

Residence Visas for Property Owners in Dubai

When purchasing a property in the Emirate of Dubai, foreign citizens are generally entitled to apply for long-term residence visas for the United Arab Emirates in a separate procedure. Currently, different types of residence visas are available for property owners, depending on the purchase price and, if applicable, the existence of further requirements.

1. Three-Year Property Investor Visa ("3-Year Visa")

In the past, property owners already had the opportunity to apply for a 3-Year Visa on the basis of their ownership status. However, the application requirements have been simplified in recent years.

a. Eligibility

Property owners who have purchased a property in a so-called freehold zone in the Emirate of Dubai with a purchase price of at least AED 750,000 are eligible to apply for a 3-Year Visa. In this regard, the purchase price shown on the title deed is decisive.

If the property purchase is financed by a loan, at least 50% of the purchase price, but a minimum of AED 750,000, must have already been paid to the bank at the time of application.

For spouses who are joint owners of a property, the purchase price must have been at least AED 1 million to enable both spouses to apply for a residence visa based on their respective position as a joint property owner. If this threshold is not met, one spouse can apply for a residence visa and sponsor the other spouse and children after having received the 3-Year Visa.

In addition to the value of the property, it is required that the property is already completed. Further, the applicant must be able to prove ownership of the property by presenting the title deed in his or her name.

b. Application Process

All relevant documents are to be submitted to the Dubai Land Department. Then, the general procedure applicable to all residence visas is carried out through this authority, i.e. the application for the entry permit, the performance of the medical fitness test and the application for the Emirates ID card. In addition, a health insurance policy, that complies with local requirements, must be obtained.

c. Fees

The fees for applying for a 3-Year Visa currently amount to around AED 15,000. Obtaining additional residence visas for family members costs approximately AED 8,000 per person.

2. Five-Year Property Investor Visa ("5-Year Visa")

Similarly, for the 5-Year Visa, the property value requirements have been reduced and the application process itself has been streamlined over the years.

a. Eligibility

A 5-Year Visa can be applied by property owners who have acquired a property in a freehold zone at a purchase price of at least AED 2 million. The values of various properties may be combined.

If the property is financed, at least AED 2 million of the purchase price must have already been paid to the bank at the time of application.

Spouses who have purchased the property jointly may both apply for a 5-Year Visa based on their status as co-owners.

Like the 3-Year Visa, the 5-Year Visa requires that the property has already been completed and that the applicant can prove ownership by submitting the title deed of the property in his or her name.

b. Application Process

The application procedure is generally identical to the procedure for a 3-Year Visa.

c. Fees

The costs for a 5-Year Visa currently amount to approximately AED 3,800 per applicant.

3. Five-Year Retirement Visa ("Property Retirement Visa")

A retirement visa can be obtained by satisfying different requirements. If the status as owner of a property in the Emirate of Dubai forms the basis for applying for the retirement visa, the following applies.

a. Eligibility

A property owner who is at least 55 years old and has purchased a property in a freehold zone at a price of at least AED 1 million is eligible to apply for a Property Retirement Visa. It is possible to add up the values of multiple properties to achieve the threshold.

If the property purchase is financed by a loan, at least AED 1 million of the purchase price must have already been paid to the bank at the time of application.

The applicant may sponsor the spouse and children after receiving the Property Retirement Visa.



To apply for a Property Retirement Visa, it is required that the property is already completed and that the applicant can present a title deed in his or her name.

b. Application Process

The application procedure for the Property Retirement Visa is basically the same as for a 3-Year Visa.

c. Fees

The fees for obtaining a Property Retirement Visa currently amount to approximately AED 3,800 per applicant.

4. Conclusion

The possibilities to obtain a residence visa based on real estate ownership has been simplified more and more in recent years in order to make real estate acquisition even more attractive for foreign investors.

Depending on the requirements, the validity period of these residence visas is either three or five years. In order to obtain a so-called Golden Visa for a period of 10 years, the acquisition of real estate located in the Emirate of Dubai alone, however, is not sufficient, regardless of the amount invested.

Do you have questions? – We would be glad to answer them!

From our office located in the heart of Dubai, our team of German attorneys has been advising small and medium-sized companies, corporations and individuals on the laws of the United Arab Emirates for more than 15 years. Our areas of expertise include corporate law (in particular business set-up), commercial agency law, employment law as well as tenancy and real estate law. We would be happy to attend to your questions as well. Contact us!

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