

THE ULTIMATE BUYING GUIDE

Buying a **villa** or **townhouse** in Dubai

One repeatable framework 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.

Most costly mistakes aren't made at the price. They're made at the start.

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 — replace with your numbers
- **V&S VIEW** our professional opinion, clearly labelled

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A villa in Dubai is rarely “just a property purchase”

For most buyers it is a decision about family security, residency, lifestyle and long-term wealth — all at once. The costly mistakes rarely come from buying in the wrong city. They come from buying the wrong **type** of home for the buyer’s real goal.

1 The relocating family

Buys a middle-row townhouse off-plan from London, then discovers the community will be a construction site for years and the nearest school place is a 35-minute drive at peak.

2 The yield investor

Compares asking prices per square foot, buys the “cheapest” villa, then watches service charges, a summer vacancy and a new AC compressor turn a 6% gross yield into under 4% net.

3 The upgrade buyer

Pays a deposit on a villa marketed as “fully upgraded”, and learns at transfer that the extension was never approved by the master developer. It has to be regularised — or removed — at the owner’s cost.

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



What the buyers we listened to in 2026 fear most is not the price. It is what happens **after the deposit**: a price that moves before the SPA, slow refunds, instalment stress, service charges that surprise, defects at handover.

Veer & Sant buyer-voice research, 2026

2025 was a record. 2026 is a correction — and **villas held better**

+25.1%

Villa values in 2025, against +14.2% for apartments

ValuStrat VPI, Dec 2025 y/y **DATA**

-1.7%

Villas year on year in August 2026 — apartments -5.3%, all homes -3.1%

ValuStrat VPI, Aug 2026 **DATA**

16% / 40%

Villas' share of H1 2026 sales by number / by value

DLD data via Reliant Surveyors, H1 2026

4.74_m

Dubai residents, July 2026 — up from 4.58m at end-2025

Dubai Statistics Center / population clock

Where the supply is going

Share of homes under construction, by type (525,000 units, H1 2026)



Share of new launches, Q1 2026



One caveat: Q2 2026 handovers were unusually villa-heavy — 36% of 27,300 homes (Savills) — which pressed prices in Dubai Hills Estate and Arabian Ranches 3.

Reliant Surveyors (DLD data), H1 2026; Cavendish Maxwell, Q1 2026.

The regional conflict that began in late February 2026 ended the 2025 boom. Values fell about 10% from February. Villas fell least, because supply is thin and the buyers are mostly residents who intend to live in them.

What the analysts say — in one line each

S&P Global	Apartments to fall faster than villas; rules out a 2008-style crash (Mar 2026).
Moody's	12–18 months of cooling; “modest” falls concentrated in mid-market studios and 1-beds (Feb 2026).
Fitch	Pre-war view: a correction of no more than 15%; now reported to expect larger declines (Jun 2026).
UBS	Dubai rated “elevated” bubble risk after five years of the world’s strongest real price growth (2025 index).

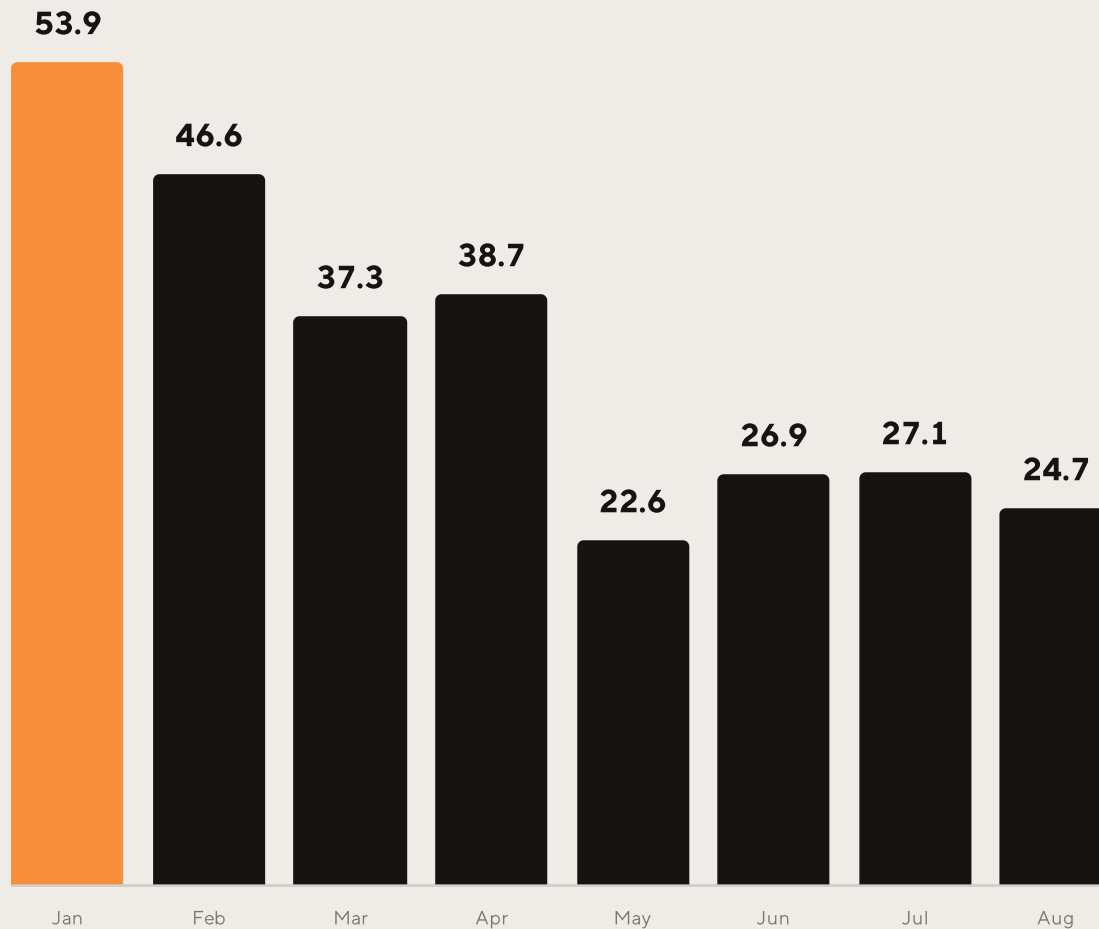


VEER & SANT VIEW

For a family buying to live in for 7+ years, 2026 is a better entry than 2025: more choice and more room to negotiate. For a 2-year flip, it isn't.

Deals held steady. Their value didn't.

■ Residential sales value, AED bn ■ Peak month



REIDIN, via Veer & Sant Dubai Residential Market Report, August 2026. Jan-Aug 2026: 106,881 sales, AED 277.6bn.

Dubai is still transacting about 12,000 homes a month — but launches have moved down-market, so each deal is smaller. For a villa buyer the useful signal is elsewhere: resale now takes a record share, and the off-plan premium has almost gone.

42.1%

Resale (secondary) share of sales value in July and 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 · AED 1,841 vs 1,682

20.3%

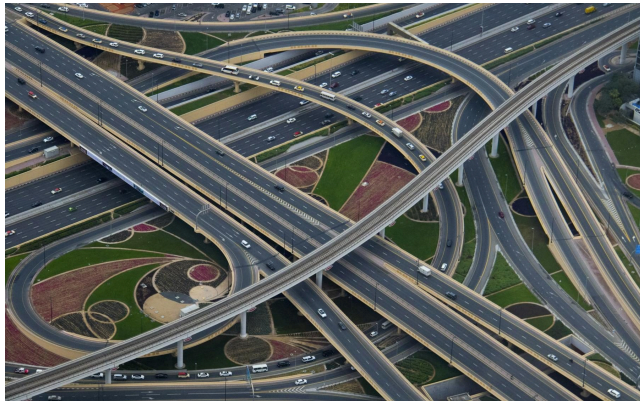
Gap between average asking and achieved ready prices. The single best reason to price from registered deals, not portals

REIDIN, Aug 2026

Established villa communities were among only seven with 100+ contracts where rents beat asking in August: Arabian Ranches **+11.8%**, Arabian Ranches 2 **+6.9%**, The Springs **+2.0%**.

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

Fee rates did not move: the DLD transfer fee is still 4% and mortgage caps are unchanged. What did change is who can get a visa, how rents are indexed, how overseas sellers are paid — and, on 17 September, the cost of borrowing.



We re-check every item on this page before each edition. Where we could not find an official source for a widely repeated “new rule”, we left it out — see page 46.

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). Matters for every buy-to-let.

Apr 2025

New personal status law

Federal Decree-Law 41/2024 in force 15 April 2025. Muslims default to Sharia shares; non-Muslims without a will: 50% spouse, 50% children.

Jun 2025

Overseas sellers paid directly

Sale proceeds must be payable to the title-deed owner, not a power-of-attorney holder. Plan for a UAE bank account.

Jul 2025

First-Time Home Buyer Programme

● OFFICIAL

Any-nationality residents with no Dubai freehold, homes up to AED 5m: priority access, preferential pricing and mortgages, interest-free DLD-fee instalments. ~22 partner developers.

Feb 2026

Tokenised property trading opens

DLD’s tokenisation pilot moved to secondary trading from AED 2,000. Relevant to fractional investing — not to buying a whole villa.

Feb 2026

Shared Housing Law No. 4 of 2026

● OFFICIAL

Shared occupancy needs a municipality permit; tenants may not sublet; fines to AED 1m. Ends the partitioned-villa income model. In force since 26 Aug 2026.

Apr–May 2026

2-year property visa threshold removed ● OFFICIAL

The AED 750,000 minimum is gone for sole owners; joint owners need a share of at least AED 400,000 each. Golden Visa stays at AED 2m.

Apr 2026

Metro Gold Line approved

AED 34bn, 42km, 18 stations, from Al Ghubaiba to Jumeirah Golf Estates via MBR City, Meydan and JVC. Target: September 2032.

Jun 2026

5% VAT on Salik and parking

Peak toll AED 6.30, off-peak AED 4.20. A small line in the commuting cost of every suburban villa.

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; fixed loans don’t until their fix ends.

Sep 2026

Fourth Corridor approved

80km, 12-lane route linking Abu Dhabi and Sharjah through Dubai, via Al Maktoum Airport. Phase 1 AED 3.5bn. Watch the inland villa belt.

30 Sep 2026

Etihad Rail Dubai passenger service

Official launch and Dubai station opening; Metro Blue Line (Mirdif, Academic City, Creek Harbour) follows in September 2029.

Six stages. **Always** in this order.

Each stage filters out options before you spend time on the next — so you never fall in love with a house before you know it fits your goal, your location criteria and a developer you can trust.

V

STAGE 1

Vision

Who is the buyer, what is the return, how long is the hold, ready or off-plan.

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

I

STAGE 2

Infrastructure & location

Masterplan, roads, schools, maturity and the buyer who will take it off you.

Will this community work for me today and hold value at exit?

L

STAGE 3

Legacy of the developer

Delivery record, how older projects aged, who runs the community.

Can I trust who built it — and who will manage it?

L

STAGE 4

Layout & land

Plot, position, privacy, orientation, layout and build quality.

Is this plot and house the right one in the community?

A

STAGE 5

Arithmetic

Full acquisition cost, running cost, net yield, finance, exit.

What will it really cost — and really return?

S

STAGE 6

Scrutiny

Every document, approval and promise verified in writing.

Have I verified every fact I was told?

The order matters. Most buyers start at stage 4 — the house they saw on a portal — and work backwards to justify it. Starting at stage 1 is what separates a disciplined purchase from an emotional one.

Each stage ends with a go / no-go test (page 44). If a property fails a stage, it leaves the shortlist — however good it looked.



04 BEFORE YOU START

You may not need to buy a villa at all

An adviser who never tells you *not* to buy isn't advising. Rent first — or buy something else — if any of these is true:

01 You're new to Dubai and unsure where you'll settle

A year renting costs less than buying in the wrong community and selling.

02 You'll hold for less than three to five years

Buying and later selling costs roughly 9% of the price in fees and commission. Short holds need price growth just to break even.

03 You want yield with no effort

Villas gross about 4.5% and townhouses about 5.1%, against 6.7% for apartments — and need a hands-on landlord.

04 It would stretch you

No buffer for service charges, repairs, a vacancy or a rate rise? Wait.

05 You only want the residency

A 2-year visa now has no minimum value; the Golden Visa needs AED 2m.

Yields: Engel & Völkers, Aug 2026 • DATA • Round-trip cost: our estimate from DLD fees and 2% + VAT commission each way • ILLUSTRATIVE

VEER & SANT VIEW

Under two years, rent. Over five, owning usually wins for a family that will actually live there. Between three and five, it depends on the community — which is exactly what Stage 2 is for.

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

Your objective decides everything that follows: the community, villa or townhouse, the split between price and running costs — even which defects you can live with. Write the answers down before your first viewing.

1 · Who is the buyer?

End-user (you live there), investor (a tenant does) or hybrid — live now, rent later, or holiday home.

2 · What's the return?

Lifestyle, capital growth, rental income, residency or wealth preservation. Rank them — one home can't maximise all five.

3 · How long will you hold?

Short (<3 years), medium (3–7) or long (7+). A planning guideline, not a market rule — but it decides whether fees ever pay back.

4 · Ready or off-plan?

Ready gives certainty and income now. Off-plan gives payment plans and early pricing — plus delivery, quality and community-maturity risk.

Buyer profiles — and what usually suits them

PROFILE	PRIMARY GOAL	WHAT USUALLY FITS	PRIORITISE	BE CAREFUL WITH
Relocating family end-user	Lifestyle, schooling, stability	Ready villa or townhouse in a mature community	School places, peak-hour commute, facilities open today, privacy, garden	Paying a premium for views or upgrades you won't use
Executive on assignment	Flexibility	Renting, or a ready townhouse with deep resale demand	Liquidity, commute, low-maintenance layout	Long lock-ins; off-plan timelines longer than the posting
Yield investor	Net rental income	Ready townhouse in a community with proven tenant demand	Net yield after all costs, tenant profile, vacancy history	Headline gross yields; high service charges; maintenance-heavy villas
Capital-growth investor	Appreciation	Early-phase unit in a well-planned master community from a strong developer	Masterplan, infrastructure dates, delivery record	Oversupply of identical units at handover; resale limits before completion
Legacy buyer wealth preservation	Long-term store of value	Villa on a quality plot in an established, supply-limited community	Plot size and position, maturity, build quality	Overpaying for finishes instead of land and location
Second-home owner	Personal use + some income	Ready home with seasonal or short-stay appeal	Community rules on holiday lets, management options	Assuming holiday-let income before checking permits, NOCs and costs

Guidance, not a rule. In H1 2026, 38% of Dubai buyers said they were buying to live in, 28% for rental income, 21% for the Golden Visa and 13% to preserve capital — Anarock via Khaleej Times ● DATA

Villa, townhouse – or wait?

Score each question, add up your points, read the result. It takes two minutes and it is the most honest conversation you'll have about this purchase.

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 important are a private garden and privacy?

Not important **0** Nice to have **1** Essential **3**

4 How much hands-on maintenance can you manage?

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

5 Cash left after purchase – for costs, repairs, vacancy?

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

6 How settled is your life in Dubai?

Just arriving **0** 1-2 years **1** Long-term or committed **2**

0-6

Wait, or rent first

Your plans or your buffer aren't stable enough yet to justify a villa. Rent in the community you're considering and re-take this in a year.

7-10

Townhouse

Lower entry and running costs, easier to let and resell, less to maintain – and still the community, garden and schools.

11-15

Villa

Your horizon and your life justify more land, privacy and running cost. Now spend your premium on the plot, not the finishes.

A starting point for a conversation, not a substitute for a financial plan. Townhouse enquiries rose sharply in 2025 as families used them as the way into villa communities; buyers' worries are shared walls, parking and small gardens – all covered in Stage 4.



VEER & SANT VIEW

The buyers who are happiest five years later were brutally honest here about how long they would stay – and who would really live in the house.

Same community, same schools — two very different homes



Detached villa: no shared walls, private pool, own plot.



Townhouse row: end units get the side garden and the light.

	VILLA	TOWNHOUSE
Walls & privacy	Detached. Nobody on either side.	One shared wall (end unit) or two (middle). Neighbours' gardens adjoin yours.
Plot & outdoor	Larger plot; room for a private pool and landscaping.	Smaller, often narrow garden; community pools instead of your own.
Gross yield	~4.5% Dubai average, Aug 2026	~5.1% Dubai average, Aug 2026
Running cost	Higher: bigger DEWA bills in summer, pool, garden, more AC units.	Lower on every line. Shared walls cut heat gain.
Service charges	Charged per sq ft — check whether on plot or built-up area.	Same master-community rate, on a smaller area.
Tenant & resale pool	Narrower, wealthier; longer to let or sell at the top end.	Widest pool in villa communities — families trading up from apartments.
Typical worry	Summer bills, upkeep, security when travelling.	Parking, noise through the party wall, a small garden, plot size.
Best for	7+ year family homes; legacy buyers; multi-generation living.	First villa-community purchase; yield-minded owners; 3-7 year holds.

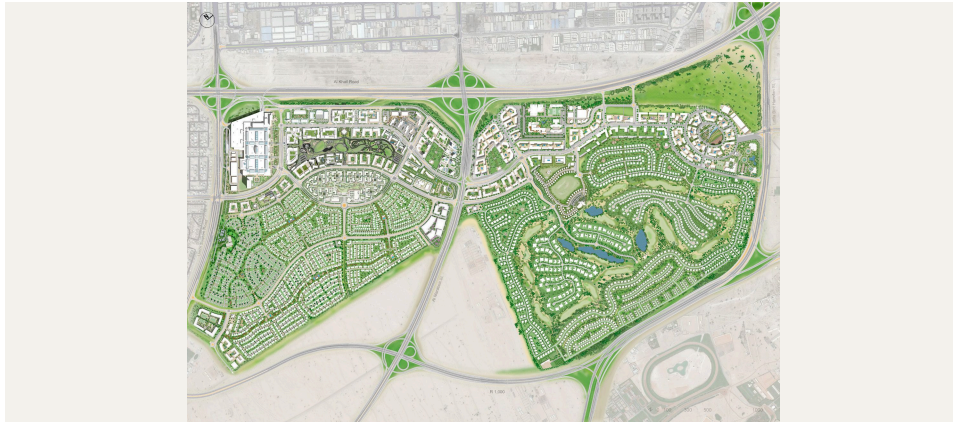
Yields: Engel & Völkers Dubai housing market, Aug 2026 • DATA • Characteristics: Veer & Sant

• V&S VIEW

Location is the one thing you can **never** renovate

Assess the community as a whole before you look at any house in it: what will surround your plot, how you'll get out of it at 7:30am, what is open today rather than "coming soon" — and who will buy it from you.

Ask for the current masterplan — not the launch version



Master community plans show what is planned around your plot: more villas, apartments, retail, a school, a main road — or a utility plant.

- What is the stated vision — family suburb, golf community, luxury enclave, affordable cluster, mixed-use district?
- How much is complete, under construction, or only on a brochure?
- Is more land in the same community still to be launched? Large volumes of identical future supply cap resale prices.
- Drive it at 7:30am and 5:30pm. Count the exits — and whether they bottleneck.

The projects that will move the villa belt

Verify dates with the RTA or the relevant authority. Treat developer claims about “upcoming metro stations” as unconfirmed until an authority says so.

Etihad Rail passenger service	Dubai station opens	30 Sep 2026
Latifa bint Hamdan corridor	Links Sheikh Zayed, Al Khail, SMBZ and Emirates roads	End 2028
Al Qudra Road upgrade	Arabian Ranches / Studio City bridges; partly open	Ongoing
Metro Blue Line	Mirdif, Academic City, Silicon Oasis, Creek Harbour	Sep 2029
Metro Gold Line	Al Ghubaiba → MBR City, Meydan, JVC → Jumeirah Golf Estates	Sep 2032
Fourth Corridor	80km, Abu Dhabi ↔ Sharjah via Al Maktoum Airport; approved	Phased
Airport Express Line	DXB ↔ DWC concept; <i>still in study</i> , no alignment	Unconfirmed
Al Maktoum International (DWC)	Emirates' planned move to the southern airport	2032

RTA and Dubai Media Office announcements; Gulf News (RTA project status, 15 Jul 2026); Khaleej Times (Etihad Rail, Jun 2026); RTA at RailX, Sep 2026 ● **OFFICIAL**

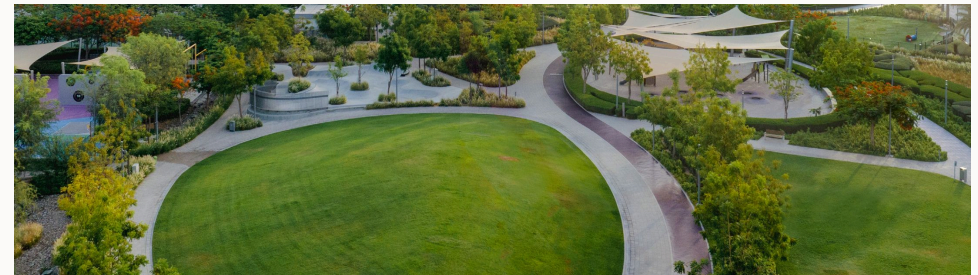
The RTA's own remark that land near rail stations “can rise 15–30%” was a general observation about land, not a forecast for any villa community. Anyone quoting it as one is selling.

Nearby facilities — today, not “coming soon”

FACILITY	WHY IT MATTERS	HOW TO CHECK
Schools & nurseries	The main driver of family demand — buyers and tenants	Visit; confirm places exist and the KHDA inspection rating
Daily retail	Convenience; tenant satisfaction	Walk or drive it from the plot
Healthcare	Critical for families and older buyers	Nearest clinic and hospital, drive time
Parks, pools, sport	The core of villa-community value	Included in service charges, or pay-per-use?
Mosques, community centres	Convenient — but traffic and parking at set times	Distance from your plot; overflow parking
Construction sites	Dust, noise and trucks for years	What is still to be built, and when

Community maturity

STAGE	ADVANTAGES	RISKS
Established fully built, mature landscaping	Known prices, proven rental demand, finished facilities, no construction	Higher entry price; older stock may need renovation
Maturing mostly delivered	Balance of price and certainty; facilities partly open	Construction nearby; final character still forming
Emerging / off-plan	Early pricing, payment plans, new stock	Delivery risk, years of building, unproven demand and resale prices



2.5 EXIT POTENTIAL

Ask before you buy: who will buy this from me, and why?

Is there an active resale market for your unit type — regular registered transactions, not just listings? A home that appeals to both end-users and investors has the widest exit.



VEER & SANT VIEW

Buy the location a family would choose, even if you're an investor. Family end-user demand is what holds villa values.

Fifteen villa communities, one consistent lens

Each community does a different job. REIDIN's yield data sorts them from income assets to capital-preservation assets. Use this to shortlist — then price the specific unit from registered transactions.

COMMUNITY master developer	VILLA GROSS YIELD REIDIN, Aug 2026	VILLA NET YIELD after service charge	READY AED / SQ FT REIDIN 2026, all types	SERVICE CHARGE AED / sq ft, DLD 2026	WHAT IT'S FOR REIDIN positioning	WORTH KNOWING
The Sustainable City Diamond Developers	8.38%	—	—	—	INCOME	Highest villa gross yield tracked
Al Barari Zaya	7.89%	7.56%	—	—	INCOME + PRIME	Unusually strong for a low-density luxury enclave
JVC villas & townhouses Nakheel & others	7.54%	7.28%	1,389	—	INCOME	Deepest listing book in Dubai — choose carefully
Jumeirah Golf Estates JGE	7.33%	6.98%	2,889	6.24	INCOME + LIFESTYLE	Gold Line terminus 2032; confirm service-charge basis in DLD index
Damac Hills 2 DAMAC	6.95%	—	—	—	INCOME	#1 villa rental search (Bayut, summer 2026); traded 26% below asking
Mudon Dubai Holding	5.58%	5.30%	—	—	BALANCED	Weakest villa index: -8.2% y/y (ValuStrat, Aug)
Damac Hills DAMAC	5.12%	4.92%	1,588	—	BALANCED	Golf community; wide mix of unit sizes
Al Furjan Nakheel	4.73%	4.60%	—	—	BALANCED	Rents at or above asking in August
Dubai Hills Estate Emaar / Meraas	4.34%	4.22%	2,752	3.50	CAPITAL GROWTH	Villas -6.8% y/y; heavy Q2 handovers
The Springs Emaar	4.07%	3.95%	—	—	CAPITAL GROWTH	Rents 2.0% above asking
Arabian Ranches Emaar	3.99%	3.86%	2,698	3.08	CAPITAL GROWTH	Rents 11.8% above asking — tightest in Dubai
Palm Jumeirah Nakheel	3.47%	3.40%	4,180	8–15	PRESERVATION	Villas -6.2% y/y; ~39 months of listings
Jumeirah Park Nakheel	3.12%	2.95%	—	—	PRESERVATION	Median August deal AED 8.86m
Emirates Hills Emaar	2.89%	2.84%	—	1.5–1.7	PRESERVATION	+7.4% y/y (ValuStrat, Aug)
Tilal Al Ghaf Majid Al Futtaim	—	—	2,170	3–5	MATURING	Median August deal AED 8.20m

Yields and positioning: REIDIN, August 2026, all bedroom counts, net after service charges

● **DATA** · Ready AED/sq ft: REIDIN average ready transaction price 2026 — includes apartments in mixed communities · Service charges: DLD Service Charge Index 2026 where published; ranges are indicative (Luxhabitat) · Index moves: ValuStrat VPI, Aug 2026. “—” = no reliable published figure; ask us for the registered-transaction pull.

Four budget bands, four different markets

Indicative only — prices vary more by plot and position inside a community than between neighbouring communities. Use these bands to decide where to look, never what to pay.

AED <2.5m

TYPICALLY BUYS

2–3 bed townhouses in newer, outer master communities

WHERE TO LOOK

Damac Hills 2, The Valley, Emaar South / Dubai South, Town Square, JVC townhouses, Haven

WATCH

Construction around you; distance to schools; 26% ask-to-achieve gaps

FTHB UP TO AED 5M

AED 2.5–5m

TYPICALLY BUYS

3–4 bed townhouses; smaller villas in maturing communities

WHERE TO LOOK

Arabian Ranches 3, Damac Hills, Damac Lagoons, Mudon, Villanova, Al Furjan, The Springs, Tilal Al Ghaf townhouses

WATCH

End vs middle unit; the most supply-constrained band for families

AED 5–10m

TYPICALLY BUYS

4–5 bed family villas in established communities

WHERE TO LOOK

Arabian Ranches 1 & 2, Dubai Hills Estate, The Meadows, Jumeirah Park, Tilal Al Ghaf, Sobha Hartland

WATCH

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

AED 10m+

TYPICALLY BUYS

Prime and ultra-prime villas, golf and waterfront plots

WHERE TO LOOK

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

WATCH

Thin liquidity: Palm Jumeirah ~39 months of listings at August's pace

AED 13.9_m

Median August deal in The Oasis; Jumeirah Golf Estates AED 13.3m

REIDIN, Aug 2026

AED 8.9_m

Median August deal in Jumeirah Park; Tilal Al Ghaf AED 8.2m

REIDIN, Aug 2026

Bands and community 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.

You're buying into **two** relationships, not one

The developer who built the house — and the master developer or community manager who will run the roads, parks, security and service charges for as long as you own it. Judge both on what they have delivered, not what they are launching.

Track record & delivery

- How many Dubai projects delivered — and how close to the promised date?
- Any project badly delayed, cancelled or handed to another developer?
- Off-plan: is the project registered with DLD and linked to an escrow account? Check it yourself in the Dubai REST app — not in the brochure.

Quality that survives the heat

- Visit a community the developer handed over five or more years ago. How have houses, roads and landscaping aged?
- Ask owners and tenants about water ingress, cracking, AC, drainage and finishes.
- Compare the show-home specification with what was actually handed over last time.

Who runs it afterwards

- Who manages the community, and is the manager registered with RERA?
- How have service charges moved? Budgets are approved through RERA's Mollak system and published in the DLD Service Charge Index.
- Is there an active owners' committee — and does management answer it?

Developer scorecard

CRITERION	STRONG SIGNAL	WARNING SIGNAL
Delivery	Projects handed over close to schedule	Repeated delays; vague or moving handover dates
Build quality	Older projects ageing well in the summer heat	The same defects reported by owners across projects
Transparency	Clear specifications, registered escrow, straight answers	Vague specs; pressure to pay outside official channels or before an SPA
Community management	Clean, secure, well-run communities; published budgets	Neglected common areas; service-charge disputes
After-sales	Defects fixed promptly within the warranty period	Owners chasing basic repairs for months

VEER & SANT VIEW

A slightly higher price from a developer with a proven delivery and maintenance record is usually cheaper, over a full ownership period, than a discount from an unproven one.

Big by sales isn't the same as big in villas

DEVELOPER	VILLAS' SHARE OF SALES VALUE Jul-Aug 2026	AVERAGE VILLA TICKET AED, Jul-Aug 2026	COMPLETED HOMES top-20 communities	VILLA COMMUNITIES INCLUDE
Nakheel	63%	12.94m	75,788	Palm Jumeirah, Jumeirah Park, Jumeirah Islands, Al Furjan, Jebel Ali Village
DAMAC	60%	3.23m	49,127	Damac Hills, Damac Hills 2, Damac Lagoons
Sobha	54%	6.62m	7,999	Sobha Hartland
Emaar	47%	7.33m	91,790	Arabian Ranches 1-3, Dubai Hills Estate, The Valley, Emirates Living, The Oasis
Meraas	39%	8.69m	5,912	Nad Al Sheba Gardens, The Acres
Ellington	3%	10.60m	3,675	Mainly apartments; design-led townhouse projects
Azizi · Binghamti	—	—	32,618	Apartment-focused (94-98% of volume)

REIDIN, July-August 2026, eight tracked developers; completed homes = cumulative stock in each developer's top-20 communities **DATA**. Other villa master developers not tracked here include Dubai Properties (Mudon, Villanova), Majid Al Futtain (Tilal Al Ghaf), wasl, Jumeirah Golf Estates and Aldar (Haven, Athlon).

A developer's headline sales tell you little about its villa track record. Some of the largest by volume sell almost only apartments. Look at what each has **completed**, and how much of its business is actually houses.



104 of 386

Projects registered in 2026 with no escrow account open yet (25 Sep 2026). Usually a timing gap — but pay only into the named escrow account.

Analysis of DLD open data (CertifiedPoor) — verify in Dubai REST

Rank developers by **delivered** villa communities you can walk around today — not by this year's launches.

Two identical floor plans can be worth **very different** money

Only now do you look at individual houses. In the same community, plot size, position, orientation and privacy move value more than the kitchen. Assess the land first, then the building.

Read the plan before you read the brochure



A detached villa plan across three levels. Look for: the ground-floor guest suite, where the pool sits against the sun, the utility and staff zones, and how much of the plot is left as usable garden.

4.1 Plot size and built-up area (BUA)

- Confirm both from the title deed, affection plan or SPA — never from the listing.
- A big BUA on a small plot means less garden and privacy; a big plot with a modest BUA may allow an extension (subject to approvals).
- Price per sq ft of BUA only compares units with similar plots and positions.

4.2 Layout efficiency

- How much of the BUA is living space versus corridors, stairwells and awkward corners?
- Is there a ground-floor bedroom or guest suite — for parents, guests, or later life?
- Are the maid's room, study, storage and laundry genuinely usable? Is there room for multi-generation living?

Floor plans shown for illustration only; not an offer of any specific project.

In Dubai, the sun is a design decision



Open views add value — unless the “open” land is simply a plot waiting to be built on. Ask what it is zoned for.



VEER & SANT VIEW

In Dubai a north- or east-facing garden is usable for more months of the year. Strong afternoon sun on big glass is a bill you pay every August.

Privacy	Who can see into your garden, pool or living room? Is there a road, footpath or park directly behind you?
Orientation	Where does the sun fall on the garden and main rooms through the day? Visit at 4pm, not just 10am.
Views	Park, golf, lagoon or open views can add value — confirm what the open side will become.
Parking	Covered and uncovered spaces; where visitors park; whether the street fills up at school-run time.
Garden	Size, shape (usable rectangle vs narrow strip), irrigation, drainage. Space — and approval — for a pool, pergola or outdoor kitchen.

4.5 Build quality — including heat and flood resilience

- Cracks, damp, water staining, uneven tiling, poor sealing at windows and doors
- AC age and service history; water heaters; roof and terrace waterproofing
- Patchy fresh paint in isolated spots — it can hide a leak
- Plot level against the road, and where rainwater goes. April 2024's record storm showed which streets drain
- Shading and glazing specification on south and west façades
- An independent snagging inspection — ready or off-plan handover

End, middle, corner, single row

POSITION	TYPICAL ADVANTAGES	TYPICAL TRADE-OFFS
End unit townhouse	More light, side garden, more privacy; preferred by end-users and tenants	Priced higher; the exposed side may face a road or path
Middle unit townhouse	Lower entry price; shared walls reduce heat gain	Less light and privacy; smaller garden; neighbours both sides
Single row	Nobody directly behind; open aspect or greenery	A premium — check what the “open” side will become
Back-to-back	Lower price; efficient land use	Rear neighbours overlook the garden; less light
Corner plot	Larger or irregular plot; more garden and light	May face two roads; irregular gardens can be less usable
Near park or pool	Lifestyle appeal, attractive to families	Noise, foot traffic, visitor parking
Near main road / gate	Quick in and out	Noise, dust, less privacy; can weigh on resale



Adjoining townhouse plans: the same layout mirrored. The end unit gains a side garden and windows on a third façade.

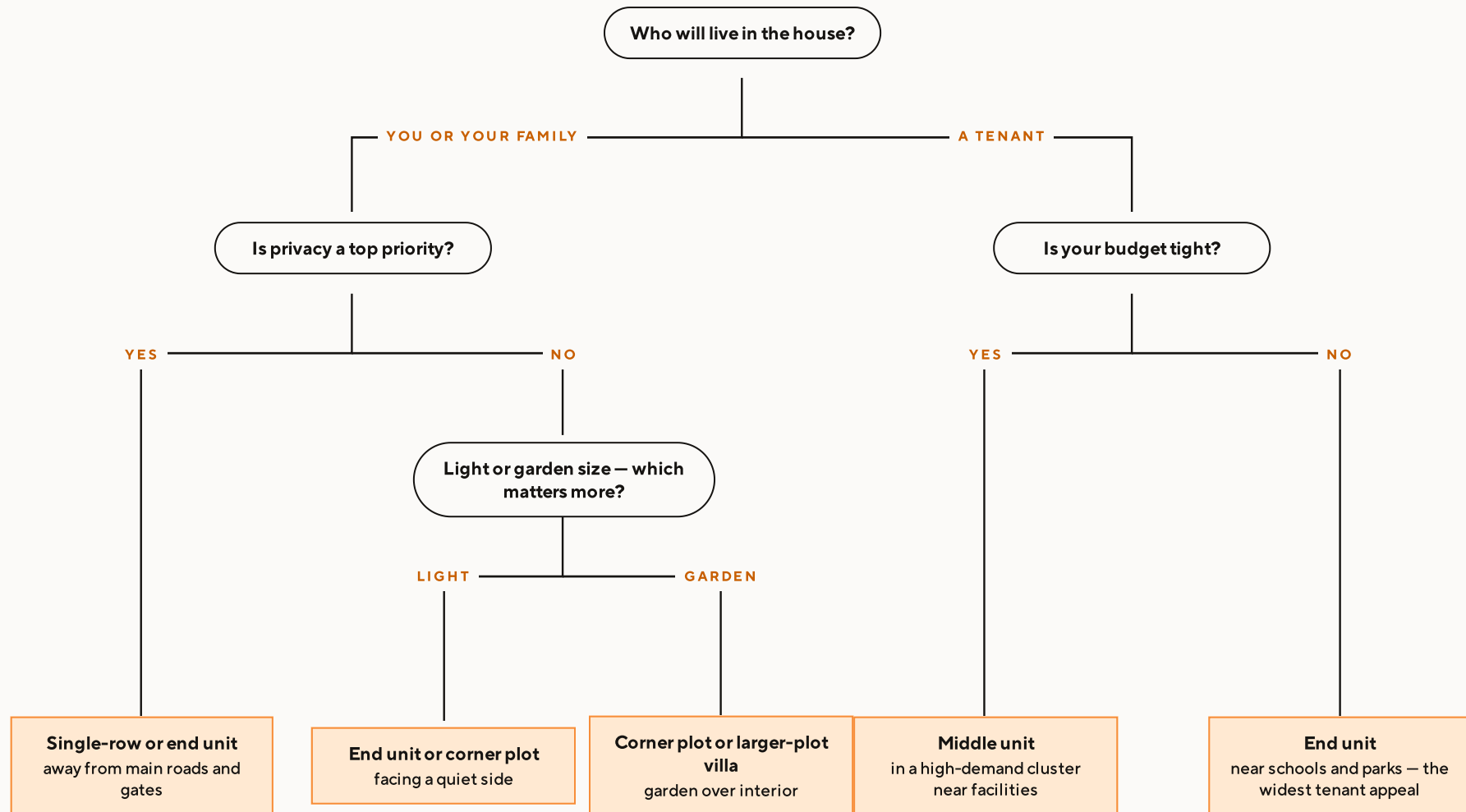


VEER & SANT VIEW

If you can afford only one premium, pay it for the plot position — end unit, single row, quiet street — not the finishes. Interiors change; the plot can't.

Which position should you prioritise?

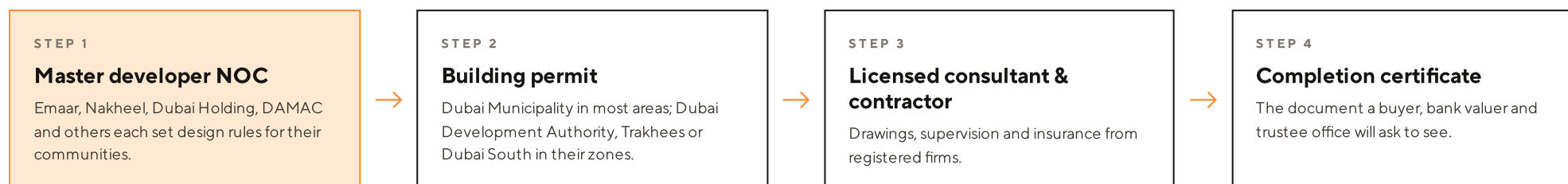
Follow the arrows. Three questions narrow most families and investors to one or two plot types – before a single viewing.



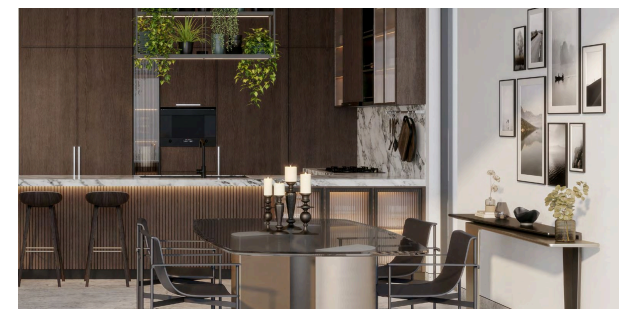
An upgrade is worth what the next buyer will pay — if it's legal

Kitchens, flooring, pools and extensions justify a higher price only if they are approved, well built and wanted by the next buyer. Value them at what they're worth to you and to that buyer, not at what the seller spent.

The approval chain for any structural change



Dubai Municipality's 2025 "Home First" relaxations (larger extensions, reduced setbacks) apply to Emirati citizens' homes — not to freehold villas in master communities. Source: Dubai Media Office, 17 Mar 2025 ● OFFICIAL



Unapproved works are the seller's problem — until you buy them

They can delay the developer NOC, trouble the bank valuation, or have to be regularised or reversed at the new owner's cost. Ask for every approval letter **before** you agree a price.

Landscaping & maintenance

Mature landscaping adds shade, privacy and value; new communities take years to look finished. Ask the seller for the maintenance history and any annual contracts (AC, pool, pest control, water-tank cleaning). Budget figures follow in Stage 5.



The asking price is only the **first** number

A disciplined buyer models the full cost of owning the home for the whole holding period — and the realistic return after every cost. Rates and fees change; confirm each with DLD, your bank or your conveyancer on the day you buy.

Price from what people **paid**, not what sellers ask

Compare price per sq ft only across recent **registered** sales, within the same community, unit type, plot position and condition. An end unit on a bigger plot and a middle unit are different products.

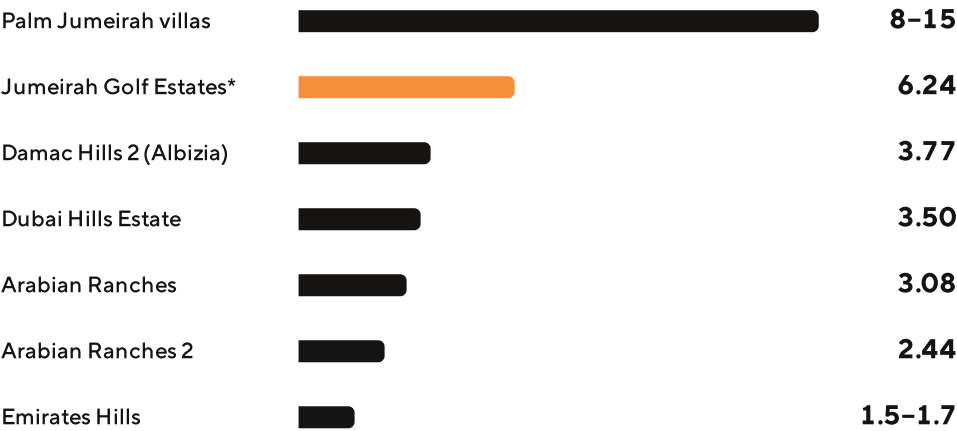
Palm Jumeirah	ask 4,167 · paid 2,896 AED/sq ft	-30.5%
Damac Hills 2	ask 1,169 · paid 866	-25.9%
Downtown Dubai (comparator)	ask 3,162 · paid 2,778	-12.1%
All Dubai, ready homes	ask 2,024 · paid 1,682	-20.3%
Same building, like for like	median of 294 properties	-2.0%

Median asking vs achieved AED/sq ft, August 2026. REIDIN via Veer & Sant market report **DATA**

Read the last line carefully. At property level, sellers are only ~2% above the market. The big city-wide gaps come from overpriced listings that **don't sell** — so a listing is not evidence of value, and a “30% discount” off one is not a discount.

Service charges: get the history, not just this year

- Ask the community manager for the current rate and the last three years — or look it up in the DLD Service Charge Index (Dubai REST).
- Know what’s included: security, landscaping, pools, gyms, common utilities.
- Most villa communities charge on **plot** area; a few use built-up area. Ask which — it changes the bill.
- Outstanding charges must be cleared before the developer issues its transfer NOC. Confirm the balance in writing.



AED per sq ft per year. DLD Service Charge Index 2026 (via Driven Properties) for Arabian Ranches, Dubai Hills and JGE; Bayut (Damac Hills 2, Sep 2026); Luxhabitat ranges (Palm, Emirates Hills) **DATA** . *Reported index figure; sources vary widely — confirm the exact sub-community rate in the DLD index.

A AED 4.5m villa with an 80% mortgage needs about **AED 1.23m** in cash

Not the 20% deposit you might expect: fees add another 7% or so, and banks can't lend against them. Worked example for an expat buying a ready home as a first property.



■ 20% down payment — AED 900,000 ■ DLD 4% — AED 180,000 ■ Agency 2% + VAT — AED 94,500 ■ Everything else — AED 51,960

■ DLD transfer fee	4% of price — by convention paid by the buyer ● OFFICIAL	180,000
■ Agency commission	2% + 5% VAT ● MARKET PRACTICE	94,500
■ Bank arrangement fee	Up to 1% of loan + VAT; 0.5% shown	18,900
■ Mortgage registration	0.25% of AED 3.6m loan + ~AED 290	9,290
■ Conveyancer	Optional; strongly advised from abroad	8,400
■ Trustee office	AED 4,000 + VAT (price ≥ AED 500k)	4,200
■ DEWA deposit (villa)	Refundable	4,000
■ Snagging / inspection	Independent surveyor	3,500
■ Bank valuation	AED 2,500–3,500 + VAT	3,150
■ Title deed, map & DLD admin	AED 250 + 250 + 10 + 10	520
Fees and costs	≈ 7.3% of the price	326,460

Cash needed with down payment ≈ 27% of the price **1,226,460**

Who usually pays what

Seller: developer NOC (AED 500–5,000 + VAT, developer-set), clearing any mortgage and service charges. Buyer: everything in the ledger. All of it is negotiable — and belongs in the Form F.

Off-plan is different

Oqood registration is also 4% (+ AED 1,000 developer fee), registered within 90 days of the SPA. There is no second 4% at handover. Developer “DLD waivers” are promotions, not rights.

First-time buyer?

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

DLD fee schedules; CBUAE Mortgage Regulation (costs not financeable); Property Finder fee guide
● ILLUSTRATIVE — your figures will differ.

What a family villa really costs to run — including **August**

Service charges	4,000 sq ft × AED 2–6	8,000–24,000
DEWA electricity & water	Owner-occupier; AC-driven	19,600–34,000
Pool servicing	AED 500–1,000 a month	6,000–12,000
AC maintenance contract	Filters, gas, coils, ducts	3,000–6,000
Garden & irrigation	AED 300–600 a month	3,600–7,200
Pest control	Quarterly treatments	1,200–2,400
Home insurance	Building ~0.1% of rebuild + contents	2,000–3,500
Repair reserve	Our rule: more for older villas	10,000–20,000
A year, before mortgage	≈ AED 4,500–9,100 a month	53,400–109,100

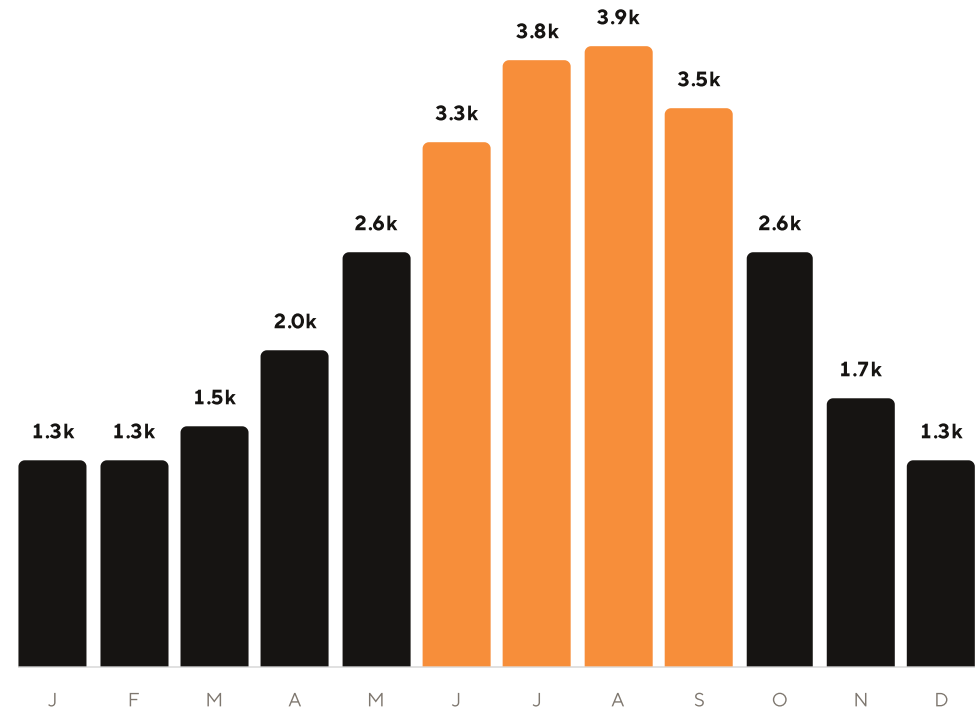
Plus the Dubai Municipality housing fee, billed through DEWA: tenants pay 5% of annual rent; owner-occupiers pay 5% of an assessed rental value. Ask the seller for last year's DEWA bills — all twelve.

DEWA slab tariff; HomeSols villa maintenance guide (May 2026); Oliva/Interior-Design AE villa bill ranges (Sep 2026); dubizzle insurance guide; DLD index • **ILLUSTRATIVE**

Running costs are the question villa buyers ask most and get answered least. Here is an honest range for a 4-bedroom villa of about 4,000 sq ft with a pool, lived in by its owner.

Estimated monthly DEWA bill, 4-bed villa (AED)

■ Cooler months ■ Peak cooling, June–September



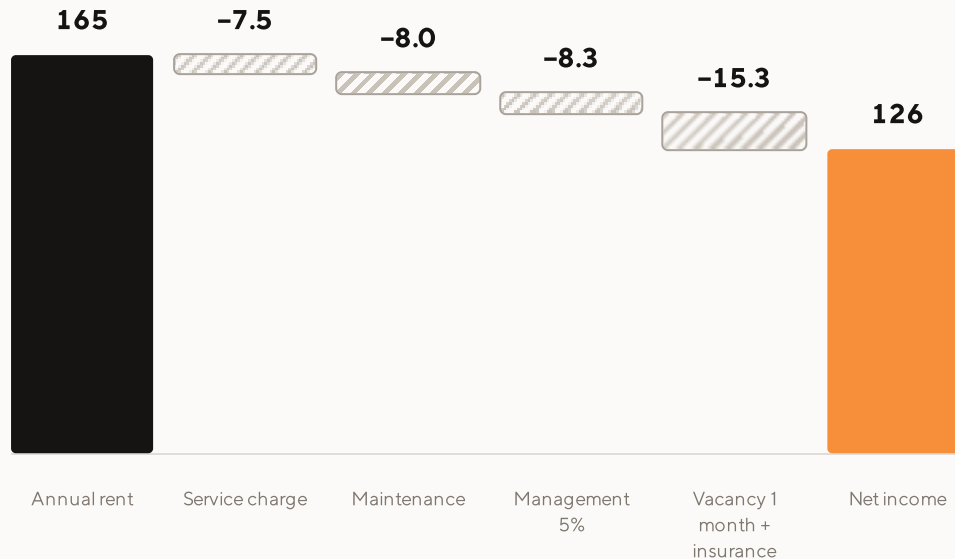
Why summer bills jump: DEWA charges by slab — 23, 28, 32 and then 38 fils per kWh above 6,000

kWh a month — plus a 6 fils fuel surcharge and VAT. A big villa in August lives in the top slab.

Illustrative profile within published ranges for 4–5 bed villas (summer AED 2,500–4,500; winter 1,200–2,000). DEWA tariff, Sep 2026 • **ILLUSTRATIVE**

5.5% on the brochure, 4.0% in your account

Illustrative 3-bed townhouse bought ready for AED 3.0m and let at AED 165,000 (AED thousands):

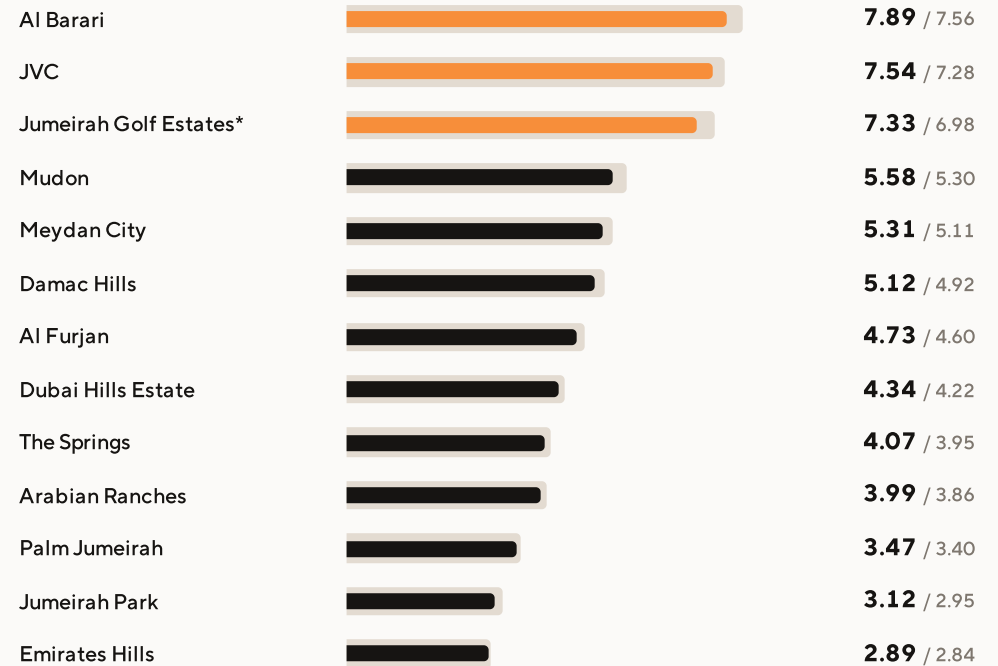


Net yield = (rent – service charge – maintenance – management – insurance – vacancy) ÷ (price + acquisition costs)
 = AED 126,000 ÷ AED 3,188,000 = **3.95%** – against a 5.5% headline.

Acquisition costs: DLD 4%, 2% + VAT commission and fees ≈ AED 188,000 **ILLUSTRATIVE**

Villa yields by community, August 2026

■ Gross ■ Net of service charges



REIDIN, August 2026; net = after service charges only, before maintenance, management and vacancy

DATA Check achievable rent against the Smart Rental Index and registered Ejari leases – not asking rents. If a home is sold tenanted, read the lease and its Ejari: rent rises follow the index bands, and vacant possession needs 12 months' notarised notice.

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

Maximum loan-to-value, Central Bank rules

	FIRST HOME ≤ AED 5m	FIRST HOME > AED 5m	SECOND HOME or investment	OFF-PLAN any buyer
Expatriate	80%	70%	60%	50%
UAE national	85%	75%	65%	50%

Maximum term	25 years. Age limits are set by each bank — typically around 65 at maturity for salaried borrowers.
Debt-burden ratio	All loan repayments ≤ 50% of income; banks also stress-test at 2–4 points above your rate.
Not financeable	DLD fee, commission and other costs. The deposit must be your own money.
Rates, Sep 2026	Base rate 3.90%; 3-month EIBOR 4.35% (25 Sep). Fixed deals quoted at 3.89–4.24% before the rise are repricing upwards.

CBUAE Rulebook, Regulations Regarding Mortgage Loans • **OFFICIAL** • CBUAE via WAM, 16 Sep 2026 • The National, 17 Sep 2026

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 exactly where they were.

What a quarter-point costs you

Monthly repayment on a AED 3.6m, 25-year loan (the example on page 29):

AT 4.00%	AT 4.25%	AT 4.50%
19,000	19,500	20,000
AED a month	+ AED 500	+ AED 1,000

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

60–80%

Of Dubai purchases are paid in cash. Villa buyers borrow more — villa mortgages rose 20% in Q1 2026

Anarock, betterhomes, Cavendish Maxwell, 2025–26

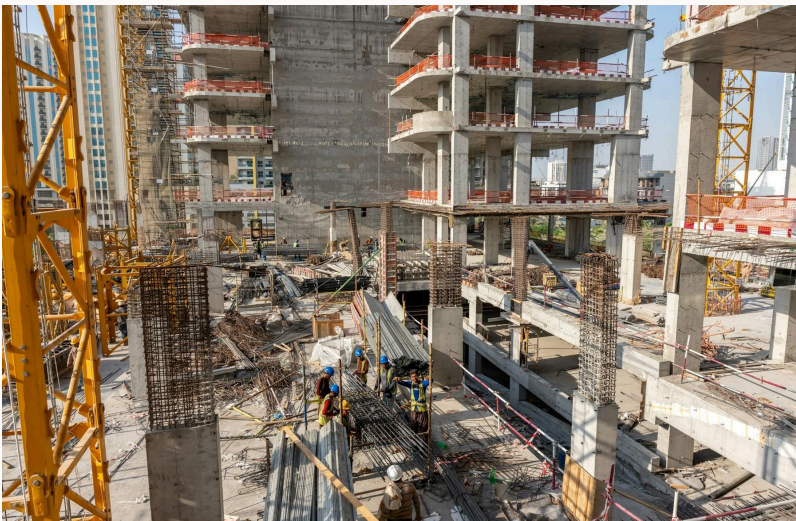


VEERO & SANT VIEW

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.

- Map every instalment against your cash flow — including the handover balance, often 30–60% of the price.
- Compare the plan price with the cash price. A long plan often hides a premium.
- Can you resell before handover? Developers — not DLD — set the threshold, typically 30–40% paid, plus a transfer 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 anything.



Your protections — and their limits

Escrow Law 8 of 2007	Your payments go to a project-specific escrow account and can only fund that project. Pay only into the account named in the SPA and shown in Dubai REST.
Oqood Law 13 of 2008	The SPA must be registered in DLD's interim register within 90 days. Ask for the Oqood certificate.
If the project is cancelled	Where the regulator cancels a project, buyers are refunded from escrow.
If handover is late	No fixed statutory penalty — your remedies are in the SPA. Read the delay and grace-period clauses, not the brochure.

If you miss instalments — what the developer may keep

PROJECT COMPLETION	DEVELOPER MAY RETAIN 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% of the price
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 (when the delay isn't the developer's fault)

Law No. 19 of 2017 amending Law 13 of 2008; Al Tamimi & Co. ● **OFFICIAL** · Resale thresholds:
developer policies ● **MARKET PRACTICE**

How fast does your community actually sell?

Clearance — a month's sales as a share of active listings — shows how deep the buyer pool really is. In August 2026 it varied more than fifty-fold between communities.



REIDIN, August 2026; freehold, all unit types • DATA

Three resale questions

How many similar homes sold here last year, and how long did they take? How many are listed now — and how many new ones hand over nearby before you exit? What will make yours stand out: position, plot, condition or view?

5.8 Hidden costs buyers often miss

01

Bringing an older villa up to today's standard

Kitchens, bathrooms, flooring and lighting in 2000s-era communities.

02

Replacing tired plant

AC units, water heaters and pumps near the end of their lives.

03

Re-landscaping

Irrigation repairs and a garden that has been left to the summer.

04

Furnishing to let furnished

And replacing it between tenants.

05

Money in, money out

Currency conversion, transfer fees, power of attorney, attestation, translation.

06

Tax at home

Dubai has no property or income tax; your home country may tax rent and gains. Take advice where you're tax resident.



VEER & SANT VIEW

Most disappointing villa investments weren't bought at the wrong price. The owner never honestly modelled maintenance, vacancy and service charges before buying.

A hand holding a set of keys with a house-shaped keychain. The background is a blurred interior scene with a white door and a wooden chair.

S

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

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

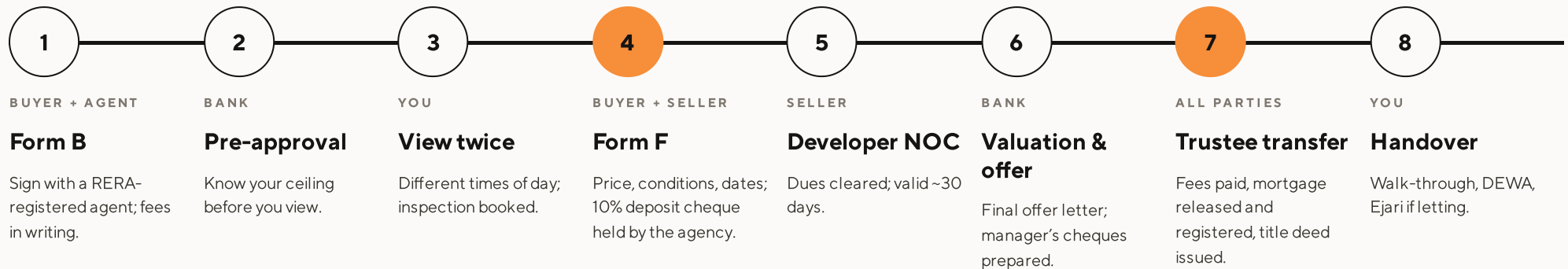
Eleven documents. Read every one.

DOCUMENT	APPLIES TO	WHAT TO CONFIRM
Title deed	Ready property	Owner's name matches the seller and their passport; plot and unit details match the listing. Verify in Dubai REST.
Affection plan / site plan	Villas and townhouses	Plot boundaries, plot area and position in the community
Oqood & SPA	Off-plan, or resale before handover	DLD registration, payment schedule, amount paid to date, handover date, delay clauses
Form A, Form B, Form F (MOU)	Resale	Standard RERA contracts signed through the Dubai Brokers app: agreed price, deposit, dates, who pays which fee, conditions
Developer NOC	Ready resale	No outstanding service charges or dues; permission to transfer (usually valid ~30 days)
Service-charge statement	All	Current rate, payment status, three-year history
Mortgage liability letter	Seller has a mortgage	Outstanding amount and how it is cleared on transfer day
Tenancy contract & Ejari	Tenanted property	Rent, expiry, notices served, deposit held
Approval letters & permits	Upgraded or extended homes	Master-developer NOC and authority permit for every modification
Completion certificate & handover pack	New or recently delivered	Official completion, structural and fit-out warranties, snagging sign-off
Power of attorney	Anyone signing for someone else	Valid, correctly attested, covering this transaction. Since 2025, sale proceeds are paid to the owner — not the attorney

RERA standard forms; DLD e-services; LexisNexis ME on overseas-seller POA rule, Jun 2025

● OFFICIAL

A ready resale, from first call to keys



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 app / DLD site

Title deeds, registered prices, project status and completion %, escrow, Smart Rental Index, Service Charge Index, broker cards

Madmoun QR code

On every legal listing: verifies the Trakheesi advert permit, the broker and the property

Master developer

Approvals, community rules, fees and what will be built next door

Your own two feet

Site 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

DLD; Addleshaw Goddard on the Dubai Brokers app; Arabian Business on AML reporting

● OFFICIAL

The villa is the asset. The visa, the fees and the will are the **plan**.

Most villa buyers are buying security for a family, not just square feet. Three things decide whether that security holds: the residency the home 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 since spring 2026; joint owners need a share of AED 400,000+ each. Fee AED 10,212.50.

Retirement visa (55+)

5-year visa 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 it is run through a licensed business.

VAT

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

If you don't come home

Without a will — non-Muslims

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

Without a will — Muslims

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

Register a will

DIFC Courts Wills Service, Dubai Courts notarised wills, or Abu Dhabi's non-Muslim wills. Some owners hold through a company — take legal advice first.

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

They are 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
Bait listing	A great price online; “that one just sold, but I have a similar one”	Scan the Madmoun QR code; ask to see that specific unit
Artificial urgency	“Another buyer signs tomorrow”; “last unit at this price”	Set your own timeline. A real opportunity survives 48 hours of due diligence
Inflated “discount”	A big discount from an invented original price	Compare with registered transactions, not the claimed original
Gross yield sold as net	A yield before service charges, maintenance and vacancy	Run the net-yield formula yourself (page 31)
Undisclosed incentives	One project pushed hard because it pays a higher commission	Ask how the agent is paid on this deal; compare alternatives
Moving price	A price that changes between EOI, booking and SPA	Price and unit in writing on the booking form; refund terms before you pay
Verbal promises	“The developer will add the upgrade”; “rent is guaranteed”	If it isn’t in the Form F or SPA, it doesn’t exist
Unapproved upgrades	Extensions sold as value, with no approvals	Approval letters before you agree a price
Off-channel payments	A deposit to a personal account	Pay only through documented channels in the Form F, or into the named escrow account

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

Mistakes buyers make themselves

Starting with the house

...and working backwards to justify it.

Asking prices as evidence

Registered transactions only.

Gross yield as net yield

Often 1.5 points apart.

No inspection because it “looks new”

New builds have snags too.

Ignoring what gets built next door

Empty land is rarely a view forever.

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 — or they act only through an unclear power of attorney
- ▲ No valid RERA broker card or listing permit
- ▲ Plot size or BUA in the listing differs from the documents
- ▲ Resistance to an independent inspection or a second viewing
- ▲ A price far below registered deals with no clear reason
- ▲ Damp, cracking, staining — or fresh paint in odd, isolated spots
- ▲ A deposit asked for **before** a Form F, or into a personal account
- ▲ An off-plan project you can't find in DLD, or with no escrow account
- ▲ Extensions or major upgrades with no written approvals
- ▲ Unpaid service charges, or no clear statement from management
- ▲ Yields, rent guarantees or dates that are only verbal
- ▲ 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 a Dubai villa or townhouse

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

YOUR OBJECTIVE

- 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?

THE LOCATION

- 04 What will be built around this plot in the next five years?
- 05 What is the real peak-hour drive to work and school?
- 06 Which facilities are open today – and which are only planned?

DEVELOPER & COMMUNITY

- 07 Has this developer delivered on time and to specification before?
- 08 Who manages the community, and how have service charges moved?
- 09 What do owners and tenants here say about living here?

THE PROPERTY

- 10 Are plot size and BUA confirmed in official documents?
- 11 Is every upgrade and extension approved in writing?
- 12 How old are the AC, waterproofing, water heaters and pool?
- 13 Where does the sun fall, and who can see into the garden?
- 14 Why is the seller selling, and how long has it been listed?

THE NUMBERS

- 15 What have similar homes here actually sold for recently?
- 16 What is the total acquisition cost, and the annual cost of ownership?
- 17 What is the realistic net yield after every cost?
- 18 Off-plan: what's due at handover, and what are my rights if it's late?

THE TRANSACTION

- 19 Is the agent RERA-registered – and how are they paid on this deal?
- 20 Is there a mortgage, a tenant or unpaid service charges?
- 21 Who holds my deposit, and when is it refundable?

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

1 Before viewing a property

11 checks

- ☐ My objective is written down: end-user, investor or hybrid; primary return; holding period
- ☐ I have completed the villa / townhouse / wait self-assessment
- ☐ My budget includes acquisition costs, a first-year maintenance allowance and a cash buffer
- ☐ Mortgage pre-approval obtained (if financing)
- ☐ Shortlist of communities built on location criteria, not on individual listings
- ☐ Peak-hour drive times to work and school tested or researched
- ☐ Developer and community-management track record checked
- ☐ Recent registered transaction prices collected for the target unit type
- ☐ Service charges checked in the DLD index for each shortlisted community
- ☐ Agent's RERA card and the listing's Madmoun / Trakheesi permit verified
- ☐ Off-plan: project registration and escrow verified in Dubai REST

2 During the viewing

12 checks

- ☐ Plot position confirmed: end / middle, single row / back-to-back, corner; distance to roads, parks, pools, gates
- ☐ Privacy checked from the garden and main rooms — who can see in?
- ☐ Orientation noted: where the sun falls on the garden and big windows
- ☐ Layout assessed: usable space, ground-floor bedroom, storage, maid's room, laundry
- ☐ Checked for damp, cracks, staining, patchy paint, poor sealing
- ☐ AC run in every room; age and service history asked
- ☐ Water pressure, hot water, drainage; signs of roof or terrace leaks
- ☐ Garden, irrigation, pool and outdoor structures inspected; approvals asked for
- ☐ Neighbouring plots: built, empty or under construction?
- ☐ Listened at the time I'd be home: traffic, construction, school or mosque
- ☐ Asked why the seller is selling, and how long it has been listed
- ☐ Second viewing booked at a different time of day

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

0 / 43 DONE

3 Before making an offer

10 checks

- ☐ Price compared with recent registered deals, adjusted for plot, position and condition
- ☐ Full acquisition cost calculated, including every fee
- ☐ Annual cost of ownership calculated – including summer DEWA
- ☐ Net yield calculated on realistic rent and vacancy (if investing)
- ☐ Exit defined: likely buyer, timeline, competing supply
- ☐ Seller's ownership confirmed against the title deed
- ☐ Mortgage, tenant and service-charge status known
- ☐ Approvals for upgrades and extensions requested
- ☐ Independent inspection arranged, or made a condition of the offer
- ☐ Maximum price and walk-away point decided in advance

4 Before signing the contract

10 checks

- ☐ Form F (resale) or SPA (off-plan) reviewed 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 – stated in writing
- ☐ Transfer date and conditions agreed: mortgage clearance, NOC, vacant or tenanted
- ☐ Off-plan: payment schedule, handover date, delay remedies and resale terms understood
- ☐ Funds and transfer route confirmed, including currency conversion from abroad
- ☐ Power of attorney arranged and attested (if not attending)
- ☐ Home-country tax and legal implications checked with an adviser
- ☐ Final walk-through booked before transfer

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 Vision

Buyer type, primary return, holding period, ready or off-plan. Complete the self-assessment.

Go: townhouse or villa, with a buffer

No-go: rent first

02 Set the full budget

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

Go: fits without stretching

No-go: lower the ceiling or switch type

03 Shortlist two to four communities — Infrastructure

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

Go: where a family would want to live

No-go: anywhere you can't picture reselling

04 Screen the developers & managers — Legacy

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

Go: strong on the scorecard

No-go: delays, defects, opacity

05 Build the price evidence

Registered transactions and current listings for your unit type in each shortlisted community.

You now know a fair range before viewing anything

06 View and compare homes — Layout & land

Position, privacy, orientation, layout, parking, garden, build. Top choices viewed twice.

Go: rank plot above finishes

07 Run the Arithmetic on your top choice

Acquisition cost, annual cost, net yield, resale outlook — 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, documents and approvals.

09 Complete Scrutiny

Title, ownership, plot and BUA, approvals, dues, mortgage and tenancy; inspection; contract reviewed by a conveyancer.

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, Ejari and management set up; every document filed.

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
Vision	"I know exactly why I'm buying and for how long."	Stop and define it – or rent first
Infrastructure & location	"This community works for me today and has a clear future buyer."	Change community
Legacy	"This developer and manager have a record I can verify."	Change developer or project
Layout & land	"This is one of the best-positioned homes of its type here."	Keep looking in the community
Arithmetic	"The numbers work on conservative assumptions, including every cost."	Renegotiate or walk away
Scrutiny	"Every document, approval and promise is verified in writing."	Do not sign

A good villa 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.



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 villas and townhouses and new projects from Dubai's leading developers — every one already run through the VILLAS framework, with registered prices and real running costs attached.

01

Hand-picked listings

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

02

New projects & launches

Early access to villa and townhouse projects, with the developer's delivery record and escrow 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.



SCAN OR MESSAGE US ON WHATSAPP

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