Madinah Ownership Guide

FREE GUIDE · 2026 EDITION

المدينة المنورة

# 5 Things You Must Know Before Buying Property in *Madinah*

A clear, plain-English starting point on Saudi Arabia's new non-Saudi property ownership law, written for Muslim families abroad who dream of a home near the Prophet's Mosque ﷺ.

Prepared by Mohammed, Madinah-based real-estate professional · November 2026



BEFORE YOU BEGIN

# The door is open. Here is how to walk through it carefully.

For the first time, non-Saudi Muslims can own property in Madinah under a clear legal framework. For many families this is far more than an investment: it is the hope of living near the Prophet's Mosque, of longer visits, and of a home in a city that holds a special place in every Muslim heart.

But the rules are new, much of the official information is in Arabic, and the process has several steps that must be completed in the right order. This short guide covers the five things every buyer should understand **before** paying any deposit.

## What's inside


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**How to read this guide.** Every fact here comes from the Real Estate General Authority (REGA) or a reputable published summary, with sources listed at the end. Rules and zones can be updated, so always confirm the latest position on the official portal before you act.

# 01

ELIGIBILITY

# Who is allowed to own property in Madinah

Saudi Arabia's Law of Real Estate Ownership by Non-Saudis **came into force on 22 January 2026**. It allows non-Saudi individuals, companies and entities to own real estate in different regions of the Kingdom, within an official regulatory framework.

Makkah and Madinah have their own, stricter conditions. According to REGA, ownership in the two holy cities is **restricted to Muslim individuals**, whether they live inside or outside the Kingdom, **and to Saudi companies**.

## What this means for you

- If you are a Muslim individual, the law opens a path for you to own in Madinah, whether you live in Saudi Arabia or abroad.
- Ownership is still limited to specific areas (see Thing 02), so eligibility alone is not enough.
- Buying through a company follows a different route with its own requirements.

Source: REGA, "Non-Saudi Property Ownership System Enters into Force as of Today" (22 January 2026).

# 02

LOCATION

# Only designated zones are open to non-Saudi buyers

Non-Saudi ownership is permitted only inside **geographic zones officially designated** for that purpose. REGA publishes these zones on the Saudi Properties portal with interactive maps that set out, for each zone, the permitted ownership limits, the types of rights that can be acquired, duration limits and the applicable controls.

In practice, this means a property you like in Madinah may or may not be open to you, depending on exactly where it sits. A developer's brochure or a social-media advert is not proof that a unit is eligible.

### Before you fall in love with a property

- ◯ Ask for the property's exact location and its title deed details.
- ◯ Check it against the current zone maps on the official portal.
- ◯ Read the conditions for that zone: type of right, any duration limits and ownership limits.
- ◯ Remember zones can be updated, so check close to the time you commit.

Sources: REGA, "Non-Saudi Real Estate Ownership in Saudi Arabia" (platform page); A&O Shearman, "Saudi Foreign Ownership Law and Real Estate Reform".

# 03

YOUR JOURNEY

# Your path depends on where you live

REGA describes different journeys depending on the type of buyer. All applications go through the official **"Saudi Properties"** portal, but the starting point is not the same for everyone.

### Living in Saudi Arabia

Residents can apply directly on the portal using their **Iqama (residency) number**. Eligibility checks are automated and the procedures are completed electronically.

### Living abroad

Non-residents begin **through a Saudi embassy or consulate** in their country, to be issued a Saudi digital identity. With that identity, they can then complete the ownership application on the portal.

**Buying through a company?** REGA states that non-Saudi companies with no presence in the Kingdom must first register with the Ministry of Investment through the "Invest Saudi" platform before completing ownership procedures. For Madinah specifically, remember the holy-city rules in Thing 01.

Knowing which path is yours from day one saves weeks. Many buyers abroad only discover the embassy step after they have already started talking to sellers.

Source: REGA, "Non-Saudi Property Ownership System Enters into Force as of Today".

# 04

PREPARATION

# What you need to prepare: identity, bank, mobile

Published summaries of the law's implementing regulations describe pre-acquisition requirements. For a **non-resident individual**, these include:

1. **A Saudi-issued digital identity**, obtained through a Saudi mission abroad (see Thing 03).
2. **A Saudi bank account** in your name.
3. **A Saudi mobile number** linked to your digital identity.

Each of these is a separate step with its own provider and timeline, so it helps to plan them before you choose a property.

### The official starting point

REGA names the Saudi Properties portal as the official platform for non-Saudi ownership applications and for key information about owning property in the Kingdom:

**saudiproperties.rega.gov.sa**

Be cautious with unofficial websites or agents asking you to "register" or pay on your behalf. Official applications are made through the government portal.

Sources: Deloitte Middle East, "Implementing Regulations to the Non-Saudi Real Estate Ownership Law"; A&O Shearman; REGA.

# 05

COSTS & CAUTION

# Fees, and checking everything before you pay

The law allows a fee on property dealings by non-Saudis, payable to REGA. Published summaries of the implementing regulations **report a rate of about 2% of the transaction value** for the designated zones in Riyadh, Jeddah, Makkah and Madinah. Treat this as a guide only and confirm the current rate, and any other costs, before you commit.

## Your pre-deposit checklist

- ○ I have confirmed I am eligible to own in Madinah (Thing 01).
- ○ The exact property is inside a designated zone, and I understand that zone's conditions (Thing 02).
- ○ I know whether my journey starts with my Iqama or at a Saudi embassy (Thing 03).
- ○ My digital identity, Saudi bank account and Saudi mobile number are ready or in progress (Thing 04).
- ○ I have budgeted for the non-Saudi fee and other transaction costs.
- ○ I have checked the latest rules on the official portal, not only on social media.

**The golden rule:** never pay a deposit until eligibility, the zone and your own path are confirmed. Most costly mistakes happen in the excitement before these checks.

Sources: Deloitte Middle East; A&O Shearman.

YOUR NEXT STEP

# Get answers for your own case, in one hour.

This guide covers the essentials. Your situation is unique: where you live, how you will buy, and what you hope to own. In a private 60-minute video call in English, Mohammed walks you through the current rules and your step-by-step process, then sends you a written summary with the official bodies and links you need.

**$129**

Full Consultation · 60 minutes

- ◯ Your eligibility and path, explained clearly
- ◯ Local insight on Madinah areas
- ◯ Written follow-up summary
- ◯ **Full refund** if it isn't useful (request within 24 hours)

**Book your consultation →**

calendly.com/bagadeeem/30min

## Sources


1. REGA, "Non-Saudi Property Ownership System Enters into Force as of Today" (22 Jan 2026). rega.gov.sa/en/media-center/news-announcements/rega-non-saudi-property-ownership-system-enters-into-force-as-of-today
2. REGA, "Non-Saudi Real Estate Ownership in Saudi Arabia". rega.gov.sa/en/rega-services/platforms/non-saudi-real-estate-ownership-in-saudi-arabia
3. Saudi Properties portal. saudiproperties.rega.gov.sa
4. Deloitte Middle East, "Implementing Regulations to the Non-Saudi Real Estate Ownership Law". deloitte.com/middle-east/.../implementing-regulations-to-the-non-saudi-real-estate-ownership-law
5. A&O Shearman, "Saudi Foreign Ownership Law and Real Estate Reform". aoshearman.com/en/insights/new-foreign-ownership-law-in-the-kingdom-of-saudi-arabia


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