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LIVE, WORK & INVEST IN DUBAI · 30 JULY 2026 · 14 MIN READ

# Dubai real estate: rent, buy and invest with discipline

Property decisions should withstand due diligence, financing stress, service costs and exit scenarios—not only a sales presentation.

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# Contents

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01 **Key facts**

02 **Start with the legal asset**

03 **Model the complete acquisition and holding cost**

04 **Inspect the product and the counterparty**

05 **Plan financing, residency and exit separately**

06 **Practical checklist**

07 **Official sources**

> Dubai offers established and off-plan property markets across many communities and price points. The legal, financial and operating questions differ between renting a home, buying for occupation and buying as an investment. Define the objective before comparing units.

Dubai Land Department (DLD) and the Real Estate Regulatory Agency provide the official registration and regulatory framework. Use Dubai REST and authorised channels to verify property, project and professional information rather than relying solely on marketing material.

## Key facts

| | |
|---|---|
| OFFICIAL RECORD | Use DLD and Dubai REST to verify property, project and service information. |
| INVESTMENT MEASURE | Model net cash flow after service charges, vacancy, maintenance and transaction costs. |
| INDEPENDENT REVIEW | Legal and technical due diligence should match the value and complexity of the transaction. |

## Start with the legal asset

Confirm the property identity, ownership record, permitted ownership status for the buyer, seller authority and any mortgage or restriction. For off-plan property, verify the project and developer through official channels, understand escrow protections and read the sale agreement, payment plan, completion provisions and remedies.

For a lease, ensure the contracting party is the owner or properly authorised representative. Ejari is the official tenancy-registration system. DLD lists Dubai REST, approved trustee centres and authorised business channels for relevant services.

## Model the complete acquisition and holding cost

Budget beyond the headline price: registration and trustee charges, brokerage, mortgage costs, valuation, insurance, service charges, utilities, maintenance, furnishing and periods without rental income. For an investment, calculate yield after recurring cost rather than dividing annual rent by purchase price alone.

Stress test interest rates, vacancy, lower rent, unexpected repairs and a slower resale. Review service-charge history and building reserve or maintenance issues where information is available. A unit with a higher gross yield can underperform after operating friction.

## Inspect the product and the counterparty

For completed property, use an independent technical inspection appropriate to the asset. Check title details against the physical unit, parking and storage. Review building management, access, occupancy, maintenance quality and pending works. Record defects and responsibility in writing.

For off-plan purchases, assess the developer’s delivery record, the specific contract and construction status rather than general brand perception. Marketing estimates of completion, rent or appreciation are not guarantees. Obtain independent legal advice before signing a material commitment.

## Plan financing, residency and exit separately

A mortgage approval depends on lender underwriting and does not replace property due diligence. Likewise, property ownership does not automatically resolve every immigration or tax question. Confirm any residence eligibility against the current immigration rules and your exact investment.

Define the intended hold period, likely buyer or tenant, selling cost, currency exposure and repatriation path. Cross-border owners should also examine tax residence, reporting and succession consequences in all relevant jurisdictions.

## Practical checklist

- Define occupation or investment objective
- Verify property and contracting authority
- Review title, project and escrow information
- Model all acquisition and holding costs
- Inspect independently
- Plan financing, tax, residency and exit

## Official sources

**SOURCE CHECK** Official UAE government references. Links verified 4 August 2026.

1. **Dubai Land Department**
2. **DLD frequently asked questions**
3. **DLD Ejari services**
4. **DLD First-Time Home Buyer programme**

Online edition: **https://iraaglobal.com/insights/dubai-real-estate/**

CONTINUE READING

# More insight for the decisions ahead.

Keep exploring practical guidance from IRAA Global, or move from reading to a focused conversation with our advisory team.

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## Tax-readiness quick check

1. Confirm the responsible legal entity and registration position.
2. Reconcile the accounts, tax adjustments and supporting evidence.
3. Document ownership, review and approval before filing.

ABOUT THE CONTRIBUTOR

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More than 25 years of leadership across audit, finance, tax, governance, and business advisory.


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# Our company network.

The IRAA brand operates through affiliated entities registered in Dubai Mainland and a partner-firm arrangement. Each entity is a separate legal entity and operates independently.

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DUBAI MAINLAND

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## IRAA Management Consultants LLC

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## IRAA Properties LLC

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## Rays and Insight Chartered Accountants LLC

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| Business Setup ? | Accounting & Bookkeeping ? |
| Risk & Regulatory Advisory ? | Anti-Crisis Management ? |
| India-UAE Advisory ? | Private Advisory ? |

# Insight beyond numbers.

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Company structure: www.iraaglobal.com/company

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