

## Habitat for Humanity Egypt (HFHE) and Coptic Evangelical Organization for Social Services (CEOSS)

Partnership between HFHE and CEOSS goes back to 1989 with the start of the **Housing Microfinance (HMF) and Housing Support Services (HSS)** Program in Egypt. Today, HFHE implements its HMF and HSS program in partnership with 4 partner NGOs across 5 governorates, with CEOSS representing approximately 60% of the overall portfolio.

El Ruby village is one of the newer communities that started benefiting from this program in 2023 under CEOSS. Today, around 145 HHs have received loans to rehabilitate and improve their homes, with an average loan size of \$400USD payable over 24 months.



Furthermore, as El Ruby village is considered among the “Most in Need” villages by the Ministry of Social Solidarity.

This led HFHE to include this village among the 3 villages that are targeted by **the New Home: New Life** project which HFHE started implementing in 2025 with funds from Emaar Misr in partnership with CEOSS.

The project aims to rebuild 40 homes for the poorest of the poor families who live in life-threatening and deteriorating homes, to give them a new hope for a decent and dignified life.

Homes are selected following a vigorous process considering the socio-economic and health conditions of the families and the physical conditions of the homes, with **priority given to:**

- Houses that pose immediate safety risks to their residents
- Female-headed households with children under 10
- Households including persons with disabilities, elderly, or persons with special needs

The project is implemented over three phases (5 homes in Phase I, 14 in Phase II, and 21 in Phase III), with a total budget of around \$600,000USD and a duration of 36 months.

### **Achievements to Date:**

- Completion of Phase One of the project and handing over the new homes to the households.
- Ongoing implementation of Phase Two.
- Launch of community initiatives to enhance participation and social impact.



### **About El Rouby Village:**

- The village has a total population of around 36,618 people.
- Livelihoods rely mainly on agriculture, with additional income from trade and crafts.
- Women often work in seasonal farm labor with poor wages
- Very poor infrastructure, absence of sanitary networks, no paved roads, poor quality water and poor electricity networks.
- Around 35% of homes are constructed from mud bricks, making them structurally weak and vulnerable to weather conditions.
- Most homes have wooden or straw roofing
- Many families face constant health and safety risks due to the presence of insects, rodents, scorpions, and snakes.
- Housing conditions are challenging for persons with disabilities, due to poor construction and unsafe sanitation facilities.
- Tiny homes with the absence of dedicated spaces for study or privacy further affecting children's educational performance and family well-being.