

Betterhomes.

Dubai Luxury Property Investment Outlook

2025

Trust Better. Get Better

bhomes.com



An Exclusive Guide for HNWIs

Dubai stands as a leading destination for wealth-driven investment. With its pro-investor policies, tax efficiency, and world-class infrastructure, the emirate continues to attract High-Net-Worth Individuals seeking long-term value and an elevated lifestyle.

This exclusive guide offers investors essential insights into Dubai's property market, showcasing a carefully selected collection of desirable real estate investments within Sobha Realty's premium portfolio.

Content

01 Executive Summary

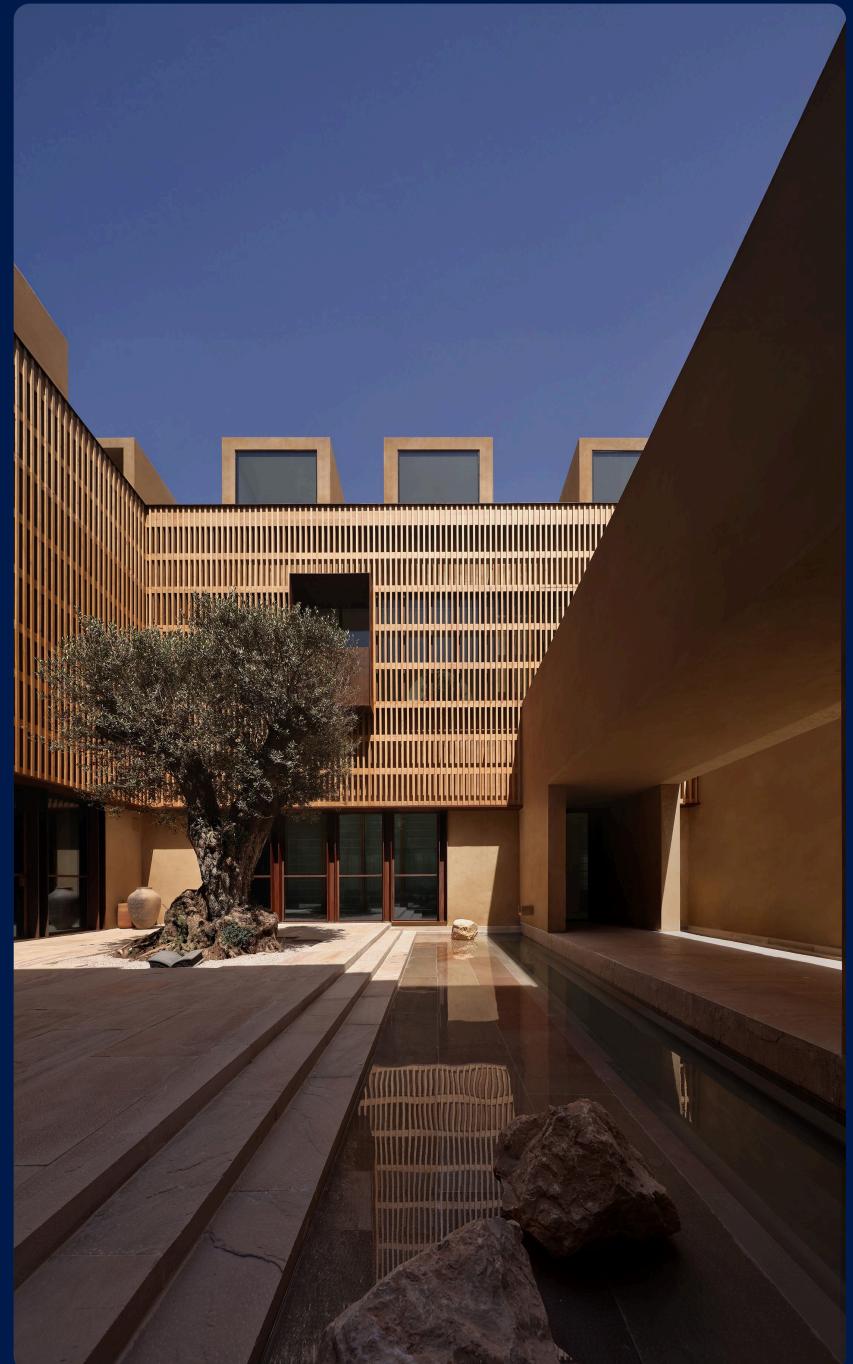
02 Dubai's Economic & Strategic Strength

03 The Dynamics of Dubai's Luxury Property Market

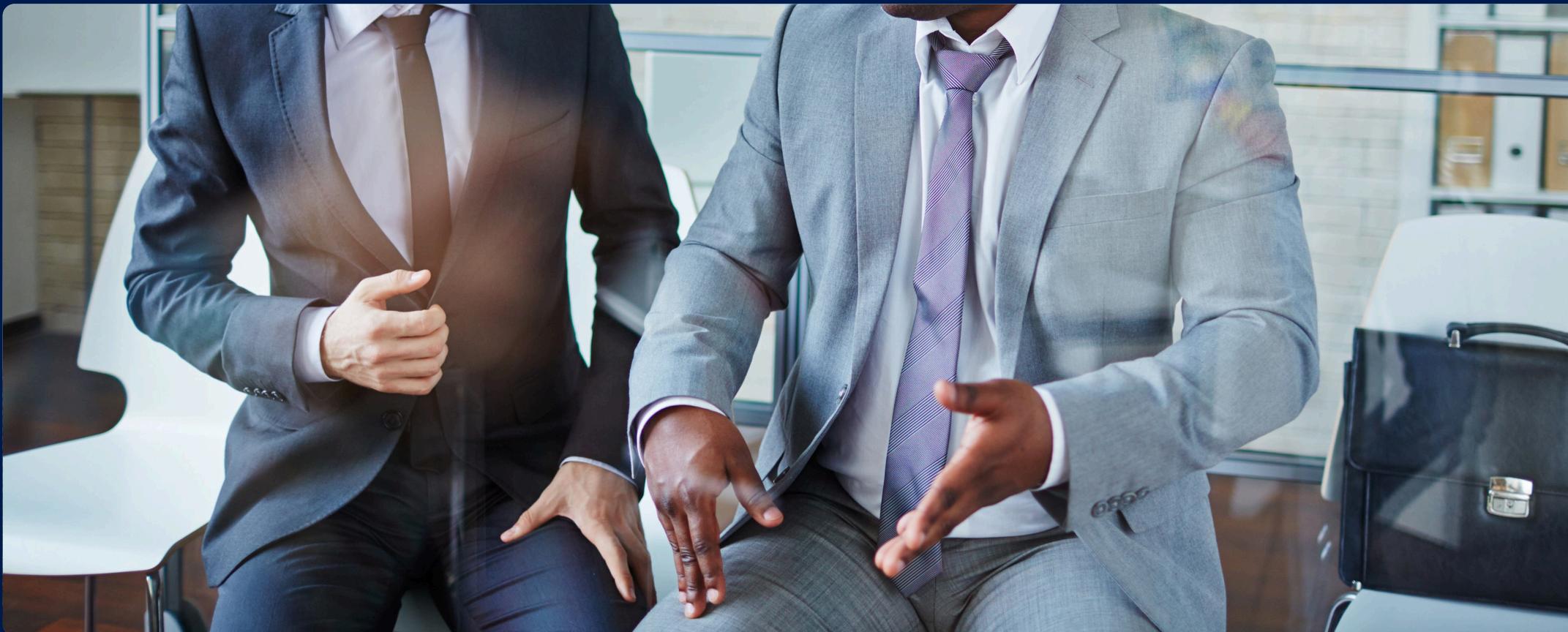
04 The Off-Plan Advantage with Sobha Realty

05 Financial & Legal Considerations

06 Betterhomes: Your Local Expert



01 Executive Summary



Executive Summary

- Dubai's luxury real estate thrives on strong fundamentals and government support, with projected GDP growth of **3.3%** [1] in **2025** (**UAE +4.7%**)[2].
- Sobha Realty leads the luxury market with waterfront homes at SeaHaven and exclusive villas at Reserve, offering lifestyle and investment appeal.
- The HNWIs benefit from attractive rental yields, **6.3–7.4%** for apartments and around **5%** for villas[3].
- Investors benefit from capital appreciation potential, Golden Visa eligibility, and Betterhomes' expert market knowledge.



02 Dubai's Economic & Strategic Strength



Macroeconomic Resilience

Dubai's economy is projected to grow by **3.3%** in **2025** and **3.5%** in **2026**[1], with the UAE overall expected to expand by **4.9%** annually through **2027**. Growth is driven by diversification across key sectors such as technology, renewable energy, finance, and infrastructure.

Ongoing infrastructure development aligned with the UAE Centennial **2071** vision continues to support real estate values and strengthen long-term investor confidence.



HNWI Migration & Capital Inflows



In **2024**, approximately **6,700** millionaires relocated to Dubai, a trend set to continue in **2025**[4]. The year also recorded over **226,000** property transactions, totaling **€179.96 billion**[5].

Knight Frank forecasts that **\$10.3 billion** in global HNWI investment will enter Dubai's real estate market in **2025**, reflecting growing international confidence in the city's premium property sector[6].



Average budgets by respondents' home location (US\$ million)

45.7

Saudi Arabia

44.6

India

30.3

UK

23

East Asia

US\$ 10.3bn

Total combined budget
for all respondents

Macroeconomic Resilience

Dubai's economy is projected to grow by **3.3% in 2025** and **3.5% in 2026**[1], with the UAE overall expected to expand by **4.9%** annually through **2027**. Growth is driven by diversification across key sectors such as technology, renewable energy, finance, and infrastructure.

Ongoing infrastructure development aligned with the UAE Centennial **2071** vision continues to support real estate values and strengthen long-term investor confidence.

03 The Dynamics of Dubai's Luxury Property Market



HNWI Migration & Capital Inflows

Performance by Segment



Luxury property values in Dubai are forecast to grow between **8%** and **9.9% in 2025**,[8] driven by sustained demand across key market segments. Waterfront developments, such as SeaHaven in Dubai Harbour, continue to attract buyers seeking proximity to yacht clubs and beaches, amenities that help maintain value through economic cycles.

Ultra-luxury villas, including Sobha Reserve, recorded a **46%** year-on-year increase in sales value in **Q1 2025**[9]. While, premium apartments, led by projects like Verde and Sobha One, saw a **12.6%** rise in sales over the same period.[9]

Supply and Demand

An estimated **85,000** to **92,000** new homes are scheduled for delivery in **2025**[3][10]. This controlled pipeline supports market stability and sustained pricing power. Sobha Realty's fully integrated development model ensures consistently high standards, further enhancing long-term value.

Rental Yields

Dubai continues to outperform global cities in terms of rental income potential:

Apartments:

~7.3%

Villas/Townhouses:

~5%

Key Locations:

Dubai Marina

6.5%

Downtown

5.2%

Business Bay

6.3%

Palm Jumeirah

4.8%

DIFC

5.1%

Projects like Verde by Sobha are
forecasted to deliver yields of around

6.2%

Global Comparison

In terms of luxury property yields:



Global Rental Yield Comparison for Luxury Properties (2025)

Dubai

5.0–7.4%

London

2.5–3.5%

New York

2.8–3.2%

Hong Kong

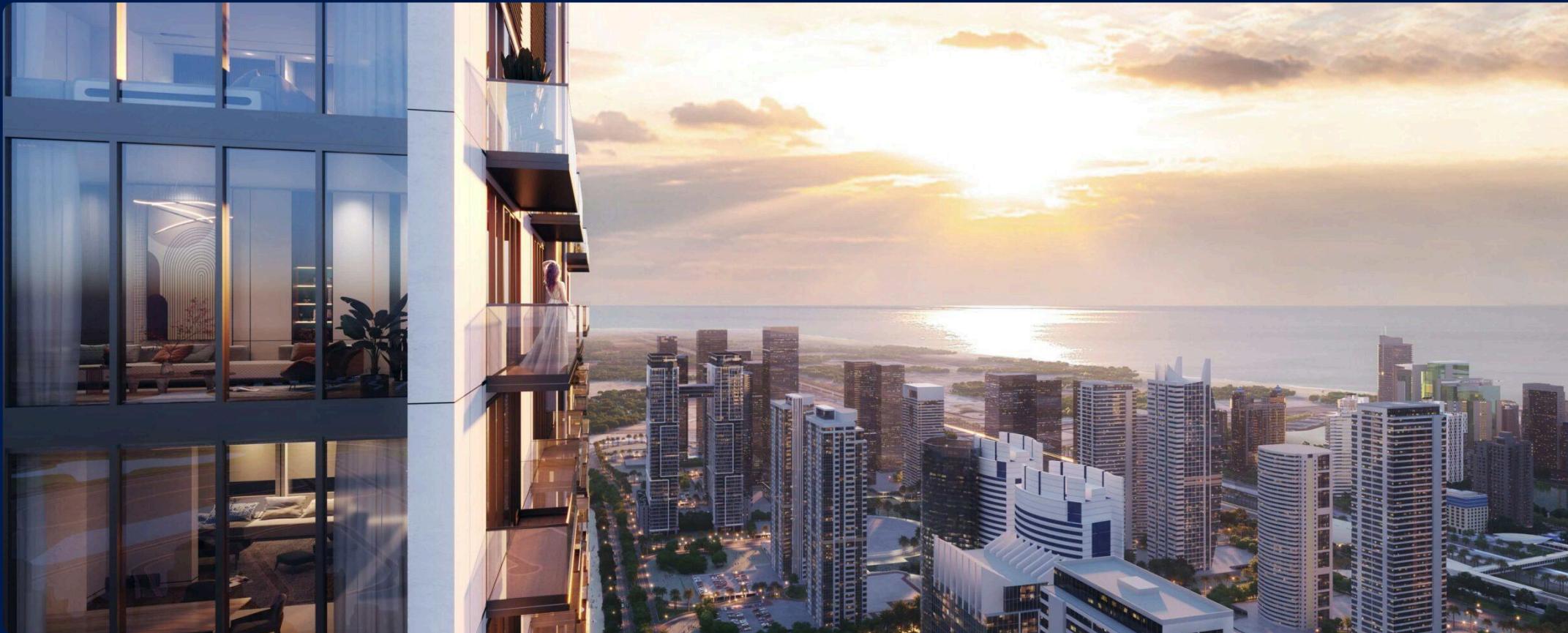
2.0–2.5%

Singapore

2.5–3.0%

This significant yield advantage reinforces Dubai's position as a top destination for income-driven property investment.

04 The Off-Plan Advantage with Sobha Realty





Why Investors Choose Off-Plan

Off-plan properties offer investors significant benefits, including flexible payment plans, reduced upfront costs, and strong capital appreciation potential. Early buyers can secure premium units and layouts while spreading investment across different project completion timelines, enhancing portfolio diversification.

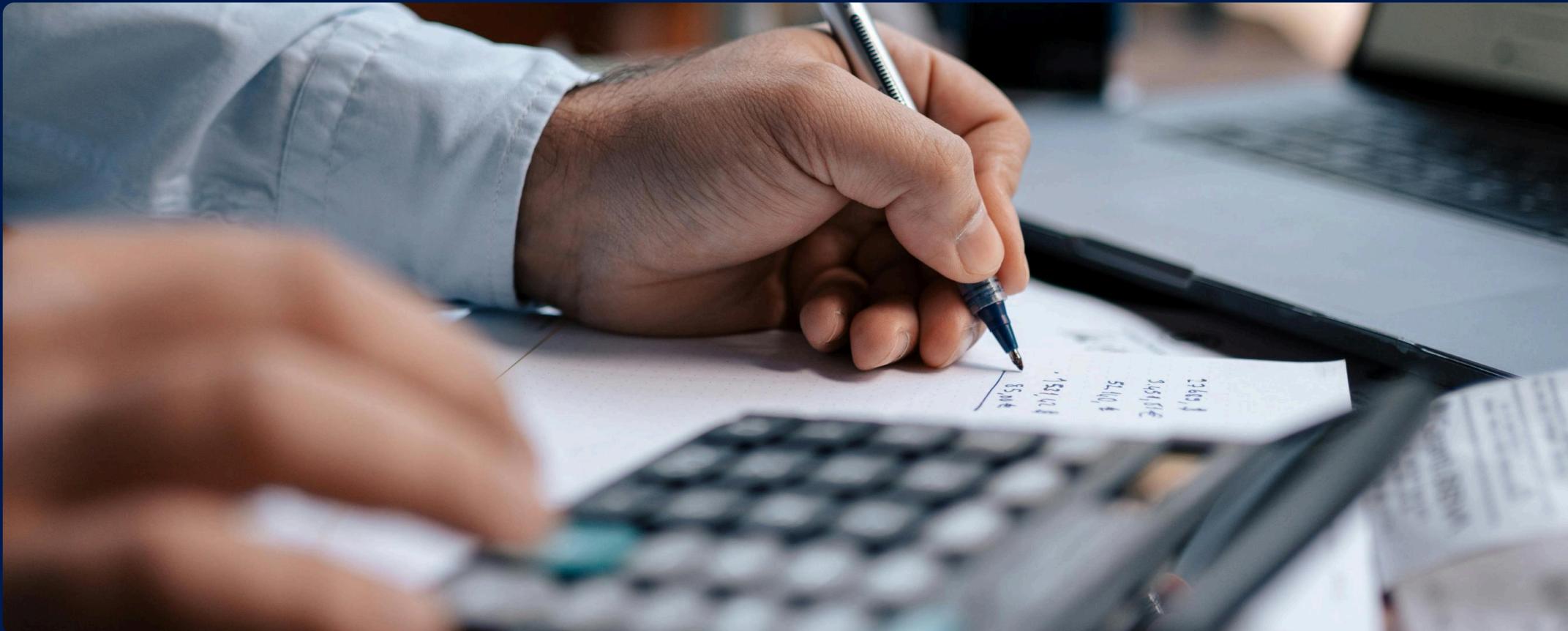
Sobha's Risk Mitigation Approach

With a long-standing legacy, Sobha Realty has established a trusted reputation across the UAE, Oman, Bahrain, Brunei, and India. Their fully integrated development model oversees every stage, from design through to handover, ensuring uncompromising quality and reliability. All projects comply with RERA escrow regulations and are delivered on schedule, minimizing investment risk.

Completion and Handover Assurance

Sobha Realty provides regular construction updates and clear handover schedules, with projects completing between late 2026 and mid-2029. Rigorous quality control measures guarantee a seamless handover process, supported by comprehensive warranties and dedicated post-handover service.

05 Financial & Legal Considerations



Tax Advantages

Dubai offers a tax-efficient investment environment:



No personal
income tax



No capital
gains tax



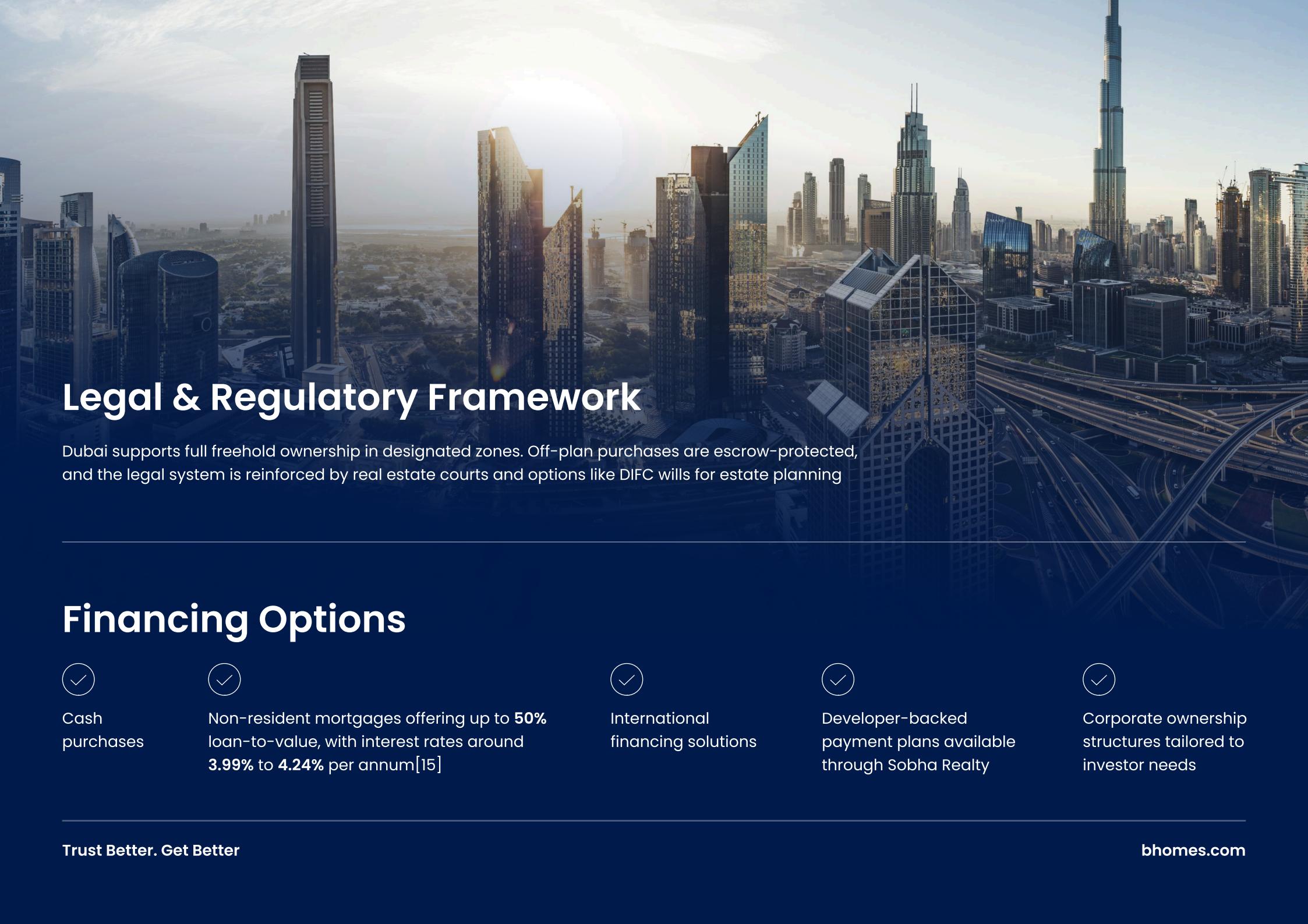
No property or
wealth taxes

Transaction costs include a **4%** Dubai Land Department (DLD) transfer fee, title deed fees, and agency fees typically around **2%** plus **5% VAT**. Profits can be fully repatriated, though investors must consider their domestic tax obligations.



Residency via Golden Visa

Investing **€473,000** or more in property—whether outright or with a mortgage of up to **50%**, qualifies investors and their families for a **10-year** UAE Golden Visa[13]. This long-term residency enables easier business setup, banking, and family sponsorship. High-value developments like Sobha Reserve villas, starting at **€2.12 million**[14], is a great investment that meets this criteria.



Legal & Regulatory Framework

Dubai supports full freehold ownership in designated zones. Off-plan purchases are escrow-protected, and the legal system is reinforced by real estate courts and options like DIFC wills for estate planning.

Financing Options



Cash purchases



Non-resident mortgages offering up to **50%** loan-to-value, with interest rates around **3.99%** to **4.24%** per annum[15]



International financing solutions



Developer-backed payment plans available through Sobha Realty



Corporate ownership structures tailored to investor needs

Spotlight on Sobha Realty

Brand and Philosophy

Founded in 1976 by PNC Menon, Sobha Realty is renowned worldwide for its meticulous attention to detail and fully integrated construction model. This hands-on approach ensures consistent quality and sustainable long-term value across all developments.

Exclusive Roadshow Offers

At the Amsterdam Roadshow, attendees can benefit from:

 Priority selection of units

 Tailored payment plans

 Exclusive pricing offers

 Furniture packages

 Preferential property management rates

Key Projects

- ✓ Sobha Hartland II / Sobha One (MBR City): Multi-phase community with handovers scheduled from **Q4 2026** to mid-**2027**.
- ✓ Sobha SeaHaven (Dubai Harbour): Waterfront **1–4** bedroom apartments starting at **€756,000**, handover from **Q4 2026**.
- ✓ Verde by Sobha (JLT): **66**-storey tower with units starting at **€473,000**, completion expected December **2026**.
- ✓ Sobha Reserve (Wadi Al Safa): **4–5** bedroom villas from **€2.12** million, handover by **Q2 2026**[14].
- ✓ Sobha Siniya Island (Umm Al Quwain): Ultra-luxury villas starting at **€2.48** million, delivery scheduled for December **2028**[16].
- ✓ Sobha Downtown: Coastal residential and hotel towers from **€260,000**, handover from **Q4 2027** to mid-**2028**.

Sobha Siniya Island

Private Island Living, 25 Mins from Dubai



Sobha Siniya Island, is a landmark project in Umm Al Quwain offering ultra-luxury villas and low-rise beachfront apartments on a **natural private island**.

This is **Sobha's first island development**, bringing resort-style living to life with direct beach access, crystal lagoons, mangrove views, and unmatched privacy.

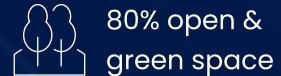
Project Highlights



Waterfront villas & sea-facing apartments



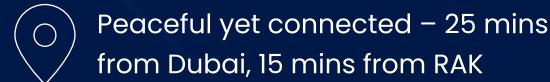
Clubhouses, retail, wellness zones



80% open & green space



Private beach access & island boardwalks



Peaceful yet connected – 25 mins from Dubai, 15 mins from RAK



Sustainable design with limited density

Payment Plan

- **80/20** with handover in Q4 2026
- Freehold for all nationalities

Why it stands out

It's one of the **very few island projects** in the UAE with such close access to Dubai, offering a peaceful retreat without compromising luxury.

Sobha Hartland 2

Green Living in the Heart of the City



Trust Better. Get Better

sobhaomes.com

Spread across 8 million sq. ft. near Ras Al Khor Sanctuary, **Sobha Hartland 2** is a gated community offering a mix of apartments, villas, and mansions. Known for its **lush landscapes**, **blue lagoons**, and signature Sobha build quality, this is luxury living at its most natural.

Project Highlights



Waterfront and garden-facing homes



Direct access to Ras Al Khor Road



International school & community retail inside



Crystal lagoons, jogging tracks, and parks



Close to Downtown, DIFC, Meydan & Creek Harbour

Payment Plan

- **80/20** and **60/40** plans available
- Handover: **From Q4 2025 onwards**

Why it stands out

Unlike other communities, Sobha builds everything in-house – from construction to interiors – ensuring **quality control at every step**. Plus, **60% of the community is open and green**.

Sobha Orbis

Affordable Luxury in Motor City



Trust Better. Get Better

bhomes.com

Sobha Orbis is Sobha's newest project located in the thriving Motor City area, offering smartly designed 1 to 3-bedroom apartments. This development is perfect for young professionals, couples, or investors looking for affordable luxury with Sobha's signature finishing.

Project Highlights



G+34 towers with modern layouts and balconies



Community retail, shaded walkways & greenery



Close to schools, malls, and business hubs



Resort-style amenities:
pool, gym, sky garden



Excellent connectivity to Hessa Street, Al Qudra, and E311

Payment Plan

- **60/40** Payment Plan
- Handover: **Q2 2027**

Why it stands out

Orbis brings **premium quality at a competitive price** in a central, family-friendly location – ideal for both end-users and long-term investors.

06 Betterhomes. Your Local Expert

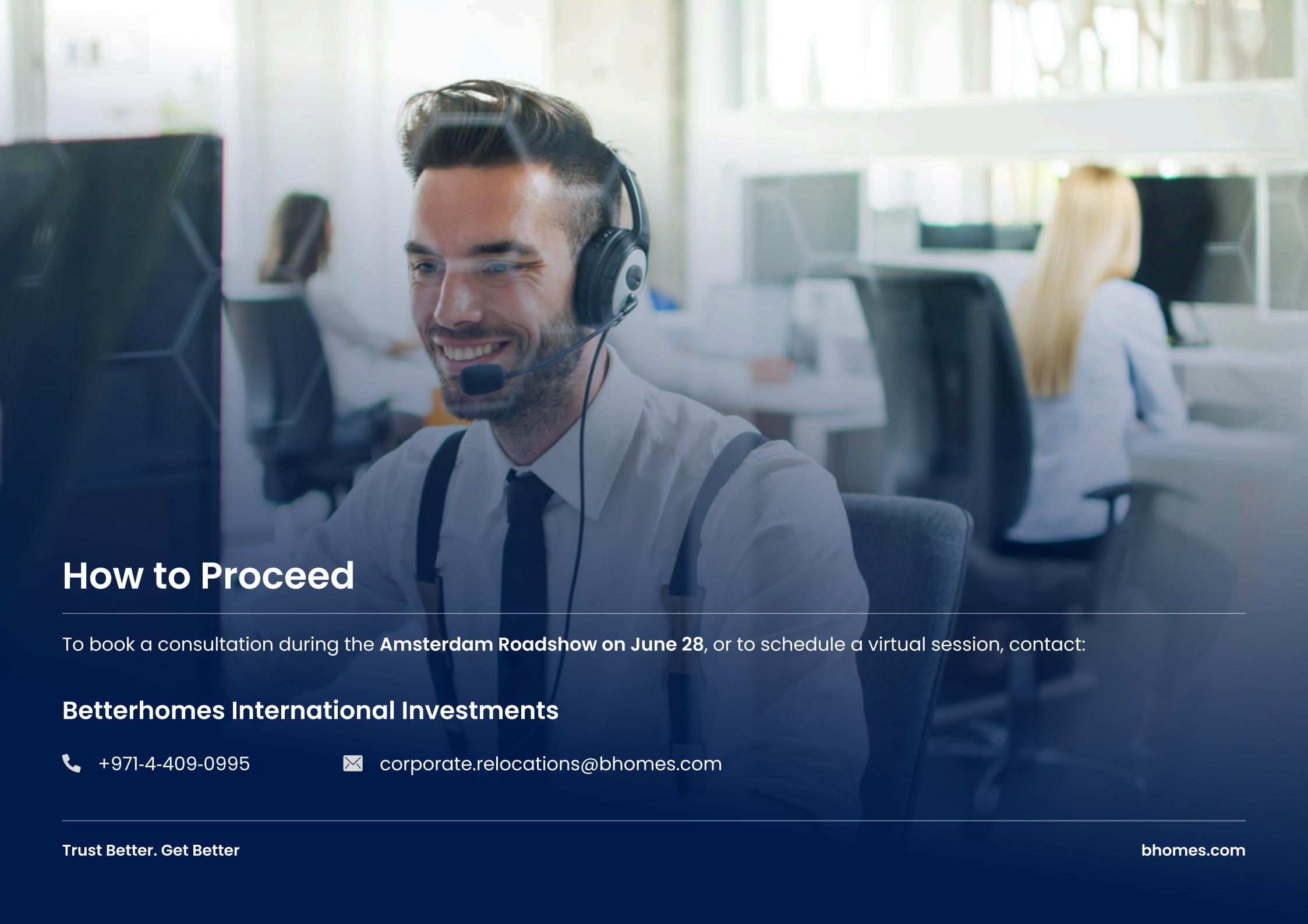


Established Market Leader

Since **1986**, Betterhomes has been a trusted name in the region, supported by a team of over **250** dedicated property specialists. The company provides comprehensive services, including expert consultation, in-depth market research, financing solutions, and management of more than **8,500** units.

Personalised Service

Betterhomes delivers tailored guidance to every client, offering customised investment strategies and exclusive access to preferred terms and special offers.



How to Proceed

To book a consultation during the **Amsterdam Roadshow on June 28**, or to schedule a virtual session, contact:

Betterhomes International Investments

📞 +971-4-409-0995

✉️ corporate.relocations@bhomes.com



Investment Outlook

Dubai's luxury real estate market stands at a pivotal moment in **2025**, offering high-net-worth investors a compelling blend of opportunity and security. Supported by strong economic fundamentals, a favourable tax environment, and significant potential for capital growth, the market is positioned for sustained performance. With the trusted expertise of Betterhomes and Sobha Realty, investors can confidently navigate this dynamic landscape and capitalise on its long-term rewards.

References

- ✓ International Monetary Fund (IMF), May 2025.
- ✓ Central Bank of the UAE (CBUAE), Quarterly Economic Review, March 2025.
- ✓ Based on data from Property Monitor and Global Property Guide, Q1/Q2 2025.
- ✓ Based on reports from Henley & Partners and other wealth migration consultancies, 2024/2025.
- ✓ Dubai Land Department (DLD) official annual report for 2024.
- ✓ Knight Frank, Destination Dubai Report, 2025.
- ✓ IMD World Competitiveness Report, 2024.
- ✓ Savills Prime Residential World Cities Index, 2025 Forecast.
- ✓ DXB Properties, Dubai Real Estate Market Q1 2025 Report.
- ✓ Provident Estate, Dubai Real Estate Market Q1 2025 Report.
- ✓ Global Property Guide, UAE Rental Yields, May 2025.
- ✓ Based on analysis of DLD data by various real estate consultancies, 2024.
- ✓ Official UAE Government Portal & JSB Incorporation Analysis, 2025.
- ✓ Sobha Realty official project data, June 2025.
- ✓ First Abu Dhabi Bank (FAB) published rates, June 2025.
- ✓ Property Finder UAE and Sobha Realty data, June 2025.
- ✓ Betterhomes (bhomes.com) corporate data, June 2025.

Thank You

Head Office

42nd floor, Vision Tower,
Business Bay, Dubai

+971 4 408 1000

Dubai Marina

1901, Marina Plaza,
Dubai Marina, Dubai

+971 4 428 1398

Motor City

33rd Floor,
Control Tower, Motor City, Dubai

+971 4 401 2400

Abu Dhabi

Block A, Unit GA4, Al Zeina,
Al Raha Beach, Abu Dhabi

+971 2 556 4122

Sharjah

Al Mohannad Tower, Corniche St, Al
Majaz 3, Al Majaz, Sharjah

+971 4 403 0200