



INVESTOR GUIDE FOR US INVESTORS

WHY ARE US INVESTORS DIVERSIFYING INTO DUBAI REAL ESTATE?

The numbers, the risks and how to buy from the United States

THE SHORT ANSWER

Americans are not leaving the US market. They are adding a second one.

Dubai gives an American buyer a currency tied to the dollar, no annual property tax, entry prices from under \$200,000 for a studio, one of the busiest property markets in the world and buyer protection written into law.

This guide shows the numbers behind each reason. It also covers the risks we raise with every client and how a purchase works from the United States. We wrote it for investors who want the register, not the brochure.

3.6725

dirhams to one US dollar, a fixed peg

AED 917B

Dubai real estate transactions in 2025, about \$250 billion

\$326,753

median one bedroom apartment sale, August 2026

Six reasons, one page each

1. Your money stays in a dollar linked currency
2. Lower holding costs, with an honest note on US tax
3. Entry points that fit a US portfolio
4. A deep, liquid market with a growing city behind it
5. Buyer protection written into Dubai law
6. A residency option through property

How we sourced this guide. Every figure comes from a primary source: the Dubai Land Department register, Dubai and UAE government sources, the IRS, or the Cresco Dubai Property Price Index built from registered sales. Sources are listed on the last page.

REASON 1

1 Your money stays in a dollar linked currency

The UAE dirham is pegged to the US dollar at 3.6725. A Dubai price, a Dubai rent and a Dubai resale value all move with the dollar.

For an American buyer that removes one big risk of investing abroad. There is no euro or pound swing between the day you buy and the day you sell. You can plan in dollars from the first deposit to the final sale.

REASON 2

2 Lower holding costs

Dubai charges no annual property tax. There is no capital gains tax on a sale in Dubai. The main purchase cost is the Dubai Land Department transfer fee of 4 per cent.

Owners do pay annual service charges to the building for maintenance, security and shared facilities. These vary by building and should be in every return calculation.

The honest note on US tax. US citizens and green card holders are taxed by the IRS on worldwide income. The United States and the UAE have no income tax treaty. Rent and gains from a Dubai property still need to be reported in the US, and foreign bank accounts can carry their own reporting rules. Speak to a US tax adviser before you buy. No tax in Dubai does not mean no tax for an American.

REASON 3

3 Entry points that fit a US portfolio

Dubai apartment prices start well within the range of a single US rental property. These are median registered sale prices for August 2026, converted at the pegged rate.

APARTMENT	SALES	MEDIAN PRICE	MEDIAN SIZE	PRICE PER SQ FT
Studio	3,602	\$176,991	380.5 sq ft	\$475.05
One bedroom	3,561	\$326,753	756.5 sq ft	\$435.67
Two bedroom	1,876	\$557,434	1,238.2 sq ft	\$449.53
Three bedroom	454	\$980,380	1,835.2 sq ft	\$526.10

Source: Dubai Land Department registered apartment sales, August 2026, Cresco standard screen. 9,956 sales. Medians. AED converted at 3.6725.

What this means for you

A buyer can enter Dubai with a studio for under \$200,000 or a one bedroom for around \$330,000. That lets an investor add a second market without selling a US asset.

Price per sq ft also differs sharply by community. The same budget buys very different space in Palm Jumeirah and in Jumeirah Village Circle. The right community matters more than the city average.

Use registered prices, not asking prices. Portal listings show what sellers hope to get. The Dubai Land Department register shows what buyers actually paid. Cresco quotes the register.

REASON 4

4 A deep, liquid market with a growing city behind it

Liquidity matters as much as price. A market where property changes hands every day is a market you can exit.

~270,000

real estate transactions in Dubai in 2025, up 20 per cent

129,400

new investors entered the Dubai market in 2025

2,493

sales in one week, 5 to 11 October 2026, worth AED 7.07 billion

Dubai recorded transactions worth AED 917 billion in 2025, about \$250 billion, according to Dubai Land Department figures.

Demand comes from people, not only investors

Dubai's population reached 4,807,185 in September 2026, according to the Dubai Data and Statistics Establishment. That is an increase of 226,885 residents since the start of 2026.

New residents need homes to rent and to buy. That steady arrival of people is what supports rents and resale demand over time.

Liquidity is not the same as guaranteed growth. Prices rise and fall in Dubai like any market. Buy because the numbers on that unit make sense, not because the city is growing.

REASON 5

5 Buyer protection written into Dubai law

The question Americans ask first is simple. Is my money safe? Dubai built its rules around that question.

- **Escrow for off plan.** Under Dubai Law No. 8 of 2007, developers must register with RERA and open an escrow account for each project. Buyer payments go into that account.
- **Government registered title.** Every sale is registered with the Dubai Land Department and the title is issued by the government.
- **Licensed brokers.** Every broker must be registered with RERA. Ask for the ORN. Cresco is ORN 34288.

REASON 6

6 A residency option through property

The UAE Golden Visa can be granted to property investors. The Dubai Land Department requires property worth at least AED 2 million at the time of purchase, about \$545,000, wholly owned in the applicant's name.

A mortgaged property can qualify. The bank must issue a letter confirming that at least AED 2 million has been paid.

Residency is not citizenship. Rules can change. Confirm the requirements with the authorities at the time you apply.

CRESCO DUBAI PROPERTY PRICE INDEX

Off plan or ready? Check the premium first.

Off plan homes in Dubai often sell at a premium to ready homes in the same community. You pay more per sq ft today for a home you receive later. Here is what the register shows.

COMMUNITY	OFF PLAN, AED PER SQ FT	READY, AED PER SQ FT	OFF PLAN PREMIUM
Palm Jumeirah	5,381	2,651	103%
Dubai Marina	3,037	1,750	74%
Downtown Dubai	3,958	2,466	61%
Dubai Creek Harbour	2,165	2,279	Off plan cheaper

Source: Cresco Dubai Property Price Index. 5,297 Dubai Land Department registered sales, 1 September to 11 October 2026. Medians. Residential only.

54%

of all sales in the period were off plan

93%

off plan share in Dubai South, across 984 sales

How to read it

Off plan can make sense. You get a payment plan, a new building and sometimes a better layout. But the premium is real. Compare every off plan price with ready sales in the same community before you sign.

The full table by area and bedroom, with a free CSV download, is at crescorealestate.ae/dubai-property-price-index.

BEFORE YOU BUY

What we tell every American buyer

Good advice includes the risks. These are the six points we raise in every first call.

1. Know the premium you are paying

If you buy off plan, compare the price per sq ft with ready sales in the same community. See page 7.

2. Budget beyond the price

Add the 4 per cent Dubai Land Department transfer fee, registration and trustee fees, broker commission and annual service charges.

3. Plan your finance early

Non residents can get a mortgage in Dubai, but banks lend a lower share of the price than they do for residents. Some buyers pay cash or use a developer payment plan instead.

4. Keep your US reporting clean

Report rent and gains to the IRS. Ask your adviser about the reporting rules for foreign bank accounts and foreign assets.

5. Check the developer and the project

Ask for the project's registration with the Dubai Land Department and its escrow account. A registered broker can show you both.

6. Treat rent as a forecast, not a promise

Vacancy, service charges and management fees all reduce your net return. Judge a property on net yield, not gross.

THE PROCESS

How Americans buy Dubai property from the United States

You do not need to live in Dubai to buy there. A buyer can complete the whole purchase from the United States.

1. **First call.** A call with the Cresco US desk in Los Angeles to set your budget, goal and timeline.
2. **Shortlist.** We shortlist units using Dubai Land Department registered prices, not asking prices.
3. **Reserve.** You sign a reservation and pay the booking deposit. For off plan it goes to the project escrow account.
4. **Sign the contract.** You sign the sale and purchase agreement, in person, digitally or through a power of attorney legalized for use in the UAE.
5. **Transfer funds.** You wire funds from your US bank. For off plan they go to the project escrow account. For a resale they are paid as directed at the Land Department trustee office.
6. **Register.** The sale is registered with the Dubai Land Department and you receive your title, or your off plan contract registration.
7. **Hand over and rent.** You collect the keys or appoint a property manager to lease and run the home for you.

Time zones work in your favour. Dubai is 11 to 12 hours ahead of Los Angeles. Our Dubai team works while you sleep and our Los Angeles office covers your working day.

ABOUT CRESCO REAL ESTATE

One firm. Dubai and Los Angeles.

Cresco Real Estate LLC is a RERA registered brokerage in Dubai, ORN 34288, founded in February 2022 by Umer Shauket. We opened a Los Angeles office to serve American buyers and Gulf families looking at the US.

AED 6.8B+

in closed transactions

2,500+

deals across Dubai and Abu Dhabi

~AED 140M

bought by American buyers through Cresco, about \$38 million

100+

agents

50+

UAE developer partnerships

4

California roadshow stops in October 2026

Book a call with our US desk

1-833-CRESCO-6 | info@crescorealestate.ae

crescorealestate.us | 1800 N Vine St, Suite 346, Los Angeles, CA 90028

Dubai: Rawdat Al Wasl Building, Sheikh Zayed Road | +971 4 529 9647

Sources

- Dubai Land Department register: August 2026 apartment sales; week of 5 to 11 October 2026; Cresco Dubai Property Price Index, 1 September to 11 October 2026.
- Dubai Land Department figures for 2025, reported by Gulf News: AED 917 billion, about 270,000 transactions, 129,400 new investors.
- Dubai Data and Statistics Establishment, reported by Gulf News, September 2026: population 4,807,185.
- Dubai Land Department, Golden Visa investor service terms. Dubai Law No. 8 of 2007 on escrow accounts.
- IRS, United States income tax treaties A to Z. Central Bank of the UAE, dirham peg at 3.6725.

This guide is general information, not tax, legal or investment advice. Figures are correct at the dates shown and can change. Past prices do not guarantee future results. Speak to a licensed tax adviser before investing abroad.