



Habitat for Humanity (HFH) is a movement of people in your local area and around the world, working together to build more prosperous and vibrant communities by making sure everyone has a safe, affordable place to call home. Since our founding in 1976, together we have helped more than 62 million people globally build their futures on their own terms through access to decent housing. We've done that by working alongside people of all walks of life to build, repair and finance their homes, by innovating new ways of building and financing, and by advocating for policies that make constructing and accessing housing easier for everyone. Together, we build homes, communities and hope. To learn more, visit [habitat.org](https://www.habitat.org).

Habitat for Humanity Egypt (HFHE) has been serving over **48,000 households** across Egypt since **1989** and currently operates in more than **40 communities** across five governorates, in partnership with strategic local organizations and community members. Its programs include housing microfinance to support home improvements, construction of homes for the most vulnerable families, development of housing market systems including digital housing finance and fostering innovation and entrepreneurship within the housing sector.

Habitat partners with local NGOs to provide small loans that help low-income families who cannot access formal financing channels improve their homes, water and sanitation, and public hygiene. The organization also offers technical and engineering support and builds the capacity of partners, beneficiaries, and technical staff to promote adequate housing. In collaboration with government and private sector partners, Habitat expands financial solutions that enable vulnerable communities, particularly in informal settlements, to improve their housing environment and adapt to climate change.

VISION

Create inclusive adequate housing for low-income vulnerable communities through developing a collaborative and enabling housing eco-system.

CORE VALUES



Humility



Courage



Accountability



Protection



Dignity

CROSS CUTTING THEMES

- Equality and social inclusion
- Climate Change Adaptation
- Gender Mainstreaming

Build Community Impact



SG1: Increase access of vulnerable and low-income communities to housing finance for adequate housing

OBJECTIVE 1

Expand and improve existing current HMF program

- Innovate housing finance solutions
- Expansion to new communities
- Capacity building & awareness raising on adequate housing
- Housing Support Services
- Partnership engagement and Participation

OBJECTIVE 2

Diversify partnerships on the local level to increase reach and promote sustainable housing finance solutions

- Explore potential partnership opportunities; housing cooperatives, banks, mortgage companies
- Technical assistance and capacity building



SG2: Improve quality of Water and Sanitation facilities and Hygiene practices for vulnerable and low-income communities

OBJECTIVE 1

Expand and improve existing current WASH program

- Expand WASH program
- Capacity building and awareness raising on safe WASH practices
- WASH Support Services
- Capacity building of local partners

OBJECTIVE 2

Support innovative, low-cost technology, WASH initiatives at the community level

- Partnerships with local and international organizations
- Innovative solutions/ideas/designs
- Diverse funding sources

Build Sector Impact



SG3: Enable a sustainable housing eco-system for vulnerable and low-income communities

OBJECTIVE 1

Improve the sustainability and scalability of the HMF program

- Advocacy and technical assistance with governmental entities to regulate HMF
- Advocacy with Micro-finance Institutions (MF) to include housing as a product

OBJECTIVE 2

Promote entrepreneurship in the housing sector

- Develop a Shelter Technology Incubator (STI) with regards to the housing value-chain

Build Societal Impact



SG4: Increase public awareness on the right to adequate and decent housing

OBJECTIVE 1

Disseminate knowledge on adequate and decent housing

- Establish partnerships with governmental entities and organizations
- Align communication materials with SDGs and Egypt 2030 vision
- Awareness campaigns

OBJECTIVE 2

Promote volunteerism and community engagement to address housing issues

- Continue local volunteer engagement
- Resume Global Village volunteering program

Build a Sustainable Organization



SG5: Ensure sustainability of HFH

OBJECTIVE 1

Strengthen organizational human resources

- MEAL capacity
- Communication and visibility capacity
- Capacity building

OBJECTIVE 2

Ensure sustainable sources of funding

- Business development strategy
- Diverse sources of funding
- Strengthen HFHI linkages

OBJECTIVE 3

Manage potential internal and external organizational risks

- Diversity of partners
- Sustainable program activities
- Risk assessment and mitigation

Housing Microfinance Program

Habitat for Humanity Egypt's Housing Microfinance Program, launched 30 years ago, provides low-income and marginalized families with affordable loans to build, improve, and maintain their homes. In partnership with local NGOs in Minya, Beni Suef, and Greater Cairo, the program also strengthens community capacities, improves housing environments, and mobilizes volunteers to support home upgrades.

Last year, the program supported **4,147 families (approximately 20,735 individuals)**, prioritizing female-headed households and families with persons with disabilities or elderly members. Home improvements included upgrading bathrooms and kitchens, electrical and plumbing systems, finishing works, and roof construction or maintenance.

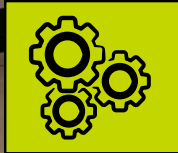


4,147 Houses
20,735 Individuals

Housing Support Services Program

Under its **Housing Support Services program**, Habitat for Humanity Egypt provides free technical and engineering consultations to families approved for housing microloans. Through a team of Habitat engineers, the organization assesses the required housing improvements, estimates costs, and offers technical guidance throughout the implementation process to ensure the quality and safety of all works. The engineers also raise awareness among families on proper home maintenance and adequate housing practices, while engaging local contractors to promote sound construction standards.

As part of the program, Habitat also establishes and strengthens local technical committees within target communities to support housing services, monitor the implementation of housing improvements, and promote knowledge of safe and effective construction practices. During FY23, Habitat further developed its Engineering Technical Support Services Manual to raise awareness of standard quality guidelines for different types of construction, finishing works, and water and sanitation facilities.



4,147 Houses

New Home: New Life Project



The **“New Home – New Life”** project is implemented by Habitat for Humanity Egypt and funded by Emaar Misr. The initiative is carried out in partnership with CEOSS as the community partner, in collaboration with a specialized engineering consultancy office, and with active participation from the local community and grassroots organizations. The project follows a participatory approach that places the needs of families at the center of the development process.

The project aims to rehabilitate and construct 40 homes for the most vulnerable families across three villages in Minya Governorate: Al-Roubi Village in Samalut, and Edqaq Al-Mesk and Ezbet Shehata in Matay. The project will be implemented over a 36-month period, with the main construction works expected to be completed by mid-2027.

The initiative also promotes sustainable housing solutions that support climate adaptation, including measures that respond to extreme heat and heavy rainfall. Through participatory design with beneficiary families, the project ensures that housing solutions are responsive to their social and economic needs while improving overall living conditions.



**40 Houses
to be targeted**

Hand in Hand – Adequate Housing for Home-Based Enterprises Project

Habitat for Humanity Egypt implements this project in partnership with the Assiut Businesswomen Association (ABWA) to help families particularly female-headed household, improve their homes, which also serve as spaces for income-generating activities. ABWA provides financing to strengthen home-based businesses and income opportunities, while Habitat offers technical and engineering housing support.

The project tests an integrated housing finance and services model that combines:

- Dual-purpose finance (housing improvements alongside enterprise support)
- Financial product that focuses on micro and small enterprises within the housing value chain that serve the community and creates business links to clients
- Housing Support Services (HSS) (needs assessment, technical guidance, site monitoring)
- Awareness-raising on adequate, safe, and energy-conscious housing practices.



**200 Families
to be targeted**



إيدينا بإيدك... بيتك يتجدد وحلمك يكبر

Volunteers Management Program

Habitat for Humanity Egypt's Volunteers Management Program engages local youth, international participants, and private-sector groups including students, corporate teams, banks, and embassies in hands-on construction activities that strengthen community impact and promote a culture of service. Camps are typically held over 1–3 days for participants aged 16 and above, primarily in Minya and Beni Suef, where Habitat maintains ongoing programs.

Through the program, volunteers actively participate in home rebuilding and renovation for low-income families, performing tasks such as painting, sand filtering, plastering, and other construction work. These activities enable participants to connect meaningfully with communities and witness the tangible impact of their contributions.

After each camp, volunteers provide feedback through evaluation forms to improve future activities. Over the past five years, the program has engaged more than **172 volunteers** in different communities.



**42 Volunteers
in FY25**

Future Plans

- Expand housing microfinance for low-income families through financial inclusion and fintech, while addressing climate change impacts in informal areas.
- Scale up housing finance to reach more vulnerable families and expand into new communities.
- Provide adequate housing solutions for vulnerable groups, including refugees, migrants, and persons with disabilities, alongside technical and engineering support.
- Build new partnerships with local NGOs and strengthen collaboration with government, civil society, and the private sector.
- Strengthen the capacity of partner organizations to ensure sustainable service delivery.
- Increase community and volunteer engagement in program design and implementation.
- Continue raising awareness on the importance of adequate housing.



Habitat
for Humanity[®]
Egypt





Habitat for Humanity Egypt

www.habitategypt.org