Section 10 of the guide: Dubai apartment prices by area, and what you pay on top

The yearly cost of owning an apartment: an example with numbers

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Important: the numbers are example assumptions, the same ones used in the net yield guide. They are not market data and do not describe any particular building. To work it out for your apartment, replace each assumption with the real figure.

Example assumptions: a 700 sq ft apartment (about 65 sqm) with service charges of AED 18 per sq ft. A similar apartment rents for AED 60,000 a year. You live in the apartment yourself.

Expense	AED per year	Where the figure comes from
Service charges (700 x 18)	12,600	Example assumption. Check it in the Service Charge Index
Housing fee (5% of 60,000)	3,000	5% under Dubai Municipality rules. The rent is an example assumption
Contents and liability insurance	500	Example assumption. This insurance is optional
Total, before electricity and water	**16,100**	Calculation
Electricity, water and cooling	By consumption	The DEWA and district cooling bills, if cooling is not included in the service charges

If the apartment is rented out: the tenant usually pays the housing fee, electricity and water. On the other hand, you have to add a management fee, maintenance, registering the tenancy contract in Ejari, and the months when the apartment is empty. You can see the full calculation in the net yield guide, and work it out for your own apartment in the net yield calculator.

The full guide on the site: u810properties.com/en-guide-costs

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Send me the project you are looking at, and we will go through its full cost together.

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