UAE TOTAL ADDRESSABLE MARKET · 2026 EDITION

The 2026 Seven-Emirate Investor Report

A total addressable market analysis of all seven Emirates, built exclusively from land department, real estate regulator, statistics centre and government media office releases. Where an emirate does not publish a comparable annual dataset, this report states that plainly instead of substituting an estimate.

AED 1.12 trn	445,000+	AED 252 bn	7 of 7
Combined 2025 transaction value across the three Emirates publishing full-year data	Registered transactions across those three Emirates in 2025	Dubai Q1 2026 transaction value +31% year on year (DLD)	Emirates covered, each with its governing authority named

Source: Dubai Land Department; Abu Dhabi Real Estate Centre (ADREC); Sharjah Real Estate Registration Department. Combined figure is the arithmetic sum of the three published full-year 2025 totals and is not an official aggregate — no UAE federal authority publishes a consolidated seven-emirate transaction total.

Why this report exists

Most market material circulated to international buyers mixes government data with portal averages, developer projections and forecasts, then presents the blend as fact. That makes it impossible to tell which numbers a buyer can rely on when committing capital. This report takes the opposite approach: it reproduces only what an official authority has published, names that authority beside every figure, and stops where the official record stops.

The result is a market that reads better, not worse. The UAE property market recorded its strongest year on record in 2025 in every emirate that publishes data, and the growth is documented by the regulators themselves — not asserted by the people selling into it.

The headline: a market at record scale

Three Emirates publish audited full-year transaction totals. Together they recorded **AED 1.12 trillion** of registered real estate activity in 2025 — every one of the three setting an all-time record, and every one growing by double digits.

Emirate	Governing authority	2025 total transaction value	Transactions	Year-on-year
Dubai	Dubai Land Department (DLD)	AED 917 billion	270,000+	+20% value
Abu Dhabi	Abu Dhabi Real Estate Centre (ADREC), an affiliate of the Department of Municipalities and Transport	AED 142 billion	42,814	+44% value, +52% volume
Sharjah	Sharjah Real Estate Registration Department (SRERD)	AED 65.6 billion	132,659	+64.3% value, +26.3% volume
Combined	Sum of the three published totals	AED 1,124.6 billion	445,000+	Each an all-time record

Source: DLD 2025 year-end release; ADREC 2025 year-end results and Abu Dhabi Real Estate Market Report 2025; SRERD 2025 annual trading value release. Scope differs by authority — see the methodology note on the final page.

Emirate by emirate

Dubai — the liquidity core

The Dubai Land Department recorded more than 270,000 transactions worth AED 917 billion in 2025, a 20% rise on 2024 and the emirate's strongest year on record. Real estate investments specifically exceeded AED 680 billion across 258,600 deals, up 29% in value. The investor base reached approximately 193,100, a 24% increase, including 129,600 first-time investors. Resident investors accounted for 56.6% of the total — a market being bought by the people who live in it, not only from outside it. Women invested AED 154 billion across 76,700 deals.

Momentum carried into 2026. The DLD reported Q1 2026 transactions of AED 252 billion, up 31% in value and 6% in volume year on year, across 60,303 transactions, with investments of AED 173 billion across 57,744 deals and 29,312 new investors entering the market.

Source: Dubai Land Department 2025 year-end release; DLD Q1 2026 release, dubailand.gov.ae; Dubai Media Office.

Abu Dhabi — the institutional market

ADREC recorded a record AED 142 billion across 42,814 transactions in 2025, up 44% in value and 52% in volume — quadrupling since 2022. Sales and purchases contributed AED 99.4 billion across 25,604 transactions; mortgage activity AED 42.7 billion across 17,210. Residential unit sales rose 67% to AED 76 billion. Notably, **87% of residential sales value was transacted in cash**, and resident expatriates plus foreign direct investment together accounted for 62% of the year-on-year growth in residential sales value, with expatriates crossing 50% of value for the first time. ADREC also reported the sector's non-oil GDP contribution rising 9% to AED 21.9 billion in H1 2025.

Source: ADREC 2025 year-end results; ADREC Abu Dhabi Real Estate Market Report 2025; Abu Dhabi Media Office.

Sharjah — the fastest-growing register

SRERD recorded the emirate's highest trading value on record in 2025: AED 65.6 billion, a 64.3% increase over the AED 40 billion recorded in 2024 — the steepest percentage growth of any emirate publishing full-year data. Transactions rose 26.3% to 132,659, and sales transactions rose 38.4% to 33,580. Mortgages reached AED 15.5 billion across 6,300 transactions. In H1 2025 investors from 109 nationalities participated, with UAE nationals investing AED 12.2 billion (45.2% of the total) and Arab investors AED 5.4 billion (20.1%).

Source: SRERD 2025 annual release; SRERD H1 2025 and 9M 2025 Real Estate Transactions Reports.

The northern Emirates

The four northern Emirates publish on different cycles and different scopes. Rather than force them into a single comparable column, each is reported at the granularity its authority actually publishes.

Emirate	Authority	Most recent official figure	Basis
Ras Al Khaimah	RAK Statistics Centre, on RAK Municipality data	AED 13.06 billion in Q1 2025 alone, against AED 1.36 billion in Q1 2017 — an increase of more than 850% over eight years	Total quarterly real estate activity
Ras Al Khaimah	RAK Municipality, Lands & Properties Sector	More than AED 15 billion registered in 2024, across 2,985 sales transactions (AED 6 bn+), 1,224 mortgages (AED 4 bn+) and 845 assignments (AED 3 bn+)	Registered transactions, full year
Ajman	Department of Land and Real Estate Regulation (DLRER)	AED 8.12 billion across 5,048 transactions in Q3 2025, up 47% year on year; AED 5.54 billion in Q1 2025	Quarterly transaction value
Ajman	Ajman Real Estate Index (DLRER)	AED 9.84 billion of valuation transactions across 2,275 valuations in 2025, of which 1,834 were linked to Golden Residence applications	Valuations, full year
Umm Al Quwain	UAQ Municipality, Real Estate & Property Department; UAQ Vision 2033	No comparable annual transaction series is published. The official pipeline is the government-partnered Downtown Umm Al Quwain waterfront masterplan — roughly 25 million sq ft across three districts — the Al Siniya Island heritage regeneration, and UAQ Vision 2033's GDP diversification target.	Masterplan pipeline, not a transaction series
Fujairah	Fujairah Municipality	No comparable published annual transaction series. Registered sale and lease data is maintained but not released as an annual aggregate.	Not published on a comparable basis

Source: RAK Statistics Centre / RAK Municipality Lands & Properties Sector releases; Ajman Department of Land and Real Estate Regulation quarterly releases and Ajman Real Estate Index 2025; UAQ Municipality; Fujairah Municipality.

Umm Al Quwain: the earliest entry point in the country

Umm Al Quwain is the one emirate where a masterplan of national scale has been announced before the market has repriced around it. The Downtown Umm Al Quwain waterfront scheme spans roughly 25 million square feet across a residential beachfront district, a free-zone business and innovation centre and a mixed-use hospitality quarter, delivered with the emirate itself as partner and with solar generation, water recycling and managed waste specified into the plan rather than retrofitted. Alongside it, Al Siniya Island — the Gulf's oldest pearling settlement — is being regenerated as a waterfront community with its archaeology preserved, the same heritage-led approach that made Al Seef and Al Shindagha work in Dubai. UAQ Vision 2033 sets the diversification objective behind both, with UAQ Free Zone as the commercial engine and Smart UAQ digitising municipal and property services.

Entry pricing there is still set by the market that existed before any of this was announced. The honest counterweight is liquidity: with no published transaction series, resale is thinner and slower to price than in Dubai or Abu Dhabi. That makes UAQ a five-to-ten year hold against masterplan delivery rather than a short-cycle trade — and on that horizon it is among the most interesting risk-reward profiles in the country. Fujairah sits in a similar position with a similarly quiet register. Where the data trail is thin, the diligence is done deal by deal, directly with the relevant municipality.

Want the emirate you are actually buying in, in detail?

This report is the market-wide view. The deep dive is specific: the community, the developer's delivery record, the escrow position, the service-charge history, the realistic net yield after DLD and agency costs, and the home-country tax treatment for your jurisdiction. That work is done per buyer, not published.

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What the official data supports — and what it does not

A TAM figure is only useful if you know what it does and does not license you to conclude. Four conclusions the government record genuinely supports:

The market is broadening, not concentrating

Dubai added 129,600 first-time investors in 2025 and 29,312 more in Q1 2026 alone. Sharjah recorded participation from 109 nationalities in H1 2025. Abu Dhabi saw expatriate buyers cross 50% of residential sales value for the first time. Growth is coming from new entrants across multiple Emirates simultaneously, not from a narrowing pool recycling the same stock.

Demand is substantially unleveraged

ADREC reports 87% of Abu Dhabi residential sales value transacted in cash. Dubai's own mortgage activity was AED 179.26 billion against AED 917 billion of total activity. A market this cash-weighted is structurally less exposed to a rate cycle than a mortgage-driven one.

Resident demand underpins the investor case

DLD reports resident investors at 56.6% of 2025 investment. This matters for yield: rental demand and sales demand are drawn from overlapping populations rather than depending on offshore sentiment alone.

Regulatory infrastructure is deepening alongside volume

ADREC was established in November 2023 and now publishes a biannual market report with stated data methodology. Dubai recorded 3.11 million total real estate procedures in 2025. Sharjah registered 14 new projects across 11 areas in 9M 2025. Transparency is improving as the market grows, which is the condition under which institutional capital arrives.

And three things this report deliberately does not claim

It does not forecast. Q1 2026 growth of 31% is reported as a quarter, not annualised. No authority publishes a forward transaction projection and neither do we.

It does not present a yield as a promise. Gross rental yields in the 6–10% range are widely reported for Dubai, and RAK freehold residential gross yields have been reported at around 5.3%. Gross is not net: DLD fees, agency, service charge and void periods all sit between the two, and they are community-specific.

It does not aggregate what the authorities do not aggregate. The AED 1.12 trillion headline is an arithmetic sum of three separately published totals, computed by us and labelled as such. There is no official seven-emirate consolidated figure.

The next step is a conversation, not another PDF

Bring us a budget and an objective — income, capital growth, or a Golden Visa qualification — and the desk will come back with specific communities, specific developers with their delivery records, and a net-of-costs yield model you can check line by line. Every figure we give you is sourced or labelled as an assumption.

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Methodology and limitations

Scope is not uniform across authorities and must not be treated as like-for-like. Dubai's AED 917 billion covers all registered real estate activity including sales, mortgages and gifted property. Abu Dhabi's AED 142 billion comprises sales and purchases plus mortgages. Sharjah's AED 65.6 billion is total trading value on the SRERD register. Ras Al Khaimah and Ajman publish on quarterly and valuation bases that are not directly comparable to the annual totals above. Umm Al Quwain and Fujairah publish no comparable annual series. Percentage changes are as stated by the issuing authority. Where an authority has issued more than one figure for the same period, the most recent release is used. All figures are reproduced as published and are subject to the issuing authority's own revision policy; verify current figures directly with the relevant authority before committing capital.

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