2026 GUIDE · INTERNATIONAL EDITION

# Invest in Dubai Real Estate

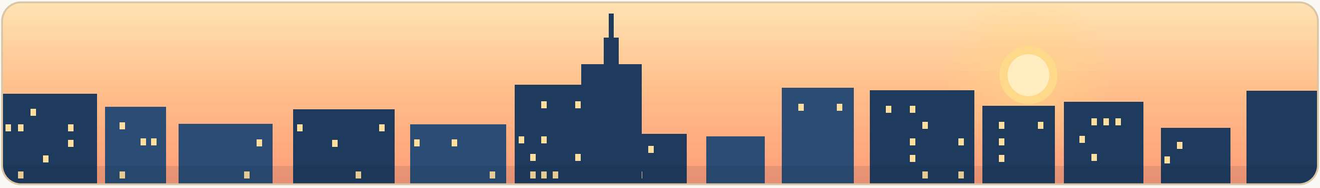
Areas, yields, Golden Visa and the buying process — with dedicated insights for investors from 8 key markets.

**Giorgio Schillaci**

Real Estate Advisor in Dubai · Nest Seekers International

Off-Plan & Secondary Market · IT · EN · FR · @giorgiorealestatedubai

**Message me on WhatsApp · +971 54 358 5856**



# Why the world is buying Dubai

THE FUNDAMENTALS BEHIND THE HEADLINES

Dubai has become one of the most international property markets on earth: buyers from more than 150 nationalities transact here every year, and foreign investors dominate the off-plan segment. Since 2002, non-residents can own property outright (**freehold**) in designated zones, with title registered at the **Dubai Land Department (DLD)**, a public transaction registry that lets you verify real prices, not asking prices.

## The six anchors that keep pulling global capital in

- **Tax efficiency**: no annual property tax, no personal income tax on rent, no capital gains tax in the UAE. (Your home-country obligations still apply; see the country sections.)
- **The Golden Visa**: invest AED 2M (~USD 545K) in property and qualify for a renewable 10-year residence visa, extendable to spouse and children, with no minimum stay.
- **Safety and stability**: Dubai consistently ranks among the safest large cities in the world, with low crime, political stability and a rule-of-law framework built for foreign investors (RERA escrow protection on every off-plan project).
- **A USD-pegged currency**: the dirham has been pegged to the US dollar since 1997. For investors from countries with volatile or depreciating currencies, Dubai property is a hard-currency store of value.
- **Genuine yields**: realistic gross rental yields of 5–8% depending on area, supported by a fast-growing resident population, versus 2–4% in most European and Asian gateway cities.
- **Diversification**: an asset outside your home banking system, home currency and home tax regime, in a city positioned between European, Asian and African time zones.

> **A note on honesty:** there are no "guaranteed 10% returns" in Dubai. Serious numbers, verified against actual DLD transactions, sit between 5% and 8% gross depending on the area, the building and how the unit is managed. This guide only uses conservative ranges.

**Questions already? Message Giorgio on WhatsApp →**

+971 54 358 5856 · English, Italiano, Français

# How buying works

SIMPLER AND FASTER THAN ALMOST ANY EUROPEAN MARKET

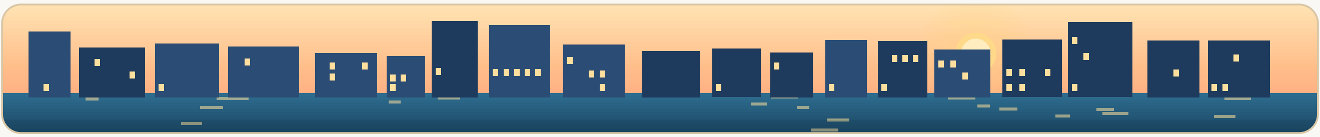
## Off-Plan (buying from the developer)

- **Reserve** the unit with a booking deposit (typically 5–20%), sign the **Sales & Purchase Agreement** with the developer.
- Your purchase is registered at the DLD (**Oqood**) in your name before completion.
- All instalments go into a **RERA-regulated escrow account**: the developer only draws funds as construction milestones are certified.
- Typical payment plans: **60/40, 80/20, post-handover** (part of the price paid in instalments after you receive the keys, so rent can cover part of it), or 1%/month on selected projects.
- At handover you settle the balance and receive the final **Title Deed**. Agency fee: paid by the developer, the service costs you nothing.

## Secondary market (ready properties)

- Offer and **MOU (Form F)** with a ~10% deposit, developer **NOC**, then transfer at a DLD Trustee Office, and the Title Deed is issued the same day.
- Income starts immediately, the building's real transaction history is verifiable on the DLD, and there is room to negotiate, especially on motivated sales.
- Costs: **4% DLD transfer fee**, ~AED 2,000–5,000 admin/trustee fees, 2% agency commission, plus annual service charges (~AED 10–30/sqft).

## Where to buy: the map in one table



| Area | Typical entry | Gross yield* | Best for |
|---|---|---|---|
| **Downtown Dubai** | from AED 1.2M | 5–6% | Prestige, liquidity, short-term rentals |
| **Dubai Marina** | from AED 1.3M | 6–7% | Waterfront lifestyle + yield balance |
| **Dubai Hills Estate** | from AED 1.5M | 5.5–6.5% | Families, long-term value retention |
| **JLT** | from AED 850K | 7–8% | Cash-flow with metro and real amenities |
| **JVC / JVT** | from AED 550K | 7–8.5% | First investment, maximum yield |
| **Business Bay** | from AED 900K | 6–7% | Young professionals, short-term |
| **Dubai Creek Harbour** | from AED 1.6M | 5.5–6.5% | Emaar master plan, mid-to-long term |
| **Nad Al Sheba / Meydan** | from AED 2.5M | 5–6% | Villas, appreciation play near Downtown |
| **Palm Jumeirah** | from AED 2.5M | 4.5–5.5% | Trophy assets, branded residences |

*Indicative, conservative gross ranges based on market data and registered transactions; they vary by building, floor, view and condition. Ask Giorgio for the detailed area-by-area guide (including schools per area) or a data pack on any specific building.

# Who is buying, and why

## KEY ANCHOR POINTS FOR THE 8 MARKETS DRIVING DUBAI

Foreign buyers hold the majority of Dubai's off-plan market. The mix is led by India and the UK, with strong and growing demand from the Gulf, Russia, China and continental Europe, Germany and France among the fastest-growing groups, with Italy firmly in the active buyer pool. Each market comes to Dubai for different reasons. Find yours below.

### Italy

*FULL SERVICE AVAILABLE IN ITALIAN*

Six hours from Milan and Rome by direct flight, a 2–3 hour time difference, and a growing Italian community make Dubai the most manageable "far" investment an Italian can own. The contrast with home does the selling: 5-8% gross yields versus 2–4% in Milan, no local property tax, and a purchase that closes in days instead of months.

**Key anchor points:** Golden Visa as a plan-B residence · yield uplift vs Italian cities · no UAE property tax (Italian quadro RW/IVIE declarations still apply, Giorgio connects you with Italian-speaking tax advisors) · dedicated Italian-language guide available on request.

### United Kingdom

*AMONG THE TOP TWO BUYER NATIONALITIES*

British buyers are drawn by a familiar legal-commercial culture, English-language contracts, and the arithmetic: London prime yields of 2–3% against Dubai's 5–8%, with no stamp-duty equivalent beyond the flat 4% DLD fee. Post-tax-reform UK landlords increasingly use Dubai to rebuild rental income outside the UK regime; many combine investment with winter use.

**Key anchor points:** Yield and tax arithmetic vs UK buy-to-let · no annual property tax or CGT in the UAE · Golden Visa for flexible relocation · strong British schools for families considering a move.

### Germany, Switzerland & Austria (DACH)

*ONE OF THE FASTEST-GROWING EUROPEAN BUYER GROUPS*

DACH investors are typically the most diligent buyers in the market, and Dubai rewards diligence: a public transaction registry, escrow-protected construction, and clear freehold title. Motivations are defensive as much as offensive: diversification away from EUR/CHF assets, inflation hedging, and exposure to a growth economy with rule-based regulation.

**Key anchor points:** Regulatory transparency (DLD registry, RERA escrow) · USD-pegged hard-currency asset · portfolio diversification outside the Eurozone · safety and infrastructure quality · German curriculum options (e.g. DISD, the German International School Dubai).

## France

*GROWING DEMAND · SERVICE AVAILABLE IN FRENCH*

French investors are increasingly active, particularly in waterfront and branded off-plan. The drivers: no UAE wealth tax or property tax versus the French IFI environment, direct flights from Paris and Nice, and a large francophone community. Many French buyers structure a gradual relocation around the Golden Visa.

**Key anchor points:** Golden Visa relocation path · contrast with IFI and French property taxation (French tax advice required) · French schools in Dubai (Lycée Français International Georges Pompidou) · francophone professional network, Giorgio works in French.

## India

*DUBAI'S LARGEST FOREIGN BUYER GROUP (~22% OF THE MARKET)*

Three hours from Mumbai, home to a 3.5-million-strong Indian community, and priced in a dollar-pegged currency while the rupee depreciates: for Indian investors Dubai is both a yield play and a wealth-preservation play. Buyers have shifted from pure yield hunting to family end-use, business relocation and Golden Visa positioning.

**Key anchor points:** USD-pegged hedge against rupee depreciation · 6–8% yields in communities like JVC and Business Bay · Golden Visa for family and business mobility · Indian schools (GEMS, DPS) across the city · LRS remittance planning with your advisor.

## Russia & CIS

*A TOP BUYER GROUP · FOCUS ON STABILITY AND DIVERSIFICATION*

Russian and CIS buyers moved decisively into Dubai over the last few years and remain a top buyer group, concentrated in beachfront, branded residences and luxury off-plan. The attraction is safety in every sense: personal, financial and jurisdictional: a stable, neutral hub where assets sit in hard currency with clean registered title.

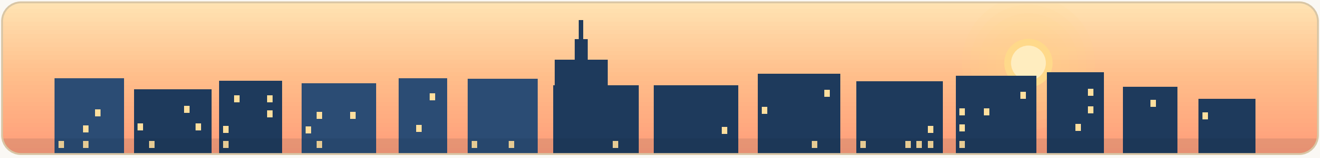
**Key anchor points:** Jurisdictional and currency diversification · personal safety and neutrality · branded residences and waterfront trophy stock · residency through investment · established Russian-speaking community and services.

## China

*STRONG AND GROWING DEMAND*

Chinese demand has strengthened sharply, focused on Downtown, Business Bay and master-planned waterfronts like Dubai Creek Harbour. Dubai offers what few markets can: freehold title for foreigners, no purchase restrictions, hard-currency pricing and a Belt-and-Road-connected trade hub with a large existing Chinese business community.

**Key anchor points:** Full freehold ownership with no foreign-buyer restrictions · USD-pegged asset outside domestic capital controls context (subject to home-country rules) · Golden Visa · new-build quality from tier-1 developers · direct flights to major Chinese cities.



## GCC (Saudi Arabia & Gulf)

*AMONG DUBAI'S LARGEST BUYER GROUPS*

Saudi and Gulf nationals are among Dubai's largest buyer groups, favouring villas, penthouses and branded second homes in Palm Jumeirah, Downtown and Dubai Hills. For GCC buyers Dubai is an extension of home (same region, freer lifestyle, deeper market) and a liquid store of wealth an hour's flight away.

**Key anchor points:** Second-home lifestyle with full ownership · deep luxury and branded segment · liquidity of the world's most transacted prime market · proximity, weekend accessibility from Riyadh, Jeddah, Kuwait and Doha.

**Wherever you're from:** UAE-side taxes are simple (there are essentially none on residential property income for individuals), but your **home-country** reporting and tax obligations remain yours. Giorgio is not a tax advisor; he works alongside your advisors and can introduce professionals experienced in your jurisdiction.

# The 7 mistakes international buyers make

### COMMON PITFALLS — AND HOW TO AVOID THEM

- Trusting **"guaranteed returns"** in a brochure instead of registered DLD transaction data.
- Buying off-plan from **developers without a delivery track record**.
- Ignoring **service charges**: on some towers they erode 1–2 points of yield.
- Choosing an area from a rendering instead of today's **real rental demand**.
- Forgetting **home-country reporting** (UK, Italian, German, French, Indian rules all differ).
- Never checking the **actual transaction prices** of the building or area before signing.
- Doing it alone, remotely, with a salesperson who only represents the developer.

## The next step

The next step isn't buying. It's a 15-minute call to define your goal: income, appreciation, Golden Visa, relocation, or a mix. Then you receive 3–5 selected opportunities with real numbers attached, not an endless list of listings. Giorgio Schillaci is a RERA-licensed advisor with **Nest Seekers International** (New York · London · Milan · Dubai), specialised in off-plan from Dubai's top developers and in the secondary market, working in **English, Italian and French**.

**→ MESSAGE GIORGIO ON WHATSAPP · +971 54 358 5856**

Tap here on your phone or computer, the chat opens directly

**Want new launches, deals and payment plans before they go public?**

Join Giorgio's **WhatsApp Community**: off-plan launches, secondary-market deals and payment plans, explained clearly.
Tap here to join the Community · Instagram: @giorgiorealestatedubai