KÂMO
PROPERTY GROUP

INTERNATIONAL INVESTOR GUIDE
2026 edition

A FIRST GUIDE TO PROPERTY IN EGYPT

Egypt, *understood.*

Everything you need to buy your first home in Egypt with confidence: where to look, what you can own, how payment plans work, what it really costs, and how to rent and sell it later.

25-minute read | Plain English | For foreign buyers and Egyptians abroad

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Soma Bay · Red Sea

Photograph · Wikimedia Commons

An advisory firm, *on your side.*

KÂMO helps international buyers and Egyptians abroad choose, check and buy property in Egypt. Here is exactly how we are paid, so you always know whose side we are on.

BUYING OFF-PLAN

You pay us nothing.

The developer pays our commission. Your price is the developer's price.

BUYING RESALE

A 2% buyer fee.

For resale homes we charge the buyer 2% of the price. We agree it in writing before you commit.

WHAT WE ARE NOT

Not a law firm.

We are not a lender, tax adviser or immigration adviser either. We work alongside your own lawyer and introduce one if you need it.

How to use this guide

1 **Choose**
Chapters 2–5: where to buy, what you can own and which way to buy.

2 **Understand**
Chapters 6–13: the steps, payment plans, costs, financing and rent.

3 **Protect**
Chapters 14–19: developers, handover, selling, taxes and red flags.

4 **Start**
Chapter 20: write your one-sentence brief and send it to us.

One country. *Three main markets.*

Each market suits a different goal. Start with who will live in, rent or one day buy your home.



Generalized orientation map. Natural Earth data; not property or legal boundaries.

Greater Cairo

The capital. Homes for living in and longer-term rentals: jobs, schools, family life. East (New Cairo, the New Capital) and west (Sheikh Zayed, October) are different markets.

Best for: long-term value and year-round tenants

North Coast

The Mediterranean summer coast, from Alexandria west to Ras El Hekma. Vacation homes with a strong summer season.

Best for: a summer home and seasonal rentals

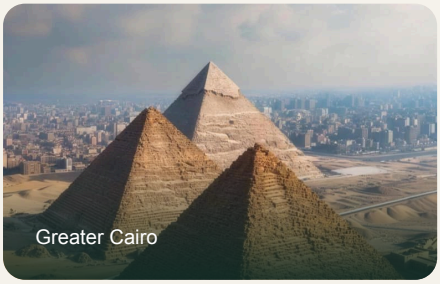
Red Sea

El Gouna, Hurghada, Sahl Hasheesh, Soma Bay and further south. Sun all year, international flights and vacation rentals.

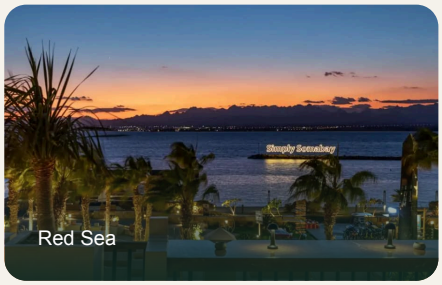
Best for: year-round vacation use and rental income

Ain Sokhna and Sinai

Ain Sokhna is a weekend coast close to Cairo. South Sinai (Sharm, Dahab) has different ownership rules, explained in chapter 4.


Greater Cairo


North Coast


Red Sea

Real demand, *from several directions.*

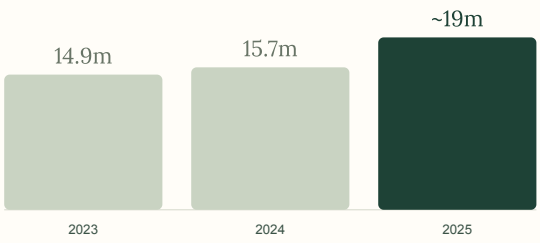
Egypt has a large home market, a fast-growing visitor economy and beach coasts that attract buyers from across Europe and the Gulf.

8–12%
Gross rental yields, Red Sea
2025 · JLL · regional market data

~10% p.a.
Prime coastal price growth, Red Sea (est.)
2025 · JLL · regional market data

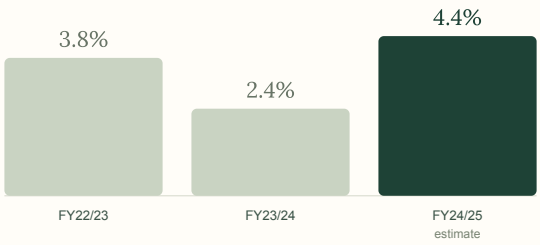
+16% YoY
New Cairo prime sales
Q2 2025 · JLL

~19m
Tourist arrivals in 2025
2025 · State Information Service



Tourist arrivals, millions

Calendar years. Up about 28% from 2023 to 2025. Source: State Information Service.



Real GDP growth, % a year

Fiscal years July–June. FY2024/25 is an IMF estimate (report 26/69, March 2026).

More visitors and a growing economy support demand for homes and vacation rentals. Every property is different, so we always check rent and sale evidence for the exact location. Premium North Coast homes trade at around USD 4k–5k / sq m (2025, JLL · industry reports).

Foreign buyers can own *freehold.*

On the Red Sea mainland, the North Coast and in the main Cairo markets, foreign buyers can own homes outright, with no end date.

FREEHOLD

Yours outright.

Full ownership with no end date, which you can rent out, sell or pass on.

IN YOUR NAME

On your contract.

Your name, unit and price are on the developer contract from day one.

CHECKED FIRST

Confirmed in writing.

Your lawyer confirms the conditions that apply to your nationality and unit before you pay.

SOUTH SINAI IS DIFFERENT

Sharm El Sheikh and Dahab

Foreign freehold is not available in South Sinai. Ownership there is usually a usufruct (a right to use) of up to 75 years. It is a real right, but not the same as freehold.

EGYPTIANS ABROAD

Hold an Egyptian passport?

The foreign-ownership conditions are for non-Egyptians. If you are Egyptian, or a dual national, you usually buy as an Egyptian. Your lawyer confirms this for your documents.

05 THREE WAYS TO BUY

Off-plan, ready, *or a resale with a plan.*

"Primary" means buying from the developer. "Resale" means buying from an owner.

MOST COMMON

Off-plan from a developer

- ✓ Long payment plans
- ✓ Launch prices
- ✓ Choice of units

- ⚠ You wait for delivery
- ⚠ Payments start before any rent

MOVE IN SOONER

Ready resale

- ✓ See the real home
- ✓ Rent from day one
- ✓ Known community

- ⚠ Usually more cash up front
- ⚠ 2% KÂMO buyer fee

BEST OF BOTH

Resale with a plan

- ✓ Smaller cash payment now
- ✓ Take over the developer's plan
- ✓ Often a finished project

- ⚠ Developer must approve
- ⚠ A transfer fee to the developer

Compare like with like. "10% down" tells you when you pay, not what the home costs. Compare the total price, the payment dates and the finishing level. Ask whether the area includes terraces or shared areas.

06 STEP BY STEP

From first call *to your keys.*

The steps depend on whether you buy off-plan or resale. Choose one.

Buying off-plan

1

Brief and shortlist

You + KÂMO

We agree what the home is for, your budget and your timing. Then we compare projects that fit.

A shortlist that fits your brief

2

Check the developer

KÂMO + your lawyer

Delivery record, land rights and approvals. This matters more than the brochure.

Developer and land checks

3

Reserve the unit

You

A holding payment takes the unit off the market. Ask whether it is refundable before you pay.

Reservation form and receipt

4

Sign the contract

You + your lawyer

Price, payment dates, finishing level and delivery date become binding here.

Sale contract and payment schedule

5

Pay the installments

You

Pay only to the developer's own account, on the dates in your contract.

Receipts from the developer

6

Handover

You + KÂMO

Inspect the home against the contract, list any defects, then take the keys.

Handover report

7

Register (optional)

Your lawyer

Many owners keep the developer contract. Some add a court validation or full registration.

Court validation or registry entry

Buying resale

1

Brief and shortlist

You + KÂMO

We find homes that fit and compare each one with recent sales nearby, not asking prices.

Shortlist with recent sale prices

2

View the home

You or a video call

See the real home, the building and the community. Remote viewings are common.

Viewing notes and photos

3

Check the paperwork

Your lawyer

Confirm the seller can sell, and get the developer’s own statement of what is paid and owed.

Title and payments statement

4

Agree and sign

You + seller

If installments remain, the developer usually must approve the transfer to you.

Sale or assignment contract

5

Pay and transfer

You + developer

Pay the seller, plus any developer transfer fee. You take over the remaining plan.

Transfer approval and receipts

6

Take the keys

You

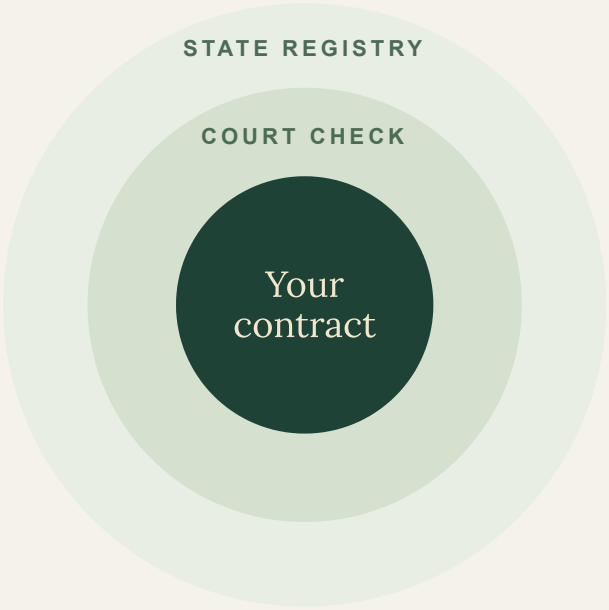
Move utilities and service charges into your name.

Handover of keys and meters

Most of this can be done from abroad: video viewings, documents by email, and a lawyer or trusted person signing for you under a narrow power of attorney.

Your contract is *your proof.*

In Egypt, most buyers in new developments hold their home through the developer contract. That is normal, and it is how most of the market works.



1. **Developer contract**
   What most buyers hold. Normal in Egypt.
2. **Sihhat tawqi'**
   A court confirms the contract signatures.
3. **Shahr Aqari registration**
   Full entry in the state registry. Optional for many owners.

What each layer adds

Developer contract. Signed with the developer. It records your unit, price and payments. When you resell, the developer transfers it to your buyer.

Sihhat tawqi'. A court confirms that the signatures on your contract are genuine. Some owners add this for extra certainty.

Shahr Aqari. Full entry in the state registry. It depends on the developer's own land being registered first, so in many projects it comes years later, if at all.

Siraj ID. Since June 2025, Law 88/2025 gives every property its own national ID number, separate from registration.

The most important check comes first: the developer's rights to the land. Your lawyer confirms it before you pay.

Know what is *inside the price.*

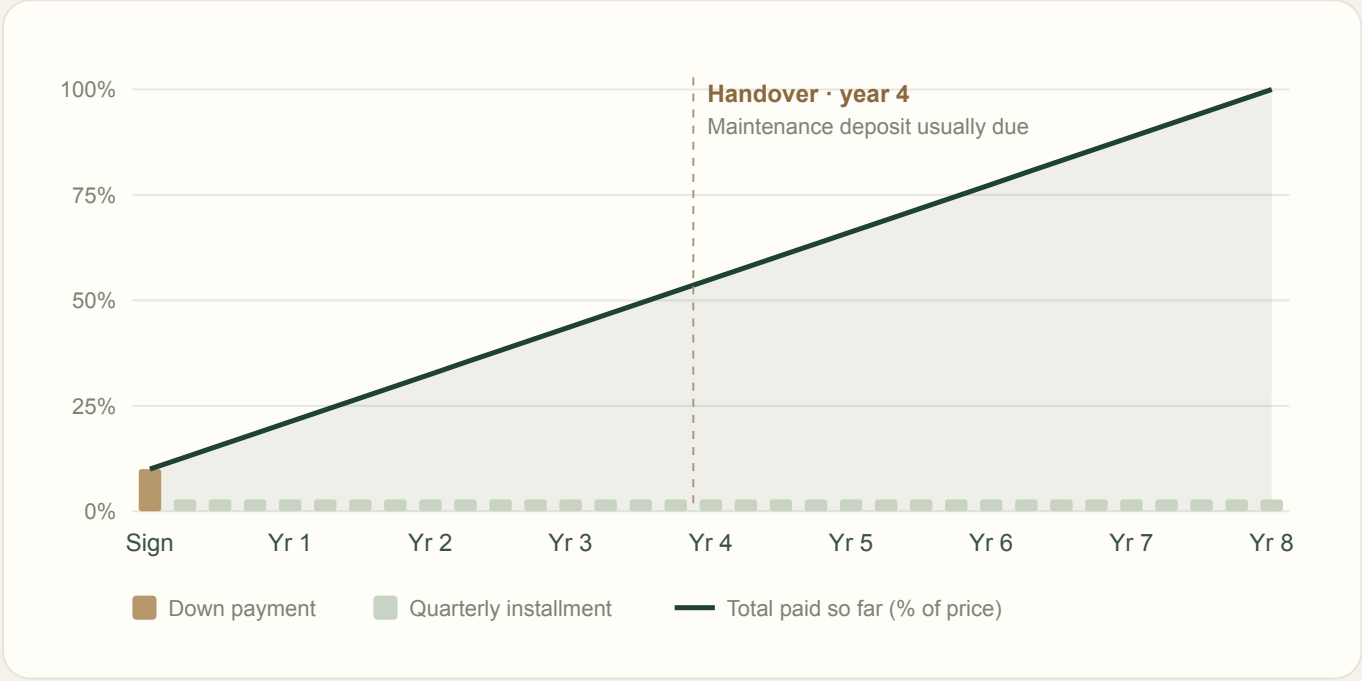
Homes are sold at a few standard finishing levels. Two units at the same price can need very different spending after handover.

Included at handover	Core and shell	Semi-finished	Fully finished	Furnished
Structure and services to the unit	✓	✓	✓	✓
Internal walls, plaster, electrics	—	✓	✓	✓
Floors, paint and doors	—	—	✓	✓
Kitchen and bathrooms	—	—	✓	✓
Air-conditioning	—	—	Check	Check
Furniture and appliances	—	—	—	✓

Get the finishing annex. “Fully finished” means what the contract annex lists: brands, materials, kitchen, air-conditioning. Below fully finished, budget the fit-out as part of the price.

How a typical *payment plan works.*

Most new homes in Egypt are sold on developer payment plans: a down payment, then installments over several years. Plans on recent launches run from a few years up to 15.



10%
down payment when you sign

32
equal quarterly installments

Year 4
handover in this example

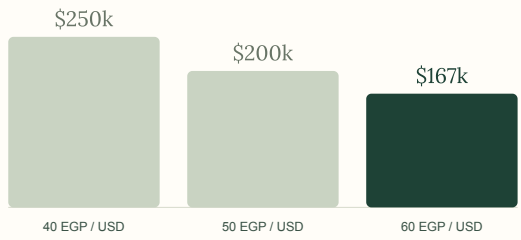
0%
printed interest, in many plans

An example only, not an offer: 10% down and the rest over eight years in equal quarterly payments. Some plans add larger yearly payments, or a payment at handover. You keep paying after you receive the keys, so you can live in or rent the home while you pay.

> **Ask for the cash price too.** A long plan can include a financing cost even with no interest rate printed. Ask for the same unit’s cash price and its plan price, and compare.

When your currency *buys more.*

If a price is fixed in Egyptian pounds and the pound weakens, the home costs less in your own currency. The same works for each fixed installment.



Cost in US dollars of a fixed EGP 10 million price

Illustration at three exchange rates, not a forecast. USD cost = EGP price ÷ EGP per USD.

An installment example

An EGP 500,000 installment costs **$10,000** at 50 EGP/USD and **$8,333** at 60. It costs $12,500 if the pound strengthens to 40.

Think in your own currency

When you sell or send rent home, the rate works the other way. Measure your return in the currency you live in, and check whether your contract is in EGP or linked to dollars.

Some developers price units in US dollars or euros, especially on the coast.

The price, and *everything around it.*

Build one total before you commit. These are the parts.

Buying off-plan

Price, paid on the plan
Paid to: Developer

Maintenance deposit
Paid to: Developer, usually at handover

Finishing work, if not fully finished
Paid to: Your contractor

Lawyer's fees
Paid to: Your lawyer

KÂMO fee
Paid to: None, the developer pays us

Buying resale

Price to the seller
Paid to: Seller

Remaining developer installments, if any
Paid to: Developer

Developer transfer fee, if any
Paid to: Developer

Lawyer's fees
Paid to: Your lawyer

KÂMO buyer fee: 2% of price
Paid to: KÂMO

After you move in

- ✓ Yearly service charge for the community
- ✓ Utilities, internet and insurance
- ✓ Air-conditioning service and repairs
- ✓ Furniture and appliance replacement

Two totals to keep

Your full total: every payment to buy and set up the home.

Your cash calendar: what is due now, before handover, at handover and later.

Ask for written quotes for your exact unit.

Cash, a plan, *or a mortgage.*

Most international buyers use cash or a developer plan. Mortgages exist, but check that you qualify before you plan around one.

Cash

Often the best price. Ask what discount the developer gives for cash.

Developer plan

The most common route. Spread payments over years, often with no printed interest.

Egyptian mortgage

For finished homes. Needs written approval from the bank first.

Borrowing at home

A loan in your own country. Check that you may use it abroad.

ONE PUBLISHED EXAMPLE

CIB standard mortgage

Up to 80% financing

EGP 5m maximum loan

Up to 20 years

Finished homes with utilities only

It does not confirm eligibility for non-resident foreigners.

WHO CAN BORROW

Check your profile first

Foreign residents: Al Ahly Mortgage Finance publishes a route for legally resident non-Egyptians.

Non-residents: get written confirmation from a lender first.

Egyptians abroad: ask for the bank's Egyptians-abroad product.

The Central Bank kept its overnight deposit rate at 19% on September 24, 2026. That is not a mortgage rate.

Let your home *work for you.*

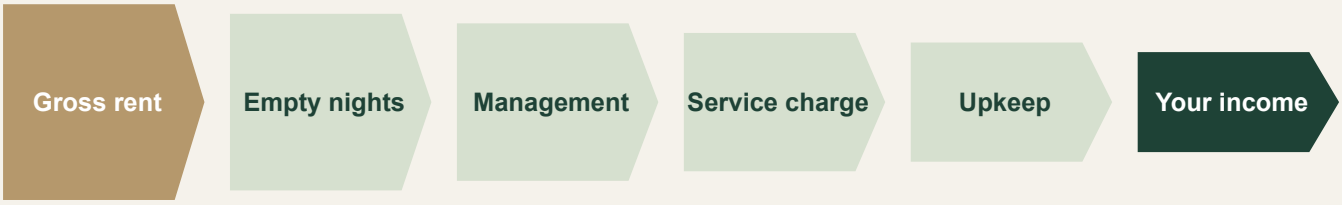
Red Sea homes have shown gross rental yields of **8–12%** (2025, JLL · regional market data). Here is how to turn rent into income you keep.

Vacation rentals

Short stays booked by visitors, managed by a local operator. Higher nightly rates, with seasons. Best on the Red Sea and in summer on the North Coast.

Long-term rentals

Yearly contracts with families and professionals. Steadier income with less management. Strongest in Greater Cairo.



Choose the operator early.

A good manager sets the rent, the cleaning and the guest experience. Ask for their fees in writing.

Ask for real results.

Ask for booked nights and statements from similar homes, not advertised yields.

Plan your own stays.

Using the home in the busiest weeks is a choice with an income cost. Agree your owner weeks with the operator.

The developer matters *more than the brochure.*

With off-plan, you are buying a promise. Here is how we score one.

01

Delivery record

Has it handed over similar projects, on time and as promised? Visit one.

02

Land rights

Does it hold clean rights to the land, and is the plan approved?

03

Money and phasing

Is construction moving on site? Is the project phased sensibly?

04

Build quality

Look at a finished home from an older phase, not the model unit.

05

After handover

Who runs the community? How are service charges set?

06

Resale market

Do homes in its older projects resell, and at what prices?

Our guide to checking a developer in Egypt goes further.

Inspect before *you sign for it.*

Handover is the day the developer gives you the finished home. Check it against your contract first. This is your punch list (in Egypt, “snagging”).

1. Area and layout match the contract plan
2. Finishing matches the annex: floors, kitchen, bathrooms
3. Doors, windows and balconies open, close and seal
4. Water pressure, drains and hot water
5. Every socket, light and air-conditioning unit
6. Meters installed and connected
7. Shared areas and promised facilities ready
8. A written defects list, signed by the developer

Can’t be there?

Someone you trust, or an independent inspector, can attend for you with this checklist. Ask for photos, a video and a signed defects list. Agree in writing when the developer will fix each defect.

Pay the maintenance deposit and move the utilities into your name at handover.

Plan your exit *when you buy.*

The best time to think about selling is before you buy. Homes that are easy to rent are usually easy to sell.

BEFORE HANDOVER | AFTER HANDOVER | AFTER 5 YEARS

BEFORE HANDOVER

Sell your contract

Another buyer takes over your contract and remaining payments. The developer must approve, often charges a transfer fee, and may require a minimum share of the price to be paid first.

AFTER HANDOVER

Sell a finished home

Buyers can see and rent it, which widens your market. Price it against recent sales, not asking prices.

FOREIGN OWNERS

The five-year rule

Foreign owners generally cannot resell until five years after acquiring. Your lawyer confirms how it applies to your purchase.

Buy what the next buyer wants.

Popular sizes, good views and finished projects sell faster.

Watch new supply.

New launches nearby compete with your home on price.

Keep every record.

Contracts, receipts and transfers make the sale and moving money home easier.

When you sell, the seller usually pays a 2.5% disposal tax on the sale price. See chapter 17.

Four taxes *to know about.*

Keep them separate. Your tax adviser confirms each one for your situation.

01

Yearly building tax

10% of the assessed yearly rental value, after a 30% allowance for homes. Not 10% of the price or of your rent. Some homes qualify for relief.

02

Tax on rental income

Rent you earn in Egypt can need to be registered and taxed. This is separate from the building tax.

03

Tax when you sell

A 2.5% disposal tax on the gross sale price usually applies to an individual seller.

04

Tax at home

Your own country may tax rent or gains too. Paying tax in Egypt doesn’t end your reporting at home.

The Real Estate Tax Authority announced changes to relief and administration in June 2026. Older English pages still show earlier thresholds.

Stop and check *if you see these.*

Most purchases go smoothly. These are the signs that one might not.

⚠ A different bank account

You are asked to pay a person, or an account that is not the developer's own. Always confirm bank details by phone with the developer.

⚠ "Guaranteed returns"

Ask who pays it, from what money, for how long, and what happens if they stop.

⚠ Pressure to pay today

"Last unit" and "price rises tomorrow" are sales lines. A good unit can wait a day for checks.

⚠ No developer statement

On resale, the seller cannot show what is paid and owed from the developer's own records.

⚠ A broad power of attorney

Never sign one that lets someone sell, borrow or collect money for you without limits.

⚠ Asking prices used as proof

A listing price is a wish. Ask for completed sales.

⚠ Verbal promises

A pool, a view, a finishing level. If it is not in the contract, it is not agreed.

⚠ An unknown developer

No completed projects you can visit. Ask to see a handed-over project first.

Buying at home, *from abroad.*

Many of our clients are Egyptians living in the Gulf, Europe and North America. These are the questions they ask most.

Can my family handle it for me?

Yes. A relative can view homes and sign under a power of attorney. Keep it narrow: one named unit, one purpose, and a time limit. Never give the power to sell or borrow.

Can I pay from abroad?

Yes. Pay by bank transfer to the developer's own account, and keep every receipt. Some coastal projects are priced in US dollars or euros.

Which developer can I trust?

Look at delivery records, not advertising. Chapter 14 shows how we score developers.

Will I get my money out when I sell?

Keep the contract, the transfer receipts and the tax records. They make it easier to move sale money abroad later. Ask your bank which documents it needs.

Can I rent it while I'm away?

Yes, through a management company. Agree fees, reporting and owner weeks in writing (chapter 13).

Is it a good time?

For Egyptians earning abroad, a weaker pound means your income goes further (chapter 10).

The words, *in plain English.*

Off-plan
Buying a home before it is built.

Assignment
Taking over another buyer’s contract and remaining payments, with the developer’s approval.

Maintenance deposit
A sum, usually a percentage of the price, paid toward upkeep of shared areas. Often due at handover.

Core and shell
A structure with services brought to the unit, and nothing inside.

Fully finished
Ready to live in once furnished.

Sihhat tawqi’
A court case that confirms the signatures on a contract are genuine.

Freehold
Full ownership of the property, with no end date.

Power of attorney (POA)
A document that lets someone act for you. Keep it narrow.

Net yield
Yearly rent after costs ÷ total cost.

Resale
Buying from an owner, not the developer.

Handover / delivery
The day you receive the finished home and the keys.

Service charge
The yearly fee for running the community. Separate from the maintenance deposit.

Semi-finished
Basic fit-out, but no final floors, kitchen or bathrooms.

Shahr Aqari
Egypt’s real estate registration and notarization authority.

Siraj ID
The national property ID number every property must carry under Law 88/2025.

Usufruct
The right to use a property for a fixed period. Used in South Sinai.

Gross yield
Yearly rent ÷ price, before costs.

EGP / LE
The Egyptian pound. Both names mean the same currency.

SOURCES AND METHOD

1. Market statistics: JLL and regional market data, 2025, as published on kamoproperty.com.
2. Tourist arrivals: State Information Service, January 2024, January 2025 and January 2026 releases.
3. Real GDP growth: IMF country report 26/69, March 2026, table 8. FY2024/25 is an estimate.
4. Policy rate: Central Bank of Egypt, Monetary Policy Committee decision of September 24, 2026.
5. Mortgages: Al Ahly Mortgage Finance (foreign nationals) and CIB (standard mortgage) published product pages.
6. Foreign ownership: Law 230/1996; GAFI foreign investment guidance. Siraj ID: Law 88/2025.
7. Building tax: Real Estate Tax Authority, including its June 16, 2026 announcement. Rental income and disposal tax: Egyptian Tax Authority.
8. Map: Natural Earth, public domain. Hero photograph: Wikimedia Commons.

As of 2026. Payment-plan, exchange-rate and cost examples are illustrations, not offers, price forecasts or promised returns. This guide is general education, not legal, tax or investment advice. Use an independent Egyptian lawyer for any purchase.

Start with *one sentence.*

You don’t need to know the projects yet. Fill this in, send it to us, and we’ll build your shortlist.

“I want this property for _____, I can fund it from _____, and I expect to hold it until _____.”

Goal

Rental income · my own use · long-term value

Budget

Total, and in which currency

Cash now

And what you can pay over time

Timing

When you want the keys, and when you might sell



Scan to request a free 20-minute call

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