

SAKK.AI

KSA REAL ESTATE INTELLIGENCE

INVESTOR GUIDE · 2026 EDITION

The Complete REGA Zones Guide

Every zone, region, and named project where foreigners can legally own property in Saudi Arabia — including the Makkah & Madinah rules for Muslim buyers.

Sourced directly from saudiproperties.rega.gov.sa · Verified 24 June 2026

Tracked against SAKK.AI's live knowledge base for ongoing changes

Not financial or legal advice. Not brokerage services.

THE FRAMEWORK

Where foreigners can legally own property in Saudi Arabia

Saudi Arabia does not permit foreign nationals to buy property anywhere in the country. Under the Law of Real Estate Ownership by Non-Saudis (Royal Decree M/14), ownership by non-Saudi individuals and entities is restricted to areas specifically named in the Geographic Zones Document — a Council of Ministers resolution developed with the Real Estate General Authority (REGA), the Ministry of Investment, the Ministry of Justice, and other supervisory bodies.

The document was published via the official Saudi Properties portal and covers all 13 administrative regions of the Kingdom, spanning giga-projects, special economic zones, and city-specific development areas. Buying outside a designated zone is not legally valid — the Saudi Properties portal blocks registration for any transaction that falls outside the published boundaries.

Why this matters before you commit capital: a developer marketing a property "to foreign investors" does not make that property eligible. Zone eligibility must be verified against the official document for the specific project, not assumed from marketing material.

8 ZONE CATEGORIES	13 URBAN REGIONS	125+ TOTAL PROJECTS	7 MAJOR CITIES
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How to use this guide

Sections 01–08 list every zone category in the published document, with each named project. The Makkah & Madinah chapter covers the Kingdom's only religion-based ownership restriction in detail — who qualifies, which zones are open, and how verification works. Highlighted entries throughout indicate projects with confirmed significant foreign investment activity or a Tadawul (Saudi stock exchange) listing.

Source: saudiproperties.rega.gov.sa/zones · Verified 24 June 2026 · Cross-checked against SAKK.AI's tracked KB anchors, which monitor REGA, ZATCA, and MISA sources for changes.

ZONE CATEGORIES 01-03

Kingdom-level designations

01	Urban Boundaries	13 REGIONS
All 13 administrative regions of Saudi Arabia are included at the urban-boundary level. City and project-level detail below determines actual eligibility.		
Riyadh	Makkah Al-Mukarramah	Al-Madinah Al-Munawwarah
Al-Qassim	Eastern Region	Asir
Tabuk	Hail	Northern Borders
Jazan	Najran	Al-Bahah
Al-Jawf		

02	Giga & Mega Projects — Kingdom Level	3 PROJECTS
NEOM	Red Sea	Amaala
All three PIF-backed giga-projects are open to all nationalities — no religion restriction applies.		

03	Cities & Special Economic Zones	4 PROJECTS
King Abdullah Economic City (KAEC)	Jazan Special Economic Zone	
Ras Al-Khair Special Economic Zone	Special Economic Zone in KAEC	

ZONE CATEGORIES 04 · 05 · 08

Riyadh, Jeddah and Al-Ula

04

Riyadh City

9 PROJECTS

Nine designated projects across the capital, including Transit-Oriented Development zones already visible on the official portal map.

Diriyah Gate	King Abdullah Financial District (KAFD)	King Salman International Airport
King Salman Park	New Murabba	Qiddiya
SEDRA	Sports Boulevard & Arts District	Transit-Oriented Development (TOD)

05

Jeddah Governorate

57 PROJECTS

The largest single-city allocation in the document — 55 numbered development zones plus named flagship projects.

Jeddah Central	Alarous	Development Zones (1-55)
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Full zone-by-zone breakdown of the 55 development areas is pending a dedicated portal deep-dive — ask the SAKK.AI agent for the latest status.

08

Al-Ula Governorate

17 ZONES

The most granular breakdown of any governorate in the document — 17 distinct zones covering heritage, tourism, and luxury real estate development, largely unreported elsewhere.

Al-Ula Zone (1)	Al-Ula Zone (2)	Al-Ula Zone (3)	Al-Ula Zone (4)
Al-Ula Zone (5)	Al-Ula Zone (6)	Al-Ula Zone (7)	Al-Ula Zone (8)
Al-Ula Zone (9)	Al-Ula Zone (10)	Al-Ula Zone (11)	Al-Ula Zone (12)
Al-Ula Zone (13)	Al-Ula Zone (14)	Al-Ula Zone (15)	Al-Ula Zone (16)
Al-Ula Zone (17)			

No religion restriction applies to Al-Ula.

ZONE CATEGORIES 06-07 · SPECIAL CHAPTER

Makkah & Madinah — the Kingdom's only religion-based restriction

SHORT ANSWER

Only Muslim non-Saudi individuals and qualifying Saudi companies may own property in designated zones within Makkah and Madinah. Non-Muslim foreigners cannot individually own property in either city — this is the one place in the Kingdom's ownership framework where religion, not just zone, determines eligibility.

Why this restriction exists

Every other city and zone in the Geographic Zones Document is open to non-Saudi buyers of any nationality or religion, provided the specific zone is designated. Makkah and Madinah are the sole exception, reflecting their status as Islam's two holiest cities.

This is a standing feature of Saudi property law that predates the current reform — the new framework under Royal Decree M/14 carries it forward rather than introducing it. What has changed is that ownership within designated zones in both cities is now clearly defined and processed through the official Saudi Properties portal, rather than the more ad hoc arrangements that existed previously.

Who qualifies

BUYER TYPE	MAKKAH / MADINAH	EVERY OTHER ZONE
Muslim non-Saudi individual	Permitted, in designated zones	Permitted, in designated zones
Non-Muslim non-Saudi individual	Not permitted	Permitted, in designated zones
Foreign-owned company (operational use)	Permitted for approved purposes	Permitted, in designated zones
Saudi company with foreign shareholders	Permitted, subject to conditions	Permitted, in designated zones

Note on companies: foreign-owned companies may hold property in Makkah or Madinah for approved operational purposes such as offices or staff accommodation, even though individual non-Muslim ownership is restricted.

MAKKAH & MADINAH · DESIGNATED ZONES

The designated zones in each city

06

Makkah City

12 PROJECTS

Ajyad Tower	Al-Manar	Jabal Omar · TADAWUL 4250
Makkah Al-Mukarramah Zone (1)	Makkah Al-Mukarramah Zone (2)	Makkah Al-Mukarramah Zone (3)
Makkah Towers	Masar · TADAWUL 4325	Rou'a Al Haram Al Makki
Sumou Suburb	Thakher Makkah	Tilal Village

Religion restriction applies: ownership in Makkah is limited to Muslim individuals and qualifying Saudi companies.

07

Al-Madinah Al-Munawwarah

10 PROJECTS

Al-Ghurrah	Al-Madinah Zone (1)	Al-Madinah Zone (2)
Al-Mahwa	Dar Al-Hijrah	Diyar Al-Muqarr
Downtown Madinah	Knowledge Economic City · TADAWUL 4310	Mishraf
Rua Al-Madinah		

Religion restriction applies: ownership in Madinah is limited to Muslim individuals and qualifying Saudi companies, the same as Makkah.

The verification process

Muslim status and zone eligibility are both verified through the official Saudi Properties portal as part of the ownership application. Because these requirements sit alongside the standard zone-eligibility checks that apply everywhere else in the Kingdom, buyers should confirm current documentation requirements directly with REGA before beginning a transaction in either city.

Highlighted entries throughout = confirmed significant investor interest or Tadawul-listed. All data verified against saudiproperties.rega.gov.sa/zones, 24 June 2026, and tracked against SAKK.AI's live KB for ongoing drift.

REFERENCE

Frequently asked questions

What is the REGA Geographic Zones Document?

It's the official Council of Ministers resolution listing every area in Saudi Arabia where non-Saudi individuals and entities may own real estate. Published through the Saudi Properties portal, it covers all 13 administrative regions with zone-by-zone and project-by-project designations, including permitted ownership types and any percentage caps.

Can foreigners buy property anywhere in Saudi Arabia?

No. Ownership is restricted to zones and named projects specifically designated in this document. Buying outside a designated zone is not legally recognized — the Saudi Properties portal blocks registration for out-of-zone transactions. Foreign residents may additionally own one residential property outside designated zones for personal use, subject to conditions.

Can foreigners buy property in Makkah or Madinah?

Only Muslim non-Saudi individuals and qualifying Saudi companies may own property within the designated zones of Makkah and Madinah. Non-Muslim foreigners cannot individually own property in either city, though foreign-owned companies may hold property there for approved operational purposes.

Are NEOM, Red Sea, and Amaala open to all nationalities?

Yes. These three PIF-backed giga-projects are designated at the Kingdom level and carry no religion restriction, unlike Makkah and Madinah.

Which city has the most designated zones?

Jeddah Governorate, with 57 total projects — 55 numbered development zones plus named flagship projects including Jeddah Central. Al-Ula Governorate has the most granular single-category breakdown, with 17 distinct zones.

How does REGA verify Muslim status for property ownership?

Verification is handled through the official Saudi Properties portal as part of the ownership application process. Confirm current documentation requirements directly with REGA before beginning a transaction, as procedures may be updated.

NEXT STEP

Check what a specific project actually costs you

Model the full cost waterfall, net yield, and IRR for any zone in this guide — with live REGA-anchored figures, not broker estimates.

sakk.ai/intel →

Ask the agent anything about zones and eligibility: sakk.ai/agent

SAKK.AI is not a brokerage and does not provide financial or legal advice. All figures are sourced directly from REGA, ZATCA, and official government publications and are independently tracked for changes. Verify zone eligibility for any specific property directly at saudiproperties.rega.gov.sa before committing capital.

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