



Housing assistance loan exemption Request

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 field and attach the required documents.
- Submit the service

Expected Time

- 25 working days

Service Fees

- N/A

Target Audience

- UAE National - Senior UAE National /Seniors -Special Needs -Other (please specify)

Service Channels

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

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.

- Exemption request form from the beneficiary's heirs. A copy of beneficiary's death certificateA copy of Heritage Confinement.A copy of the beneficiary's family book.A 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 : Complete Exemption request form.A copy of the passportA copy of the family book.A copy of the ID.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 emirate.A statement from Al Etihad Credit Bureau regarding the applicant's data and accounts.In 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

Having trouble?

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