



Dubai Investment Guide







Dear Readers,

Dubai is an extraordinary city that has grabbed the attention of investors worldwide for good reason. With its rapid economic growth, strategic global position, and unmatched lifestyle appeal, Dubai is a market filled with unique opportunities for those seeking solid returns, security, and innovation in real estate.

At Engel & Völkers, we understand that investing in a new city can be a big step. Our Dubai Investment Guide offers insights into this market's many advantages, from new build developments with high capital appreciation potential to the stability and security of secondary market investments.

For over 45 years, Engel & Völkers has been a global leader in luxury real estate, providing comprehensive support to investors. With over 16,500 professionals worldwide and 200 agents in Dubai, we are dedicated to helping you navigate this exciting market. Whether you're a first-time investor or adding to a diverse global portfolio, our expertise ensures you make informed, confident decisions.

As Dubai continues to grow, we invite you to be a part of its remarkable future. Let Engel & Völkers be your trusted partner as you explore the many possibilities of investing in one of the world's most exciting real estate markets.

Together, let's bring your investment vision to life.

Daniel Hadi
CEO Middle East

A handwritten signature in dark ink that reads "Daniel Hadi". The signature is fluid and cursive, with a stylized 'D' and 'H'.



CHAPTER 1

Why Invest in Dubai?



CHAPTER 2

Investing in Off-Plan Projects



CHAPTER 3

Advantages of Secondary Market Investment



CHAPTER 4

Safety and Regulation






Why Invest in Dubai?



Economic & Infrastructure Growth

Dubai has experienced remarkable economic growth, driven by investments in infrastructure and development projects. The government continues to promote initiatives aimed at improving public and private facilities, driving growth, and diversifying the economy into industries such as finance, logistics, tourism, and real estate.

Growing Population

Dubai's population is growing rapidly and is expected to hit 5.8 million people by 2040. The influx of skilled workers, families and high-net-worth individuals will drive increased demand for residential properties, supporting long-term growth in property prices and a thriving rental market.

Government Support & Stability

Dubai's political stability contributes to its reputation as one of the safest cities in the world. The city's low crime rate, combined with transparent regulations and strategic initiatives, creates a robust foundation for long-term investment.

Tax & Residency Benefits

The absence of income, property, and capital gains taxes in Dubai significantly enhances its appeal to residents and investors. Real estate investors can also qualify for a five or ten-year renewable Golden Visa through property investment.

Strategic Location

Dubai's location positions it as a key global hub for travel, trade, and commerce. This not only attracts businesses and tourists but also enhances the demand for real estate, making Dubai a go-to destination for investors looking to capitalise on its growing global influence.

Tourist Appeal & Lifestyle

Dubai is a major tourism hub, attracting nearly 20 million visitors each year with its luxury hotels, world-class shopping, and renowned attractions. This drives demand for short-term rental properties and reinforces Dubai's growing reputation as a leading global city.

Diverse Real Estate Market

Dubai offers a wide variety of real estate options, from luxurious villas to affordable apartments. This diversity caters to different investment preferences and budgets, providing opportunities for both HNWI and first-time investors.

Innovation & Stability

Dubai's focus on innovation, sustainability, and lifestyle-driven communities enhances property values, reflecting a strong, future-oriented vision for growth.





Investing in Off-Plan Projects

Investing in off-plan projects, which are developments that are in the planning or construction stages, presents several advantages, including the potential to maximize your returns and benefit from significant capital appreciation.

Competitive Purchase Price

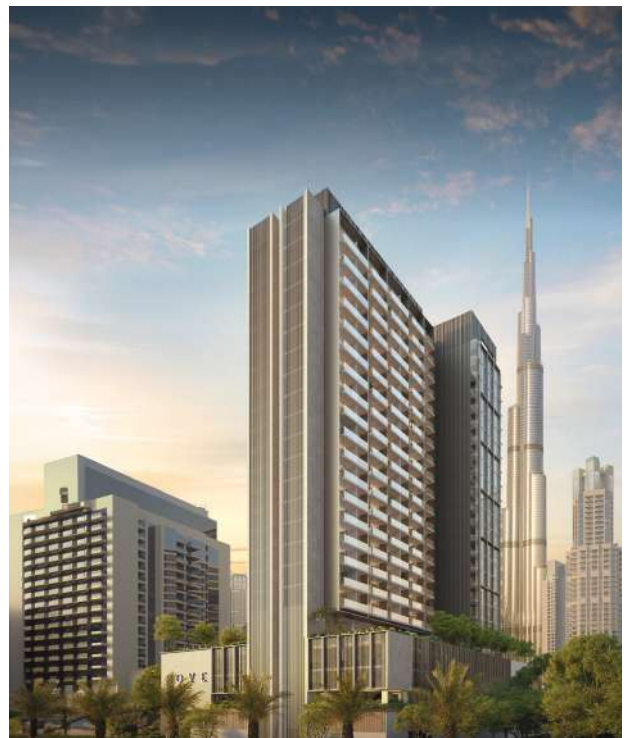
Off-plan projects are typically priced lower than similar completed properties. This enables you to enter into the market at a reduced cost, with the potential for substantial appreciation once the project is completed.

High Returns

Once completed, off-plan properties can generate average rental returns between 6% and 10% (and even exceed 10% for short-term rentals), depending on the property type and location.

Protection & Security

The Dubai Government has implemented strict regulations to protect investors in off-plan projects. Investor funds are held in regulated escrow accounts, ensuring that projects are completed according to plans.





Flexible Payment Plans

Real estate developers offer flexible, interest-free payment plans, often structured over several years with low initial installments.

Customization & Modernity

Off-plan gives you the opportunity to customize the property according to your preferences. Plus, new builds have the latest technologies and design solutions, increasing the value of the property.

Choice

The off-plan market offers a wide variety of property types, from apartments to villas, across different communities and localities. This allows you to choose a property that fits your investment goals and preferences.

Expected Returns

Dubai is a rapidly expanding city with ongoing infrastructure and development initiatives. Popular communities such as Dubai Marina, Downtown Dubai, and Dubai Creek Harbour are examples of areas where properties have seen significant capital appreciation in recent years.

For off-plan investors, capital appreciation can be very appealing. In Dubai's thriving real estate market, property values can increase by 20% to 30% during construction

and by up to 50% by the time the project is completed, not considering potential further value increases in the long term.

Investing in off-plan projects is an extraordinary opportunity to enter a dynamic market like Dubai. The combination of high potential returns, flexible payment plans and strong legal protection, makes this type of investment highly attractive.

WE PARTNER WITH ALL MAJOR DEVELOPERS IN DUBAI

EMAAR

NAKHEEL

OMNIYAT

SOBHA

DAMAC



**DANUBE
PROPERTIES**

**ماجد الفطيم
MAJID AL FUTTAIM**

**DUBAI
PROPERTIES**

MERAAS

Advantages of Secondary Market Investment in Dubai

Investing in secondary market properties, which are fully completed and ready for occupancy, offers several advantages, including immediate rental income and access to well-established communities. This approach helps minimise risk while providing steady rental returns and long-term value growth.

Immediate Rental Income

Unlike off-plan properties, secondary market homes are ready for occupancy, allowing you to generate rental income immediately after purchase. This can provide an instant return on investment.

Mortgage Financing

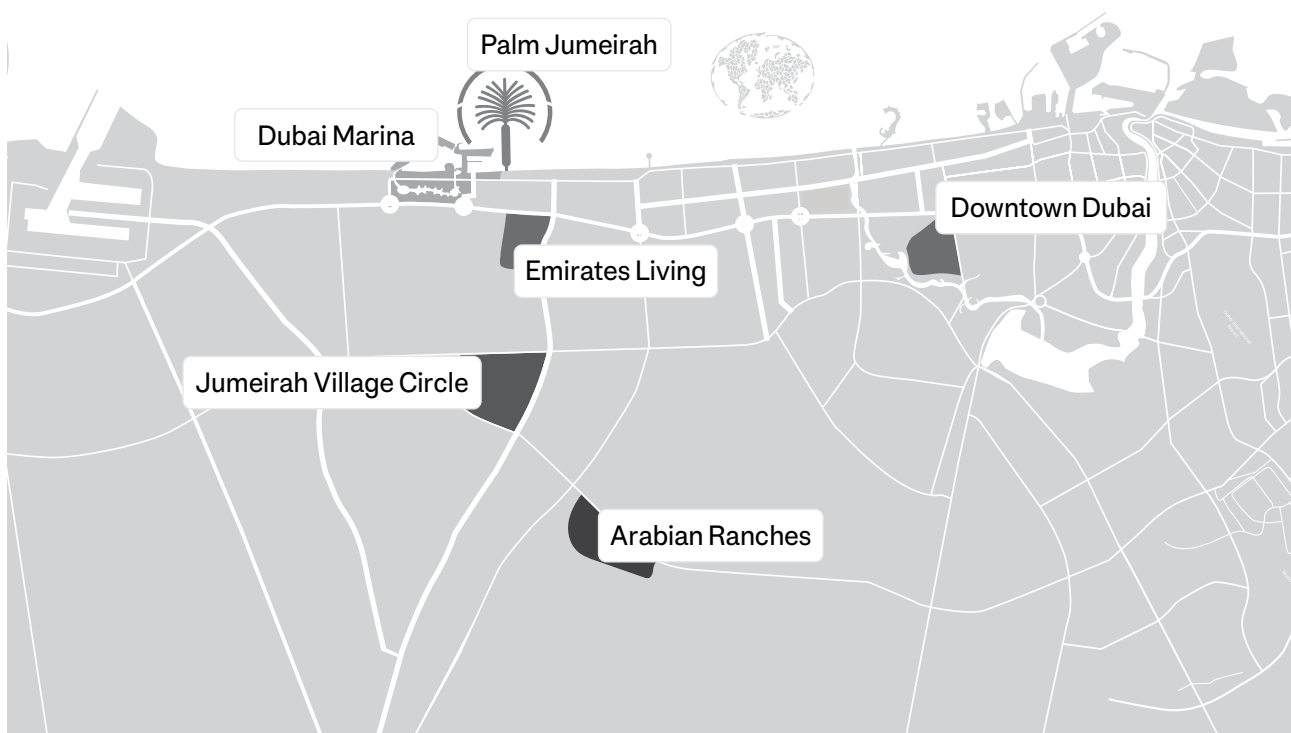
Buying a secondary market property gives you the option to finance your purchase with a mortgage, allowing you to spread the cost over up to 25 years. Non-residents can typically borrow up to 60% of the property value, while residents can borrow up to 80%, with highly competitive mortgage rates available.

Tangible Asset

Buying a secondary market property allows you to inspect the home before making a purchase. Investors can see precisely what they are buying, including the location, finishes, view, and condition of the property.

Established Communities & Amenities

Secondary market properties are often located in well-established communities, where infrastructure, landscaping, and facilities are already in place. Investors benefit from ready-to-use amenities such as parks, schools, shopping centres, and healthcare facilities, providing immediate lifestyle and rental appeal.





DUBAI MARINA

A vibrant waterfront community with luxury high-rise apartments, scenic marina views, and a bustling lifestyle.



DOWNTOWN DUBAI

Home to the Burj Khalifa and Dubai Mall, this high-end district is at the heart of the city's luxury residential developments.



PALM JUMEIRAH

The iconic man-made island offering ultra-luxury villas and apartments with private beaches and world-class resorts.



ARABIAN RANCHES

A prestigious, family-oriented villa community with lush landscapes, golf course, and a relaxed suburban lifestyle.



EMIRATES LIVING

A well-established community with spacious villas, serene lakes, and top-tier amenities, perfect for families.



JUMEIRAH VILLAGE CIRCLE

Known for its affordable properties, high rental demand, and amenities, making it a popular choice for investors.



Safety and Regulation

Dubai's real estate market is governed by robust regulations, ensuring protection and transparency for investors. The Dubai Land Department (DLD) and the Real Estate Regulatory Agency (RERA) play key roles in regulating the sector, enforcing laws that safeguard investors' interests.

The Dubai Land Department (DLD) is the government body responsible for the registration and oversight of all real estate transactions in Dubai. It ensures that the buying and selling process is conducted in a transparent and legal manner. With strict policies, the DLD has helped create a

reliable and efficient property registration system, making Dubai one of the safest real estate markets for international investors.

RERA is a regulatory arm of the DLD that oversees the development and real estate sectors. RERA enforces regulations to protect investors, ensuring that developers comply with contractual obligations and industry standards. It requires developers to adhere to specific guidelines, including the use of escrow accounts and regular updates on construction progress.

Escrow Accounts in Dubai

An escrow account is used to manage and protect investor funds in off-plan real estate projects. This account is managed by an independent third party (an authorized bank), which ensures that the funds are used exclusively for the specific project for which they were allocated. These accounts protect investors and ensure funds are used correctly and that projects progress as planned.



How Do Escrow Accounts Work in Dubai?

Opening the Escrow Account: Before starting the sale of off-plan units, the developer is legally required to open an escrow account at an authorized bank. This account is dedicated solely to the specific project.

Deposit of Investor Funds: When an investor purchases an off-plan unit, the payments are deposited into the escrow account. This includes all payment installments according to the agreed plan between the investor and the developer, without loans and interest.

Use of Funds: Funds deposited in the escrow account can only be used by the developer to cover construction and development expenses for the specific project. Withdrawals from the account must be approved by a certified engineer and the Real Estate Regulatory Agency

(RERA), who verify the progress of the work and ensure that funds are used correctly.

Investor Protection: The escrow account protects investors from risks related to project non-completion. If the developer fails to complete the project, the funds are returned to the investors. This system significantly reduces the risk of financial losses for investors.

Transparency and Regulation: RERA oversees the entire process, ensuring transparency and compliance with laws and regulations. Developers are required to provide regular updates on the project's progress, keeping investors informed about the use of their funds.

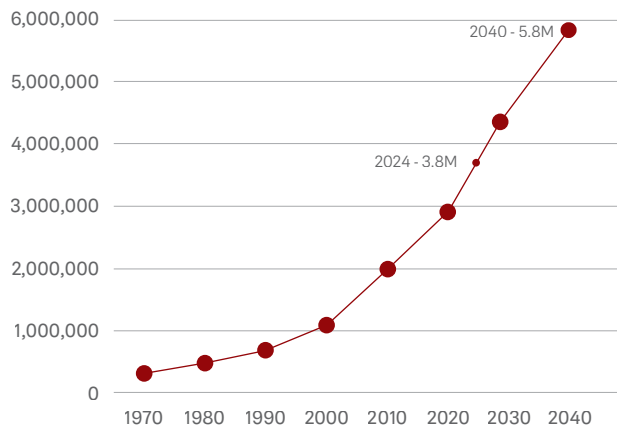
Dubai Market Statistics



Dubai's property market has experienced remarkable growth, evolving into one of the world's most exciting real estate destinations. With the Dubai government projecting a population of 5.8 million by 2040, this rapid growth, combined with the city's thriving economy, is expected to drive further demand for residential properties, ensuring long-term appreciation, healthy rental yields and exceptional investment opportunities.

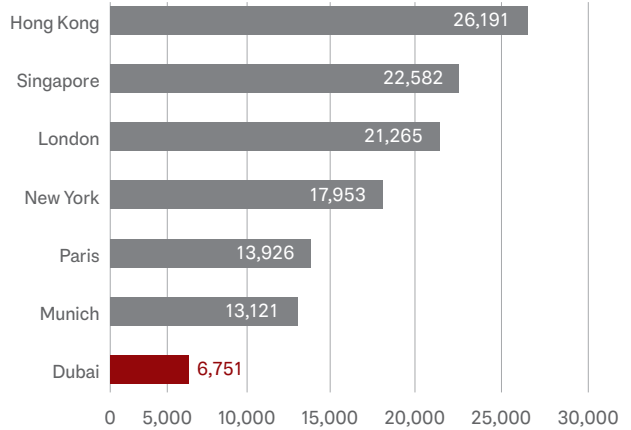
Despite the rapid growth in property prices since 2021, Dubai remains highly attractive to international investors. Dubai offers excellent rental yields and great value compared to many major global cities. Whilst many global cities faced stagnant property markets, Dubai's real estate market continued growing, presenting a unique opportunity with its competitive pricing, unparalleled luxury lifestyle appeal, and high return on investment.

Dubai Population Growth



Source: United Nations & Dubai 2040 Urban Master Plan

Comparison - City Centre Apartment Prices



(USD/sq. metre)

Source: Numbeo (April 2025)



200+

NATIONALITIES

Living and working in
the UAE

81,200

MILLIONAIRES

Living in Dubai

18.7M

VISITORS

Overnight visitors
in 2024

7%

RENTAL YIELD

Average yield on
apartments

5.1%

GDP GROWTH

Expected growth
in 2025

10-Year

GOLDEN VISA

Eligible with €500,000+
investment

> 35

COUNTRIES

Ensure our presence across
five continents

> 200

AGENTS

Professional real estate
consultants in Dubai

> 1.2Bn €

REVENUE

The total turnover
(gross) in 2024



ENGEL & VÖLKERS

A global network with local market experts

For over 45 years now, we have been specialized in the brokerage of exclusive residential property and commercial real estate, as well as yachts in the premium segment. As a leading service platform for real estate agents, we currently operate in more than 1,000 markets spanning over 35 countries on five continents. Consulting, sales and leasing are the core competencies of the more than 16,500 people who work worldwide under the Engel & Völkers brand and support you with their market expertise.

> 45

YEARS

Market leader in premium
real estate since 1977

> 16,500

PEOPLE

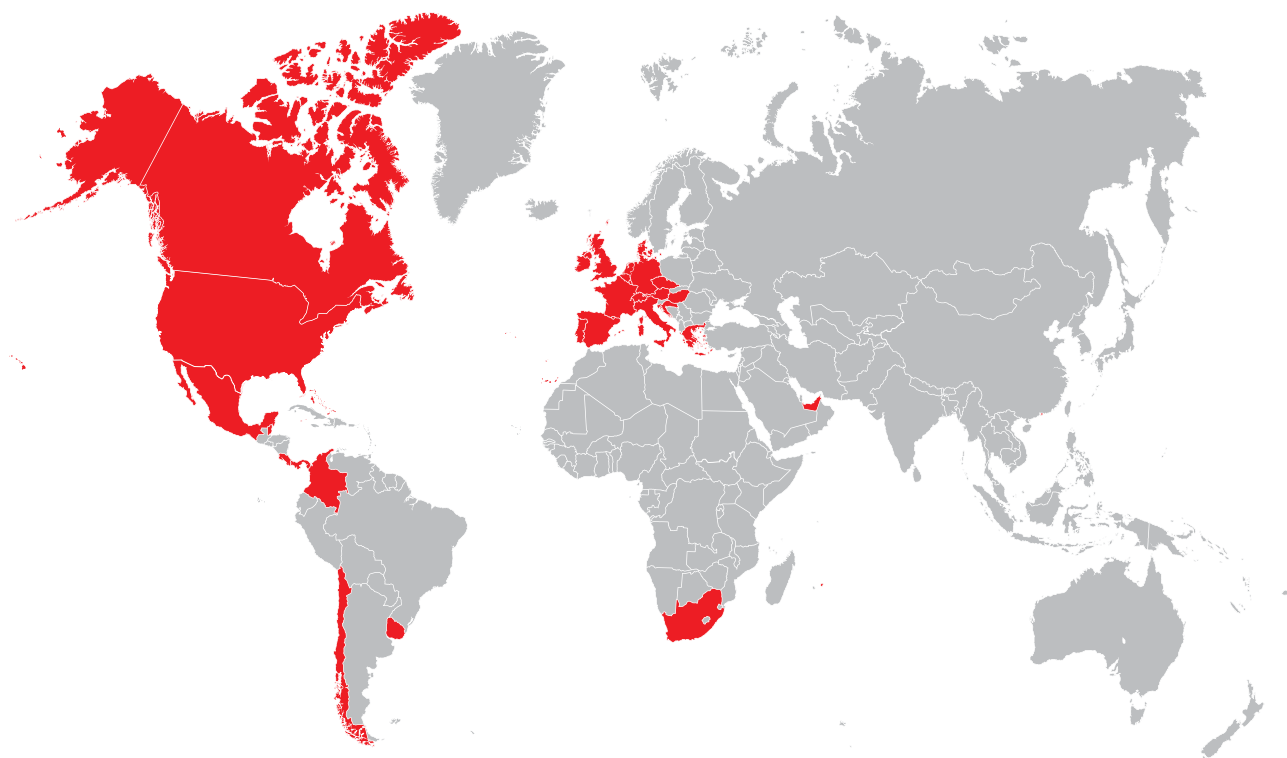
Work under the brand around
the world

> 1,000

LOCATIONS

Provide local market expertise from experts

Our worldwide Engel & Völkers network



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DUBAI

Golden Mile Galleria 2, Mezzanine, Office 21, Palm Jumeirah, Dubai | P.O.Box 17722 | ORN: 16081
+971 52 932 8933 | 800 3555 | dubai@engelvoelkers.com | www.engelvoelkers.com/ae/en