RESEARCH BRIEF · 29 SEPTEMBER 2026

Young UAE Professionals Trade Rent for Ownership as Golden Visa Reshapes Buyer Base

Rising rents and residency pathways like the Golden Visa are pulling buyers aged 25 to 35 into the Dubai property market, according to developers and industry figures speaking to Khaleej Times. This is not speculative demand. It ...

MEDIUM	7.2	28 September 2026	7/10
INVESTOR IMPACT	SIGNIFICANCE SCORE	EVENT DATE	SOURCE RELIABILITY

Bradley James
Associate Director & Senior Investment Advisor

EXECUTIVE SUMMARY

01 Young UAE Professionals Trade Rent for Ownership as Golden Visa Reshapes Buyer Base

A signal picked up from Khaleej Times reporting (28 September 2026) points to a structural shift in who is buying property in the UAE. Industry figures, including the founder of IAH Group and the founder of Karma Developers, describe a growing wave of buyers aged 25 to 45, with particular strength in the mid-20s to early 30s bracket. The driver is not hype. It is climbing rents that increasingly match mortgage payments, combined with residency pathways such as the Golden Visa that give long-term security. For a market that spent years associated with overseas speculators and flippers, this points to a resident, income-earning, family-forming buyer base entering ownership as a deliberate financial decision rather than an emotional one.

- Buyers aged 25 to 35 are entering the Dubai market in greater numbers, with developers reporting particular strength in the mid-20s to early 30s bracket
- The driver combines two forces: rents climbing to a level where mortgage payments look comparable, and residency pathways including the Golden Visa giving long-term security
- This is a first-time, end-user buyer cohort, not a speculative one. It changes who the market's marginal buyer actually is
- August 2026 Dubai Land Department data shows 11,601 transactions worth AED 27.9bn, with off-plan accounting for 67.1% of sales by count
- 3-month EIBOR sits at 4.2% as of September 2026, which still shapes the rent-versus-mortgage comparison this cohort is making
- The source is a single outlet citing developer and industry commentary, not independent transaction-level verification of buyer age or motive

THE EVENT

02 What happened, and why it matters

WHAT HAPPENED

Khaleej Times reported on 28 September 2026 that a growing number of buyers aged 25 to 35 are entering the UAE property market, particularly in Dubai. Ismail Al Hammadi, Founder and CEO of IAH Group, said there has been a noticeable increase in buyers under 35, describing homeownership as becoming part of younger generations' long-term financial thinking. Navneet Mandhani, founder of Karma Developers, said first-time and end-user activity has intensified among buyers in the 28 to 45 bracket, with meaningful growth among early-career buyers in their mid-20s to early 30s. Both attributed the shift to rising rents that increasingly match mortgage payments, clearer long-term residency pathways including the Golden Visa, government transparency measures and streamlined digital processes.

WHY IT MATTERS

The identity of the marginal buyer matters more than the headline transaction number. If the buyer base is shifting toward residents securing long-term housing and residency rather than overseas investors chasing short-term flips, that is a more resilient demand base through a cycle. Rising rents weaken the pure rental-yield argument for existing landlords, but they strengthen the case for ownership as a capital-preservation and family-security decision. For an overseas investor watching this market from a distance, the relevant question isn't 'is the market up or down,' it's 'who is actually buying, and why.' This signal answers that with an unusually specific cohort: young, employed, residency-motivated, planning for the long term.

WHO IT AFFECTS

Young professionals aged 25 to 35 already living and working in the UAE, developers targeting first-time and end-user buyers rather than pure investors, and overseas investors trying to gauge whether current demand is durable or speculative. It also matters to landlords, since a portion of their tenant base is now the buyer base for competing developments.

INVESTOR READ

03 Implications, risks and opportunities

IMPLICATIONS

For an overseas investor, this is not a signal to chase. It's a signal about market composition. A demand base anchored in residency and family decisions tends to hold through rate cycles better than one anchored in short-term capital gains, because these buyers are optimising for where they live and how secure their long-term status is, not for a quick flip. It supports the case for holding well-located Dubai property as a generational asset rather than a trading position. It does not, on its own, tell you anything about entry pricing, developer quality, or which specific project or area is a sound allocation. Those decisions still rest on due diligence you'd do regardless of who else is buying.

RISKS

Be straight with you: this is one outlet, one set of developer and industry quotes, not independent data on buyer age or motive at the transaction level. Developer commentary carries an obvious incentive to describe demand as broad-based and durable. The 3-month EIBOR at 4.2% still makes mortgage financing meaningfully more expensive than in a low-rate environment, and 'rent now roughly equals mortgage payment' is a comparison that depends heavily on down payment size, loan tenure and individual bank terms, none of which are detailed here. If rents cool or residency rules tighten, this specific driver could weaken. And a buyer base skewing younger and more highly leveraged is not automatically a lower-risk buyer base, it is a different one.

OPPORTUNITIES

If this cohort is real and durable, it points toward sustained end-user demand in the price points and unit types that suit first-time buyers and young families, rather than only the top end of the market. For an investor thinking about generational wealth protection, it reinforces the logic of holding assets that serve genuine long-term residents, since that demand tends to be stickier through a downturn than purely speculative capital.

WHAT TO WATCH

Whether Dubai Land Department transaction data in coming months shows any shift in buyer age or first-time-buyer share that corroborates this developer-level commentary, and whether EIBOR movements change the rent-versus-mortgage calculation this cohort is making.

THE BOTTOM LINE

04 What this means for Dubai investors

THE MEANING

This tells you Dubai's demand base may be broadening beyond the overseas investor and toward the resident who is choosing to stay and build a life here. That is the kind of demand that underpins capital preservation over a generational time horizon, precisely because it isn't chasing a short-term number.

> *"Here's the thing. I get asked constantly whether Dubai's boom is just overseas money chasing yield, and if that money leaves, does the whole thing come down. What this points to is a second engine running underneath that conversation: people who already live here, already pay Dubai rent, and are doing the maths on the Golden Visa and deciding ownership makes more sense than another year of renewals. That's not a speculative buyer. That's someone securing a base for their family. I'd still want to see it in the Dubai Land Department numbers before I call it a trend rather than a talking point, but it's the right kind of demand to be watching for.*
>
> BRADLEY JAMES, DUBAI REAL ESTATE INVESTMENT ADVISOR

SOURCES AND VERIFICATION

Khaleej Times via MENAFN, 28 September 2026. Dubai Land Department, August 2026 transaction data. Central Bank of the UAE, 3-month EIBOR, September 2026.

Begin the conversation.

Every allocation starts with a candid, numbers-first discussion shaped around your mandate, risk profile and timeline.

Bradley James

ASSOCIATE DIRECTOR & SENIOR INVESTMENT ADVISOR

Bradley James is an Associate Director and Senior Investment Advisor based in Dubai, specialising in Dubai real estate, off-plan investment, strategic wealth allocation, portfolio diversification, and relocation and residency planning. He advises private investors and family offices on entering the Dubai market with the same rigour he applies to his own capital.

SPECIALISMS

- Dubai Real Estate
- Off-Plan Investment
- Strategic Wealth Allocation
- Portfolio Diversification
- Relocation & Residency Planning

WHATSAPP
+971 56 500 6162

INSTAGRAM
@braddjames

WEB
bradleyjames.website

LOCATION
Dubai, U.A.E.

SOURCES
Khaleej Times via MENAFN, 28 September 2026. Dubai Land Department, August 2026 transaction data. Central Bank of the UAE, 3-month EIBOR, September 2026.

SCAN TO MESSAGE