JA

The UAE property buyer checklist.

41 checks I go through with clients before anyone buys property in Dubai, Abu Dhabi or Ras Al Khaimah. Tick them off as you go.

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Before you look at a single property

- [ ] Write down what the property must do for you: income, growth, a home, residency, or a mix.
- [ ] Set a budget that includes every cost on top of the price, not just the price.
- [ ] Decide your horizon: how many years you plan to hold before you sell.
- [ ] If you will borrow, talk to a mortgage broker first and know what you can borrow.
- [ ] Decide cash or mortgage. Since 1 February 2025 banks do not lend against the DLD fee or the agent fee.
- [ ] Picture the person who buys it from you next, and why they would want it.

Choosing the area

- [ ] Drive the commute at the hour you would really make it.
- [ ] Check schools, shops, clinics and parks within easy reach.
- [ ] Find the nearest metro station or main road, and how long it takes to reach.
- [ ] Count how many similar homes hand over in the area over the next three years.
- [ ] Look at registered sales and rents for the area, not asking prices.
- [ ] Visit once on a weekday morning and once on a weekend evening.

Checking an off-plan project

- [ ] Confirm the project is registered with the Dubai Land Department and has an escrow account.
- [ ] Check the developer's record: past handovers, delays and build quality.
- [ ] Read the payment plan: every amount, every date, and what happens if you pay late.
- [ ] Read the clauses on handover delays and what you are owed.
- [ ] Ask when you can resell before handover, and the fees for doing so.
- [ ] Compare the launch price per square foot with registered resales of finished homes nearby.
- [ ] Ask which banks will lend on the project at handover.

Checking a ready or resale home

- [ ] Compare with five genuinely similar homes from registered sales: size, age, view, floor.
- [ ] Ask for the service charge per square foot and what it covers.

- [ ] Check whether it is tenanted, the rent, and when the lease ends.
- [ ] Have the home inspected: cooling, water, electrics and any damp.
- [ ] Confirm the seller's title and whether there is a mortgage to be cleared at transfer.
- [ ] Check the building's management and any planned major works.

The numbers

- [ ] Add the Dubai Land Department fee (4% of the price) and the other transfer costs.
- [ ] Add agent fees, mortgage registration and bank fees if you borrow.
- [ ] Work out the net rent: after service charges, maintenance, management and empty weeks.
- [ ] Divide net rent by everything you paid in: that is your real yield.
- [ ] Work out the cost of selling later, not just of buying now.
- [ ] Write down what would have to happen for this to be a bad buy.

Signing and transfer

- [ ] Read the Memorandum of Understanding (Form F) or the sales agreement before you sign.
- [ ] Agree who pays which fees, in writing.
- [ ] Keep proof of every payment, and pay only to accounts named in the contract.
- [ ] For off-plan, check the Oqood registration is issued in your name.
- [ ] For ready homes, confirm the date and place of transfer and the funds you need on the day.

After you buy

- [ ] Register the tenancy contract (Ejari in Dubai) if you rent it out.
- [ ] Set up utilities, insurance and service charge payments.
- [ ] If you qualify, look into the Golden Visa through property and check the current rules.
- [ ] Keep a file of every document: title deed, contracts, receipts and statements.
- [ ] Review rent, service charges and value once a year.

Want me to go through it with you?

Book a free 30-minute video call and we will run the checklist against the property you are looking at. No pressure, no pitch: jamalakim.com/book

Your notes: the property, the numbers, the questions