



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



Social Housing and Mortgage Finance Fund

2nd quarter

Performance Report 2023/2024



Achievements Despite Challenges



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Section 1

Social Housing and Mortgage Finance Fund

I. About SHMFF

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

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



**Achievements
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II. SHMFF Vision



Vision

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



Message

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



Objectives

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

III. Executive Summary

Social Housing Program (Housing for All Egyptians) launched in 2014 targeting to construct one million adequate and affordable housing units for low-income citizens, and provide cash subsidies for lowest-income beneficiaries.

The Social Housing and Mortgage Finance Fund (SHMFF) was established to deliver subsidy and facilitate mortgage finance to Egyptians, and the following information represents the performance indicators of the Fund during the second quarter of the fiscal year 2023/2024 compared to the second quarter of the fiscal year 2022/2023, and during the past three years, as well as the most important news for the Housing sector and the fund during the report period:

- During the second quarter of the fiscal year 2023/2024, the average household income level witnessed a significant increase of 5.1% reached L.E 3,785, compared to L.E 3,600 for the period from (2021-2023), this is a reflection of the successive increases in the minimum wage during the past three years reached L.E 4,000, which means that the fund is still targeting low-income citizens.
- The total beneficiaries during the second quarter of the fiscal year 2023/2024 reached 18,799 beneficiaries, compared to 24,543 beneficiaries during the second quarter of the fiscal year 2022/2023, reaching the total number of beneficiaries for “Housing for All Egyptians” program 549,806 beneficiaries from the beginning of the program until the end of the second quarter (October - December) of the fiscal year 2023/2024.
- The average value of the subsidy provided by the fund to the beneficiaries witnessed an increase of 3.8% during the second quarter of the fiscal year 2023/2024 reached L.E 17.3k, compared to L.E 16.7k during the second quarter of the previous fiscal year 2022/2023.
The total value of cash subsidy provided by the fund amounted to L.E 326 million during the second quarter of the fiscal year 2023/2024, compared to L.E 410 million during the second quarter of the fiscal year 2022/2023.
- The average value of financing provided to beneficiaries witnessed an increase of 14.2% during the second quarter of the fiscal year 2023/2024 reached L.E 175k, compared to L.E 154k during the past three years (2021-2023).
the total financing value provided by the financing lenders reached L.E 3.3 billion during the second quarter of the fiscal year 2023/2024, compared to L.E 3.8 billion during the second quarter of the fiscal year 2022/2023.
- The second quarter of the fiscal year 2023/2024 witnessed several Judicial seizer visits with fast pace of units delivery of the presidential initiative units (Housing for All Egyptians) to low and middle income in the following cities: (New October – Hadayek October - Sadat City) by the Prime Minister, Minister of Housing and CEO of the fund.

Prime Minister: Delivers housing unit contracts to beneficiaries of the presidential initiative “Housing for All Egyptians” and inspects housing units in the city of “New October”

Source: SHMFF



During December 2023, Dr. Mustafa Madbouly, Prime Minister, delivered housing units to the beneficiaries of the presidential initiative “Housing for All Egyptians” in the West Airport region in the new October city, accompanied by Dr. Assem Al-Gazzar, Minister of Housing, Utilities and Urban Communities, Dr. Mai Abdel Hamid, CEO of the Social Housing and Mortgage Finance Fund, Engineer Ahmed Omran, Assistant Vice President of the Urban Communities Authority, and Engineer Mohamed Abdel Maqsood, head of the City Authority.

Dr. Mustafa Madbouly and the delegation inspected one model of the residential units to check on the quality of construction and finishes. The Prime Minister was also keen to inspect the gardening, landscape work, and the general site coordination, confirming the state's interest in providing adequate housing for various segments, through various housing projects covering all governorates.

The Minister of Housing highlighted that the implementation of 55,000 new green units has started, aiming to bring the total ongoing housing units in the western airport region to about 90,000 units, with a total cost of up to L.E 51 billion. The minister also added that the new October city has witnessed the implementation of 85,000 housing units, with 51,000 units delivered so far."

Prime Minister: Delivers contracts to the beneficiaries of low-income units within the first phase of “Housing for All Egyptians 1” in Sadat City

Source: SHMFF



During December 2023, Dr. Mustafa Madbouly, Prime Minister, visited the Fardos district of Sadat City, Menoufia Governorate. The Prime Minister praised the quality of the implementation of the units, pointing out that all of these units benefit from a set of integrated services provided by the new residential community, which include nurseries, schools, hospitals, playgrounds, and places of worship. He added that this is the goal of the initiative for the citizen to obtain a suitable housing unit to live in and benefit from the services provided by the new residential community, a “planned urban residential community with integrated services.”

The Minister of Housing indicated that the Fardos district is witnessing the establishment of 2,200 housing units of 3 rooms and a hall model, with an area of 90 square meters per unit. This is within the initiative of “Housing for All Egyptians.” Additionally, 180 housing units of the two rooms and a hall model, with an area of 75 square meters per unit, are being implemented out of a total of 20,000 units in the city. The minister explained that a number of other housing units are being implemented in the Nour district in Sadat City within the initiative “Housing for All Egyptians.” These units total 1,020 housing units of 3 rooms and a hall model, each with an area of 90 square meters.

Mai Abdel Hamid, CEO of the Social Housing and Mortgage Finance Fund, confirmed that the delivery of these units will come before the date that was previously announced for delivery in next April 2024, that is, 6 months’ prior the announced date. Abdel Hamid said in her speech to the Prime Minister “The program of creating a dream of a million housing units is proceeding at an accelerated pace. We have succeeded in allocating more than 570,000 units and have finished implementing 648,000 units”. She added that the coming period will witness deliveries for the applicants in “Housing for All Egyptians 1” call for applications for low and middle-income citizens, which includes 220,000 units, with the delivery of a number of these units starting today”.

Prime Minister: Inspects and delivers the units of the presidential initiative “Housing for All Egyptians” in the city of Hadayek October

Source: SHMFF



Dr. Mostafa Madbouly, Prime Minister, inspected the housing units of the presidential initiative “Housing for All Egyptians” in Hadayek October City after his tour in Sadat City during December 2023, and delivered some contracts to the beneficiaries, accompanied by Dr. Assem El-Gazzar, Minister of Housing, Utilities and Urban Communities, and Dr. Mai Abdel Hamid, CEO of the Social Housing and Mortgage Finance Fund.

The Prime Minister was pleased with this huge project, whose units have now filled all new cities, governorates, and even villages. This is one of the state's mechanisms to achieve social justice by providing decent housing units in a civilized residential community with integrated services, for youth and low-income citizens.

Dr. Assem Al-Gazzar presented the executive status of the social housing units in the city of Hadayek October until 30 November 2023, where the minister explained that the implementation of 97,668 housing units has been completed, and more than 40,000 units are being implemented, bringing the total number of units to 140,000 units. Al-Gazzar pointed out that the total allocation is 93,892 housing units, and the allocation is underway for the rest of the units.

Dr. Mai Abdel Hamid explained that the city of Hadayek October is one of the largest cities that accommodate housing units within the initiative, where 140,000 housing units are being implemented, and about 97,000 units have been completed. Abdel Hamid confirmed that the implementation rate almost reached 70%, and 35,000 units will be delivered successively during the next year. She noted that a large percentage has already been completed ahead of schedule, and there are 10,000 new units that are being offered for new implementation."

Minister of Housing: Inspects the units of the presidential initiative “Housing for All Egyptians” for low- and middle-income citizens in the city of Capital Gardens

Source: SHMFF



Dr. Assem El-Gazzar, Minister of Housing, Utilities, and Urban Communities, during October 2023, inspected completed and under construction housing units within the presidential initiative “Housing for All Egyptians” for low and middle-income citizens in the city of Capital Gardens. The Minister of Housing and the CEO of the Social Housing and Mortgage Finance Fund, toured the housing units’ site and inspected models of the units that have been finished. El-Gazzar confirmed the need to adhere to the deadlines for the completion of the units to deliver them to eligible beneficiaries, as well as the completion of the service projects in parallel with the completion of the units to provide services to the citizens, and to pay attention to the site coordination work and green spaces.

The Minister listened to a detailed explanation of the executive status of units and service projects from the head of Capital Gardens City Authority. El-Gazzar explained that the total number of units of the presidential initiative “Housing for All Egyptians” for low-income citizens in the city is 92,322 housing units (29,496 units are completed and 62,826 units are being implemented). So far, 20,412 units have been allocated for the applicants, while 14,277 units have been delivered, and 7,368 housing units are being implemented for middle-income citizens, in addition to 79 service projects that have been implemented in low-income housing areas."

The CEO of the Social Housing and Mortgage Finance Fund inspects the green housing project in Capital Gardens

Source: SHMFF



Dr. Mai Abdel Hamid, CEO of the Social Housing and Mortgage Finance Fund, conducted an inspection visit during December 2023 to the Green Housing project being implemented under the presidential initiative "Housing for All Egyptians" in Capital Garden City, to follow up on the ongoing work of the project and to ensure compliance with technical specifications.

Housing officials began the visit by reviewing a presentation on the executive status and completion rates of the Green Housing project in Capital Garden City. They also presented the executive status of the Green Housing project in other cities. The CEO inspected the on-site work, and highlighted that the project is considered a part of the implementation of new urban communities within fourth-generation cities that adhere to sustainability standards.

Dr. Mai Abdel Hamid pointed out that what distinguishes the Green Housing model is the use of environmentally friendly building materials and climate-appropriate architectural solutions to reduce carbon emissions and save on water and electricity consumption by relying on renewable energy sources, and indicated that solar energy provides 20% of the electricity consumed by residents, and gray water is recycled for irrigating green areas.

The CEO of the “Social Housing and Mortgage Finance Fund” participates in the 39th annual conference of African Union for Housing Finance in Namibia

Source: SHMFF



Dr. Mai Abdel Hamid, CEO of Social Housing and Mortgage Finance Fund, participated in the 39th annual conference of African Union for Housing Finance in November 2023. The conference was held in the Namibia capital, Windhoek, from October 31 to November 2, 2023, under the title "Affordable Housing: Models from the Continent." She attended on behalf of Dr. Assem El-Gazzar, Minister of Housing, Utilities, and Urban Communities.

Dr. Mai Abdel Hamid explained during her speech in the conference that the Social Housing and Mortgage Finance Fund has successfully completed 640,000 housing units and delivered 530,000 units as part of the presidential program "Housing for All Egyptians" for low-income citizens, with 221,000 units currently under construction.

Dr. Mai Abdel Hamid confirmed that the Social Housing and Mortgage Finance Fund launched the Green Social Housing Initiative in collaboration with the National Housing and Building Research Center and the World Bank. The aim is to build 25,000 housing units using the Green Pyramid Rating System (GPRS), marking the first initiative of its kind applied to low-income housing units in Africa. This initiative helps reduce energy consumption by 27%, carbon emissions by 33%, water consumption up to 40%, and solid waste by 70%. She pointed out that the fund aims to gradually generalize this initiative to all units to be implemented in the future, making the presidential initiative "Housing for All Egyptians" environmentally friendly.

The CEO of the “Social Housing and Mortgage Finance Fund” receives a delegation from the World Bank and the Indonesian Ministry of Housing during their visit to the units of the presidential program “Housing for All Egyptians” in Hadayek Al-Asimah

Source: SHMFF



In October 2023, Dr. Mai Abdel Hamid, CEO of the Social Housing and Mortgage Finance Fund, welcomed a joint delegation from the World Bank and the Indonesian Ministry of Public Works and Housing during their visit to one of the projects of the presidential program "Housing for All Egyptians" for low-income citizens in Capital Garden City. Mai Abdel Hamid provided a detailed explanation of "Housing for All Egyptians" program, addressing the program's inception and the challenges faced by the fund at various levels, whether in dealing with the public and gaining their trust or the concerns of the banking sector. During her presentation, Abdel Hamid also mentioned the actual number of units implemented in the project, which reached 640,000 housing units, with 221,000 units currently under construction. She noted that approximately 23% of the project's beneficiaries are women.

In the same context, the Indonesian side presented a briefing on housing projects aimed at low-income citizens in Indonesia, expressing their hope to transfer Egypt's pioneering experience in this field, as well as in mortgage finance for low-income citizens, to Indonesia. This was met with a warm welcome from the CEO of the fund. Abdel Hamid affirmed the Social Housing and Mortgage Finance Fund's readiness to assist their friends in Indonesia.

Dr. Mai Abdel Hamid and the Indonesian delegation also inspected the Green Social Housing Initiative, which is being implemented in the city in cooperation between the Social Housing and Mortgage Finance Fund, the National Housing and Building Research Center, and the World Bank. At the end of the visit, the Indonesian delegation members expressed their gratitude for the warm reception and their admiration for the projects they observed from the presidential program.



Section 3

SHMFF Performance during the second quarter (October – December) 2023/2024

A. Total No. of Beneficiaries According to Project Type

The program includes three types of projects as follows: (Housing for All Egyptians - private sector – offered by SHMFF).

Beneficiaries of (Housing for All Egyptians projects) are the highest benefited during the second quarter (October-December) of fiscal year 2023/2024, reached 18,758 beneficiaries representing 99.8%, compared to 24,523 beneficiaries during the second quarter of the fiscal year 2022/2023, with a decrease of 5,765 beneficiaries about 23.5% as shown in the following table:

Table (1): No. of Beneficiaries According to Project Type

Project Type	(October – December) 2022/2023	(October – December) 2023/2024	Percentage of change %
Housing For All Egyptians	24,523	18,758	-23.5%
private sector	0	40	-
offered by SHMFF	0	1	-

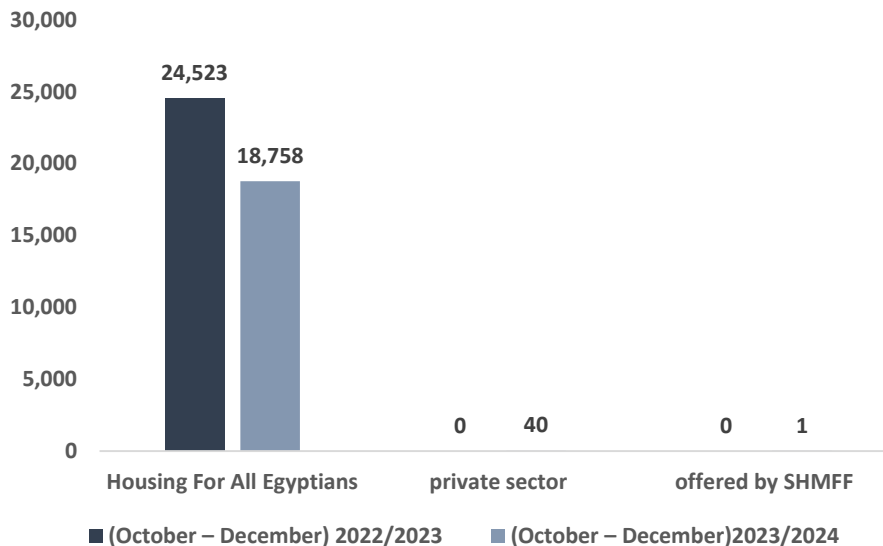


Figure (1)
Beneficiaries According to Project Type

B. Total No. of Beneficiaries According to Age Group

The Fund give the right to obtain a housing unit starting from age of 21 years until the age of retirement, and the Fund classifies these segments into 5 main categories as follows: (21-30), (31-40), (41-45), (46-50), (over 50).

The age group (31-40) represents the highest age group that benefited from the program, during the second quarter (October-December) of fiscal year 2023/2024 reaching 8,880 beneficiaries, representing 47.2% of the total beneficiaries, compared to 9,962 beneficiaries during the second quarter (October-December) of fiscal year 2022/2023, as shown in the following table:

Table (2): No. of Beneficiaries According to Age Group

Age Group	(October – December) 2022/2023	(October – December) 2023/2024	Percentage of change %
21-30	8,132	4,963	-39%
31-40	9,962	8,880	-10.9%
41-45	3,831	2,495	-34.9%
46-50	1,978	1,602	-19%
over 50	640	859	34.2%
Total	24,543	18,799	-23.4%

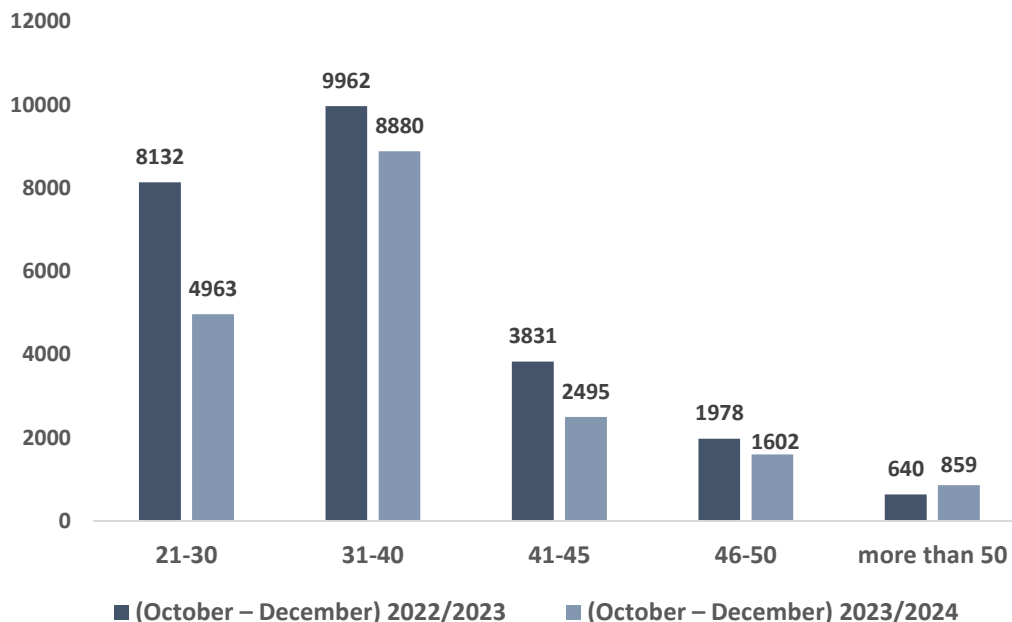


Figure (2)
Beneficiaries According to Age Group

C. Total No. of Beneficiaries According to Work Classification

The Fund provide the opportunity to all citizens' work classification to obtain a subsidized housing unit whether they are Private Sector employees, Governmental Sector employees, or Self-Employed workers.

Beneficiaries from private sector represent the highest work classification benefited from the program during the second quarter (October-December) of fiscal year 2023/2024 reaching 7,774 beneficiaries representing 41.3% of the total beneficiaries, compared to 13,301 beneficiaries during the second quarter (October-December) of fiscal year 2022/2023 with a decrease of 41.55%, as shown in the following table:

Table (3): No. of Beneficiaries According to Work Classification

Work Classification	(October – December) 2022/2023	(October – December) 2023/2024	percentage of change %
Private Sector	13,301	7,774	- 41.55%
Governmental Sector	4,943	3,521	-28.77%
Self-Employed	6,299	7,504	19.13%
Total	24,543	18,799	-23.40%

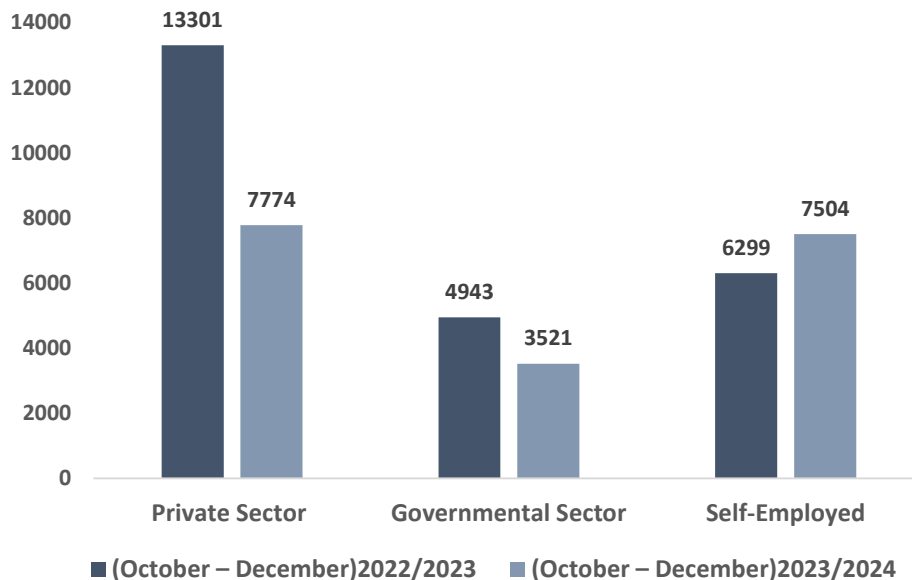


Figure (3)
Beneficiaries According to Work Classification

D. Total No. of Beneficiaries according to Marital Status

SHMFF classified the total number of beneficiaries according to their marital status and gave priority to households whom are married with kids, widow with kids, divorced with kids, married, widow, divorced, single.

Beneficiaries of (Married with kids) category are the highest benefited of the program during the second quarter (October-December) of fiscal year 2023/2024, reaching 11,246 beneficiaries, representing 59.8% of total beneficiaries, compared to 11,066 beneficiaries during the second quarter (October-December) of fiscal year 2022/2023, as shown in the following table:

Table (4): No. of Beneficiaries According to Marital Status

Marital Status	(October – December) 2022/2023	(October – December) 2023/2024	percentage of change %
Married with kids	11,066	11,246	1.63%
Married	4,035	2,421	-70.02%
Single	8,076	3,345	-17.10%
Divorced with Kids	730	1,033	41.51%
Widow with Kids	405	553	36.54%
Divorced	205	168	-18.05%
Widow	26	33	26.92%
Total	24,543	18,799	-23.4%

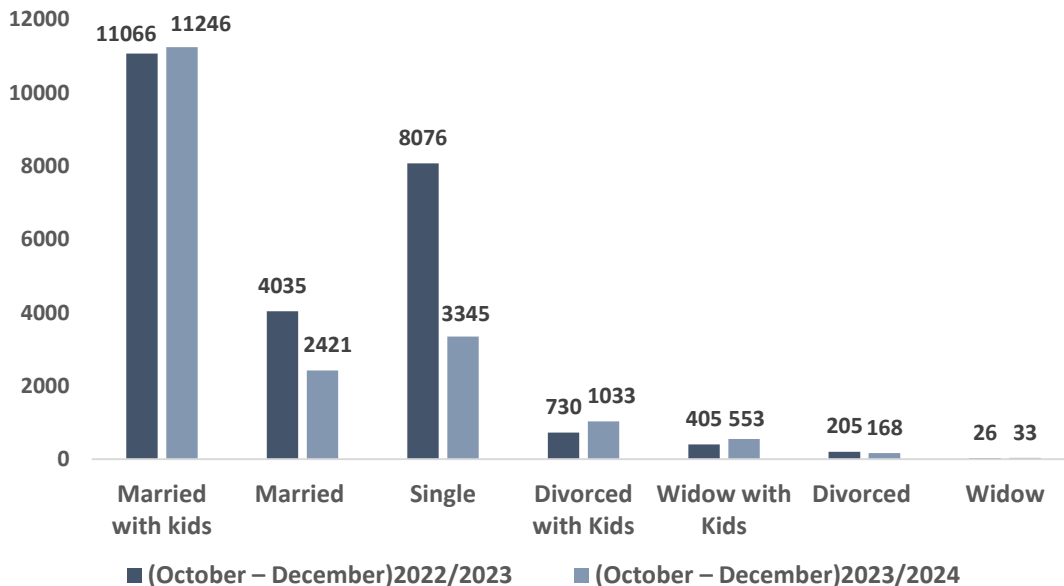


Figure (4)
Beneficiaries According to Marital Status

E. Total No. of Beneficiaries According to income level

The average household income level reached L.E 3,785 during the second quarter of the fiscal year 2023/2024 with a remarkable increase of 5.1% compared to L.E 3,600 during the previous three years (2021-2023), and this is a reflection of the successive increases in the minimum wage during the past three years, as the minimum wage increased in 2021 from L.E 2,000 to L.E 2,400, and in 2022 the minimum wage increased twice to become L.E 3,000, and in 2023 the minimum wage witnessed a successive change again to become L.E 4,000 now.

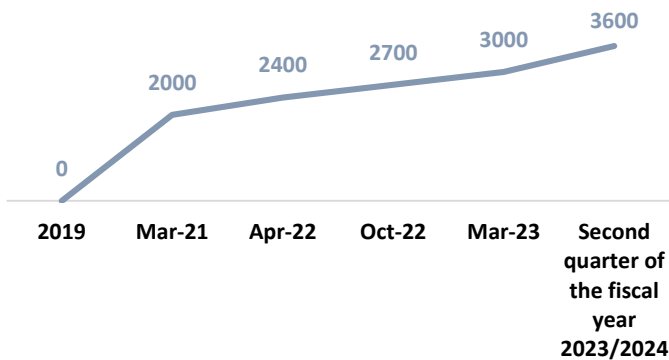


Figure (5)
Average minimum wage

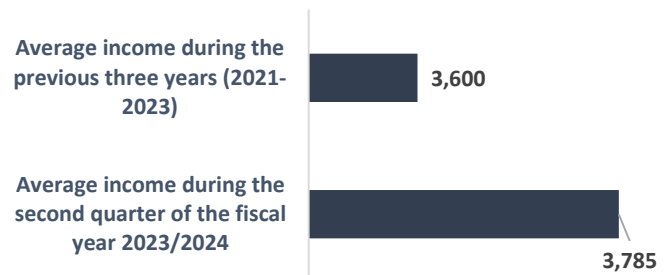


Figure (6)
Average household income level

The figure (6) clarify that the average household income level during the second quarter of the fiscal year 2023/2024 witnessed a significant increase of 5.1% compared to the average household income level during the previous three years, which means that the fund is still targeting the low-income level citizens.

Beneficiaries in (L.E 2501 – L.E 3000) income level bracket (lower than minimum wage) are the most benefited from the program during the second quarter (October-December) of fiscal year 2023/2024, reaching 3,772 beneficiaries, representing 20.1% of the total number of beneficiaries, compared to 4,695 beneficiaries during the second quarter (October-December) of fiscal year 2022/2023, as shown in the following figure:

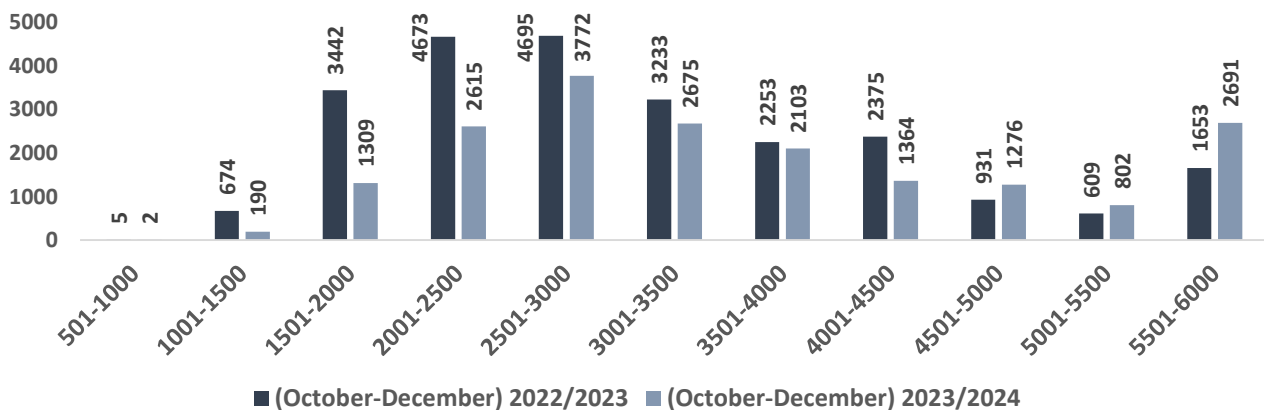


Figure (7)
Beneficiaries According to income level

F. Total No. of beneficiaries according to Gender

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

Females beneficiaries reached 5,978 beneficiaries during the second quarter (October-December) of fiscal year 2023/2024 representing 31.7% of total beneficiaries, compared to 5,824 beneficiaries during the second quarter (October-December) of fiscal year 2022/2023. Accordingly, Females beneficiaries reached 128,668 representing 23.4% of the total beneficiaries since the beginning of the program till December 2023 as shown as follows:

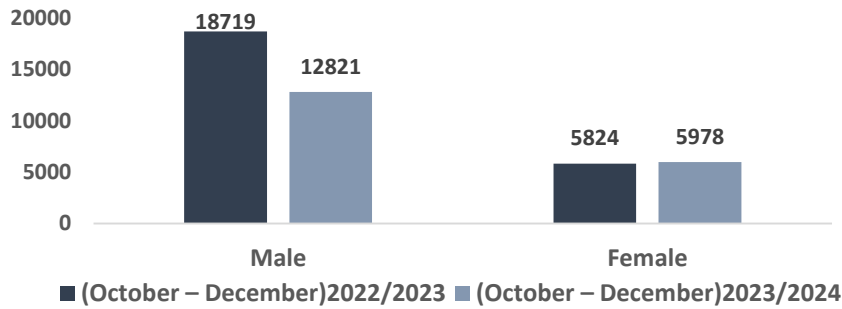


Figure (8)
Beneficiaries According to Gender

G. Total No. of Beneficiaries According to Governorates

The Fund has provided housing units in all governorates of the Republic, from Sinai in the east to Matrouh in the west, from Alexandria in the north to Aswan in the south, and citizens from all those governorates have benefited from these units.

Beneficiaries of Cairo Governorate are the highest benefited of the program, reached 6,493 beneficiaries representing 34.5% during the second quarter (October-December) of fiscal year 2023/2024, compared to 5,598 beneficiaries during the second quarter (October-December) of fiscal year 2022/2023 as shown in the figure:

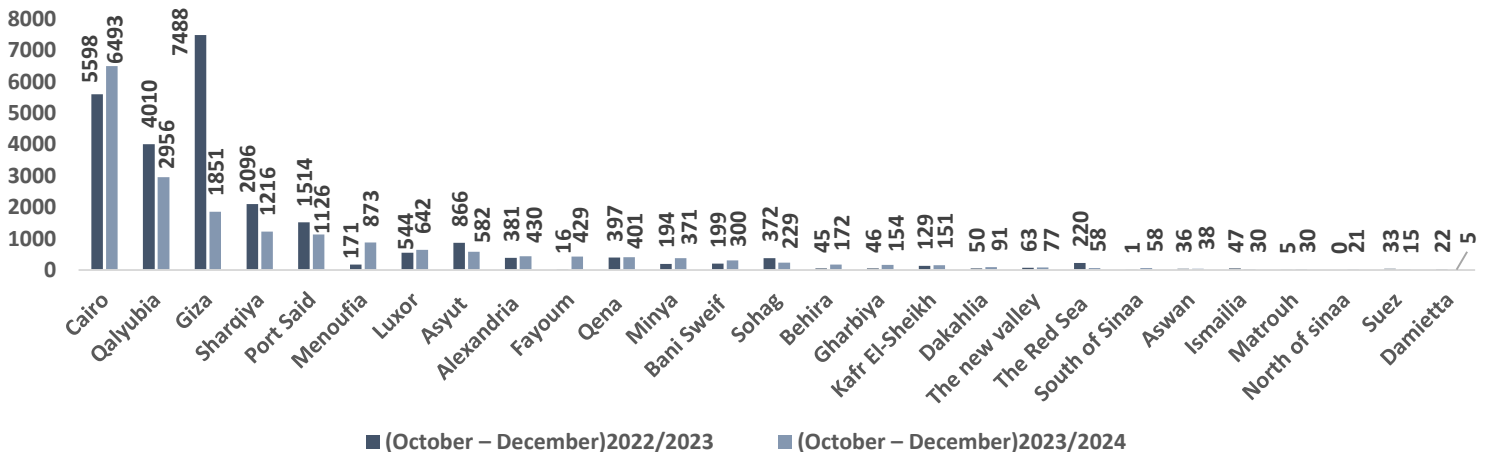


Figure (9)
Beneficiaries According to Governorates

H. Total No. of cash subsidy provided by the fund

The program provides cash subsidy ranges from L.E 5000 to L.E 120,000 and dedicated from unit price for each beneficiary according to their income, the total value of cash subsidy provided by the fund amounted to L.E 326 million during the second quarter of the fiscal year 2023/2024, compared to L.E 410 million during the second quarter of the fiscal year 2022/2023, with an increase of 20.5% as shown as follows:

Table (5): Total value of cash subsidy

#	(October – December) 2022/2023	(October – December) 2023/2024	percentage of change %
No. of beneficiaries	24,543	18,799	-23.4%
Subsidy Amount (L.E)	410,146,550	326,077,965	-20.5%
Subsidy average (L.E)	16,711	17,345	3.8%

The figure (10) explains that the average value of cash subsidy provided witnessed a remarkable increase of 3.8% reached L.E 17,345 per beneficiary during the second quarter of fiscal year 2023/2024, compared to L.E 16,711 per beneficiary during the second quarter of fiscal year 2022/2023.

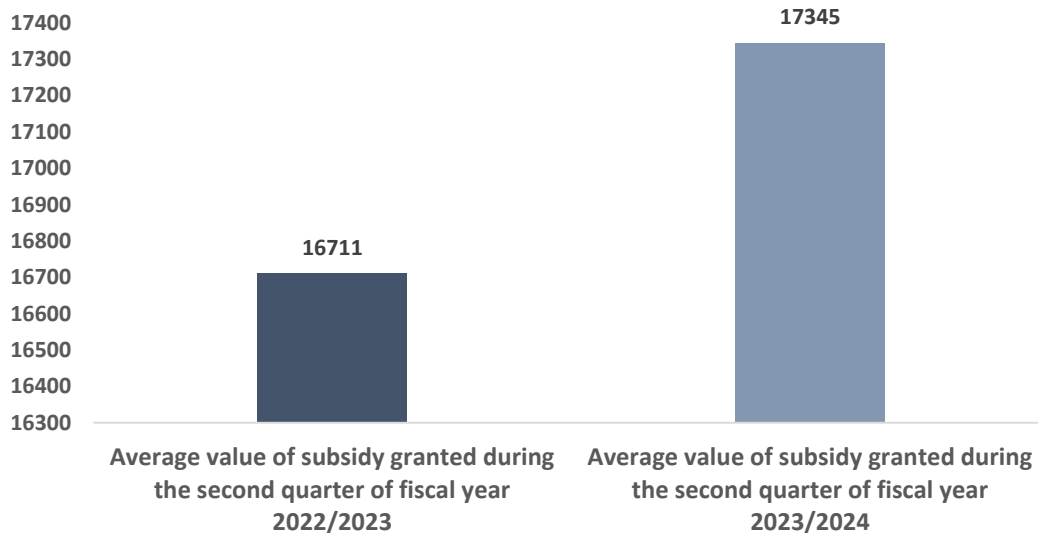


Figure (10)
Average cash subsidy provided by the fund

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

31 financing lenders provided L.E 3,3 billion to 18,799 beneficiaries, during the second quarter of the fiscal year 2023/2024. Banque du Caire provided the largest mortgage amount “L.E 835,7 million” to 4,412 beneficiaries, that represent 25.2% of total provided mortgage amount.

Table (6): financing lenders

lenders	(October – December) 2022/2023		(October – December) 2023/ 2024		Percentage of change %
	Total No. of beneficiaries	Mortgage Amount (L.E)	Total No. of beneficiaries	Mortgage Amount (L.E)	
Banque du Caire	980	134,926,812	4,412	835,713,437	519,38%
Banque Misr	8,070	1,320,302,343	4,219	636,729,677	-51,77%
National Bank of Egypt	8,202	1,203,811,602	3,334	597,978,319	-50,33%
Qatar National Bank	2,011	316,225,315	1,730	341,039,230	7,85%
Housing & Development Bank	1,022	160,797,932	1,233	230,047,227	43,07%
Agricultural Bank of Egypt	389	57,032,977	846	120,256,025	110,85%
Arab Investment Bank	331	54,977,713	708	157,177,993	185,89%
Mashreq Bank	409	66,928,822	584	105,667,565	57,88%
The United Bank of Egypt	573	84,216,127	358	48,044,025	-42,95%
Industrial Development Bank	319	42,309,222	322	45,657,039	7,91%
Commercial International Bank	769	140,140,200	271	56,256,700	-59,86%
National Bank of Kuwait	289	44,752,966	224	34,891,279	-22,04%
SAIB Bank	203	32,290,102	192	28,747,390	-10,97%
Arab African International Bank	181	29,001,619	113	20,059,690	-30,83%
Arab Banking Corporation	215	35,539,897	84	17,671,589	-50,27%
Egyptian Gulf Bank	137	21,300,038	77	13,169,903	-38,17%
Egyptian Arab Land Bank	78	14,300,379	41	7,461,923	-47,82%
Suez Canal Bank	149	26,289,870	22	4,104,179	-84,39%
Taamir Mortgage Company	2	259,901	21	5,282,434	1932,48%
Faisal Islamic Bank	168	27,201,304	6	1,066,493	-96,08%
Export Development Bank of Egypt	11	2,069,404	1	165,995	-91,98%
Amlak Mortgage Company	-	-	1	120,681	-
Contact Mortgage Company	35	5,828,677	-	-	-
Total	24,543	3,820,503,225	18,799	3,307,308,795	-13,43%

The figure (11) explains that the average financing provided to beneficiaries increased by 14.2% reached L.E 175,930 during the second quarter of the fiscal year 2023/2024, compared to L.E 154,000 during the period of (2021 - 2023).

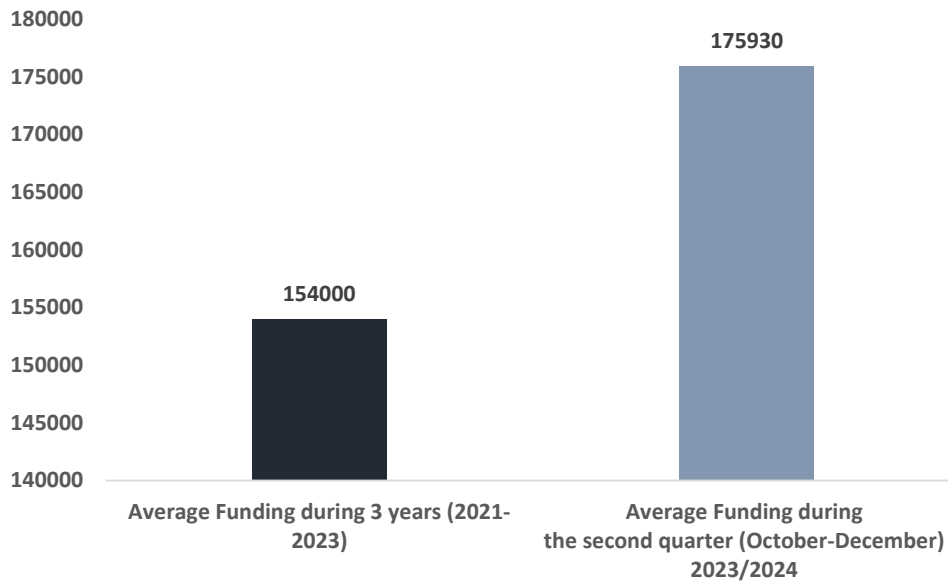


Figure (11)
Average funding to beneficiaries

J. Total No. of Allocated Units:

SHMFF allocated housing units with various size that service all segments of applicants as follows: (90m, (55m-75m), (76m-89m), (103m-127m).

The total number of allocated units reached 15,992 units during the second quarter of the fiscal year 2023/2024. Units of (90 m²) represent the highest percentage of allocated units with 14,168 units, representing 94.4% of total allocated units, while units with size area of (55m² – 75m²) reached 1,296 units, representing 8.1%, also units with size area of (76m² – 89m²) reached 360 units, representing 2.3%, and units with size area of (103m² – 127m²) reached 168 units, representing 1.1% of total allocated units. As shown in the following table:

Table (7): Total No. of Allocated Unites

Units size	(October – December) 2022/2023	(October – December) 2023/2024	percentage %
90m	25,410	14,168	-44.2%
55m-75m	846	1,296	53.1%
76m-89m	379	360	-5.1%
103m-127m	-	168	-
Total	26,635	15,992	-39.9%

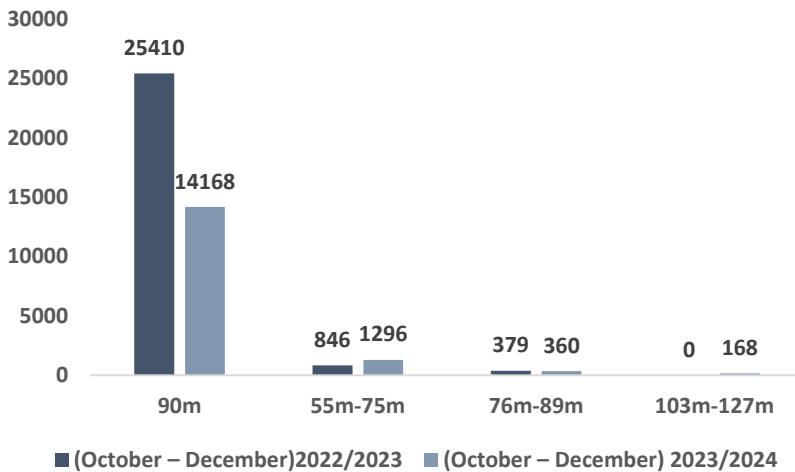


Figure (12)
Total No. of Allocated Unites

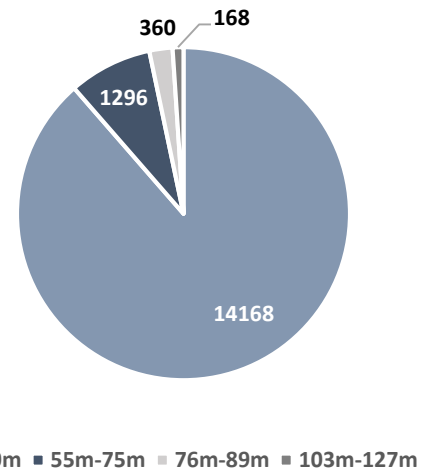


Figure (13)
Total No. of Allocated Unites during the
second quarter (October – December)
Of fiscal year 2023/2024



Section 3

**Customer Services Facilities
during the second quarter
(October – December) 2023/2024**



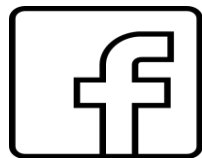
I. Customer Services Facilities

A. Call Center Operation

Table (8): Call Center Performance

Year	No. of Received Calls		No. of Answered Calls	No. of Not-Answered Calls	Service Level	Average Speed of Answering Calls	Average Call Length
	Voice Service	Customer Service					
(October – December) 2022/2023	108,149	179,665	97,053	82,612	73,27%	0:07:49	0:03:17
(October – December) 2023/2024	80,148	160,775	103,230	57,545	76,63%	0:04:42	0:02:54
Percentage of change %	-25,9%	-10,5%	6,4%	-30,3%	4,7%	-39,8%	-11,5%

B. SHMFF activity on Social Media



Number of followers by the end of the second quarter 2023/2024
644K followers



Number of Subscribers by the end of the second quarter 2023/2024
45.7K Subscribers
Number of views by the end of the second quarter 2023/2024
1.17M views

C. Total No. of SMS (1124 – 9311)

Table (9): Total No. of SMS

Month	(October – December) 2022/2023	(October – December) 2023/2024	Percentage of change %
Total No. of SMS (1124)	462,827	109,333	-323,3%
Total No. of SMS (9311)	3,539	3,948	11,55%

E. beneficiaries' Requests

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

Table (10): Total No. of Requests during
the second quarter (October-December) 2023/2024

#	Summary of beneficiaries' Requests	No.
1	Change lenders Requests.	2,967
2	Following up with applicants who have halted at different stages in the bank Requests.	1,871
3	Following up with applicants who have been rejected at different stages in the bank Requests.	656
4	Correct applicant's data Requests.	1,983
5	Following - up on the list of rejected and suspended applications Requests.	969
6	Following - up suspended applicants Request.	724
7	Following - up suspended applicants in the customer service stage Requests.	613
8	Following - up suspended applicants in the entry stage Requests.	172
9	Following - up suspended applicants in the waiting list stage Requests.	12
10	Following - up C-Services website Requests.	2,090
11	Assignment of the project registered on the system Requests.	36
12	Following- up on applicants of Ganna, Sakan Masr, Dar Masr call for applications.	97
13	re-Investigation through Post Office Requests.	3,681
14	Grievances related to investigation results.	149
15	Following - up the process of uploading applicants re -investigation requests on system.	357
16	Re - investigation and customer service Requests (Port Said Project)	65
17	Following- up Post Office Requests	418
18	Requests to address the investigation companies regarding the company representative's demand for money from the applicants.	6
19	Requests for the 10th announcement	0
20	Report sending a text message with complains platform link	0
21	Requests to follow registration on the website	0
22	Following – up applicants who have no data on the system Requests.	73
Total		16,939

II. Summary of beneficiaries' Complaints

Complaints received through direct and indirect complaints channels:

Table (11): received Complaints during
the second quarter (October-December) 2023/2024

#	Received Complaints Channels	No.	%
1	SHMFF complaints portal https://cservices.shmff.gov.eg/SHAKWA	14,262	51,8%%
2	Governmental Complaints Portal	12,718	46,2%
3	High Board	409	1,5%
4	Ministry's Customer Service Hotline (15100)	96	0.3%
5	Post offices	53	0.2%
Total		27,538	100%

III. Summary of Housing for All Egyptians units` Violation

1- Violations of Housing for All Egyptians units during the second quarter (October-December) 2023/2024

Table (12): Total No. of Housing for All Egyptians units' violations during the second quarter (October-December) 2023/2024

Type of Allegation	NO.
Allegations of conviction	80
Allegations of innocence	0
Total	80

2- Judgments of Housing for All Egyptians units Violations during the second quarter (October-December) 2023/2024

Table (13): Total No. of judgements for Housing for All Egyptians units' Violations during the second quarter (October-December) 2023/2024

Judgments and cases	No.
A default judgment of a fine and the unit return to the fund	52
A default judgment of an imprisonment and the unit return to the fund	12
A default judgment of a fine	11
A default judgment of a fine, an imprisonment, and the unit return to the fund	5
Total	80

Fund's Media Events and Internal Activities



Organizing a visit site for a delegation that includes a number of officials in African countries under the title "Participatory Mechanism for Informal Areas Development"



Follow-up the media Interviews made by the CEO with various channels about 'Housing for all Egyptians' program



Participation in workshop organized by the 'National Association' for the rehabilitation of orphan youth



Coverage the visit site to Capital Gardens for the housing units of the presidential initiative 'Housing for all Egyptians'



media coverage of the fund's news and its publication on the official website of the fund



Organizing the press conference of the fourth annual conference of the judicial police system in 6th of October City in the presence of the CEO of the Fund



Follow-up the visit site of the President of Shelter Africa in Capital Gardens and Badr, cities as well as visiting the government district in the New Administrative Capital



Coverage the scientific lecture organized by the Institute of Training and Urban Studies at the Housing and Building National Research Center



Organizing a joint visit by the Indonesian Ministry of Housing and the World Bank to the projects of the presidential initiative 'Housing for all Egyptians' in Badr City and visiting green architecture units



Participation in the ceremony of delivers the units of the presidential initiative 'Housing all Egyptians' to low-income citizens in the cities of Sadat and Hadayek October



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



Performance Report during the second quarter (October- December) 2023/2024



Achievements Despite Challenges