

The Off-Plan *Due-Diligence* Framework

Twelve questions we put to every off-plan development in Dubai before we recommend it to a client — and what separates a strong answer from a marketing one.

Most of what launches in Dubai in a given year is well-photographed, well-marketed, and not right for most buyers.

The difference between the two is rarely visible in the brochure. This is the framework we use internally before we put our name behind an off-plan recommendation — not a list of things every project should have, but the actual questions, in the order we ask them, and what a serious answer to each one sounds like against a marketing one.

Use it however is useful: as a second opinion on a project you're already considering, or as a way to see how a shortlist really compares once the renderings are set aside.

The framework

1 Delivery record, not launch record

ASK How many of this developer's previous projects were delivered on the date stated in the sale contract — not the marketing date?

WHY Brochures cite an original target. Contracts carry the enforceable one, and grace periods are standard and legal — the real question is whether this developer routinely needs them.

STRONG ANSWER Names specific projects and dates, and is comfortable naming the ones that ran late and why.

WATCH FOR Only the flagship projects cited, or total units delivered with no completion-rate context.

2 What their own numbers say

ASK What are this developer's most recently reported revenue, sales and backlog figures?

WHY Major developers report these regularly. Backlog is contracted future revenue not yet recognised — a rough proxy for whether presales are converting into funded construction, not just signed paper.

STRONG ANSWER A specific figure, a specific reporting period, and what changed since the last one.

WATCH FOR "One of the top developers in Dubai" — with no number attached.

3 Escrow, verified — not assumed

ASK Which escrow account is this project registered under, and can I see the RERA project registration number?

WHY Off-plan payments in Dubai are required to move into an escrow account opened in the project's name and dedicated to that project's construction — not paid straight into the developer's own account.

STRONG ANSWER The account and registration details, provided without hesitation, typically alongside the SPA.

WATCH FOR Payment instructions naming the developer's operating account rather than a project escrow account — the clearest red flag in this framework.

4 Reading the payment plan like a cash-flow statement

ASK What is the actual instalment schedule — not "X% before handover," but tied to which construction milestones and which calendar dates?

WHY A payment plan is a financing structure. One that continues after handover shifts risk differently than one that completes before it — neither is automatically better, but "flexible payment plan" can mean either.

STRONG ANSWER A schedule anchored to dates or milestones, not percentages with nothing underneath them.

WATCH FOR Unusually little paid before handover, from a developer with no long delivery record — that combination concentrates risk exactly where you have the least information.

5 Handover history, project by project

ASK Naming this developer's last three completed projects — what was the gap between the contracted handover date and the actual one?

WHY One delayed project can be circumstance. A pattern is information.

STRONG ANSWER Specific projects, specific gaps — including "zero," if true — and what the SPA's delay-compensation clause actually says, not what the sales team says it means.

WATCH FOR A pivot to "our current projects are different" that never addresses the pattern in past ones.

6 Service charges you haven't been quoted yet

ASK What is the anticipated annual service charge per square foot for this specific building, and is it published on Mollak?

WHY Service charges are the ongoing cost least likely to surface in the sales conversation, and they apply whether the unit is owner-occupied or rented — they affect net yield directly, not gross.

STRONG ANSWER A figure, or an honest "not yet set — here is the comparable range nearby," with a pointer to Mollak once it exists.

WATCH FOR No figure, and no acknowledgment that one will eventually exist.

7 What you can do with the contract before handover

ASK Under what conditions can this Oqood-registered contract be assigned or resold before handover, and what does the developer charge to permit it?

WHY Circumstances change over a two-to-four-year construction period. The ability to exit — and its cost — is part of what you're buying, not a footnote.

STRONG ANSWER A specific assignment fee and a specific minimum-paid-in threshold, if one applies.

WATCH FOR "You can always sell" — with no fee, threshold or process attached.

8 Location fundamentals, separated from launch fundamentals

ASK What is actually being built around this project in the next three to five years — transport, schools, retail — that isn't part of this developer's own masterplan?

WHY A strong launch inside a weak location eventually becomes a weak asset in a strong location's shadow. Easy to conflate inside one sales conversation.

STRONG ANSWER Dated, third-party infrastructure — a transport link, a school operator, a retail anchor — not only the developer's own later phases.

WATCH FOR Every reason given for the location turns out to be something the same developer is also building.

9 Who else could buy this unit from you

ASK If I needed to exit before or shortly after handover, who is actually buying in this specific building or cluster — not the area generally?

WHY "Dubai property is liquid" is true as a market statement and can be false for one 40-storey tower with several hundred competing units resold by a similar investor profile at the same time.

STRONG ANSWER Recent, comparable resale activity in the same building, or a genuinely comparable one — not areawide statistics standing in for it.

WATCH FOR The answer defaults to areawide numbers the moment you ask about the specific building.

10 Residency, only if it's actually part of your reasoning

ASK If part of the appeal is a UAE residency visa, does this specific unit, at this specific price, actually clear the current threshold — after any mortgage is accounted for?

WHY Thresholds are revised periodically, and where a mortgage is involved it is typically the paid-in equity that must clear the threshold, not the headline price — a distinction brochures rarely make.

STRONG ANSWER A direct answer tied to the currently published thresholds, not a general "yes, this qualifies."

WATCH FOR Confident reassurance with no threshold actually named.

— thresholds deliberately not restated here; they move, and we keep them in one place.

11 The documentation chain, decided before the offer

ASK For my specific nationality and payment source, what documentation and attestation will this developer's compliance team actually require, and how long does that step typically take?

WHY This is where international purchases most often lose weeks — not at the negotiation stage.

STRONG ANSWER A specific list, specific to your situation, with a realistic timeline attached.

WATCH FOR "It's simple, don't worry about it" — offered as the entire answer.

12 The question that ends the conversation

Would this developer sell this specific unit, at this specific price, to their own family, today?

It is not usually a question you can get an honest verbal answer to — which is exactly why the eleven before it exist. They are how you answer it yourself.

None of this is a reason to avoid off-plan property in Dubai.

It is most of the market, for real structural reasons — lower entry cost, extended payment timelines, and the widest selection at the pre-construction stage. It rewards patience and the right questions in roughly equal measure.

If you would like a second opinion on a specific project — one you are already considering, from any developer — that conversation commits you to nothing beyond it.

Bring us a project you're already looking at. We'll walk it through this framework with you.

ARRANGE A CONSULTATION

This framework reflects Jalili Real Estate's internal evaluation practice as of 2026. It is offered as a reference for buyers conducting their own due diligence and is not a substitute for independent legal, financial or tax advice. Regulatory detail — escrow requirements, visa thresholds, assignment rules — changes; confirm current terms with your advisor and the relevant authority before relying on them. Jalili Real Estate does not advise on tax matters.

CEO & Founder