
Why Dubai
a market *your clients can trust*
with their capital

01

A city that *keeps growing*

Population, housing supply and a dollar-pegged economy

Dubai's population is growing *faster* than housing supply

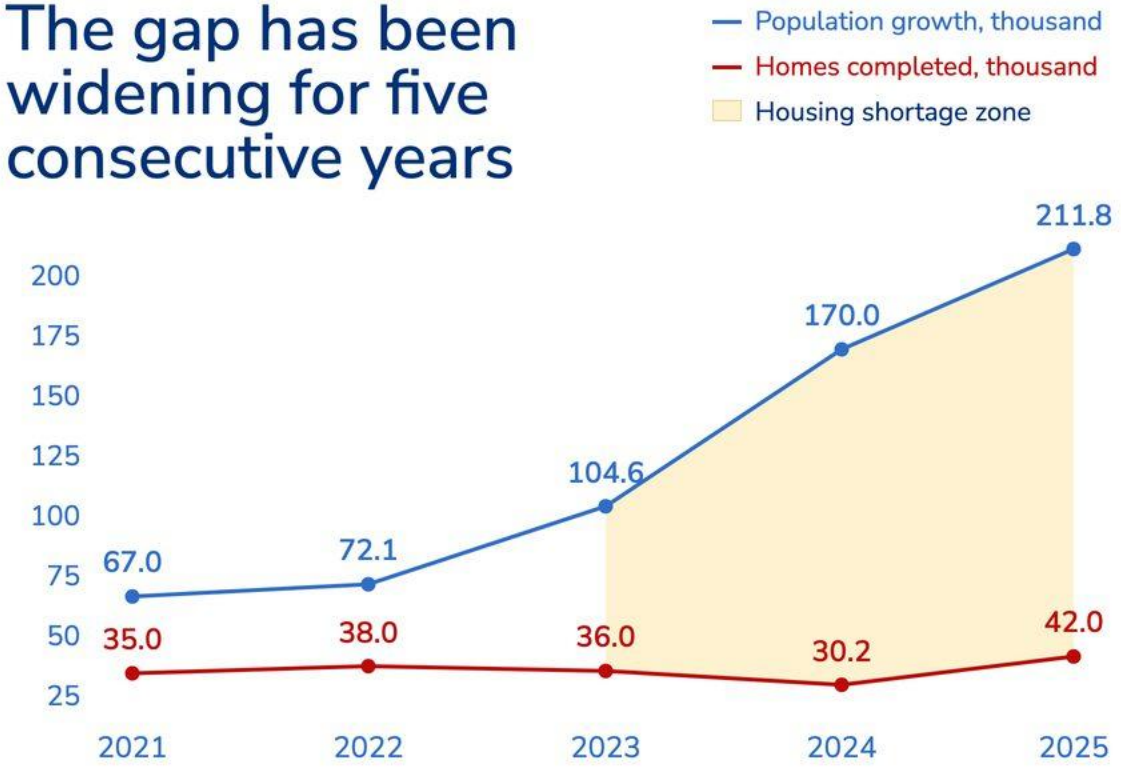
~580
new residents
per day

+212,000
residents
in 2025

~42,000
homes built
in 2025

Completions have stayed at 30–42 thousand a year, while population growth more than tripled.

The gap has been widening for five consecutive years



According to the Dubai Land Department, new housing supply is not keeping pace with population growth.

Dubai has 4.4 residents per home

865,613 homes for 3,838,883 residents (Dubai Statistics Center).

Residents per home

Dubai	4.4
London	2.3
Germany	1.9
France	1.8

Residents today, September 2026

4.81 million

3.67

AED per US dollar

The dirham has been pegged to the US dollar since 1997. The rate has not changed in almost 30 years.

+6.2%

GDP growth in 2025

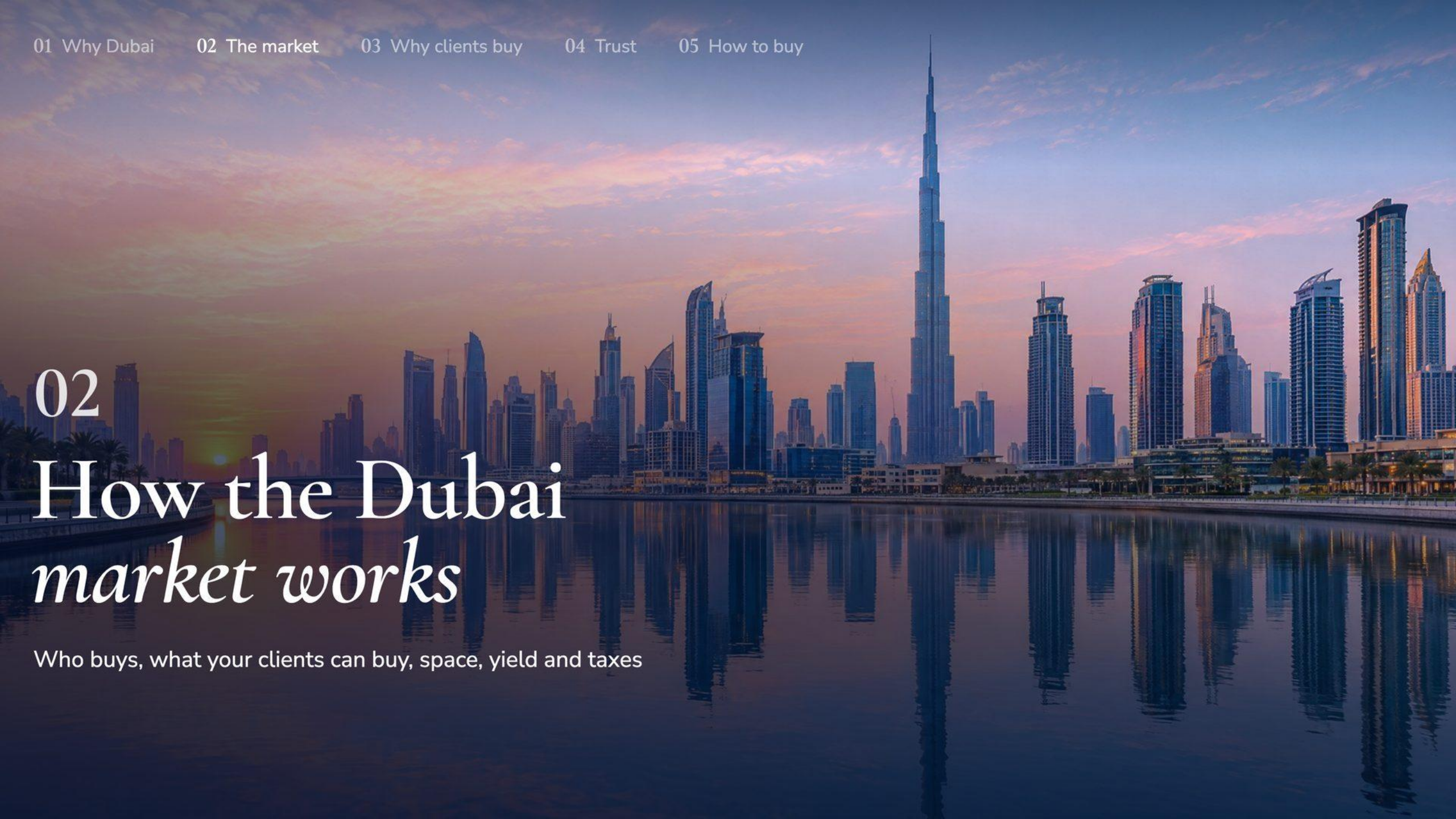
Non-oil sectors grew 6.8%. The IMF expects a dip in 2026 because of the conflict and +7.7% in 2027.

AA

Credit rating

S&P AA, Moody's Aa2 and Fitch AA– were all affirmed with a stable outlook during the 2026 conflict.

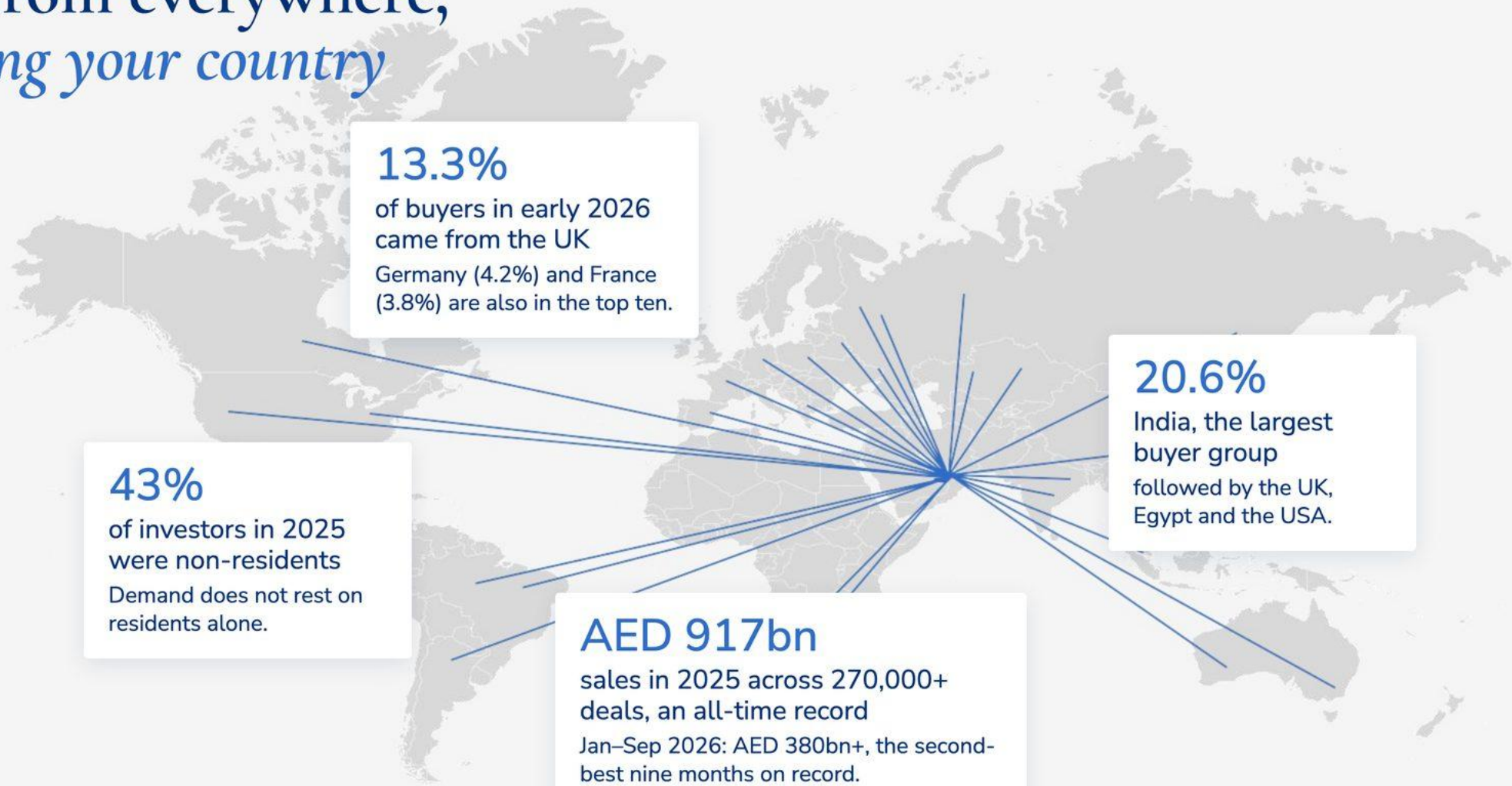
A strong economy does not eliminate *market cycles,*
but it gives real estate a more solid foundation.



02
How the Dubai *market works*

Who buys, what your clients can buy, space, yield and taxes

Dubai's buyers come from everywhere, *including your country*



13.3%
of buyers in early 2026 came from the UK
Germany (4.2%) and France (3.8%) are also in the top ten.

20.6%
India, the largest buyer group
followed by the UK, Egypt and the USA.

43%
of investors in 2025 were non-residents
Demand does not rest on residents alone.

AED 917bn
sales in 2025 across 270,000+ deals, an all-time record
Jan–Sep 2026: AED 380bn+, the second-best nine months on record.

The broader the geography of demand, *the less the market depends* on a single political or economic event.

What your clients *can buy*

Foreigners buy freehold in designated areas: off-plan on a payment plan, or ready with rent from day one.



Apartments

Studios to four-bedroom units and penthouses, in towers with pools, gyms and concierge.

The most liquid segment: easiest to rent out and resell



Villas and townhouses

Family homes in gated communities with parks, schools and clubs.

In short supply, wanted by relocating families



Branded residences

Homes run by hotel brands such as Accor, Marriott or Four Seasons.

A premium on price, rent and resale



Offices and retail

Offices, shops and showrooms leased to companies or used by the client's own business.

Longer leases with business tenants

More space *for the same budget*

Square metres of prime property that US$1 million buys. Knight Frank Wealth Report 2026.

London 33 m²



Prime London, Q4 2025.

New York 34 m²



Prime New York, Q4 2025.

Paris 37 m²



Prime Paris, Q4 2025.

Dubai 62 m²



About twice London and New York. Prime prices in Dubai still rose 25.1% in 2025.

Rental yields *above home markets*

Dubai is shown net, after service charges; European cities gross, before costs. Even so, Dubai earns about twice as much.

Rental yield, *net in Dubai*

annual rent as a share of the purchase price; Europe: gross, city centre, Numbeo, October 2026



6.5–7% *net* in Dubai against 2.6–3.8% gross in European capitals

Rent growth slowed to 1.5% a year in 2026, so the unit and the entry price matter more than ever.

Taxes *do not erode* investor returns

Approximate 2026 rates for private individuals. The UAE's 0% applies to UAE tax residents. Not tax advice.

	Tax on rent	Tax on sale	Purchase
UAE	0%	0%	4%
United Kingdom	20–45%	18–24%	5–17%
Germany	14–45%	0–45%	5.5–8.5%
France	up to 62%	36%+	~8%
Finland	30–34%	30–34%	1.5–3%

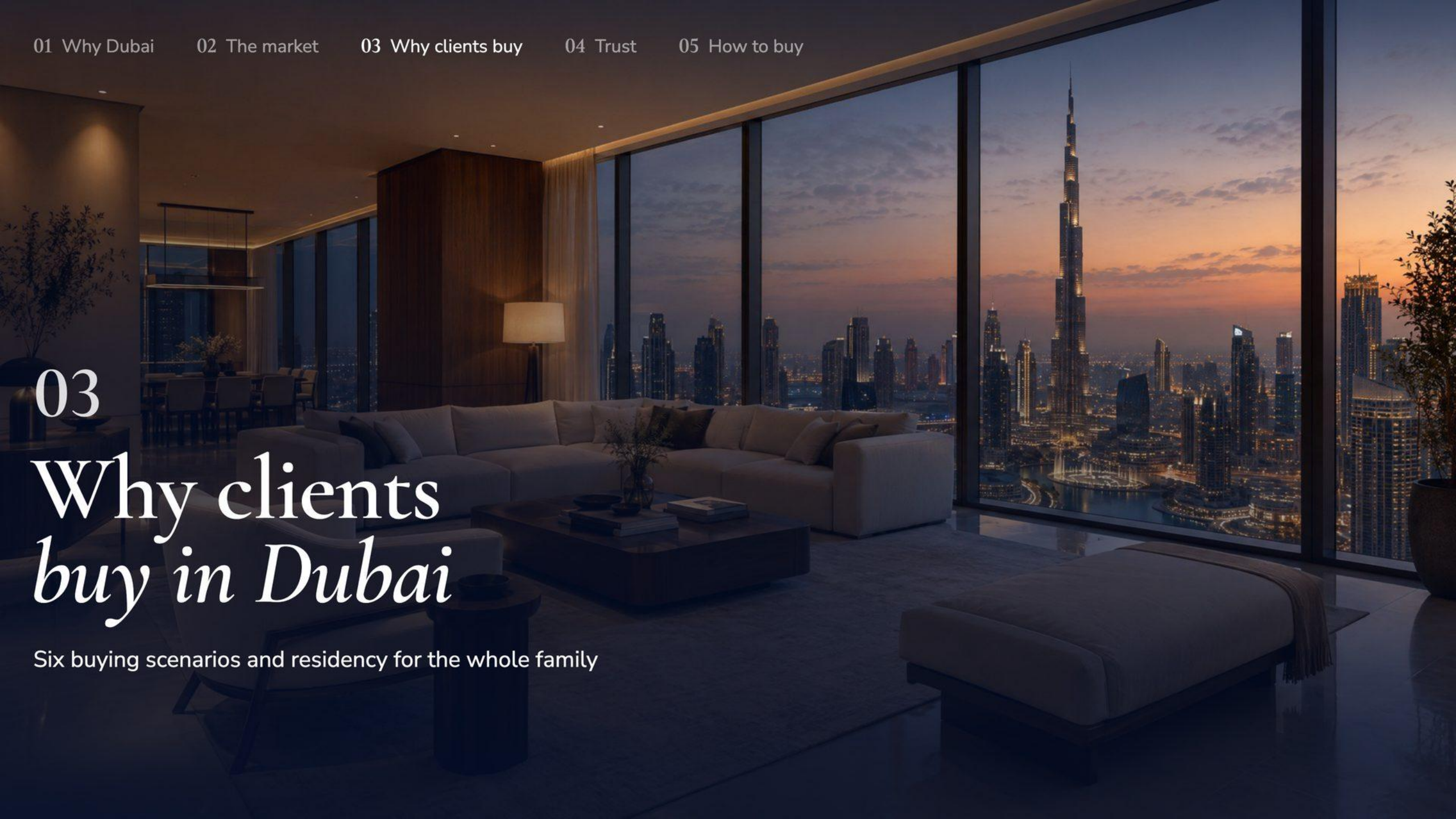
In Dubai the main cost is paid once at purchase, so *net yield is easy to calculate.*

Rent of €20,000 a year: *what the owner keeps*

after income tax on the rent, before expenses

UAE 0%	€20,000
Finland 30%	€14,000
United Kingdom 40%	€12,000
Germany 44%	€11,100
France 47%	€10,600

Typical rates for an investor resident at home: UK 40%, Germany 42% plus solidarity surcharge, France 30% plus 17.2% social charges, Finland 30% on capital income.



03

Why clients *buy in Dubai*

Six buying scenarios and residency for the whole family

One property, *six reasons to buy*

Most clients combine two or three goals. The property should be chosen around the main one.



Rental income

Annual leases to residents. Net yield of 6.5–7% on average, in a dollar-pegged currency.



Holiday rental

Let by the night through an operator in tourist areas. Higher income, more management.



Capital growth

Buy off-plan at launch on a payment plan and resell closer to handover, before paying in full.



A home for the family

Relocation with international schools, private healthcare and very low crime.



Business and offices

An office for the client's own company, or offices and shops leased to businesses on longer contracts.



Residency and capital

A dollar-pegged asset that also brings the family a 2- or 10-year residence visa.

A Dubai property can also bring *residency status*

What the visa gives your client:

A bank account in the UAE

Open an account, make payments and keep part of the capital in the local system.

Long-term stay in the country

No tourist-stay limits and no visa questions at the border.

Residency for close family

Spouse, children and parents can be included.

What it takes

10 YEARS
Golden Visa

Property from AED 2 million, about US$545,000. Off-plan counts once registered. No need to live in the UAE.

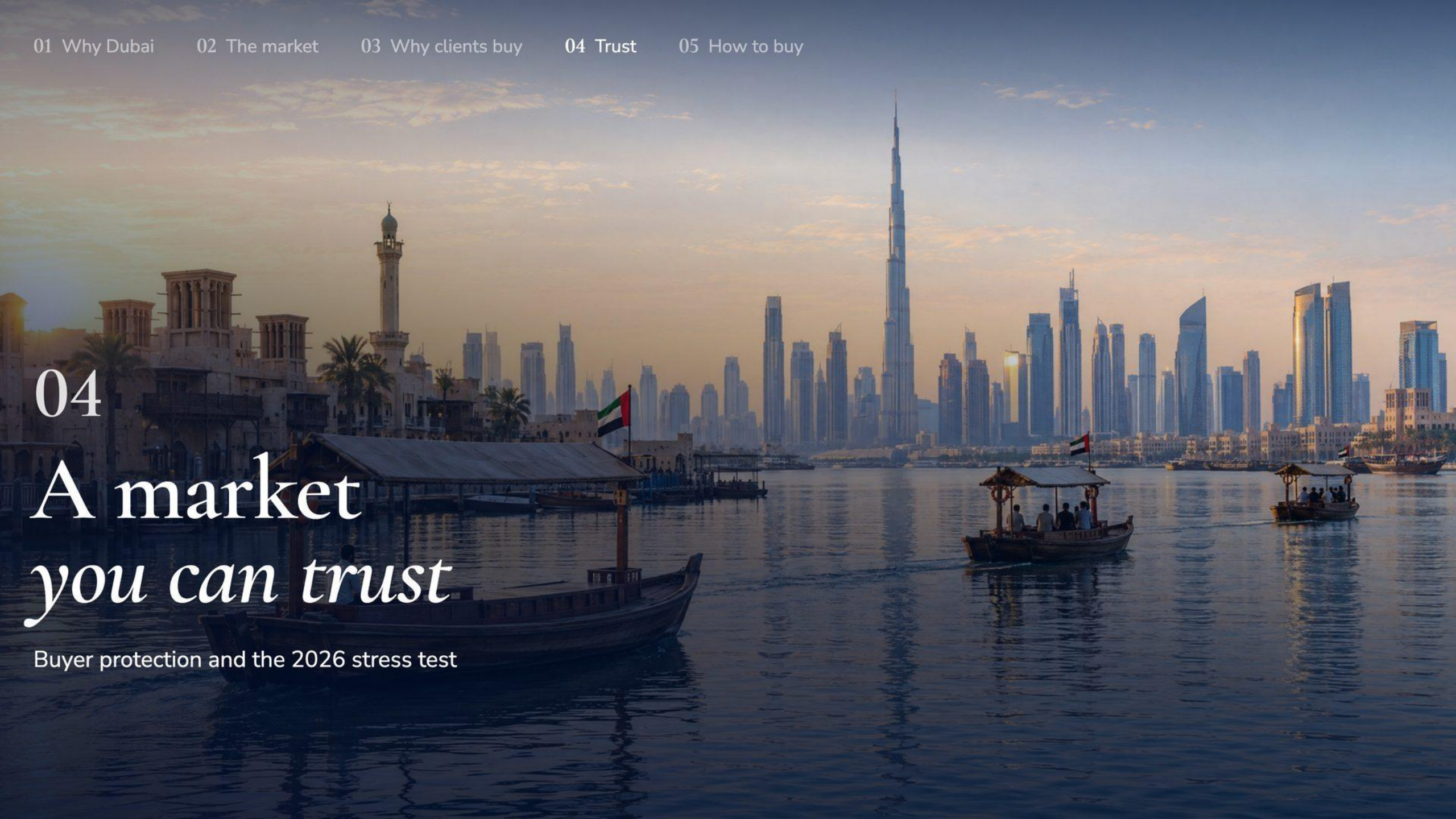
2 YEARS
Property visa

Any property value for a sole owner since April 2026, AED 400,000 per share if co-owned. Renewable while the client owns it.

One property can combine a dollar-pegged asset with residency in one of the world's *safest countries*

5 of the world's 6 safest cities are in the UAE (Numbeo, mid-2026)





04

A market *you can trust*

Buyer protection and the 2026 stress test

Off-plan in Dubai is regulated end to end

Your client's money is protected by law:

Escrow account for every project

Under Law No. 8 of 2007, payments reach the developer only as construction progresses.

Registered with the Land Department

Every off-plan sale is recorded in the Oqood register under Law No. 13 of 2008.

An active regulator

RERA licenses projects, brokers and ads, and fines violators up to AED 500,000.

Freehold ownership for foreign buyers

In designated areas the client owns the property outright, with a title deed in their name.

Prices you can check

Every sale is registered with the DLD, so a price can be compared with real transactions.

Payment plans during construction

Instalments over the build, and with many developers part of the price after handover.

Developers held their prices: *fewer than one project in twenty* trades below launch.

+227,000 new residents

Dubai's population kept growing through the conflict and reached 4.81 million in September 2026.

4% below launch price

Developers held prices: of 717 off-plan projects launched since July 2023, only 28 trade below launch (fäm Properties).

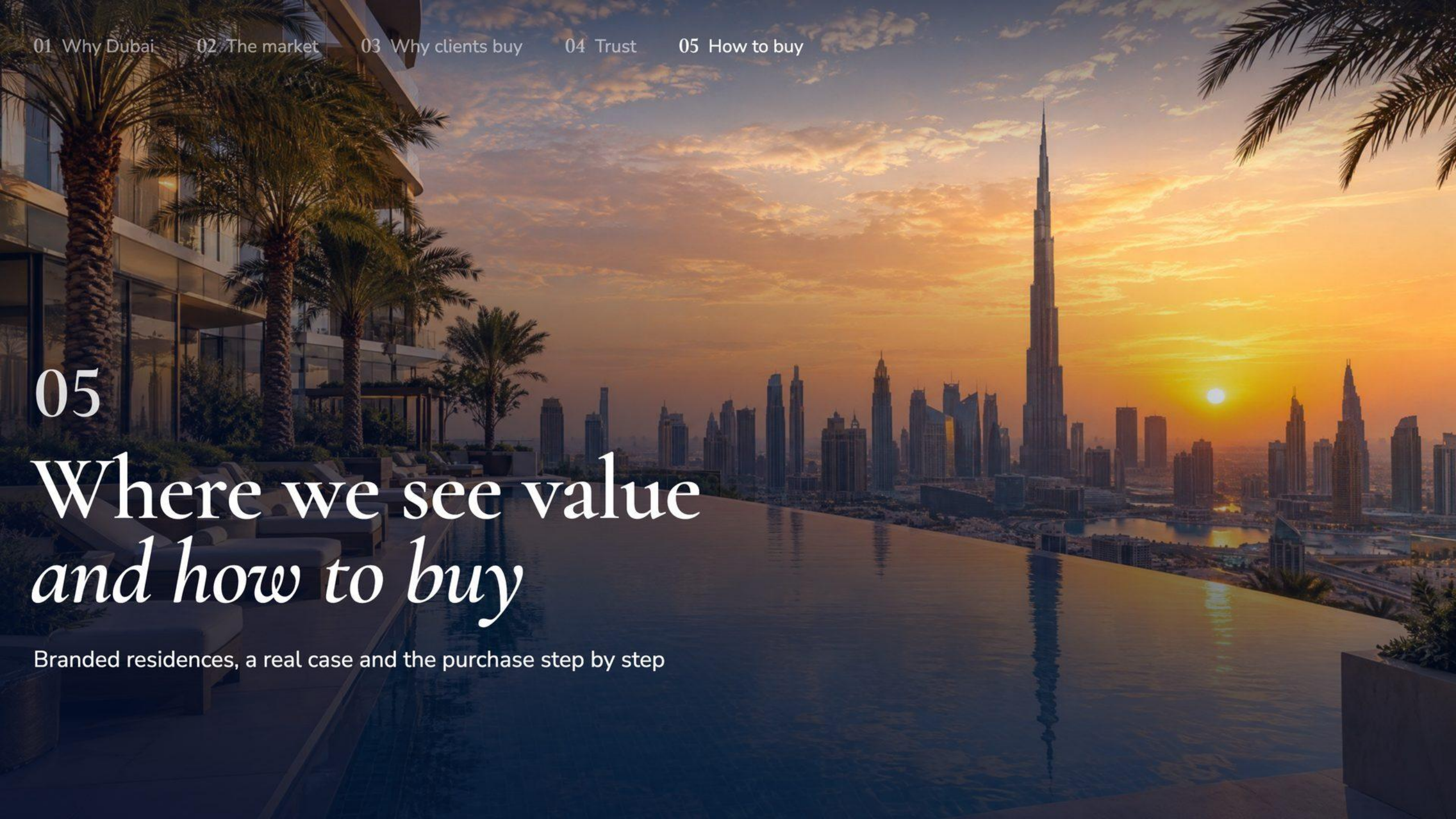
AA ratings affirmed

S&P, Moody's and Fitch kept stable outlooks. The IMF expects the UAE economy to grow 7.7% in 2027.

This year was a real stress test. Demand bent, *but did not break.*

Since 28 February the UAE has faced Iranian missile and drone attacks. Tourism fell 44% from January to August, third-quarter sales by 45%, and prices are 1.7% below a year ago.

For buyers it opened a window: discounts, longer payment plans, developers covering the 4% DLD fee. With about 60,000 homes a year due until 2028, project selection matters more than ever.



05

Where we see value *and how to buy*

Branded residences, a real case and the purchase step by step

Where we see value now: *branded residences*

Dubai has more branded residences than any other city: 64 completed projects and 87 in the pipeline (Savills).

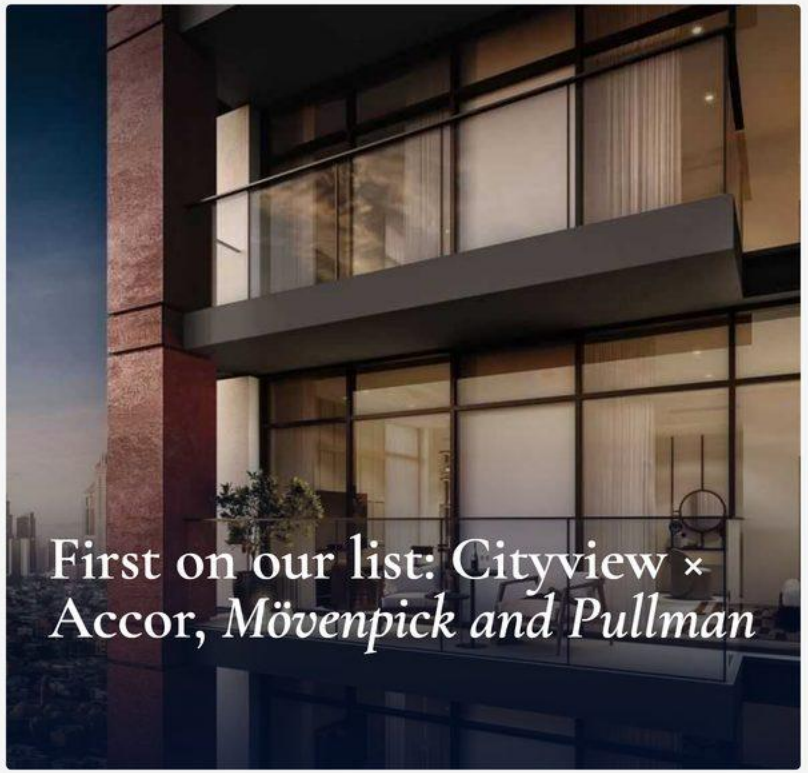
Why they work for your clients:

No.1 city in the world for branded residences

~30% price premium over comparable homes

A known brand helps on resale and rental

Hotel operators set the service standard, and European buyers read the brand as a quality signal. Some Dubai branded projects trade at twice the market (Knight Frank).



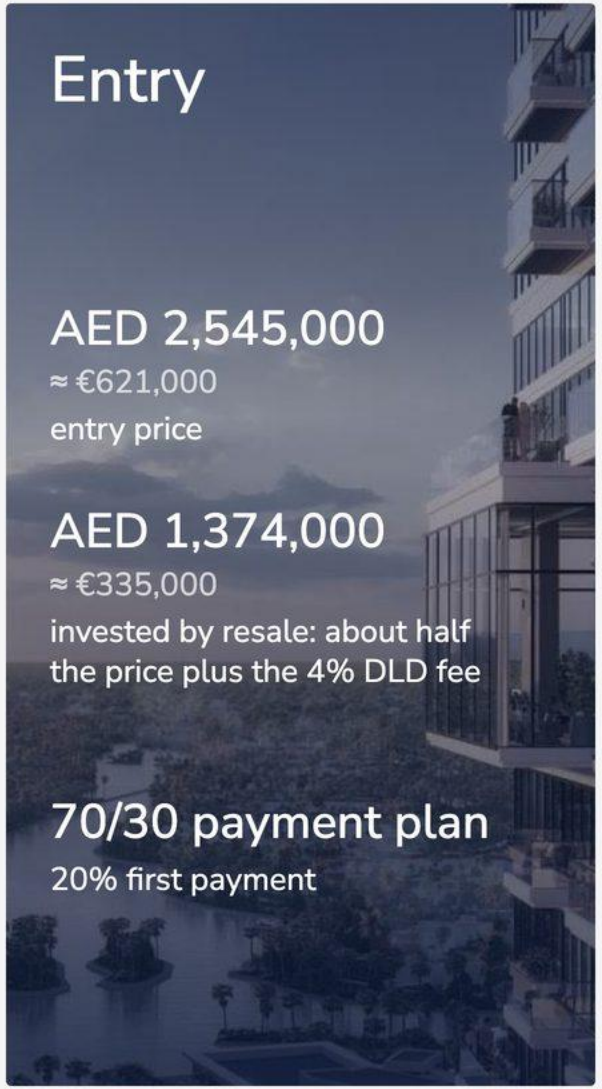
A 2-bedroom apartment, 135 m² in UH East by Ellington, JLT

February 2024
Purchase

January 2026
Resale
the property is still under construction

Case

Entry



AED 2,545,000
≈ €621,000
entry price

AED 1,374,000
≈ €335,000
invested by resale: about half the price plus the 4% DLD fee

70/30 payment plan
20% first payment

Exit before handover

AED 3,100,000
≈ €756,000
resale price

AED 555,000
≈ €135,000
capital gain

AED 493,000
≈ €120,000
investor's net profit after a 2% commission

Result

+36%
on invested capital
over 23 months

17% per year
annualised

Closed before the 2026 conflict. Past results do not guarantee future returns.

The price growth was driven by four factors:

the Ellington developer brand, the mature JLT location with business demand from DMCC, the resale-friendly 2BR format, and an exit closer to handover, when construction risks are lower and the property has not yet been fully paid for.

How your client buys, *fully remotely*

Reserve the unit

Booking deposit and KYC online, no need to fly in.

Sign the SPA

Electronically or through a power of attorney.

Pay into escrow

Instalments by bank transfer to the project escrow account.

Registered with the DLD

The sale is recorded in the Oqood register.

Keys and title deed

Then we can rent the unit out or resell it for you.

Dubai
in five numbers

4.8

million residents

+227,000 since January 2026, despite the regional conflict

917

billion AED in sales in 2025

an all-time record: 270,000+ deals, +20% year on year

6.5–7%

net rental yield

on average, vs 2.6–3.8% gross in European capitals

0%

UAE tax on rent and gains

a one-off 4% registration fee at purchase

10

year Golden Visa

for property from AED 2 million, family included