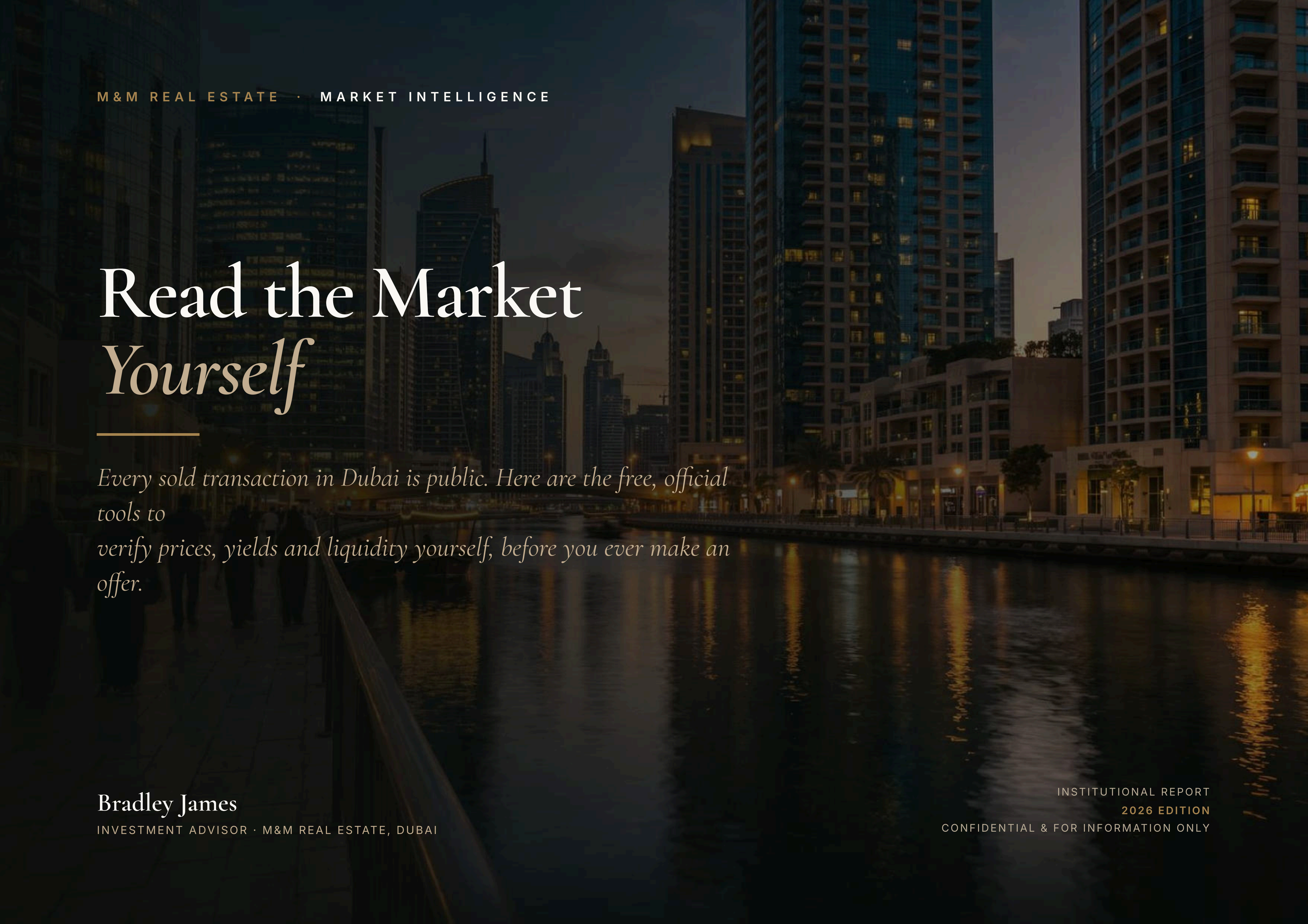

M&M REAL ESTATE · MARKET INTELLIGENCE

Read the Market *Yourself*

Every sold transaction in Dubai is public. Here are the free, official tools to verify prices, yields and liquidity yourself, before you ever make an offer.

Bradley James

INVESTMENT ADVISOR · M&M REAL ESTATE, DUBAI

INSTITUTIONAL REPORT

2026 EDITION

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CHAPTER ONE

The Public Ledger

Dubai's biggest advantage for a careful buyer is not a yield. It is that every recorded sale is public, so you can check a price claim against reality before you sign.

CHAPTER 01 · THE PREMISE

Every Sale Is on the Record

Here is the fact that changes how you buy in Dubai. Every property transaction, every sale, every mortgage registration, every gift transfer and every rental contract, is recorded by the Dubai Land Department and published as open data. The ledger is public. You do not have to take an agent's word for what a floor is worth, because the floor below it probably sold last quarter and the price is there to read.

Think about how unusual that is. In a lot of markets the only prices a buyer ever sees are asking prices, the number the seller hopes to get, and the achieved price stays private between the two parties and their lawyers. You bid in the dark. In Dubai the achieved prices are the public record, and the free tools that sit on top of that record are the subject of this guide. Used properly, they let an ordinary buyer verify a developer's or an agent's price claim against actual recorded deals, at no cost, before making an offer.

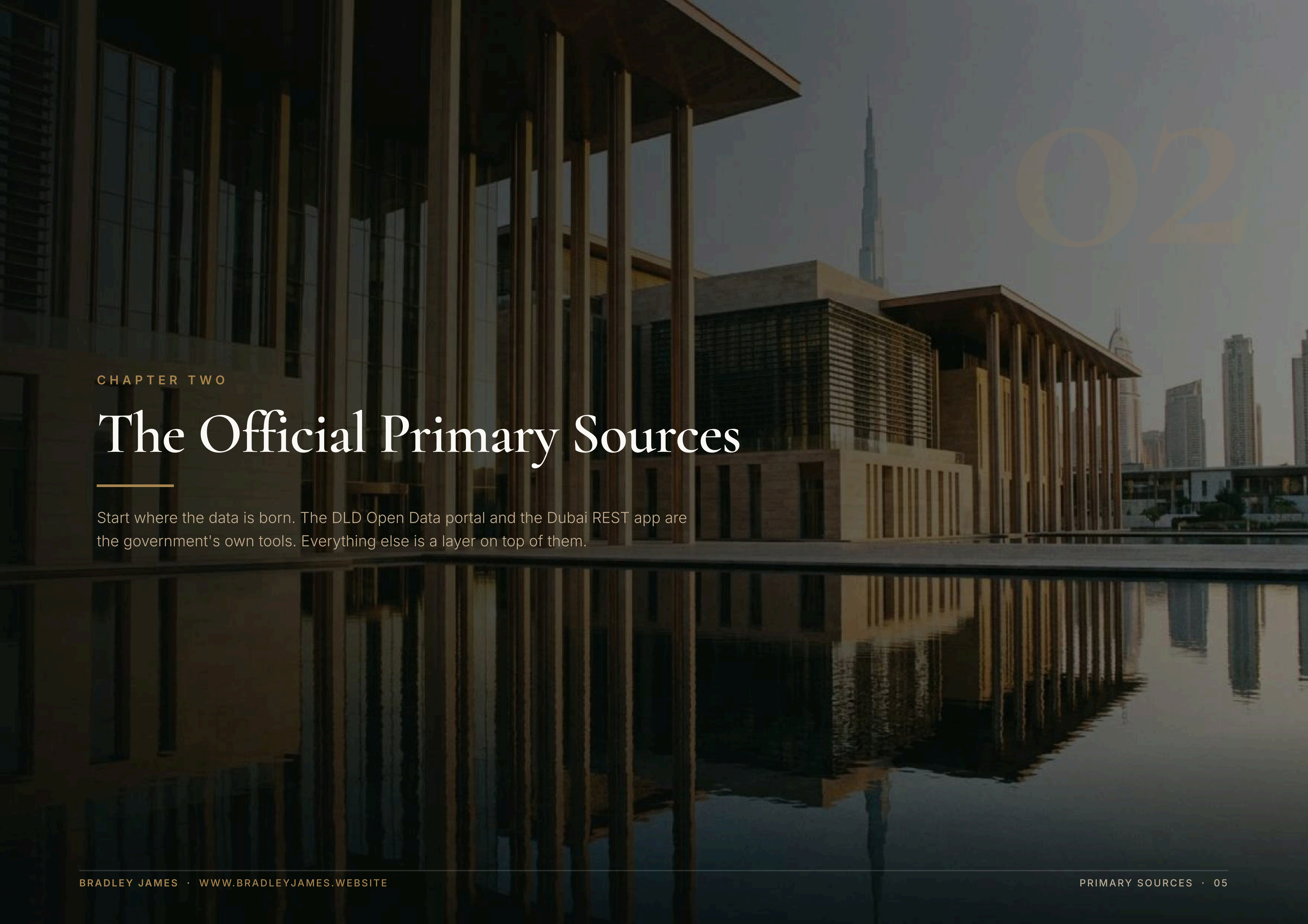
This matters most in a cooling market, and 2026 is a cooling market. After the run of record years, prices have started posting their first month-on-month declines, and the honest 2026 outlook is moderation of around ~10% on capital growth, not the near-20% of 2025. When a market is rising fast, a small overpayment is quickly hidden by the tide. When a market is flattening, the price you pay is the price you live with. Reading the record yourself is capital preservation, not a hobby.

◆ WHAT IS PUBLIC

- Recorded sale prices, by area, building and unit type.
- Mortgage registrations and gift or transfer deals.
- Registered rental contracts, through Ejari.
- The official residential price index and rental data.

◆ THE PREMISE

"You are not guessing at value in Dubai. The achieved prices are public. Your job is simply to go and read them before you make an offer."



02

CHAPTER TWO

The Official Primary Sources

Start where the data is born. The DLD Open Data portal and the Dubai REST app are the government's own tools. Everything else is a layer on top of them.

CHAPTER 02 · THE SOURCE

DLD Open Data and Dubai REST

There are two official primary sources, and it is worth being precise about the word official, because a lot of what gets called Dubai data is a private company's presentation of it. The **DLD Open Data portal** is the Dubai Land Department's own publication of registered transactions, the residential price index and rental data. It is the source. It is free. It is also raw and aggregate in places, and the detailed feeds sit behind official CSV files and OAuth-protected interfaces, so it rewards a bit of patience.

The second is the **Dubai REST app**, the Land Department's own smartphone application, and for an individual buyer it is the most useful single tool in this guide. REST stands for Real Estate Self Transaction. It gives you a property wallet that shows a unit's current indicative price, its rental return and its service charges. It manages Ejari, the rental-contract registration. And, crucially for anyone buying off-plan, it tracks a project's completion percentage, its escrow account number and the developer's registered payment schedule, and it verifies title deeds. That last set of features is how you check that an off-plan project's escrow is real before you pay a dirham into it.

The honest limitation is scope. Both are official, but neither is a bulk-analytics engine. The portal takes effort to query at depth, and the app is consumer-oriented, built for one owner checking one property, not for exporting a thousand deals into a spreadsheet. For point-and-click browsing of a whole area's price trend, most people reach for the free viewer in the next chapter. Just remember that the viewer is reading from these sources, not replacing them.

Official

DLD OPEN DATA, THE GOVERNMENT'S OWN RECORD

Dubai Land Department

Escrow

DUBAI REST VERIFIES OFF-PLAN ESCROW AND PROGRESS

Dubai REST app

Free

BOTH COST NOTHING TO USE

DLD

◆ DUBAI REST, WHAT IT CHECKS

- A unit's indicative price, rental return and service charges.
- Ejari rental-contract registration and management.
- Off-plan completion percentage and the registered payment plan.
- The project escrow account number, before you pay in.
- Title-deed and document verification.

◆ THE RULE

"The portal and the app are the source. Learn them first, and you will always know whether a slicker tool is telling you the truth."

Official Source, Free Viewer, Paid Analytics

It helps to picture the whole toolkit as three layers sitting on the same foundation. The foundation is the Land Department record itself, the registered deals. On top of it sit the official government tools, then a free third-party viewer, then paid professional platforms. Every layer above reads from the same recorded transactions. The higher you go, the more convenient the presentation and the higher the price, but nobody is inventing a different set of prices. They are all reading the same ledger, dressed differently.

Knowing the layers tells you which tool to reach for and when. For an individual buyer verifying one unit, the official layer, the DLD portal and Dubai REST, plus the free viewer in the next chapter, is everything you need. The paid analytics layer earns its keep only when you are pricing at scale, professionally, day after day. Match the tool to the decision, and do not pay for reach you will never use.

LAYER	TOOL	FOR WHOM
The record	Dubai Land Department registered deals	The source of truth
Official government	DLD Open Data portal, Dubai REST app, e-services	Every buyer, free
Free third-party viewer	DXB Interact	Fast browsing, free
Paid professional	Property Monitor, REIDIN	Brokers, valuers, institutions

Every layer reads from the same Dubai Land Department transaction record. Higher layers add convenience and cost, not different prices.

◆ MATCH TOOL TO DECISION

One or two purchases: the official tools and the free viewer cover you completely. Transacting for a living: the paid layer earns its keep. The prices are the same underneath, so pay only for the convenience you will actually use.

◆ THE FRAME

"One record, four layers. Convenience rises with price, but the prices underneath are identical. Start at the source, climb only as far as you need."

03

CHAPTER THREE

The Free Viewer

DXB Interact is the tool most investors actually open first. It is fast, visual and free. It is also a third-party front-end, and knowing that keeps you honest.

DXB Interact, and What It Really Is

If the DLD portal is the library, DXB Interact is the well-lit reading room. It takes the same recorded transaction data and turns it into something you can actually browse in two minutes.

DXB Interact presents DLD transaction data as price per square foot by area and by building, sale trends over time, off-plan versus ready splits, rental figures, and developer and index views. For the practical job most buyers have, which is checking whether a specific tower or community really trades near the price they have been quoted, it is the fastest free tool available. You type in the area, you look at the recent **sold** price per square foot, and you compare it to the asking price in front of you.

Now the honesty that the datapack insists on, because it is the whole point of this chapter. **DXB Interact is a third-party presentation layer built on DLD data. It is not the government portal itself.** That does not make it unreliable, the underlying transactions are the real recorded ones, but it does mean you should treat it as a convenient viewer of official data rather than as the official source. Detailed exports require a free account, and if a figure ever looks off or a decision is large, cross-check it against the DLD Open Data portal or your Dubai REST wallet, which are the primary record.

JOB	WHAT TO USE IT FOR
Fast area price-check	Recent sold price per square foot for a tower or community, in a couple of minutes.
Trend direction	Whether an area's achieved prices are rising, flat or, in 2026, softening.
Off-plan versus ready	How new-launch pricing compares with completed-stock pricing in the same area.
The caveat	A third-party viewer of DLD data, not the government portal. Cross-check big decisions at the source.

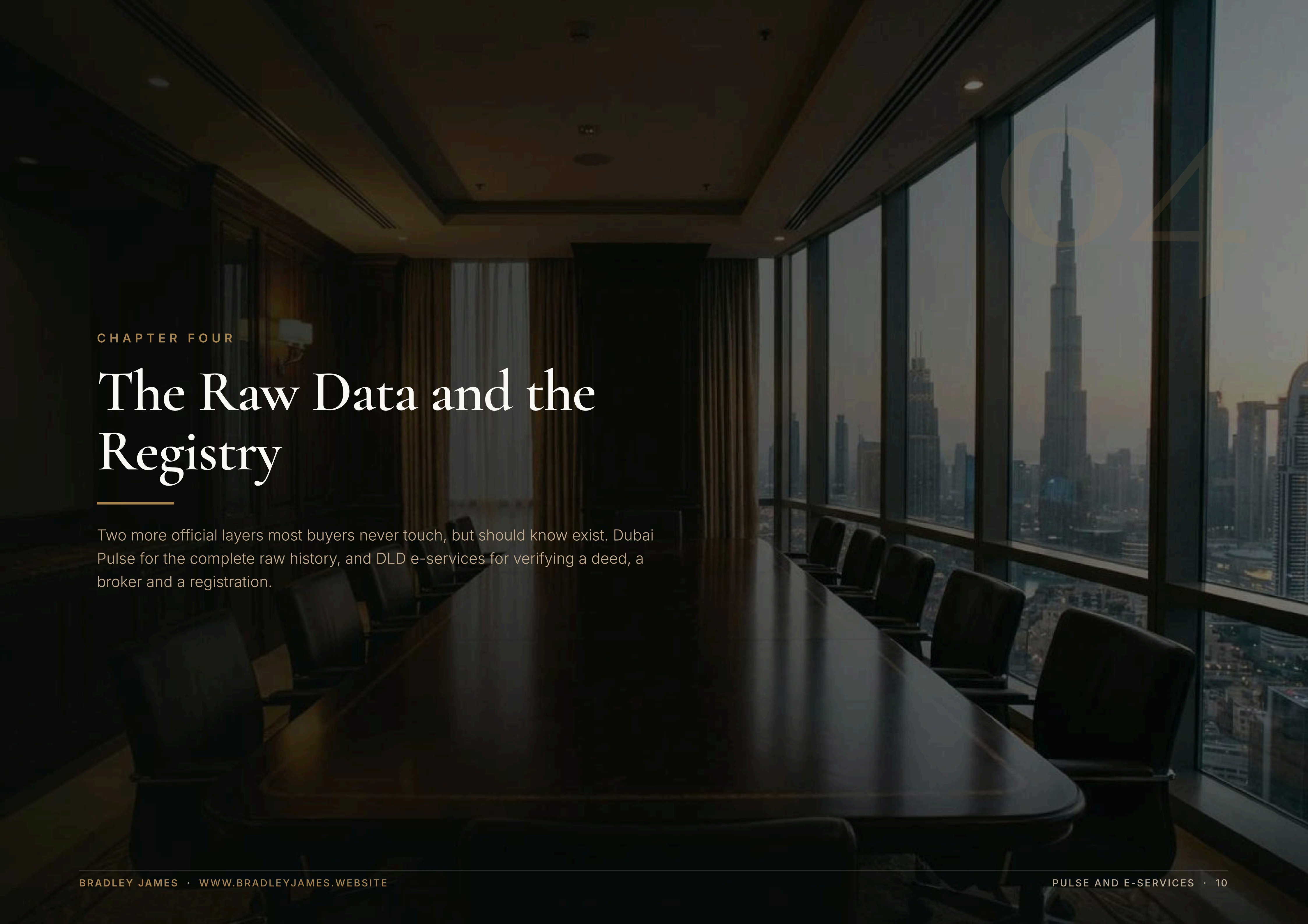
DXB Interact reads from Dubai Land Department transaction records. Treat it as a free front-end on official data, and verify material decisions against the DLD Open Data portal or the Dubai REST app.

◆ SOLD, NOT ASKING

The reason DXB Interact is worth learning is that it shows achieved, recorded prices, not what sellers are hoping for. That is the number that matters. Keep the distinction between sold and asking in your head at all times, it is the single most useful discipline in this guide.

◆ THE FLAG

"A brilliant free viewer, built on official data, run by a private company. Use it daily, but know what it is."



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CHAPTER FOUR

The Raw Data and the Registry

Two more official layers most buyers never touch, but should know exist. Dubai Pulse for the complete raw history, and DLD e-services for verifying a deed, a broker and a registration.

Dubai Pulse and the DLD Registry

Beneath the viewer sits the deep record. **Dubai Pulse**, the emirate's open-data platform run by Digital Dubai, publishes the full raw DLD transaction history as open datasets, the actual dld_transactions files and their siblings covering developers and real-estate licenses, alongside city demographics, land use and transport data. This is where the complete history lives, for anyone doing deep, compliance-grade or academic analysis. The catch is that it is bulk CSV and OAuth-protected interfaces, which is engineering effort, not point-and-click. Most individual buyers will never need it. It matters that you know it exists, because it means the record you are trusting is auditable all the way down.

The other official layer is the set of **DLD smart services and e-services**, which are administrative rather than analytical. They let you verify online that a title deed is genuine, that a broker is genuinely RERA-licensed, and that a transaction, including Oqood off-plan registration, is properly recorded. This is not market analysis, it is the verification that protects you from the specific ways a deal can go wrong. Before you sign, you can confirm the person advising you is licensed and the deed you are buying against is real. In a market this large, that five-minute check has saved people from expensive mistakes.

Put the two together and you have both ends of the spectrum. Dubai Pulse is the complete raw history for whoever wants to audit the whole market. DLD e-services is the narrow, transactional check that confirms the one deed, the one broker and the one registration in front of you. Neither is a price-trend dashboard, and neither is meant to be. They are there so that trust in the Dubai record does not rest on faith.

Full history
DUBAI PULSE PUBLISHES THE RAW DLD DATASET
Digital Dubai

Title deed
VERIFY A DEED IS GENUINE BEFORE YOU BUY
DLD e-services

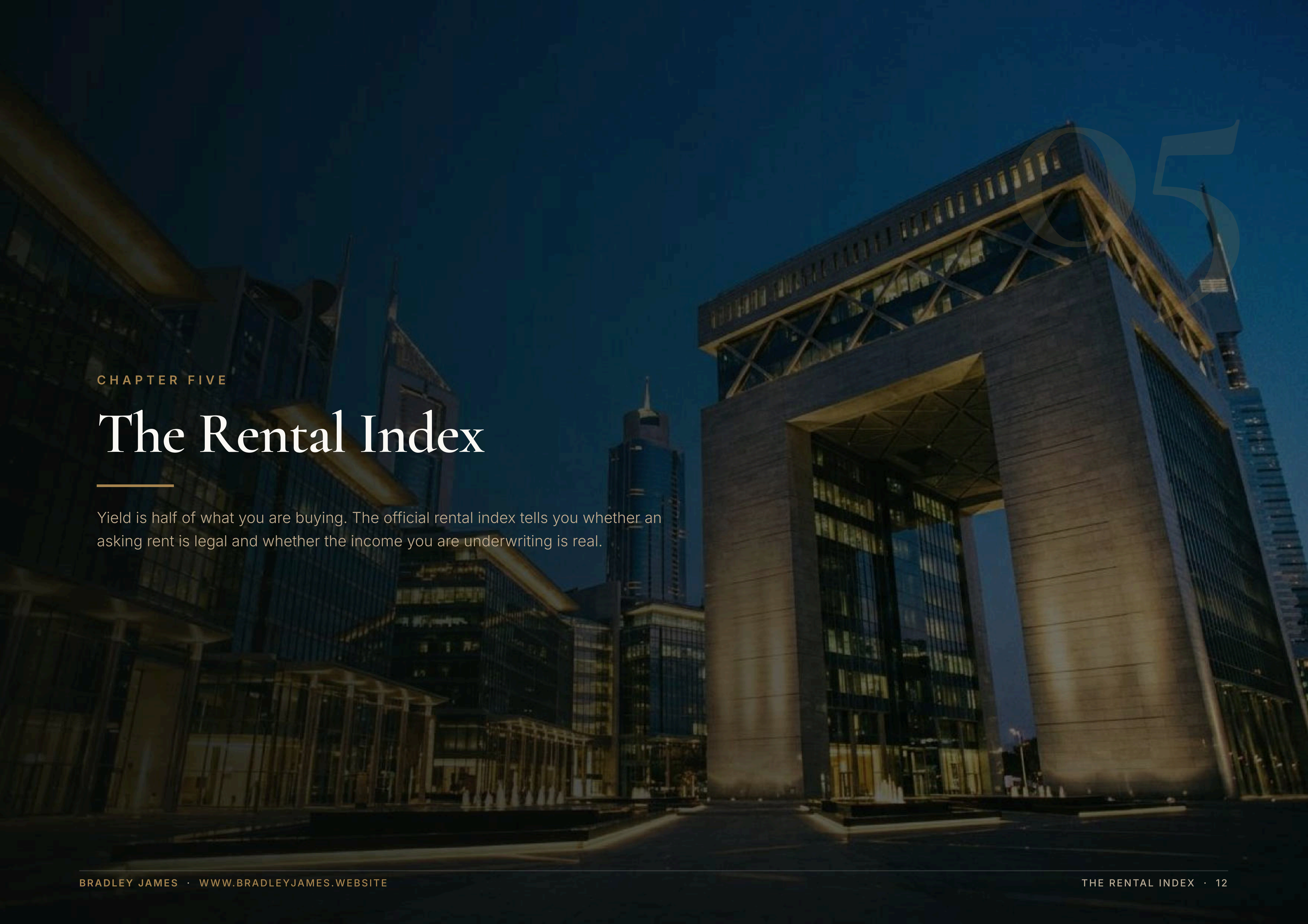
RERA broker
CONFIRM YOUR AGENT IS ACTUALLY LICENSED
DLD e-services

◆ WHO NEEDS WHICH

- Individual buyer: Dubai REST and DXB Interact cover you.
- Deed and broker check: DLD e-services, five minutes, essential.
- Deep or compliance analysis: Dubai Pulse raw datasets.
- You rarely need Pulse; you always need the deed and broker check.

◆ THE POINT

"The raw record is auditable to the bottom, and the registry check is free. Verify the deed and the licence before the price ever matters."



CHAPTER FIVE

The Rental Index

Yield is half of what you are buying. The official rental index tells you whether an asking rent is legal and whether the income you are underwriting is real.

The RERA Rental Index and Ejari

A price without a rent is only half a decision. If you are buying for income, the number that matters as much as the purchase price is the rent the unit can honestly command, and Dubai publishes an official benchmark for exactly that.

The **RERA Rental Index**, upgraded to the **Smart Rental Index** from January 2025, is the Land Department's benchmark of market rents by area, property type and building. It does two jobs. First, it sets the legally permitted rent-increase band on renewal, so a landlord cannot raise your rent, or you a tenant's, beyond what the index allows. Second, and this is the investor's use, it lets you sanity-check the rent an agent has quoted you before you underwrite an income figure. If the brochure assumes a rent well above the index for that building, your yield is a hope, not a number. The Smart Rental Index uses AI building-classification across more than 60 criteria, so it grades buildings rather than lumping a whole area together, and it updates more frequently than the old annual index did.

The mechanism that feeds it is **Ejari**, the mandatory registration of every tenancy contract. Because leases are registered, the index is built on real contracts, not estimates, and you manage your own Ejari through the Dubai REST app. The honest limitation is that the index is a benchmark, an average for the type and building, not a live listing price for your specific unit on a specific day. Use it to test whether a quoted rent is realistic and whether a proposed increase is legal, not as a precise valuation of one apartment.

60+
CRITERIA IN THE SMART RENTAL INDEX BUILDING GRADE
DLD, Jan 2025

Ejari
EVERY LEASE REGISTERED, SO THE INDEX IS REAL CONTRACTS
DLD

Legal band
THE INDEX SETS THE PERMITTED RENT-INCREASE LIMIT
DLD

◆ HOW TO USE IT

- Check the quoted rent against the index for that building, not the area.
- If the brochure rent sits above the index, treat the yield as optimistic.
- On renewal, the index sets the legal increase band, both ways.
- Manage your own Ejari registration through Dubai REST.

◆ THE DISCIPLINE

"Underwrite the rent the index supports, not the rent the brochure assumes. A yield built on a hoped-for rent is not a yield."

What an Index Rent Does to a Yield

The gap between a brochure rent and an index rent is not academic. It is the difference between the yield you were sold and the yield you will actually earn, and on a large purchase that gap is real money.

Take a simple illustration. Say a unit is offered at **AED 1,500,000** and the brochure assumes **AED 120,000** of annual rent, an 8% headline gross yield that sells the deal. You check the Smart Rental Index for that specific building and it supports **AED 105,000**. That is not a disaster, but it is a real haircut, and on the index rent the honest gross yield is 7%, not 8%. Now subtract acquisition costs of roughly 7%, the 4% DLD transfer fee plus agency and registration, and your true entry yield on the index-supported rent settles lower still. None of this is hidden if you check the index. All of it is hidden if you take the brochure at its word.

ILLUSTRATIVE, AED 1.5M PRICE	BROCHURE ASSUMPTION	INDEX-SUPPORTED REALITY
Annual rent	AED 120,000	AED 105,000
Gross yield on AED 1.5m price	8.0%	7.0%
After ~7% acquisition costs	Lower once costs are added	Lower once costs are added

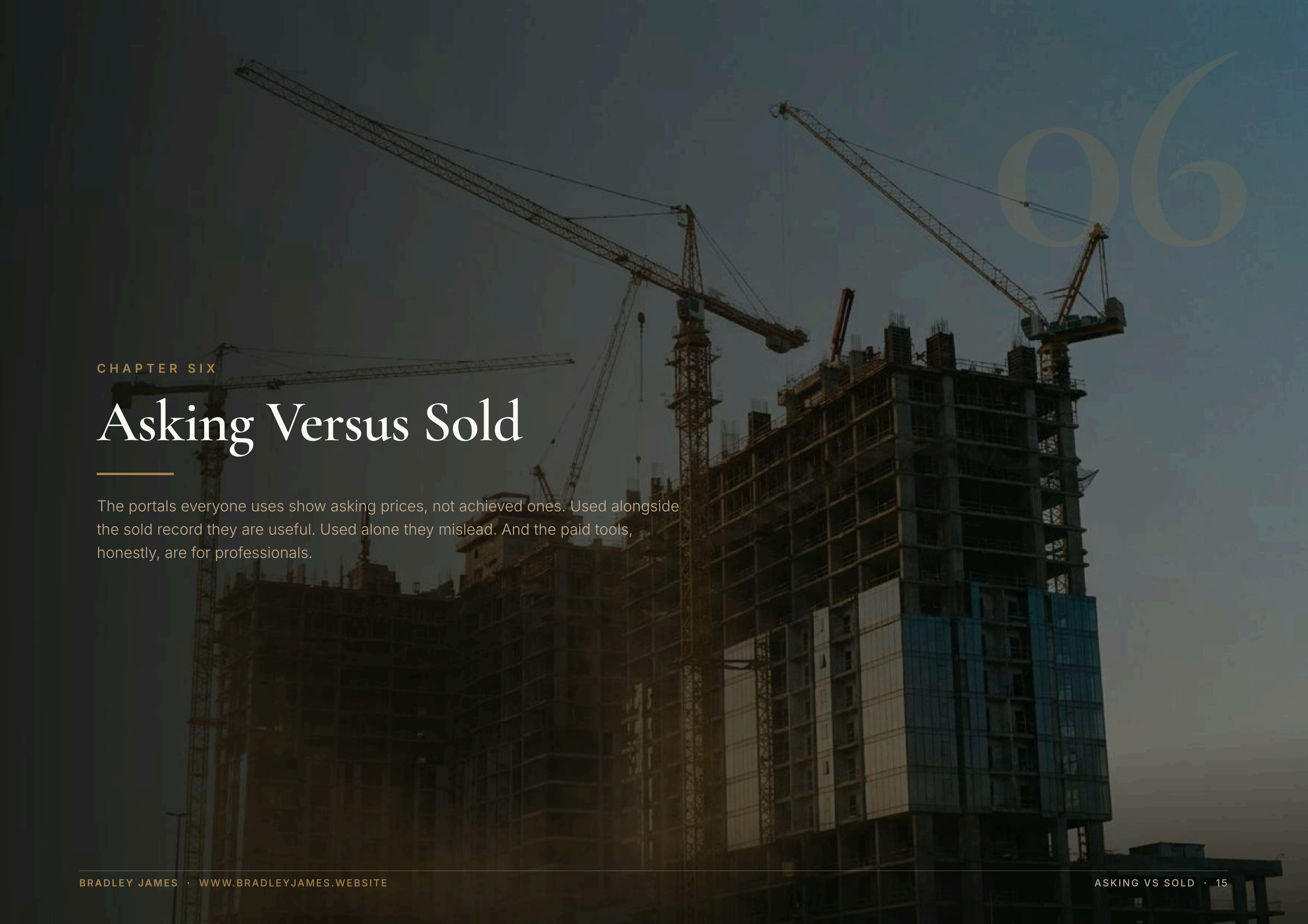
Illustrative only. Assumes an AED 1,500,000 price and the rents shown; real figures depend on the specific building, the index reading and your costs. Acquisition costs of roughly 7% (4% DLD transfer fee plus agency and registration) reduce the true entry yield further. Not investment advice.

GROSS YIELD, ILLUSTRATIVE

Illustrative, on an AED 1.5m price, before the ~7% acquisition costs that lower the true entry yield.

◆ WHY IT COMPOUNDS

A one-point yield gap on a single unit looks small. Repeated across a holding period, and across more than one property, it is the difference between the return you modelled and the return you keep. Check the index before you believe the brochure.



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CHAPTER SIX

Asking Versus Sold

The portals everyone uses show asking prices, not achieved ones. Used alongside the sold record they are useful. Used alone they mislead. And the paid tools, honestly, are for professionals.

The Portals, and the Paid Tiers

Almost everyone starts on **Bayut, Property Finder or dubizzle**, and that is fine, as long as you know what they are. They show live **asking-price** listings and community trend pages. That makes them genuinely useful for gauging current supply, seeing what is actually on the market right now, and reading seller expectations. What they do not show is achieved prices. Asking prices in Dubai, as in most markets, run above the prices deals actually close at, and the gap widens in a softening market like 2026 as sellers lag the turn. So a portal tells you what people hope to get, and the DLD record tells you what they got. You need both, and you must not confuse them.

The one-line rule is simple. Cross-check any asking price from a portal against **sold** prices on the DLD Open Data portal, DXB Interact or your Dubai REST wallet, and cross-check any asking rent against the RERA rental index. The portal is where you find the property. The official record is where you find out what it is worth.

A word on the paid tools, stated plainly so nobody thinks they are missing a free secret. **Property Monitor** and **REIDIN** are excellent DLD-based professional platforms, and they are **paid**, with no meaningful free tier. They are worth it if you transact for a living. For an individual making one or two decisions, the free official tools in this guide cover you completely. You are not handicapped by staying free, you are simply not paying for scale you do not need.

TOOL	SHOWS	COST
Bayut / Property Finder / dubizzle	Asking-price listings, current supply	Free
DLD Open Data / DXB Interact / REST	Sold, recorded prices	Free
RERA Smart Rental Index	Benchmark market rents, legal band	Free
Property Monitor	DLD analytics, Dynamic Price Index	Paid, ~AED 500/mo+
REIDIN	Institutional indices and analytics	Paid, ~AED 2,000/mo+

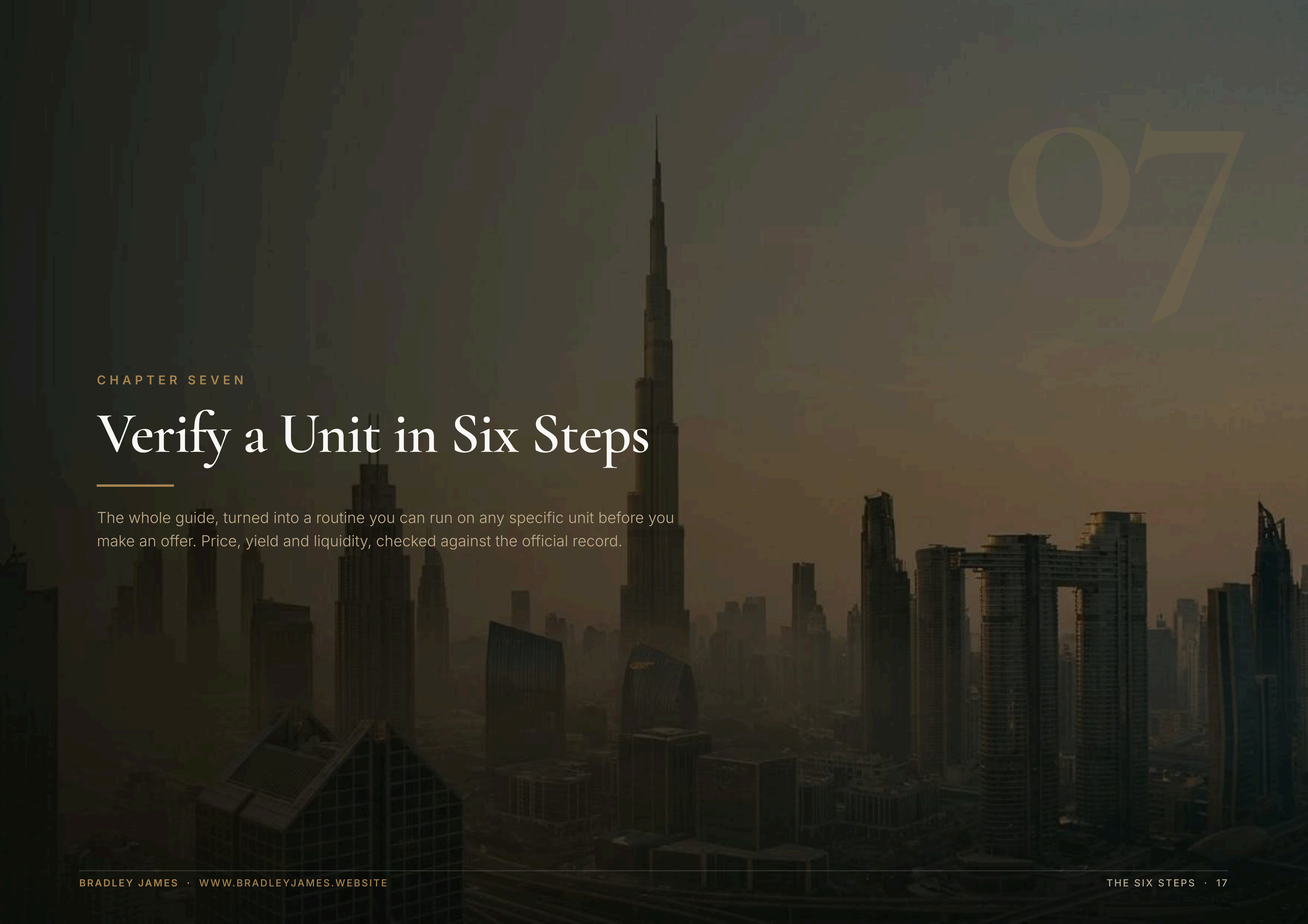
Property Monitor and REIDIN pricing is indicative and tier-dependent; both are professional subscriptions with no meaningful free tier. Portal figures are asking, not achieved.

◆ THE ONE-LINE RULE

Cross-check any asking price against sold DLD prices, and any asking rent against the RERA index. Portals show hope. The official record shows fact. Use the portal to find the property and the record to price it.

◆ ON THE PAID TOOLS

"Property Monitor and REIDIN are for people who transact for a living. For one or two decisions, the free official tools cover you completely."



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CHAPTER SEVEN

Verify a Unit in Six Steps

The whole guide, turned into a routine you can run on any specific unit before you make an offer. Price, yield and liquidity, checked against the official record.

How to Check a Real Unit's Real Price and Yield

Here is the process, start to finish, for a specific unit an agent has just sent you. It takes an evening, it costs nothing, and it is the difference between an offer based on the record and an offer based on a brochure.

1. **Confirm the deed and the broker**
   On DLD e-services, verify the title deed is genuine and the agent is RERA-licensed. If either fails, stop here. Everything below assumes the deal and the person are real.

2. **Pull the sold price per square foot**
   On DXB Interact, look up recent recorded sales for that exact building, or the closest comparable tower, and note the achieved price per square foot. This is your reality anchor, the sold number, not the asking one.

3. **Compare against the asking price**
   Divide the quoted asking price by the unit size to get its asking price per square foot, and set it against the sold figure from step two. A small premium is normal. A large one needs a reason, and in 2026's softening market, a reason you believe.

4. **Check the rent against the index**
   On the RERA Smart Rental Index, via Dubai REST, find the benchmark rent for that building and type. Underwrite your yield on the index rent, not the brochure rent.

5. **Compute the honest yield and costs**
   Divide the index-supported annual rent by the all-in purchase price, remembering acquisition costs of roughly 7%, the 4% DLD transfer fee plus agency and registration. That is your realistic gross yield, not the headline.

6. **Read liquidity and trend**
   On DXB Interact, check how many units in that building or area actually transacted recently and which way prices are moving. Thin volume and a softening trend mean you may wait to sell. Liquidity is part of the price.

◆ WHAT YOU HAVE PROVEN

Run these six steps and you have verified, from the official record, that the deed is real, the price is in line with achieved sales, the rent is index-supported, the yield is honest after costs, and the unit can actually be sold again. That is a decision, not a hope.

◆ THE STANDARD

"An offer based on the record beats an offer based on a brochure, every time. The record is free. Read it before you sign."

CHAPTER EIGHT

The Honest Caveats

The chapter that keeps the rest honest. What these tools do not do, where the data lags, and why free access is not the same as perfect information.

Where the Free Tools Fall Short

Public data is a huge advantage, but it is not omniscience. If you use these tools believing they are perfect, you will be caught out. So here are the limits, as plainly as the strengths.

The data lags the live market. A transaction is recorded after it completes, and completion can trail the agreed price by weeks or months. In a fast-turning market, and especially at a turn like 2026's, the most recent recorded prices describe deals struck a little while ago, not necessarily where a seller will transact today. Read the trend, not just the last print, and treat the record as a strong anchor rather than a live tick.

Off-plan and secondary are not the same dataset. Off-plan sales register through Oqood and behave differently from ready-property transfers, with developer payment plans, launch pricing and incentives that a raw price per square foot does not capture. Comparing a new-launch price directly against completed-stock sold prices without adjusting for that is a common error. The tools show both, but they are different games, and a launch price is an asking price with a construction risk attached.

Asking-price inflation is real. The portals are the easiest tools to reach and the most misleading if used alone, because asking prices sit above achieved prices and that gap grows when the market softens. Anchoring on a portal number is how buyers overpay. Always pull the sold figure before you form a view of value.

Free is not the same as effortless, and one tool is not enough. The official portal and Dubai Pulse reward patience, the app is built for one property at a time, and no single tool gives you price, rent, liquidity and verification in one screen. The discipline is to triangulate, sold price from one source, benchmark rent from another, deed and broker from a third. And none of this is advice on your personal tax or financing position, which sits outside what any of these tools show.

◆ THE LINE I HOLD

Public data makes Dubai unusually honest for a buyer, which is exactly why it should not be oversold. The record lags, off-plan and ready differ, and asking prices inflate. Triangulate, and read the trend rather than the last print.

◆ THE RULE

"Sold, not asking. The trend, not one print. Off-plan adjusted, not compared raw. Three sources, not one. That is how you read it properly."

09

CHAPTER NINE

The Record in Practice

What the public record looks like across a full cycle, why hindsight is not a promise, and the questions investors actually ask about reading the market themselves.

CHAPTER 09 · THE CYCLE ON THE RECORD

What the Ledger Shows Across a Cycle

The same public record that prices one unit also tells the story of the whole market, and it is a useful story precisely because it is honest about the turn.

Read the ledger across the cycle and you see the scale of what happened. In the 2020 pandemic trough, the Land Department recorded **51,414 transactions worth over AED 175 billion** across the full year, a market briefly frozen by lockdown. By 2024 that had grown to 226,000 deals, and 2025 set a record at **270,000 transactions worth AED 917 billion**. Whoever bought near the 2020 low has since seen residential values rise around ~75% on a blended basis, and villa values up as much as **206%** from the pandemic trough. That is a fact about the past, all of it readable in the public record.

And here is why hindsight is not a promise. The same record now shows the market cooling. Prices posted their **first month-on-month declines** in 2026, ValuStrat's index has been decelerating from +21.3% year-on-year, Fitch describes a correction of **up to 15%**, explicitly not a crash, and the 2026 capital-growth outlook is around ~10%, down from near 20% in 2025, with a supply-led moderation ahead. The 2020 case study illustrates cycle timing. It does not promise the pattern repeats. Which is the entire reason to read the record yourself, so you can see, in real deals, exactly where in the cycle you are buying.

51,414
RECORDED DEALS IN THE 2020 TROUGH (AED 175BN)
DLD 2020 / Zawya

270,000
RECORDED DEALS IN 2025 (AED 917 BILLION)
Dubai Land Department

up to 15%
THE 2026 CORRECTION, NOT A CRASH
Fitch Ratings

CHAPTER 09 · FAQ

The Questions Investors Actually Ask

Q. Can I really see what a property actually sold for?

Yes. Recorded sale prices are public. The fastest free way is DXB Interact, which presents DLD transaction data as price per square foot by building and area. For the official primary record, use the DLD Open Data portal or your Dubai REST property wallet. Portals like Bayut show asking prices, which run above achieved prices, so use them to find a property, not to price it.

Q. What is the difference between DLD Open Data and DXB Interact?

DLD Open Data is the government's own publication of the record, the official primary source, free but raw in places. DXB Interact is a free third-party front-end built on that same DLD data, easier to browse but not the government portal itself. Use DXB Interact for speed, and cross-check material decisions against the official source.

Q. How do I check whether a rent is fair or legal?

Use the RERA Smart Rental Index, accessible through the Dubai REST app. It benchmarks market rents by area, type and building, and it sets the legal rent-increase band on renewal. Underwrite your yield on the index-supported rent, not the rent a brochure assumes.

Q. Are the paid tools worth it?

For an individual making one or two decisions, no. Property Monitor, around AED 500 a month and up, and REIDIN, around AED 2,000 a month and up, are professional subscriptions with no meaningful free tier, built for brokers, valuers and institutions who transact for a living. The free official tools cover an individual buyer completely.

Q. How current is the data?

It lags the live market. A deal is recorded after it completes, so the most recent prints describe deals struck a little earlier, which matters most at a turn like 2026's. Read the trend across several months rather than anchoring on the single last transaction.

Q. Can I verify an off-plan project before I pay?

Yes, through the Dubai REST app. It shows a project's completion percentage, the developer's registered payment schedule and, critically, the escrow account number, so you can confirm your money is going into a registered escrow before you pay in. Verify the developer and the deed through DLD e-services as well.

Q. Is now a good time to buy?

That is not a question data answers for you, but data lets you answer it honestly. The record shows 2026 cooling, first declines, a Fitch correction of up to 15%, around 10% growth outlook and a supply-led moderation. Whether that is your entry depends on your horizon and whether you are preserving capital or chasing a return. Read the record, then decide with your eyes open.

REFERENCES & SOURCES

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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◆ 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.

WHATSAPP
+971 56 500 6162

EMAIL
b.james@mandmrealestate.ae

WEBSITE
www.bradleyjames.website

Bradley James

INVESTMENT ADVISOR · M&M REAL ESTATE · DUBAI