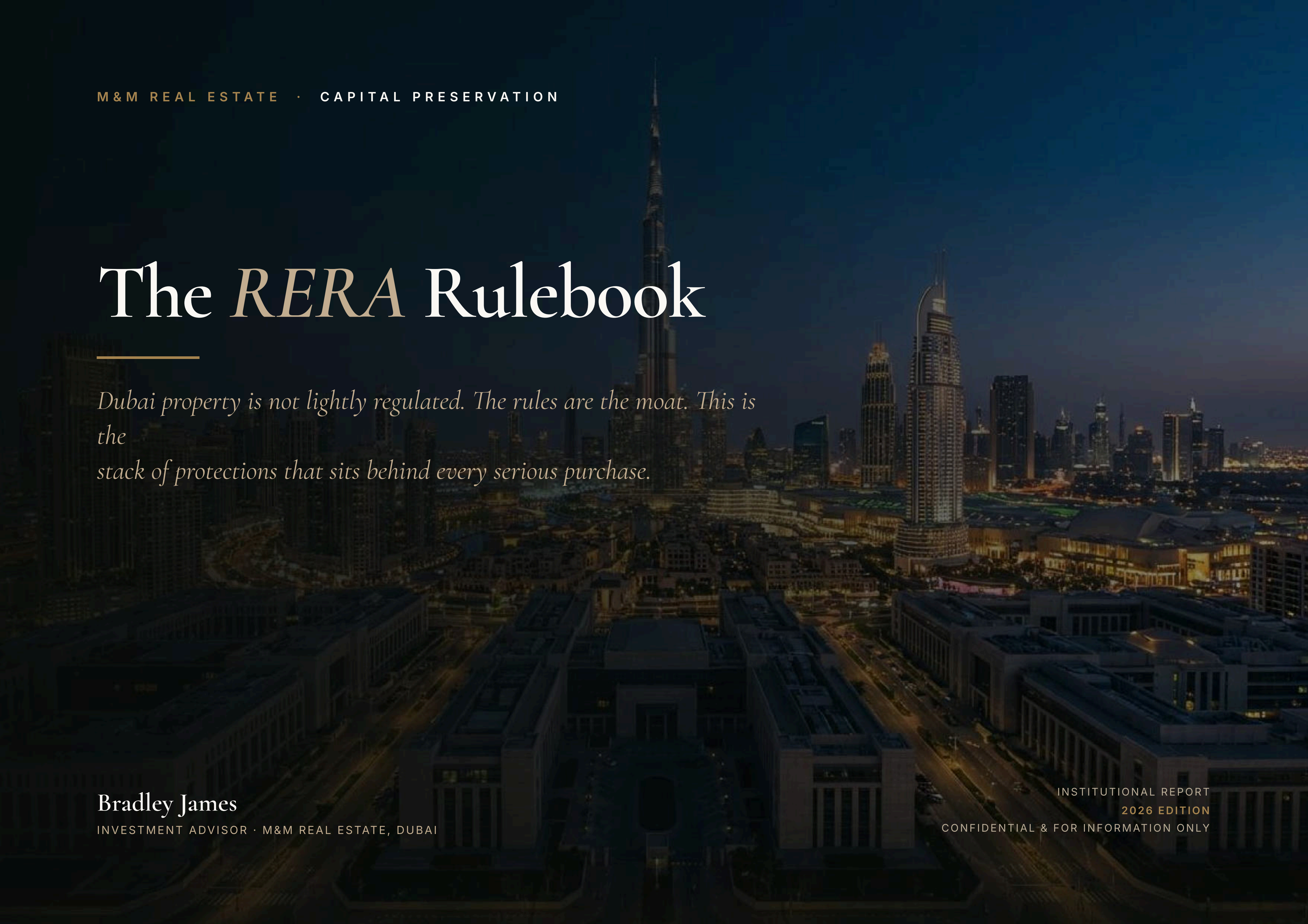

M&M REAL ESTATE · CAPITAL PRESERVATION

The *RERA* Rulebook

Dubai property is not lightly regulated. The rules are the moat. This is the stack of protections that sits behind every serious purchase.

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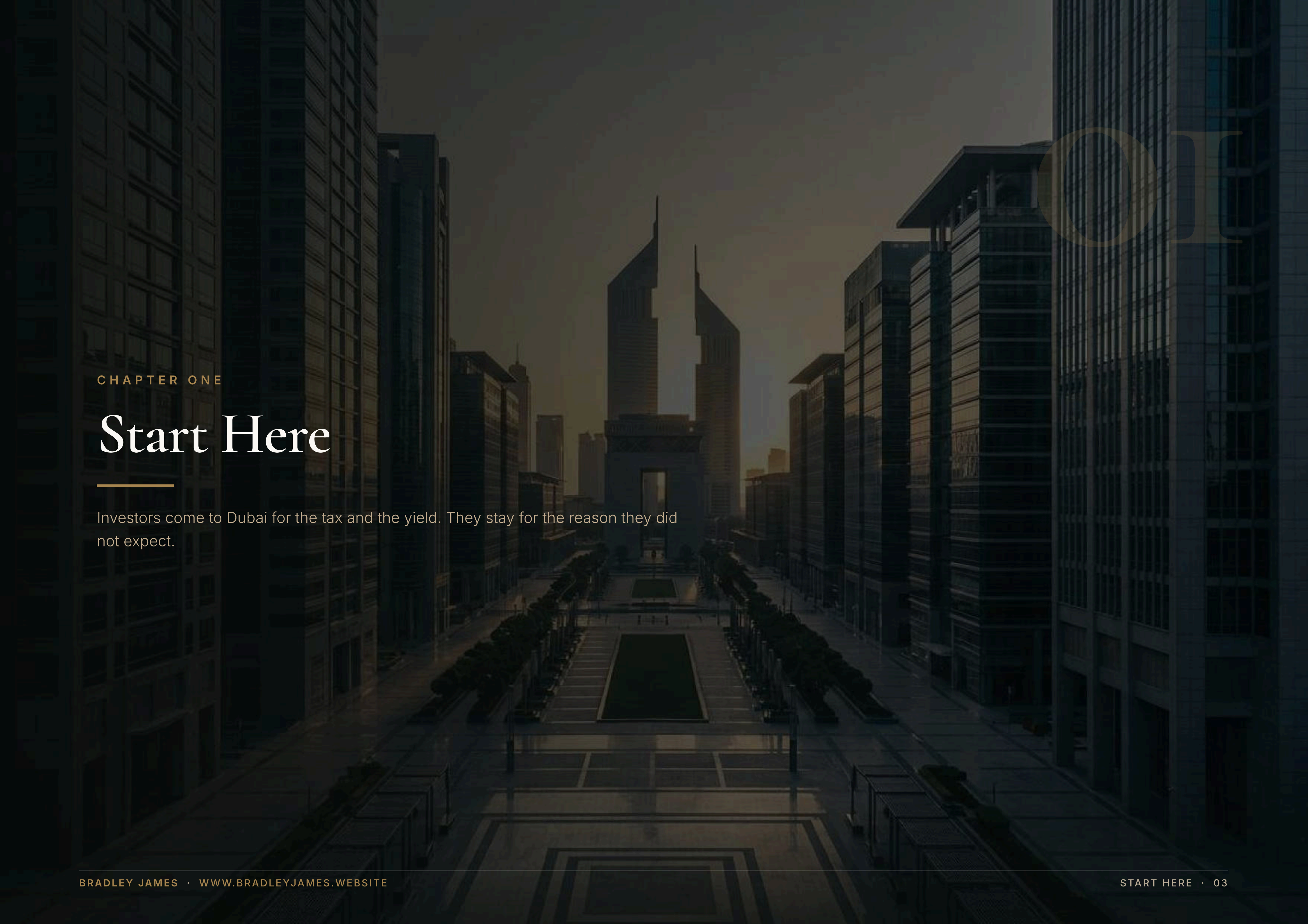

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CHAPTER ONE

Start Here

Investors come to Dubai for the tax and the yield. They stay for the reason they did not expect.

CHAPTER 01 · THE REAL POINT

The Regulation Is the Investment Case

Investors are drawn to Dubai by the tax and the yield. Then they stay for the reason they did not expect: the regulation.

Dubai built a dense, enforced framework of laws, registries and oversight bodies around property, and it is precisely this framework that turns a fast-growing market into a capital-preservation one. When people ask why Dubai is not a wild-west market, this is the answer. The rulebook is not red tape. It is the reason serious capital trusts this market.

This guide is a plain-English map of that framework: the bodies that govern property, the registries you will actually touch, the statutes doing the heavy lifting, and how a careful buyer turns all of it into a ten-minute due-diligence routine. Understand the rulebook and you understand why your money is safe here.

◆ AT A GLANCE

- The DLD owns the registry and writes the law. RERA enforces it.
- Off-plan money is ring-fenced in escrow by law, not by goodwill.
- Every stage, ownership, sale, tenancy, is recorded on an official register.
- Rent increases are capped by a published formula, not left to the landlord.
- Every protection here is something you can verify before you commit.

◆ THE POINT

"Most markets sell you the upside and hide the risk. Dubai wrote the risk controls into law, then published them."

CHAPTER TWO

The Words First

Seven terms carry every regulated purchase in Dubai. Here they are in plain English, before the detail.

The Names You Will Keep Hearing

You cannot lean on a protection you cannot name. Before the detail, here are the terms that carry this entire topic, each explained the way a friend in the industry would explain it.

◆ **DLD, THE DUBAI LAND DEPARTMENT**

The government body that owns the property registry and writes the rules. Every legitimate title and transaction passes through it. Think of it as the state's official record of who owns what.

◆ **RERA**

The Real Estate Regulatory Agency, the arm of the DLD that licenses developers and brokers, registers projects and supervises escrow. If the DLD is the registry, RERA is the referee that enforces the rules on the pitch.

◆ **OQOOD**

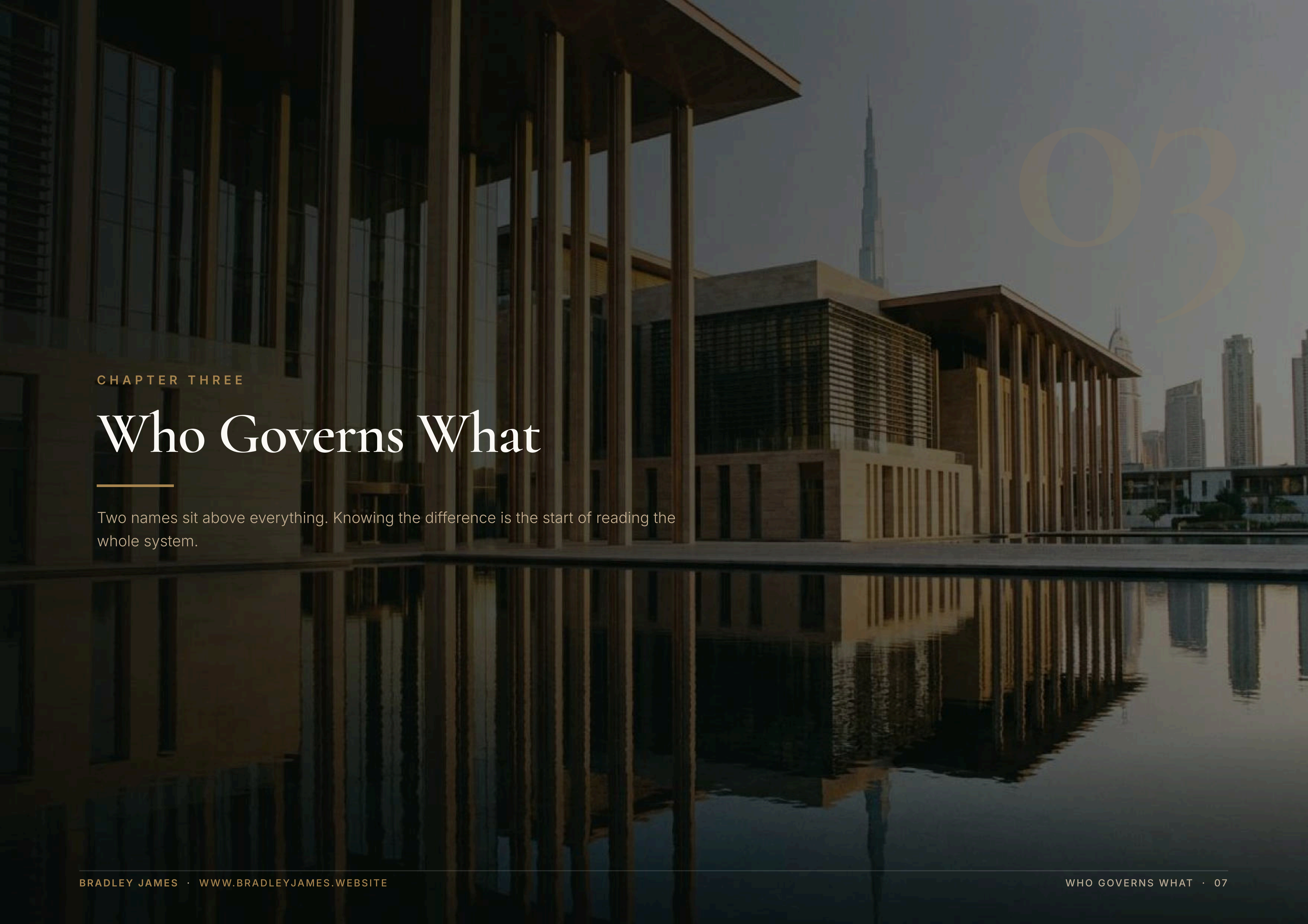
Arabic for 'contracts'. The interim register that records your off-plan purchase in your name before the tower is finished, so your claim exists on day one.

◆ **TITLE DEED**

The DLD-issued proof of full, freehold ownership, granted on completion and handover. The final word on who owns the property.

◆ **EJARI, MOLLAK, TRAKHEESI**

The three systems you meet as an owner: Ejari registers tenancy contracts, Mollak governs service-charge accounts, and Trakheesi licenses brokers and their listings.



CHAPTER THREE

Who Governs What

Two names sit above everything. Knowing the difference is the start of reading the whole system.

CHAPTER 03 · THE BODIES

The Registry and the Referee

Two names sit above everything, and it helps to know the difference. The Dubai Land Department owns the registry and the law. RERA, its regulatory arm, enforces the rules on developers, brokers and landlords day to day. Around them sit the escrow banks that hold off-plan money and the judicial committees that settle disputes.

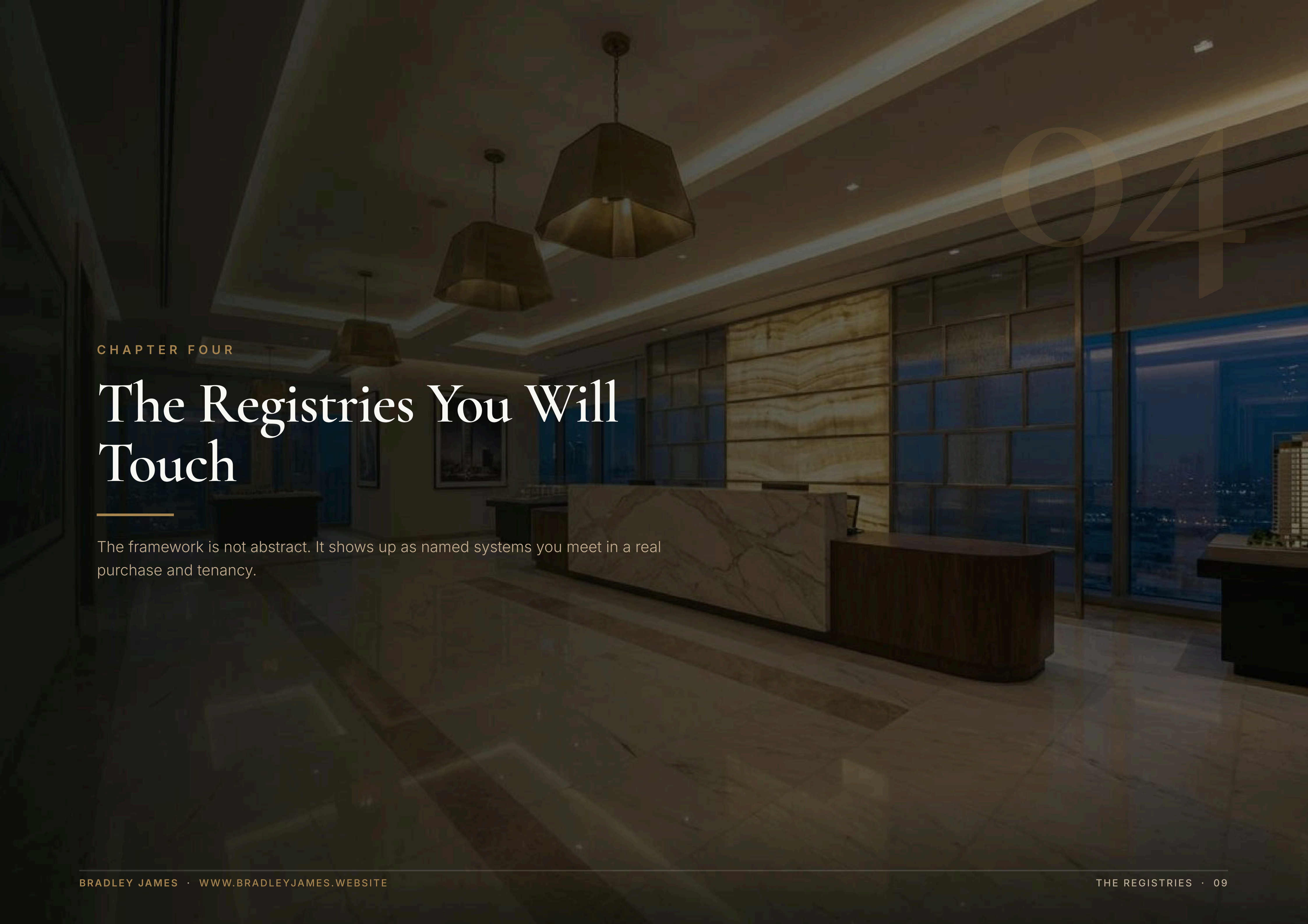
BODY	WHAT IT DOES	WHAT IT MEANS FOR YOU
The DLD	Registers ownership and writes the law	Your title is recorded by the state
RERA	Regulates and polices the market	Developers and brokers are held to account
Escrow banks	Hold off-plan buyer funds	Your deposit is ring-fenced, not spent freely
Judicial committees	Settle disputes and stalled projects	An orderly route if things go wrong

◆ WHY THE SPLIT MATTERS

A registry with no enforcement is a filing cabinet. An enforcer with no registry has nothing to point to. Dubai runs both, which is why a record and a referee exist at every stage of your purchase.

◆ TAKEAWAY

"The DLD registers and legislates. RERA enforces. Together they are the backbone of the whole system."



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CHAPTER FOUR

The Registries You Will Touch

The framework is not abstract. It shows up as named systems you meet in a real purchase and tenancy.

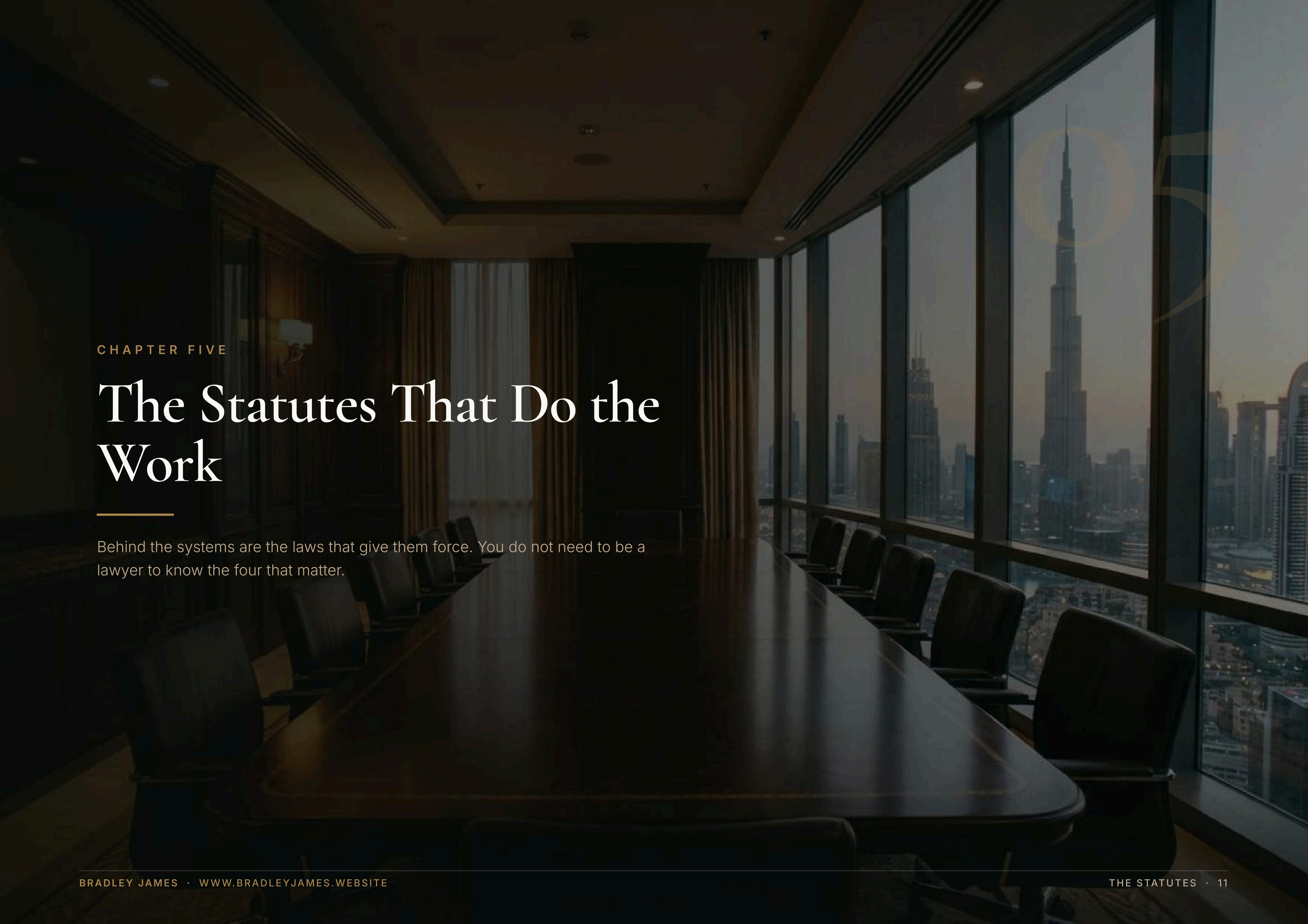
Six Protections, Each With a Name

The framework is not abstract. It shows up as specific systems and registers you will encounter in a real purchase and tenancy. Each one is a protection with a name, and each leaves an official record that works in your favour.

SYSTEM	WHAT IT IS	WHAT IT PROTECTS
Oqood	Interim register of your off-plan purchase (Law No. 13 of 2008)	Your claim, before the building exists
Title Deed	DLD proof of full ownership at handover	Your final, freehold ownership
Ejari	Mandatory registration of tenancy contracts	The landlord and tenant relationship
Mollak	Regulated owners-association and service-charge accounts	Transparency on your building fees
Trakheesi	Permits for brokerage and advertising	That you deal with licensed agents and real listings
RERA Index	The official rental index and calculator	The legal cap on how much rent can rise

◆ READ IT THIS WAY

Oqood and the Title Deed protect your ownership. Ejari and Mollak protect your income and your costs once you let. Trakheesi protects you from a rogue agent. The RERA Index protects you at renewal. Between them they cover the whole life of the asset.



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CHAPTER FIVE

The Statutes That Do the Work

Behind the systems are the laws that give them force. You do not need to be a lawyer to know the four that matter.

CHAPTER 05 · THE LAWS

Four Statutes, Four Moments That Matter

Behind the systems are the laws that give them force. You do not need to be a lawyer, but a serious investor should recognise the handful of statutes that protect their capital. Each one governs a single moment where money and ownership are most exposed.

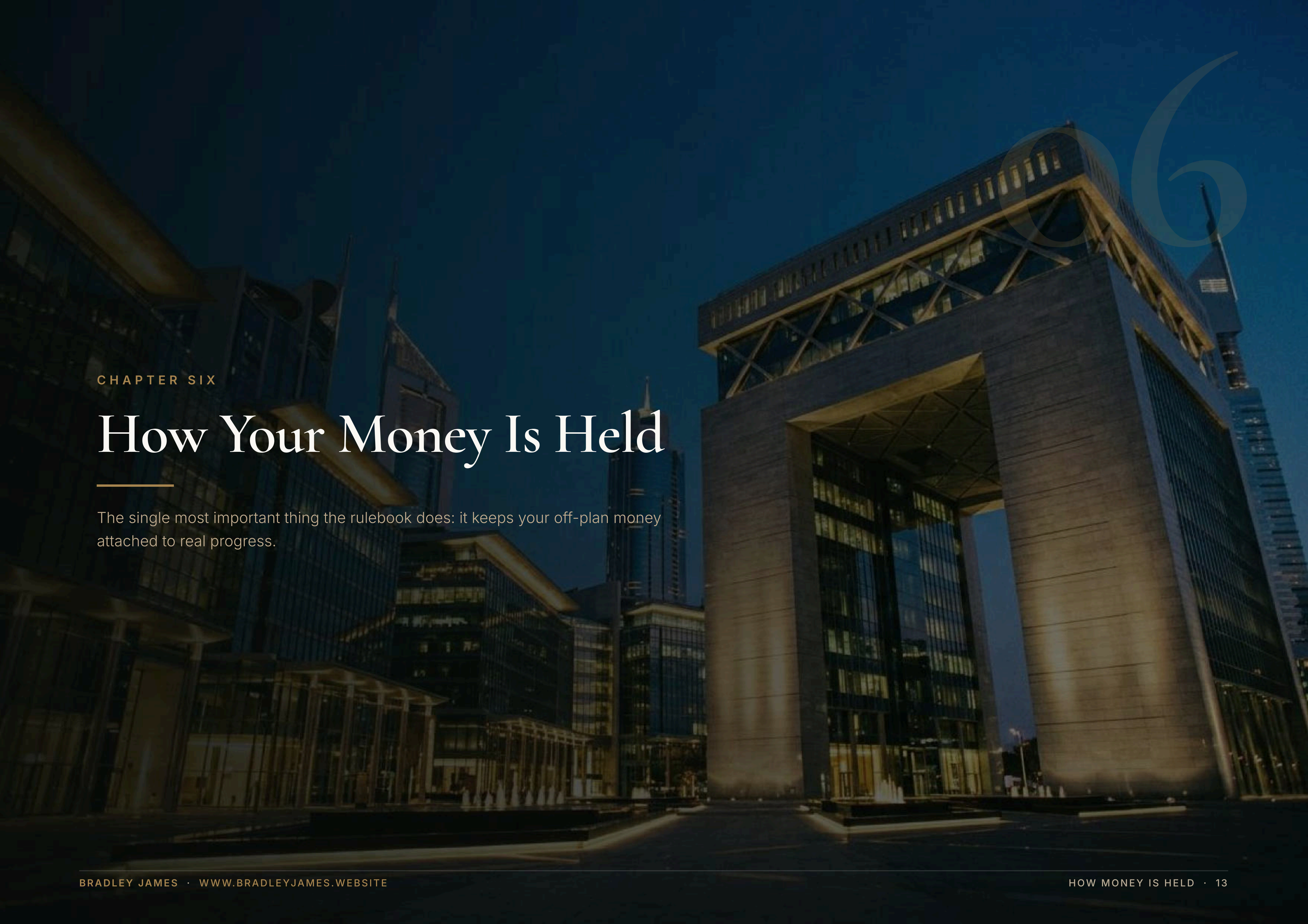
STATUTE	WHAT IT DOES	THE MOMENT IT PROTECTS
Law No. 7 of 2006	Governs property registration and freehold zones	Where a foreigner can own outright
Law No. 8 of 2007	Requires off-plan payments to sit in supervised escrow	How your deposit is held
Law No. 13 of 2008	Establishes the Oqood interim register	How your ownership is recorded early
Decree No. 43 of 2013	Sets caps on rent increases via the RERA index	How much your rent can rise

◆ COMMON MISCONCEPTION

'Dubai property is unregulated.' It has one of the more codified frameworks in the region. The confusion comes from the pre-2007 era, before these statutes existed. Judging today's market by that period is a decade and a half out of date.

◆ TAKEAWAY

"These four laws cover where you can buy, how your money is held, how your ownership is recorded, and how your rent can rise. That is the legal spine."



CHAPTER SIX

How Your Money Is Held

The single most important thing the rulebook does: it keeps your off-plan money attached to real progress.

CHAPTER 06 · THE ESCROW MECHANISM

From Your Bank to the Concrete

Of everything in the rulebook, the escrow law is the piece that most directly protects your capital. Under Law No. 8 of 2007, an off-plan developer cannot take your money and spend it as it wishes. Your payments go into a project-specific account, held at a DLD-accredited bank and controlled by an independent escrow agent, and are released only against certified construction progress. Here is the actual path.

1

You pay the escrow account

Step 1 · Funds go to the project's trust account at an accredited bank, not to the developer.

2

Work is certified

Step 2 · An appointed engineer confirms a genuine construction stage is complete.

3

RERA approves a release

Step 3 · Only then is a matching tranche released to the developer.

4

Repeat, stage by stage

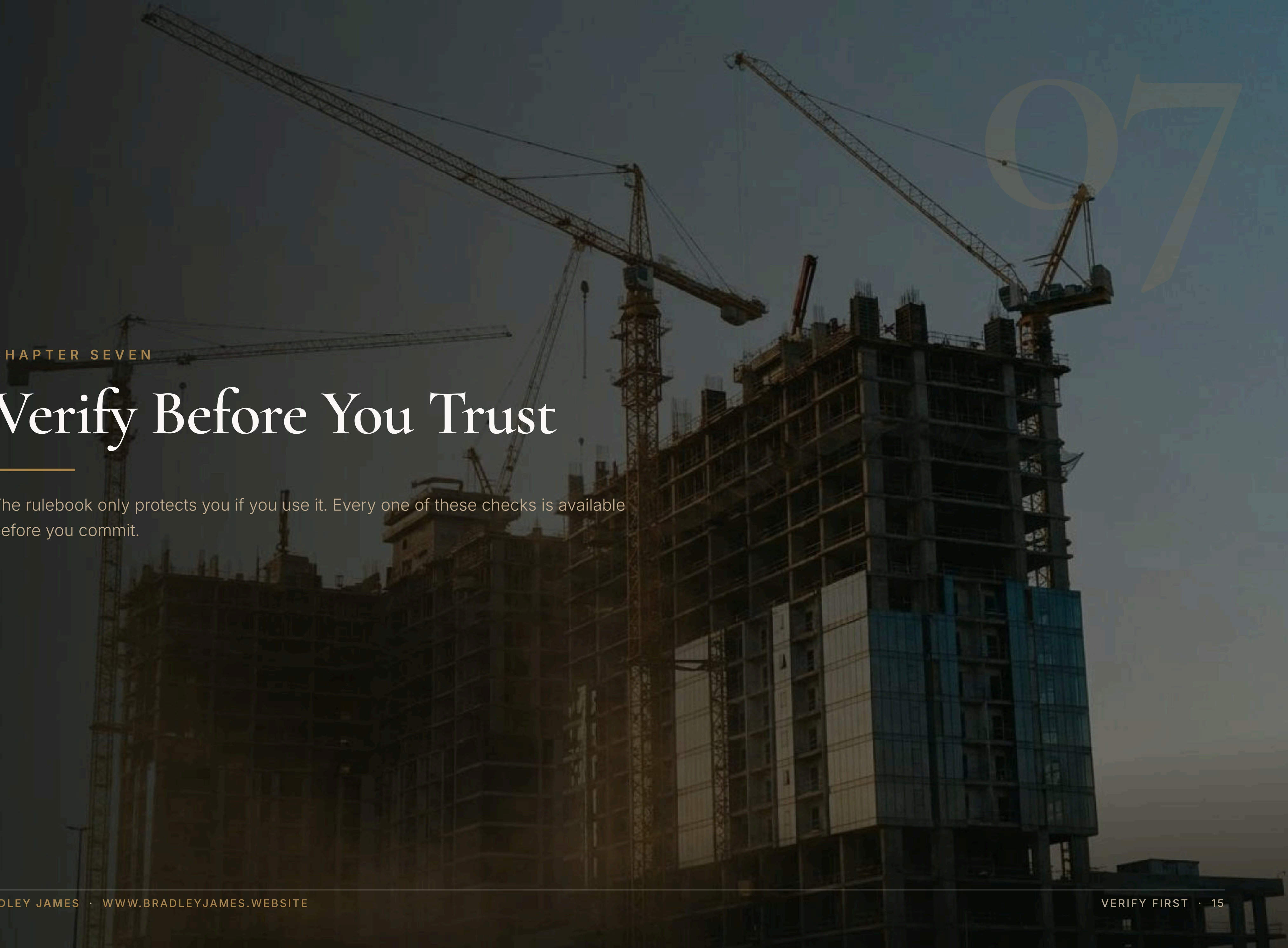
Step 4 · Slow build means slow release. Your money stays tied to real progress.

◆ ONE ACCOUNT PER PROJECT

Each registered project has its own ring-fenced escrow account. A struggling developer cannot legally move your tower's money to rescue a different one. That single rule is what breaks the domino fear people carry about off-plan.

◆ WHY IT MATTERS

"The developer is paid as the building rises, not before. That reframes off-plan from an act of faith into a supervised transaction."



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CHAPTER SEVEN

Verify Before You Trust

The rulebook only protects you if you use it. Every one of these checks is available before you commit.

Turn the Framework Into a Routine

The rulebook only protects you if you use it. The good news is that every one of these protections is checkable before you commit, most of them in minutes on the Dubai REST app or the DLD portal. Here is how to turn the framework into a practical due-diligence routine, before and after you buy.

1. **Verify the project on Dubai REST.**
   Confirm the project, the developer and the escrow account are registered and in good standing before any money moves.
2. **Insist on Oqood registration.**
   Your off-plan purchase should be recorded on the interim register in your name, so your claim exists immediately.
3. **Check the broker's Trakheesi permit.**
   Deal only with a licensed agent and a permitted listing. An unlicensed broker is the first red flag.
4. **Register the tenancy on Ejari.**
   Once you let, a registered contract formalises and protects your position as a landlord.
5. **Use the RERA index at renewal.**
   Know the legal cap on any rent increase before you negotiate. The calculator is public.

RED FLAGS

- An agent who cannot show a Trakheesi permit or a RERA broker card.
- Pressure to pay a developer or agent 'directly' to 'skip the paperwork'.
- No named escrow account in the sale agreement.
- A resale where the seller cannot produce a title deed or Oqood entry.

08

CHAPTER EIGHT

Straight Answers

The questions investors actually ask about the rules, answered plainly, plus the points to keep.

CHAPTER 08 · FAQ

The Questions Investors Actually Ask

Q. **Who actually regulates my purchase, the DLD or RERA?**

Both, at different levels. The DLD owns the registry and writes the law and registers your title. RERA is its regulatory arm that licenses developers and brokers, registers projects and supervises escrow. In practice you rely on the DLD for the record and RERA for the enforcement.

Q. **How do I check a developer or project is legitimate?**

Use the Dubai REST app or the DLD portal. A registered project shows its developer, its RERA registration and its escrow status. If a project or its escrow account does not appear, that is a reason to stop, not to proceed on trust.

Q. **Can my landlord raise the rent by whatever they want?**

No. Decree No. 43 of 2013 caps rent increases on renewal according to how far the current rent sits below the RERA rental index. The calculator is public, so you can check the legal maximum yourself before any negotiation.

Q. **What is the difference between Oqood and a title deed?**

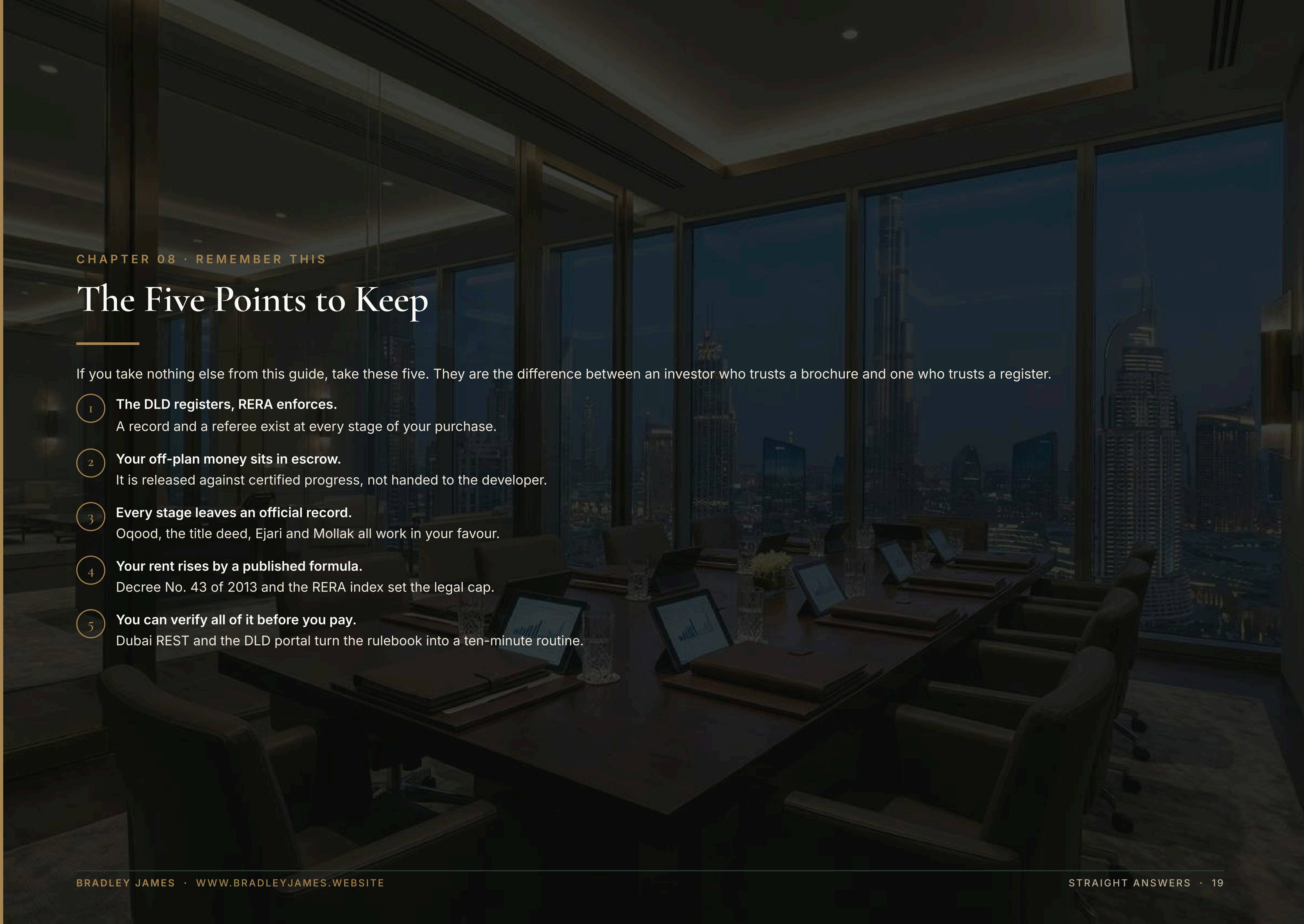
Oqood is the interim register that records your off-plan purchase before the building is complete. The title deed is the final proof of freehold ownership issued by the DLD at handover. Oqood protects your claim in the meantime; the title deed is the finished article.

Q. **Do these protections apply to me as a foreign buyer?**

Yes. In designated freehold zones, established under Law No. 7 of 2006, foreigners own outright with a registered title deed, and the same escrow, registration and rent rules apply. The framework was built in large part to make overseas capital comfortable.

Q. **Is the regulation actually enforced, or just written down?**

It is enforced. The DLD has publicly penalised developers and brokers for operating outside the rules, and stalled projects are handled through dedicated judicial committees. A framework that is enforced is worth far more than one that only exists on paper.



CHAPTER 08 · REMEMBER THIS

The Five Points to Keep

If you take nothing else from this guide, take these five. They are the difference between an investor who trusts a brochure and one who trusts a register.

1. **The DLD registers, RERA enforces.**
   A record and a referee exist at every stage of your purchase.
2. **Your off-plan money sits in escrow.**
   It is released against certified progress, not handed to the developer.
3. **Every stage leaves an official record.**
   Oqood, the title deed, Ejari and Mollak all work in your favour.
4. **Your rent rises by a published formula.**
   Decree No. 43 of 2013 and the RERA index set the legal cap.
5. **You can verify all of it before you pay.**
   Dubai REST and the DLD portal turn the rulebook into a ten-minute routine.

Every Figure, Sourced

Every statistic in this guide is attributed. Where sources differ, a range is used. Links are live and clickable.

01 **Dubai Land Department and RERA: roles, registration and regulation**. Dubai Land Department. https://dubailand.gov.ae/en/

02 **Dubai Law No. 7 of 2006 concerning real property registration and freehold ownership**. Government of Dubai (Legislation). https://dlp.dubai.gov.ae/

03 **Dubai Law No. 8 of 2007 concerning escrow / guarantee accounts of real estate development**. Government of Dubai (Legislation). https://dlp.dubai.gov.ae/

04 **Dubai Law No. 13 of 2008 establishing the Interim Real Estate Register (Oqood)**. Government of Dubai (Legislation). https://dlp.dubai.gov.ae/

05 **Decree No. 43 of 2013: caps on rent increases and the RERA rental index**. Dubai Land Department. https://dubailand.gov.ae/en/

06 **Ejari, Mollak and Trakheesi: tenancy, service-charge and brokerage systems**. Dubai Land Department. https://dubailand.gov.ae/en/eservices/

07 **Dubai REST app: verify registered projects, escrow status and property records**. Dubai Land Department. https://dubailand.gov.ae/en/eservices/dubai-rest/

WORK WITH BRADLEY JAMES

The Rules Are Why the Money Is Safe.

◆ ABOUT BRADLEY

Not a broker, an advisor. I built a business in the UK and spent more than a decade advising people from all walks of life, before moving to Dubai and joining M&M Real Estate to work at a higher strategic level than the typical transactional broker. I specialise exclusively in off-plan investment for overseas and high-net-worth clients, I put my own capital into the projects I recommend, and my business is more than 80% referral-driven, because every client came through someone who trusted me first.

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