

EMAAR & DUBAI HOLDING · THE LAGOONS, RAS AL KHOR

DUBAI CREEK HARBOUR

The complete guide to Dubai's 6 km² waterfront city — the community it is today, and the investment case as it stands in August 2026.

6 km²

MASTER PLAN

AED 2,630

AVG. PER SQ FT

5.5–7%

GROSS YIELD
RANGE

Sept 2029

BLUE LINE OPENS

Contents

PART I – THE COMMUNITY

- 04 A waterfront city, not a compound
- 05 Where it sits, and how you leave it
- 06 The master plan, district by district
- 07 Creek Marina and the working waterfront
- 08 Creek Beach and the promenade
- 09 Ras Al Khor: the green frame
- 10 Parks, schools and everyday life
- 11 The amenity standard
- 12 Retail, dining and Dubai Square
- 13 Two catalysts: Blue Line and Creek Tower
- 14 Who actually lives here

PART II – THE INVESTMENT CASE

- 16 Market snapshot, H1 2026
- 17 Rents, yields and netting it down
- 18 Creek Bay – project profile
- 19 Valia – project profile
- 20 The wider pipeline
- 21 Costs, Golden Visa and the process
- 22 Four strategies – and the risks
- 23 The developer behind it



AT A GLANCE

7.3 m m²

RESIDENTIAL SPACE
PLANNED

498,000+ m²

PUBLIC PARKS AND
GARDENS

200,000+

PLANNED RESIDENTS

10 min

TO DUBAI INT'L AIRPORT

~4,000

APARTMENT SALES, 12
MONTHS

71%

DUBAI H1 2026 SALES
OFF-PLAN

DLD via Bayut; rolling figure

Property Monitor dataset

Figures are the most recent available at the time of writing (August 2026) and are sourced on page 24. Renders and imagery are drawn from Emaar's Creek Bay and Valia brochures and are indicative only.

THE COMMUNITY

Before the spreadsheet, the place. What Dubai Creek Harbour is trying to be, what has actually been built, what is still a render — and what it is like to live in the parts that are finished.

A waterfront city, not a compound

Dubai Creek Harbour sits on the inland reach of Dubai Creek, opposite the Ras Al Khor Wildlife Sanctuary and roughly ten minutes from the international airport. It is a joint venture between Emaar Properties and Dubai Holding, and at around six square kilometres its footprint is larger than Downtown Dubai or Dubai Marina.

That scale is the point. Where most Dubai launches are a tower with a podium, Creek Harbour is a phased city: districts with their own character, a continuous public waterfront, a 300 metre beach, a marina, a central park spine and — eventually — a retail anchor in Dubai Square. Around 7.3 million square metres of residential space and upwards of 498,000 square metres of public parks and gardens are planned at full build-out, across some 75,500 homes and a population above 200,000.

For a buyer in 2026 this creates an unusual split. Several districts are delivered and lived in. Others exist as hoardings and cranes. The guide that follows is careful to say which is which.

6 km²

TOTAL FOOTPRINT

2016

FIRST HANDOVERS

2035+

FULL BUILD-OUT

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CREEK HARBOUR TOWERS AT DUSK, LOOKING TOWARD
DOWNTOWN

Where it sits, and how you leave it



Creek Harbour's advantage is that it is inside the city rather than at the edge of it. Al Khail Road and Ras Al Khor Road put Downtown, Business Bay and Dubai Festival City within a short drive, and the airport is closer than it is from almost any other master community. The trade-off, until 2029, is that there is no rail: the district is car-dependent today.

TYPICAL DRIVE TIMES

Dubai International Airport	10 min
Burj Khalifa & Downtown Dubai	15 min
Dubai Festival City	10 min
Dubai Marina	25 min
Al Maktoum Int'l Airport	40 min

Source: Emaar project literature, Creek Bay and Valia brochures. Off-peak.

THE CHANGE COMING IN 2029

The Dubai Metro Blue Line begins operations on 9 September 2029. Route 1 runs 21 km from Al Jaddaf through Dubai Festival City and Dubai Creek Harbour toward International City, crossing the Creek on a dedicated rail bridge.

The Emaar Properties station at Creek Harbour – 74 m tall and billed as the world's tallest metro station, designed by SOM, architects of the Burj Khalifa – is sized to serve a community of roughly 40,000 residents. The full line runs 30 km across 14 stations.

District by district



Creek Harbour is delivered in named districts rather than one continuous phase. Each has its own character, price point and completion horizon – which is the single most useful thing to understand before comparing two units on portal listings.

DISTRICT	CHARACTER	STATUS
Creek Island	Marina, Viewing Point, original towers	Delivered
Creek Beach	300 m beach, low-rise, family	Mostly delivered
Harbour Views	Waterfront mid-rise	Delivered
The Cove	Creekside terraces	2026 handovers
Green Gate	Park-facing, walkable	Under construction
Central Park	Park spine, mid-rise	Under construction
Creek Bay	Waterfront bay, new launch	2030 handover

Read it this way: delivered districts give you rental income and a verifiable service-charge history. Under-construction districts give you the payment plan and the appreciation window. They are two different products.

Creek Marina

Berths for more than eighty yachts and superyachts, a palm-lined promenade, and the restaurant strip that has become the district's evening centre of gravity. This is the part of Creek Harbour that feels finished — and it is why waterfront-facing stock rents at a premium over inland stock in the same building.



- ◆ **Creek Marina** — yacht club atmosphere, public art, seasonal pop-ups
- ◆ **The Viewing Point** — the pier looking back at the Downtown skyline
- ◆ **Harbour Promenade** — continuous walkable frontage linking the districts
- ◆ **Docklands & Creek Promenade** — dining, cycling, waterside events

A swimmable city beach

Roughly 300 metres of fine sand and calm, sheltered water on the Creek itself — no open-sea swell, no drive to the coast. It anchors the low-rise, family-weighted half of the master plan and is a large part of why Creek Beach stock lets quickly. Emaar master plan material cites a 600 m urban beach at full build-out.



THE PROMENADE AT DUSK



CREEK-EDGE POOL DECK



BALCONIES OVER THE WATER

~300 m

BEACH TODAY · 600 M
PLANNED

www.veersant.com

Calm

SHELTERED CREEK WATER

Year-round

CAFÉS, FITNESS, YOGA

Walkable

TO MARINA AND PARKS

The green frame

Directly across the water sits the Ras Al Khor Wildlife Sanctuary — a protected wetland of about 10.1 km², managed by Dubai Municipality, home to flamingos, herons and ospreys and some 472 recorded species, two dozen of them on the IUCN Red List.

Its practical significance for a buyer is easy to underrate: it is legally protected open water and marsh. Nothing will be built on it. A view over the sanctuary is one of the very few view corridors in Dubai that cannot be developed out from under you — which is why sanctuary-facing and creek-facing units hold a durable premium over the same layout facing inland.

10.1 km²

PROTECTED WETLAND

472

RECORDED SPECIES



Parks, schools and the things you use on a Tuesday



Green space at scale

Emaar cites upwards of 498,000 m² of public parks and gardens across the master plan, together with fifteen parks and a 4.5 km promenade — a central park spine, pocket parks inside each district, and a linear park that threads between the towers rather than behind them. Some third-party material quotes a higher 700,000 m² figure.



Family infrastructure

Nurseries and schools are established in and around the district, with Dubai Festival City's larger school and healthcare cluster ten minutes away. Every building carries its own play areas, splash pads and kids' pools as standard.



The walkability test

In the delivered districts you can reach a supermarket, a café, a gym, a pool and the waterfront without a car. In the districts still under construction you cannot — yet. It is the clearest difference between buying ready and buying off-plan here.

WORTH KNOWING Creek Harbour is a **live construction site in parts** and will remain so into the 2030s. Buyers who need quiet immediately should look at Creek Island, Creek Beach and Harbour Views; buyers optimising for entry price and appreciation should look at the districts where the cranes still are.

The amenity standard

PODIUM POOL DECK WITH THE DOWNTOWN SKYLINE BEYOND

Emaar's specification across Creek Harbour is consistent enough to treat as a baseline. If a building here is missing one of these, that is the exception worth asking about — not the rule.



- ◆ Temperature-controlled pool
- ◆ Dedicated kids' pool
- ◆ Indoor & outdoor fitness
- ◆ Padel court
- ◆ Yoga & relaxation deck
- ◆ BBQ and cabana areas
- ◆ Children's play & splash pad
- ◆ Multi-purpose room
- ◆ Landscaped common garden
- ◆ Walking / running track
- ◆ Concierge-served lobby
- ◆ Covered parking

Dubai Square, and what exists today

The master plan's retail anchor is Dubai Square — a 2.6 million square metre retail, hotel and residential district intended to be one of the largest of its kind in the world. It is the single biggest piece of upside embedded in the Creek Harbour story.

Be precise about this. Dubai Square is planned, not delivered, and has no confirmed public opening date. Underwrite the investment on the retail that exists today — the marina strip, the promenade F&B, the district's convenience retail, and Dubai Festival City ten minutes away. Treat Dubai Square as optionality you have not paid for.

2.6 m m²

DUBAI SQUARE, PLANNED

10 min

TO DUBAI FESTIVAL CITY



DUBAI SQUARE — INDICATIVE RENDER



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GUIDE | AUGUST 2026

One is dated. One is not.

Almost every argument for Creek Harbour eventually rests on two future events. They deserve very different weights in a valuation, because only one of them has a date attached.



BLUE LINE ALIGNMENT – INDICATIVE RENDER

Metro Blue Line

DATED · 9 SEP 2029

Construction is officially under way. Route 1 covers 21 km and 10 stations from Al Jaddaf via Dubai Festival City and Creek Harbour to International City, including a dedicated rail bridge over the Creek. The RTA has confirmed 9 September 2029 for the start of operations.

Dubai precedent is that homes within roughly 500 m of a station have historically outperformed; one widely cited figure is a 45.8% gain over three years. Treat that as directional rather than a forecast – but the direction is not in dispute.



CREEK TOWER – REDESIGNED CONCEPT INDICATIVE

Dubai Creek Tower

UNDATED · POST-2030

The tower was redesigned from 2023 and shortened below the Burj Khalifa. In January 2026 Emaar's founder said the main construction tender would launch within three months; more recently, port closures and materials pricing prompted a cost reassessment before award.

There is no confirmed completion date. Analyst estimates run past 2030, but that is speculation rather than guidance. It is real, it is progressing, and it should not carry weight in a five-year investment model.

Who actually lives here

Creek Harbour's tenant base is distinctive, and it matters more to a landlord's outcome than the building specification does.

- ◆ **Airport-proximate professionals.** Aviation, logistics and corporate staff who value ten minutes to DXB and will pay for it.
- ◆ **Downtown workers priced out of Downtown.** The same commute band at a materially lower price per square foot.
- ◆ **Young families.** Drawn by Creek Beach, the parks and the low-rise districts rather than by the towers.
- ◆ **Long-stay and corporate lets.** Furnished demand is real but thinner than Marina or Downtown — plan for annual tenancies, not nightly.

Landlord's note: this is an end-user and long-let market, not a short-let market. Yield here comes from low vacancy and stable annual tenancies, not from holiday-home turnover. Model it accordingly.



THE INVESTMENT CASE

What the market did in the first half of 2026, what the stock actually yields once you net it down, what the two live launches cost, and where the case can go wrong.

Where prices sit, August 2026

AED 2,630	AED 2.87 m	~4,000	15–30%
AVG. PRICE / SQ FT	AVG. APARTMENT SALE PRICE	APARTMENT SALES, 12 MONTHS	DISCOUNT TO DOWNTOWN
July 2026; +2.4% over 12 months	DLD via Bayut, trailing 12 months	Rolling figure; sources vary	Per sq ft; depends on the basis

The two-speed picture

Growth has cooled from the 2023–24 surge, with prices up around 2.4% YoY to July 2026. Delivered stock has largely repriced, while new launches are still being absorbed. Entry prices are reportedly up ~18% since 2024, with early buyers seeing ~25% appreciation and forecasts of 8–12% annual growth through 2026–27, driven by the Blue Line.

The forward forecasts come from brokerages with stock to sell. The verifiable facts are DLD transactions, the price-per-sq-ft gap to Downtown, and the 2029 metro date.

BENCHMARK	AED / SQ FT
Dubai Creek Harbour — active phases	1,900 – 2,470
Dubai Creek Harbour — 12-mo transacted avg.	2,424 – 2,518
Dubai Creek Harbour — July 2026	2,630
Downtown Dubai — comparable Emaar product	2,770 – 3,200

THE EMIRATE AROUND IT

Dubai closed H1 2026 with **86,005 property sales worth AED 286.4 billion** — the second strongest first half on record, behind only H1 2025. Including mortgages and other procedures, total transaction value exceeded AED 419.9 billion.

71%	296
SHARE SOLD OFF-PLAN Property Monitor, separate dataset	SALES ABOVE \$10 M Knight Frank · \$5.1 bn

Read that as a market that has stopped accelerating and started normalising at a high level. A slightly softer, more selective market is a better environment for a buyer negotiating on a specific unit than the frenzy of 2024 was.

Rents, yields, and netting it down

UNIT	AVG. RENT P.A.	6-MO TREND
1 bedroom	AED 114,391	-3%
2 bedroom	AED 198,749	+1%

Bayut listing averages for Dubai Creek Harbour, 2026. Listing averages run slightly ahead of achieved rents.

What the market claims

Published gross yields for Creek Harbour cluster between 5.5% and 7.5%, depending on who is publishing. Broker material commonly quotes 6.5–7.5%; DLD-derived aggregations sit closer to 5.9%; individual towers such as The Grand, Creek Beach and Creek Horizon are quoted at 5.5–7% gross. Downtown, for comparison, typically clears 4.5–5.5%.

The gap is not magic. It is a lower purchase price base against a tenant pool that wants waterfront without the Downtown premium.

NET IT DOWN

Gross yield is a marketing number. Two worked examples on figures published for this market:

1 BEDROOM

All-in purchase	AED 1.75 m
Annual rent	AED 110,000
Net yield, before vacancy	5.5 – 5.8%

2 BEDROOM

All-in purchase	AED 2.60 m
Annual rent	AED 190,000
Net yield, after charges & management	~5.2%

THE LINE ITEM PEOPLE FORGET

Service charges at Creek Harbour run roughly **AED 15–23 per square foot per year**, newest towers at the top of that band — and branded stock such as Address Harbour Point and Palace Residences reported materially higher again. On a 1,255 sq ft two-bedroom at AED 22 that is about **AED 27,600 a year**, roughly 14% of the rent, before agency, maintenance and void. Always ask for the specific building's current charge before you model the yield.

Creek Bay

Emaar's waterfront bay release: 1–3 bedroom apartments wrapped in creek frontage, with the Burj Khalifa skyline as the borrowed view. Positioned between Creek Marina, the Harbour Promenade and the Ras Al Khor edge.

BENCHMARK	AED / SQ FT
Developer	Emaar Properties
Unit mix	1, 2 & 3 bedroom
1 BR from	AED 1.80 m · 735 sq ft
2 BR from	AED 3.26 m
3 BR from	AED 5.91 m
Payment plan	80 / 20 · 10% on booking
Target handover	April 2030



CREEK BAY — FAÇADE AND TERRACES



- ◆ Adult & kids pool
- ◆ Padel court
- ◆ Indoor & outdoor fitness
- ◆ Yoga & relaxation area
- ◆ Walking track
- ◆ Common garden & play are

Valia

A 53-storey tower on a mixed-use podium, beside the planned Dubai Square and minutes from the future Blue Line station. Two basement levels, a ground floor and dedicated service floors at levels 16 and 41. One to four bedrooms.

DETAIL	VALIA
Developer	Emaar Properties
Scale	491 residences · 53 floors
1 BR	from AED 2.10 m · 821 sq ft
2 BR	avg. AED 3.19 m · 1,255 sq ft
3 BR	avg. AED 4.41 m · 1,674 sq ft
4 BR	avg. AED 7.05 m · 2,561 sq ft
Payment plan	80 / 20 · eight instalments, 2026–2030
Target handover	December 2030



What else is selling here

Creek Harbour carries around 27 live projects at the time of writing, developer stock and resale combined. The named towers below are the ones a buyer will meet most often; construction is active across roughly a dozen sites.

PROJECT	DISTRICT / NOTE	FROM	HANDOVER
Creek Bay	Waterfront bay · 1–3 BR	AED 1.80 m	Apr 2030
Valia	Retail District · 1–4 BR	AED 2.10 m	Dec 2030
Palace Residences North	Branded, Palace-serviced	AED 1.25 – 1.80 m	Q2 2027
Altus	1–3 BR · 665–823 sq ft (1 BR) · 10/70/20	AED 1.60 m	Jan 2029
Creek Waters 2	Creekfront tower	On application	2027–28
Valo	Central Park edge	On application	2028–29
The Cove	Creekside terraces	Resale	Dec 2026
Creek Palace / Creek Crescent	Creek Island	Resale	2026
Savanna · Mangrove · Cedar	Creek Beach low-rise	Resale	2026
Creek Rise · Harbour Views · The Grand	Delivered, tenanted	Resale	Delivered



HOW TO CHOOSE BETWEEN THEM

- ◆ **Want income now?** Buy delivered – Creek Rise, Harbour Views, The Grand, Creek Beach. Verifiable rent, verifiable service charge.
- ◆ **Want the metro trade?** Buy handover 2027–28, ahead of the 2029 opening.
- ◆ **Want maximum leverage on plan?** Buy 2030 handover on 80/20 – smallest cash outlay, longest exposure to delivery risk.

What it actually costs to get in

Acquisition costs

ITEM	TYPICAL
DLD transfer fee	4% + admin
Agency commission	2% + VAT
Trustee / registration	AED 4,000–5,250
Oqood (off-plan reg.)	included in DLD fee
Mortgage registration	0.25% of loan
NOC (resale)	AED 500–5,000

Acquisition costs

- ◆ Service charge AED 15–23 / sq ft p.a.
- ◆ Chiller, if not master-metered
- ◆ Management 5–8% of rent, if used
- ◆ No annual property tax in the UAE

Buying off-plan, step by step

- ◆ 1. Reserve the unit and pay the booking deposit — commonly 10% at Creek Harbour.
- ◆ 2. Sign the SPA and check the escrow account number against the DLD register.
- ◆ 3. Register the Oqood (interim off-plan title) with the DLD.
- ◆ 4. Pay instalments against construction milestones through to handover.
- ◆ 5. Snag on handover, settle the final 20%, take the title deed.
- ◆ 6. Register the tenancy through Ejari once let.

Two checks worth doing: confirm the project's escrow account with the DLD directly, and confirm whether the SPA permits assignment before handover — that clause determines whether the flip strategy on the next page is available to you at all.

RESIDENCY

A property valued at **AED 2 million or more** qualifies the owner for a renewable ten-year UAE Golden Visa, with dependants included. A rule change in February 2026 removed the 50% down-payment requirement, so mortgaged and off-plan units can now qualify.

At Creek Harbour this matters to unit selection: a one-bedroom at AED 1.8 m sits below the line, while a Valia one-bedroom at AED 2.1 m or almost any two-bedroom clears it. For buyers for whom residency is part of the return, that step-up is often the deciding factor.

AED 2M

QUALIFYING THRESHOLD

Four ways to play it — and how each one breaks

01

Income, delivered

Buy tenanted stock in Creek Rise, Harbour Views, The Grand or Creek Beach. Rent and service charge are both verifiable on day one.

Breaks if: the 2027–30 handover wave adds supply faster than tenants arrive, and rents flatten.

02

The metro trade

Buy handover 2027–28 so the unit is complete and let before the Blue Line opens in September 2029.

Breaks if: the station premium is already in today's price, or the opening slips. Three years is a long dependency.

03

Leverage on plan

Buy 2030 handover on 80/20 with 10% down. Smallest cash outlay, longest runway, staged instalments.

Breaks if: you need to exit mid-plan into a soft market, or the SPA restricts assignment.

04

Residency-led

Size the purchase to clear AED 2 m and treat the ten-year visa as part of the return, with yield as a secondary objective.

Breaks if: you overpay for the threshold rather than for the asset. The visa does not improve the unit.

The risks, stated plainly

- ◆ **Supply.** Creek Harbour is being delivered continuously into the 2030s. Concentrated handovers can depress rents in the quarters around them.
- ◆ **Timeline slippage.** Dubai Square has no opening date; Creek Tower has no completion date. Neither belongs in a base case.
- ◆ **Service-charge creep.** At AED 15–23 per sq ft, charges are already a material drag and tend to rise as amenity counts rise.
- ◆ **Construction environment.** You will live next to it for years, and materials pricing has already caused Emaar to reassess costs on the tower.
- ◆ **Forecast quality.** The 8–12% appreciation figures widely quoted for this district come from parties with stock to sell.

THE HONEST SUMMARY

Creek Harbour's case does not depend on the tower or the mall. It rests on three things that are already true: a protected waterfront that cannot be built out, the shortest airport run of any Dubai master community, and a dated metro line arriving in September 2029 — all priced at a meaningful discount to the Downtown equivalent.

Everything else is optionality. Buy it as a discount to Downtown with a rail catalyst attached, not as a bet on the world's next tallest anything.

Emaar Properties

Creek Harbour is a joint venture between Emaar and Dubai Holding. Emaar built the Burj Khalifa, Downtown Dubai, Dubai Marina and Dubai Hills Estate, and is the largest real estate developer outside China. Its balance sheet is the reason a 2030 handover date is credible.

AED 23.9 bn

REVENUE, H1 2026

up 21% year on year

AED 12.8 bn

NET PROFIT BEFORE TAX, H1 2026

up 23% year on year

AED 26.6 bn

PROPERTY SALES, H1 2026

AED 164.9 bn

REVENUE BACKLOG, 30 JUNE 2026

up 13% year on year

118,400+

UNITS DELIVERED GLOBALLY

Emaar group, FY 2024

50,500

UNITS UNDER DEVELOPMENT

Per Emaar's Creek Bay brochure

Let's look at specific units

This guide is deliberately general. The decision is not. Availability, floor, orientation, the exact service charge and the assignment clause change the answer more than the district does.

- ◆ Current availability and floor plans across all live Creek Harbour releases
- ◆ A yield model built on the actual building's service charge, not an average
- ◆ Comparable delivered-stock resale pricing, so you can sanity-check the launch price

Enquiries

 Office 1001, Al Ameri Tower, Barsha Heights (TECOM), Dubai, UAE

 +971 4 254 7443

 +971 52 689 8597

 hello@veersant.com