

# THE 10 QUESTIONS TO ASK BEFORE YOU SIGN ANYTHING

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*The checklist that should sit on every Dubai buyer's desk.*

Ten honest questions. Ten clear answers to look for before you commit.

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## How to Use This Guide

Buying property in Dubai moves quickly. A unit you saw on Monday might be sold by Friday. A launch event you walked into on Saturday can have you signing a reservation by Sunday lunchtime. That pace is exciting — and that is exactly what makes it dangerous.

This guide exists to slow the moment down. Ten questions, asked in order, that buyers should be able to answer clearly before any deposit is paid or any contract is signed. None of them are trick questions. None of them require legal training. But almost every buyer who has ever regretted a purchase skipped at least one of them.

Read each question carefully. Sit with it. Talk it through with your partner, your advisor, or anyone whose opinion you trust. If you cannot give a confident, written answer to all ten, you are not yet ready to sign — and that is the most valuable thing this guide can tell you.

*Every regretted property decision in Dubai started with a question that wasn't asked, or an answer that wasn't believed.*

### How to work through the questions

- Print this guide and keep it with you during viewings.
- Write the answers down — verbal answers are easy to misremember.
- Anything you cannot answer is a question to bring to your advisor.
- Use the final checklist on the last page as a single-page summary.

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#### QUESTION 01 — STRATEGY

### Why am I really buying this property?

*The honest answer is rarely 'because it's a good investment'. The real answer is more specific — and worth getting clear on before you sign.*

Every property serves a purpose. To live in. To rent out. To diversify. To secure a Golden Visa. To leave to your children. Each purpose comes with different priorities — and what looks like a great property for one purpose can be a poor choice for another.

If you cannot finish the sentence "I am buying this property because..." in one or two clear lines, the answer is not yet clear enough. And every decision that follows — area, size, finish level, off-plan vs ready — will be guided by that answer.

### What to ask yourself

- Is this primarily a home, an investment, or both?
- Would I still want this property if the price never rose?
- What does success look like for me five years from now?
- If I had to sell in two years, would I still buy it?

#### Watch out for

Buyers who answer this question with someone else's logic — 'my friend said Dubai is the best place to invest', 'the agent said this area will double'. Borrowed reasoning leads to borrowed regret. Make sure the answer is yours.

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## QUESTION 02 — BUDGET

### Have I budgeted for the total cost of ownership, not just the price?

*The listing price is the smallest number in this conversation. The real number is what owning the property will cost you over the next ten years.*

Most buyers focus only on the purchase price and the deposit. The best-prepared buyers know exactly what they will spend in transaction costs, setup costs, and ongoing costs — and they know what number they will have to commit each year, every year, just to keep the property running.

Get this wrong and you risk being house-rich and cash-poor — owning a property you cannot comfortably maintain. Get it right and you walk into ownership without surprises.

#### What to ask yourself

- Have I budgeted 6–8% on top of the price for transaction costs?
- Do I know the annual service charge for this exact unit, in writing?
- Have I priced cooling, DEWA, insurance, and maintenance separately?
- Could I still afford this property if my income dropped by 20%?

### **The number that matters most**

Total annual cost of ownership — service charges, cooling, DEWA, insurance, maintenance, and any mortgage payments combined. For most apartments this lands at 1.5–3% of the property price every year. For villas, 2–4%. Get this number before you sign anything.

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## **QUESTION 03 — TIME HORIZON**

### **How long do I realistically plan to hold this?**

*Dubai property rewards patient owners and punishes impatient ones. Your time horizon should shape the type of property you buy.*

Transaction costs alone — DLD fee, agent commission, NOC charges, mortgage costs — typically equal 6–8% of the property price. Selling costs add another 4–6%. That means you need meaningful capital growth, or several years of rental income, just to break even on a sale.

Buyers expecting to flip a property within 12–24 months almost always underestimate this maths. Buyers holding for 5–10 years rarely regret it.

#### **What to ask yourself**

- How long do I plan to own this? Be honest, not aspirational.
- If my plans changed and I had to sell in two years, would the maths work?
- Am I prepared to ride out a slow market if necessary?
- Does my visa, job security, or family situation align with this timeframe?

### **The short-hold trap**

Buyers planning to 'sell in 18 months for a quick profit' are essentially betting on capital growth exceeding 10–12% in that period — net of all costs. Sometimes Dubai delivers that. Often it does not. Build your plan on a hold of at least five years, with anything quicker treated as a bonus.

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## QUESTION 04 — DEVELOPER

# Who is the developer, and what is their delivery record?

*In Dubai, the developer matters as much as the project. A great-looking project from a weak developer can become an unbuilt project from a bankrupt developer.*

Every off-plan buyer is taking developer risk — the risk that the building gets delivered on time, to specification, and with the amenities promised. Established developers have a track record you can inspect. New developers are an unknown.

Even on the secondary market, the developer matters: they control the NOC process, the community management, the service charge regime, and the long-term value of the building.

### What to ask yourself

- How many projects has this developer completed, and how many are ongoing?
- Were past projects delivered on or near schedule?
- Has the finished product matched the original brochure?
- What is the developer's reputation among existing owners in their other buildings?
- Is the project escrow-protected by Dubai Land Department?

### How to research a developer

Visit two or three of the developer's completed projects. Speak to owners or property managers there. Search the developer's name plus 'delays' or 'handover' on Google. Check the RERA project escrow registry. If any of these throw up serious red flags, walk away — there is always another opportunity.

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## QUESTION 05 — THE LOCATION

### Have I visited the property and the area at different times?

*A property is not just walls and finishes — it is the street it sits on, the noise it lives with, and the way the light falls at 5pm on a Tuesday.*

Most buyers view a property once, often in the middle of the day, often with an agent talking over the experience. They see the layout and the finishes, but not the things that matter most: traffic in the morning rush, evening noise from a nearby venue, the way the parking fills up on weekends, what the building feels like after dark.

If you cannot visit twice, at least visit once for long enough to walk the area properly. If you are buying off-plan or remotely, ask for an independent video tour from someone you trust — not the developer's sales team.

#### What to ask yourself

- Have I seen the property in daylight and in the evening?
- What does the commute look like during peak hours?
- Is there construction happening nearby — and how long will it continue?
- What is the noise like with the windows open?
- How easy is parking for residents and visitors?

#### The hidden-view risk

Always ask what could be built in front of your property. Empty plots in Dubai rarely stay empty. A unit with a perfect view today can have a tower in front of it within three years. Check the Dubai Municipality master plan for the surrounding plots before you commit.

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## QUESTION 06 — SERVICE CHARGES

### What are the current and projected service charges?

*Service charges are quietly the most important number in any Dubai property decision. Get them in writing — and ask about the trend.*

Service charges fund everything that keeps a building running: lifts, security, pools, gyms, hallway cleaning, facade maintenance. They are paid annually per square foot — and they vary enormously by community. A 1,200 sqft apartment in Downtown might pay AED 30,000 in service charges. The same apartment in JVC might pay AED 12,000.

More importantly, service charges rise. A building with low charges today can have significantly higher charges in five years — particularly when the developer hands the building over to an owners' association, or when major works are required.

#### What to ask yourself

- What is the current service charge per square foot for this exact building?
- Have charges risen in the last three years? By how much?
- Is the building owned by the developer or run by an owners' association?
- What is the building's reserve fund balance — and are major works pending?
- Are there any outstanding service charge debts on this specific unit?

#### The 'special assessment' trap

Older buildings sometimes need major one-off works — facade repairs, lift replacement, structural repairs. Owners are billed for these on top of normal service charges, often as 'special assessments' running into tens of thousands of dirhams. Always check the building's reserve fund and recent assessment history before buying.

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## QUESTION 07 — THE CONTRACT

# Have I read the contract — every line of it?

*The MOU, the SPA, the reservation form — these are binding legal documents, not formalities. The clauses you skim past are the ones that matter most.*

Buyers regularly sign Dubai property contracts after a 15-minute read in a sales office. Important clauses — handover penalties, payment plan triggers, dispute resolution, exit options — get buried in the small print. When something goes wrong later, those clauses are what determine your outcome.

Take the contract home. Read it twice. If anything is unclear, ask. If anything feels unfair, push back. Any developer or seller refusing to give you time to read the contract is telling you something important about how they intend to behave later.

### What to look for specifically

- Penalty for buyer withdrawal — usually 10%, sometimes higher.
- Penalty for developer delay — what compensation are you entitled to?
- Payment schedule — are payments tied to construction milestones or just dates?
- Specification changes — can the developer alter finishes, layouts, or sizes?
- Handover criteria — what defines 'ready for handover'?
- Dispute resolution — courts, arbitration, RERA?

### Worth the cost

For off-plan purchases especially, paying AED 1,500–3,000 to have a property lawyer review the Sale and Purchase Agreement before you sign is some of the cheapest insurance you will ever buy. A 30-minute review can save you hundreds of thousands of dirhams in disputes later.

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## QUESTION 08 — DUE DILIGENCE

# Has the property checked out, in writing?

*Trust is not a substitute for verification. Every claim made about a property should be checked — and the answers should be in writing.*

Most disputes in Dubai property purchases come down to one thing: something the buyer was told that turned out not to be true. Maybe the service charges are higher than quoted. Maybe the unit is tenanted on a longer lease than disclosed. Maybe a previous owner left outstanding bills.

Due diligence is not a single step — it is a series of checks made between signing the MOU and the transfer of title. Done properly, these checks protect you. Skipped, they expose you to surprises that are difficult and expensive to fix later.

### What to check before transfer

- Title deed: clean, no liens, registered to the seller.
- Service charges: fully paid up by the seller, in writing.
- DEWA: account clear of any outstanding balances.
- Tenancy: if tenanted, end date and notice obligations confirmed.
- Building: valid completion certificate and no pending disputes.
- For off-plan: project registered with RERA, escrow account active, developer in good standing.

### Get it in writing

Verbal reassurances mean very little once a contract is signed. If a seller, agent, or developer makes a claim — about service charges, rental income, completion date, or anything else material — ask for it in writing. Their willingness to put it in writing tells you whether the claim is real.

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## QUESTION 09 — FINANCING

### Is my financing actually in place — not just promised?

*There is a wide gap between 'I think I can get a mortgage' and 'I have written pre-approval from a specific bank for a specific amount'.*

Every year, buyers in Dubai pay 10% deposits on properties they then cannot finance. The bank's valuation comes in lower than expected. The borrower's salary multiple is tighter than they thought. The chosen property is off the bank's approved developer list. Each of these scenarios can mean losing the deposit — sometimes tens or hundreds of thousands of dirhams.

If you are buying with a mortgage, you should have written pre-approval before you make any offer. Not a soft quote. Not a phone call with a banker. A written pre-approval letter with the loan amount, interest rate, and any conditions clearly stated.

#### What to confirm before signing

- Written pre-approval issued by the bank — not just verbal.
- Loan-to-value ratio confirmed for this specific property.
- Property is on the bank's approved developer / building list.
- Currency exchange arranged if buying in a foreign currency.
- Funds available and accessible — including for the DLD fee and commission on transfer day.

#### The cash-flow surprise

Even cash buyers underestimate the cash-flow choreography of a Dubai purchase. The DLD fee, commission, NOC fees, and balance of purchase price are typically paid in manager's cheques on transfer day. That means having the full balance accessible in a UAE bank account at least a week before transfer. Plan this in advance.

## QUESTION 10 — THE EXIT

# How easily can I sell or rent this property if I need to?

*Every property is a future sale. The day you buy, you are already committing to a future negotiation — make sure the property gives you options when that day comes.*

Some properties trade actively — multiple sales per month in the building, strong rental demand, healthy secondary market. Others sit on the market for months when listed, attract few rental enquiries, or appeal only to a narrow buyer pool.

This is called liquidity, and most buyers do not think about it until they need to sell. By then it is too late. Ask the question now — when you still have a choice.

### What to ask yourself

- How many similar units in this building have sold in the past year?
- What is the average days-on-market for properties like this?
- Is the rental market here strong, balanced, or oversupplied?
- Could a typical tenant in this area afford the rent I need to charge?
- If the market dipped 15%, would buyers still find this property attractive?

### The liquidity test

A useful exercise: search Property Finder or Bayut for completed sales in your target building over the past 12 months. If you find fewer than 5–10 transactions, the unit is illiquid. That is not necessarily a reason to walk away — but it should change how long you plan to hold.

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# The One-Page Checklist

Print this page. Take it to every viewing. Tick off each item only when you have a clear, written answer. Do not sign anything until every box is ticked.

<input type="checkbox"/>	<b>1. I know exactly why I am buying this property.</b> One clear sentence, in my own words, not borrowed from anyone else.
<input type="checkbox"/>	<b>2. I have budgeted the full cost of ownership.</b> Transaction costs, setup, and annual running costs — all confirmed.
<input type="checkbox"/>	<b>3. My time horizon is realistic and matches this property.</b> At least five years, or I am prepared for the maths of a quicker exit.
<input type="checkbox"/>	<b>4. I have researched the developer thoroughly.</b> Past projects visited, delivery record confirmed, reputation checked.
<input type="checkbox"/>	<b>5. I have visited the area at different times.</b> Daylight, evening, weekday and weekend if possible.
<input type="checkbox"/>	<b>6. Service charges are confirmed in writing.</b> Current rate, recent trend, reserve fund status, any special assessments.
<input type="checkbox"/>	<b>7. I have read the contract — every line.</b> Penalties, handover terms, specification clauses, exit conditions.
<input type="checkbox"/>	<b>8. Due diligence is complete and in writing.</b> Title, charges, DEWA, tenancy, RERA registration — all verified.
<input type="checkbox"/>	<b>9. My financing is in place, not just promised.</b> Written pre-approval, transfer-day cash flow planned.
<input type="checkbox"/>	<b>10. I understand how easily I could sell or rent this.</b> Liquidity checked, exit options considered.

#### The honest test

If you can tick all ten boxes with confidence, you are ready to sign. If you can tick fewer than eight, you are not. The hardest discipline in Dubai property is the discipline to wait. It is also the most valuable.

## A Final Word

These ten questions are not designed to slow you down for the sake of it. They are designed to put you in the same position the best-prepared buyers are in: confident, calm, and clear about what they are committing to and why.

Most regretted property purchases in Dubai are not bad properties. They are good properties bought at the wrong time, for the wrong reason, or with the wrong information. These questions exist to prevent that — not by changing the property, but by changing the way you decide.

*The right property still rewards you when you've asked the hard questions. The wrong property is only ever exposed by them.*

### Working through this checklist?

If you are weighing up a property and want a second opinion on any of these questions, get in touch. The first conversation is genuinely a conversation — no pitch, no pressure, no expectation to move forward.