

Real estate consultant

REAL ESTATE IN DUBAI

A REPORT



Do you want to buy a house in Dubai?

- Why should you choose Dubai?
- In which place?
- At all times?
- What are the costs?
- What taxes should I consider?
- What does future development look like?
- What do you think about property rights?
- Are there any interest-free payments?
- Which related companies are involved?

What real estate agencies are there?

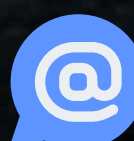
Free consultation 24/7.



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WHY DUBAI

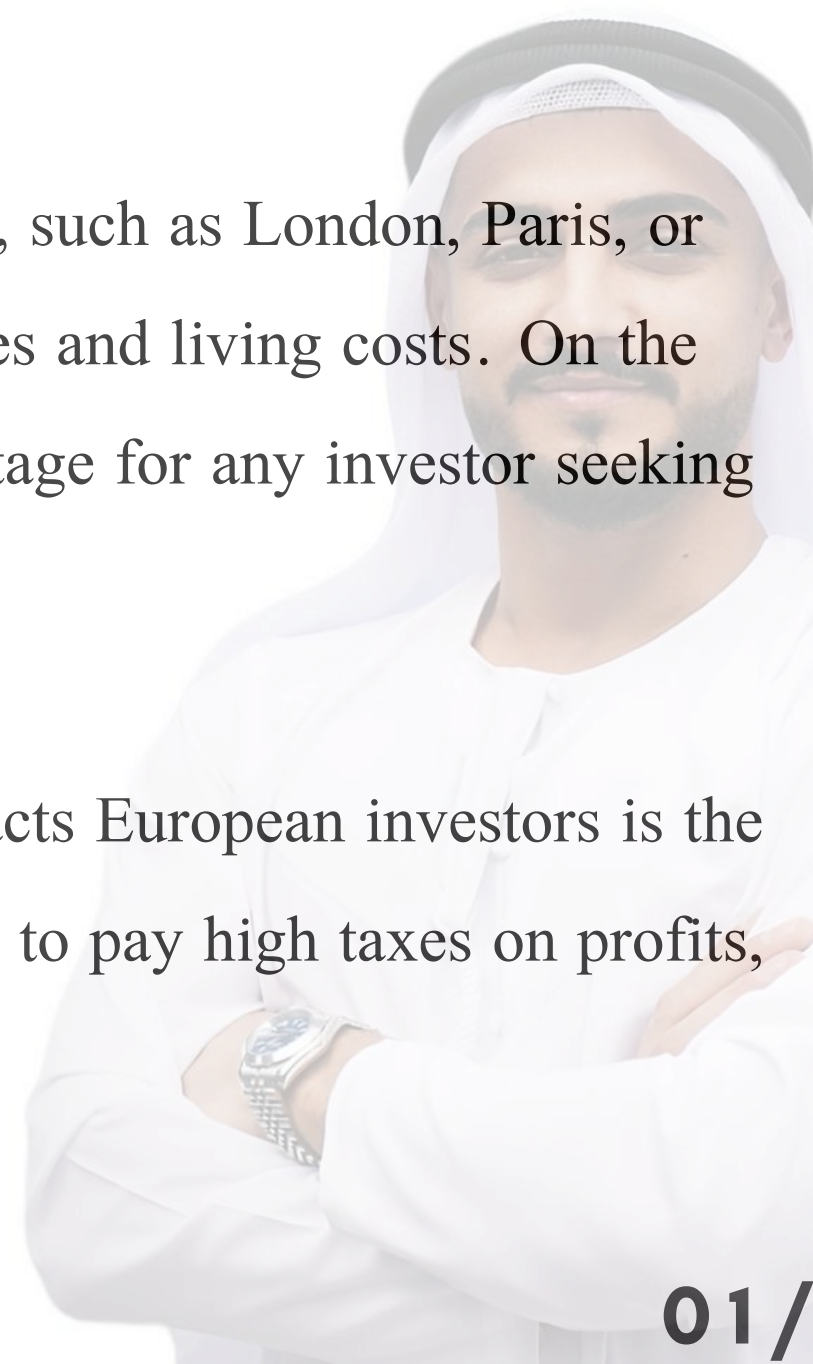
Why do Europeans invest in properties built in Dubai?

When a European investor considers real estate, the first thing that comes to mind is stability and profitable returns. This is where Dubai emerges as a leading investment destination, especially in the off-plan real estate sector. What makes this market attractive? And why do European investors go to

Dubai instead of their European cities?

1. Higher investment returns than in Europe. In many European cities, such as London, Paris, or Berlin, rental income ranges between 2-4% per year due to higher taxes and living costs. On the other hand, Dubai offers returns of 6-10%, which is an attractive percentage for any investor seeking a stable negative income.

2. No Taxes on Real Estate Income One of the biggest features that attracts European investors is the lack of real estate income taxes in Dubai. In Europe, investors may have to pay high taxes on profits, reducing the actual return on investment.





3. Purchase opportunities at low prices with flexible payment plans. When purchasing a property under construction in Dubai, investors can take advantage of flexible payment plans offered by developers, which often do not require full upfront payment. A 10-20% down payment can be made, followed by the remaining balance in installments over several years, allowing investors to invest with less capital compared to the finished property market.

4. A global market with strong growth opportunities

Dubai is not just an ordinary city, but a global financial center that attracts businesses and individuals from all over the world. With the ongoing development of infrastructure, such as the Dubai 2040 project, the value of real estate increases over time, meaning that investments in properties under construction can yield significant capital gains upon completion of the project.

5. Stable and secure investment environment. Dubai is known for its investment policies that support foreign investors. Its laws are clear, rights are reserved, and transparency is high, making it one of the safest cities for real estate investments. Furthermore, the government is constantly working to improve laws to protect investors and increase market attractiveness.

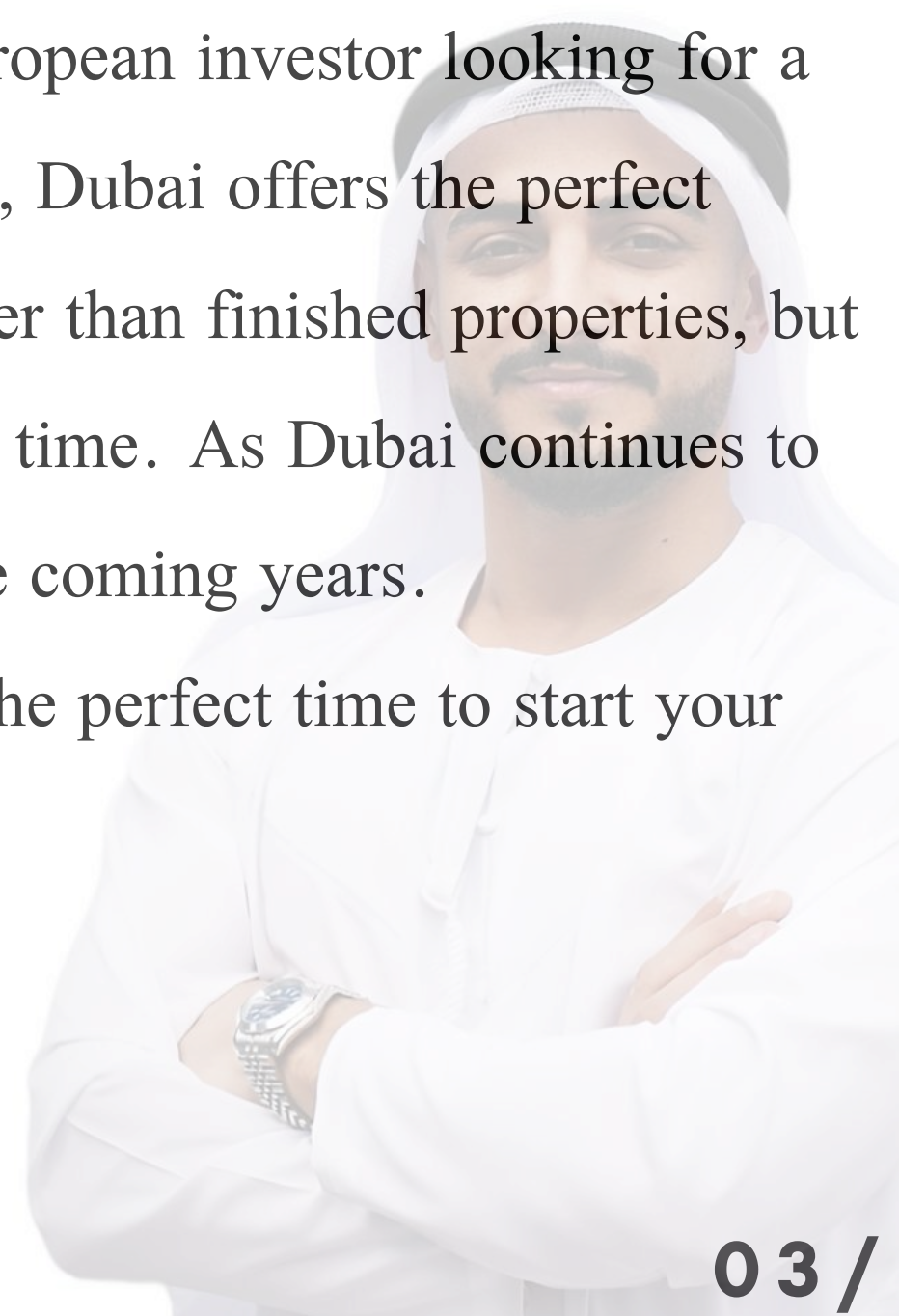




6. A luxurious lifestyle that attracts residents and tenants. One of the reasons investing in under-construction properties in Dubai is profitable is the high demand for luxury properties. Expats, businesspeople, and tourists want to live in an environment that offers them luxuries, such as the world's tallest tower, the most luxurious hotels, and the best shopping malls. This constant demand means investors can easily rent out their properties at lucrative prices.

Conclusion: Dubai is the next golden opportunity. For a European investor looking for a safe, profitable, and tax-free place to invest in real estate, Dubai offers the perfect opportunity. Properties under construction are not only cheaper than finished properties, but also offer greater profit potential by increasing in value over time. As Dubai continues to develop, this market is expected to boom in the coming years.

If you are thinking about investing in Dubai, now may be the perfect time to start your journey



DUBAI



📍 INVEST IN DUBAI & SECURE YOUR GOLDEN RESIDENCY 🇦🇪

🌟 NEW FOR INVESTORS:

WITH A PROPERTY INVESTMENT OF 2 MILLION AED (~500,000 €) OR MORE, YOU CAN RECEIVE THE EXCLUSIVE GOLDEN RESIDENCE PERMIT FOR 10 YEARS IN DUBAI - NO SPONSOR, NO STRESS!

WHAT DO YOU GET?

- ✅ 10 YEARS OF RESIDENCE (EXTENDABLE).
- ✅ 100% OWNERSHIP OF YOUR PROPERTY.
- ✅ YOUR FAMILY IS COVERED.
- ✅ NO LOSS OF VISA, EVEN IF YOU ARE ABROAD FOR A LONGER PERIOD
- ✅ PREMIUM BENEFITS FROM BANKS, VISAS, AND GOVERNMENT AGENCIES.

WHY NOW?

📈 THE REAL ESTATE MARKET IN DUBAI IS BOOMING - SECURE RETURNS AND QUALITY OF LIFE IN ONE OF THE MOST DYNAMIC CITIES IN THE WORLD!

Comparison: Regular Residence Permit (VS) Golden Visa

Merkmal	Reguläre Aufenthaltserlaubnis 	Goldene Visa (10 Jahre) 
Gültigkeit	1-2 Jahre (erneuerbar)	10 Jahre (automatisch verlängerbar)
Mindest Investition	750.000 AED	2.000.000 AED
Familiennachzug	Ja ,unter Auflagen	Ja , vollständig
Finanzierung erlaubt	Nur kurz ver fertig Stellung	Ja, vollständig
Auslandsaufenthalt	Visum kann verfallen	Visum bleibt gültig
Banken-und Behörden Vorteile	Standart	Erweitert & bevorzugt



TAX

TAXES DUBAI VS EUROPE

DUBAI OFFERS SIGNIFICANT TAX ADVANTAGES COMPARED TO MOST EUROPEAN COUNTRIES, ESPECIALLY FOR REAL ESTATE INVESTORS.

1. TAXES ON INCOME & CAPITAL GAINS



- DUBAI: 0% INCOME TAX & 0% CAPITAL GAINS TAX.
- EUROPE : DEPENDING ON THE COUNTRY, 25-50% INCOME TAX & 15-30% CAPITAL GAINS TAX

2. REAL ESTATE TAXES.

DUBAI:



- ✓ NO ANNUAL PROPERTY TAX.
- ✓ NO CAPITAL GAINS TAX ON SALE.
- ✓ NO INHERITANCE TAX.

✗ REGISTRATION FEE: 4% OF THE PURCHASE PRICE (ONE-TIME UPON PURCHASE)

EUROPE:



(E.G. GERMANY, FRANCE, SPAIN). :

✗ ANNUAL PROPERTY TAX (0.5-2% OF PROPERTY VALUE)

✗ CAPITAL GAINS TAX ON PROFITS FROM SALE (15-30%)

✗ INHERITANCE TAX (10-50% DEPENDING ON THE COUNTRY).

3. VALUE ADDED TAX (VAT).



DUBAI: 5% VAT, BUT ONLY ON COMMERCIAL PROPERTIES OR PROPERTIES WITH HOTEL SERVICES



EUROPE: 19-25% VAT IN MANY COUNTRIES

WHY DUBAI IS TAX-ATTRACTIVE

✓ 0% INCOME TAX & CAPITAL GAINS TAX.

✓ NO ANNUAL PROPERTY TAX. . .

✓ ONE-TIME 4% REGISTRATION FEE INSTEAD OF HIGH ONGOING TAXES





PRICES

Real estate prices:

- Apartments: Since 2014, average apartment prices have increased by about 20%.
- Villas: During the same period, villa prices have increased by around 35%.

Cost of living:

- Rents: Rents in Dubai have risen steadily in recent years, especially in popular residential areas.
- Food: Prices for basic food items such as milk, bread and rice are moderate, but may vary depending on where you shop.

Visual comparison:

A vivid example of the development of the real estate market in Dubai is this video, which shows the changes from 2001 to 2021:

This article highlights the impressive transformation of Dubai and the associated price development in the real estate market.

In summary, Dubai has become one of the most dynamic cities in the world in recent years, with rising property prices and living costs. Nevertheless, the city remains an attractive place to invest and live, especially for those who value the diverse opportunities and luxurious lifestyle.



Prices for off-plan properties in Dubai vary depending on location, developer, and property type. Here are some general price ranges based on current market data:

1. Apartments

- Dubai Marina, Downtown, Palm Jumeirah (luxury locations): from 2 million AED (~500,000 EUR) for 1-bedroom apartments
- Jumeirah Village Circle (JVC), Business Bay, Arjan (mid-range locations): from 700,000 AED (~175,000 EUR) for 1-bedroom apartments
- Dubai South, Dubailand, Al Furjan (up-and-coming areas): from 500,000 AED (~125,000 EUR) for 1-bedroom apartments

2. Villas & Townhouses

- Dubai Hills Estate, Arabian Ranches, Tilal Al Ghaf (upscale communities): from 3 million AED (~750,000 EUR) for a 3-bedroom villa
- Damac Hills 2, Emaar South, Al Furjan (cheaper options): from 1.5 million AED (~375,000 EUR) for a 3-bedroom townhouse

3. Luxury properties (penthouses, waterfront villas)

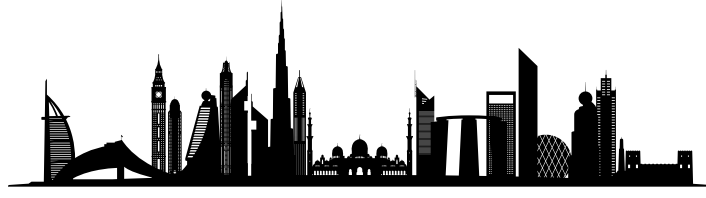
- Palm Jumeirah, Bluewaters, Jumeirah Bay: from 10 million AED (~2.5 million EUR) for high-end luxury apartments and villas
- Burj Khalifa, Business Bay (high-end apartments): from 5 million AED (~1.25 million EUR) for premium penthouses

Advantages of off-plan purchases

- Flexible payment plans: Often only 10-20% down payment and the rest in installments until completion
- Price increases after construction: Buyers often benefit from increases in value

Should I research current projects and offers for you?

CAN YOU BUY AN APARTMENT IN DUBAI IN INSTALLMENTS WITHOUT INTEREST?



Yes, exactly! In Dubai, there are many off-plan projects with interest-free payment plans directly from the developer, without banks or loans.

TYPICAL PAYMENT MODEL FOR OFF-PLAN PROPERTIES IN DUBAI:

1. Deposit (e.g. 20%) – One-time payment upon signing the contract.
2. Installment payments (e.g. 1% per month) – Monthly payments during the construction phase.
3. Final payment upon completion – Depending on the developer, a final payment may be required.

4. ADDITIONAL FEES:

- Registration fee (DLD)
- : 4% of the purchase price.
- Land registry and administration fees (small one-off costs).

Example calculation for an affordable off-plan apartment (€180,000 purchase price):

- Down payment (20%): €36,000.
- DLD fee (4%): €7,200.
- Monthly installments (1%): €1,800 for approximately 3–7 years.

Advantages of interest-free installment purchase in Dubai:

- ✓ No bank interest or credit checks.
- ✓ Flexible payment plans until completion.
- ✓ Low entry costs compared to a direct purchase



EXAMPLE A SMALL APARTMENT

175.000 €

Anzahlung 20% =35.000€ +(4% Anmeldungs)

Monatlich
Auf 80 Monaten Lange 7 Jahren

So	1% =1.750€	Oder (bei bestimmten)
	1% =1.750€	
36 Monate	1% =1.750€	jeder 12 Monaten
	1% =1.750€	12%bezahlen =21.000
	1% =1.750€	
	1% =1.750€	
	1% =1.750€	
	1% =1.750€	

🔑 Nach 3 Jahren erhalten sie den schlüssel (mobilisiert). Können sie vermieten oder verkaufen jede zeit . Sie zählen **71.000€** das Rest zahlet sich selbst .

Weiter monatliche Raten	(EKM) vermietet.	Netto
1% =1.750€ -	(M) 2.400€ =	650€
1% =1.750€ -	(M) 2.400€ =	650€
44 Monaten 1% =1.750€ -	(M) 2.400€ =	650€
1% =1.750€ -	(M) 2.400€ =	650€
1% =1.750€ -	(M) 2.400€ =	650€
1% =1.750€ -	(M) 2.400€ =	650€

Ende das finanzierung 7 Jahren

(M) 2.400€
(M) 2.400€
(M) 2.400€.....

- 1- nach betzhalung40% von total preis können sie jede zeit verkaufen .
- 2- Alls finanziert ohne Banken von Stadt dirkt one Zinsen und Steuer Frei.
- 3- ihre geld bleibt beim stadt in ihre skort account bis sie schlüssel bekommen das heißt sicher ist sicher .





2 BEDROOM WITH POOL

1 BEDROOM WITH POOL



250.000 €

Anzahlung 20% =50.000€ +(4% Anmeldungs) 10.000€

Monatlich

Auf 3 Jahren bis Schlüssel dan das Rest mit der Bank

So	1%	=2.500€	Oder (bei bestimmten) jeder 6 Monaten 5%=12.500€	
	1%	=2.500€		
	1%	=2.500€		
	36 Monate	1%		=2.500€
	1%	=2.500€		
	1%	=2.500€		
	5%	=12.500€		
	1%	=2.500€		
	1%	=2.500€		

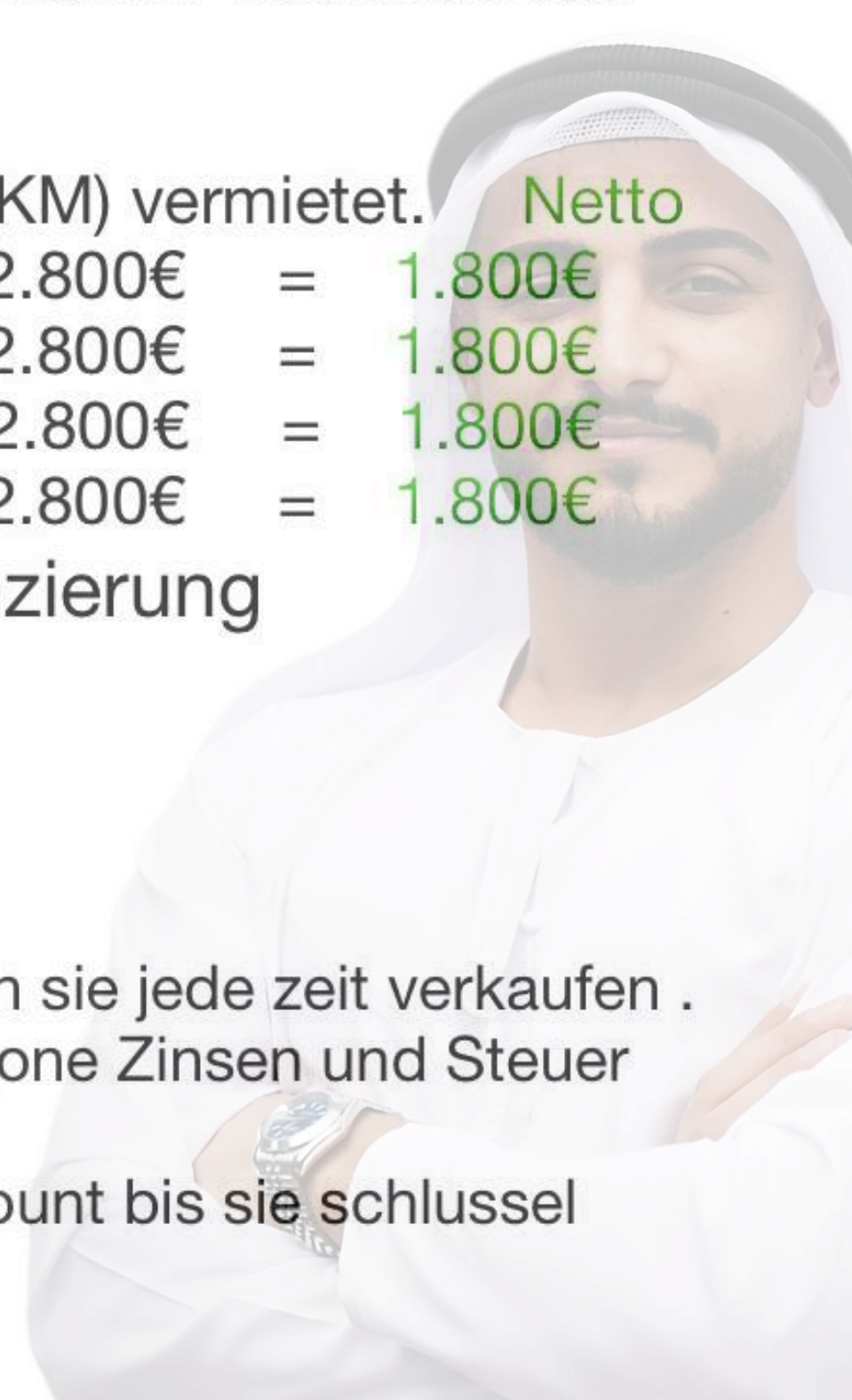
🔑 Nach 3 Jahren erhalten sie den schlüssel (mobilisiert). Können sie vermieten oder verkaufen jede zeit . Sie zählen **150.000€** das Rest zahlet sich selbst .

Bank raten	Monatliche Raten	(EKM) vermietet.	Netto
	1% =1.000€ -	(M) 2.800€ =	1.800€
	1% =1.000€ -	(M) 2.800€ =	1.800€
Monaten.	1% =1.000€ -	(M) 2.800€ =	1.800€
	1% =1.000€ -	(M) 2.800€ =	1.800€

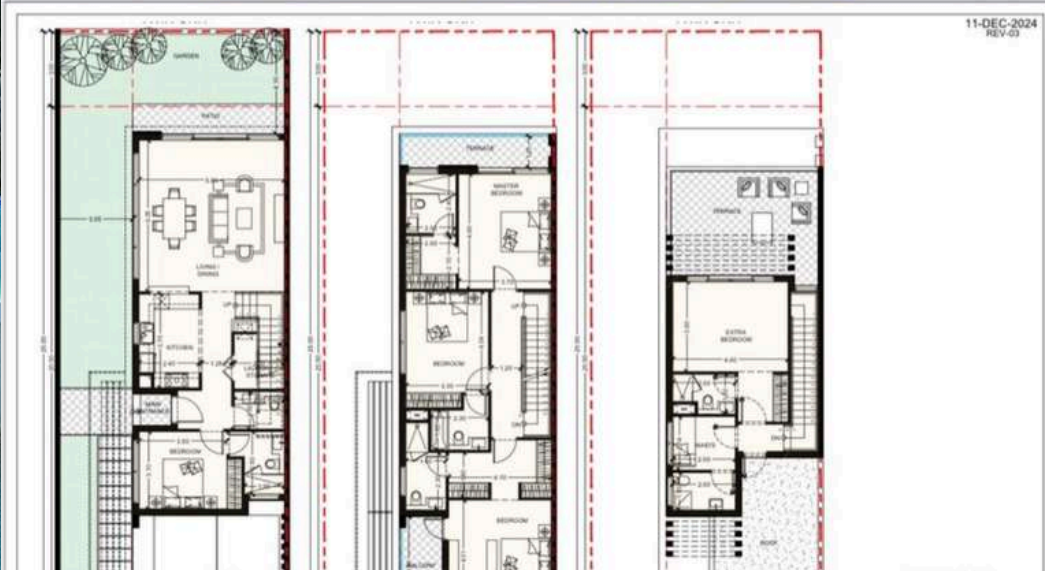
Ende das finanzierung

(M) 2.800€
(M) 2.800€
(M) 2.800€.....

- 1- nach betzhalung40% von total preis können sie jede zeit verkaufen .
- 2- Alls finanziert ohne Banken von Stadt dirkt one Zinsen und Steuer Frei.
- 3- ihre geld bleibt beim stadt in ihre skort account bis sie schlüssel bekommen das heißt sicher ist sicher .



EXAMPLE A VILLA



530.000 €

Anzahlung 20% =106.000€ +(4% Anmeldungs) 21.200€

Monatlich

Auf 3 Jahren bis Schlüssel dan das Rest mit der Bank

So	1% =5.300€	Oder (bei bestimmten)
	1% =5.300€	
36 Monate	1% =5.300€	jeder 6 Monaten
	1% =5.300€	5%=26.500€
	1% =5.300€	
	1% =5.300€	
	5% =26.500€	
	1% =5.300€	
	1% =5.300€	

🔑 Nach 3 Jahren erhalten sie den schlüssel (mobilisiert). Können sie vermieten oder verkaufen jede zeit . Sie zählen **381.600€** das Rest zahlet sich selbst .

Bank raten	Monatliche Raten	(EKM) vermietet.	Netto
	=2.000€ -	(M) 4.000€ =	2.000€
	=2.000€ -	(M) 4.000€ =	2.000€
Monaten.	=2.000€ -	(M) 4.000€ =	2.000€
	=2.000€ -	(M) 4.000€ =	2.000€

Ende das finanzierung

- (M) 4.000€
- (M) 4.000€
- (M) 4.000€.....

- 1- nach betzahlung40% von total preis können sie jede zeit verkaufen .
- 2- Alls finanziert ohne Banken von Stadt dirkt one Zinsen und Steuer Frei.
- 3- ihre geld bleibt beim stadt in ihre skort account bis sie schlussel bekommen das heißt sicher ist sicher .



WHEN

WHEN IS THE BEST TIME TO BUY AN OFF-PLAN APARTMENT IN DUBAI?

1. EARLY PHASE OF THE PROJECT (LAUNCH PHASE) ✓ . .

- BEST PRICES & HIGHEST DISCOUNTS. . .
- Flexible payment plans with low down payments.
- Large selection of units (best location, best view)
 - High increase in value until completion.

2. Before construction begins or during the construction phase ⚖️ . .

• **Prices are already rising, but there are often still good deals.**

- Possible special offers from the developer . . .
- Market trends and demand can be better estimated.

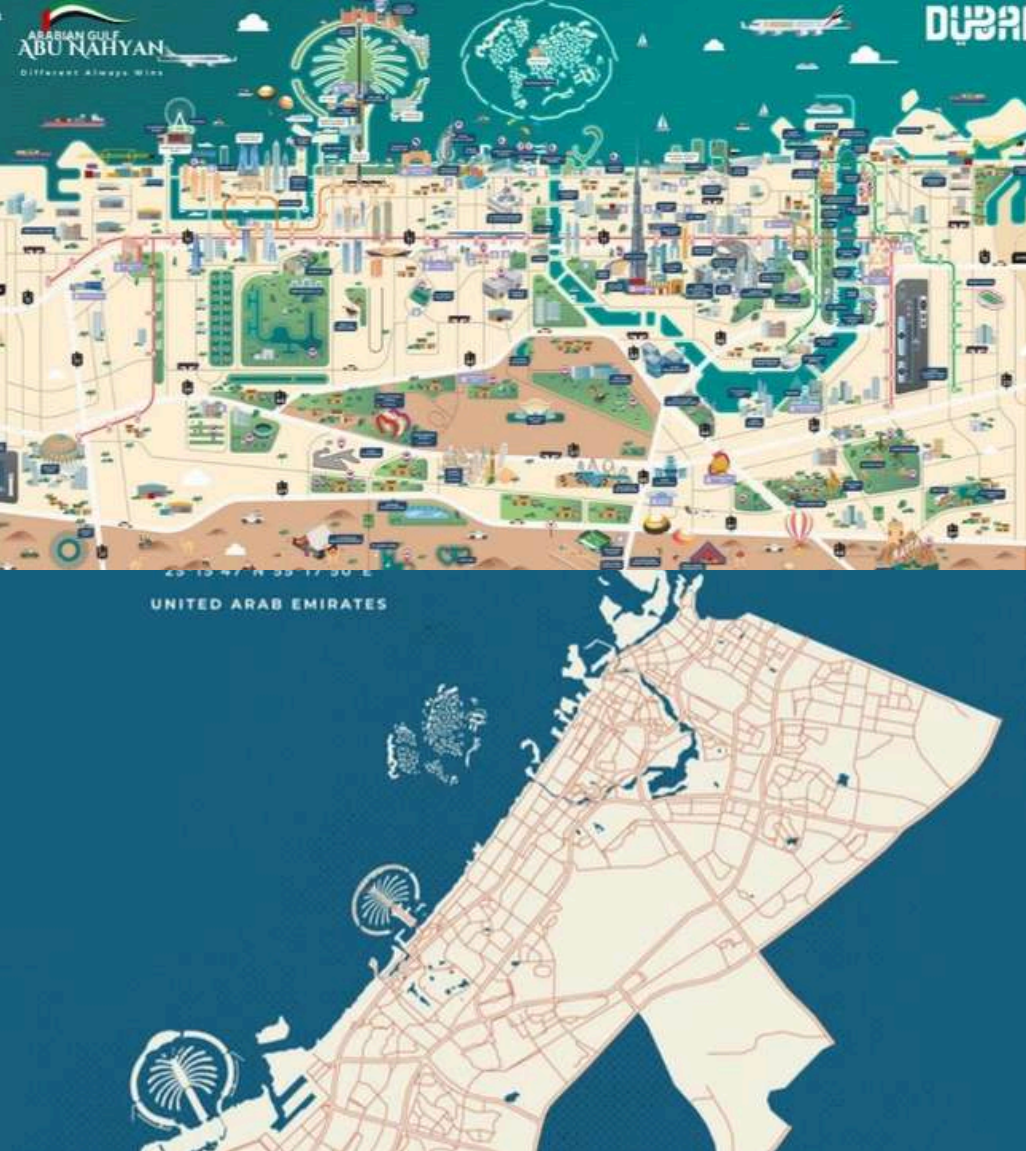
3. Nearing completion ✗

• **HIGHEST PRICE, LOWER PROFIT MARGINS.**

- Limited selection of units.
- Less room for negotiation.

Best strategy for maximum profits:

- ✓ BUY IN THE EARLY STAGES (LAUNCH PHASE) OF A PROMISING PROJECT IN A FUTURE-PROOF LOCATION.
- ✓ Sell before or shortly after completion, when demand is highest.



LOCATION

THE SAYING ABOUT BUYING REAL ESTATE IS: BUY THE WORST HOUSE IN THE BEST AREA, NOT THE BEST HOUSE IN THE WORST AREA.

Choosing the right location for sustainable profits in Dubai

When purchasing an off-plan property, the choice of location is crucial to achieving long-term profits through sale or rental. The best locations offer:

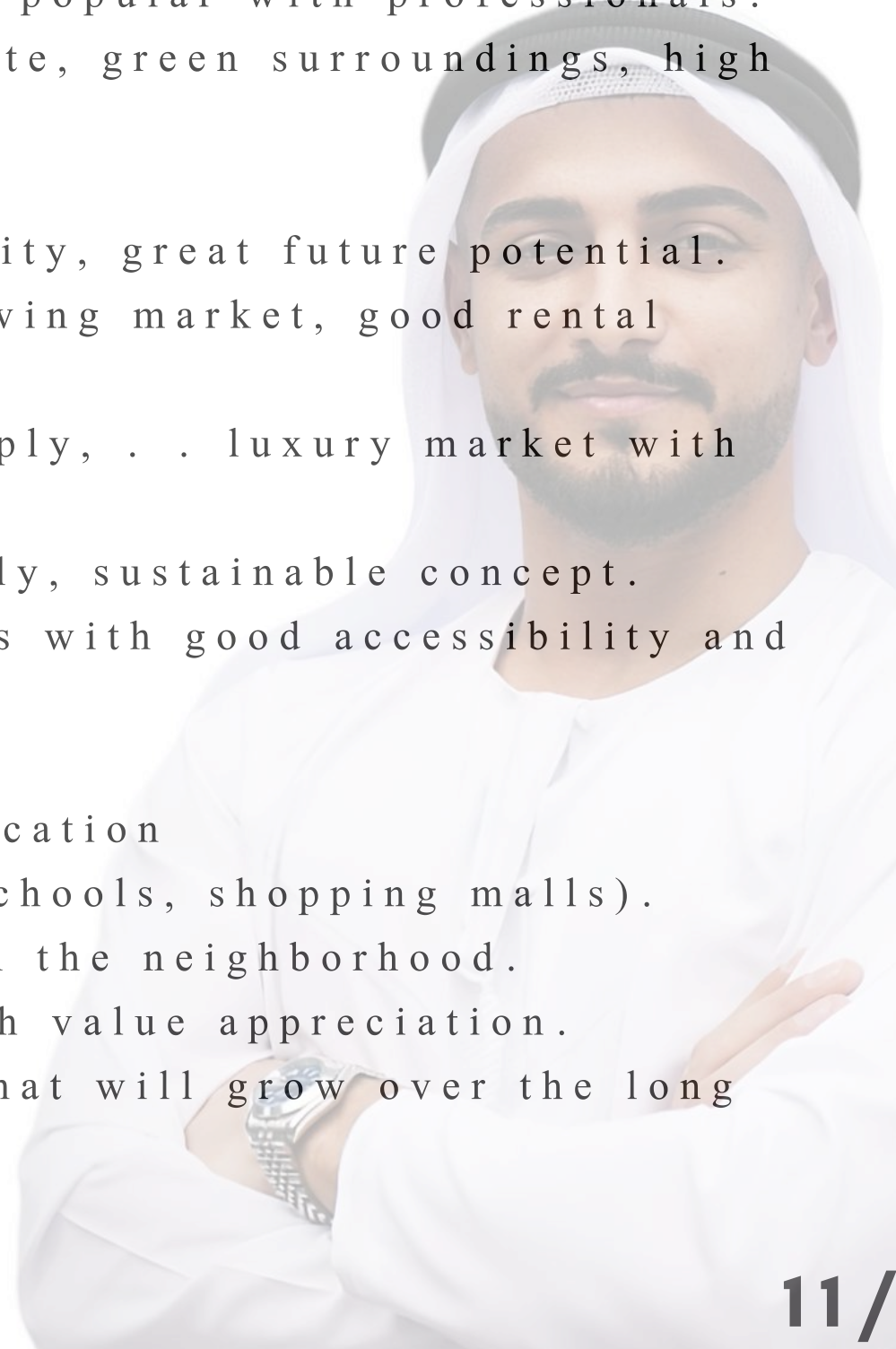
- ✓ High demand – Popular residential or commercial areas with stable rental demand.
- ✓ Future-proof – Planned infrastructure projects such as metro, shopping centers, leisure facilities.
- ✓ Good rental returns – High rents in relation to the purchase price.
- ✓ Increased value – areas with development plans and limited supply.

Top locations for long-term profits

1. Dubai Creek Harbour – Planned new city center, water views, high value addition.
2. Business Bay – Central location, high rental yields, popular with professionals.
3. MBR City (Meydan, District One) – Luxury real estate, green surroundings, high demand.
4. Dubai South – close to the new airport and Expo City, great future potential.
5. Jumeirah Village Circle (JVC) – Affordable, growing market, good rental opportunities.
6. Palm Jebel Ali – New prestige project, limited supply, . . . luxury market with increasing value.
7. Tlal Al Ghaf – High-quality villas, family-friendly, sustainable concept.
8. Arjan & Al Furjan Dubai Land – Up-and-coming areas with good accessibility and affordable prices.

Important tips when choosing a location

- Review planned infrastructure projects (metro, schools, shopping malls).
 - Pay attention to demand and rental yields in the neighborhood.
 - Choose a location with limited supply for high value appreciation.
- Invest in areas with strong development potential that will grow over the long term.



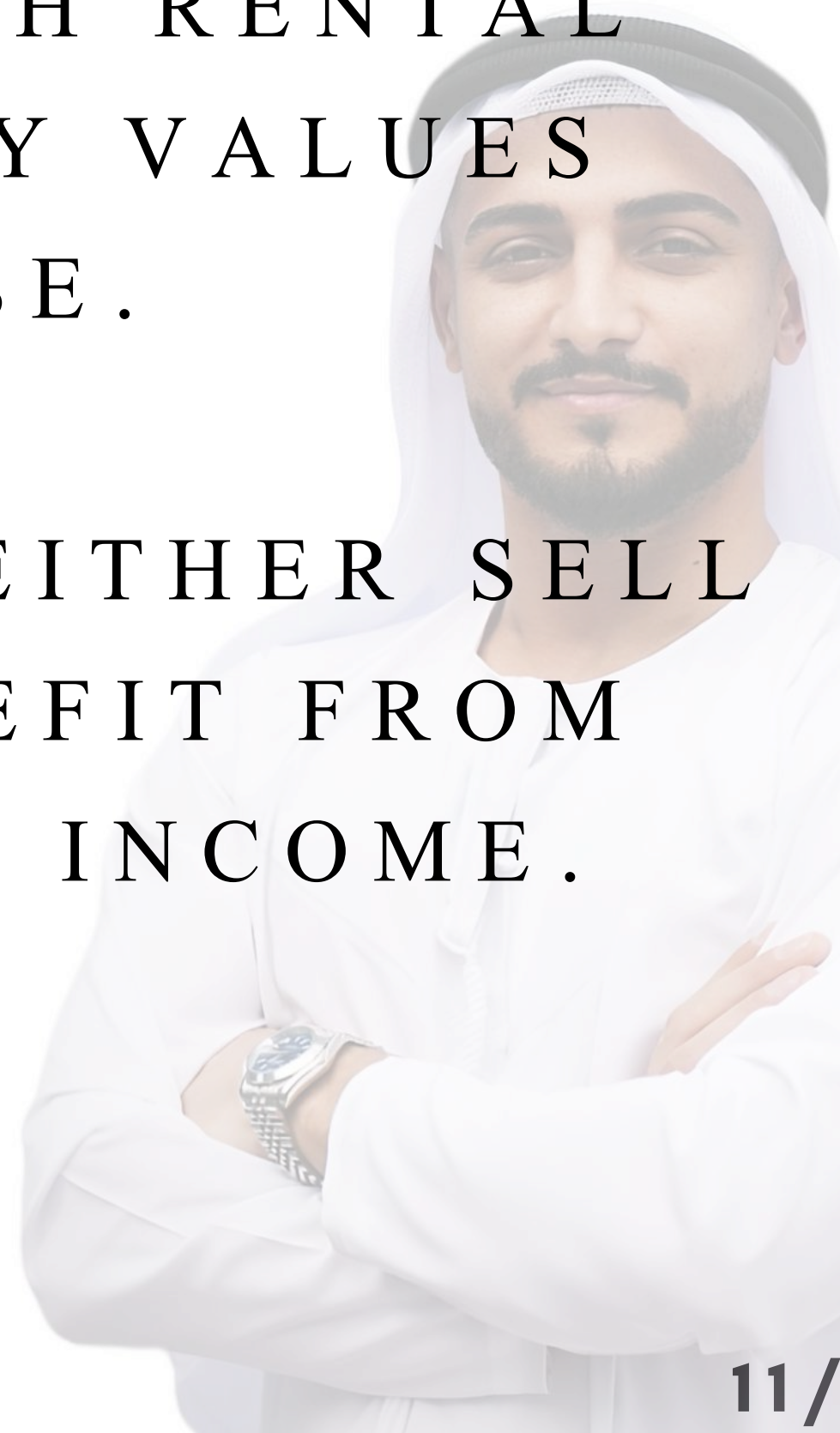


EASIER

WHEN PURCHASING REAL ESTATE,
BOTH PARTIES SHOULD BENEFIT.

CHOOSE A PROMISING LOCATION—
BUY NOW AT A LOW PRICE TO SELL
LATER FOR A HIGHER PRICE. AS THE
AREA DEVELOPS, BOTH RENTAL
PRICES AND PROPERTY VALUES
WILL INCREASE.

THIS MEANS YOU CAN EITHER SELL
AT A PROFIT OR BENEFIT FROM
ATTRACTIVE RENTAL INCOME.



EMAAR

SOBHA

MERAAS

DAMAC

بن غاطي
BINGHATTI

NAKHEEL

EMPIRE
DEVELOPMENTS

SAMANA
DEVELOPERS

PROPERTY DEVELOPER

Dubai has a variety of real estate developers that vary in quality, reliability, and service. It's important to research these developers before investing.

*Categories of real estate developers:**

1. ****Renowned premium developers** (high quality & reliable):**

- Emaar Properties: Known for Burj Khalifa and Downtown Dubai.
- Meraas: Develops luxury projects such as Bluewaters Island.
- Nakheel: Creators of the Palm Jumeirah.
- Dubai Properties: Responsible for JBR and Business Bay.

2. ****Good developers with occasional delays****

- DAMAC Properties: Luxury residential developments, but often delayed.
- Ellington Properties: High-quality apartments, but delays possible.
- Sobha Realty: Good workmanship, occasionally delayed.

3. ****Developer with mixed reputation**:**

- Azizi Developments: Many projects, quality varies.
- Danube Properties: Affordable prices, average workmanship.

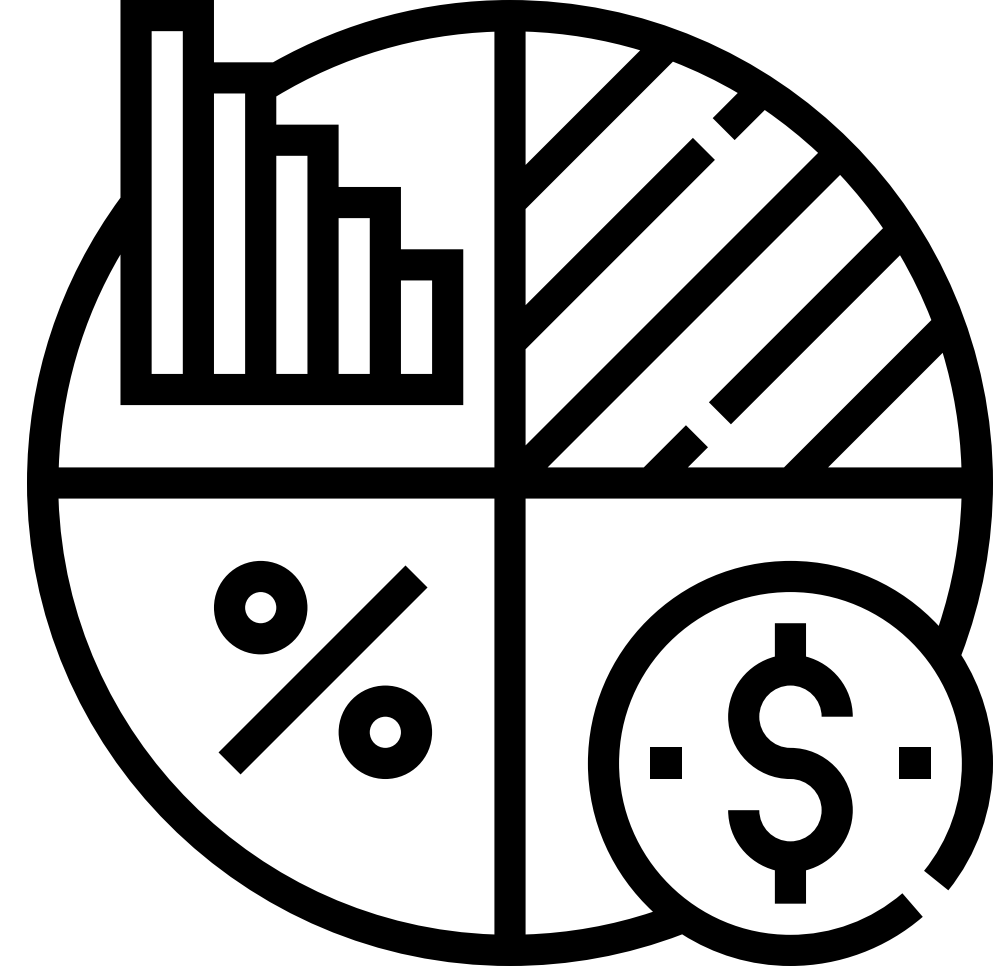
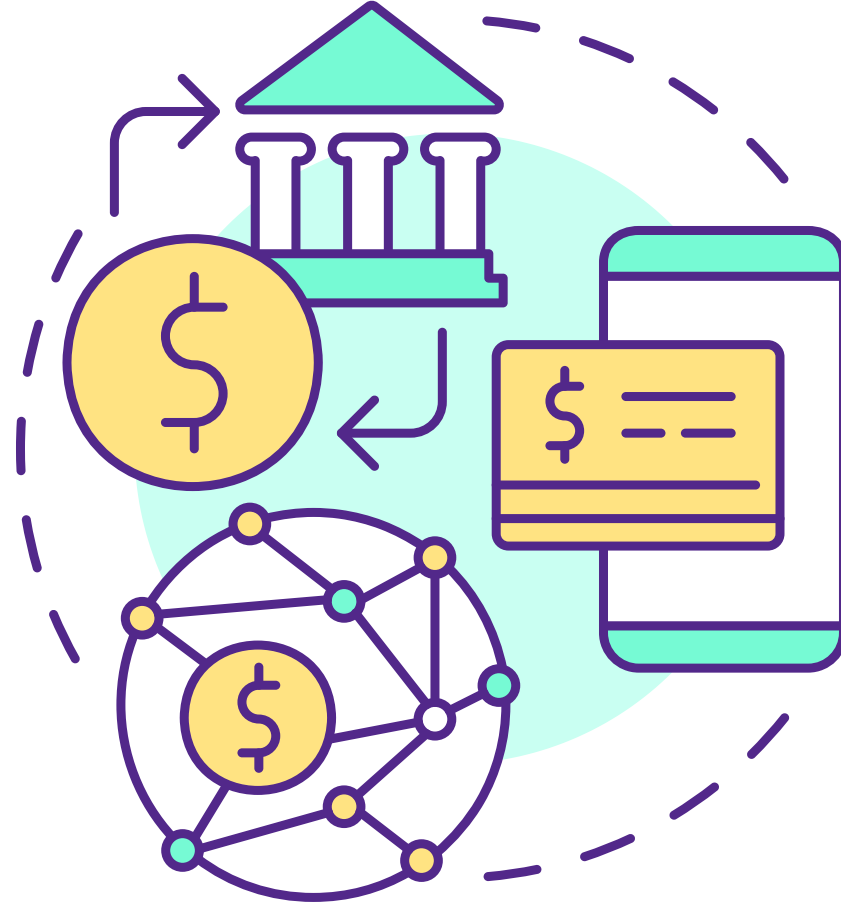
4. ****Developers with problems**:**

5. Frequent delays and quality complaints.

-: Good plans, but often bad experiences when completing them.

How do you recognize a good developer?

- Review previous projects.
- Read reviews from buyers.
- Monitor construction progress.
- Check contracts carefully.



A real estate portfolio

is the totality of all real estate owned or managed by a person, company or investment group.

It can include both residential and commercial properties located in different locations or even in different countries.

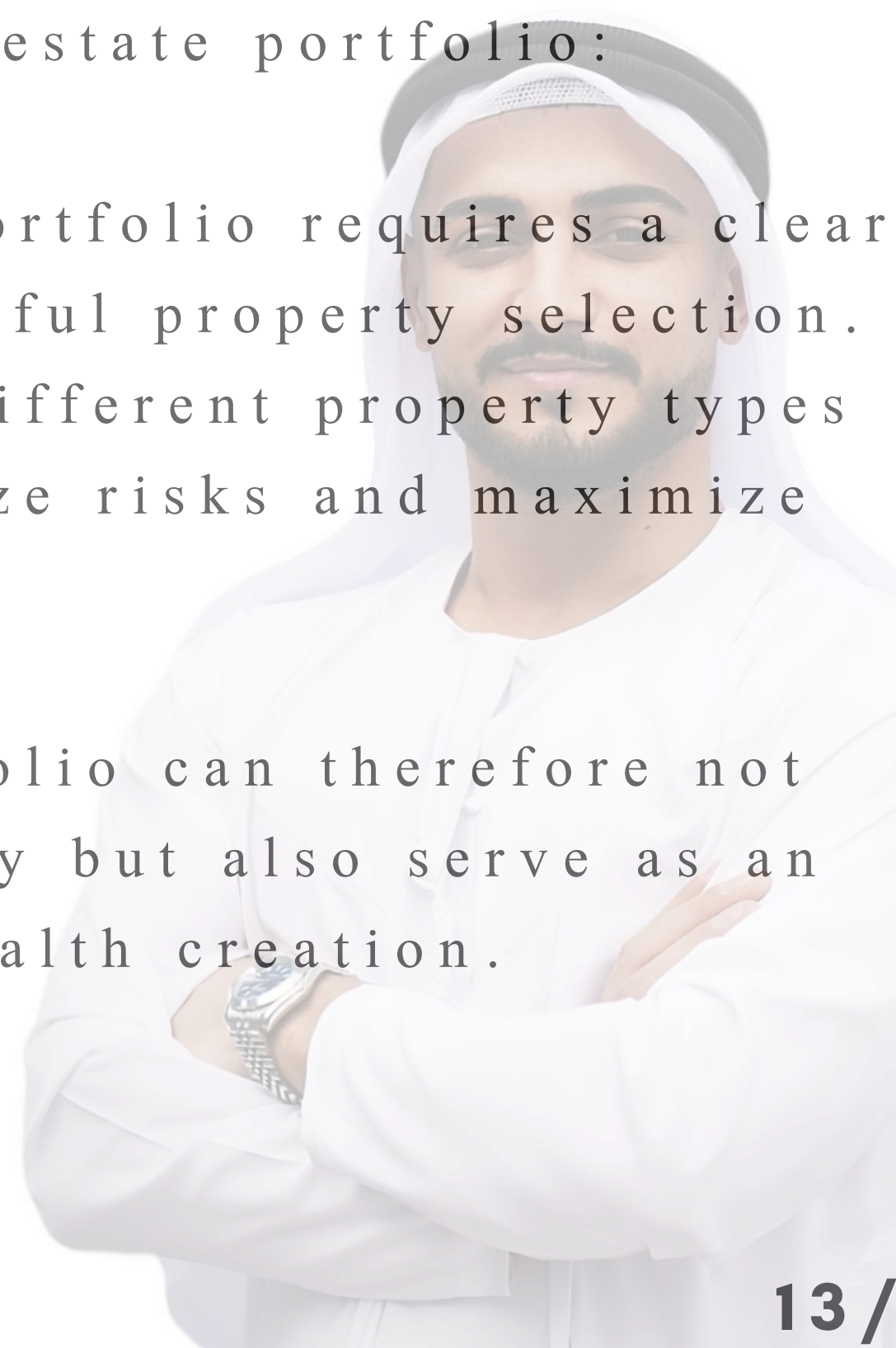
Advantages of a diversified real estate portfolio:

- **Risk diversification:** By distributing the capital across different property types and locations, the risk is minimized.
- **Steady income:** Rented properties can generate regular rental income.
- **Wealth building:** Real estate can increase in value over time, which contributes to long-term wealth creation.

Building and managing a real estate portfolio:

Successfully building a real estate portfolio requires a clear strategy, market knowledge, and careful property selection. Diversification, i.e., investing in different property types and locations, is crucial to minimize risks and maximize returns.

A well-structured real estate portfolio can therefore not only contribute to financial security but also serve as an effective instrument for wealth creation.



in Dubai.

In order to help you as best as possible, I ask you to answer the following questions:

1. When do you plan to buy a property?

Please let us know when you plan to purchase so we can plan the process accordingly.

2. Do you want to use the property yourself or purchase it as an investment?

This information helps us select suitable properties according to your goals.

3. What is your budget for buying a property?

With knowledge of your budget, we can present you with properties that meet your financial expectations.

Your answers enable us to offer tailored advice and avoid wrong decisions.

I offer you expert and free advice to ensure that you take the right steps when purchasing a property in Dubai.

It is advisable to contact an experienced broker in advance to avoid making bad decisions and make an informed investment.



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PRESENTING

VIOLET 4

DAMAC HILLS 2



BALCONY
2200 X 3500 M

STUDIO
4600 X 3500 M

KITCHEN
3300 X 1200 M

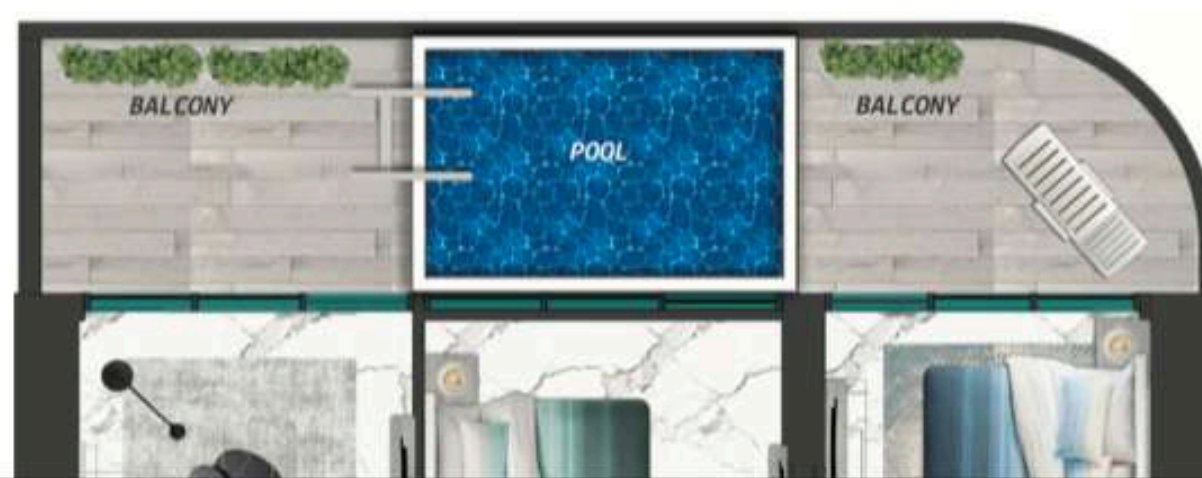
BATH
2600 X 1600 M

ENT.

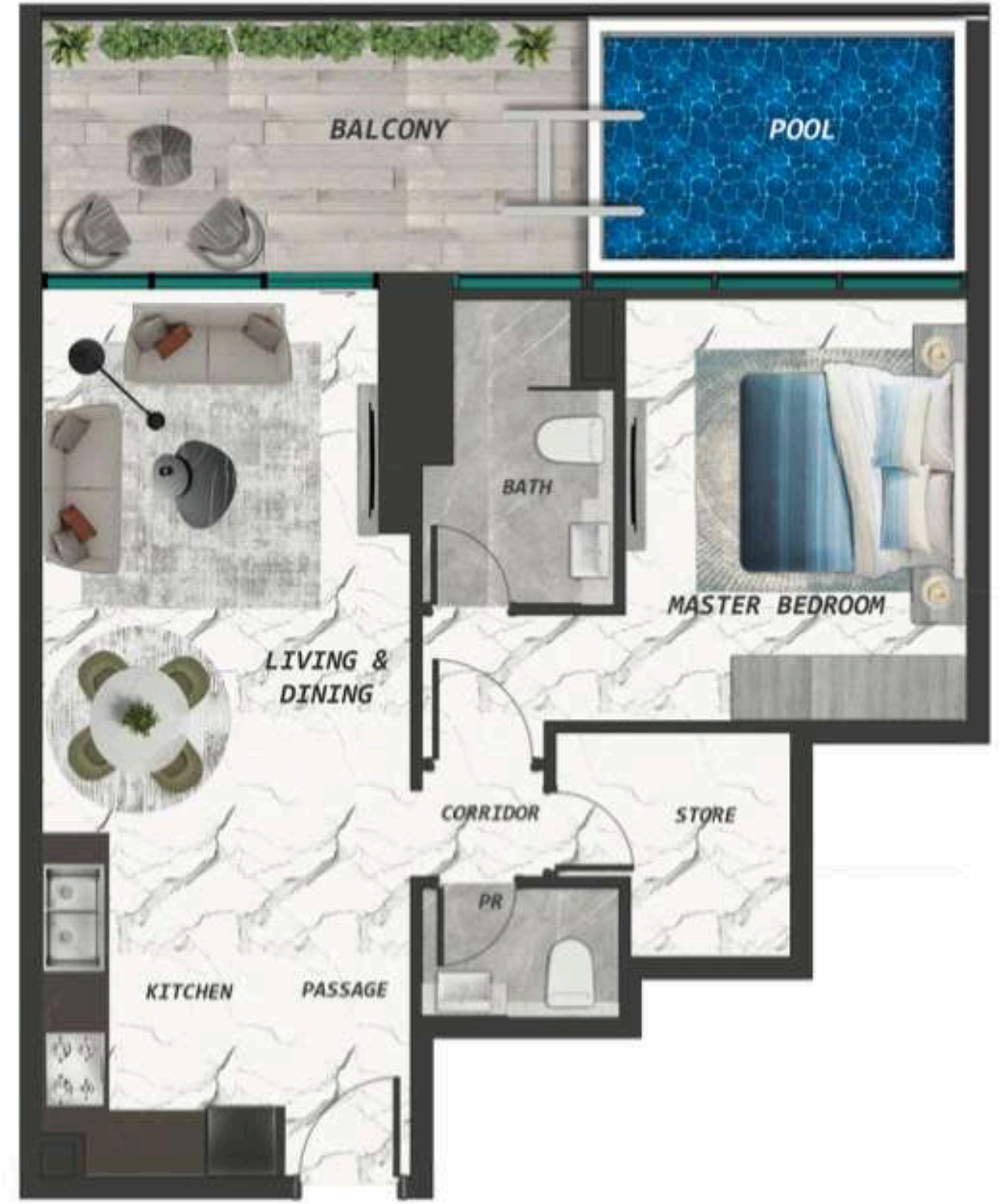
STUDIO WITH POOL



1 BEDROOM WITH POOL



1 BEDROOM WITH POOL



2 BEDROOM WITH POOL













