M&M REAL ESTATE · PRIVATE INVESTMENT INTELLIGENCE

The GCC & Saudi Investor's Guide to *Dubai*

Same currency, one hour away. Why Gulf capital treats Dubai as its second portfolio,
and the ownership right that puts a GCC national on the same footing as an Emirati.

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What This Guide Covers

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CHAPTER ONE

Dubai as Your Second Portfolio

For a Gulf investor, Dubai is not abroad. It is the deeper, more liquid market next door, and Saudi buyers show the strongest appetite for it of any nationality on earth.

CHAPTER 01 · THE THESIS

Why Gulf Capital Treats Dubai as Home Ground

If you invest from Riyadh, Jeddah, Manama, Doha or Muscat, Dubai is not a foreign market you are reaching into. It is a two-hour flight at most, priced in a currency fixed to the same dollar anchor as your own, in a place where you can own property on the same footing as an Emirati. For Gulf capital, Dubai behaves less like an overseas bet and more like a second portfolio held next door.

The behaviour of your peers proves the point. Saudi nationals are consistently among the top-5 foreign buyer groups in Dubai, at roughly **11% of all foreign residential purchases** in 2025 on Dubai Land Department data, sitting alongside India at around 22%, China near 14%, the United Kingdom and Russia near 9%. This is not a survey. It is registered transactions, the money that actually moved.

Set beside that transaction reality is a striking measure of intent. In Knight Frank's *Destination Dubai* survey of high-net-worth buyers, **Saudi nationals recorded the strongest stated preference to own in Dubai of any nationality surveyed, at 80%**, ahead of the United Kingdom at 74% and India at 69%, and they carried the **largest average purchase budget, at US$45.7 million**. Read those two figures correctly: they are survey findings, a measure of stated intent and appetite, not completed deals. Taken together with the transaction data, the story is consistent. Gulf money treats Dubai as a home market.

~11%

SAUDI SHARE OF DUBAI FOREIGN BUYERS, 2025 (REGISTERED TRANSACTIONS)

DLD / DXB Interact

80%

SAUDI HNWI PREFERENCE TO BUY IN DUBAI, THE HIGHEST SURVEYED (SURVEY INTENT)

Knight Frank

US$45.7m

SAUDI HNWI AVERAGE DUBAI BUDGET, THE HIGHEST SURVEYED (SURVEY INTENT)

Knight Frank

◆ WHAT THIS GUIDE IS, AND IS NOT

This is a guide written *for* a Gulf investor, not a head-to-head scorecard. It sets out three structural reasons Dubai works as a second portfolio for GCC capital, weighs Dubai honestly against your home market, and states plainly where Dubai is cooling and where Riyadh now competes. It is a thesis on fit, not a promise on price.

◆ THE ONE-LINE CASE

"Same dollar bloc, Emirati-equal ownership rights, one to two hours away. For Gulf capital, Dubai is a second home market, not a foreign one."

CHAPTER 01 · THE MONEY THAT MOVES

Where the Gulf Buyer Actually Puts Capital

The pattern of what Gulf buyers purchase is as telling as how much. Knight Frank reports that Saudi, Indian and British nationals together accounted for **just over half** of the Dubai homes it sold, and that Saudi appetite skews to the prime end: villas and penthouses in **Palm Jumeirah and Dubai Hills Estate**, frequently as a second home or holiday base rather than a pure yield play. That is the profile of capital that wants presence and preservation, not a quick flip.

It sits inside a market that gives that capital somewhere deep to land. Dubai closed 2025 with **AED 917 billion** of total real-estate transactions across roughly **270,000 deals**, a record, on Dubai Land Department figures. For a Gulf investor the relevance is liquidity: a market that transacts at that scale is one you can enter and, just as importantly, exit, in a way a thinner home-market secondary sector may not yet allow.

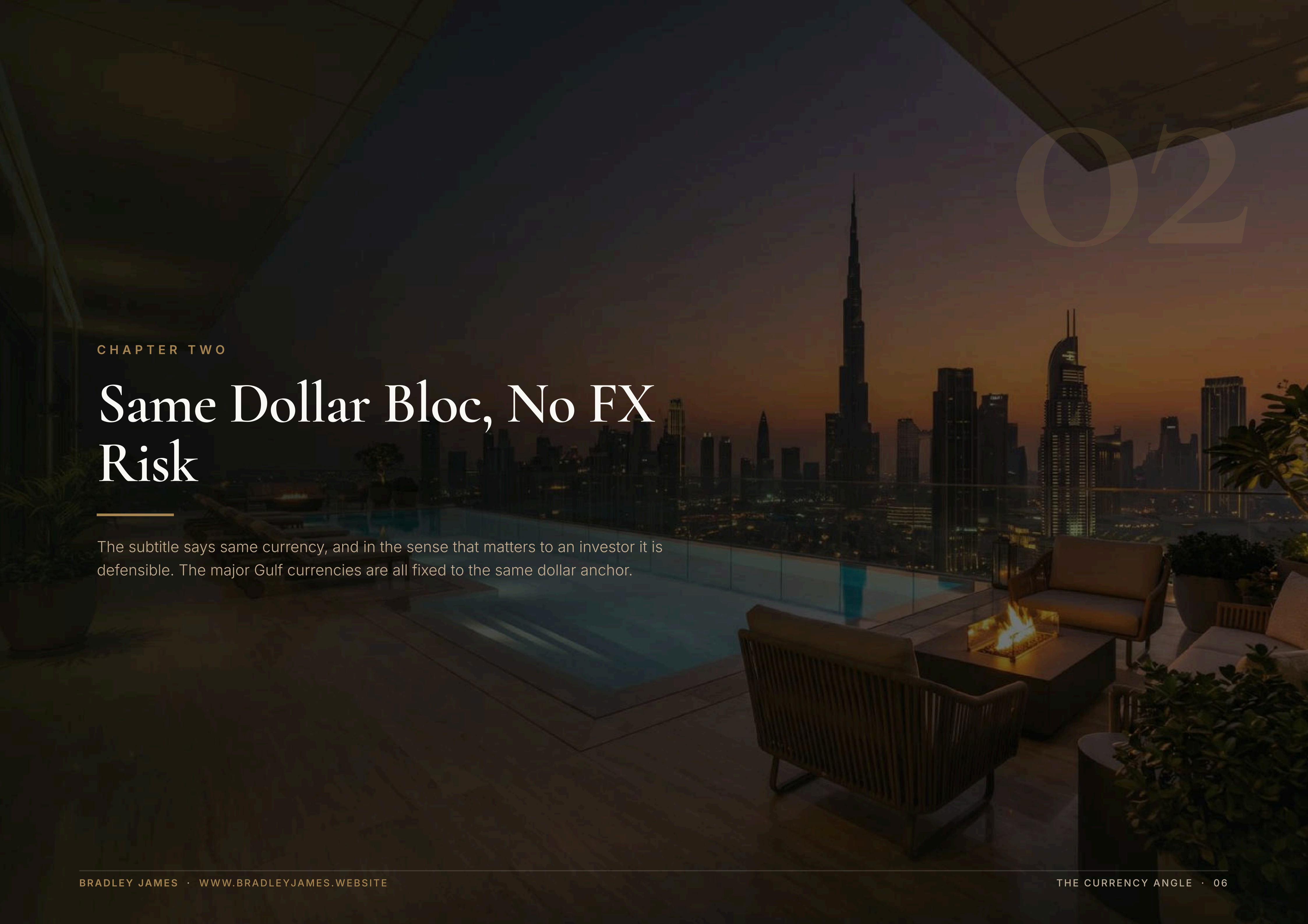
So the thesis of this guide is simple to state and honest to defend. A Gulf investor moving capital into Dubai does not change currency bloc, does not lose the ownership rights they hold at home, and does not travel far. What they gain is depth, liquidity and a 20-year regulatory track record. What they must weigh against it, set out in full later, is a higher yield available at home and a Dubai market that is cooling in 2026. Both sides belong on the table.

◆ THE PRIME SKEW

- Saudi, Indian and British buyers together: just over 50% of Knight Frank's Dubai sales.
- Saudi appetite concentrates on Palm Jumeirah and Dubai Hills Estate.
- Prime villas and penthouses, often second-home or holiday use.
- The profile of capital seeking presence and preservation, not a fast trade.

◆ THE DEPTH POINT

"A record AED 917 billion across 270,000 deals in 2025 is not a headline. It is exit liquidity, and exit liquidity is what protects capital."



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CHAPTER TWO

Same Dollar Bloc, No FX Risk

The subtitle says same currency, and in the sense that matters to an investor it is defensible. The major Gulf currencies are all fixed to the same dollar anchor.

One Anchor, Two Currencies

A British, European or Indian buyer in Dubai carries a live currency risk: their home money floats against a dirham that is pinned to the US dollar. A Gulf buyer, in the main, does not. That is the single cleanest structural advantage you hold over every non-Gulf investor in this market.

The dirham has been fixed to the US dollar at **3.6725** since 1997. The Saudi riyal has been fixed at **3.75** since 1986, the Qatari riyal at **3.64** since 2001, the Bahraini dinar at **0.376** since 2001 and the Omani rial at roughly **2.6008 US dollars** since 1986. Because every one of these is pinned to the same anchor, the cross-rates between them do not float. For a Saudi buyer the number that matters is the riyal-to-dirham rate, and it is effectively fixed at **SAR 1 to about AED 0.979**.

Follow that through a full holding period. You convert riyals into a Dubai purchase, you hold for years, you collect rent, and you repatriate income in riyals. Both legs of that journey are pegged to the dollar, so the exchange rate you buy at is, in practice, the rate you sell at. You take on **essentially zero currency translation risk**. In an emerging market that is rare, and it is worth real money, because a 20% or 30% currency slide can quietly erase years of rental income on the way home. For Gulf capital, that risk is simply not on the table.

CURRENCY	PEG TO THE US DOLLAR	FIXED SINCE
UAE dirham (AED)	3.6725	1997
Saudi riyal (SAR)	3.75	1986
Qatari riyal (QAR)	3.64	2001
Bahraini dinar (BHD)	0.376	2001
Omani rial (OMR)	2.6008 USD per rial	1986

Central-bank sources: CBUAE, SAMA, Qatar Central Bank, Central Bank of Bahrain, Central Bank of Oman. The Kuwaiti dinar is deliberately excluded, see the note opposite, because it is pegged to an undisclosed basket, not to a single US-dollar rate.

SAR 1

FIXES AT ABOUT AED 0.979, A CROSS-RATE THAT DOES NOT FLOAT

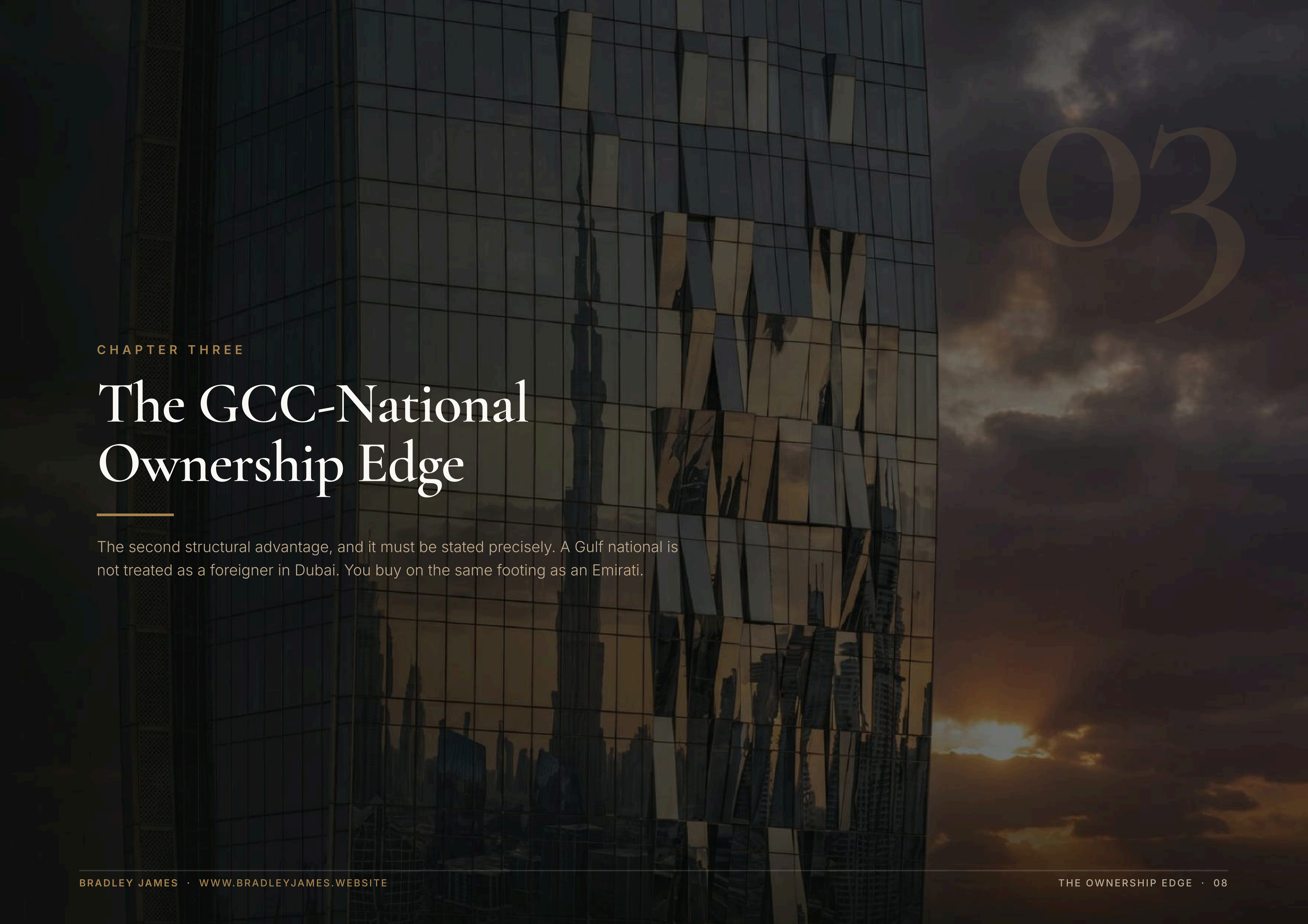
SAMA / CBUAE pegs

◆ THE KUWAIT EXCEPTION, STATED HONESTLY

Kuwait is the one Gulf market this argument does not fully cover. The Kuwaiti dinar is pegged to an undisclosed basket of currencies, dominated by but not fixed to the dollar, per the Central Bank of Kuwait. A Kuwaiti buyer sits in the same broad dollar orbit but does not have a perfectly fixed dirham cross-rate, so this guide does not claim zero FX risk for Kuwait. Precision matters more than a neat headline.

◆ THE TRADE

"The peg removes currency risk. It does not remove US-rate exposure, because both currencies track the dollar, and so track the Federal Reserve. Know both."



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CHAPTER THREE

The GCC-National Ownership Edge

The second structural advantage, and it must be stated precisely. A Gulf national is not treated as a foreigner in Dubai. You buy on the same footing as an Emirati.

Freehold Anywhere, Not Just in the Zones

Here is the advantage almost no one prices correctly. A British, Indian or Russian buyer in Dubai is confined to designated freehold zones. A Gulf national is not. Under Dubai Law No. 7 of 2006, you can own freehold across the whole emirate, on the same footing as a UAE citizen.

Be exact about this, because a loose version of it misleads. Non-GCC foreign nationals may register freehold title only **within designated freehold zones**, the Marina, Downtown, Palm Jumeirah, Jumeirah Village Circle, Business Bay and the rest. Outside those zones they cannot hold freehold, and instead take long leasehold or usufruct rights. Under **Dubai Law No. 7 of 2006 concerning Real Property Registration**, UAE and GCC nationals hold the same real-property rights as UAE citizens: freehold title, usufruct, musataha and leases of up to 99 years, in **any area** of Dubai, not only in the designated zones.

In plain terms, a Saudi, Qatari, Bahraini or Omani national buys in Dubai as an Emirati does. That is a materially wider ownership right than any non-Gulf investor on earth can obtain here, and it opens parts of the city, established residential districts held outside the freehold zones, that a foreign buyer simply cannot access on a freehold basis. It is a genuine, legally grounded edge, and it is the load-bearing reason this guide is written for a Gulf audience specifically.

RIGHT	GCC NATIONALS	OTHER FOREIGN NATIONALS
Freehold location	Any area of Dubai	Designated freehold zones only
Interests available	Freehold, usufruct, musataha, leases to 99 years, anywhere	Freehold in zones only; leasehold or usufruct elsewhere
Legal footing	Same real-property rights as a UAE citizen	Rights carved out by zone designation

Source: Dubai Law No. 7 of 2006 concerning Real Property Registration, via Dubai Land Department and Al Tamimi & Company. This is the load-bearing accuracy point of the guide and is stated exactly.

WHY THIS MATTERS IN PRACTICE

- You are not restricted to the freehold-zone map that binds foreign buyers.
- Established districts outside the zones are open to you on a freehold basis.
- Full title, not leasehold or usufruct, across the emirate.
- The same real-property standing as a UAE citizen.

THE PRECISE LINE

"Non-Gulf foreigners buy freehold in the zones. A Gulf national buys freehold anywhere, on the same footing as an Emirati. That is the edge."

CHAPTER FOUR

Dubai vs the Home Market

The honest framing, both halves true at once. Riyadh yields more on paper. Dubai is deeper, more liquid, more open and more established. Read the gap correctly.

Higher Yield at Home, Deeper Market Away

Let me not sell you a false choice. Riyadh's gross rental yields genuinely exceed Dubai's. A pure income buyer can out-earn Dubai at home. The question is what the extra yield costs you in depth, liquidity and track record, and whether that trade suits capital you are trying to preserve.

Start with the number that favours home. Riyadh apartment yields are commonly reported in the range of **8.5% to 9.5% gross**, against a Dubai city apartment average of **7.0% to 7.2%**. That gap is real, and for a buyer whose only objective is running income, the home market can win on that line alone. Any guide that hides this is selling, not advising.

Now read what the headline yield does not tell you. First, exit. Saudi's secondary market is thinner and less price-transparent than Dubai's, so the liquidity that lets you sell at a fair price in a soft moment is weaker. Second, track record. Foreign ownership in Saudi only became legal on 21 January 2026, so a non-Saudi has almost no history to underwrite against, where Dubai has offered foreigners freehold since 2002 and Gulf nationals ownership anywhere for far longer. Third, scale. Dubai's **AED 917 billion** across **270,000** transactions in 2025 is one of the deepest and most transparent property markets in the region. The trade is higher paper yield at home against proven depth, liquidity and a 20-year regulatory track record next door.

DIMENSION	DUBAI	RIYADH / SAUDI
Gross residential yield	7.0% to 7.2% city average	~8.5% to 9.5%, higher
Market depth and liquidity	AED 917 billion / 270,000 deals, 2025	Smaller, faster-growing, thinner resale
Foreign ownership	Open since 2002; GCC nationals anywhere	Newly opened, 21 January 2026, with carve-outs
Regulatory track record	RERA escrow since 2007, ~20 years	Framework maturing under Vision 2030

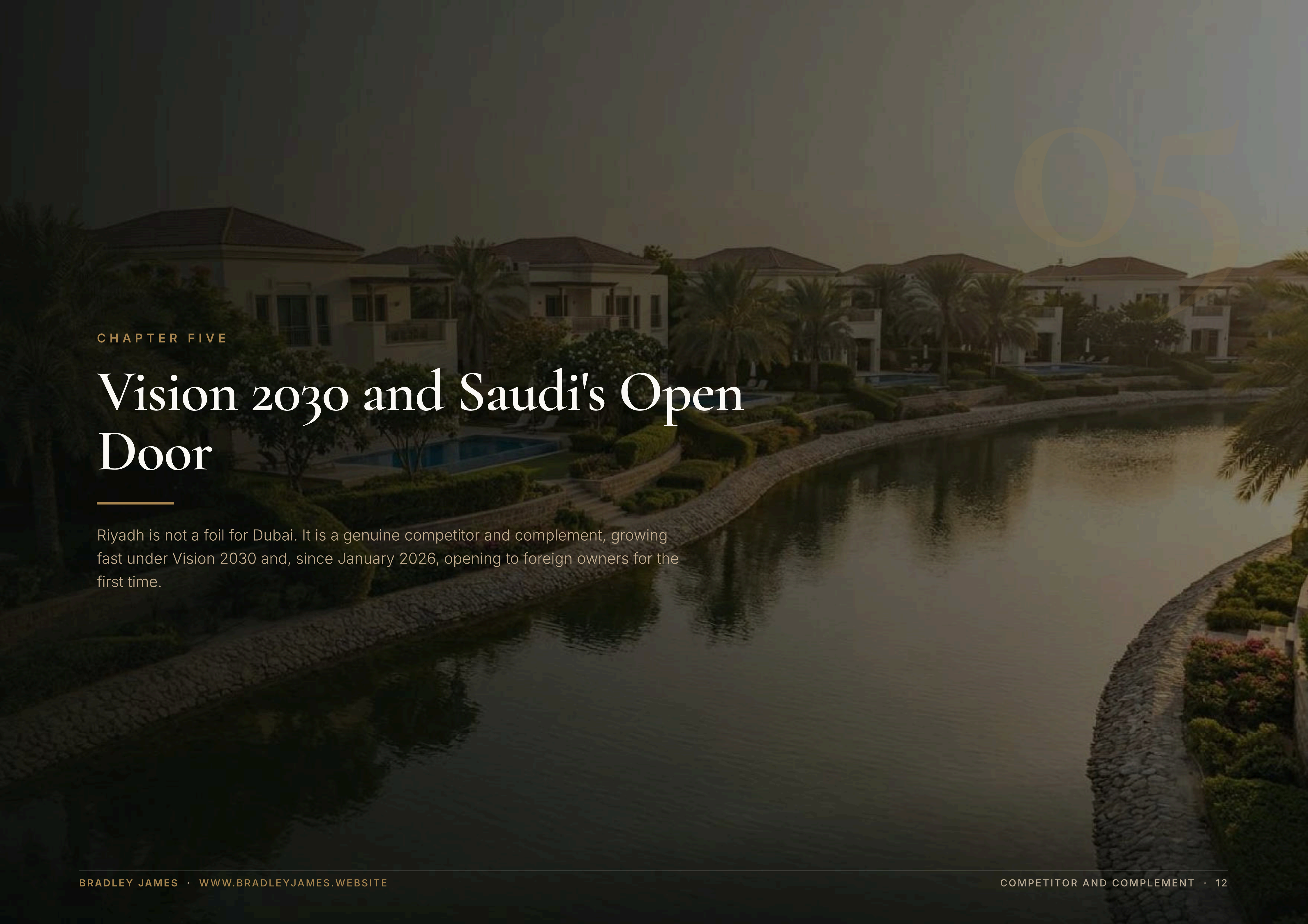
Yields: Global Property Guide (Dubai) and Bayut.sa / Global Property Guide (Riyadh); ranges vary by source and segment. Transaction value and volume: Dubai Land Department, 2025. Present the yield figures as a range, not a single definitive number.

GROSS RESIDENTIAL YIELD, ILLUSTRATIVE COMPARISON

Midpoints of reported ranges, for illustration only. Riyadh: Bayut.sa / Global Property Guide. Dubai: Global Property Guide. Actual yields vary by district, segment and source.

◆ THE PRESERVATION QUESTION

A higher yield you cannot exit cleanly is not the same as a lower yield you can. For capital you are trying to preserve and pass on, depth and liquidity often matter more than a point or two of headline income. That is the case for Dubai as the diversification leg, not the whole portfolio.



CHAPTER FIVE

Vision 2030 and Saudi's Open Door

Riyadh is not a foil for Dubai. It is a genuine competitor and complement, growing fast under Vision 2030 and, since January 2026, opening to foreign owners for the first time.

Where Saudi Now Competes

I will not caricature your home market to flatter Dubai. Saudi Arabia is building one of the most consequential real-estate growth stories in the world, and for the first time it is opening that story to foreign capital. A serious Gulf investor weighs the two on their merits, not on a pitch.

Vision 2030 is a real engine, not a slogan. King Salman Park, Diriyah Gate, the Riyadh Metro and NEOM are policy-backed demand, and the Kingdom is pursuing a **70% homeownership target**, of which roughly **65.4%** had been reached by early 2025. Riyadh is the fastest-growing Saudi market, and for an investor who knows its districts, developers and process, that familiarity is a real if soft advantage Dubai cannot match.

The structural change is the ownership law. The **Foreign Ownership of Real Estate Law took effect on 21 January 2026**, letting non-Saudis own residential property in most cities, with restrictions in Riyadh and Jeddah, and with Makkah and Madinah reserved for Muslims. Published implementing regulations followed. This genuinely narrows Dubai's openness advantage over time. Verify the specific carve-outs and transaction-fee detail against current legal guidance before you act, because the regime is only months old and its implementing rules are still settling.

So hold both truths at once. Riyadh offers higher yield, home-market familiarity and a fast-opening market. Dubai offers depth, liquidity, a two-decade open-ownership record and full Gulf-national freehold rights today. For most Gulf investors the honest conclusion is not either-or. It is Dubai as the liquid, dollar-anchored diversification leg alongside a home-market position, each doing a different job.

1	2	3	4
Dubai opens to foreigners 2002 · Freehold ownership permitted for foreign nationals in designated zones	**GCC nationals, anywhere** 2006 · Dubai Law No. 7 confirms Gulf nationals may own freehold across the emirate	**RERA escrow** 2007 · Off-plan buyer funds protected in project escrow accounts	**Saudi opens to foreigners** 21 Jan 2026 · Foreign Ownership of Real Estate Law takes effect, with city carve-outs

70%

SAUDI HOMEOWNERSHIP TARGET UNDER VISION 2030, ~65.4% REACHED BY EARLY 2025

Cavendish Maxwell / Saudi NTP 2030

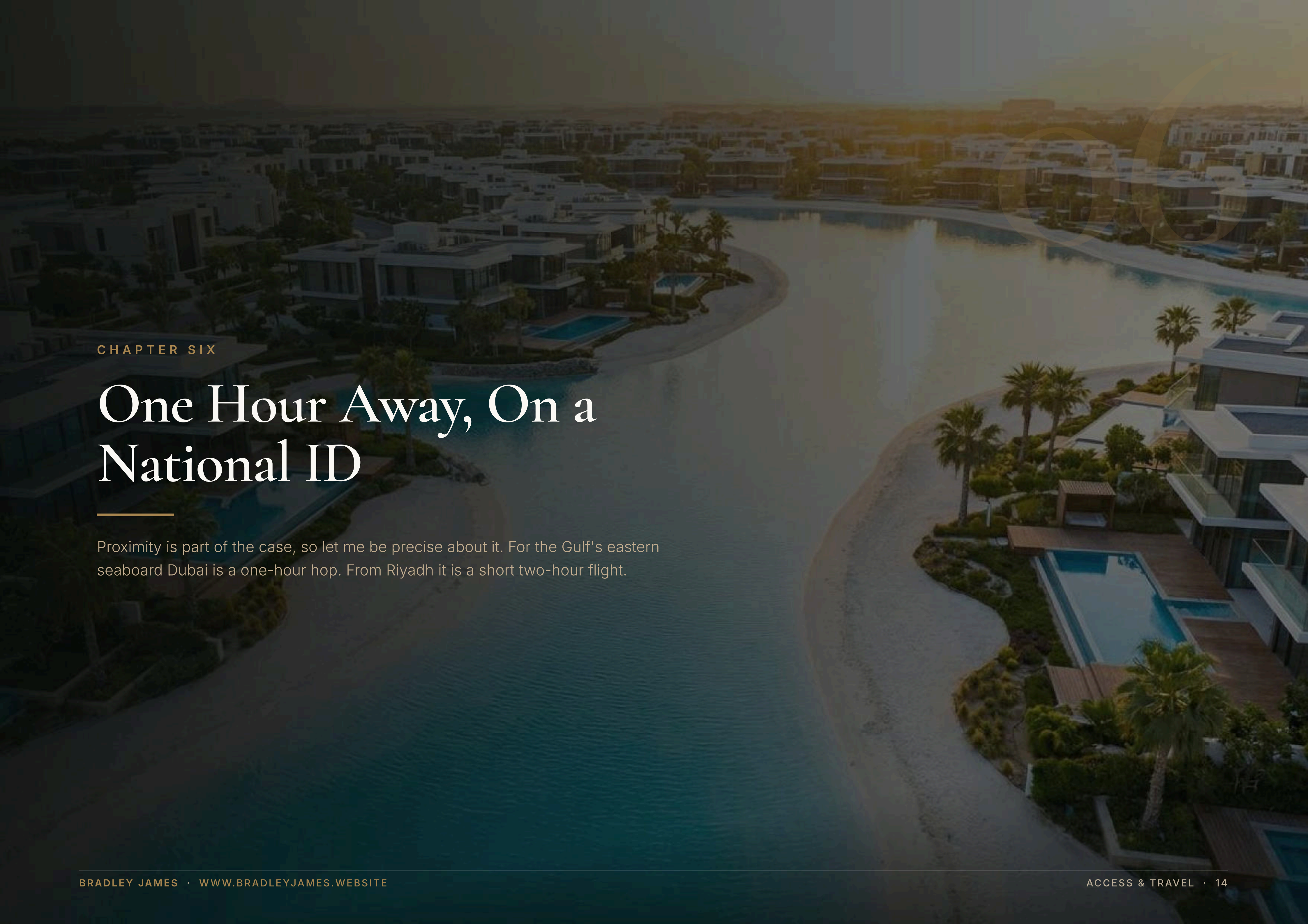
21 Jan 2026

SAUDI FOREIGN-OWNERSHIP LAW TAKES EFFECT, WITH CARVE-OUTS

White & Case

◆ COMPETITOR AND COMPLEMENT

Saudi's opening does not weaken the Gulf-investor case for Dubai. It reframes it. Dubai stops being the only open market in the region and becomes the deeper, more liquid, dollar-anchored one. The two markets diversify each other, they do not cancel each other out.



CHAPTER SIX

One Hour Away, On a National ID

Proximity is part of the case, so let me be precise about it. For the Gulf's eastern seaboard Dubai is a one-hour hop. From Riyadh it is a short two-hour flight.

Close Enough to Manage in Person

A second portfolio you can reach in an afternoon is a different asset from one you manage by email across time zones. Part of the Gulf-investor case for Dubai is simply that you can be there, in person, on a national ID, before lunch.

Take the subtitle honestly. **One Hour Away** is literally true for Bahrain and Saudi Arabia's Eastern Province: **Dammam and Al Khobar to Dubai is roughly a one-hour flight**, and Bahrain is the same. From **Riyadh it is about two hours**, and from **Jeddah about two and a half**. I am not going to stretch the phrase past what it means. For the Gulf's eastern seaboard Dubai is a one-hour hop, and for the rest of the peninsula it is a short flight on one of the busiest air corridors in the region.

The travel document is the quiet convenience. Since April 2022, **GCC nationals may enter the UAE on a national ID card alone**, no passport required, and Saudi and other Gulf citizens may travel to and from Saudi Arabia the same way. A Gulf-wide unified tourist visa, separate from national-ID travel, is also in rollout. The practical effect is that visiting your Dubai asset, meeting an agent, or checking on a handover is closer to a domestic trip than an international one.

~1 hour
DAMMAM, AL KHOBAR OR BAHRAIN TO DUBAI BY AIR
Airline schedules

~2 hours
RIYADH TO DUBAI, ONE OF THE BUSIEST REGIONAL CORRIDORS
Airline schedules

ID only
GCC NATIONALS ENTER THE UAE ON NATIONAL ID, NO PASSPORT, SINCE APR 2022
Gulf News / UAE ICP

◆ WHY PROXIMITY PRESERVES CAPITAL

Distance is a risk. It slows your response when a handover slips, a tenant leaves or a market turns. A market you can reach on a national ID in one to two hours is a market you can actually manage, and a managed asset is a better-protected asset than an absentee one.

◆ THE HONEST PHRASE

"One hour from the eastern Gulf, two from Riyadh, two and a half from Jeddah. Close, on a national ID, and stated exactly."

CHAPTER SEVEN

Residency and the Golden Visa

You already travel freely into the UAE on an ID card. The Golden Visa is a different thing: a right to reside, self-sponsored, that comes attached to the property you buy.

The Property That Comes With a Decade

As a Gulf national you can already enter the UAE freely on a national ID, so residency is not about access, it is about standing. Owning **AED 2 million or more of property**, held in your own name across one or more properties, qualifies you for the **10-year Golden Visa** on the Dubai Land Department's investor route. It is self-sponsored, so it is not tied to an employer, and it is renewable. The property may be mortgaged with a bank no-objection letter, and eligibility is assessed on the DLD-certified value, with the older minimum down-payment rule removed in 2025.

What the visa adds, on top of the ID-travel you already have, is the standing to build a real base: to sponsor your spouse and children on the same term, to bank and hold credit in your own name, to run a business onshore at 100% ownership, and to settle schooling without the anxiety of short renewal cycles. For a Gulf family already treating Dubai as a second home, the Golden Visa formalises what the travel convenience only hints at.

Keep the expectation honest, though, and the caveats chapter says this in full. The Golden Visa is a renewable residence right, not citizenship, and it does not by itself make you a UAE tax resident, which is a separate day-count test. For most Gulf nationals, who are not carrying a worldwide-income tax problem from home, the visa is simply a clean, long-horizon right to reside and build, attached to an asset you were buying anyway.

AED 2 million
PROPERTY VALUE FOR THE 10-YEAR INVESTOR ROUTE
Dubai Land Department

10 years
RENEWABLE, SELF-SPONSORED RESIDENCY TERM
u.ae / DLD

Family
SPONSOR SPOUSE AND CHILDREN ON THE SAME TERM
u.ae

WHAT THE VISA ADDS

- Sponsor spouse and children on the same 10-year term.
- Bank and hold credit in your own name.
- Own and run a business onshore at 100%.
- No lapse for extended time abroad, no cancellation on a job change.
- A base that formalises the second-home you already visit.

THE REFRAME

"You are not buying a visa. You are buying an asset that happens to arrive with a self-sponsored decade of residency attached."

08

CHAPTER EIGHT

The Honest Caveats

The chapter that keeps the rest honest. Where the case is weaker, where the numbers are softer, and where Dubai itself is cooling. Read this before you commit a dirham.

What This Case Does Not Claim

A case worth making is a case worth stress-testing. Here are the limits, stated as plainly as the advantages, because being oversold is how investors get hurt, and I would rather you enter Dubai with your eyes open than your wallet first.

Dubai is cooling in 2026, not booming. This is the most important caveat and it is not hidden. ValuStrat records capital-growth slowing to about **~10% in 2026**, down from roughly 19.8% in 2025, with the VPI already decelerating to **+21.3%** year on year by the third quarter of 2025. Fitch expects a supply-led correction of **up to 15% peak-to-trough**, explicitly not a crash, and Moody's flags more than **150,000 new homes by 2027**. A Gulf investor entering in 2026 should underwrite for flat-to-modest near-term capital growth and hold for income and the long structural story, not a quick markup.

The survey numbers are intent, not deals. Knight Frank's 80% Saudi preference and US$45.7 million average budget are HNWI-survey findings, a measure of appetite, not completed transactions. The hard transaction figure is the roughly 11% Saudi share of foreign buyers from Dubai Land Department data. Do not read the survey as proof of what was actually bought.

Riyadh genuinely out-yields Dubai, and it is opening. The home market's 8.5% to 9.5% gross yields exceed Dubai's, and Saudi's new foreign-ownership regime, weeks old at the time of writing, will keep narrowing Dubai's openness edge. If your single objective is income, your home market may be the better answer, and this guide says so.

The peg removes FX risk, not rate risk, and Kuwait is the exception. Because the dirham and the Gulf currencies all track the dollar, they all track US interest rates, so a leveraged buyer carries Federal Reserve exposure through their mortgage. And the zero-FX-risk claim does not extend to Kuwait, whose dinar is a basket peg, not a single dollar peg.

◆ **THE LINE I HOLD**

The Gulf-investor case for Dubai is genuinely strong, which is exactly why it does not need to be oversold. Same dollar bloc, Emirati-equal ownership, one to two hours away, all real. A booming 2026, a risk-free market, or a higher yield than home, none of those, and anyone who claims them is selling.

◆ **THE RULE**

"Diversify within the dollar bloc into the deeper, more liquid market. Underwrite for a cooling year. Hold for income and the long story."

09

CHAPTER NINE

Straight Answers

The Gulf-investor case turned into the questions investors actually ask, answered straight.

CHAPTER 09 · FAQ

The Questions Gulf Investors Actually Ask

Q. As a Gulf national, can I really own property anywhere in Dubai?

Yes. Under Dubai Law No. 7 of 2006, UAE and GCC nationals may own freehold title, and take usufruct, musataha and leases up to 99 years, in any area of Dubai, on the same footing as an Emirati. Non-GCC foreign nationals are confined to designated freehold zones. This is the load-bearing legal advantage a Gulf buyer holds over every non-Gulf investor here.

Q. Do I take any currency risk moving riyals or dinars into Dubai?

In practice, essentially none, with one exception. The dirham (3.6725), Saudi riyal (3.75), Qatari riyal (3.64), Bahraini dinar (0.376) and Omani rial (2.6008 USD) are all pegged to the US dollar, so the cross-rates between them do not float. A Saudi buyer sits at a fixed SAR 1 to about AED 0.979. The exception is Kuwait, whose dinar is a basket peg, not a single dollar peg, so the zero-FX claim does not extend to Kuwaiti buyers.

Q. Is Dubai a better buy than Riyadh right now?

It depends on your objective, and I will not pretend otherwise. Riyadh yields more, around 8.5% to 9.5% gross against Dubai's 7.0% to 7.2%, it is home-familiar, and it has just opened to foreign owners under Vision 2030. Dubai offers greater depth and liquidity, a 20-year open-ownership record, and full Gulf-national freehold rights today. For most Gulf investors the answer is not either-or: Dubai works as the liquid, dollar-anchored diversification leg alongside a home-market position.

Q. How far is Dubai from home, really?

About one hour by air from Bahrain and Saudi Arabia's Eastern Province, Dammam and Al Khobar. Around two hours from Riyadh and two and a half from Jeddah. GCC nationals travel on a national ID card alone, no passport, since April 2022, so a visit is closer to a domestic trip than an international one.

Q. What do the Knight Frank 80% and US$45.7m figures actually mean?

They are survey findings from Knight Frank's Destination Dubai study of high-net-worth buyers: Saudi nationals recorded the strongest stated preference to own in Dubai, 80%, and the highest average budget, US$45.7 million. They measure intent and appetite, not completed purchases. The hard transaction number is the roughly 11% Saudi share of Dubai's foreign buyers on Dubai Land Department data.

Q. Do I need residency to buy, and what does buying get me?

You do not need residency to buy. Owning AED 2 million or more of property qualifies you for a self-sponsored, renewable 10-year Golden Visa on the DLD investor route, which lets you sponsor family, bank in your own name and run a business onshore. It is a residence right, not citizenship, and it does not by itself make you a UAE tax resident.

Q. Is now a good time, given the talk of a Dubai correction?

Enter with the cooling priced in. ValuStrat sees capital growth slowing to about ~10% in 2026 from roughly 19.8% in 2025, and Fitch expects a supply-led correction of up to 15% peak-to-trough, not a crash. The sensible posture for a Gulf investor is to underwrite for flat-to-modest near-term growth, buy for income and the long structural story, and treat Dubai as diversification within the dollar bloc rather than a quick trade.

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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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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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