**A place to live in dignity for all: Making housing affordable**

**Report of the Special Rapporteur on the right to adequate housing to the
78th session of the UN General Assembly**

**Questionnaire**

For States: please share this questionnaire as well with your National Statistical Office and relevant Ministries to assist completing statistical sections relating to housing affordability.

Name of submitting entity, organization or individual: The Shift

**National law, policies and jurisprudence relating to affordable housing**

1. Does your country’s national law, including constitutional, housing or social protection law, refer to affordability of housing or provide any other guarantees to ensure a minimum standard of living? Or in its absence, are there national policies that refer to affordable housing or minimum standard of living? Please provide references and links to the respective key laws or constitutional provisions as well as policies.

**Affordability Threshold**

There are no explicit definitions of housing affordability. There is only a legal threshold for low-income mortgage payments – should not exceed 50% of monthly household income,[[1]](#footnote-1) which is too high as will be explained below.

Overall, there are local stipulations for the guarantee and/or provision of housing as follows:

[**The Constitution of Egypt (2014), Article 78**](https://www.ilo.org/dyn/natlex/natlex4.detail?p_lang=en&p_isn=97325&p_country=EGY&p_count=490&p_classification=01&p_classcount=72)

“The state **guarantees citizens the right to adequate, safe and healthy housing**, in a manner that preserves human dignity and achieves social justice. The state is committed to developing a **national housing** **plan** that takes into account environmental particularity, ensuring the contribution of self and cooperative initiatives in its implementation, **organizing the use of state lands and providing them with basic facilities** within the framework of comprehensive urban planning for cities, villages and a strategy for population distribution. All in order to achieve public interest and improve the quality of life for citizens and preserve the rights of future generations. The state is also committed to developing a **comprehensive national plan to address the problem of slums**, which includes re-planning, providing infrastructure and facilities, improving the quality of life and public health, and ensuring that the resources necessary for implementation are provided within a specified time period”

[**The National Human Rights Strategy 2021-2026, VII. Right to Adequate Housing**](https://sschr.gov.eg/media/gapb5bq4/national-human-rights-strategy.pdf)

Outlines existing local obligations and official efforts made to provide adequate housing.

**[Egypt Sustainable Development Strategy (SDS) 2030, Pillar: Urban development, p257-275](https://andp.unescwa.org/plans/1134)**

The national economic development strategy that is currently underway. In its Urban Development Pillar, it states a deficiency in low-income housing of **2.5 million** residential units representing 12% of the population, with targets of decreasing this to 8% by 2020, and below 5% by 2030 (p259). However, it does not provide explanations on how this estimate was reached – a definition of affordability, nor how it will be covered. There has also been no follow-up on the achievement of these targets.

**[Egypt Housing Strategy 2020, 3.3.3 Housing policies addressing low-income housing](https://unhabitat.org/egypt-housing-strategy)**

The national housing plan prepared by the Ministry of Housing, Utilities and Urban Communities. It defines low-income households as those in the income groups up to the 60th percentile (p28), and recommends a number of actions to improve the existing supply of affordable housing. It however, does not define an affordability threshold, nor states particular dates for achieving the set targets, or their evaluation.

**Laws and regulations on housing**

There is a large number of such laws, several covering important aspects of the right to adequate housing, such as Law 33/2014 on social housing, and Law 10/1990 on Expropriation for Public Benefit. However, most laws and regulations on housing predate the adoption of the Constitution of 2014, and have not been reviewed and amended, if required, to ensure that they are in full conformity with the Constitution and with international law on the right to adequate housing as specified in article 11 of the International Covenant on Economic, Social and Cultural Rights and outlined in the Committee on Economic, Social and Cultural Rights general comment No. 4 (1991) on the right to adequate housing and general comment No. 7 (1997) on forced evictions.[[2]](#footnote-2) According to article 93 of the Constitution of 2014, international human rights treaties ratified by Egypt enjoy the same status as national laws and can thus be relied on by national courts in legal disputes.

1. Please explain if there is any official definition or criteria to assess whether a household faces housing costs above the level of affordability in your country.

**Actual Expenses**

With an absence of a definition of affordability, there is no criteria to assess whether a housing affordability threshold has been breached or not. The closest measure that may be applied are actual housing costs.

In a recent one-off survey in 2019 conducted by the Central Agency for Public Mobilization and Statistics (official statistics agency, CAPMAS) in collaboration with the World Bank, actual market rents (New Rent) were found to represent an average of 22.5% of income across Egypt, rising to 25.7% for Cairo.[[3]](#footnote-3) In comparison, rent control (Old Rent) was 3.3% and 4% respectively. Overall, 28% of surveyed families did not want to pay more than 20% of their income on rent, while 52% expected to pay between 20% - 30 %. This means that for two fifths of the population, market rents are already higher than their accepted threshold.

Other studies that corroborate this are the CAPMAS Household Income and Expenditure Survey, conducted roughly every two years. The latest one of 2019/2020, that falls at the time of the aforementioned demand study, shows that housing expenses (rents, utilities and maintenance) account for an average of 19.2% of total expenses, which is higher in urban areas (20.4%) than in rural areas (17.9%) (Table 1). Poorer households bear a higher burden, with the lowest 10% paying 23.1% of their income on housing expenses (Table 1).

Table 1: Share of household expenses by item and household location in 2019/2020.[[4]](#footnote-4)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Expenses** | **Egypt** | **Urban** | **Rural** | **10th percentile Urban** | **10th percentile Rural** |
| Food and Non-Alcoholic Beverages | 31.1 | 27.7 | 34.6 | 42 | 46.7 |
| **Housing Utilities** | **19.2** | **20.4** | **17.9** | **23.1** | **23.1** |
| Health | 10.4 | 9.5 | 11.2 | 8.1 | 8.3 |
| Clothing and textiles | 5.6 | 5.3 | 5.9 | 5.6 | 5.7 |
| Other commodities and services | 4.4 | 4.2 | 4.5 | 4.9 | 5.1 |
| Furnishings and maintenance | 4.3 | 4.0 | 4.7 | 4.2 | 4.7 |
| Alcoholic beverages and tobacco | 4.2 | 3.9 | 3.9 | 5.2 | 4.6 |
| Restaurants and hotels | 4.8 | 5.3 | 4.2 | 5.7 | 4.5 |
| Transport | 6.7 | 7.7 | 5.7 | 4.9 | 3.8 |
| Education | 5.7 | 7.6 | 3.7 | 3.3 | 2.1 |
| Communitcation | 2.5 | 2.7 | 2.3 | 2.1 | 1.7 |
| Curlture and Leisure | 2.3 | 2.5 | 2.2 | 1.5 | 1.1 |

It is important to note that housing expenses include a rage of expenses, not just rent (Table 2).[[5]](#footnote-5) As we can see the breakdown does not include mortgage instalments (rare, limited mostly to Social Housing), home buying instalments, or other housing related debt which can be informal. Plus, a large portion of the population incrementally build their homes, meaning that costs are spread over a long amount of time, and are spent before moving in. Therefore, the surveyed expenses underrepresent housing costs, as rents are either very low rent control values, or, estimated current market values that are averaged out to cover Old Renters (6.7% of the survey), New Renters (9.8%), and homeowners (83.8%).[[6]](#footnote-6)

Table 2: Household Income and Expenditure survey 2019/2020 - Detail of housing expenses

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Expenses** | **Egypt** | **Urban** | **Rural** | **10th percentile** |
| Actual rents | 7.6% | 12.4% | 2.0% | 8.5% |
| Imputed rents | 55.4% | 56.5% | 54.1% | 49.3% |
| Maintenance | 3.1% | 2.8% | 3.4% | 1.2% |
| Water and services | 8.3% | 7.8% | 8.9% | 8.3% |
| Electricity, gas and other energy | 25.6% | 20.5% | 31.5% | 32.7% |

**Subsidized Mortgage Threshold Too High**

Egypt’s Financial Regulatory authority (FRA) has established that monthly mortgage payments for low-income households should not exceed 50% of monthly household income.[[7]](#footnote-7) This provision was made to ease access of low-income households to subsidized mortgages. However, given the demand and household income studies, this represents between 1.5 to double what poor households already currently spend, or would like to spend. meaning that they may be forced to cope by reducing other key expenditures (food, education, health and transport), putting their quality of life further at risk (Table 1). A UN-Habitat study also agrees with this, finding that even spending 40% on housing “represents a heavy burden on family finances”.[[8]](#footnote-8)

1. Please share any important court decisions in your country that relate to the issue of affordable housing or enjoyment of a minimum standard of living, including important judgements on State policies or measures aimed at ensuring housing affordability. Please provide if possible a short summary of the decision and a link to its text.

(e.g. judgements by international, constitutional, supreme or high courts, to rent control measures or rent freezes, to access to housing subsidies, public or social housing, non-discrimination and equal access to affordable housing etc.)

There is no accessible case law in Egypt, and therefore little information on cases of housing affordability. There are however a handful of cases of land squatting or informal/semi-formal land tenure where the State Council (Administrative court) has ruled in favour of the residents. Two well known cases are:

* Rulings against the eviction of residents of [Izbit Khairallah, Cairo](http://www.tadamun.co/?post_type=initiative&p=811&amp;lang=en&lang=en#.ZEg8Lc7P23A) (Range of cases, mostly between 1983 – 2000, the key ruling being [Appeals 1875 and 1914/30 C, 9 March 1991](https://manshurat.org/node/14738))
* Rulings against the eviction of residents of Qursaya Island, Giza ([Appeal 5730/55 C 6 February, 2010](https://manshurat.org/node/14736) , Report by the Board of State Commissioners, [21 August, 2013](https://ecesr.org/en/2013/09/15/housing-al-qursaya-island-state-court-advisory-commision-supports-rights-of-residents-to-lands/)). *However,* [*a presidential decree dated 25 January 2022*](https://www.al-monitor.com/originals/2022/02/sisi-hands-over-nile-islands-egyptian-military-raising-controversy)*, transferred the administration of 37 Nile islands, including Qursaya, to the Egyptian Armed Forces.*

**Data and trends on housing affordability**

1. Is housing affordability regularly measured in your country, region or city, by the national statistical office or other entities? Please explain how housing affordability is measured and tracked. Where is the data published?

There are no official housing affordability, or house price indicies in Egypt. Some independent reports have used data crowd sourced on the international Numbeo website for affordability. Other research has relied on one time spot analyses.

1. Has housing affordability increased or decreased in your country over the past 10 years? In which regions or cities has housing affordability changed and for whom?

Based on the above, below are main findings of the studies which paint a worrying picture of affordability in Egypt.

Rental affordability:

* According to a USAID study in 2003-2008, rent-to-income ratios averaged 20 % for New Rent agreements, which were affordable.[[9]](#footnote-9) Lower income households (20th percentile) had a higher burden at 24% than the highest quintile (15.4%).
* Another 2016 study found that 59% of households were priced out of a median priced home, which breached the index’s 25% rent-to-income ratio threshold.[[10]](#footnote-10) (The study is the only index that shows data disaggregated by governorate, giving regional variations, however it is over six years old).
* This means that rental affordability significantly diminished within a decade. During the COVID-19 Pandemic, widespread income loss is thought to have burdened tenants even more.

Ownership affordability:

* The aforementioned USAID study in 2003-2008 found an average house-price to income ratio (HPI) of 3.8. [[11]](#footnote-11)
* A UN-Habitat study showed in 2016 that “overall housing affordability in Egypt is extremely dire”, where only a small 40m2 informally constructed unit in an unplanned area, has an HPI of 3.8 for low-income households (below the 20th percentile), rising to an HPI of 7.7 for a larger 80m2 informal unit, and 25.8 HPI for a “low end (formal) private developer”.[[12]](#footnote-12)
* A 2016 affordability index found that 49.2% of households would not be able to buy a median priced home.[[13]](#footnote-13)
* Updating some of the previous studies through CAPMAS income data[[14]](#footnote-14) and the Aqarmap home buying search engine,[[15]](#footnote-15) shows that the average HPI for Greater Cairo between 2016 and 2019 (the last year that income data is available for), increased from 6.3 to 7.7 (by 23%), and for the poorest households (10th percentile) from 13.3 to 15.4 (by 16%) (Table 3). Rising HPIs of course mean that affordability is shrinking at the same rates.

Table 3: Egypt HPI development 2016-2019 (Sources see text)

|  |  |  |  |
| --- | --- | --- | --- |
|   | **12.2016** | **12.2019** | **Increase 2016--2019** |
| **Greater Cairo 95m2 apt** | 372,875 | 623,438 | 67% |
| **Income EGYPT URBAN** | 59,440 | 80,932 | 36% |
| **Income 10th PERCENTILE** | 28,100 | 40,400 | 44% |
| **Egypt URBAN HPI** | **6.3** | **7.7** | **23%** |
| **10th PERCENTILE HPI** | **13.3** | **15.4** | **16%** |
| \*2016 incomes are averages between 2015 and 2017/2018 data. |

1. Please describe which households, persons or groups are at particular risk of being exposed to housing affordability in your country, region or city.

(Please provide data on housing affordability disaggregated on the basis of household size, form of tenure (living in self-owned housing, rental, other), type and quality of housing (e.g. living in formal or informal housing); location (region, urban, rural), type of household (with or without children, single parent households), income, employment status, gender, disability, age, nationality, ethnicity, religious affiliation or immigration status.)

This data is not available.

1. May certain specific groups or persons, such as persons experiencing homelessness, living in informal settlements, students, asylum seekers or refugees, potentially be left out in data collection in relation to housing affordability?

While not explicitly expressed, CAPMAS data (such as the income and demand surveys) are usually limited to citizens, and does not include immigrants or refugees, which made up roughly 8% of the local population in 2022, or nine million people.[[16]](#footnote-16) The IOM identified 15% of them as vulnerable, and only 3% were registered as refugees.

The CAPMAS-World Bank survey was predominantly urban, and covered lesser rural households. It did not state whether residents of informal areas were surveyed. The survey also included a disproportionately higher number of higher earners in Cairo (65% were in the 50th to 100th percentile) than the other locations where respondents were almost equally distributed across four income quartiles.[[17]](#footnote-17) Therefore, the results are slightly skewed in favour of higher earners.

**Causes and Consequences of housing unaffordability**

1. What are main reasons why housing is unaffordable to certain persons or groups in your country? Please provide if possible as well links to (scientific) studies that have analysed such reasons.

The deregulation of the property market by the government over the last few years, especially restrictions on foreign ownership of land and property, and decontrolled rents since 1996, are seen as a main driver of price increases.[[18]](#footnote-18) Increasing foreign demand competes with already high local demand, leading to an internationally financialized market. As the local currency devalues, this puts foreigners, or foreign earners at a strong advantage.

Egypt also has developed incentives for foreigners to buy property in Egypt, including a Golden Visa Scheme,[[19]](#footnote-19) and advantages for property investors that are willing to buy land in foreign currency.[[20]](#footnote-20)

1. What percentage of land is owned or otherwise controlled by the State or other public entities, as contrasted with private entities (both for profit and not for profit)? Please explain if there are any policies or laws which seeks to control the price of land, prevent land speculation including its supply and finance?

Around 7.8% of Egypt’s land is inhabited, leaving the remainder as public land, which is gradually allocated the New Urban Communities Authority (NUCA) to plan and sell on as new towns.[[21]](#footnote-21) Even though a certain amount of this land is earmarked for Social Housing, NUCA has financializing the remainder of the land,[[22]](#footnote-22) thereby restricting access to cheap formal land by low-income families.

1. How many households have, during the last ten years been evicted because of their non-payment of housing costs? Please provide, if possible, more information on the socio-economic profile of the concerned households.

This data is not available.

1. How many individuals, households or groups have, during the last ten years, been rendered homeless because of inability to afford housing? Please provide a breakdown of the socio-economic characteristics of such individuals.

This data is not available. However, during the COVID-19 Pandemic, an official CAPMAS survey reported that almost three quarters of households lost income due to the lockdown.[[23]](#footnote-23) As the majority of Egypt’s residents are owners, only the relative minority tenants of New Rent (market rent), as well as Social Housing mortgage paying beneficiaries, would have faced eviction due to non-payment of rent, groups that were estimated to be 1.7 million households, of which 45% were considered to be low-income tenants who would not have savings and could not afford to buy a home.[[24]](#footnote-24) While the government rescheduled mortgages (six month debt delay), there was no rental aid offered. Therefore, it could be assumed that an unknown portion of roughly 750,000 low-income tenants faced eviction then over rent arrears.

1. Please describe how housing unaffordability impacts the capacity of individuals and families to enjoy their other human rights including rights to work, health, education, and access to personal security in all its dimensions.

We can deduct by previous income crunches, such as experienced during the COVID-19 Pandemic, that households would resort to coping mechanisms, cutting down on key expenses such as food and education, and resorting to (informal) borrowing.[[25]](#footnote-25)

Households who are trying to access housing, will seek less adequate housing that would potentially be dangerous, have limited access to utilities, and mostly, come with informal tenure. Tenants evicted due to rent arrears would also seek less adequate housing as it would be the only affordable option, as well as crowding to cut down on costs.

**Laws, policies, programmes and practices aiming to ensure that housing is affordable to all without discrimination**

1. Please share an overview of the laws, policies, programmes and practices adopted in your country/region/city to ensure that housing is affordable for all without any discrimination, Please, provide links to relevant official texts.

(e.g. affordable housing, social and energy cost subsidies, preferential mortgage, building support schemes, provision of social and public housing, of serviced land for self-construction, rent containment and rent control measures, taxation, measures to reduce housing vacancy, multi-stakeholder initiatives by State, local Governments, construction industry, housing providers, tenant unions etc).

**Social Housing Programme**

There is no ad-hoc or emergency support to cover unforeseen increases in housing costs. Nor programs that provide rental aid or subsidies. The main way low-income households can access subsidized housing is by applying to advertisements to buy social housing in a program run by the Ministry of Housing’s [Social Housing and Mortgage Finance Fund](https://shmff.gov.eg/wps/portal/MFF/Home/%21ut/p/z1/04_Sj9CPykssy0xPLMnMz0vMAfIjo8zizRwtzDwsTAx9LMIMLAwcQ42DDMM8fYwN3M30w1EV-PsGmxo4GvoHBxuZuBu4OxvrRxGj3wAHcDQgTj8eBVH4jQ_Xj0K1AosPCJlRkBsaGmGQ6QgAb0CqJQ%21%21/dz/d5/L2dBISEvZ0FBIS9nQSEh/).

According to the latest such call published by the [Ministry of Housing in September 2022](https://mhuc.gov.eg/%D8%A7%D9%84%D8%A5%D8%B9%D9%84%D8%A7%D9%86%20%D8%B9%D9%86%20%D9%81%D8%AA%D8%AD%20%D8%A8%D8%A7%D8%A8%20%D8%A7%D9%84%D8%AD%D8%AC%D8%B2%20%D9%84%D9%88%D8%AD%D8%AF%D8%A7%D8%AA%20%D9%83%D8%A7%D9%85%D9%84%D8%A9%20%D8%A7%D9%84%D8%AA%D8%B4%D8%B7%D9%8A%D8%A8%20%D8%B6%D9%85%D9%86%20%D8%A7%D9%84%D9%85%D8%A8%D8%A7%D8%AF%D8%B1%D8%A9%20%D8%A7%D9%84%D8%B1%D8%A6%D8%A7%D8%B3%D9%8A%D8%A9%20%22%D8%B3%D9%83%D9%86%20%D9%84%D9%83%D9%84%20%D8%A7%D9%84%D9%85%D8%B5%D8%B1%D9%8A%D9%8A%D9%86%203%22/%D8%A7%D9%84%D8%A7%D8%B9%D9%84%D8%A7%D9%86%D8%A7%D8%AA), eligible low-income households are those that earn between LE 500 – 8000 per month (Table 1). The call is also open to middle-income households that earn between LE 6000 – 18,000 per month (Table 3). However, as per the aforementioned Housing Strategy, which recommends that low-income households are those up to the 60th percentile, the latest available income survey shows that they earn on average LE 4775 per month (Table 3).[[26]](#footnote-26)

*Table 4: Comparison between social housing income criteria and actual average incomes for low-income households (LE/month)*

|  |  |  |  |
| --- | --- | --- | --- |
| Income ranges | Social Housing Low Income Threshold | Social Housing Middle Income Threshold | 10th to 60th percentile income in 2019/20. |
| Minimum income | 500 | 6000 | 3080 |
| Maximum income | 8000 | 18,000 | 4775 |

1. Please share an assessment of the success, limitations or potential failures of the above mentioned laws and policies in your country/region/city, including any studies or independent evaluation reports related to them. Who has benefited from them, who has not? What has worked well, what - less? What lessons can be learned? What could potentially be replicable in other countries/regions/cities?

As applicants are required to pay a downpayment that ranges between 15% - 40% of the social housing unit, and are vetted by commercial banks in order to access subsidized mortgages, the currently high definition of low-income households, in addition to the eligibility of middle-income households, means that higher earners can easily crowd out lower earners, as has been pointed out in the Egypt Housing Strategy.[[27]](#footnote-27) The programme’s mortgage scheme was also found to favour those formally employed, especially as civil servants, who are only required to pay lower downpayments (15%) of the unit price, compared to the informally employed which are given smaller mortgages, and thus pay a higher downpayment.[[28]](#footnote-28) This is reflected in in how only 5% of units over the first three years of the project (2014/14 – 2016/14) had been allocated to those not formally employed, only rising to 19% over 2017/18 after changing some of the requirements, even though they constitute two thirds of the workforce.[[29]](#footnote-29)

**Submission instructions**

**Deadline:** **30 April 2023**

**Email:** Please return this questionnaire to: hrc-sr-housing@un.org; ohchr-registry@un.org

**Email subject line:** Input for SR housing - report on housing affordability

**Accepted File formats:** Word (supporting documents may be submitted in PDF)

**Accepted languages:** English, French and Spanish

Please include references to reports, academic articles, policy documents, text of legislation and judgements, statistical information with hyperlinks or attach them to your submission (please respect total file size limit of 20 MB per email to ensure that it can be received)

**Publication:** Submissions of States and public authorities will be published. For other stakeholders, submissions will be published, except confidentiality is explicitly requested.

**Expected presentation** of the report of the Special Rapporteur to the General Assembly: October 2023.

1. [Financial Regulatory Authority decree, 191/2022.](https://www.cc.gov.eg/i/l/426050.pdf) [↑](#footnote-ref-1)
2. [Visit to Egypt - Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context, 3 October, 2019.](https://documents-dds-ny.un.org/doc/UNDOC/GEN/G19/295/24/PDF/G1929524.pdf?OpenElement) p6 [↑](#footnote-ref-2)
3. [World Bank and CAPMAS, Housing Demand Survey for Egypt, October 2019.](https://documents.worldbank.org/en/publication/documents-reports/documentdetail/508711616131964159/housing-demand-survey-for-egypt) p23 [↑](#footnote-ref-3)
4. [Central Agency for Public Mobilization and Statistics, Household Income and Expenditure Survey 2019/2020.](https://www.capmas.gov.eg/Pages/StaticPages.aspx?page_id=7183) p25 and p63 [↑](#footnote-ref-4)
5. [Central Agency for Public Mobilization and Statistics, Household Income and Expenditure Survey 2019/2020.](https://www.capmas.gov.eg/Pages/StaticPages.aspx?page_id=7183) p52 [↑](#footnote-ref-5)
6. [Central Agency for Public Mobilization and Statistics, Household Income and Expenditure Survey 2019/2020.](https://www.capmas.gov.eg/Pages/StaticPages.aspx?page_id=7183) p82 [↑](#footnote-ref-6)
7. [Financial Regulatory Authority decree, 191/2022.](https://www.cc.gov.eg/i/l/426050.pdf) [↑](#footnote-ref-7)
8. [UN-Habitat, Egypt Housing Profile, 2016.](https://unhabitat.org/egypt-housing-profile) p66 [↑](#footnote-ref-8)
9. [USAID, Housing Study for Urban Egypt, 2008.](https://pdf.usaid.gov/pdf_docs/PNADY276.pdf) p.44 [↑](#footnote-ref-9)
10. [10 Tooba, Built Environment Deprivation Index – Affordability, 2016.](https://10tooba.org/bedi/en/affordability/) [↑](#footnote-ref-10)
11. [USAID, Housing Study for Urban Egypt, 2008.](https://pdf.usaid.gov/pdf_docs/PNADY276.pdf) p.44 [↑](#footnote-ref-11)
12. [UN-Habitat, Egypt Housing Profile, 2016.](https://unhabitat.org/egypt-housing-profile) p65-66 [↑](#footnote-ref-12)
13. [10 Tooba, Built Environment Deprivation Index – Affordability, 2016.](https://10tooba.org/bedi/en/affordability/) [↑](#footnote-ref-13)
14. Central Agency for Public Mobilization and Statistics, Household Income and Expenditure Survey: [2015](https://www.capmas.gov.eg/Pages/Publications.aspx?page_id=5109&YearID=23629), [2017/2018](https://www.capmas.gov.eg/Pages/Publications.aspx?page_id=5109&YearID=23629), and [2019/2020.](https://www.capmas.gov.eg/Pages/StaticPages.aspx?page_id=7183) [↑](#footnote-ref-14)
15. Aqarmap, Greater Cairo home prices (apartments), median prices of neighbourhoods in [12.2016](https://web.archive.org/web/20161222160637/https%3A/egypt.aqarmap.com/en/neighborhood/cairo/), and [12.2019](https://web.archive.org/web/20191223220654/https%3A/aqarmap.com.eg/en/neighborhood/cairo/). [↑](#footnote-ref-15)
16. [International Organization on Migration, Triangulation of Migrants Stock in Egypt, July 2022.](https://egypt.iom.int/sites/g/files/tmzbdl1021/files/documents/Migration%20Stock%20in%20Egypt%20July%202022%20EN_Salma%20HASSAN.pdf) [↑](#footnote-ref-16)
17. [World Bank and CAPMAS, Housing Demand Survey for Egypt, October 2019.](https://documents.worldbank.org/en/publication/documents-reports/documentdetail/508711616131964159/housing-demand-survey-for-egypt) P11 [↑](#footnote-ref-17)
18. [Global Property Guide, Egypt Residential Real Estate Market Analysis 2023,](https://www.globalpropertyguide.com/Middle-East/Egypt) 8 April, 2023; [EGYPT SOCIAL PROGRESS INDICATORS 2020, House price-to-income ratio](https://www.progressegypt.org/en/indicator.html#affordability); [Visit to Egypt - Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context, 3 October, 2019.](https://documents-dds-ny.un.org/doc/UNDOC/GEN/G19/295/24/PDF/G1929524.pdf?OpenElement) p15 [↑](#footnote-ref-18)
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