

betterhomes

Futureliving

Report 2025



Table of contents

01

Survey methodology
From tenants to homeowners
Understanding Dubai's residents

- 1.1 - Survey overview
- 1.2 - Age group
- 1.3 - Occupation
- 1.4 - Top 10 respondent nationalities
- 1.5 - Age and income groups
- 1.6 - Overview of the current market
- 1.7 - Current living situation

02

The evolving renter: insights into tenant's intentions and investment plans

- 2.1 - Tenants' annual rent and fairness perceptions
- 2.2 - Tenants' outlook on renewal cycle and potential relocation
- 2.3 - Asset class preferences across tenants
- 2.4 - Fractional ownership sentiment
- 2.5 - Future property purchase intent and preferred housing types
- 2.6 - Strongest buying intent comes from UK nationals
- 2.7 - Respondent rent-to-income ratios

03

Understanding homeowners sentiment and outlook

- 3.1 - Estimated property values and mortgage periods
- 3.2 - Homeowners and landlords perspectives on rental yields and property management
- 3.3 - Homeowners financing and properties owned
- 3.4 - Overseas vs Dubai investment performance
- 3.5 - Homeowners' views on Dubai overtaking global property markets
- 3.6 - Homeowners' 12-month property price outlook

04

The buyer and developer gap: what's working & what's missing

- 4.1 - Developer performance and delivery satisfaction among homeowners
- 4.2 - Off-plan property intentions and preferred developer attributes
- 4.3 - Homeowners views on developer improvement areas

05

Conclusions



Survey methodology

For the second edition of the Future Living Dubai 2025 Report, betterhomes continued its meticulous approach to deliver comprehensive and unbiased insights. The survey was conducted between July, August and September 2025, using all communication channels to reach a diverse cross-section of Dubai residents. In total, 1,439 respondents completed the survey.

The aim was to understand perspectives on current living arrangements, future housing plans, and preferences from both homeowners and tenants. To ensure accuracy, responses were collected from participants representing Dubai's varied demographics in terms of geographical distribution, age, and income.

All responses were analysed in-house, with a strong focus on correlating the data with present economic conditions. This process enabled us to uncover meaningful patterns and trends relevant to developers, investors, and other real estate stakeholders. The findings presented in this report are based solely on the collected data, ensuring that the results remain impartial, reliable, and reflective of the market.



From tenants to homeowners

Understanding Dubai's residents

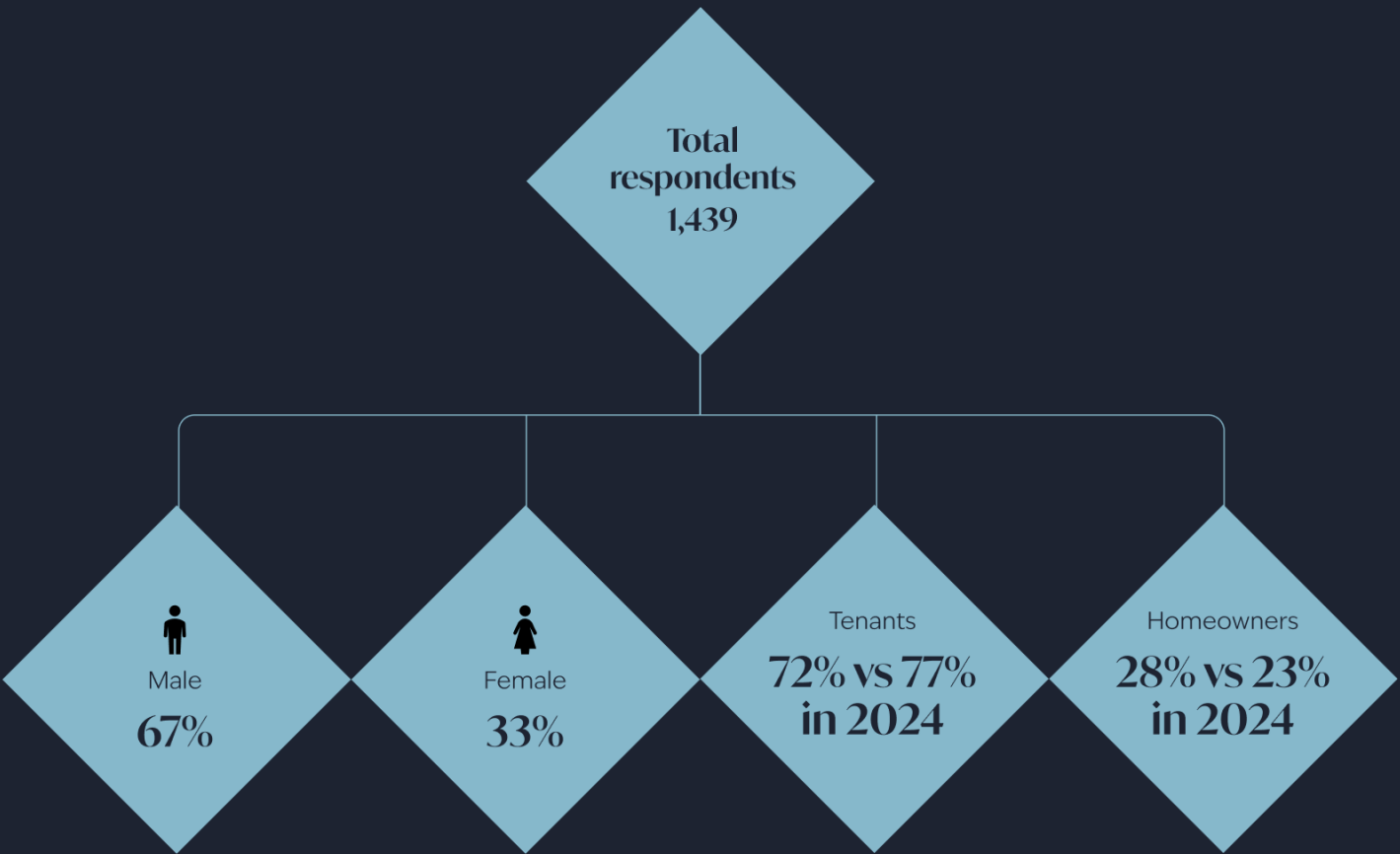
Key takeaways

- ◆ Dubai's residential market is maturing with 59% of respondents planning to stay for 10 years or more (63% of owners and 57% of tenants), averaging an intended stay of approximately 11.2 years.
- ◆ Location remains the dominant factor in property decisions, cited by 28% of respondents. Most residents prefer commutes of 15 to 30 minutes.
- ◆ Residents remain highly price-sensitive: 55% expect a 5-10% rent increase at renewal, and 69% would consider relocating if rents rise significantly.
- ◆ The expected supply of over 200,000 units by 2027 is likely to broaden options for buyers.
- ◆ 89% of respondents believe Dubai will become a top-tier global real estate market, rivalling cities such as London, New York, Singapore, and Hong Kong within the next five years.
- ◆ Resident satisfaction is exceptionally high, with 93% happy in their current homes (67% satisfied and 26% extremely satisfied).
- ◆ The buy-side pipeline is strong, with 55% planning to purchase property within 1-3 years and 61% expecting to use mortgage financing.
- ◆ Ownership profiles are maturing, with a near-even split between outright ownership (53%) and mortgage financing (47%). The majority of owned properties fall within the AED 2-5 million price band, with an average value of around AED 4.5 million.

1.1 | Survey overview

Homeowners base rises to 28%, tenant share down to 72% in 2025

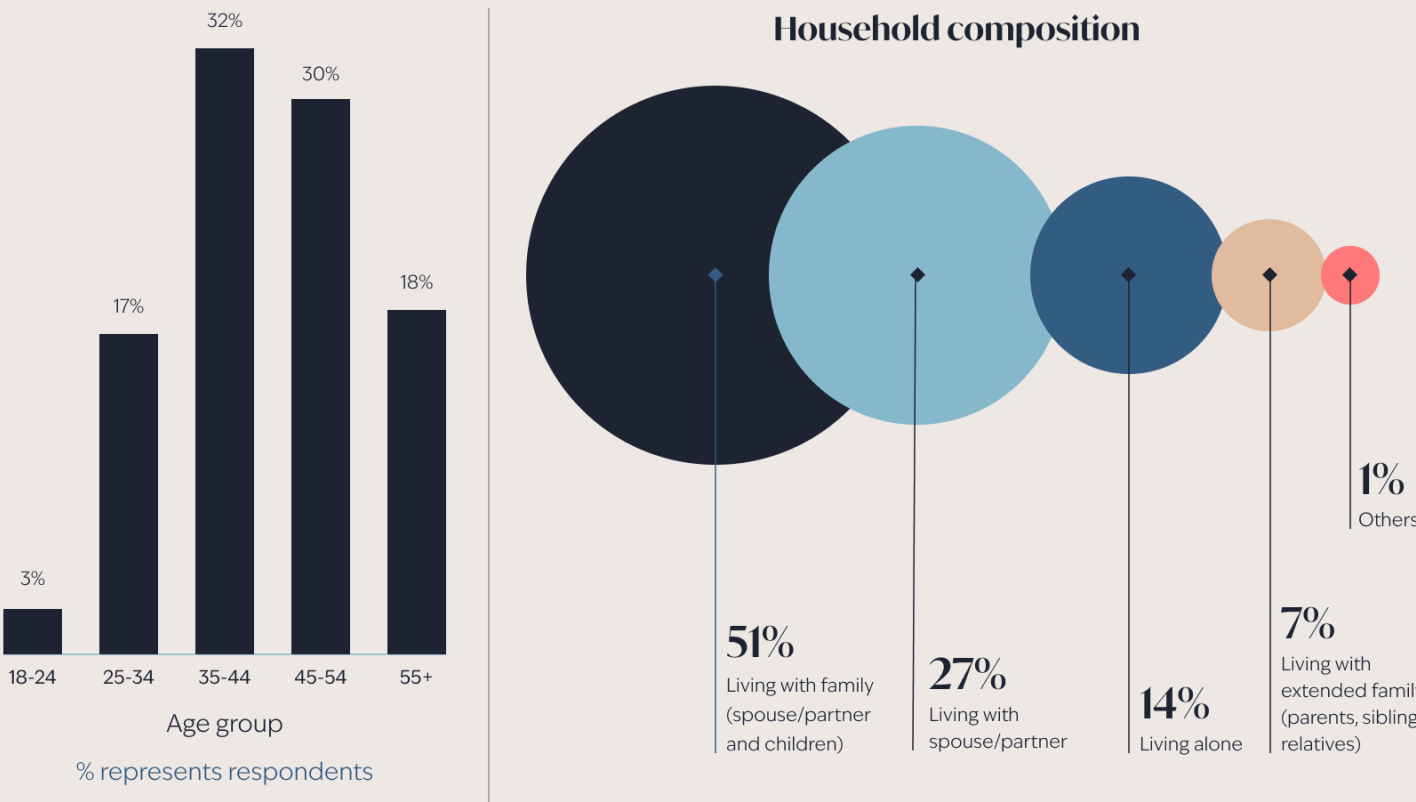
The Future Living Dubai 2025 survey was conducted over a seven-week period, with new questions added this year to better understand residents' attitudes, interests, and aspirations towards investing in property in Dubai.



1.2 | Age group

Average age rises to 44 vs 42 in 2024

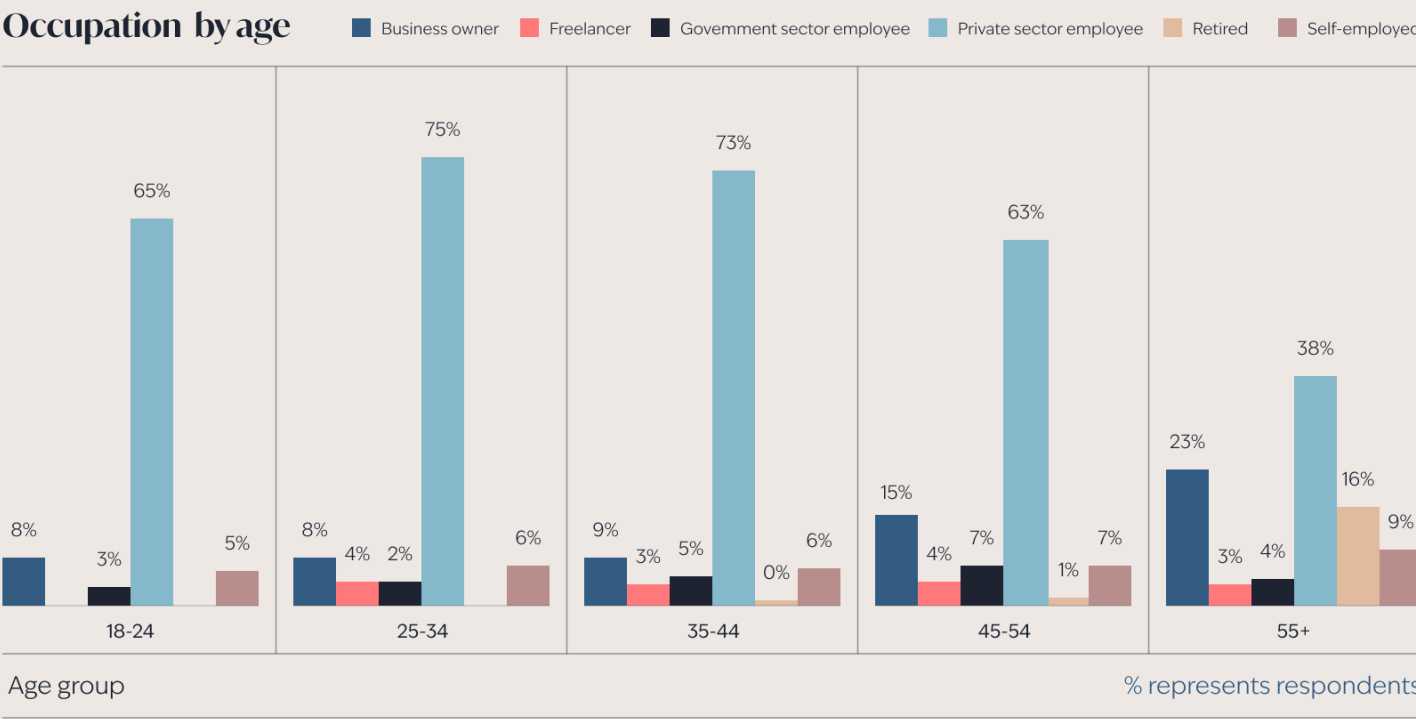
62% of respondents are aged between 35 and 54, representing Millennials and Gen X typically in their peak professional years. The average respondent age has risen to 44, up from 42 in 2024, indicating a slightly mature audience with growing investment potential. Homeowners average 48 years, up from 45 in 2024, while tenants average 43 years, up from 39 last year.



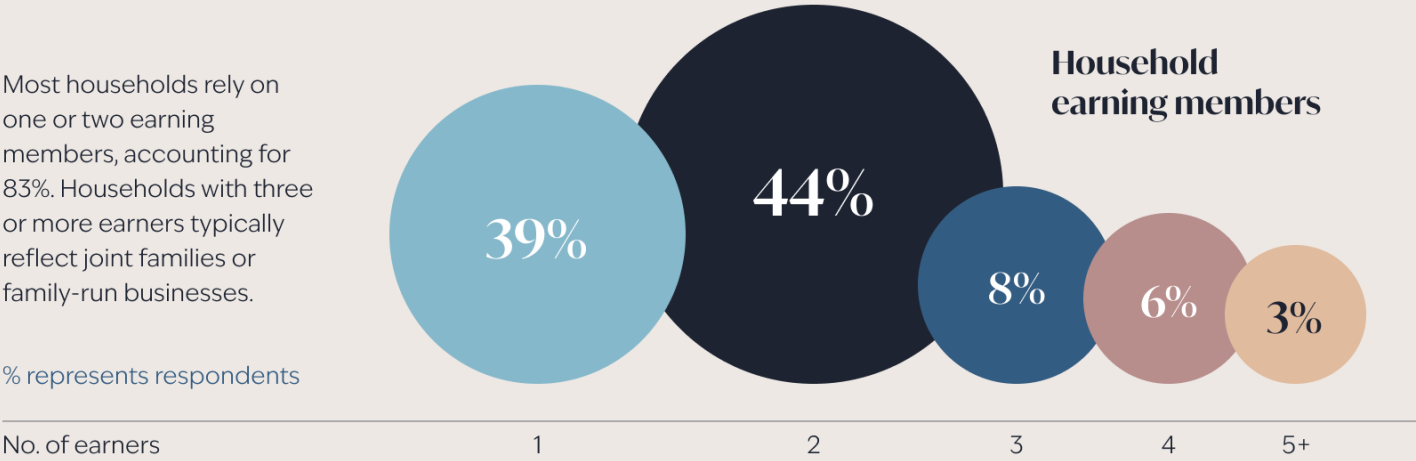
1.3 | Occupation

Majority employed in private sector. Entrepreneurship rises after age 45

Private sector employees dominate across all age groups, particularly among early and mid-career professionals. Business ownership increases with age, reflecting a shift away from corporate employment towards independent ventures, peaking after 45, indicative of accumulated experience. Freelancing is most common during mid-career years, while retirement largely begins at 55+. Self-employment remains limited overall, with only a modest rise among those aged 45-54.

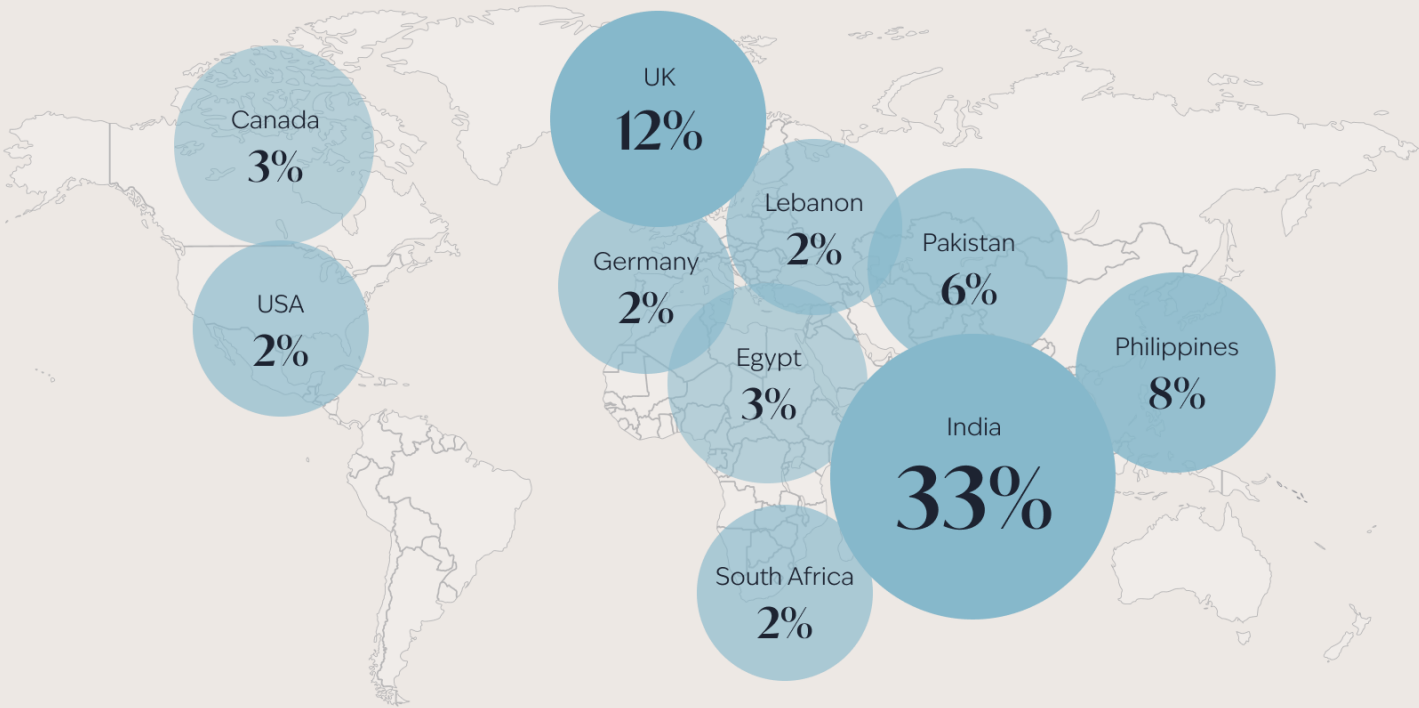


Earning members per households, 83% have one- or two-income earners



1.4 | Top 10 respondent nationalities

90+ nationalities represented, Indians lead with 33%



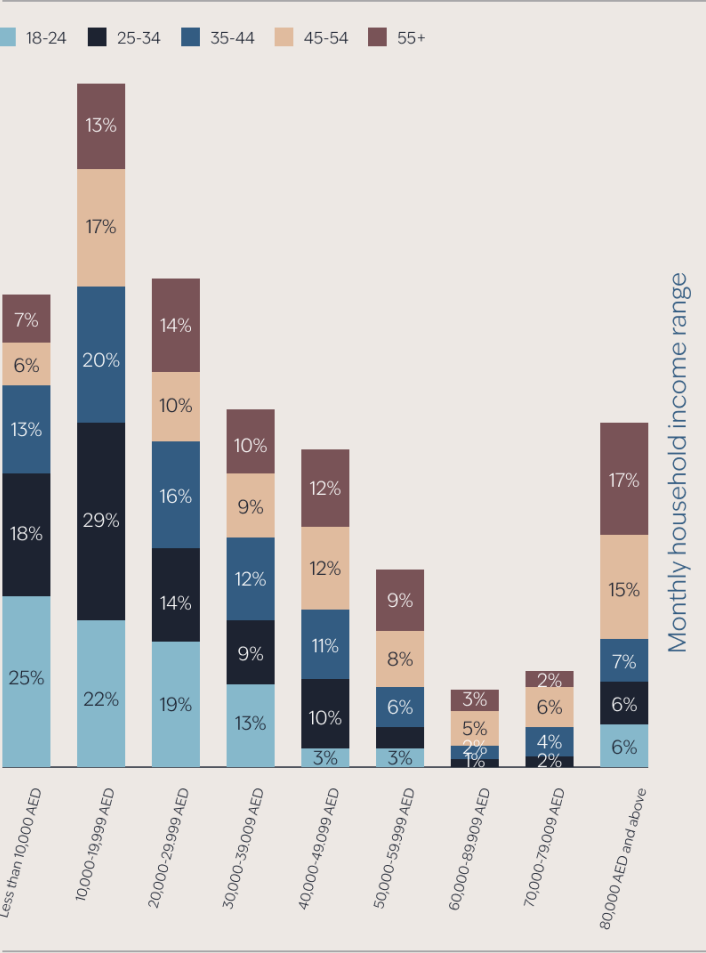
Indian nationals make up the largest share of respondents at 33%, which aligns with the broader demographic reality of the UAE, where Indians represent the largest expatriate population. This trend is also reflected in betterhomes' buyer data, where Indian buyers held the top spot in Q3 2025. In total, respondents represented over 90 nationalities, showcasing the UAE's diverse and multicultural population, and highlighting its appeal to people from around the world.



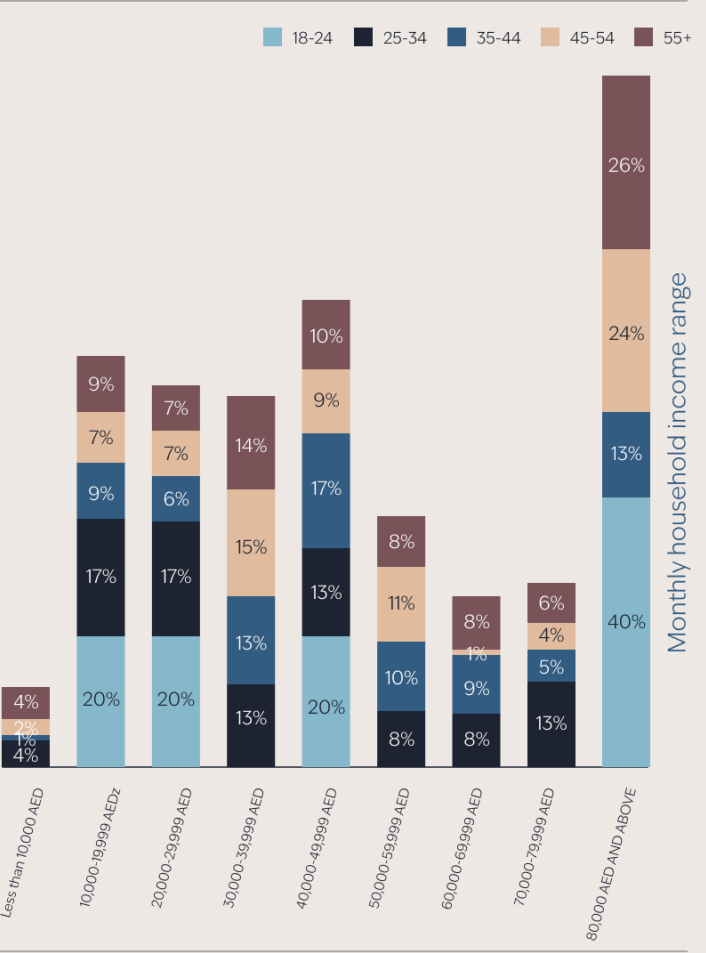
1.5 | Age and income groups

Homeowners earn AED 45K monthly vs tenants AED 32K

Tenant monthly household income compared to age group



Homeowners monthly household income compared to age group

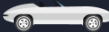
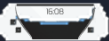


Household income patterns show a clear distinction between tenants and homeowners. On average, homeowners report a monthly household income of **AED 45,000**, while tenants report a significantly lower average of **AED 32,000**. This reflects the same average income as the 2024 Future Living Survey.

Tenants tend to be concentrated in the lower income brackets, particularly below **AED 30,000**, with a large proportion falling in the younger age groups (18–34). In contrast, homeowners are more likely to belong to higher income segments, especially earning **AED 80,000** and above, with representation skewed toward the older age groups (45+).

This gap can be attributed to several driving factors. Homeownership is often associated with greater financial stability, which typically develops over time through career progression, dual-income households, and accumulated assets. Additionally, older individuals are more likely to have established savings, access to credit, and long-term financial planning all contributing to higher household income and the ability to invest in property.

The Dubai 2025 edition: generational journey

Generation Name	Baby Boomer	Generation X	Millennials	Generation Z	Generation Alpha
Born	Groovy  Be Cool Peace 1946-1964	Yuppie  Dude Chill Pill 1965-1980	Ghosted  Wazzup BAE 1981-1996	Delulu  GOAT Bougie 1997-2006	Skibidi  Sus Sigma 2007-2024
Age	60 years or over	44 to 59 years	28 to 43 years	18 to 27 years	17 years or younger
Significant real estate events in Dubai	1960 Dubai land department	1979 World trade centre	1985 Emirates Airline and Jebel Ali Free Zone	1999 Burj Al Arab the world's only 7-star hotel	2007 Dubai real estate regulatory agency (RERA)
Iconic cars					
Iconic toys					
Music devices					
Influence advice	Experts	Practitioners	Peers	Forums	Chatbots
Reason to buy a home	Capital growth and value appreciation	Desire for own home	Long-term stability	Early investment and escape rising rents	Financial independence through property
Most valued room	Guest bedroom	Dedicated work and study room	Walk-in closet room	Walk-in closet room	AI-enabled play room
Most preferred amenity	Gym and fitness centre	Gym and fitness centre	Gym and fitness centre	Swimming pool	e-mobility zones and green play parks

1.6 | Overview of the current market

Dubai residents are making the city their long-term home

Residents currently based in Dubai

Overall average tenure rises to



Plan to live in Dubai



Current average residence tenure



Expected average residence tenure



The data highlights a clear shift in how residents perceive life in Dubai. Over half (52%) of respondents have lived in the city for more than a decade, a figure that rises to 58% among homeowners and 50% among tenants. This points to a strong sense of permanence, regardless of property status.

The trend is further supported by the average residence tenure, which now stands at 10.5 years overall. Tenants report an average stay of 9.9 years, while homeowners average 12.1 years. It's also worth noting the sharp rise in residency length compared to the first edition of the Future Living Survey in 2024, tenants averaged 6.7 years and homeowners 8 years.

These figures suggest that whether people come to Dubai for work or investment, they tend to settle for the long haul. Most of these long-term residents are employed in the private sector, reinforcing Dubai's appeal as a stable and attractive place to live and work. It's no longer just a career stopover; it has become a home.

The findings highlight a strong long-term commitment to Dubai. Overall, 59% of residents plan to stay for more than 10 years, increasing to 63% among homeowners and 57% among tenants. The average intended stay now stands at 11.2 years overall, with homeowners at 10.9 years and tenants at 10.7 years, a notable rise from 8 years and 7 years, respectively, in 2024. This growing permanence reflects residents confidence in Dubai's future and quality of life. Interestingly, 7% of homeowners currently living abroad plan to relocate to Dubai, further underscoring the city's enduring appeal as both a home and an investment destination.

Overview of the current market: Dubai residents are making the city their long-term home



The top nationalities intending to stay the longest in Dubai are **Indians, British, Pakistanis, Filipinos, Egyptians, Lebanese, South Africans, Germans, Canadians, Russians,** and **French** highlighting strong ties among diverse communities.

Many residents have already witnessed Dubai’s past transformation from the rise of Burj Khalifa to the Dubai Metro. Now, with major projects like the Blue Line, and Etihad Rail underway, that sense of progress is set to continue.

Combined with safety, zero income tax, economic stability, and strong capital appreciation, Dubai remains unmatched globally as a place to live, invest, and grow.

1.7 | Current living situation

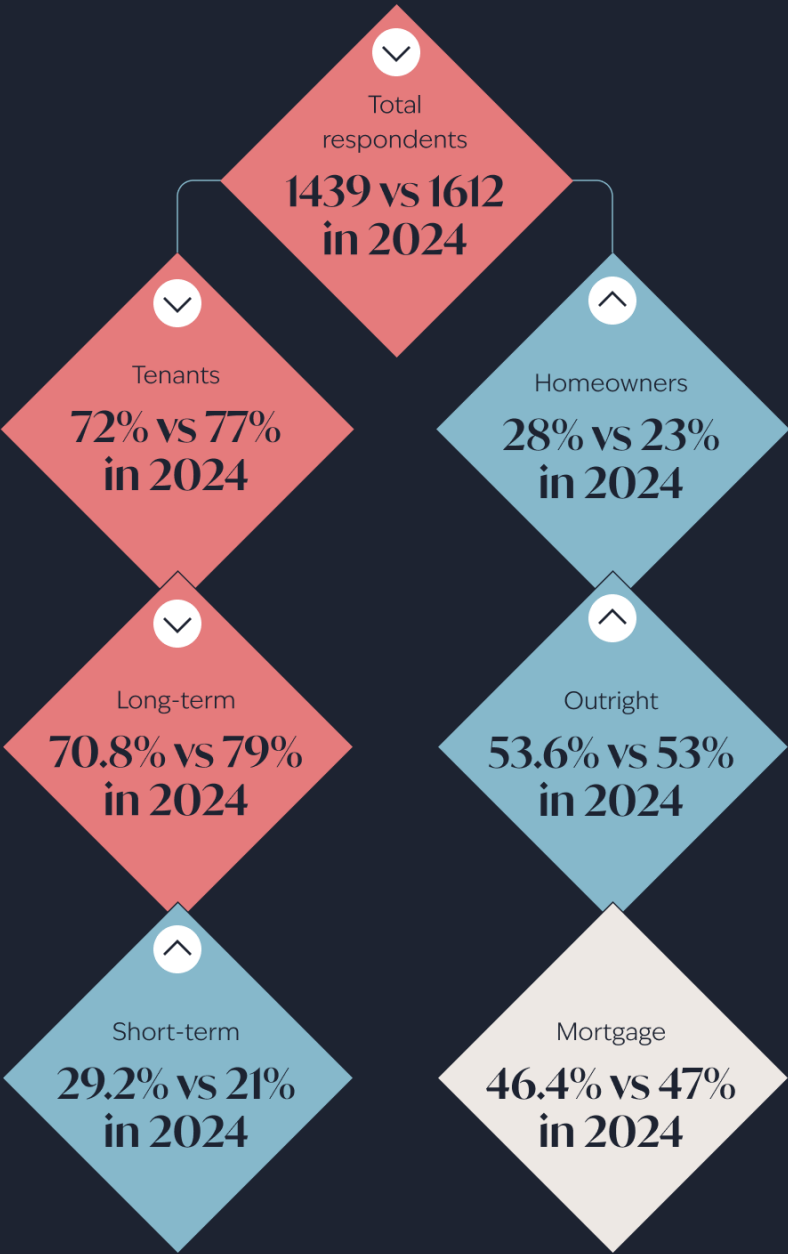
Long-term rentals dominate as tenants seek stability

Our survey findings highlight the continued dominance of the rental market, with 72% of the 1,439 respondents identifying as tenants, and 28% as property owners.

Within the rental segment, long-term rentals (12 months) make up the majority at 70.8%, while short-term rentals account for 29.2%. This suggests that while Dubai continues to attract transient residents, many tenants are opting for stability through longer lease agreements often using this period to gain financial footing before considering homeownership.

Among property owners, there is a near-even split in how homes are financed. 53.6% have purchased their properties outright, typically comprising high-net-worth individuals (HNWIs) or long-term residents seeking debt-free ownership. The remaining 46.4% have financed their homes through mortgages, reflecting both the growing accessibility of real estate financing and increasing interest in second-home investments, particularly among the 28–55 age group.

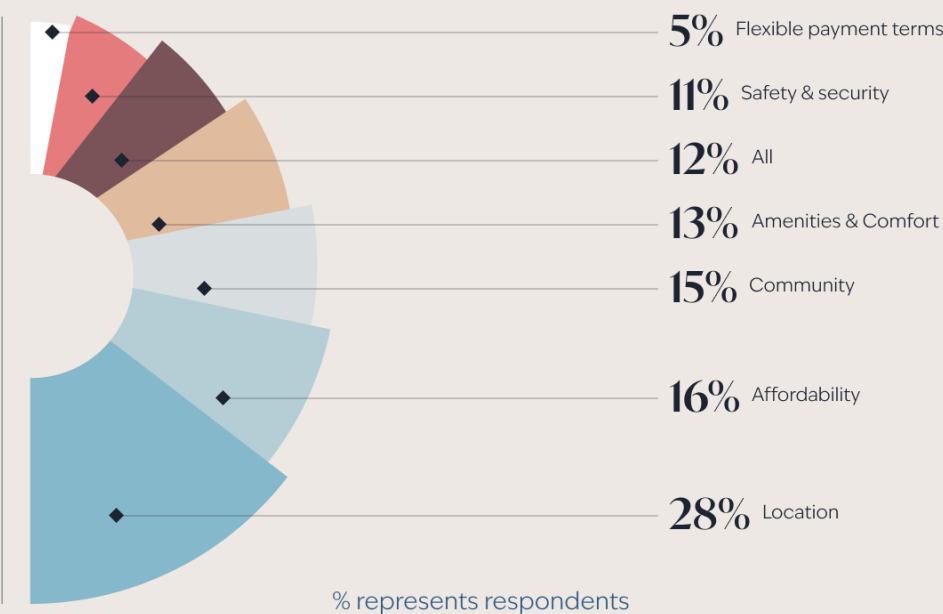
This trend aligns with recent data observed at betterhomes in Q2 2025, which reported a similar distribution - 52% of transactions were cash purchases, while 48% were financed through mortgages. This near-even split underscores Dubai’s maturing property market and its strong appeal to both investors seeking capital growth and end-users pursuing long-term residences.



28% of respondents prioritise location when choosing a home, followed by affordability (16%) and community (15%)

Top considerations in home selection

When it comes to selecting a home, location remains the top priority, cited by 28% of respondents. This preference is largely driven by proximity to workplaces, schools, transport hubs, and lifestyle preferences making location a critical factor for both everyday ease and long-term satisfaction. It is followed by affordability (16%), community environment (15%), and amenities & comfort (13%), reflecting the growing demand for lifestyle-oriented living spaces. This suggests that many buyers and renters value a combination of features rather than relying on a single deciding factor.



93% of residents are satisfied with their homes, indicating an overall positive sentiment

Resident satisfaction with current homes



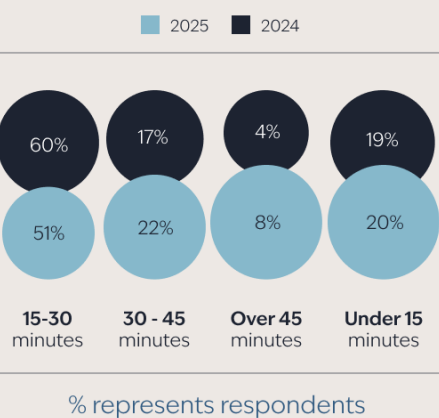
The majority of residents are happy with their current homes, with 67% satisfied and 26% extremely satisfied. Only a small share reported dissatisfaction (6%) or extreme dissatisfaction (1%). This high satisfaction reflects the importance of location and accessibility, with many homes situated near metro stations, malls, schools, and supermarkets, enhancing daily convenience and overall quality of life. However, some residents may be dissatisfied due to factors such as being far from metro or bus stops, limited access to ATMs, or a lack of nearby activities and amenities, which can impact their daily experience and sense of community.

Residents willing to travel over 30 mins grew by 5% in 2025 vs 2024 and commutes over 45 mins doubled

Over half of both tenants and homeowners reported a daily commute of 15–30 minutes, reinforcing how location and connectivity shape home choices in the UAE. Around 20–25% travel 30–45 minutes, with few going beyond. Compared to last year's Future Living Survey, there's been a 5% increase in people willing to travel longer than 30 minutes as residents choose more affordable communities located further from central hubs.

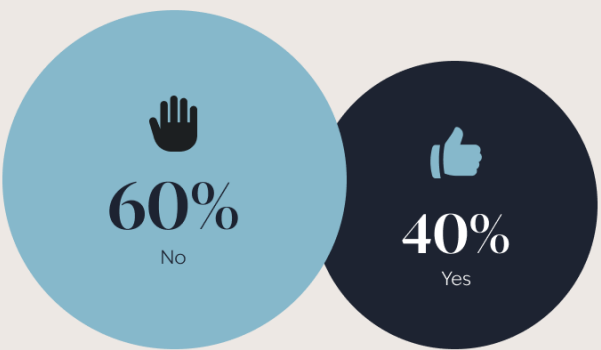
Additionally, the Dubai government is heavily investing in infrastructure. The newly opened four-lane tunnel under Umm Suqeim Street cuts travel time by 61%, from 9.7 to 3.8 minutes, easing traffic for residents in areas like Al Barsha South and Dubai Hills. Ongoing upgrades are set to further reduce travel times, reinforcing Dubai's focus on mobility, convenience, and liveability.

Willingness to travel for work



40% of residents say remote work has influenced their housing choices

Has remote work influenced your housing preferences?



While 60% of respondents said remote work hasn't influenced their housing choices, 40% reported that it has played a key role in shaping where and how they live. Among those impacted, location emerged as the top driver favouring quieter areas, better connectivity, and proximity to essential services. Many also highlighted improved work-life balance and flexibility, enabling them to prioritise wellbeing alongside work. Space and comfort were key for those seeking dedicated home offices and more relaxed environments. Others cited better communities, amenities, and overall lifestyle enhancements.

The evolving renter

Insights into tenant's intentions and investment plans

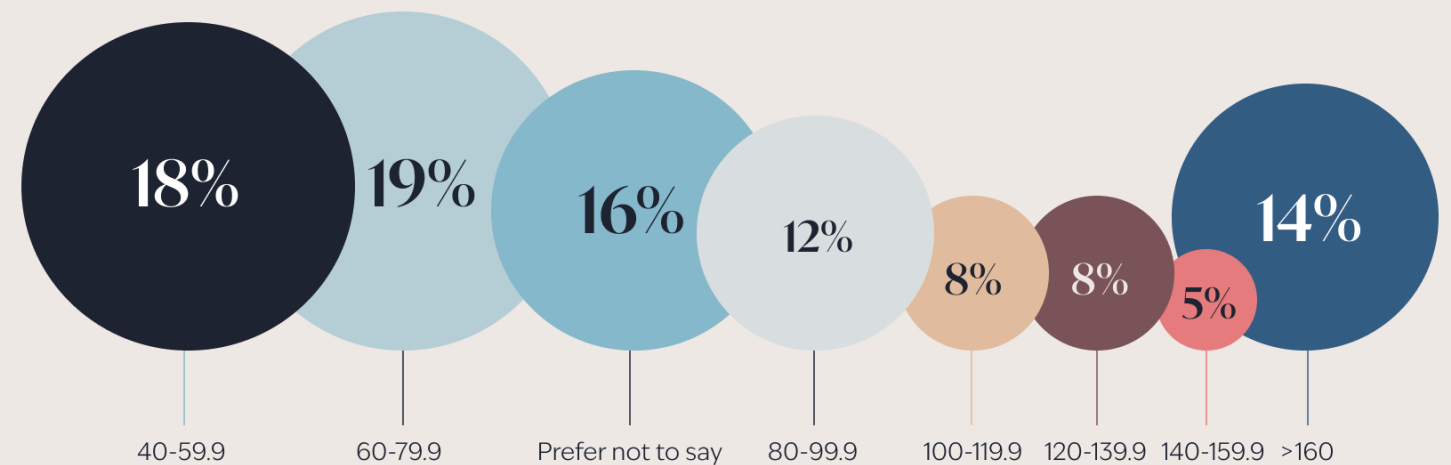
Key takeaways

- ◆ Annual leases dominate: over half (51%) of tenants are on 12-month contracts, while only 21% are on short-term leases, reflecting a stable rental market with longer commitment cycles.
- ◆ Strong buy-side momentum: 55% intend to purchase property in Dubai within the next 1–3 years; of which 61% expect to use mortgages, signalling deep end-user demand and financing reliance.
- ◆ Rental market remains price sensitive: 55% of tenants expect a 5–10% rent hike at renewal, while 69% would consider relocating if rents rise significantly, highlighting high price sensitivity across income bands.
- ◆ Diverse buyer profiles: the most active participants span income bands from AED 20K to 80K+, primarily employed in the private sector or running businesses.
- ◆ Real estate leads investment plans: 36% of respondents prioritize real estate for future investment, with strong interest across all age groups, driven by perceived stability, capital appreciation, and long-term goals.
- ◆ Top nationalities: UK, India, and Pakistan lead the nationality mix.
- ◆ Top areas: Dubai South, Dubai Hills, Marina, and Downtown are the most sought-after locations.

2.1 Tenants' annual rent and fairness perceptions

Average tenant rent stands at AED 99K annually, 49% of tenant respondents pay AED 40–100K, preferring 1–3 bed homes

How much rent tenants pay per year



Rental brackets in AED thousand

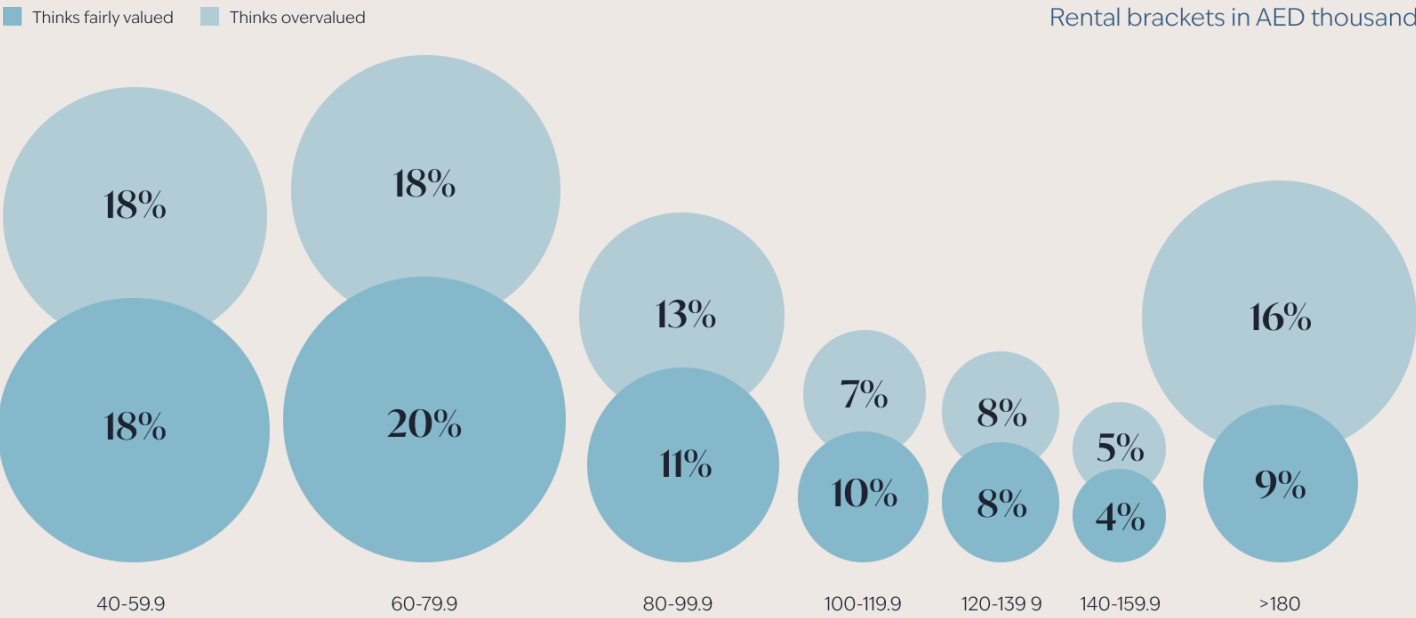
% represents tenants

The 2025 survey highlights how housing preferences evolve across different rent brackets, reflecting a more mature and segmented rental market. Apartments continue to dominate the mainstream rental segment, especially within the AED 40,000–100,000 range, which accounts for nearly half of tenant respondents. This mirrors 2024 trends but with a slight upward shift in spending, as affordability thresholds have risen alongside rental prices. Within this range, 1–3-bedroom apartments remain the most popular choice, attracting working professionals and small families who value convenience, community amenities, and access to schools and workplaces. The steady demand for mid-range rentals underscores Dubai's strong appeal as a city where tenants balance lifestyle quality with cost efficiency.

In contrast, around 14% of respondents, paying over AED 160,000 annually, belong to Dubai’s expanding premium rental market. These tenants typically occupy villas and townhouses, seeking greater privacy, outdoor space, and high-end amenities. This share has grown slightly from 2024, driven by long-term residents and families opting for larger, more flexible homes in established communities such as Dubai Hills, and Arabian Ranches.

At the same time, the AED 100,000–140,000 range remains a key transitional segment, where demand shifts from apartments to entry-level villas and townhouses as mid-income residents upgrade to larger spaces amid evolving lifestyle needs and hybrid work arrangements.

Tenants' opinions on rent value



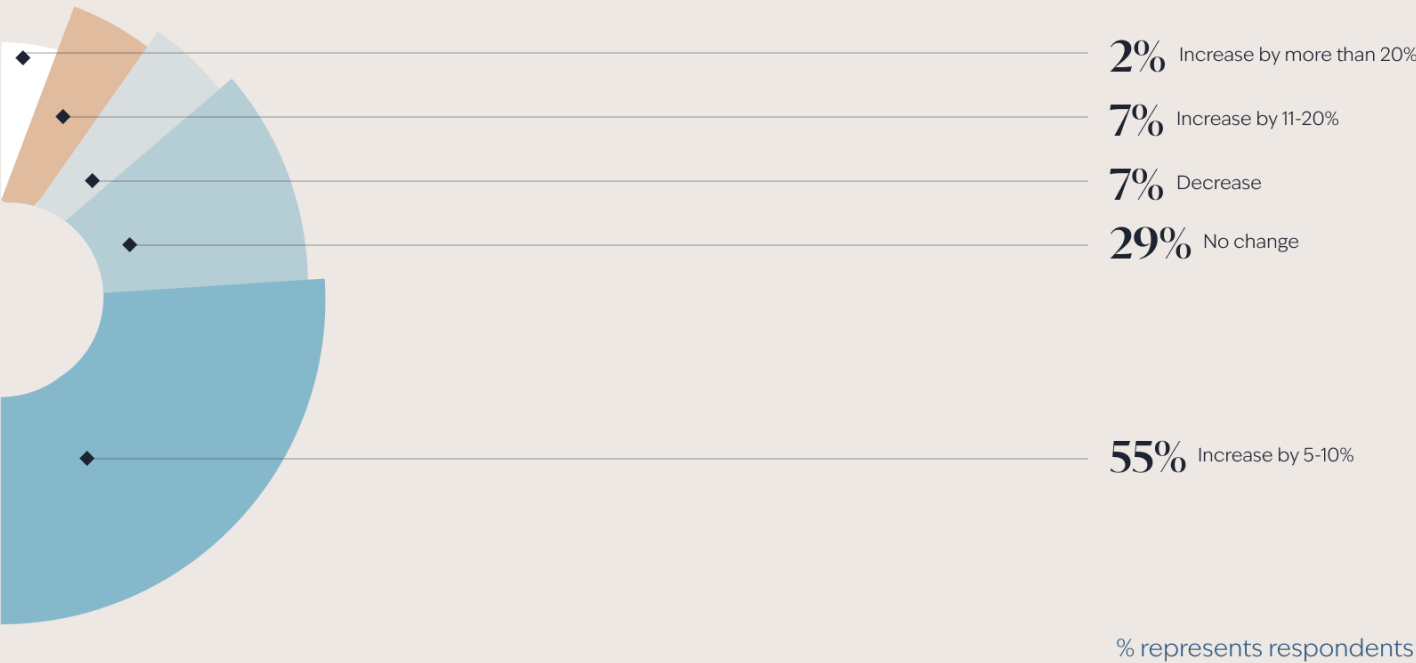
71% of tenants believe rents are overvalued, while 28% view them as fairly valued

In terms of value perception, respondents paying AED 60,000 - AED 79,900 were most likely to feel their rent was fairly priced, with 20% stating so. Those in the AED 40,000 - AED 59,900 range were more divided, with an equal share (18%) believing their rent was fair and another 18% feeling it was overvalued. From AED 80,000 upwards, a growing number of tenants viewed their rent as overvalued, indicating a drop in perceived affordability as rent levels increase. Less than 1% of respondents felt their rent was undervalued.

2.2 | Tenants’ outlook on renewal cycle and potential relocation

55% of tenants anticipate a 5–10% rent hike in the next cycle, while 29% expect no change

What tenants expect in the next rent cycle

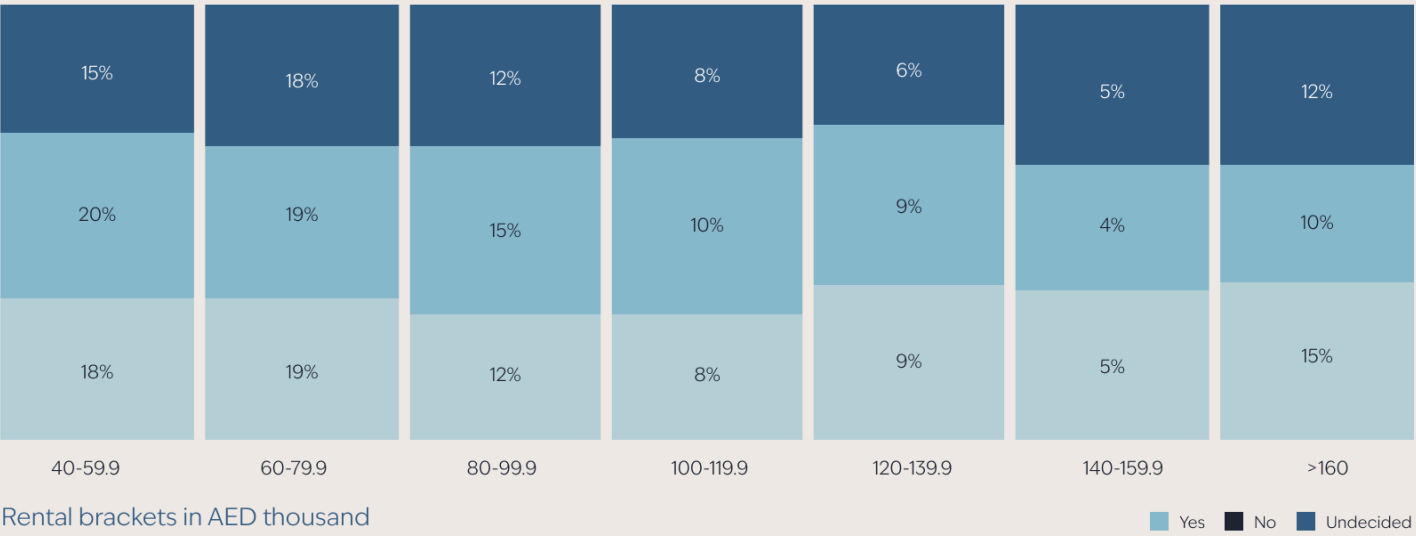


Our survey results showed that 55% of respondents expect a 5–10% increase in rent at their next renewal. 29% anticipate no change, while 7% each expect either a larger hike (11–20%) or a decrease. Renters in the AED 40 – AED 59.9K band were the most likely to expect sharp increases, with 33% predicting a hike of over 20%. In contrast, 21% of those paying AED 160K+ expect a drop in rent

69% of tenants would consider relocating if rents rise significantly

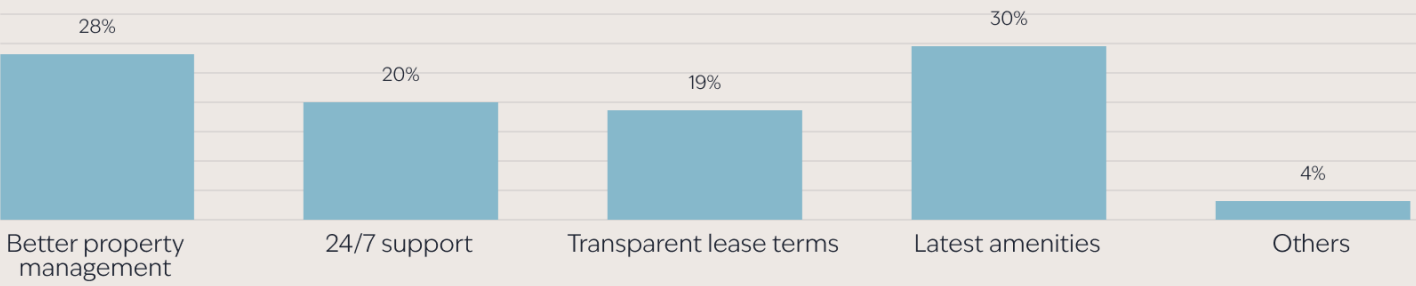
When asked if they would move to a different locality if rents increased significantly, our survey showed that 69% would consider relocating, 19% remain undecided, and only 12% said they would stay, highlighting strong price sensitivity across segments.

Would you relocate if your rent increased significantly?



Latest amenities and better property management are the top factors contributing to tenant satisfaction

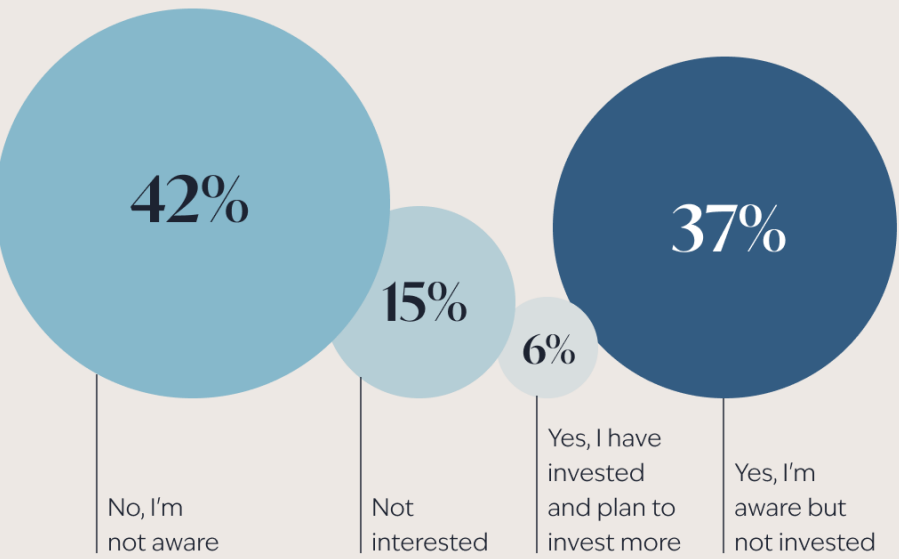
Key factors boosting tenant satisfaction



2.3 | Fractional ownership sentiment

37% respondents aware of blockchain-backed fractional ownership, only 6% invested

Heard of blockchain-based fractional ownership?



Dubai’s government is actively driving innovation in real estate through its blockchain-powered tokenisation initiative, a key component of the Dubai Real Estate Strategy 2033. This forward-looking strategy aims to enhance transparency, liquidity, and accessibility in the property market by leveraging advanced technologies. However, awareness of blockchain-based fractional real estate platforms remains relatively limited, with 42% of respondents unaware of these options and 37% aware but yet to invest. Only a small segment (6%) has invested and plans to increase their holdings, while 15% expressed no interest.

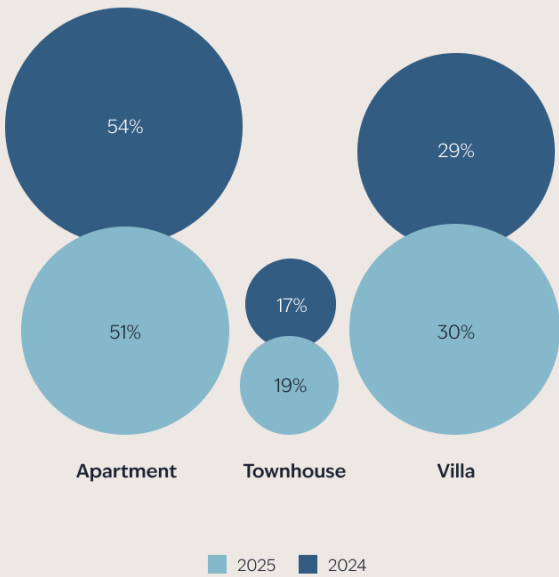
Despite these cutting-edge developments, many investors continue to prefer traditional agencies and advisory services, valuing personalised guidance, trusted expertise, and service quality when navigating new investment models. While blockchain tokenisation offers clear benefits such as lower entry barriers, greater liquidity, and streamlined ownership processes, the market is still adapting.

2.4 | Future property purchase intent and preferred housing types

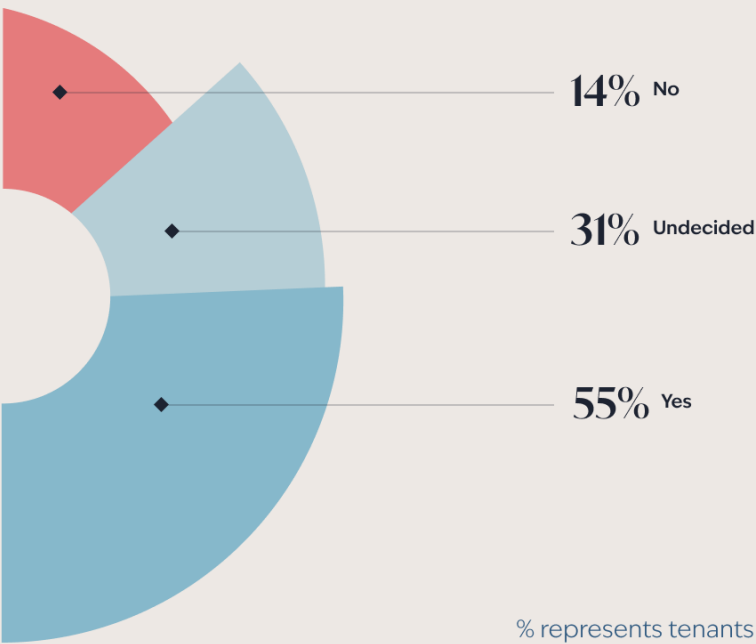
55% of tenants plan to buy property in Dubai within the next 1–3 years

More than half of respondents (55%) intend to purchase a property in Dubai within the next 1–3 years, signalling strong demand in the residential market. Nearly 50% of respondents want to buy an apartment, either through a mortgage or cash outright. Interest in villas and townhouses remains high, with nearly 35% of respondents aiming to buy a villa with cash outright, and close to 20% interested in townhouses, either through mortgages or cash payments.

Tenants preferred housing type



Property purchase intent (next 1–3 years)



% represents tenants

Meanwhile, 31% remain undecided, indicating potential influence from market trends or incentives, while 14% have no plans to buy. This sentiment is supported by the U.S. Federal Reserve’s indication of interest rate cuts, which could boost borrowing appetite. Additionally, over 200,000 units are expected to enter the Dubai market by 2027, likely

impacting pricing and buyer momentum. In terms of financing, 61% plan to buy through a mortgage, showing high reliance on structured lending. 21% intend to purchase outright, while 17% remain undecided. A niche 1% are considering crypto-based purchases, reflecting early but limited interest in alternative payment models.

2.5

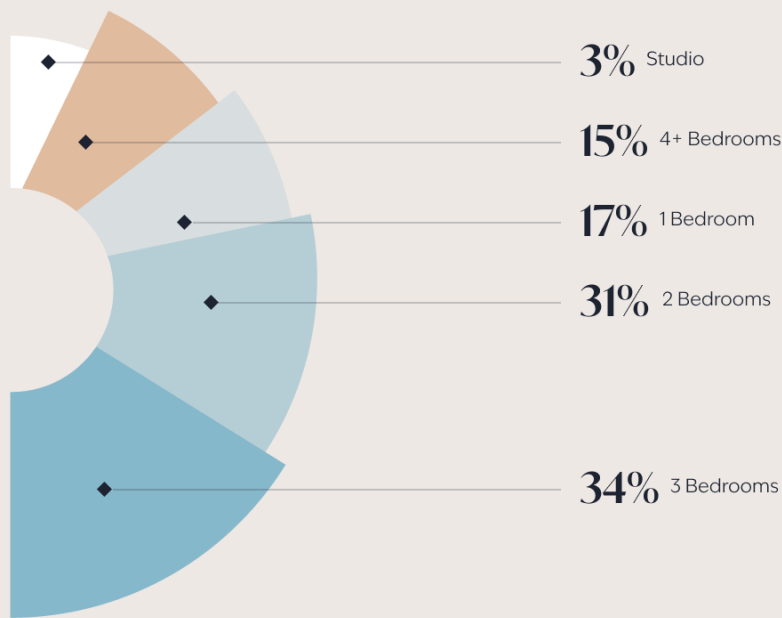
Strongest buying intent comes from UK nationals

Top 3 Income bands	Top 3 Occupation	Top 3 Nationalities
AED 20,000-39,999	Private Sector Employee	United Kingdom
AED 40,000-49,999	Business Owner	India
AED >80,000	Self-Employed	Pakistan

Top 10 preferred neighbourhoods for property purchases among tenants

- ◆ Dubai South
- ◆ Dubai Hills
- ◆ Dubai Marina
- ◆ Jumeirah Village Circle (JVC)
- ◆ Downtown Dubai
- ◆ Business Bay
- ◆ Al Furjan
- ◆ Dubai land
- ◆ Palm Jumeirah
- ◆ Arjan

Tenants preferred unit types for property purchase



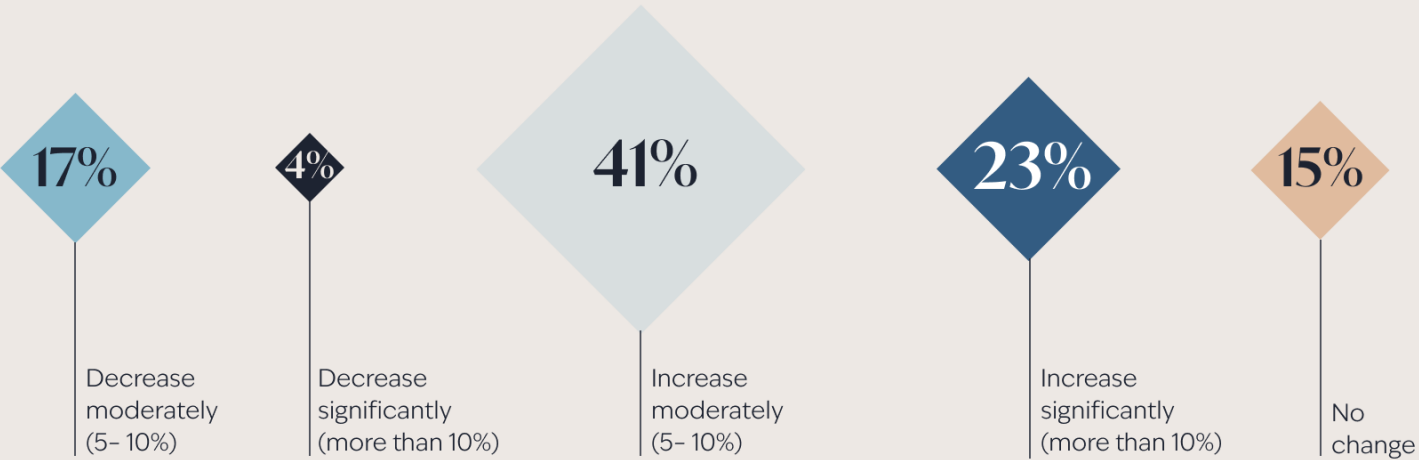
Potential buyers in Dubai mostly fall into three income groups: AED 20,000–39,999, AED 40,000–49,999, and those earning over AED 80,000. The majority work as private sector employees, business owners, or are self-employed. When it comes to nationality, buyers primarily come from the UK, India, and Pakistan. Popular neighbourhoods include Dubai South, Dubai Hills, Dubai Marina, Jumeirah Village Circle, Downtown Dubai. As for property preferences, 3-bedroom units lead the way with 34% of buyers choosing them, closely followed by 2-bedroom apartments at 31%. Smaller 1-bedroom units and studios make up a smaller share, while 4-bedroom homes attract 15% of buyers, reflecting diverse needs across the market.

2.6 | Tenants' 12-month property price outlook

In the next 12 months, 64% of tenants expect property prices to rise, while 21% foresee a decline

Tenants' outlook on property prices in the next 12 months

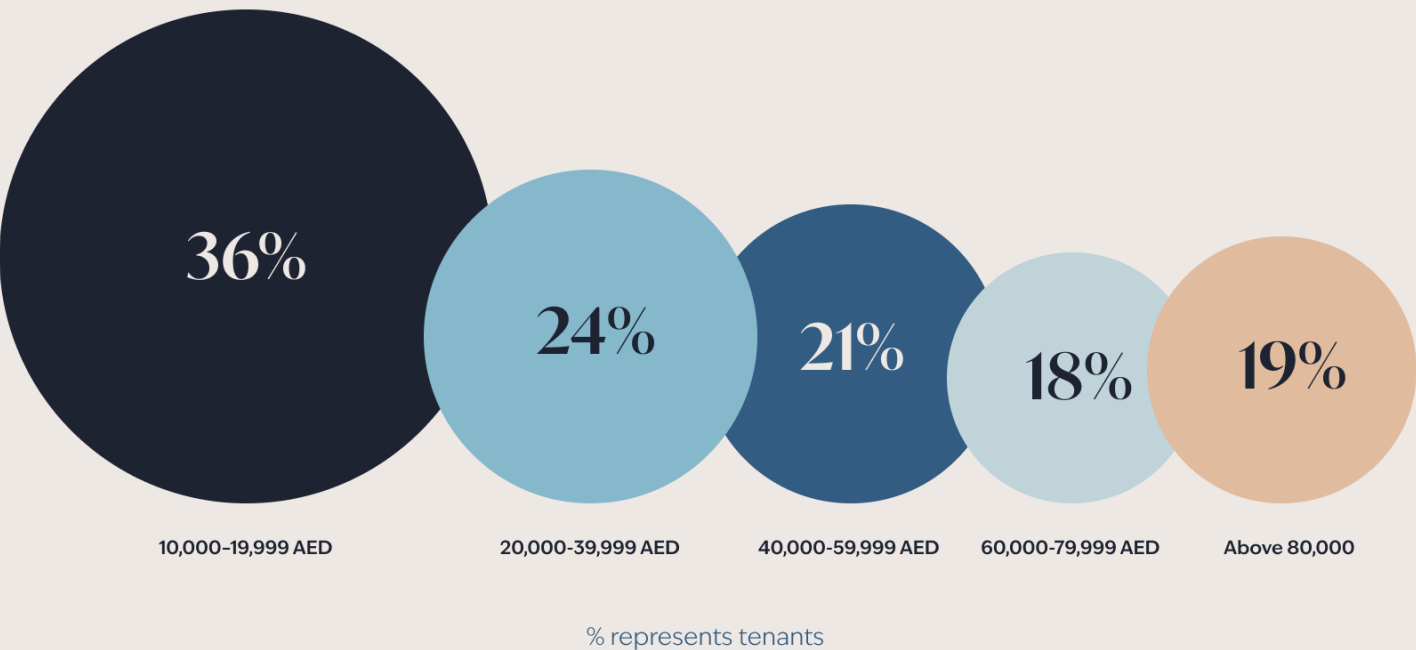
% represents tenants



2.7 | Respondent rent-to-income ratios

Our survey shows tenants' rent-to-income ratio sits at 24% in 2025

Dubai's rent-to-income ratio by income bracket



According to the 2025 survey, tenants now allocate 24% of their income to rent.

Progressive affordability across income brackets

Dubai shows progressive housing affordability across income levels. Entry-level households (AED 10–19.9K) spend about 36% of income on rent, easing to around 24% for AED 20–39.9K earners, 21% for AED 40–59.9K, and dipping to 18% for AED 60–79.9K. Above AED 80K, rent rises slightly to 19%, reflecting a “choice premium” as higher earners upgrade to larger, premium homes.



Understanding homeowners' sentiment and outlook

Key takeaways

- ◆ Strong buy-side pipeline: 65% of existing owners are considering another property purchase in Dubai within 1–3 years, reflecting sustained market confidence and reinvestment appetite.
- ◆ Capital appreciation driving confidence: Dubai property prices recovered from AED 800 price per sqft during COVID lows to AED 1,664 in August 2025 delivering a 16% CAGR.
- ◆ Ownership anchored in mid-to-upper segments: 43.9% of homes owned fall in the AED 2–5m range, with an average value of AED 4.5m indicating Dubai's core market is centred around mid to upper-mid tier properties.
- ◆ Global positioning & growth outlook: 89% of respondents believe Dubai will rival tier-1 global cities within five years, supported by 200k+ units in the pipeline, booming luxury sales, and a projected 140 branded residence projects by 2030.
- ◆ Solid yield satisfaction: 71% of owners are satisfied with their rental yields; areas like dip (9.9%), Dubai south (8.5%), and Dubai silicon oasis (7.5%) continue to attract investor interest.

3.1 | Estimated property values and mortgage periods

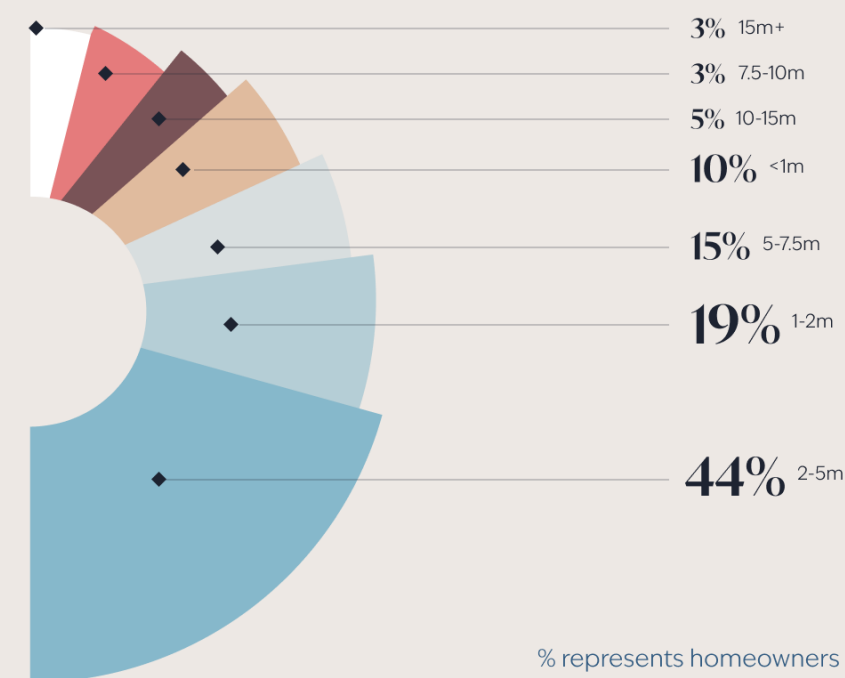
Average home value stands at AED 4.5 million, with 44% of owners valuing their properties between AED 2–5 million

Homeowners' estimated property value

The chart shows the estimated property values among survey respondents. The largest share (43.9%) own homes valued between AED 2–5 million, typically mid-to upper-mid-tier units like townhouses, larger apartments, in suburban areas. Properties worth AED 1–2 million make up 18.9%, often apartments in communities such as JLT, Business Bay, or JVC.

Interestingly, 3.2% own properties above AED 15 million, reflecting rising demand for prime real estate, particularly in areas like Palm Jumeirah and Emirates Hills.

With an average property value of AED 4.5 million, the data reflects Dubai's diverse market spanning from affordable apartments to luxury estates.



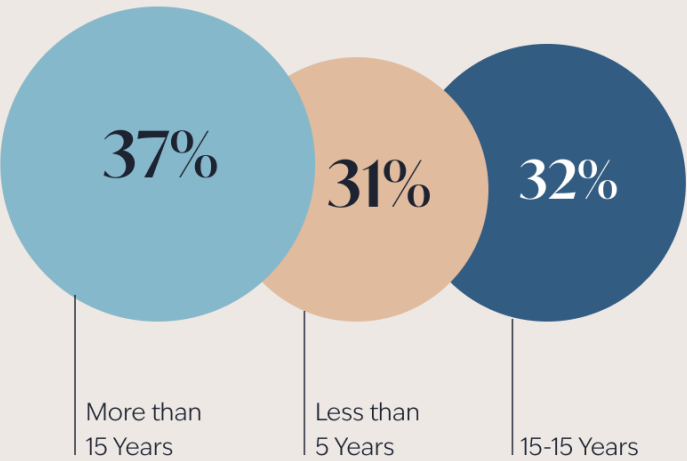
21% of homeowners hold mortgages for a tenure of over 15 years, reflecting financial stability and long-term confidence in Dubai's market

Overall, 21% of respondents reported mortgage tenures of more than 15 years, followed by 12% choosing 11–15 years, 9% opting for 5–10 years, and 5% with less than 5 years. This distribution reflects a diverse range of repayment strategies, influenced by long-term affordability, rental income potential, and market confidence.

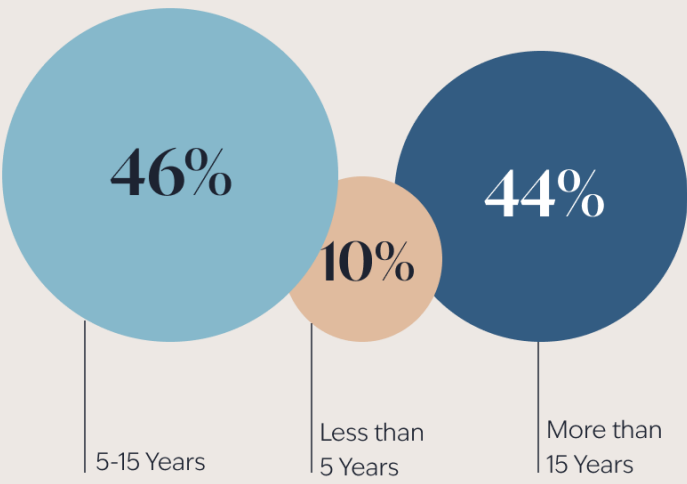
With interest rates trending lower and continued solid capital appreciation in Dubai's property market, many homeowners can leverage rental yields to offset EMIs. Expected rate cuts by the U.S. Federal Reserve in late 2025 and early 2026 could further ease borrowing conditions, for both investors and end users.

To better understand borrower behaviour, we also broke down mortgage tenure by age group, as age often correlates with financial stability and life stage goals. The 35–54 age group showed the highest engagement, likely reflecting individuals in their peak earning years and actively seeking long-term settlement. A similar trend emerged across private sector employees and business owners, highlighting those with consistent and scalable income streams.

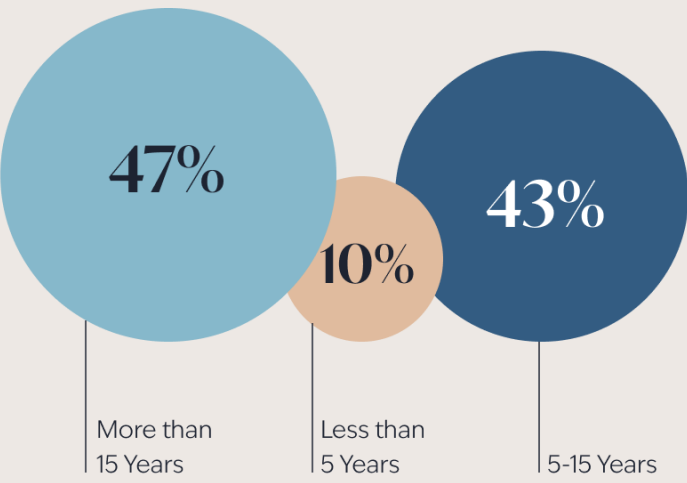
Mortgage tenure among households earning under AED 29,999 per month



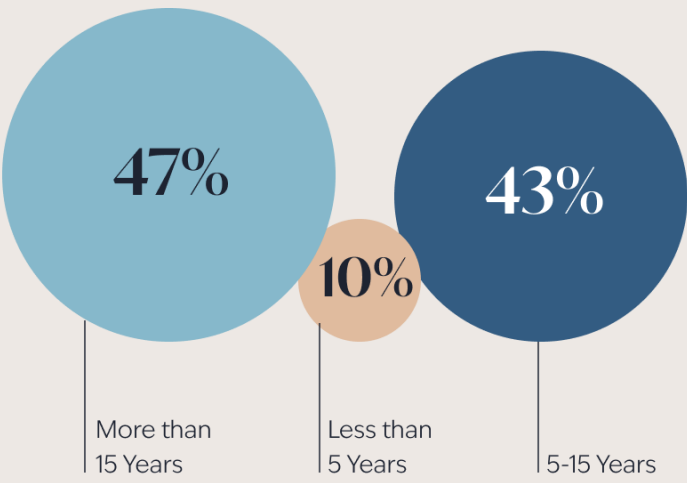
Mortgage tenure among households earning under AED 30,000-59,999 per month



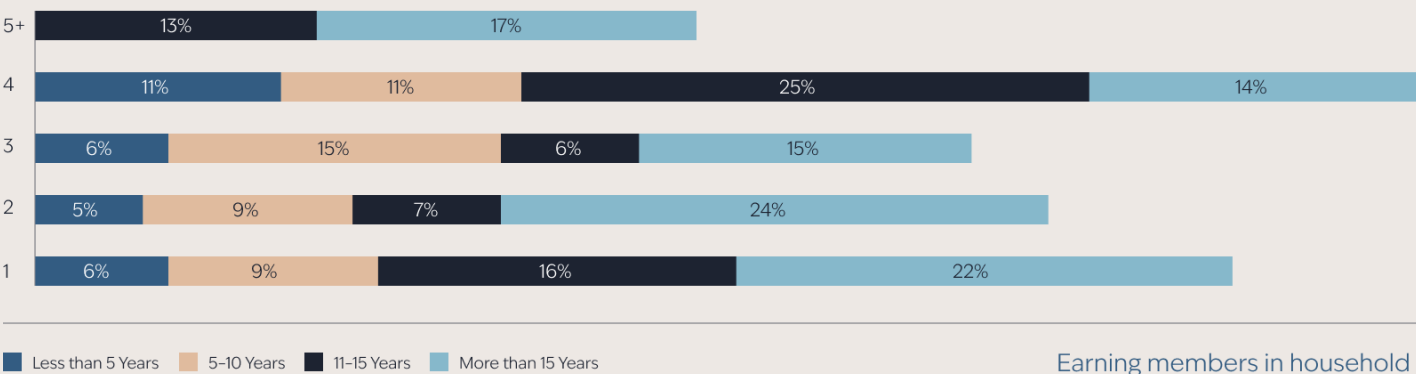
Mortgage tenure among households earning AED 60,000-79,999 per month



Mortgage tenure among households earning above AED 80,000 per month



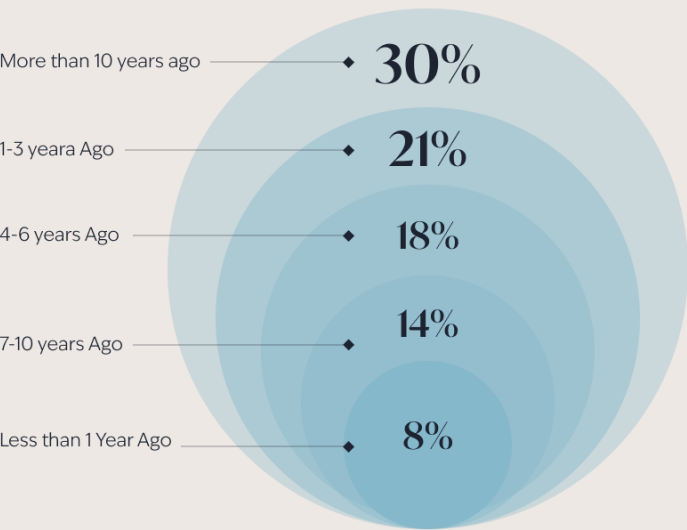
Mortgage tenure preference by earning members in household



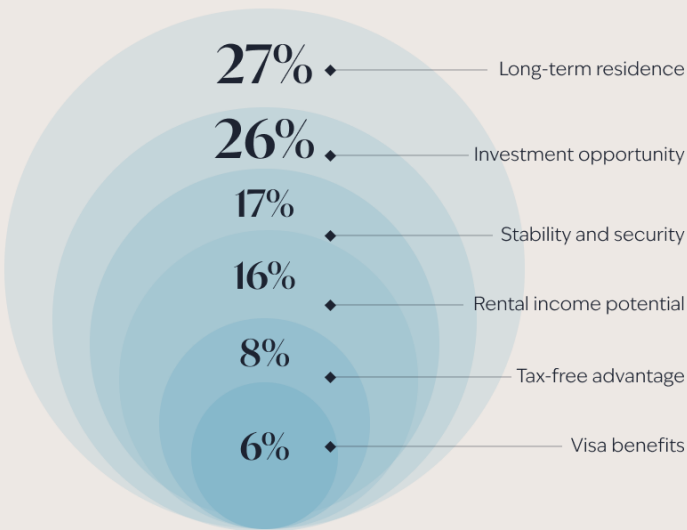
Earning members in household

30% of homeowners bought their first property in Dubai over a decade ago, reflecting long-term belief in the city’s growth

First property purchase by homeowners



Key buying reasons by homeowners



Early buyers turned long-term residents

30% of respondents reported that they purchased their first property in Dubai more than 10 years ago. This was particularly common among those aged 55 and above, many of whom have lived in the city for over a decade. This pattern reflects a journey that began with renting, followed by recognizing Dubai’s long-term potential, and ultimately committing to property ownership. Their motivations align with what they shared in the survey, the appeal of long-term residency and strong investment opportunities.

A decade of strong price appreciation

Interestingly, this long-term view has paid off. Ten years ago, the average price per square foot was around AED 1,175. During the COVID-19 period, this dropped to nearly AED 800. However, Dubai’s real estate market has shown remarkable resilience and recovery, with current prices averaging AED 1,664 per sqft nearly double the pandemic lows. This price appreciation reinforces the confidence of early buyers and explains the continued interest from new investors who see Dubai as a stable and appreciating market.

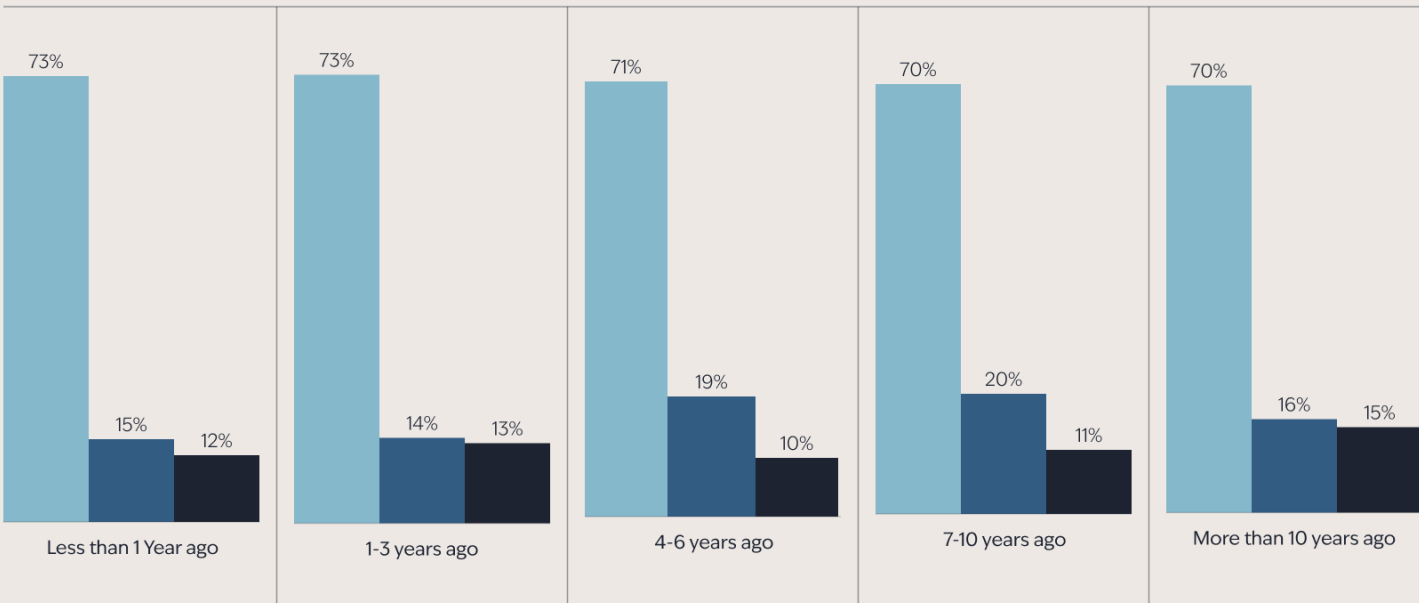
3.2 | Homeowners and landlords perspectives on rental yields and property management

87% of homeowners and landlords are satisfied with current rental yields

Homeowners and landlords satisfaction on rental yields



Rental yield views by ownership duration



% represents homeowners

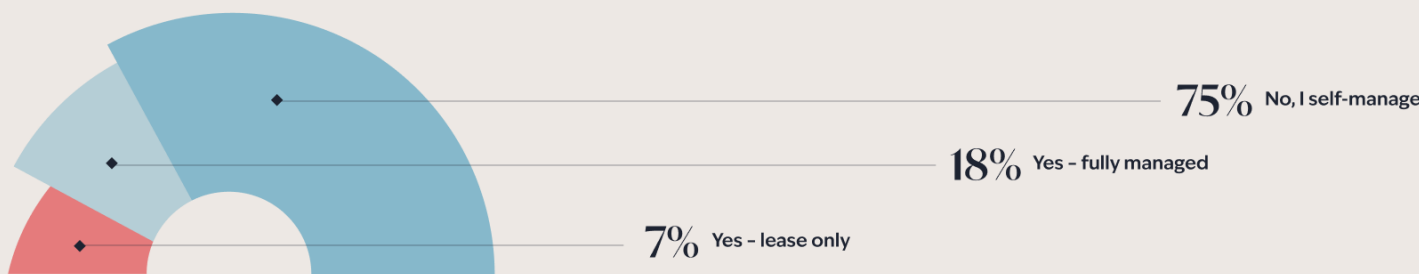
An overwhelming 71% of property owners reported being satisfied with their rental yields, with an additional 16% describing them as robust. This strong sentiment is largely driven by continued population growth, strategic infrastructure developments such as the Etihad Rail, Dubai Metro Blue Line, and expansion of Al Maktoum International Airport.

Improved connectivity particularly with metro stations near residential clusters has elevated both rental and capital values in key areas. Localities like Dubai Silicon Oasis (yielding 7.5%), Dubai South (8.5%), and Dubai Investments Park (9.9%) are attracting attention for their solid performance.

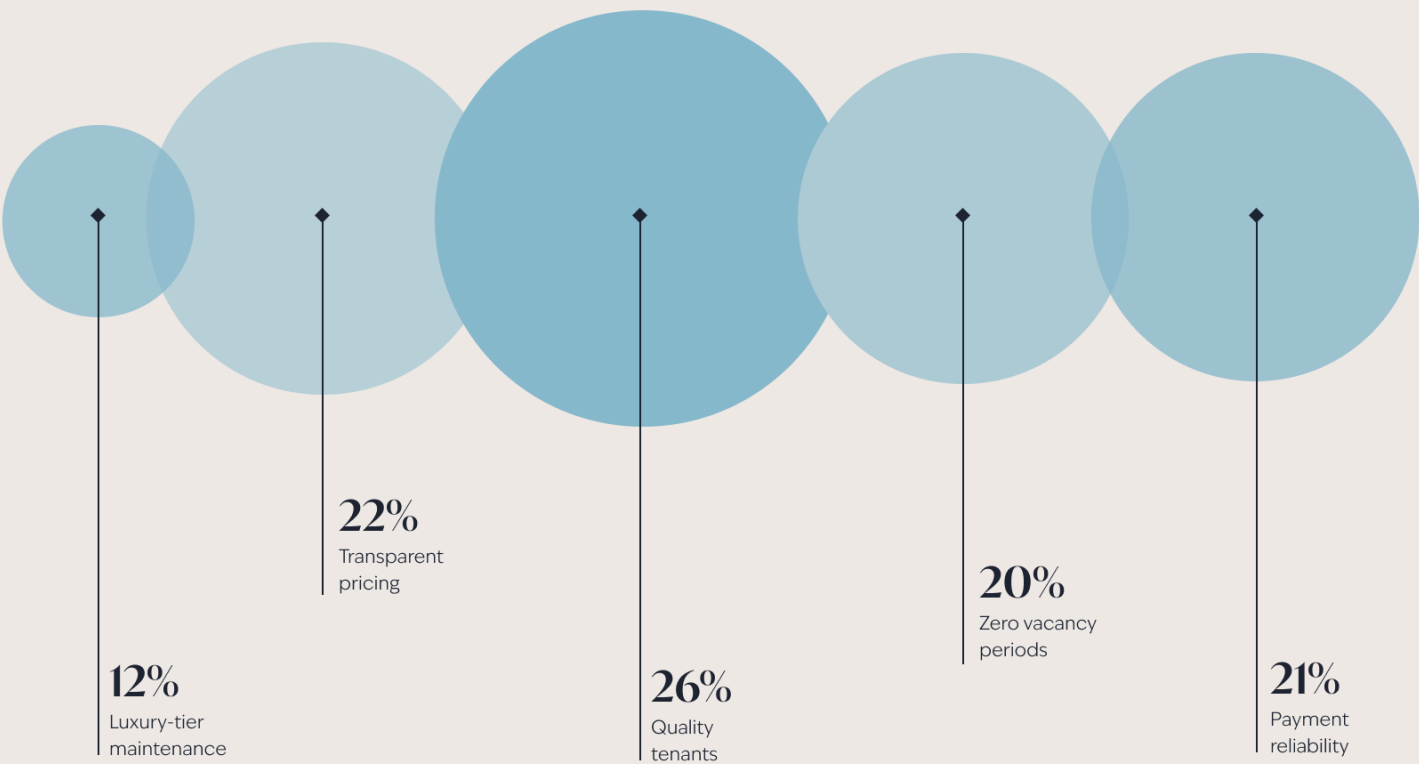
When analysed by ownership duration, the sentiment remains consistently positive across all groups. Even those who bought more than a decade ago report 70% satisfaction, while recent buyers (within 1-3 years or even less than a year ago) show equally high levels (73%) affirming that both long-term investors and new entrants are seeing value.

75% of investors self-manage properties, with quality tenants and transparent pricing driving switch decisions

Property management status



Key factors driving switching decisions



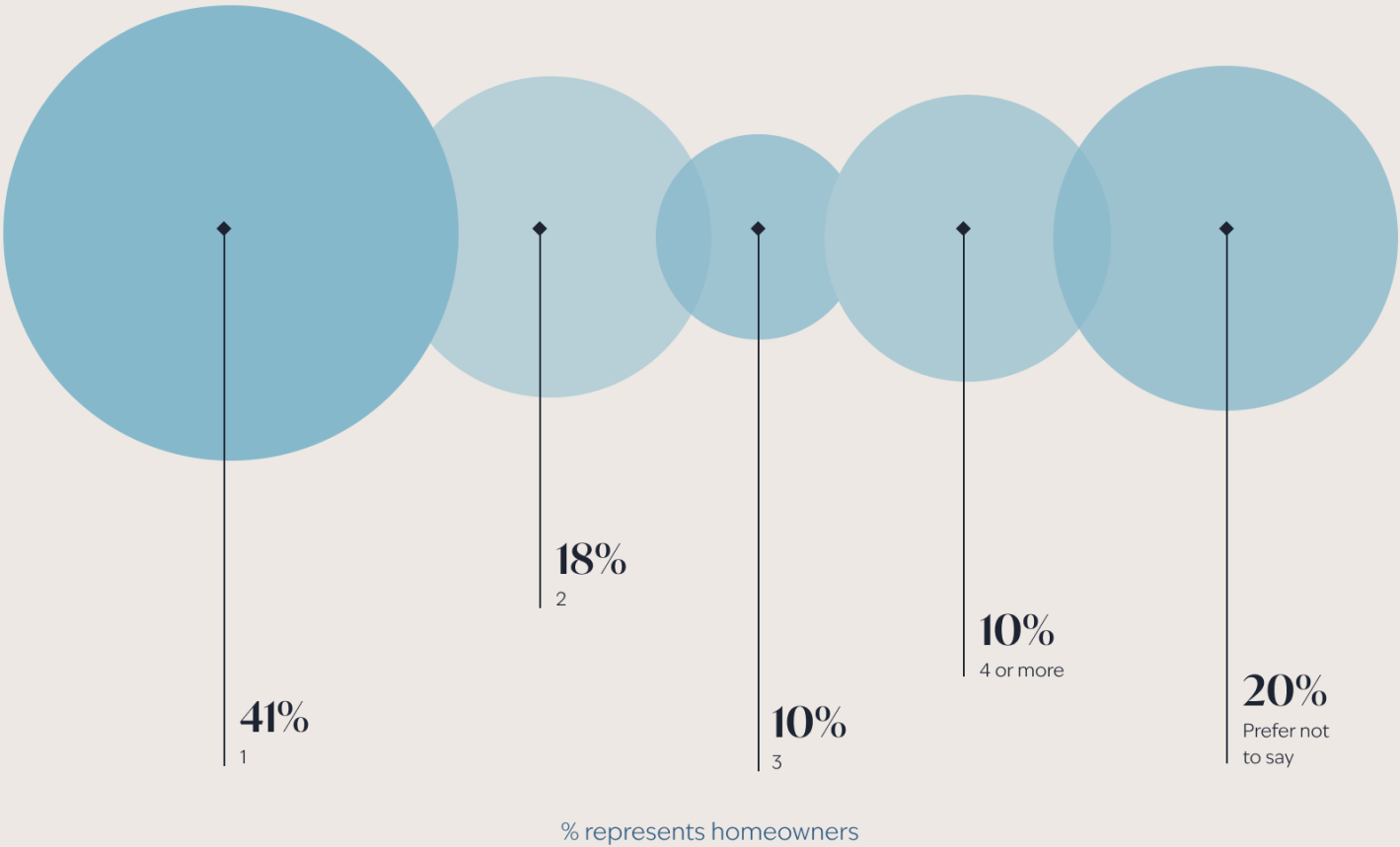
% represents homeowners

75% of investors still self-manage, with only 24% using full or lease-only services, signalling cost sensitivity and a preference for control. Among those open to switching, the biggest draws are quality tenants (26%) and transparent pricing (22%), followed by zero vacancy periods and payment reliability (both 20%), while luxury-tier maintenance matters least (12%).

3.3 | Homeowners financing and properties owned

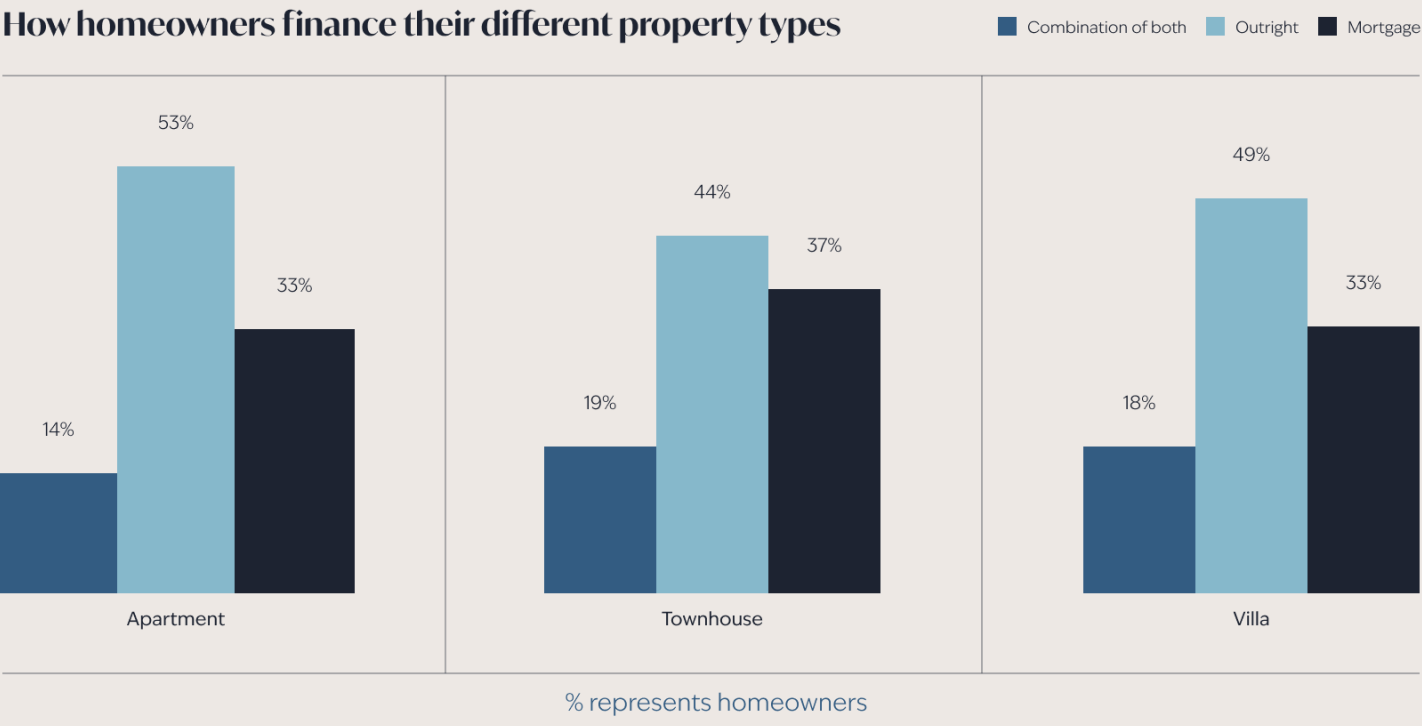
41% of homeowners own one property in Dubai, while 38% hold multiple homes. Balanced ownership mix reflects a maturing market

Number of properties owned in Dubai



The results of our survey show a wide spectrum of property ownership across Dubai. While 41% of respondents reported owning a single property, a combined 38% own two or more. Interestingly, 20% of respondents chose not to disclose their ownership details, which may point to high-net-worth individuals or investors with broader portfolios preferring anonymity. This spread highlights a healthy level of participation from both end-users and investors across various ownership levels. When it comes to purchase methods, the data reveals a fairly balanced distribution. Apartments were most commonly purchased outright (53%), while townhouses and villas showed a greater mix between mortgage (37% for townhouses, 33% for villas) and outright purchases. A small but notable percentage in each category used a combination of both methods possibly representing staggered payment plans or part-financed purchases. This mix reflects a maturing market where buyers are increasingly confident in leveraging credit, yet many still prefer owning debt-free.

How homeowners finance their different property types



Property ownership trends by number of homes: communities, unit types, and financing modes

Owner group	Popular communities	Dominant property type	Common unit size	Dominant property type
1	Dubai Marina Emirates Living JVC JLT	Apartments (69%)	1 BR & 2 BR	Mortgage (58%) Outright (31%)
2	JVC Dubai Marina Al Furjan Emirates Living	Apartments (72%)	1 BR & 2 BR	Mortgage (43%) Outright (36%)
3	Emirates Living Al Furjan JLT Dubai Marina	Apartments (67%) Townhouse (14%)	2 BR & 3 BR	Outright (71%) Mortgage (13%)
4	Business Bay Damac Hills Dubai Creek Emirates Living	Apartment (62%) Villa (14%)	2 BR & 4 BR	Outright (70%) Combination (18%)

Preferred communities led by Dubai Marina and Emirates Living

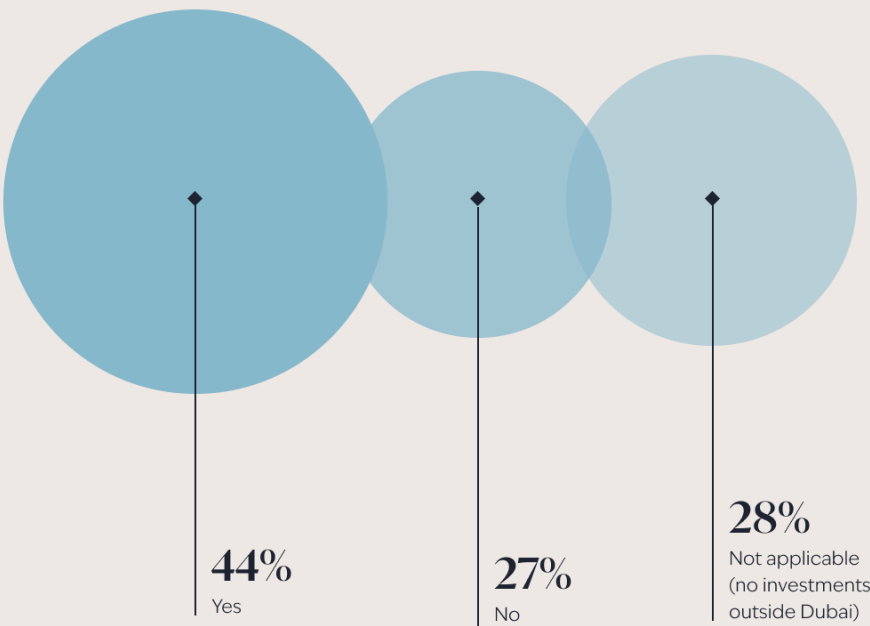
In terms of location, respondents identified a number of top-performing or preferred communities. Dubai Marina leads the list, appreciated for its scenic waterfront views and lifestyle appeal. Emirates Living follows closely, valued for its tranquillity and upscale family environment. Jumeirah Village Circle (JVC) and Jumeirah Lake Towers (JLT) were also frequently mentioned. Downtown Dubai, unsurprisingly, remains a prime location due to its centrality and prestige, particularly among international buyers.

These trends underline Dubai's continued strength as a real estate investment hub, offering diverse property types, flexible financing options, and attractive communities suited to various needs whether end-use, rental yield, or capital appreciation

3.4 | Overseas vs Dubai property performance and buying plan by bed type

44% of homeowners report their investments in Dubai have outperformed overseas investments

Have investments in Dubai outperformed overseas?



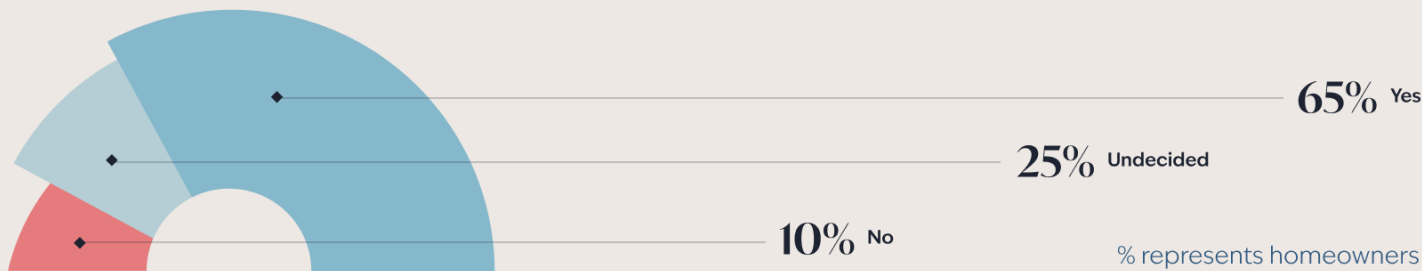
% represents homeowners

When asked whether their real estate investments outside Dubai had outperformed those within the city, 44% of respondents said no, while another 28% indicated they had no investments outside Dubai reinforcing the desirability of the local market. That means 72% of respondents either directly believe or imply that Dubai has performed better. Only 27% felt their overseas investments had outpaced their Dubai holdings.

Dubai property prices have nearly doubled to AED 1,662 per sqft, delivering an impressive 16% CAGR (compound annual growth rate). These results underscore Dubai's emergence as one of the top-performing real estate markets globally.

65% of homeowners plan to buy property again in Dubai - strongest intent among AED 80K+ earners, with top picks in Dubai South and Downtown Dubai

Property purchase plans in the near future



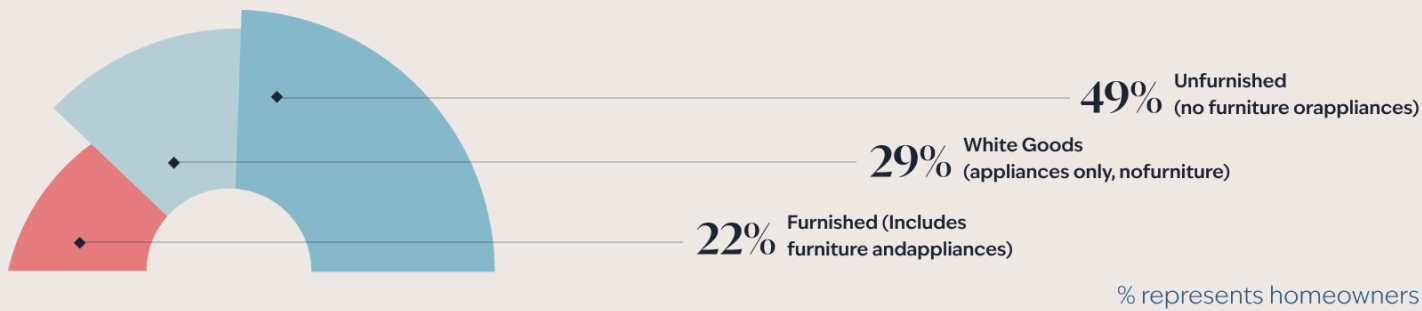
A strong 65% of respondents indicated they are considering purchasing another property in Dubai within the next 1–3 years. This reflects sustained confidence in the market, particularly among those already satisfied with their current property ownership experience.

Further analysis reveals this interest in buying spreads evenly across incomes from AED 20K to AED 70K, while those earning AED 80K and above show notably higher intent.

When evaluating by household dynamics, respondents from households with 1 or 2 earning members, typically private-sector employees and business owners, represented nearly half of the future buyer segment.

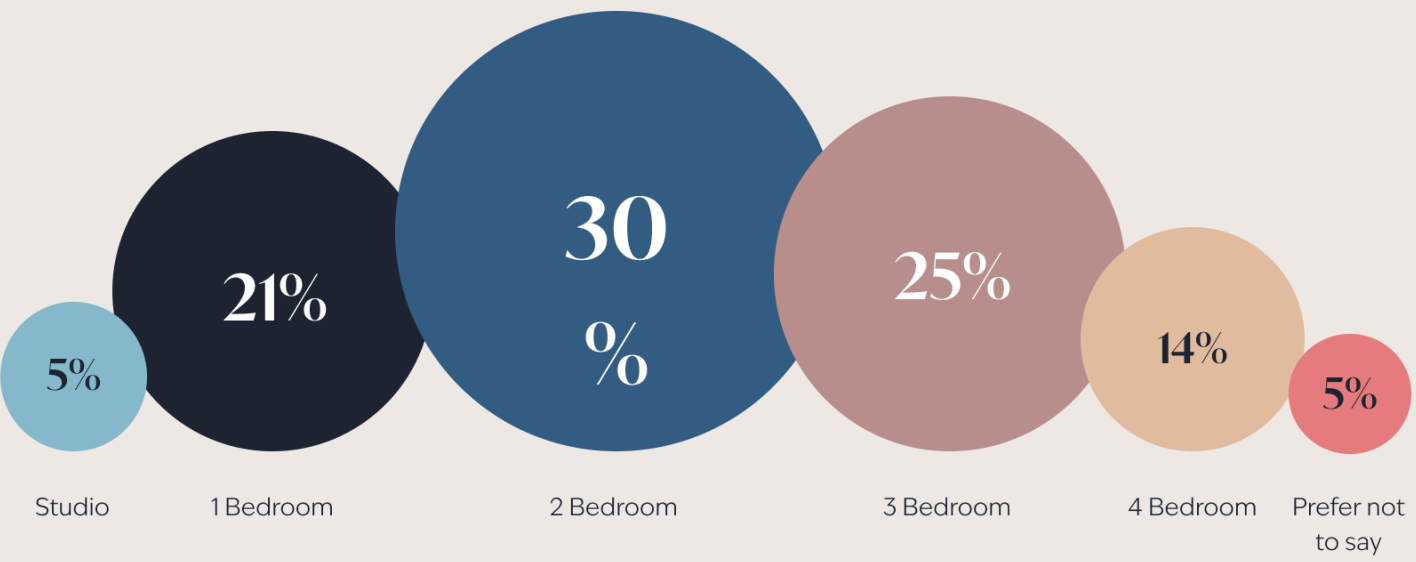
In terms of property preference, apartments remain the top choice, followed by villas, and then townhouses, suggesting that the demand is skewed towards flexible, investment-friendly unit types. When asked about preferred locations, 15% of respondents were open to anywhere in Dubai, while Dubai South (14%), Downtown Dubai (10%), and Dubai Marina (10%) emerged as the most favoured communities for future investment.

Preferred furnishing styles among investors



Preferred bedroom types among investors

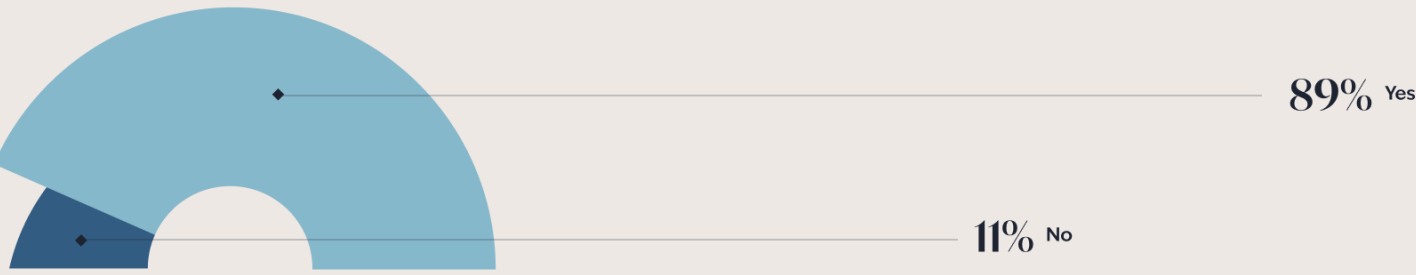
% represents homeowners



3.5 | Homeowners' views on Dubai overtaking global property markets

89% respondents believe Dubai will rival top legacy property markets within five years driven by economic development, strong FDI inflow and Government initiatives

Is Dubai set to surpass the world's top property markets?



A significant 89% of respondents believe that Dubai will rival tier 1 global cities like London, New York, Singapore, and Hong Kong as a top real estate destination within the next five years.

This optimism is grounded in both recent performance and strong future growth. Dubai is expected to deliver nearly 200,000 new units by 2027, with Q2 2025 marking its strongest quarter on record. According to millionaire migration projections, even a 5% share of relocating global millionaires could bring in \$7.1 billion USD in fresh capital to Dubai.

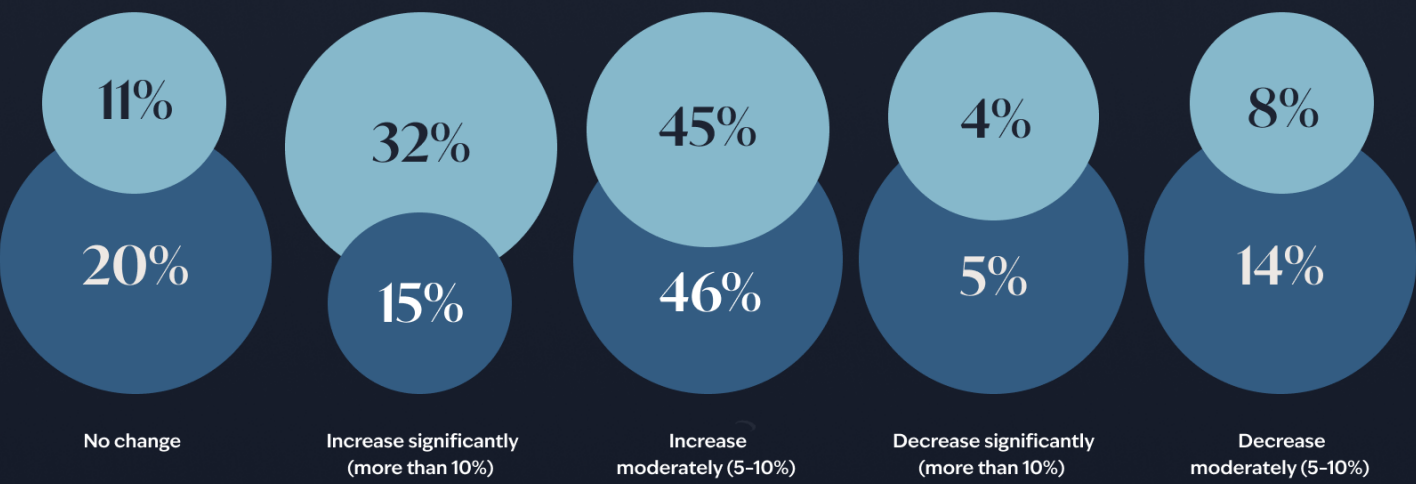
Economic resilience spanning both oil and non-oil sectors continues to support investor confidence. The branded residences segment is also booming, with Dubai expected to deliver 140 branded projects by 2030.

3.6 | Homeowners' 12-month property price outlook

61% of homeowners expect prices to rise in the next 12 months, while 21% foresee no change

Dubai property prices in the next 12 months

2025 2024



The buyer and developer gap

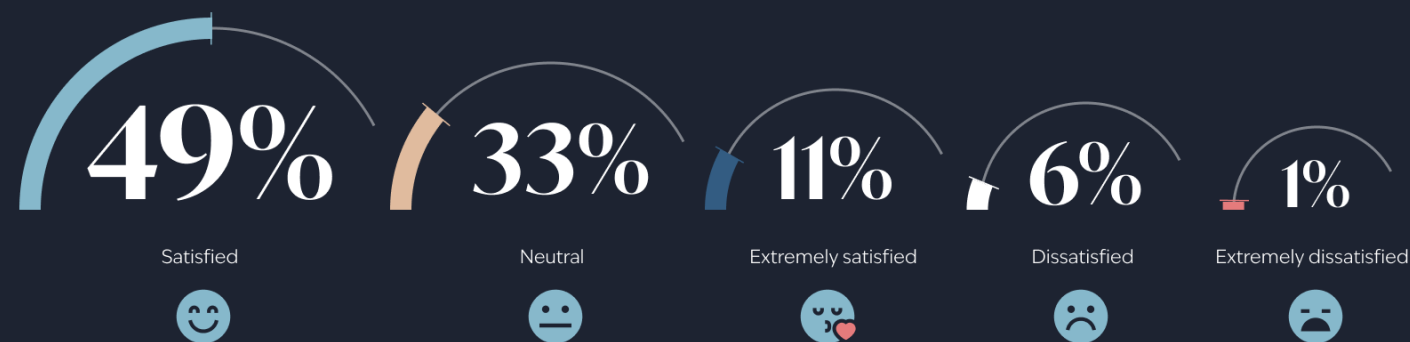
What's working & what's missing

4.1 | Developer performance and delivery satisfaction among homeowners

A significant 60% of homeowners satisfied with developer quality and delivery

Satisfaction with developer quality & delivery

% represents respondents



Dubai property owners have shown a relatively strong level of satisfaction with the quality and handover experience provided by developers. 60% of respondents reported a positive experience, 49% satisfied and 11% extremely satisfied indicating confidence in the delivery standards across the market. However, 33% remain neutral.

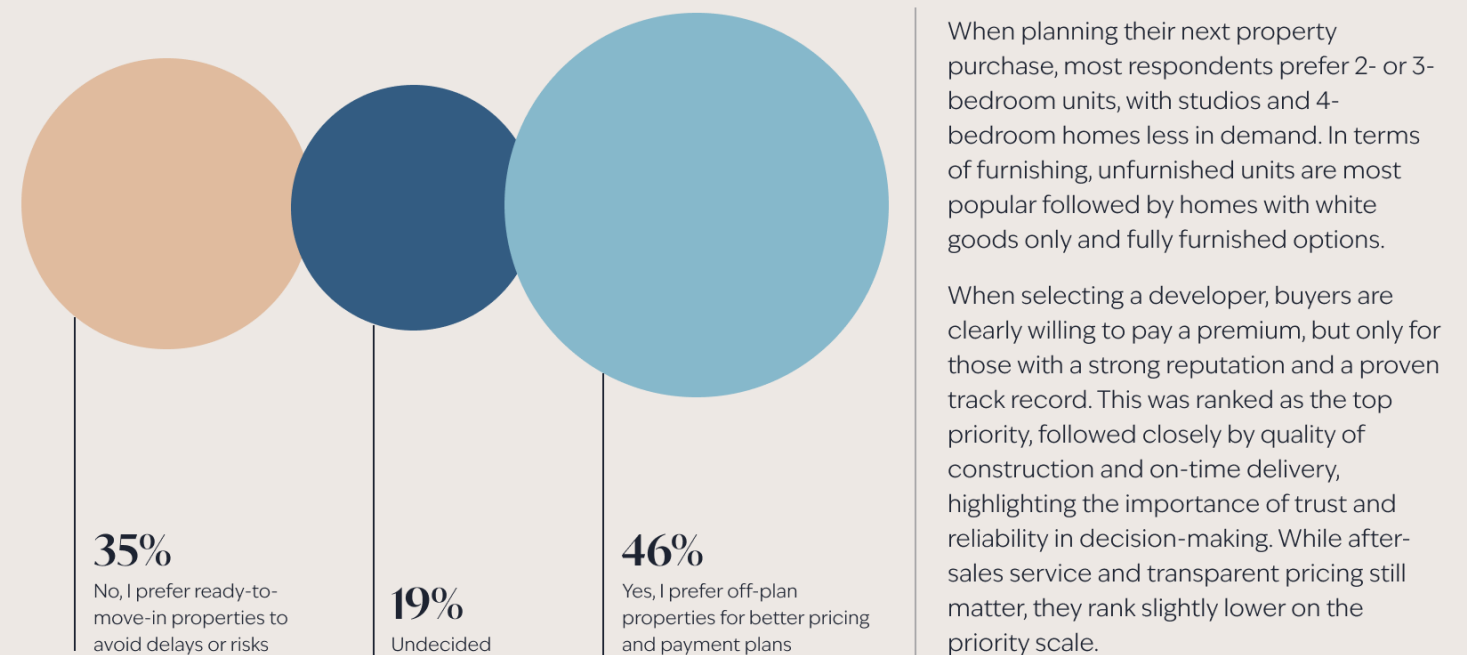
When comparing satisfaction across different ownership groups, owners of 2 and 3 properties reported the highest satisfaction levels (55%), followed closely by single-property owners (51%). This trend suggests that multiple-property owners, who may have greater exposure to various developers and projects, still recognize a consistently high delivery standard.

A further breakdown by purchase timeline reveals encouraging insights. Even those who bought their properties over a decade ago expressed satisfaction with the quality, fittings, and technological upgrades, reflecting developers' continued efforts in refurbishment and enhancement. On the other hand, recent buyers (within the last 1-5 years) reported the highest satisfaction, citing appreciation for modern amenities, smart home integrations, and elevated construction standards. These findings highlight that Dubai developers are adapting well to evolving buyer expectations, and continually enhancing the quality of their offering.

4.2 | Off-plan property intentions and preferred developer attributes

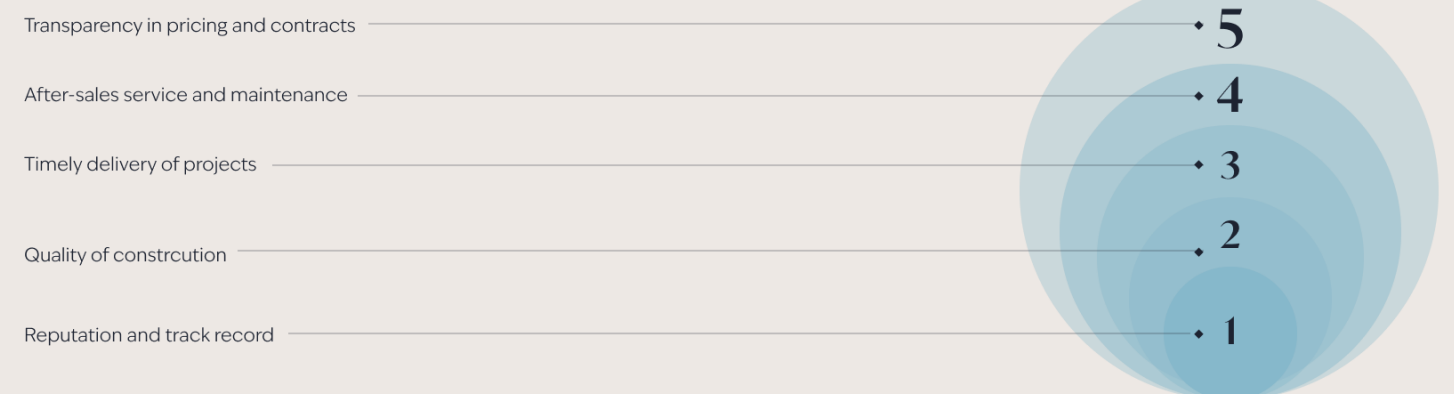
46% of homeowners prefer off-plan properties for their next purchase, driven by better pricing and payment plans

Willingness to buy off-plan property



Amenities are also key decision drivers. Gated communities with security top the list, followed by yoga/fitness centres, children's play areas, and pet-friendly facilities. Common features like swimming pools, steam rooms, and spas are also widely expected. On the location front, access to retail outlets and malls ties with metro/bus connectivity as the most important factor, followed by schools and universities, proximity to work, and healthcare facilities.

Top factors in developer selection by homeowners



Ranking scale: 1 = Most important factor, 5 = Least important factor

4.3 | Homeowners views on developer improvement areas

Homeowners suggest greener, smarter, and more sustainable communities for future developments

Key areas for developer improvement



Buyers highlighted several key improvements they would like to see in future developments. A major ask was the inclusion of more green spaces, parks, and walkable areas within communities. Adequate parking both for residents and visitors also emerged as a priority. Respondents further expressed the need for better public transport access and road connectivity. Sustainability is increasingly important, with calls for eco-friendly and energy-efficient building designs. Lastly, there is growing demand for smart home features and modern technology integrations to be standard in new properties.

Current sentiment summary

Dubai's real estate market reflects two key dynamics: tenants facing rising rents and showing strong intent to buy, and homeowners displaying confidence in yields and reinvestment potential.

Among tenants, moderate rent pressure is unevenly felt with most expecting 5-10% increases and mobility is high, as 69% are willing to relocate if prices rise significantly. Despite affordability and amenities, location remains the top priority in lease decisions. Notably, over half of tenant's plan to transition to ownership within 1-3 years, largely via mortgages, supported by improving financing options and expected supply growth (200,000 units by 2027).

Homeowners, on the other hand, show strong satisfaction with rental yields, especially in high-performing sub-markets like Dubai South and DIP. A balanced financing mix between cash and mortgages indicates a mature investor base, while portfolio depth shows readiness for reinvestment. Most property values cluster in the AED 2-5 million range, with confidence supported by both yield performance and Dubai's ongoing infrastructure development, even amid growing supply.

Conclusions

- ◆ A maturing resident base: The average respondent age rose to 44 (from 42 in 2024), reflecting a more established demographic with stronger investment capacity and mid-career stability.
- ◆ Stronger buying intent: 65% of tenants plan to purchase within 1-3 years, with 46% favouring off-plan projects for flexible payment plans and long-term value.
- ◆ Long-term loyalty: 30% homeowners purchased their first property over a decade ago, and 55% intend to buy again, underscoring sustained belief in Dubai's real-estate fundamentals.
- ◆ Longer-term living intent: 59% of residents plan to stay in Dubai 10+ years, confirming the city's evolution from a transient hub to a long-term home for global professionals and families.
- ◆ Rentals rising: 69% would consider relocating if rents increase sharply, showing a more value-driven tenant base focused on affordability and lifestyle trade-offs.
- ◆ Quality delivery driving satisfaction: 60% of homeowners are satisfied with developer quality and handover standards, reflecting improved construction and service benchmarks.
- ◆ Diverse representation: over 90 nationalities participated, led by Indian (33%), UK (12%), respondents showcasing Dubai's cosmopolitan appeal and its balanced mix of tenants and owners (72% vs 28%).
- ◆ Growing ownership confidence: homeownership climbed to 28%, with most buyers earning between AED 20K-80K plan to repurchase another property favouring 2-3 bed apartments in areas like Dubai Hills, Marina, and JVC.
- ◆ Evolving buyer expectations: homeowners call for greener, smarter, and more sustainable communities, along with stronger after-sales support and transparent pricing.
- ◆ Affordability: average rent-to-income ratio fell to 24% from 30% in 2024, supported by greater supply, zero income tax, and expanding mid-income options.
- ◆ Strong investment performance: 87% homeowners stated are satisfied with current rental yields, while 72% of homeowners report their Dubai properties have outperformed overseas investments.
- ◆ Global confidence in Dubai: 89% of homeowners believe the city will rival top global real-estate hubs like London and Singapore within five years, cementing Dubai's position as one of the world's most desirable property markets.

Get in touch

Dubai Marina Office
+971 4 428 1398

Motor City Office
+971 4 401 2400

Business Bay Office
+971 4 408 1000

Sharjah Office
+971 600 52 2233

Abu Dhabi Office
+971 2 556 4122