MONTHLY NEWSLETTER

SEPTEMBER 2026

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MARKET HEADLINES

MARKET HEADLINE	VERIFIED NUMBERS	WHY IT MATTERS
RAK Market Indicators Remain Positive, With Signs of Quarterly Moderation Khaleej Times | 2 Sep 2026	H1 2026 apartment prices remained higher • Apartment prices: +6.5% YoY in H1 2026 • Villa prices: +6% YoY • Apartment rents: +7% YoY • Villa rents: +8% YoY In the last quarter: • Apartment sale prices: ↓ 0.7% over the latest 3 months • Villa sale prices: ↓ 0.2% • Apartment rents: ↓ 1.4% • Villa rents: ↑ nearly 1%	RAK remains in a growth cycle, but the latest quarterly softening suggests the market is becoming more measured. With 13,800 new homes projected through 2028, investors should increasingly assess supply, location, product quality and rental demand rather than rely on broad market appreciation alone
Ellington and ADCB Introduce Flexible Home Financing Solutions. Gulf News | 16 Sep 2026	Up to 50% - Property value eligible for off-plan financing 3.49% p.a. - Starting rate, fixed for 3 years for eligible customers; limited-time offer Zero fees - Processing and valuation fees waived Up to 50% of property value eligible for pre-approved financing; renewable annually until handover, subject to eligibility.	Greater access to off-plan financing could reshape buyer expectations across the UAE. For RAK, where off-plan development remains significant, similar financing structures could widen the qualified buyer pool, reduce dependence on cash-heavy payment plans and support demand as more residential supply reaches the market.
Dubai Records 335 Residential Transactions Valued at US$10M+ in Eight Months Jan. - Aug. '26 Khaleej Times | 27 Sep 2026	$10M+ residential sales 335 Transactions . Luxury villa sales 206 Transactions Luxury apartment sales 129 Transactions Luxury villa sales value AED 11.7B Luxury apartment sales value AED 8.67B Combined transaction value AED 20.37B Palm Jumeirah luxury apartments 35 sales / AED 2.18B Palm Jumeirah luxury villas 28 sales / AED 1.85B Highest-priced apartment AED 422M Highest-priced villa AED 350M	Continued activity at the top end of Dubai demonstrates sustained demand for premium UAE real estate. This provides a relevant benchmark as its luxury and branded-residence market expands, particularly for waterfront developments seeking to attract internationally mobile high-net-worth buyers.
Abu Dhabi named world's most improved real estate market for transparency Khaleej Times | 28 Sep 2026	Abu Dhabi global rank — 2026 33rd Abu Dhabi global rank — 2024 41st Rank improvement +8 places 2026 transparency score 2.42 88 -Countries / territories assessed 146 - City markets assessed Top 10 - UK, France, Australia, US, Netherlands, Canada, New Zealand, Ireland, Sweden & Germany	Abu Dhabi's progress highlights the growing importance of accessible transaction data, regulation and digital market infrastructure in attracting institutional and international capital. As UAE's property sector expands, stronger transparency and comparable market data can become increasingly important to investor confidence and market maturity.

PRE-LAUNCH PROJECT
RAK

DOLCE RESIDENCES BY WYNDHAM

DEVELOPER
BNW Developments

LOCATION
Al Marjan Island, RAK

AMENITIES
- Fitness & recovery
- Social spaces
- Pool & sun deck
- Landscaped podium



KEY INFORMATION
Configuration: 1 - 3BR, PH
Starting Price: AED 2.4M
Payment Plan: 60/40
Handover: Q4 2028

Currently Collecting EOIs

Dolce Residences by Wyndham is set to introduce a new branded residential offering on Al Marjan Island, Ras Al Khaimah. As the first Dolce-branded residential development by Wyndham, the project adds another international hospitality name to the island's growing branded-residence market. The development will offer a mix of one-, two- and three-bedroom residences, providing options across a range of lifestyle and investment requirements.

MARKET RELEVANCE

Dolce adds another international hospitality brand to the branded-residence market, targeting the same lifestyle-investor and second-home buyer increasing the supply and demand appeal in the emirate.

PREMIUM MARKET
BENCHMARK

TESSERA

DEVELOPER
Al Ghurair

LOCATION
Dubai South

AMENITIES
- Wellness
- Social
- Landscaping
- Privacy



KEY INFORMATION
Configuration: **2 - 3BR**
Starting Price: AED 2.1M
Payment Plan: **35/65**
Handover: Q2 2028

Currently Collecting EOIs

Market Benchmark

Tessera occupies a considered position within Dubai South, where connectivity and future-focused planning come together. Surrounded by one of Dubai's most significant emerging urban districts, it offers convenient access to the wider city while maintaining a distinct sense of stillness. Expo City, retail destinations and key road networks are within close proximity, with Al Maktoum International Airport further strengthening the area's international accessibility.

Indicative Buyer Profile

Primarily targets end-users and investors seeking:
- Design-led, low-density residential living
- Spacious 2- and 3-bedroom family homes
- Townhouse-style privacy within an apartment setting
- Exposure to Dubai South's long-term growth
- Proximity to Expo City and Al Maktoum International Airport
- Medium- to long-term capital appreciation potential
- Primary residences or long-term family homes

RAK HOSPITALITY PIPELINE

RAK Hospitality is targeting a step-change in room supply around Wynn Al Marjan Island, supported by a brand-heavy pipeline and the wider RAK Vision 2030 visitor-growth agenda.

KEY FIGURES

670.4k
H1 2026 Hotel Visitors
+2.7% y-o-y; 72% domestic, 28% international

~9k
Operational Keys
Across 60 hotels as of June 2026

8.5k
Pipeline Keys
Additional keys planned Scheduled for delivery between 2027–2030

64%
Pipeline on Marjan
Al Marjan Island holds the largest share of future hotel supply

82%
Five-Star Pipeline
Premium-rated hotels dominate upcoming supply

49%
H1 2026 Hotel Occupancy
↓ 32.1 percentage points YoY

KEY MOVEMENT

Supply Reading: existing operational base plus scheduled pipeline to 2030



~9k
existing keys

+8.5k
pipeline keys

~17.5k
potential supply by 2030 if delivered

WHAT IT MEANS

Demand Growth

Expansion from roughly 9,000 to ~17,500 hotel keys by 2030 supports a larger tourism and visitor economy around Al Marjan.

Hospitality Positioning

With 64% of pipeline keys located on Al Marjan, developers benefits from visibility but faces sharper hospitality-led competition.

Timing Advantage

The first wave of hotel openings is being timed around Wynn's 2027 opening, creating an important window for other developers to build awareness and capture destination demand early.

Supply Discipline

Rapid hotel expansion also creates future occupancy and rate pressure if visitor growth does not keep pace, reinforcing the need for differentiated product and disciplined phasing.

Source: CBRE RAK Real Estate Market Review H1 2026

Active Off-Plan Developers
Dubai

456,038	69.5%	30.5%
Total off-plan primary transactions	Top 20 developers' share	Other developers

Ranked by off-plan primary transactions

	Developer Name	Off-plan Transactions	Share		Developer Name	Transactions	Share
1	Emaar	63,798	14.0%	11	Imtiaz	7,587	1.7%
2	DAMAC	50,267	11.0%	12	Nshama	6,768	1.5%
3	Binghatti	33,733	7.4%	13	Deyaar	5,720	1.3%
4	Sobha	28,113	6.2%	14	Tiger Properties	5,464	1.2%
5	Azizi	27,718	6.1%	15	Aldar Properties	5,450	1.2%
6	Danube	16,241	3.6%	16	Select Group	5,412	1.2%
7	Samana	12,898	2.8%	17	Majid Al Futtaim	5,401	1.2%
8	Ellington Properties	10,221	2.2%	18	Reportage Properties	5,278	1.2%
9	Meraas	9,193	2.0%	19	Wasl Properties	4,661	1.0%
10	Nakheel	8,597	1.9%	20	DUBX Properties	4,277	0.9%

Market Context

Dubai recorded 456,038 off-plan primary transactions between 3 January 2021 and 14 September 2026, with the top 20 developers capturing 69.5% of total activity and the remaining 30.5% distributed across the wider developer market.

Source: REIDIN DATA

Active Off-Plan Developers
RAK

RAK's off-plan market features a broad mix of active developers, with a smaller group maintaining multi-project portfolios. BNW Developments and RAK Properties lead the tracked set by number of active projects, followed by Al Hamra, while the wider market includes a long tail of developers represented by one or two projects. This reflects an increasingly diverse competitive landscape as more developers establish a presence across RAK.

Rank	Developer Name	Number of Projects
1	BNW Developments	9
2	RAK Properties	8
3	Al Hamra	5
4	Range Developments	4
5	Major Developers	3
6	Luxe Developers	2
7	Durar Properties	2
8	Abu Dhabi National Hotels	2
9	Aldar	2
10	Ellington	2
11	Al Huzaifa Properties, Beyond, Mira Developments, Ardee Developments, Dalands, Cledor, WOW Resorts, UniEstate Properties, Topero Properties, ARTE Developments, Emaar Properties, Elevate, Source of Fate Properties, Richmind, Lapis Properties, Pantheon, and Tissoli Luxury Developers	1

PROMOTIONS MONITOR

The market is shifting from simple discounts toward financing certainty, back-loaded payments and selective channel incentives.

Category	Structure	Participating Developer	Other Details
Bank Partnership	**RAKBANK**	RAK Properties	Off-plan financing support for selected RAK Properties projects; structured buyer funding through construction to handover.
	ADCB	Emaar Development; Ellington; Dubai Holding Real Estate	Pre-approved / off-plan financing structures, fee waivers and fixed-rate offers used to improve buyer certainty.
	ADIB	Modon	Off-plan financing support with lower buyer cash exposure during construction and financing at later stages.
	NBQ	Sobha Realty	Home-financing support across selected Sobha developments, including off-plan buyer financing access.
	ENBD	Shamal	ENBD Tie-up, Mortgage Offers, Early Finance upon 50% payment milestone
Payment Structure	**Discount / Fee Waiver**	Sobha Realty; Azizi Developments; Richmind, BNW	Includes DLD / registration-fee waivers, partial fee reductions and selected direct discounts.
	20/80 Payment Plan (Carry-over benchmark)	Sobha Realty; Azizi, RAK Properties, Binghatti, DAMAC. Imtiaz, Union Properties, etc.	Back-loaded payment structure used during short campaign windows; paired it with selected discounts.
	Post-Handover / Deferred Balance	Sobha Realty; ADNH; RAK Properties; Ellington, Major, Source of Fate, Qube, MVS and Dubai South	Competitor messaging focuses on payment certainty and reduced buyer pressure before handover.
Broker Incentive	**6% - 7% Commission**	Richmind, Elevate, MAK, Luxe Developers, CITI, Qube, Sanzen	Public broker campaign advertised 6%-7% structure
	On-the-spot cash incentive	Richmind, NYX Properties	AED 30,000 cash bonus per unit sold, publicly advertised for Oystra, Al Marjan Island. AED 25,000 on-the-spot cash incentive advertised by NYX
	Gift / Buyer Benefit	Richmind, Sobha Realty	Oystra offered holiday-home management; Sobha campaigns included fee-waiver benefits on selected projects.
	Broker-Facing Campaign	Azizi Developments	One-day broker-facing promo across projects with 20/80 plan and discounts; commission not publicly disclosed.

UAE REAL ESTATE

Project Launches | September ‘26



BINGHATTI SPECTRE

Developer: Binghatti

Location: Al Jadaf
Completion: Q4 2028
Payment Plan:
60/40
50/50
Unit Types & Starting Prices:

- 1BR from AED 1.20M
- 2BR from AED 2.01M
- Retail from AED 5.44M
- Office from AED 1.857M



AZIZI FLORENCE

Developer: Azizi

Location: Sharjah
Completion: Q3 2029
Payment Plan:
30/70
Unit Types & Starting Prices: 4BR Villa from AED 4.098M

- 3BR Townhouse from AED 1.89M



THE ARCHIVE

Developer: IMTIAZ

Location: Wadi Al Safa 5
Completion: Q3 2028
Payment Plan:
50/50
60/40
Unit Types & Starting Prices:

- Studio from AED 666K
- 1BR from AED 979K
- 2BR from AED 1.55M
- 3BR from AED 1.90M



HAYAT 7

Developer: Dubai South

Location: Dubai South, Dubai
Completion: Q2 2029
Payment Plan:
70/30 Post-Handover
Unit Types & Starting Prices:

- 4BR Townhouse from AED 4.8M



BAY ESTATE

Developer: Nakheel

Location: Dubai Islands
Completion: Q4 2029
Payment Plan:
80/20
Unit Types & Starting Prices:

- Villas, Townhouses & Beachfront Mansions
- 3BR Townhouse starting from AED 5.6M (indicative)

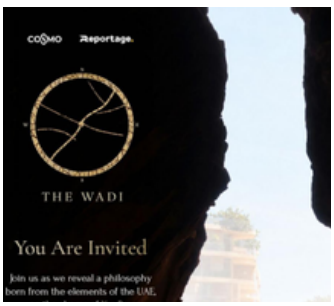


SEEF RESIDENCES

Developer: Alef Group

Location: Al Khan Plot, Sharjah
Completion: Q3 2030
Payment Plan:
30/70
Unit Types & Starting Prices:

- 1, 2, 3 Bedroom
- 1BR from AED 895k



THE WADI

Developer: COSMO & REPORTAGE

Location: Al Rahah, Abu Dhabi
Completion: Q4 2030
Payment Plan:
60/40
Unit Types & Starting Prices:

- Studio, 1, 2, 3, 4 Bedroom
- AED 780K entry price



YAS RIVA

Developer: Aldar

Location: Yas Island, Abu Dhabi
Completion: Q3 2030
Payment Plan:
50/50
Unit Types & Starting Prices:

- 4BR - 6BR Villa
- 4BR Villas from AED 7.9M

Note: No new RAK-specific launch occurred this cycle.

COMPETITOR PROMOTIONS

September ‘26

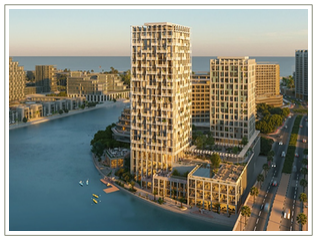
RAS AL KHAIMAH



RICHMIND

OYSTRA

- 30K Cash Bonus per unit Sold
- 6% Commission
- 40/60 payment plan
- 50% off registration fee
- 1 year complimentary holiday-home management



RAK PROPERTIES

ENTA, MINA

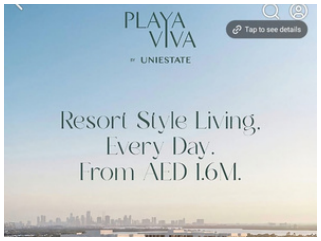
- 30/70 payment plan
- 4% Land Department fee waiver
- 1 year free service charges
- 1 year free business licence
- Fully furnished apartments



LUXE DEVELOPERS

LA MAZZONI

- 7% commission paid within 2 weeks



UNIESTATE

PLAYA VIVA

- 20/80 Payment Plan
- Starting Price AED 1.6M

DUBAI



MVS DEVELOPMENT

SEA LEGEND TOWER ONE

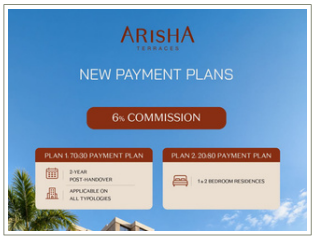
- 30% One Year Post Handover



SOBHA

ACROSS PROJECTS

- Flexible Payment Plan 40/60; 50/50
- 100% registration fee waiver



QUBE DEVELOPMENT

ARISHA TERRACES

- 70/30 payment plan with 2 years of post-handover payments
- 20/80 payment plan
- 6% Broker Commission



MR. EIGHT

THE WOW TOWER

- 7% Net ROI for 10 Years
- 35/65 Smart Payment Plan — Pay 35% during construction, 65% on handover

ABU DHABI



ALDAR

AL GHADEER PARKS

- 55/45 Payment Plan
- Starting Price AED 1.9M



BURTVILLE DEVELOPMENTS

BAB AL QASR BEACH RESORT 77

- 50/50 Payment Plan
- Starts at AED 2.4M

SHARJAH



AZIZI

FLORENCE

- 30/70 Payment Plan
- 3BR Starts at AED 1.89M

Other emirates are included for benchmarking, as investors typically weigh RAK against Dubai and Abu Dhabi before deciding.

COMPETITOR PROMOTIONS

September ‘26

RAS AL KHAIMAH



SOURCE OF FATE

MIRAGGIO

- 20/40/40 Payment Plan
- 2 Years Post Handover



ADNH / OBG

NASIM AL BAHR RESIDENCES

- 20/30/50 Payment Plan
- 3 Years Post Handover



BNW DEVELOPMENTS

SELECTED PROJECTS

- 30/70 Payment plan
- 4% RAK Fee Waiver



ELEVATE

MONDRIAN

- 6% Commission
- Selling at AED 1.7M

DUBAI



BEYOND

HADO

- 50/50 Payment Plan



SHAMAL

THE RESIDENCES

- ENBD Tie-up, Mortgage Offers
- Early Finance upon 50% payment milestone

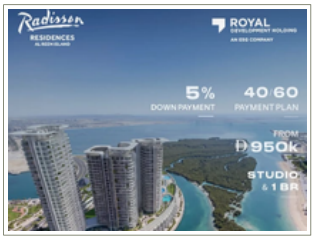


NYX PROPERTIES

XENIA RESIDENCES

- AED 25,000 On-the-spot cash incentive + 5% Commission
- 20/80 Payment Plan
- 4% DLD Waiver

ABU DHABI



ROYAL DEVELOPMENT

RADISSON RESIDENCES

- 40/60 Payment Plan
- Fully Furnished
- Starting Price AED 950K



COSMO & REPORTAGE

THE WADI

- 15% Discount, 1% Monthly
- Starts at AED 780K

SHARJAH



SANZEN

SUKOON

- 25/75 Payment Plan
- 7% FLAT COMMISSION

KEY TAKEAWAYS

RAK payment plans cluster around 30/70 and 40/60 structures, with post-handover terms increasingly visible. Broker economics are rising during this period. Fee waivers are common and other emirates compete on lower entry tickets.

Other emirates are included for benchmarking, as investors typically weigh RAK against Dubai and Abu Dhabi before deciding.

MARKET ACTIVITIES
September



PRODUCT: **LUME RESIDENCES**
Organized By: **LUME REAL ESTATE**
Offerings: Exclusive Broker Preview, Win AED 30,000 Raffle

Date: 9 September 2026
Location: Evolution Sales Hub



PRODUCT: **CITI DEVELOPERS**
Organized By: **CITI DEVELOPERS**
Offerings: Networking, opportunities
7% commission paid within 7 days
and a chance to win a Maserati

Date: 10 September 2026
Location: Citi Developers, Sales Center



PRODUCT: **WADEEM**
Organized By: **MODON**
Offerings: Broker Briefing
Off-plan home finance
with ADIB.

Date: 14 September 2026
Location: Etihad Ballroom, Emirates Palace



PRODUCT: **TAVORA GRAND**
Organized By: **EVOLUTIONS REAL ESTATE**
Offerings:
- AED 20,000 Live Prize Draw
- Brunch & Refreshments
- Networking

Date: 16 September 2026
Location: Evolutions Office, Blue Bay Tower

MARKET ACTIVITIES
September



PRODUCT: **SQUAREX ONE**

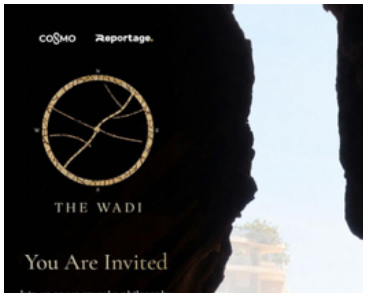
Organized By: TASMEER INDIGO

Offerings:

- Payment Plan: 94% payable over 94 months at just 1% per month.
- Broker commission paid within 48hrs

Date: 16 September 2026

Location: Office 103, Park Heights Square 2, Dubai Hills



PRODUCT: **THE WADI**

Organized By: COSMO & REPORTAGE

Offerings: Launch Event

Date: 18 September 2026

Location:
The Ritz-Carlton, Abu Dhabi



PRODUCT: **MAK PROJECTS**

Organized By: MAK DEVELOPERS

Offerings:

Payment Plan
7% Commission

Date: 20 September 2026

Location: MAK Developers Sales Gallery, Dubai



PRODUCT: **DAR AL GLOBAL**

Organized By: DAR AL GLOBAL

Offerings: Exclusive Broker Previews

Date: 26 September 2026

Location: The Ritz Carlton, DIFC

INTERNATIONAL PROPERTY EVENTS

Date	Location	Event	Organizer	Format / Relevance
12–13 Sep 2026	Sonipat, India	Dubai Property Investor Roadshow	Better Parker	Private one-to-one Dubai property briefings as part of Better Parker's 2026 India NCR roadshow circuit.
15–17 Sep 2026	Riyadh, Saudi Arabia	INDEX Saudi Arabia – RAK Properties participating	DMG Events	RAK Properties is participating in an international industry event in Riyadh, providing overseas visibility for the RAK market.
18–20 Sep 2026	Rome, Italy	Dubai Property Roadshow – BEYOND Developments	Provident Estate	Three-day investor roadshow showcasing BEYOND projects including Orise, PASSO, SIORA and The Yards.
19–20 Sep 2026	Bengaluru, India	Dubai Property Show	Cube Realty	Dubai developer showcase at Taj West End, with Emaar, DAMAC, Sobha and Danube among the featured developers.
26–27 Sep 2026	Sydney, Australia	Dubai Property Expo	Miri Homes Real Estate / Dubai Experience Centre	12+ UAE developers represented, including Emaar, DAMAC, Sobha, Nakheel, Meraas, Danube, Binghatti, Ellington and BEYOND.

DATA NOTES &
Methodology

DATA SOURCES

DEVELOPER ANNOUNCEMENTS & PRESS RELEASES

RAK DEPARTMENT OF ECONOMIC DEVELOPMENT FILINGS

PROPERTY PORTAL & MARKET DATA

BROKER REPORTS & SALES GALLERY DATA

KEY ASSUMPTION

Unit Counts:
Based on approved floor plans. ±5% variance for final delivery

Pricing:
Average psf from launch price lists.
Actual transaction prices may vary 10–15%

Sold %:
Includes units under offer/reservation

Handovers:
Estimated based on construction progress & developer guidance

Branded:
Projects with international hotel/brand operator partnership

All figures are estimates & subject to change

DISCLAIMER

This document is for informational purposes only and represents market research. Data compiled from public sources and market intelligence. Figures are estimates and subject to change. Not intended as investment advice. Prospective buyers should conduct independent due diligence. Handover dates are developer estimates and may be delayed due to construction, regulatory, or market factors.

UNISON

DEVELOPMENT CONSULTANCY