Renting or buying when you move to Dubai: which costs more, and when each one makes sense

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In Dubai, the costs of buying a ready apartment through an agent come to about 7% of the price. For a one-bedroom in JVC, that is roughly one year of rent. So if you are staying for a few years and plan to live in the same area, buying usually works out better, and it can also get you a visa through the apartment. If you do not yet know which area your children will go to school in, or your job is not settled, you can rent for the first year and start looking at apartments to buy at the same time.

In short

- The costs of buying a ready apartment through an agent come to about 7% of the price. For a one-bedroom in JVC, that is roughly one year of rent.
- Renting does not give you a residence visa. A completed apartment gives you a two-year visa, and a property worth AED 2 million gives you a ten-year Golden Visa.
- If you do not yet know which area your children will go to school in, or your job is not settled, you can rent for the first year and start looking at apartments to buy at the same time.

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01 What it costs to rent in Dubai

This guide is part of the main moving to Dubai page.

Rent in Dubai is set per year and is usually paid with several post-dated cheques that you hand over in advance. The table shows annual averages from 2026, from two separate sources: Property Monitor (via Engel & Völkers, November 2026 data) and Bayut (asking prices in listings, in the first half of 2026).

Area	Type	Annual rent, AED
Jumeirah Village Circle (JVC)	1-bedroom apartment	67,000 to 79,000
Jumeirah Village Circle (JVC)	2-bedroom apartment	98,000 to 113,000
Dubai Hills Estate	1-bedroom apartment	About 90,000
Dubai Hills Estate	2-bedroom apartment	About 141,000
DAMAC Hills	3-bedroom villa	201,000 to 211,000
DAMAC Hills 2	3-bedroom villa	105,000 to 112,000
Mirdif	3-bedroom villa	111,000 to 142,000

Why there is a range: each source measures differently. Property Monitor's figures are November 2026 data for apartments and 2026 year-to-date data for villas, and Bayut's are asking prices in listings in the first half of 2026. For Dubai Hills there is only one figure, from Property Monitor. The rent for a particular apartment depends on the building, its size and its condition.

What else you pay when you move into a rental:

- **Agency commission:** usually 5% of the annual rent, paid by the tenant.
- **Deposit:** usually 5% of the rent for an unfurnished apartment and 10% for a furnished one. You get it back at the end of the contract, minus the cost of any damage.
- **Electricity and water:** according to DEWA, a deposit of AED 2,000 for an apartment or AED 4,000 for a villa, plus AED 130 for activation. The electricity bill also includes a municipality fee of 5% of the annual rent.
- **Registering the contract in Ejari:** tenancy contracts in Dubai are registered with the Land Department. You also need this registration for other services, such as connecting the electricity.

02 What it costs to buy in Dubai

When you buy a ready apartment through an agent, you pay these costs on top of the price (from the costs guide on this site):

Cost	How much
Land Department registration fee	4% of the price. In most deals the buyer pays all of it
Registration and title deed fees	About AED 520 to 580
Trustee office	AED 4,000 plus VAT
Agency commission	2% plus VAT
Electricity and water deposit and connection	About AED 2,130 for an apartment

If you buy with a mortgage, you also pay a mortgage registration fee of 0.25% of the loan. When you buy off-plan directly from the developer, there is usually no agency commission and no trustee office.

For a quick calculation, use the buying costs calculator.

Every year after you buy: service charges for the shared areas, at a rate approved by RERA, and the 5% municipality fee. An owner who lives in the apartment pays that fee too, based on what a similar apartment would rent for.

03 A worked example: a one-bedroom in JVC

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.

04 The visa changes the calculation

Renting does not give you a residence visa. Buying does:

- **A completed apartment, at any value:** a two-year visa for the owner. Since 2026 it has no minimum value for a sole owner, and the fees are about AED 10,200 according to the Land Department. You do not need an employer or a company.
- **A property worth at least AED 2 million:** a ten-year Golden Visa, with your spouse, children and parents. A one-bedroom in JVC does not reach that figure. A villa or townhouse may, so a family already looking for a large home should check whether it can get a Golden Visa through the home it lives in.

If you move to Dubai without an employer, you need to get a visa some other way. With a visa through a company, you pay every year for the licence. With a visa through an apartment, the money stays in the property.

05 Mortgages: residents get better terms

According to the UAE Central Bank, a resident buying a first ready apartment can get financing of up to 80% on a property worth up to AED 5 million. Non-residents usually get 50% to 60%, and only from a few banks. So it makes sense to get residency first and then buy with a mortgage. The details are in the mortgage guide.

06 When it is better to rent first

- **You do not know yet where your children will go to school.** It is worth settling the school before you buy, because the daily school run matters a lot.
- **Your job is not settled.** If you might end up working on the other side of the city, or moving back home after a year, the costs of buying would be spread over too short a period.

- **You bought off-plan and the apartment is not finished yet.** You need somewhere to live until you get the keys. Rent for that period, and plan the end of the contract around the date you get the keys.
- **Your money has not left your home country yet.** A large transfer takes preparation with your bank at home, and it is not wise to commit to a purchase before you know when the money will arrive.

07 When buying is better

- **You plan to stay in the same area for a few years.** In the JVC example, the costs of buying come to about one year of rent. The longer you stay, the more years they are spread over, but the result also depends on the price of the apartment, the service charges and the rent in the same building.
- **You want a visa without an employer or a company.** A completed apartment gives you a two-year visa, and a property worth AED 2 million gives you a ten-year Golden Visa.
- **You need a large home for your family.** Renting a villa can cost AED 201,000 a year or more (DAMAC Hills, from the table). That money goes to the landlord every year.
- **You have the cash, or you are already a resident and can get a mortgage.**

The route I suggest looking at: rent for a year in the area you chose, and at the same time look at apartments to buy in that area, ready or off-plan. That way you get to know the neighbourhood from the inside. A ready apartment gets you a two-year visa, while an off-plan property can qualify only for a Golden Visa, from AED 2 million.

Frequently asked questions

How much does it cost to rent an apartment in Dubai?

It depends a lot on the area. According to 2026 figures, a one-bedroom in JVC costs about AED 67,000 to 79,000 a year, and in Dubai Hills about AED 90,000.

How much does it cost to buy an apartment in Dubai on top of the price?

For a ready apartment through an agent, about 7% of the price: a 4% registration fee, a 2% agency commission plus VAT, and some small fees. When you buy directly from the developer there is usually no agency commission.

Does renting in Dubai give you a visa?

No. You only get a visa through a property as its owner. Tenants need a visa through work, a company or a freelance permit.

How long before buying works out better than renting?

In the example of a one-bedroom in JVC, the costs of buying come to about one year of rent. The calculation for your apartment depends on the price, the service charges and the rent in that building.

Can I get a mortgage in Dubai without residency?

Yes, but only from a few banks and on less favourable terms. A resident can get up to 80% on a first ready apartment.

Should I rent first and buy later?

Yes, if you have not decided on an area or a school yet. A year of renting lets you get to know the neighbourhood, and during that time you can already choose an apartment to buy.

Sources

- Rent, JVC and Dubai Hills apartments: Property Monitor, November 2026 data (updated 13.11.2026), as shown by Engel & Völkers: JVC one-bedroom 67,398, two-bedroom 98,051. Dubai Hills one-bedroom 90,339, two-bedroom 141,122. Second source, asking prices: Bayut, rental report for the first half of 2026: JVC one-bedroom 79,000, two-bedroom 113,000. The Bayut report has no figure for Dubai Hills apartments.
- Rent, 3-bedroom villas: Property Monitor, as shown by Engel & Völkers (updated 14.11.2026, 2026 year-to-date data): DAMAC Hills 201,451, DAMAC Hills 2 104,632, Mirdif 110,965. Second source, asking prices: Bayut, first half of 2026: DAMAC Hills 211,000, DAMAC Hills 2 112,000, Mirdif 142,000.
- Agency commission of 5%, deposit of 5% or 10%, Ejari: covered in the renting guide on this site, with its sources: Real Estate Club Dubai, FAM Properties, Oliva, DLD, Gulf News.
- DEWA deposit and AED 130, 5% municipality fee: the costs guide on this site: DEWA, Bayut, Binghatti.
- Buying costs (4%, registration fees, trustee office, 2% agency commission): the costs guide on this site: DLD, Property Finder.
- Price per sq ft in JVC (1,420 to 1,510): the costs guide on this site: Property Monitor via Engel & Völkers, Bayut.
- Two-year visa with no minimum value, fees of about AED 10,200: the guide comparing the two-year visa and the Golden Visa on this site.
- Golden Visa from AED 2 million and family members: the Golden Visa guide on this site (DLD, ICP).
- Mortgage, 80% for residents and 50% to 60% for non-residents: the mortgage guide on this site (UAE Central Bank, and further sources there).
- The calculation in the example: 700 sq ft times 1,420 to 1,510 gives about AED 994,000 to 1,057,000. Buying costs are based on a price of AED 1 million: 4% is 40,000, a 2% agency commission plus 5% VAT is 21,000, trustee office 4,200, registration fees about 550, electricity and water 2,130. The total is about 67,900, rounded to 68,000. Agency commission when renting: 5% of 67,398 to 79,000.

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.