

The Dubai Yield Map

7.1%

In the listing

6.3%

In fact

Same area: Jumeirah Village Circle, September 2026.

Which number to plan on?

NEMAX FINANCE

You are looking at an apartment in Dubai as an investment. Before you commit, you want to know one thing: what will it earn?

A property portal shows a yield of 7.1%. A market report shows 6.3% for the same area. A third source gives a different number again.

If you plan on the higher number and the rent comes in lower, the purchase may not work the way you expected.

This guide explains seven reasons the published yield may not match what you will receive, what to check early, and what to do about it.

→	The map: apartment yields by community	03
01	The yield is based on asking prices	04
02	Different sources give different yields	05
03	The yield does not include costs	06
04	The rent is from a renewal	07
05	The average rests on a few buildings	08
06	Prices and rents are both changing	09
07	Your cash is not ready on transfer day	10
→	What buyers ask	11
→	Before you commit	12
→	When to contact NEMAX Finance	12

NEMAX Finance provides short-term, asset-backed capital for real estate transactions in the UAE. We co-finance purchases with the buyer. The property is held by an ADGM SPV, a separate company set up for this one deal, and the co-financing is secured by the property.

Every yield in this guide comes from a named third-party source. None of them is a NEMAX return.

Apartment yields by community

Each figure is shown as its source published it. An empty cell means that source did not publish a figure for that community. The columns are not averaged, because each source measures in a different way.

COMMUNITY	LISTINGS	REGISTERED	DLD DATA	n
International City		8.94%	9.98%	220
Dubai Sports City	7.90%	8.04%	9.54%	54
Dubai South	6.90%	7.28%	9.35%	85
Discovery Gardens	8.50%	8.58%	9.04%	88
Dubai Silicon Oasis	7.90%	8.11%	9.04%	67
Jumeirah Village Circle	7.10%	7.53%	8.86%	213
Arjan	6.90%	7.48%	8.66%	70
Al Furjan		7.38%	8.07%	51
Jumeirah Lakes Towers		6.93%	7.87%	39
Business Bay	6.00%	6.33%	7.75%	115
Dubai Marina	5.60%	5.92%	7.71%	106
Downtown Dubai	5.10%	5.32%	7.43%	116
Dubai Hills Estate	6.00%	6.12%	6.99%	36
Palm Jumeirah	4.40%	4.97%	5.66%	87

n is the number of buildings behind the DLD figure. Where n is small, the average can move easily. Dubai Investments Park and Dubai Production City are not in every source, so they are not included.

PAST RESULTS, NOT A PROMISE

These are third-party market figures, published on the dates shown. They are not a NEMAX return, a forecast or an offer. Yields change when rents and prices change, and both changed in 2026.

Listings: Bayut Dubai Sales Market Report Q3 2026, advertised listings, as of September 2026 / Registered: Property Monitor, as of November 2026, as published by Engel & Völkers, 12 November 2026 (Discovery Gardens from the Engel & Völkers Highest ROI page, same date) / DLD data: dataHabibi, derived from Dubai Land Department records, June 2026 snapshot, published on Mendeley Data 3 July 2026, CC BY 4.0.

01 The yield is based on asking prices, not real sales

Buyers often ask which area gives the highest yield. The answer depends on who counts. Most property portals calculate yield from advertised prices and advertised rents. Bayut says this in its own report: it uses listing prices, not the prices buyers actually paid.

Registered data may show a different number. In Jumeirah Village Circle, listings showed a yield of 7.10% in September 2026. Registered data for the same month showed 6.3%.

WHAT TO CHECK

Ask the agent where the yield figure comes from: listings, registered data or Dubai Land Department records. If the source is not clear, do not use the number to plan income.

WHAT TO DO

Do not use the listing yield as a plan. Find the registered figure for the same community and plan on the lower of the two.

Sources: Bayut Dubai Sales Market Report Q3 2026 (advertised listings, as of September 2026) / Property Monitor, September 2026, in the Engel & Völkers Dubai Residential Market Report Q3 2026 (registered data).

02 Different sources give different yields for the same area

Several well-known sources publish yields for Dubai. They measure at different points of a deal, so their numbers rarely match.

In Downtown Dubai, one source published 5.10% and another 7.43% in 2026. On an AED 1.5 million apartment, a gap of more than 2 points is about AED 35,000 of rent a year.

WHAT TO CHECK

Compare at least two sources for the community before you commit. Note the lowest and the highest figure, not only the one you saw first.

WHAT TO DO

Plan on a range, not one number. The real yield on your apartment will depend on the price you pay and the rent you agree.

Sources: Bayut Dubai Sales Market Report Q3 2026 / dataHabibi, derived from DLD records, June 2026, CC BY 4.0.
The AED example is illustrative.

03 The yield does not include costs

A common question is what the yield is after costs. Published yields are gross. They divide one year of rent by the price. They do not include service charges, empty weeks between tenants or letting fees.

Service charges are set for each building, so they can differ a lot inside one community. A unit that is let for 11 months out of 12 has already lost more than 8% of its rent.

WHAT TO CHECK

Look up the service charge for the specific building in the Dubai REST app or on the Dubai Land Department website. It shows the rate approved by RERA, the Dubai property regulator, for each project.

WHAT TO DO

Work out a net figure for this building: rent minus service charge, empty weeks and letting fees. Plan the purchase on that net figure.

Source: Dubai Land Department, Service Charge Index, service description. The vacancy example is illustrative.

04 The rent is from a renewal, not a new tenancy

Some yield figures mix new tenancies with renewals. In Dubai, the rental index limits how much the rent can rise when a tenant renews.

Yields based on renewals are often lower than yields based on new tenancies. A unit with a sitting tenant and an empty unit can give different results.

WHAT TO CHECK

Ask the agent whether the quoted rent comes from a new tenancy or a renewal. If the unit has a tenant, ask for the current tenancy contract and its end date.

WHAT TO DO

If the unit is let, plan on the current rent until the contract ends. If it is empty, check rents agreed recently for similar units in the same building.

Source: Dubai Decree No. 43 of 2013, Articles 1 and 3: the maximum rent increase at renewal is set by the RERA rental index.

05 The average rests on a few buildings

A community yield is an average. Some averages are based on more than 200 buildings, others on fewer than 40.

Where the number of buildings is small, one new or renovated tower can move the average. The figure then says little about the building you are looking at.

WHAT TO CHECK

Check how many buildings sit behind the community figure. The map on page 03 shows this in the n column.

WHAT TO DO

If the average rests on a few buildings, compare rents in the specific building instead. Recent tenancy contracts for similar units are a better guide.

Source: dataHabibi, Dubai Residential Community Rental Yields, derived from DLD records, June 2026 snapshot, Mendeley Data, CC BY 4.0.

06 Prices and rents are both changing

Yield is rent divided by price. In the second quarter of 2026, Dubai prices and rents both fell by about 2.5%, compared with the first quarter. In the third quarter, the picture was mixed. One consultancy recorded a small rise in prices, and rents returned to their March level. Another recorded a 4.8% fall in average apartment prices.

About 136,100 new homes are scheduled for completion in 2027. More supply can hold rents down. Savills also expects prime property values in Dubai to fall by around 10% in the second half of 2026.

WHAT TO CHECK

Check the date of every figure you see. A yield from last year may not reflect today's prices and rents.

WHAT TO DO

Past yields are not a promise. If you plan to sell in the next few years, look at the price forecast too, not only the rent.

Sources: Cavendish Maxwell, Dubai residential market H1 2026 and Q3 2026 / Savills, Dubai Residential Market Report Q3 2026 / Savills World Cities Prime Residential Index H1 2026.

07 Your cash is not ready on transfer day

You have agreed the price and plan to pay part of it from other funds. But that money is tied up in another property sale or in an account abroad.

Since 1 February 2025, UAE banks have been told not to include the transfer fee and the agency fee in the mortgage. These costs must be paid on the day of transfer. If the money is not ready, the purchase may be delayed or fall through.

WHAT TO CHECK

Confirm where your money is held and when it will be available. Ask the agent for the full amount due on transfer day, including fees.

HOW THE PURCHASE MAY BE SAVED

If your own funds will not arrive in time, talk to NEMAX Finance early. NEMAX can co-finance the purchase instead of a bank, or provide capital against a property you already own. It does not top up a bank mortgage, because a bank down payment must come from your own funds. The smallest amount is AED 1 million.

Source: The National, 25 January 2025, on the Central Bank instruction to UAE banks from 1 February 2025. Funding is subject to assessment.

What buyers ask

Questions buyers asked in public Dubai property discussions on Reddit between August and October 2026, with plain answers.

Which area in Dubai gives the highest rental yield?

There is no single answer. Each source counts in its own way, so the same area can show different numbers. Use the table on page 03, compare the sources and plan on the lower figure.

What is a realistic yield after costs?

Published yields are gross. Take the rent and subtract the service charge for the building, a few empty weeks and letting fees. The result is lower, and it is different for every building.
See page 06.

A listing shows a high gross ROI. What should I ask first?

Ask for the service charge of that building and where the rent figure comes from. A listing shows the seller's numbers, not what tenants actually paid. See pages 04 and 06.

Can I raise the rent when my tenant renews?

The rental index limits how much the rent can rise at renewal. If the unit already has a tenant, plan on the current rent until the contract ends. See page 07.

Why do I need more cash than the deposit?

Since 1 February 2025, UAE banks have been told not to include the transfer fee and the agency fee in the mortgage. You pay them in cash on the day of transfer, together with your own share of the price. See page 10.

I already own a property. Can I use it to buy another one to let?

Banks look mainly at your income. NEMAX looks at the property. If you need AED 1 million or more, capital can be raised against a property you already own in the UAE. It cannot be the property your golden visa depends on. See page 12.

Source: questions paraphrased from r/DubaiRealEstate, r/dubai and r/UAE, August to October 2026. Answers are based on the sources in this guide.

Before you commit

- → Ask which source the yield comes from: listings, registered data or DLD records.
- → Compare at least two sources for the same community.
- → Look up the service charge for the specific building in the Dubai REST app.
- → Check whether the rent comes from a new tenancy or a renewal.
- → Check the date of every figure.
- → Confirm when your money will be available, including the fees due on transfer day.

When to contact NEMAX Finance

If you need additional funding to complete a property purchase, contact NEMAX Finance early.

We co-finance property purchases in the UAE. You contribute your own funds, and we provide additional capital. The property you are buying is held by an ADGM SPV, a separate company set up for this one deal, and the co-financing is secured by it. We can also provide capital against a property you already own.

Tell us which property you want to buy, what is preventing the purchase and when the payment is due.

Discuss your purchase with NEMAX Finance →

NEMAX structures asset-backed co-financing secured by real estate and does not operate as a retail bank. Funding is subject to assessment of the buyer, property and transaction and applicable UAE requirements. Yields in this guide are third-party market figures published between July and November 2026: past results, not a promise, and not a NEMAX return. This guide is for general information and is not a funding offer.