



For SG Expats:

Dubai Prime Residential Snapshot: Ready Projects Investment Guide

*My Top 5 Data-Rich Overview of Dubai Communities:
Prices, Rents, ROI & Investment Potential.*



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Key Growth Drivers in Dubai Real Estate (2021-2025)

Let's Connect!

I'd love to learn more about your plans and how Dubai real estate can play a role in your wealth journey.



Comparative Summary Dubai vs. Singapore

2014 – 2024 Progress

Metric	Dubai	Singapore
Population Growth	+62%	+7%
Millionaire Population Growth	+62%	+26%
Real Estate Growth	+322% in transaction volume	+29% in transaction volume

Conclusion:

Singapore remains stable. Dubai continues its ascent.

This comparative snapshot highlights the dynamic transformation of Dubai and Singapore over the past decade. From population and wealth growth to booming real estate markets, the data reveals Dubai's rapid ascent as a global hub, while Singapore maintains its steady and resilient performance.

Downtown Dubai

About the Area

Downtown is basically the CBD of Dubai — and honestly, it's iconic for a reason. It's home to the Burj Khalifa and the Dubai Mall, which has been the most visited place on the planet for the last two years. That alone keeps it on everyone's bucket list.

Because of that, it does incredibly well on Airbnb and sees strong demand for long-term rentals. It's a master-planned community by Emaar, with that famous Downtown skyline that genuinely holds value.

Even though it's one of the most established areas, prices are still going up — around 6.4% year-on-year — and it's consistently in the top 5 for property transactions in Dubai. Yes, it's a premium area to enter, but it's also one of the safest places to invest. High demand, strong appreciation, and just a solid, timeless location

Developed by Emaar, this high-end, urban community offers a cosmopolitan vibe with stunning views of the Burj Khalifa and Dubai Fountain. With easy access to Sheikh Zayed Road and the Burj Khalifa/Dubai Mall Metro Station, residents enjoy top-tier connectivity. Nearby are elite schools like JSS Private and Hartland International, premier shopping at Dubai Mall and Souk Al Bahar, and ample leisure options including Burj Park and Dubai Opera.

Category	Details
Developer	Emaar
Community Vibe	High-end, urban, cosmopolitan
Views	Burj Khalifa, Dubai Fountain
Road Access	Sheikh Zayed Road, Financial Center Road, Al Khail Road
Metro Access	Burj Khalifa/Dubai Mall Station (Red Line)
Schools Nearby	JSS Private School, Hartland International, Dubai International School
Malls & Retail	Dubai Mall, Souk Al Bahar, Emaar Boulevard Retail, Ballers (Padel & Tennis)
Parks & Open Space	Burj Park, Business Bay Canal Promenade
Tourist Attractions	Burj Khalifa, Dubai Opera, Dubai Fountain, The Dubai Mall

About the Developer

Developer	Emaar
Founded	1997
Ownership	Public (Listed on Dubai Financial Market - DFM)
Focus	Master-planned communities, high-rise towers, mixed-use developments
Signature Projects	Downtown Dubai, Dubai Marina, Dubai Hills Estate, Emaar Beachfront, Arabian Ranches
Units Delivered	81,600+ (as of 2024)
Ongoing Pipeline	25,000+ units under development
Known For	High-quality construction, strong resale/rental value, community living, investor trust
Market Value	AED 59+ billion (2024)

Area Statistics

Metric	Figure
Total Buildings	~160 high-rises (approx. 130 residential, 30 commercial/mixed-use)
Residential:Commercial Ratio	~81% Residential : 19% Commercial
Total Residential Units	~25,000
Average Rent (Annually)	1 BR: AED 125K 2 BR: AED 195K 3 BR: AED 300K
Average Sales Price	1 BR: AED 2.3M 2 BR: AED 3.7M 3 BR: AED 6.1M
Typical Unit Sizes	1 BR: 700–950 sq.ft. 2 BR: 1,100–1,300 sq.ft. 3 BR: 1,500–1,800 sq.ft.
Price Growth (5 Years)	~+52%
Rent Growth (5 Years)	~+45%
Community Age	Main development between 2008–2020
New Developments Coming	Emaar St. Regis, IL Primo, One Residence, Downtown Circle and a few luxury towers.

Short-Term Rental Performances (Airbnb)

Unit Type	Average Daily Rate (AED)	Occupancy Rate (Est.)
1 Bedroom	AED 580	80%
2 Bedroom	AED 800	78%
3 Bedroom	AED 1,100	75%

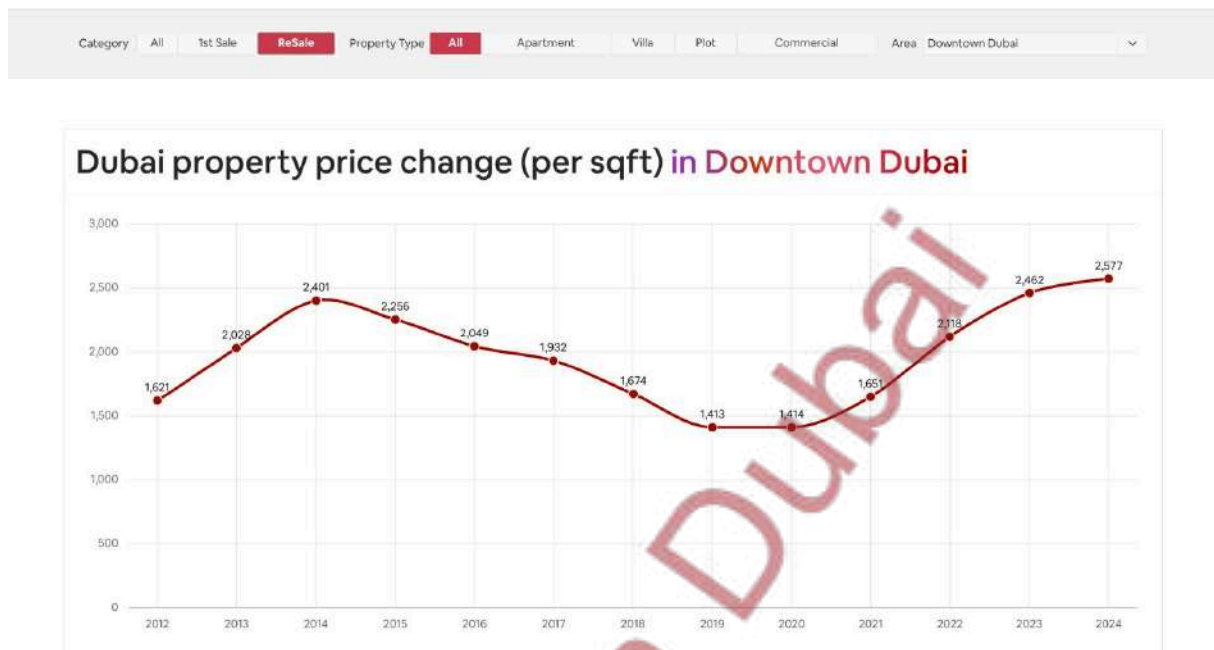
Price Benchmarks – Off-plan vs Ready

Unit Type	Off-Plan Avg. Price (AED)	Ready Avg. Price (AED)
1 Bedroom	2.2M - 2.3M	2.3M
2 Bedroom	3.3M - 3.7M	3.7M
3 Bedroom	9.5M	6.1M

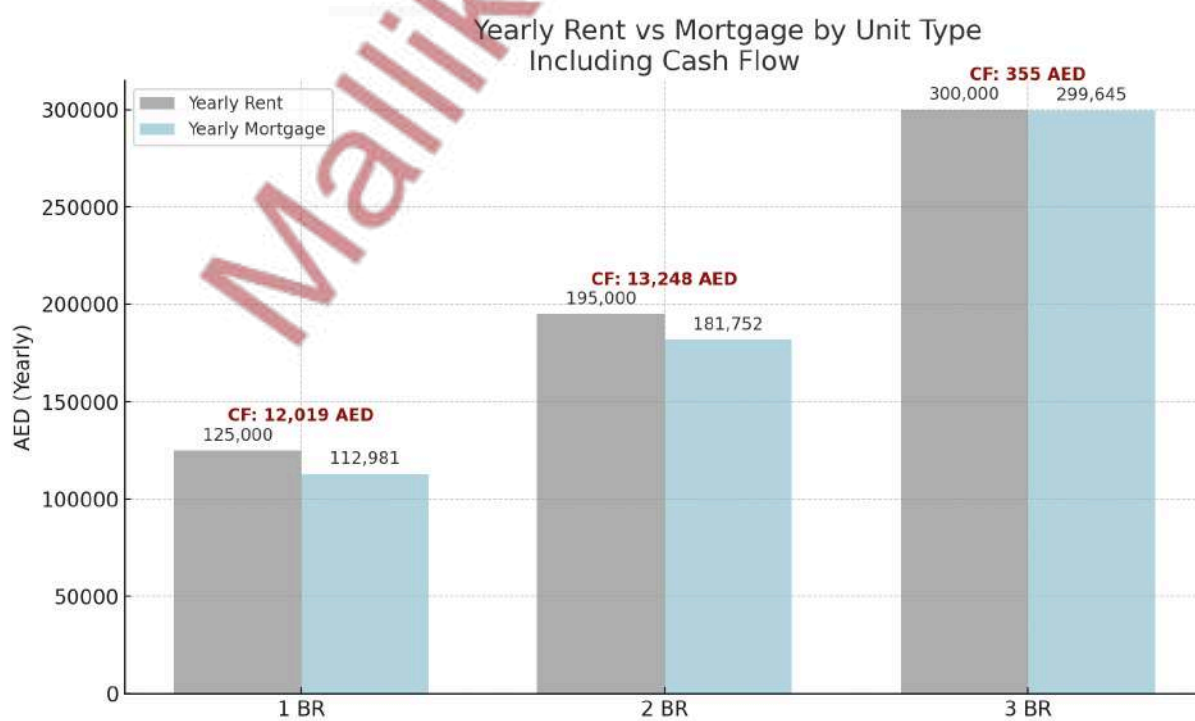
Top Buildings to Watch

Building	Developer	Year Built	Unit Mix
Downtown Views (All 4 Towers)	Emaar	2022	1, 2, 3 BR
St. Regis	Emaar	EST2026	1, 2, 3 BR
Boulevard Heights	Emaar	2023	1, 2,3, 4 BR

Property Price Change Year over Year



Mortgage Analysis



Down Payment & Mortgage Analysis

The table below outlines the estimated mortgage cash outflows for a foreigner purchasing a property in Dubai, based on a typical scenario with a property value of AED 2.3 million.

- 60/40 Loan-to-Value (LTV) ratio – 40% down payment and 60% financed by a UAE-licensed bank
- Fixed interest rate of 5.4%, assumed for simplicity
- 20-year loan term (240 months), [This is what most clients choose based on age]

Based on these parameters, the table summarizes your monthly and yearly mortgage payments, total loan cost, and overall cash outlay over the full repayment period.

Component	Amount (AED)
Property Price	2,300,000
Down Payment (40%)	920,000
Loan Amount (60%)	1,380,000
Monthly Payment	~9,630
One Year Payment	~115,560
Rent	125,000
Positive Cash Flow for the Year	9,440

City Walk

About the Area

City Walk is nearing its final launches, with the entire community set for completion in the next 3 years—offering strong potential for appreciation. Its prime location just 8 minutes from Dubai Mall ensures lasting value, making it a top choice for young couples and families alike. Developed by Meraas, known for a select few premium communities, City Walk stands out for its low-rise, spacious layouts—more premium than Downtown, and perfect for those wanting quality living without CBD noise. The latest launch features Central Park, with one ready building (starting at AED 2.6M), while park amenities and further infrastructure are still being completed—adding long-term upside.

Category	Details
Developer	Meraas
Community Vibe	Modern.walkable, lifestyle-centric
Views	Burj Khalifa, Jumeirah Skyline
Road Access	Sheikh Zayed Road, Al Wasl Road, Jumeirah Street
Schools Nearby	GEMS Wellington, Jumeirah International, Horizon English School
Malls & Retail	City Walk Mall, Mercato Mall
Parks & Open Space	Safa Park, Jumeirah Beach Park
Tourist Attractions	Coca-Cola Arena, Green Planet, La Mer Beach

About the Developer

Developer	Meraas
Founded	2007
Ownership	Part of Dubai Holding (government-backed)
Focus	Luxury waterfront & lifestyle-driven urban developments
Signature Projects	Bluewaters Island, City Walk, La Mer, Jumeirah Bay Island, Port de La Mer
Units Delivered	Thousands across luxury and boutique zones
Ongoing Pipeline	High-end launches in beachfront & city areas
Known For	Exceptional design, premium locations, high-end finishes, lifestyle living



Area Statistics

Metric	Figure
Total Buildings	~35 residential buildings
Residential:Commercial Ratio	~70% Residential : 30% Retail/Commercial
Total Residential Units	~2,000
Average Rent	1 BR: AED 175K 2 BR: AED 180K 3 BR: AED 250K
Average Sales Price	1 BR: AED 2.9M 2 BR: AED 4.3M 3 BR: AED 7M
Typical Sizes	1 BR: 950–1,100 sq.ft. 2 BR: 1,400–1,800 sq.ft. 3 BR: 2,000–2,400 sq.ft.
Price Growth (10 Years)	~+42%
Rent Growth (10 Years)	~+38%
Community Age	Built between 2016–2021
New Developments Coming	City Walk Northline Phase2 and Verve City Walk

Short-Term Rental Performances (Airbnb)

Unit Type	Average Daily Rate (AED)	Occupancy Rate (Est.)
1 Bedroom	AED 655	65%
2 Bedroom	AED 1038	67%
3 Bedroom	AED 1545	65%

Price Benchmarks – Off-plan vs Ready

Unit Type	Off-Plan Avg. Price (AED)	Ready Avg. Price (AED)
1 Bedroom	2.1M	2.9M
2 Bedroom	3.6M	4.3M
3 Bedroom	6.4M	7M

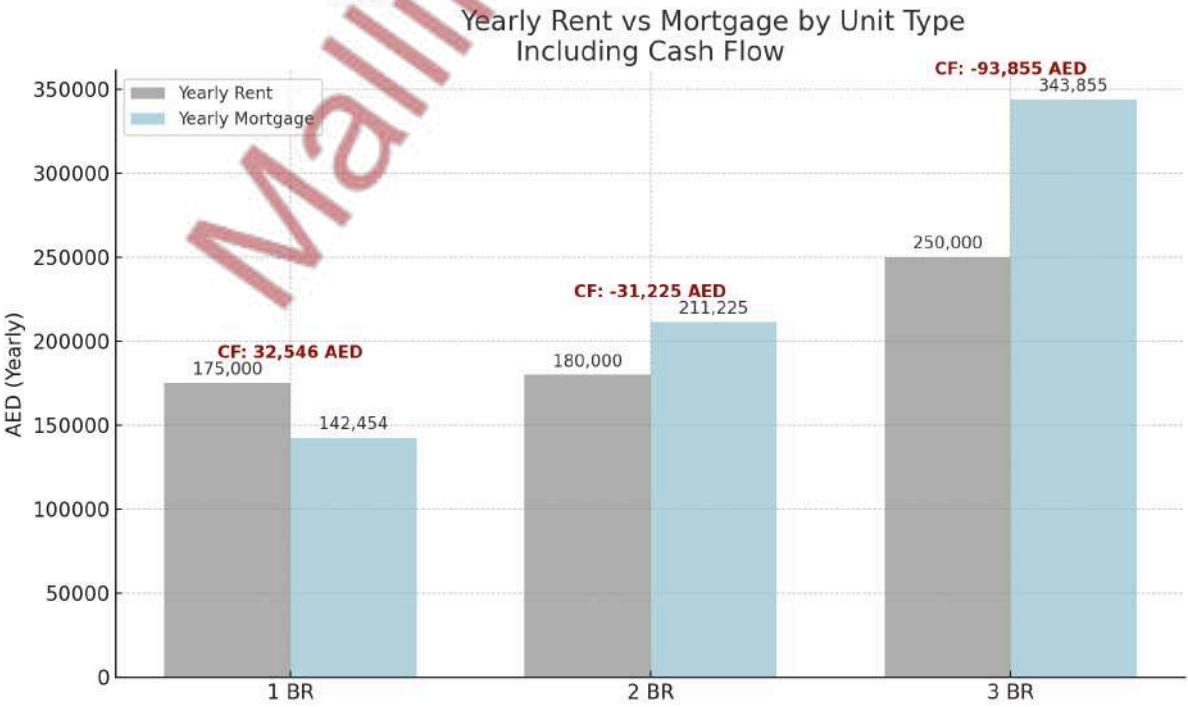
Top Buildings to Watch

Building	Developer	Year Built	Unit Mix
Central Park Building 1	Meraas	2022	1, 2, 3, 4 BR
Building 4B	Meraas	EST 2025	1, 2, 3 BR
Erin	Meraas	2026	1, 2, 3, 4, 5 BR

Property Price Change Year over Year



Mortgage Analysis



Down Payment vs Mortgage

The table below outlines the estimated mortgage cash outflows for a foreigner purchasing a property in Dubai, based on a typical scenario with a property value of AED 2.9 million.

- 60/40 Loan-to-Value (LTV) ratio – 40% down payment and 60% financed by a UAE-licensed bank
- Fixed interest rate of 5.4%, assumed for simplicity
- 20-year loan term (240 months), considered a market standard

Based on these parameters, the table summarizes your monthly and yearly mortgage payments, total loan cost, and overall cash outlay over the full repayment period.

Component	Amount (AED)
Property Price	2,900,000
Down Payment (40%)	1,160,000
Loan Amount (60%)	1,740,000
Monthly Payment	~12,142
One Year Payment	~145,704
Rent	175,000
Cash Flow for the Year	29,296

Dubai Hills Estate

About the Area

Dubai Hills Estate is Emaar’s flagship green master-planned community, just minutes from Downtown Dubai. Known for its central location, it continues to see strong demand and price appreciation. Around 70% complete, the area is already home to the Dubai Hills Mall, a world-class golf course, clubhouse, restaurants, and Dubai’s largest residential park – all contributing to high footfall and livability. While several villa clusters and golf-facing towers are still under development, a metro station is planned by 2029. With over 1.45 million sqm dedicated to green spaces, pedestrian paths, and parks, Dubai Hills remains a top choice for families and professionals alike.

Category	Details
Developer	Emaar
Community Vibe	Family-friendly, green, upscale suburban living
Views	Golf course, park views, Downtown skyline (from select towers)
Road Access	Al Khail Road, Umm Suqeim Street, Sheikh Zayed Road (via Hessa)
Metro Access	Planned metro station (expected by 2029)
Schools Nearby	GEMS International School, GEMS Wellington Academy, Repton School Al Barsha
Malls & Retail	Dubai Hills Mall, Geant, Grandiose, Community retail at Park Heights & Maple
Parks & Open Space	Dubai Hills Park, multiple jogging/bike tracks, playgrounds, green corridors
Tourist Attractions	Dubai Hills Golf Club, The Golf Clubhouse, Dubai Hills Mall, central park

About the Developer

Developer	Emaar
Founded	1997
Ownership	Public (Listed on Dubai Financial Market - DFM)
Focus	Master-planned communities, high-rise towers, mixed-use developments
Signature Projects	Downtown Dubai, Dubai Marina, Dubai Hills Estate, Emaar Beachfront, Arabian Ranches
Units Delivered	81,600+ (as of 2024)
Ongoing Pipeline	25,000+ units under development
Known For	High-quality construction, strong resale/rental value, community living, investor trust
Market Value	AED 59+ billion (2024)

Area Statistics

Metric	Figure
Total Buildings	~40 towers + villas
Residential:Commercial Ratio	60% Residential : 40% Community/Green
Total Residential Units	~15,000
Average Rent	1 BR: AED 85K 2 BR: AED 147K 3 BR: AED 240K
Average Sales Price	1 BR: AED 1.3M 2 BR: AED 2.1M 3 BR: AED 4.6M
Typical Sizes	1 BR: 950–1,100 sq.ft. 2 BR: 1,400–1,800 sq.ft. 3 BR: 2,000–2,400 sq.ft.
Price Growth (10 Years)	~+42%
Rent Growth (10 Years)	~+38%
Community Age	Built between 2016–2021
New Developments Coming	Ellington House III & IV, Address Villas-Hillcrest, Parkgate and several villa collections and residential units.

Short-Term Rental Performances (Airbnb)

Unit Type	Average Daily Rate (AED)	Occupancy Rate (Est.)
1 Bedroom	AED 746	60%
2 Bedroom	AED 1149	61%
3 Bedroom	AED 2067	60%

Price Benchmarks – Off-plan vs Ready

Unit Type	Off-Plan Avg. Price (AED)	Ready Avg. Price (AED)
1 Bedroom	1.9M	1.3M
2 Bedroom	3M	2.1M
3 Bedroom	3.7M	4.6M

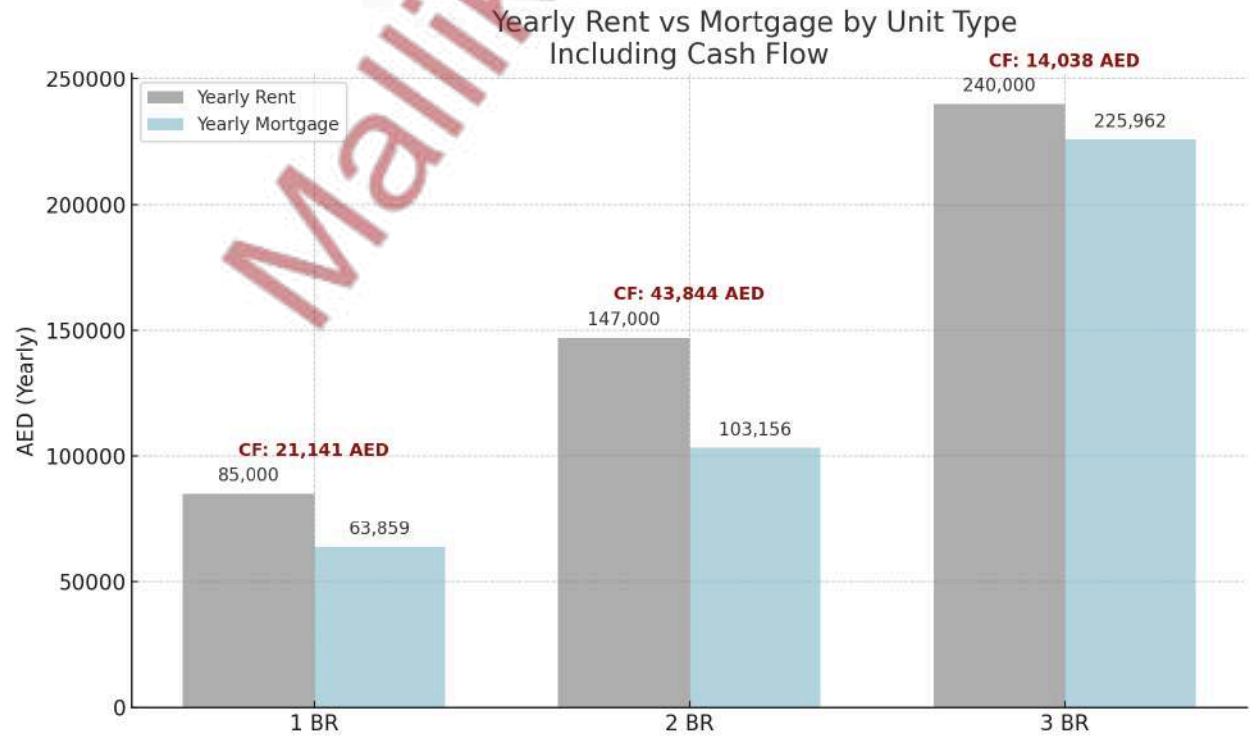
Top Buildings to Watch

Building	Developer	Year Built	Unit Mix
Ellington House	Emaar	2007	1, 2, 3 BR
Grove	Emaar	2022	1, 2, 3 BR
Golf Suites	Emaar	2022	3, 4 BR

Property Price Change Year over Year



Mortgage Analysis



Down Payment vs Mortgage

The table below outlines the estimated mortgage cash outflows for a foreigner purchasing a property in Dubai, based on a typical scenario with a property value of AED 1.3 million.

- 60/40 Loan-to-Value (LTV) ratio – 40% down payment and 60% financed by a UAE-licensed bank
- Fixed interest rate of 5.4%, assumed for simplicity
- 20-year loan term (240 months), considered a market standard

Based on these parameters, the table summarizes your monthly and yearly mortgage payments, total loan cost, and overall cash outlay over the full repayment period.

Component	Amount (AED)
Property Price	1,300,000
Down Payment (40%)	520,000
Loan Amount (60%)	780,000
Monthly Payment	~5,443
One Year Payment	~65,316
Rent	85,000
Cash Flow for the Year	19,684

Jumeirah Village Center (JVC)

About the Area

Jumeirah Village Circle is a growing residential area favored by largely British and European community. Known for its green spaces, low-rise buildings, and relaxed suburban feel, it offers a refreshing alternative to Dubai’s high-rise districts. The area features numerous European-style cafes, pubs, and restaurants, contributing to its international charm.

JVC offers a mix of apartments, villas, and townhouses at highly competitive prices, making it one of Dubai’s most affordable areas for singles and young couples. Though not gated or traditionally family-oriented, it’s well-located—just minutes from Dubai Hills Estate—offering access to upscale amenities at a fraction of the cost

Category	Details
Developer	Nakheel, Ellington, Binghatti, DAMAC, and Samana
Community Vibe	Family-friendly, lots of greenery
Views	Landscaped parks, low- to mid-rise skyline views, Marina and Palm views
Road Access	Connected via Al Khail Road, Sheikh Zayed Road, and Hessa Street
Metro Access	Near MOE and Dubai Internet City
Schools Nearby	Near GEMS Wellington, Sunmarke, JSS International, and several nurseries
Malls & Retail	Circle Mall is at the heart of the community, along with local convenience stores, salons, gyms, and cafés
Parks & Open Space	30+ landscaped parks, jogging tracks, kids’ play areas, and community sports courts.
Tourist Attractions	15–20 minutes to Marina, JBR, Mall of the Emirates, Global Village, and Burj Khalifa/Dubai Mall area.

About the Developer

Developer	Nakheel PJSC (now part of Dubai Holding)
Founded	2003
Ownership	Public (Listed on Dubai Financial Market - DFM)
Focus	Master-developer of large-scale residential, retail, hospitality, and leisure communities
Signature Projects	Palm Jumeirah, The World Islands, Al Furjan, Dubai Islands, JVC, Ibn Battuta Mall
Units Delivered	7,225+ residential units since 2010
Ongoing Pipeline	multi-frond island with 723+ luxury villas
Known For	Ambitious reclaimed-island mega-projects, Innovative financing and installment plans tailored to end-users
Market Value	AED 59+ billion (2024)



Area Statistics

Metric	Figure
Total Buildings	~350–366 towers/villas/rows
Residential:Commercial Ratio	97.61% residential : 2.39% commercial
Total Residential Units	~30,000+
Average Rent	1 BR: AED 70K 2 BR: AED 105K 3 BR: AED 140K
Average Sales Price	1 BR: AED 970K 2 BR: AED 1.7M 3 BR: AED 2.5M
Typical Sizes	1 BR: 581–934 sq.ft. 2 BR: 1,046–1,675 sq.ft. 3 BR: 1,363–2,112 sq.ft.
Price Growth (10 Years)	50% in some areas; ~25% over past year
Rent Growth (10 Years)	~30–40%
Community Age	2010–2025
Upcoming Projects	Multiple projects from Bingghati and Imtiaz and some from other small developers

Short-Term Rental Performances (Airbnb)

Unit Type	Average Daily Rate (AED)	Occupancy Rate (Est.)
1 Bedroom	AED 584	57%
2 Bedroom	AED 914	58%
3 Bedroom	AED 1380	57%

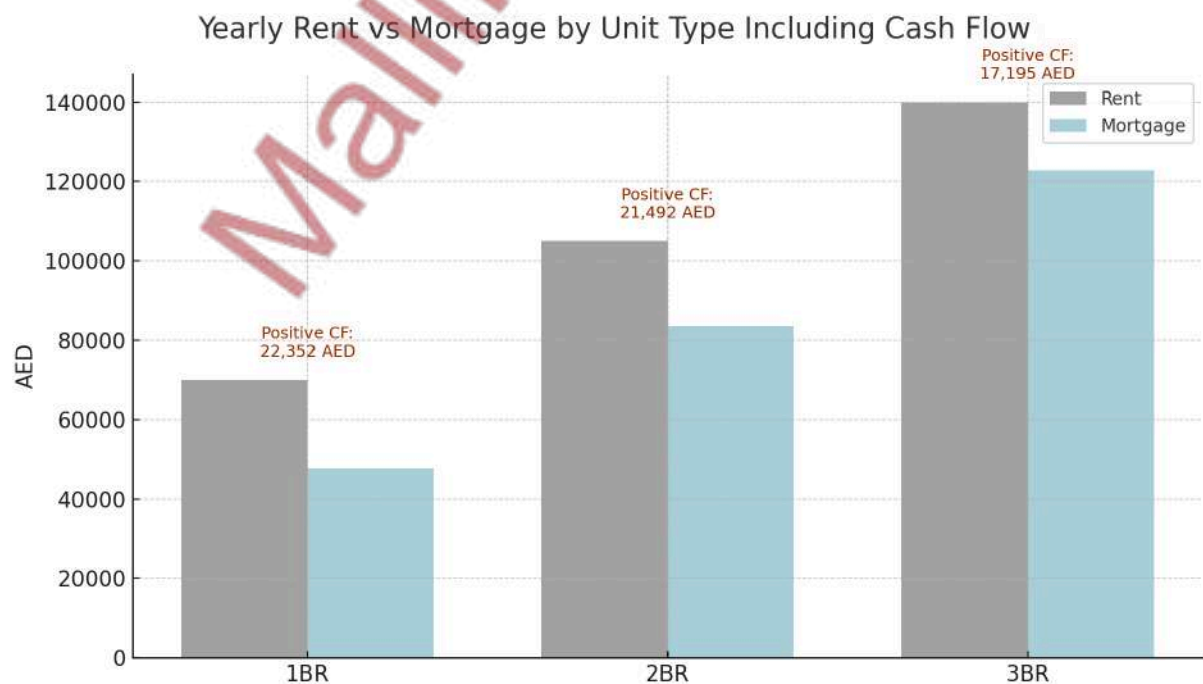
Price Benchmarks – Off-plan vs Ready

Unit Type	Off-Plan Avg. Price (AED)	Ready Avg. Price (AED)
1 Bedroom	1.1M	970K
2 Bedroom	1.7M	1.7M
3 Bedroom	2.4M	2.5M

Property Price Change Year over Year



Mortgage Analysis



Down Payment vs Mortgage

The table below outlines the estimated mortgage cash outflows for a foreigner purchasing a property in Dubai, based on a typical scenario with a property value of AED 970K.

- 60/40 Loan-to-Value (LTV) ratio – 40% down payment and 60% financed by a UAE-licensed bank
- Fixed interest rate of 5.4%, assumed for simplicity
- 20-year loan term (240 months), considered a market standard

Based on these parameters, the table summarizes your monthly and yearly mortgage payments, total loan cost, and overall cash outlay over the full repayment period.

Component	Amount (AED)
Property Price	970,000
Down Payment (40%)	388,000
Loan Amount (60%)	582,000
Monthly Payment	3,970.70
One Year Payment	47,648.45
Rent	70,000
Cash Flow for the Year	22,352

Jumeirah Lake Towers (JLT)

About the Area

Jumeirah Lake Towers is a well-established mixed-use community located opposite Dubai Marina, featuring three man-made lakes and a blend of residential and commercial towers. Known as Dubai’s second central business district, JLT is popular for its affordability, waterfront living, and proximity to the Jebel Ali Free Zone and Al Maktoum International Airport—making it ideal for both families and professionals.

With around 80 towers grouped into 26 clusters, JLT offers a wide range of apartments—from AED 1 million to AED 2.5 million. It’s home to over 300 restaurants, cafes, and shops, creating a vibrant, self-contained lifestyle managed by DMCC. For those seeking Marina-style living in a quieter, more residential setting, JLT offers the perfect balance—just 10 minutes from Marina and 25 minutes from Downtown Dubai.

Category	Details
Developer	DMCC (Dubai Multi Commodities Centre)
Community Vibe	High-end, urban, cosmopolitan
Views	Lake, Marina skyline, golf course views in higher floors
Road Access	Sheikh Zayed Road (E11), Al Sarayat Street, First Al Khail Road
Metro Access	DMCC Metro Station
Schools Nearby	Emirates International School Meadows, Dubai British School, Raffles Nursery
Malls & Retail	Dubai Marina Mall, Ibn Battuta Mall
Parks & Open Space	JLT Park, Lakefront jogging tracks, kids’ play areas
Tourist Attractions	Dubai Marina & Palm Jumeirah

About the Developer

Developer	DMCC (Dubai Multi Commodities Centre)
Founded	2002
Ownership	Government of Dubai
Focus	Mixed-use developments, free zone management, trade facilitation, and high-end commercial and residential projects
Signature Projects	Jumeirah Lake Towers (JLT), Uptown Dubai
Units Delivered	Over 87 towers in JLT, comprising 80,000+ residents and employees (residential + commercial)
Ongoing Pipeline	Approx. 3,000+ residential and serviced units,
Known For	World’s leading free zone for commodities trade, premium mixed-use masterplans and business ecosystem with 24,000+ member companies
Market Value	Estimated \$540+ billion in global trade



Area Statistics

Metric	Figure
Total Buildings	80+ Towers (across 26 Clusters A-Z)
Residential:Commercial Ratio	70% Residential / 30% Commercial
Total Residential Units	~15,000
Average Rent	1 BR: AED 80K 2 BR: AED 120K 3 BR: AED 160K
Average Sales Price	1 BR: AED 1.1M 2 BR: AED 2.2M 3 BR: AED 2.75M
Typical Sizes	1 BR: 709–1,000 sq.ft. 2 BR: 954–1,337 sq.ft. 3 BR: 1,897–2,219 sq.ft.
Price Growth (10 Years)	~22% overall (steady appreciation)
Rent Growth (10 Years)	~28% overall
Community Age	Built between 2004-2012
Upcoming Projects	Marriott Residences, Upper House by Ellington

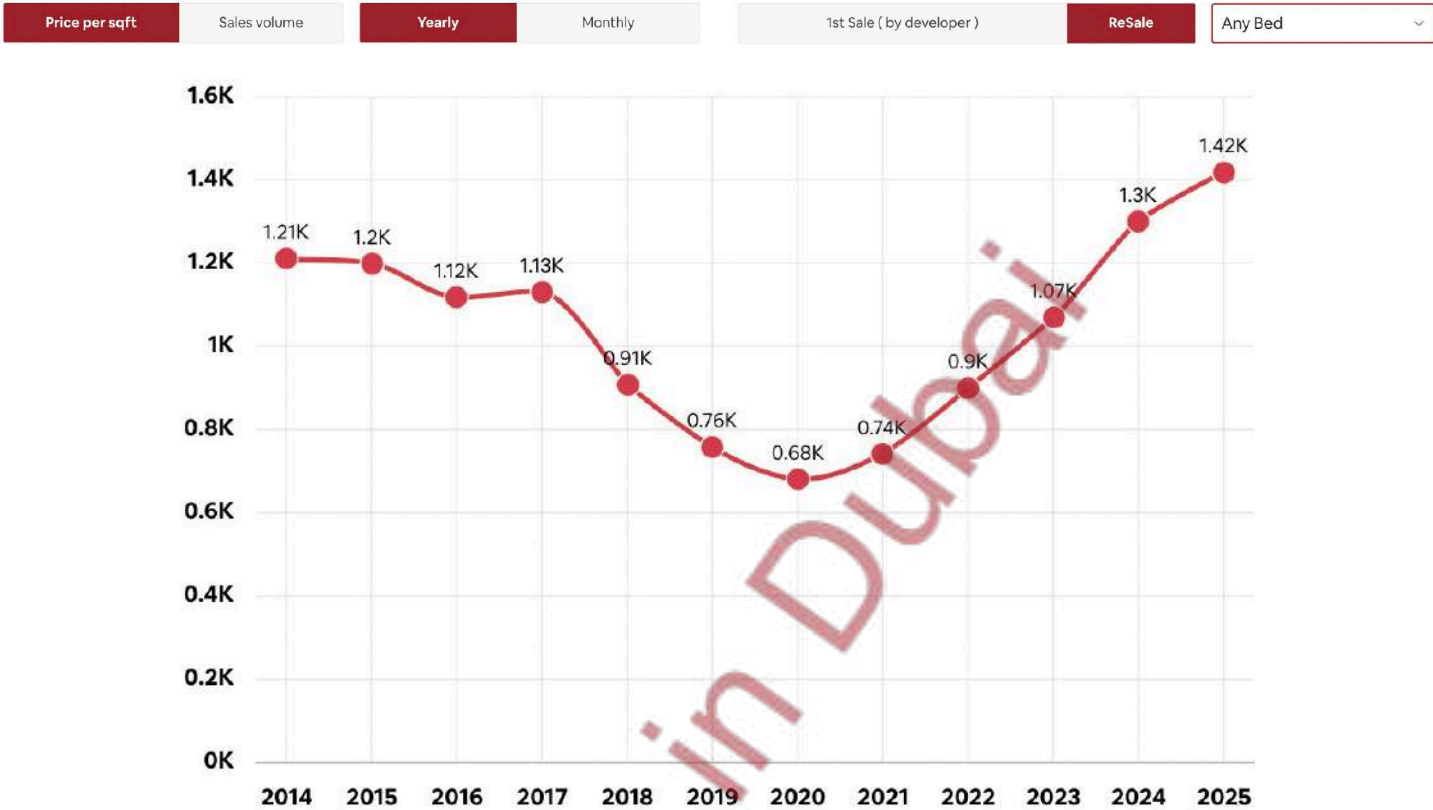
Short-Term Rental Performances (Airbnb)

Unit Type	Average Daily Rate (AED)	Occupancy Rate (Est.)
1 Bedroom	AED 631	63%
2 Bedroom	AED 987	64%
3 Bedroom	AED 1490	63%

Price Benchmarks – Off-plan vs Ready

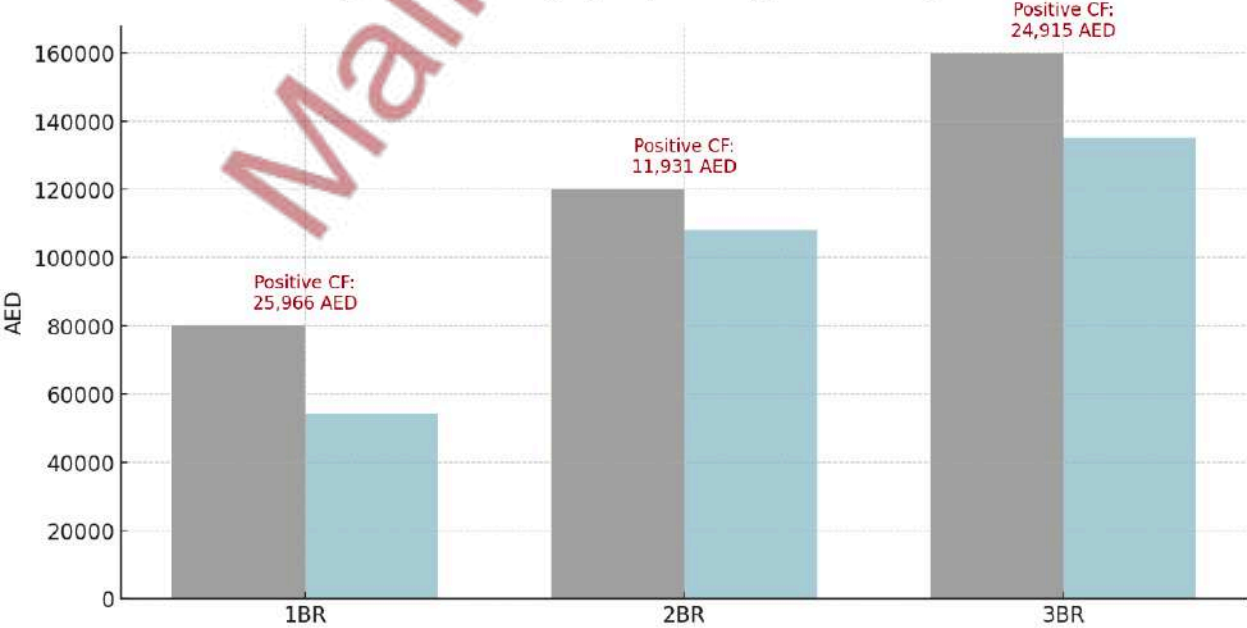
Unit Type	Off-Plan Avg. Price (AED)	Ready Avg. Price (AED)
1 Bedroom	2.2M	1.1M
2 Bedroom	2.8M	2.2M
3 Bedroom	4.7M	2.75M

Property Price Change Year over Year



Mortgage Analysis

Yearly Rent vs Mortgage by Unit Type Including Cash Flow



Down Payment vs Mortgage

The table below outlines the estimated mortgage cash outflows for a foreigner purchasing a property in Dubai, based on a typical scenario with a property value of AED 1.1 million.

- 60/40 Loan-to-Value (LTV) ratio – 40% down payment and 60% financed by a UAE-licensed bank
- Fixed interest rate of 5.4%, assumed for simplicity
- 20-year loan term (240 months), considered a market standard

Based on these parameters, the table summarizes your monthly and yearly mortgage payments, total loan cost, and overall cash outlay over the full repayment period.

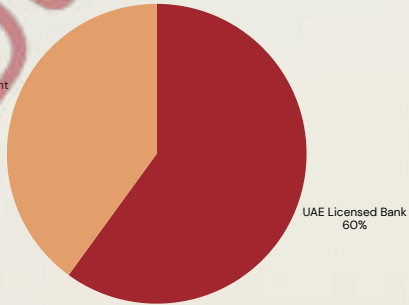
Component	Amount (AED)
Property Price	1,100,000
Down Payment (40%)	440,000
Loan Amount (60%)	660,000
Monthly Payment	4,502.86
One Year Payment	54,034.33
Rent	80,000
Cash Flow for the Year	25,966

UAE Golden Visa 2025:

Unlock 10 year Residency, Stability & Investment Privileges

Who Qualifies	<p>Property Investors: AED 2M / ~SGD 710K</p> <ul style="list-style-type: none"> • Off-plan: Eligible post 24% payment (~AED 480K / 167k SGD) • Ready / Mortgaged: Title deed required <p>Professionals: AED 30K/month salary (2+ years with current employer – to verify)</p> <p>New categories: Healthcare, Education, Content Creators, E-sports, Yacht Owners</p>
Property Rules	<ul style="list-style-type: none"> • Mortgaged properties eligible (up to 50% LTV) • AED 1M upfront no longer required • Joint ownership allowed (each must invest AED 2M)
Key Benefits	<ul style="list-style-type: none"> • 10-year renewable residency (as long as you own the property) • No local sponsor required • Stay abroad without cancellation • Sponsor spouse, children (any age/gender), parents & domestic help • Own 100% of a UAE business (no Emirati sponsor required)
Required Documents	<ul style="list-style-type: none"> • Title deed / Oqood • Passport • Emirates ID (if applicable) • Proof of investment source (if mortgaged)
Application Channels	<ul style="list-style-type: none"> • icp.gov.ae • Developers & Trusted Broker Channels <p>We are a one stop shop and can take care of this for you!</p>
Mallika's Must-Knows	<ul style="list-style-type: none"> • Selling the linked property = visa must be cancelled & reapplied after a new qualifying property • For married couples: ideally buy in one partner's name (AED 2M minimum) to sponsor family • Joint ownership = AED 4M required • Put under the partner whose biological parents are being sponsored

2025 Mortgage Laws for Global Investors: Foreigners can get a loan in the UAE

General Guidelines	<ul style="list-style-type: none">• Available for residents and non-residents• Only ready properties can be mortgaged• Off-plan: not mortgageable until handover, then up to 50% of value can be financed• Must be financed via UAE-licensed banks						
Loan Terms for Foreigners	<p>(For Foreigners – Regardless of nationality or Golden Visa)</p> <ul style="list-style-type: none">• Loan-to-Value (LTV): 50%–60%• Interest rate: approx. 5%–6% (bank dependent)• Repayment: up to 25 years or until age 65  <p>A pie chart illustrating the Loan-to-Value (LTV) split. The chart is divided into two segments: a larger dark red segment representing 'UAE Licensed Bank' at 60%, and a smaller orange segment representing 'Down Payment' at 40%.</p> <table border="1"><thead><tr><th>Category</th><th>Percentage</th></tr></thead><tbody><tr><td>UAE Licensed Bank</td><td>60%</td></tr><tr><td>Down Payment</td><td>40%</td></tr></tbody></table>	Category	Percentage	UAE Licensed Bank	60%	Down Payment	40%
Category	Percentage						
UAE Licensed Bank	60%						
Down Payment	40%						
Eligibility Criteria	<ul style="list-style-type: none">• Age: 21–65• Proof of stable income• Clean credit history						
Documents (Salaried)	<ul style="list-style-type: none">• Passport & visa copy• Proof of income / salary certificate• 6 months bank statements• Utility bill (proof of address)						
Documents (Self-Employed)	<ul style="list-style-type: none">• Passport copy (all pages)• Company trade license & agreement• 6 months personal bank statements• Utility bill (proof of address)• Company website						
Mallika's Must-Knows	<p>Get pre-approved before you start your property search — it's free, non-binding, and required for viewings</p> <p>We are a one-stop shop and can handle the entire mortgage process for you — from pre-approval to property handover</p>						

Dubai Real Estate Growth 2021–2025:

Capital Appreciation Trends Investors Should Know



This graph illustrates the cumulative capital appreciation of Dubai real estate, showing a sharp rise of +124% from 2020 to 2025. The market has grown consistently, driven by high demand and limited supply.

Top-Performing Areas (Approx. Appreciation %):

Area	Approx. Appreciation	Launch Price / Sq. Ft. (Year)	Current Price / Sq. Ft.
Palm Jumeirah	100%	AED 1,500 (2020)	AED 3,000+
Downtown Dubai	70%	AED 1,800 (2020)	AED 3,060
Dubai Hills Estate	60%	AED 1,100 (2020)	AED 1,760
JVC / JVT	55%	AED 750 (2020)	AED 1,160
Business Bay	50%	AED 1,000 (2020)	AED 1,500
Meydan	40%	AED 850 (2020)	AED 1,190
Arjan	35%	AED 700 (2020)	AED 945
City Walk	65%	AED 1,800 (2020 est.)	AED 2,700 (approx.)
JLT	50%	AED 1,000 (2020 est.)	AED 1,500 (approx.)
Dubailand	40%	AED 600–800 (2020 est.)	AED 900–1,100 (approx.)

Key Growth Drivers in Dubai Real Estate (2021–2025):

Dubai’s property boom from 2021 to 2025 has been fueled by a mix of strategic government initiatives, population growth, controlled supply, and rising international investor interest—creating sustained upward momentum in the market.

Golden Visa Effect	Incentivizing long-term investment through residency-linked property ownership.
Population Growth	Over 100,000 new residents added annually, boosting housing demand.
Limited New Launches	Developers managing supply to maintain price growth and exclusivity.
Global Investor Demand	Strong interest from international buyers seeking stable, high-return assets.

Market Outlook

Trend	Impact
Over 9,000 villas delivering in 2025	More options, especially in suburban zones
Prime areas remain competitive	Continued upward pressure on prices
Post-2025 Supply Increase	May begin to balance or cool appreciation

A bit about me . . .

Mallika Boobna | aka **Mallika in Dubai**

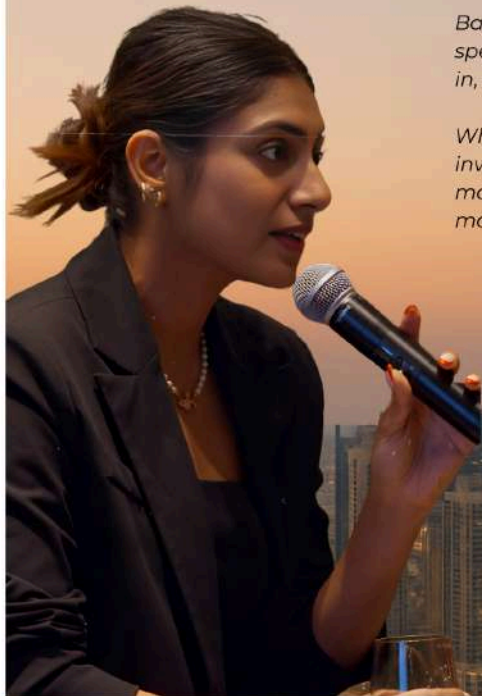
Licensed Real Estate Consultant | SuperAgent on Dubai's online property portals

"Hello! I'm Mallika — your Dubai real estate insider.

Based in Dubai, and regularly in Singapore, I specialize in helping Singapore clients explore, invest in, and relocate to Dubai.

Whether you're looking for your next property investment, a dream holiday home, or planning a move, I offer expert, end-to-end support with full market access and zero pressure."

- Singapore Country Director at Marrfa



What I Offer to Singapore-Based Investors

Investment Guidance

Understand Dubai's property market — from trending communities to ROI-rich areas.

Relocation Support

Relocating to Dubai? I help with housing, schooling, lifestyle, and everything in between.

Holiday & Secondary Homes

From sleek city apartments to beachfront escapes. I'll help you find your second home.

Full Developer Access

Registered with every major developer in Dubai - get early access to launches.

No Hidden Fees

Transparent, fair, and straightforward numbers — no surprise costs or inflated commissions.

Remote or In-Person Support

Based in Singapore? Dubai? Anywhere else? I offer both on-ground and virtual consultations.

Truly Personalised Advice

I focus on your goals and investment expectations, so you get real advice, not pressure.

One-Stop Shop

Manage everything from opening bank accounts, applying for the Golden Visa, to short-term rentals

Singapore

When in town, **find me at...**

Mandala Club | 31 Bukit Pasoh Road
1880 | InterContinental Robertson Quay
(Available by appointment)

**1:1
MEETINGS**

Dubai

I'm based at **Marrfa Real Estate**

1201B, Opus Tower, Business Bay — in the heart of the city's real estate scene.

You can click the Calendly link to book an in-person meeting with me or access the Zoom link for our virtual call.



Let's Connect!

I'd love to learn more about your plans and how Dubai real estate can play a role in your wealth journey.

