Section 3 of the guide: Renting or buying when you move to Dubai: which costs more, and when each one makes sense

A worked example: a one-bedroom in JVC

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The assumptions: an apartment of about 700 sq ft (about 65 sqm). According to the figures in the costs guide, that costs roughly AED 1 million in JVC. Rent for an apartment like this is AED 67,000 to 79,000 a year, from the table above.

	Renting	Buying
Upfront costs you do not get back	Agency commission of about AED 3,400 to 4,000	About AED 68,000: AED 40,000 registration fee, AED 21,000 agency commission with VAT, AED 4,200 trustee office, plus fees and the electricity connection
Every year	AED 67,000 to 79,000 in rent	Service charges. Assuming AED 18 per sq ft, AED 12,600 a year
Either way	Electricity, water and municipality fee	Electricity, water and municipality fee
Visa through the apartment	No	Two-year visa on a completed apartment

What the example shows: the costs of buying, not counting the price itself, come to about one year of rent. From the second year, the buyer pays service charges instead of rent. On the other hand, the money you put into the apartment is no longer available for anything else, and if you sell after a short time you also pay selling costs. The price of the apartment can go up, but it can also go down.

Important: the service charge of AED 18 per sq ft is an example assumption, the same one used in the costs guide. Check the real rate for the building in the Land Department's Service Charge Index.

The full guide on the site: u810properties.com/en-guide-rent-or-buy

How I can help

I guide buyers in Dubai, from choosing the property through to getting the keys and the visa. Send me a WhatsApp message and tell me your budget, whether you plan to buy in cash or with a mortgage, and when you plan to move. After the first consultation I give you a quote, which depends on the sale process and the services you need.

Send a WhatsApp message →

This is general information. The figures are averages from 2026 and they go out of date. The rent for a particular apartment depends on the building, its size and its condition, and the service charge in the example is an assumption, not a market figure.