

# INVESTMENT STRATEGIES IN DUBAI AND UAE REAL ESTATE ↘



# CONTENT

ABOUT THE AGENCY .....	02
TOP DEVELOPERS IN DUBAI AND THE UAE .....	03
WHY INVESTORS CHOOSE DUBAI AND THE UAE .....	05
INVESTMENT STRATEGIES IN DUBAI AND UAE REAL ESTATE .....	07
Capital growth (off-plan)	
Passive income (Rental)	
Commercial property (Class A offices)	
Luxury townhouses and villas	
Abu Dhabi - the capital of the UAE and a new growth point	
HOW MUCH YOU NEED TO START AND WHAT RETURNS TO EXPECT .....	29
MOST COMMON INVESTOR MISTAKES .....	31
INVESTOR TIPS AND INSIGHTS .....	32
WHY CHOOSE ZAP EUROPE .....	33
360° SERVICE .....	34
OUR CONTACTS .....	35

---

# ZAP EUROPE

## GLOBAL IMMIGRATION & LICENSED REAL ESTATE ADVISOR

We work directly with licensed government authorities, legal partners, and approved developers across the UAE.

Our services are completely transparent and legally compliant, ensuring secure residency, citizenship, and investment pathways for individuals, families, and global investors.



Applying through Zap Europe gives you better clarity, structured guidance, and stronger approval outcomes compared to navigating the process independently.

We help investors and families access early-stage residency-by-investment opportunities, government-backed programs, and legally structured property-linked visas with strategic advantages and long-term value.

- Residency & Golden Visa programs
- Investment-led immigration with asset-backed security
- End-to-end legal & documentation support
- Flexible investment structures and payment timelines
- Access to priority programs & limited-slot opportunities
- Post-approval support: renewals, relocation & compliance

# TOP DEVELOPERS IN DUBAI AND THE UAE

OVER 2,000 DEVELOPERS IN DUBAI

EMAAR

DAMAC

MERAAS



MIRA DEVELOPMENTS

The market is diverse, but around 80% of capital growth in Dubai and the UAE comes from the top developers with strong reputations and global brand partnerships. These projects form the core of Dubai's liquidity and investment value.

**EMMAR** - the main developer of Dubai Projects: Burj Khalifa, Dubai Hills, Dubai mall

**DAMAC** - one of Dubai's leading developers, known for collaborations with Cavalli de Grisogono, Trump Estates, and Chelsea FC. New projects include DAMAC Islands with villas and townhouses.

**NAKHEEL** - the master developer behind Palm Jumeirah and The World Islands, Now launching a new, more advanced palm - Palm Jebel Ali.

**MERAAS** - premium projects such as bluewaters City Walk, La Mer, and Nad Al Sheba Gardens.

**BINGHATTI** - one of the most recognized developers in Dubai, creating next - generation towers in collaboration with luxury brands like Mercedes-Benz, Bugatti, and Jacob & Co.

**ALDAR** - (Abu Dhabi) - key developer of the UAE capital, known for Yas Island and Saadiyat Island projects, offering premium residential properties.

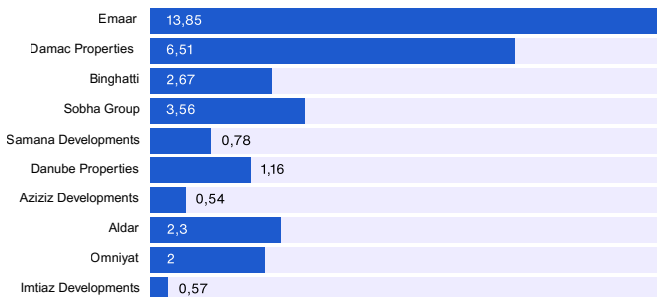
**SOBHA** - developer with a perfect reputation, building for royal families in Oman Bahrain, Brunei, and Qatar. In Dubai, Sobha focuses on high-end communities with European architecture.

**MIRA Developments** - projects in collaboration with Elie Saab, Bentley Home, and Trussardi. Move-in ready residences with designer interiors and strong growth potential.

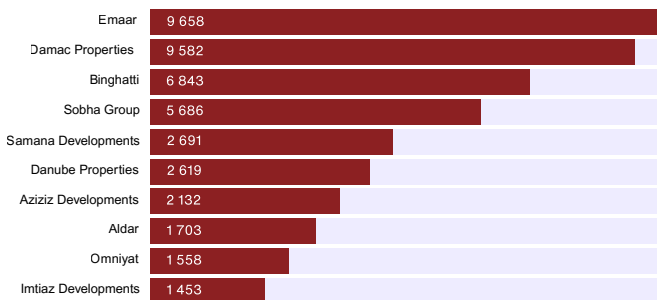


# TOP DEVELOPERS IN DUBAI AND THE UAE

## TRANSACTION VOLUME IN 2025, BILLION \$



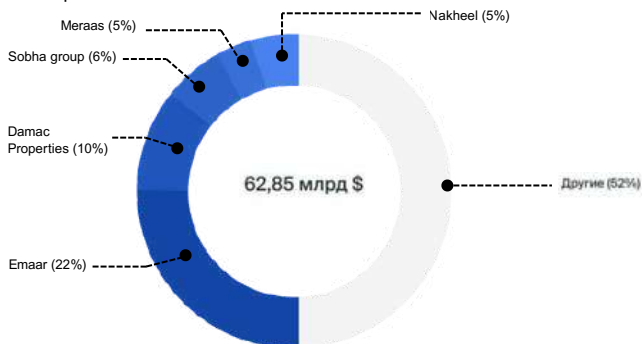
## TRANSACTION IN 2025, UNITS



# REAL ESTATE TRANSACTION VOLUME IN 2025

~ 50% of the total transaction volume in 2025 comes from the 5 largest developers

## Developer's share in total real estate transaction value

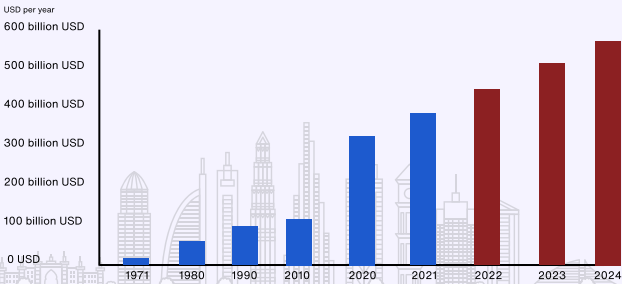


# WHY INVESTORS CHOOSE DUBAI AND THE UAE

## 01 Investment Attractiveness

- One of the fastest-growing real estate markets in the world.
- 2024 transaction volume: AED 455 billion (\$124 billion) — a record level.
- Average rental yield: +7/+8%, and up to +10% in top areas.
- Average rental yield: +7/+8%, and up to +10% in top areas.
- Property price growth forecast for 2021–2024: +35/+50%.

## GDP GROWTH FROM 1971 TO 2024



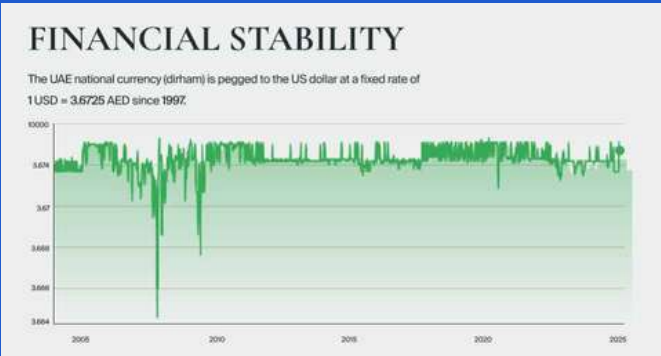
## 02 Stability and Capital Security

- The UAE dirham is fixed to the US dollar (1 USD = 3.6725 AED) since 1997.
- Ranked among the world's top 10 safest countries (Numbeo 2025).
- High transparency of transactions via Dubai Land Department (DLD) and RERA.
- Strong credit ratings: Moody's – Aa2, Fitch – AA-, S&P – AA-.
- Recognized as a "safe haven for capital" for investors from Europe, Asia, and the CIS.



### 03 Economic Growth

- GDP growth 2025 forecast: +5.7% (S&P).
- Population: 10+ million, growing +2.5% per year.
- Over 50,000 new companies registered annually.
- Dubai 2040 Urban Plan – city expansion with +75% increase in residential areas.

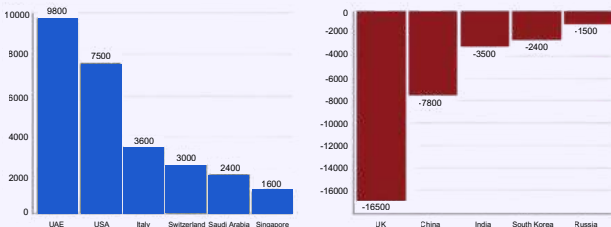


### 04 Investor Benefits and Support

- 0% tax on rental income, capital gains, and personal income.
- Net yields 20–30% higher than in Europe.
- 10-year Golden Visa for property purchases from AED 2 million (~\$545K).
- Payments accepted in Bitcoin and USDT.
- Over 50,000 new companies per year → rising number of expats and tenants.
- High rental demand across all segments.

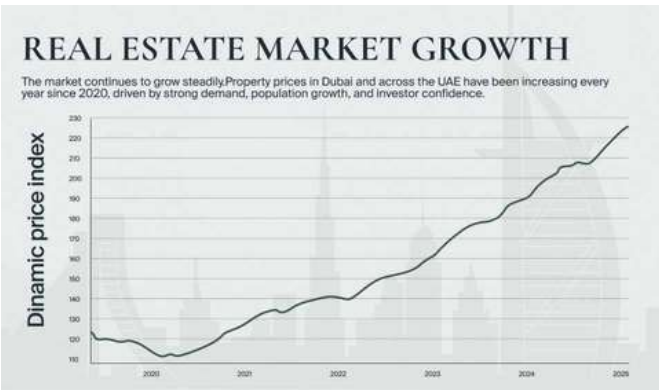
## DUBAI - A GLOBAL MAGNET FOR MAJOR INVESTORS

The UAE is a world leader in attracting new millionaires in 2025. More than 9,800 wealthy individuals are expected to relocate this year. The country combines zero income tax, advanced infrastructure, high quality of life, and excellent conditions for doing business - turning Dubai into a global hub for capital



# INVESTMENT STRATEGIES IN DUBAI AND UAE REAL ESTATE

The Dubai and UAE real estate market is one of the fastest-growing in the world. It offers stable capital growth, high rental returns, and a wide range of opportunities for investors



# INVESTMENT STRATEGIES IN DUBAI AND UAE REAL ESTATE

## 01 Capital Growth (Off-Plan)

- Buying at the construction stage with resale after completion.
- Potential return: +30% to +50% over the project cycle.

## 02 Passive Income (Rental)

- Buying properties for long-term or short-term rent.
- Average yield: +7% to +10% per year.

## 03 Commercial Real Estate (Class A Offices)

- High demand from international companies and startups.
- Stable rental income and long-term contracts.

## 04 Premium Townhouses and Villas

- Limited supply and strong demand.
- Price and liquidity growth in premium communities and waterfront areas.

## 05 Abu Dhabi — UAE Capital and New Growth Point

- More affordable prices and projects by the water or in premium zones.
- Price growth potential now higher than in Dubai.

The choice of strategy and property depends on the investor's goals.



# 01. STRATEGY: CAPITAL GROWTH (OFF-PLAN)

Buying at the construction stage with resale after completion.



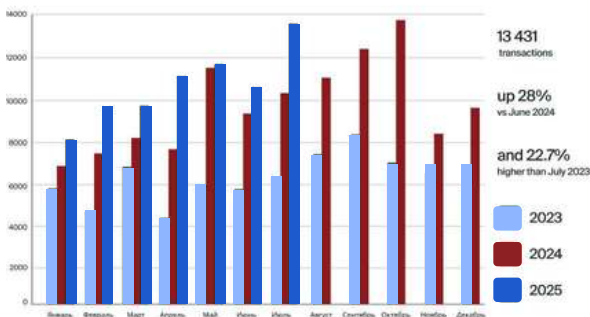
Who It's For	Investors who can invest for 2–4 years and want to earn on property price growth. Ideal as a first step in the real estate market.
Key Features	<ul style="list-style-type: none"> <li>● Developer payment plans are often interest-free.</li> <li>● Main price growth happens during construction.</li> <li>● Resale usually occurs after receiving the Title Deed, which makes it easier for beginners.</li> </ul>
What to Know	<ul style="list-style-type: none"> <li>● Developer choice is critical — only trusted names (Emaar, Damac, Meraas, etc.).</li> <li>● Check the payment schedule: most projects offer 10/70 or 20/80 plans.</li> <li>● Location matters. The area must have strong development potential.</li> </ul>
Entry Threshold	From \$150,000–\$200,000 (initial payment may be 10–20% with installment plans).
Investment Horizon	2–4 years (construction period + several months for resale).
Potential Return	+10% to +25% annually in USD. Successful cases show up to +50% total over the entire project cycle.

# 01. STRATEGY: CAPITAL GROWTH (OFF-PLAN)

Buying property at the construction stage (off-plan) in promising areas for resale — also known as flipping.

Buy early at a lower price and sell at a higher price before or right after completion.

## OFF - PLAN DEALS IN DUBAI JULY 2025



### Advantages of the Strategy

- **Leverage:** Use developer payment plans — invest gradually instead of paying the full amount upfront.
- **Simplicity:** No need to manage tenants or maintenance.
- **High Growth Potential:** Main profit comes from property value appreciation.

### Risks and Common Mistakes

- **Mistake:** Choosing an unreliable developer — risk of delays or poor quality.
- **Mistake:** Buying in an oversupplied area (e.g. JVC), where resale is harder.
- **Risk:** Market growth may slow down by the time you plan to sell.

# LYVIA BY PALACE BY EMAAR

## 📍 Dubai Creek Harbour



A new project by Emaar located in the Green Gate area of Dubai Creek Harbour. It offers golf course and city views, designed in the signature Palace Hotels style — modern design, natural aesthetics, and resort-style waterfront living.

**Completion: Q2 2029**

- Green Gate is the only area in Dubai Creek Harbour surrounded by greenery and overlooking golf courses.
- 25 minutes to Downtown and Burj Khalifa, 20 minutes to the airport.
- Facilities: infinity pool, fitness and yoga zones, paddle court, landscaped gardens, and terraces.

### PRICES

From 540,000 USD – 1BR

From 795,000 USD – 2BR

From 1,840,800 USD – 3BR

### PAYMENT PLAN

10% - ON BOOKING

70% - DURING CONSTRUCTION

20% - ON HANDOVER

# DAMAC "SAFA GATE"

## 📍 DAMAC Islands



A luxury residential complex by DAMAC, located on Sheikh Zayed Road. Nearby are Safa Park and the Dubai Water Canal. Apartments offer views of the park, canal, and city skyline. The area is next to the "Millionaires Boulevard" — one of Dubai's most prestigious addresses. A strong investment opportunity.

**Completion: Q2 2029**

- Located next to the Business Bay district — excellent location and high liquidity.
- 10 minutes to the sea and Jumeirah beaches.
- Premium architecture: apartments with panoramic windows and high ceilings.

### PRICES

From \$330,000 – Studios

From \$572,000 – 1BR

From \$760,000 – 2BR

### PAYMENT PLAN

20% - ON BOOKING

50% - DURING CONSTRUCTION

30% - ON HANDOVER

## 02. STRATEGY: PASSIVE INCOME (RENTAL)

Buying property for long-term or short-term rental to generate steady income.

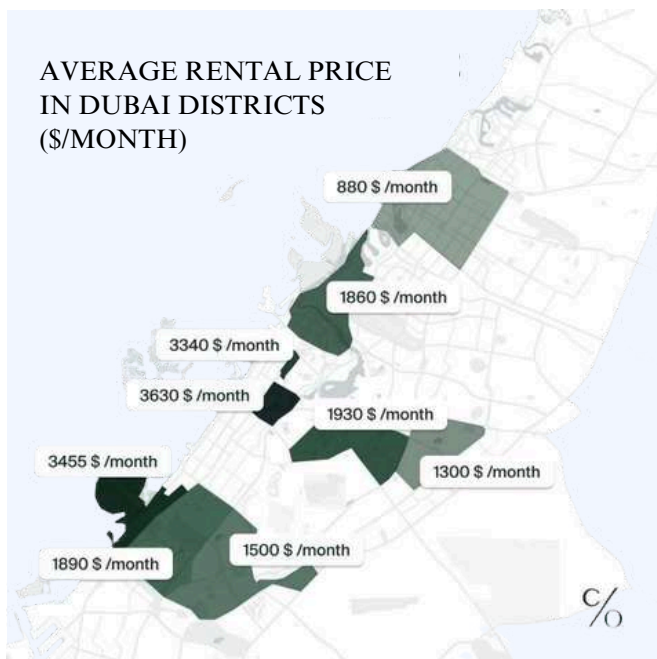


Who It's For	Investors who want stable monthly cash flow and a long-term asset to preserve and grow their capital.
Key Features	<ul style="list-style-type: none"> <li>● Rental yield is calculated as an annual percentage of the property's value.</li> <li>● Two main formats: long-term (1+ year) and short-term (daily or weekly, like Airbnb).</li> <li>● Property management can be fully handled by a professional operator.</li> </ul>
What to Know	<ul style="list-style-type: none"> <li>● Location drives demand: beachfront areas (JBR, Dubai Marina) and business hubs (Business Bay) are the most profitable.</li> <li>● Yield varies: short-term rentals offer higher returns but require active management.</li> <li>● No rental income tax in the UAE.</li> </ul>
Entry Threshold	From \$200,000–\$300,000 for a studio or apartment in a prime location.
Investment Horizon	From 5 years and beyond. The goal is to build a reliable income stream and long-term capital appreciation.
Potential Return	+7% to +10% per year in USD, depending on the area, property type, and rental model.

## 02. STRATEGY: PASSIVE INCOME (RENTAL)

Buying ready (or nearly ready) properties for long-term or daily rental.

Average yield: +7% to +10% per year.



### Advantages of the Strategy

- **Predictable Income:** Regular rental payments in a stable currency (AED/USD).
- **Capital Protection:** Real estate in the UAE is a reliable, appreciating asset.
- **Easy Management:** Minimal involvement required, especially with long-term rentals or professional management.

### Risks and Common Mistakes

- **Mistake:** Miscalculating profit by ignoring service charges, HOA fees, and management costs.
- **Risk:** Vacancy periods without tenants — minimized by choosing the right location.
- **Mistake:** Managing short-term rentals remotely without local support — it's timeconsuming and inefficient.

# TRUSSARDI RESIDENCES 2 BY MIRA DEVELOPMENTS

The first residential project under the Trussardi brand, located in Al Furjan.



HANDOVER: Q4 2026

- Just 1 minute from Discovery Gardens Metro Station and 8 minutes from Bluewaters.
- Some towers are dedicated to office spaces — making the project especially attractive to professionals working nearby.
- The entire ground floor is reserved for resident services: beauty salon, barbershop, laundry, a premium supermarket, and restaurants.
- Hotel-style services and branded interiors by Trussardi Casa ensure a refined living experience.



# TRUSSARDI RESIDENCES 2 BY MIRA DEVELOPMENTS



## PRICES

FROM 247,600 USD – STUDIO

FROM 461,000 USD – 1br

FROM 906,000 USD – 2br

## PAYMENT PLAN

10% - BOOKING

50% - DURING CONSTRUCTION

4% - HANDOVER

36% - POST-HANOVER



## 03. STRATEGY: COMMERCIAL REAL ESTATE (CLASS A OFFICES)

Buying property for long-term or short-term rental to generate steady income.



Who It's For	For investors with larger capital who want to diversify their portfolio and earn income from the business segment.
Key Features	<ul style="list-style-type: none"> <li>• Tenants are legal entities (companies), which ensures stability.</li> <li>• Long-term lease agreements (from 1 to 5+ years).</li> <li>• High and growing demand amid a shortage of quality office space.</li> </ul>
What to Know	<ul style="list-style-type: none"> <li>• Key driver — limited supply. Occupancy rates for Class A offices in Business Bay and DIFC reach 95–97%.</li> <li>• Requires expert selection — factors such as view, floor level, windows, layout, and building services are crucial.</li> <li>• Yields are often higher than for residential rentals within the same budget.</li> </ul>
Entry Threshold	From \$500 000+.
Investment Horizon	From 5 years for stable income — or 1–3 years in case of resale
Potential Return	+8/+10% annual rental yield plus strong capital appreciation potential driven by high demand.

## 03. STRATEGY: COMMERCIAL REAL ESTATE (CLASS A OFFICES)

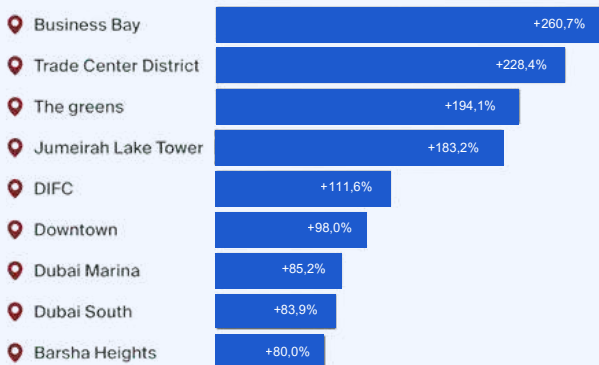
### Advantages of the Strategy

- High and stable income. Office rental rates are increasing, with an average growth of +11% in 2024.
- Reliable tenants. Offices are typically leased by companies rather than individuals, ensuring more stable cash flow.
- Portfolio diversification. Adding a commercial asset helps reduce overall investment risk.

### Risks and Common Mistakes

- Higher entry threshold. Commercial investments usually require a larger initial capital.
- Vacancy risk. An empty office may generate losses, though in the current market shortage this risk is minimal.
- Mistake: Purchasing an office in a non-prime business cluster or a building with a poor reputation reduces both liquidity and potential returns.

### РОСТ СРЕДНИХ СТАВОК НА АРЕНДУ ОФИСОВ



# HQ BY ROVE BY IRTH

## 📍 LOCATION



The first office tower in Dubai managed by ROVE Hotels / Emaar, blending business functionality with a hospitality-driven concept. Located in the heart of Business Bay, the project offers fully furnished offices.

## HANDOVER: Q1 2029

- Turnkey Class A offices: fully furnished and ready for immediate use with no additional fit-out costs.
- 28% of total GFA dedicated to shared spaces: restaurants, co-working lounges, fitness and spa facilities — a rare offering in the Dubai office market.
- High investment potential: Business Bay's 97% occupancy rate ensures consistent demand and strong ROI.
- Prime location: within minutes from Downtown Dubai, Sheikh Zayed Road, and the city's key business districts.

## PRICES

FROM \$816,900

## PAYMENT PLAN

15% - BOOKING

35% - DURING CONSTRUCTION

50% - HANDOVER

# BURJ CAPITAL BY CENTURION PROPERTIES

## 📍 LOCATION



A 26-storey Class A+ business tower delivering the standards of a five-star hotel. Located in Al Marasi district of Business Bay, Burj Capital offers premium offices, state-of-the-art amenities, and landscaped green areas.

## HANDOVER: Q4 2028

- Strategic central location: minutes from Dubai Mall, Burj Khalifa, and the upcoming metro station. Direct access to the largest city park in Business Bay — a rare advantage for commercial towers in the district.
- "Business hotel" concept: concierge service, office cleaning, valet parking, fitness and spa facilities, executive lounges, and co-working zones.
- Smart and sustainable infrastructure: intelligent access control, meeting rooms, sky gardens, and landscaped terraces on every floor.
- Panoramic city views: overlooking Burj Khalifa, Dubai Canal, and the surrounding green landscapes.

## PRICES

FROM \$1,015,700

## PAYMENT PLAN

10% - BOOKING

40% - DURING CONSTRUCTION

50% - HANDOVER

## 04. STRATEGY: PREMIUM TOWNHOUSES & VILLAS

Low supply and high demand.

Prices and resale potential grow fast in premium communities and near the water.



Who It's For	For experienced investors with large capital who want a prestigious asset, long-term capital preservation, and portfolio diversification with premium properties.
Key Features	<ul style="list-style-type: none"> <li>● Deficit and exclusivity: The number of villas in top locations is very limited, and new launches are rare.</li> <li>● Gated communities with high-quality infrastructure.</li> <li>● Premium materials and service.</li> </ul>
What to Know	<ul style="list-style-type: none"> <li>● Location is the key priority. Value comes from proven luxury areas like Emirates Hills, Palm Jumeirah, Nad Al Sheba, and Dubai Hills Estate.</li> <li>● You need expert review. Not only the villa matters — the developer's reputation, the community's history, and the management quality are important too.</li> <li>● High operating costs. Service charges and maintenance are much higher than for apartments.</li> </ul>
Entry Threshold	Townhouses start from \$760,000. Villas in premium communities start from \$1,500,000.
Investment Horizon	From 5 years and longer. This strategy focuses on steady capital growth and premium ownership.
Potential Return	Capital growth: +10% to +20% per year during strong market cycles. Rental yield: +5% to +7% per year.

## 04. STRATEGY: PREMIUM TOWNHOUSES & VILLAS

Buying properties in premium gated communities for personal use and investment. This approach helps preserve and grow capital thanks to a rare mix of limited supply, strong demand, and high-status ownership



### Advantages of the Strategy

- Protection from market oversupply: new construction in this segment is limited, which supports prices.
- Status ownership: a property in Emirates Hills or on Palm Jumeirah is a top-tier asset.
- Stable demand: high demand for rental from top managers and wealthy families.

### Risks and Common Mistakes

- Mistake: buying in an unverified location without a strong reputation as a "luxury" area.
- Risk of low liquidity: selling a large asset takes more time than selling apartments.
- Mistake: not considering high ongoing costs.

# VILLAS NAD AL SHEBA GARDENS BY MERAAS

## MEYDAN



Villas make up only 20% of Dubai's property market, so demand for them is high. Perfect for those who want to live in a private area but close to the city center. Great for rental and resale thanks to the well-planned infrastructure and limited supply.

- Investment: Villa prices have grown by +265% over 3 years, and rental prices increased by +13% in the first half of 2025.
- Townhouses and villas with 3-7 bedrooms, pools, terraces, and maid's rooms.
- Gated community with recreation areas, an amphitheater, and a dog park.
- Price starting from \$1.3 million.
- 10 minutes away from Burj Khalifa.
- Reliable government developer Meraas with a perfect reputation.
- Lagoon with a sandy beach, wave pool, shady walkways, and landscaped parks.
- Close to GEMS Modern Academy school, Meydan, and Deep Dive Dubai.
- High demand: all project phases sell out quickly.

### PRICES

5BR VILLA – FROM \$4,328,900

6BR VILLA – FROM \$5,091,200

7BR VILLA – FROM \$6,643,000

### PAYMENT PLAN

20/60/20

# VILLAS BENTLEY BY MIRA DEVELOPMENTS

## 📍 MBR DISTRICT 11



The world's first community of branded villas, fully furnished by Bentley Home. Located in the prestigious MBR District 11 community in Dubai.

## PROJECT COMPLETION: Q1 2026

- Prices starting from 598 million RUB. Initial payment 20%.
- Prestigious area with a private lagoon within the community.
- The homes are fully furnished with handmade furniture from Bentley Home and equipped with appliances and items from premium brands.
- 3-year quality guarantee for all villas, including the furniture.

### Prices

\$7,409,283 - 5BR MANSION (674 m<sup>2</sup>)

\$11,163,000 - 5BR MANSION (1394 m<sup>2</sup>)

### Payment Plan

50/20/30

## 05. STRATEGY: ABU DHABI – THE UAE CAPITAL AND A NEW GROWTH AREA

More affordable entry price. Waterfront and premium area projects.  
Higher price growth potential than Dubai.



Who It's For	Investors looking for an entry point with higher price growth potential compared to Dubai, and who value the stability of a capital city and premium projects.
Key Features	<ul style="list-style-type: none"> <li>● Capital City Status: Home to government institutions, embassies, and headquarters of major companies.</li> <li>● Cultural Renaissance: Developing a global cultural cluster on Saadiyat Island.</li> <li>● Affordable Prices: Average price per square meter is 15-25% lower than in Dubai, with comparable quality.</li> </ul>
What to Know	<ul style="list-style-type: none"> <li>● Key drivers are mega-projects: The Louvre, Guggenheim, Disneyland, Formula 1 – these create long-term appeal.</li> <li>● Visa Requirements: For off-plan properties, an investment of at least 2 million AED with the developer is typically required to be eligible for a visa.</li> <li>● The market is more regulated and predictable.</li> </ul>
Entry Threshold	From \$200,000 - \$300,000 (for a studio/apartment on Al Reem Island). From \$500,000+ (for property on Saadiyat Island).
Investment Horizon	3 to 7 years. This strategy focuses on realizing the potential from ongoing mega-projects.
Potential Return	Capital Appreciation: +20% to +100% per year. Rental Yield: +7% to +10% per year.

## 05. STRATEGY: ABU DHABI – THE UAE CAPITAL AND A NEW GROWTH AREA

Abu Dhabi offers a unique chance to enter the UAE capital's market during its transformation. It combines more attractive entry prices with unprecedented government investments in infrastructure and culture.



### Advantages of the Strategy

- Higher Growth Potential: The market is at an earlier stage of development compared to Dubai.
- Diversification: Investing in the economic and cultural capital of the UAE.
- Premium for a Better Price: The opportunity to buy property in projects like Saadiyat Island for the price of similar ones in Dubai.

### Risks and Common Mistakes

- ncorrect choice of island/location without considering the target audience.
- Failing to account for the specific visa requirements when purchasing off-plan property.

# RADIANT ELITE BY RADIANT, ABU DHABI

A contemporary residential development with panoramic views and resort-style amenities located on Reem Island, Abu Dhabi.



**HANDOVER: Q4 2028**

- Reem Island is the emirate's second most prominent island after Saadiyat, known for its eco-friendly environment, lush greenery, and mangrove landscapes.
- Conveniently situated just 10 minutes from the Louvre Abu Dhabi and the cultural district on Saadiyat Island.
- A new bridge connecting Reem to Saadiyat will soon enhance accessibility and expected to become a driver of property value growth.
- Positioned as a more affordable "hidden gem" compared to Saadiyat and Yas Islands.

## PRICES

FROM 748,550 USD - 3BR

FROM 1,564,100 USD - 4BR

## PAYMENT PLAN

10% - BOOKING

45% - DURING CONSTRUCTION

45% - HANDOVER

# VISTA DEL MAR BY ESNAD MANAGEMENT



An exclusive residential project in the heart of Yas Island — just two minutes from Etihad Arena and Yas Beach Club. It combines villas and apartments with modern architecture, natural finishes, and access to a private beach.

Handover: Q4 2026

- Prestigious location: near Yas Beach, Yas Bay Waterfront, and iconic attractions such as Ferrari World, Warner Bros., and Yas Mall.
- Thoughtful contemporary design: facades with ceramic and marine-teak elements, interiors finished in stone, wood, and ceramics.
- Premium amenities: private beach, swimming pool, fitness center, children's playground, landscaped park with BBQ areas, EV charging stations.

## PRICES

FROM \$1,206M – 3BR

FROM \$1,688M – 3BR VILLA

## PAYMENT PLAN

10% - BOOKING

15% - DURING CONSTRUCTION

75% - HANDOVER

# HOW MUCH IS NEEDED TO START AND WHAT RETURNS TO EXPECT

## Minimum Entry Point

From \$165,000 for a studio (from \$16,500-\$35,000 for the down payment).

**600,000–700,000 AED (\$165,000–190,000)**

- Studio or 1-bedroom in developing areas (JVC, Arjan, Dubailand).
- ROI: 6–8% per year (rental yield).
- Down payment: 10–20% + 4% DLD tax.
- Next payment is typically due in 3 months.

A realistic start is from 3-4 million RUB for the down payment.

## Optimal Range

From \$380,000 for 1-2 bedroom apartments (from \$38,000-\$80,000 for the down payment).

**1 400 000–3 000 000 AED (\$380 000+)**

- 2 bedroom apartments in premium locations: Dubai Hills, Business Bay, Dubai Islands, Marina.
- Growth potential: +20–35% by project completion.
- Total annual return: 10–12% (rental + capital appreciation).
- Payment plans up to 5-7 years, interest-free.

A realistic start is from 3-4 million RUB for the down payment.

## Premium Segment

From \$820,000 (from \$82,000- \$165,000 for the down payment).

**From 3,000,000 AED (\$820,000+)**

- Villas and penthouses ( Palm Jumeirah, Dubai Islands, Beachfront).
- Value appreciation: Up to 40–50% by project completion.
- Opportunity to build a portfolio: some units for rental, others for resale.

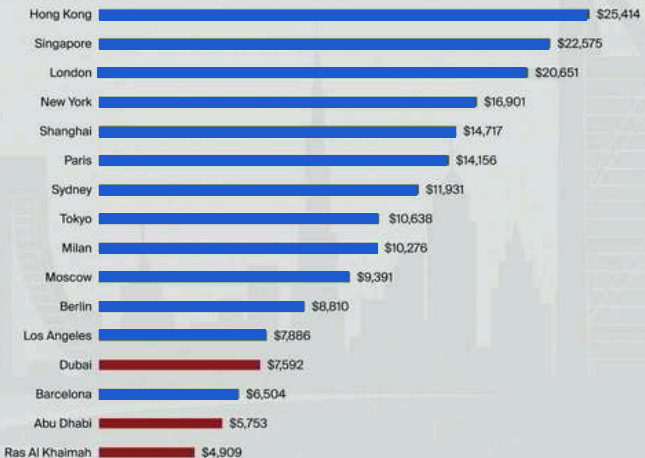
# HOW MUCH IS NEEDED TO START AND WHAT RETURNS TO EXPECT

Investing in Dubai real estate is accessible for different budgets – from compact studios to premium beachfront villas.



## REAL ESTATE PRICES (MAJOR GLOBAL CITIES)

Average price per square meter for property in the city center (in USD)



# MOST COMMON INVESTOR MISTAKES IN THE DUBAI AND UAE REAL ESTATE MARKET

- ✘ Buying in an area with no rental demand.
- ✘ Not checking the developer's reputation.
- ✘ Taking on an unaffordable mortgage.
- ✘ Focusing only on price and ignoring the payment plan.
- ✘ Not accounting for taxes and fees.



- Be cautious with the mass market: The studio and apartment segment is oversaturated. They should only be bought for long-term rental, not for resale. The risk of being stuck with a non-liquid asset is high.
- Diversify: Don't put all your funds into one asset type. Combine resale (for fast capital growth) and rental (for stable passive income).
- Higher risk area: Jumeirah Village Circle (JVC). Around 30,000 new apartments are planned for delivery here in the next 3 years, which will create an oversupply and could put pressure on prices.

# INVESTOR TIPS AND INSIGHTS ON THE DUBAI AND UAE REAL ESTATE MARKET



In 2025, the volume of real estate transactions in Dubai reached a record \$152.3 billion, exceeding the total for the entire year of 2024 (\$141.9 billion).

This growth is driven by capital inflow, a stable economy, and zero income tax. However, this does not guarantee success for every investment - what matters is a reliable developer, a promising location, and favorable entry conditions.

- ✔ Higher returns come from buying at the launch phase.
- ✔ Study the area's master plan before investing.
- ✔ Analyze not just the price, but also the liquidity.
- ✔ Consider the secondary market as well.
- ✔ Diversify across different areas and property segments.

## Define Your Strategy First

— There are thousands of options on the market, but not all are liquid. Plan your exit strategy in advance - resale, rental, or refinancing after completion.

## Focus on the Payment Plan, Not Just the Price

— Cheaper doesn't always mean better. Compare not just the price, but the actual financial model. One project may require a 20% down payment and 1% monthly, while another may require up to 80% before completion, increasing financial pressure and reducing returns.

## Explore Emerging Areas

— New locations with infrastructure and key attractions offer greater growth potential. Areas that have been "well-known" for 10–15 years have often already peaked in value.

# WHY CHOOSE ZAP EUROPE — THE RIGHT DECISION

Immigration and global residency are not just applications. They are life-changing decisions that involve legal frameworks, government policies, investment planning, compliance, and long-term security.

Applying for residency, work permits, or investment visas across UAE and other regions is a complex, multi-layered process requiring:

- In-depth policy knowledge
- Legal accuracy
- Strategic planning
- Post-approval management



By working with Zap Europe, you receive a complete end-to-end (“turnkey”) immigration solution.

Completing your process through Zap Europe is far more secure, structured, and beneficial than navigating the system independently or relying on fragmented agents.

We don't stop at filing your application.

## We assist with:

- Documentation & legal filings
- Visa, residency & permit processing
- Bank accounts (where applicable)
- Relocation guidance
- Renewals, extensions & compliance
- Future PR / citizenship pathways.

# ZAP EUROPE — 360° IMMIGRATION & RESIDENCY SERVICES

We offer work permits, residency-by-investment, Golden Visas, PR pathways, and long-term visas through official, legal channels only.

## Investment-led Immigration

We guide investors toward secure, policy-backed investment options aligned with immigration goals — focusing on stability, compliance, and future growth.

## Legal & Compliance Support

Our experts work closely with immigration lawyers and authorities to ensure:

- Correct documentation
- Legal safety
- Policy compliance
- Risk-free processing

## Post-Approval & Settlement Support

From renewals to relocation planning, we stay with you long after approval — something most consultants disappear after.

## Team of Experts

Our team consists of experienced immigration strategists, legal partners, and global mobility specialists with decades of combined expertise across Europe and beyond.

## Zap Europe

We don't just help you migrate —  
we help you move forward, securely and strategically.



# OUR CONTACTS



Website

[zapeurope.com](https://zapeurope.com)



Email

[hr@zapeurope.com](mailto:hr@zapeurope.com)



Social media



Zap Europe



[zapeurope\\_](https://www.instagram.com/zapeurope_)



Zap Europe



Zap Europe