



Housing Assistance Request

About the Service

This service enables UAE Nationals to obtain Housing Assistance 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
- Attach the documents
- Obtain the service

Expected Time

- 45 working days depending on the applicant's status

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: 24/7
- Smart App: 24/7

Partners

- Federal Authority for Identity, Citizenship, Customs, and Port Security
- Telecommunications and Digital Government Regulatory Authority
- Ministry of Interior (DAREK)

- Ministry of Community Development
- Ministry of Health and Prevention
- Ministry of Economy
- Ministry of Justice
- Etihad Water & Electricity
- Federal Authority for Government Human Resources
- General Pension and Social Security Authority
- Ajman Municipality and Planning Department
- Department of Land and Real Estate Regulation – Ajman
- Abu Dhabi Housing Authority
- Mohammed Bin Rashid Housing Establishment
- Sharjah Housing Department
- Ras Al Khaimah Courts
- Umm Al Quwain Municipality
- Dibba Al Fujairah Municipality
- Fujairah Municipality
- Ras Al Khaimah Municipality
- Ministry of Human Resources and Emiratization
- Abu Dhabi Commercial Bank (ADCB)
- Abu Dhabi Islamic Bank (ADIB)
- Emirates NBD
- Dubai Islamic Bank
- Al Etihad Credit Bureau
- Abu Dhabi Pension Fund
- Zakat Fund

Exceptional Cases

N/A

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 data and an 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 previous 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.

- Service Code:MOEI-10014
- Service Type:G2C

Related Services

Reconsideration for Housing Assistance Decision

Updating housing assistance data

Postponing or reducing housing assistance instalment

Residential Assistance Cancellation Request

Housing assistance loan exemption

Housing arrears assistance scheduling

Open file for housing assistance

Having trouble?

- customer.happiness@moei.gov.ae
- [8006634](tel:8006634)