

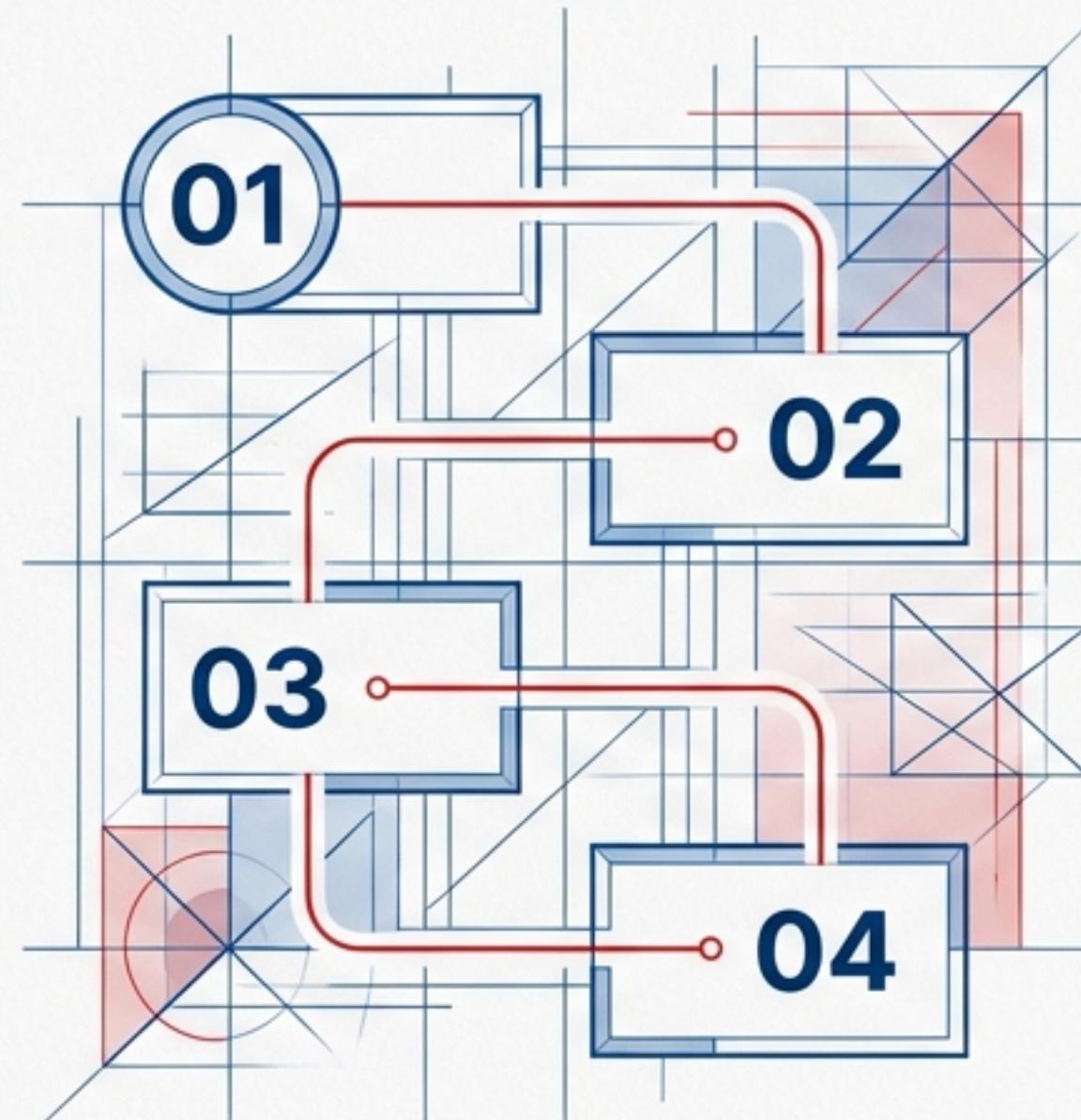


Navigating the Architecture of Trust

A Definitive Guide to the UAE's Real Estate
Regulatory Landscape as of 2025.

The Blueprint of a Transparent Market

The UAE real estate market is built on a sophisticated and constantly evolving regulatory framework. This guide provides a comprehensive overview of the key pillars that ensure stability, transparency, and investor confidence.



01 | The Regulators

Understanding the governing bodies and their digital platforms.

02 | The Ownership Structures

Exploring the legal frameworks for property rights.

03 | The Market Processes

Detailing the mechanics of off-plan and secondary transactions.

04 | The 2025 Evolution

Analyzing the latest laws strengthening the market.

01

The Architects of the Market: Regulators & Transparency Platforms

An examination of the key authorities governing
Dubai and Abu Dhabi's real estate sectors.

3.1 | Dubai's Regulatory Ecosystem

Dubai Land Department (DLD)

Regulates Dubai's real estate sector.

Real Estate Regulatory Agency (RERA)

The operational arm of the DLD, overseeing broker licensing, tenancy registration, escrow management, and dispute resolution.



Dubai REST

Unified portal for title management, service charges, valuation, tenancy, and ownership data.



Mashrooi

Tracks real-time off-plan project progress and regulatory compliance.



Oqood

Registers sale and purchase agreements (SPAs) for off-plan transactions.



Ejari

Manages tenancy contract registration and renewals.



Trakheesi

Manages agent permits and property advertisement licensing.

3.1 | Abu Dhabi's Integrated Framework

Regulating Body

Abu Dhabi Real Estate Centre (ADREC)

The sole regulator for all real estate activity in the emirate.

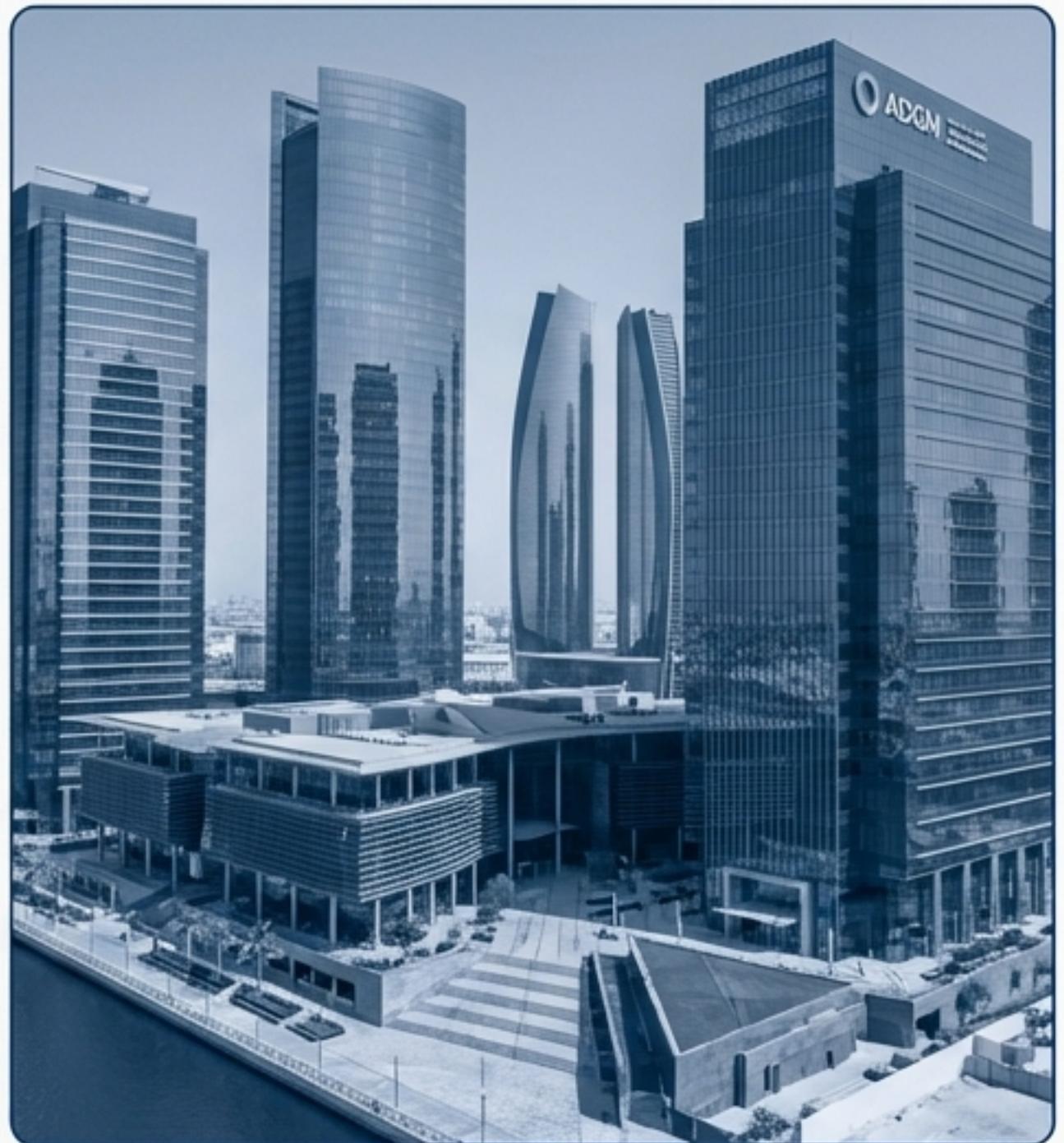
The Unified Platform

DARI

A single, integrated system that centralizes:

- Licensing
- Sales & Escrow
- Lease (Tawtheeq)
- Market Data

This unified approach makes Abu Dhabi one of the region's most transparent property markets.



3.2 | Defining Ownership Structures

Four primary legal structures define how property can be owned and utilized in the UAE, providing flexibility for different investment strategies. Additionally, common-law zones offer internationally aligned property regimes.

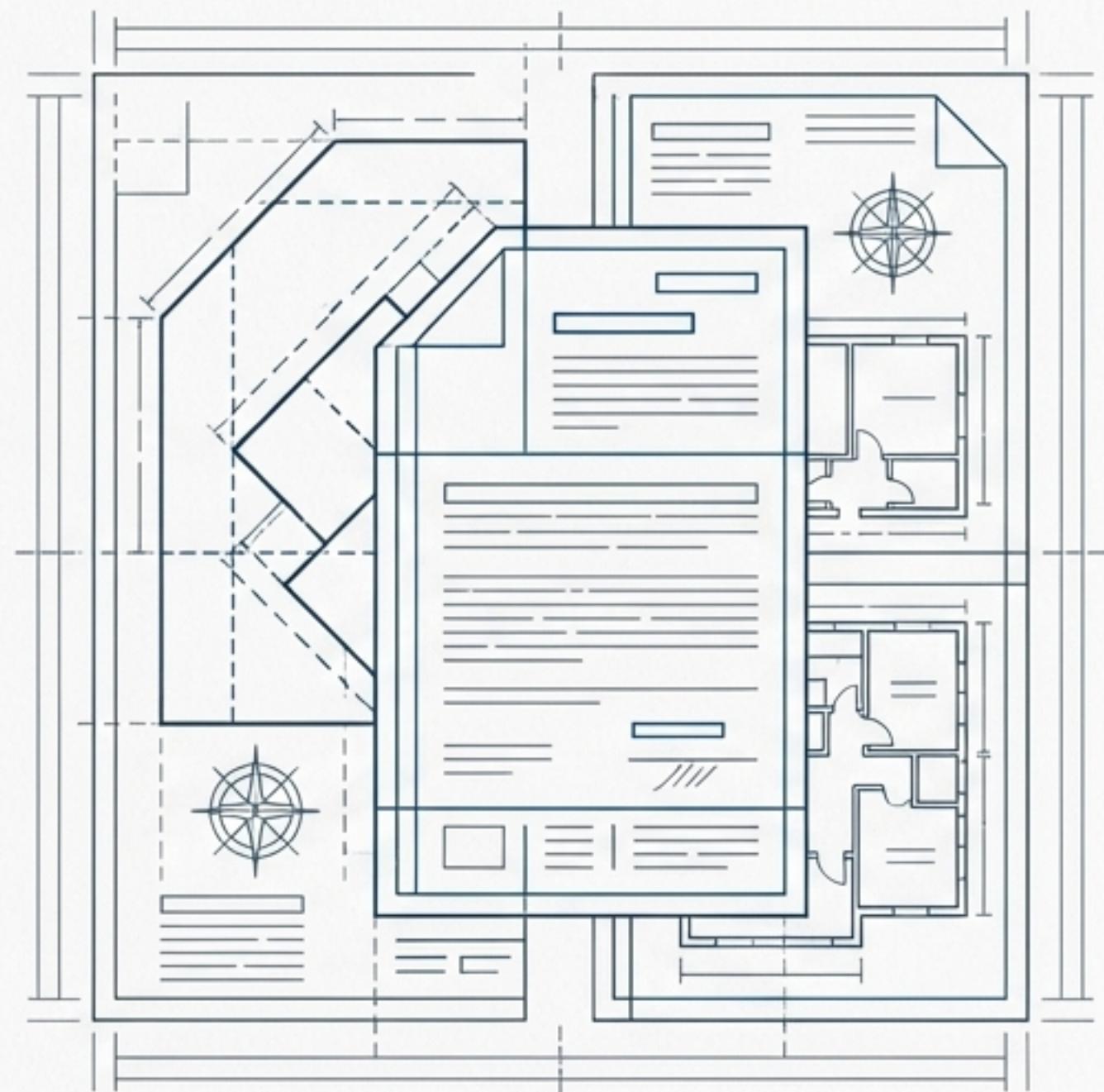
Freehold

Usufruct

Musataha

Long-Term Leasehold

Common-Law Zones (ADGM/DIFC)



A Glossary of Property Rights

Freehold: Grants full, transferable, and inheritable ownership of land and property in designated areas to UAE nationals, GCC nationals, and approved foreign investors.

Usufruct: Provides the right to use and benefit from a property for up to 99 years without altering its substance.

Musataha: Grants the right to build or develop on another's land, typically for up to 50 years and renewable by agreement.

Long-Term Leasehold: Provides lease rights for periods exceeding 25 years, commonly found in investment zones.

Common-Law Zones (ADGM/DIFC): Operate independent real-property regimes aligned with international standards, ensuring investor protection and transparent title registration.

3.3 | The Master Builders: Government-Linked Entities



Aldar

Abu Dhabi's leading master developer.
Key Destinations: Yas Island, Saadiyat Island.



Modon

Government-backed urban developer.
Key Project: Hudayriyat Island.



Emaar

Global developer.
Landmark Projects: Downtown Dubai, Dubai Hills Estate.



Nakheel

Iconic waterfront developer.
Key Projects: Palm Jumeirah, Dubai Islands.



Dubai Holding

Diversified investment group with major real estate portfolios.

3.4 | Off-Plan vs. Secondary Market Processes

Off-Plan Projects

- Developer registers the project and opens a regulated escrow account.
- Buyer payments must be deposited **only** into the official escrow account.
- SPAs are registered in Oqood (Dubai) or DARI (Abu Dhabi).
- Disbursements to the developer are tied to certified construction milestones.
- Final handover occurs upon completion and title deed issuance.

Secondary Market (Resale)

- Property title verification and service-charge clearance.
- Obtain Developer No Objection Certificate (NOC).
- Mortgage discharge, if applicable.
- Transfer at a Trustee Office (Dubai) or ADREC counter (Abu Dhabi).
- New title deed issued to the buyer after full settlement and registration.

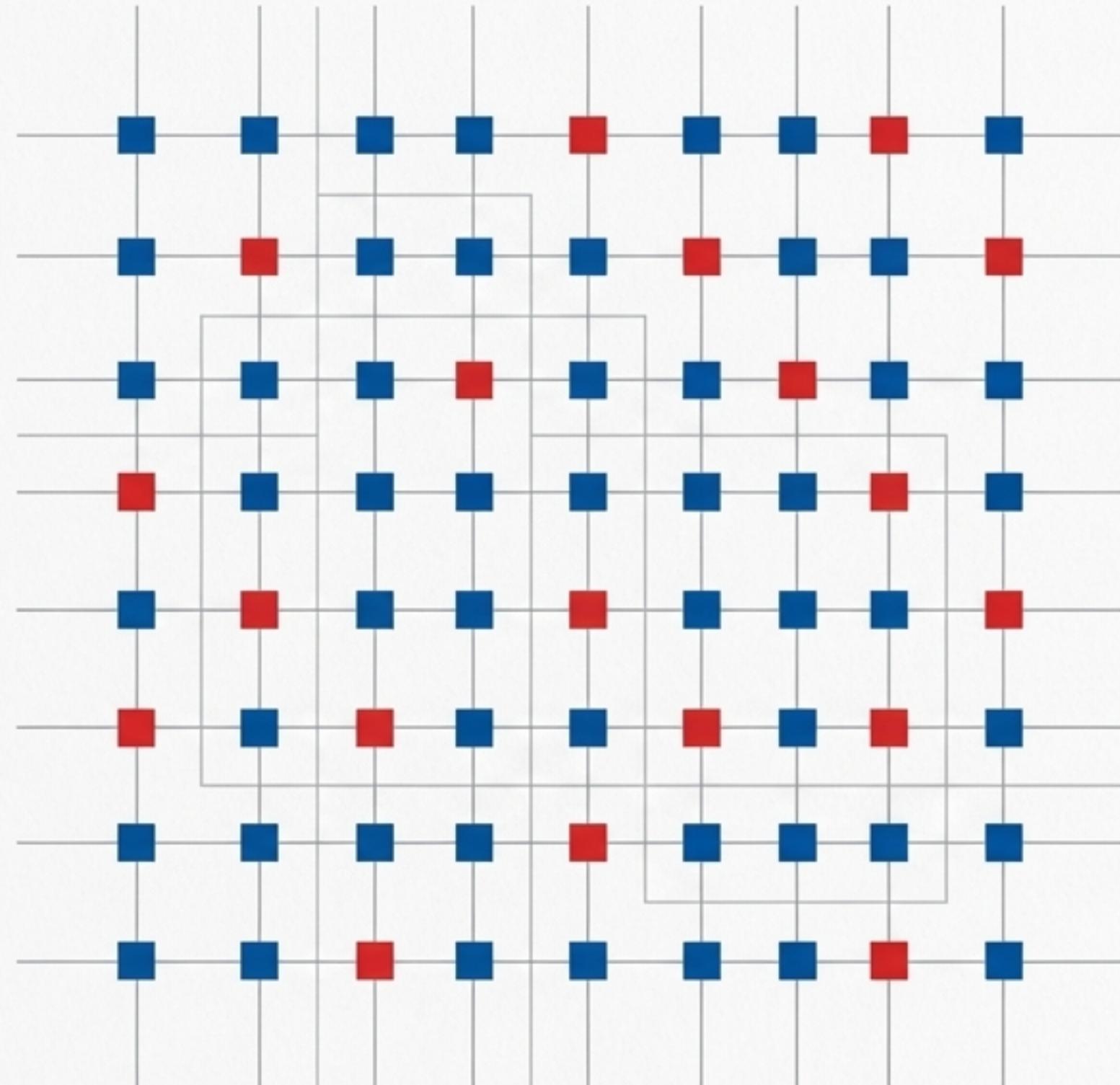
3.5 | Upholding Integrity: KYC / AML Compliance

Governing Framework

- Designated Non-Financial Businesses and Professions (DNFBPs), including real estate brokers and developers, are subject to UAE AML/CFT laws.
- Supervision is conducted by the **Ministry of Economy**.

Core Mandate

- Firms must register with **goAML**, the UAE's official platform for reporting suspicious transactions.
- Appoint a dedicated compliance officer.
- Establish risk-based customer due diligence (CDD) processes.



Key Compliance Requirements for DNFBPs

- **goAML Registration:** Active account maintenance is mandatory.
- **Customer Due diligence (CDD):** Verification of client identity, ultimate beneficial ownership (**UBO** in **RDA291C**), and source of funds.
- **Record Retention:** All records must be retained for a minimum of five years.
- **Mandatory Reporting:** Filing of Suspicious Transaction Reports (**STR**) and Real Estate Activity Reports (**REAR**) for:
 - Cash transactions above **AED 55,000** in **RDA291C**.
 - Any transaction involving virtual assets.
- **Internal Controls:** Continuous staff training and internal audits are required.

02

Strengthening the Structure: Updated Transparency Laws (2025 Revision)

An overview of the latest federal and emirate-level regulations enhancing investor protection and market coordination.

3.6 | Highlights of the 2024-2025 Regulatory Updates

Federal Law No. (2) of 2025

Establishes unified national standards for brokerage and marketing. Mandates registration of all marketing materials and federal registry integration by 2026.

Abu Dhabi Law No. (3) of 2015 (Updated)

Transfers full regulatory oversight to ADREC. Mandates digital disclosure on the DARI platform and adds stricter developer qualification criteria.

Dubai Law No. (7) of 2024

Introduces the Real Estate Development Compliance Index (REDI) for developer transparency and strengthens buyer protections.

Cabinet Decision No. (10) of 2024

Expands AML/CFT coverage to all real estate and virtual asset transactions. Requires REAR for transactions > AED 55,000 and mandates linking goAML with DARI/DLD IDs.

These updates reinforce transparency, investor protection, and federal coordination.

3.7 | Key Updated Legal Instruments (as of 2025)

Law / Decision	Jurisdiction	Key Focus	Year
Federal Law No. (2) of 2025	UAE (Federal)	Brokerage, Advertising, Licensing, Transparency	2025
Law No. (3) of 2015 + Exec. Regs	Abu Dhabi	Escrow, Registration, Developer Compliance	Updated 2024
Law No. (7) of 2024 (Dubai)	Dubai	RERA/DLD Framework, Project Oversight	2024
Cabinet Decision No. (10) of 2024	Federal	AML / CFT Compliance Expansion	2024

The Complete Picture: A Market Built on Clarity

The UAE's real estate market is defined by a robust, transparent, and coordinated regulatory architecture. Understanding this framework is key to successful investment.



3.8 | Official References & Further Reading

[Dubai Land Department \(DLD\)](#)

[RERA Dubai](#)

[Abu Dhabi Real Estate Centre \(ADREC\)](#)

[DARI Portal](#)

[Key Developer Portals \(Aldar, Emaar, etc.\)](#)

[Ministry of Economy - AML/CFT Guidelines](#)

[goAML Portal - UAE Financial Intelligence Unit \(FIU\)](#)

[UAE Ministry of Justice](#)

[UAE Ministry of Economy](#)