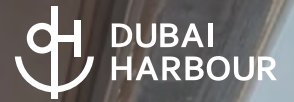


SHAMAL



INVESTING AT THE WATER'S EDGE

The future of seafront being

JULY 2026

CONTENTS

03	FOREWORD – Abdulla Binhabtoor At the water's edge: Reimagining the seafront for a new era
04	KEY OUTCOMES The UAE Seafront Living Survey
05	TOP INSIGHTS
06	The evolving definition of affluence: Seafront being in the UAE and the world
08	INTERVIEW – Dr. Khaula Alkaabi "Waterfronts often function as high-value real estate and tourism anchors"
09	INTERVIEW – Stephen Denyer "The seafront provides a natural community resource that can be utilised"
10	Rewriting the coastline: The rise of integrated seafront design
12	INTERVIEW – Duncan Denley "Belonging, not buildings, defines successful seafront communities"
13	More than a view: The enduring value of luxury seafront being
15	INTERVIEW – Shehzad Jamal "Quality seafront real estate commands higher premium and price resilience"
16	The future of seafront cities: Planning for longevity and resilience
18	INTERVIEW – Dr. Georges Kachaamy "Architecture can be a mediator between the human body and the coastal environment"
19	PANEL DISCUSSION HIGHLIGHTS
21	CONCLUSION
22	REFERENCES
23	METHODOLOGY

At the water's edge: Reimagining the seafront for a new era



Abdulla Binhabtoor
Chief Executive Officer,
Shamal Holding

True luxury is no longer defined by the view alone; it is defined by enduring value. As developable beachfront land becomes an increasingly scarce asset, the shoreline has emerged as both a strategic store of wealth and a legacy investment.

93%

Of UAE residents are willing to pay a premium of 10% or more for seafront homes

Source: The UAE Seafront Living Survey 2025

Nowhere is this evolution more compelling than in Dubai, a city that has consistently redefined the boundaries of possibility while establishing a global benchmark for exceptional coastal living.

To encapsulate the enduring appeal of the seafront, Shamal commissioned a survey exploring the long-term value proposition, emotionally, physically, socially, and financially, of investing in these scarce and highly coveted assets.

The findings reinforce our long-held belief that exceptional communities are built around meaningful human experiences, not simply real estate. By shaping destinations around human needs, aspirations, and behaviours, Shamal creates places of enduring relevance that continue to evolve alongside their communities.

Among those surveyed, 93% said they would pay a premium of 10% or more for seafront homes, while nearly a quarter indicated they would pay in excess of 20%.

At Shamal, we see ourselves as custodians of a lifestyle that harmonises tranquillity with vitality, and privacy with vibrant community.

Seafront developments with controlled density, embodying privacy and long-term value, are highly sought-after by global home owners

Naïa Island, for example, was launched in 2025 with a deliberately limited density of fewer than 100 beachfront villas across the entire estate. The development continues to attract a select group of global investors seeking the rarity, discretion, and value it embodies.

Our ambition has always been to curate coastal destinations that are as resilient as they are exceptional, integrating wellness, recreation, and environmental stewardship into thriving, authentic communities with impeccable and refined experiences.

The Dubai Beach EDITION at Dubai Harbour, scheduled for completion in 2029, is poised to exemplify this new paradigm of sophisticated living ecosystems.

Shamal is proud to lead the way in establishing new global benchmarks for how seafront communities are envisioned, delivered, and preserved as enduring legacies for generations to come.



The UAE Seafront Living Survey

The survey of UAE residents explores the long-term value proposition of being at the seafront from the emotional, physical, social, and financial aspects

Investment

Seafront real estate remains a superior defensive asset and a desirable investment



Of UAE residents are willing to pay a premium for seafront access



Say onsite wellness and leisure facilities strongly added to the property's long-term value



Estimate that a seafront property will enjoy a premium of 11-20%

Lifestyle

Modern coastal living prioritises resort-style amenities that inculcate a community feeling



Say they make lifestyle or daily decisions influenced by proximity to water



Say they are likely to move to a seafront or marina-front residence within the next 2-3 years



See seafront access as the strongest marker of luxury

Wellness

The Blue Mind effect encourages physical activity and mental wellbeing



Report significantly improved relaxation and emotional wellbeing near the seafront



Place high importance on proximity to water for their wellbeing, compared to other environmental factors



Say spending time in nature or scenic surroundings is a preferred leisure activity

TOP INSIGHTS

Integrated lifestyle destinations, not standalone residences

Seafront developments conceived as lifestyle ecosystems with exceptional design, seamless connectivity, hospitality, retail, wellness, and cultural experiences create more value.

Active communities through human-centred design

Seafront projects that use neuroarchitecture to encourage movement, social interaction, and community engagement enhance mental wellbeing, cognitive performance, and quality of life.

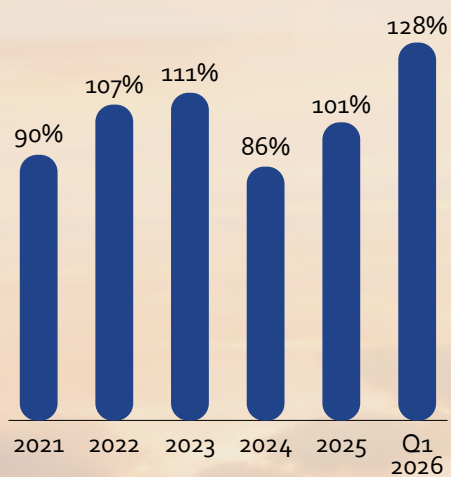
Regenerative and climate-responsive design standards

Biophilic design and ecological planning create restorative environments while improving resilience to rising temperatures and environmental pressures.

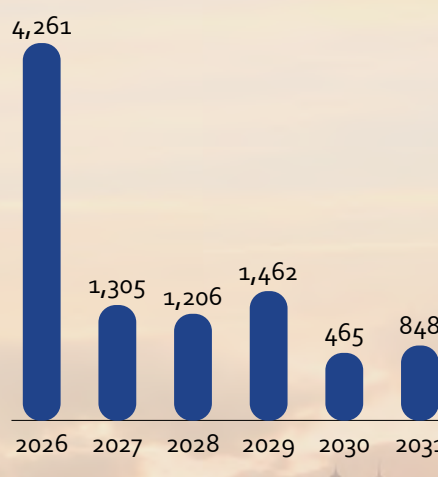
Resilience as the next premium differentiator

Future-ready coastal infrastructure like living shorelines, Sponge City principles, and floating architecture command a lasting competitive advantage.

Dubai prime seafront commands high premium over inland property



Pipeline of prime seafront units in Dubai indicates increasing scarcity



55.6%

Of US\$10 million+ home sales in Dubai during Q4-2025 were in seafront communities

Source: Knight Frank MENA, REIDIN

The evolving definition of affluence: Seafront being in the UAE and the world



UHNWI family offices are prioritising health and longevity strategies

Coastal luxury segments maintain elevated transaction activity

There is a global shift towards developments that maximise the benefits of seafront being

Over the past five years, wellness has become a defining indicator of affluence. Increasingly, wealth managers and family offices are expected not only to preserve financial capital but also to develop health and longevity strategies for ultra-high-net-worth individuals¹.

This shift has elevated seafront property from a luxury purchase to a long-term investment that safeguards both wealth and wellbeing. From Honolulu and the French Riviera to Auckland and Dubai, premium coastal developments now offer far more than scenic views and beach access. They combine exceptional design, wellness-focused amenities, and lifestyle experiences that enhance quality of life while supporting long-term asset appreciation.

Market performance reflects this transformation. Data shows sustained

transaction activity across luxury coastal markets, including Dubai, Miami, and Mediterranean destinations, despite higher interest rates and broader economic uncertainty. On average, coastal residential properties command values around 66% higher than comparable inland homes².

Supply, however, remains structurally constrained. Waterfront development is limited by finite coastlines, environmental regulations, and lengthy planning cycles, resulting in persistent demand outstripping new inventory. This imbalance has helped coastal real estate retain pricing strength even during wider property market slowdown³.

Dubai exemplifies these dynamics. Over the past five years, industry estimates suggest that prime waterfront properties have appreciated by more than 140%, significantly outperforming the broader residential market. Premiums of 30% to 60% over comparable inland homes are increasingly common, supported by limited supply, strong end-user demand, continued population growth, and rising inflows of high-net-worth residents⁴. Together, these structural drivers position seafront real estate as one of the world's most resilient and enduring luxury asset classes.

140%

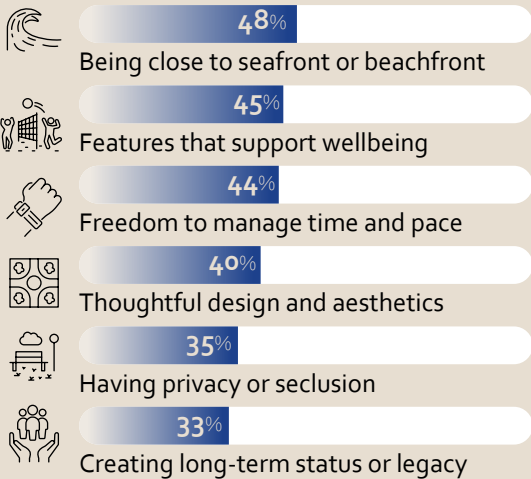
Appreciation in Dubai prime waterfront property in the last five years

Global oceanfront homes: Market size projection



Source: HTF market report

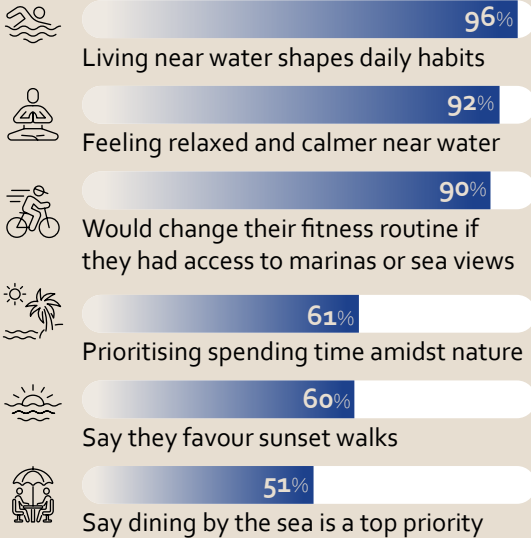
Luxury begins at water's edge. UAE residents define it as:



Source: The UAE Seafront Living Survey 2025



The emotional appeal of seafronts. UAE residents report:



Source: The UAE Seafront Living Survey 2025



Trends in coastal development

As the demand for waterfront property grows, there is a global shift towards developments that maximise the benefits of seafronts.

- **Wellness resort-style living:** Resort-level privacy and amenities, such as oceanfront swimming pools, private beaches, sports facilities, and wellness sanctuaries.
- **Yachting lifestyle:** Waterfront living through private marinas and berthing facilities tailored to the expectations of the global yachting elite.
- **Sustainability:** Smart-home technology and climate-resilient architecture.
- **Eco-conscious landscaping:** Native plants and natural buffers to preserve local ecosystems.
- **Cultural fusion:** Libraries, art installations, and in-house galleries to foster a sense of community.

The environment encourages an extroverted, active lifestyle by removing the gap between intention and action, with therapeutic effects promoting wellbeing

The Blue Mind effect: Science-backed wellness

The true appeal of seafront being lies in its profound physical and mental health benefits. According to the Blue Mind theory, proximity to water triggers a meditative state that slows down brain activity and promotes deep relaxation⁵. The rhythmic sound of waves activates the parasympathetic nervous system, which effectively reduces cortisol (the stress hormone) and lowers blood pressure⁶.

The coastal environment also offers:

Cleaner air: High concentrations of negative ions and iodine, a natural antioxidant released by seaweed, can boost immunity and improve thyroid function⁷.

Vitamin D synthesis: Increased opportunities for moderate sun exposure support bone health and mood regulation and contribute to better sleep quality⁸.

Longevity: Research suggests coastal residents often live longer due to moderate climates and increased recreational opportunities⁹.

Improved mental health: A UK study found that people living within one kilometre of the coast were 22% less likely to experience symptoms of mental health disorders compared to those living 50km inland¹⁰.

A catalyst for connection and activity

The coast offers opportunities to strengthen social networks. Seafront developments designed for interaction feature shared docks and clubhouses. The environment encourages an extroverted, active lifestyle by removing the gap between intention and action.

Residents are significantly more likely to engage in physical activities such as surfing, sailing, or swimming, which are simply unavailable inland. These activities are not just for fun; swimming, for instance, has been shown to have therapeutic effects promoting wellbeing.

“Waterfronts often function as high-value real estate and tourism anchors”



Dr. Khaula Alkaabi

Professor, Geography and Urban Sustainability Department, United Arab Emirates University

How do seafront developments differ structurally from inland urban planning?

Seafront developments differ fundamentally from inland urban planning due to their environmental sensitivity, economic positioning, and symbolic value. Coastal zones are ecologically fragile and exposed to climate risks such as sea-level rise, storm surges, and coastal erosion. This necessitates climate-resilient infrastructure, setback regulations, and integrated coastal zone management (ICZM).

Economically, waterfronts often function as high-value real estate and tourism anchors. Cities such as Singapore and Copenhagen have leveraged waterfront redevelopment to catalyse mixed-use regeneration (Hoyle, 2010). In Dubai, iconic projects demonstrate how waterfronts shape global city branding and attract foreign investment.

What defines a cohesive and successful seafront city?

Successful seafront cities exhibit integration, accessibility, and mixed-use functionality rather than privatised, disconnected enclaves. Fragmented development often results in limited public access and socio-spatial segregation.

Barcelona's post-1992 Olympic waterfront transformation is widely cited as a best-practice example. Cohesion depends on public shoreline access, integrated transport links, and active ground-floor uses.

How do coastal spaces contribute to urban identity?

Coastal spaces serve as identity anchors by blending geography, culture, and urban form. In Dubai, the coastline symbolises openness, trade heritage, and cosmopolitanism. Developments on the coastline represent contemporary leisure-driven urbanism. Urban identity formation is spatially reinforced through waterfront architecture, public art, and programmed public spaces.

What role do urban planners play in shaping wellness-focused seafronts in Dubai?

Urban planners mediate between development pressures and long-term sustainability. Dubai's urban expansion strategy emphasises integrated mobility, public parks, and coastal walkways. Planners influence density control, public space allocation, and mobility networks. Policy frameworks such as Dubai 2040 Urban Master Plan prioritise quality of life indicators, including green space per capita and waterfront accessibility.

Planners influence density control, public space allocation, and mobility networks. Policy frameworks such as Dubai 2040 Urban Master Plan prioritise quality of life indicators, including green space per capita and waterfront accessibility

What role should nature restoration and marine stewardship play?

Marine restoration strengthens ecological resilience and enhances long-term asset value. Coastal wetlands reduce storm surge impact by up to 60% (Narayan et al., 2017). Restoration should not be symbolic but embedded in development frameworks through monitoring and adaptive management.

How does the Middle Eastern context reshape seafront wellness delivery?

The hot-arid climate requires climate-responsive urbanism. Wellness design must incorporate passive cooling, shaded arcades, and water-sensitive landscaping. Cultural norms also shape public space design, including family-oriented spaces and gender-sensitive planning.

How can seafront communities remain vibrant year-round?

Diversified land use ensures continuous activity beyond tourism peaks. Evidence from Mediterranean waterfront cities shows that mixed-use districts maintain higher year-round activity levels compared to mono-functional resort zones.

“The seafront provides a natural community resource that can be utilised”



Stephen Denyer
Director,
U+A, a global architecture
and design practice

How does designing for the seafront differ from inland architecture?

Humans have a long, ingrained fascination with the sea... connecting it with the concept of leisure and relaxation, whether it be the Ancient Romans visiting the Bay of Naples or the first Victorian era package holidays to English seaside towns. This concept of leisure, which is now inherent to the concept of seafront living, sets up fundamentally different relationships between architectural space and the site context.

The demand... [has led to] higher economic values, which mean that designing for the seafront now has considerable financial differences to even buildings that are close by with a view, but not directly on the seafront. As designers, this leads to considerable pressure to try and maximise the seafront experience, whilst at the same time juggling the economic pressures that come with the premiums that these spaces now command.

How should architects design transitions between indoor and outdoor environments?

The emphasis is on blending interior and exterior environments, because people inherently choose coastal and seafront locations in order to interact with the water, and so providing ways that architecture can provide and enhance that experience is important.

How can architecture actively promote healthier lifestyles in seafront environments?

Architectural design in seafront locations has the opportunity to promote healthier lifestyles, [an] easy ability to pursue outdoor activity..., whether that is through providing direct connections to the water for swimming, or creating coastal pathways. On an individual architectural building scale..., [what's needed are] functional spaces for outdoor equipment, boats, kayaks, paddle boards etc., which all require space and convenient ways to utilise and store them.

How can designers move beyond views to create multi-sensory connections?

We can develop an architecture that directly connects with water, and the land's edge conditions. We can see around us how the drive to maximise views above other experiences in many cases can lead to a loss of the other non-visual natural qualities. Instead of the concept of seeing the water lead to the horizon, we gain just a glimpse of water in between high-rise apartments with increasingly urban conditions. We no longer hear the sounds of water, or physically experiencing the water's edge, either from being

|| The emphasis is on blending interior and exterior environments, because people inherently choose coastal and seafront locations in order to interact with the water

too high elevated above it, or due to the urban noise of overdevelopment drowning out the natural sounds of the sea.

I think it is important to design architectural living experiences that reconnect us with the original reasons we have historically been lured to the seafront for centuries – to experience relaxation and leisure.

How can architectural design foster community in seafront developments?

The seafront provides a natural community resource that can be utilised... Historically, many seafront locations developed around a water-related industry, like fishing, which by its very nature helped to unite the community through a common endeavour. Today, merely living by the sea does not bring that community sense inherently.

If we can learn from understanding the elements of the historic places and incorporate them into our new architectural creations we can improve the scale of the development, consider the creation of spaces that will foster a variety of experience, and [provide] the ability for humans to experience the water and the tranquillity, but at the same time have the ability to interact with others and develop a community.

Rewriting the coastline: The rise of integrated seafront design



Seafront developments are integrated, luxury lifestyle destinations

Biophilic design integrates intangibles such as waves, sea air, and light into design

People-centred, healthy coastal living is replacing high-rise urbanism

Early coastal settlements focused on fishing, trade, and defence. Buildings faced the water for access, while their forms responded to the harsh realities of wind, salt, and storms. The proximity to fresh air, open horizons, and nutrient-rich waters fostered wellness. The shift of seaside towns into health destinations gave birth to promenades and piers. Architecture opened outward to maximise sun and breeze. Modern waterfront architecture now integrates physical health, social bonds, and ecological resilience.

Integrated seafront destinations

Seafront developments now go beyond sea views to become integrated, luxury lifestyle destinations.

- **Restorative sanctuaries:** Homes use natural ventilation, filtered light, and biophilic design to improve mood and circadian health, reflecting our innate drive to connect with nature.
- **Social connectivity:** Communal spaces are transformed into active environments that promote movement, belonging, and a luxury daily experience.
- **Ecological intelligence:** Nature is a protective buffer rather than a force to be conquered.

- **Interiors:** Operable walls allow residents to adjust room sizes, control acoustics, and physically merge the interior with the exterior. Outdoor showers and decks with direct sand or boardwalk transitions bring in the sea air, while bedrooms are oriented to capture sunrise or sunset views.
- **Materials:** Architects select materials that age gracefully in marine climates, such as weathered timber, limestone, coral stone, lime plaster, terracotta, and rattan.
- **Biophilic design:** Seafront houses integrate the intangible: the sound of waves invited in through operable façades, the scent of sea air circulating via cross-ventilation, and the shifting light patterns reflected off the water's surface onto ceilings.



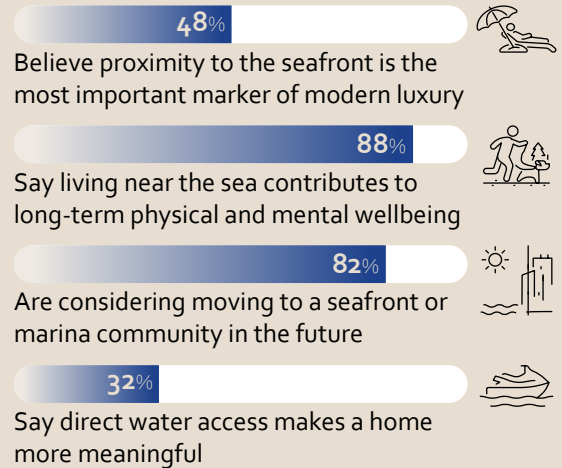
The marina effect: UAE residents see energy, vitality, and the horizon



Source: The UAE Seafront Living Survey 2025



UAE residents associate prestige and wellbeing with seafront living



Source: The UAE Seafront Living Survey 2025

Dubai builds on its natural advantages

Dubai has made a strategic shift from high-rise urbanism towards people-centred, healthy coastal living. For instance, the city is implementing a Sponge City model to combat flash floods and manage water scarcity, following a 2026 agreement with Shenzhen, China. The urban design uses permeable, breathable sand, green roofs, and underground systems that absorb and reuse rainwater.

The Dubai 2030 Blue and Green Spaces Roadmap launched in February 2026 has set aside AED 4 billion to create a balanced, nature-integrated urban ecosystem¹¹. Shamal is at the heart of this vision, with its future-forward inventory of projects that combine superior liveability with proximity to vibrant marinas and open seas. Examples that have attracted the interest of global and local UHNWIs include Dubai Harbour Residences, Naïa Island, and The Dubai Beach EDITION Hotel and Residences, in collaboration with Marriott International^{12,13}.

The strategy embeds sustainability at the core of urban planning, whilst promoting a human-centric environment that weaves together parks, beaches, waterfronts, afforestation, urban agriculture, and biodiversity conservation. It also reimagines

beaches and waterfronts as active urban assets, with more than 15 major coastal developments introducing three new beach destinations annually¹¹.

Plans over the next five years include:

- **Beach expansion:** A 400% increase in beach facilities and a 150%¹¹ expansion in public beach capacity.
- **Green-Blue integration:** The planting of 1.5 million trees, delivery of more than 45 landscaping projects, and the creation of 120 new parks spanning nearly three million square metres, alongside 200 integrated sports and recreational spaces aligned with the Dubai 2040 Urban Master Plan¹¹.
- **Mobility:** A 285% extension of beachfront walking, jogging, and cycling tracks to encourage healthier, more active lifestyles¹¹.

The Asia-Pacific approach: In Japan, projects around the Seto Inland Sea often frame water views with restraint, light, and silence. Engawa-style thresholds (traditional covered transitional spaces) allow inhabitants to experience shifting light, humidity, and breeze without full exposure.

In Sydney, the Barangaroo transformation converted what was once an inaccessible container port into a lush parkland centred around a continuous public promenade. The project has catalysed the rise of some of Australia's most prestigious luxury residences overlooking the harbour.

The Nordic model: In Copenhagen, the transformation of the harbour into swimmable spaces like the CopenHill and harbour baths reflects a shift towards infrastructure as recreation.

Helsinki integrates sauna culture into urban planning, merging ritual and thermal therapy with walkable coastal districts.

Stockholm weaves cycling networks and nature reserves into waterfront housing.

“Belonging, not buildings, defines successful seafront communities”



Duncan Denley

Founder and Managing Director, Desert INK, a landscape architecture and design firm

How does seafront design differ from inland design?

Seafront sites offer a pre-existing asset around which to orientate and brand development, while inland destinations often must create one, such as a park or mall. Coastal projects are typically extroverted, facing the sea; inland schemes are more inward-looking. Setting is as important as what is built. Striking natural terrain such as hills, rivers, and coastlines creates memorability and commands a premium. Designers either work with context or create it to organise space.

How should developers approach built form on the waterline?

It depends on the coastline. Where there are no cliffs, reefs, or headlands, built form can introduce focus and landmarks – hence piers along long beaches. Organising the waterline can add value. On naturally dramatic

coasts, imposing structures may detract; development should step back and leverage nature. The question is: Create a setting or benefit from an existing one?

What challenges are unique to seafront sites?

The hardest is mindset. Having paid a premium, developers often try to expose sea views from everywhere. That works when views are rich and varied, but not when they are repetitive. Framed views can create a more engaging ‘hide and reveal’ experience. A sole focus on open views would feel monotonous.

Marine engineering is another challenge. Groyne structures protect beaches but can scar coastlines. In one of our projects in Abu Dhabi, we turned groynes into assets: one supports a boardwalk and sunset restaurant; another was shaped into a hill concealing amenities and topped with a playground. Salt-tolerant planting softens their appearance, making them part of the beach’s identity.

How early should the relationship with water be defined?

From the outset. Feasibility, environmental, and visual studies should test a site’s capacity before masterplanning begins.

What most shapes residents’ lived experience?

Sea views enhance wellbeing, but interaction with water is often neglected. Many developments sit beside water yet prevent access through level changes and barriers. Prioritising access and amenities like trails, jetties, pontoons, jogging tracks, and boat docks reshapes daily life. An early paddle or yoga session

Planting and biophilia are essential. Naturalistic green spaces boost wellbeing more than manicured ones. Identical trees in straight lines should give way to biodiversity, asymmetry, and variety

by the sea delivers far greater wellbeing than time in an air-conditioned gym. Our role is to enable such experiences.

Do you see a shift from iconic to human-centred architecture?

The region may not have fully left behind iconic ambition, but it is maturing. A skyline of competing icons creates cacophony. Iconic buildings have a place, but should be exceptions. Human-centred districts command premiums. Historic quarters such as Al Fahidi in Dubai, Al Balad in Jeddah, Souq Waqif in Doha, and Al Turaif in Riyadh, remind us that cities should be shaped around human experience.

How do you create calm in coastal environments?

Planting and biophilia are essential. Naturalistic green spaces boost wellbeing more than manicured ones. Identical trees in straight lines should give way to biodiversity, asymmetry, and variety.

What trends redefine seafront architecture?

I hope we move toward nature-led solutions. With rising seas and intensifying storms, nature can protect us. In New York Harbour, oyster reefs are being revived to clean water and buffer storm surges. Such projects are environmentally positive and directly benefit people.

More than a view: The enduring value of luxury seafront being



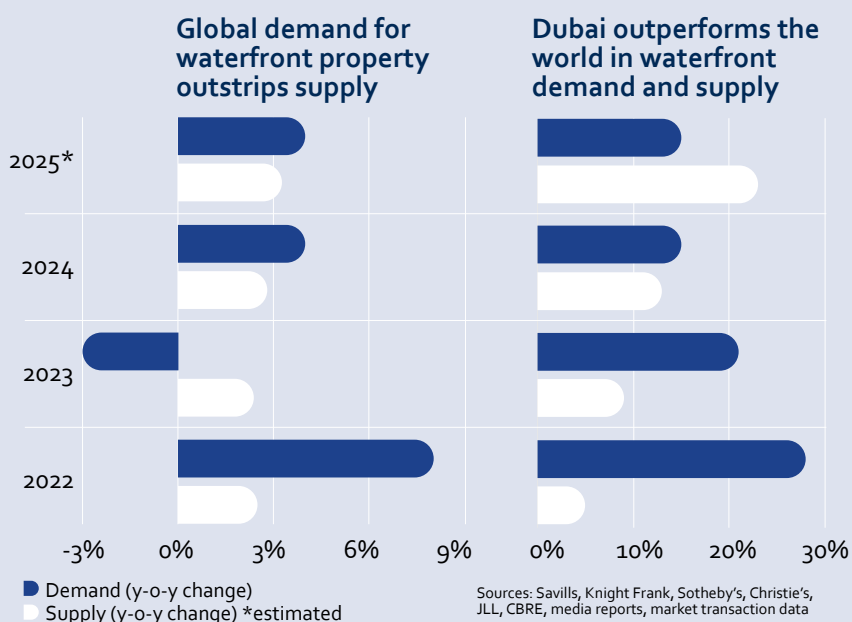
An imbalance between finite supply and escalating global demand drives premiums

Dubai's strong waterfront demand has translated into high super-prime and luxury transaction volumes

Prestige projects are viewed by global UHNWIs as long-term family estate or assets for capital preservation

Seafront real estate remains one of the most resilient luxury asset classes globally. The global appetite for coastal living is reflected in aggressive market forecasts for the coming decade. The beachfront sector is expected to grow to US\$26.2 billion by 2032 at a CAGR of 7.7%¹⁴. The oceanfront market has an even more optimistic outlook, with a forecast of US\$160 billion by 2033¹⁵.

Whether viewed as a lifestyle choice or a strategic hedge, these assets stand out for their long-term capital appreciation.



Dubai: Scarcity as a catalyst

Dubai serves as a strong case study for waterfront premiums. Waterfront homes commanded a 90% premium over inland property in 2021, rising to 128% in Q1-2026. The premium is a result of the imbalance between finite supply and escalating demand¹⁶. As supply continues to be challenged by the availability of developable seafront, the number of under-construction premium seafront properties is expected to drop over the coming years, from an announced 4,261 in 2026 to 848 in 2031¹⁶.

In 2025, a record 68 homes changed hands for more than US\$25 million. The total value of transactions in the luxury segment reached US\$9.05 billion in 2025, a 27.7% increase over 2024¹⁷. In Q4-2025, four of the top five performing areas were seafront communities, logging a total of 79 transactions.

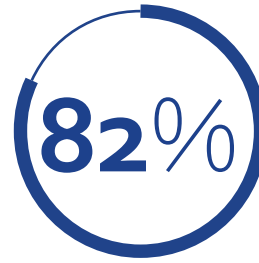
Dubai's accelerated waterfront demand is backed by inflows of global wealth, supported by tax advantages, residency reforms, and geopolitical capital shifts. This has translated into a rapid rise in super-prime transaction volumes. Demand

has been especially concentrated in iconic coastal communities.

On the supply side, Dubai's waterfront inventory remains structurally constrained due to geographical limits and long development timelines. This divergence has created a bifurcated market: abundant mid-market apartment supply inland, contrasted with scarcity in established waterfront enclaves.

105%

Increase in off-plan apartment values at Dubai Harbour between January 2021 and June 2025¹⁸



Of UAE residents look at seafront homes as a wellbeing asset



Of UAE residents will pay a premium above 10% for seafront homes

Source: The UAE Seafront Living Survey 2025

The investor's edge: Resilience and versatility

Beyond aesthetic appeal, seafront properties offer a unique financial defensive profile that traditional real estate often lacks.

High-yield rental potential: Investors favour these homes for their rentability. Seafront properties consistently maintain above-average occupancy levels and command premium rates as short-term holiday lets, providing a reliable stream of passive income. Beach access remains among the top preferences expressed by 87% UHNWIs when considering facilities¹⁶.

Hedge against economic volatility and inflation: Rarity breeds stability. Because these homes are consistently in high demand, they hold their value better than standard residential assets during economic downturns. Furthermore, the luxury seafront niche features a high prevalence of cash buyers, making the sector significantly less sensitive to fluctuating interest rates.

Asset versatility: A waterfront property is a multi-functional asset. Its ability to pivot between a primary residence, a seasonal vacation home, or a high-end event venue ensures it remains a liquid and desirable legacy property for future generations.

Perceived long-term value is closely tied to experience-led features. Half of the respondents to the UAE Seafront Living

Survey cited on-site wellness and leisure facilities as critical to enduring property appeal, followed by sea views (48%) and central connectivity (47%).

From an investment point of view, confidence remains strong. A majority of respondents recognise a tangible price uplift: 38% estimate waterfront properties command an 11% to 20% premium, while a further 28% believe the uplift exceeds 20%. This reinforces that seafront living is not only emotionally aspirational, but also widely seen as a valuable, appreciating asset class with measurable long-term upside.

This trend has been noticed in Shamal's portfolio of prestige projects with Naïa Island alone witnessing transactions worth about AED 1.5 billion in March and April 2026¹².



Seafront living attracts a natural premium, say UAE residents

93%

Are willing to pay a premium for coastal access



25%

Are prepared to spend 20% above market average for a waterfront lifestyle



Source: The UAE Seafront Living Survey 2025

“Quality seafront real estate commands higher premium and price resilience”



Shehzad Jamal

Partner, Strategy and Consultancy (Real Estate, Healthcare, and Education), Knight Frank MENA, the regional arm of the world's leading independent real estate consultancy

How have the demand-supply dynamics for seafront and waterfront real estate evolved?

Demand for coastline property has surged, especially after the 2019 pandemic, as people became more aware of the freedom it brings. Supply globally continues to be limited, especially quality products.

What factors are driving demand for prime seafront in Dubai?

Dubai's Economic Agenda 2033 set specific objectives to increase, trade, foreign and domestic investment, digital transformation, and sustainable manufacturing, among other things. Diversification is a key component. This has resulted in significant value being added to the economy, and the biggest wealth managers from across the world have set up operations

here. That is changing the dynamic. Added to this are the traditional strengths of Dubai: stability, a safe society, future-focused government, steady policies. Social infrastructure like quality education, healthcare, and a vibrant lifestyle adds to the appeal.

For the ultra rich, the bottom line also is that they can buy two and a half to three times the prime real estate than they can get in London or New York for the same investment. And each ultra-high-net-worth investor comes with an advisor, manager, support staff, etc., which provides a cascading effect to the real estate and business spectrum.

How do you see this playing out?

Demand will become much more selective. UHNW buyers are no longer just buying a home by the water, they are buying into a lifestyle. They want direct beach access, strong healthcare and education, quality green space, retail, business connectivity, and an overall environment that supports wellbeing. They want an ecosystem, not just a residential unit.

The other major shift is around scale. The HNW buyer segment values privacy, exclusivity, and low density. A 20-unit scheme is far more compelling than a 500-unit development. I think we will continue to see stronger demand for smaller, highly curated seafront projects with a very clear identity and value proposition. If anything, the next phase of growth will be defined less by volume and more by quality, differentiation, and experience.

Are Dubai's developers responding effectively?

You want proof of the pudding?

The next phase of growth will be defined less by volume and more by quality, differentiation, and experience

When I started in Dubai in 2013, we used to ask our international offices for benchmarks that we could offer our clients. Now, the international offices ask us. We're doing something right, for sure.

What price premiums do prime seafront properties attract?

We are seeing an average of 68% premium for prime seafront properties. We define 'prime' as areas that have traded at least 10% of their properties at AED 10 million or more for three consecutive years or more. Demand for prime seafront in Dubai is consistent.

Does seafront property retain value longer?

Seafront property tends to show stronger price resilience because demand is anchored in lifestyle, scarcity, and product quality. Buyers are drawn to curated waterfront environments that offer privacy, landscape quality, an active lifestyle, and a stronger sense of place than many inland locations. At the same time, Dubai's economy and population continue to grow, while the supply of high-quality seafront product remains limited. Importantly, the assets that tend not to come back to market are typically premium villas and land plots in prime waterfront locations. That scarcity underpins long-term value retention and supports stronger pricing resilience.

The future of seafront cities: Planning for longevity and resilience



Future-ready projects treat the water as a valuable stakeholder

The future of coastal design is modular, adaptive, and buoyant

Water corridors act as natural lungs, reducing surrounding temperatures

The future of seafront urban living is undergoing a profound transformation. In the 20th century, cities treated the sea as a border to be walled off; in 2026, the most future-ready metropolises treat the water as their most valuable stakeholder.

Modern urban planning has realised that concrete seawalls often do more harm than good. They erode ecosystems and eventually fail. The new gold standard is Blue-Green infrastructure, which replaces static defences with dynamic, biological systems.

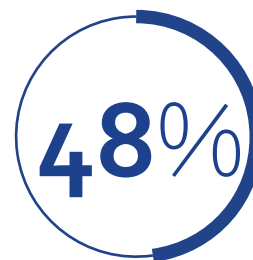
- **Sponge City concepts:** Rather than relying on massive pumps, cities are now designed to absorb. Permeable pavements, water squares (sunken plazas that double as detention ponds during storms), and bioswales act as natural filters and flood buffers.
- **Nature-based defences:** Mangroves, salt marshes, and oyster reefs are being engineered back into luxury developments. These living boundaries don't just break wave energy; they sequester carbon and boost biodiversity, turning a defence mechanism into a scenic amenity.

The architecture of fluidity

Architects are no longer tethered to fixed ground. The future of coastal design is modular, adaptive, and buoyant.

This includes:

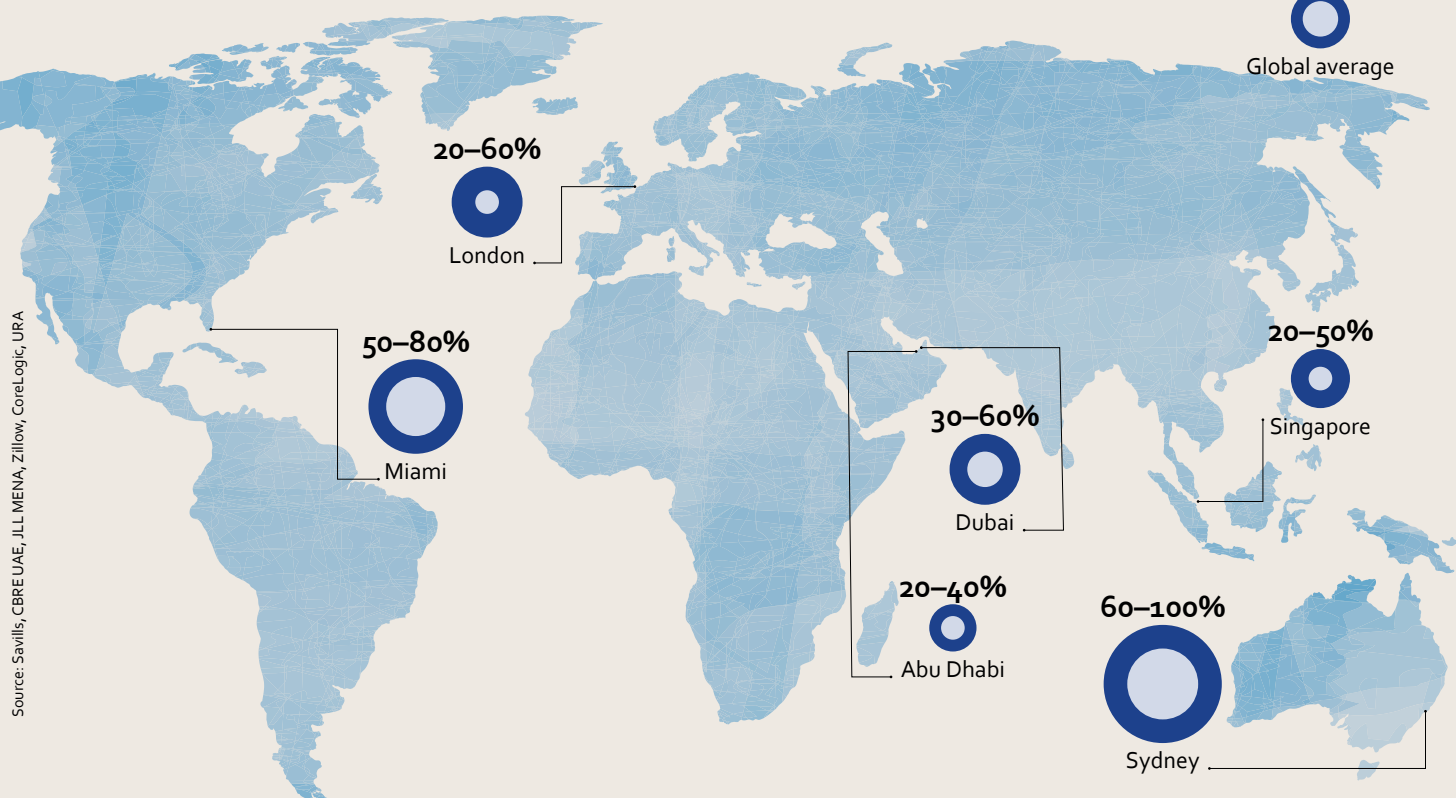
- **Living seawalls:** The Barangaroo South development in Sydney uses marine-habitat panels built into the foreshore as living seawalls to restore aquatic life.
- **Urban daylighting:** Cities like Seoul and Copenhagen have pioneered daylighting, uncovering rivers once buried under asphalt to create social centres. These water corridors act as natural lungs, reducing the surrounding temperatures by 1-1.5°C.



Of UAE residents believe sea views contribute to a property's long-term value

Source: The UAE Seafront Living Survey 2025

Dubai's waterfront property commands a high premium



The next generation of coastal luxury

The Blue Economy is changing the definition of prestige. True luxury now encompasses environmental stewardship and seamless access. The next generation of seafront being focuses on:

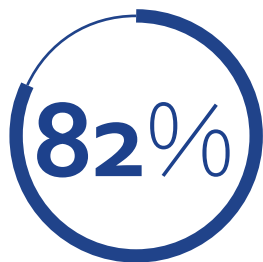
- Integrated living shorelines and natural swimming lagoons
- Smart, modular floating docks
- Pedestrian-only water trails, also known as blue ways

Developers are finding that resilience is the new status symbol. A residence that can survive a 100-year storm surge through smart terracing and natural buffers is infinitely more valuable than one relying on a crumbling city levee.

Dubai's seafront evolution

Dubai's strategic shift from iconic high-rise urbanism towards healthy, people-centred coastal living reflects this global movement. The Dubai 2040 Urban Master Plan integrates Blue Mind principles directly into the city's DNA. The plan explicitly ties public wellness to urban design through several pillars:

- **Beach expansion:** Increasing public beach acreage by 400% to 105km to ensure shoreline access isn't siloed.
- **Green-Blue integration:** Doubling the size of parks and leisure areas to support mental wellbeing.
- **Mobility:** Developing pedestrian routes and cycle tracks that tie waterfronts to inland communities, reducing car dependency.



Of UAE residents are likely to consider moving to a seafront or marina home in the next 2-3 years

Source: The UAE Seafront Living Survey 2025

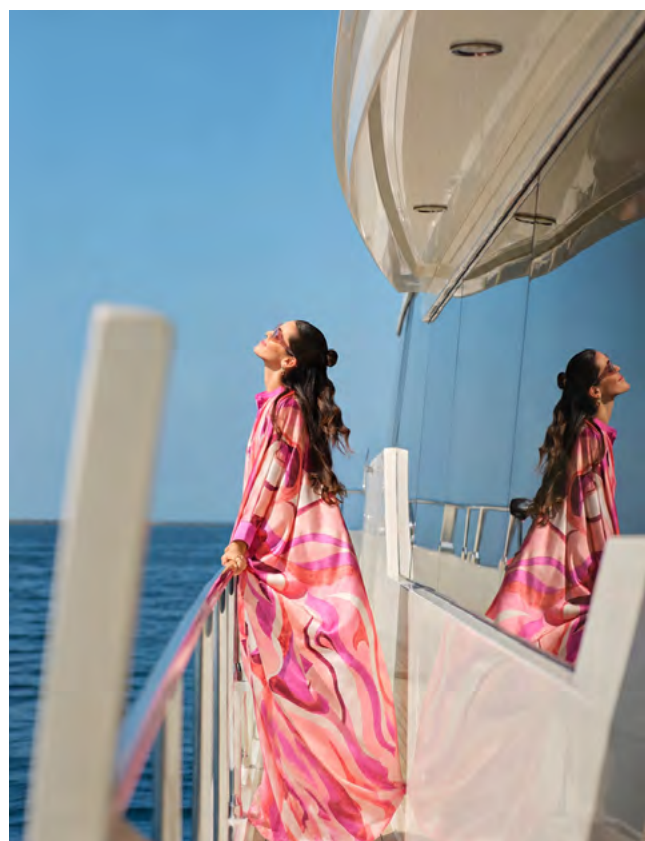
Dubai's strategic shift from iconic high-rise urbanism toward healthy, people-centred coastal living reflects a global trend towards wellbeing as an aspirational asset

Wellness-driven features in key projects

At curated communities like Dubai Harbour, Dubai is implementing specific features that support a fluid lifestyle:

- **Active infrastructure:** Jogging and cycling paths that trace the water's edge.
- **Community cohesion:** Public plazas and waterfront retail designed to foster social interaction.
- **Environmental cooling:** Utilising eco-landscaping and restored natural edges to improve air quality and provide natural shade.

Whether through the Sponge City filters of Northern Europe or the people-centred masterplans of Dubai, cities that thrive in the future will be those that move from resisting the water to intelligently integrating with it, treating the shoreline as a stakeholder and a dynamic asset to embrace.



"Architecture can be a mediator between the human body and the coastal environment"



Dr. Georges Kachaamy
Architect, professor, artist.
Director of the Centre for
Research, Innovation, and
Design at the School of
Architecture, Art, and Design,
American University in Dubai

How does designing for the seafront differ from inland architecture?

Architecture is inseparable from context. Each site carries its own environmental, cultural, and spatial conditions, and these conditions ultimately shape the conceptual response and architectural language of a project. Designing by the sea therefore requires a mindset fundamentally different from designing inland, because the coastal context introduces forces that are both environmental and experiential. For example, there is a powerful phenomenological dimension defined by horizon, rhythm, movement, and sound of a coastline. The reflective quality of water transforms daylight conditions, while the presence of waves and wind becomes part of the spatial atmosphere. From a technical standpoint, seafront environments involve salt-laden air, stronger winds,

higher humidity, and intense solar reflection from the water surface. These conditions influence everything from material durability and structural detailing to façade articulation and spatial orientation.

How can architects combine the built form and the natural elements of the seafront?

The relationship should be understood as a dialogue rather than a confrontation. The coastline is a living breathing system shaped by wind, tides, light, and ecological processes, and architecture must integrate within this system rather than attempt to dominate it. Built form should respond to prevailing breezes, protect fragile ecosystems, and frame the presence of water without overwhelming it. The goal must be to allow the inhabitant to experience the changing qualities of the environment. The movement of light across water, the sound of waves filtered through architecture, and the subtle shifts in air and humidity all contribute to spatial awareness. In this way, architecture becomes a mediator between the human body and the coastal environment.

What role do materials, textures, and colours play?

They shape the identity of coastal architecture by mediating the relationship between the environment and human experience. Architecture is not perceived solely through vision but through the full engagement of the human body and its senses. Texture, temperature, sound, and the way light touches surfaces all contribute to the emotional resonance of a place. Matte, tactile surfaces can soften glare, while carefully chosen colours can produce visual calm

|| Designing by the sea requires a mindset fundamentally different from designing inland, because the coastal context introduces forces that are both environmental and experiential

and reinforce the atmosphere of the coast. Materials must also withstand salt-laden air, humidity, ultraviolet radiation, and abrasive winds. Traditional Arabian Gulf architecture offers valuable lessons in this regard.

What design elements most strongly influence wellbeing in coastal development?

Architecture can amplify the emotional experience of coastal living by recognising that the sea engages in the full spectrum of human senses, not only vision. Designing for such environments requires an approach that places the human body and its sensory perception at the centre of architectural experiences. An important concept that can guide this approach refers to "emptiness" or the meaningful presence of absence. The power of a space often lies not in accumulation but in subtraction. Instead of visual noise, there is silence. Instead of density and excess, there is openness. The horizon itself embodies this idea. Equally important is the spatial sequence from landscape to threshold, from threshold to interior living space, and then outward again toward the sea. In such environments, architecture does not compete with the sea but creates the conditions for presence, allowing the rhythms of water, wind, and light to nurture a sense of balance and wellbeing.

Experts explore the future of seafront being

To discuss the experience of seafront being, Shamal Holding convened a panel discussion on 30 June 2026 at Dubai Harbour, bringing together experts across disciplines including real estate strategy, biophilic and landscape architecture, and urban design.

The discussion opened with a keynote by Abdulla Binhabtoor, CEO of Shamal Holding. He outlined the company’s vision and alignment with Dubai’s long-term aspirations, along with commitment to listening to the evolving needs of investors and stakeholders.

He highlighted Shamal Holding’s ambition to create curated destinations that do more than shape Dubai’s skyline, focussing instead on delivering seafront experiences that elevate urban living.

A curated lifestyle and a sense of community elevates the investment to become a primary instead of secondary asset

Moderator	Panellists			
Yazad Darasha Founder and Director, White Paper Media Consulting	Duncan Denley Founder and Managing Director, Desert INK	Stephen Denyer Director, U+A	Shehzad Jamal Partner, Strategy and Consultancy (Real Estate, Healthcare, Education), Knight Frank MENA	Dr. Khaula Al Kaabi Professor, Geography and Urban Sustainability Department, United Arab Emirates University



A consonance of seafront, luxury, and wellness

- A new definition of the term ‘luxury’ includes not just the monetary value of seafront property but also its link to wellness and generational wealth.
- The differentiator is the quality of spaces, the ability to use the environment effectively, and to create memorable moments.
- Urban planning that factors in security, lifestyle, and long-term value is foundational for seafront communities.

A definition of the term ‘luxury’ set the foundation for the discussion to follow. By numbers alone, Dubai’s prime segment (defined by Knight Frank as properties costing US\$10 million and over) is growing at a fast pace, with 435 transactions in 2024, increasing to 505 in 2025. However, property is no longer seen as just a possession but also as a path to wellness and curated experiences.

Shehzad Jamal spoke about scarcity as a significant driver of the market. This not only makes seafront property more desirable but also adds a premium to its value compared to in-city property. Knight Frank MENA research shows that while 78% of HNWI investors (those earning US\$22 million or more annually) say sea views are important, 83% would prefer direct access to a beach, and a significant 63% want wellness offerings inside branded homes.

Dr. Khaula Alkaabi emphasized the value increase that can be achieved from effective ecosystem development. Investors seek not just clear title deeds and efficient regulation, but also ease of access to health, education, connectivity, retail, and high-quality community spaces.

16%

Increase in the number of transactions in the prime segment in Dubai in 2025
Source: Knight Frank MENA

Neuroaesthetics and the design of responsive spaces

- The sea facilitates connections between people, places, and opportunities, thereby creating value.
- A multisensory sea experience includes sight, touch, smell, and sound, elevating the seafront to the level of a stakeholder in the design.
- Clear transitions between indoors and outdoors, and private and community spaces, improve the living experience.

In the UAE, the sea is part of the national heritage, with pearl diving, fishing, and community life being built around water. The panel discussed neuroaesthetics findings that the visual brain harbours sensitivities to architectural elements that contribute to emotional valence.

A location is made vibrant by initiatives that protect the coastal ecosystem through water quality management, resilience to climate, and extreme heat, using nature-based solutions that celebrate local identity.

Duncan Denley spoke about the importance of space design. Properties commanding the highest value premiums offer a variety of experiences. Waterfront cities like Cannes, Nice, or Dubai maximise this with promenades, restaurants, parks, and retail, thereby elevating the living experience.

Stephen Denyer said experiential architecture is not about what one sees from the outside but how one lives in it. A multisensory experience of the sea necessitates clear transitions between private residence, private beach, and community experiences.

The sea imbues a sense of place. Imagine starting every morning with the sound of the waves rather than that of traffic. This adds more than ROI to the community

Enduring generational value of curated communities

- Dubai's waterfront property values have increased about 4x in prime locations, Knight Frank data shows.
- Curated investments are being bought for the long term, leading to scarcity in the secondary market.
- Direct sea access that allows residents to step into the water as part of daily life has a significant premium.

As prime investments, seafront property is increasingly the preferred store of value. Knight Frank data shows that Dubai's secondary market in 2025 witnessed a reduction of 48% over the previous year in listings of properties of AED 50+ million, and a 35% reduction in listings of properties between AED 15 and 50 million. Once such properties are sold, they do not come back on the market.

While the seafront itself is desirable, the differentiation comes from many factors. Panellists expressed the opinion that high-value seafront property is acquired not just to fulfil the needs of the present generation but also as a legacy that endures into future generations. This requires the development of assets from the perspective of the needs and wants of future generations as well.



Longevity and resilience

- High net worth investors seek a sense of a community and belonging even while they insist on exclusivity.
- Soft infrastructure like healthcare, education, and community spaces enhance the quality of life.
- Urban design ensures that waterfronts strengthen communities in shared public spaces.

Governmental initiatives such as the UAE National Strategy for Well Being 2031, and the Dubai Quality of Life Strategy 2033 focus on these aspects. Within an urban context, living by the sea promotes natural beauty, with a sense of community, combining modern living with the rich cultural heritage of the UAE.

Sustainability and development are not mutually exclusive. Enhancing a city's economic competitiveness also attracts investors and visitors, and infuses social and environmental values.

The true value of seafront being lies in how it shapes people's lives, creates memorable moments in desirable environments, and engages residents in a meaningful community life.

50%

Is the premium investors globally are willing to pay for seafront locations compared to in-city properties

Source: Knight Frank MENA



CONCLUSION

Beauty, biology, and balance: The new coastal paradigm

The current investment proposition of seafront being is a culmination of a trend that began with experiential luxury, to now include and prioritise wellness as a generational asset. This has made possible quantifying the value of global wellness real estate to reach US\$876 billion in 2025, with a forecast to reach US\$1.8 trillion by 2030¹⁹.

Under this new hierarchy of luxury, the most future-ready seafront developments treat water not as a view, but as a partner to be integrated into a lifestyle. In the context of UAE real estate, the segment that promises an inbuilt commitment to sustainability, wellbeing, and heritage has seen a CAGR of 21% per year from 2017 to 2025¹⁹.

Global UHNWI investors seeking property as a means of capital preservation and generational family wealth have emerged as primary buyers for these curated assets. Dubai, offering planned growth and rapid maturation of waterfront districts, has become an exemplar of a location building on its natural advantages to attract affluent investors. The rare combination of urbanism with seclusion, and proximity with privacy, is drawing diversified buyers from Europe, Asia, Middle East, North America, and Oceania.

At Shamal, we are at the forefront of this phenomenon, relying on controlled density, design innovation, and lifestyle integration to develop seafront real estate assets that have built-in resilience to value fluctuations. The asset is not merely an investment or a preferred home; it is both, visible in assets that provide long-term capital appreciation and price resilience for both investors and end-users.

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METHODOLOGY

The UAE Seafront Living Survey

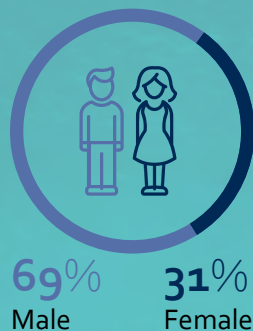
An online survey was commissioned by Shamal Holding and carried out by YouGov between 13 and 21 August 2025 using a structured quantitative questionnaire administered in English or Arabic according to the respondent's preference.

Target audience: Respondents who are 18+ years old, living in Dubai, with a monthly personal income of over AED 20,000.

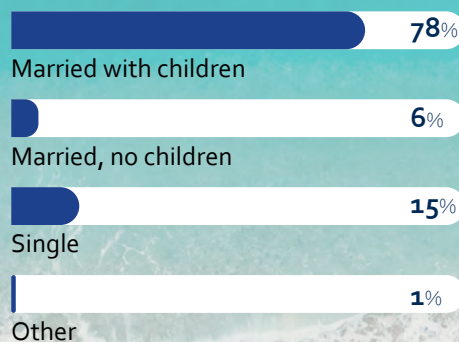
Sample size: 1,009

DEMOGRAPHICS

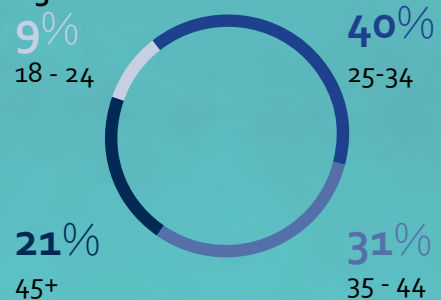
Gender



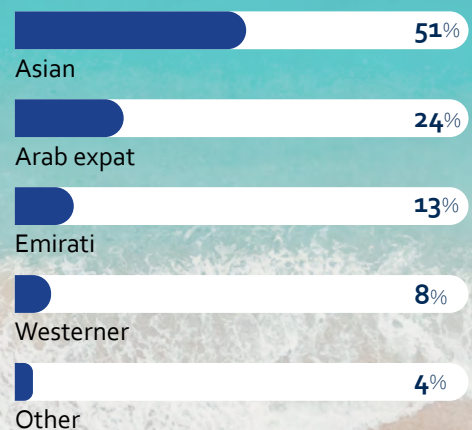
Marital status



Age



Nationality



AUTHORSHIP

The findings of the UAE Seafront Living Survey were put into global, regional, and national perspective by White Paper Media Consulting using contextual research. Key insights from 'The Future of Seafront Being' panel discussion held on 30 June 2026 on topics relevant to seafront development, investment, wellness, and architecture have also been incorporated. The white paper and its constituent information graphics are designed by White Paper Media Consulting.

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