Buying an apartment in Dubai with a spouse or partner: ownership, visas and what happens later

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You can buy an apartment in Dubai together with your spouse, a friend or a business partner, and each of you is registered as the owner of a share of the property. But when you buy together, the visa is assessed on each person's share and not on the price of the whole apartment, and selling one share is subject to the other owners' right of first refusal. So it is worth deciding in advance how you split the ownership and what you will do if one of you wants to sell their share. Here I have put together what to check before you sign.

In short

- Each buyer holds a share of the property, and that share is what the authorities look at when you apply for a visa.
- Two-year visa: each owner's share must be worth at least AED 400,000. Golden Visa: each owner's share must be worth at least AED 2 million.
- Under Dubai law, an owner who wants to sell their share to an outsider must first offer it to the other owners. A written partnership agreement, drafted with a lawyer, saves arguments later on.

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01 How joint ownership is registered

When several people buy a property together, each of them owns a share of the property, and the shares are recorded in the Title Deed. The split does not have to be equal: it can be 50/50, or any other split the buyers decide on at registration.

Two things worth knowing about joint ownership:

- **The apartment itself cannot be divided.** Under Dubai law on jointly owned property, an apartment that belongs to two or more people is not divided between them, unless the development's rules allow it and the Dubai Land Department (DLD) approves. In other words, each of you holds a percentage of the apartment, not a particular room.
- **Your share determines the visa.** The authorities assess the value of each owner's share separately, as explained in the next section.

02 A visa for each owner: what is required

	Two-year visa	Golden Visa
Sole owner	No minimum value	Property worth at least AED 2 million
Joint ownership	Each owner's share must be worth at least AED 400,000	Each owner's share must be worth at least AED 2 million
Type of property	Completed property with a Title Deed	Property with a Title Deed, and under certain conditions also an off-plan property

Example: a couple buys an apartment for AED 3 million, split 50/50. Each share is worth AED 1.5 million.

- **Two-year visa:** each share is above AED 400,000, so each of them can apply for a two-year visa in their own right, if the apartment is completed.
- **Golden Visa:** each share is below AED 2 million, so under this rule neither of them meets the condition on their own. In an apartment worth AED 4 million, split 50/50, each share reaches AED 2 million.

Spouses: from my experience on the ground, spouses cannot combine their shares to reach AED 2 million for a Golden Visa. The official rule is that each owner's share is assessed separately. This means a couple buying 50/50 needs an apartment worth at least AED 4 million for each of them to reach the required amount on their own. Another option is for the share of one spouse alone to be worth at least AED 2 million. Even if only one spouse gets a visa, they can add their spouse and children to it. Either way, before you buy and before you set the split in the Title Deed, check this with the Dubai Land Department (DLD) or with GDRFA.

The full comparison between the two visas is in the guide to the two-year visa or the Golden Visa, and the full conditions for the Golden Visa are in the Golden Visa guide.

03 When one of the owners wants to sell

Under Dubai law on jointly owned property (Law No. 6 of 2019), the owners have a **right of first refusal**: an owner who wants to sell their share to someone who is not one of the owners must first give the other owners the option to buy it on the same terms.

How it works under the law:

1. The selling owner sends the other owners a written notice, through a notary public, with the buyer's name and address and the terms of the deal.
2. The other owners have 30 days from the day they received the notice to announce, through a notary public, that they will buy on the same terms.
3. An owner who announced that they will buy must complete the deal at the Dubai Land Department within 10 working days from the end of that period.
4. If no owner responds in time, the seller can sell to the outside buyer, on the same terms that appeared in the notice.
5. If the outside buyer ends up getting better terms than those in the notice, the other owners can claim compensation from the seller at the Dubai Rental Disputes Centre (RDSC), which is the body the law designates for this.

When the right of first refusal does not apply: when the owner sells or transfers their share to a spouse, parents, children, relatives up to the fourth degree, or in-laws up to the second degree.

When a relationship ends: what happens to the apartment in a divorce is a matter for a lawyer in Dubai and a lawyer in your country of residence. If you need one, I can connect you with a lawyer.

04 Buying through a company or in your own names

A property in Dubai can also be registered in the name of a company, not only in the names of private individuals. This decision affects several things at once: who is recorded in the Title Deed, which visa you can get through the property, what happens on inheritance, and how you report and pay tax in your country of residence. There is no single answer that suits everyone, so choose the route with a lawyer and an accountant before you sign the contract. On reporting in your country of residence, see "Do I need to report the property in my country of residence?".

05 A partnership agreement: worth drafting with a lawyer

The Title Deed says who holds how much. It does not say what to do when there is a disagreement. So it is worth sitting down with a lawyer and drafting a written agreement between the owners before the purchase. These are the topics worth raising at the meeting:

- **The split:** how much each person invests, and how this is recorded in the Title Deed.
- **The expenses:** who pays the service charges, repairs and fees, and what happens if one person stops paying.
- **The rental:** who manages it and how the income is divided.
- **The exit:** how the value is calculated when one person wants to sell their share, how long the other has to decide, and what to do if nobody wants to buy.
- **A mortgage:** if there is a joint mortgage, what happens when one person wants to sell their share before it is paid off.
- **Death:** each owner's share passes by inheritance under the rules that apply to that owner. It is worth checking with a lawyer whether a will is needed, and where to register it.

I am not a lawyer, and this section is a list of topics for a conversation with a lawyer, not the wording of an agreement. If you need one, I can connect you with a lawyer.

06 What we check together

I have guided couples and partners who bought an apartment together. Before the split is set in the Title Deed, I go through the investors' goals with them: which visa each of them needs, and what each share has to be worth to get it. If the answer depends on how the authorities interpret the rules, we check it with the Dubai Land Department in advance. The agreement between the owners is drafted with a lawyer, and I can connect you with one.

Frequently asked questions

Can I buy an apartment in Dubai with a friend?

Yes. Each of you is registered as the owner of a share of the apartment, and the shares are recorded in the Title Deed. The apartment itself is not divided between you.

We bought an apartment for AED 1 million, split 50/50. Will we get a visa?

Each share is worth AED 500,000, which is more than AED 400,000, so each of you can apply for a two-year visa, provided the apartment is completed and has a Title Deed. For a Golden Visa, each owner's share must be worth at least AED 2 million.

Can spouses combine their shares to qualify for a Golden Visa?

From my experience on the ground, no. Each share is assessed separately, and must be worth at least AED 2 million. Before you buy, check this with the Dubai Land Department (DLD) or with GDRFA.

My co-owner wants to sell. Can they sell to someone else?

Yes, but first they must offer you their share, on the same terms, in a notice sent through a notary public. You have 30 days to decide. This does not apply when they sell to a close family member.

Do we need an agreement between the owners?

The law does not require one, but it is well worth having. The Title Deed does not say what to do when one person stops paying or wants to sell their share. The agreement is drafted with a lawyer.

Sources

- Two-year visa, AED 400,000 for each owner in joint ownership: DLD service page, Investor Residence Application (Taskeen); and also Erickson Immigration Group and Gulf Today (June 2026), as in the guide to the two-year visa or the Golden Visa (checked 13.10.2026).
- Golden Visa, each owner's share must be worth at least AED 2 million: GDRFA Dubai, Golden Residence service page; LY Lawyers, guide to the real estate investor visa (25.02.2026) (checked 13.10.2026).
- The shares are recorded in the Title Deed, and the apartment cannot be divided: Law No. 6 of 2019 on the Dubai Legal Portal, Articles 13 and 14; Khaleej Times, 04.05.2025 (checked 13.10.2026).
- Right of first refusal, the procedure, 30 days, 10 working days, compensation: Law No. 6 of 2019, Articles 14 and 15 (link above); Khaleej Times, 04.05.2025 (link above). A co-owner's right of first refusal also exists in the new federal Civil Code: ELP Legal, 27.04.2026 (checked 13.10.2026).
- The exception for family members: Law No. 6 of 2019, Article 14(b); Khaleej Times, 04.05.2025 (checked 13.10.2026).
- The recommendation of a written partnership agreement: Khaleej Times, 04.05.2025 (checked 13.10.2026).
- Spouses cannot combine shares to reach AED 2 million: my own experience on the ground. The rule that each owner's share is assessed separately: GDRFA and LY Lawyers (links above).

Buying together?

Tell me who you are buying with, and we will check together how to register the ownership and which visa each of you can get.

Send a WhatsApp message →

This information is general and correct as of the update date. It is not legal advice, and it does not replace reviewing your contract with a local lawyer.