4241 - Going for Hajj when one still owes mortgage payments

the question

My parents took out a mortgage for a house some time ago. They are currently paying interest on this loan. But now they have decided to go on Hajj, they still have 15 years left on the loan. Is it permissible for them to go on Hajj even though they owe money? Or will they have to wait 15 years first? Can they in the meantime do ‘Umrah if it is not permissible to do Hajj?

Summary of answer

It is permissible for your parents to go for Hajj if they pay the installment that is currently due and they also have to repent to Allah from riba.

Detailed answer

Praise be to Allah.

It is permissible for your parents to go for Hajj if they pay the installment that is currently due. They do not have to wait until they have paid all installments.

If they are able to pay the current installment and are able to go for Hajj, then it is obligatory for them to do so. The same applies to ‘Umrah.

They also have to repent to Allah from the riba which they have taken upon themselves.

For more, please see these answers: 41739 , 3974 , and 36852 .

And Allah knows best.