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**Published on the website on May 2024**

**Ministry of Housing**

**Decision No. (685) of 2019 amending some provisions of Decision No. (909) of 2015 regarding the Housing System**

The Minister of Housing:

Having reviewed Decision No (909) of 2015 regarding the Housing System, amended by Decision No. (90) of 2019;

And upon the submission of the Under secretary of the Ministry of Housing;

**Hereby Decides:**

**Article One**

The texts of Articles (27) clause (4), (32) clause (2), (40), (42) clauses (3) and (4), (42 bis first paragraph), (42) bis (1) clause (1), (45) article header and clause (1) of Decision No. (909) of 2015 regarding the Housing System shall be replaced by the following texts:

**"Article (27) Clause (4):**

4- At the submission of the request and allocation, his monthly income shall not be less than three-hundred and twenty Bahraini Dinars and not exceed one-thousand two-hundred Bahraini Dinars.

**Article (32) Clause (2):**

2- At the submission of the request and allocation, the total monthly income of the couple shall not be less than three-hundred and twenty Bahraini Dinars, and not exceed one-thousand and two-hundred Bahraini Dinars in the case of a construction and purchase financing, and not less than one-hundred and twenty Bahraini Dinars and not exceed one-thousand and two-hundred Bahraini Dinars in the case of a renovation financing.

**Article (40):**

Benefiting from the (Mazaya Finance) programme for a home purchase financing service shall be based on a request submitted to benefit from the programme in accordance with the provisions set forth in this chapter of the decision.

**Article (42) clauses (3) and (4):**

3- At the submission of the Request, the applicant shall not be less than (21) years and not more than (35) years.

4- At the submission of the request and until allocation, his monthly income shall not be less than six-hundred Bahraini Dinars and not exceed one-thousand two-hundred Bahraini Dinars. The amount of financing is determined according to the income of the beneficiary, provided that the maximum amount of financing does not exceed (81) thousand Bahraini dinars.

**(42 bis first paragraph):**

A merged application may be accepted for the husband and wife based on their wishes when applying to benefit from the programme if they fulfil all the conditions and criteria stipulated in this decision, especially with regard to their total monthly income that shall not exceed one-thousand two-hundred Bahraini Dinars at the time of submitting the application and until the allocation.

**Article (42) bis (1) clause (1):**

If the property to be purchased is a residence owned by the beneficiary himself.

**(45) Article header and clause (1):**

The Applicant, and according to the qualification certificate, shall have the right to submit a request to benefit from a purchase financing from one of the participating banks, in accordance with the following controls:

1- The value of financing is determined according to the monthly income of the applicant, provided that the applicant pays no less than (10%) of the value of the house to be purchased as a first payment.”

**Article Two**

Clause (7) of Article (42) and clause (8) of Article (45) of Decision No. (909) of 2015 regarding the Housing System shall be repealed.

**Article three**

The Undersecretary for Housing shall implement this decision, and it shall come into force from the day following the date of its publication in the Official Gazette.

**Minister of Housing**

**Bassem bin Yaqoob Al Hamar**

Issued on: 4 Dhu al-Hijjah 1440 A.H.

Corresponding to: 5 August 2019