

Cabinet Resolution No. (61) of 2021
Regarding the Conditions and Controls for the Provision of Housing
Assistance

The Cabinet:

- Having reviewed the Constitution;
- Federal Law No. (1) of 1972 Regarding the Competences of Ministries and the Powers of Ministers, as amended;
- Upon the proposal of the Minister of Energy and Infrastructure and the approval of the Cabinet,

Hereby resolves as follows:

Article (1)

Definitions

For the purposes of implementing the provisions of this Resolution, the following terms and expressions shall have the meanings assigned to each of them, unless the context requires otherwise:

- State** : United Arab Emirates.
- Ministry** : Ministry of Energy and Infrastructure.
- Minister** : Minister of Energy and Infrastructure.
- Program** : Sheikh Zayed Housing Program, as the housing sector within the Ministry of Energy and Infrastructure.
- Bank** : Emirates Development Bank.
- Housing Assistance** : The support provided by the Ministry, through the Program, on behalf of the Federal Government to eligible citizens according to the types and purposes of housing as specified in this Resolution.
- Government Housing** : A property constructed or purchased by the Ministry for a beneficiary of housing assistance, whether it is a standalone house or an apartment.

- Financial Assistance** : The support provided by the Ministry in the form of a non-repayable financial grant or an interest-free loan for the purpose of providing housing.
- Benefit Housing** : A property owned by the Ministry and allocated to a beneficiary for residential use, without transfer of ownership.
- Housing Loan** : The financial support provided in the form of a repayable loan for the purpose of obtaining government housing.
- Grant** : Non-repayable assistance allocated to fulfill any of the housing purposes within the value limit specified in this Resolution.
- Beneficiary** : The person to whom a decision is issued granting housing assistance.
- Monthly Income** : The total amount received monthly by the applicant for housing support from any source, calculated either as a fixed monthly amount or as the average monthly income for the year preceding the application, divided by twelve (12) months.

Article (2)

Objectives of the Resolution

This Resolution aims to strengthen family stability and achieve an adequate standard of living by contributing to the fulfilment of citizens' housing needs, as follows:

1. Establishing the conditions and controls for obtaining housing assistance provided by the Ministry, specifying its types, purposes, and eligible categories.
2. Outlining the application procedures for obtaining housing assistance and the required documents and supporting materials.

Article (3)

Types of Housing Assistance

1. Housing assistance shall be of the following types:
 - a. Housing Grants, which are divided into:

1. Government Housing.
2. Non-repayable Financial Grant.
- b. Financial Loans, which are divided into:
 1. Housing loan within a residential complex constructed by the Ministry.
 2. Financial Loan.
- c. Benefit Housing.
2. In the event of increased demand for housing assistance, the Minister shall submit to the Cabinet a proposal to decide on the allocation of a percentage of the total assistance to each Emirate according to actual needs and within the approved budget.

Article (4)

Value of Housing Assistance and Monthly Income Limit for Eligible Recipients

First) Value of Housing Assistance:

1. The maximum value of housing assistance, whether as a grant or a loan, shall be AED 800,000 (eight hundred thousand Dirhams).
2. The maximum value of housing assistance for a beneficiary of government housing or a housing loan within a residential complex shall be the construction cost of the house, not exceeding AED 800,000 (eight hundred thousand Dirhams).

Second) Monthly Income Limit for Eligible Recipients:

A housing grant shall be granted to those whose average monthly income is less than AED 15,000 (fifteen thousand Dirhams).

Third) The Cabinet may, upon the proposal of the Minister, amend the value of housing assistance and the monthly income limit for eligible recipients of the financial grant, based on economic conditions, prices of goods and services, and inflation rates in the State.

Article (5)

Conditions for Obtaining Housing Assistance

The following conditions shall be met to obtain housing assistance:

1. The applicant shall be a UAE citizen holding a valid family book and Emirates ID.

2. The applicant shall be the head of a UAE citizen family, with children and a wife who are UAE citizens. If the wife is not a UAE citizen, she must either have children with the applicant or have been married to the applicant for not less than seven (7) years from the date of marriage.
3. The applicant shall not own suitable housing. The housing shall be considered unsuitable in any of the following cases:
 - a. Its facilities, including bedrooms and service areas, are inadequate for the family size, taking into account age and gender in determining the suitability of the house for the family.
 - b. It is unfit for habitation, as confirmed by an engineering report issued by the Ministry, a competent government authority, or by a consultant approved by the Ministry, provided the house is at least twenty-five (25) years old.
 - c. It is not feasible to expand or make structural additions to the house in a way that meets the family's needs.
 - d. The surrounding environment is unsuitable for a UAE citizen family due to social, health, safety, security, or service reasons, as confirmed by a report from the Ministry or a competent government authority.
 - e. Housing assistance shall not be granted to anyone who has constructed or purchased a house in an unsuitable environment with knowledge thereof.
4. The applicant shall not have previously received housing assistance from any government entity in the State.
5. The applicant shall not have previously transferred ownership of suitable housing owned by them, unless at least ten (10) years have elapsed since the date of transfer.
6. The applicant shall not be financially capable, such that their total income and assets do not allow them to own or complete a suitable house or make necessary additions. The applicant is considered financially capable in the following cases:
 - a. If they own one or more properties that can be partially disposed of to meet their housing needs, as confirmed by an official report.
 - b. If they own or are a partner in one or more commercial activities generating monthly financial returns exceeding AED 100,000 (one hundred thousand Dirhams).

- c. If their monthly income from salary and other financial returns exceeds AED 100,000 (one hundred thousand Dirhams).

Article (6)

Eligibility of Certain Categories for Housing Assistance

By way of exception to Clause (2) of Article (5) of this Resolution, the following categories of citizens shall be eligible for housing assistance, provided they meet the conditions specified for each category, in addition to the conditions in Article (5):

1. People of Determination (Persons with Disabilities):

To obtain housing assistance, the following conditions shall apply:

- a. The applicant shall hold a valid People of Determination card issued by the competent authorities.
- b. The applicant shall be male.
- c. The applicant shall be over twenty-one (21) Gregorian years of age.
- d. The Minister or their delegate may exempt the applicant from the age condition if the social study confirms an urgent and compelling need for housing, in light of the applicant's circumstances

2. Senior Citizens:

To obtain housing assistance, the following conditions shall apply:

- a. The applicant shall be sixty (60) Gregorian years of age or older, whether male or female.
- b. The applicant shall prove the need for housing supported by a social study report clarifying their housing and social situation.

3. Orphans:

To obtain housing assistance, the following conditions shall apply:

- a. The father shall be deceased.
- b. The applicant shall be under twenty-one (21) Gregorian years of age, whether male or female.
- c. The mother shall not be independently eligible for housing assistance.
Full orphaned siblings shall be granted a single housing assistance.

4. Widowed Mothers with Custody:

To obtain housing assistance, the following conditions shall apply:

- a. The husband shall be deceased.
- b. The applicant shall have custody of male children who are unmarried, unemployed, and under twenty-four (24) Gregorian years of age, or female children who are unmarried.

5. Divorced Mothers with Custody:

To obtain housing assistance, the following conditions shall apply:

- a. The applicant shall be at least thirty (30) Gregorian years of age, and at least five (5) years shall have elapsed since the divorce.
- b. The applicant shall have custody of children, and it shall be proven that the father is unable to provide suitable housing for his children. The Minister shall issue a decision specifying the cases in which the father is considered unable to provide custody housing, and the cases in which the divorced mother may be exempted from providing proof of the father's inability to provide housing, or from the age and duration of divorce conditions.

6. Female of Unknown Parentage:

To obtain housing assistance, the following conditions shall apply:

- a. It shall be proven to be of unknown parentage (unknown mother and father) by a final court judgment or official certificate issued by a competent court in the State.
- b. The applicant shall be at least thirty (30) Gregorian years of age.
- c. The necessity of housing assistance shall be confirmed by a social study conducted by the Ministry or the competent authority.

The Minister or their delegate may exempt the applicant from the age condition based on the recommendation of the social study.

7. Female Orphans (Who Has Lost Both Parents):

To obtain housing assistance, the following conditions shall apply:

- a. The applicant shall be female, and both parents (mother and father) shall be deceased.
- b. The applicant shall not be married, or shall be divorced or widowed and have no children or her children shall have exceeded the age of custody.

- c. The applicant shall be at least thirty (30) Gregorian years of age.
- d. The social study conducted by the Ministry or the competent authority shall confirm that it is infeasible for her to continue residing with relatives or that she is residing in independent housing that she does not own on a permanent basis.

In cases where all full sisters are eligible, a single housing assistance shall be granted collectively.

8. Female Married to a Non-Citizen:

To obtain housing assistance, the following conditions shall apply:

- a. The applicant shall be at least forty (40) Gregorian years of age.
- b. The applicant shall have male children who are unmarried, unemployed, and under twenty-four (24) Gregorian years of age, or female children who are unmarried.
- c. The applicant and her children shall reside in the State and be registered under her or their father's residency.
- d. The husband shall be unable to provide suitable housing for the family.
- e. At least ten (10) years shall have elapsed since the marriage, except where the husband is a Gulf Cooperation Council (GCC) national, in which case the duration condition may be waived.

The Ministry may require any documents it deems necessary to verify the husband's financial income or property ownership, whether inside or outside the State, or any other documents necessary to assess the case. The Minister shall issue a decision specifying cases in which the father is considered unable to provide housing.

Article (7)

Procedures for Submitting a Housing Assistance Request

1. The housing assistance request shall be submitted to the Ministry, any of its branches, or through approved electronic means, using the designated form and accompanied by the following valid documents. If a document does not have a validity period, it shall not be older than six (6) months from the date of issuance:
 - a. A copy of the family book, passport, and Emirates ID.

- b. Property ownership certificate issued by the competent authority in the Emirate.
 - c. Commercial licenses certificate issued by the competent authority in the Emirate.
 - d. Proof of income, whether by submitting a salary certificate, financial assistance certificate, or a certificate proving lack of income, issued by a competent authority in the State. The applicant may be required to submit any additional documents to prove income.
 - e. In the case of a divorced female applicant, the following documents shall also be submitted, in addition to those mentioned in items (a), (b), (c), and (d) of this Article:
 - 1. A court judgment or certificate issued by the competent court confirming custody of her children.
 - 2. A proof of singleness certificate issued by the court or a certificate confirming receipt of financial assistance as a divorced woman, issued by a competent authority in the State.
 - f. In the case of a widowed female applicant, the following documents shall also be submitted, in addition to those mentioned in items (a), (b), (c), and (d) of this Article:
 - 1. Inheritance certificate issued by the court.
 - 2. A proof of singleness certificate issued by the court or a certificate confirming receipt of a retirement pension for her deceased husband or financial assistance as a widow, issued by a competent authority in the State.
- 2. The Ministry may exempt the applicant from submitting any of the documents listed above if there is electronic linkage with the competent authority from which the required data or information is to be obtained.
 - 3. The Ministry may require the applicant to provide any further clarifications, information, or additional documents within a period not exceeding ninety (90) days from the date of request, otherwise the housing assistance request shall be considered cancelled.
 - 4. The housing assistance request shall be rejected if not accompanied by all required documents, unless the Ministry decides otherwise.
 - 5. The Ministry may coordinate with competent authorities in the State to verify the accuracy of the data and documents attached to the request.
 - 6. The request shall be cancelled if the applicant is found to have deliberately provided false information or forged documents, without prejudice to the Ministry's right to take

appropriate legal action. The Ministry may refuse to accept a housing assistance request from any person whose request was previously cancelled for these reasons for a period of three (3) years from the date of cancellation.

Article (8)

Refund of Housing Assistance Amount During the Execution Phase

1. A person who refunds the disbursed amount of housing assistance in accordance with the following controls shall not be considered a beneficiary:
 - a. The refund request must be submitted for valid and acceptable reasons, and approval must be issued by the Minister or their delegate.
 - b. The completion rate of the house shall not exceed seventy-five percent (75%).
 - c. The full amount must be refunded in a single payment, whether it is a loan or a financial grant.
2. A person who has previously refunded the housing assistance amount may submit a new request, provided that at least five (5) years have elapsed since the amount was returned to the Ministry.
3. The decision on the new housing assistance request shall be based on the applicant's situation at the time of the new application.

Article (9)

If the applicant for housing assistance dies before a decision is made on the request, priority for eligibility shall be given to the family members who were dependents at the time of death, provided they meet the necessary conditions, and they shall submit a new housing assistance request with all required documents.

Article (10)

Government Housing and Benefit Housing

1. The Ministry may construct or purchase houses to be allocated to eligible recipients of financial grants in the following forms:
 - a. Government Housing

- b. Benefit Housing
2. The Minister shall issue a decision specifying the cases in which the beneficiary is entitled to government housing or benefit housing.
 3. The allocation of government housing or benefit housing shall be made by decision of the Minister upon the recommendation of the competent department within the Ministry.
 4. In all cases, the cost of the housing unit allocated to the beneficiary shall not exceed the maximum value of housing assistance.

Article (11)

Recovery of Benefit Housing

Benefit housing allocated for the purpose of housing shall remain the property of the Ministry and may be reclaimed in the following cases:

1. The death of the beneficiary with no eligible heirs for housing assistance.
2. It is proven that the beneficiary no longer needs the house.
3. The beneficiary violates their obligations under this Resolution or any other regulatory decision issued by the Ministry in this regard.

Article (12)

Construction of Government Housing on Beneficiary-Owned Land

The Ministry may construct government housing on land owned by the beneficiary or allocated to them by the Emirate, provided it is free of mortgage. The beneficiary may be a co-owner of the land with their spouse or any of their dependent children only.

Article (13)

Obligations of the Recipient of Government Housing or Benefit Housing

The beneficiary of government housing or benefit housing shall:

1. Not dispose of the house by sale, exchange, gift, assignment to others, or create any original or accessory real rights thereon.
2. Use the house solely for residential purposes.
3. Exercise due care in its use, preservation, and maintenance.

4. Not make any substantial alterations that would change the external or internal design without prior approval of the Ministry.

Article (14)

Procedures in Case of Breach of Obligations

If the beneficiary breaches any of the obligations stipulated in this Resolution, the Ministry may undertake the following procedures:

1. Issue a written warning requiring the rectification of the violation within a period not exceeding ninety (90) days.
2. If the violation is not rectified within the specified period in clause (1) of this Article, the Ministry, in coordination with the competent authority in the relevant Emirate, may take appropriate action to rectify the violation.
3. Reclaim the house from the beneficiary if it is used for purposes other than residential use, and require compensation to restore the house to its original condition.

Article (15)

Nullity of Dispositions Made in Breach of Obligations

Any disposition by the beneficiary or their heirs in violation of the obligations stipulated in this Resolution shall be null and void and shall have no legal effect, nor may it be registered. The Ministry may undertake all necessary legal procedures to cancel such dispositions and reclaim the house, in addition to claiming compensation, if applicable.

Article (16)

Death of the Beneficiary Allocated a House

1. In the event of the death of a beneficiary who has received government housing and has been issued a title deed, or the house was constructed on land owned or allocated to them by a government entity, the house shall pass to the heirs without intervention from the Ministry.
2. If the land is still registered in the name of the Ministry or the house is benefit housing, the following shall apply:

- a. The house shall be allocated to the family members of the deceased beneficiary who were dependents at the time of death, provided they meet the eligibility conditions for housing assistance.
- b. The property shall be reclaimed and allocated to another beneficiary if there are no eligible heirs, in this case the new beneficiary shall pay any amounts due to the heirs of the deceased, to the Ministry, or any other relevant entity.

Article (17)

Leasing of Government Housing

The beneficiary may lease government housing upon approval of the Minister or their delegate, subject to the following conditions:

1. Submission of acceptable reasons for leasing the house.
2. The lease period shall not exceed two (2) years, and the beneficiary shall provide suitable alternative housing for their family.
3. The lessee shall be a family; if the house is within a residential complex, the lessee shall be a UAE national family.
4. The beneficiary remains bound by all obligations under this Resolution throughout the lease period.
5. The lease contract shall be considered null and void if the beneficiary fails to comply with all provisions of this Article.

Without prejudice to the provisions of this Article, benefit housing may not be leased under any circumstances.

Article (18)

Eligibility of Individuals Previously Included in Family Government Housing

If the beneficiary of government housing or benefit housing is a group of individuals from the same family, each may apply for housing assistance request when they independently meet the eligibility conditions.

Article (19)

Transfer of Ownership of Government Housing

1. After one (1) year from the date of handover of the house to the beneficiary, the Minister shall issue a decision to transfer ownership, upon which the competent authorities in the Emirate shall issue a title deed free of charge, with an annotation prohibiting disposal of the house except with the Ministry's approval.
2. The beneficiary may not submit a request to dispose of the house except after twenty (20) years from the date of receipt or after full repayment of the housing assistance.

Article (20)

Forfeiture of Right to the House

1. If a beneficiary who has been allocated government housing or benefit housing refuses to sign the receipt report within the specified period, their right to the property is forfeited.
 2. The house shall be reclaimed from the beneficiary if ninety (90) days have elapsed from the date of signing the receipt report without occupation, unless a valid excuse is provided.
- In both cases, the housing assistance decision shall be cancelled, and the beneficiary shall submit a new request if they wish to reapply.

Article (21)

Purposes of Financial Assistance

Financial assistance shall be provided to the beneficiary, within the limits set by this Resolution, for any of the following purposes:

1. Construction of a new house or completion of a house under construction.
2. Financing a house within a residential complex constructed by the Ministry.
3. Maintenance or expansion of a house, or both.
4. Purchase a suitable house or apartment for the family.
5. Repayment of a loan previously obtained by the applicant from another entity, subject to the following controls:
 - a. The loan shall be for the purpose of constructing a house.
 - b. The loan shall be from a national bank operating in the State.

- c. No more than three (3) years shall have elapsed since the start of repayment or disbursement of the loan at the time of submitting the housing assistance request, and the applicant shall be unable to complete repayment for reasons beyond their control.

Article (22)

Use of a Single Financial Assistance for More Than One House

A beneficiary who has received financial assistance may use its value for more than one house if their family circumstances require it, subject to the following conditions:

1. The beneficiary has more than one wife, or supports children from a deceased or divorced wife and be married to another.
2. The houses for which the assistance is used must be allocated for the residence of the beneficiary's family and dependent children.

Article (23)

Prohibitions on Benefiting from Financial Assistance

Financial assistance may not be used for maintenance or expansion in the following cases:

1. The house is used for non-residential purposes or is unfit for habitation due to its structural condition or the surrounding environment, as established by engineering reports from the Ministry or a competent government authority.
2. The beneficiary does not reside in the house to be maintained or expanded.
3. The beneficiary has co-owners in the house, except for the spouse and dependent children.
4. The house is owned by heirs not mentioned in the assistance decision, except in cases where the Minister decides to allow the beneficiary to use the assistance in an heir's house or a house owned by another.

Article (24)

Construction of a House for a Beneficiary of Financial Assistance

The Ministry may construct a house for a beneficiary who has received financial assistance, whether a loan or a grant, on land owned by or allocated to them by a government entity in

the Emirate, within the approved assistance limit. The land may be registered jointly in the name of their spouse or dependent children only, subject to the following conditions:

1. The beneficiary shall submit a request for approval to construct the house.
2. The beneficiary shall deposit with the Ministry any additional amount required beyond the approved financial assistance before the commencement of works.
3. The beneficiary shall fully authorize the Ministry to undertake all contracting procedures with the contractor.
4. The house design shall conform to the Ministry's approved models.
5. The beneficiary shall not interfere with the execution of the project, but may submit observations to the Ministry for consideration.
6. The beneficiary shall bear any additional amounts arising during execution such as change orders requested by them that increase the scope or alter the design, or for reasons beyond the Ministry's control.
7. The beneficiary shall bear consultant's fees, which may be deducted from the financial assistance if the assistance exceeds the total cost and is sufficient to cover the required amount.
8. The beneficiary shall pay all fees required by the competent authorities to obtain a building permit or completion certificate, if so required.
9. The beneficiary shall pay for connection of utilities (water, electricity, gas, etc.).

Article (25)

Conditions for Purchase of a House

The Ministry may use the financial assistance to purchase a house for a citizen, subject to the following conditions:

1. The house shall be existing, suitable for habitation, and suitable for the family's residence at the time of purchase.
2. Its structural condition shall be good, as established by an engineering report prepared by the Ministry.
3. The house may be under construction, in which case:

- a. The value of the house at purchase and the cost to complete the remaining works shall be determined (purchase contract and completion contract).
 - b. The beneficiary shall undertake all required procedures for purchase and completion.
4. The beneficiary shall pay any amount in excess of the approved financial assistance to the contractor, after which the Ministry shall pay the assistance amount to the contractor or seller, except in the case of repayment of a loan due to a lending entity.

Article (26)

Decision on Financial Assistance

1. The Ministry shall issue annual approvals for housing assistance within the limits of the approved budget for the housing program, taking into account commitments arising from previous approvals that are still being funded.
2. The Minister shall issue a decision granting financial assistance in the name of the applicant, and the name of the spouse or children may be added in some cases to preserve the family, with the decision specifying the date of entitlement.

Article (27)

1. The Ministry may issue financial assistance decisions as conditional grants, subject to review of eligibility conditions at the time of actual handover.
2. If the Ministry determines that the beneficiary does not meet the grant conditions at the time of handover, the grant may be converted into a loan, if loan eligibility conditions are met.

In all cases, the review provided for in this Article may not be conducted if more than five (5) years have elapsed between the approval decision and actual handover, nor may any cash balances be allocated, reserved, or carried forward to match financial assistance provided in this Article.

Article (28)

Forfeiture of Right to Financial Assistance

1. The financial assistance decision shall lapse if twelve (12) months have elapsed from the date of entitlement without the beneficiary initiating the execution process by opening an execution file, except for beneficiaries granted government housing, benefit housing, or a house within a residential complex. A person whose decision lapses may submit a new request.
2. The financial assistance decision shall be cancelled after opening an execution file in the following cases:
 - a. Twelve (12) months have elapsed from the date of opening the execution file without commencement of construction works.
 - b. Thirty-six (36) months have elapsed from the date of opening the execution file without completion of construction works.

For acceptable reasons, the beneficiary may be granted an extension not exceeding six (6) months in the first case or twenty-four (24) months in the second case to complete the required procedures and works.

3. The financial assistance decision shall lapse upon the death of the beneficiary, unless an execution file has been opened.
4. The financial assistance decision shall be cancelled upon the death of the beneficiary during construction, and settlement shall be made with the contractor. If eligible heirs submit a new request within twelve (12) months of death, the request shall be expedited and assistance shall be granted in accordance with the approved conditions and controls.

Article (29)

Leasing of Financed House

Upon approval of the Minister, the beneficiary may lease their house, subject to the following conditions:

1. The beneficiary shall submit acceptable reasons for leasing.
2. The lease period shall not exceed two (2) years.

3. The beneficiary remains bound by all obligations under this Resolution throughout the lease period.
4. If the beneficiary leases the house without prior approval, the Ministry may take any action it deems appropriate, including requiring repayment or refund of the full amount of financial assistance.

Article (30)

Eligibility of Individuals Previously Included in Family Financial Assistance

If the beneficiary of financial assistance is a group of individuals from the same family, each may submit a separate request for housing assistance when they independently meet the eligibility conditions.

Article (31)

Obligations of Beneficiary Receiving of a Financial Grant

The recipient of a financial grant shall:

1. Provide proof of ownership of the land on which the housing assistance is to be executed or that it has been allocated to them by a government entity in the Emirate. The land may be co-owned with their spouse or any dependent child. At the beneficiary's request, the grant may be used to construct an addition to a relative's house to accommodate the beneficiary if they require care.
2. Sign the approved contracts for execution of the housing assistance.
3. Use the grant amount in full for the purpose of implementing the housing assistance.
4. Use the grant for integrated works, non-partial, sufficient to provide a house such that the house is suitable for habitation at the time of purchase or upon completion of works.
5. Not dispose of the house by any act transferring ownership for twenty (20) years from the date of receipt, except with prior approval of the Ministry and on condition of providing suitable alternative housing for the family.

Article (32)

Obligations of the Beneficiary of a Financial Loan

The recipient of a financial loan shall:

1. Provide proof of ownership of the land on which the housing support is to be executed or that it has been allocated to them by a government entity in the Emirate. The land may be co-owned with their spouse or any dependent child.
2. The land shall be free of mortgages or capable of being mortgaged in favor of the Ministry as a first-class mortgage.
3. Mortgage the entire land on which the assistance is to be executed in favor of the Ministry until the loan is repaid. The Minister may, for valid reasons, accept other guarantees provided by the beneficiary in lieu of a mortgage.
4. Use the full loan amount for the purpose of executing the housing assistance.
5. Take the following actions to repay the loan:
 - a. Provide bank cheques in accordance with the system adopted by the Ministry, unless the banking system in the State does not allow for cheques, in which case the Ministry may accept other guarantees.
 - b. Sign the loan agreement and any other agreement forms approved by the Ministry for this purpose.
 - c. Provide a signed and approved form for direct debit system from their bank account in favor of the Ministry, or provide approval from the entity paying their salary or pension to transfer the monthly installment amount to the Ministry's account, or agree to any procedures established by the Ministry for collection of installments.
 - d. Deposit the insurance amount determined by the Ministry, whether on the house or otherwise, covering the repayment period.
6. Complete all procedures and actions required prior to executing the housing assistance.
7. Use the loan for integrated works, not partial, sufficient to provide a house that is suitable for habitation at the time of purchase or upon completion of works.
8. Bear the cost of any amount exceeding the approved assistance that is required to execute the housing assistance, and settle it before any disbursement of the assistance.

Article (33)

Controls for Repayment of Housing Assistance Loan

The monthly installment amount for repayment of the housing assistance loan shall be determined by decision of the Minister, provided it does not exceed twenty percent (20%) of the total monthly income, and the loan shall be repaid in monthly installments according to the following controls:

1. After a period not exceeding one hundred and twenty (120) days from the date of disbursement of the first payment to the contractor.
2. From the beginning of the month following the date of signing the agreement to obtain a house within a residential complex.
3. From the beginning of the month following the date of disbursement of the assistance amount to the seller in the case of purchase of a house or repayment of a housing loan to a bank.

Article (34)

Disbursement and Collection of Loans

1. The Bank shall manage certain operations of the housing assistance portfolio in accordance with the controls and approvals issued by the Ministry and pursuant to a service agreement between the Ministry and the Bank, which shall specify the procedures and costs of services, including:
 - a. Opening a file for the beneficiary and receiving the guarantees.
 - b. Disbursing contractor payments based on payment vouchers approved by the Ministry.
 - c. Collecting monthly installments from beneficiaries, following up with defaulters, and submitting periodic reports to the Ministry.
 - d. Submitting periodic reports to the Ministry on the portfolio of housing assistance loans and cash flows compared to the approved budget.
2. The Ministry shall receive all beneficiary requests, including disbursement of payments, before issuing execution instructions to the Bank.

Article (35)

Exemption from Loan Repayment

The Cabinet may exempt the borrower or their heirs from repayment of the remaining loan amount or part thereof, according to controls determined by the Cabinet upon the recommendation of the Ministry of Finance and based on the Ministry's proposal.

Article (36)

Recovery of Housing Assistance

The Ministry may, in the event the beneficiary loses UAE nationality or it is withdrawn or revoked, or a final court judgment is issued convicting the beneficiary of fraud or forgery or deliberately providing false information to obtain housing assistance, or if it is proven that the beneficiary colluded with the consultant or contractor or both to use the financial assistance for purposes other than those for which it was granted, take the following actions:

First) Against the Beneficiary:

Recover the housing assistance granted, as follows:

1. In the case of a loan, all unpaid installments shall become immediately due.
2. In the case of a grant or Ministry-constructed government house on beneficiary-owned land, the amount of financial assistance shall be recovered in one payment or as otherwise decided by the Minister.
3. In the case of government housing constructed on land registered in the name of the Ministry or benefit housing, the property shall be vacated and handed over to the Ministry.
4. No compensation shall be paid for any additions made to the government housing unless the Minister determines eligibility for compensation, in which case it shall be assessed by the competent department according to the following:
 - a. The additions must have a significant impact on the value of the house.
 - b. No more than five (5) years shall have elapsed since completion.
 - c. The cost of construction shall not be less than AED 100,000 (one hundred thousand Dirhams).

- d. The construction shall have been carried out with a license from the competent authority.
 - e. The beneficiary shall have obtained prior approval from the Ministry for the addition.
5. The person from whom the housing assistance is repossessed shall bear all resulting damages and may be required to pay any costs incurred by the Ministry and compensation if applicable.

Second) Against the Contractor and Consultant:

Take appropriate legal action to recover any amounts paid for the project without legal basis, or claim compensation for any material or moral damages caused, including suspension of their registration or dealings for no less than five (5) years.

Article (37)

Investigation of Violations Related to Housing Assistance

The Minister shall form a committee to investigate cases where there is suspicion that the beneficiary, contractor, or consultant has committed a violation resulting in the beneficiary obtaining assistance without legal basis or disbursing funds for purposes other than those for which they were granted. The decision shall specify the formation, procedures, and controls for the committee's work, without prejudice to criminal proceedings or referral to the competent authorities if applicable.

Article (38)

Executive Resolutions

The Minister shall issue the necessary resolutions to implement the provisions of this Resolution and to approve the forms of housing assistance agreements required to be signed by beneficiaries.

Article (39)

Repeals

Any provision that contradicts or conflicts with the provisions of this Resolution shall be repealed.

Article (40)

Publication and Entry into Force

This Resolution shall be published in the Official Gazette, and shall enter into force from the day following the date of its publication.

Mohammed bin Rashid Al Maktoum

Prime Minister

Issued by Us:

Dated: 21 Dhu al-Qi'dah 1442 A.H.

Corresponding to: 1 July 2021 A.D