The UAE Golden Visa Through Property

What it is, who qualifies, and how it works.

ELIGIBILITY · PROCESS · WHAT IT COVERS

By Indiana · UAE Pinnacle Advisory · theoffplan.com

The UAE Golden Visa is a 10-year renewable residency right that requires no employer, no annual renewal, and no minimum income threshold. A property investment of AED 2M qualifies. It covers the investor, spouse, children of any age, and domestic staff. It is the cleanest route to long-term UAE residency available to foreign nationals — and it is real estate that unlocks it.

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What the Golden Visa Actually Is

The UAE Golden Visa was introduced under Federal Decree-Law No. 29 of 2021 as part of a broader reform of the UAE residency framework. It is a residence permit — not citizenship, not a passport. It grants the holder the right to live, work and study in the UAE for 10 years, renewable without an employer sponsor. Before the Golden Visa, long-term residency in the UAE required an employer to sponsor and renew the permit annually. The Golden Visa removed that dependency entirely.

The practical implications are significant. A Golden Visa holder can: open UAE bank accounts as a resident (not a visitor); structure tax affairs as a UAE tax resident; access UAE healthcare as a resident; obtain a UAE driving licence; enrol children in UAE schools as residents; sponsor domestic staff; and remain in the UAE indefinitely without annual renewal cycles. The permit is valid for 10 years and renewal is straightforward for continued property ownership.

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How Property Qualifies

The property route to the Golden Visa requires a minimum AED 2M investment in UAE real estate registered in the investor's name with the relevant land department (DLD in Dubai, DMT in Abu Dhabi). The property can be completed or off-plan — though for off-plan, the visa application process typically requires 30-40% of the purchase price to have been paid and the unit to be registered in the Oqood system (off-plan registry).

Multiple properties can be combined to reach the AED 2M threshold. If you own three properties at AED 700,000 each (total AED 2.1M), all three can be listed on the Golden Visa application. They must all be registered to the same individual and in the same emirate as the application. Joint ownership with a spouse counts — if a couple jointly own a AED 2M property 50/50, each holds AED 1M — which does not individually qualify. The full AED 2M must be in one person's name, or in a combination of properties each owned in full by that individual.

Mortgaged properties can qualify under specific conditions: the equity value (purchase price minus outstanding mortgage) must equal or exceed AED 2M, and the property must be mortgage-free or the bank must provide a no-objection letter. In practice, buyers targeting the Golden Visa threshold typically aim to own at least AED 2M of equity rather than AED 2M of property value with a mortgage against it.

AED 2M	**10 years**	**4+**
MINIMUM PROPERTY VALUE TO QUALIFY	VISA DURATION (RENEWABLE)	FAMILY MEMBERS COVERED

The Application Process

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Step 1: Register the property. DLD or DMT registration must be complete and the title deed or Oqood certificate issued in the applicant's name. This is the founding document for the visa application.

Step 2: Obtain a property valuation certificate. An official valuation from a RERA-approved valuer may be required to confirm the AED 2M threshold is met. The valuation must be current.

Step 3: Apply through the Federal Authority for Identity, Citizenship, Customs and Port Security (ICA) or through the General Directorate of Residency and Foreigners Affairs (GDRFA) in the relevant emirate. Applications can be made online through the ICA Smart App or UAE PASS platform, or through approved typing centres. Processing typically takes 5-15 working days.

Step 4: Pass the medical fitness test. A standard UAE medical test is required for all residency permit applications. This covers general health and communicable disease screening.

Step 5: Emirates ID issuance. Once the visa is approved, the Emirates ID — the UAE national identity card for residents — is issued. This is the primary document for all UAE transactions, banking and daily life.

Step 6: Sponsor family members. Once the principal visa holder's Emirates ID is active, family members (spouse, children) can be sponsored on the same Golden Visa tier with their own applications.

What It Does and Does Not Do

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What the Golden Visa does. Grants UAE residency for 10 years without employer sponsorship. Enables UAE bank account opening as a resident. Allows tax residency certificate applications (after meeting the relevant day-count requirements). Provides the legal residency basis for structuring life, banking and professional activities in the UAE. Covers spouse, children of any age and domestic staff. Renewable on continued property ownership.

What the Golden Visa does not do. It does not confer UAE citizenship or a UAE passport. It does not automatically change your tax domicile in your home country — UK domicile, for example, is determined by intention and connections, not simply by holding a UAE residence permit. It does not exempt you from tax on income sourced in your home country. It does not prevent your home country from taxing you if you do not properly sever the relevant connections.

> *"The Golden Visa converts a property investment into a permanent-feeling residency right. It is the difference between visiting the UAE and living in it — and that distinction is the foundation for everything that follows in terms of tax planning, banking and wealth structure."*

MY POSITION

The UAE Golden Visa through property is one of the most accessible residency-by-investment schemes available globally at its price point. AED 2M — approximately £545,000 at current rates — buys a 10-year renewable residency right for a family, in a zero-income-tax jurisdiction, generating rental income at 0% tax and building a capital position outside the UK IHT framework. The Golden Visa is not the endpoint of a UAE strategy — it is the anchor that makes everything else possible.

UAE Golden Visa: Federal Decree-Law No. 29 of 2021 as amended. ICA and GDRFA processes as published 2024-2026. This is informational — not legal advice. Seek specialist immigration and tax counsel.