# Two-year visa or Golden Visa: which residency an apartment in Dubai gets you

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A property owner in Dubai can get residency in two ways: a two-year visa, which since 2026 has no minimum value for a sole owner, or a ten-year Golden Visa, for a property worth at least AED 2 million. Here is how they compare, according to the Dubai authorities.

**In short**

- A completed apartment in Dubai, at any price, can get you a two-year visa. With joint ownership, each owner's share must be at least AED 400,000.
- A property worth at least AED 2 million gets you a ten-year Golden Visa.
- The main practical difference is that with the two-year visa, spending more than six months outside the UAE may cancel your residency, and it is unclear whether the investor exception applies to it. With the Golden Visa, it does not.

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## 01 The difference at a glance

| | Two-year visa | Golden Visa |
|---|---|---|
| **Property value** | No minimum for a sole owner. With joint ownership, at least AED 400,000 per owner | At least AED 2 million |
| **Type of property** | Completed property with a Title Deed | Property with a Title Deed. An off-plan property from an approved developer may qualify, according to the federal authority, ICP (see the Golden Visa guide) |
| **Validity** | Two years, renewable | Ten years, renewable |
| **Time outside the UAE** | More than 180 days in a row may cancel residency (check with GDRFA) | You can stay outside for more than six months |
| **Fees for the owner, per the Dubai Land Department (DLD)** | About AED 10,200 | About AED 9,900 |
| **Family members** | Spouse and children under 18 for two years; a son over 18 for one year; parents for one year | Spouse, children and parents. AED 5,774.50 per family member, plus AED 318.75 to open a family file |
| **Processing time, per DLD** | 7 to 10 working days | 7 to 10 working days |

## 02 Two-year visa: who qualifies

- **Sole owner:** according to DLD, you can apply regardless of the property's value. Before 2026, the property had to be worth at least AED 750,000.
- **Joint ownership:** each owner's share must be worth at least AED 400,000. Buying together? See the guide to buying with a spouse or partner.
- **The property:** a completed, habitable property with a Title Deed. An off-plan property does not qualify for this visa.
- **Attendance:** according to DLD, the applicant must attend in person, with no accompanying persons and no representative or power of attorney.

## 03 Documents for the two-year visa

According to DLD, you need your passport, Title Deed, a personal photo and a good conduct certificate from Dubai Police, addressed to DLD. The certificate is issued in Dubai, even if you live

abroad. If you already live in the UAE, add your Emirates ID and current visa. First-time applicants do not have an Emirates ID or a UAE visa yet, as the Emirates ID is issued at the end of the process. For family members, you need an attested marriage certificate and attested birth certificates.

## 04 What it costs

According to DLD, the fee for the owner on the two-year visa is AED 10,212.50. Family members have separate fees, for example AED 7,382.25 for a spouse and AED 6,482.25 for a child under 18. A son over 18 pays AED 7,182.25, for one year only. A daughter over 18 pays AED 7,182.25, and a social status certificate from Dubai Courts is required. Parents pay AED 8,882.25 a year, plus AED 318.75 to open a file. For the Golden Visa, the owner's fees come to AED 9,884.75 (the breakdown is in the Golden Visa guide).

> 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.

## 05 Six months outside the UAE

The general rule, according to the UAE government portal (u.ae), is that living outside the UAE for more than 180 days in a row cancels the residence visa. The same page lists exceptions, one of which is investors holding a valid residence visa. The page does not say whether the two-year property visa counts as an investor visa, so before a long absence, check with GDRFA Dubai. The federal service for requesting an entry permit after six months does not apply to Dubai residents. The rule does not apply to the Golden Visa: you can enter at any time while the visa is valid.

## 06 Which visa suits whom

- **If you live abroad and visit Dubai now and then:** a two-year visa may be cancelled after six months outside the UAE. A Golden Visa keeps your residency even if you don't visit.
- **If you are moving to Dubai:** the two-year visa is enough as long as you live there, and the property doesn't have to be expensive.
- **If you are buying off-plan:** there is no Title Deed until handover, so the two-year visa is not possible. A Golden Visa on an off-plan property is possible only under certain conditions, so check with the Dubai Land Department first.

## 07 What a visa gives you in practice

- **An Emirates ID.** The visa lets you get an Emirates ID, and with it you can open a regular bank account, even through a mobile app (see the bank account guide).
- **Better mortgage terms.** With residency the bank treats you as a resident, so you usually get a higher financing ratio and are asked for fewer documents (see the mortgage guide).
- **Exchanging your driving licence.** With residency you can exchange your driving licence (see the driving licence guide).

**How long to stay in Dubai:** for me, the steps that required being there in person took about two and a half weeks, so plan on spending two to three weeks in Dubai.

## 08 Worth knowing

- The rules here are Dubai's. Other emirates have different rules and authorities.
- Residency in the UAE does not change your reporting obligations in your country of residence (see the FAQ on reporting).
- With residency, the terms for a mortgage and a bank account change (see the mortgage guide and the bank account guide).

## 09 From my own experience

I got a Golden Visa in 2025, through property. The steps that required me to be there took about two and a half weeks in Dubai (the details are in the Golden Visa guide).

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

## Frequently asked questions

### Can I get a two-year visa on an inexpensive apartment?

Yes. Since 2026, according to DLD, there is no minimum value for a sole owner. The apartment has to be completed, with a Title Deed.

### Can I move from a two-year visa to a Golden Visa?

Yes. Once your properties are worth AED 2 million, you can apply for a Golden Visa under its conditions.

### What happens to a two-year visa if I stay outside the UAE for more than six months?

Under the general rule, more than 180 days in a row outside the UAE cancels the residence visa. There is an exception for investors holding a valid residence visa, and it is unclear whether it

applies to the two-year property visa, so check with GDRFA Dubai before a long absence. The federal permit for returning after six months does not apply to Dubai residents. This does not happen with a Golden Visa.

## Sources

- Two-year visa, conditions, joint ownership, documents, fees, processing time and attendance: DLD, Investor Residence Application (Taskeen) (checked 18.11.2026).
- No minimum value, and AED 400,000 per owner with joint ownership: also confirmed by Erickson Immigration Group and Gulf Today.
- Completed property: GDRFA Dubai, Residence permit for the owner of a property and DLD Cube.
- Six months outside the UAE, the investor exception and the Golden Visa exemption: u.ae, General provisions for the residence visa and ICP, Permit to stay outside the country for more than 6 months (checked 18.11.2026).
- Golden Visa: DLD, Golden Visa application - Investor, and the other sources in the Golden Visa guide.

### Not sure which visa suits you?

Tell me about the property and your plans, and we'll check together what is possible.

**Send a WhatsApp message →**

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