of Slums' Population Capita | Slums area as a % of Egypt area |
|---------------------|---------------------------|--|--|
| Cairo | 73 | 3124662 | 20.9 |
| Alexandria | 44 | 522804 | 27.5 |
| Port Said | 7 | 36880 | 3.6 |
| El-Suez | 8 | 53780 | 12 |
| Damietta | 60 | 272561 | 50.7 |
| El-Dakahlia | 110 | 646374 | 49.9 |
| El-Sharkia | 81 | 516239 | 69.5 |
| El-Kalioybia | 68 | 1045607 | 62 |
| Kafr El-Sheikh | 50 | 244724 | 49.5 |

¹ Figure (1) in the appendix provides an example of Slums, illegal and haphazard constructions in Egypt.

| | | | |
|----------------|-----|----------|------|
| El-Gharbia | 28 | 1082082 | 61 |
| El-Menoufia | 51 | 261398 | 64.6 |
| El-Bahira | 68 | 288847 | 56.8 |
| El-Ismailia | 15 | 60791 | 34.7 |
| Giza | 23 | 1787258 | 58.9 |
| Bani Suwif | 34 | 773162 | 65.3 |
| El-Fayoum | 28 | 449854 | 61.7 |
| El-Minia | 30 | 620069 | 53.4 |
| Sohag | 22 | 414303 | 71.1 |
| Aswan | 2 | 48633 | 58.2 |
| Luxor | 18 | 48759 | 62.5 |
| Red Sea | 9 | 30385 | 16.8 |
| Matrouh | 24 | 54480 | 38.3 |
| North of Sinai | 17 | 44139 | 63.1 |
| Total | 870 | 12427791 | 38.6 |

Source: Collected and counted data from CAPMAS, 2006.

5. EVALUATION OF SOCIAL HOUSING PROVIDING IN EGYPT

This part will discuss the Egyptian experiences in providing social housing through evaluating the most important attempts from Egyptian government to solve the housing issue. They are the social housing project "National Housing Program" during 2005-2011 and the other one "Social Housing Program" during 2012-2017 and those will be reviewed and evaluated as following:

5.1 Social Housing Project During the Period (2005-2012)

This project has been known as "The National Housing Project", which targeted to create 500,000 housing units for low-income groups, then, the target number has been changed in 2008 to be more than 600,000 housing units (Shawkt, 2014). According to this project, the Ministry of Housing coordinated with public and private sector construction companies to build the target number of housing units, so that the public sector companies build two-thirds of the units and the private sector build the other third, as shown in table (2) there are three forms of the National Housing project as follows:

Table 2: The Plans of the National Housing Project (2005-2012)

| Implementation sector | Type of social housing | No. of units | No. of units / No. of total units (%) |
|-----------------------|------------------------|--------------|---------------------------------------|
| Public sector | Ownership | 344724 | 56.7 |
| Public sector | Rent | 84557 | 13.9 |
| Private sector | Ownership | 178806 | 29.4 |

Source: Collected and counted data from the ministry of housing, 2005.

- Ownership units type that are built by the public sector, represents 56.7% of total project's units, The unit price is 50000 EGP, the government pays 15000 EGP per unit as a subsidy and the beneficiary pays 5000 EGP as an advanced payment and the rest of amount over 20 years by loan with 7.5% interest rate.
- Rent units type that is built by the public sector also represents 13.9% of total project's units. The tenant pays between 160 to 200 EGP per month except retired couples and widows only they pay between 60 to 125 EGP per month¹.
- Ownership units type that are built by the private sector, represents 29.4% of total project's units, the unit price is 95000 EGP, The government pays 10000 EGP per unit as a subsidy and the beneficiary pays the rest of amount in monthly installments for a period between one to ten years.

However, to determine the success or failure of the social housing providing policy in this period, the results of this project should be reviewed from five aspects as follows: Firstly, the availability and affordability of social housing units for low-income groups. Secondly, the social housing backlog situation. Thirdly, the geographical distribution of social housing; consequently, the quality of social housing, and the extent of subsidy received to deserve.

5.1.1 The availability and affordability of social housing units for low-income groups

¹ This Project was counted the first social housing project in Egypt, which has both of ownership and rent types in the same project.

Availability in this case refers to the ability of low-income household in acquiring on the social housing units without any constrains. Affordability refers to the ability of the low-income household to meet the monthly installment, mortgage or rent payment, which generally approximated as a third of the total household income (Karley, 2008). The situation about this program refers to:

- As shown in the table (3), while the average incomes of the bottom fifth income groups in Egypt at 2006, which indicates if the monthly installment mortgage or rent payment is appropriate to the low-income groups. The Egyptian mortgage law No. 148/2001 refers to the monthly installment, mortgage or rent payment must not exceed 25% of the monthly household income which does not exceed the international standards of affordability. However, while the 25% of the monthly household income of the poor and the poorest groups is between (150-200 EGP) is appropriate for rental and ownership types, which are built by public sector, it is not appropriate for ownership type, which is built by private sector. That means the mortgage law has excluded low-income groups, which are represented in the poorest and poor classes, for benefiting from ownership type, which is built by private sector, however, the ownership units that are built by the private and public sectors share the same size and characteristics. In addition, the Egyptian mortgage law required that the mortgage loan must be provide for those who have an average household income exceed 1500 EGP per month even though, this class of income belongs to the rich group, which means the mortgage law has excluded four income class for benefiting from ownership type which built by public sector especially, low-income groups which represented in the poorest and poor classes¹.

¹ Inspire of routine and bureaucracy constraints, according to the ministry of the (planning, 2013), the mortgage law required that the beneficiary must have a formal job in official sector to obtain a loan, which make it difficult to obtain loans for 64% of target groups because they work on informal sector, moreover, if the beneficiary is not work at public sector he must get another person who works in public sector to ensure him.

Table 3: the Income of the fifth Income Groups in Egypt at 2006

| Income Group | Ratio of the Total Population (%) | Monthly household Income | 25% of Monthly household Income |
|--------------|-----------------------------------|--------------------------|---------------------------------|
| | | EGP | EGP |
| The poorest | 20 | 600 | 150 |
| The poor | 20 | 800 | 200 |
| Medium | 20 | 1000 | 250 |
| Mid - high | 20 | 1200 | 300 |
| The rich | 20 | 1840 | 460 |

Source: Collected and counted data from CAPMAS, 2006.

- During the years of implementation project, the prices of housing units were doubling, which doubled the value of loans too, without any increase in government subsidy amount. Hence, that led to an increase in the numbers of distress families that could not pay the monthly installment or mortgage payment, which counted approximately 17 thousand families (Ibid) and this situation was worsening later.

Therefore, upon the previous reasons we can state that even though, the social housing project units theoretically were suitable for low-income groups' affordability in international and Egyptian standards. However, the ownership type which is built by private sector, but particularly, they were not available for low-income groups because of Egyptian mortgage law articles, specially, the rental units which are preferred by more than 50% of the applicants of social housing project¹ (USAID, 2008) were not sufficient for them because it represent approximately 14% of project units.

5.1.2 The social housing backlog situation

The social housing backlog is the difference between the social housing needs and the total social housing stock at a time (Karley, 2008). The situation about this program refers to:

- The government planned to build 608087 social housing units by the end of project time which equivalent 101347 units per year.

¹ Because the beneficiary does not need to pay a large advanced payment or taking loans but only he needs to pay the monthly installment over a long period.

Nevertheless, as shown from figure (1) the public sector built only 59% of the targeted ownership units type and 2.2% of the targeted rental units type, and the private sector built only 17.1% of the targeted units type; thus, the total numbers of implemented units equaled 41.5% of the targeted units.

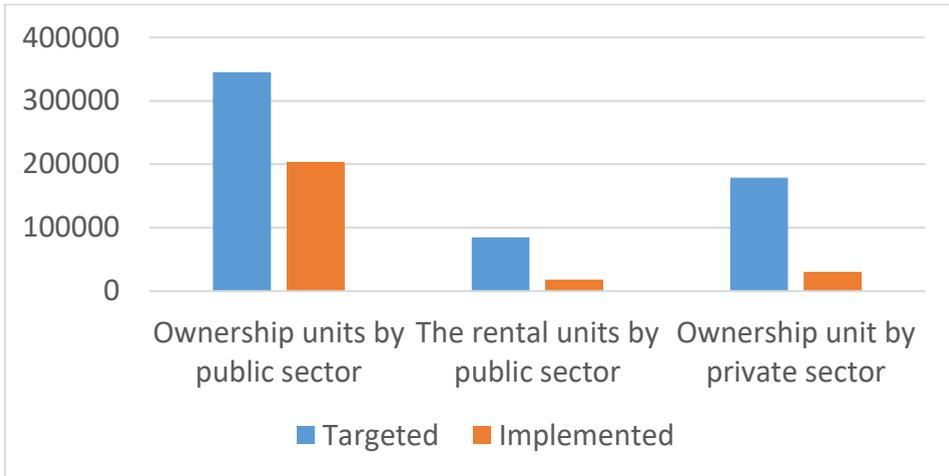


Figure 1: The Implemented vs Target units of National Housing project at the end of 2012

Source: Collected and counted data from the ministry of housing, 2012.

- The demand of low-income groups for social housing units was estimated at about 14,400 units per year that equivalent 864000 units during the period 2005-2012 (USAID, 2008).

Therefore, upon the previous reasons we can state that the government covered only 29.2% of the total required units, which reflected the social housing backlog situation was too bad due to the program failed to establish the planned units, governmental bad planning in evaluating the number of required units as well as, the diversion in achieving the targeted low-income groups' policy.

5.1.3 The geographical distribution of social housing

It supposed to social housing units to be proportional located with the population concentrate specially, lower-income groups in regions, which have a big population specially, lower-income groups. The situation about this program refers to:

- During the period 1982 – 2005, the Greater Cairo region obtained 45.8% of the social housing units, although their population represented between 24%-27% of total population during this period (Sobhey, 2014). This misallocation of social housing units was continuing also in the national housing project, as shown from figure (2) during 2005-2012, while the greater Cairo region¹ had 33% of the social housing units, although it has only 25% of Egypt's population. The Suez Canal region² had 4.2% of the social housing units, although it has only 2.8% of Egypt's population. The border region³ had 9.5% of the social housing units, although it has only 1.5% of Egypt's population. The delta region⁴ had 29.7% of the social housing units, although it has 41.5% of Egypt's population. The Upper Egypt region⁵ had 23.3% of social housing units, although it has 28.8% of Egypt's population, and the home of the poorest governorates.

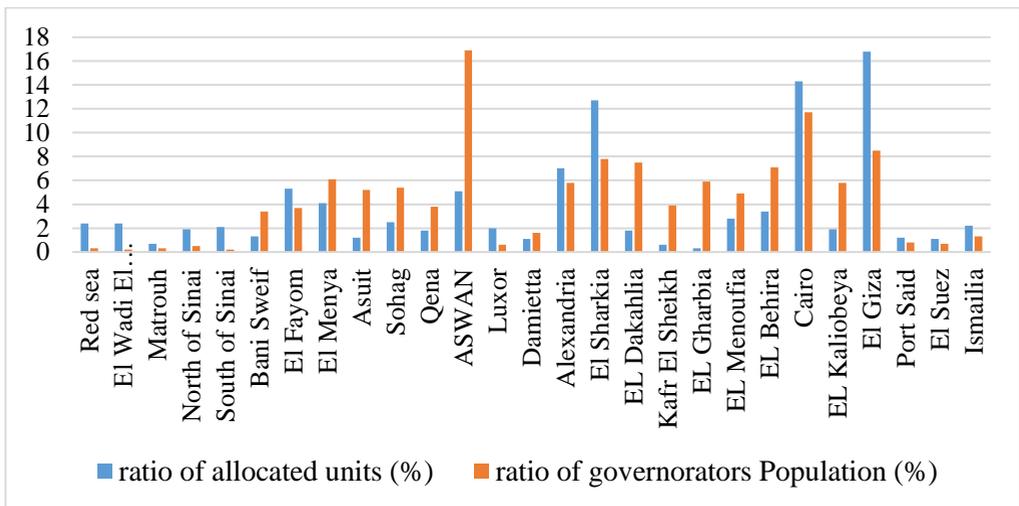


Figure 2: Geographical Distribution of the targeted social housing units' vs governorates populations during 2005-2012

¹ Which includes Cairo, Giza and EL Kaliobeya governorates.
² Which includes Port Said, El Suez and Ismailia governorates.
³ Which includes Red sea, El Wadi El Gadid, Matrouh, North of Sinai and South of Sinai.
⁴ Which includes Alexandria, Damietta, El Sharkia, EL Dakahlia, Kafr El Sheikh, EL Gharbia, EL Menoufia and EL Behira.
⁵ Which includes Bani Sweif, El Fayom, El Menya, Asuit, Sohag, Qena, Aswan and Luxor.

Source: Collected and counted data from CAPMAS, 2011.

Therefore, upon the previous reason we can capture that the national housing project not based on comprehensive and precise geographical analysis for the demand on social housing units.

5.1.4 The quality of social housing

Indeed, the quality of housing may differ a little bit between developed and developing countries such as landscaping, open space¹, but they agree in the necessity of good ventilation, lighting, sufficient space, to avoid overcrowding, sanitary facilities (bath, shower, and flushing toilet) (Streimikiene, 2015), infrastructure (water, electricity and sanitation). Also, the adequate layout and location (Chohan, et all, 2015), and the accessibility within the unit. The situation about this program refers to:

- The national housing project provided two models of housing units, the first model consists of two bedrooms and one living room with a total space of 29 square meters (primary care units) and the other model consists of two bedrooms and one living room with a total space of 41.6 square meters. As shown from table (4), both of two models are fitting with the requirements of the Egyptian Construction Law No. 119/2008².

¹ Poor housing can lead to many health problems, and diseases such as tuberculosis, stress and depression for more digitals about housing quality in developed countries see, <https://www.gov.uk/guidance/housing-quality-indicators>.

² There is a deficiency in the Egyptian construction law where Bedroom (1 adult), Bedroom (2 adults) and Living room have the same space, which must be vary between the rooms according to the purpose of room using as applied in the construction code of London for instance.

Table 4: Rooms Spaces of the Social Housing Project units

| The Type | Ownership & Rental unit Square Meters | Primary Care unit Square Meters | Standards of the Egyptian Construction Law Square Meters | Standards of Construction Code of London Square Meters |
|----------------------------------|--|--|---|---|
| Bedroom (1 adult) | 10 | 9 | 7.5 | 7 |
| Bedroom (2 adults) | 12 | 9 | 7.5 | 12.5 |
| Living room | 19.6 | 11 | 7.5 | 20 |
| Net area of residential purposes | 41.6 | 29 | 22.5 | 39.5 |

Source: Collected and counted data from:

- The ministry of housing, 2012.
- HATC, 2006.
- The buildings did not have elevators, but stairs that weaken the accessibility within the unit by disabled and elderly; however, the percentage of units in the ground floor is 17% of the project units (The ministry of housing, 2006). They are suitable for disabled and elderly, but there is not a system that ensures the priority to them because these units are allocated randomly.
- Many social housing buildings have defects, where 12358 units have slopes. 2,260 units have cracks, which led to evacuate 1900 units. 30% of social housing buildings did not delivered because of incomplete facilities such as water, sewage and electricity or lack of basic services such as transportation lines and 67% of the project's units were located in remote places, which lack to basic infrastructure (Sobhey, 2104).

Therefore, upon the previous reasons we can capture that the national housing project lake to achieve the quality requirements specially, most of their units were located in remote places lake availability of basic infrastructure that failed to merger between community classes. As shown in figure (2) in the appendix, there are big differences between social housing and regular private housing in Egypt while it does not look like so on in UK for instance.

5.1.5 *The Extent of subsidy received to deserve*

It is supposed that the effective expenditure policy, which subsidy is considered as one of its important tools creates desired effects and avoid unwanted effects on all variables of economic, social and political activity in order to achieve the goals of society (Diraz, 2019). Therefore, it is hoped that the housing subsidy will actually be worthy of the low-income class no other parties. The situation about this program refers to:

- Actually, the owners of companies that implement housing projects are the real beneficiaries of this subsidy, for instance, as the government provided lands to private construction companies by 10 EGP per meter without basic infrastructure or by 70 EGP per meter with basic infrastructure (Al Ahram center for political and strategic studies, 2010). A subsidy 10000 EGP from the cost of each housing unit that is built with 41.6 square meters with the requirement to build on 20% of the land area (Ibid). If we assume that 1,000 square meters with basic infrastructure have been allocated for a company by 70,000 EGP, Then only 200 square meters will be built. If the company builds four floors and each floor has four units, each housing unit will cost 4375 EGP. Its share from the cost of land and by adding 1000 EGP¹ to each meter was built of the housing unit as its share from construction and finishing. Hence, each housing unit will cost 50000 EGP. Subsequently, the price of each housing unit becomes 54375 EGP. If we deduct the amount of government subsidy, the cost of the housing unit becomes 44375 EGP, by adding a profit rate of 25%, the price of housing unit is supposed to be 55469 EGP. On the contrary, such units were sold at 95000 EGP, which means the owners of construction companies achieved a profit rate more than 70% of the cost of housing unit.

Therefore, upon the previous reason we can capture that the social housing policy which implemented by national housing project failed to receive its subsidy to deserve.

¹ Some studies estimate this amount from 650 EGP to 750 EGP (Al Ahram center for political and strategic studies, 2010), but we assuming this amount more highly to make the analysis more realistic.

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

After the Egyptian revolution in 25 January 2011, the government announced a new social housing project, which implemented during the period (2012-2017). The project involves one million units, equivalent 200000 units per year for low-income groups. According to this program, there are two types of housing units the ownership ones and the rental ones as shown from table (5).

Table 5: The Types of social housing units of Social Housing Project during the period (2012-2017)

| Ownership axis | | | | |
|---|------------------------------|---|------------------------|--|
| Types | Income classes (EGP/month) | Costs EGP | Government Subsidy EGP | Payment Methods |
| Subsidized social housing (75-90 m ²) | Minimum 1370 Maximum 3000 | 135000-184000 | 25000 | 16% advanced payment + loan with subsidized interest rate (5%- 7%) Payable over 20 years |
| Unsubsidized social housing (75-90 m ²) | - | 165000-250000 | - | Cash payment Or 25% advance payment + Annual installments over 3 years |
| Special social housing (115 m ²) | - | 425000-575000 | - | Cash payment Or 20% advance payment + Quarterly installments over 5 years Or 20% advance payment + subsidized loan at interest rate 10% Payable over 20 years |
| Rental Axis | | | | |
| 2 bedrooms (75m ²) | Minimum 1000 | 300 per month increasing by 7% annually | includes | 1000 EGP for Deposit + 3000 EGP for utilities |
| 3 bedrooms (90m ²) | Maximum 1450 | 410 per month increasing by 7% annually | | 1500 EGP for Deposit + 3000 EGP for utilities |

Source: Collected and counted data from the ministry of housing, 2012.

A- The ownership type consists of three forms:

a1- The subsidized social housing units for certain income classes¹, the unit price ranges between 135000-184000 EGP, the government pays 25000 per unit as a subsidy and the beneficiary pays 16% of the rest of unit price as an advanced payment. The rest of amount is to be paid during 20 years by loan with 5 - 7.5% interest rate.

a2- The unsubsidized social housing units, the unit price ranges between 165000-250000 EGP, the beneficiary has the right to select between two payment methods²:

- Paying 25% of the unit price as an advanced payment and the rest of amount over 3 years by annual installments.
- Paying the price in cash.

a3- The special social housing units, the unit price ranges between 425000-575000 EGP, the beneficiary has the right to select between three payment methods³:

- Paying 20% of the unit price as an advanced payment and the rest of amount over 5 years by quarterly installments.
- Paying 20% of the unit price as an advanced payment and the rest of amount over 20 years by loan with 10% interest rate.
- Paying the price in cash.

B- The rental type for certain income classes⁴ consists of two forms, which differ in space and leasehold, and tenancy contracts hold for 7 years. After that, the income of the beneficiary is re-evaluated, either to change the rent value or to sell the unit by the beneficiary as follows:

b1- The beneficiary pays 300 EGP per month with increasing by 7% annually, as well as an advanced amount equals 1000 EGP as a Deposit and 3000 EGP for basic utilities.

¹ This is sold by the government at less than its cost to support low-income groups.

² This is sold by the government at the same cost or with a small profit margin.

³ These units counted the highest cost one and was sold by government to get profits.

⁴ The Priority has been given to families who live in slums.

b2- The beneficiary pays 410 EGP per month with increasing by 7% annually, as well as an advanced amount equals 1500 EGP as a Deposit and 3000 EGP for basic utilities.

However, to determine the success or failure of the social housing providing policy in this period the results of this project must be studied on the same previous aspects, which mentioned in the national housing project.

5.2.1 The availability and affordability of social housing units for low-income groups

The situation about this program refers to:

- After the 25th January revolution, people asked government to increase their salaries and wages, indeed, the government has responded to these claims. Furthermore, in August 2014 the government has modified the mortgage Law No. 148 / 2001, which refers to the monthly installment, mortgage or rent payment must not exceed 35% of the monthly income which does not exceed the international standards of affordability. However, as shown in table (6) the 35% of the incomes of the poorest and poor groups are equal 374.5, 492.5 EGP, respectively are appropriate to the monthly rent of the rental units with a space of 75 square meters. They are not appreciate for the monthly rent of the rental units with a space of 90 square meters, as well as the monthly installment of the subsidized ownership units. That means the modification of the mortgage law has excluded the most important class that need social housing units (the poorest and poor classes) for benefiting from most of social housing units in this project.

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

| Income Group | Percentage of the total population (%) | Monthly Income EGP | 35% of Monthly Income EGP |
|--------------|--|--------------------|---------------------------|
| The poorest | 20 | 1070 | 374.5 |
| The poor | 20 | 1407 | 492.45 |
| Medium | 20 | 1780 | 623 |
| Mid- High | 20 | 2140 | 749 |
| The rich | 20 | 3210 | 1123.5 |

Source: Collected and counted data from CAPMAS, 2014.

- While the mortgage law defined income classes that have the right to benefit from the rental units, where the minimum is 1000 EGP and the maximum is 1450 EGP. Thus, both the poor and the poorest groups are eligible for have these units. In addition, defined Income classes that have the right to benefit from the subsidized ownership units, where the minimum is 1370 EGP and the maximum is 3000 EGP. Thus, the poor, medium and mid-high groups can benefit from these units but the poorest group cannot benefit from these units.
- like the previous project all beneficiaries must provide a formal certificate involves their total monthly income; thus, this condition led to reject about 60% of applicants because they work in informal sector. Most of them are from the poorest group, such as small farmers, small handicraft and hawkers, even though the government allocated only 5% of social housing units for workers in informal sector (The built environment observatory, 2018).
- During period 2014-2017 the government provided 3.1 billion EGP to the mortgage support and guarantee fund, which is responsible for providing governmental subsidy for purchasing social housing units. The governmental subsidy was stilling fixed equaled 25000 EGP per unit; the social housing unit price was increasing specially from 2016 though. That means the governmental subsidy per unit was decreasing from 18.5% to 13% of units' price for each unit as shown in the figure (3).



Figure 3: the unit prices vs the government subsidy per unit in EGP

Source: Collected and counted data from the ministry of housing, 2017.

Therefore, upon the previous reasons we can capture that even though, it is supposed that the social housing units theoretically suitable for low-income groups affordability, but particularly thy modification of mortgage law at 2014 made most of project units were not available for low-income groups. After the project was decided by in 2012, and the government did not take any procedures to adjust the social housing project condition to fit with the new modification in the mortgage law, which indicated to the non-coordination between governmental policies and authorities.

5.2.2 The social housing backlog situation

The situation about this program refers to:

- This project aimed to build one million units during the period 2012-2017, which equivalent 200000 units per year. However, actually the government succeed only to implemented 472500 units (47.2% of targeted units), and delivered only 189000 (18.9% of targeted units and 40% of implemented units). As shown from figures (4) and (5), during 2012 and 2013 there is not any implemented unit probably, due to the political circumstances during this period. In 2014, the ratio of implemented units toward targeted units and the ratio of implemented units toward delivered units were too low expected at 2016 and 2017. Overall, the ratio of implemented units toward targeted units at the end of project did not exceed 47.2% and the ratio of delivered units toward implemented units did not exceed

40% at the end of project. It is likely because of the attributes of political circumstances and the government did not spend the whole amount, which allocated for this project that equaled 102.7 billion EGP during the period 2012 - 2017, where the actual public expenditure is less than the approved expenditure in the state budget by 77%.

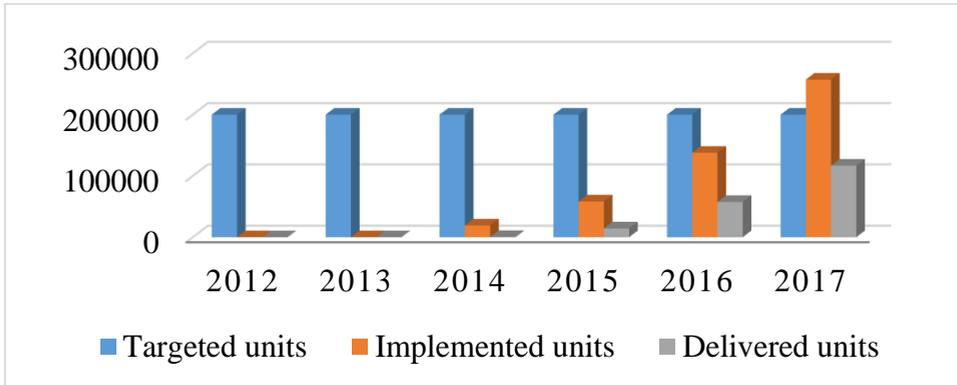


Figure 4: Targeted, implemented and delivered units of social housing project during the period (2012-2017)

Source: Collected and counted data from:

- The ministry of housing, 2017
- CAPMAS, 2017

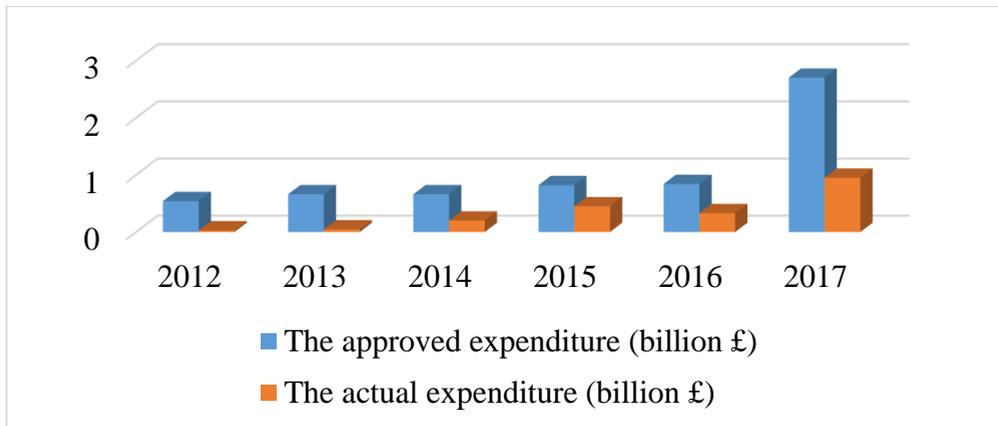


Figure 5: the approved vs actual public expenditure for social housing project during the period (2012-2017)

Source: Collected and counted data from the ministry of finance, 2017

- According to the (World Bank, 2014). Egypt needs to build 500000 social housing units per year to sufficient to demand on social housing units that equivalent to 2500000 units during the period (2012 - 2017), so this project only aimed to cover 40% of total required units and covered actually 7.6% of the total required units.

Therefore, upon the previous reasons we can state that the social hosing backlog situation was too bad due to the diversion in achieving the targeted low- income groups' policy.

5.2.3 The geographical distribution of social housing

The situation about this program refers to:

- From targeted aspect, the government aimed in this project to cover all governorates, as shown from figure (6), the geographical distribution of the second project for social housing units was more equitable than the previous one, where the proportion of social housing units that allocated for Upper Egypt and the Delta region have increased while it decreased in the greater Cairo region. So, the most population density region received the largest proportion of social housing units and the less population density region received the lowest proportion of social housing units. However, from particular aspect a high percentage of units, which planned to build in certain region were concentrated actually in one governorate of this region for instance, Borg El Arab city in Alexandria governorate has acquired more than the half of social housing units which allocated for el Delta region. On the other hand, the government allocated 1900 units for new Cairo city in Cairo governorate while it has 7500 request from this city alone (The Built Environment Observatory, 2018).

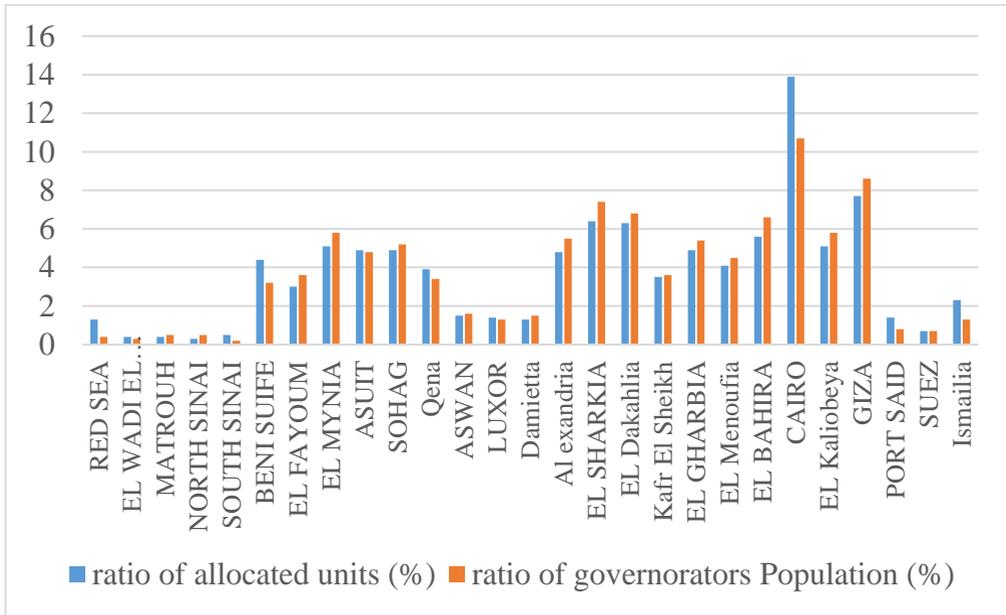


Figure 6: Geographical Distribution of the targeted social housing units' vs governorates populations during 2012-2017

Source: Collected and counted data from:

- The ministry of housing, 2017
- CAPMAS, 2017

Therefore, upon the previous reason we can state that even though, the government had treated the national housing project geographical distribution defaults in this project, but the social housing policy was still suffering from poor planning and implementing.

5.2.4 The quality of social housing

The situation about this program refers to:

- The social housing project provided two models of housing units for low-income group as following:
- The first model consists of three bedrooms and a living room with a total space of 90 square meters.
- The second model consists of two bedrooms and a living room with a total space of 75 square meters.

Indeed, the two models exceed the requirements of Egyptian construction law No.113/2008 and the units have a contemporary

layout which differs from other pervious projects as shown in figure (3) in the appendix.

Nevertheless, this project has the same defaults, which existed in the previous project with regard to the disabled and elderly people, as well as incomplete infrastructure and facilities in many units, which were delivered such as those in the Tenth of Ramadan city like health care units, fire engines, schools, and transportations lines. (Ibid).

Therefore, upon the previous reason, we can capture that the social housing project has succeeded to improve the quality requirements but also most of their units were still located in remote places that failed to merger between community classes.

5.2.5 The Extent of subsidy received to deserve

Actually, there is not available data about the price of land with or without basic infrastructure and the specific space which requirement to build on it, so we cannot measure this aspect in this program.

6. CONCLUSION AND RECOMMENDATIONS

Social housing does not mean it is small and cheap, but it means the house, which the cost-to-benefits ratio is low and this cost is suitable for the financial ability of low-income beneficiaries and ensure the providing of the necessary requirements for human life. In Egypt, since the 1950s, the Egyptian government has begun establishing many social housing units to solve the housing problem for the low-income class. However, social housing projects failed to cover the demand on social housing units due to the lack of the sufficient financial support. The government social housing projects during (1996-2005) provided only 140,000 units over a period of 9 years, which equivalent 11,500 units per year and that represented only 20% of required units per annum. Therefore, slums and illegal and haphazard constructions have spread all over Egypt, in 2006 the numbers of slums in Egypt were 870 area that have 12.4 million capita representing 17.6% of Egypt's population, and 38.6% of Egypt's area.

"National Housing Program" during 2005-2011, even though, the units theoretically were suitable for low-income groups' affordability, but

particularly, they were not available for low-income groups. The Egyptian mortgage law articles, specially, the rental units, which are preferred by more than 50% of the applicants of social housing project, were not sufficient, as it represents approximately 14% of project units. Furthermore, the government covered only 29.2% of the total required units, and the project not based on comprehensive and precise geographical analysis for the demand on social housing units. Finally, the project failed to achieve the quality requirements specially, merger between community classes and social housing policy which applying failed to receive subsidy to deserve.

As for “Social Housing Project” during the period 2012-2017 even though, units theoretically were suitable for low-income groups’ affordability, but particularly the modification of mortgage law at 2014 made most of units were not available for low-income groups. The social hosing backlog situation was too bad also. As well as, the government had treated the national housing project geographical distribution defaults in this project, but the social housing policy was still suffering from poor planning and implementing. Finally, the social housing project has succeeded to improve the quality requirements but also most of their units were still located in remote places that failed to merger between community classes also.

Fiscal policy plays a vital role as a program deliberately planned and implemented by the government. Using its revenue sources and its expenditure programs to create desired effects and avoid unwanted effects on all variables of economic, social and political activity to achieve the goals of society (Diraz, 2019) in providing social housing for low-income classes through its three tools (public expenditure - taxation - credit). The public expenditure policy plays a major role in providing housing for the low-income class by establishing social housing and providing support to the low-income class to provide social housing which consistent with their financial capabilities. While the tax policy plays a dual role in raising the capacity of the low-income class in obtaining social housing through the tax incentives. It provides for both producers and consumers of these units. The tax incentives provided to producers to reduce the cost of construction and then the

prices of those units will be fitter to low-income financial ability. While tax incentives provided to consumers work to raise their financial ability to obtain adequate housing by considering rent costs from allowing deduction costs from the tax based on income. In addition, the credit policy also has a role in providing social housing for the low-income class through the availability of soft loans for units financing.

The housing policymakers should take into consideration the following suggestions when they are going to plan social housing policy: First, to expand building social housing units more in order to fill up the social housing backlog; considering the geographical distribution of needs. Second, expanding in the rental system in providing social housing units (Mayank, et al, 2012; Gregory, et al, 2016) due to the economic circumstances of low-income groups. Third, modifying the mortgage law to fit with the economic capabilities of low-income groups and current social housing programs requirement and with the necessity of coordination between those three dimensions when issuing new social housing programs with increasing the share of low-income groups who working in the informal sector from obtaining fund to get social housing units. Fourth, Reconsidering the mechanism of the Housing and Development Bank to include again allocating a percentage of the bank's funds for housing purposes with allocating a percentage of it for the purposes of financing social housing units¹. Fifth, guarantee the availability of social housing units with multiple spaces and styles, and various payment and financing methods. Sixth, decrease the interest rate on social housing units funding projects to be less than 5%. Seventh, engaging small contractors from private sector who provide housing units in informal areas to work with government in providing social housing units, to take advantage from their experience in construction with low cost in exchange for removing their previous violations as a result of their construction work without a formal

¹ The Housing and Development Bank contributed effectively in solving the housing problem, but since the late nineties, the bank faced a legal problem that affected its basic activity, because Law No. 97 of 1996 was issued which editing banking and credit law and banned buy, sell or barter in properties, which resulted in freezing its most important activity (Badr, 2002).

license. Eighth, confiscate the violating housing units from contractors after removing the current restrictions on the housing market in favor of the social housing projects. Ninth, provide the tax exemptions or deductions from income tax base of construction companies and contractors who allocating certain percentage of his housing units for low-income classes at prices lower than those declared by the government for social housing units. Tenth, exempt the imported construction materials, which used in building social housing units from customs (TAX) and (VAT) as well as local construction materials from (VAT). Finally, consider assigning the establishment of social housing units to the private sector, that the profit margin does not exceed a fair and reasonable percentage of cost according to what is known in the housing market.

Finally, to ensure the success of the current or future social housing policy, other economic policies should coincide with them on the same line aiming to reform the wage system, reduce poverty and bridge the gap between the social and economic classes through diversification of economic activity. Consequently, increasing employment opportunities, and reducing unemployment rates to reduce the financial burden on the government in the future. Furthermore, allowing housing market to expand by build more housing units instead of restriction policy which applied now, because the abundance of housing units will help to push up housing prices to down (Reeves, 2005) which provides opportunities for low-income groups to find houses at affordable price.

7. FUTURE RESEARCHES

Future researches should focus on:

- The factors that determine the cost of social housing units and how to reduce it
- To set mechanisms which determine the beneficiaries of social housing units from low-income groups and how to include those who works in the informal sector in the available financing systems.
- Evaluating recent social housing programs, but at the district level to invent and refute the problems facing these projects at the micro level.

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APPENDIX



Figure 1: an example of Slums, illegal and haphazard constructions in Egypt

Source: <https://identity-mag.com/breaking-new-egypt-to-be-slum-free-by-the-end-of-2019> /Accessed in [01/June/2019].



Social housing buildings in Egypt



private housing buildings in Egypt



**Social housing buildings in UK
in UK**



private housing buildings

Figure 2: social housing and regular private houses in Egypt and UK

Source: <http://www.southerntimberframe.com/timber-frame-house-private-housing-exceeds-5-6-trillion-in-uk/>
<https://www.housinginternational.coop/co-ops/egypt/>
- <http://www.watermanenvironmental.co.uk/our-work/market-sectors/social-housing/>



Figure 3: social housing project during 2012-2017

Source: <https://english.mubasher.info/news/3333044/Egypt-injects-EGP-100bn-into-social-housing-projects>

ملخص البحث باللغة العربية

يعتبر المسكن من إحدى ضروريات الحياة، فتوفير المسكن لأفراد المجتمع يجعلهم أكثر حرصاً على أداء أدوارهم بكفاءة وفاعلية مما يؤدي إلى تحقيق التنمية. فتوافر المسكن الملائم على تخفيض معدلات البطالة، الفقر، الطلاق والعنوسة، فضلاً عن تقليل العشوائيات وبالتالي تخفيض معدلات الجرائم والسرقه. أيضاً هناك العديد من الآثار السلبية التي تنتج عن عدم توفير المسكن مثل البناء على الأراضي الزراعية والبناء بدون ترخيص بالإضافة إلى إهتزاز السلام الاجتماعي، تفشي- الإنحدار الأخلاقي والحدق الطبقي وعدم الإلتزام بالقانون. لذا تعمل الدول على توفير المسكن الملائم خاصة لطبقه محدودي الدخل. وفي مصر تعد برامج الإسكان الإقتصادي من أهم الأدوات المستخدمة للتغلب على مشكله الإسكان في ظل التزايد المستمر لأعداد السكان وإرتفاع معدلات البطالة، التضخم والفقر وانتشار العشوائيات. ومن ثم تهدف هذه الورقة الى تقييم الخبرة المصرية في توفير الإسكان الإقتصادي في ضوء برنامجي المشروع القومي للإسكان ومشروع برنامج الإسكان الإقتصادي لقياس مدى نجاح سياسات الإسكان الإقتصادي في توفير السكن لمحدودي الدخل لإرشاد صانعي القرار نحو تطبيق سياسات أفضل.

الكلمات المفتاحية: الفئات الاقل دخلاً- الدعم الحكومي- العشوائيات- برامج الاسكان الاجتماعي- الرهن العقاري- فجوة الاسكان.

Suggested Citation according to APA Style

Abdelwahed, M.; Hanafy, A. (2020). Overview of Social Housing Provision in Egypt. *Journal of Alexandria University for Administrative Sciences*, Faculty of Commerce, Alexandria University, 57(2), 207 – 243.