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The role of housing projects in Egypt toward solving the low-income housing problem

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ABSTRACT

The problem of low-income housing in Egypt is a severe crisis for this category, as it is not only the gap between supply and demand of housing, It is essentially the problem of an imbalance in the types of supply and demand of housing units and what is commensurate with the needs and capabilities of the limited income groups. Egypt's housing crisis is the outcome of a series of economic, social, and political events that Egypt experienced during the twentieth century, Therefore, the historical development of housing plans and policies globally was identified, their objectives were drawn, and the historical development of housing plans and policies in Egypt was divided into different time stages namely (the pre-revolution stage - the stage of the fifties (1952-1961) - the stage of the sixties (1962-1972) - the stage of The seventies (1973-1981) - the eighties (1981-1992) - the time period from 1992 - 2001 AD - the time period from 2001-2011 AD - the time period from 2011 to 2014 - the time period from 2.14 until now).

In order to find solutions to the problem of low-income housing, the government has implemented, since 1996, groups of housing projects in new cities, in which the state bears about 40% of the cost of those projects in various new cities with the same Conditions for obtaining the unit, using the same methods of implementation, and among the most important projects (Future Housing Project - Mubarak Youth Housing Project - Social Housing Project - National Housing Project) , it turns out These projects are not a fundamental solution to the problem, as they are isolated projects that did not stem from the development of policy housing.

1. Research problem:

The existence of a general problem for most residents of areas with low -income housing, and the state's inability to meet the needs of young people for housing in light of the doubling of the population and continuous families, which led to the doubling of the aspects. The housing policies followed in Egypt do not cover all of these aspects, which results in the emergence of many problems in low-income housing projects.

2. Research objective:

The aim of the research paper is to review the historical development of housing policies in Egypt, access to adequate and safe housing, especially for low-income people, and the role of housing projects in dealing with the problem of low-income housing, toward get out with recommendations for the enhance of these projects.

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3. Research questions.

Within the framework of what was presented in the introduction to the research and its connection with the development of the definition and policies of housing and the housing problem, especially for low-income people, the researcher poses a set of questions about how to approach this problem and analyse it in a sequential and coherent manner to reach appropriate standards and solutions, which are as follows:

- What is the concept of housing, its importance, housing policy and housing strategy?
- How the historical development of housing policies in Egypt?
- What is the size of the housing problem in Egypt, especially low-income housing?

4. Definitions

4.1. Housing.

The United Nations Environment Program defines shelter at the physical level as:

“The dwelling represents the minimum level of protection from factors and climatic conditions, prevention, security and comfort in its simplest form, and it is also a social space for the practice of many activities, so the relationship between man and shelter is permanent and continuous no matter how different the materials and methods of its construction differ. Which allows man to practice his life and various activities comfortably and efficiently within his walls [1].”

The Global Shelter Strategy defines housing as:

“That content that provides an adequate measure of security and privacy with adequate space, adequate lighting and ventilation, adequate infrastructure and facilities, and in a suitable location, all at a cost commensurate with the capabilities of those with lower incomes [2].”

4.2. Housing as a human right at the international level.

standards of High Commissioner for Human Rights (United Nations) for adequate housing. “Adequate housing must be provided and that housing must be available to everyone, fit for habitation, connected to basic amenities, appropriate location, and culturally appropriate [3].

In the “Universal Declaration of Human Rights” Article (25), regarding the right to adequate housing: “*Everyone has the right to a standard of living adequate for the health and well-being of*

himself and his family, including food, clothing, housing and medical care as well as necessary social services.” Also: “*Everyone has the right to a healthy, safe and secure shelter, at an affordable cost, and contains all services, facilities and basic needs, with full freedom of choice without discrimination, and his legal right to own or possess without being subjected to eviction or forced eviction [21].*”

The United Nations Global Strategy for Shelter: Point 13: “The right to adequate housing is a universal right recognized by the community of nations... All nations, without exception, have some form of obligation in the shelter sector, for example in the establishment of ministries or housing agencies, and by allocating funds to the housing sector, as well as in policies, programs and projects. All citizens of all countries, even if they are poor, have the right to the concern of their government, to take into account their need for shelter, and to acknowledge a basic obligation to protect and improve homes and neighborhoods, rather than damage or destroy them [20].

4.3. Housing as a human right at the national level.

in Article (68) of the Constitution of the Arab Republic of Egypt 2012: “Adequate housing, clean water and healthy food are guaranteed rights, and the state adopts a national housing plan, based on social justice, encouraging self-initiatives and housing cooperatives, and regulating the use of state lands for construction purposes, in a way that achieves the public interest and preserves the rights of generations [3].”

Indicates the constitution of Egypt, which was amended in 2014, to the right to housing in Article 78: (guarantee Citizens have the right to adequate, safe and healthy housing, in a manner that preserves human dignity and achieves social justice).

The state draws up a national housing plan that takes into account environmental privacy, ensures the contribution of self and cooperative initiatives to its implementation, and regulates the use of state lands and the provision of basic utilities within the framework of comprehensive urban planning for cities and villages and a strategy for population distribution, in a way that achieves the public interest, improves the quality of life for citizens and preserves the rights of future generations[20].

as Egypt is a signatory to the Universal Declaration of Human Rights (1948), where Article 25 (1) of it states the following:

Every person has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing,

housing, medical care and necessary social services, and the right to security in cases of unemployment, sickness, disability, widowhood, old age and other loss of means of subsistence as a result of circumstances beyond his control [3].

4.4. housing policy [6]:

Housing policy refers to the actions of government, including legislation and program delivery, which have a direct or indirect impact on housing supply and availability, housing standards and urban planning. Through legislation, the allocation of resources, tax policies and housing policy can also impact house prices and affordability, as well as the availability of an adequate supply of rental housing.

Policies around housing can result in an investment in social housing, support for alternative types of rental housing (such as co-ops) or tax policies to encourage the private sector to build and operate more rental housing.

4.5. The strategy:

There were many definitions that explain the strategy, but many researchers did not agree on a specific definition of the strategy [4].

Chandler in 1988 said It is the identification of the competent department for its long-term goals and objectives, and the allocation of resources to achieve these goals and objectives.

As for the strategy as it is the means that is used to reach the long-term goals in particular, determine the appropriate ways to achieve them, allocate the necessary resources for this, and make decisions about the volume of activities and areas of expansion, while defining the pattern of dealing with emerging conditions in relation to production inputs, changing economic conditions, and the pattern of dealing with competitors.

And that It means that the strategy, as a new policy approach, must be flexible and able to respond to changes over time. Not only must the strategy and its components evolve through the method of learning by doing and feedback, but there are a number of information gaps that must be filled, and a number of studies must be conducted to see the feasibility of different approaches. Hence, the components of the proposed strategy must be developed and reviewed periodically.

4.6. Strategic management [5]:

Definitions of strategic management varied according to management scholars with different visions.

David's presentation It is the science and art of formulating, implementing and presenting various functional decisions that enable the competent authority to achieve its objectives.

Header defined it as a set of administrative decisions and practices that determine the long-term performance of the competent authority, and this includes strategy development, implementation, evaluation and control.

Porter: Strategic management is concerned with operational efficiency that focuses on the link between thinking and execution between strategy formulation and implementation efficiency.

Thompson and Strichand: It is “characterizing the future direction of the organization, stating its long-term goals and testing the appropriate strategic pattern for that in the light of internal and external environmental factors and variables, then implementing and evaluating the strategy.”

4.7. Housing strategy:

It is a set of specifications and procedures within a general framework that allows maneuvering in detail while avoiding differences. Housing strategies include a comprehensive development of the social and economic aspects of society, allowing individuals and families to choose the location of housing and meet their needs in an adequate manner. It is also considered the official document that defines a framework for action in Ministry of Housing, Utilities and Urban Communities In the field of housing in the short, medium and long term. Prepared by the Housing Sector of the Ministry of Housing, in cooperation with the United Nations Human Settlements Program (Habitat). States and written by housing experts: David Sims and Hazem Abdel Fattah. The housing strategy refers to what the government applies in terms of legislation, laws and standards that govern the implementation of housing programs and have a direct impact on the provision of housing for the various classes of society [4].

5. Policy housing in Egypt:

Historical development of plans and housing policies in Egypt highlight the stages in which the state is experiencing political changes that have a direct and clear impact on the programs followed in the affordable housing projects are:

5.1. Pre-revolution stage:

Before 1952, housing production was confined to three areas [6]: The state, the wealthy and the middle class, and the government’s role in providing housing units was very limited. The

government's housing projects in that period were two projects for workers' housing, the first was in Imbaba and the second in Helwan.

The government was constructing housing for its chief employees, such as the director of the railways, and simple housing for some categories of railway workers.

And there was a group that controlled the economics of society, and they were those who were able to build palaces and luxurious villas before and during the second world war, and they were the wealthy of the countryside and the owners of agricultural land.

Another middle class of society builds multi-stories buildings, and they are merchants or chief government officials. As for the low-income group, they used to live in popular areas in major cities, such as Bab El Shearia and Old Cairo.

5.2. Fifties stage (1952-1961):

Radical changes, most notably the 1952 revolution, the change of the state's political entity from a kingdom to a republic, and the issuance of many republican regulations, laws and decisions [8].

- Issuance of the Agrarian Reform Law in 1952 defining agricultural ownership.
- Law 530 of 1954 was issued reorganizing the Ministry of Municipal and Rural Affairs and establishing (Regional Monitors) The beginning of the idea of (localities).
- Law 188 of 1955 was promulgated to annex (Housing Department), which was affiliated to the Ministry of Social Affairs and the Ministry of Municipal and Rural Affairs.
 - One of the most important goals of the revolution was to achieve social justice for the low-income category. To achieve this, the government did the following: [7]
- Building large numbers of popular housing for the low- and middle-income classes.
- Establishment of residential neighborhoods for workers and employees next to the new industrial centers.
- Establishing new cities and residential communities in the Western Desert, to reclaim desert lands.
- A law was issued to organize cooperative housing in 1954, so an annual budget was allocated to support cooperative housing, and also Republican Decree No. 319 of 1961 was issued to build public housing institutions.
- The agrarian reform laws contributed to the shift from investment in the field of agricultural ownership to real estate ownership.

With the beginning of the Yemen war in 1960 and the construction of the High Dam, the state retreated in building housing and turned to military affairs.

5.3. Sixties (1962-1972):

Starting in the early sixties, the government's role in the construction of housing units and the infrastructure of cities shrank, and a shortage appeared in the supply of housing units due to the weak economic output and the lack of investments in the housing sector, especially after the emergence of socialist laws between 1961-1962, and the emergence of rental laws by reducing the rental value of housing [8]. And the 1967 war in which the country was plunged into, and then the war of attrition with Israel, and those wars absorbed the largest proportion of the national economy, so unplanned settlements and residential outposts appeared in the agricultural lands on the outskirts of the city, due to the lack of housing units due to the decline in government investment in the housing sector [7].

5.4. The seventies (1973-1981):

After the 1973 war, the state's goal was to reconstruct the Canal cities that were destroyed by the war as quickly as possible and return the immigrants to their country. The country witnessed a rapid economic openness known as the Openness Policy. In light of this policy, Law No. 43 of 1974 was issued, where President Sadat presented the October paper as a plan to redistribute the population on the map of Arab Egypt, and this plan was based on four main axes to redistribute the population in the crowded urban areas of the Delta Valley [9].

The first axis: the establishment of several satellite cities around the city of Cairo to reduce the population increase.

The second axis: is to rebuild the three cities of the Ismailia Canal - Suez - Port Said.

The third axis: the redistribution of the population in the old urban cities, especially the middle ones.

With the increase in oil prices after the 1973 war, which led to a rise in international and local prices, the prices of building materials increased, which contributed to a significant increase in the prices of housing units. And spread random growth in this period.

In 1977, the government began adopting a policy of developing slums and providing them with the necessary services instead of removing them, and

this trend achieved great success for some projects. In 1978, the state expanded greatly in building new cities, but these cities did not absorb only a small percentage of the demand for housing.

5.5. The eighties (1981-1992):

After the assassination of President Sadat in 1981, the government adopted a calm and moderate policy in all service and production sectors, so it turned to an economic reform policy to correct the imbalance that occurred in the housing field in the previous stage due to the application of the policy of economic openness, so the state drew up the first five-year plan from 1982 - 1987) The first plan targeted a drawing A policy to increase part of the housing stock suitable for low-income groups and build low-cost housing, and the private sector has implemented the bulk of the plan, due to lack of financial resources and low production capacity of the industrial sector, so the government was unable to provide basic needs, so the private sector continued to support the provision of units Housing for a specific sector of society in order to achieve a quick return, and thus the housing problem has increased in all sectors of society[10].

After an earthquake 1992 The state directed an attempt to develop a policy of economic reform to find housing and to draw up a policy to increase part of the housing stock suitable for low-income groups, build low-cost housing, and pay attention to the return of the rental policy instead of ownership by the end of 1996[10].

5.6. Time period (1992 - 2001):

This era was characterized by the growth in the supply of luxury housing, tourism and entertainment, and the shrinking of the supply of medium and popular housing, especially with the state's tendency to put government housing companies on the list of companies that will be launched for privatization, so a group of the largest housing companies affiliated with the public sector was launched [9].

5.7. Time period (2001-2011):

During the past decades until 2011, the government's approach to housing was dominated by a single feature, the production of new housing units by the state, ostensibly mostly for those low-income families. This is the approach that the national and

local state agencies dealing with housing have been preoccupied [11].

5.8. Period (2011-2014):

Social Housing Program and Other Supply-side Support Initiatives After the 2011 revolution, little changed in Egypt in terms of housing policies, and preoccupation remained with one track – “affordable” housing that the government financed and built.

A draft document on Housing Policies and Strategies for Egypt was prepared by the Ministry of Housing, Utilities and Urban Communities in 2012 and 2013, and this document, although not well distributed and discussed thus far, presents very important efforts that can serve as a basis for consultations on the strategy National Housing in Egypt. It discusses the need, scope and role of a housing policy document in Egypt. It also identifies housing challenges and the need for clear vision, guidelines, and goals related to housing in the short (2012-2017) and long-term (until 2027). The strategy identifies nine interesting strategic paths [12]:

- Citizen support strategy, not housing or land.
- Plan strategy centrally and implement locally.
- A strategy to support safe rent and increase its share in the housing sector.
- The strategy of regulating the state and its housing capabilities and not building houses directly except for low-income groups and in specific locations only.
- A strategy to stimulate the introduction of vacant and closed units in the housing market.
- The strategy of preserving real estate wealth (as economic assets).
- A strategy to stimulate the provision of attached lands to all social groups and link them to plans and job opportunities.
- The strategy of following the policies of economic and social advancement for the residents of the informal (slum) areas and relying on civil society organizations.

5.9. Period (2014-2021):

In the period from 2014, when President Abdel Fattah El-Sisi assumed the presidency, and until now, the ministry is making every effort to implement various development projects, within the framework of the comprehensive development process witnessed by the Egyptian state.

The implementation of the presidential initiative was also launched. Housing for all Egyptians Launched by President Abdel Fattah El-Sisi to implement housing units for all segments of society, within the framework of the state's economic and social development plan to provide adequate housing for citizens, in light of the President's directives to provide housing units for the middle class at reasonable prices, with the aim of helping that category, and providing a unit for every citizen.

And that housing, utilities, and other projects are being implemented in 21 new existing cities, with a value of 160 billion pounds, while 21 new fourth-generation cities are being implemented, and the sites of these cities were chosen because of their proximity to promising new development areas [26].

In the following The minister pointed out that about 900,000 housing units are being implemented in social and medium housing projects, at a cost of about 390 billion pounds, 501 thousand units have been implemented in social housing, at a cost of 88 billion pounds, and another 156.5 thousand units are being implemented, at a cost of 48 billion pounds. 50.9 thousand units were implemented in the "Dar Misr" project, at a cost of 16.75 billion pounds, and another 6 thousand units are being implemented, at a cost of 2.08 billion pounds, and 25,920 units were implemented in the "Sakan Misr" project, at a cost of 6.6 billion pounds, and 33,220 other units are being implemented, at a cost of 10.15 billion pounds, and 8,064 units were implemented in the "Project" JANNA", at a cost of 3.05 billion pounds, and 23,120 other units are being implemented, at a cost of 12.33 billion pounds[25].

Table 1. the stages of the housing policies in Egypt and its effect on the housing sector

The Stage:	Radical changes	The Effect
Pre-revolution stage:	The demand of the social housing was very limited.	The government's housing projects were started in limited scale.
Fifties stage (1952-1961):	After the revaluation, many laws have been changed due to achieve social justice for the low-income category.	The implementation of the government in the housing sector was increase, so a lot of social housing areas appeared next to the industrial areas and the new cities.
Sixties (1962-1972):	It was unstable stage because of the wars 1967 and 1973, which effected the weak economic output and the lack of investments in the housing sector.	the government's role in the construction of housing units shrunk, so, shortage appeared in the supply of housing units due to the weak economic output.
seventies (1973-1981):	The open-door policy was appeared, then the October paper which draw the plan to redistribute the population on the map of Egypt.	the state's goal was to reconstruct the Canal cities, with the idea of establishment satellite cities around Cairo, and developing the slums.
The eighties (1981-1992):	The government turned to an economic reform policy to correct the imbalance that occurred in the housing field due to the open-door policy.	increase part of the housing stock suitable for low-income groups to rebalance the shortage of housings.
Time period (1992 - 2001):	the state's tendency to put government housing companies on the list of companies that will be launched for privatization.	the growth in the supply of luxury housing, tourism and entertainment, and the shrinking of the supply of medium and popular housing.
Period (2011-2014)	Instability of the political situation in Egypt.	Instability in the housing policy implementation.
Period (2014-2021)	The implementation of many presidential initiatives for all housing levels, also the appearance of the 4 th generation of the new cities.	The government focused on the replace of the informal areas with a developing project, and relocate the residence in new units. In addition to the increasing of the establishment of the new cities.

6. Presentation of the housing strategies used in Egypt:

Providing adequate housing for low-income people lies in achieving convenience with all that includes basic social, economic and urban requirements, as well as in the ability to develop housing strategies that support freedom of choice and flexibility of housing design models, along with the appropriateness of the site and the availability of basic services in it, through a social and economic perspective. and urbanization, which leads to the development and development of the community.

Through the theoretical study of the dimensions of the housing problem, a set of strategies that the state has followed since the beginning of the eighties have been extracted with the aim of providing adequate housing for the low-income category. These strategies are [13]:

- Providing support for housing projects.
- Providing direct support to low-income people.
- Amending building legislation and codes.
- Control and control of financial finance.
- Encouraging cooperative housing associations.
- Encouraging partnership between the public and private sectors.

7. Mechanisms for applying housing strategies [14]:

- Providing basic services for projects.
- Allocating low-priced lands equipped with utilities for housing projects for low-income people.
- Institutional support for the private sector to participate in the low-income housing sector.
- Providing support to low-income families by obtaining a loan to build or buy a home suitable for their circumstances.
- Establishing a fund to support real estate finance under the supervision of the Financial Supervisory Authority.
- Adopt legislation to ensure good design and implementation of housing projects and materials used according to specific specifications.

8. The role of the government in housing:

The state intervenes in the field of housing at several levels [15]:

- The state bears the production of low-income housing allocated to a segment of society who is unable to pay.

- The state interferes indirectly through mechanisms that make part of the employees of the higher category able to pay, through long-term and low-interest loans to allow them the ability to own property or provide loans to associations, or through banks to attract employee savings, such as the Housing and Development Bank that was established 1980 financing housing construction.
- The state intervenes at the legislative level by regulating or freezing rent laws, in order to limit the profit margin when annexing real estate to private real estate development companies and impose on them the diversification of their production in favor of the middle classes.

9. The problem of low-income housing in Egypt.

figured the housing problem in Egypt became acute at the beginning of the sixties with the issuance of several laws to reduce housing rent in favor of the poor classes, which led to the reluctance of the private sector to invest in economic housing units for rent in this period, so that the state had to bear the burden of providing economic housing for the poor groups of society. To summarize the causes of the housing problem in the third world countries, especially in Egypt, as follows:

- High population growth rates.
- Geographical distribution of the population.
- internal migration.
- Population increase.

9.1. High population growth rates:

As population growth in the world has witnessed a great change since the end of World War II, the development in health care along with economic and social development programs has led to a steady decline in death rates while maintaining high birth rates in most countries of the world, which has resulted in the gap between births and deaths and consequently high rates of natural increase. It is worrying that the bulk of this increase will be concentrated in developing countries, which are currently experiencing severe and continuous pressures due to the increasing demand for food and housing and the need for political, economic and social stability. By the year (2050) the low projection of nations appears The United States has a global population of (7.8) billion, while the high projection shows a population of (12.5) billion. As for Egypt, it is one of the highest countries that suffer from high rates of population growth, as its percentage in the

growth rate is five times greater than the rate developed countries, and about twice the rate of developing countries [16].

Table 2. Population growth rates in Egypt from 1976 to 2020.

Period	Growth rate in Egypt
1976-1986	2.75
1986-1996	2.08
1996-2006	2.02
2014	2.5
2017	2.56
2018-2020	1.9

Studies indicate that if the population growth rate remains stable at 2.04% from 2012 to 2052, the population will reach 183.8 million, while if that rate decreases to 1.7%, the population will reach 193.8 million in 2052, so the population growth rate must be reduced. To reach 1.3% until the population reaches 152.3 million in 2052.

9.2. Geographical distribution of the population:

Perhaps the disparity in the distribution of the population between the regions of the world is the remarkable thing when studying the distribution of the population, as half of the world's population lives on a limited geographical area of only 5% of the land area. North, while 5% of the population lives on 57% of the land area.

Population density refers to the relationship between a country's population and its geographical area, and the more the population increases and the area shrinks, the density increases, noting here that the net density based on dividing the population by the area of liveable areas is generally the most accurate.

In this regard, the American sociologist (Paul Hauser) points to the danger of narrowing the land in the face of massive population increases, and calls for maximum efforts in the field of development so that backward countries can raise the standard of living of their children in order to avoid wars.

As for the English historian (Arnold Toynbee), he sees the population problem as an imminent danger to the future of human society and a reason for doubling international tension.

In Egypt, due to the high population numbers and the increase in growth rates with the narrowness of the populated area, the population increase continued remarkably, as the total density of the Republic in 2010 reached 78.1 people / km², then increased within 6 years to 90.4 people / km² in 2016, then 92.1 people / km² in 2017, in 2019 it reached 98.1 person/km² and in 2020 103 person/km². Where

most of the population is concentrated in the fertile lands along the banks of the Nile, which extends for a distance of 1200 km and covers an area not exceeding 25,000 km² of the total area of the country, as the remaining area is desert areas [17].

Table 3. The total population density in the period from 2010-2018

Period	Gross density per person/km ²
2010	78.1
2016	90.4
2017	92.1
2018	98.1

9.3. Internal migration:

Scientific evidence confirms that the urban population increases faster than the total population. The concept of urbanization refers to the comprehensive social process that includes the movement of population from rural areas to urban areas, which helps to increase the population and growth of cities.

The science of urbanization is known (Urbanization Process) as a process of population concentration that takes place by increasing the number of urban population centers and the growth in their size and population, and developing countries have witnessed more urban population inflation due to the population's desire to migrate from rural areas to urban areas in order to learn, work or better available services with limited development in rural areas.

As this phenomenon led to the transformation of Egypt from a rural country since 1950, approximately 70% of its rural population live, and only 30% of the urban population live in a country where by 2030 the rural population is expected to decline to only 46% of the total population, and the reason is Behind this urban inflation is the rapid population increase, and the migration from rural to urban [18].

9.4. Population increases:

Housing problems always become clear when following the population increase and its rates and observing the relationship between them, especially if we take into account that this population increase is often due to the low-income class. Countries with high population growth, we find that the average annual population increase is more than

(2%) and may exceed (3%) in some countries such as China, India, Burundi, Niger, Brazil, Venezuela, Mexico, Malaysia, Thailand, Vietnam and the Philippines, which are countries that suffer mostly from the problem of overcrowding severe, as they are all located in developing countries.

It is expected that the population of Egypt will reach about 121 million people by 2030 AD, and 160 million people by 2050 AD; That is, about 60 million people more than the current population, and the current population is expected to double by the end of this century to reach about 225 million people [16].

10. The role of housing projects in dealing with the problem of low-income housing.

The role of housing projects in dealing with the problem of low-income housing .In order to find solutions to the problem of low-income housing and to achieve the goal of equality in the opportunity to obtain adequate housing at a price that suits the economic level of the low-income class, the government has implemented, since 1996, groups of housing projects in new cities, in which the state bears about 40% of the cost of those projects in various new cities with the same Conditions for obtaining the unit, using the same methods of implementation, and among the most important projects (Mubarak Youth Housing Project - National Housing Project - Future Housing Project) [19].

The following is a presentation of these projects.

10.1. Mubarak housing for youth [24].

The idea of the Mubarak Youth Housing Project began in 1995, under the guidance of Mubarak at the time, to provide modern accommodation for young people, of which the heights did not exceed a ground floor and four recurring roles (100 m² - 70 m² - 63 m²).

- In 1996:

The project was launched in a number of new cities. According to the new Urban Communities Authority website; all the work of the project has been completed with the implementation of 74433 housing units¹⁴, where the units were implemented with an area of 100 m² in the first phase by 20712 housing units, using four architectural models that have been settled in some new cities; 10th of

Ramadan, Shorouk, Obour, New Cairo, 15th of May, and 6th of October.

- In 1999:

Phase II has been implemented with 34931 housing units of 70 square meters, in the following cities:

Shorouk - Obour - New Cairo - 6th of October - Sheikh Zayed - Sadat - New Damietta - New Beni-Suef -New Menia.

- In 1998:

Construction of phase III started with 18790 housing units with an area of 63 m², in the following cities: 10th of Ramadan - Shorouk - Obour - 6th of October - New Damietta - New Beni-Suef – New Menia - New Assiut - Tiba.

-Phase IV:

This included developed economic housing, and the area of those units ranged from 50: 57 m² (Consisting of 2 rooms, lounge, kitchen and bathroom). It was announced in the Mubarak electoral program in December 2004, that the unit two loans; one which is a cooperative loan of L.E. 15,000 at 5% interest payable on 40 years, and a supplementary loan of L.E. 10,000 to be paid on 44 years without interest (a total of about 80 pounds). The new Urban Communities Authority did not mention anything about the implementation of the units at that stage.

10.2. Future Housing Project [23].

By a decision of the Ministry of Social Affairs, the Association of Future City was announced as an association in the general administration of associations, in accordance with the provisions of Law No.

32 of 1964, and its executive regulations, including members from the real estate investment sector, industrial investment sector and construction sector, with the aim of establishing a range of residential units known as Future City.

The future housing aims at construction of 15636 (63M²) units in number of new cities, whereby plots; fully equipped with utilities and areas are provided. "Future Association " shared partially in the costs by contributions of real estate, industrial sectors, contracting companies as well as all rich people.

10.3. The National Housing Project [22].

the National Housing Project is considered to be one of the most important projects to overcome

the problem of housing through the provision of adequate and appropriate housing for young people with limited income to provide 500 thousand housing units during the period of 6 years and to solve the housing problem in Egypt, which is one of the biggest problems facing the Egyptian citizen who dreams to have a suitable apartment with a cost matching with his level of income.

The State has provided direct fund to implement the national housing project. The State has provided one billion pounds annually to fund the implementation of housing units by the sum of 15000 pounds as an refundable grant for every citizen deserving the housing unit. -The citizen pays 5000 pounds as a down payment of the unit and then pays a monthly installment (160 pounds) increasing by 7.5% for 20 years.

table 4. shows advantage and disadvantage for housing projects (future housing project- Mubarak housing for youth - The National Housing Project).

	advantages	Disadvantages	Executing the project
Mubarak housing for youth	*the program offered 70,000 housing units, the prices were affordable for the targeted groups. *offered housing units within the housing affordability ratio (25%-30 %) or below.	*the problem that faced these segments was related to the down payment needed for purchase.	*Public Sector (Urban Communities Authority).
future housing	*The future housing project offered housing units for low-income residents within the housing affordability index range (25 %-30 %).	*the problem that faced these segments was related to the down payment needed for purchase.	* Public sector: (New Urban Communities Authority). *Private sector.
The National Housing Project	*The national housing program is the most recently completed program by the Egyptian government in 2011 with a purpose of providing housing units for low-income residents with average number 85,000 units yearly and 500,000 along 6 years.	by 2008 the government raised the qualification parameters to target mainly whose income from 1080-2510. Moreover, even if one could afford these units, the accessibility was still theoretical. As the bank required a formal job; however, 40 % of the population worked in informal jobs. Otherwise, the bank required a guarantor with a government job not older than 40 years old, not an immediate relative, and who would have his or her salary paid directly into the bank on a monthly basis in order to have the value of the installment deducted.	*Governmental bodies provide the lands attached to the new cities. *Private sector (investors). *Individuals.

11. Results and recommendations.

Dissolution policies may have varied according to the period, because every time period has its own social, political, cultural and economic characteristics that affect the formulation of policy at this specific time. The stages of development of the problem and policies can be divided chronologically into five main stages, interspersed with a transitional stage as a result owing to the political conditions at the time, first: a stage (1952 - 1973), second: a stage (1973 - 1981), third: a stage (1981 - the beginning of the nineties), Fourth: The period of the nineties until 2010, and the period between 2010 and 2014 was a transitional phase In view of the political, social and economic conditions and conditions that the country

experienced in that period,Fifth: the period from 2014 till now.

The existence of a general problem for low - income housing occurs because of the inappropriate spaces with the continuous increase in family size in the future.

The lack of an integrated housing policy for urban development and a clear strategy that includes integrated programs between housing and settlement have resulted in the failure of those programs and projects to meet urban needs and providing adequate housing for the various classes of the people, especially the low-income group.

Studying most of the projects on which successive Egyptian governments have worked, revealed the non-compliance of any of them with the State's external obligations, as most of the projects

were developed without a clear and good study of the proposed general site, some of the projects have been carried out by Egyptian governments while totally lacking the "affordability" condition which was clarified in General Comment

Despite the large number of housing units offered, the lower income residents had always a problem with covering the unit price. Under „Mubarak youth housing „,“ the program offered 70,000 housing units, the prices were affordable for the targeted groups, however, the problem that faced these segments was related to the down payment needed for purchase. The „Future Housing“ offered another 70,000 units with reasonable prices, moreover, the down payment needed was considered affordable. The latest completed housing program „National Housing program” targeted a large number of units (500,000 housing units) compared to Mubarak Youth and the Future housing.

From the above we can recommend the importance of the following:

- The necessity of making a real economic study to suit the unit price or the actual income of the low-income people and the subsidy provided to them.
- Improve the rental housing system, through creating a fluid rental market that can help the low-income residents who have a problem with paying the down payment needed for home ownership.
- Encourage the use of local reasonable building materials, in order to provide housing units with reasonable prices for low-income residents.
- the need for the private sector to contribute and participate in the reconstruction of state lands through the establishment of the Public Corporation for Housing Welfare. This institution aims to provide housing care to those who deserve it, empower and encourage government agencies to achieve the objectives of the housing policy, and encourage the participation of the private sector in housing projects.
- The need to encourage and stimulate popular participation to strengthen the spirit of belonging to the new society by facilitating financing and subsidy and providing the necessary services for the beneficiary to establish his residence,
- The necessity of making a study and actual counting of the eligible individuals for affordable housing projects to ensure that the low-income groups have access to adequate housing

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