

BUYER READING

A UK buyer's Dubai comparison

Capital, currency
and net rental income.



Dubai Hills Estate · area context photograph

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Prepared 5 October 2026



Dubai Hills Estate · area context photograph

A British buyer keeping a UK rental and adding Dubai is increasing their total property exposure. Someone selling the rental to fund Dubai is changing the portfolio. Someone moving to Dubai needs a home. Put the intended decision at the top of the comparison; it determines which costs, dates and alternatives belong underneath.

Where the decision becomes practical

A sale price is not immediately spendable capital. Begin with expected net sale proceeds after debt repayment and transaction costs. Put the UK sale date, bank transfer, Dubai deposit and final payment on one timeline. A gap can create temporary accommodation or bridging needs even when the eventual purchase budget looks comfortable.

Read the full guide and bring the exact home, funding dates and ownership brief to the discussion.

Keep the UK and Dubai comparison on the same basis

Question	UK holding	Dubai holding
Capital	Net sale proceeds or all-in cost of the actual UK home	All-in purchase cost of the named Dubai unit
Annual income	Achievable rent less building, letting, maintenance and vacancy costs	Achievable rent less service charges, management, maintenance and vacancy
Time before income	Existing tenancy and actual possession or sale timetable	Completed and let, or delivery plus furnishing and letting time
Exit	Debt, sale costs and the UK ownership/tax position	Debt, sale costs, buyer depth and GBP conversion assumptions

Use the same capital, holding period and intended use. Record assumptions instead of comparing headline yields.

The investment reading

HMRC's overseas-property guidance separates the profits and losses of an overseas property business from a UK property business. Its post-April-2025 foreign-income rules require the buyer's actual residence history and circumstances; a generic 'tax-free Dubai' description cannot establish the UK result.

Continue reading

[Full country reading](#)

[Non-resident mortgage guide](#)

[Investment appraisal guide](#)

Sources and period

[HMRC: overseas property income](#) — checked 5 October 2026

[HMRC: Statutory Residence Test](#) — checked 5 October 2026