Habitat for Humanity®

The Global Housing Continuum
A global tool for local action

# Egypt

## Housing Continuum Snapshot, 2026

# Background: Basic terms in the Global Housing Continuum

**The Global Housing Continuum** is a conceptual framework that provides a structured definition for "housing," promoting a shared language for the diversity of solutions it encompasses. Its scope is global, but it can be applied locally across diverse contexts. The continuum situates a range of different forms of housing along a spectrum, ranging from "housing as a service," such as responses to homelessness, to "housing as an asset," including market-enabled solutions. It provides a visual tool that translates technical housing concepts into an accessible and intuitive format without sacrificing analytical rigor, and as such it is intended for specialist and nonspecialist audiences alike.

The scaffold of the Global Housing Continuum is a set of five main categories, each serving as an umbrella term. These categories capture multiple conditions of formality, affordability, sustainability and tenure status. Collectively, they reflect the range of diverse housing solutions needed to tackle the housing crisis affecting at least 3 billion people around the world.

## Global Housing Continuum


The brief list on the next two pages includes common housing interventions typically associated with each category, alongside the stakeholder most commonly – but not exclusively – leading these types of solutions. This list reflects interventions that are globally applicable or extremely relevant in specific regions. Housing interventions may vary across countries, with some more relevant than others depending on specific institutional or socioeconomic realities. When the continuum is applied to a specific geography, adjusting the interventions might be necessary to ensure the framework is applicable. To assist this process, **the glossary in the full report** includes a description of each intervention on this list, providing official definitions where available.

# Background: Basic terms in the Global Housing Continuum

## Homelessness services

Solutions and support services mainly provided through government or civil society organizations to people without accommodation, with temporary accommodation, or living in severely inadequate accommodation. This category also includes services to prevent homelessness and protect against eviction, such as rental assistance and legal support.

### Common housing interventions

- Homeless shelters.
- Supportive housing.
- Homelessness prevention and eviction protection (rental assistance and legal support).
- Encampment support and services.

## Transitional shelter

Transitional shelter solutions provided mainly to internally displaced populations, or IDPs, and refugees via humanitarian actors and interventions in response to crisis, be it conflict or disasters. Many of these interventions are designed as temporary, but they often become long-term or permanent in protracted crises. This category includes nonconventional housing structures such as tents, container housing and mobile home campgrounds.

### Common housing interventions

***mainly humanitarian-led***

- Refugee, IDP and emergency shelters in situ or off site.
- Temporary housing arrangements.
- Mobile homes or nonconventional structures and campgrounds.

## Incremental housing

Progressive, resident-driven processes – often self-built – that improve housing gradually over time by addressing qualitative housing deficits. These include informal settlement upgrading (most common in low- and middle-income countries); neighborhood revitalization (as commonly used in the United States); land titling and regularization of existing settlements; planned urban expansions (often delivered through sites-and-services programs); structural and nonstructural repairs and repurposing of buildings; core housing designed for progressive expansion; and creating new housing units through the addition or subdivision of existing units.

### Common housing interventions

***mainly resident-led***

- Participatory slum upgrading and neighborhood revitalization.
- Land titling and regularization.
- Sites and services and planned urban expansions.
- Core housing.
- Structural and nonstructural repairs .
- Building repurposing.
- Unit subdivisions and accessory dwelling units.

## Social housing

A range of housing solutions heavily supported or constructed by government, civil society organizations or organized communities. Although this category is primarily intended for low-income or vulnerable populations, social housing may serve broader populations in some contexts. It includes public housing and non-market alternatives such as cooperative housing, community land trusts, shared-equity models, and other collectively owned or managed housing.

### Common housing interventions

*mainly government or CSO-led*

- Deeply affordable homeownership.
- Social rentals.
- Public housing.
- Cooperative housing.
- Shared housing, collaborative housing and cohousing.
- Community land trusts.

## Market-enabled solutions

A range of solutions to facilitate the delivery of affordable housing options, which may receive government support but are primarily delivered by developers through market channels. This category includes rent-to-own schemes, microfinance products, micromortgages, and prefabrication and technology-driven solutions for market-based mass production of affordable homes. Market-rate housing and luxury housing are excluded from this category.

### Common housing interventions

*mainly developer-led*

- Affordable homeownership.
- Rent subsidies and rent-to-own arrangements.
- Microfinance and micromortgages.
- Prefabrication solutions.
- Inclusionary zoning.

# Housing Continuum Snapshots — information for action

With a shared understanding of what housing is and how it responds to different needs across the continuum, the next question becomes, "How can this clarity be used to drive action?"

The Global Housing Continuum reveals where housing needs and existing solutions align — or fail to align. This is achieved by adding layers of information to a single visual: a snapshot of a specific housing context at a moment in time. The snapshots presented here include three layers of information: estimates of the population in need across housing categories, an overview of key policy tools, and a selection of financial mechanisms that address those needs.

Housing continuum snapshots can be developed at multiple scales, including the global, regional, national and subnational levels. For the launch of the Global Housing Continuum project, we produced six snapshots. A global one and five national-level snapshots: Mexico, Kenya, Egypt, Nepal and Hungary. All snapshots use the same framework — the five categories of the Global Housing Continuum — which enables cross-country comparison. As additional layers of information are introduced, some flexibility in how categories are interpreted is necessary. The global snapshot is necessarily high-level and abstract, while national- and subnational-level snapshots can incorporate more granular data and a richer set of policy and financial instruments.

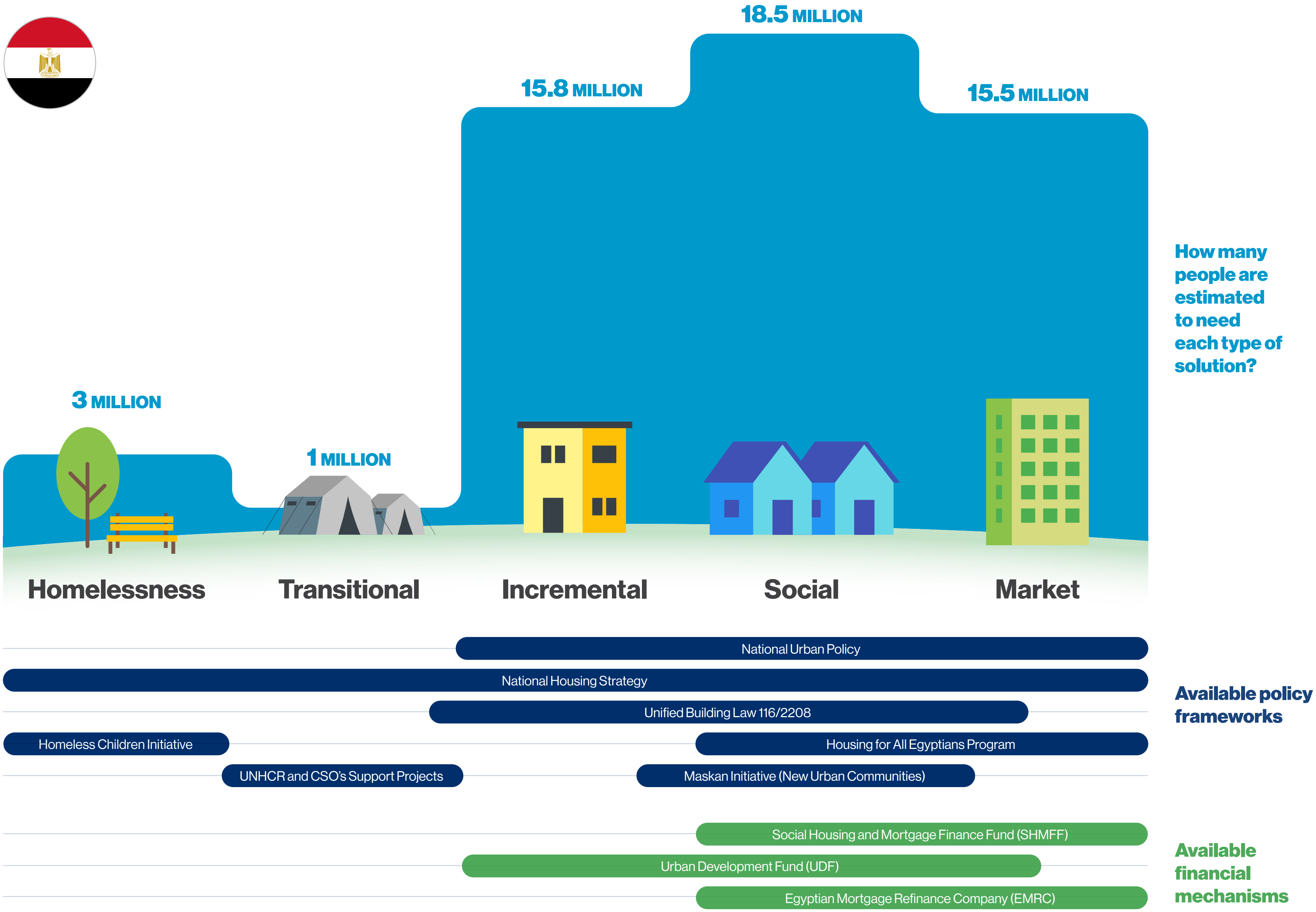
Drafts of the country snapshots underwent multiple rounds of review, with nearly 100 national-level experts contributing feedback. Even so, the snapshots should be understood as works in progress, with ample room for further refinement through stakeholder dialogue and future data updates.

Overall, these visual summaries are best seen as conversation starters — tools that open new ways to understand complex housing systems through a shared language.

# The 2026 Egypt Housing Continuum Snapshot

The Egypt Housing Continuum Snapshot visually represents the full spectrum of housing needs alongside the main housing-specific national policy tools and financial mechanisms available, validated by national-level experts. This visual summary is by definition incomplete and partial; it is intended as a starting point of further analysis and deeper conversations. In this initial form, the snapshot reveals a relative disregard for policies and financial mechanisms that specifically support incremental forms of housing provision.

# Egypt Housing Continuum Snapshot




Sources: United Nations High Commissioner for Refugees (UNHCR). (2025). *Refugee Population Statistics Database*; Centre for Affordable Housing Finance in Africa (2024). *Africa Housing Finance Yearbook 2024*, Egypt Profile; United Nations Human Settlements Programme (UN-HABITAT). (2016). *Country Profile Egypt*; Middle East Monitor (2023). *This Is the Egypt that the Regime Doesn't Want the World to See*; World Bank Group (2019). *Providing Low Income Egyptians with Affordable and Convenient Housing*; Urban Housing Practitioners Hub, (UHPH). (2024). *The State of Adequate Housing in Egypt*; Alternative Policy Solutions (2024). *Priced Out of Living: The Dilemma of Housing Affordability in Egypt*, Background Paper.

## Estimated number of people in need of each housing solution

National-level housing statistics use different concepts, statistical definitions and measurement approaches to analyze different parts of their housing system. Concepts evolve over time, reflecting shifting policymaking priorities and capacities. The Egypt Housing Continuum Snapshot compiles different data sources and assembles high-level illustrative estimates of housing need, presented in numbers of people. Rather than precise statistical measures or forecasts, these figures represent approximations intended to show general patterns; they are not to be taken as precise measures.

According to our analysis, Egypt's greatest housing need is found in the "Social Housing" category, which relies heavily on direct assistance from government and civil society organizations. The population in this category is unlikely to secure adequate housing solely through market mechanisms. There is also considerable need in the "Incremental" category, involving individuals who need improved access to essential services and infrastructure, and upgrades to both the structural and nonstructural aspects of their current homes. In this context, fewer existing housing strategies, such as policies, programs or funding mechanisms, were found to be associated with the incremental category.

"Market" affordable housing constitutes a large segment of the estimated housing need in Egypt. Additionally, support for homelessness accounts for a considerable portion of the estimated housing requirements, indicating that increased initiatives may be necessary to address this issue. Conversely, the need for transitional accommodations, such as emergency camps, shelters for refugees and internally displaced populations, and temporary housing solutions, appears to be comparatively lower.

**Table 1.**
High-level illustrative estimates of the number of people in need of each housing solution in Egypt.

| | Housing need (number of people) | Share of people in need by type | Share of total population |
|---|---|---|---|
| **Homelessness** | 3,000,000 | 4.4% | 2.7% |
| **Transitional** | 1,002,496 | 1.5% | 0.9% |
| **Incremental** | 15,780,324 | 23.2% | 14.0% |
| **Social** | 18,483,720 | 27.2% | 16.4% |
| **Market** | 15,556,280 | 22.9% | 13.8% |
| **Population without housing need** | 58,893,778 | | 52.2% |
| **Total population** | 112,716,598 | | 100% |

Sources: Middle East Monitor (2023), UNHCR (2025), CAHF (2024), UN-HABITAT (2016), World Bank (2019), UHPH (2024), Alternative Policy Solutions (2024)

*Note: These values are not exact. They reflect modeled estimates based on the best available information, providing an order of magnitude approximation, not a precise count.*

The estimated number of people currently in need of each type of housing solution is listed below, alongside some comments about the sources of information and calculations made:

**Homelessness (approximately 3 million people):** Although official data on homelessness in Egypt is unavailable, the Egyptian Centre for Housing Rights estimates that approximately 3 million individuals are homeless (Middle East Monitor, 2023).

**Transitional (approximately 1,002,496 people):** UNHCR's consolidated refugee statistics (UNHCR, 2025) reports that as of 2025, there were 1,002,496 forcibly displaced individuals in Egypt. This number includes refugees, asylum-seekers, internally displaced populations, people needing international protection, and stateless individuals. Therefore, this figure represents the total population potentially requiring transitional housing solutions.

**Incremental (approximately 15,780,324 people):** According to the State Information Service, 14% of Egypt's total population resides in unplanned informal settlements (CAHF, 2024). This is equivalent to a population of 15,780,324 inhabitants, which was used to represent the country's housing need in the "Incremental" category. This figure is consistent with UN-HABITAT's estimated population residing in informal settlements. As mentioned in the Egypt Country Profile (UN-HABITAT, 2016), according to the Ministry of Local Development, about 1,171 areas across the country are considered informal, with a population of around 15 million inhabitants.

**Social (approximately 18,483,720 people):** The World Bank reported that Egypt faced a housing shortage of 3 million units in 2014, with the deficit increasing by approximately 400,000 units annually (World Bank, 2019). By projecting this trend, the cumulative housing shortfall was estimated at 7.4 million units for the period between 2014 and 2025, encompassing both the initial backlog and subsequent accumulation. This figure is consistent with "Egypt Sustainable Strategy" or "Egypt Vision 2030," which established a target of 7.5 million housing units required by the end of 2030 to eradicate the problems of slums and informal settlements with their massive demands for affordable housing (UHPH, 2024). As of 2016, it was estimated that 54.3% of Egyptians were cost-burdened, indicating an inability to afford adequate housing without financial strain (Alternative Policy Solutions, 2024). To assess the population requiring social housing, which is predominantly dependent on government and civil society organization support, the total housing shortage was multiplied by the percentage of cost-burdened households (54.3%) (Ibid.) and subsequently by the average household size of 4.6 to derive the estimated population in need.

**Market (approximately 15,556,280 people):** The World Bank reported that Egypt faced a housing shortage of 3 million units in 2014, with an annual deficit increase of approximately 400,000 units (World Bank 2019). By 2025, the cumulative shortage was estimated to reach 7.4 million units, consisting of the original 3-million-unit backlog and an additional 4.4 million units accumulated between 2014 and 2025. Moreover, as of 2016, it was estimated that 54.3% of Egyptians were cost-burdened, indicating an inability to comfortably afford housing (Alternative Policy Solutions, 2024). To assess the need for market housing, where reliance on government and civil society support is less deep than for social housing, the total housing shortage was multiplied by 45.7%, representing the proportion of Egyptians less likely to be cost-burdened and thus more capable of accessing market-based housing. This figure was then adjusted for an average household size of 4.6 to determine the corresponding population in need. It is worth reminding that in this analysis, this continuum category excludes market-rate and luxury housing.

## What key policy tools are available in Egypt?

Egypt's housing framework combines national urban policy, large-scale public housing programs and housing finance institutions. At the strategic level, the National Urban Policy and the National Housing Strategy provide the policy foundations for urban development and the delivery of adequate housing, while the Urban Development Fund leads large-scale upgrading of informal settlements. These instruments link housing delivery to broader urban restructuring and territorial development objectives.

High-level descriptions of the most widely known and implemented policy tools are presented below:

**National Urban Policy**[1]

*Regulatory framework*

This policy seeks to create a balanced urban system and leverage urban cluster development by enhancing their competitiveness, connectivity and appeal through integrated development.

**National Housing Strategy**[2]

*Regulatory framework*

Developed with support from the United Nations Human Settlements Programme, this strategy aims to address the country's housing challenges and ensure adequate housing for all Egyptians.

**Unified Building Law No. 119, 2008**[3]

*Regulatory framework*

This is the primary legal framework governing urban planning, construction and land use to ensure safety and sustainability. It regulates building permits, zoning and height restrictions while aiming to prevent illegal, unsafe construction and modernize Egypt's construction regulatory environment.

**Housing for All Egyptians Program**[4]

*Implementation program*

A national initiative to provide affordable housing for low- and middle-income citizens through subsidized loans and direct financial aid.

**New Urban Communities Authority (NUCA)**[5]

*Implementation program*

NUCA is tasked with allocating land to both citizens and developers. In April 2024, NUCA introduced the Maskan initiative, providing 1,747 land plots distributed among various types of residential properties.

**Homeless Children Initiative**[6]

*Implementation program*

The Program for the Protection of Homeless Children at the Ministry of Social Solidarity exerts effort to protect homeless children by providing care and rehabilitation services for them and integrating them into society.

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1 https://aps.aucegypt.edu/en/articles/85/developing-a-national-urban-policy-for-egypt-towards-compact-cities
2 https://unhabitat.org/egypt-housing-strategy
3 https://www.eastlaws.com/legislation-full-text/ar/egypt/law/11-05-2008/no-119?id=667606&type=1&utm
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5 http://www.newcities.gov.eg/english/aboutus/about_authority/default.aspx
6 https://sis.gov.eg/en/egypt/society/child-welfare/homeless-children-initiative/

## What key financial mechanisms are available in Egypt?

On the delivery and financing side, the Social Housing and Mortgage Finance Fund, or SHMFF, anchors Egypt's social housing system through mass housing production, subsidies and mortgage support, complemented by the Housing for All Program. At the market-enabled end of the continuum, institutions such as the Egyptian Mortgage Refinance Company and the New Urban Communities Authority expand access to land, developer finance and mortgage lending. Homelessness and transitional housing needs are addressed through targeted initiatives such as the Homeless Children Initiative.

It is important to note that development finance to Egypt – foreign aid from multilateral development banks and other international actors, primarily in the form of official development assistance and other official flows – is typically channeled through existing national-level implementation programs and financial mechanisms.

A summary of the key financial mechanisms identified is presented below. Other initiatives may exist, such as blended finance models, housing microfinance capitalization, municipal infrastructure financing instruments, land-value capture strategies and risk-sharing mechanisms, along with numerous informal financing arrangements, but the mechanisms mapped in the snapshot represent the most widely known and implemented at the national level. This list is not intended to be exhaustive.

**Table 2.**
Main national-level financial mechanisms for housing in Egypt.

| Financial mechanism | Description |
|---|---|
| **Social Housing and Mortgage Finance Fund (SHMFF)** | The SHMFF aims to deliver 1 million social housing units and promote sustainable mortgage finance to support Egypt's Vision 2030. By June 2024, SHMFF facilitated about 583,008 mortgages, averaging US$3,000 each. SHMFF offers affordable housing units at US$10,366 and introduced a Rental Programme in 2024. SHMFF also provides subsidies such as selling units at construction cost, waiving land and infrastructure fees, and direct cash assistance. |
| **Urban Development Fund (UDF)** | The Urban Development Fund serves as a real estate developer, overseeing the upgrading of informal settlements and the development of eight governorates to support the expansion of Egypt's urban regions. |
| **Egyptian Mortgage Refinance Company (EMRC)** | EMRC offers refinancing resources to primary mortgage lenders by securing long-term financing from institutional investors, obtaining equity investments from founding shareholders, and conducting regular bond market issuances supported by strong credit ratings. |

## Insights for further exploration from Egypt's Housing Continuum Snapshot

The Egypt snapshot suggests a differentiated pattern of alignment between housing needs and the orientation of existing policies and funding mechanisms across the continuum. The largest estimated needs are concentrated in "Social housing" (approximately 18.5 million people), "Market-Enabled housing" (15.6 million), and "Incremental" (15.8 million), indicating considerable need for both formal affordable housing delivery and incremental improvement of existing homes and settlements. The mapped policies show a strong concentration in "Social" and "Market-Enabled" housing, reflecting Egypt's emphasis on large-scale public housing programs, subsidized delivery, land allocation and mortgage finance systems. These two categories appear comparatively well served relative to other categories.

By contrast, although the "Incremental" category represents a large share of housing need, the number of policies explicitly oriented toward informal settlement upgrading and incremental housing improvement are more limited, suggesting relatively less coverage in this category. Moreover, the "Homelessness" and "Transitional Housing" categories comprise smaller population segments and seem to be supported by a narrow set of initiatives. In summary, the snapshot suggests that Egypt's housing system is geared toward formal housing delivery and mortgage-linked solutions, while the scale of need in informal settlements speaks to an opportunity to strengthen upgrading policies and funding mechanisms to achieve a more balanced response across the housing continuum.

The Egypt Housing Continuum Snapshot presented here was developed through close collaboration with the Habitat for Humanity country team and in-depth engagement with national and local housing experts. These consultations were critical to shaping and refining the snapshot by clarifying how housing need is understood and measured in this context, how policy tools are structured and prioritized, and which financial mechanisms meaningfully influence housing outcomes in practice. Expert input was especially important for navigating data gaps, interpreting national statistics in relation to the continuum categories, and distinguishing between formal policy intent and actual delivery on the ground.

This snapshot does not claim to be exhaustive, definitive or perfectly comparable to other contexts. By design, it offers a partial and evolving representation of a complex housing system, shaped by available data, expert judgment and contextual nuance. Rather than being developed for a fixed use case, the snapshot is intended as a learning tool to explore how a continuum approach can make housing needs more visible and legible while respecting local specificity. As a living tool, it is meant to be revisited and updated over time as new data emerges, conditions change and understanding deepens.

## Keep learning about the Global Housing Continuum

Visit habitat.org/continuum to explore the Global Housing Continuum website and access the full **Continuum Toolbox**, including:

- *Making Sense of the Global Housing Continuum*
- *Glossary: Toward a Common Vocabulary*
- *Guide to Creating Housing Continuum Snapshots*
- *Examples of Common Housing Interventions Across the Continuum*
- *Templates Adapting the Global Housing Continuum*
- *Full report: The Global Housing Continuum*

You can also explore the **Snapshot Library**, which features the Global Housing Continuum Snapshot alongside a growing collection of national-level snapshots from different countries.

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**The Global Housing Continuum**



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