M&M REAL ESTATE · PRIVATE INVESTMENT INTELLIGENCE

Dubai vs United Kingdom Investor Intelligence Report

A capital-preservation analysis for British investors weighing a domestic portfolio against an allocation to Dubai.

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INSTITUTIONAL REPORT
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What This Guide Covers

CHAPTER ONE

Executive Summary

One question runs through this entire report, and the evidence answers it before you turn another page.

CHAPTER 01 · THE QUESTION

If You Live in Britain, Why Look at Dubai?

If you already own property in the United Kingdom, you know the market intimately. So the honest question is not whether Dubai is exciting. It is whether a pound of your capital works harder at home or 3,400 miles away, once tax, yield, growth and currency are all counted.

This report answers that question with numbers, not adjectives. It sets the British market and the Dubai market side by side across the things that actually determine an investor's long-term wealth: the macro backdrop, rental yield, capital growth, the tax that is quietly deducted from both, and the direction global private capital is moving. It is written for the reader who wants to preserve and compound wealth across a generation, not chase a headline.

It is also deliberately balanced. Dubai is not risk-free, and 2026 is a cooling year there, not a boom. You will find that stated plainly, with the same sources the rating agencies use. The case for Dubai does not need exaggeration. It needs only a fair comparison.

THE SHORT ANSWER

- British property yields have compressed while its taxes have risen.
- Dubai pairs roughly 7% gross yields with no income, capital-gains or inheritance tax.
- In 2025 the UK lost more millionaires than any country on record. Dubai gained the most.
- The right move for most is not either-or. It is diversification.

THE LENS

"Property is a wealth-preservation instrument. Judge it by what it keeps, not only by what it earns."

What the Evidence Shows

Five conclusions emerge from the data in this report. Each is expanded, sourced and stress-tested in the chapters that follow. None of them depends on Dubai prices continuing to rise at the pace of the last four years, and the modelling deliberately assumes they will not.

1. **The income gap is structural.**
A London flat grosses around 5%, prime central London closer to 3%, against roughly 7% for a Dubai apartment. After Section 24 and higher-rate tax, the British net yield is thinner still.

2. **The tax gap compounds.**
Every year, the UK deducts income tax, then capital-gains tax on exit, then up to 40% inheritance tax. Dubai deducts none of these from an individual investor.

3. **The capital is voting.**
Henley projects a net loss of about 16,500 dollar-millionaires from the UK in 2025, the largest outflow it has ever recorded, while the UAE tops the world for inflows.

4. **Dubai is cooling, not cracking.**
Fitch expects a moderate, supply-led correction of up to 15%, and explicitly not a crash. That is a healthy pause after roughly 75% cumulative growth since 2021.

5. **Diversification is the rational play.**
For most British investors the question is not whether to sell up and leave, but whether a slice of the portfolio belongs in a zero-tax, higher-yield currency bloc.

~7%
DUBAI APARTMENT GROSS YIELD
ValuStrat / Property Monitor

0%
UK-STYLE INCOME, CGT AND INHERITANCE TAX IN DUBAI
PwC

-16,500
NET UK MILLIONAIRE OUTFLOW, 2025
Henley & Partners

◆ HOW TO READ THIS REPORT

Every figure is attributed on the Sources page. Where estimates differ, a range is given. The wealth projection is labelled illustrative and its assumptions are shown in full.

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CHAPTER TWO

The United Kingdom Today

A resilient, mature economy carrying heavy debt, sticky inflation and a housing market running on empty.

CHAPTER 02 · THE MACRO PICTURE

A Mature Economy, Running Warm

Britain in 2026 is not in crisis. It is a large, stable, institutionally deep economy. But the gauges an investor watches are all flashing the same colour: low growth, sticky prices and a state balance sheet with little room to move.

Growth is running near 1%, inflation has stalled around 2.8% rather than falling to target, and the Bank of England has held its base rate at 3.75%. Public-sector debt sits at about 95.5% of GDP, which constrains the tax cuts a property investor might hope for. Consumer confidence, on the GfK measure, is deeply negative at around -23. None of this is fatal. All of it is a headwind to the two things that drive property returns: rental affordability and capital growth.

For the investor, the signal is not panic, it is gravity. An economy growing at 1% with frozen tax thresholds does not throw off the wage growth that lifts rents and prices quickly. It grinds.

INDICATOR	UNITED KINGDOM
Real GDP growth (2026 f)	~1.1%
CPI inflation	2.8%
Bank of England base rate	3.75%
Government debt to GDP	95.5%
Unemployment	~5.2%
Consumer confidence (GfK)	-23

ONS, OBR, Bank of England, GfK, 2026.

CHAPTER 02 · HOUSING AND TAX

Chronic Undersupply, Rising Friction

The British housing story is a paradox that every domestic investor lives with. Demand is structural, because the country persistently builds far fewer homes than it needs. Completions ran near 201,000 in the year to mid-2025 against a 300,000 target, and are forecast to fall toward 150,000. That shortfall is the strongest argument for UK property, and it is real.

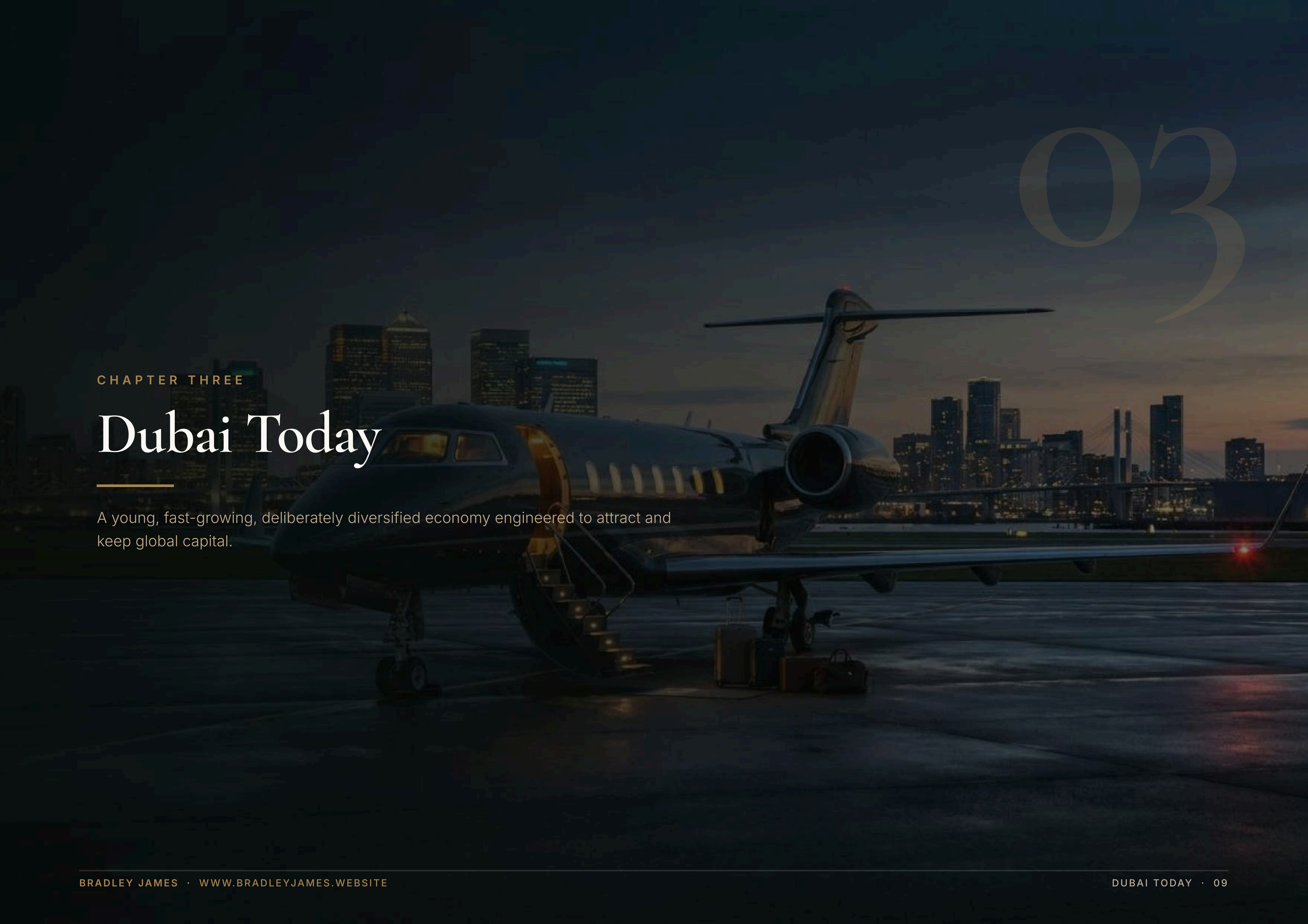
The problem is what sits on top of that demand. Net migration nearly halved to 171,000, cooling the rental engine at the margin. And the friction on investors has risen sharply: a 5% Stamp Duty surcharge on additional property, the Section 24 restriction that denies higher-rate landlords full mortgage-interest relief, and from May 2026 the Renters' Rights Act, which abolishes the no-fault eviction. The asset is sound. The tax and regulation wrapped around it have made the returns work much harder for their money.

◆ THE GENUINE UK STRENGTH

A persistent housing shortage underpins long-run values and rents. This report does not dispute that. It argues that the after-tax return on that strength has been steadily eroded.

◆ WHY IT MATTERS

"You can be right about British bricks and still keep less of the return than you did a decade ago."



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CHAPTER THREE

Dubai Today

A young, fast-growing, deliberately diversified economy engineered to attract and keep global capital.

CHAPTER 03 · THE MACRO PICTURE

A Different Kind of Engine

Where the British economy grinds, the Emirati economy accelerates. The UAE is growing at roughly 4% to 5%, inflation is contained near 2%, and about 76% of GDP now comes from outside oil. This is not a petro-economy riding a barrel price. It is a diversified services, trade, tourism and finance hub that happens to sit on energy reserves.

Two policy anchors matter most to an investor. First, the dirham has been pegged to the US dollar at 3.6725 since 1997, which imports the credibility of the world's reserve currency and removes the devaluation risk that haunts many emerging markets. Second, the state runs a light balance sheet, with Dubai government debt near 21% of GDP, so it can keep investing in the infrastructure that drives demand rather than taxing to plug deficits.

The result is an economy built, quite consciously, to pull in capital and people, and to give them a reason to stay.

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

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

CHAPTER 03 · THE GROWTH DRIVERS

The Machine Behind the Market

Dubai's property demand is not an accident of sentiment. It is manufactured by a stack of state-scale projects, each pulling in residents, businesses and tourists who all need somewhere to live, work and stay.

The D33 agenda aims to double the economy to a cumulative AED 32 trillion by 2033 and lift Dubai into the world's top three cities. The 2040 Urban Master Plan targets a population of 5.8 million, up from the 4.0 million reached in August 2025. Tourism drew 19.59 million overnight visitors in 2025. A new AED 128 billion terminal at Al Maktoum is being built toward an ultimate 260 million passengers. And the DIFC now hosts roughly 6,920 firms, including more than 100 hedge funds. Each of these is a demand pipeline for housing that simply has no British equivalent.

AED 32 trillion

D33 TARGET TO DOUBLE THE ECONOMY BY 2033

Dubai Media Office

5.8 million

POPULATION TARGET BY 2040

Dubai 2040 Plan

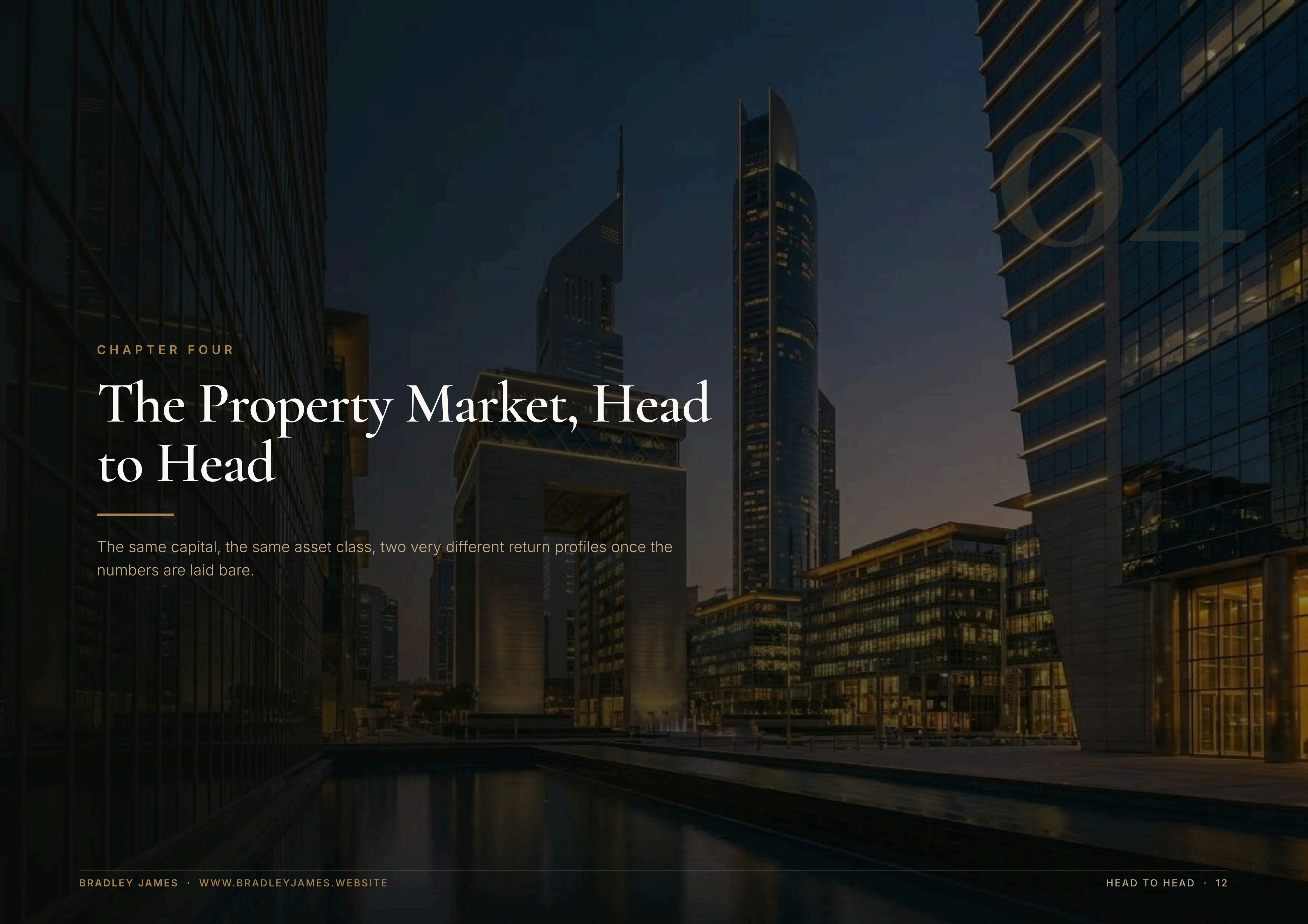
19.59 million

OVERNIGHT VISITORS, 2025

Dubai Economy & Tourism

◆ READ THIS HONESTLY

Ambition is not delivery. Some targets will slip. But the direction, the funding and the track record since 2021 are real, and they are the demand side of the equation.



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CHAPTER FOUR

The Property Market, Head to Head

The same capital, the same asset class, two very different return profiles once the numbers are laid bare.

CHAPTER 04 · THE COMPARISON

The Numbers, Side by Side

Here is the core of the report in a single table. It compares the two markets on the measures that decide an investor's outcome. Read the yield and cost rows first, because those are the ones that compound quietly for as long as you hold.

MEASURE	UNITED KINGDOM	DUBAI
Recent price growth	+2.2% to +3.8% YoY	+21.3%, now cooling to ~10%
Gross rental yield	~5% London, 3% prime	7.0% to 7.2% apartments
All-in purchase costs	~8% to 15% with surcharge	~7%
Buy-to-let mortgage rate	~4.2% to 7%	~4.5% to 5.5%
Foreign ownership	Permitted	Freehold zones, permitted
New-build buyer protection	Varies by scheme	RERA escrow, Law 8 of 2007

Land Registry, Savills, ValuStrat, Knight Frank, DLD, 2026. Yields are gross.

◆ THE CARRY PROBLEM

In London, a roughly 5% gross yield sits against a 4% to 7% mortgage. The gap is thin or negative. In Dubai, a 7% yield against a similar rate leaves real positive carry. That difference, repeated annually, is most of the story.

◆ THE TAKEAWAY

"British property is bought largely for capital growth. Dubai property pays you to wait for it."

CHAPTER 04 · YIELD

Where the Income Actually Is

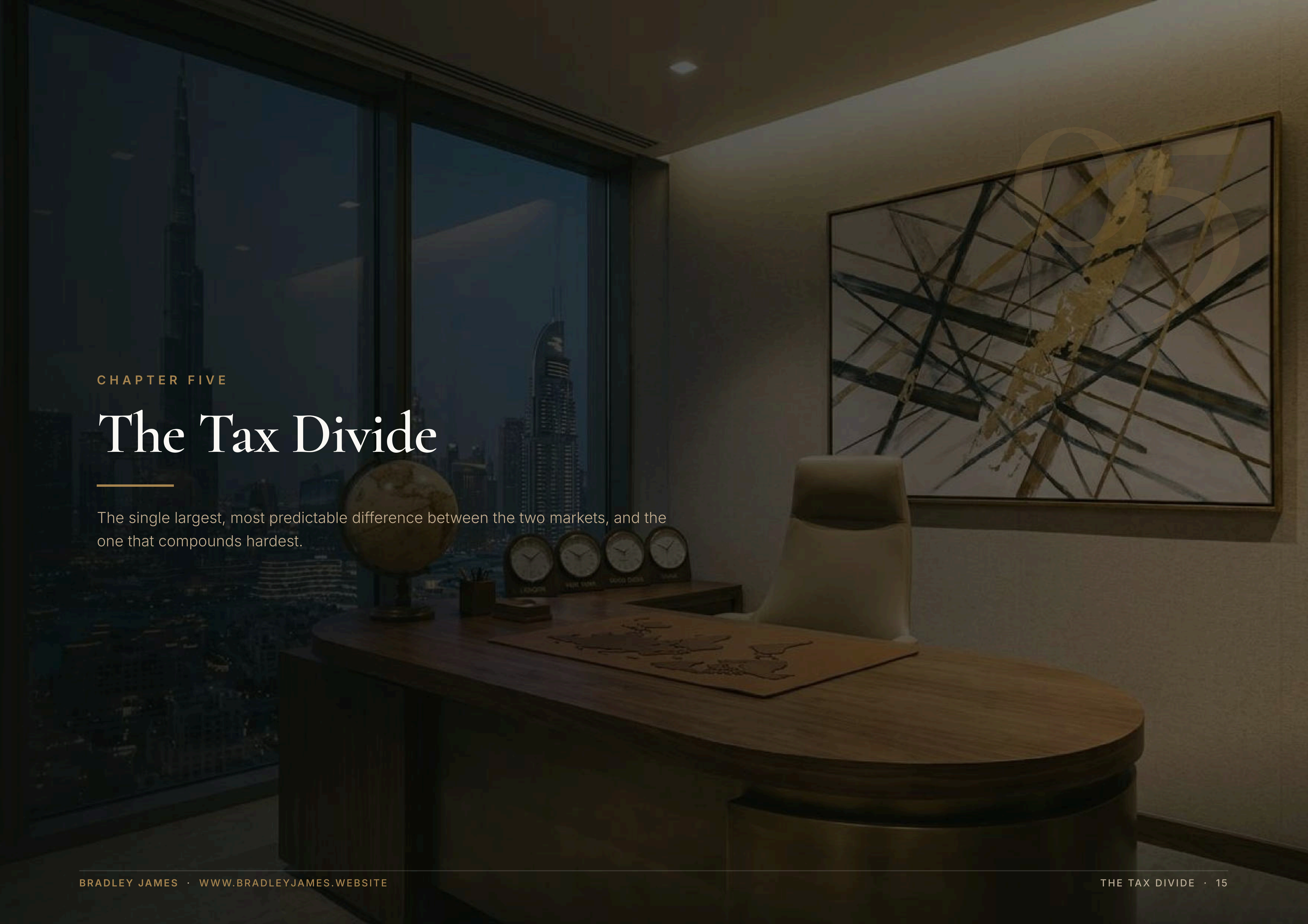
Capital growth makes headlines, but yield is what an investor can bank every month, reinvest and compound. On that measure the two markets are not close. The chart below shows gross rental yields; the gap only widens on a net basis, because Dubai levies no tax on the rent while a higher-rate British landlord loses a large share of it.

GROSS RENTAL YIELD BY MARKET (%)

ValuStrat, Property Monitor, Global Property Guide, 2026. Gross, before tax and costs.

◆ NET CHANGES THE PICTURE

Apply Section 24 and 40% tax to the London rent, and 0% to the Dubai rent, and a 5.2% versus 7.1% gross gap becomes far larger after tax. Yield is where Dubai's structural edge is clearest.



CHAPTER FIVE

The Tax Divide

The single largest, most predictable difference between the two markets, and the one that compounds hardest.

CHAPTER 05 · THE COMPARISON

What Each Market Deducts

Yield and growth are uncertain. Tax is not. It is the one variable you can predict with near certainty over a 20-year hold, and it is where the two markets diverge most starkly.

MEASURE	UNITED KINGDOM	DUBAI
Personal income / rental tax	Up to 45%	0%
Capital gains tax on property	18% or 24%	0%
Purchase tax on a buy-to-let	SDLT plus 5% surcharge	4% DLD fee
Mortgage-interest relief	Restricted, Section 24	Not applicable
Annual property tax	Council tax	None
Inheritance tax	40% above GBP 325,000	0%

HMRC and PwC, 2026. Dubai's 9% corporate tax applies to business profits, not to an individual's rental income or gains.

◆ THE INHERITANCE POINT

For a family thinking in generations, the 40% British inheritance charge above GBP 325,000 is the quiet giant. Dubai levies nothing on an individual's estate. Over a lifetime of compounding, that single line can outweigh every yield difference.

◆ THE PRINCIPLE

"It is not what your property earns that builds a dynasty. It is what the state lets you keep."

CHAPTER 05 · A WORD ON THE TREATY

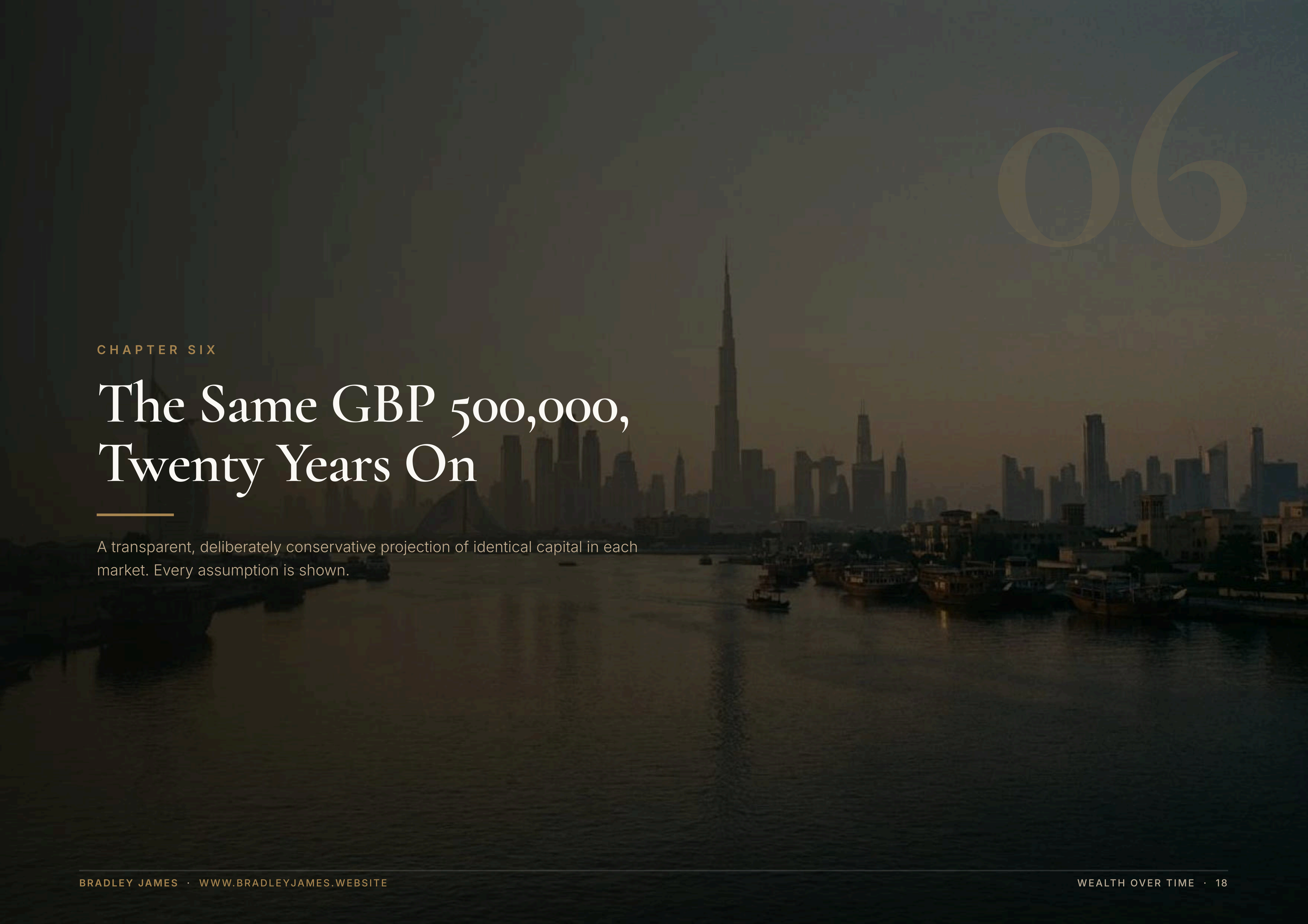
Owning in Britain From Abroad Does Not Escape UK Tax

A common and expensive misconception deserves correcting here. Some British investors assume that becoming a Dubai resident makes their existing UK rental income tax-free. It does not. Under the 2016 UK-UAE double-taxation convention, income and gains from property are taxed where the property sits. A Dubai-resident owner of a Manchester flat still pays UK tax on that rent and any gain. The treaty relieves double taxation. It does not exempt the UK charge.

The practical implication is important. The zero-tax advantage is a feature of owning the Dubai asset, not of holding a UK passport or a UAE visa. To capture it, the capital has to be in Dubai property, not merely the investor.

◆ WHAT THIS MEANS FOR YOU

If tax efficiency is the goal, the lever is where the bricks are, not where you live. That is precisely why diversification into a Dubai-situated asset is the mechanism, and residency alone is not.



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CHAPTER SIX

The Same GBP 500,000, Twenty Years On

A transparent, deliberately conservative projection of identical capital in each market. Every assumption is shown.

CHAPTER 06 · THE MODEL

How the Projection Works

Abstract yields mean little until you put money against them. So consider GBP 500,000 of equity deployed as a single, unleveraged purchase in each market, net of entry costs, with net rent reinvested and compounded annually. The point is not precision to the pound. It is the shape of the curve, and it is drawn with conservative assumptions that do not rely on Dubai repeating its recent growth.

- Entry costs: 8% in the UK, 7% in Dubai, so roughly GBP 460,000 and GBP 465,000 of working asset.
- UK: 3.0% annual capital growth (Savills mainstream to 2030, extended) plus 2.8% net yield after Section 24 and higher-rate tax.
- Dubai: 4.0% annual capital growth (well below the recent pace, reflecting the 2026 cooling) plus 5.5% net yield, taxed at 0%.
- Currency held at AED 4.92 to the pound. Figures rounded, illustrative, not a forecast.

◆ WHY IT IS CONSERVATIVE

The model deliberately gives Dubai only 4% capital growth, far below the roughly 19.8% of 2025, and gives the UK the benefit of Savills' full mainstream forecast. Even handicapped this way, the income gap dominates.

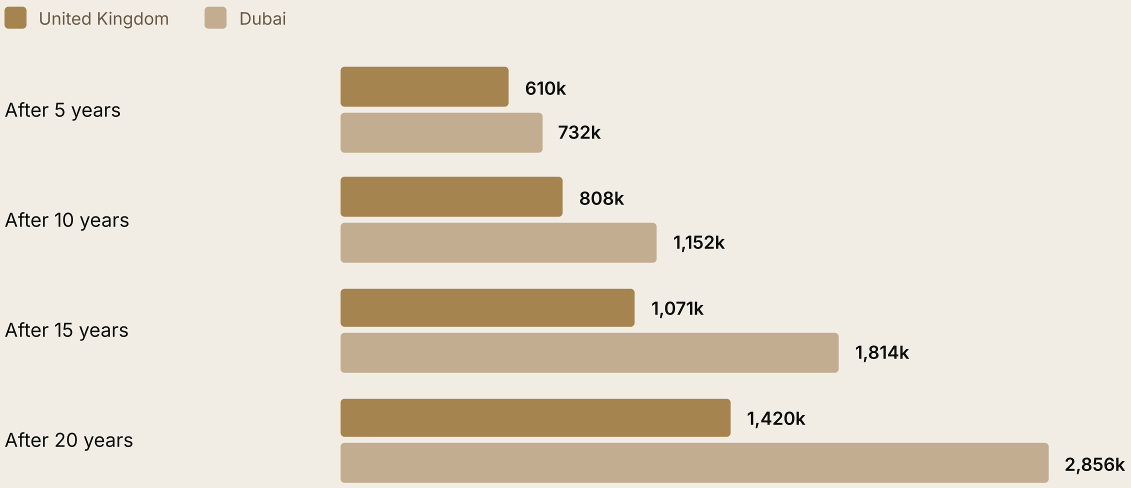
◆ READ THE LABEL

"This is an illustration of mechanics, not a promise of returns. Your actual outcome depends on the property, the timing and the market."

The Gap the Income Opens

Compounded over two decades, the modest annual differences in yield and tax do what compounding always does: they diverge, slowly at first, then decisively. By year 20 the Dubai position is worth roughly twice the British one, and almost all of that gap is income that was never taxed and was always reinvested.

PROJECTED NET WEALTH FROM GBP 500,000 (GBP THOUSANDS)



Illustrative, assumptions as stated. Unleveraged; leverage would widen the gap given Dubai's positive carry.

◆ **THE LEVERAGE FOOTNOTE**

This model uses cash. With a mortgage the gap widens further, because Dubai's roughly 7% yield sits above the borrowing rate while London's roughly 5% often sits below it. Positive carry compounds; negative carry bleeds.

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CHAPTER SEVEN

The Rental Equation

For an income investor, the monthly cash flow is the whole game. The two markets treat that cash flow very differently.

CHAPTER 07 · CASH FLOW

Who Actually Keeps the Rent

A landlord does not spend gross yield. They spend what is left after voids, costs, regulation and tax. On every one of those, the British and Dubai positions differ.

In Britain, a higher-rate landlord meets Section 24, which taxes turnover rather than profit for geared investors, a rising regulatory burden under the Renters' Rights Act, and rental growth in London that has slowed to around 1.7% as affordability hits a ceiling. In Dubai, the same gross rent arrives untaxed, short-term and holiday-let demand is deep and licensed, and there is no equivalent of Section 24 to convert a modest profit into a tax loss.

This is why two properties with similar headline yields can deliver completely different cash to the owner. The Dubai landlord banks close to the gross figure. The British higher-rate landlord, geared, can bank a fraction of it.

◆ SECTION 24 IN ONE LINE

It denies higher-rate landlords full relief on mortgage interest, giving only a 20% credit. A leveraged higher-rate investor can pay tax on income they did not actually keep.

◆ THE CONTRAST

"Dubai does not tax the rent, cap the rent, or make the rent hard to recover. Britain now does versions of all three."

CHAPTER EIGHT

Population, Migration and Demand

Property is a bet on people. The direction those people, and their capital, are travelling is the clearest signal of all.

Capital Follows People, and People Are Moving

Every property market is ultimately a claim on future demand, and demand is people with money. On that measure, the two markets are moving in opposite directions. British net migration nearly halved to 171,000, cooling the demand that had been supporting rents. Dubai's population crossed 4.0 million in 2025 and is targeted at 5.8 million by 2040.

The wealth signal is starker still. Henley projects that the UK lost roughly 16,500 dollar-millionaires on a net basis in 2025, the largest single-year outflow of any country in its records, driven by tax changes and the end of the non-dom regime. The UAE was the world's number-one destination, with an inflow forecast near 9,800. The people most able to choose where their capital lives are increasingly choosing Dubai. That is not a marketing claim, it is a migration statistic.

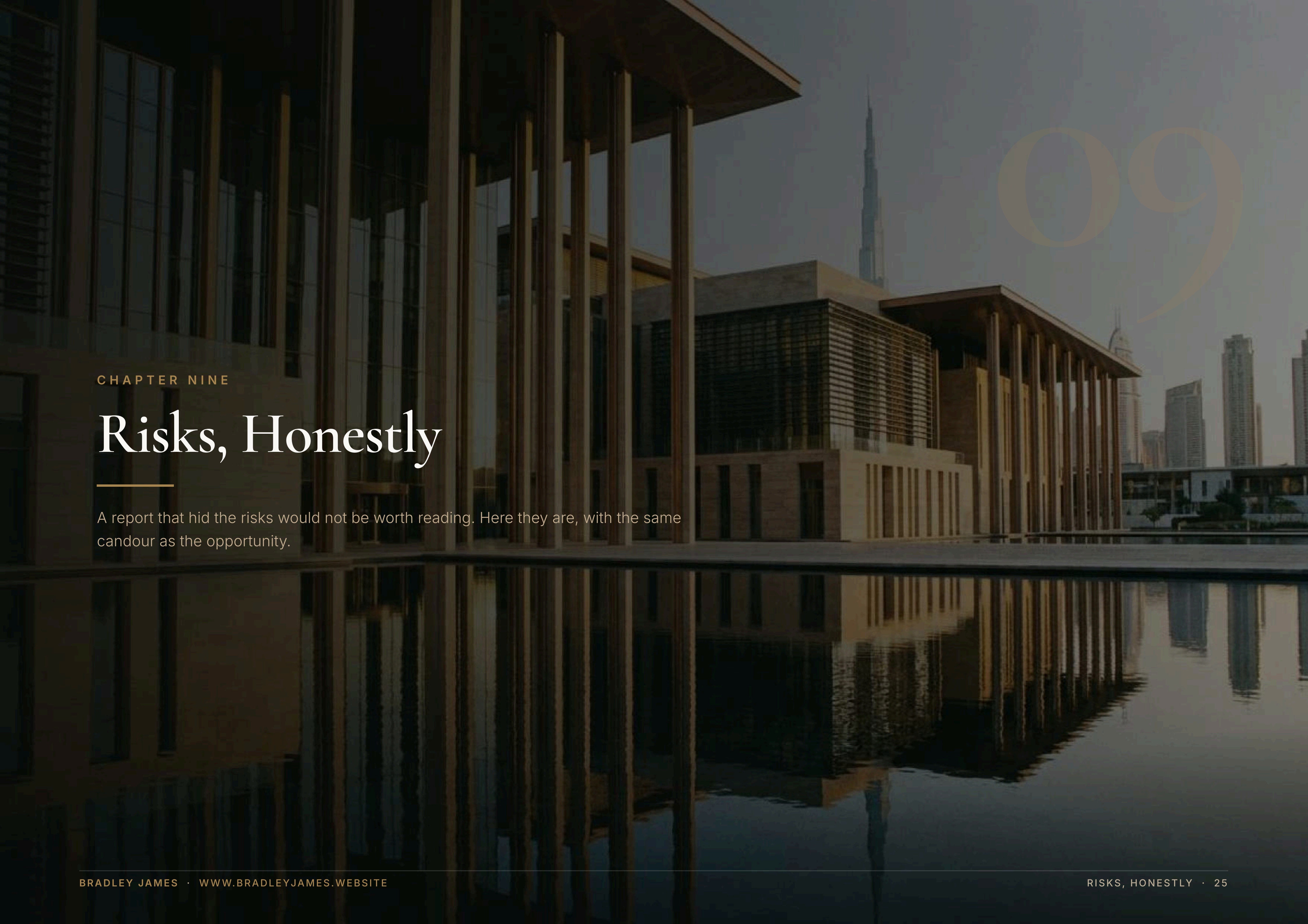
-16,500
NET UK MILLIONAIRE OUTFLOW, 2025
Henley & Partners

+9,800
NET UAE MILLIONAIRE INFLOW, 2025
Henley & Partners

5.8m
DUBAI POPULATION TARGET, 2040
Dubai 2040 Plan

◆ READ THE CAVEAT

Henley's exact figures are estimates and its method is debated. The precise numbers may shift; the direction, sustained over several years, is not seriously disputed.



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CHAPTER NINE

Risks, Honestly

A report that hid the risks would not be worth reading. Here they are, with the same candour as the opportunity.

What Could Go Wrong, and How to Manage It

Dubai is not a one-way bet, and anyone who tells you otherwise is selling, not advising. The market has corrected hard before, in 2009 and again across 2014 to 2020. The right response is not to pretend the risks away, but to name them and manage them.

RISK	THE REALITY	HOW AN INVESTOR MANAGES IT
Oversupply	Around 150,000 units due by 2027	Buy quality in supply-constrained prime areas; historical delivery runs at 40% to 60% of the pipeline
Market cyclicality	Prior corrections were deep	Hold for the long term; a ~7% yield pays you through a flat patch
Geopolitics	The wider region carries risk	The UAE has been a stability haven within it; size the position accordingly
Currency	The dirham tracks the US dollar	A feature for dollar-linked wealth, an FX exposure for a pure sterling investor
Developer / delivery	Off-plan can be delayed	Use RERA-escrowed projects and established developers only

Fitch, Moody's, Knight Frank, DLD, 2026. Fitch's base case is a moderate correction of up to 15%, not a crash.

◆ THE COOLING, STATED PLAINLY

ValuStrat growth has decelerated from roughly 29% to 21% year on year and is expected near 10% in 2026. This is a market catching its breath after a large run, which the rating agencies read as healthy, not as a warning of collapse.

◆ THE DISCIPLINE

"Diversify, hold quality, use the legal protections, and let the yield carry you through the cycle."

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CHAPTER TEN

Common Misconceptions

The objections a serious British investor raises, answered with evidence rather than enthusiasm.

CHAPTER 10 · THE OBJECTIONS

The Six Things People Say About Dubai

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

The 2009 crash happened in a market with almost no buyer protection and rampant speculative flipping. Since then Dubai has built an escrow law, a regulator in RERA, and a title system. Fitch's 2026 base case is a moderate correction of up to 15%, explicitly not a crash, absorbed by well-capitalised banks and developers.

Q. There's too much supply.

Supply is real, at roughly 150,000 units by 2027, and it is the main reason growth is cooling. But historical delivery runs at only 40% to 60% of announced pipeline, and long-run absorption has kept pace with population growth toward the 5.8 million target.

Q. The market is overheating.

It was. It is now cooling deliberately, with year-on-year growth down from about 29% to 21% and heading toward 10%. An overheating market does not decelerate in an orderly way. This one is.

Q. Isn't Dubai just an oil economy?

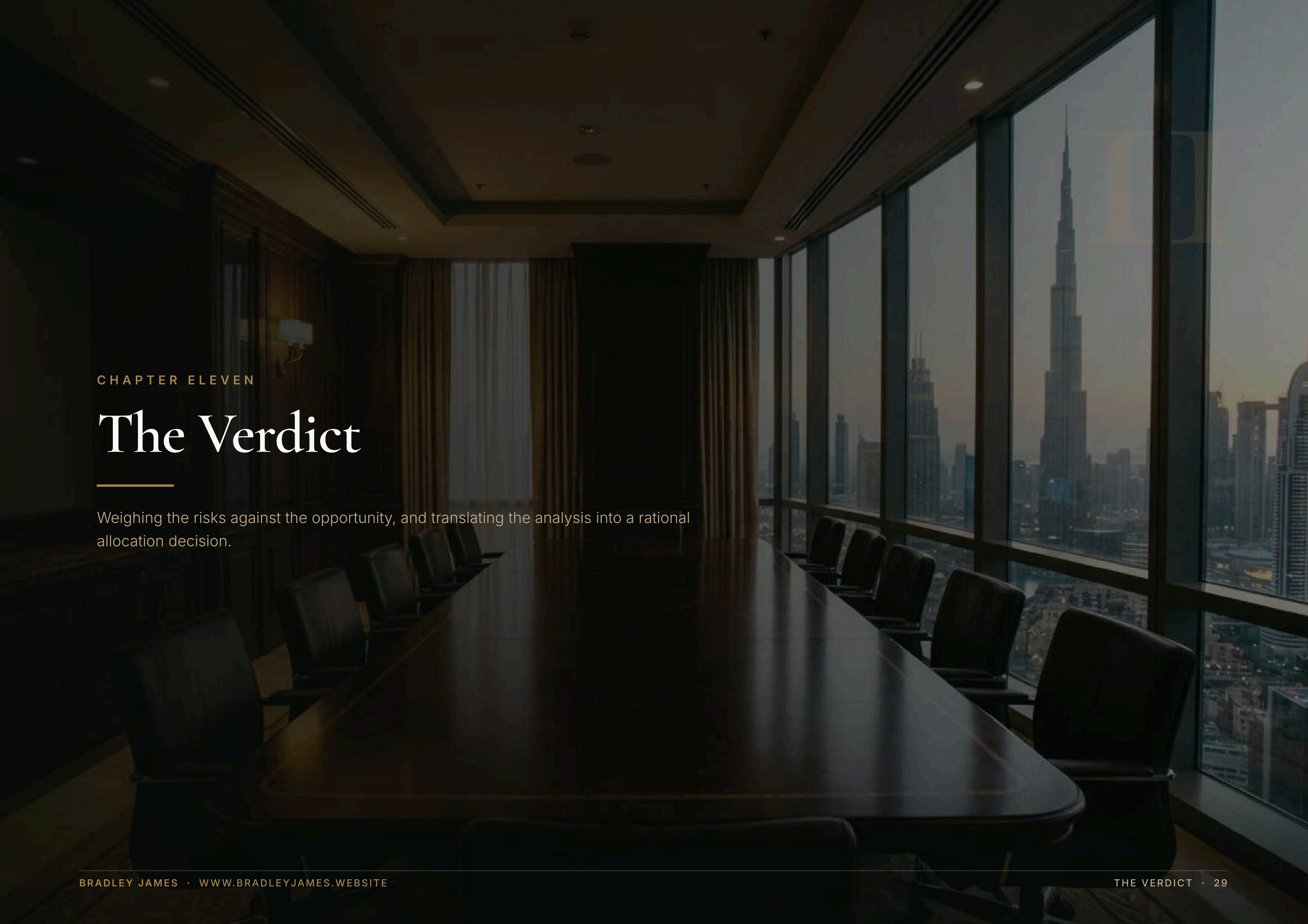
No. About 76% of UAE GDP now comes from outside oil, driven by trade, tourism, logistics and finance. Dubai itself has minimal oil. Its property demand tracks population and business formation, not the barrel price.

Q. Foreigners aren't really protected.

Foreign buyers own freehold in designated zones, their off-plan money sits in regulated escrow under Law 8 of 2007, and title is registered with the DLD. The protections are specific, legislated and enforced.

Q. I can get similar returns at home.

On gross yield, London is around 5% against Dubai's 7%. After Section 24, capital-gains tax and eventual inheritance tax, the British net return is materially lower. The tax divide, not the gross yield, is the decisive gap.



CHAPTER ELEVEN

The Verdict

Weighing the risks against the opportunity, and translating the analysis into a rational allocation decision.

CHAPTER 11 · THE BALANCED CONCLUSION

What a Rational British Investor Concludes

Strip out the noise and the picture is unusually clear. Britain offers a mature, transparent, supply-short market whose after-tax returns have been steadily eroded by frozen thresholds, Section 24, a stamp-duty surcharge and up to 40% inheritance tax. Dubai offers roughly 7% yields, no personal tax, a dollar-pegged currency and the strongest wealth-migration inflows in the world, tempered by a cooling in 2026 and the normal risks of a cyclical market.

For most British investors the conclusion is not to abandon the UK. It is to stop treating a domestic-only portfolio as the safe default when the after-tax numbers no longer support it. A measured allocation to a zero-tax, higher-yield, dollar-linked market is not a gamble against Britain. It is a hedge, a yield uplift and a succession-planning tool in one decision.

The capital that can go anywhere is already moving. The question this report leaves you with is simply whether a slice of yours should move with it.

◆ THE ONE-LINE VERDICT

Keep what works at home, but let the part of your portfolio that is being taxed hardest work somewhere it is not taxed at all.

◆ WHERE TO START

"Not with a purchase. With a conversation about which slice of your portfolio is currently working the least hard, after tax."

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Every Figure, Sourced

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WORK WITH BRADLEY JAMES

The Capital That Can Go Anywhere Is Moving.

◆ 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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