PEAK RESIDENCES

INVESTOR GUIDE · DUBAI / UAE

What your broker won't tell you

Nine observations from actually investing in real estate in the United Arab Emirates.

PEAK RESIDENCES · OLGA PABJAN

2026

INTRODUCTION

A market that is fast, demanding and full of *narrative*

The United Arab Emirates is one of the most competitive, and at the same time most international, real estate markets in the world. In 2025 it had around 39–40 thousand licensed brokers, with an estimated 80–100 thousand people active in the industry in one form or another.

The market serves investors from over 180 countries. That makes it fast, demanding and often built more on a sales narrative than on sound analysis.

Our edge is that Peak Residences is not only an intermediary. As a company we invest in Dubai real estate ourselves, so our decisions come from practice, not market theory. That lets us speak openly about things a standard brokerage often leaves out, not for lack of knowledge, but because of sales pressure.

39–40k	180+	9
LICENSED BROKERS IN THE UAE	COUNTRIES OF INVESTOR ORIGIN	OBSERVATIONS FROM REAL PRACTICE

CONTENTS

Nine observations

Each one comes from real investment experience, not from a sales perspective.

RENTAL MODEL

01

Observation 01 / 09

There is no single good property to rent out

In Dubai the market works by matching the product to the rental model. Fully finished apartments in top locations perform better on short-term rental, where tourist traffic and high tenant turnover matter. Properties in residential districts, with more functional layouts, are more stable on long-term rental and give predictable cashflow.

The difference is not only location, but also finish level, furnishing and management costs. The same project can be excellent for one strategy and weak for another.

> PEAK TAKEAWAY
>
> *Investors who choose for a strategy, not just for a price, get better results. Every apartment will find a buyer, but not every one has to earn its keep.*

The ROI on the flyer never shows the full picture

Off-plan, ROI is usually a projection. Developers and brokers assume full occupancy, an optimal rent, no voids. That is a model scenario, not a guaranteed one.

Such numbers sell well because they show potential before the building has any real rental history. Many brokers repeat the same assumptions, because off-plan there is no real-world data yet, so the narrative rests on projections, not operating results.

> PEAK TAKEAWAY
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> *A projection is a starting point, not a promise. We walk through our method and market research in a private consultation.*

NET RESULT

03

Observation 03 / 09

Paper profit is not the same as the real result

Final yield is decided by costs that rarely make it onto the flyer. Marketing shows attractive returns based on full occupancy and ideal rental conditions. In practice every property generates extra costs, and natural gaps between tenants lower the result.

So what matters is not potential revenue alone, but the cost structure and real demand in a given location.

WHAT EATS THE NET RESULT

- Service charge
- Rental management
- Vacancy periods

PEAK TAKEAWAY

We calculate an investment net, after costs, before we recommend it.

LIQUIDITY

04

Observation 04 / 09

A pretty project and big buzz do not always mean an easy resale

Striking renders and architecture do not always translate into real interest from the next buyers. In practice, location, a functional layout, finish level and fit to rental and sales demand are what decide.

The market has grown used to spectacular launches that resemble celebrity concerts: luxury cars, premium brands, wide campaigns. That is understandable, since well-capitalised developers stimulate demand this way. Resale liquidity, however, also depends on the structure of purchases: how many investors buy similar units at the same time and how much competition there is in the segment.

PEAK TAKEAWAY

It is the structure of demand, not the marketing alone, that decides whether the exit is quick or needs a price adjustment.

05

Observation 05 / 09

Dubai is a lifestyle built on a global services infrastructure

The Emirates, and Dubai in particular, is a centre of premium living where luxury is a daily standard, not an add-on. Modern projects are designed for full comfort, often with a separate room for household staff.

The whole system rests on an international labour market. For a resident it means access to a vast on-demand services infrastructure: dining, cleaning, laundry, maintenance, beauty, wellness, interior services, even furnishing and décor delivered to the door.

PEAK TAKEAWAY

The same services that raise a tenant's comfort are a real argument for short-term rental in top locations.

A will and a “black book”: order no one mentions

Owning property in the UAE is not only an investment, but also a matter of putting the formalities in order. A will for expats lets you clearly define how your estate is to be distributed, which simplifies succession and reduces legal uncertainty around assets in the Emirates.

Alongside it runs the “black book”: a private system for organising knowledge of accounts, investments and financial flows. It is not a legal document, but an organising tool that gives fuller control over capital. A will secures inheritance, the “black book” keeps day-to-day finances in order.

> PEAK TAKEAWAY
>
> *Informing you about such safeguards is not a broker’s duty. We want your purchase to be legally protected, so we point you to the right form.*

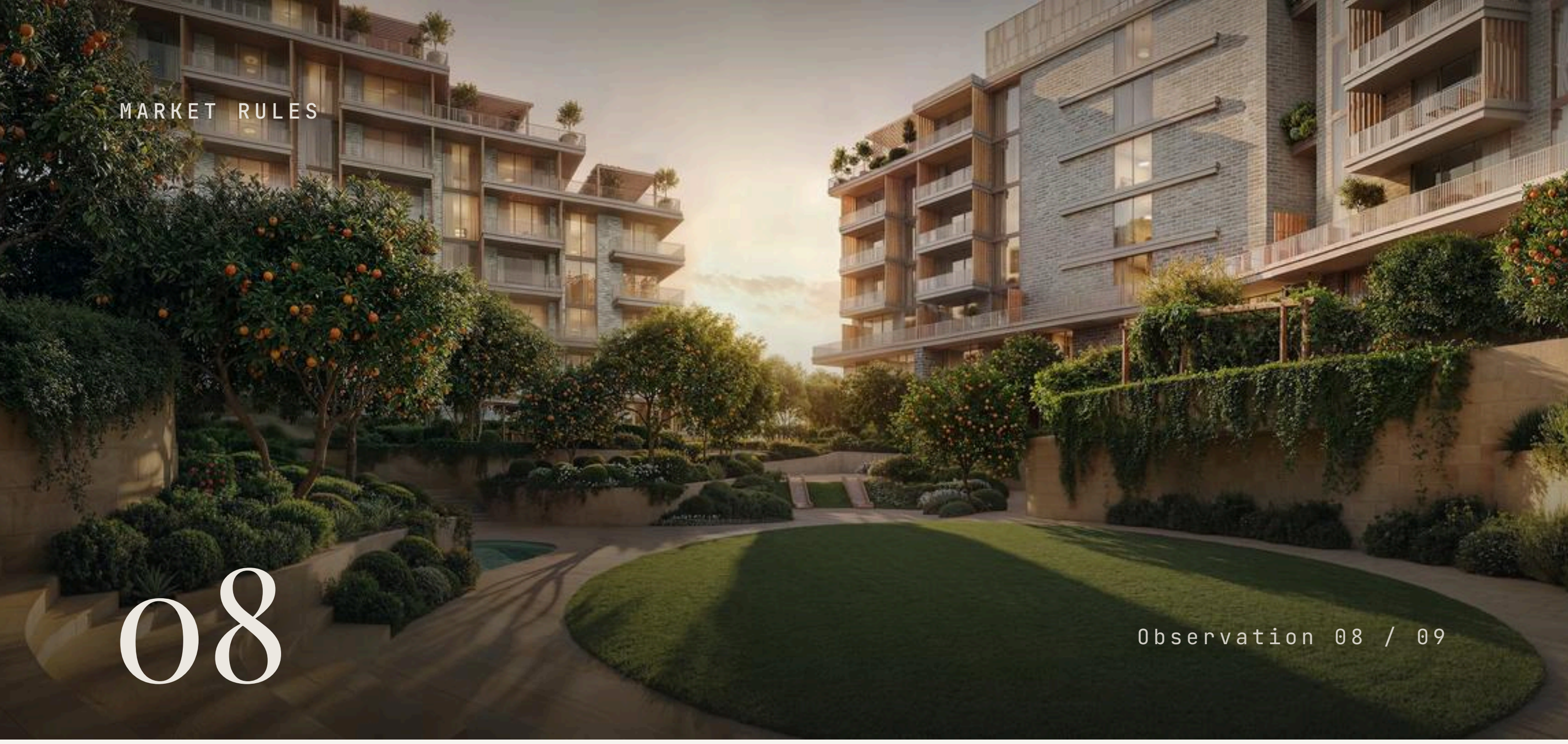
A tax haven, or a well-calculated decision?

Dubai is often called a tax haven, but the picture is more complex. No personal income tax and investor-friendly rules are a real advantage, but they do not mean an absence of costs. Entering the market requires a relatively high starting capital.

Recent years have also brought corporate tax for companies and various licensing and administrative fees that genuinely affect yield. This is a mature, well-regulated business environment that rewards informed, prepared investors.

PEAK TAKEAWAY

Dubai offers very good conditions for building returns, provided the investment is well calculated from the start. This is where experience makes the biggest difference.



This is not a "let's see how it goes" market. It runs systemically

Buying property in the Emirates means accepting local law and the rules of the market. That is not a downside, but part of investing consciously and avoiding surprises. The market is open and international, and the system is investor-oriented, yet specific rules apply.

Short-term rental without the right licence can end in a fine of several, even a dozen or more, thousand dirhams. The same goes for improper use of a unit or disturbing public order. The rules are enforced in practice, not only on paper.

PEAK TAKEAWAY

Known and understood, the Emirates are one of the most orderly markets to invest in. The mechanism can be learned, or entrusted to the right specialists.

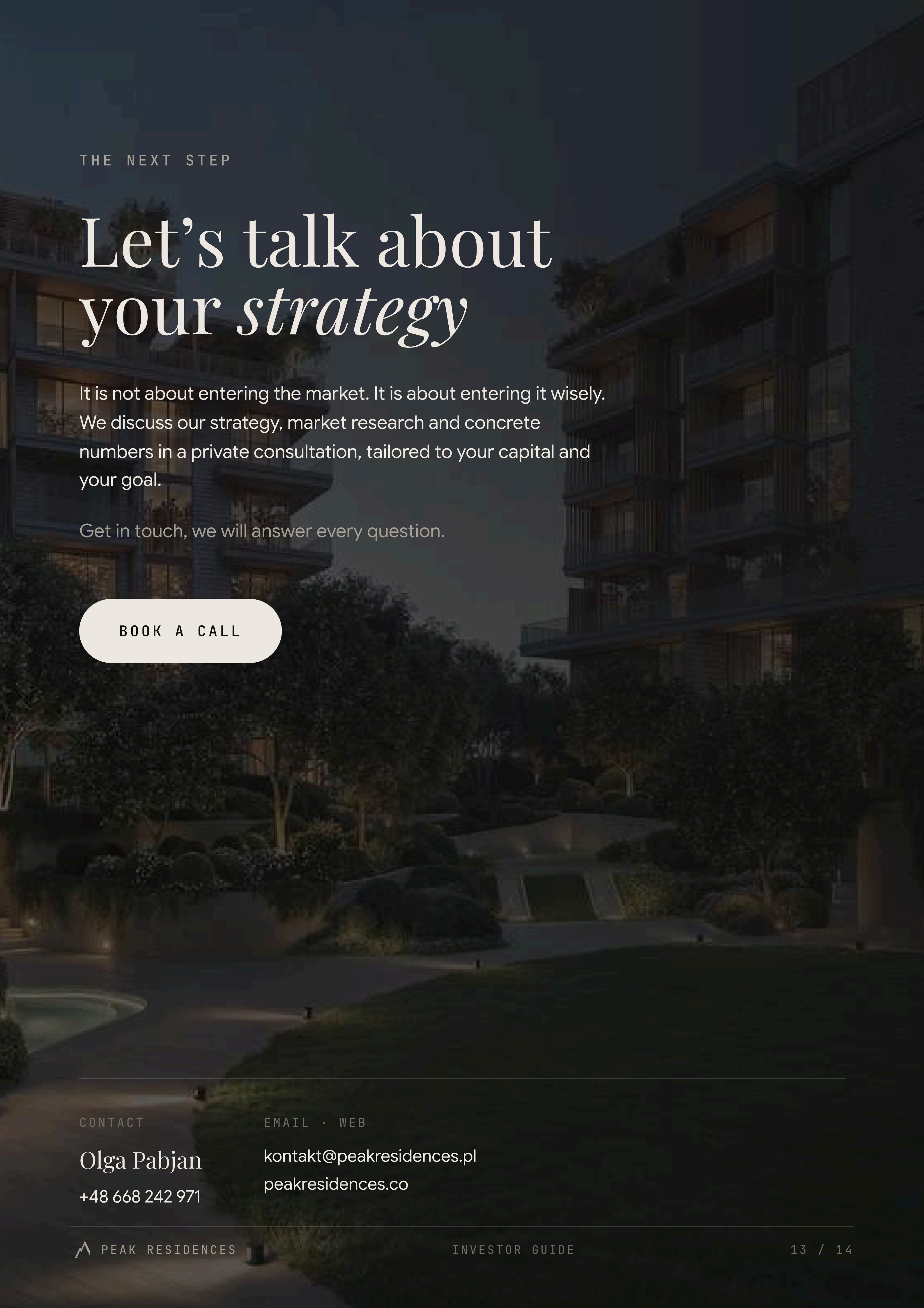
Why you don't pay the agent off-plan, but you do on resale

How an agent is paid depends on whether you buy off-plan or on the secondary market. Off-plan, that is directly from the developer, the buyer pays no commission: the developer covers the agency's fee from the marketing budget, and the price carries no extra commission for the buyer.

On the secondary market the property is sold by a private owner, so an agency commission normally applies, usually around 2 percent of value. The broker is paid for the intermediation, because there is no developer financing the sale here.

PEAK TAKEAWAY

Before we start, we always say plainly who pays and for what. It works, but only when you understand the mechanics of the market.



THE NEXT STEP

Let’s talk about your *strategy*

It is not about entering the market. It is about entering it wisely. We discuss our strategy, market research and concrete numbers in a private consultation, tailored to your capital and your goal.

Get in touch, we will answer every question.

BOOK A CALL

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