

THE OFF-PLAN DUE DILIGENCE PLAYBOOK

The 10-point checklist to vet every off-plan project before you sign.

An honest framework for buyers who want to commit with conviction — not with crossed fingers.

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Why This Playbook Exists

Off-plan property is the easiest thing to sell in Dubai. Beautiful renders, charismatic presentations, payment plans that feel manageable, and prices below comparable ready properties — every off-plan launch in Dubai is engineered to convert. And often, the projects deliver brilliantly. Sometimes they do not.

The difference between an off-plan success and an off-plan disaster is rarely the property itself. It is the buyer's due diligence — the work done before signing the reservation form. Buyers who walk into a sales office, sign on the same day, and find out later that the developer has a poor delivery record, that the payment plan is harsher than it looked, or that the project's market position is weaker than advertised — these are the buyers who write the regret stories that scare everyone else.

This playbook is the structured alternative. Ten checkpoints, each one a question to answer honestly before you commit. None require special access or expertise. All require time, patience, and a willingness to walk away if the answers do not stack up.

Off-plan property rewards patient buyers and punishes hurried ones. The work of this playbook is the work of slowing down — long enough to ask better questions, and to listen carefully to the answers.

Who this playbook is for

- First-time off-plan buyers exploring their first reservation.
- Investors weighing up the off-plan vs ready-property decision.
- Overseas buyers being marketed off-plan projects from abroad.
- Anyone who has been told the project is 'almost sold out' and wants to slow the moment down.

CHECKPOINT 01 — THE DEVELOPER

Who is behind this project, and what have they actually delivered before?

In off-plan, the developer is the property until the property is built. Their track record is the asset you are actually buying.

Every off-plan brochure introduces the developer with the language of credibility — 'award-winning', 'visionary', 'trusted by thousands'. Most of those phrases mean very little. What matters is the developer's actual delivery history: completed projects, on or near schedule, that match what was originally promised.

A developer with five completed buildings, broadly delivered on time and matching their original specifications, is a fundamentally different proposition from a developer launching their first or second project. Neither is automatically wrong to buy from — but the risks are different, and the price you pay should reflect them.

What to verify

- How many projects has this developer completed in Dubai? Get a list with addresses.
- How many of those projects were delivered on or within 6 months of the original handover date?
- Are the completed buildings well-maintained today, with strong occupancy?
- Were original specifications honoured at handover, or were finishes reduced?
- What is the developer's parent company or backing — listed, sovereign-linked, private equity, family office?
- Is the developer registered with RERA, and how many active projects do they have?

Red flags worth taking seriously

- Developer cannot easily produce a list of completed projects on request.
- Multiple online reports of delayed handovers or specification reductions.
- Heavy reliance on a single 'flagship' project with no other delivery history.
- Senior team turnover or recent change of ownership at the developer.

The completed-project visit

The single most useful thing you can do before committing to an off-plan purchase is to visit two of the developer's already-completed buildings. Walk the lobby. Speak to residents if possible. Note the maintenance, the finishes, the general feel. A 60-minute visit will tell you more than every brochure combined.

CHECKPOINT 02 — RERA AND ESCROW PROTECTION

Is the project legally registered, and is your money actually protected?

Dubai's regulatory framework offers real protection — but only when you confirm in writing that it applies to your specific project.

Every off-plan project in Dubai must, by law, be registered with RERA (the Real Estate Regulatory Agency) and have an active escrow account into which buyer payments are deposited. Funds in escrow can only be released to the developer in line with construction milestones — which means if the project stalls, the remaining money is, in theory, protected.

In practice, this protection is robust when the rules are properly followed. The buyer's job is to confirm that they are.

What to verify

- RERA project registration number. Ask for it in writing and verify it on the DLD's online project registry.
- Escrow account number, the bank holding it, and confirmation that all your payments will be deposited into it.
- Land ownership and project licence — the developer must legally own (or have a sale agreement for) the land before selling units.
- Required completion percentage before pre-sales — Dubai law typically requires developers to complete some foundation work before launching off-plan.
- Oqood registration — your purchase will be registered as an Oqood (initial sale) with the DLD until handover, when it converts to a full title deed.

What this protection does and does not do

Escrow protects payments that are still in the account from being misused. It does not protect against:

- Construction delays where the project eventually completes.
- Quality issues at handover that fall short of the original specification but are not actionable under the SPA.
- Market-driven value declines between purchase and handover.

Treat RERA and escrow as foundational hygiene, not as comprehensive insurance. They are necessary, not sufficient.

Verify before you pay

Never transfer a deposit, reservation fee, or any other payment to a developer before independently verifying the project's RERA registration number and the escrow account. The 5 minutes it takes to check the DLD's online registry has saved many buyers from sending money to projects that were not legally permitted to take it.

CHECKPOINT 03 — THE LOCATION TODAY AND IN FIVE YEARS

What does this area look like now, and what will it look like at handover?

Off-plan locations are sold on the future, not the present. Your job is to verify the future story is plausible — and to see what is actually there today.

Off-plan brochures are full of phrases like 'emerging neighbourhood', 'planned destination', and 'next major hub'. Sometimes these descriptions prove accurate. Often they describe areas that, when you visit, are sand lots surrounded by other sand lots and a single show home.

Both scenarios can still be good investments — but only if you understand which one you are buying into. The risks, the timelines, and the right price are very different.

What to verify about the area

- Visit the actual site, not just the show home. What is physically there today?
- How many other developments are under construction or planned within a 1km radius?
- What infrastructure is being built — metro lines, highways, schools, hospitals — and are completion dates confirmed by Dubai authorities?
- Are existing residents already living in nearby completed projects? In what numbers?

- What is the area's tenant demand profile likely to be at handover — families, young professionals, holiday lets?

How to evaluate the area's growth story

- Look at a similar 'emerging' Dubai area from 5–10 years ago that has now matured. How did that maturation actually unfold?
- Identify the anchor projects in the area — major malls, attractions, employment hubs. Are they confirmed, under construction, or merely announced?
- Check who else is building in the area. Multiple established developers suggests genuine confidence; one developer marketing the whole area is more speculative.
- Beware areas where the only growth driver is property development itself. Sustained capital growth needs real demand drivers — employment, lifestyle, infrastructure.

The five-year question

Ask the developer's sales team: 'What will be physically delivered in this immediate area in the next five years?' Then ask which of those are confirmed by Dubai government, and which are private projects subject to market conditions. The difference between confirmed infrastructure and speculative announcements often determines whether the location story plays out.

CHECKPOINT 04 — THE PAYMENT PLAN

What are you really committing to, and what happens if circumstances change?

Off-plan payment plans are designed to feel manageable. Reading them line by line reveals what they actually are — a multi-year financial commitment with rules you need to understand.

Modern Dubai payment plans range from straightforward (20% deposit, 50% during construction, 30% on handover) to creative (1% per month, 60/40 post-handover splits, deferred payments tied to handover date). Each structure has implications you should understand before signing.

What to verify about the structure

- Total payment percentage during construction vs at handover vs post-handover.
- Whether milestone payments are linked to actual construction progress or just dates.
- The DLD registration fee — when is it due, and is it on top of the payment plan or included?

- The Oqood registration fee — typically AED 3,000 — and when it must be paid.
- Whether the developer covers the agent commission, or if you do.

The clauses that matter most

- Default penalties — if you miss a payment by 30, 60, or 90 days, what happens? Some developers can terminate and retain 40% of paid amounts.
- Cooling-off period — Dubai law requires a cooling-off period for off-plan; confirm its length and how it applies to your contract.
- Resale rights during construction — can you sell the contract before handover? What are the developer's transfer fees if so?
- Currency clauses — for foreign-currency buyers, who bears the FX risk if payments stretch over years?
- Specification protection — can the developer change finishes, layouts, or unit sizes without consequence? Most SPAs allow some leeway here — know how much.

Post-handover payment plans

Post-handover plans let you pay a significant portion (typically 20–60%) over 2–5 years after taking possession. They sound attractive — pay less upfront, move in or rent out sooner. But they come with trade-offs:

- Total prices are often higher than equivalent ready-to-move payment plans.
- Default during the post-handover period can mean losing the property, even after you have lived in or rented it.
- Mortgage refinancing post-handover is sometimes constrained while developer payments are still outstanding.

Run the cash-flow exercise

Before signing, build a simple spreadsheet showing every payment month-by-month from today through handover and beyond. Include the deposit, the milestone payments, the DLD fee, agent commission, and any post-handover instalments. Then ask: can I comfortably make every one of these payments if my income drops 20%? If not, the plan is more aggressive than it looks.

CHECKPOINT 05 — THE PRICE VERSUS THE MARKET

Is the launch price actually a discount, or just a launch price?

Off-plan is typically sold at a discount to comparable ready properties. The discount is real — sometimes. Other times the 'discount' has been priced into the launch and you are simply paying tomorrow's price today.

The conventional wisdom is that off-plan buyers benefit from a discount in exchange for taking on construction risk and waiting 2–4 years. That logic is sound — when the discount is real. The buyer's job is to verify whether it is.

How to benchmark the price

- Identify the closest comparable ready buildings in the same area. Compare their current per-square-foot prices to the off-plan launch price.
- Look at recent transactions, not asking prices. Property Finder and Bayut both show recent sales data.
- Adjust for quality differences — newer building, better finishes, premium developer all justify some price premium.
- Add your carrying costs — payment plan instalments, time value of money, opportunity cost of capital — to the launch price to get your true cost.
- Compare against the projected price at handover, not against today's price.

Common pricing traps

- 'Launch prices' that are already at or above comparable ready inventory — meaning you pay tomorrow's price today and take 2–4 years of risk for nothing.
- Aggressive 'phase one' pricing that the developer plans to step up significantly in phase two — sometimes a real discount, sometimes a marketing tactic.
- Headline prices that exclude the DLD fee, agent commission, or other costs that bring the real number significantly higher.
- Furnished prices quoted alongside unfurnished comparables — the furniture is often charged at a premium to its actual value.

The handover price test

A useful question to ask: 'What would I expect this exact unit to be worth at handover in 2–3 years, based on comparable ready properties today plus reasonable market growth?' If that estimated handover price is significantly above your purchase price, the deal works. If it is similar or below, you are taking risk for no clear reward.

CHECKPOINT 06 — THE UNIT ITSELF**Is this specific unit a good choice within the project — or just an available one?**

Even within a great project, individual units vary enormously. The unit you are offered is often the one the sales team needs to move, not the one that best suits you.

Off-plan sales teams typically lead with available inventory, not optimal inventory. The corner unit with two balconies and the best view is usually long gone before the brochure reaches you. What is left are the units that have not yet been sold — sometimes for good reason.

What to evaluate about the specific unit

- Floor plan layout — efficient use of space, natural light, room sizes that work for the intended use.
- Orientation — which way does the unit face? In Dubai, north-facing units stay cooler; south-facing get the most sun.
- View — what is the actual view from this floor and side of the building? Not the marketing render, the real view.
- Floor level — higher generally costs more but offers better light, views, and noise insulation. Trade-offs exist at both extremes.
- Proximity to lifts, service corridors, refuse chutes — can affect noise and convenience.
- Balcony or terrace size and orientation.
- Parking space allocation — is it included, and where in the garage?

The 'unit selection' conversation

Ask the sales team explicitly: 'Of all the units currently available in this project, which would you choose for my specific goals, and why?' A good salesperson will give you a thoughtful answer. A poor one will steer you toward whatever they are incentivised to move.

If you are offered only one unit and told it is 'the last available' or 'just released', be cautious. Genuinely scarce inventory is rare in Dubai — and even when real, it is rarely a reason to bypass careful evaluation.

Spend the time on the floor plan

Most buyers spend 30 minutes choosing a unit and 30 years living with the choice. Before signing, print the floor plan, walk it on paper, imagine the furniture in each room, simulate your daily routine. Awkward layouts that look fine on a brochure often reveal themselves only when you mentally inhabit them.

CHECKPOINT 07 — THE SPECIFICATION AND FINISHES

What are you actually getting, and what can the developer legally change?

Off-plan brochures show the developer's best-case vision. What you legally receive at handover is whatever the contract specifies — which is often considerably less.

Marketing material for off-plan projects typically includes lavishly furnished show-home photographs, prestigious-sounding finish descriptions ('Italian marble', 'European appliances', 'designer joinery'), and renders of amenities that may or may not be precisely what gets built. The legally binding specification is what appears in the Sale and Purchase Agreement — and the two often differ.

What to confirm specifically

- Exact specification of flooring, walls, kitchen, bathrooms, and any built-in joinery.
- Brands and models of major appliances — oven, hob, fridge, washing machine, AC units.
- Whether the unit is delivered furnished or unfurnished. If furnished, exactly what is included.
- Specification of common areas — lobby, lifts, pool, gym, landscaping.
- Number, type, and condition of parking spaces and storage units.
- Whether the show home matches the actual delivered specification, or is a higher-spec example.

The clauses that allow changes

Most off-plan SPAs include language giving the developer the right to:

- Substitute specified materials for 'materials of equivalent quality'.

- Modify the floor plan or unit size by a small percentage (often 3–5%).
- Adjust amenities or common areas as needed during construction.

These clauses exist for genuine construction reasons. They can also be abused. Read them carefully, and ask the developer to explain exactly what 'equivalent quality' means in practice — and what the buyer's recourse is if it does not feel equivalent.

Photograph the show home

If you have access to the developer's show home, photograph everything in detail. Compare the photos against the SPA specification line by line. Note any aspirational features (designer fittings, premium appliances) that are not explicitly listed in the contract. If it is not in writing, it is not promised.

CHECKPOINT 08 — THE HANDOVER TIMELINE

When is handover, what happens if it slips, and what are you entitled to?

Almost every off-plan project in Dubai delivers later than originally promised. A 6-month delay is normal. A 12-month delay is common. A 24-month delay is more frequent than developers admit.

Construction is genuinely unpredictable — supply chain issues, contractor problems, permitting delays, weather events all contribute. The question is not whether your project will slip, but by how much, and what your contract gives you when it does.

What to verify about the schedule

- Contractual handover date — what exact date appears in the SPA?
- Construction status today — what stage is the building actually at? Excavation, foundations, structure, MEP, finishing?
- Developer's recent track record — did their last three projects complete on or near schedule?
- Permitted grace period — most contracts allow the developer 6–12 months beyond the contractual date without penalty.
- Compensation for excessive delay — what triggers it, and what does it actually entitle you to?

Realistic timeline expectations

If a developer says handover is 24 months away, mentally plan for 30 months. If they say 36 months, plan for 42–48. Build the slack into your financial planning so a delay does not become a crisis.

Some delays do not actually hurt buyers — if the wider market is rising, a delay just defers when you take possession of an appreciating asset. Other delays do real damage — particularly if you needed the property by a specific date, or if your payment plan requires sustained cash flow.

The grace period question

Ask the developer directly: 'If the project is 12 months late, what specifically am I entitled to under this contract?' Their answer should match exactly what is written in the SPA. Vague answers, or answers that sound more generous than the contract reads, are signals to read the document again carefully.

CHECKPOINT 09 — THE EXIT STRATEGY

How easily can you sell, rent, or exit this property after handover?

Every off-plan purchase becomes a ready property eventually — and at that moment, you need an exit strategy. Best to think about it before you sign, not afterwards.

Off-plan investors often focus on capital growth between launch and handover. The strategy works when there is genuine demand for the finished property — from owner-occupiers, long-term tenants, or short-term let operators. When that demand is weaker than expected, even a well-built project can struggle to perform.

Questions to ask about the exit

- At handover, what will rental demand for this exact unit type look like in this exact area?
- Will the building support short-term lets (Airbnb-style), or will owners' association rules prohibit them?
- How easy will it be to sell the property at handover if your circumstances change? Who is the realistic buyer?
- Is the project's price point matched by genuine end-user demand, or is it priced for speculation alone?

- Can you sell the off-plan contract before handover ('flipping')? What does the developer charge for the transfer?

The 'flip' question

Selling an off-plan contract before handover — usually called flipping — was profitable for many buyers during Dubai's strongest market cycles. It can still work in rising markets, but it carries real risks:

- Developer transfer fees, typically AED 5,000–20,000 or 2–4% of the contract value.
- Limited buyer pool — investors looking for partly-paid off-plan are a narrower market than ready-property buyers.
- Market timing risk — flippers depend on appreciation that may not materialise in soft cycles.
- Tax and disclosure obligations in your home country if you make a profit.

Buying off-plan with a flip in mind is a different decision from buying off-plan with a hold in mind. Be honest with yourself about which you are doing.

The pessimistic scenario

A useful test: imagine handover arrives, the market is flat, you cannot sell, you cannot find a tenant at the rate you projected, and you must hold the property for five years. Could you do it financially? If yes, the off-plan purchase is genuinely an investment. If no, it is a bet — and bets should be sized to what you can afford to lose.

CHECKPOINT 10 — THE CONTRACT ITSELF

Have you read every line — and have you had it reviewed independently?

The Sale and Purchase Agreement is the document that determines what you are entitled to if anything goes wrong. It deserves more time than buyers typically give it.

Off-plan SPAs in Dubai are dense, technical, and skewed in the developer's favour. They contain clauses on delays, defaults, specification changes, dispute resolution, and termination that materially affect what happens when the unexpected arises. Reading them carefully — and ideally having a property lawyer review them — is one of the lowest-cost forms of protection available.

Clauses to read with particular care

- Payment terms and default penalties — including what percentage of paid amounts the developer can retain if you default.
- Handover provisions — what constitutes a valid handover, and what are your snagging rights?
- Delay compensation — what the developer owes you if handover is significantly late.
- Specification flexibility — the extent to which the developer can change finishes, materials, or layouts.
- Cancellation rights — the conditions under which either party can terminate the contract.
- Force majeure — how the contract handles events beyond either party's control.
- Dispute resolution — courts, arbitration, or RERA mediation.
- Jurisdiction and governing law — Dubai courts in almost all cases, but worth confirming.

Why independent legal review is worth the cost

A property lawyer in Dubai will typically review an off-plan SPA for AED 1,500–4,000. The review may identify clauses the buyer would otherwise have missed, suggest amendments you could request, and provide a written summary of the buyer's rights and risks.

The investment is small relative to the property price and to the potential cost of disputes later. For first-time off-plan buyers especially, it is one of the highest-return spends in the entire process.

Negotiating the contract

Many buyers assume off-plan contracts are non-negotiable. They are mostly not — but some clauses can be amended on request, particularly with motivated developers. Even small wins matter: extended grace periods, clearer specification commitments, or stronger delay compensation can all be requested. The worst the developer can say is no.

The One-Page Checklist

Print this page. Carry it to every sales meeting. Tick each item only when you have a confident, written answer. Do not sign the reservation form until every box is ticked.

<input type="checkbox"/>	1. Developer track record verified. Completed projects visited, delivery history checked, parent backing confirmed.
<input type="checkbox"/>	2. RERA registration and escrow account confirmed. Project number verified on DLD registry, escrow account details in writing.
<input type="checkbox"/>	3. Location understood — today and at handover. Site visited in person, surrounding pipeline checked, infrastructure confirmed.
<input type="checkbox"/>	4. Payment plan modelled month-by-month. Default penalties read, cash flow stress-tested at -20% income.
<input type="checkbox"/>	5. Price benchmarked against comparable ready inventory. Recent transactions reviewed, true cost calculated including carrying costs.
<input type="checkbox"/>	6. Specific unit evaluated — not just any available unit. Floor plan walked, orientation noted, view independently verified.
<input type="checkbox"/>	7. Specification confirmed in the SPA, not just the brochure. Materials, brands, and finishes listed; substitution clauses understood.
<input type="checkbox"/>	8. Handover timeline reviewed honestly. Contractual date, grace period, and delay compensation all in writing.
<input type="checkbox"/>	9. Exit strategy mapped before signing. Rental and resale plan tested under pessimistic market scenarios.
<input type="checkbox"/>	10. SPA reviewed by an independent property lawyer. Key clauses identified, amendments requested where appropriate.

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. Off-plan property in Dubai has rewarded many patient buyers and disappointed many hurried ones. The boxes above are the difference between the two outcomes.

A Final Word

Off-plan property in Dubai is one of the most consistently misunderstood investment categories in the world. It is not inherently risky, nor inherently rewarding — it is a structured commitment with rules, risks, and rewards that vary enormously depending on the specific project, developer, and contract.

The buyers who do well with off-plan are not the luckiest. They are the most disciplined. They walk into sales offices already knowing the questions to ask, the answers to listen for, and the lines they will not cross. They are willing to walk away from any project that does not earn their conviction — and that willingness is precisely what protects them from the projects that would have disappointed them.

If this playbook does its job, you will walk into your next off-plan conversation with the same posture. Not sceptical, not cynical — but calmly informed. That is the foundation of every good off-plan decision, and it is more achievable than most buyers realise.

Off-plan property does not reward the buyer who finds the best deal. It rewards the buyer who walks away from the wrong deal — and signs the right one with conviction. This playbook exists to help you do exactly that.

Weighing up an off-plan project?

If you are considering an off-plan project and want an honest, unhurried second opinion, get in touch. The first conversation is genuinely a conversation — no pitch, no pressure, no expectation to move forward.