A ROSENHEIM RESOURCE

Golden Visa Guide

Eligibility, the latest rules, and the timeline, in one place.

2026 EDITION

ROSENHEIM LUXURY PROPERTIES

I

CHAPTER ONE

Who Qualifies

The property-linked route, explained

The UAE's property-linked Golden Visa is a 10 year, renewable residence permit issued by the GDRFA. It remains one of the most accessible Golden Visa routes available anywhere in the world.

REQUIREMENT	DETAIL
Minimum property value	AED 2,000,000, based on the value recorded by the Dubai Land Department
Portfolio eligibility	A single property or a combined portfolio can reach the threshold
Off-plan eligibility	Yes, if Oqood-registered from a RERA-approved developer
Mortgaged property	Qualifies from day one since the February 2026 rule change, no minimum down payment required
Family coverage	Spouse and children are included under the primary applicant's visa

II

CHAPTER TWO

What Changed in 2026

The rule change every buyer should know

> **BEFORE FEBRUARY 2026**
>
> Golden Visa applicants needed to have already paid at least 50 percent of the purchase price before they could apply, which meant mortgaged buyers often had to wait years before becoming eligible.

> **SINCE FEBRUARY 2026**
>
> That requirement has been removed. A mortgaged buyer can now apply from day one, provided the total property value, not their equity, meets the AED 2,000,000 threshold.

This is the single biggest change to Golden Visa eligibility in recent years, and it means significantly more buyers now qualify earlier in their ownership journey than they would have previously.

III

CHAPTER THREE

Benefits

What the visa actually unlocks

RESIDENCY

10 Years, Renewable

A long-term residence permit that renews as long as you continue to meet the property value threshold.

TAX

Zero Income & Capital Gains Tax

Consistent with the wider UAE tax environment for residents and property owners.

FAMILY

Spouse & Children Included

The whole immediate family is covered under the primary applicant's visa application.

SPONSORSHIP

No Employer Required

Unlike standard employment visas, the property-linked Golden Visa does not require employer sponsorship to maintain residency status.

IV

CHAPTER FOUR

Timeline & Misconceptions

What to expect, and what to unlearn

Timeline: Applications are typically processed within a few weeks of eligibility documents being submitted to a licensed visa specialist, once the property transaction itself has completed.

Common Misconceptions

- **"I need to pay the property off in full."** Not since the February 2026 rule change, mortgaged buyers now qualify from day one.
- **"Only villas qualify."** Apartments, townhouses and villas all qualify, provided the total value meets the threshold.
- **"I need to already live in the UAE."** You do not need existing UAE residency to purchase property or apply for the Golden Visa.
- **"One property is the only way to qualify."** A combined portfolio of properties can reach the AED 2,000,000 threshold together.

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READY WHEN YOU ARE

Confirm Your Golden Visa Eligibility

A Rosenheim advisor can walk through your specific situation and coordinate with a licensed visa specialist to confirm eligibility before you commit to a purchase.

SPEAK TO A ROSENHEIM ADVISOR

Golden Visa rules are set by UAE federal authorities and can change. This guide reflects rules current as of 2026; always confirm the latest requirements with a licensed specialist.