ABU DHABI BUYER'S GUIDE

A research-led guide to buying ready and off-plan property in Abu Dhabi safely, efficiently and with the full cost in view.

50	2%	AED 2M
Investment zones	**Sale registration fee**	**Golden Visa property threshold**
ADREC H1 2026	DARI published service	UAE Government

Know what you are buying before you negotiate the price.

This guide follows the buyer journey from ownership eligibility and finance through due diligence, contract review, transfer, handover and post-purchase obligations. It distinguishes mainland Abu Dhabi procedures from the separate ADGM real-property system covering Al Maryah and Al Reem Islands.

DATA & LEGAL CUT-OFF

Research cut-off: 30 September 2026. Regulatory and service information is based primarily on ADREC/DARI, ADGM, the Central Bank of the UAE and the UAE Government. Transaction-specific fees and eligibility should always be reconfirmed before signing or paying.

General information only. This guide is not legal, tax, mortgage or investment advice.

What the 2026 market means for a buyer

AED 117B

Total real-estate transactions

H1 2026

AED 70.4B

Residential unit sales

H1 2026

89%

Off-plan share of residential sales value

H1 2026

The market is liquid - but buyers are heavily exposed to off-plan.

ADREC recorded AED 117 billion of real-estate transactions in H1 2026. Residential unit sales reached AED 70.4 billion, while off-plan purchases represented 89% of residential sales value and 82% of residential deals. That matters because the due-diligence path for an unfinished unit is fundamentally different from the path for a completed home.

Foreign participation is also broadening. ADREC reported AED 13.8 billion of foreign direct investment in H1 2026, with non-resident investors from 116 nationalities active in the market. Eight new investment zones were approved during the period, taking the total to 50.

BUYER TAKEAWAY

Do not use one checklist for every purchase. First identify whether the property is ready or off-plan, which authority registers it, the ownership right being acquired, and whether your financing and exit plan fit that exact asset.

Source: ADREC H1 2026 Transaction Release (17 Jul 2026) and Abu Dhabi Real Estate Market Report H1 2026 (18 Aug 2026).

Who can buy, and what right are you actually acquiring?

“Foreigners can buy in Abu Dhabi” is true - but incomplete.

Under Abu Dhabi’s real-estate framework, non-UAE natural and legal persons may own and acquire principal and accessory real rights in properties located within designated investment areas. ADREC reported 50 investment zones across the emirate by H1 2026.

Ownership / right	What it means for the buyer	What to verify
Freehold	Registered ownership of the property interest, subject to the project and area framework.	Exact title/interest, owner name, restrictions and registry.
Usufruct	A long-term right to use and benefit from property.	Term, remaining years, transferability, mortgage rights and renewal terms.
Musataha	A long-term development/use right over land or property.	Term, permitted use, transfer/mortgage rights and underlying land conditions.
Lease / other registered interest	A registered contractual or property interest that may differ from freehold.	Duration, renewal, assignment, inheritance and lender acceptance.

Your first four checks

1. Confirm that your nationality/entity type is permitted to acquire the specific property interest in that location.
2. Confirm the exact registered ownership type - not just the word “freehold” in marketing material.
3. Check whether any resale, mortgage, use, leasing or alteration restrictions apply.
4. For corporate buyers, confirm the acquiring entity is eligible and that corporate documents meet the registry’s requirements.

Source: ADREC Registration rules / Abu Dhabi real-estate legislation; ADREC H1 2026 transaction release.

DARI or AccessRP?

Abu Dhabi now has two important property-registration pathways.

Area / transaction context	Primary platform / authority	Buyer implication
Mainland Abu Dhabi and ADREC-regulated areas	ADREC / DARI	Sale, title, valuation, mortgage and related services are processed through the Abu Dhabi real-estate ecosystem.
Al Maryah Island	ADGM / AccessRP	ADGM real-property framework applies; transfers and mortgages can be completed through AccessRP.
Al Reem Island	ADGM / AccessRP	Al Reem has been within ADGM's real-property jurisdiction since 1 Jan 2025; legacy interests were transitioned into the ADGM register.

WHY THIS MATTERS

A buyer purchasing on Al Reem should not assume the same transfer workflow, terminology or service centre applies as a mainland Abu Dhabi transaction. Confirm the registering authority before preparing the MOU, mortgage or transfer appointment.

ADGM states that AccessRP supports digital sale/purchase transfers, mortgage registration and title-deed services across Al Maryah and Al Reem Islands. Non-resident owners can also appoint representatives through a registered Power of Attorney where permitted.

Source: ADGM Real Estate Services; AccessRP; ADGM Real Property Regulations 2024 transitional provisions for Al Reem Island.

The purchase price is not the amount you need

Build the complete cash requirement before making an offer.

Cost line	Current published / common basis	Buyer action
Property purchase price	Agreed contract price	Set the maximum price only after total costs and financing are modelled.
Abu Dhabi registration fee	DARI publishes 2% of contract value for registration of sale/purchase.	Confirm current assessment basis and who pays under your transaction.
Broker commission	ADREC regulation sets sale/purchase brokerage commission at 2%, capped at AED 500,000.	Confirm mandate, invoice and VAT treatment before signing.
DARI e-service / transaction service	DARI publishes separate service charges; amounts vary by transaction route and mortgage status.	Check the live service page at transfer.
Mortgage costs	Bank valuation, arrangement, mortgage registration and insurance can apply.	Request a lender cost sheet before final approval.
Developer / community clearances	NOC or clearance requirements may apply on resale.	Confirm seller obligations and any buyer-paid admin charges in writing.
Initial fit-out / furnishing	Property-specific	Include snagging, repairs, furnishing and utility deposits in the cash plan.

DO NOT ROUND EVERYTHING TO “4% EXTRA”

A quick percentage is useful for screening, but the final cash-to-complete should be transaction-specific. Mortgage registration, bank fees, authority route, VAT and developer charges can materially change the total.

Source: DARI Registration of Sale and Purchase service; ADREC Registration rules; DARI service list.

Mortgage limits: what the Central Bank framework allows

The property can qualify - and the borrower can still fail the affordability test.

Borrower / property	Maximum LTV
UAE national - first owner-occupied home ≤ AED 5M	85%
UAE national - first owner-occupied home > AED 5M	75%
UAE national - subsequent / investment property	65%
Expatriate - first owner-occupied home ≤ AED 5M	80%
Expatriate - first owner-occupied home > AED 5M	70%
Expatriate - subsequent / investment property	60%
Off-plan schemes - nationals or expatriates	50%

CBUAE also applies borrower-level limits. Its 2025 Financial Stability Report summarises a maximum debt-burden ratio of 50% of gross monthly income for expatriates and 60% for UAE nationals, maximum financing of up to 7 years of annual income for expatriates and 8 years for nationals, and a maximum mortgage tenor of 25 years.

PRACTICAL RULE

Get mortgage pre-approval before committing to a ready property if finance is required. A property valuation below the agreed price can increase the cash contribution even when the advertised LTV looks comfortable.

Source: Central Bank of the UAE Mortgage Loan Regulations and Financial Stability Report 2025.

A disciplined secondary-market purchase

The ready-property process should be evidence-led, not viewing-led.

1. Define the brief: use, budget, financing, preferred areas, minimum size, occupancy timeline and exit horizon.
2. Verify the property and seller: title/registered interest, seller identity, mortgage status, court restrictions, long lease status and service-charge position.
3. Inspect the unit and building: condition, MEP, defects, parking, views, noise, facilities, community rules and likely capex.
4. Validate value: recent comparable transactions where available, competing listings, price per sq ft, achievable rent and service charges.
5. Agree commercial terms: price, payment method, completion date, what remains in the unit, vacant-possession terms and any conditions precedent.
6. Review and sign the MOU / sale agreement. Deposit mechanics, default clauses and refund conditions should be clear before funds or security are provided.
7. Seller obtains required NOC / clearances and settles outstanding obligations. Mortgage release or buyout steps are coordinated if applicable.
8. Complete transfer through the correct authority/platform, pay applicable fees and receive the updated title / registered interest.

DARI PRE-REQUISITES

DARI's published sale guidance includes a current valuation certificate, a title deed within its validity period, area confirmation, and checks that the property is not blocked by an unresolved mortgage, long-term lease or court order. Exact prerequisites can differ by transaction.

Source: DARI "Guide to Sell and Buy Property"; DARI sale-and-purchase registration service.

Buying a promise: the evidence path is different

In H1 2026, 89% of residential sales value was off-plan.

1. Verify the developer and project registration with the relevant authority.
2. Confirm the project is authorised for off-plan sales and that marketing/listing activity is properly permitted.
3. Confirm the project-specific escrow account and ensure buyer funds are directed to the approved escrow route - not an operating account or informal third-party account.
4. Review the reservation form before paying: refund conditions, expiry, allocation, administrative charges and what happens if the SPA is not issued or signed.
5. Review the SPA in full: unit, area tolerance, payment schedule, handover definition, delay provisions, default remedies, assignment/resale restrictions, service-charge provisions and defect obligations.
6. Ensure the off-plan sale is registered. ADREC states that every off-plan SPA is registered and buyer payments are held in a regulated escrow account.
7. Monitor construction progress and payment milestones through official channels where available.
8. Before handover, complete snagging, settle contractual balance, confirm title/registration steps and understand the post-handover service-charge budget.

ESCROW IS PROTECTION - NOT A GUARANTEE OF RETURN

Escrow controls how buyer funds are held and released, but it does not eliminate construction, timing, market-price, financing or resale risk. The SPA remains the core commercial document.

Source: ADREC Project Development / Developer Journey; ADREC escrow FAQs; Law No. 3 of 2015 and 2025/2026 implementing decisions.

Build an evidence room before you sign

Every recommendation should be traceable to a document or data point.

Evidence	Ready property	Off-plan property
Ownership / registration	Title deed or registered interest; seller identity; encumbrances.	Project registration, unit registration / pre-registration, SPA status.
Authority	Confirm DARI/ADREC or ADGM/AccessRP.	Confirm regulator, off-plan permission and project register.
Developer / community	NOC process, community rules, service-charge history.	Developer registration, track record, escrow, masterplan and delivery obligations.
Price evidence	Recent sales, competing stock, valuation if financed.	Launch phase, comparable projects, payment-plan value, premium to ready market.
Income evidence	Actual/achievable rent, current lease, vacancy, service charges.	Future rent assumptions, competing supply at handover, management strategy.
Physical condition	Viewing, inspection, MEP, snagging, warranties.	Plans, specifications, finish schedule, area tolerance, mock-up/show unit limitations.
Exit route	Resale depth, buyer pool, mortgageability.	Assignment threshold, developer NOC, amounts paid before resale, future supply.

TSK RULE

No “good deal” conclusion should depend on a brochure ROI, verbal handover date or asking price alone. Replace each claim with evidence specific to the unit.

What continues after transfer

A buyer becomes responsible for more than the mortgage.

ADREC defines service charges as owner-paid costs for managing, operating and maintaining common parts and facilities in jointly owned properties. Service-charge budgets are subject to ADREC approval, and outstanding charges must be cleared before a sale or transfer can complete.

Post-purchase item	What to check before buying
Service charges	Latest approved rate/budget, arrears, reserve/capital items and billing cycle.
Home / contents insurance	Building common-part insurance may sit within community arrangements, but owners should assess their own cover needs.
Utilities & cooling	Account setup, deposits, district-cooling structure, owner vs occupant responsibilities.
Maintenance	Age and condition of MEP, appliances, waterproofing, glazing and finishes.
Property management	Leasing fee, renewal fee, management percentage, maintenance mark-up and reporting.
Community rules	Alteration approvals, pets, holiday-home rules where applicable, parking and move procedures.

FOR INVESTORS

Model service charges and vacancy before quoting net yield. For owner-occupiers, convert these costs into a monthly ownership budget so the “mortgage payment” is not mistaken for the total cost of living in the property.

Source: ADREC Community Affairs / Service Charges guidance.

The clauses buyers should slow down for

The commercial risk is often in the definitions and default clauses.

Clause / topic	Questions to ask
Property description	Is the unit, parking, storage, plot, view, floor and area clearly identified?
Area variation	How much area can change, and is there a price adjustment or cancellation right?
Payment dates	Are instalments tied to dates, milestones or both? What triggers late-payment consequences?
Handover / completion	What legally counts as completion or handover? What notice period is given?
Delay	Is there a long-stop date, compensation mechanism, extension right or force-majeure wording?
Buyer default	What notice, cure period, cancellation and retention/refund framework applies?
Resale / assignment	When can you resell, what minimum payment is required, and what NOC/admin fees apply?
Service charges	When do charges start and what budgets/management rules apply?
Defects / warranties	What is the snagging process and defect-liability framework?
Dispute / governing law	Which court, authority or arbitration forum applies?

IMPORTANT

The 2025 amendments and 2026 implementing decisions strengthened Abu Dhabi’s regulatory framework around escrow, jointly owned property and off-plan buyer/default procedures. That does not remove the need to read the transaction contract.

Source: ADREC / DMT 2026 regulatory decisions implementing Law No. 3 of 2015 as amended by Law No. 2 of 2025.

Buy the unit, building and micro-location - not just the island

A strong area can still contain a weak purchase.

Decision factor	Questions that change the answer
End use	Home, long-term rental, short-term strategy, capital appreciation or mixed objective?
Tenant / buyer pool	Who realistically rents or buys this exact unit type and price band?
Competing supply	How many similar units complete before your planned exit or lease-up?
Building economics	Service charges, unit efficiency, parking, amenities, cooling and management quality?
Price basis	Price per sq ft, recent transactions, launch premium, view/floor premium and payment-plan premium?
Liquidity	How many comparable units transact, and is financing commonly available to the next buyer?
Developer / asset quality	Track record, construction quality, maintenance reputation and handover history?

ADREC's H1 2026 report shows why supply matters: approximately 71,000 additional residential units are projected through 2030, with deliveries expected to peak in 2028. Six districts - Saadiyat, Reem, Yas, Zayed City, Khalifa City and Hudayriyat - are expected to account for 77% of incremental supply.

A BETTER SHORTLIST

For each candidate, compare: total acquisition cost, achievable rent, service charges, downside rent, vacancy, 3-5 year supply, resale restrictions and likely buyer pool. Then rank the units - not the marketing campaigns.

Source: ADREC Abu Dhabi Real Estate Market Report H1 2026.

Buying from abroad and Golden Visa basics

Residency and ownership are related - but they are not the same decision.

DARI states that an overseas buyer can participate in a property purchase without an Emirates ID, using the required identity details and documents. ADGM's AccessRP also provides digital property-transfer services and allows non-resident owners to appoint representatives through registered Power of Attorney procedures where applicable.

AED 2M	5 years	No sponsor
Minimum property value threshold	**Golden Visa duration**	**Residency structure**
Real-estate Golden Visa	Renewable subject to conditions	UAE Government

The UAE Government states that a real-estate investor may qualify for a renewable five-year Golden Visa by owning one or more properties with a value of at least AED 2 million. Property purchased with a loan from specific local banks approved by the competent local entity may also qualify. Immigration eligibility should be confirmed against the buyer's exact ownership and financing structure before purchase.

DO NOT BUY ONLY FOR THE VISA

Treat residency eligibility as one feature of the purchase. The property should still pass the same price, cash-flow, legal, financing and exit tests if the visa benefit were removed.

Source: UAE Government Golden Visa guidance (updated 26 Feb 2026); DARI buyer/seller guidance; ADGM AccessRP.

What creates avoidable risk

Most expensive mistakes happen before transfer.

- Paying a reservation or deposit before understanding refund and default terms.
- Assuming every Abu Dhabi area uses the same registry, transfer process or legal framework.
- Comparing off-plan payment plans without comparing total price, launch premium and expected handover supply.
- Using advertised rent or ROI as if it were achieved net income.
- Ignoring service charges, future capital expenditure and community rules.
- Buying on a maximum mortgage approval rather than a comfortable long-term budget.
- Failing to stress-test interest rates, valuation shortfall, vacancy or delayed handover.
- Assuming a developer NOC or resale permission is automatic.
- Not verifying the broker, developer, project, escrow account and official property record.
- Treating Golden Visa eligibility as a substitute for investment due diligence.

THE SIMPLE TEST

Before signing, you should be able to explain in one page: what you are buying, who registers it, total cash required, financing, recurring costs, downside case, exit restrictions and the documents supporting each assumption.

A practical pre-commitment gate

Do not proceed until every applicable box has an answer.

Gate	Ready to proceed when…
Buyer eligibility	Ownership right and investment-zone eligibility are confirmed for the buyer/entity.
Authority	Correct registry/platform is identified: DARI/ADREC or ADGM/AccessRP.
Property record	Title/pre-registration/project details match the property being sold.
Broker / developer	Licences and registrations are verified through official channels.
Escrow (off-plan)	Project-specific escrow details are confirmed before payments.
Finance	Pre-approval, valuation risk, LTV and cash contribution are understood.
Total cost	Registration, brokerage, banking, authority, NOC/admin and setup costs are budgeted.
Contract	MOU/reservation/SPA default, handover, resale and refund clauses are understood.
Income / use	Rent, occupancy and service-charge assumptions have evidence.
Exit	Likely buyer pool, assignment rules, supply and resale liquidity are understood.
Handover	Snagging, final payment, title registration and utilities/management setup are planned.

TSK APPROACH

Our role is to make the purchase decision inspectable: facts first, assumptions labelled, costs visible and risks discussed before the buyer commits.

Primary sources first

Research base used for this guide

ADREC - Abu Dhabi Real Estate Transactions Reach AED 117 Billion in H1 2026 - https://adrec.gov.ae/en/news/press-release-27---adrec-h1-2026-transaction-report

ADREC - Abu Dhabi Real Estate Market Report H1 2026 - https://adrec.gov.ae/en/news/press-29---adrec-releases-the-abu-dhabi-real-estate-market-report-for-h1-2026

ADREC - Registration rules / brokerage commission - https://adrec.gov.ae/en/rules_and_regulations/registration

DARI - Registration of Sale and Purchase of Land and Real Estate - https://services.dari.ae/consumer-services/registration-of-sale-and-purchase-of-land-and-real-estate/

DARI - Guide to Sell and Buy Property - https://help.dari.ae/en/support/solutions/articles/73000042298-sell-property

ADREC - Project Development / escrow and off-plan framework - https://adrec.gov.ae/en/sectors/regulatory-services/project-development

ADREC - Community Affairs / service charges - https://adrec.gov.ae/en/sectors/regulatory-services/community-affairs

CBUAE - Regulations Regarding Mortgage Loans - https://rulebook.centralbank.ae/en/rulebook/regulations-regarding-mortgage-loans

CBUAE - Financial Stability Report 2025 - https://www.centralbank.ae/media/kaqlwo0h/cbuae-fsr-report_2025_en.pdf

UAE Government - Golden Visa - https://u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/golden-visa

ADGM - Real Estate Services - https://www.adgm.com/registration-authority/real-estate-services

ADGM - AccessRP - https://www.adgm.com/operating-in-adgm/e-services/accessrp

ADGM - Real Property Regulations 2024 / Al Reem transition - https://www.adgm.com/documents/legal-framework/public-consultations/2024/consultation-paper-no-4/annex-a-real-property-regulations.pdf

Methodology: where possible, regulatory and transaction claims use primary government or regulator sources. Market-practice items are labelled as process guidance rather than law. Buyers should confirm live fees, registry requirements, financing and immigration eligibility for the exact transaction.

Prepared by TSK Real Estates LLC - S.P.C | Abu Dhabi, UAE | tskprime.com