

2026 EDITION · BUYER'S GUIDE

The Dubai Property Guide

Everything you need to know before you buy — Dubai's D33 agenda and future plans, how DLD and RERA protect buyers, costs, mortgages, visas and more.

— FOR BUYERS IN INDIA, THE UAE AND AROUND THE WORLD

WELCOME

Buying in Dubai, made clear

Dubai is one of the few major cities where foreign buyers can own property outright, register it with the government and, in many cases, qualify for long-term residence through it. The process is well regulated — once you know how it works.

This guide brings the essentials together in plain language: where the city is heading, who regulates property, what buying really costs, how mortgages and property visas work, and what buyers from India should know. Every legal, fee and visa statement is checked against official sources, listed on page 20.

Rules and fees change from time to time. Before you commit to anything, we confirm the current details for your purchase — at your pace, with no pressure.

The SAAR LUXE Properties team

Using this PDF

- Tap any item in the contents to jump to it.
- Links to our website, Instagram, Facebook and WhatsApp are at the foot of every page.
- The mortgage calculator on page 13 works as you type in Adobe Acrobat Reader (free) and most desktop PDF viewers.
- The checklist on page 18 has tick boxes you can use on screen.

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01 · DUBAI AT A GLANCE

A global city that keeps growing

Dubai combines a fast-growing population with property ownership open to foreign buyers, government registration of every sale and major investment in transport.

4.58M

residents at the end of 2025, up 7.5% in a year.

0%

personal income tax on salaries in the UAE. 5% VAT applies to most goods and services.

10 yrs

UAE Golden Visa for owners of property worth AED 2 million or more.

5.8M

residents expected by 2040 under the Dubai 2040 Urban Master Plan.

AED 128_{bn}

expansion of Al Maktoum International Airport, approved in 2024.

2029

Dubai Metro Blue Line opens on 9 September, linking 14 new stations.

Why buyers look at Dubai

- ✓ Foreign buyers can own property outright in designated freehold areas.
- ✓ Every sale is registered with the Dubai Land Department, and the title deed is in your name.
- ✓ By law, off-plan payments are held in a separate escrow account for each project.
- ✓ Owning property can support UAE residence — from the 10-year Golden Visa to a retiree visa.
- ✓ Long-term plans for the city: D33, Dubai 2040, a new airport, metro and national rail.



Sources: Dubai Data and Statistics Establishment (via WAM, July 2026) · UAE Government portal (taxation) · ICP · Dubai Media Office · RTA. Full links on page 20.

02 · DUBAI ECONOMIC AGENDA

D33: doubling Dubai's economy by 2033

In January 2023, His Highness Sheikh Mohammed bin Rashid Al Maktoum launched the Dubai Economic Agenda, D33 — a ten-year plan to double the size of Dubai's economy.

AED 32 trillion

total economic targets set for the decade to 2033.

100

transformative projects to deliver the agenda.

AED 650bn

foreign direct investment targeted over the decade — about AED 60 billion a year.

AED 1 trillion+

private-sector investment expected by 2033.

The agenda's goals include

- ✓ Raising foreign trade in goods and services to AED 25.6 trillion over the decade, and adding 400 cities as key trading partners.
- ✓ Making Dubai one of the world's top five logistics hubs and top four financial centres.
- ✓ Generating an average of AED 100 billion a year in new economic value from digital transformation.
- ✓ Bringing 65,000 young Emiratis into the workforce, and raising the economy's productivity by 50%.

What D33 means for property buyers

D33 is an economic plan, not a forecast of property prices. It shows where Dubai is putting its effort — trade, logistics, finance, technology and talent — and those priorities shape where people work, travel and live. We use it as context, alongside the details of each property you consider.



Sources: Dubai Media Office — "Mohammed bin Rashid launches Dubai Economic Agenda 'D33'", 4 January 2023 · WAM. Targets are the government's own.

03 · THE FUTURE OF DUBAI

The plans shaping the next decade



To 2040

Dubai 2040 Urban Master Plan

Population expected to grow from 3.3 million (2020) to 5.8 million by 2040. Nature reserves and rural natural areas will make up 60% of the emirate, green and recreational space will double, and growth is focused on five urban centres: Deira and Bur Dubai, Downtown and Business Bay, Dubai Marina and JBR, the Expo 2020 area and Dubai Silicon Oasis.

By 2040

More public beaches

The Dubai Master Plan for Public Beaches extends public beaches from 21 km to 105 km.

2026

Etihad Rail passenger services

The UAE's national railway began carrying passengers on 30 June 2026, with Abu Dhabi–Dubai–Fujairah services from 30 September 2026. Dubai's station connects to Jumeirah Golf Estates Metro Station, and the network is planned to link 11 cities and regions.

9 Sep 2029

Dubai Metro Blue Line

A 30 km line with 14 stations, under construction since June 2025, with interchanges at Creek (Green Line), Centrepont (Red Line) and International City 1.

Early 2030s

Al Maktoum International Airport

An AED 128 billion expansion approved in April 2024. The first phase adds capacity for 150 million passengers a year, with operations expected to start in 2032; fully built, the airport is designed for 260 million passengers and five parallel runways. Dubai International's operations are set to move there in phases.

Dates and figures are those published by the Dubai and UAE authorities, and timelines can change.

Sources: UAE Government portal and Dubai Media Office (Dubai 2040, public beaches) · Etihad Rail · RTA and Dubai Media Office (Blue Line) · Dubai Media Office and Dubai Airports (Al Maktoum International).

04 · HOW PROPERTY IS REGULATED

DLD, RERA and the systems you'll meet

Dubai's property market is run by the government's Dubai Land Department and its regulator. Knowing who does what helps you check every step.

Dubai Land Department (DLD)

The government department that registers property sales, mortgages and tenancy contracts, and issues title deeds. Registration with DLD is what makes ownership official.

Real Estate Regulatory Agency (RERA)

DLD's regulatory arm. It licenses brokers, oversees developers' off-plan escrow accounts, approves service charges in shared buildings and regulates property advertising.

Trustee offices

DLD-approved Real Estate Registration Trustee centres, where ready-property transfers are completed and fees are paid.

Dubai REST

DLD's app to check licensed brokers, property details and the status of off-plan projects.

Oqood

DLD's register for off-plan sales. Your developer registers your purchase here once the fee is paid.

Ejari

The system for registering tenancy contracts. Registration is mandatory for every lease.

Mollak

RERA's system for service charges in jointly owned buildings, including the approved rates.

Trakheesi & Madmoun

Every property advert needs a permit, shown as a Madmoun QR code that you can scan to check it.

Check before you trust. A broker in Dubai must be registered with RERA and hold a broker card — you can check it in Dubai REST. Scan the Madmoun QR code on any listing to see its approved details. Both take less than a minute.

Sources: Dubai Land Department — FAQs, e-services (licensed brokers, Ejari, Service Charge Index) and news (Madmoun) · Mollak.

05 · OWNERSHIP

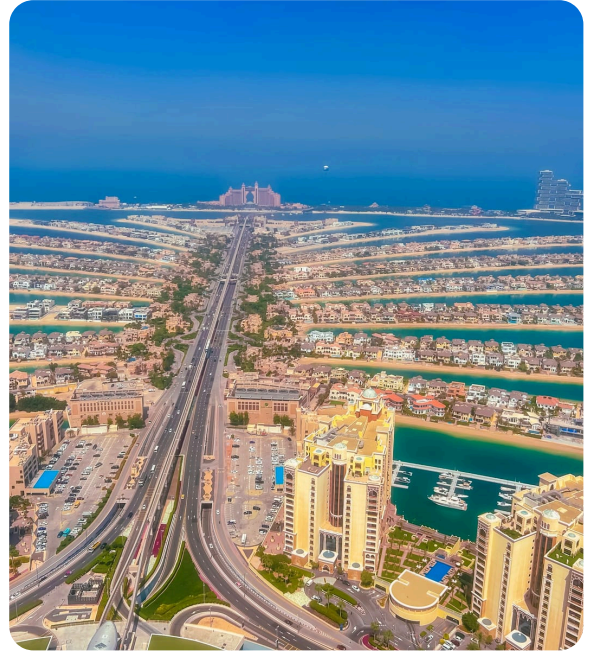
Owning property as a foreign buyer

Freehold areas. Foreign nationals can own property in Dubai's designated freehold areas, while UAE and GCC citizens can own throughout the emirate. Freehold means the property is registered in your own name with DLD.

Your title deed. Once a sale is registered, DLD issues the title deed electronically (an e-certificate of title). For off-plan homes, the purchase is first recorded on Oqood, and the title deed follows completion.

Buying from abroad. You don't need to live in the UAE to buy. DLD accepts a valid passport as identification for non-resident buyers, and a legally valid power of attorney can act for you at the transfer.

Well-known freehold communities include Downtown Dubai and Dubai Marina, along with many newer master-planned communities. We confirm the status of any specific property before you commit.



The costs of owning

- **Service charges** for the building and community, at rates approved by RERA. DLD's Service Charge Index shows the approved rate — multiply it by your unit's area.
- **Utilities** such as electricity and water (DEWA) and district cooling, where it applies.
- **If you rent it out:** Ejari registration and, if you use one, a property manager.

How buyers are protected

- ✓ Every sale and mortgage is registered with DLD.
- ✓ Brokers are licensed and adverts carry permits.
- ✓ Off-plan payments go into a project escrow account.
- ✓ Service charges are approved and published by RERA.

Sources: Dubai Land Department — FAQs (ownership, service charges), sale registration and Golden Visa e-services · Mollak.

06 · READY OR OFF-PLAN

Ready home or off-plan?

A **ready** property is complete, so you can move in or rent it out soon after the transfer. An **off-plan** property is bought from the developer before or during construction, usually with payments spread across the build.

	READY PROPERTY	OFF-PLAN PROPERTY
Move in or rent out	Soon after the transfer	After completion and handover
How you pay	The price at transfer, in cash or with a mortgage	In stages under the developer's payment plan
Where your money goes	To the seller (and their bank, if the home is mortgaged)	Into the project's escrow account
Registration	Transfer at a Trustee office; DLD title deed in your name	Registered by the developer on Oqood; title deed after completion
What to check	Condition, title deed, service charges, any mortgage on it	Developer licence, project registration, escrow account, handover date

How escrow protects off-plan buyers

Under Dubai's escrow law (Law No. 8 of 2007), a developer selling off-plan must open a separate escrow account for each project with an accredited bank and pay all buyers' money into it. The funds can only be used for building the project and its financing, RERA audits the accounts, and 5% of the payments stays in escrow for a year after completion as a guarantee against defects.

Before you sign for an off-plan unit

- ✓ The developer is on DLD's list of licensed developers.
- ✓ The project is registered and has an escrow account — ask for the account number and bank.
- ✓ The payment plan and handover date are written into the sale and purchase agreement.
- ✓ You know what the agreement says if handover is delayed.
- ✓ Your purchase is registered on Oqood after the DLD fee is paid.

Sources: Dubai Land Department — Dubai real estate legislation (Law No. 8 of 2007 on escrow accounts), FAQs and licensed developers list.

07 · BUYING A READY PROPERTY

Buying a ready property, step by step

1 Agree your brief

Budget (including fees of a little over 4% of the price), areas, size and timing. If you need a mortgage, get pre-approval first.

2 Shortlist and view

Work with a RERA-licensed broker, and scan each advert's Madmoun QR code to check it.

3 Make an offer

Agree the price and terms, including the deposit and the transfer date.

4 Sign the sale agreement

Buyer and seller sign an agreement setting out the price, deposit and timeline. Your broker's terms are agreed in writing.

5 Paperwork

The seller arranges any clearance the developer requires and, if the home is mortgaged, a liability letter from their bank.

6 Your mortgage, if you have one

The bank values the property and issues its final offer.

7 Transfer at a Trustee office

The DLD fee and trustee fee are paid, the seller's bank is settled by manager's cheque, and the sale is registered — the title deed is issued in your name.

8 Handover

Keys, utilities (DEWA), service charges and, if you rent it out, Ejari.



Typical documents

- Passports — or Emirates IDs for UAE residents.
- The signed sale agreement.
- Manager's cheques for the fees, and for the seller's bank if the home is mortgaged.
- A power of attorney if someone signs for you.

Sources: Dubai Land Department — registering a property sale (procedure, documents and fees).

08 · BUYING OFF-PLAN

Buying off-plan, step by step

1 Choose the developer and project

Check the developer's licence and the project's registration and status with DLD or in Dubai REST.

2 Reserve your unit

Sign the developer's booking form and pay the reservation amount it sets.

3 Sign the sale and purchase agreement

It sets out the payment plan, the specification and the handover date. Read it before you sign.

4 Pay the DLD fee

4% of the price, paid to the developer, which registers your purchase with DLD on Oqood.

5 Pay instalments into escrow

Follow the payment plan, paying only into the project's escrow account named in your agreement.

6 Follow construction

Track the project's status through DLD's services and Dubai REST.

7 Handover

Inspect the home and list any defects ("snagging"), settle the handover payment and collect the keys. The title deed is issued once the project is complete.

Payment plans

Each developer sets its own plan — for example, part of the price during construction and the rest at handover, or some of it after handover. Compare the total you will pay and when, not just the first payment.

Snagging at handover

Check finishes, doors, windows, plumbing, electrics and air conditioning, and ask the developer to fix what you list before or soon after you take the keys.

Sources: Dubai Land Department — news on developers' payment of registration fees, FAQs (project status, title deeds) and Law No. 8 of 2007.

09 · COSTS AND FEES

What buying really costs

The price isn't the whole budget. Government registration fees and a few charges are paid on top — most of them set by the Dubai Land Department.

FEE	AMOUNT	WHAT IT IS
DLD registration fee	4% of the sale value	Paid on every sale. For off-plan, the buyer pays it to the developer, which registers the sale.
Trustee office fee	AED 4,000 + VAT (AED 4,200) from AED 500,000; AED 2,000 + VAT below	Charged by the Trustee office that completes a ready-property transfer.
Title deed	AED 250	Issued by DLD in the new owner's name.
Map	AED 250 (building or apartment)	Land plots: AED 100–225.
Knowledge and innovation fees	AED 10 each	Small DLD charges on the transaction.
Mortgage registration	0.25% of the loan + AED 250 title deed fee	Only if you buy with a mortgage; banks add their own valuation and arrangement fees.

Example: AED 1,000,000 apartment, cash

DLD registration fee (4%)	AED 40,000
Trustee office fee incl. VAT	AED 4,200
Title deed and map	AED 500
Knowledge and innovation fees	AED 20
Government and trustee fees	AED 44,720

Illustrative only, using DLD's published fees. Agency fees and service charges come on top.

Also plan for

- **Agency fee** — agreed in writing with your broker before you start.
- **Developer charges on resales** — some developers charge for the documents they issue.
- **Service charges** — check the rate before you buy.
- **Golden Visa** (optional) — DLD lists AED 9,884.75 for an investor's 10-year permit.
- **Sending money from India** — bank charges, exchange-rate margin and, where it applies, TCS.

Sources: Dubai Land Department — registering a property sale (fees), news on off-plan registration fees, Golden Visa (investor) service. Fees can change; we confirm current figures before you commit.

10 · MORTGAGES

Mortgages in the UAE

UAE banks lend to residents and, usually on stricter terms, to some non-residents. The Central Bank of the UAE sets the outer limits, and each bank applies its own criteria within them.

Central Bank limits for expatriate buyers

RULE	LIMIT
First home worth up to AED 5 million	Loan up to 80% of the value — a deposit of at least 20%
First home worth more than AED 5 million	Loan up to 70% of the value — a deposit of at least 30%
Longest term	25 years
Debt burden ratio	All monthly debt repayments, including the mortgage, up to 50% of gross income
Largest loan for an expatriate	7 times annual income

These are ceilings — banks may lend less. Different limits apply to UAE nationals, second homes and some property types.

How it works

- 1 Pre-approval**
The bank confirms how much it may lend you.
- 2 Valuation and final offer**
Once you choose a property, the bank values it and makes its offer.
- 3 Registration**
The mortgage is registered with DLD at the transfer: 0.25% of the loan, plus fees.

Fixed or variable?

Many banks offer a fixed rate for the first years, then a variable rate that moves with a benchmark such as EIBOR. Ask what the rate becomes after the fixed period, and about any fees for paying early.

What banks usually ask for

Your passport (and Emirates ID and visa if you live in the UAE), proof of income such as a salary certificate and bank statements, and details of the property.

Work out your monthly payment on the next page.

Sources: Central Bank of the UAE — Regulations regarding mortgage loans (Circular 31/2013 and 2020 amendment) and Financial Stability Report 2025 · Dubai Land Department fees.

11 · MORTGAGE CALCULATOR

Work out your monthly payment

Type in the white boxes on the left — the results update as you go. The calculator works in Adobe Acrobat Reader (free, on computer and phone) and most desktop PDF viewers. Some phone viewers can't run calculations; if nothing changes, open the PDF in Acrobat Reader.

Your numbers

Property price

 AED

Deposit (down payment)

 AED

Term

 YEARS

Interest rate

 % A YEAR

Example rate only — use the rate your bank quotes.

Rupees per dirham (optional)

 ₹ / AED

Add today's rate to see the monthly payment in rupees.

Your results

Monthly payment

 AED

Loan amount

 AED

Deposit as a share of the price

Total interest over the term

 AED

Total repaid (loan + interest)

 AED

Monthly payment in rupees

Cash needed upfront (estimate)

 AED

Deposit + DLD 4% + trustee, title deed, map and mortgage registration fees.
Agency and bank fees not included.

Checks

Within the Central Bank limits for an expatriate's first home.
Your bank will also check that all repayments stay within 50% of your income.

How it's calculated: $\text{monthly payment} = L \times r \times (1 + r)^n \div ((1 + r)^n - 1)$, where L is the loan (price – deposit), r is the yearly rate ÷ 12 and n is the term in months. **Example:** a AED 1,500,000 home with a AED 300,000 deposit over 25 years at 4.5% costs about **AED 6,670** a month. Results are estimates — your bank's offer will differ.

12 · VISAS THROUGH PROPERTY

Residence through property

Owning property in Dubai can support UAE residence. Here are the routes Dubai's authorities describe for property owners, and what each needs.

	GOLDEN VISA (INVESTOR)	RETIREE RESIDENCE	PROPERTY OWNER RESIDENCE
Length	10 years, renewable	5 years, renewable	Check current terms
Property value	AED 2 million or more, from one or several properties	Bought for at least AED 1 million; owner aged 55+	DLD describes it for property worth more than AED 1 million
Off-plan	Counts if bought from an approved developer	Check current terms	The property must be completed and habitable
Mortgage	Allowed with an approved local bank; the bank's letter shows the amount paid and the balance	Allowed; DLD asks for a bank letter showing AED 1 million paid	Allowed with a local bank loan
Family	Spouse, children and parents can be sponsored	Spouse and children can be sponsored	—
Fees listed	AED 9,884.75 for the investor (DLD)	AED 6,984.75 (DLD)	See GDRFA

Applying for the Golden Visa

- 1 Own the property**
Registered fully in your name with DLD.
- 2 Prepare documents**
Passport, photo, title deed, Emirates ID if you have one, and the bank's letter if the property is mortgaged.
- 3 Apply through DLD**
From inside the UAE. DLD lists 7 to 10 business days.
- 4 Medical test and Emirates ID**
Plus valid health insurance for you and your family.

Family members

For each family member's 10-year permit, DLD lists AED 5,774.50, plus AED 318.75 to open a family file and AED 100 per sponsored person.

Good to know

Rules and fees change, and joint ownership isn't covered on the official pages — confirm with DLD, ICP or GDRFA before relying on a visa. SAAR LUXE doesn't process visa applications.

Sources: Dubai Land Department — Golden Visa (investor) and Golden Visa (retiree) services, FAQs · ICP — UAE Golden Residency · GDRFA Dubai — visa for a foreigner who owns property.

If you live in India

Family members can combine limits for a property only if they are co-owners of it. Your bank handles the remittance paperwork, and tax rules such as TCS can apply – check the current position with your bank or chartered accountant before you transfer.

If you are an NRI

LRS is a scheme for residents of India, so it doesn't govern money you earn and hold abroad. If you plan to use funds held in India, ask your bank which accounts and rules apply.

Tax in India

If you are resident in India for tax purposes, the Income Tax Department requires you to report foreign assets — such as a Dubai property — and income from them in your return (Schedules FA and FSI). Non-residents and residents who are “not ordinarily resident” are treated differently.

Practical tips

- Plan remittances early — large amounts can take a few days.
- Prices are in UAE dirhams; exchange rates move, so leave a margin.
- You can view homes by video call and sign through a power of attorney.
- Keep every bank advice and receipt for your tax records.

Tax and foreign-exchange rules depend on your circumstances. We're a real estate brokerage, not tax advisers – please speak to a chartered accountant before you buy.

Buying from India?

We'll walk you through the steps and timeline on a call at a time that suits you – in India or the UAE.

WhatsApp us

Sources: Reserve Bank of India – Master Direction on the Liberalised Remittance Scheme and LRS FAQs · Income Tax Department (India) – Schedule FA

14 · RENTING OUT YOUR PROPERTY

Letting your property

Long-term rentals

- ✓ **Ejari is mandatory.** Every tenancy contract must be registered through Ejari — online, at a Trustee centre or in the Dubai REST app.
- ✓ **Rent increases follow the Rental Index.** A landlord can raise the rent at renewal only if DLD's Smart Rental Index allows it, and with at least 90 days' notice before the contract ends. Decree No. 43 of 2013 sets the maximum increases.
- ✓ **Disputes** between landlords and tenants go to Dubai's Rental Dispute Centre.



Holiday homes

Short-term lets need a holiday home permit from Dubai's Department of Economy and Tourism (DET) for each property. Permits run for 3 to 12 months and must be renewed before they expire; you'll need the title deed, your ID and a recent DEWA bill.

Service charges

Owners pay yearly service charges at rates approved by RERA. DLD's Service Charge Index shows the approved rate per square foot for your building — multiply it by your unit's area.

Before you let

Agree the rent, number of cheques and maintenance terms in the contract.

Register the contract on Ejari as soon as it's signed.

Decide whether to manage it yourself or appoint a property manager.

Sources: Dubai Land Department — Ejari services, FAQs, Smart Rent Index news, Rental Increase Decree No. 43 of 2013, Service Charge Index · DET — holiday home permits.

15 · SELLING YOUR PROPERTY

Selling, when the time comes

Selling in Dubai follows the same registration system you bought through. A clear plan and the right documents keep it simple.

1

Price it well

Look at recent sales nearby with your broker, and agree an asking price.

2

List it properly

Sign a listing agreement with a RERA-licensed broker. Every advert must carry a Trakheesi permit and its Madmoun QR code.

3

Agree the sale

Sign a sale agreement with the buyer setting out the price, deposit and transfer date.

4

Settle any mortgage

Your bank issues a liability letter. At the transfer, it is paid by manager's cheque and the mortgage is released.

5

Developer clearance

Where the developer requires it, obtain its clearance before the transfer.

6

Transfer

At a Trustee office the sale is registered with DLD and you receive the balance by manager's cheque.

Documents to have ready

- Your title deed.
- Passport, or Emirates ID if you live in the UAE.
- The bank's liability letter, if the property is mortgaged.
- Service charge statements.
- A power of attorney if someone acts for you.

Fees

The DLD fee is 4% of the sale value; who pays it is agreed in the sale agreement. Your broker's fee is agreed in your listing agreement.

Selling as an Indian tax resident? Gains may need to be reported in India — ask your chartered accountant.

Sources: Dubai Land Department — registering the sale of a property (including mortgaged property), Madmoun advertising permits.

16 · BUYER'S CHECKLIST

Your buying checklist

Tick the boxes on screen as you go, or print this page.

Before you start

- ☐ Budget set, including fees of a little over 4%
- ☐ Mortgage pre-approval, if you need one
- ☐ Ready or off-plan decided
- ☐ From India: remittances planned under LRS

Before you sign

- ☐ Broker's RERA card checked in Dubai REST
- ☐ Advert's Madmoun QR code scanned
- ☐ Title deed or sale and purchase agreement read
- ☐ Off-plan: developer licensed, project registered, escrow account confirmed
- ☐ Payment plan and handover date in writing
- ☐ Service charge rate known
- ☐ Who pays which fee agreed in writing

At the transfer

- ☐ Manager's cheques ready
- ☐ Passports or Emirates IDs, and any power of attorney
- ☐ Title deed (or Oqood registration) received

After handover

- ☐ Snagging list agreed with the developer
- ☐ Utilities (DEWA) connected
- ☐ Service charges set up
- ☐ Renting out: Ejari registered
- ☐ Eligible? Golden Visa application started
- ☐ From India: assets reported in your tax return

Want a second pair of eyes?

We're happy to go through your checklist with you
— on WhatsApp, a call or in person.

17 · GLOSSARY

The words you'll hear

AED

UAE dirham, the currency of every price in this guide.

D33

The Dubai Economic Agenda: a ten-year plan to double Dubai's economy by 2033.

DBR (debt burden ratio)

Your monthly debt repayments as a share of income — capped at 50%.

DEWA

Dubai Electricity and Water Authority.

DLD

Dubai Land Department — registers sales, mortgages and leases, and issues title deeds.

Dubai REST

DLD's app for checking brokers, properties and projects.

EIBOR

A UAE interest-rate benchmark that variable mortgage rates often follow.

Ejari

The mandatory registration system for tenancy contracts.

Escrow account

A project bank account that holds off-plan buyers' payments for construction only.

Freehold

Full ownership, registered in your name. Open to foreigners in designated areas.

Golden Visa

10-year UAE residence, available to owners of property worth AED 2 million or more.

Handover

When the developer hands a completed off-plan home to the buyer.

LRS

India's Liberalised Remittance Scheme: up to USD 250,000 a year per resident.

LTV (loan-to-value)

The loan as a share of the property's value — up to 80% for many first homes.

Madmoun

The QR code on every property advert, linked to its Trakheesi permit.

Mollak

RERA's system for service charges in shared buildings.

NRI

Non-resident Indian.

Off-plan

A property bought before or during construction.

Oqood

DLD's register for off-plan sales.

RERA

Real Estate Regulatory Agency, DLD's regulatory arm.

Service charge

The yearly fee for maintaining a building and community.

Snagging

Inspecting a new home and listing defects to be fixed.

SPA

Sale and purchase agreement, signed with the developer for off-plan homes.

Title deed

DLD's certificate that you own the property.

Trakheesi

DLD's system for real estate advertising permits.

Trustee office

A DLD-approved centre where ready-property transfers are completed.

18 · OFFICIAL SOURCES

Where these facts come from

Every legal, fee, visa and planning statement in this guide was checked against these official sources on **19 October 2026**.

Dubai Land Department — FAQs (ownership, residence, brokers, service charges, rent)
dubailand.gov.ae/en/frequently-asked-questions

DLD — Registering a property sale (procedure, documents, fees)
dubailand.gov.ae/en/eservices/registering-the-sale-of-a-mortgaged-property

DLD — Developers to pay registration fees within 60 days
dubailand.gov.ae/en/news-media/dld-calls-on-developers-to-pay-property-registration-fees-within-60-days

DLD — Dubai real estate legislation (Law No. 8 of 2007, escrow)
dubailand.gov.ae/media/zrrd4qw4/en-legislation.pdf

DLD — Licensed developers and licensed brokers
dubailand.gov.ae/en/eservices/approved-real-estate-developers
dubailand.gov.ae/en/eservices/licensed-real-estate-brokers

DLD — Madmoun QR codes on property adverts
dubailand.gov.ae/en/news-media/.../madmoun...

DLD — Golden Visa (investor) and (retiree)
dubailand.gov.ae/en/eservices/request-for-golden-visa-investor
dubailand.gov.ae/en/eservices/request-for-golden-visa-retired

DLD — Ejari, Service Charge Index, Rental Increase Decree No. 43 of 2013
dubailand.gov.ae/en/eservices/register-renew-ejari-contract
dubailand.gov.ae/en/eservices/service-charge-index-overview
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