ROSENHEIM
LUXURY PROPERTIES

A ROSENHEIM RESOURCE

Investor Playbook

Yield, appreciation and exit strategy, for investors building a Dubai property portfolio.

2026 EDITION

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I

CHAPTER ONE

Six Ways to Think About Return

The core framework behind every investment decision

CASH FLOW

Monthly Rental Income

Rental income after service charges and any mortgage payment. The metric that matters most for holiday home and buy-to-let investors focused on income over growth.

CAPITAL APPRECIATION

Value Growth Over Time

Driven by location, developer reputation and infrastructure investment. Prime and lifestyle-led communities have shown the most consistent appreciation.

RENTAL YIELD

Income as a Percentage of Price

Annual rental income as a percentage of purchase price, widely reported in the 6 to 8 percent range across Dubai, with JVC and Dubai Marina typically at the higher end.

II

CHAPTER TWO

Strategy Types

Matching the approach to your goals

HOLIDAY HOMES

Short-Term Rental

Can outperform long-term leases in tourist-heavy areas like Downtown, Palm Jumeirah and Dubai Marina, but requires active management or a property management partner.

OFF-PLAN INVESTING

Lower Entry, Longer Horizon

Lower entry pricing and flexible payment plans, traded for construction and delivery risk. Developer track record matters more than the brochure.

LONG-TERM INVESTING

Buy, Hold, Compound

Favours capital appreciation and steady rental income over a multi-year horizon, typically in established or fast-growing master communities.

PORTFOLIO DIVERSIFICATION

Spreading the Risk

Spreading investment across areas, property types and price points to balance growth potential against income stability.

III

CHAPTER THREE

A Worked Example

What the numbers can look like on a JVC apartment

ITEM	ESTIMATE
Purchase price	AED 950,000
Fees at purchase (approx. 7%)	AED 66,500
Estimated annual rent	AED 68,000
Annual service charges	AED 9,500
Net annual rental income	AED 58,500
Gross yield (rent / purchase price)	~7.2%

ROSENHEIM TIP

This is an illustrative example only. Always model your own numbers against the specific unit, building and current market rent, ideally with an advisor who can pull comparable transactions.

IV

CHAPTER FOUR

Exit Strategy

Planning the sale before you even buy

The strongest investors think about resale liquidity from day one, not just at the point of selling. A few questions worth answering before you buy:

- **How deep is the resale pool?** Popular, well-known communities like Dubai Marina or JVC have far more active buyers than a niche ultra-prime enclave.
- **What is the developer's track record on value retention?** Some developers' buildings hold value better than others over a 5 to 10 year horizon.
- **Is the market cycle working for or against you?** Selling into a strong demand cycle materially changes achievable price and time on market.
- **What are the resale transfer costs?** DLD fees and agency commission apply again on sale, factor this into your net return calculation.

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READY WHEN YOU ARE

Build Your Dubai Portfolio

A Rosenheim advisor can model yield, appreciation and exit scenarios against your actual budget and goals, and shortlist the properties that fit your investment strategy.

SPEAK TO A ROSENHEIM ADVISOR
