M&M REAL ESTATE · PRIVATE INVESTMENT INTELLIGENCE

Dubai vs Your Home An *Honest* Side-by-Side

Tax, yield, capital growth, currency and regulation, compared in full, including where Dubai falls short. A framework to score your own home market.

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What This Guide Covers

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CHAPTER ONE

The Honest Comparison

Most Dubai comparisons pit it against a single country and quietly stack the deck.
This one hands you the framework and lets you fill in your own numbers.

CHAPTER 01 · THE PREMISE

Compared Against Wherever You Actually Live

You don't live in a spreadsheet's idea of a home market. You live somewhere specific, with its own tax regime, its own yields, its own currency and its own regulation. So the honest question isn't whether Dubai beats some average country. It's whether a unit of your capital works harder at home or in Dubai, once tax, yield, growth, currency and cost are all counted on your own figures.

This guide is built differently from a normal head-to-head. On the Dubai side, every number is fixed and verified, drawn from the same sources the rating agencies use. On the home side, you'll find prompts and typical developed-market ranges rather than one country's data, so you can slot in the real figures for wherever you are, be that London, Toronto, Sydney, Frankfurt or Mumbai.

It's also deliberately balanced. There's a full chapter on where Dubai falls short, the cooling in 2026, the roughly 50% drawdown in 2008, the peg's rate exposure and the off-plan risks, because a comparison that hides its own weak points isn't a comparison, it's a brochure. The aim is a fair test you could run against any market, Dubai included.

HOW THIS GUIDE WORKS

- Dubai's column is fixed and sourced. Your column is yours to complete.
- Every home-market figure here is a typical range, not a fact about your country.
- Nine dimensions, one scorecard, filled in with your own numbers.
- A dedicated chapter on where Dubai is weaker, not just where it's strong.

THE LENS

"Property is a wealth-preservation instrument. Judge each market by what it lets you keep and compound, not by the loudest headline yield."

CHAPTER 01 · THE NINE DIMENSIONS

What Actually Decides the Outcome

An investment decision this size shouldn't turn on a single number. It turns on nine, and most people only ever compare one or two. This guide walks each of them in turn, gives you Dubai's verified figure and a typical home-market range, and ends with a scorecard so you can weigh them together rather than one at a time.

1. **Tax.**
   Income, capital gains, annual property and inheritance. The most predictable variable over a long hold, and where the widest gap usually sits.
2. **Yield.**
   Gross first, then net after tax and costs, because net is what actually reaches your account.
3. **Capital growth.**
   The track record, honestly, including Dubai's shorter and more volatile history.
4. **Currency and FX.**
   The dollar peg's stability, and the rate exposure that comes bundled with it.
5. **Transaction costs, regulation, ownership, liquidity and residency.**
   The frictions and protections that quietly decide how much of the return survives the round trip.

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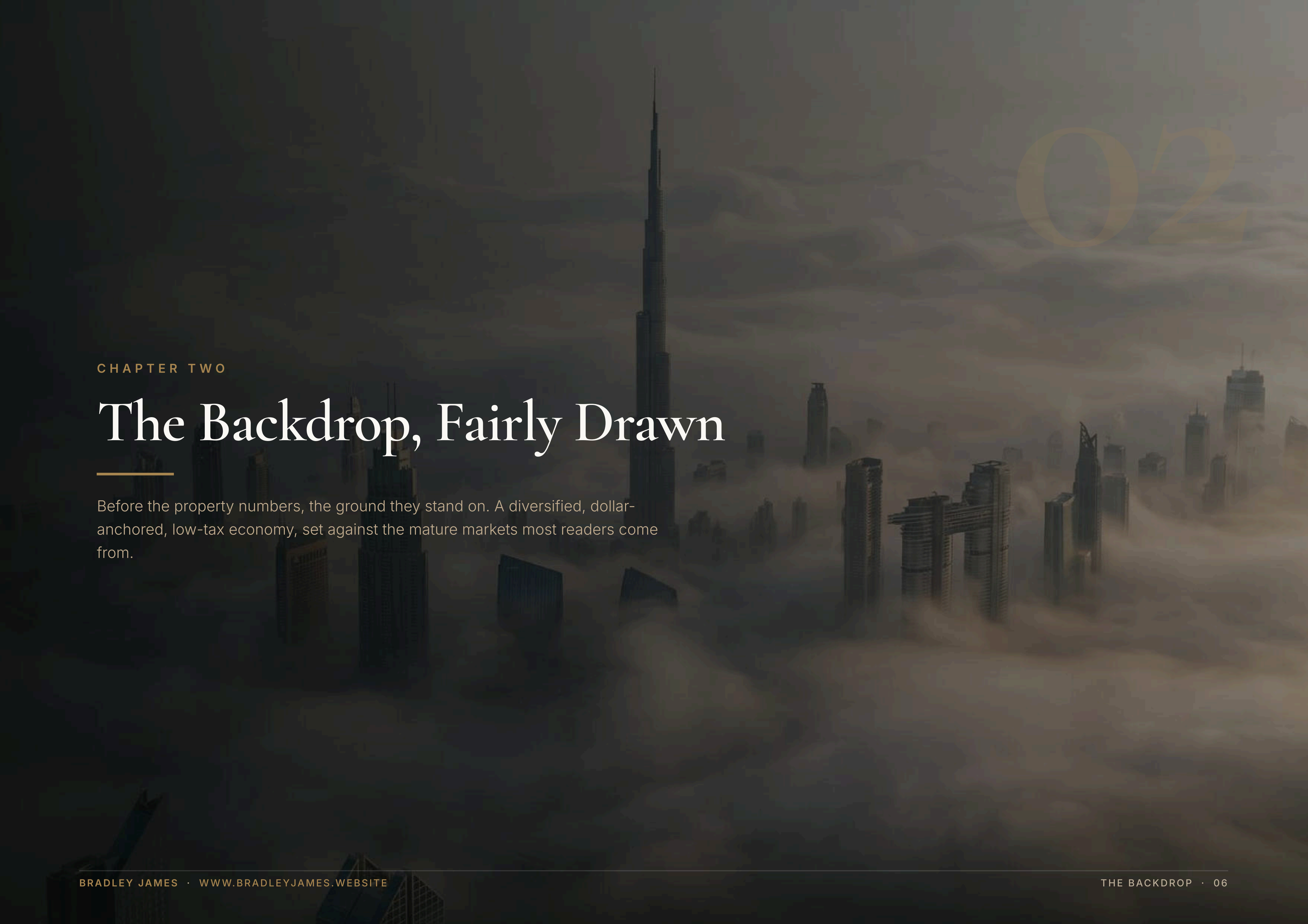
DIMENSIONS COMPARED, NOT ONE
This guide

7.0% to 7.2%
DUBAI APARTMENT GROSS YIELD
Global Property Guide

0%
DUBAI PERSONAL INCOME, CGT AND INHERITANCE TAX
PwC / u.ae

◆ HOW TO READ THE NUMBERS

Dubai's figures are verified and dated. Home-market figures are typical developed-market ranges, labelled as such, so you can replace each one with the real number for where you live before you weigh the two sides.



CHAPTER TWO

The Backdrop, Fairly Drawn

Before the property numbers, the ground they stand on. A diversified, dollar-anchored, low-tax economy, set against the mature markets most readers come from.

CHAPTER 02 · THE MACRO FRAME

A Different Kind of Engine

Property returns don't come from nowhere. They come from an economy, its growth, its currency, its debt and its tax choices. So it's worth setting the two backdrops side by side before a single yield is quoted.

Dubai runs a young, deliberately diversified economy. UAE real GDP is growing near 5.0% in 2026, inflation sits around 2.1%, roughly 76% of GDP now comes from outside oil, and Dubai government debt is light at about 20.8% of GDP. The dirham has been pegged to the US dollar at 3.6725 since 1997, and there's no personal income, capital-gains or inheritance tax on individuals.

Most readers come from the other kind of economy: large, mature, institutionally deep, but growing slowly, carrying heavier public debt, and funding that debt through a broad, rising tax base. Neither profile is inherently better. But they produce very different after-tax returns from the same asset, and that's the point of laying them out honestly.

INDICATOR	DUBAI / UAE
Real GDP growth (2026 f)	5.0%
Inflation	2.1%
Non-oil share of GDP	76%
Govt debt to GDP (Dubai)	20.8%
Currency	Pegged, 3.6725/USD
Personal income / CGT	0%

IMF, Dubai Media Office, CBUAE, PwC, 2026.

CHAPTER 02 · YOUR HOME BASELINE

The Questions to Answer First

Before you can compare, you need your own baseline. Most mature economies in 2026 share a family resemblance: real growth somewhere around 1% to 2%, inflation near or a little above target, a central bank holding rates to keep it there, and government debt that's high enough to keep tax rising rather than falling. Against that, they offer depth, transparency and a long price history that Dubai simply hasn't had time to build.

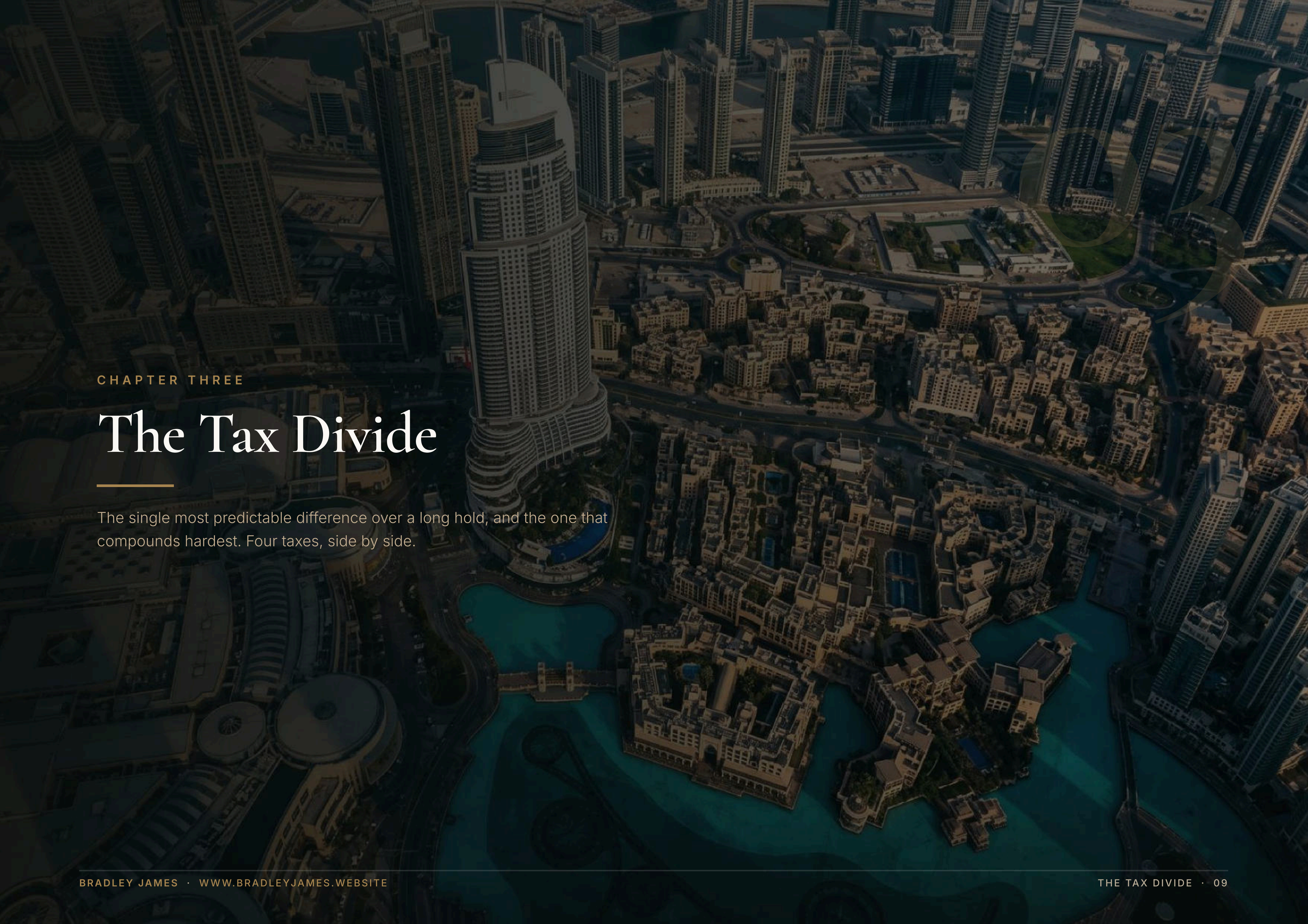
Fill in your own five numbers here. What's your economy's growth rate, your inflation, your policy rate, your government's debt-to-GDP, and the direction your tax burden is heading? You don't need precision to the decimal. You need the shape, because that shape is what your property return has to swim against for the next 20 years.

INDICATOR	YOUR HOME MARKET
Real GDP growth	Typically ~1% to 2.5%
Inflation	Typically ~2% to 4%
Policy rate	Typically ~3% to 5%
Govt debt to GDP	Often ~60% to 100%+
Tax burden trend	Flat to rising

Illustrative developed-market ranges, IMF and OECD, 2026. Replace with your own country's figures.

◆ THE HONEST FRAME

"Dubai trades a long track record for faster growth and zero personal tax. Mature markets trade growth for depth and history. Price both."



CHAPTER THREE

The Tax Divide

The single most predictable difference over a long hold, and the one that compounds hardest. Four taxes, side by side.

CHAPTER 03 · WHAT EACH MARKET DEDUCTS

Four Taxes, One Comparison

Yield and growth are uncertain. Tax is not. It's the one variable you can predict with near certainty over 20 years, which is exactly why it deserves the first hard comparison. Put your own country's four rates into the right-hand column and the gap becomes concrete.

TAX	DUBAI	YOUR HOME MARKET
Personal income / rental tax	0%	Often 20% to 45% at higher bands
Capital gains tax on property	0%	Commonly ~15% to 30%
Annual property / council tax	None	Recurring, varies by locality
Inheritance / estate tax	0%	Commonly ~20% to 40% above a threshold
Purchase transfer tax	4% DLD fee	Often ~1% to 12% (banded)

Dubai: PwC / u.ae, 2026. Home column: illustrative developed-market ranges, OECD and PwC. Dubai's 9% corporate tax applies to business profits above AED 375,000, not to an individual's personal rental income.

◆ THE INHERITANCE POINT

For a family thinking in generations, an inheritance charge of roughly 20% to 40% above a threshold is the quiet giant. Dubai levies nothing on an individual's estate. Over a lifetime of compounding, that one line can outweigh every yield difference.

◆ THE PRINCIPLE

"It isn't what your property earns that builds a dynasty. It's what the state lets you keep."

CHAPTER 03 · THE HONEST CLARIFICATIONS

Two Things a Careless Version Gets Wrong

Two clarifications keep this comparison honest. First, Dubai's 0% is a personal-tax position. The UAE introduced a corporate tax of 9% in June 2023, but it applies to business profits above AED 375,000, not to the rent from a property you own in your own name. If you hold personally and let, that rent isn't caught. If you hold through a company, take advice on the corporate rules.

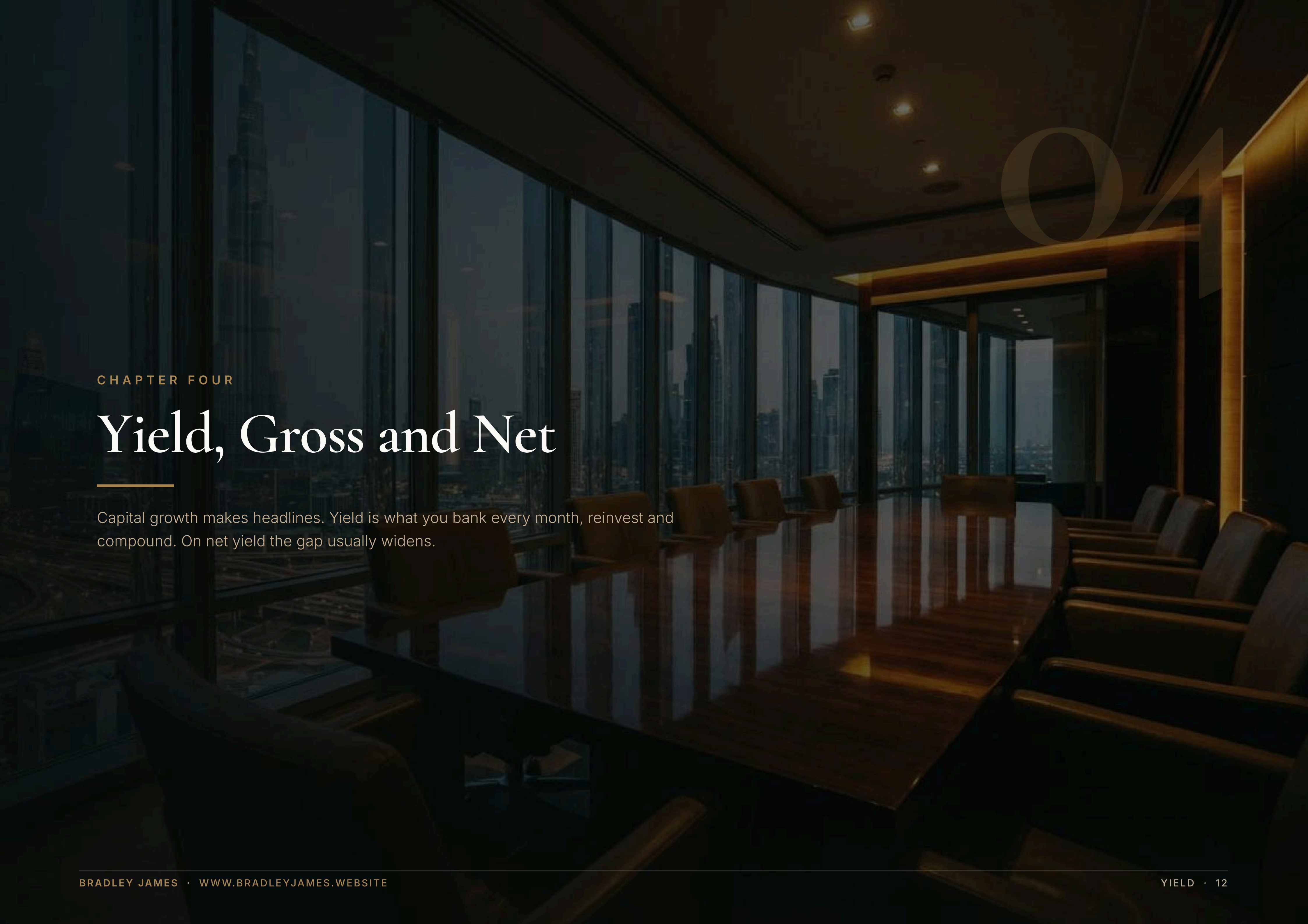
Second, and this is the one that costs people money: buying a Dubai asset doesn't cancel your home country's tax on your home assets or, in many cases, on your worldwide income. Most countries tax on residence, and some on citizenship, regardless of where the income arises. The zero-tax advantage is a feature of owning the Dubai asset, not of holding a visa. To capture it you have to genuinely change your own tax residency, which is a deliberate process. Take cross-border advice before assuming a saving.

◆ WHERE THE SAVING LIVES

The lever is where the bricks are, not merely where you live. That's precisely why the mechanism is owning a Dubai-situated asset, and why residency alone doesn't deliver the tax outcome on its own.

◆ THE RULE

"Zero personal tax is real and verified. It attaches to the asset, not to a passport. Keep the two apart and the picture stays true."



CHAPTER FOUR

Yield, Gross and Net

Capital growth makes headlines. Yield is what you bank every month, reinvest and compound. On net yield the gap usually widens.

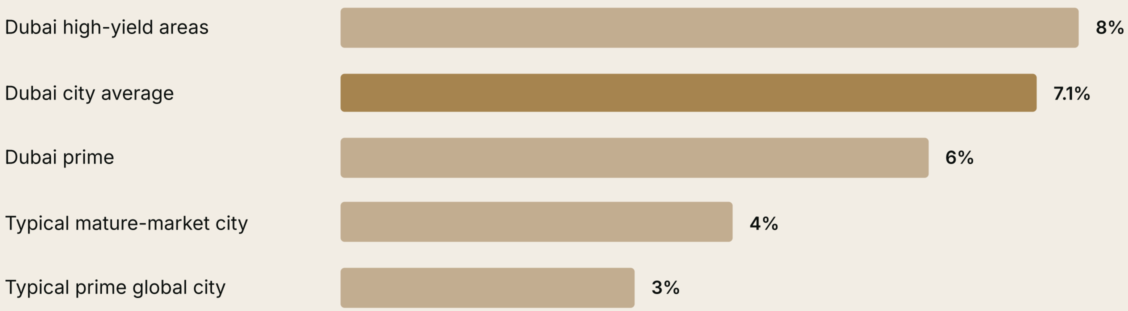
Where the Cash Flow Actually Is

A landlord doesn't spend gross yield. They spend what's left after voids, costs, regulation and tax. So the honest yield comparison is a two-step one: gross first, then net, because the tax gap from the last chapter reappears here and does most of the work.

Dubai apartments gross roughly 7.0% to 7.2% on a city average, with prime areas nearer 5.5% to 6.5% and high-yield communities running 7.5% to 9%. Many mature-market cities sit lower on gross, often around 3% to 5% in the prime segments most overseas buyers actually purchase. That gap is real, but it's only half the story.

The other half is net. Apply your own income-tax rate to the home rent and 0% to the Dubai rent, and a gross gap of two or three points becomes materially wider after tax. This is where Dubai's structural edge is clearest, and it's why yield and tax should always be read together, never apart.

GROSS RENTAL YIELD, ILLUSTRATIVE (%)



Dubai: Global Property Guide / Property Monitor, 2025. Mature-market figures illustrative, Global Property Guide. Gross, before tax and costs.

◆ NET CHANGES THE PICTURE

A 7% Dubai gross taxed at 0% against a 4% home gross taxed at, say, 40% isn't a 3-point gap, it's closer to a doubling of net income. Run your own rate through it before you judge the two on gross alone.

◆ THE TAKEAWAY

"Many mature markets are bought mostly for capital growth. Dubai property tends to pay you to wait for it."

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CHAPTER FIVE

Capital Growth, Honestly

The most seductive number and the most dangerous to extrapolate. Dubai's record is stronger and shorter, and it cuts both ways.

Stronger, Shorter, More Volatile

Capital growth is where honesty matters most, because it's the number people most love to project in a straight line. Dubai's recent record is genuinely strong. It's also short, and it's more volatile than the mature markets, and pretending otherwise would undermine everything else in this guide.

Since the February 2021 trough, Dubai values are up roughly ~75% cumulatively on the ValuStrat index, with 2025 running at +21.3% year on year. Mature markets typically compound residential capital growth in the low single digits over long horizons, punctuated by their own corrections. Dubai delivered far more, far faster, over the last four years.

Now the honest half. That pace is not the base case going forward. ValuStrat's 2026 outlook is a normalising ~10%, down from about 19.8% in 2025, and Fitch expects a supply-led correction of up to 15% peak-to-trough, explicitly not a crash. A market that can rise ~75% in four years is, by definition, a market that can also fall, and Dubai has done exactly that before. Underwrite for the long structural story and the income, not for the last four years repeating.

~75%
DUBAI CUMULATIVE GROWTH SINCE FEB 2021
ValuStrat VPI

~10%
2026 CAPITAL-GROWTH OUTLOOK (FROM ~19.8%)
ValuStrat

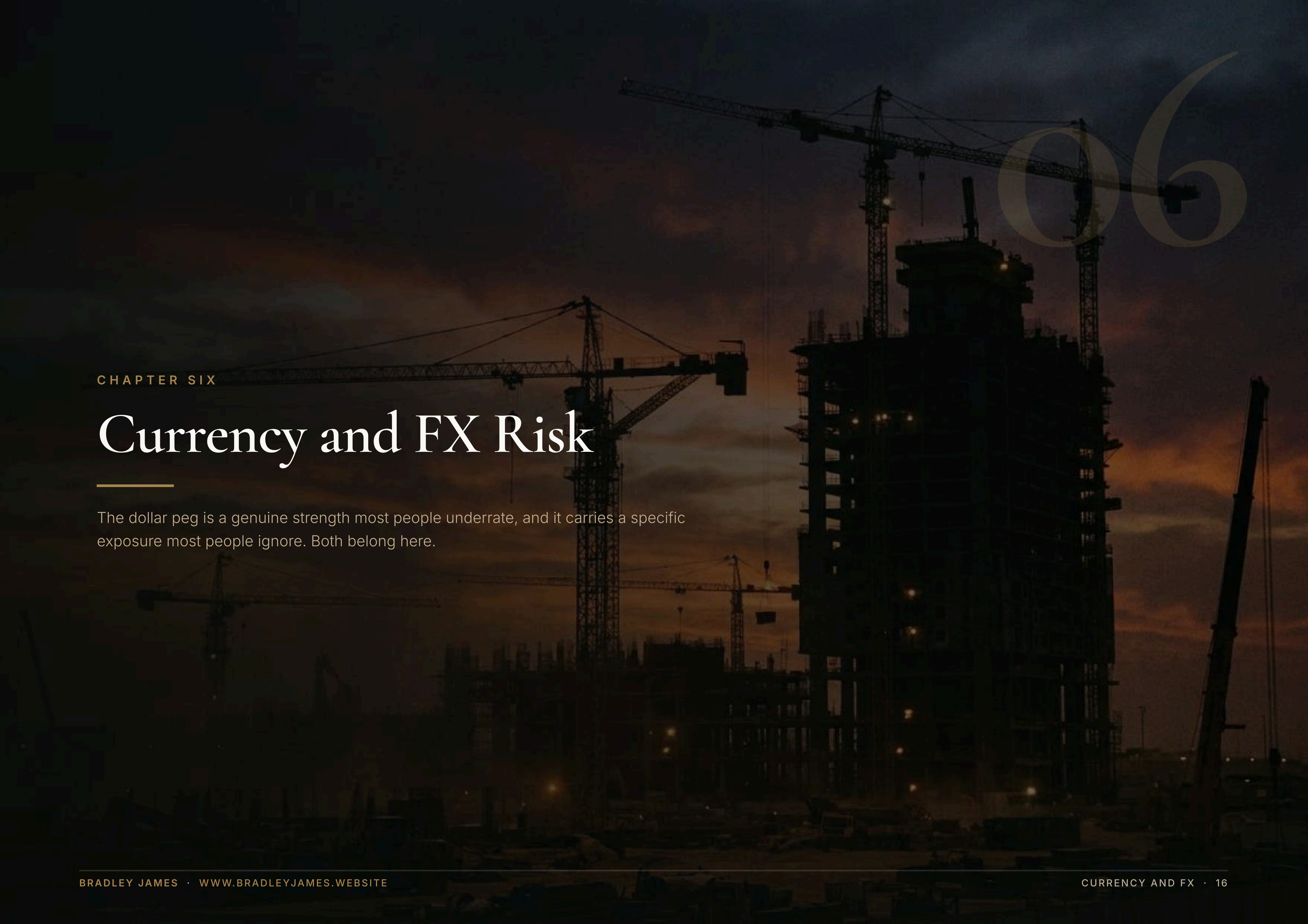
up to 15%
FITCH PEAK-TO-TROUGH VIEW, NOT A CRASH
Fitch Ratings

◆ THE EXTRAPOLATION TRAP

A long, boring mature-market record is easier to underwrite than a short, spectacular one. Dubai's growth is real, but the shorter the history, the more weight you should put on income and the less on the recent trend line.

◆ THE DISCIPLINE

"Buy Dubai for yield and the structural demand story. Treat any capital growth beyond a conservative assumption as a bonus, not a plan."



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CHAPTER SIX

Currency and FX Risk

The dollar peg is a genuine strength most people underrate, and it carries a specific exposure most people ignore. Both belong here.

CHAPTER 06 · THE PEG

Stability Borrowed From the Dollar

The dirham has been fixed to the US dollar at 3.6725 since 1997, defended through oil shocks, a global financial crisis and a pandemic. For an investor that means your Dubai assets are effectively priced in the world's reserve currency, and the rate you buy at is, in practice, the rate you sell at. It removes a risk many emerging markets can't: the risk of picking the right property, earning a good local yield, and still losing in real terms because the currency devalued underneath you.

Here's the honest flip side, and it belongs in the same breath. A dollar peg means dollar-rate exposure. When US rates rise, UAE rates broadly follow, so a mortgaged buyer feels the US Federal Reserve in their repayments rather than local conditions. For a cash buyer this is largely upside. For a leveraged buyer it's a real factor to plan around.

And there's your own currency to fold in. If you earn and think in a currency other than the dollar, a Dubai asset adds a US-dollar translation exposure to your portfolio. That can help you or hurt you depending on where your home currency goes. It isn't a reason to avoid Dubai, but it's a variable an honest comparison has to name, not bury.

3.6725

DIRHAMS PER US DOLLAR, FIXED SINCE 1997

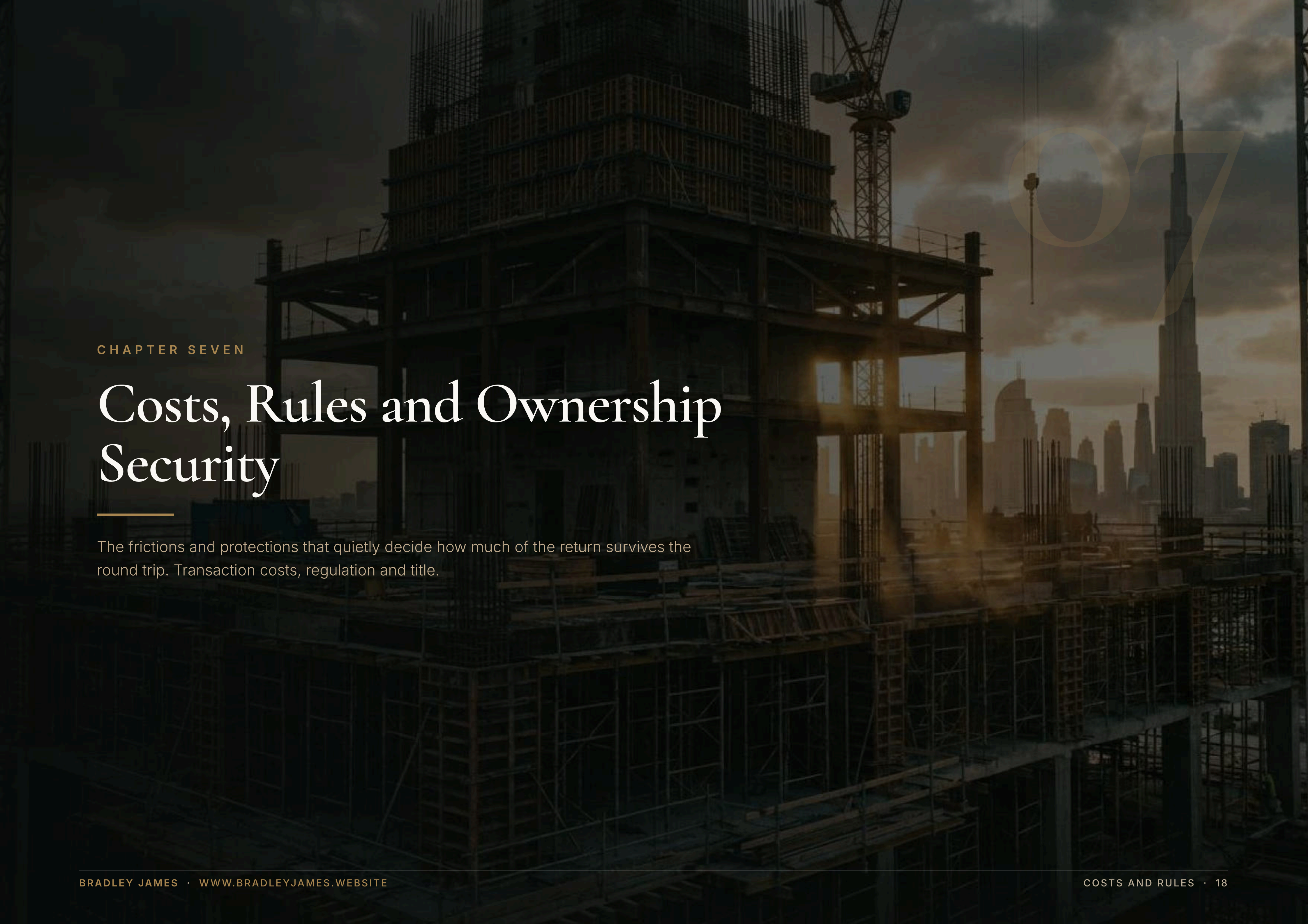
Central Bank of the UAE

◆ THE TRADE, STATED PLAINLY

The peg gives you reserve-currency stability and removes local devaluation risk. In return, your rate environment tracks the dollar, and a non-dollar investor carries a translation exposure. Stability on the currency, exposure on the rate.

◆ THE TAKEAWAY

"You're not betting on a local currency holding its value. You're anchored to the dollar. That's the point, and the price."



CHAPTER SEVEN

Costs, Rules and Ownership Security

The frictions and protections that quietly decide how much of the return survives the round trip. Transaction costs, regulation and title.

What It Costs to Get In and Out

Two markets can show the same yield and hand you very different net returns, because the cost of buying, holding and selling differs so much. This is the least glamorous chapter and one of the most important.

In Dubai the all-in purchase cost is about ~7%, built from the 4% DLD transfer fee plus agency, trustee and registration. There's no annual property tax to erode the hold. Many mature markets sit higher on entry once banded transfer taxes, legal fees and, in some places, surcharges for additional or foreign-owned property are added, and then charge a recurring annual property or council tax on top of the hold. Put your own market's true round-trip cost in the table, entry plus annual plus exit, and compare like for like.

MEASURE	DUBAI	YOUR HOME MARKET
All-in purchase cost	~7%	Often ~5% to 15% banded
Annual property tax	None	Recurring, varies
Foreign-ownership rules	Freehold zones, permitted	Sometimes surcharged or restricted
New-build buyer protection	RERA escrow, Law 8 of 2007	Varies by scheme

Dubai: DLD, 2026. Home column: illustrative developed-market ranges, Global Property Guide buying guides.

◆ OWNERSHIP SECURITY

Foreign buyers own freehold in Dubai's designated zones, off-plan money sits in regulated escrow under Law 8 of 2007, and title is registered with the DLD. The protections are specific and legislated. That said, escrow guards your funds against milestones, not against time or market moves during construction, which is covered in the falls-short chapter.

◆ THE POINT

"A round trip that costs less and isn't taxed every year is a quiet, permanent tailwind. Count it."

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CHAPTER EIGHT

Liquidity and Residency

How easily you can exit, and what the asset gives you beyond rent. Two dimensions people rarely price until they matter.

CHAPTER 08 · GETTING OUT, AND WHAT COMES WITH IT

The Exit and the Extra

Two final dimensions round out the comparison. The first is liquidity: how quickly, and at what discount, can you actually sell? Dubai's market is deep and active, with 270,000 transactions worth AED 917 billion in 2025, but it's younger than the mature markets and its secondary-market data is thinner, so in a downturn the exit can be slower and the spread wider. Mature markets generally offer deeper, longer-documented secondary markets, which is a genuine advantage worth crediting to your home column.

The second is residency, and here Dubai has something most home markets don't. Owning AED 2 million or more of property qualifies you for a self-sponsored, renewable 10-year Golden Visa, letting you and your family live, bank and run a business in the UAE. In most home markets your property is just an asset. In Dubai it can also be the key to a base. That's not a yield number, but for a family planning across borders it can matter more than one.

AED 917 billion

DUBAI TOTAL TRANSACTION VALUE, 2025

Dubai Land Department

270,000

DUBAI TRANSACTIONS, 2025

Dubai Land Department

AED 2 million

PROPERTY FOR THE 10-YEAR GOLDEN VISA

DLD / u.ae

◆ WEIGH BOTH WAYS

Give your home market the credit it deserves on liquidity and depth of data. Give Dubai the credit it deserves on residency. An honest scorecard doesn't let one side win every row.

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CHAPTER NINE

Where Dubai Falls Short

The chapter that keeps the rest honest. Every place your home market may genuinely be the safer or better choice, stated as plainly as the advantages.

Six Places Dubai Is the Weaker Side

A comparison that only found reasons to prefer Dubai wouldn't be worth your time. Here are the real weaknesses, the ones where a mature home market may genuinely be the better or safer choice, stated with the same candour as the opportunity.

WHERE DUBAI IS WEAKER	THE WEAKNESS	WHY IT MATTERS
Shorter track record	The modern freehold market dates only to 2002; mature markets have a century of data to underwrite against	
Real, deep drawdowns	Prices fell roughly 50% in 2008 to 2009 and drifted for about six years from 2014 to 2020	
The 2026 cooling	Growth is decelerating to about ~10% from ~19.8%, with a supply-led correction of up to 15% expected	
Peg rate exposure	The peg imports US rate policy, so a mortgaged buyer carries dollar-rate risk they don't control	
Service-charge variability	Annual service charges vary widely by building and can materially reduce net yield	
Off-plan and handover risk	Off-plan is about 60% of sales; delivery can slip and escrow protects funds, not time	

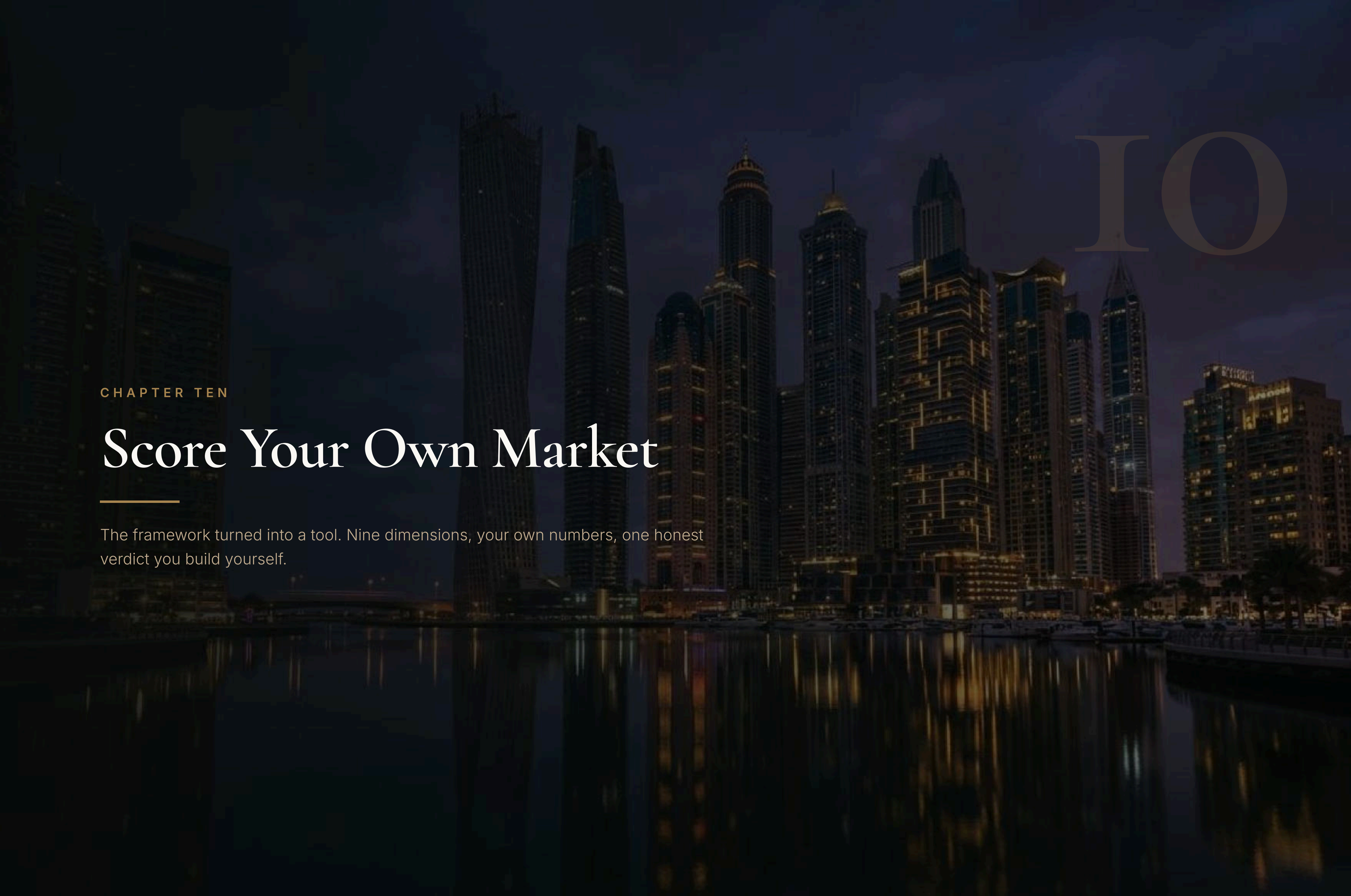
Fitch, Moody's, ValuStrat, DLD, 2026. The ~50% 2008 figure is widely reported and approximate. Base case is a moderate supply-led correction, not a 2009-style crash.

◆ THE SECONDARY-MARKET CAVEAT

Dubai's secondary-market data is less mature than the decades-deep records of London, New York or Sydney. In a downturn that means less price transparency and potentially a slower, wider-spread exit. That's a real point in a home market's favour, not a detail to gloss over.

◆ THE LINE I HOLD

"The Dubai case is strong enough that it doesn't need to be oversold. If a row here favours your home market, mark it that way. That's the whole point of an honest scorecard."



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CHAPTER TEN

Score Your Own Market

The framework turned into a tool. Nine dimensions, your own numbers, one honest verdict you build yourself.

Fill In Your Own Numbers

Everything so far has been input. Here's the tool. For each of the nine dimensions, write Dubai's verified figure, then your home market's real figure, then mark which side wins that row for you. Add up the ticks at the end. It won't make the decision for you, but it will stop you making it on a single number.

DIMENSION	DUBAI	YOUR MARKET	WINNER
Income / rental tax	0%	___	___
Capital gains tax	0%	___	___
Inheritance tax	0%	___	___
Gross yield	7.0% to 7.2%	___	___
Net yield after tax	Near gross	___	___
All-in purchase cost	~7%	___	___
Track record / stability	Short, volatile	___	___
Liquidity / data depth	Deep, younger	___	___
Residency benefit	10-yr visa at AED 2 million	___	___

A decision aid, not advice. Complete with your own verified figures for your country of tax residence, and take professional cross-border advice before acting.

◆ HOW TO WEIGHT IT

Not every row deserves equal weight. For most capital-preservation investors, tax and net yield carry the most, because they're predictable and they compound. Growth and liquidity carry less, because they're uncertain. Weight the rows to your own priorities before you total them.

◆ THE TEST

"If your home market wins on the rows that matter most to you, keep your capital there. If Dubai does, the case is yours, not a salesperson's."

CHAPTER 10 · READING YOUR SCORE

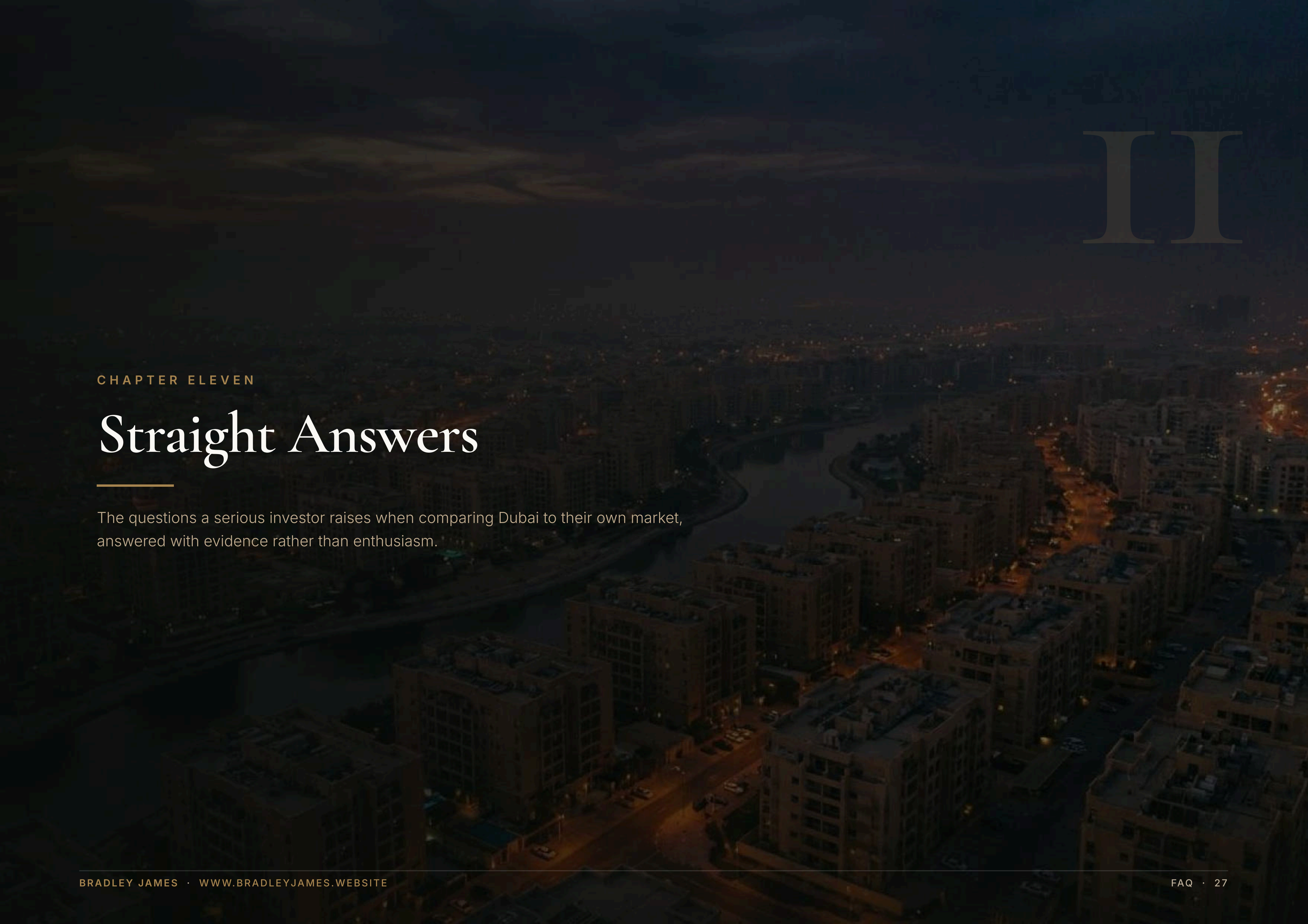
What the Total Actually Tells You

The score isn't a verdict, it's a prompt. If Dubai wins most rows, the honest conclusion for most people still isn't to sell everything at home and leave. It's that a slice of your portfolio, the part currently taxed hardest and yielding least after tax, may belong in a zero-tax, higher-yield, dollar-linked market. Diversification, not either-or, is usually the rational play.

And if your home market wins, that's a real and useful answer too. A market you know intimately, with a century of data and a currency you earn in, has genuine advantages this guide has been careful to credit. The purpose here was never to talk you into Dubai. It was to give you a fair test you could run against any market, and trust the result.

◆ THE DIVERSIFICATION FRAME

For most readers the question isn't whether to abandon home. It's whether a measured allocation to a different tax and currency bloc strengthens the whole portfolio. That's a hedge and a yield uplift, not a bet against where you live.



II

CHAPTER ELEVEN

Straight Answers

The questions a serious investor raises when comparing Dubai to their own market, answered with evidence rather than enthusiasm.

CHAPTER 11 · FAQ

The Questions Investors Actually Ask

Q. Does buying in Dubai make my home income tax-free?

No. Buying a Dubai asset doesn't cancel your home country's tax on your home assets, and most countries tax residents on worldwide income regardless of where it arises. The zero-tax advantage attaches to the Dubai asset itself. To change your overall position you'd have to genuinely change your tax residency, which is a deliberate cross-border process. Take advice before assuming a saving.

Q. Is Dubai's 9% corporate tax a back-door personal tax?

Not for personal property ownership. The 9% corporate tax, introduced in June 2023, applies to business profits above AED 375,000. Rent from a property you own in your own name isn't caught. If you hold through a company, take advice on the corporate rules.

Q. Isn't this just another 2008 waiting to happen?

Dubai has corrected hard before, roughly 50% in 2008 to 2009, and this guide says so plainly. But that market had almost no buyer protection and rampant flipping. Since then Dubai has built escrow law, a RERA regulator and a title system. Fitch's 2026 base case is a moderate correction of up to 15%, explicitly not a crash. Enter for income and the long story, not for the last four years repeating.

Q. Is the higher Dubai yield real once tax and costs are counted?

The gross gap is real, roughly 7.0% to 7.2% for Dubai apartments against nearer 3% to 5% in many prime mature-market cities. Net, the gap usually widens, because Dubai levies no personal tax on the rent while your home market may take a large share. Run your own rate through it to see the true difference.

Q. Should I sell my home-market property and move everything to Dubai?

For most people, no. The rational play is usually diversification, moving the slice of capital that's taxed hardest and yielding least after tax, not abandoning a market you know well. This guide is built to help you find that slice, not to talk you out of your home market.

Q. What's the single biggest risk I'm taking on?

Honestly, it's a shorter, more volatile track record meeting a supply-led cooling in 2026. Underwrite for flat-to-negative capital growth in the near term, let the 7.0% to 7.2% yield carry you, use RERA-escrowed projects and established developers, and hold for the long term rather than a quick flip.

Every Figure, Sourced

Every statistic in this guide is attributed. Where sources differ, a range is used. Links are live and clickable.

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19 **Safety and crime indices 2025 (UAE ranked safest country)**. Numbeo Crime and Safety Index. https://www.numbeo.com/crime/rankings_by_country.jsp

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◆ ABOUT BRADLEY

Not a broker, an advisor. I built a business in the UK and spent more than a decade advising people from all walks of life, before moving to Dubai and joining M&M Real Estate to work at a higher strategic level than the typical transactional broker. I specialise exclusively in off-plan investment for overseas and high-net-worth clients, I put my own capital into the projects I recommend, and my business is more than 80% referral-driven, because every client came through someone who trusted me first.

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