

Dubai island



Dubai Islands — what every broker must understand

Most brokers sell a separate project.

Strong brokers sell the district.

That is why, before talking about a specific property on Dubai Islands, you need to understand the idea of the district itself.

Dubai Islands is not one island and not one project.

It is a new coastal district of Dubai with a total area of about 17 square kilometers, consisting of five separate islands.

In terms of scale, it is one of the largest coastline development projects in Dubai in recent years.

The main thing to understand:

Dubai Islands is not being created as just another residential district.

Dubai Islands is being created as a new tourist and resort center of the city.

That is why the government is laying down a huge amount of infrastructure here even before the district is fully populated.

The district master plan includes:

- 21 kilometers of beaches
- 86 hotels and resorts
- 9 marinas
- 1 eighteen-hole golf course
- 1 nine-hole golf course
- large promenade areas
- beach clubs
- sports infrastructure
- yacht infrastructure
- resort and wellness communities

It is very important to understand the development logic.

When the government wants to create a strong district, it first creates infrastructure.

Then tourist traffic comes.

Then demand for rentals appears.

Only after that does the district become expensive.

For this reason, investors are not looking at what is on the islands today.

They are looking at what will be here in 5–10 years.

Another important point.

Dubai Islands is part of the Dubai 2040 strategic development plan.

This means it is not just about one developer's plans.

It is about the long-term development of the city itself.

In fact, Dubai is creating a new world-class coastal location.

It is very important to explain the district's philosophy to clients correctly.

Many people compare Dubai Islands with ordinary districts.

That is a mistake.

Dubai Islands should be compared with Palm Jumeirah, Bluewaters, and Emaar Beachfront.

Because the main value of the district is precisely island real estate.

Land can be developed in many places.

There is a limited number of seaside islands in Dubai.

Historically, island real estate has shown the strongest results in capital growth.

It is also important to understand the concept of each island.



Island A



Island A is the central island of the entire Dubai Islands and the main activity hub of the whole archipelago. If we use an analogy, it is the Downtown of Dubai Islands.

Key characteristics:

- The main shopping and entertainment center (Mall & Entertainment District)
- The district's central marina
- Waterfront restaurants and a retail zone along the promenade
- Hotels and hospitality complexes
- Residential complexes on the first water line
- Commercial spaces
- Office spaces
- Art and cultural district
- The district's main walking promenade
- The main tourist center of Dubai Islands
- The highest development density among all five islands

What is important to understand:

Island A does not exist separately. It is part of the entire Dubai Islands master plan, which includes:

- 5 separate islands
- 17 km² of total territory
- 21 km of beaches
- 86 hotels and resorts
- 9 yacht marinas
- 1 full-size 18-hole golf course
- 1 nine-hole golf course
- Several beach clubs
- Wellness resorts
- Family resorts
- Sports centers
- Water sports
- Yacht infrastructure
- Marina Village
- Oasis Park
- Sports & Aquatic Center
- Private Marina Club

Among all the islands, Island A will receive the main flow of tourists, hotel guests, mall visitors, restaurant guests, and yacht owners.

While the other islands are created for living, sports, golf, wellness, and villas, Island A is created as the main center of life for all Dubai Islands. That is why most of the infrastructure and entertainment is concentrated here.



Island B (Integrated Resorts & Communities Island)

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Island B is the main resort island of Dubai Islands, focused on beach life, leisure, and living by the sea.

Key characteristics:

- A large number of beachfront hotels and resorts
- Beach residential communities
- Waterfront apartments and residences
- Long walking promenades along the water
- Low development density
- Community parks
- Sports and walking areas
- Community clubs
- Village Core with restaurants, cafes, shops, and services
- Canals and waterfront promenade
- A large number of first-line beachfront properties



The main idea of Island B:

Island B is built around the resort lifestyle. It is an island where the main focus is the sea, beaches, walks, leisure, hotels, and comfortable living by the water.

If Island A is the activity center of all Dubai Islands, then Island B is the center of the district's resort life.

From an investment point of view, Island B is interesting because most of the beach infrastructure, hotel sector, and leisure- and rental-oriented properties are concentrated here.

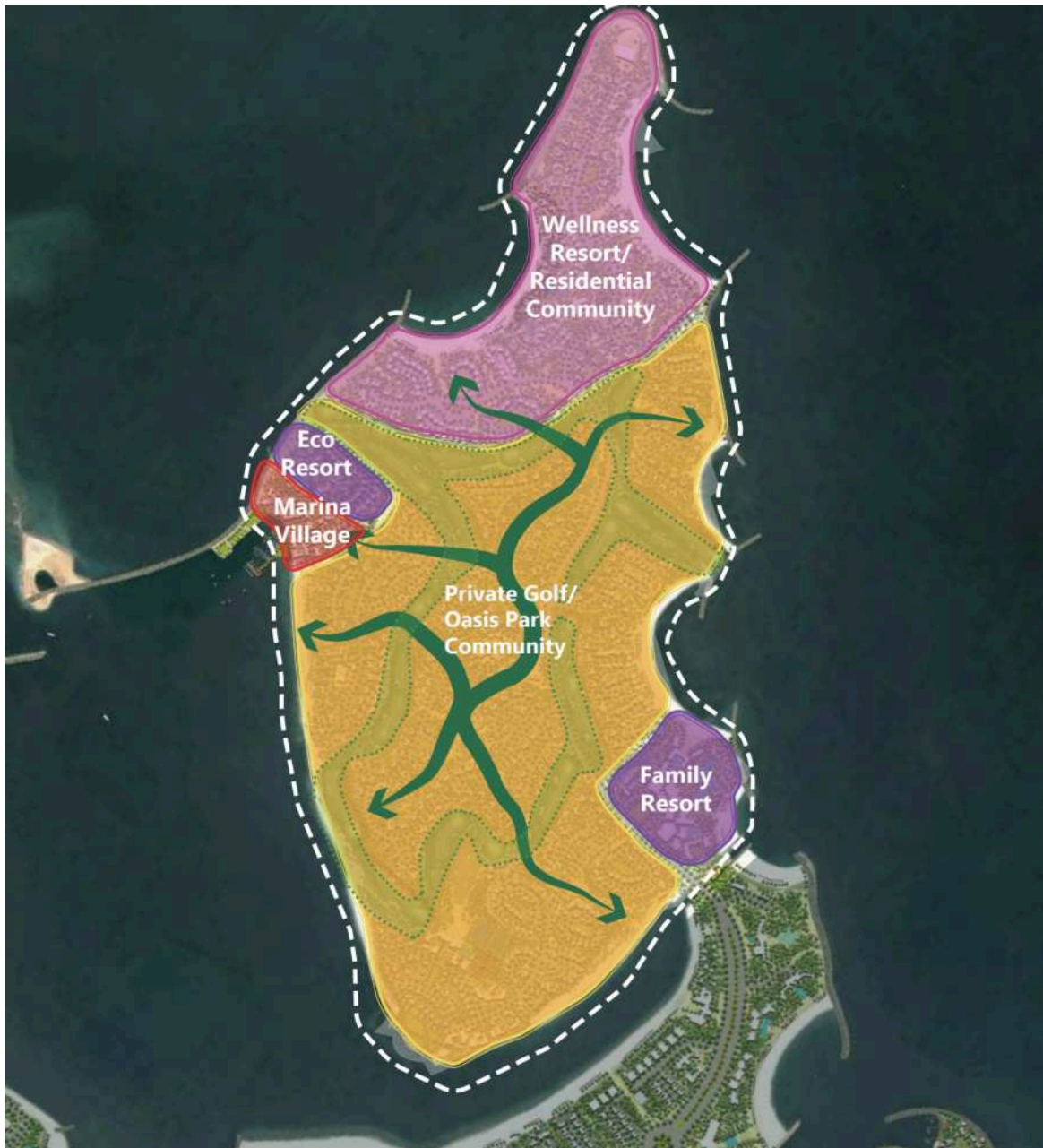


Island C (Oasis Island)

Island C is the greenest island in all Dubai Islands. Its main concept is built around nature, wellness, golf, and a family lifestyle.

Key characteristics:

- 18-hole golf course
- 9-hole golf course
- Oasis Park
- Wellness Resorts
- Marina Village
- Premium-level villas
- Low development density
- A large number of green areas



The main idea of Island C:

This is the calmest and greenest island in all Dubai Islands.

If Island A is the activity center and Island B is resort life and beaches, then Island C is golf, nature, privacy, and a high standard of living.

To explain it to a client in one sentence:

Island C is an island for people who want to live by the sea, surrounded by golf, parks, and greenery.

Island D (Sports Country Club Island)



Island D is the sports island of Dubai Islands. Its concept is built around an active lifestyle, a club atmosphere, and private waterfront living.

Key characteristics:

- Sports Country Club
- Football academy
- Tennis academy
- Water sports
- Beach club
- Boutique hotel

- Marina
- Waterfront residences
- Low development density

The main idea of Island D:

Island D is created for an audience that values sports, health, an active lifestyle, and club infrastructure close to home.

It is not just a residential island and not just a resort island. It is an island where sport becomes part of everyday life.

In short, for the client:

Here, a person buys not only real estate by the sea, but a lifestyle: sport, a club, a marina, a beach, and a private atmosphere.

Island E (Luxury Estates Island)



Island E is the most pleasant and most premium island in all Dubai Islands.

Key characteristics:

- Luxury Estates Community
- Large land plots for villas
- Waterfront Villas
- Waterfront Estate Homes

- Private marina
- Private Clubhouse
- The lowest development density among all the islands
- Maximum privacy
- A limited number of residences

The main idea of Island E:

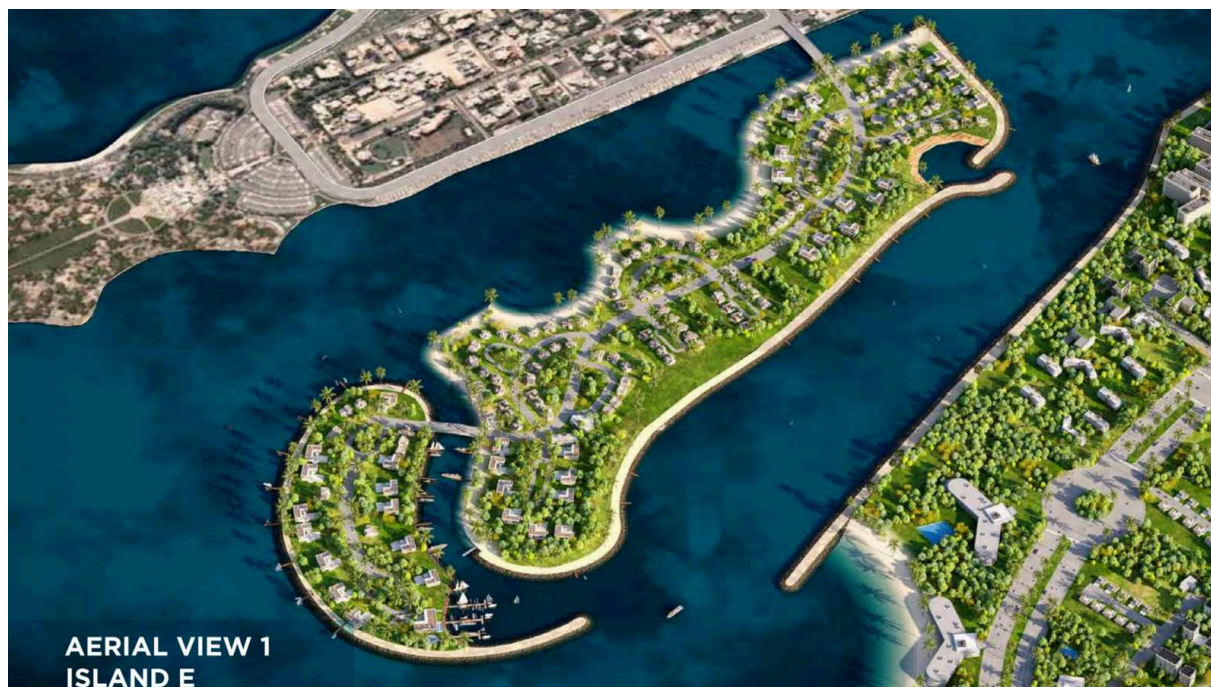
If Island A is activity, Island B is resort life, Island C is golf and greenery, and Island D is sports and a club atmosphere, then Island E is privacy, status, and large waterfront villas.

This is the island for the wealthiest audience of Dubai Islands.

There is almost no emphasis here on tourism, shopping centers, or entertainment. The main focus is private life, private villas, yachts, and comfortable living by the sea.

In short, for the client:

Island E is the most exclusive part of Dubai Islands, where the key value is not the surrounding infrastructure, but privacy, large villas, and life on your own coastline.



And that is it. There are no more islands in the master plan:

- ★ Island A — the center of life and infrastructure.
- ★ Island B — the resort island.
- ★ Island C — golf, wellness, and greenery.
- ★ Island D — sports and an active lifestyle.

★ Island E — ultra-luxury villas and privacy.

These are the five main concepts of all Dubai Islands.

Separately, one more important thing must be understood.

Someone may think:

“The price has already gone up.”

But the price growth shows that the market is starting to believe in the district.

The biggest money was made by those who bought here when there was almost nothing around.

Today the situation is different.

Today the government is confirming its intentions with action.

New projects are being built.

Infrastructure is being built.

New developers are coming in.

Investor interest is growing.

The district is gradually becoming clearer to the market.

A very important point that many brokers and investors underestimate:

About 7.5 billion dollars has already been invested only in the infrastructure of Dubai Islands. This is not about building residential homes or selling real estate. It is about roads, bridges, engineering networks, utilities, and preparing the entire territory.

For me, this is one of the strongest indicators of the seriousness of the project. Such money is not invested in random districts or in projects the city itself does not believe in.

Therefore, when we assess the future of Dubai Islands, it is important to look not only at what has been built today, but also at the volume of resources already invested in this territory. This shows the level of attention from Nakheel and Dubai itself toward the future of this district.

When buying property on Dubai Islands, the client is not just buying an apartment.

They are buying a part of Dubai's new 17 km² island district with 21 km of beaches, 86 hotels, 9 marinas, golf courses, tourist infrastructure, and government support under the Dubai 2040 plan.

This is the main investment argument for Dubai Islands.

Important:

You can learn more about the islands through the link below:

[NAKHEEL-DUBAI-ISLANDS-OVERVIEW-investindxb.pdf](#)NAKHEEL-DUBAI-ISLANDS-OVERVIEW-investindxb.pdf

Rentals on Dubai Island

When you tell a client about rentals, you should NOT simply say: "The rental income will be good."

You need to show the logic.

A good example is Dubai Creek Harbour.

Today, this district is still not fully completed. Moreover, it is not even a full island, and in terms of development scale it is smaller than Dubai Islands.

Nevertheless, even now, two-bedroom apartments there generate around 25,000 dirhams per month on average in short-term rental, taking into account seasonality, vacancies, and real occupancy.

If Creek Harbour is already showing such numbers today, what will happen on Dubai Islands?

Dubai Islands is close to the city center, close to Downtown, has direct access to the sea, a huge coastline, resort infrastructure, and a much larger development master plan.

In addition, one of the largest shopping and entertainment centers in the world is planned on Dubai Islands, which by itself will become a point of attraction for a huge number of tourists.

New beaches.

New restaurants.

New entertainment.

New luxury infrastructure.

That is why I personally view Creek Harbour as the minimum benchmark.

If Creek Harbour can already show such rental results today, then Dubai Islands in the future should show at least comparable numbers.

That is why in calculations I would use rental income from 25,000 dirhams per month and above for a good two-bedroom apartment.

It is also important to remember that we are calculating rent based on today's prices. Historically, both property values and rents have always grown. In 3–5 years, when the district fully opens up and all the infrastructure is operational, rents will already be significantly higher than today's levels.

At the same time, the monthly mortgage payment for many properties is roughly around 7,000–10,000 dirhams per month.

So even in a conservative scenario, rental cash flow is significantly higher than the mortgage payment.

That is why many investors see Dubai Islands not only as a capital growth story, but also as a strong rental income story.

Mortgage example

Apartment price: AED 2.3 million

Down payment: AED 920,000 (40%)

Mortgage: AED 1.38 million

Monthly payment: around AED 7,300

How to sell Dubai Island

Let me briefly explain why we are paying such close attention to Dubai Islands right now.

You know Palm Jumeirah.

Today Palm Jumeirah is a symbol of Dubai. It is not just a district. It is a place known all over the world. People who bought there at an early stage 15–20 years ago are now, in most cases, sitting on huge capital growth. Some properties increased several times in value, and the best positions gave investors a result that is almost impossible to repeat in an ordinary district.

Why did this happen?

Because it was not just a residential district. It was an island. It was a new point of attraction. It was a location that Dubai was building not for one or two years, but as an international symbol of the city.

Now look at Bluewaters.

When Bluewaters was just launched, many people also did not fully understand why they should buy there. It was a new island next to JBR and Dubai Marina. At that time, the price seemed high for a district under construction. But what happened next?

The district was completed. Infrastructure appeared. Restaurants, hotels, promenades, tourist traffic, sea views, and a premium environment appeared. Today Bluewaters is one of the most expensive points in Dubai in terms of feeling, status, and the cost of island living. It is a place where the price is no longer for the mass buyer.

And here is the main question.

Where in Dubai is the next big island story now?

Not where everything has already been built and the first investors have already captured all the growth. Not where the price is already at its peak. But where Dubai is only now forming a new point of attraction.

That place is Dubai Islands.

Dubai Islands is the place where, if you invest one million today, in a few years it may turn into five.

This is the new Palm Jumeirah. This is the new Bluewaters. This is Dubai's next big island story.

That is why I believe this is one of the places investors should be looking at today.

Why?

Because Dubai is making a huge bet here.

About 7.5 billion dollars has already been invested in the district's infrastructure. Roads, bridges, utilities, and the entire territory are being prepared.

But the most interesting part is not even that.

Dubai Islands is being created according to the city's new standards. This is not the old approach to building districts.

Here, much more attention is given to greenery, walking areas, quality of life, promenades, beaches, and public spaces.

The district is designed as a place where a person will feel comfortable not only investing, but also living.

There are many green areas, parks, walking routes, resort infrastructure, and relaxation spaces.

This is no longer just a district with houses by the sea.

It is a complete island ecosystem.

That is why I look at Dubai Islands not through the lens of what is here today.

I look at what will be here in 5–10 years.

Because in a few years, people will see not a construction site, but one of Dubai's most beautiful, modern, and green island districts.

And that is usually the moment when property values become completely different.

So Dubai Islands today is not the purchase of an apartment.

It is the purchase of a place in the future of one of the city's strongest island districts.

If you are steering away from Dubai Island

If we look at Dubai Islands honestly, the main question is not whether the master plan looks beautiful. Any district can be shown beautifully in renders.

The real question is different: can this location truly become premium?

And here there is a serious doubt.

Dubai Islands used to be called Deira Islands. The name changed, but the geography did not. The district is still opposite Deira and next to the old part of the city.

For premium real estate, this is a very important point. The buyer of an expensive property pays not only for the apartment, the view, and the beach. They pay for the status of the district, the surroundings, the reputation, the audience, and the feeling of the place.

That is why Palm Jumeirah, Bluewaters, Downtown, and Dubai Marina are perceived very differently. They already have clear status, clear surroundings, and a clear reputation.

In the case of Dubai Islands, the issue is that the district is being positioned as a new premium island, but its basic perception is still connected with Deira. Simply changing the name from Deira Islands to Dubai Islands does not make the district premium by itself.

Yes, beautiful homes, hotels, beaches, and promenades may be built there. But premium status is created not only by buildings. It is created by the surroundings, the audience, reputation, and the feeling of the location.

And this is where Dubai Islands has a weak point. For some buyers, it may remain not a premium island, but a new district next to Deira.

The second important point is aircraft. Dubai Islands is relatively close to Dubai International Airport. On one hand, this is convenient because the airport is a quick drive away. But for expensive seaside real estate, this is not always a plus.

When a person buys a property by the sea, they expect quiet, calm, a resort atmosphere, status, and comfort. If planes regularly fly over the district, it may spoil the feeling of premium living.

That is why I would be very careful comparing Dubai Islands with Palm Jumeirah or Bluewaters. These are different levels of perception.

Palm and Bluewaters have already proven their status. Dubai Islands is still only trying to create it. And it is trying to create it in a location that is historically and geographically linked to Deira.

If the client is buying for long-term speculation and is ready to accept risk, individual projects can be considered very selectively.

But if the client wants a truly premium, clear, status-driven, and liquid location, Dubai Islands should be evaluated very carefully.

Because a beautiful master plan does not automatically mean premium status.

Premium is not only new buildings. It is status, surroundings, reputation, quiet, audience, and the feeling of place.

And on these parameters, Dubai Islands raises serious questions.



Objections about Dubai Islands

“I feel like it is far.”

On the contrary, it is actually one of the most convenient points in the city.

I live in Dubai myself and can honestly say: in terms of location, this is a very strong area. Downtown and Burj Khalifa are about 20–25 minutes away, Dubai Creek Harbour is about 20 minutes away, Dubai Marina is about 30 minutes away, and DXB airport is about 15–20 minutes away. In other words, everything you really need is nearby.

At the same time, you are not getting just an ordinary district, but an island seaside location with a beach, water, new infrastructure, and a resort atmosphere.

This is the strength of Dubai Islands: you are not moving far away from the city, but you get a completely different lifestyle format.

Plus, the district will be connected by bridges and new road infrastructure, so accessibility will become even better over time.

So I would not say that Dubai Islands is far. On the contrary, it is one of Dubai’s most convenient future districts: the sea is nearby, the city is nearby, the airport is nearby, and the main centers are nearby too.

2. Planes constantly fly over Dubai Islands

Regarding planes, I would not make this a major problem.

Yes, Dubai Islands is not far from DXB. But that does not mean the district will constantly suffer from aircraft.

First, Dubai is actively developing Al Maktoum International Airport. In the future, more and more air traffic will move there, because it is the city’s future major aviation hub.

Second, after 2028 the airport will change its flight direction. If planes used to fly toward the Arabian Gulf, they will then take off in another direction. Planes will no longer be a problem.

Third, Dubai Islands is a resort and tourist location. Even if planes are sometimes visible and audible, this is not a critical factor for a tourist district. For many guests, proximity to the airport is even a plus: they land and quickly reach the sea, hotel, and beach.

Fourth, if Dubai is investing large sums in the development of Dubai Islands and wants to make this district a strong seaside location, the city will take the comfort of residents and tourists into account. Such districts are not built by accident. They are planned together with roads, bridges, infrastructure, and the overall logic of city development.

“But this is Deira!”

Yes, you know, the island used to be called Deira Islands. But if we look at the government's actions, it becomes clear that the bet is precisely on turning this territory into one of Dubai's new points of attraction.

When Dubai wants to develop a district, it does not simply build houses. It builds bridges, roads, beaches, hotels, shopping centers, promenades, parks, and all the surrounding infrastructure. And this is exactly what is happening with Dubai Islands now.

It is important to look not at what the district used to be, but at what money and resources are being invested into it today.

Very often people make the same mistake: they judge the future of a district by its past.

Bluewaters was once not a prestigious location either. It did not have the atmosphere it has today. Now it is one of the most expensive and desirable locations in the city.

The question is not what used to be in this place.

The question is what will be here in 5 years.

If the government includes the district in the long-term development plan of the city, builds huge infrastructure, develops tourism, creates new beaches, new points of attraction, and invests billions of dirhams, it means it sees a big future here.

So personally, I would look not at the word “Deira,” but at what exactly Dubai is trying to create on this territory.

Because investors usually earn money not when a district has already become prestigious. They earn when most people are still looking at its past rather than its future.

“People looking to rent will choose well-known districts.”

OR

“I don't think tourists will go there.”

This is a logical objection, but almost every well-known district in Dubai was once unknown.

Take Dubai Creek Harbour. Just a few years ago, this district practically did not exist as a full location. Many said it was far, that there was nothing there, and that people would always choose Downtown or Dubai Marina.

Today it is one of Dubai's most recognizable new districts. A huge number of tourists know it thanks to the promenade, Downtown views, parks, and modern infrastructure. In many projects, good apartments are already difficult to find, even in the summer period.

The main question is not whether the district is famous today.

The main question is whether Dubai itself wants to make this district popular.

If the government builds new roads, bridges, beaches, hotels, shopping centers, promenades, and invests huge money into the territory, it means people, tourists, and businesses will be attracted there.

Dubai Islands is not a random district that appeared on its own. It is one of the territories on which the city is making a serious bet.

People do not rent the name of a district. People rent beautiful beaches, good infrastructure, convenient location, shopping centers, restaurants, promenades, and atmosphere.

“What if the price is already overpriced?”

Let's compare it with other island and beachfront locations in Dubai.

Look at Emaar Beachfront. Look at Bluewaters.

When those districts were still developing, many people also said that prices were already high and that all the growth had already happened. But as infrastructure, restaurants, beaches, hotels, promenades, and real life appeared, property values continued to grow.

The most interesting thing is that today Dubai Islands is still significantly cheaper than many established beachfront districts in Dubai.

Today, in many areas such as Meydan Horizon, where there is no sea at all, prices are already at roughly the same level as in a number of Dubai Islands projects. New launches with similar prices are also coming out there.

At the same time, here you are buying an apartment on an island, in the sea, with beaches and future infrastructure.

So honestly, I do not think Dubai Islands prices are high right now. Moreover, compared with what is planned to be created here in the future, the price looks very attractive.

But compared with Bluewaters, Emaar Beachfront, and other seaside locations, the price gap is still very significant.

That is why many investors see Dubai Islands not as a cheap district, but as an opportunity to enter a beachfront location at a price that is still noticeably lower than already established island districts in Dubai.

But compared with the current prices of strong seaside districts in Dubai, the potential to close this gap is still very large.

“The price on the island is already almost like in other strong districts.”

Let's look at what we are comparing it with.

Today, in areas such as Meydan or Horizon, there are already new launches with prices at roughly the same level as many projects on Dubai Islands.

But there is a big difference.

There you buy an ordinary district on land. Here you buy an island location by the sea.

There is no island there, no beaches, not such a volume of future tourist infrastructure, and not such a scale of promenade and resort development.

Therefore, when we compare prices, we need to look not only at the price per square foot, but also at what stands behind that price.

In my opinion, Dubai Islands is currently priced quite reasonably precisely because the price difference with some ordinary new districts is already not that large.

At the same time, the potential of the location itself is much stronger.

Because island real estate in Dubai has historically always been valued higher than ordinary districts. Land can be developed in many parts of the city. New seaside islands appear very rarely.

So personally, I do not consider current prices on Dubai Islands overpriced. On the contrary, compared with what Meydan, Horizon, and other new districts already cost today, the price for an island location looks quite attractive.

“The price has already grown. We should have entered 2 years ago. Prices were good then, and now they are already twice as high.”

Yes, the price has indeed grown. But for me this is not a minus; on the contrary, it confirms that the market believes in this district.

The biggest money is always made by those who enter first, when there is still nothing around. They take the biggest risk and receive the biggest reward.

But let's look at the situation today.

Two years ago, people were buying an idea. Today, the government is already confirming its intentions with action: new projects are being built, infrastructure is developing, new developers are appearing, and investor interest is growing.

In other words, today you are no longer buying just a promise, but a district that is truly developing.

And most importantly, the infrastructure is still far from complete. If prices were able to grow so much even before the district fully opened up, it is logical to ask: what will happen when all the beaches, hotels, promenades, shopping centers, and full life appear?

So I would not focus on how much the price has grown over the past two years.

I would focus on how far the district still is from its final condition.

In my opinion, the main growth of this location is still ahead. Especially when we talk about quality island real estate, which has always been limited in Dubai.

⚠ Important!



Undoubtedly, a mortgage is one of the strongest tools for working with both clients and investors.

For some reason, many people still think that a mortgage is needed only when a person does not have enough money to buy property. In reality, it is the opposite.

The strongest investors very often use mortgages precisely because they know how to count money and use financial tools.

And right now this is a huge opportunity for us.

Because 99% of the market — both clients and brokers — either do not understand mortgages at all or understand them very superficially.

Especially when it comes to off-plan real estate.

Many are still sure that you must wait until construction is 50% complete, pay 50% of the property price, and only then think about a mortgage.

That is why a deep understanding of mortgages is becoming a serious competitive advantage for a broker today.

Investors really like it when a broker cares about their money.

When instead of one apartment, you show the possibility of buying two or three.

When instead of full payment, you show the possibility of entering with only 20–40% of your own funds and gaining control over an asset worth several million dirhams.

This is not selling a mortgage.

This is taking care of the client's capital.

⚠ That is why mortgages must be understood very well.

If you understand mortgages, banks, calculations, and real scenarios for using this tool, it becomes much easier to work with the client.

Because most brokers do not have this knowledge.

And we are not the majority.

We must know this tool better than the market.

⚠ Personally, I have used mortgage tools many times in different countries.

And I have personally used schemes where you enter a property with 20–40% of your own funds and control 100% of the asset more than 10 times.

⚠ This is a working model.

It works.

But to use it, you need to understand it.

That is why you see such a strong emphasis on mortgages in our scripts.

Our task is for you to begin understanding this tool as well as you understand real estate itself.

At the same time, it is important to remember that a mortgage is not suitable for every client.

There are clients who, because of age, personal beliefs, or other reasons, do not want or cannot use mortgage tools.

And that is absolutely normal.

In such cases, the sales strategy does not change; the tool changes.

For someone, an installment plan will be more suitable.

For someone, full payment.

For someone, a different purchase structure.

 The broker's task is not to sell a mortgage, but to understand mortgages so well that they can use them where they truly help the client earn more and use their money more efficiently.

Dubai Islands — first call and straight to presentation

Version 1 (without questions)

Broker:

Hello, Alexander! This is Yulia from Empire City, Dubai.

Right now in Dubai there is a very interesting opportunity to buy an apartment by paying only 40% of its price.

The remaining 60% is effectively not paid by you. In other words, you pay 40%, become the owner of the apartment, and the remaining part can be covered through a mortgage after handover.

And most importantly, this is not just an apartment. This is Dubai Islands, Dubai's new island location, which many already call the new Palm Jumeirah.

This is the place where 1 million invested today may turn into 5 million in a few years.

Do you have literally a couple of minutes? I will briefly explain the essence.

Client:

Yes.

Broker:

Look, Dubai Islands is a new island district of Dubai. Several islands by the sea, about 15–20 minutes from Burj Khalifa and Downtown.

The government and Nakheel are now investing huge money into the development of this territory. Billions of dollars have already been invested into infrastructure, roads, bridges, utilities, and district preparation.

So this is not just the construction of one building. This is a new center of Dubai, a new seaside location where there will be beaches, hotels, promenades, restaurants, marinas, and full resort infrastructure.

That is why there will be strong capital growth here.

Now about the purchase structure.

The structure is simple: you do not pay 40% immediately, but in installments until handover. After receiving the keys, the remaining 60% can be covered with a mortgage.

We have our own mortgage department, so we fully support the client through this process: calculation, bank, documents, approval — everything turnkey.

The most interesting part is that after receiving the apartment, it can be rented out. In a good location, rent can cover a large part of the mortgage payment, and in some cases even cover it completely.

The logic is simple: you enter Dubai island real estate, pay only 40%, then the apartment works for you, rent helps cover the mortgage, and the property itself grows in value together with the district.

Alexander, let me show you everything on the map in literally 5 minutes: where the island is located, what projects are there, what the payment plan is, how much is needed to enter, and what the mortgage calculation looks like.

Do you have 5 minutes now?

Client:

Yes.

Broker:

Excellent. I will now send you a link on WhatsApp. Please open it, and I will immediately show you the screen, the map, the numbers, and the structure itself. It will take 5–10 minutes, no more.

Dubai Islands — first call and straight to presentation

Version 2 (with questions)

Broker:

Hello, Alexander! This is Yulia from Empire City, Dubai.

Right now in Dubai there is a very interesting opportunity to buy an apartment by paying only 40% of its price.

The remaining 60% is effectively not paid by you. In other words, you pay 40%, become the owner of the apartment, and the remaining part can be covered through a mortgage after handover.

And most importantly, this is not just an apartment. This is Dubai Islands, Dubai's new island location, which many already call the new Palm Jumeirah.

This is the place where 1 million invested today may turn into 5 million in a few years.

Do you have literally a couple of minutes? I will briefly explain the essence.

Client:

Yes.

Broker:

Look, Dubai Islands is a new island district of Dubai. Several islands by the sea, about 15–20 minutes from Burj Khalifa and Downtown.

But before I explain in more detail, may I ask you two quick questions?

Are you considering the purchase more for investment or for personal living?

The client answers.

Broker:

Understood.

And the second question: what approximate budget are you considering for buying real estate?

The client answers.

Broker:

Excellent. Thank you for your answers!

So, about the island: the government and Nakheel are now investing huge money into the development of this territory. Billions of dollars have already been invested into infrastructure, roads, bridges, utilities, and district preparation.

So this is not just the construction of one building. This is a new center of Dubai, a new seaside location where there will be beaches, hotels, promenades, restaurants, marinas, and full resort infrastructure.

That is why there will be strong capital growth here.

Now about the purchase structure.

The structure is simple: you do not pay 40% immediately, but in installments until handover. After receiving the keys, the remaining 60% can be covered with a mortgage.

We have our own mortgage department, so we fully support the client through this process: calculation, bank, documents, approval — everything turnkey.

The most interesting part is that after receiving the apartment, it can be rented out. In a good location, rent can cover a large part of the mortgage payment, and in some cases even cover it completely.

The logic is simple: you enter Dubai island real estate, pay only 40%, then the apartment works for you, rent helps cover the mortgage, and the property itself grows in value together with the district.

Alexander, let me show you everything on the map in literally 5 minutes: where the island is located, what projects are there, what the payment plan is, how much is needed to enter, and what the mortgage calculation looks like.

Do you have 5 minutes now?

Client:

Yes.

Broker:

Excellent. I will now send you a link on WhatsApp. Please open it, and I will immediately show you the screen, the map, the numbers, and the structure itself. It will take 5–10 minutes, no more.

Dubai Islands — Zoom presentation (investment version)

Start of the meeting

Broker:

Hello, Alexander.

Thank you again for finding the time.

(IF THE QUESTIONS WERE NOT ASKED) Before we begin, let me ask you a couple of quick questions, and then I will show you the district itself.

Please tell me, are you considering the purchase more for investment or for personal living?

And the second question.

What approximate budget are you considering? You can give me a rough figure so I understand the range.

After the client's answer

Excellent, I understand.

Alexander, I would also like to say a few words about myself.

I specialize specifically in investment real estate in the UAE.

My task is not just to select a property according to a budget.

My task is to find real gems in the market.

That means places where one million invested today turns into two, three, and sometimes even five million in a few years.

That is why today I am showing you Dubai Islands.

⚠ Show the district map

Let me briefly explain why we are paying such close attention to Dubai Islands right now.

This is the map of Dubai! Have you been to Dubai?

Client: Yes!

Broker: Which area?

Client's answer: For example: Dubai Marina!

⚠ Show Dubai Marina on the map and then show Palm Jumeirah!

You know Palm Jumeirah.

Today Palm Jumeirah is a symbol of Dubai. It is not just a district. It is a place known all over the world.

People who bought there at an early stage 15–20 years ago have received huge capital growth today.

Why did this happen?

Because it was not just a residential district.

It was an island.

It was a new point of attraction.

It was a location that Dubai built as an international symbol of the city.

Now look at Bluewaters.

When Bluewaters was just launched, many people also did not fully understand why they should buy there.

At that time it was a new island next to JBR and Dubai Marina.

But what happened next?

The district was completed. Infrastructure appeared. Restaurants appeared. Hotels appeared. Promenades appeared. Tourist traffic appeared.

And today Bluewaters is one of Dubai's most expensive and prestigious locations.

And this is where the main question arises.

Where is Dubai's next big island story now?

Not where everything has already been built.

Not where the first investors have already taken all the growth.

But where Dubai is only now creating a new point of attraction.

And that is Dubai Islands.

Dubai Islands is the place where one million invested today may turn into five million in a few years.

This is the new Palm Jumeirah.

This is the new Bluewaters.

This is Dubai's next big island story.

Why?

Because Dubai is making a huge bet here.

Billions of dollars have already been invested in the district's infrastructure.

Roads, bridges, utilities, and the entire foundation of the future district are being built.

But the most interesting part is not even that.

Dubai Islands is being created according to the city's new standards.

This is not the old approach to district development.

Here, much more attention is given to greenery, walking areas, quality of life, promenades, beaches, and public spaces.

The district is designed as a place where a person will feel comfortable not only investing, but also living.

That is why, looking at the amount of money, attention, and resources Dubai is already investing in this district, as well as the city's development plans through 2040, it becomes clear that Dubai Islands is the next Palm Jumeirah. And these are exactly the kinds of locations that deliver the strongest growth to investors who enter before the district fully opens up.

Purchase structure

Now let me tell you about the most interesting part.

Today there is a project where, before receiving the keys, you pay only 40% of the property price.

And this 40% is paid in stages during construction.

After handover, the remaining 60% is arranged through a mortgage.

We have our own mortgage department.

That is why we fully support the client: the bank, approval, calculations, documents, and receiving the mortgage.

Rental income

Now let's look at rental income.

After receiving the apartment, it can be rented out.

In many cases, rental income covers a significant part of the mortgage payment.

The model is very simple.

You enter with only 40% of your own funds.

You receive a property on Dubai's new island.

You receive capital growth of the property.

To understand the numbers, you can look at Dubai Creek Harbour. Although the district is not yet fully completed, one-bedroom apartments there already generate around 18,000–20,000 dirhams per month on average in short-term rental, taking into account vacancies, guest turnover, and less than 100% occupancy. At the same time, on Dubai Islands, a one-bedroom apartment can currently be purchased with a monthly mortgage payment of about 7,000–8,000 dirhams. So even based on today's calculations, rental income can significantly exceed the mortgage payment.

As a result, you pay only 40% of the apartment price, but become the 100% owner.

And everything related to the further rental of the property can be fully handled by us. Finding a tenant, check-in, support, cleaning, property control, and all operational issues — our company can organize everything fully turnkey.

Transition to the project

Now let me show you a specific project.

In my opinion, this is one of the most interesting options on Dubai Islands today.

 Show the project data and materials!