

Housing for All Egyptians 9: the rental booklet, explained

The Ministry of Housing opened applications for 25,000 units on rent and rent-to-own under the presidential initiative "Sakan Lekol El Masreyeen 9". Here is every condition, fee, date and document reported so far, for applicants in Egypt and Egyptians abroad, with a free PDF guide in Arabic and English.

REONE is an independent real estate platform. It is not affiliated with the Ministry of Housing, the Social Housing Fund or NUCA, does not sell the official booklet and does not take applications or payments. Apply only on the official platforms.

Key facts

Total units	25,000
Rental (Social Housing Fund)	15,000 units
Rent-to-own (NUCA)	10,000 units
Applications open	Mon 28 Sep 2026, 9:00 am
Applications close	Wed 28 Oct 2026
Booklet fee	EGP 365, non-refundable
Rent you pay (rental system)	25% of net monthly income
Where to apply	Egypt Digital platform

Dates

Sun 20 Sep 2026	Booklet and applications open early for people with disabilities (ذوي الهمم).
Mon 28 Sep 2026, 9:00 am	Booklet download and online booking open to all citizens on Egypt Digital.
Wed 28 Oct 2026	Last day to apply.
After closing	Eligibility checks, then allocation (a public lottery for the rent-to-own units and the disability quota).

The three systems

1. Rental (Social Housing Fund)

15,000 units: 8,464 in governorates, 3,256 in new cities, 3,280 under the Hayah Karima initiative.

- Age 21 to 35 on the closing date of the announcement.
- Net family income up to EGP 16,000 a month from all sources (some outlets also report a EGP 5,000 floor).
- You pay 25% of net monthly income as rent; the Fund pays the rest, up to EGP 100,000 of support over the lease.
- Plus EGP 250 a month for maintenance, administration and collection; rent rises 7% a year; late payment costs 2% a month.
- Refundable security deposit of EGP 10,000.
- Lease of 3 years, renewable once for 3 more (6 years maximum); reports say a tenant can ask to buy after at least 1 year, with rent paid counted toward the price.
- Units of 75 m² (2 bedrooms + living room) and 90 m² (3 bedrooms + living room); Hayah Karima units are reported at roughly 90 to 120 m².
- Reported: the applicant must live or work in the governorate where the unit is.

2. Rent-to-own, ready now (NUCA)

5,000 ready units in 26 new cities: New Cairo, 15th of May, Badr, El Shorouk, New Obour, El Obour, New October, New Borg El Arab, New Alamein, New Damietta, Sadat, 10th of Ramadan, New Salhia, New Mansoura, New Rashid, New Fayoum, New Fashn, New Beni Suef, New Minya, New Mallawi, New Nasser, New Assiut, New Sohag, New Qena, New Tiba and New Aswan.

- Age 21 to 45 on the application date.
- Neither you, your spouse nor your minor children may already own a home.
- Maximum income is set by the unit's rent value (see the booklet for your unit).
- Deposit: three months of first-year rent.
- Units from 57 to 161 m²; rent is paid quarterly.
- Provisional ownership on allocation, final after 20 years once all payments are made. Allocation by public lottery. Applications run through the Maskan portal linked to your Egypt Digital account.

3. Rent-to-own, delivery within 3 years (NUCA)

5,000 units in 8 cities: New October, New Obour, New Borg El Arab, New Alamein, 10th of Ramadan Gardens, Sadat, New Minya and New Sohag.

- Same age range (21 to 45) and no-prior-home rule as the ready units.
- Allocation by public lottery; ownership becomes final after 20 years and all payments.

Rent at 25% of income

Net monthly income (EGP)	Rent at 25% (EGP)	With EGP 250 services
5,000	1,250	1,500
8,000	2,000	2,250

Net monthly income (EGP)	Rent at 25% (EGP)	With EGP 250 services
10,000	2,500	2,750
12,000	3,000	3,250
16,000	4,000	4,250

Rental system, the 25% rule applied to net monthly income. EGP 250 service charge is added on top. Your actual figure comes from the Fund's review of your documents.

Conditions for everyone

- Egyptian nationality.
- One unit per family, and you cannot apply for both the rental and the rent-to-own systems.
- No previous state housing unit or state land plot for you or your family.
- 5% of units are reserved for people with disabilities, allocated by public lottery.

Document checklist

- ☐ National ID of the applicant and the spouse.
- ☐ Proof of income: salary statement, or a professional/business income statement.
- ☐ Marriage or divorce certificate, as applicable.
- ☐ Children's birth certificates.
- ☐ A recent utility bill.
- ☐ The booklet purchase receipt.

How to apply

1. **Create your Egypt Digital account:** Register with your national ID and the mobile number linked to it.
2. **Buy and read the booklet:** EGP 365, non-refundable. Read it fully before paying any deposit: it is the only binding source.
3. **Pick one system:** Rental through the Fund, or rent-to-own through NUCA (Maskan). Not both.
4. **Fill in and upload:** Enter your data, choose the city or governorate, and upload clear scans of every document.
5. **Pay the deposit:** EGP 10,000 for the rental system; three months of rent for rent-to-own. Keep every receipt.
6. **Wait for review and allocation:** Eligibility inquiry, then allocation or lottery. Follow updates on the platform only.

Egyptians abroad: what to check before you pay

- None of the published coverage we reviewed says whether Egyptians living abroad can apply. The official booklet is the only authority on this, so read it before paying anything.
- For the rental system, outlets report that you must live or work in the unit's governorate, and the rent is set from income proven with Egyptian documents. If you live and earn abroad, that condition

is the first thing to confirm.

- Everything runs on Egypt Digital, which works from any country but is tied to your national ID and its linked mobile number. Make sure you can receive the verification codes before the deadline.
- The rent-to-own rules reported so far set age and no-prior-home conditions but no residence rule. Still confirm in the booklet, and keep all payments on the official platforms, never through intermediaries.
- If the government programme does not fit, REONE lists private-market homes you can buy from abroad with developer payment plans.

Questions

When can I download the Housing for All Egyptians 9 rental booklet?

From 9:00 am on Monday 28 September 2026 for all citizens on the Egypt Digital platform (from 20 September for people with disabilities). Applications close on Wednesday 28 October 2026.

How much does the booklet cost?

EGP 365, non-refundable, paid on Egypt Digital. A few outlets report EGP 350; the platform shows the final amount.

How much is the monthly rent?

In the rental system you pay 25% of your net monthly income, plus EGP 250 for services; the Fund covers the rest up to EGP 100,000 over the lease. On EGP 10,000 a month that is EGP 2,500 + 250.

What are the age and income limits?

Rental system: age 21 to 35 and net family income up to EGP 16,000 a month. Rent-to-own: age 21 to 45, with the income limit set by the unit's rent value.

Can Egyptians living abroad apply?

The coverage we reviewed does not say. The rental system reportedly requires living or working in the unit's governorate; rent-to-own reports list no residence rule. Check the booklet before paying, and apply only on Egypt Digital.

Can I apply for both rental and rent-to-own?

No. One unit per family and one system only.

Is the EGP 10,000 deposit refunded?

Yes, as reported: if the application is rejected, if you withdraw before signing, or at the end of the lease minus any repairs or unpaid bills.

Is the REONE PDF the official booklet?

No. It is REONE's free summary of the published conditions, in Arabic and English. The official booklet is sold only on Egypt Digital.

Official platforms

- Social Housing & Mortgage Finance Fund: <https://www.shmff.gov.eg/>
- Egypt Digital platform: <https://digital.gov.eg/>
- New Urban Communities Authority: <https://www.newcities.gov.eg/>

Where outlets disagree (booklet fee reported as EGP 365 by most and EGP 350 by some; the income floor; Hayah Karima unit sizes), we show the most widely reported figure and flag the difference. The booklet decides.

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