

A night-time photograph of the Dubai skyline, featuring numerous illuminated skyscrapers and buildings. In the foreground, a traditional wooden boat with a canopy is on the water, with a few people visible inside. The city lights are reflected on the water's surface.

VILORA

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Dubai Property Guide 2026

Ready or off-plan, every buying cost, how payment plans and escrow protect you, mortgages, the Golden Visa, and what to check before you pay a deposit.

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Ready or off-plan?

A ready property exists today: you can walk through it, move in or rent it out from the month you buy. An off-plan property is bought from the developer before or during construction, and paid for in stages until handover.

	READY	OFF-PLAN
Keys	At transfer	At handover, often 2 to 4 years away
Paying	In full at transfer (cash or mortgage)	In instalments during construction; some plans continue after handover
Rental income	From the first tenancy	None until handover
What you see	The actual unit, building and service charges	Plans, a show unit and the developer's track record
Mortgage	Up to 80% for an expat's first home under AED 5M (see section 04)	Capped at 50% of the value
Main risks	Overpaying against recent sales; hidden maintenance	Delays; spec changes; reselling before handover depends on the developer's rules
Often suits	End users who need a home now; investors who want rent from day one	Buyers who want to spread payments; longer-term investors

A quick way to choose

If you need to live in it or earn rent within a year, look at ready first. If you can wait and value a payment plan, compare off-plan launches against ready units in the same area, per square foot, including all fees.

The price is not **the total**.

On top of the purchase price, budget for these. Fees are paid in cash; they are not part of the mortgage.

COST	HOW MUCH
DLD registration fee	4% of the price, for ready and off-plan purchases. Some developers run offers that cover part of it.
Registration trustee fee	Ready purchases: AED 4,000 + VAT for properties of AED 500,000 and above; AED 2,000 + VAT below that. Off-plan purchases are registered through the developer instead.
DLD admin and title deed	A few hundred dirhams (about AED 520 for a ready title deed).
Agency fee	Usually 2% + VAT on a ready (resale) purchase. On many developer sales the developer pays the agent; ask before you commit.
Mortgage costs	Mortgage registration at DLD (0.25% of the loan plus an admin fee), the bank's arrangement fee and a valuation fee.
After you buy	Annual service charges (set per building and published through the DLD's service charge index), DEWA connection, and maintenance.

Illustration: a ready apartment at AED 1,500,000, paid in cash

DLD fee (4%)	AED 60,000
Trustee fee (AED 4,000 + 5% VAT)	AED 4,200
Agency fee (2% + 5% VAT)	AED 31,500
Admin and title deed	about AED 520
Total on top of the price	about AED 96,200, roughly 6.4%

Illustration only. Exact fees depend on the transaction; confirm them on the DLD fee schedule before you sign.

How the system protects you.

Escrow

Under Dubai Law No. 8 of 2007, off-plan payments go into an escrow account registered for that specific project, not to the developer's general account. Money is released to the developer as construction progresses.

Oqood registration

Your off-plan purchase is recorded on the DLD's interim register (known as Oqood) under Dubai Law No. 13 of 2008, and the 4% DLD fee is paid at this registration. Make sure it is registered in your name.

Check the project yourself

- ☐ The project and developer are registered with DLD, and the escrow account details match what you are asked to pay into (you can check projects on the DLD's Dubai REST app).
- ☐ The sale and purchase agreement states the handover date, the unit size and specification, and what happens if handover is late.
- ☐ Payments go only to the project's escrow account, never to a personal account or a broker.
- ☐ If you may resell before handover, ask for the developer's resale conditions in writing: many require a minimum percentage paid first.

Reading a payment plan

A plan written as 60/40 means 60% is paid during construction and 40% on handover. Post-handover plans spread part of the price over months or years after you receive the keys. Compare plans by what you pay before the property can earn rent.

04 · MORTGAGES

How much a bank can lend.

The UAE Central Bank sets maximum loan-to-value limits (Circular No. 31/2013, as amended in 2020). Banks can lend less, never more.

BUYER AND PROPERTY	MAXIMUM LOAN
Expat, first home, under AED 5M	80% of the value
Expat, first home, above AED 5M	70% of the value
Expat, second or further home	60% of the value
Off-plan, any buyer	50% of the value

- ☐ The maximum term is 25 years, and total monthly debt repayments are capped at 50% of income.
- ☐ Lending depends on your residency status and the bank. Get a pre-approval before you reserve.
- ☐ Most UAE mortgages are fixed for an initial period, then follow EIBOR plus the bank's margin, so repayments can change.

05 · RESIDENCY

The Golden Visa route

According to the Dubai Land Department and GDRFA Dubai, owning one or more properties worth AED 2 million or more in total, in your name, can qualify you for a renewable 10-year residence permit, and you can sponsor your spouse, children and parents.

Ready property counts; for off-plan, confirm with GDRFA Dubai before you rely on it. Mortgaged property is accepted with a no-objection letter from the bank showing at least AED 2 million paid. If you own a share of a property, your share must be worth AED 2 million or more. A lien is placed on the property while the visa is valid.

The free VILORA Golden Visa checklist covers the details and documents. Rules change, so confirm before you buy.

The checklist I run **with every client.**

- ☐ I know my total cost, fees included, and how I'm paying it.
- ☐ For a mortgage: I have a bank pre-approval.
- ☐ I've compared the price per square foot with recent sales in the same building or area.
- ☐ I know the annual service charge and a realistic rent.
- ☐ Ready: the title deed, the seller's identity and any outstanding mortgage are checked; the tenancy terms are clear if it's tenanted.
- ☐ Off-plan: the project, developer and escrow account are verified with DLD; the handover date and resale rules are in writing.
- ☐ Every payment goes to the project's escrow account or through the trustee office, never to a personal account.
- ☐ The broker is RERA-licensed: ask for their BRN and the office's ORN.
- ☐ I've read the contract, or had it explained, in a language I'm comfortable with.

Talk it through

Send me your budget, your goal and whether you're leaning ready or off-plan. I'll reply with options that fit and the numbers laid out.

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SOURCES

- Dubai Land Department, fees and the Golden Visa (Investor) service: dubailand.gov.ae
- GDRFA Dubai, Issuing a golden residence permit (investors): gdrfad.gov.ae
- UAE Central Bank Rulebook, Regulations regarding Mortgage Loans (Circular 31/2013, amended 2020): rulebook.centralbank.ae
- Dubai Law No. 8 of 2007 (escrow accounts) and Law No. 13 of 2008 (interim real estate register)

This guide is general information, not legal, tax or financial advice. Figures were checked in October 2026 and can change.