

Cabinet Resolution No. (77) of 2025
Regarding the Establishment of the National Housing Support Fund
(SUKNA)

The Cabinet,

- Having reviewed the Constitution;
- Federal Law No. (1) of 1972 Regarding the Competences of Ministries and the Powers of Ministers, as amended;
- Cabinet Resolution No. (61) of 2021 Regarding the Conditions and Controls for Providing Housing Assistance;
- Cabinet Resolution No. (11) of 2022 Regarding the Approval of the Procedures Manual for the Establishment of Special Funds in the Federal Government; and
- Upon the proposal of the Minister of Finance and the Minister of Energy and Infrastructure and the approval of the Cabinet,

Hereby resolves as follows:

Article (1)

Definitions

For the purposes of this Resolution, the following words and expressions shall have the meanings assigned to each of them, unless the context indicates otherwise:

State	: The United Arab Emirates.
Ministry	: The Ministry of Energy and Infrastructure.
Minister	: Minister of Energy and Infrastructure.
Contributing Entities	: Governmental entities, private sector institutions, public welfare associations, charities, and other entities, institutions, and community members who provide voluntary financial, in-kind, or service contributions to support UAE citizens housing needs.
Fund	: The “SUKNA” Fund established pursuant to this Resolution.

- Community Contributions** : Voluntary contributions of any nature (cash, in-kind and/or service) the Fund receives from the Contributing Entities to achieve any of its objectives.
- Beneficiary** : The UAE citizen entitled to support according to the categories, conditions and controls set forth in this Resolution.

Article (2)

Establishment of the Fund

A National Housing Support Fund, to be known as (Sukna), shall be established under the authority of the Ministry.

Article (3)

Objectives of the Fund

The Fund aims to provide financial support for non-federally funded housing services.

Article (4)

Competencies of the Fund

In order to achieve its objectives, the Fund shall undertake the following competences:

1. Collect community contributions to fund housing programs and services.
2. Provide financial support for the following housing services:
 - a. Building a new home / purchasing a home, provided that the Beneficiary has not previously received any housing assistance (such as a housing grant or a loan to purchase or build a home) from the Ministry or any federal or local government housing program, with the exception of the cases where homes have been significantly damaged based on an approved technical report, or cases proven to be in need of that service based on a report from a Competent Authority in the State;
 - b. Completing the construction of a home;
 - c. Maintenance of a home or making any addition thereto;
 - d. Emergency maintenance of homes affected by rain, floods, natural disasters, fires, or other causes;

- e. Paying utility service connection bills (electricity, water, sewage, and/or other infrastructure services in the State);
- f. Paying rents and/or overdue rents;
- g. Furnishing a home and its appurtenances;
- h. Paying off overdue debts resulting from housing loans for insolvent and defaulting individuals;
- i. Fulfilling any financial obligations related to the housing benefit for the Beneficiary; and
- j. Any other housing services approved by the Minister.

Article (5)

General Eligibility Conditions for Fund Support

To be eligible for Fund support, the following conditions shall be met:

1. The Beneficiary must be a low-income UAE citizen in accordance with the applicable federal government legislation, and must fall into one of the following categories, in accordance with the conditions assigned thereto respectively:
 - a. Insolvent and Defaulting Individuals: They must be facing financial difficulties that render them unable to live a decent life or repay or settle their debts. Such debts or obligations must be owed to legal entities in the State as proven by a letter/certificate of indebtedness issued by such entities.
 - b. Senior Citizens: They must be male or female, over the age of (60) sixty years.
 - c. People of Determination (people with disabilities): They must hold a card or other document issued by the competent government authorities indicating that they fall into this category.
 - d. UAE Women: It is required that they prove their inability to meet their living needs and to live a decent life through the means approved by the Ministry, or where their social circumstances require providing urgent housing services. The Ministry may require any additional documents.
 - e. Emergency Cases: They shall be among the categories affected by emergencies or force majeure events beyond their control, as verified by specialized government authorities.

- f. Orphans: They shall be orphans under the age of (18) eighteen years.
2. The Beneficiary shall prove their inability to meet their living needs through the means approved by the Ministry.
3. Without prejudice to the policies and legislation in force in the State, the Minister or their representative may grant exemption from the provisions of Clauses (1) and (2) of this Article, if the Contributing Entity requires that the support provided thereby be provided to certain categories in accordance with the conditions specified in its contribution.

Article (6)

Management of the Fund

The Minister shall manage the Fund and establish its governance rules in accordance with the Manual for the Establishment of Special Funds in the Federal Government as approved by the Cabinet.

Article (7)

Financial Resources of the Fund

The Fund's resources shall consist of the following:

1. Community contributions received by the Fund from Contributing Entities;
2. Revenues generated by programs and initiatives associated with the Fund; and
3. Surpluses from the Fund's budget execution for previous years.

Article (8)

Management of the Fund's Finances

1. The Fund's finances shall be managed in accordance with the rules set forth in the Federal Government's Unified Financial Procedures Manual and other applicable federal government laws, regulations, and policies related to financial, accounting, and procurement affairs.
2. Expenditures from the Fund's finances shall be limited to current expenses related to the Fund's competences, activities, and operation.

3. Disbursements from the Fund's financial resources may only be made if there is a sufficient balance in its account to cover the intended funding or expenditure.
4. The Fund shall be subject to the oversight of the UAE Accountability Authority.
5. The Fund's finances shall be deemed public property, and shall be deposited in special accounts in its name with the bank or banks designated by the Ministry of Finance in coordination with the Ministry. The Minister shall issue a resolution designating the persons authorized to manage these bank accounts.
6. The Fund shall be financially independent of the Ministry's budget and accounts.

Article (9)

Application of the Provisions of the Manual for the Establishment of Special Funds in the Federal Government

Subject to the provisions of this Resolution, the provisions of the approved Manual for the Establishment of Special Funds in the Federal Government shall apply to the Fund.

Article (10)

The Executive Resolutions

The Minister shall issue the resolutions required for the implementation of the provisions of this Resolution, including:

1. The mechanism for collecting and receiving community contributions from the Contributing Entities;
2. The procedures for submitting applications and documents required to receive support from the Fund;
3. The mechanism for providing the Fund's services to Beneficiaries.

Article (11)

Publication and Entry into Force

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

Mohammed Bin Rashid Al Maktoum
Prime Minister

Issued by Us:

Dated: Dhul Qadah 28, 1446 A.H.

Corresponding to: May 26, 2025 A.D.