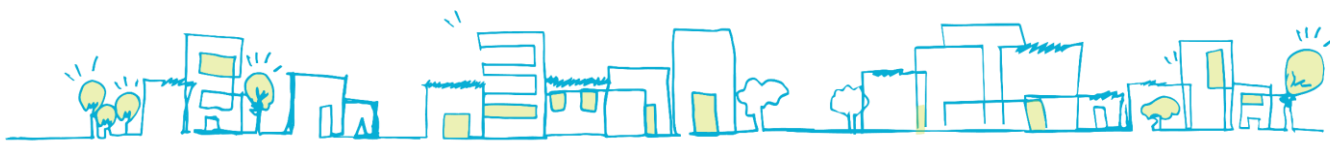




## *HFHE National Housing Forum Report* *10<sup>th</sup> October 2022*



## 1. AT A GLANCE

Habitat for Humanity Egypt (HFHE) hosted the National Housing Forum (NHF) on October 10th, 2022. The forum was a one-day event with **three** sessions and **12** key speakers. The NHF built momentum for the MENA Housing Forum, which will take place from the 21st until the 23rd of November 2022 in Cairo.

The forum attracted around **73 participants** who attended in person and other attendees who participated in the event's live stream via social media platforms (YouTube, Facebook, and Zoom). The participants were a diverse group representing civil society organizations (CSOs), academics, professionals, development partners, the private sector, and government officials. The three sessions covered the following tracks: **Affordable/social housing, Adequate/green housing, and Sustainable housing finance**. The sessions focused on issues regarding vulnerable groups and low-income populations.

### The Forum's Key Takeaways:

#### Session 1:

- "Housing is not only a roof," a statement put forward by the UN-Habitat representative, reflecting that there is a broader scope of housing, and it directly impacts different levels of well-being, especially on economic, environmental, and psychological needs.
- The Ministry of Housing (MoH) representative revealed that Egypt needs almost 500,000 new housing units annually, which needs cooperative efforts from different stakeholders to fulfill.

#### Session 2:

- The speakers highlighted that housing is a fundamental human right and its importance in adopting human-centered approaches to ensure the adequacy of services.
- The session also proposed the adoption of the cradle-to-cradle concept (borrowing resources) instead of the cradle-to-grave concept (depleting resources) as part of the efforts to rationalize consumption and conserve the environment.

#### Session 3:

- The speakers highlighted that the community is the primary driver of the development of the housing sector. Communities should be mobilized to help advocate housing-related policies and laws amendments.
- Moreover, they agreed that it is necessary to ensure that all marginalized communities are taken into consideration regarding accessibility to housing finance.



On the forum's sidelines, HFH Egypt organized a competition for Egyptian entrepreneurs to submit project proposals and ideas for a **Resilient Housing Model**. An independent committee (Jury) evaluated the proposed projects. The Jury was composed of university professors specialized in the fields of architecture and civil engineering as well as innovation experts in the field of business entrepreneurship. Three teams qualified as winners in the competition, and the prize was divided equally among them based on the Jury's decision.

1 Day	3 main sessions
12 key speakers	73 participants

## 2. OBJECTIVES:

To generate a momentum of interest among practitioners, researchers, and academics in the field of housing in Egypt, the forum will foster the development of a national community of practice in housing, microfinance, and integrated development sectors, which will be the nucleus of an expert group that will meet on intervals to carry on with the most important debates and address the crucial developments in the field. Through this platform of experts, HFHE aims to lead the discourse on adequate and affordable housing in Egypt's most needy communities.

## 3. THEMES:

This forum focuses primarily on affordable housing and the provision of housing for low-income segments of society, those with irregular incomes, and those in remote and vulnerable communities.





## Key tracks

1. Affordable/social housing
2. Adequate/green housing
3. Sustainable housing Finance

## Outcomes

1. Promote and advocate for inclusive, affordable, equitable and adequate housing in Egypt;
2. Develop a common vision and capacities to scale up the low-income housing sector in Egypt;
3. Establish synergies with Microfinance institutions to engage in housing solutions;
4. Encourage entrepreneurship in the housing and technology sectors.

## 4. Key Stakeholder Attendees:

### Governmental Entities

- Ministry of Social Solidarity
- Ministry of Housing
- Social Housing and Mortgage Finance Fund
- Egyptian Cabinet/ Urban Development Fund

### Non-Governmental Organizations

#### Local

- Coptic Evangelical Organization for Social Services (CEOSS)
- Evangelical Association for Sustainable Development (EASD)
- Life Makers
- Population and Development Service Center
- Sawiris Foundation for Social Development (SFSD)
- Egypt Green Building Council

#### International

- Deutsche Gesellschaft für

### Private Sector

#### Architecture Firms

- Elid Studio
- El Gorna for Architectural Arts
- The Hand Over Project
- GebRaa
- Mawten
- Mountain View
- Zeiad Amer's Architecture Studio

#### Consultancies

- Beit el Karma/ Development Assistance Roadmap Portal in the Middle East (DARPE)
- (W)HOLIST Development

### Think Tanks/Research Institutions/Universities

#### Think Tanks/Research Institutions

- Housing and Building National Research Center
- J-PAL

#### Universities

- The British University in Egypt
- Cairo University
- Menoufia University
- Mansoura University

#### Media Agencies

- Green Future Newspaper
- Watany Newspaper



Internationale  
Zusammenarbeit  
(GIZ)

- Habitat for Humanity MENA
- Habitat International Coalition
- John Snow, Inc.
- United Nations Educational, Scientific and Cultural Organization (UNESCO)
- UN-Habitat
- French Chamber of Commerce

## 5. SESSIONS

### 5.1 Opening Remarks

#### Dr. Ahmed Saada

The forum started with opening remarks from Dr. Ahmed Saada, Associate Minister of Social Solidarity (MoSS) for Civil Society Support and Health Affairs. He began his speech by referring to the timeliness of the NHF, which is taking place a month before the COP27, also known as the Climate Summit, in Sharm el Sheikh in November, which will contribute effectively to strengthening and highlighting the role of civil society and its focus on climate issues.

During his speech, Dr. Saada announced that 2022 is the year of civil society, indicating the importance of the partnership between CSOs and the government in all areas of development. There are three priorities associated with this partnership: volunteer management, coordination of CSOs, and supporting persons with disabilities. These priorities are being manifested in the organization and execution of COP27 activities. With regard to volunteerism, extensive efforts have been undertaken in preparation for the national volunteering strategy launch in Egypt. A key achievement



Dr. Ahmed Saada



for MoSS was receiving 9,900 applications (51% females and 49% males) for volunteering opportunities at COP27.

### Eng. Ashraf Eid

Eng. Ashraf Eid, HFHE's National Director, began his speech by thanking all of the forum's attendees for partaking in the discussion, indicating their support for housing issues. He then presented HFHE's strategic plan for the period between 2022-2026. The strategic plan is aligned with Egypt Vision 2030, the United Nations Sustainable Development Goals (SDGs), and HFH MENA's strategy. HFHE's vision is "to create inclusive adequate housing for low-income vulnerable communities through developing a collaborative and enabling housing eco-system". HFHE aims to provide housing finance solutions and raise awareness about adequate and affordable housing for low-income and vulnerable communities. HFHE also aims to offer WASH-integrated solutions that contribute to solving climate change issues.



Eng. Ashraf Eid launching HFHE strategy

The national strategy focuses on **Partnerships and Positioning**, which will have a significant impact on the sectoral level in addition to the provision of adequate and safe housing for low-income and vulnerable communities. To achieve HFHE's goals, strong advocacy efforts are needed to enable a responsive environment to the housing needs in Egypt.

## 5.2 Sessions

All sessions had a balanced gender representation and representation from key stakeholders involved in different housing interventions. In all the sessions, each speaker presented their presentation, followed by a Q&A segment.

### Session One: Affordable/Social Housing

**Title: Availing affordable housing options for low-income citizens with focus on safety and accessibility for vulnerable groups (women, Persons with Disabilities, refugees, etc.).**

The first session of the day was moderated by Mr. Mohamed Abou Samra (Consultant) and hosted the following speakers: Ms. Hala Ghazly (MoH), Ms. Salma Yousry (UN-Habitat), Ms. Nahed Yousry (SFSD) ,and



Mr. Saeed Hanafy (French Chamber of Commerce).

The UN-Habitat representative's presentation kickstarted the discussions. The presentation highlighted that access to housing is a fundamental human right and the role of access to adequate housing in enhancing sustainable development efforts and economic progress, as well as in facilitating the creation of a democratic society. The presentation also shed light on the link between access to adequate housing and achieving Egypt's Vision 2030 and Egypt's National Strategic Plan 2052.

Most of the discussions centered on the roles and responsibilities of the entities (public and private) involved in the housing sector, emphasizing the idea that “Housing is a shared responsibility”. Arguments put forward by the private sector included the need for government to provide affordable housing as the private sector is more concerned with providing luxury housing. However, the private sector can partner with the public sector to develop more affordable housing projects, ensuring minimal bureaucratic interference. In response, the government representative stated that the Ministry of Housing (MoH) provides different forms of support to citizens, such as affordable housing units suitable for low- and middle-income families. MoH is providing housing units under the framework of the Egyptian Housing Program, 75% of which are located in new cities and are serving 40% of the poorest segments of society. Marginalized groups have a right to benefit from the program if they can provide proof of income. Under this program, there are one million housing units, and 450,000 families have received their units. Regarding housing finance, the MoH cooperates with 31 banks and real estate finance companies. Moreover, the payment structure for these units is flexible, allowing citizens to decide the repayment period (up to 30 years), according to their needs.



*Session one speakers*

Regarding female marginalized groups, the ministry's housing program grants the wife the right to own property under the condition that she can provide proof of income. Currently, women own 22.5% of the units.

During the session, the speakers mentioned other housing interventions. The interventions mentioned included UN-Habitat's Egyptian Housing Profile, which targets the informal production of housing and gaps between the purchasing power of different groups; and Sawiris Foundation for Social Development (SFSD)'s projects “Beit Yehmeeni” and “Sakan Karim”, which provide adequate housing for the poorest households. SFSD's housing portfolio has also recently expanded to include micro-financing for groups





who can pay back loans, a similar strategy to the Ministry's Housing Program.

The speakers raised several challenges faced by the entities during the discussions including the lack of CSOs working in the field of social housing and the lack of tailored legislative frameworks for different groups within the low-income bracket. While each CSO has developed its metrics to assess the needs of each marginalized group, there is no framework set by the State. The lack of a framework has prevented organizations from fully reaching marginalized communities.

## **Session Two: Adequate/Green Housing**

### **Title: What could be done to integrate adaptation in our built environment, to ensure a more adequate housing?**

The second session was moderated by Ms. Margrite Saroufim (CEOSS). The speakers for the session were Mr. Walaa Gad (ESTIDAMA), Mr. Zeiad Ameer (Ziad Amer's Office), Ms. Radwa Rostom (The Hand Over Project), and Mr. Osama Kamel (Green Building Council).

The second session of the day touched upon issues of, affordability and adequate housing, however, the focus was on the speaker's practical and field experience, as well as, environmental practices in the housing field.



*Session two speakers*

To start, each speaker unpacked the definition of adequate and affordable housing. Housing was defined as the foundation on which an individual spends most of his/her time. Housing was also seen as a basic human right. The Universal Declaration of Human Rights and Article 78 of the Egyptian Constitution stipulate the right to adequate housing, with the latter stipulating national plans to provide housing for all groups.

Regarding the current state of adequate housing in Egypt, the State is the regulator, the entity that provides licenses and permits, owns utilities and lands, and oversees the implementation of the Unified Building Law. On the environmental front, evaluation systems such as LEED, EDGE, and the Green Pyramid Rating System are being used. Rationalization is also now adopted in schools and communities and is being developed in health facilities.





There were several challenges in achieving environmental-friendly adequate housing put forward by the speakers during the discussion, specifically legislative and policy challenges.

According to studies conducted by the universities of Beni Suef and Helwan, building law requirements do not meet environmental needs. The law and social housing policies do not consider the climatic differences in the region and do not set climatic standards. On the other hand, the private sector finds a lack of compatibility between urban and rural construction with the elements of nature. There is a lack of environmental awareness in terms of construction methods.

On a positive note, the speakers discussed some opportunities to ensure more adequate housing. To start, studies should be conducted to evaluate current policies and how they can respond to climate change. Secondly, the state can take measures such as activating energy codes, transitioning into green architecture, and increasing green spaces. Thirdly, real estate developers should bear more social responsibilities in the housing sector. Fourthly, legal instruments such as the Egyptian Building Law and the Real Estate Tax should be re-adjusted to fit environmental needs.

### **Session Three: Sustainable Housing Finance**

Title: Securing Sustainable communities through steady housing finance.

The third and final session of the forum was moderated by Mr. Raed Ragy (HFHE). The panel's speakers were Ms. Ghada Kabesh (The WHolist Company), Evette Kamel (EASD), Mr. Josphe Schechla (Habitat International Coalition), and Mr. Mohamed Shawky (Local Community Representative).

In this session, the speakers discussed the topic of housing finance for the poor and the main obstacles they face. The discussions centered around three key topics: how housing finance is mobilized and secured for low-income groups; how to reach marginalized groups and the available housing options for them; and the legislative and regulatory framework for microfinance.



*Session three speakers*



Regarding housing finance, most of the CSOs' housing interventions are limited to financing only refurbishments/renovations not the acquisition of houses. Therefore, the private sector must provide financing opportunities, even for the financing of rentals, not ownership. The available housing finance options for rural households include microfinance loans, loan advances from the Principal Development and Agricultural Credit Bank, and selling their crops. The speakers agreed that there is still a gap unfulfilled to ensure that the most vulnerable groups have access to housing finance.

The discussions brought forward the need to mobilize communities to reach marginalized groups, especially in remote and disadvantaged areas. The speakers found the community to be the main driver of the development of the housing sector. The CSO representative stated that participatory research needs to be conducted to understand and monitor the community's needs. Community members should be involved in selecting beneficiaries for interventions such as the provision of loans. Communities can be mobilized through awareness seminars. The importance of integrating persons with disabilities in accessing housing finance was also briefly tackled.

Regarding the third key topic the panel sought to address, one of the speakers presented all available housing-related legal instruments. The legal instruments include the Egyptian Constitution (Article no. 78, the right to adequate housing), Social Housing Law No. 92 of 2018, and the law regulating real estate finance of 2014. She then outlined all real estate finance regulators, including banks, loans (real estate or personal), and companies affiliated with the Financial Regulatory Authority and housing cooperatives. A Real Estate Finance initiative launched in 2020 outlined the conditions for obtaining financing, which require a finished property and proof of income.



A presentation by one of the speakers

One of the significant obstacles in accessing real estate finance is that marginalized groups are not eligible to access these loans due to their inability to provide proof of income and their lack of funds. This is especially the case for seasonal and informal workers. Moreover, the Microfinance Law of 2020 does not facilitate providing loans for housing refurbishment needs as it considers it a consumer loan, which it does not cover. On another note, most of the loans available are for ownership, not for financing rent or refurbishment/renovations.



## 6. COMPETITION

On the sidelines of the forum, HFH Egypt organized a competition for Egyptian entrepreneurs to submit project proposals and ideas for a **Resilient Housing Model**. In August 2022, HFHE circulated a call for proposals for a competition on housing solutions. The competition targeted Egyptian entrepreneurs to propose ideas and concepts for a **Resilient Housing Model**, an innovative model that addresses resilience, mitigation, and affordability that takes into consideration the Egyptian context and follows the national building regulations. The projects were evaluated by an independent committee (Jury) composed of university professors specialized in the fields of architecture and civil engineering as well as innovation experts in the field of business entrepreneurship. The jury included Dr Salah El Hagggar, Dr Amr Abdel Kawi, and Ms. Rania Salah.

Prior to the forum, the jury met with the facilitation of the HFHE team to discuss the proposals. HFHE received 18 proposals and 6 proposals were shortlisted. A set of criteria was developed to weigh the proposals. The criteria were **Creativity, Impact, Achievability, Originality, and Inclusion**. Three teams qualified as winners in the competition and the prize was divided equally among them, based on the Jury's decision. Each winner was asked to present their models at the forum.



**The competition winners are:**

*HFHE team with two of the winning teams*

1. **A sustainable residential building with green nanotechnology** (The idea of the project is a sustainable zero-carbon residential building based on reducing greenhouse gas emissions with the aim of reducing the use of mechanical systems from various devices inside the vacuum).
2. **An agricultural produce house** (The idea of the project is to design a house for a small family in Upper Egypt that uses its spaces for housing and agriculture at the same time, which makes it productive and generates income for the family and reduces its internal transmission, as well as cooling the air temperature, absorbing carbon dioxide, and reducing heat emissions).
3. **Malaz** (The idea of the project is to provide residential and educational buildings using available local materials that are environmentally friendly and at low costs, such as building with solid non-biodegradable waste such as plastic bottles, debris of concrete buildings, etc., and integrating them with building using local natural materials such as stone and clay, in a framework of participatory design with the participation of the local community).





During the lunch break, the jury and winners were invited to join a roundtable, where they got to know one another informally and discuss the winners' applications and ideas. The discussions included discussing the winners' methodology and practical experiences applying the suggested models. In turn, the jury provided the winners with recommendations for alternative methodologies, cost-friendly alternatives, and ideas for the next steps after the competition.



Competition round table

## 7. COMMUNICATIONS & MEDIA:

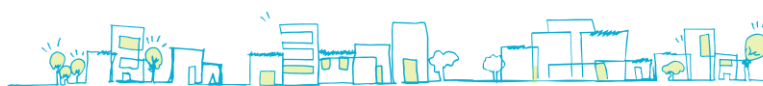
HFHE team managed to develop the forum branding identity in-house, they worked on developing (logos, banners, rollups, social media campaigns, posts, invitations & presentation templates).



Competition announcement



Green Future newspaper coverage



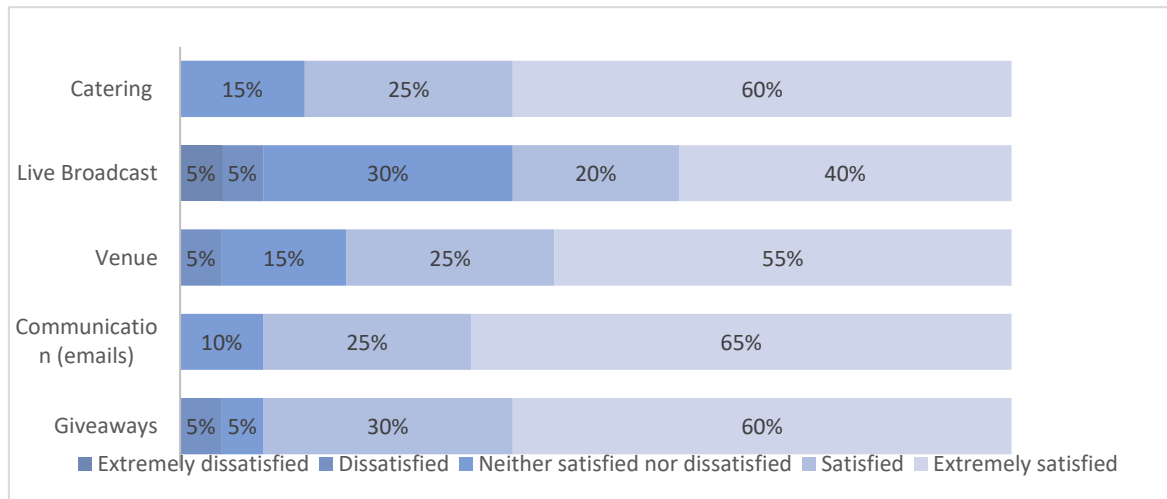
## 8. FEEDBACK:

After the forum, the attendees were invited to fill out a post-event evaluation form. An online survey was sent to the attendees' emails and posted on social media to ensure the greatest number of responses. The evaluation form included questions regarding the attendees' overall satisfaction with the event, the event's logistics, and the relevancy of the content to their interests. The responses were anonymous.

On the whole, in terms of satisfaction, **90%** of the respondents were satisfied with the forum. **90%** of the respondents were satisfied with the content of the sessions. **85%** of the respondents found that the forum's content was relevant to their interests and their occupation. On average, the majority of the respondents were satisfied with the forum's logistics. The **figure below** provides a breakdown of the logistics.

The respondents found the rich discussions, diversity of speakers and themes, and the event's organization to be the forum's highlights.

According to the respondents, session two (Adequate/Green Housing) was found to be the most interesting, and session three on financing sustainable housing was found to be the least interesting.



*Respondents' Level of Satisfaction with the Forum's Logistics.*

### Some recommendations put forward by the participants

- A label to be put on the giveaways to indicate the materials they are made of to ensure they are environmentally-friendly;
- A better-quality platform for live streaming;
- A Q&A section for virtual attendees;
- More room for discussion between attendees and speakers.



### Lessons Learned by the HFHE team

- To work more on ensuring the IT support needed while live streaming
- Leverage tools such as Twitter polls to allow for more engagement with the audience;
- Take steps to Increase the participation of local communities in the next forum;
- Boost efforts in reducing paper.

### Opportunities

- Visibility: After the event, HFHE received several requests from external parties (mainly, NGOs, Startups, Architects, Academics and Research Institutes) for potential cooperation opportunities.
- Networking: HFHE project team were asked to link attendees with one another, for example, the speakers with the competition winners and the Jury.

## 9. APPENDICES:

- Agenda
- Competition Announcement
- Social Media (MENA)



HFHE Team

