A | D APARTMENT IN DUBAI

The Dubai Property Guide

EDITION 2026 · DATA: 2025 FULL-YEAR · FACTS VERIFIED 07 JUL 2026

Every number in this document carries its source and date.

FRONT MATTER

Important Notice

This guide is **general market information**. It is not investment, tax or legal advice, and it considers no individual circumstances. Take regulated advice before committing capital.

Every figure in this document carries its **source and verification date**, printed beside the number. Figures reflect the stated as-of dates and change without notice. Verify before acting on any of them.

All rental yields are **gross** unless stated otherwise. Net returns are typically 1.5–2.5 percentage points lower after service charges and running costs.

Apartment in Dubai publishes what it believes and why, including what not to buy. Where we take a view, it is marked as a view.

How to read this document

AQUA — VERIFIED.
A checked figure. Its source and date sit directly beside it.

SAFFRON — RISK.
Warnings, overheated segments, and what we would not buy.

SPECTRAL BAND.
A hairline horizon. It appears once, where a chapter begins.

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EDITION 2026

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DATA AS OF 2025 FULL-YEAR (VERIFIED 2026-06-16) · SOURCES: BAYUT DUBAI SALES MARKET REPORT 2025 · DUBAI LAND DEPARTMENT · PROPERTYFINDER · U.AE

01 — Why Dubai, Why Now

Three structural facts explain most of the demand: no personal income tax, no annual property tax, and freehold ownership for foreign nationals in designated areas. The rest is timing and price.

THE OWNERSHIP CASE · Dubai levies no personal income tax and no annual property tax on individual owners. Foreign nationals can hold freehold title in designated communities. For a buyer used to layered acquisition taxes and yearly property levies, that changes the arithmetic before a single rent cheque arrives.

THE YIELD CASE · Gross apartment yields averaged 7.0% in 2025, with the mid-tier communities running higher and the prime waterfront districts lower. Net is 1.5–2.5 percentage points below that once service charges and running costs are paid. The headline is not the return.

THE LIQUIDITY CASE · Over 270,000 sales transactions were recorded across the emirate in 2025, worth AED 917 billion. A market that turns over this much is a market you can leave. Depth at entry usually means depth at exit, which matters more than any single year's price move.

THE HONEST CAVEAT · None of this makes Dubai a one-way bet. Prices have moved fast, and the margin for error has narrowed. The case for buying is real. So is the case for buying carefully, which is what the rest of this guide is about.

7.0%

Average gross apartment rental yield in 2025. Net runs 1.5–2.5 pp lower after costs.

BAYUT DUBAI SALES MARKET REPORT 2025; ENGEL & VÖLKERS · 2025

AED 917 bn

Value of Dubai property transactions in 2025, up 20% year on year.

BAYUT DUBAI SALES MARKET REPORT 2025; DUBAI MEDIA OFFICE · 2025

SOURCES ARE CITED BESIDE EVERY FIGURE. IF A NUMBER HAS NO SOURCE, WE DO NOT PRINT IT.

WHAT WE MEASURE · This guide tracks the numbers that decide an outcome: price per square foot, gross rental yield, year-on-year change, and the all-in cost of a purchase. Everything else is context. Where a figure is verified we print it with a source; where it is not, we leave it out rather than estimate.

WHAT WE DO NOT DO · We do not forecast prices. We do not promise returns. We do not invent scarcity to move a sale. A guide that only ever tells you to buy is a brochure with page numbers. This one names segments we would avoid, in Chapter 05.

WHO IT SUITS · End-users who plan to live in the unit, yield-focused investors, and buyers using property as a route to a 10-year residency. The right community is different for each. A prime waterfront address and a high-yield mid-tier block are not competing for the same buyer.

HOW TO USE IT · Read Chapter 02 for the market, Chapter 03 to compare communities, Chapter 04 for the process and off-plan safety, and Chapter 05 before you commit to anything. Chapter 06 covers the costs and the Golden Visa. Then take regulated advice.

A guide that only ever says buy is a brochure with page numbers.

HOW THIS GUIDE IS FUNDED

Free to you, paid by developer commission

This guide costs you nothing. Apartment in Dubai is paid through developer commissions when readers buy through us. Our recommendations do not depend on that. We also print what not to buy, and we mark our own views as views. The full independence disclosure is on the closing page.

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02 — The Market in Numbers

2025 was the strongest year on record for Dubai residential property. Four figures carry the story, each printed with its source.

AED 917 bn

Value of Dubai property transactions in 2025, up 20% year on year.

BAYUT DUBAI SALES MARKET REPORT 2025; DUBAI MEDIA OFFICE · 2025

270,000+

Sales transactions recorded across the emirate in 2025.

BAYUT DUBAI SALES MARKET REPORT 2025; DUBAI MEDIA OFFICE · 2025

7.0%

Average gross apartment yield. Villas average 5.0%; top apartment areas reach 10.0%. Net runs 1.5–2.5 pp lower.

BAYUT DUBAI SALES MARKET REPORT 2025; ENGEL & VÖLKERS · 2025

29%

Apartment price growth in the hottest communities in 2025 (up to). Villas reached 28%.

BAYUT DUBAI SALES MARKET REPORT 2025; DUBAI MEDIA OFFICE · 2025

SOURCES ARE CITED BESIDE EVERY FIGURE. IF A NUMBER HAS NO SOURCE, WE DO NOT PRINT IT.

Gross rental yields by area, 2025

Mid-tier communities out-yield the prime districts.

GROSS YIELDS · NET TYPICALLY 1.5–2.5 PP LOWER AFTER COSTS · SOURCE: BAYUT DUBAI SALES MARKET REPORT 2025; ENGEL & VÖLKERS · PRICES/SQFT: BAYUT 2025

READING THE CHART · The pattern is consistent. The lower the entry price per square foot, the higher the gross yield tends to run. JVC leads at 7.8% on the lowest price base; Downtown trails at 6.0% on the highest. Prime districts sell the address, not the return.

THE CATCH · Gross is not net. In high-amenity towers, service charges can absorb one to two points of yield before the first tenant arrives. A 7% headline that nets below 5% is a different investment. The service-charge schedule, not the sales deck, decides which one you are buying.

ALL YIELDS GROSS. NET IS TYPICALLY 1.5–2.5 PERCENTAGE POINTS LOWER AFTER SERVICE CHARGES AND RUNNING COSTS.

03 — Areas & Yields

Four communities, two segments. Luxury areas cost more per square foot and yield less. Mid-tier areas cost less and often yield more. Each card carries its own source.

LUXURY

Downtown Dubai

AED / SQFT	GROSS YIELD	YEAR ON YEAR
3,134	6.0%	+5.5%

Buyers who want the address more than the yield. End-users at the foot of the Burj Khalifa, and investors after premium short-let and corporate tenants who pay for the postcode. Dense, walkable, and priced accordingly.

BAYUT DUBAI SALES MARKET REPORT 2025 · 2025

LUXURY

Dubai Marina

AED / SQFT	GROSS YIELD	YEAR ON YEAR
2,085	6.5%	+4.2%

Buyers who want water views and a unit that rents fast. Younger professionals, holiday-home owners and short-let operators compete for the same stock, which keeps occupancy healthy through the year. Rental liquidity is the draw.

BAYUT DUBAI SALES MARKET REPORT 2025 · 2025

COMMUNITY-LEVEL AVERAGES, NOT LISTING PRICES FOR ANY SPECIFIC BUILDING OR UNIT.

MID-TIER

Business Bay

AED / SQFT	GROSS YIELD	YEAR ON YEAR
2,090	6.8%	+0.4%

A central address without Downtown pricing. Offices, hotels and apartment towers along the canal, directly south of Downtown. Professional tenants who want to live near the business core keep leasing activity steady. More functional than glamorous.

BAYUT DUBAI SALES MARKET REPORT 2025 · 2025

MID-TIER

Jumeirah Village Circle (JVC)

AED / SQFT	GROSS YIELD	YEAR ON YEAR
1,455	7.8%	+10.6%

Investors buying for yield and families buying for space. The lowest entry price of the four and the highest gross yield. A master-planned grid of villas, townhouses and apartment blocks around small parks. Quieter and more suburban than the waterfront.

BAYUT DUBAI SALES MARKET REPORT 2025 · 2025

Prime districts sell the address. Mid-tier communities sell the return.

YIELDS ARE GROSS. FOREIGN NATIONALS CAN OWN FREEHOLD IN EACH OF THESE DESIGNATED COMMUNITIES.

04 — The Buying Process

The mechanics are the same whether you buy ready or off-plan. Five steps, one registered trustee office, one title deed at the end.

01 Define budget and goal

Set your budget including the 7–10% transaction costs, and decide between rental yield, capital growth or a Golden Visa. The goal changes the community.

02 Choose area and property type

Compare communities by price per square foot and yield. Decide off-plan (payment plans, newer build) against ready (immediate rent, the actual unit in front of you).

03 Reserve and sign

Sign a reservation form or MOU (Form F) and pay a deposit, typically 10% for ready property. The terms are set here, so read before you sign.

04 NOC and transfer

The developer issues a No Objection Certificate. Ownership transfers at a DLD-registered trustee office, not in a private arrangement.

05 Register and receive title

Pay the DLD fee, register the transaction and receive your title deed. An eligible purchase can begin the Golden Visa process from here.

EDUCATIONAL SUMMARY OF A STANDARD PURCHASE. SPECIFIC TRANSACTIONS VARY. TAKE REGULATED ADVICE.

ESCROW PROTECTS THE STAGE, NOT THE OUTCOME · Off-plan payments in Dubai are made into a RERA-regulated escrow account tied to the project. Developers draw down against construction milestones, not on signing. That protects your money from being spent elsewhere. It does not protect you from buying the wrong unit in the wrong location.

CHECK THE REGISTRATION · The project should be registered with RERA and the developer licensed. A brokerage advertising the unit needs a valid Trakheesi permit for the listing. If a permit number is missing, treat the listing with caution and ask before you proceed.

DELIVERY RECORD BEATS THE RENDER · A payment plan does not improve a plot. Buy off-plan from developers with a delivery record, in districts with proven resale depth, or do not buy off-plan at all. Completion-date risk is real, and the exit matters more than the brochure.

READY VERSUS OFF-PLAN · Ready property gives immediate rental income and the actual unit to inspect, at a higher upfront cost. Off-plan gives a lower entry price and payment plans, with no rent until handover and completion-date risk. Neither is safer by default.

OFF-PLAN CHECKLIST

Five checks before you sign an off-plan reservation

Project registered with RERA and payments into a project escrow account. Developer licensed, with a delivery record you can verify. Valid Trakheesi permit on the listing. Realistic handover date in the contract. A district with resale depth, so you can exit. If any of the five is missing, stop and ask before you pay a deposit.

RERA · DUBAI LAND DEPARTMENT · TRAKHEESI · 2025

ESCROW, RERA AND TRAKHEESI ARE PROCEDURAL SAFEGUARDS. THEY DO NOT REMOVE LOCATION OR COMPLETION RISK.

05 — What NOT to Buy

Every market this active produces product built for the brochure, not the balance sheet. Three patterns to avoid, and one honest read on where the market stands.

OVERHEATED SEGMENTS · The clearest 2025 example is branded launches in second-tier locations priced at first-tier rates. The brand premium is real. The location asked to carry it is not. When the whole market rises, these units rise last and give it back first.

SERVICE-CHARGE TRAPS · Read the service-charge schedule as closely as the price. In high-amenity towers, annual charges can absorb one to two points of a gross yield before the first tenant arrives. A 7% headline that nets below 5% is a different investment, and the difference is in the schedule, not the sales deck.

OFF-PLAN IN SECOND-ROW LOCATIONS · A payment plan does not improve a plot. Buy off-plan from developers with a delivery record, in districts with proven resale depth, or do not buy off-plan at all. The exit matters more than the render.

Honesty about risk is the strategy, not the disclaimer.

REALITY CHECK

Dubai sits in the elevated-risk band

The UBS Global Real Estate Bubble Index 2025 classifies Dubai as an **elevated-risk** market. That is not a crash forecast. The index measures how far prices have moved ahead of rents and incomes, not when they correct. What it does mean is that the margin for error has narrowed. Entry price, service charges and honest rent assumptions now decide outcomes more than the market's direction does.

UBS GLOBAL REAL ESTATE BUBBLE INDEX · 2025

TRACK RECORD — WHAT WE SAID / WHAT HAPPENED

SPECIMEN

EDITION	WHAT WE SAID	WHAT HAPPENED
2024	Example call — “Mid-tier communities will out-yield prime in 2025.”	Example outcome — JVC led gross yields at 7.8%; Downtown trailed at 6.0%. Scored: HIT.
2024	Example call — “Off-plan premiums will cool by mid-2025.”	Example outcome — they did not; we were early. Scored: MISS, on the record.

SPECIMEN ROWS FOR THIS DESIGN SAMPLE — THE FULL TRACK RECORD, HITS AND MISSES, IS PUBLISHED IN EACH EDITION.

WE PRINT MISSES AS PLAINLY AS HITS. A TRACK RECORD YOU CANNOT CHECK IS MARKETING.

06 — Costs, Taxes & Golden Visa

Total acquisition costs are typically 7–10% of the purchase price. The worked example below is a cash purchase at AED 2 million.

FEE	BASIS	AMOUNT (AED)
DLD transfer fee	4.0% of price	80,000
Agency commission	2.0% of price	40,000
VAT on commission	5.0% of commission	2,000
Trustee registration	Property ≥ AED 500,000	4,000
VAT on trustee fee	5.0% of trustee fee	200
Title deed admin	Fixed DLD charge	580
Total transaction cost	**≈ 6.3% of price (cash)**	**126,780**

CASH PURCHASE AT AED 2,000,000. WITH A MORTGAGE, ADD 0.25% OF THE LOAN PLUS ~AED 290 ADMIN. THE 7-10% RANGE COVERS MORTGAGES, CONVEYANCING AND OTHER VARIABLES · SOURCE: PROPERTYFINDER DLD FEES; ENGEL & VÖLKERS; DLD

ILLUSTRATIVE WORKED EXAMPLE. ACTUAL COSTS VARY BY TRANSACTION, FINANCING AND CONVEYANCING.

AED 2.0 M

Qualifying property value for the 10-year Golden Visa property route.

U.AE; DLD; PROPERTYFINDER · 2026

10 yr

Renewable residency, extendable to spouse, children and parents on one qualifying property.

U.AE; DLD; PROPERTYFINDER · 2026

WHAT CHANGED · As of 20 February 2026, the 50% upfront rule was removed. Off-plan and mortgaged properties now qualify for the property route, which opens the 10-year visa to buyers using developer payment plans and bank mortgages.

NO MINIMUM STAY · The Golden Visa does not require you to live in the UAE full-time to keep it valid. It renews for as long as you hold the qualifying property.

TAX, AS A FACT NOT ADVICE · Dubai levies no personal income tax and no annual property tax on individuals. Foreign nationals can own freehold property in designated areas. Your own position depends on your tax residency elsewhere. Confirm it with a qualified tax adviser before you rely on it.

ONGOING COSTS · Budget for annual service charges billed per square foot, utilities (DEWA) and cooling, plus management fees if you let the property. These are what turn a gross yield into a net one.

TAX INFORMATION IS GENERAL AND FACTUAL, NOT ADVICE. CONFIRM YOUR POSITION WITH A QUALIFIED ADVISER.

CLOSING

About Apartment in Dubai

Apartment in Dubai is the guide-publishing arm of Recom Real Estate LLC, a RERA-licensed brokerage in Business Bay. This edition was written by Rene Florian. We publish what we believe and why, cite every figure, and mark our own views as views so they can be scored against reality in the next edition.

NEXT STEP

Talk to the people who wrote this

Book a free first conversation. Tell us your budget and goal, and we will give an independent read on the communities and costs that fit, including what we would not buy. No obligation, and no manufactured deadline.

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