Section 6 of the guide: Dubai, Abu Dhabi and Ras Al Khaimah: what changes when you buy in a different emirate

# Residency through property

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**Golden Visa.** The threshold is the same in every emirate: one or more properties worth at least AED 2 million. According to the Abu Dhabi Residents Office, Abu Dhabi adds two conditions:

- **Off-plan property:** it qualifies only once at least AED 2 million has been paid to the developer.
- **Mortgaged property:** it qualifies only if the mortgage is from a UAE national bank, and your equity in the property must be at least AED 2 million. For example, on a property worth AED 5 million the mortgage cannot exceed AED 3 million.

The Abu Dhabi page lists a spouse and children as the family members you can add.

**Two-year visa.** In Dubai you apply through the Dubai Land Department, and a sole owner has no minimum value (see two-year visa or Golden Visa). In Abu Dhabi you apply through ICP, and the conditions are different: the property must be completed, habitable and wholly owned by the applicant, and the applicant needs a monthly income of at least AED 10,000, or proof of financial means for the whole period of residence. Health insurance is also required. For Ras Al Khaimah I did not find an official source, so check with the local authority.

The full guide on the site: u810properties.com/en-guide-emirates

**Considering property outside Dubai?**

Tell me about the project, and we'll check together what the rules are in its emirate.

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This is general information, correct as of the update date. Fees and conditions can change, so check them with the emirate's authority before you start. It is not legal advice.