



## Postponing or Reducing Housing Assistance Instalment Request

### About the Service

This service allows postponing or reducing the housing assistance instalment for those who are unable to pay the housing assistance instalment or who have a decrease in monthly income.

### Service Process

- Log in to UAE PASS.
- Fill in the required field and attach the required documents.
- Submit the service.

### Expected Time

- 10 Working Days

### Service Fees

- No fees

### Target Audience

- Citizens

### Service Channels

- Happiness Service Centers: According to the service center working hours
- Website: 24/7
- Smart App: 24/7

### Terms and Conditions

- Postponement Terms: The total monthly income does not exceed thirty thousand dirhams  
Prove that the beneficiary is unable to pay the premium  
Commitment to periodic payment of monthly instalments  
Signing the direct debit form from the Emirates Development Bank  
If any additional clarifications, information or documents are requested within a period not exceeding thirty days from the date of their request, and they are not provided, the request will be

canceled. Applying once during the year.

- Reduction terms: A decrease in the beneficiary's monthly income by 20% or more A decrease in the beneficiary's monthly income by less than 20%, provided that the total monthly income after the reduction does not exceed (30,000) thirty thousand dirhams, and the average income of the individual in the dependent family does not exceed (5,000) five thousand dirhams per month

## Partners

- Emirates Development Bank.
- Al Etihad Credit Bureau.

## Exceptional Cases

Humanitarian situations such as job loss

## FAQ's

- Can late installments be postponed to the last payment phase? It is agreed to postpone the late installments to the last payment stage if it is proven that the beneficiary did not cause a delay in the payment.
- How is the delayed installment rescheduling period calculated? The overdue amounts are paid in installments over a period not exceeding the loan repayment period, and then added to the current monthly installment until the payment of the arrears.
- Where are rescheduling requests made? Through service centers in (Dubai - Ras Al Khaimah - Fujairah).
- What is the period for which the request for rescheduling is approved? 10 days after which the customer will be notified of the rescheduling decision.
- How can I submit a request to postpone or reduce the monthly installments? Through the website or the smartphone application of the Sheikh Zayed Housing Program.
- Does the beneficiary have to update the data and sign the direct debit form? The beneficiary must go to the Emirates Development Bank headquarters to sign the direct debit form and update the data in order to avoid the accumulation of monthly installments.

## Required Documents

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

- Postponing documents Detailed salary certificate Credit score report from Al Etihad Credit Bureau
- Reduction Documents Updated Salary Certificate An updated copy of the family book
- Service Code: MOEI-10075
- Service Type: G2C

## Related Services

Housing Assistance Request

Having trouble?

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