

عقارات السعودية
Saudi Properties



Real Estate Ownership and Investment by Non-Saudis

A comprehensive regulatory guide to the Kingdom of Saudi Arabia's updated framework governing property acquisition by non-Saudi nationals — aligned with the strategic objectives of Saudi Vision 2030.

Issued by the:
General Authority for Real Estate
Updated version dated June 23, 2026



Introduction

The real estate sector is a fundamental pillar of the national economy, owing to its direct and indirect impact on more than 120 economic activities. It also plays a vital role in enabling families to own suitable housing and in creating job opportunities. The sector's strategic importance is becoming increasingly pronounced amid ongoing urban expansion, population growth, and the Kingdom's ambitious vision and development goals.

As part of Saudi Vision 2030, the Kingdom has prioritized the development of laws and regulations governing investment across all economic sectors, particularly the real estate sector. This is particularly significant given the Kingdom's increasing attractiveness as a regional and international hub for investment and real estate development, both in its major urban centers and in the transformative projects launched under Saudi Vision 2030 and other national programs. The Kingdom's attractiveness is driven by its exceptional economic, social, and regulatory stability, by the grace of Allah and through the guidance of its wise leadership.

Over the past five years, more than 20 real estate laws and regulations have been enacted with the aim of strengthening governance of the real estate sector, protecting the rights of all stakeholders, and promoting both local and international investment. Today, the updated Law of Real Estate Ownership and Investment by Non-Saudis represents a well-considered regulatory step designed to achieve its regulatory and investment objectives while protecting the interests of all parties through approved ownership requirements and geographic scope.




**Red Sea
Global**

120+

Economic Activities

Sectors directly and indirectly impacted by the real estate sector

20+

Laws Enacted

Real estate laws and regulations enacted over the past five years

2030

Vision Target

Saudi Vision 2030 anchoring the Kingdom's real estate reform agenda





A Real Estate Ecosystem Growing with Confidence

The Kingdom continues to develop its real estate ecosystem through an integrated regulatory framework that strengthens market reliability, enhances transaction efficiency, and makes real estate rights more transparent and stable. In this context, foreign real estate ownership forms part of a broader framework that relies on official channels, approved geographic scope, reliable data, and the Real Estate Registry, which documents property rights and promotes the transparency of real estate transactions.

This development strengthens the real estate market's capacity to meet the needs of residents, investors, and urban communities simultaneously. In modern real estate markets, property ownership is inherently linked to quality of life, service integration, clarity of rights, and sustainability of growth. Therefore, the proper property ownership journey involves three key steps: understanding the framework, verifying the applicable geographic scope, and fulfilling the requirements through official channels.

1

Understand the Framework

Review the regulatory environment governing non-Saudi ownership rights and requirements

2

Verify the Ownership Zone

Confirm the applicable geographic scope and available property rights for your location

3

Fulfill Requirements

Complete all procedures through official channels and the Real Estate Registry





Ownership Pathways for Each Beneficiary – Promoting Trust and Ensuring Compliance

The foreign real estate ownership process relies on a clear classification of beneficiary categories, ensuring that each beneficiary initiates the appropriate procedural pathway designated for them.



Resident Individuals

Non-Saudi individuals residing within the Kingdom under valid residency status, eligible to initiate ownership procedures through approved pathways.



Premium Residency Holders

Holders of Saudi Premium Residency status, entitled to specific ownership rights under dedicated regulatory provisions.



Individuals Outside the Kingdom

Non-Saudi nationals residing outside the Kingdom who seek to acquire property rights through approved remote ownership channels.



GCC Nationals

Citizens of Gulf Cooperation Council member states, subject to specific ownership terms aligned with GCC bilateral frameworks.



Non-Saudi Companies

Legally registered non-Saudi corporate entities seeking to acquire real estate rights for investment or operational purposes.



Non-Saudi Non-Profit Entities & Legal Persons

Non-Saudi non-profit organizations and other legal persons as specified under applicable laws, each following designated ownership procedures.

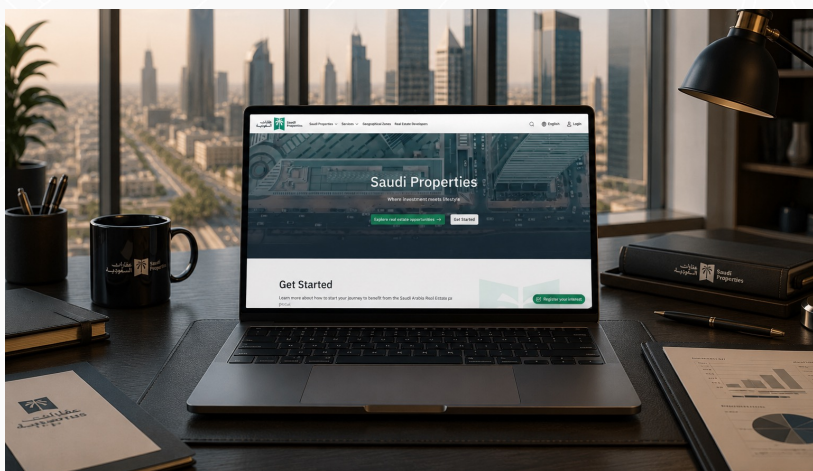
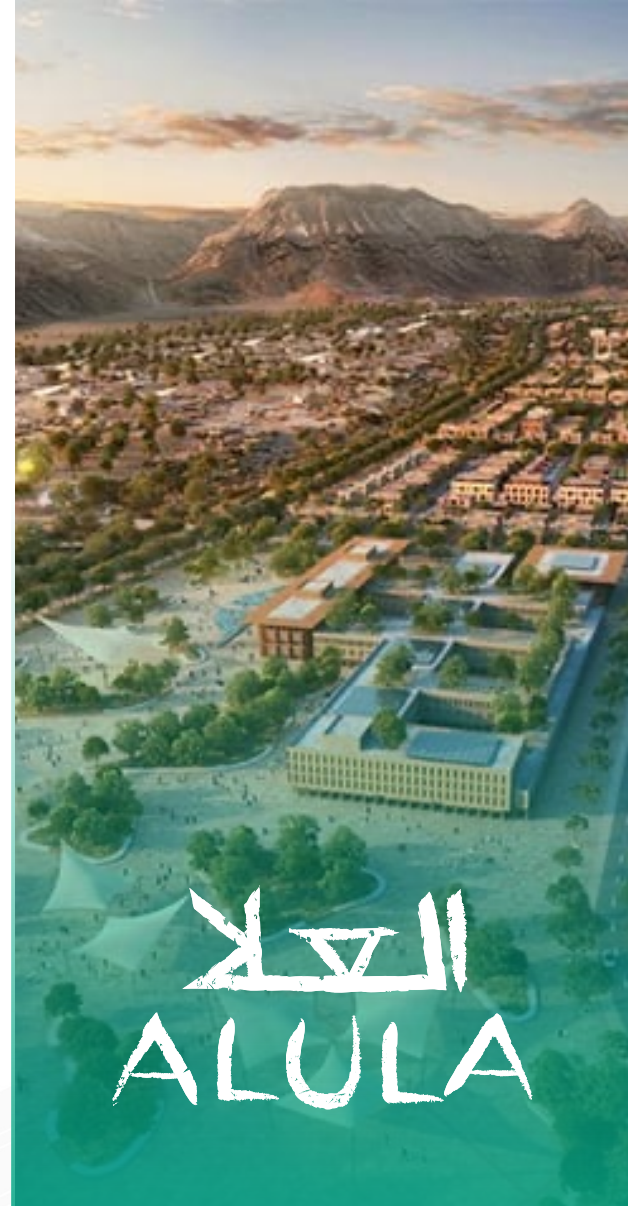




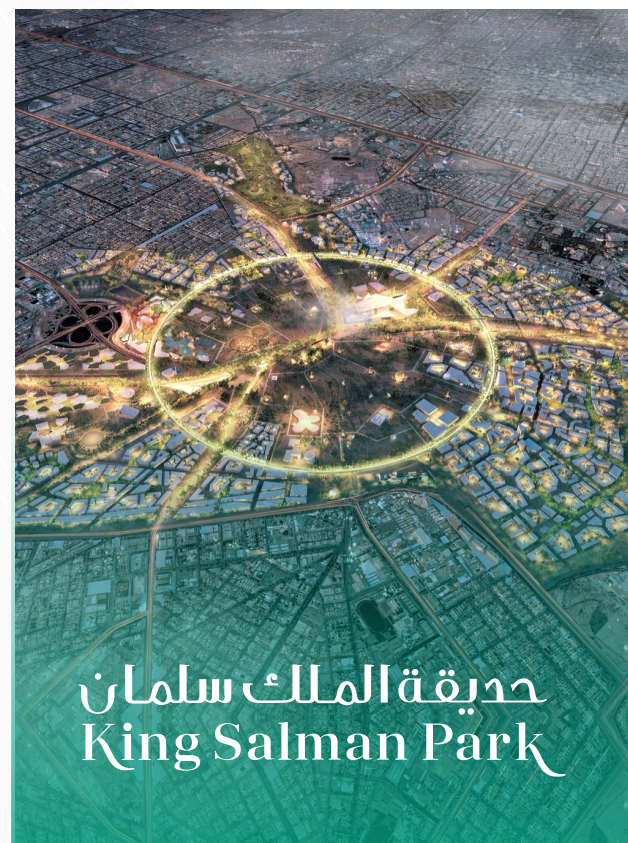
Geographic Scope Supporting Balanced and Sustainable Growth

The Geographic Scope serves as a key component of the foreign property ownership journey. It provides clarity on ownership opportunities, ownership pathways, available property rights, and applicable ownership requirements. It also serves to clarify the nature of the available right and the requirements applicable to each zone, enabling beneficiaries to make informed decisions before choosing a property or initiating an application.

The approved geographic scope reflects the real estate sector's approach to regulating real estate growth and ensuring its alignment with urban needs. Specifying areas is not merely a procedural detail; it is a fundamental element in sound real estate decision-making and market sustainability. Through a clear geographic scope, the ownership process becomes clearer for beneficiaries, more closely aligned with urban development pathways, and more consistent with the real estate balance framework.



- To explore the Geographic Scope and approved real estate opportunities, visit the Saudi Properties Portal: saudiproperties.rega.gov.sa





The Holy Cities of Makkah and Madinah

A Special Status Preserving Their Sanctity and Significance

The Holy Cities of Makkah and Madinah hold profound religious, historical, and spiritual significance. Therefore, the ownership regulations applicable to the two Holy Cities are established within a dedicated framework that respects this significance and preserves their unique character. The ownership journey in the two Holy Cities is based on clear regulatory requirements, respect for their religious status, and compliance with approved ownership pathways.

Property ownership in Makkah and Madinah is limited to residential properties and is restricted to Muslim individuals from within and outside the Kingdom, as well as Saudi companies, in accordance with applicable regulations.



Riyadh and Jeddah

Mega Projects in Growth

Riyadh and Jeddah serve as leading urban and economic hubs in the Kingdom, closely associated with business growth, project development, quality of life, and the increasing attractiveness of Saudi cities. The framework governing foreign real estate ownership in Riyadh and Jeddah is implemented through approved Ownership Categories and Geographic Locations designed to accommodate urban growth needs and support the development of the real estate market through a clearer regulatory process. Within the approved geographic locations, foreign ownership is permitted across all property types, including residential, commercial, agricultural, and industrial properties, in accordance with applicable regulations.





The Ownership Journey From Opportunity to Property Ownership

The non-Saudi real estate ownership application journey starts with identifying the beneficiary category, preparing the required documents, verifying the applicable geographic scope, selecting the appropriate property, submitting the application through the "Saudi Properties" Portal, and ultimately completing the procedures for registration in the Real Estate Registry.

Based on the beneficiary category, the journey includes identity verification or completing the regulatory registration, providing bank account details and contact number, submitting the required data and disclosures before tracking the application through the official channel. Once the procedures are completed, the real estate right is officially documented in the Real Estate Registry, ensuring the preservation of the property's records, rights, and obligations, and providing a transparent ownership journey from the initial step to final completion.



This end-to-end process ensures every non-Saudi ownership transaction is formally documented, rights are preserved, and all obligations are transparently recorded — providing confidence and legal certainty from the very first step through to final completion.

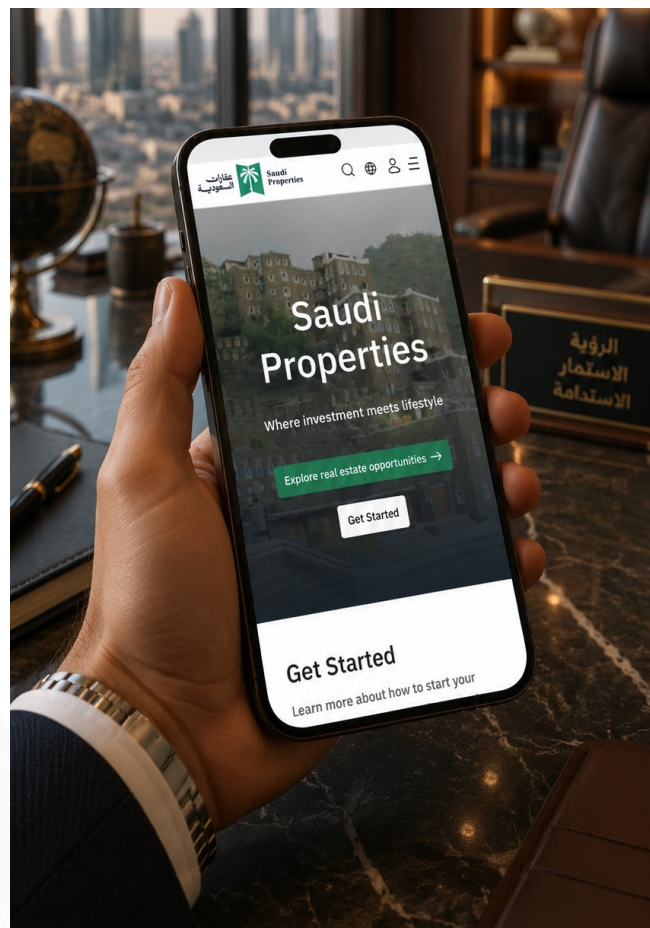




The "Saudi Properties" Portal

Foreign real estate ownership constitutes the updated regulatory framework governing property acquisition by non-Saudi nationals within the Kingdom, in accordance with approved ownership requirements and geographic scope. This legislation is designed to bolster investment appeal, enhance real estate market efficiency, and advance the strategic objectives of the Saudi Vision 2030.

The Real Estate General Authority established the "Saudi Properties" portal to serve as the official platform for this purpose, facilitating a streamlined and integrated procedural journey for prospective owners. The portal features approved ownership pathways and approved real estate opportunities, providing a trusted and seamless digital experience.



Application Submission

Applications for real estate ownership and the acquisition of in rem rights can be submitted through the "Saudi Properties" Portal (saudiproperties.rega.gov.sa).

Electronic Financial Transactions

All financial transactions related to the ownership of real estate, the acquisition of other in rem rights over real property, and transfer or disposal of such rights must be carried out through electronic payment methods in accordance with the Law of Payments and Payment Services and instructions issued by the Saudi Central Bank (SAMA).

Real Estate Registry Completion

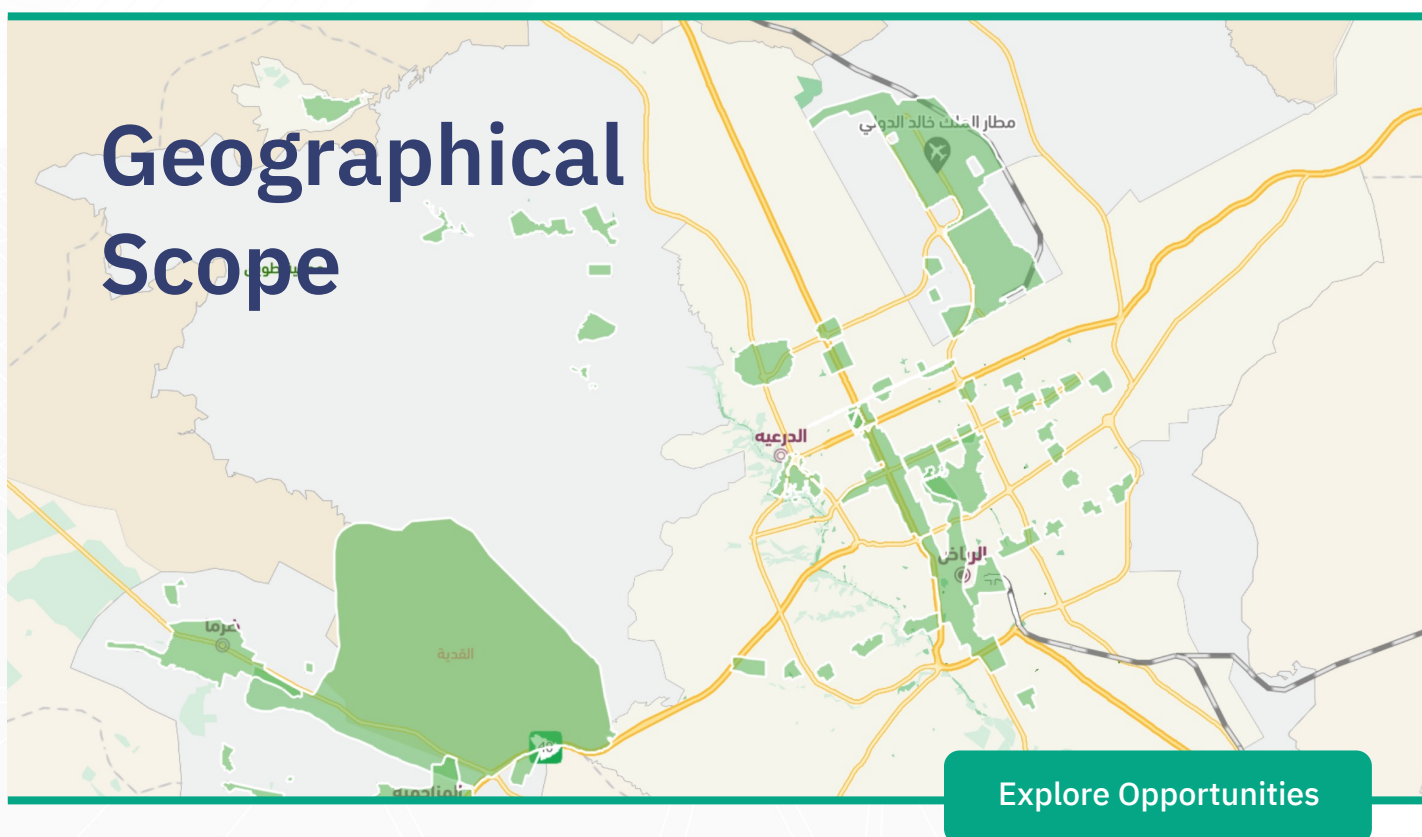
The procedures for real estate ownership, the acquisition of other in rem rights over real property, and the issuance of title deeds must be completed through the Real Estate Registry in accordance with the applicable regulations.





Your Trusted Path to Property Ownership

The "Saudi Properties" portal and its associated support channels are designed to provide every prospective foreign property owner with clear, reliable, and official guidance at every stage of the ownership journey. Whether you are a resident individual, a Premium Residency holder, a GCC national, a corporate entity, or an international investor, the approved channels ensure your application is processed efficiently, your rights are protected, and your ownership journey is documented transparently in the Real Estate Registry.



All communications, applications, and financial transactions must be conducted exclusively through official, approved channels to ensure full regulatory compliance and the preservation of all associated rights and obligations.



Engaging through the approved channels is the first step toward a trusted digital ownership journey.



عقارات السعودية
Saudi Properties



Call Center

Within KSA: 920017183

International Calls: 00966920017183

Email

saudiproperties@rega.gov.sa

Official Portal

saudiproperties.rega.gov.sa