



## Housing assistance loan exemption

### About the Service

This service allows recipients of housing assistance to submit a request for exemption from the housing assistance loan in case of death or a decrease in monthly income.

### Service Process

- Login using UAE PASS account
- Fill in the required fields
- Attach the required documents
- Review the request and obtain the service

### Expected Time

- 25 working days

### Service Fees

- N/A

### Target Audience

- Individuals: UAE National, Senior UAE National, Special Needs Women (widow, divorced, parentless, interpretation of married to an expatriate, Parentage unknown)

### Service Channels

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

### Terms and Conditions

- Death of the beneficiary according to the following conditions : - Exempting the borrower's heirs from paying part or full remaining amount, in case of their difficult financial and social status, and their inability to repay the loan. The

heirs must submit the necessary documents for case assessment.

- Decrease in the monthly income of the borrower according to the following conditions : - he borrower's monthly income falls below the monthly income limit specified for obtaining the financial loan, or as per capita income in the borrower's family has become (3000) dirhams or less, with the expectation that this decrease will continue due to the age of the borrower and according to the adopted methodology.

## Partners

- Emirates Development Bank
- Ministry of Finance
- ministry of cabinet affairs

## Exceptional Cases

senior UAE National, Special Needs

## Required Documents

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

- Documents required, in case of beneficiary death: A copy of beneficiary's death certificateA copy of Heritage Confinement.A copy of the beneficiary's Family DataA copy of the power of attorney for the heirs, to proceed procedure on their behalf in government entities.Real State and properties statement, valid commercial licenses in the real estate field of the applicant.Income and Salary Certificate for the deceased beneficiary's.A document from the deed of ownership of the house.Any other documents deemed by the committee.
- Documents required in case decreasing borrower income : A copy of the Family Data.Detailed salary certificate or valid monthly subsidy, and in case of non-work, proof of non-work issued by the court or the notary public is required.A certificate of real estate owned from authorized entity in the applicant's emirateIn the case of medical disability: - Submit an approved medical report stating the applicant's partial or total disability.Providing a valid certificate of indebtedness to the applicant.Any other necessary documents requested by the committee
- Service Code:
- Service Type:G2C

## Related Services

Housing Assistance Request

Open file for housing assistance

Having trouble?

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