A Dubai Golden Visa through property: who qualifies, how the process works, and how long it took me

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Owners of property in Dubai worth at least AED 2 million can apply for a Golden Visa: a renewable 10-year residence visa with no employer sponsor. You can add your spouse, children and parents. I received my Golden Visa in 2025, and all the steps that required me to be there took about two and a half weeks in Dubai.

In short

- A property worth at least AED 2 million gives you 10-year residency, with no need for an employer.
- The fees for the property owner are about AED 9,900, and processing takes 7 to 10 working days.
- You can add your spouse, children and parents, as long as they have health insurance.

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01 Who qualifies

According to the Dubai Land Department (DLD):

- The purchase value of the property must be at least AED 2 million at the time of purchase. It can be one or more properties, wholly owned in the applicant's name.
- For a jointly owned property, according to GDRFA, the value of the applicant's share must be at least AED 2 million. For example, in an apartment worth AED 3 million registered 50/50, each share is worth AED 1.5 million, which is not enough. From my experience on the ground, spouses cannot combine their shares to reach the amount either, so check in advance with the Land Department or with GDRFA (see the guide to buying with a spouse or partner).
- The property type does not matter: a shop or an office also qualifies, as long as the value is at least AED 2 million.
- A mortgaged property also qualifies, with a bank letter showing the amount paid and that the bank does not object.
- The applicant must be inside the UAE when applying.

An off-plan property: according to the Federal Authority for Identity, Citizenship, Customs and Port Security (ICP), an off-plan property bought from an approved developer can also qualify, if it is worth at least AED 2 million. The ICP page and the Land Department service page do not require you to have paid a certain percentage of the price before you apply. What you do need is for the unit to be registered in your name in the Land Department's interim register (Oqood), not just a reservation form. The Land Department service page does not mention off-plan property at all, so check with the Land Department before you start.

02 What the visa gives you

- **A 10-year residence,** renewable if the conditions are still met.
- **No sponsor.** You do not need an employer or anyone else to sponsor you.
- **You do not have to live in Dubai.** There is no minimum number of days you must spend in the UAE to keep the visa, and you can stay abroad for more than six months, which is the period after which a regular residence visa is cancelled. You do need to be in the UAE during the process itself (see "How it went for me").

03 Who you can add

According to the Land Department and ICP, as a Golden Visa holder you can add to your visa:

- **Your spouse.**
- **Your children, with no age limit.** For children over 18, you need to sign a declaration that they are not married.

- **Your parents.** According to the Land Department, you need to submit a certificate from the consulate confirming that your parents are dependent on you.

Each family member needs health insurance. According to the Land Department, if the mother is the one adding the children, you also need the father's consent, signed before a notary. I also added family members to my own Golden Visa.

04 The documents

According to the DLD, these are the basic documents for the property owner:

- Passport.
- Title Deed for the property.
- Personal photo.
- Emirates ID and current residence visa: only if you already live in the UAE. First-time applicants do not have an Emirates ID or a UAE residence visa yet, and the Emirates ID is issued as part of the visa process.

For an off-plan property, instead of a Title Deed you submit the registration certificate from the interim register (Oqood). The Land Department does not publish a separate list of documents for off-plan property, so ask it in advance which additional documents it will request, for example a letter from the developer or a statement of account showing how much has been paid.

Family members need additional documents, such as a marriage certificate, birth certificates and health insurance. The full list and the fees are on the DLD service page.

05 The official process

According to the DLD, you go to a service centre, submit the documents and pay, have a medical test at the centre, and the residence permit is sent by email. The DLD states a processing time of 7 to 10 working days.

06 How much it costs

According to the Land Department, these are the fees for the property owner:

Item	AED
Land Department fee	4,020
Processing fee	1,155
Residence permit	2,856.75

Item	AED
Emirates ID	1,153
Medical test	700
Total	**9,884.75**

There are additional fees for each family member you add. According to the Land Department, a 10-year residence visa for a family member costs AED 5,774.50, whether for a spouse, a child or a parent. The first time, you also pay AED 318.75 to open a family file. For example, a property owner who adds a spouse and two children pays AED 9,884.75 for themselves, AED 318.75 to open the file and AED 17,323.50 for the three family members, a total of AED 27,527, not including health insurance.

> How much will the Golden Visa cost for the whole family? In the Golden Visa calculator you choose how many family members to include and get the total fees, based on the Dubai Land Department's table.

07 What happens if you want to sell the property

The Golden Visa is tied to the property for as long as it is valid. According to GDRFA, a lien is placed on the property and it may not be sold during the ten-year residence period. I found no official source that sets how long you have between selling the property and buying a replacement without losing the visa. Websites of advisers and law firms give different numbers, from 30 days to six months. Some write that the Land Department will not transfer ownership to the buyer unless you prove that you hold another property that meets the conditions, or you cancel the visa first. So the safe order is the reverse: buy the new property first, move the visa to it with GDRFA, and only then sell the old one. From my experience on the ground, anyone who sells without a replacement property loses the Golden Visa, and so do the family members they sponsored.

Your family members are affected too. Their visas depend on yours, and when the Golden Visa is cancelled, theirs are cancelled as well. Under the UAE rules, a person cancelling their own visa must first cancel the visas of the family members they sponsor. So plan the sale together with the whole family's visas, not after it.

08 How it went for me

I did it in 2025, through a document clearing company in Dubai:

1. **January:** an official valuation of the property.

2. **After the valuation:** pre-approval. From that point you need to stay inside the UAE until the process is complete.
3. **End of March:** the medical test, and basic health insurance.
4. **Beginning of April:** the visa was issued, for 10 years, as a self-sponsored property owner.
5. **After that:** the Emirates ID registration form, fingerprints at a service centre, and the card arrived by courier.

All the steps that required me to be there took about two and a half weeks in Dubai. Once I had residence, I could also exchange my driving licence (see the guide to a Dubai driving licence).

09 If you are from the UK

The official Golden Visa pages list no restriction by nationality, so the conditions on this page apply to UK citizens too. The visa does not change your UK tax residence, which is decided by the UK's Statutory Residence Test. See the guide to buying from the UK.

10 Worth knowing

- A person who is not a citizen of the UAE or of a Gulf state can own property in Dubai outright only in areas designated for this (freehold areas). So a property that a foreigner has bought outright and that is registered in their name is in such an area. If in doubt, check with the Land Department before you buy.
- These are Dubai's rules. Other emirates have different authorities and rules.
- The Golden Visa is a UAE residence visa. It does not change your reporting obligations in your country of residence (see "Do I need to report the property in my country of residence?").

Once you have residency, the terms for a mortgage and for opening a bank account change too (see the mortgage guide and the bank account guide).

Want to compare it with the two-year visa, which has no minimum value? See two-year visa or Golden Visa.

All the steps of moving to Dubai, in order, are in the guide to moving to Dubai.

Frequently asked questions

What is the minimum property value for a Golden Visa?

The property must be worth at least AED 2 million, based on its value at the time of purchase. You can also reach that amount by combining several properties.

Can I get a Golden Visa on a property with a mortgage?

Yes, with a letter from the bank stating how much has already been paid and that the bank has no objection.

How long does the process take?

According to the Land Department, 7 to 10 working days. For me, the stages that required me to be in Dubai took about two and a half weeks.

Can we get a Golden Visa on an apartment we bought as a couple?

Yes, if the applicant's share is worth at least AED 2 million, according to GDRFA. From my experience on the ground, spouses cannot combine their shares to reach the amount, so check in advance with the Land Department or with GDRFA.

Can I get a Golden Visa on an off-plan property?

According to ICP, yes, if it is worth at least AED 2 million, the developer is approved, and the unit is registered in your name in the interim register (Oqood). Check with the Land Department before you start.

How much does it cost to add my family?

According to the Land Department, AED 5,774.50 per family member, plus AED 318.75 to open a family file, not including health insurance.

Can I sell the property while I have a Golden Visa?

According to GDRFA, a lien is placed on the property and it may not be sold during the ten-year residence period. There is no official source for how long you have to buy a replacement property, so the safe order is to buy the new property first, move the visa to it with GDRFA, and only then sell the old one. From my experience on the ground, whoever sells without a replacement property loses the Golden Visa, along with the visas of the family members they sponsored.

Do I need to live in Dubai to keep the Golden Visa?

No. There is no minimum number of days, and you can stay abroad for more than six months.

Sources

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- An off-plan property: ICP, Golden residency.
- Joint ownership, the share must be AED 2 million: GDRFA Dubai; LY Lawyers, 25.02.2026 (checked 13.10.2026).
- An off-plan property from an approved developer, AED 2 million: ICP (checked 13.10.2026). Oqood registration: Anders Legal Consultancy, 10.05.2024; Gulf News, 03.10.2022. No required percentage paid: the ICP page and the DLD service page (checked 13.10.2026).
- Freehold areas: Law No. 7 of 2006 and Regulation No. 3 of 2006, Dubai Legislation Portal; Anders Legal Consultancy; Khaleej Times (checked 13.10.2026).
- Family members, children with no age limit, parents: ICP; DLD; Anders Legal Consultancy (checked 13.10.2026).
- Family member fees, AED 5,774.50 and AED 318.75: the DLD service page; UAE Expert Hub (checked 13.10.2026).
- Selling the property: GDRFA Dubai (no sale during the ten years of residence, checked 18.11.2026). There is no official source for the time allowed to replace a property. Buying before selling: Kisser Legal and Takween Advisory. Cancellation of the visa after a sale without a replacement property: my own experience on the ground.
- Cancelling family members' visas first: u.ae, Cancelling your residence visa; Gulf News, updated 24.04.2024 (checked 13.10.2026).
- No minimum stay, and staying abroad for more than six months: u.ae, Golden Visa (updated 28.07.2026); ICP, Permit to stay outside the country for more than 6 months (checked 13.10.2026).

Considering a Golden Visa through property?

Tell me about the property, and we will check together whether it meets the conditions.

Send a WhatsApp message →

This information is general and correct as of the update date. Conditions and fees can change, so check them on the DLD service page before you start. It is not a substitute for legal advice.