

BUYER GUIDE · 30 OCTOBER 2026

The Golden Visa through property: *what Dubai buyers need to know in 2026*

How much you need to invest, whether off-plan and mortgaged homes count, and how to apply, checked against official sources.

Buying property in Dubai can give you and your family a **10-year, renewable UAE residence visa**, known as the Golden Visa. You do not need an employer or a local sponsor, and you keep the visa even if you spend long periods abroad. The rules have changed several times since the visa was launched, and plenty of out-of-date advice is still online. This guide sets out the rules as they stand in October 2026, with the source for each one.

The Golden Visa *at a glance*

AED 2M MINIMUM PROPERTY VALUE, IN ONE PROPERTY OR SEVERAL	**10 years** RESIDENCE VISA, RENEWABLE	**No minimum** DOWN PAYMENT: THE OLD AED 1M RULE WAS DROPPED IN 2024
Family SPONSOR YOUR SPOUSE AND CHILDREN ON YOUR VISA	**7–10 days** DLD SERVICE TIME, IN BUSINESS DAYS	**6+ months** YOU CAN STAY OUTSIDE THE UAE LONGER WITHOUT LOSING IT

Sources: Dubai Land Department (DLD) Golden Visa – Investor service; UAE Government portal u.ae; Khaleej Times, 24 January 2024.

Who qualifies

According to the Dubai Land Department's Golden Visa service, you qualify as a property investor when:

- **Your property is worth at least AED 2 million.** This can be **one property or several**, as long as together they reach AED 2 million.
- **The property is registered in your name** with the Dubai Land Department. DLD's terms say the property must be wholly owned by the investor.
- **You are inside the UAE** when you apply, and you attend the service centre in person.

Off-plan, mortgaged *and joint ownership*

Mortgaged property	**Qualifies.** You need a no-objection letter from your bank showing the amount paid and the balance. There is no minimum down payment: since January 2024 the earlier requirement to have paid AED 1 million no longer applies.
Off-plan property	**Can qualify** once the purchase is registered with DLD (Oqood), subject to conditions. The developer usually needs to confirm the purchase. Ask us to check the documents for your project before you sign.
Several properties	**Qualifies** if their combined value is AED 2 million or more.
Joint ownership	DLD's terms ask for property wholly owned by the applicant. If you plan to buy with a spouse or partner, check the current rule with us or DLD before you buy.

How to apply

1. **Buy and register the property** so it appears in your name in DLD's records (title deed, or Oqood for off-plan).
2. **Get your documents ready:** passport, personal photo, title deed, Emirates ID and current residence permit if you have them, and the bank's no-objection letter if the property is mortgaged.
3. **Apply through DLD** at a Cube service centre. Since April 2026, DLD and GDRFA Dubai run the Golden, Retiree and Property residency services through one joined-up channel.
4. **Complete the medical test and Emirates ID.** DLD's stated service time is 7–10 business days.
5. **Sponsor your family**, such as your spouse and children, once your own visa is issued.

Common *myths*

- **"You must pay AED 1 million or 50% upfront."** No longer true. The minimum down payment was dropped in January 2024. Some websites still describe this as a 2026 change.
- **"Off-plan never counts."** Registered off-plan purchases can qualify, subject to conditions.
- **"You lose it after six months abroad."** Golden Visa holders can stay outside the UAE for longer than the usual six months.

Smaller budgets: *other property visas*

VISA	PROPERTY REQUIREMENT
2-year property investor visa	No minimum value for a sole owner. Joint owners need at least AED 400,000 each. The old AED 750,000 minimum was removed in April 2026, as shown on DLD's Cube service site.
5-year retiree visa (age 55+)	Property worth at least AED 1 million, fully paid, or other financial criteria such as savings or income.
10-year Golden Visa	Property worth at least AED 2 million.

Source: Gulf News, 29 April 2026, reporting the update on DLD's Cube service site. No separate formal announcement was made.

Projects *from AED 2 million*

These projects on our site start at or above the Golden Visa threshold. The final price depends on the unit you choose, so make sure your purchase price is AED 2 million or more.



Marina Place by Emaar

Rashid Yachts & Marina · from AED 2.08M



Kempinski Marina Residences

Dubai Marina · from AED 2.2M



DAMAC Islands

Dubailand · townhouses from AED 2.25M

Buying for *a Golden Visa?*

Tell us your budget and we will send options from AED 2 million that qualify, with the payment plans and documents you will need.

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Sources

- Dubai Land Department, "Golden Visa Application – Investor" (service terms, documents and service time)
- UAE Government portal u.ae, "Golden visa", updated 28 July 2026
- Khaleej Times, "UAE Golden Visa: Dubai drops minimum down payment required for property owners", 24 January 2024
- Gulf News, "Dubai unifies real estate and residency services under one system", April 2026
- Gulf News, "Dubai scraps minimum property value for solo investor visas, sets joint ownership floor", 29 April 2026
- Gulf News, "Dubai property visa guide 2026: 2-year, 5-year, and 10-year residency options, explained", 29 April 2026

This guide is for information only and is not legal or immigration advice. Visa rules and fees are set by the UAE and Dubai governments and can change; confirm your case with DLD or GDRFA Dubai before you apply. Tarek Imad · BRN 52002 · Tanami Properties L.L.C. · ORN 770107