

# **Housing Assistance Request**

# **About the Service**

This service enables UAE Nationals to obtain Housing Assistant for constructing/buying /completing, amending, and obtaining a ready house according to eligibility regulations for each case.

#### **Service Process**

- Login using UAE PASS account
- Fill in the required fields
- Submit the service

## **Expected Time**

• 74 Working Days

#### **Service Fees**

No fees

### **Target Audience**

Citizens

#### **Service Channels**

- Happiness Service Centers: According to the service center working hours (Dubai, Ras Al Khaimah, Fujairah)
- Website: 24/7Smart App: 24/7

#### **Terms and Conditions**

- The applicant must be a citizen holding a family book and an identity card.
- To be the breadwinner for a female family in which the children and the wife are citizens. If the wife is not a citizen, he must have children from her, or that a period of no less than (7) years has passed from the date of marriage.
- He should not be the owner of a suitable dwelling for habitation.

- That the applicant has not previously obtained housing assistance from a government agency in the country.
- The applicant should not have previously disposed of a suitable dwelling owned by him in a transferable manner unless a period of not less than (10) ten years has elapsed from the date of disposal.
- The applicant should not be financially able so that his total income or property does not allow him to own a suitable house, make the necessary addition or complete the construction of his house, and the applicant is considered capable in the following cases: If he is the owner of one or more properties, he can dispose of some of them in a manner that meets his housing needs, provided that this is proven by a report issued by an official authority. If he is the owner or partner in any or more commercial activities that achieve financial returns exceeding (100,000) one hundred thousand dirhams per month. If his monthly income from salary and other financial returns exceeds the amount of (100,000) one hundred thousand dirhams per month.
- Special needs:- To obtain an authorized special needs cardMale gender21 years old
- Senior citizens:- To obtain an authorized special needs cardTo be (60) sixty years or more, whether male or female
- The orphan:- Father is deceasedAge is less than (21) twenty-one years old, whether male or femaleMother is not entitled to housing assistance. One housing assistance is granted to the orphan siblings
- The custodial widow:- Husband is deceasedA custodian for male children under the age of (24) twenty-four years, unmarried and not working, or unmarried females
- The custodial divorcee:- Age should not be less than (30) thirty years, period of divorce should be more than (5) five yearsA custodian for children whose father is unable to provide a suitable children's house
- Unknown dynasty:- To prove that she is of unknown dynasty (of unknown mother and father) by a court ruling or by a certificate issued by a competent court in the countryAge is not less than (30) thirty years oldSocial research's proof conducted by the Ministry or the competent authority in the country, her need to obtain housing assistance, taking into consideration her circumstances
- Both Parents Orphan:- To prove that she is of unknown dynasty (of unknown mother and father) by a court ruling or by a certificate issued by a competent court in the countryFemale and both of her parents (father and mother) have passed awayUnmarried, divorced or widowed, doesn't have children, or children beyond the age of custodyNot less than (30) thirty years of oldSocial research proof conducted by the Ministry or a competent authority to prove that it is impossible for her to continue living with her family, or that she is residing in an independent house that she does not own permanently. In the case of all sisters eligible, they are granted one housing assistance
- A woman married to a non-citizen:- Age is not less than (40) forty years oldTo have male sons whose age does not exceed (24) twenty-four years old, who is unmarried and unemployed, or unmarried daughtersWomen and her children are residents in UAE, and registered on her or their father's residencyHusband is unable to provide suitable housing for the familyA period of no less than (10) ten years has elapsed since the marriage

#### **Partners**

- 1. Federal Authority for Identity, Citizenship, Customs & Port Security.
- 2. Fujairah Municipality
- 3. Ajman- Municipality and Planning Department Government of
- 4. Department of Lands and Real Estate Regulation Government of Ajman -
- 5. Federal Authority for Government Human Resources
- 6. Sharjah Housing Programme Government of Sharjah -
- 7. Ministry of Community Development
- 8. General for Pensions and Social Security Authority
- 9. Ministry of Justice
- 10. Ministry of Health and Community Protection

## **Exceptional Cases**

## FAQ's

- What are the general requirements for providing housing assistance? To obtain housing assistance, the following are required: The applicant must be a citizen holding a family book and identity card. The applicant must be a breadwinner for a local family where the kids and the wife are locals. If the wife is not a UAE citizen, it is required that the applicant has children from her, or they are married for more than 7 years. The applicant must not be the owner of a suitable home The applicant should not have previously obtained housing assistance from any government authority in the country. The applicant should not have previously owned a suitable home within ten years. The applicant should not be well-off, and his monthly income should be no more than (100,000) Dirhams.
- What are the priorities for dealing with submitted housing assistance requests? All applications submitted are reviewed and classified by category, based on the social status and type of assistance needed. In order to apply, the criteria of priority housing entitlement based on the number of annual approvals needs to be issued.
- What are the priority criterias for housing entitlement (housing calculator)? In order to achieve the principles of justice and transparency in dealing with housing assistance requests, a process has been developed to determine the actual need for housing assistance by developing a comprehensive measure for all groups based on three main aspects (the social aspect the financial aspect the residential aspect).
- How is the number of annual approvals determined? The Ministry of Energy and Infrastructure is committed to the annual financial allocations specified for the two categories of housing loans and grants, according to the financial budgets allocated by the government in this regard, and the expected numbers are announced periodically.
- How can the data of the submitted housing assistance application be updated? The housing support applicant can update the housing assistance application data through the website or the Ministry's services application.
- Is it possible to change the type of housing assistance after the approval decision is issued? The type of assistance (loan, grant) is determined based on the monthly income of the beneficiary. With regards to changing the value of the housing assistance, the grievance committee should be given justification for reconsidering the approval decision. Changing the application from financial assistance to government housing or vice versa requires canceling the previuos request and submitting a new application.
- What are the necessary steps to be taken after issuing a housing assistance decision? In case if the decision is
  related to financial assistance, it requires the applicant to apply for the requirements to open the implementation
  file during the validity period of the decision. If the approval decision is for government housing, notifications and
  text messages will be received explaining the steps and stages of obtaining the house and the selected residential
  compound.
- What are the reasons for delay in issuing the approval decision? The Ministry of Energy and Infrastructure is currently working on a plan to allocate 1,726 housing units in three Emirates, namely, Dubai, Ajman, and Ras Al Khaimah; and 700 approval decisions are being issued during the current year for loans in order to hand over the homes to their beneficiaries. With regard to requests submitted for financial housing assistance, the Ministry is working with its partners in order to enhance capacity to issue annual decisions by providing processes and financial alternatives that will increase the number of annual approvals for housing loans. With regards to requests for housing assistance and the grant category, the Ministry of Energy and Infrastructure adheres to the annual financial allocations specified for this category according to the financial budgets allocated by the government in this regard. The announcement is made on the expected numbers on an annual basis.

#### **Required Documents**

The required documents issued by approved authorities require a stamp, taking into consideration that the digital stamp is acceptable.

- Required Documents Salary certificateOther documents according to the emirate(Ownership Certificates, Trading licences)
- Additional documents required by category status

- Divorcee Foster: A court's decisionor certificate issued by the court proving her custody of her children. A non-marriage certificate issued by the court or a certificate indicating that she has obtained financial assistance in her capacity as a divorcee, if it is issued by a competent authority in the country. A certificate from the court that the father of the children did not provide housing, or a certificate stating that he refrained from implementing the court's decisionon providing housing for his children, or a certificate stating the amount imposed on the children's father to provide housing for his children.
- Foster widow: Proof of inheritance inventory issued by the court. A certificate of non-marriage issued by the court, or a certificate stating that she obtained a retirement pension for her deceased husband, or that she obtained financial assistance in her capacity as a widow, if it is issued by a competent authority in the country
- Special Needs: NASenior citizen: NA
- Orphan: Father's death certificate
- Parentage unknown: A court decision proving that she is of unknown parentage (of unknown father and mother) or a certificate issued by a competent court in the country.
- Lost parents: Death certificate of the father and mother
- Married to a non-UAE National: The husband's passportProof of the husband's monthly incomeA certificate of real
  property and commercial licenses issued by the competent authorities in the emirate to the husband.Proof of the
  children's residency within the countryMarriage contract certificateA copy of the children's passports

• Service Code: MOEI-10014

• Service Type:G2C

#### **Related Services**

Reconsideration for Housing Assistance Decision

Updating housing assistance data

Postponing or Reducing Housing Assistance Instalment Request

Residential Assistance Cancellation Request

Housing assistance loan exemption Request

Housing Arrears Assistance Scheduling Request

Opening a file for housing assistance Implementation

Having trouble?

- customer.happiness@moei.gov.ae
- 8006634