VEER&SANT. REAL ESTATE

2026 – 2027 EDITION



THE ULTIMATE BUYING GUIDE

# Buying property in Dubai

Apartments, townhouses and villas. Ready and off-plan. To live in, to let, or to hold. One method for deciding what to buy, where, from whom and at what price — with the 2026 numbers, the rules that changed, the traps and the checklists we use ourselves.

INSIDE

# Dubai rewards buyers with a process. It punishes buyers with a hunch.

A reference, not a brochure. Read it once, then keep it open while you shortlist, view and negotiate.

## How to read the numbers

Every figure carries a period and a source. Tags tell you how much weight it bears:

- **OFFICIAL** law, regulator or government page
- **DATA** registered transactions or published research
- **MARKET PRACTICE** the norm, not the law
- **ILLUSTRATIVE** our worked example — use your numbers
- **V&S VIEW** our professional opinion

General information, not legal, tax or financial advice, and not an offer of any property. Rules and figures change — confirm before you transact. Visualisations are from developer materials, for illustration only. © Veer & Sant Real Estate LLC, 2026.


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# Nobody loses money in Dubai for lack of choice

Dubai registered more than 215,000 home sales in 2025. There is always another launch, another payment plan, another “last unit”. The expensive mistakes rarely come from the city. They come from buying the wrong **type** of property for the buyer’s real goal — in the wrong order.

1 **The launch-day flipper**
Books a studio at a 2025 launch with 10% down, planning to resell before handover. In 2026 pre-handover resales halve, and similar units trade 10–15% below launch price. The next instalment is due anyway.

2 **The headline-yield investor**
Buys from abroad on an “8% guaranteed” brochure. After service charges, a chiller capacity bill that runs even when empty, a vacancy and management, the net is closer to 5% — and the guarantee ends in year two.

3 **The family that bought an address**
Buys a prestigious two-bed tower apartment, then spends every school morning in traffic. The townhouse that fitted their life cost about the same, 25 minutes away.

None of them lacked money or intelligence. They lacked a **structured process**. The rest of this guide is that process.



What buyers told us they fear most in 2026 isn’t the price. It’s what happens **after the deposit**: a price that moves before the contract, slow refunds, instalment stress, surprise service charges, defects at handover.

Veer & Sant buyer-voice research, 2026

# 2025 was a record. 2026 is a correction — not a crash.

The regional conflict that began in late February 2026 ended the 2025 boom. Values are about 10% below February. Apartments have given back more than villas; rents have eased; and buyers finally have choice and room to negotiate.

**AED 687 bn**

Home sales in 2025 — about 215,700 deals, +31% by value

**DLD data** via fäm Properties · DATA

**–10.2 %**

All homes since February 2026; –3.1% year on year in August

**ValuStrat VPI**, Aug 2026

**–5.3 % / –1.7%**

Apartments / villas, year on year, August 2026

**ValuStrat VPI**, Aug 2026

**4.74 m**

Dubai residents, July 2026 — up 7.5% in 2025 alone

**Dubai Statistics Center**

## Who is buying

| | |
|---|---|
| **193,100 investors** | Registered a Dubai property deal in 2025, up 24%. Two in three were new to the market. |
| **56.6% residents** | More than half of 2025 investors already lived in the UAE — the market is less "foreign money" than its reputation. |
| **4.8 years** | The average time a Dubai renter takes to become an owner (DLD, 2025). |
| **~75% cash** | Of 2025 sales value; about 51,000 mortgage deals made up the rest. |

DLD / Dubai Media Office, Jan 2026; The National · OFFICIAL

## What the analysts say — in one line each

| | |
|---|---|
| **S&P Global** | Apartments to fall faster than villas; no 2008-style crash (Mar 2026). |
| **Moody's** | 12–18 months of cooling; modest falls in mid-market studios and 1-beds (Feb 2026). |
| **Citi / Fitch** | Mid-market apartments hit hardest as supply lands; corrections of up to ~15%. |
| **UBS** | "Elevated" bubble risk after the world's strongest five-year real price growth (2025 index). |

> **VEER & SANT VIEW**
>
> 2026 is a buyer's market for the patient and a hard market for the flipper. If you'll live in it or hold it for 5+ years, the entry is better than 2025's.

# The busiest market isn't the famous one

The fifteen busiest communities in August 2026. Launches in Dubai South and Dubailand dominate the deal count; Marina and Downtown barely make the list. For a buyer, the column that matters most is the last one.

| COMMUNITY | SALES August 2026 | MEDIAN AED / sq ft | MEDIAN TICKET AED m | LISTINGS for sale | CLEARANCE sales ÷ listings |
|---|---|---|---|---|---|
| Azizi Venice | 1,481 | 1,768 | 0.70 | — | launch |
| City of Arabia | 820 | 1,690 | 0.62 | 561 | 146% |
| Jumeirah Village Circle | 708 | 1,424 | 1.02 | 11,500 | 6% |
| Dubailand Residence Complex | 351 | 1,394 | 0.94 | 3,743 | 9% |
| Business Bay | 318 | 2,133 | 1.65 | 5,139 | 6% |
| Emaar South | 285 | 1,692 | 1.60 | 1,085 | 26% |
| Sobha Sanctuary | 275 | 1,775 | 4.07 | — | launch |
| Damac Lagoons | 272 | 1,536 | 1.62 | 2,678 | 10% |
| Majan | 248 | 1,483 | 0.86 | 2,240 | 11% |
| Dubai Creek Harbour | 208 | 2,480 | 2.93 | 2,829 | 7% |
| Arjan | 205 | 1,480 | 0.88 | 2,966 | 7% |
| Dubai Production City | 189 | 1,363 | 0.74 | 1,867 | 10% |
| Dubai Marina | 184 | 2,270 | 2.45 | 2,979 | 6% |
| Al Furjan | 167 | 1,374 | 1.25 | 2,750 | 6% |
| Damac Island City | 163 | 1,221 | 2.92 | 1,088 | 15% |

**REIDIN**, via Veer & Sant Dubai Residential Market Report, August 2026 ● DATA · "launch" = new project, no resale listings yet. Jan–Aug 2026: 106,881 sales, AED 277.6bn.

## Read the clearance rate

Monthly sales as a share of homes listed. At **6%** — JVC, Business Bay, Marina — it would take about 16 months to sell today's stock. Above **15%**, buyers are absorbing supply fast. Sellers in a 6% market negotiate; buyers in a 26% market don't.

**42.1%**

Resale share of sales value in July–August — up from 30.3% in January

**REIDIN**, Aug 2026

**9.4%**

Off-plan price premium over ready per sq ft — down from 23.1% in March

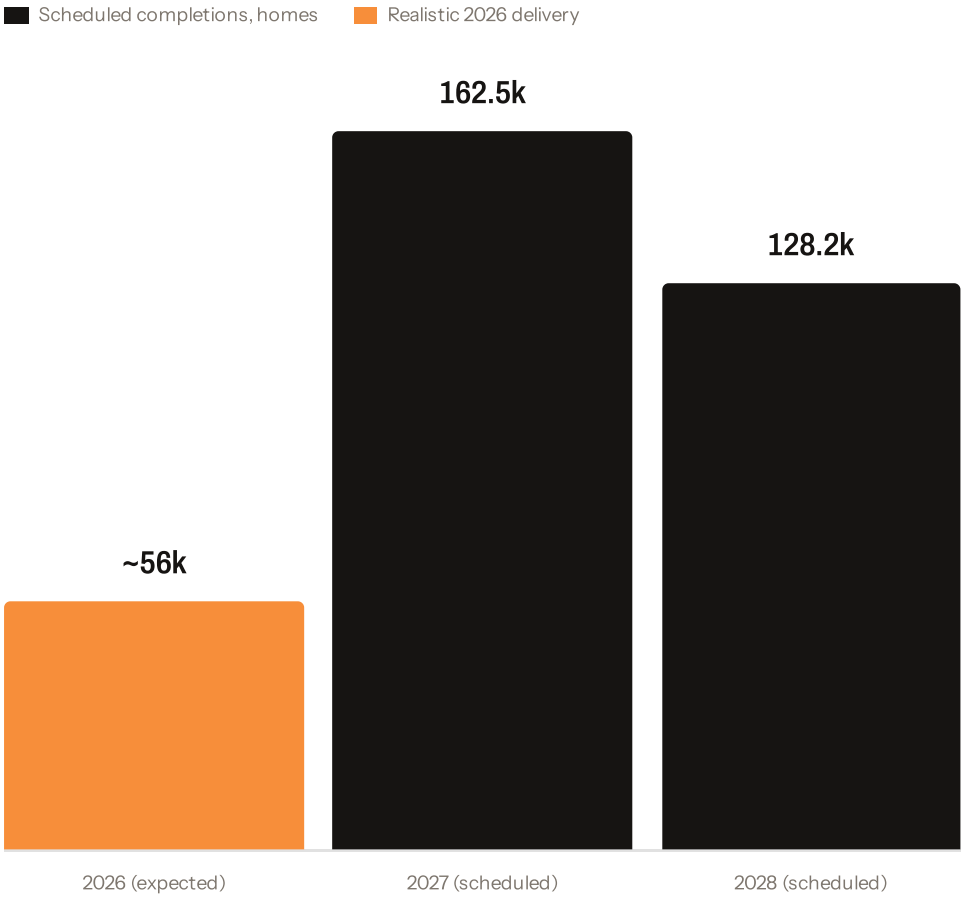
**REIDIN**, Aug 2026

**VEER & SANT VIEW**

Volume tells you where developers are selling, not where value is. Buy where clearance is healthy and listings are thin.

# A wave of new apartments is coming. It is landing **slower** than promised.

Supply is the single biggest risk to mid-market apartment prices and rents in 2026–28. It is also the most misquoted number in Dubai property. Separate what is **scheduled** from what is actually **delivered**.




Cavendish Maxwell pipeline, Jul 2026; 2026 delivery forecasts: Colliers 56,600, Cushman & Wakefield 55,600 ● DATA

| | |
|---|---|
| **41%** | Of homes scheduled for H1 2026 were actually delivered (24,800). Handover dates slip — plan for 6–18 months. |
| **~82%** | Of the scheduled pipeline is apartments. Villas and townhouses are about 15% of everything under construction. |
| **Heaviest pipelines** | JVC, Business Bay, Dubai South, Dubai Science Park, Downtown and Dubai Hills — about 37% of 2026 deliveries between them. |
| **−58%** | Apartment launches in H1 2026 year on year (villas −78%). That thins the 2029–30 pipeline. |

Cavendish Maxwell H1 2026 via Zawya and Gulf News; Reliant Surveyors (DLD) ● DATA

**VEER & SANT VIEW**

Supply isn't a reason not to buy. It's a reason not to buy the **same** unit as 5,000 other people handing over in the same quarter. Buy what will be scarce at your exit.

# If your information is from 2024, some of it is wrong

The DLD transfer fee is still 4% and mortgage caps haven't moved. What changed: who can buy and get a visa, how rents are indexed, how sellers abroad are paid, how deals can be signed — and, on 17 September, the cost of borrowing.



> Where we couldn't find an official source for a widely repeated "new rule", we left it out.

**Jan 2025 — Smart Rental Index** ● OFFICIAL
DLD's building-level index now sets how far rents can rise at renewal (0–20% bands, 90 days' notice).

**Jan 2025 — Sheikh Zayed Rd & Al Jaddaf go freehold**
457 plots may convert from leasehold to freehold for any nationality, for a fee of 30% of valuation.

**Jun 2025 — Overseas sellers paid directly**
Sale proceeds go to the title-deed owner, not a power-of-attorney holder.

**Jul 2025 — First-Time Home Buyer Programme** ● OFFICIAL
Residents of any nationality, homes up to AED 5m: priority access, better mortgages, interest-free DLD-fee instalments. AED 5bn+ sold by June 2026.

**Oct 2025 — DLD "Digital Sale"**
Fully digital sale with an instant ownership certificate — when both parties hold UAE Pass and the home is freehold and mortgage-free.

**Feb 2026 — Shared Housing Law No. 4 of 2026** ● OFFICIAL
Shared occupancy needs a permit; tenants may not sublet; fines to AED 1m. In force since 26 Aug 2026.

**Apr–May 2026 — 2-year property visa: no minimum** ● OFFICIAL
The AED 750,000 floor is gone for sole owners; joint owners need AED 400,000 each. Golden Visa stays at AED 2m.

**Apr 2026 — Metro Gold Line approved**
AED 34bn, 42km, 18 stations from Al Ghubaiba via MBR City, Meydan and JVC to Jumeirah Golf Estates. Target Sep 2032.

**1 Jun 2026 — Legal age of majority: 18**
Federal Decree-Law 25/2025 lowered it from 21. Buyers can contract in their own name from 18 — banks may still set 21.

**Jun 2026 — 5% VAT on Salik and parking**
Peak toll AED 6.30. A small line in the cost of every commute.

**17 Sep 2026 — Base rate up to 3.90%** ● OFFICIAL
First rise after three cuts in 2025. 3-month EIBOR 4.35% (25 Sep). Variable and resetting loans reprice.

**Sep 2026 — Fourth Corridor · Etihad Rail**
80km Abu Dhabi–Sharjah road via Dubai approved; Etihad Rail's Dubai passenger station opens 30 Sep. Metro Blue Line follows in 2029.

# Any nationality. No residency needed. In the right areas.

Foreigners can own property outright in Dubai's designated freehold areas — Downtown, Marina, Palm Jumeirah, JVC, Dubai Hills, Arabian Ranches and dozens more — whether or not they live in the UAE.

| TENURE | WHAT YOU OWN | WHO IT SUITS |
|---|---|---|
| **Freehold** | The unit (and, for villas, the plot) forever. You can sell, let, mortgage and bequeath it. | Almost every foreign buyer. The default in designated areas. |
| **Leasehold** | A registered long lease, up to 99 years. The land stays with the freeholder. | Older areas; check how many years remain and what happens at expiry. |
| **Usufruct / musataha** | The right to use and benefit from a property — or to build on land — for up to 99 years. | Specialist and development deals. Take legal advice. |

| | |
|---|---|
| **Who can buy** | Any nationality, resident or not, from age 18 (since 1 June 2026). Joint ownership is allowed; each share is on the title deed. |
| **Buying through a company** | DLD accepts DIFC companies and foundations and certain offshore vehicles (commonly RAK ICC and JAFZA Offshore). Confirm with the trustee first — many banks won't lend to offshore companies, and licensed business activity may be taxed. |
| **Outside freehold areas** | Ownership is reserved for UAE and GCC nationals, subject to the rules of each area. |

Law No. 7 of 2006 and Regulation No. 3 of 2006 (as amended); DLD (Jan 2025 freehold conversion); Federal Decree-Law 25/2025 ● OFFICIAL · Company vehicles: law-firm guidance ● MARKET PRACTICE



**VEER & SANT VIEW**

Hold personally unless there's a clear reason not to. A company can help with succession and multiple owners — but it can also block a mortgage and complicate a sale.

# Five stages. **Always** in this order.

Each stage filters out options before you spend time on the next — so you never fall for a view, a payment plan or a show apartment before you know it fits your goal, your budget and a developer you can trust.

## D

STAGE 1

### Define your goal

Live, let or hold? For how long? Apartment, townhouse or villa? Ready or off-plan?

What am I buying this for — and for how long?

## U

STAGE 2

### Understand the market

Registered prices, real yields, rents and the supply landing near you.

What does this kind of home really sell and let for?

## B

STAGE 3

### Budget & borrowing

Full acquisition cost, finance, payment plans, running costs, net yield.

What will it really cost me — and return?

## A

STAGE 4

### Area & asset

The community, then the building or plot, then the unit — and who built it.

Is this the right home, in the right place, from the right developer?

## I

STAGE 5

### Inspect & verify

Every document, approval, payment route and promise, checked in writing.

Have I verified every fact I was told?

Most buyers start at stage 4 — the unit they saw in an advert — and work backwards to justify it. Starting at stage 1 is what separates a disciplined purchase from an expensive one.

Each stage ends with a go / no-go test (page 47). If a property fails a stage, it leaves the shortlist — however good it looked.



AED 9,200

a year less to **own** this Marina two-bed than to rent it — from year one.





# Paying AED 154,000 in rent? Owning the same home costs less.

Illustrative: a ready two-bed in Dubai Marina, AED 2.7m, bought with an 80% mortgage at 4.25% over 25 years — against renting the same flat.

| 144,800 | 49,600 | 3.9 yrs |
|---|---|---|
| AED a year to own, all-in — vs **154,000** to rent | AED of equity you build in year one, instead of your landlord | to recover every buying and selling fee, if values grow 2% a year |

### Year one, AED

| | | |
|---|---|---|
| Mortgage interest | on AED 2.16m | **90,800** |
| Service charge | 1,300 sq ft × AED 16 | **20,800** |
| Maintenance & insurance | | **4,000** |
| Return lost on your cash | AED 729,600 at 4% | **29,200** |
| **Cost of owning** | **vs AED 154,000 rent** | **144,800** |

Years to break even: **~27** if values stay flat · **3.9** at +2% a year · **2.1** at +4%. Fees: AED 189,600 in, ~AED 56,700 out.

### Buy if…

- ✓ You'll stay **five years or more**
- ✓ Your rent is rising at every renewal
- ✓ You have the deposit and **~7% for fees**, plus a buffer
- ✓ You want a **2-year visa** — or 10-year Golden Visa from AED 2m

**Rent first if** you're new to Dubai, may leave within three years, or the plan depends on flipping off-plan.

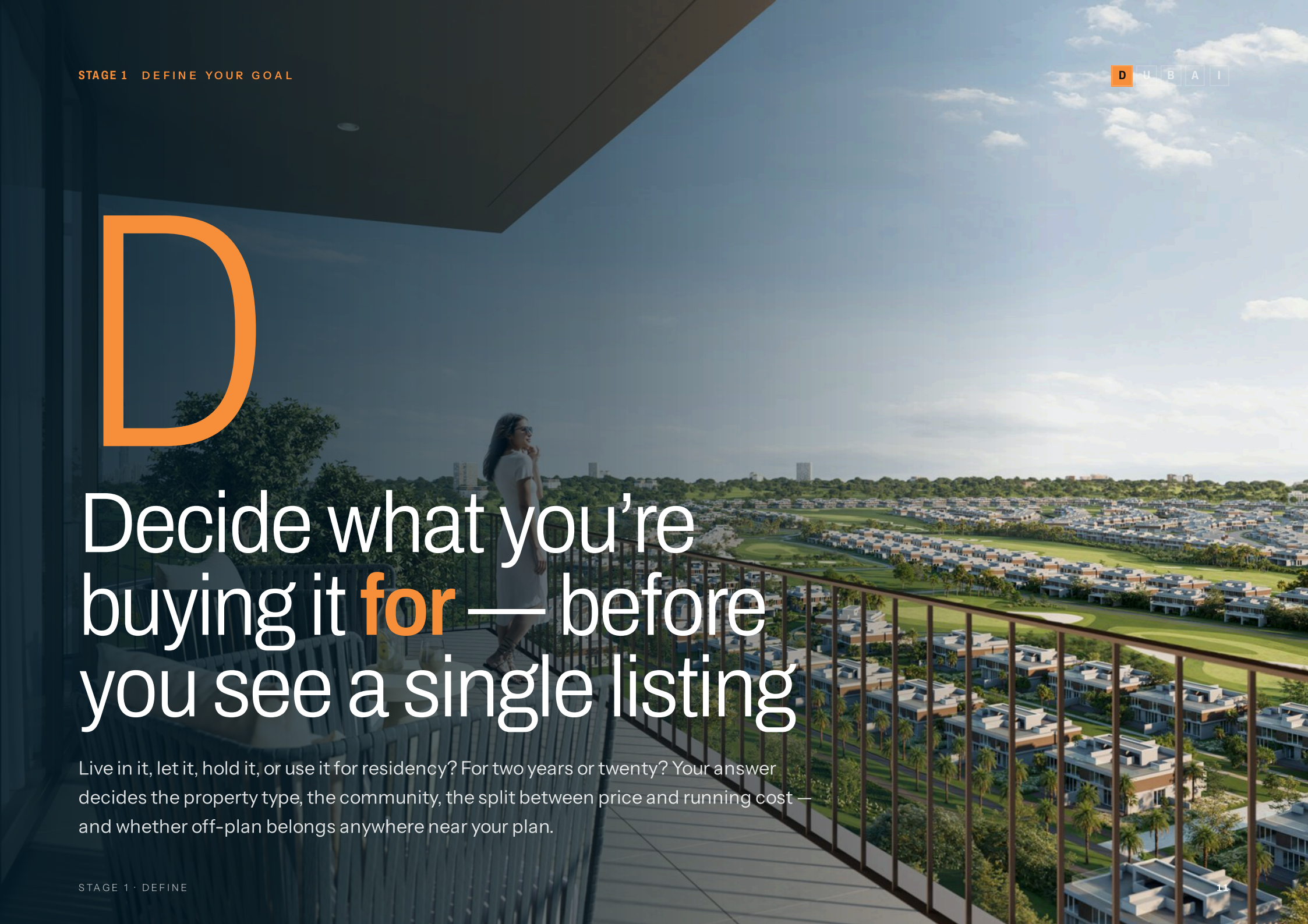
Fees as page 26; price and rent as the apartment table, page 18; Cavendish Maxwell H1 2026

● ILLUSTRATIVE — linear, before tax and rent inflation; your numbers will differ

YOUR NUMBERS, NOT OURS

Send us your rent and budget. We'll run this comparison for you — with live listings and new projects that fit.

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# Decide what you're buying it **for** — before you see a single listing

Live in it, let it, hold it, or use it for residency? For two years or twenty? Your answer decides the property type, the community, the split between price and running cost — and whether off-plan belongs anywhere near your plan.

# Find yourself in this table first

Most buyers are a blend of two rows. Rank your goals — one home can't maximise lifestyle, yield, growth and residency at once. Communities are examples to start a shortlist, not recommendations to buy.

| BUYER | WHAT USUALLY FITS | WHERE BUYERS LIKE THIS OFTEN LOOK | PRIORITISE | BE CAREFUL WITH |
|---|---|---|---|---|
| **First-time resident buyer** tired of renewals | Ready 1–2 bed apartment or entry townhouse, under AED 5m | JVC, Arjan, Dubai Hills, Town Square, Al Furjan, Damac Hills 2 · check FTHB programme | Monthly cost vs current rent; a community you'd stay in | Stretching for a view; ignoring service charges |
| **Relocating family** | Ready townhouse or villa in a mature community | Arabian Ranches, Dubai Hills, The Springs, Mudon, Damac Hills, Tilal Al Ghaf | School place, peak-hour commute, facilities open today | Buying before the school is confirmed |
| **Yield investor** | Ready 1–2 bed in a deep rental market | JVC, JLT, Sports City, Dubai South, Silicon Oasis, International City | Net yield after every cost; tenant demand; building quality | Headline yields; heavy handover pipelines next door |
| **Capital-growth investor** | Early-phase off-plan from a proven developer, or scarce prime stock | New master communities with dated infrastructure; prime waterfront | Delivery record, escrow, what's scarce at your exit | Assuming you can resell before handover |
| **Golden Visa buyer** | AED 2m+ ready unit (or qualifying off-plan) that works as an investment on its own | Business Bay, Marina, Creek Harbour, Dubai Hills, townhouse communities | Title in your name; mortgage NOC rules | Overpaying to cross AED 2m |
| **Overseas investor** | Ready, managed, easy-to-let apartment | Marina, Downtown, Business Bay, JLT, Dubai Hills | Property manager, remote process, currency route | "Guaranteed returns"; POA and payment risks |
| **Holiday-home investor** | Furnished 1–2 bed near beach or Downtown with a DET permit | Marina, JBR, Downtown, Palm Jumeirah, Business Bay canal | Building rules on short lets; management fee | Seasonal income; 15–25% operator fees |
| **Downsizer / retiree** | Ready low-maintenance apartment with lift, parking, clinic nearby | Dubai Hills, Creek Harbour, Marina, City Walk, MBR City | Healthcare, walkability, service quality | Tower amenities you'll pay for but not use |

In H1 2026, 38% of buyers said they were buying to live in, 28% for rental income, 21% for the Golden Visa and 13% to preserve capital — Anarock survey via Khaleej Times • DATA

# Apartment, townhouse, villa — or rent?

Score each question, add up your points, read the result. Then answer the off-plan question on its own.

**1 How many years will you hold?**

Under 3 **0** | 3–7 **2** | 7+ **3**

**2 Who will live in it?**

Tenant only **1** | Us, part of the year **2** | Us, full time **3**

**3 How much do a garden and privacy matter?**

Not at all **0** | Nice to have **2** | Essential **4**

**4 How much hands-on upkeep can you manage?**

Very little **0** | Some, with a manager **1** | Comfortable **2**

**5 Cash left after purchase — for costs, repairs, vacancy?**

Minimal **0** | Some **1** | Comfortable **2**

**6 How settled is your life in Dubai?**

Not here yet / arriving **0** | 1–2 years **1** | Long-term **2**

**7 Household size?**

1–2 people **0** | 3–4 **1** | 5+ or live-in help **2**

**+ Off-plan test — answer yes to all three, or buy ready**

Hold 5+ years | Can fund the handover payment | Won't need to resell early

## 0–6

### Rent first

Your plans or buffer aren't settled. Rent where you'd buy, and retake this in a year.

## 7–10

### Apartment

Lowest entry, easiest to let and manage, highest yields. Choose the building carefully.

## 11–14

### Townhouse

Community, garden and schools at a lower cost and upkeep than a villa.

## 15–18

### Villa

Your horizon and life justify land, privacy and running cost. Pay for the plot, not the finishes.

A starting point for a conversation, not a financial plan.

**VEER & SANT VIEW**

The happiest owners we know were brutally honest here about how long they would stay — and who would really live in the home.

# Three different investments that happen to share a city







| | APARTMENT | TOWNHOUSE | VILLA |
|---|---|---|---|
| **Average gross yield** | **~6.7%** (Aug 2026) | **~5.1%** | **~4.5%** |
| **2026 price trend** | −5.3% y/y (Aug) — most exposed to new supply | Villas −1.7% y/y (Aug) — thin supply, end-user buyers | |
| **Service charges** | Typically AED 12–25/sq ft; branded towers far more | Typically AED 2–6/sq ft, usually on plot area | |
| **Other running costs** | District cooling (chiller) in many towers | Moderate; shared walls cut heat | High summer DEWA, pool, garden, AC |
| **Liquidity** | Deepest market — and the most competing listings | Wide family demand | Narrower buyer pool at the top |
| **Best for** | First purchase, yield, lock-and-leave, holiday lets | First villa-community home; 3–7 year family holds | 7+ year family homes; legacy; multi-generation |

Yields: Property Monitor / Engel & Völkers, Aug 2026; price trend: ValuStrat VPI; service charges: DLD index summaries (Luxhabitat, Oliva, 2026) ● DATA

# Three in four Dubai sales are off-plan. That doesn't make it right for you.

Off-plan offers payment plans and new stock. Ready offers certainty, rent from day one and a home you can inspect. In 2026 the price gap between them has nearly closed.

| | READY | OFF-PLAN |
|---|---|---|
| **What you see** | The actual home, building and neighbours | Renders, a show unit and a specification |
| **Cash flow** | Deposit + fees up front; rent or use immediately | Instalments over the build; often a large handover payment |
| **Financing** | Mortgage up to 80% (expat, first home ≤ AED 5m) | Bank finance capped at 50%; developer plan instead |
| **Price in 2026** | AED 1,682/sq ft average (Aug) | AED 1,841/sq ft — a 9.4% premium, down from 23% |
| **Main risks** | Hidden defects, older building, service-charge history | Delay (only 41% of H1 2026 homes delivered on time), specification, oversupply at handover |
| **Exit before completion** | — | Usually only after 30–40% paid; resales −51% in H1 2026 |

REIDIN Aug 2026; Cavendish Maxwell H1 2026; CBUAE; developer policies ● DATA



## Off-plan makes sense when…

- You'll hold well past handover
- You can pay every instalment without selling
- The developer has delivered in this community before
- The plan price isn't hiding a premium over cash

**VEER & SANT VIEW**

Buy off-plan for the home or the long-term asset — never for the flip.




# Price from what people **paid** — not from what sellers ask

Dubai publishes every registered sale and lease. Use them. This stage gives you the 2026 numbers by community — prices, rents, yields, service charges — and how to read them without being misled by listings.

# Sellers ask 20% more than buyers pay

Compare price per sq ft only across recent **registered** sales in the same community, building or cluster, unit type, floor or plot, view and condition.

| | | |
|---|---|---|
| **Palm Jumeirah** | ask 4,167 · paid 2,896 AED/sq ft | −30.5% |
| **Damac Hills 2** | ask 1,169 · paid 866 | −25.9% |
| **JBR** | ask 2,047 · paid 1,620 | −20.9% |
| **Downtown Dubai** | ask 3,162 · paid 2,778 | −12.1% |
| **Palm Jebel Ali** (off-plan) | ask 2,977 · paid 3,536 | +18.8% |
| **All Dubai, ready homes** | ask 2,024 · paid 1,682 | −20.3% |
| **Same building, like for like** | median of 294 properties | −2.0% |

Median asking vs achieved AED/sq ft, August 2026 — REIDIN · DATA

## AED 1,682 /sq ft

Average ready home, August 2026 — down 3.2% since January

REIDIN

## AED 1,841 /sq ft

Average off-plan home, August 2026 — repriced 8.7% lower since January

REIDIN

## 4.7 %

Price gap between buying from a developer and from an owner, per sq ft — down from 18.9% in April

REIDIN, Aug 2026

> **VEER & SANT VIEW**
>
> When a developer and an owner charge almost the same per sq ft, the ready home — which you can inspect, finance at 80% and let tomorrow — usually wins.

At property level sellers are only ~2% above the market. The big gaps come from overpriced listings that **don't sell**. A listing is not evidence of value — and "30% off" a listing is not a discount.

# Seventeen apartment markets, side by side

Prices, rents and yields from Property Monitor's registered-transaction data, so the rows can be compared. The rule of thumb holds: the cheaper the square foot, the higher the yield — and the higher the supply risk.

| COMMUNITY | AED / SQ FT<br>sales, 1 Jan–6 Jun 2026 | 1-BED RENT<br>AED / year | 2-BED RENT<br>AED / year | GROSS YIELD<br>Aug 2026 | SERVICE CHARGE<br>AED / sq ft, typical | WORTH KNOWING |
|---|---|---|---|---|---|---|
| **Palm Jumeirah** | 4,240 | 146,300 | 260,400 | 4.58% | 11–30+ | Capital preservation; ~39 months of listings |
| **Downtown Dubai** | 3,011 | 120,300 | 188,800 | 5.10% | 17–40+ | Branded towers far higher; Burj district -20% y/y |
| **Dubai Creek Harbour** | 2,600 | 102,300 | 153,800 | 5.12% | 14–23 | Blue Line station 2029; large pipeline |
| **Business Bay** | 2,547 | 94,200 | 132,700 | 5.92% | 12–25 | Heavy 2026 handovers; let ~19% below asking |
| **Dubai Hills Estate** | 2,432 | 98,700 | 155,400 | 5.82% | ~20 | Park, mall, schools; strong family demand |
| **Sobha Hartland** MBR City | — | 99,000* | 154,000* | 6.41%* | — | Rents +6.5% in H1 2026 (Bayut) |
| **Dubai Marina** | 2,058 | 97,400 | 154,000 | 5.51% | 12–20 | Deep tenant pool; holiday-let hotspot |
| **JBR** | — | 107,800 | 146,100 | 5.19% | ~15 | Beachfront; −16.9% y/y (ValuStrat, Aug) |
| **JLT** | 1,831 | 82,200 | 124,500 | 6.58% | — | Metro-linked; varied building quality |
| **Arjan** | 1,568 | 79,000* | 116,000* | 6.95% | — | Mid-market; active pipeline |
| **JVC** | 1,510 | 71,400 | 99,500 | 6.36% | 12–16 | 11,500 listings — Dubai's deepest; biggest pipeline |
| **Town Square** Nshama | 1,375‡ | — | — | 7.72%§ | — | Apartments −9.7% y/y (ValuStrat, Aug) |
| **Al Furjan** | 1,377† | — | — | 7.08% | — | Rents at or above asking (Aug) |
| **Dubai South** | 1,380† | — | — | 7.21% | — | Top off-plan area H1 2026; airport-led |
| **Dubai Sports City** | 1,332 | 57,000 | 79,700 | 7.76% | — | +4.2% y/y (ValuStrat, Aug) |
| **Dubai Silicon Oasis** | 1,278† | — | — | 6.69% | — | +4.3% y/y (ValuStrat, Aug) |
| **International City** | 959† | 61,000* | 82,000* | 8.93% | 6–9 | Highest yields; oldest, most basic stock |

Property Monitor (DLD transactions) via Engel & Völkers: prices 1 Jan–6 Jun 2026, rents YTD May 2026, gross yields Aug 2026 ● DATA . *Bayut H1 2026 rental report (Sobha Hartland yield: Bayut). †dataHabibi DLD analysis, 12 months to Jul 2026. ‡REIDIN ready homes, Aug 2026. §dubizzle 2025 via Gulf News. Service charges: summaries of the DLD index (Luxhabitat, Oliva, 2026) — building-specific, check yours in Dubai REST. "—" = no reliable figure.

# Match the community to the job, not the brochure

Fifteen communities scored against the five jobs buyers most often ask a home to do. Use it to cut a long list to three — then price the building or plot from registered sales.

| COMMUNITY<br>master developer | AED / SQ FT<br>2026 | GROSS YIELD<br>2025–26 | FAMILY LIVING<br>schools, parks, space | LONG-TERM LET<br>tenant depth | HOLIDAY LET<br>visitor demand | CAPITAL STRENGTH<br>prestige, scarcity | SUPPLY RISK<br>2026–28 handovers | METRO<br>now or planned |
|---|---|---|---|---|---|---|---|---|
| **Downtown Dubai** Emaar | 3,011 | 5.10% | ●○○ | ●●○ | ●●● | ●●● | ●●○ | Red Line |
| **Dubai Marina** various | 2,058 | 5.51% | ●●○ | ●●● | ●●● | ●●○ | ●○○ | Red Line · Tram |
| **Business Bay** various | 2,547 | 5.92% | ●○○ | ●●● | ●●○ | ●●○ | ●●● | Red Line |
| **Palm Jumeirah** Nakheel | 4,240 | 4.58% | ●●○ | ●●○ | ●●● | ●●● | ●○○ | Monorail |
| **Dubai Creek Harbour** Emaar | 2,600 | 5.12% | ●●○ | ●●○ | ●●○ | ●●○ | ●●● | Blue Line 2029 |
| **Dubai Hills Estate** Emaar / Meraas | 2,432 | 5.82% | ●●● | ●●● | ●○○ | ●●● | ●●○ | — |
| **Sobha Hartland** Sobha · MBR City | — | 6.41% | ●●● | ●●○ | ●○○ | ●●○ | ●●○ | Gold Line 2032 |
| **Jumeirah Golf Estates** villas | 2,889 | 7.33% | ●●● | ●●○ | ●●○ | ●●● | ●○○ | Red Line (Rte 2020) |
| **JLT** DMCC | 1,831 | 6.58% | ●○○ | ●●● | ●○○ | ●○○ | ●○○ | Red Line |
| **Town Square** Nshama | 1,375 | 7.72% | ●●● | ●●● | ●○○ | ●○○ | ●●○ | — |
| **JVC** Nakheel · many | 1,510 | 6.36% | ●●○ | ●●● | ●○○ | ●○○ | ●●● | Gold Line 2032 |
| **Al Furjan** Nakheel | 1,377 | 7.08% | ●●○ | ●●● | ●○○ | ●○○ | ●●○ | Red Line (Rte 2020) |
| **Dubai South** Dubai South | 1,380 | 7.21% | ●●○ | ●●○ | ●○○ | ●○○ | ●●● | Red Line (Expo) |
| **Arjan** various | 1,568 | 6.95% | ●○○ | ●●○ | ●○○ | ●○○ | ●●● | — |
| **International City** Nakheel | 959 | 8.93% | ●○○ | ●●● | ●○○ | ●○○ | ●○○ | Blue Line 2029 |

Price and yield as the apartment table, page 18; JGE and Town Square price: REIDIN ready homes, Aug 2026; JGE yield: REIDIN villas, Aug 2026; Town Square yield: dubizzle 2025; Sobha Hartland yield: Bayut H1 2026 ● DATA · Scores: Veer & Sant judgement from REIDIN, Cavendish Maxwell pipeline and RTA plans ● OPINION · ●●● strong / high risk

**VEER & SANT VIEW**

No community scores three dots on everything. Decide which two jobs matter to you — then accept the trade-off on the others.

# Tenants are moving again — and renewals are catching up

## Achieved rent per sq ft, 2026 (AED)




REIDIN, all Dubai residential leases, 2026 ● DATA. New-lease premium over renewals: 29.1% in January, 12.2% in August.

**61,631**
Leases registered in August 2026

**45.2%**
Were new leases — tenants moving

**AED 70k**
Median new lease, all homes

Whether you're buying to let or weighing rent against buying, the rental market sets your numbers. In 2026 new-lease rents dipped in spring and are rising again; renewals have closed most of the gap.

## How rent rises are capped

| | | |
|---|---|---|
| Rent ≤ 10% below index | at renewal | **0%** |
| 11–20% below | | **up to 5%** |
| 21–30% below | | **up to 10%** |
| 31–40% below | | **up to 15%** |
| More than 40% below | | **up to 20%** |

Measured against DLD's Smart Rental Index (since January 2025), with 90 days' notice before renewal. Vacant possession needs 12 months' notarised notice for owner use, sale or major works.

Decree 43 of 2013; Law 26/2007 as amended by Law 33/2008; DLD ● OFFICIAL

**VEER & SANT VIEW**

If you're renting today, a buy decision should compare your rent with the **full** cost of owning — not with the mortgage payment alone.

# Five budgets, five different markets

Indicative only — price varies more by building, floor, plot and view inside a community than between neighbouring communities. Use these bands to decide where to look, never what to pay.

## AED <1m

**TYPICALLY BUYS**

Studios and 1-beds in mid-market communities

**WHERE**

JVC, Town Square, Arjan, Sports City, Dubai South, International City

**WATCH**

Supply next door; building quality; service charges vs rent

## AED 1–2m

**TYPICALLY BUYS**

1–2 beds in established areas; entry townhouses

**WHERE**

JLT, Marina, Business Bay, Sobha Hartland, Creek Harbour, Town Square townhouses

**WATCH**

View and floor premiums; chiller costs

## AED 2–5m

FTHB · GOLDEN VISA

**TYPICALLY BUYS**

2–3 bed prime apartments; 3–4 bed townhouses

**WHERE**

Downtown, Marina, Dubai Hills, Arabian Ranches 3, Damac Hills, Mudon, The Springs

**WATCH**

AED 2m visa line; 80% LTV up to AED 5m

## AED 5–10m

**TYPICALLY BUYS**

Family villas; large prime apartments

**WHERE**

Arabian Ranches, Dubai Hills, Meadows, Jumeirah Park, Tilal Al Ghaf, Palm apartments

**WATCH**

70% LTV above AED 5m; renovation on older stock

## AED 10m+

**TYPICALLY BUYS**

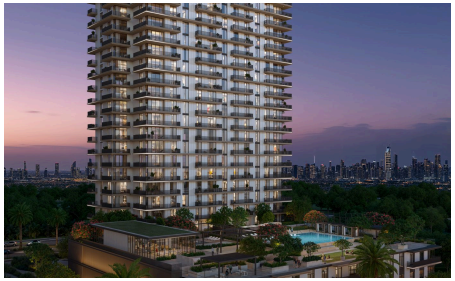
Prime villas, penthouses, waterfront and golf plots

**WHERE**

Emirates Hills, Palm Jumeirah, Jumeirah Golf Estates, Jumeirah Islands, The Oasis, Palm Jebel Ali

**WATCH**

Thin liquidity — months of listings to clear









Bands and groupings: Veer & Sant from REIDIN, Property Monitor and Bayut 2026 data

● MARKET PRACTICE · FTHB = DLD First-Time Home Buyer Programme (homes up to AED 5m) · Golden Visa threshold AED 2m.

# Four apartment markets most buyers shortlist — and what each is really for



## Downtown Dubai

**BEST FOR**

Prestige, holiday lets, lock-and-leave owners

**WATCH**

High service charges; prime listings slow to clear

**3,011** AED / sq ft

**5.1%** gross yield



## Dubai Marina

**BEST FOR**

Deep tenant demand; beach and waterfront lifestyle

**WATCH**

Older towers — check the building's maintenance

**2,058** AED / sq ft

**5.5%** gross yield



## Business Bay

**BEST FOR**

Central location, canal views, investor yields

**WATCH**

One of 2026's heaviest handover pipelines

**2,547** AED / sq ft

**5.9%** gross yield



## JVC

**BEST FOR**

Entry prices and yields; first purchase

**WATCH**

11,500 listings and the biggest pipeline — building choice is everything

**1,510** AED / sq ft

**6.4%** gross yield

**VEER & SANT VIEW**

In apartment markets the building matters more than the postcode. The same community can hold towers that let in a week and towers that sit empty for months — ask for the building's own lease history.

Property Monitor via Engel & Völkers (price 1 Jan–6 Jun 2026; gross yield Aug 2026); REIDIN listings, Aug 2026 ● DATA

# Three waterfront and park communities that anchor the prime market



## Dubai Hills Estate

BEST FOR

Families; apartments, townhouses and villas around a park, mall and golf

WATCH

Villas −6.8% y/y after heavy handovers

**5.8%** apartment yield

**4.3%** villa yield



## Dubai Creek Harbour

BEST FOR

New waterfront apartments; long-term holders

WATCH

Years of construction; Blue Line only in 2029

**2,600** AED / sq ft

**5.1%** gross yield



## Palm Jumeirah

BEST FOR

Capital preservation; beach living; premium holiday lets

WATCH

Traded 30% below asking in August; thin liquidity

**4,240** AED / sq ft, apts

**4.6%** apartment yield

> **VEER & SANT VIEW**
>
> Master communities hold value because families choose them for schools, parks and a finished neighbourhood. Buy the phase that is already built, unless you're genuinely happy to live next to the next one being built.

Property Monitor via Engel & Völkers; REIDIN, Aug 2026; ValuStrat VPI · DATA · Images illustrative

# Three communities in focus

Three master communities we are asked about every week — at three very different price points. Developer facts are the developer's own claims; market figures are independent.





## Sobha Hartland

MBR CITY · SOBHA

An 8m sq ft estate on the Dubai Water Canal, with 30% of its land kept green; apartments, townhouses and villas, built by the developer's own contractor. Minutes from Downtown.

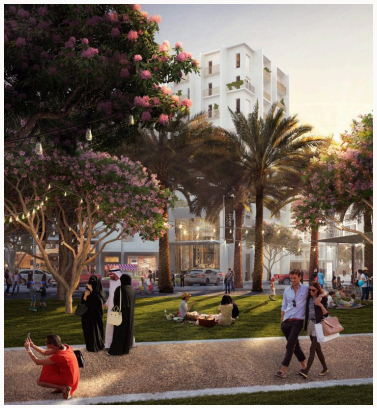
BEST FOR

Families wanting central Dubai with schools and greenery on site

WATCH

Hartland II still under construction next door; no metro until the Gold Line (target 2032)

| 6.41% | 154k | +6.5% |
|---|---|---|
| gross yield | 2-bed rent, AED | rents, H1 2026 |





## Town Square

AL QUDRA RD · NSHAMA

A family town built around a 50,000 sq m central park, with 250+ shops and restaurants, a 10km jogging and 13km cycling trail. Apartments and townhouses at some of Dubai's lowest master-community prices.

BEST FOR

First-time buyers and families; income investors

WATCH

Apartments −9.7% y/y in August; no metro; new phases keep adding stock

| 1,375 | 7.72% | −9.7% |
|---|---|---|
| AED / sq ft, ready | apartment yield | apts, y/y Aug |





## Jumeirah Golf Estates

GOLF · VILLAS

Two championship courses, Earth and Fire, around villas, townhouses and newer apartments. A Route 2020 metro station today; the Gold Line terminus from 2032.

BEST FOR

Villa buyers wanting yield and lifestyle; long-term holders

WATCH

High service charges (a reported AED 6.24/sq ft); prime villas are slow to resell

| 2,889 | 7.33% | 13.3m |
|---|---|---|
| AED / sq ft, ready | villa yield, gross | median Aug deal, AED |

REIDIN, Aug 2026; Bayut H1 2026; dubizzle 2025 via Gulf News; ValuStrat VPI, Aug 2026; RTA

● DATA · Community descriptions: Sobha Realty and Nshama brochures

● DEVELOPER CLAIM · Images: developer renders, illustrative



# B

# The price is only the first number

Model the full cost of getting in, the full cost of owning, and the realistic return after every cost — before you negotiate. Fees and rates change; confirm each with DLD, your bank or your conveyancer on the day.

# A AED 2m apartment with an 80% mortgage needs about AED 549k in cash

Not the 20% deposit most buyers expect: fees add another 7% or so, and banks can't lend against them. Worked example: an expat buying a ready two-bed as a first home.



20% down payment — AED 400,000 · DLD 4% — AED 80,000 · Agency 2% + VAT — AED 42,000 · Everything else — AED 26,560

| | | |
|---|---|---|
| DLD transfer fee | 4% of price — by convention the buyer pays · OFFICIAL | 80,000 |
| Agency commission | 2% + 5% VAT · MARKET PRACTICE | 42,000 |
| Bank arrangement fee | Up to 1% of loan + VAT; 0.5% shown | 8,400 |
| Mortgage registration | 0.25% of AED 1.6m loan + ~AED 290 | 4,290 |
| Trustee office | AED 4,000 + VAT (price ≥ AED 500k) | 4,200 |
| Bank valuation | AED 2,500–3,500 + VAT | 3,150 |
| DEWA deposit (apartment) | Refundable · OFFICIAL | 2,000 |
| District cooling deposit | Empower, if the building is chiller-paid | 2,000 |
| Snagging / inspection | Independent surveyor | 2,000 |
| Title deed, map & DLD admin | AED 250 + 250 + 10 + 10 | 520 |
| **Fees and costs** | **≈ 7.4% of the price** | **148,560** |
| **Cash needed with down payment** | **≈ 27% of the price** | **548,560** |

## Buying with cash?

Drop the three mortgage lines and fees fall to about 6.6% — AED 132,720 here. Add a conveyancer (AED 6,000–10,000) if you're buying from abroad.

## Off-plan is different

Oqood registration is also 4% (+ AED 1,000 developer fee), due within 90 days of the SPA; no second 4% at handover. "DLD waivers" are promotions — check they aren't built into the price.

## First-time buyer?

DLD's First-Time Home Buyer Programme lets eligible residents spread the DLD fee over interest-free card instalments, on homes up to AED 5m.

DLD fee schedules; CBUAE mortgage rules; DEWA; Empower · ILLUSTRATIVE

# Borrowing got dearer on 17 September. The rules didn't.

The Central Bank raised its base rate to 3.90%, following the US Fed. Loan-to-value caps, the 25-year maximum term and the 50% debt-burden limit are unchanged.

## Maximum loan-to-value

| | FIRST HOME ≤ AED 5m | FIRST HOME > AED 5m | SECOND HOME or investment | OFF-PLAN any buyer |
|---|---|---|---|---|
| **Expatriate resident** | **80%** | 70% | 60% | 50% |
| **UAE national** | **85%** | 75% | 65% | 50% |
| **Non-resident** bank policy | Typically **50–65%**, from fewer banks, with higher income and document requirements | | | ≤ 50% |

| | |
|---|---|
| **Term & age** | Up to 25 years; banks set age limits — typically 65 at maturity for salaried borrowers. |
| **Debt burden** | All repayments ≤ 50% of income; stress-tested 2–4 points above your rate. |
| **Not financeable** | DLD fee, commission and costs — and the deposit must be your own money. |
| **Rates, Sep 2026** | Base rate 3.90%; 3-month EIBOR 4.35%. Fixed deals quoted at 3.89–4.24% before the rise are repricing up. |

CBUAE Rulebook ● OFFICIAL · non-resident terms: Property Finder, May 2026

● MARKET PRACTICE

## What a quarter-point costs you

Monthly repayment on the AED 1.6m, 25-year loan from page 26:

AT 4.00%

8,450

AED a month

AT 4.25%

8,670

+ AED 220

AT 4.50%

8,890

+ AED 440

Fixed rates protect you only until the fix ends — usually after 1–5 years. Budget for the variable rate you'd roll onto (EIBOR + margin) and check the early-settlement fee.



**VEER & SANT VIEW**

Get a pre-approval before you view, and model the payment at 1.5 points above today's rate. If it still works, you can buy calmly.

# A payment plan is a loan from the developer. Read it like one.

| | |
|---|---|
| **10 / 50 / 40** | 10% booking, 50% during construction, 40% over 2–3 years after handover (sometimes 5–7). |
| **20 / 80 · 40 / 60** | Smaller construction instalments, a large balance at handover — cash or mortgage. |
| **2026 promotions** | Low deposits (2–5%), DLD-fee waivers, and cash discounts of up to 30–40% that reveal how much premium sits in the plan price. |

- Map every instalment against your cash flow, including the handover balance.
- Compare the plan price with the cash price.
- Resale before handover usually needs 30–40% paid, a developer NOC fee and a new 4% DLD fee.
- A booking form or EOI is not an SPA — get the price, unit and refund terms in writing **before** paying.

Engel & Völkers (Aug 2026); developer offers (Jul 2026) ● MARKET PRACTICE

## Your protections — and their limits

| | |
|---|---|
| **Escrow** Law 8 of 2007 | Payments go to a project escrow account and can only fund that project. Pay only into the account in the SPA and in Dubai REST — 104 of 386 projects registered in 2026 had no escrow open yet (25 Sep). |
| **Oqood** Law 13 of 2008 | The SPA is registered in DLD's interim register within 90 days. Ask for the certificate. |
| **Delay** | No fixed statutory penalty — remedies are in the SPA. Only 41% of homes scheduled for H1 2026 were delivered. |
| **Cancellation** | Where the regulator cancels a project, buyers are refunded from escrow. |

## If *you* miss instalments — what the developer may keep

| PROJECT COMPLETION | DEVELOPER MAY RETAIN<br>after DLD notice and a 30-day cure period |
|---|---|
| **Over 80%** | Keep the contract and claim the balance, auction the unit — or terminate and keep up to **40%** |
| **60–80%** | Up to **40%** of the price |
| **Under 60%** | Up to **25%** of the price |
| **Not started** | Up to **30%** of the amounts paid |

Law No. 19 of 2017; Al Tamimi & Co.; DLD open data analysis (CertifiedPoor); Cavendish Maxwell

● OFFICIAL

# Running costs: the number buyers ask about most and get answered least

| AED A YEAR | 2-BED APARTMENT | 4-BED VILLA |
|---|---|---|
| **Service charges** | 15,600–32,500<br>1,300 sq ft × AED 12–25 | 8,000–24,000<br>4,000 sq ft × AED 2–6 |
| **District cooling** | 8,000–10,500<br>Empower; capacity charge runs even when empty | —<br>own AC, in DEWA bill |
| **DEWA electricity & water** | 4,800–9,600 ● ILLUSTRATIVE | 19,600–34,000<br>summer bills AED 2,500–4,500 a month |
| **Maintenance** | 2,000–5,000 | 13,800–27,600<br>pool, AC contract, garden, pest control |
| **Insurance** | 500–1,200 | 2,000–3,500 |
| **Repair reserve** | 2,000–5,000 | 10,000–20,000 |
| **Total** | **≈ 33,000–64,000** | **≈ 53,000–109,000** |

DLD service-charge index summaries; Empower tariff (AED 750 per ton a year + 56.8 fils per ton-hour + VAT); DEWA slab tariff; HomeSols, Oliva, dubizzle 2026 guides ● ILLUSTRATIVE

Two honest ranges for owner-occupiers: a 1,300 sq ft two-bed apartment in a chiller-paid tower, and a 4,000 sq ft four-bed villa with a pool.

## Chiller-free or chiller-paid?

In chiller-free buildings, cooling is covered by the service charge. In chiller-paid buildings you pay the cooling provider directly — including a fixed capacity charge whether or not the flat is occupied. Ask which, before you compare two towers.

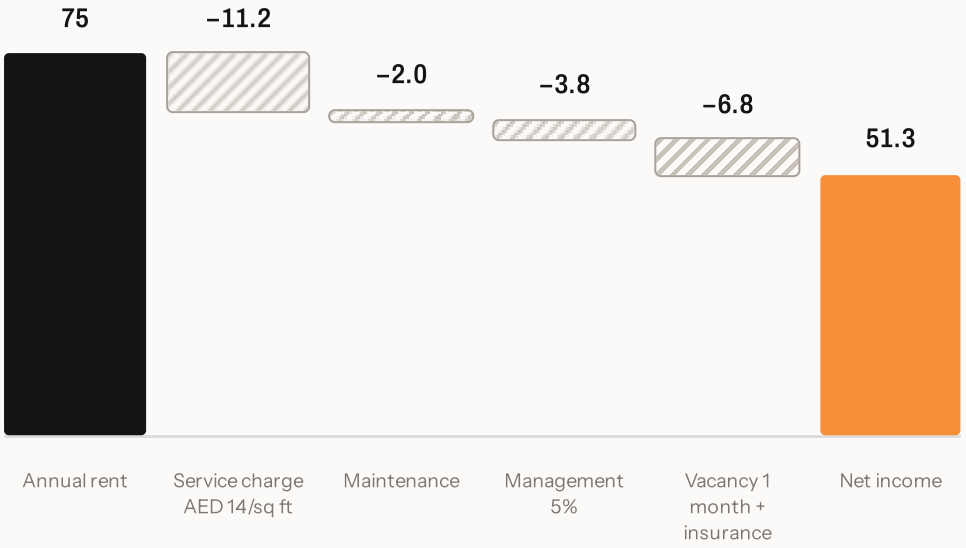
## Housing fee

Billed through DEWA: tenants pay 5% of annual rent; owner-occupiers 5% of an assessed rental value. Ask the seller for twelve months of DEWA and cooling bills.

> **VEER & SANT VIEW**
>
> Two apartments at the same price can differ by AED 20,000 a year in running cost. That's a whole point of yield — find it before you offer.

# 6.25% on the brochure, 4.0% in your account

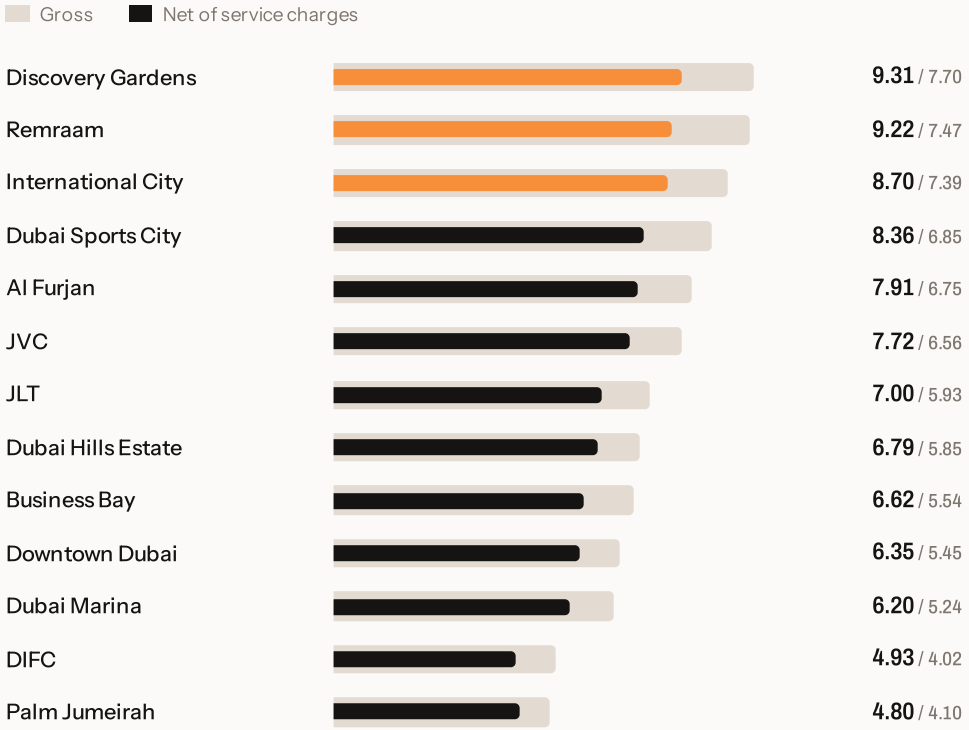
Illustrative 800 sq ft one-bed bought ready for AED 1.2m, let at AED 75,000 (AED thousands):




**Net yield** = (rent − service charge − maintenance − management − insurance − vacancy) ÷ (price + acquisition costs)
= AED 51,300 ÷ AED 1,278,200 = **4.01%** — against a 6.25% headline.

Acquisition costs: DLD 4%, 2% + VAT commission and fees ≈ AED 78,200; tenant pays DEWA and cooling ● ILLUSTRATIVE

## Apartment yields by community, August 2026




REIDIN, August 2026, net of service charges only — before maintenance, management and vacancy ● DATA. REIDIN and Property Monitor measure yield differently; compare within one source.

# Plan the exit before the entry

Selling costs less than buying — but together they set the minimum price growth your plan needs.

| | | |
|---|---|---|
| Agency commission on sale | 2% + VAT, negotiable | ~2.1% |
| Developer NOC | AED 500–5,000 + VAT | small |
| Mortgage early settlement | Commonly capped at 1% of balance or AED 10,000 | ≤1% |
| Clearing service charges & bills | Up to transfer day | varies |
| **Round trip, buy + sell** | **Cash buyer, typical** | **≈ 9%** |

## 42.1%

Resale share of Dubai sales value in August 2026 — a deepening exit market for ready homes

REIDIN

## Hidden costs buyers often miss

01 **Furnishing to let**
And replacing it between tenants — essential for holiday homes.

02 **Chiller capacity charges**
Paid on empty flats between tenants.

03 **Special levies & reserve funds**
Older towers face façade, lift and MEP replacements.

04 **Bringing older units up to standard**
Kitchens, bathrooms, AC — before a tenant will pay market rent.

05 **Money in, money out**
FX spreads, transfer fees, power of attorney, attestation and translation.

06 **Tax at home**
No income or property tax in Dubai — your home country may tax the rent and the gain.

### Three exit questions

How many similar homes sold here last year, and how fast? How many are listed now — and how many hand over nearby before you sell? What will make yours stand out?

VEER & SANT VIEW

Most disappointing investments weren't bought at the wrong price. The owner never honestly modelled the costs before buying.



# A Community first. Then the building. Then the unit. Then who built it.

Location is the one thing you can never renovate. In the same community, floor, view, orientation and plot move value more than the kitchen — and the developer and building manager decide how it ages.

# Assess the whole community before any unit in it

| CHECK | WHAT TO ASK |
|---|---|
| **Masterplan** | What will surround your building or plot? Ask for the **current** plan, not the launch version. |
| **Supply next door** | How many similar units hand over nearby before you plan to sell or let? |
| **Commute** | Drive it at 7:30am and 5:30pm. Metro station within walking distance? |
| **Schools & health** | Places available today? KHDA rating? Nearest clinic and hospital? |
| **Daily life** | Retail, parks and pools open now — not "coming soon". |
| **Maturity** | Established (known prices, no construction), maturing, or emerging (early pricing, years of building)? |
| **Exit** | Who buys this from you, and why? End-users, investors — or both? |

## Is there a train? Metro access by community

| LINE | STATUS | COMMUNITIES SERVED |
|---|---|---|
| **Red Line** | Open | Dubai Marina, JLT, Downtown, Business Bay, Al Barsha, DIFC |
| **Red Line · Route 2020** | Open | Discovery Gardens, Al Furjan, Jumeirah Golf Estates, DIP, Expo City |
| **Green Line** | Open | Deira, Bur Dubai, Al Jaddaf, Healthcare City |
| **Blue Line** | Sep 2029 | Creek Harbour, Silicon Oasis, International City, Mirdif, Academic City |
| **Gold Line** | Sep 2032 | Business Bay, MBR City (Sobha Hartland), Meydan, Al Barsha South, JVC → JGE |
| **No line planned** | Car only | Town Square, Arabian Ranches, Damac Hills, Dubailand, The Valley |

RTA; Dubai Media Office (Blue Line, Gold Line announcements, 2024–26) ● OFFICIAL · planned-line station lists may change



**VEER & SANT VIEW**

Buy what a family would choose, even as an investor. End-user demand is what holds value when investors leave.

# Two identical floor plans can be worth very different money

## Apartments — the building matters as much as the unit

| | |
|---|---|
| **Building & manager** | Age, upkeep of lobby, lifts and façade; the owners' association's budget and reserve fund. |
| **Floor & view** | Protected view, or a plot waiting to be built on? Low floors lose light; top floors in older towers can run hot. |
| **Orientation** | West-facing glass costs you every August. North and east light is kinder. |
| **Layout** | Usable area vs corridors; balcony you'll actually use; storage; laundry. |
| **Parking & cooling** | Allocated spaces on the title? Chiller-free or chiller-paid? |
| **Holiday-let rules** | Some buildings restrict short lets — check before you buy for Airbnb. |




**Read the plan, not the render.** Ask for the dimensioned plan: bedrooms that fit a double bed with space to walk, a kitchen with a window or extraction, and a balcony deep enough for two chairs. Net area excludes balconies — check which one the price per sq ft uses.

## Townhouses & villas — the plot matters as much as the house

| POSITION | TRADE-OFF |
|---|---|
| **End unit** | More light, side garden, privacy — priced higher |
| **Middle unit** | Cheaper, cooler — less light, neighbours both sides |
| **Single row** | Nobody behind — check what the open side becomes |
| **Back-to-back** | Lower price — rear neighbours overlook the garden |
| **Corner / near park** | More garden and appeal — more noise and passers-by |
| **Near main road** | Quick access — noise and dust; can weigh on resale |

Confirm plot size and built-up area from the title deed or affection plan, and get written approvals for every extension before agreeing a price.

> **VEER & SANT VIEW**
>
> If you can afford only one premium, pay it for position — floor, view, plot, quiet street — not finishes. Interiors change; position can't.

# Judge developers on what they've delivered — not what they're launching

| DEVELOPER | COMPLETED HOMES<br>top-20 communities | VILLAS' SHARE<br>of sales value | AVG DEAL<br>AED, Jul–Aug 2026 |
|---|---|---|---|
| **Emaar** | 91,790 | 47% | 2.67m apt · 7.33m villa |
| **Nakheel** | 75,788 | 63% | 2.64m apt · 12.94m villa |
| **DAMAC** | 49,127 | 60% | 1.29m apt · 3.23m villa |
| **Azizi** | 19,390 | — | 0.81m apt |
| **Binghatti** | 13,228 | — | 1.73m apt |
| **Sobha** | 7,999 | 54% | 1.92m apt · 6.62m villa |
| **Meraas** | 5,912 | 39% | 6.08m apt · 8.69m villa |
| **Ellington** | 3,675 | 3% | 2.63m apt |

REIDIN, July–August 2026, eight tracked developers ● DATA. Listed by completed stock, not as a recommendation.

You're buying into two relationships: the developer who builds it and the manager who runs it for as long as you own it. Big by sales is not the same as good at what you're buying.

## Scorecard

| | |
|---|---|
| **Delivery** | Handed over close to schedule? Any projects delayed, cancelled or transferred? |
| **Quality** | Walk a building they delivered 5+ years ago. How has it aged in the heat? |
| **Transparency** | Registered escrow, clear specs, straight answers — no pressure to pay outside channels. |
| **Management** | Service-charge history in Mollak; responsive owners' association. |
| **After-sales** | Defects fixed within the warranty — ask current owners. |

> **VEER & SANT VIEW**
>
> A slightly higher price from a developer with a proven delivery and maintenance record is usually cheaper over the full ownership period.

# Everything you've been told is a **claim** — until it's in writing

This stage turns claims into facts: ownership, size, approvals, dues, tenancy, escrow, the payment route. It is the cheapest stage of the purchase — and the one most often rushed.

# Twelve documents. Read every one.

| DOCUMENT | APPLIES TO | WHAT TO CONFIRM |
|---|---|---|
| **Title deed** | Ready property | Owner's name matches the seller's passport; unit, size and plot match the listing. Verify in Dubai REST. |
| **Oqood & SPA** | Off-plan, or resale before handover | DLD registration, payment schedule, amount paid, handover date, delay and cancellation clauses |
| **Form A, B, F (MOU)** | Resale | RERA contracts signed in the Dubai Brokers app: price, deposit, dates, who pays which fee, conditions |
| **Developer NOC** | Ready resale | No outstanding dues; permission to transfer (valid ~30 days) |
| **Service-charge statement** | All | Current rate, payment status, three-year history, any special levy |
| **Cooling account** | Chiller-paid buildings | Provider, contracted capacity, final bill cleared |
| **Mortgage liability letter** | Seller has a mortgage | Balance and how it's cleared on transfer day |
| **Tenancy contract & Ejari** | Tenanted property | Rent, expiry, notices served, deposit held — the lease binds you |
| **Holiday-home permit** | Short-let units | DET permit transferable? Building allows short lets? |
| **Affection plan & approvals** | Villas and townhouses | Plot boundaries; master-developer and authority approvals for every change |
| **Completion & handover pack** | New homes | Completion certificate, warranties, snagging sign-off |
| **Power of attorney** | Anyone signing for someone else | Valid, attested, specific to this deal. Sale proceeds go to the owner, not the attorney |

RERA standard forms; DLD e-services; DET; LexisNexis ME on the 2025 POA rule ● OFFICIAL

# A ready resale, from first call to keys

1 — 2 — 3 — **4** — 5 — 6 — **7** — 8

BUYER + AGENT

### Form B

Sign with a RERA-registered agent; fees in writing.

BANK

### Pre-approval

Know your ceiling before you view.

YOU

### View twice

Different times of day; inspection booked.

BUYER + SELLER

### Form F

Price, conditions, dates; 10% deposit cheque held by the agency.

SELLER

### Developer NOC

Dues cleared; valid ~30 days.

BANK

### Valuation & offer

Final offer letter; manager's cheques prepared.

ALL PARTIES

### Trustee transfer

Fees paid, mortgage registered, title deed issued.

YOU

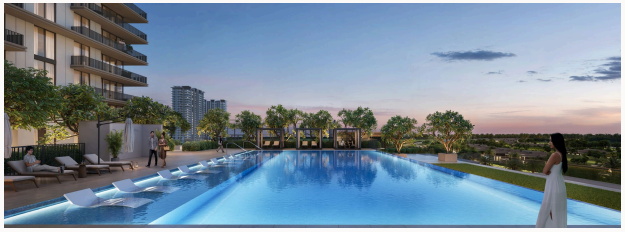
### Handover

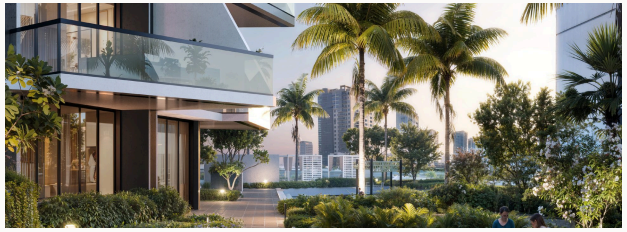
Walk-through; DEWA, cooling, Ejari if letting.

**Off-plan**

Check project, developer and escrow in Dubai REST → Booking form with price in writing → SPA → Oqood within 90 days → Instalments to escrow only → Snagging at handover → Title deed







| | |
|---|---|
| **Dubai REST / DLD** | Title deeds, registered prices, project status and escrow, Smart Rental Index, Service Charge Index, broker cards |
| **Madmoun QR code** | On every legal listing: verifies the advert permit, the broker and the property |
| **Your own feet** | Visits at 7:30am, 4pm and 9pm are the only way to verify noise, traffic, sun and privacy |
| **Anti-money-laundering** | Cash of AED 55,000+ and any crypto-funded payment are reported to the FIU. Pay through traceable bank channels |

# 43% of 2025's investors didn't live in the UAE. Here's how they buy safely.

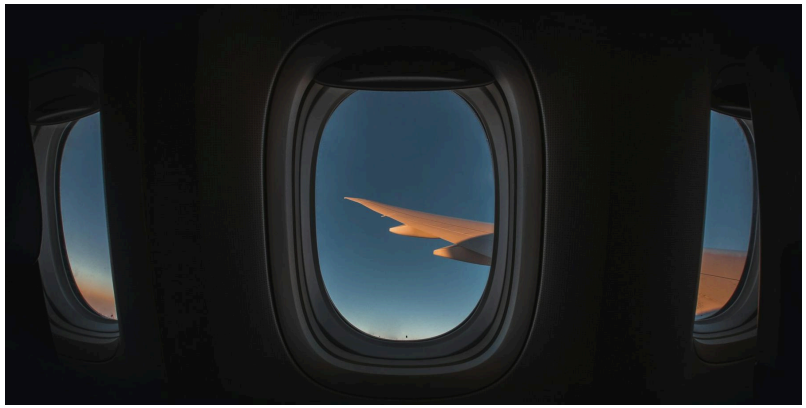
You can buy, mortgage and let Dubai property without living here. What changes is how you sign, how the money moves and how you check what you can't see.

| ROUTE | HOW IT WORKS | WHO CAN USE IT |
|---|---|---|
| **Power of attorney** | Notarised at home, legalised by the UAE embassy, attested by MOFA and translated into Arabic — or through UAE remote notary services where available | Anyone; confirm the POA wording with the trustee first |
| **Remote transfer** | DLD has allowed video-verified transfers at registration trustee offices since 2020 | Buyers and sellers who can't attend in person |
| **DLD Digital Sale** | Fully digital SPA, payment and instant ownership certificate (launched Oct 2025) | Buyer and seller both with UAE Pass, Emirates ID and a UAE bank account; freehold, mortgage-free, single-owner homes |

| | |
|---|---|
| **Money** | Send funds by bank transfer from an account in your name, and keep the paper trail — banks and trustees will ask for source of funds. |
| **Mortgage** | Non-residents typically borrow 50–65%, from fewer banks, with more documents. |
| **Seeing it** | Ask for a live video walk-through, an independent snagging report and the building's service-charge statement. |

DLD (remote registration, 2020; Digital Sale, Oct 2025); Property Finder (non-resident LTV, 2026)

● OFFICIAL



## Selling later from abroad?

Since mid-2025, sale proceeds must be paid to the owner on the title deed — not to your attorney. Keep a UAE or home bank account ready to receive them.

**VEER & SANT VIEW**

Never wire a deposit to a personal account, and never sign a POA wider than this one transaction.

# The property is the asset. The visa, the fees and the will are the plan.

Many Dubai buyers are buying security for a family, not just square feet. Three things decide whether that security holds: the residency the property gives you, what you pay every year, and who owns it if you don't come home.

## Residency

**10-year Golden Visa**

Property worth **AED 2m+** in your name. Mortgaged homes qualify with a UAE bank NOC. DLD fee AED 9,884.75. Off-plan can qualify when DLD-registered — confirm the paid-amount rule with DLD on the day.

**2-year property visa** ● CHANGED 2026

**No minimum value** for sole owners; joint owners need AED 400,000+ each. Fee AED 10,212.50.

**Retirement visa (55+)**

5 years with property of AED 1m+, or qualifying savings or income.

## What you pay each year

**Property tax**

None in Dubai.

**Housing fee**

Via DEWA: tenants 5% of rent; owner-occupiers 5% of an assessed rental value.

**Income & corporate tax**

No personal income tax. An individual's rental income is outside the 9% corporate tax unless run through a licensed business.

**VAT**

Residential sales and leases are exempt or zero-rated; VAT applies to commission, trustee and NOC fees — and to commercial property.

## If you don't come home

**No will — non-Muslims**

Federal law since 2023: 50% to the spouse, 50% equally among the children.

**No will — Muslims**

Sharia shares under the personal status law in force 15 April 2025.

**Register a will**

DIFC Courts Wills Service, Dubai Courts notarised wills, or Abu Dhabi non-Muslim wills. Company or foundation ownership is an option — take advice first.

DLD Golden Visa and 2-year visa pages; FTA guide CTGREI1; Federal Decree-Laws 41/2022 and 41/2024; DIFC Courts ● OFFICIAL. Not tax or legal advice.

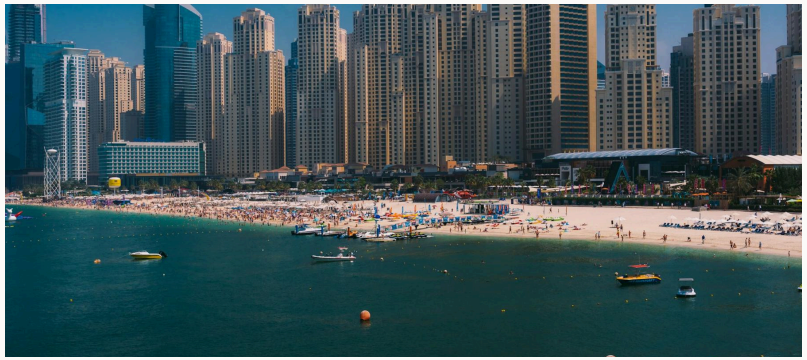
# Long-term tenant or holiday home? Decide before you buy the unit.

| | LONG-TERM LET | HOLIDAY HOME |
|---|---|---|
| **Income** | Annual rent, often 1–4 cheques (monthly plans are spreading) | Nightly; Dubai averaged 69% occupancy and ~AED 654 a night (12 months to Aug 2026) |
| **Permits** | Ejari registration (~AED 178 in Dubai REST) | DET holiday-home permit (~AED 1,520 to register + annual unit fee) and building/developer NOC |
| **Management** | 5–10% of rent; leasing fee usually paid by the tenant | Typically 15–25% of revenue, plus cleaning, linen and Tourism Dirham |
| **Costs you carry** | Service charge; tenant pays DEWA and cooling | Service charge, DEWA, cooling, internet, furnishing, wear |
| **Rules** | Rent rises capped by the Smart Rental Index; 12 months' notarised notice to recover the home | Building rules can ban short lets; guests registered; VAT registration above AED 375k turnover |
| **Watch** | Law No. 4 of 2026: no subletting, no unlicensed shared housing | Seasonality — summer rates and occupancy fall |

AirDNA via Emirates 24|7 (Aug 2026); DET; DLD; UAE Expert Hub (Aug 2026)

● MARKET PRACTICE — confirm current DET fees on the DET portal.

The same apartment can be a steady annual let or a hotel-style holiday home. They need different buildings, furniture, permits, managers — and nerves.



| | |
|---|---|
| **Tenant deposit** | Typically 5% of rent unfurnished, 10% furnished |
| **Buying with a tenant** | The lease transfers with the property — read it and its Ejari first |

> **VEER & SANT VIEW**
>
> Model a holiday home at 60% occupancy and after a 20% operator fee. If it doesn't beat the long-term let on those numbers, let it long-term.

# Most agents and developers are professional. **These** are the exceptions.

They're common enough that every buyer should recognise them. In our 2026 buyer research, the loudest complaint was a price that changed between booking and contract.

| TACTIC | WHAT IT LOOKS LIKE | HOW TO PROTECT YOURSELF |
|---|---|---|
| **Fake "pre-launch"** | An EOI deposit for a project with no DLD registration | No registered project and escrow in Dubai REST, no payment |
| **"Guaranteed returns"** | 8–10% for two or three years, then silence | Find it in the SPA — and price the home without it |
| **Bait listing** | "That one just sold, but I have a similar one" | Scan the Madmoun QR; ask for that exact unit |
| **Artificial urgency** | "Last unit at this price"; "another buyer signs tomorrow" | A real opportunity survives 48 hours of due diligence |
| **Plan price premium** | A long payment plan or "DLD waiver" built into the price | Ask for the cash price and compare with registered deals |
| **Gross yield sold as net** | Yield before service charge, cooling, vacancy and management | Run the net-yield formula yourself (page 30) |
| **Moving price** | A price that changes between EOI, booking and SPA | Price and unit in writing on the booking form |
| **Undisclosed incentives** | One project pushed hard because it pays a higher commission | Ask how the agent is paid on this deal; compare alternatives |
| **Off-channel payments** | A deposit to a personal or unnamed account | Only to the escrow account in the SPA, or as set out in the Form F |

# Stop, verify — and continue only when the answer is **documented**

## Mistakes buyers make themselves

### Starting with the unit

…and working backwards to justify it.

### Asking prices as evidence

Registered transactions only.

### Buying off-plan to flip

Resales before handover fell by half in 2026.

### Forgetting the handover payment

Often 30–60% of the price, due in one go.

### No inspection because it's new

New buildings have snags too.

### No exit plan before entry

Know who buys it from you.

## Red flags

- ▲ The name on the title deed isn't the person you're dealing with
- ▲ No valid RERA broker card or listing permit
- ▲ Size in the listing differs from the title deed or SPA
- ▲ Resistance to an independent inspection or a second viewing
- ▲ Returns, rent guarantees or handover dates that are only verbal
- ▲ Damp, cracking, staining — or fresh paint in odd, isolated spots
- ▲ A deposit requested **before** a Form F or SPA, or into a personal account
- ▲ An off-plan project you can't find in DLD, or with no escrow account
- ▲ Unpaid service charges, or a special levy nobody mentions
- ▲ A price far below registered deals with no clear reason
- ▲ A holiday-let promise in a building that bans short lets
- ▲ Pressure to sign within hours, or to skip a lawyer

One red flag doesn't always mean walk away. It means stop, verify, and continue only when the answer is documented.

# 21 questions to ask before buying property in Dubai

If nobody can answer one of these in writing, you've found the next thing to investigate.

## YOUR GOAL

01 What's my primary goal, and how long will I hold?

02 Would renting here for a year first be smarter?

03 Who is the most likely next buyer or tenant?

## THE MARKET

04 What have similar units here actually sold for recently?

05 What do similar units actually let for, on Ejari?

06 How many similar units hand over nearby in the next three years?

## THE NUMBERS

07 What's the total acquisition cost, every fee included?

08 What does it cost to own each year — service charge, cooling, DEWA?

09 What's the realistic net yield after every cost?

10 Off-plan: what's due at handover, and what if it's late?

## THE AREA & THE ASSET

11 What will be built around this building or plot?

12 What's the real peak-hour drive to work and school?

13 How has this developer's older work aged?

14 Is the size confirmed in the title deed or SPA?

## THE BUILDING

15 What's the service-charge history, and any special levy?

16 Chiller-free or chiller-paid?

17 Are short lets allowed, if I need them?

## THE TRANSACTION

18 Is the agent RERA-registered — and how are they paid here?

19 Is there a mortgage, tenant or unpaid charge on the property?

20 Who holds my deposit, and when is it refundable?

21 Off-plan: is my money going into the project's escrow account?



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# Each checklist is a gate. Don't open the next until this one is done.

Tick on screen — your ticks are remembered in this browser — or print these pages and take them with you.

0 / 43 DONE

## 1 Before viewing

11 checks

- [ ] Goal written down: live, let or hold; primary return; holding period
- [ ] Self-assessment done: apartment, townhouse, villa — or rent first
- [ ] Budget includes ~7% fees, a first-year running-cost allowance and a cash buffer
- [ ] Mortgage pre-approval obtained (if financing)
- [ ] Ready or off-plan decided — and the off-plan test passed if off-plan
- [ ] Shortlist of 2–4 communities built on the whole-community checks
- [ ] Recent registered sale prices and Ejari rents collected for the unit type
- [ ] Supply handing over nearby in the next three years checked
- [ ] Service charges checked in the DLD index for shortlisted buildings
- [ ] Agent's RERA card and each listing's Madmoun permit verified
- [ ] Off-plan: project, developer and escrow verified in Dubai REST

## 2 During the viewing

12 checks

- [ ] Building: lobby, lifts, gym, pool, corridors, façade — how is it maintained?
- [ ] Unit size and layout match the plan; usable space vs corridors
- [ ] Floor, view and what could be built in front of it
- [ ] Orientation: where the afternoon sun hits the glass
- [ ] Checked for damp, cracks, staining, patchy paint, poor sealing
- [ ] AC run in every room; age and service history asked
- [ ] Water pressure, hot water, drainage, windows and balcony doors
- [ ] Parking: allocated spaces confirmed; visitor parking
- [ ] Chiller-free or chiller-paid confirmed; last cooling bills asked for
- [ ] Villas/townhouses: plot position, privacy, garden, approvals for changes
- [ ] Noise at the times you'd be home: traffic, construction, neighbours
- [ ] Second viewing booked at a different time of day

Tick on screen or print

## 3 Before making an offer

10 checks

- [ ] Price compared with recent registered deals for the same building or cluster
- [ ] Full acquisition cost calculated, every fee included
- [ ] Annual cost of ownership calculated — service charge, cooling, DEWA, reserve
- [ ] Net yield calculated on realistic rent, vacancy and management (if letting)
- [ ] Off-plan: plan price compared with the cash price
- [ ] Exit defined: likely buyer or tenant, timeline, competing supply
- [ ] Seller's ownership confirmed against the title deed
- [ ] Mortgage, tenancy and service-charge status known
- [ ] Independent inspection arranged, or made a condition of the offer
- [ ] Maximum price and walk-away point decided in advance

## 4 Before signing

10 checks

- [ ] Form F (resale) or SPA (off-plan) read line by line — ideally by a conveyancer
- [ ] Every verbal promise written into the contract, or treated as non-existent
- [ ] Deposit amount, holder and refund conditions documented
- [ ] Who pays each fee — transfer, trustee, NOC, commission — in writing
- [ ] Transfer date and conditions agreed: mortgage release, NOC, vacant or tenanted
- [ ] Off-plan: schedule, handover date, delay remedies and resale terms understood
- [ ] Payments only to the named escrow account or documented channels
- [ ] Funds and transfer route confirmed, including currency from abroad
- [ ] Power of attorney attested and limited to this transaction (if not attending)
- [ ] Home-country tax and will/succession checked with an adviser

# Ten steps. Each one ends in go or no-go.

Follow them in order, and you never commit money to a home that failed an earlier test.

### 01 Define your goal — D

Live, let or hold; holding period; property type; ready or off-plan. Complete the self-assessment.

Go: a clear type and a buffer | No-go: rent first

### 02 Set the full budget — B

Price ceiling + ~7% fees + first-year running costs + contingency. Pre-approval if financing.

Go: fits without stretching | No-go: lower the ceiling or change type

### 03 Build the price evidence — U

Registered sales and Ejari rents for your unit type; supply handing over nearby.

You now know a fair range before viewing anything

### 04 Shortlist two to four communities — A

Commute, schools, facilities open today, maturity, exit.

Go: where end-users want to live | No-go: anywhere you can't picture reselling

### 05 Screen developers & buildings — A

Delivery record, how older work aged, service-charge history, management.

Go: strong on the scorecard | No-go: delays, defects, opacity

### 06 View and compare units — A

Building, floor, view, orientation, layout, parking, cooling. Top choices viewed twice.

Go: rank position above finishes

### 07 Run the numbers on your top choice — B

Acquisition cost, annual cost, net yield, exit — and the full off-plan schedule against your cash flow.

Go: works on realistic assumptions | No-go: works only on the seller's

### 08 Make a conditional offer

Inside your evidence-based range, with a pre-set maximum and walk-away point; conditional on inspection and documents.

### 09 Inspect & verify — I

Title, ownership, size, dues, mortgage, tenancy, escrow, approvals; inspection; contract reviewed.

Go: every red flag resolved in writing | No-go: any key fact undocumented

### 10 Sign, transfer and hand over

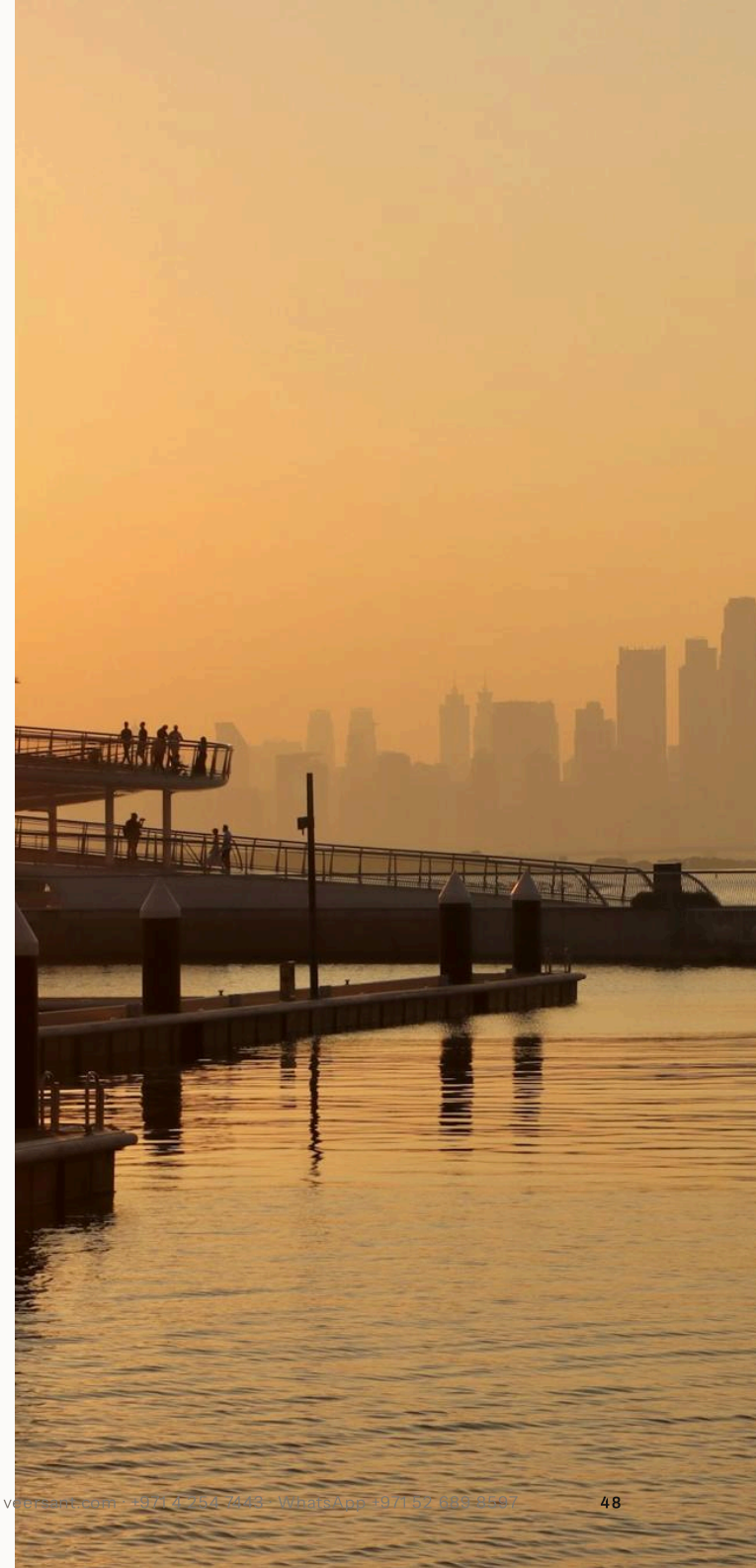
Funds, fees and date confirmed; final walk-through; DEWA, cooling, Ejari and management set up.

The steps read down each column in order: 1–5 on the left, 6–10 on the right.

# If you can't say it, don't sign it

| STAGE | YOU MUST BE ABLE TO SAY | IF YOU CAN'T |
|---|---|---|
| **Define** | **"I know exactly why I'm buying, what type, and for how long."** | Stop and define it — or rent first |
| **Understand** | **"I know what this sells and lets for, from registered deals."** | Build the evidence first |
| **Budget** | **"The numbers work on conservative assumptions, including every cost."** | Renegotiate or walk away |
| **Area & asset** | **"This is a well-placed unit, in a community with a clear future buyer, from a developer I can verify."** | Change unit, building or community |
| **Inspect** | **"Every document, payment route and promise is verified in writing."** | Do not sign |

A good property purchase in Dubai isn't the result of finding a bargain. It's the result of following the same disciplined sequence every time — and being willing to walk away at any stage.



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YOUR NEXT STEP

# You have the framework. Now let us bring you the **right homes**.

Tell us your budget, your family and your timeline. We'll send you a shortlist of ready apartments, townhouses and villas and new projects from Dubai's leading developers — every one already run through the DUBAI Method, with registered prices, real running costs and net yields attached.

01

### Hand-picked listings

Ready apartments, townhouses and villas on the resale market, priced against registered transactions — not asking prices.

02

### New projects & launches

Early access to projects from leading developers, with the delivery record, escrow and payment plan checked before you pay.

03

### A free second opinion

Already found one? Send the listing, project or contract. We'll return a written red-flag check — before you sign, not after.

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