



The UAE Real Estate Market: 2025 Data & Demographics

A Strategic Intelligence Briefing

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The National Blueprint: How Visionary Agendas Anchor Growth

The UAE's economic trajectory is underpinned by a clear playbook of national and emirate-level strategies designed to boost GDP, attract talent, and drive diversification. These initiatives are the bedrock of population growth and housing demand.

We the UAE 2031

Objective: Double GDP to ~AED 3 Trillion.

Pillars: Focus on Talent, Trade, Tourism, and Technology.

Dubai D33 Agenda

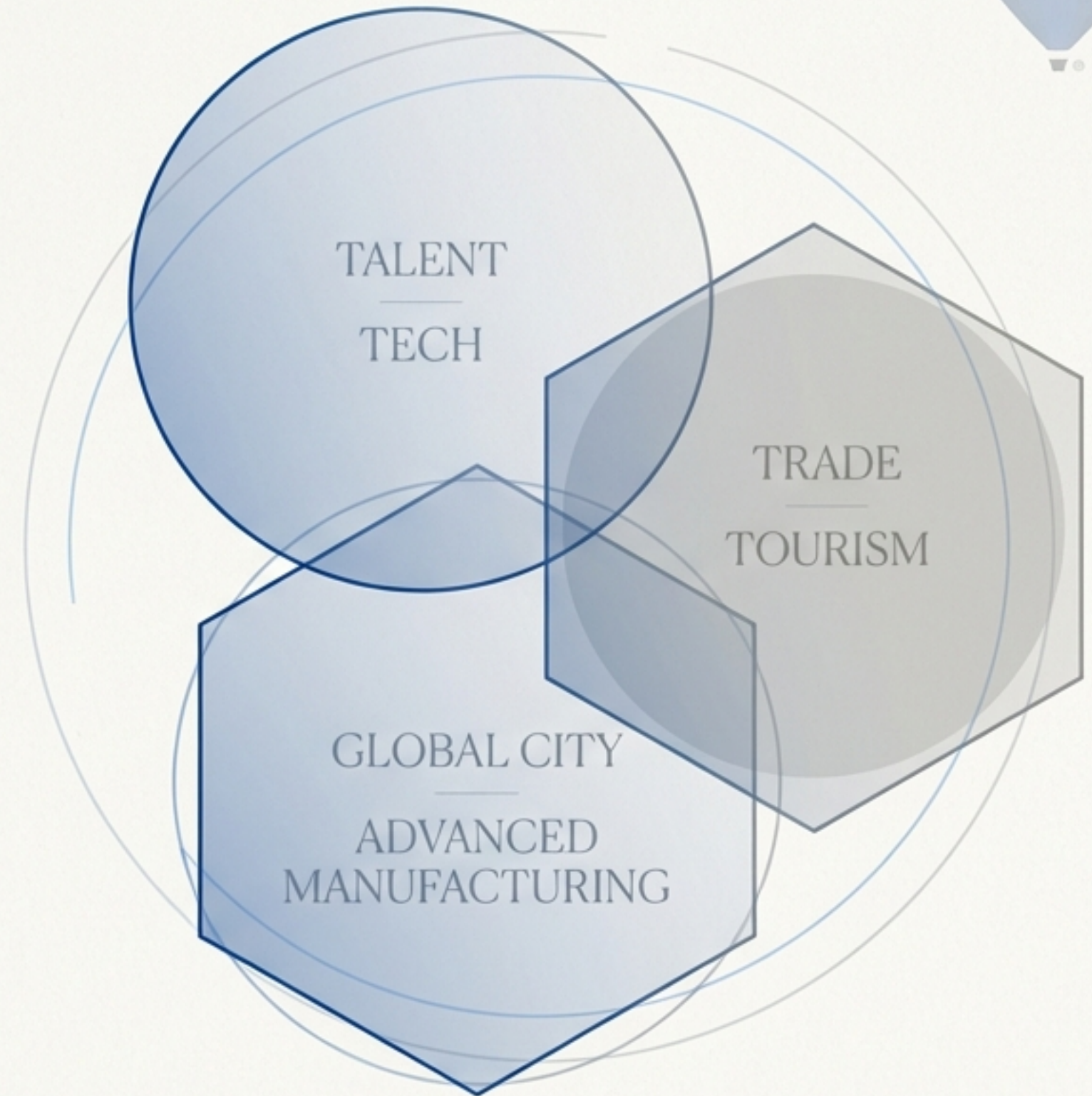
Objective: Double Dubai's economy by 2033.

Pillars: Establish Dubai as a Top-3 global city.

Abu Dhabi Industrial Strategy (ADIS)

Objective: An AED 10 Billion program.

Pillars: Scale advanced manufacturing, logistics, and the circular economy.





2025 Economic Snapshot: Growth Upgraded, Inflation Trimmed, Rates Easing

The economic environment has structurally improved since 2022. Non-oil momentum is higher, and the 2022-2024 rate hiking cycle has ended, providing a tailwind for the real estate sector.

MODULE 1

REAL GDP GROWTH (2025 PROJECTION)

~4.5% Non-Hydrocarbon

~4.1% Hydrocarbon

*Source: CBUAE

MODULE 2

INFLATION OUTLOOK (2025 FORECAST)

~1.5%

**Note: CBUAE trims forecast, signaling disinflation.*

Source: CBUAE

MODULE 3

POLICY & RATES (AS OF OCT 30, 2025)

3.90% 

Note: Two 25-bp cuts in Sep/Oct signal easing mortgage environment.

Source: CBUAE

Implication: Declining rates directly improve mortgage affordability for end-users, while strong non-oil GDP sustains job creation and housing demand.

The Human Capital Engine: Population Growth and a Competitive Labour Market

Net migration and robust job creation continue to expand the UAE's population, with the non-oil sector as the primary engine. This directly fuels housing demand and household formation.

Emirate Population References

Dubai: Official statistical portal provides series & estimates.

Sharjah: 1.8m (2022 reference).

Ras Al Khaimah: ~0.4m residents (2025).

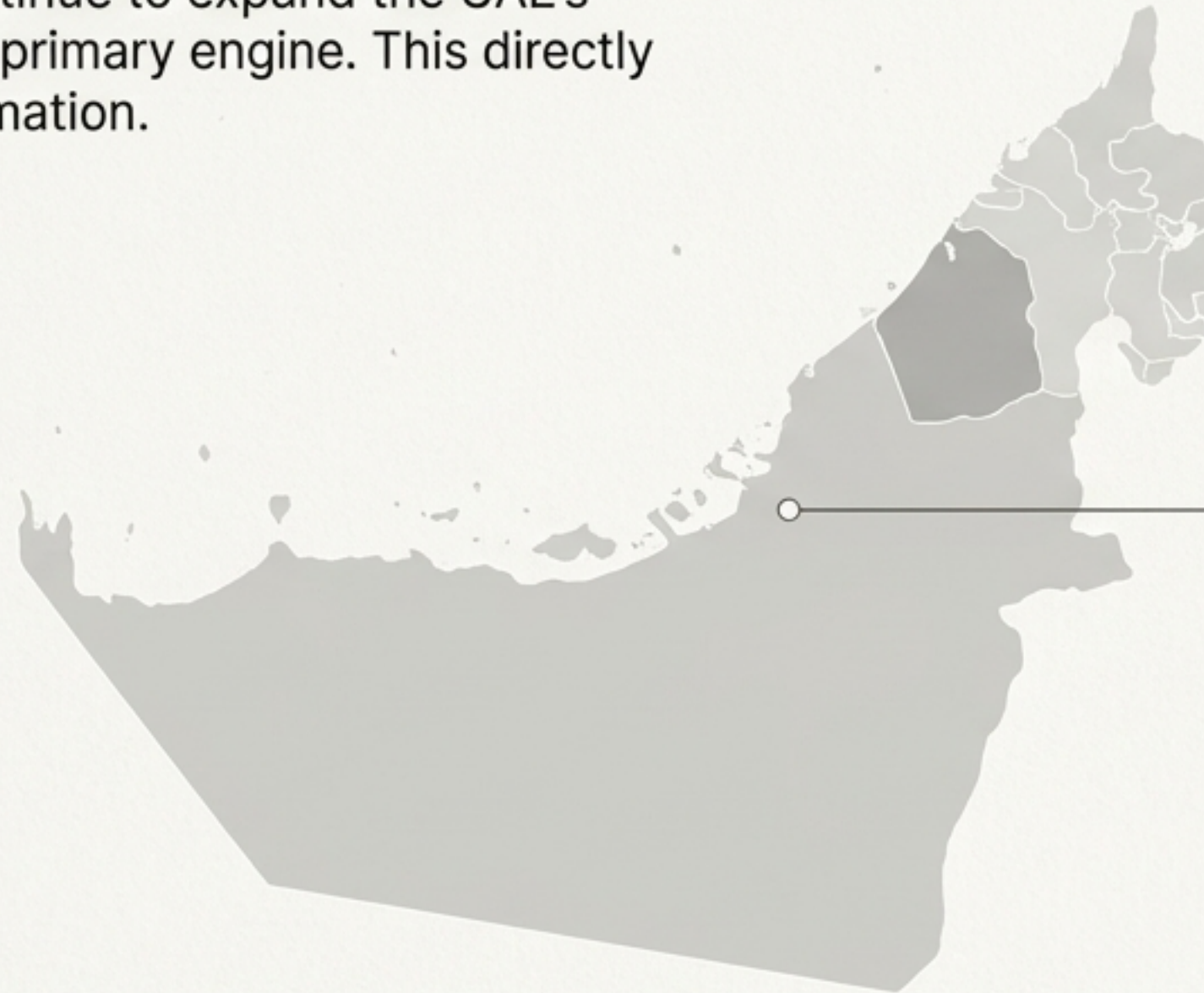
Fujairah: ~315k (mid-2024).

Ajman / UAQ: Use caution with older census anchors; rely on local portals.

Labour Market Strength

MoHRE indicators show a record workforce.

≥152k Emirati nationals employed in the private sector by mid-2025.



Abu Dhabi 2024 Population

**4.136
Million**

+7.5%
year-over-year

*Source: SCAD, first register-based census

Tourism Expansion: Broadening Demand Across the Emirates

Visitor volumes now exceed pre-2019 levels in primary markets and are setting records in secondary cities, diversifying demand for short-term rentals, staff housing, and second homes.

Dubai	Abu Dhabi	Ras Al Khaimah
Visitors: 13.95 M (Jan-Sep 2025), +5% y/y	Visitors: 1.4 M overnight guests (Q1 2025)	Visitors: Record 1.28 M overnight arrivals (2024)
Hotel Supply: ~152k rooms (mid-2025)	Trend: Sustained ADR/occupancy gains	Target: On track for 3.5 M by 2030

Supporting Emirates: **Sharjah:** Steady regional family and cultural tourism base. **Ajman:** Rising European demand through 2024-2025.



Market Deep Dive: Supply & Demand Dynamics in Dubai and Abu Dhabi

Dubai



Robust off-plan cycle meets a large delivery pipeline.

- A significant pipeline of units is scheduled through 2026-2030.
- Rating agency risk: Potential for double-digit price softening if 2025-2026 completions exceed absorption (Source: Fitch).
- ****Counterpoint****: Delays in prime/quality projects and continued demand depth may moderate any correction.

Abu Dhabi



Measured supply and master-planned communities support price resilience.

- Price growth remains firm due to controlled supply.
- ~33,000 homes are under construction, scheduled for delivery by 2029 (Source: Knight Frank).
- Demand is anchored by premier lifestyle communities like Hudayriyat and Saadiyat Island.

Northern Emirates Momentum: Sharjah and Ras Al Khaimah

Sharjah



Transaction volumes accelerate, indicating robust absorption.

July 2025: AED 7.5 Billion in transactions (11,377 deals).

H1 2025: ~AED 27 Billion in transactions, a +48% y/y increase.

Trend: Nine-month totals reported as record highs, showing healthy end-user and investor activity.

Ras Al Khaimah (RAK)



Demand outpaces supply in prime coastal nodes.

Residential Prices: +39% y/y in Q1-2025.

Off-Plan Sales: >AED 2.4 Billion.

Future Supply: Branded residences constitute ~25% of the future pipeline, especially around Al Marjan Island.

Activity in Ajman, UAQ, and the National Construction Outlook



Ajman

Sharp pickup in activity signals high transactional velocity.

Aug 2025: AED 1.9 Billion in transactions.

Sept 2025: AED 2.97 Billion in transactions (+53% y/y).

Umm Al Quwain (UAQ)

Gradual demand base emerging from tourism growth.

Official housing pipeline data is sparse.

Directional Indicator*: Hotel occupancy rose 27% in 2023, suggesting growing demand for hospitality-adjacent real estate.

National Backdrop: UAE Construction

A strong, albeit uneven, pipeline of completions is expected across the UAE.

Total construction output is projected to rise ~22% to ~\$130 Billion by 2029.

*Source: Knight Frank

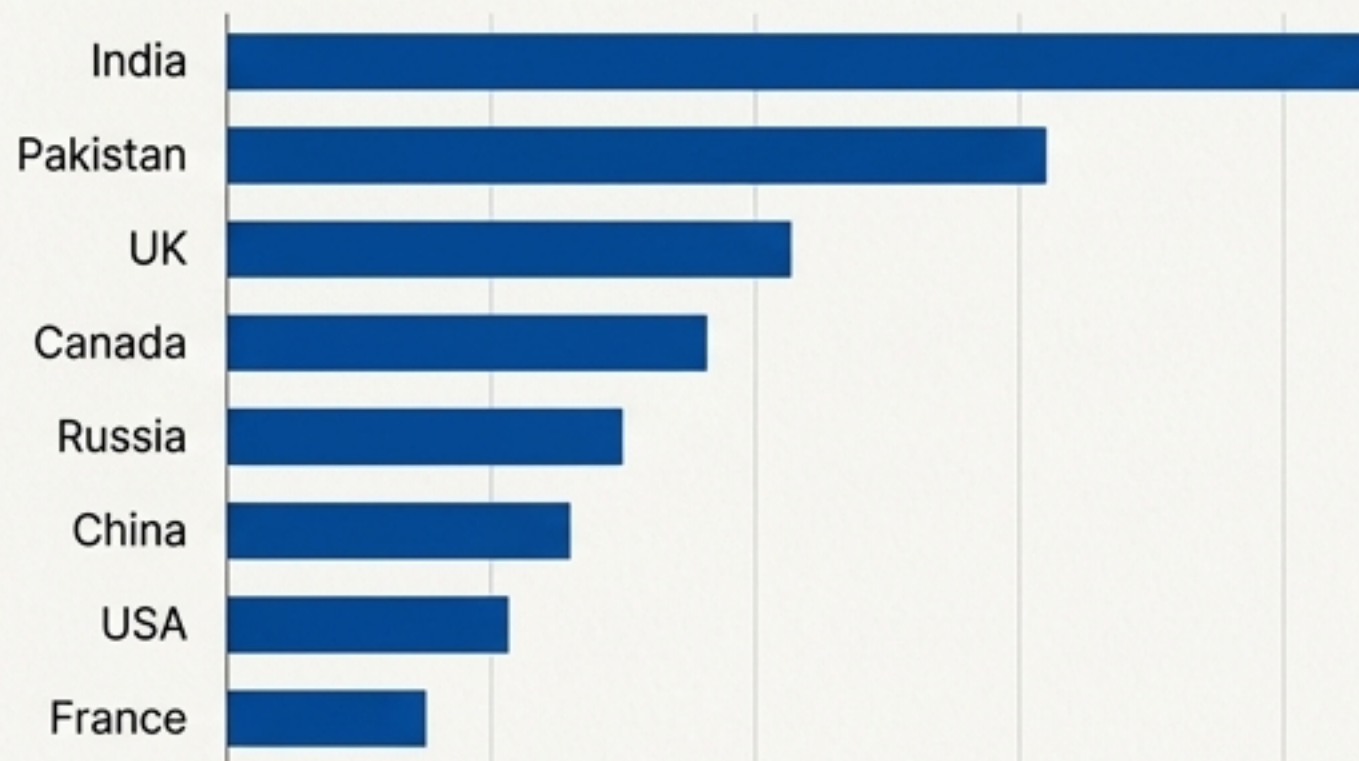


The Investor Profile: Unpacking Nationality Mix and Capital Flows

Dubai (H1/Q1-Q3 2025)

A diverse mix of international investors underpins demand.

Top Non-UAE Investing Nationalities:



GCC capital flows remain significant. The exact mix varies by reporting period.

*Source: DLD

Abu Dhabi (H1 2025)

Market dominated by cash buyers and high-value masterplan sales.

AED 54 Billion

Record transaction value in H1 2025.

≈81%

Share of cash buyers.



This indicates a deep base of end-users and regional High-Net-Worth Individuals (HNWI).

*Source: ADREC

The Strategic Playbook: What Investors Should Do (2025-2030)



Portfolio Mix

Balance Dubai off-plan exposure with Abu Dhabi's completed/late-stage assets for cycle diversification. Prioritize quality, delivery record, and service-charge discipline.



Timing & Rates

The rate-cut tailwind favors end-user financing and mid-income rental segments. Hedge with fixed/capped mortgage options where suitable.



Micro-markets

Expect outperformance in master-planned, amenity-rich districts (e.g., Hudayriyat/Saadiyat, Dubai prime nodes) versus oversupplied corridors.



Tourism-adjacent Assets

Hospitality/STRs track airlift and attractions. Pair Dubai city stays with demand generators like Yas Island, Saadiyat, and RAK's nature/theme-park offerings.

Emirate-by-Emirate Takeaways: Abu Dhabi & Dubai

Abu Dhabi

Price Resilience & End-User Appeal

- 💡 **Strategy:** Focus on the combination of a measured supply pipeline and large-scale masterplans (Hudayriyat, Saadiyat).
- 💡 **Target Audience:** High appeal to end-users and HNWIs seeking stability and lifestyle.
- 💡 **Value Anchors:** Pair investments with established education and healthcare infrastructure.

Dubai

Manage Pipeline Risk & Target Quality

- 💡 **Strategy:** Mitigate pipeline risk by favouring developers with proven delivery track records and properties with strong Owners Association governance.
- 💡 **Location Focus:** Prioritize transport-rich nodes for resilient demand.
- 💡 **Market Rotation:** Be prepared for investor focus to rotate from hot off-plan projects to well-located completed stock if new deliveries crest.

Emirate-by-Emirate Takeaways: The Northern Emirates

Sharjah

Thesis: "Mid-market and family demand."

Action: Leverage cultural and tourism depth for mid-market rentals. Monitor spillovers into housing from new industrial and logistics developments.

Ras Al Khaimah

Thesis: "Hospitality and second-home growth."

Action: Capitalize on the 2030 tourism plan for hospitality/STR and second-home niches. Wynn-adjacent hospitality can lift average daily rates (ADRs).

Fujairah

Thesis: "Logistics and leisure plays."

Focus on staff housing driven by east-coast logistics growth and opportunities in coastal leisure properties.

Ajman / UAQ

Thesis: "Niche affordability and eco-tourism."

Target affordable coastal living segments and emerging eco-tourism niches. Always verify up-to-date data on official portals before sizing projects.

References

Strategy & Agendas

We the UAE 2031, Dubai D33, ADIS.

Macro, GDP & Rates

CBUAE Quarterly Economic Reviews, CBUAE Base Rate releases, IMF.

Population & Labour

SCAD, MoHRE.

Housing Supply & Pricing

Knight Frank, Fitch Ratings, Reuters.

Investor Nationality Mix

DLD, ADREC.

Tourism

Dubai DET, Abu Dhabi DCT, RAKTDA, etc.

Emirate-Level Transactions

WAM, Khaleej Times, CBRE, Ajman Dept. of Land & Real Estate Regulation, etc.

