



Housing arrears assistance scheduling

About the Service

This service allows beneficiaries of housing assistance to submit a request to reschedule the arrears of housing assistance instalments.

Service Process

- Fill the online form
- Fill in the required fields
- Attach the required documents
- Obtain the service

Expected Time

- 10 Working Days

Service Fees

- N/A

Target Audience

- Individuals: UAE National, Senior UAE National, Special Needs Women (widow, divorced, parentless, Married to a non-citizen, 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

- Paying the value of the arrears according to the financial study prepared by the department based on the total salary and financial obligations.

- The monthly installment should not exceed 20% of the total salary

Partners

Emirates Development Bank

FAQ's

- Can the installments be postponed or the installment value be reduced if the rescheduling is accepted? It is possible to apply to postpone or reduce the housing support installment after approval of requests to reschedule the payment of the arrears.
- Can the delayed installments be paid over continuous or non-continuous periods? The beneficiary can choose the repayment process and periods, provided that he does not exceed the loan repayment period.
- What are the documents required to submit a rescheduling request? A recent detailed salary certificate To Whom It May Concern (Official Mission) Passport stamp (if abroad)
- 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.

Required Documents

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

- Detailed salary certificate or non-work letter from the notary public
- Service Code:
- Service Type:G2C

Related Services

Housing Assistance Request

Having trouble?

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