DRAGOS MIHALTE

PRIVATE REAL ESTATE ADVISORY

Living in Dubai

What it costs to move here and to live here each month

Indicative budgets for a single person, a couple and families of three and four, in Downtown Dubai, Business Bay and Dubai Hills Estate.

Dragos Mihalte
October 2026

How to read these figures

People who are thinking of moving to Dubai usually ask me two questions: how much money they need to move here, and how much they need each month once they are here. This document answers both, for four household types and three areas.

The rents come from registered tenancy contracts, not from portal advertisements. I use only new annual leases signed in the twelve months to October 2026, so each figure is what tenants actually agreed to pay when they moved in.

Two budget levels

- Modest: a home priced in the lower quarter of registered rents for its size, a basic health plan, public transport or an economy car, and a mid-priced school.
- Comfortable: a home in the upper quarter of registered rents, a comprehensive health plan, one mid-size car, and a premium international school.

The homes I matched to each household

HOUSEHOLD	MODEST	COMFORTABLE
Single person	Studio	One bedroom
Couple	One bedroom	Two bedrooms
Couple with one child	Two bedrooms	Two bedrooms
Couple with two children	Three bedrooms	Three bedrooms
Couple with two children, villa option	Three-bedroom townhouse	Four-bedroom villa

The villa option is shown in Dubai Hills Estate only, where villas and apartments sit side by side. It uses the typical rent in two communities: a three-bedroom Maple townhouse (modest) and a four-bedroom Sidra villa (comfortable). A third child adds one more school place, one more health plan and a little more food; I show the cost of each so it is easy to add.

Summary

Monthly budget

HOUSEHOLD	DOWNTOWN	BUSINESS BAY	DUBAI HILLS	HILLS VILLA
Single person, modest	AED 8,990	AED 8,120	AED 10,360	-
Single person, comfortable	AED 19,950	AED 18,200	AED 18,200	-
Couple, modest	AED 13,420	AED 11,660	AED 13,510	-
Couple, comfortable	AED 31,290	AED 26,470	AED 27,360	-
Couple with one child, modest	AED 23,310	AED 20,250	AED 21,120	-
Couple with one child, comfortable	AED 39,090	AED 34,270	AED 35,160	-
Couple with two children, modest	AED 34,280	AED 28,160	AED 33,410	AED 34,280
Couple with two children, comfortable	AED 58,570	AED 48,070	AED 53,860	AED 66,070

All monthly figures include rent, spread evenly over the year.

Money needed to move in

HOUSEHOLD	DOWNTOWN	BUSINESS BAY	DUBAI HILLS	HILLS VILLA
Single person, modest	AED 38,500	AED 34,980	AED 39,900	-
Single person, comfortable	AED 86,950	AED 79,900	AED 79,900	-
Couple, modest	AED 57,580	AED 50,530	AED 54,750	-
Couple, comfortable	AED 140,150	AED 120,760	AED 124,290	-
Couple with one child, modest	AED 102,520	AED 90,180	AED 93,710	-
Couple with one child, comfortable	AED 170,900	AED 151,510	AED 155,040	-
Couple with two children, modest	AED 156,640	AED 131,970	AED 153,120	AED 178,640
Couple with two children, comfortable	AED 267,480	AED 225,180	AED 248,520	AED 337,680

This is the cash needed in the first weeks: the first rent cheque, deposits, fees, furniture, visas for family members, and school registration with the first term. The breakdown is in the moving-in section.

What homes rent for

Registered new annual leases, twelve months to October 2026. The lower quarter, median and upper quarter show the range most tenants actually paid.

Downtown Dubai

HOME	LOWER QUARTER	MEDIAN	UPPER QUARTER
Studio	AED 60,000	AED 65,000	AED 72,000
One bedroom	AED 90,000	AED 100,500	AED 120,000
Two bedrooms	AED 140,000	AED 160,000	AED 200,000
Three bedrooms	AED 220,000	AED 270,000	AED 330,000

Business Bay

HOME	LOWER QUARTER	MEDIAN	UPPER QUARTER
Studio	AED 50,000	AED 59,000	AED 68,000
One bedroom	AED 70,000	AED 85,000	AED 100,000
Two bedrooms	AED 105,000	AED 125,000	AED 145,000
Three bedrooms	AED 150,000	AED 180,000	AED 210,000

Dubai Hills Estate

HOME	LOWER QUARTER	MEDIAN	UPPER QUARTER
Studio	AED 60,000	AED 62,000	AED 65,000
One bedroom	AED 78,000	AED 85,000	AED 100,000
Two bedrooms	AED 115,000	AED 135,000	AED 155,000
Three bedrooms	AED 210,000	AED 240,000	AED 276,250
Three-bedroom townhouse (Maple)	AED 210,000	AED 220,000	AED 240,000
Four-bedroom villa (Sidra)	AED 351,250	AED 410,000	AED 530,000

Rents are per year. Landlords usually take payment in one to four cheques, so the first payment can be anything from a quarter of the year to the full year.

Monthly budget by household

Every figure is per month. Annual costs, such as rent, school fees and insurance, are divided by twelve.

Single person

Modest: studio apartment

AED PER MONTH	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
Rent	5,000	4,170	5,000
Municipality housing fee (5% of rent)	250	210	250
Electricity and water	350	350	350
District cooling	500	500	500
Home internet	250	250	250
Mobile phones	150	150	150
Groceries and household	1,200	1,200	1,200
Eating out, leisure, clothing	700	700	700
Transport	530	530	1,900
Health insurance	60	60	60
Total per month (AED)	**8,990**	**8,120**	**10,360**

Comfortable: one-bedroom apartment

AED PER MONTH	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
Rent	10,000	8,330	8,330
Municipality housing fee (5% of rent)	500	420	420
Electricity and water	500	500	500
District cooling	500	500	500
Home internet	420	420	420
Mobile phones	250	250	250
Groceries and household	1,900	1,900	1,900
Eating out, leisure, clothing	2,500	2,500	2,500
Transport	2,800	2,800	2,800
Health insurance	580	580	580
Total per month (AED)	**19,950**	**18,200**	**18,200**

Couple

Modest: one-bedroom apartment

AED PER MONTH	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
Rent	7,500	5,830	6,500
Municipality housing fee (5% of rent)	380	290	330
Electricity and water	500	500	500
District cooling	500	500	500
Home internet	250	250	250
Mobile phones	300	300	300
Groceries and household	2,000	2,000	2,000
Eating out, leisure, clothing	1,100	1,100	1,100
Transport	760	760	1,900
Health insurance	130	130	130
Total per month (AED)	**13,420**	**11,660**	**13,510**

Comfortable: two-bedroom apartment

AED PER MONTH	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
Rent	16,670	12,080	12,920
Municipality housing fee (5% of rent)	830	600	650
Electricity and water	800	800	800
District cooling	900	900	900
Home internet	420	420	420
Mobile phones	500	500	500
Groceries and household	3,200	3,200	3,200
Eating out, leisure, clothing	4,000	4,000	4,000
Transport	2,800	2,800	2,800
Health insurance	1,170	1,170	1,170
Total per month (AED)	**31,290**	**26,470**	**27,360**

Couple with one child

Modest: two-bedroom apartment

AED PER MONTH	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
Rent	11,670	8,750	9,580
Municipality housing fee (5% of rent)	580	440	480
Electricity and water	800	800	800
District cooling	900	900	900
Home internet	250	250	250
Mobile phones	300	300	300
Groceries and household	2,500	2,500	2,500
Eating out, leisure, clothing	1,300	1,300	1,300
Transport	1,900	1,900	1,900
Health insurance	190	190	190
School fees	2,920	2,920	2,920
Total per month (AED)	**23,310**	**20,250**	**21,120**

Comfortable: two-bedroom apartment

AED PER MONTH	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
Rent	16,670	12,080	12,920
Municipality housing fee (5% of rent)	830	600	650
Electricity and water	800	800	800
District cooling	900	900	900
Home internet	420	420	420
Mobile phones	500	500	500
Groceries and household	4,000	4,000	4,000
Eating out, leisure, clothing	4,500	4,500	4,500
Transport	2,800	2,800	2,800
Health insurance	1,420	1,420	1,420
School fees	6,250	6,250	6,250
Total per month (AED)	**39,090**	**34,270**	**35,160**

Couple with two children

Modest: three-bedroom apartment, or a three-bedroom Maple townhouse in Dubai Hills

AED PER MONTH	DOWNTOWN	BUSINESS BAY	DUBAI HILLS	HILLS VILLA
Rent	18,330	12,500	17,500	18,330
Municipality housing fee (5% of rent)	920	630	880	920
Electricity and water	1,100	1,100	1,100	2,000
District cooling	900	900	900	-
Home internet	250	250	250	250
Mobile phones	300	300	300	300
Groceries and household	3,000	3,000	3,000	3,000
Eating out, leisure, clothing	1,500	1,500	1,500	1,500
Transport	1,900	1,900	1,900	1,900
Health insurance	250	250	250	250
School fees	5,830	5,830	5,830	5,830
Total per month (AED)	**34,280**	**28,160**	**33,410**	**34,280**

Comfortable: three-bedroom apartment, or a four-bedroom Sidra villa in Dubai Hills

AED PER MONTH	DOWNTOWN	BUSINESS BAY	DUBAI HILLS	HILLS VILLA
Rent	27,500	17,500	23,020	34,170
Municipality housing fee (5% of rent)	1,380	880	1,150	1,710
Electricity and water	1,100	1,100	1,100	2,500
District cooling	900	900	900	-
Home internet	420	420	420	420
Mobile phones	500	500	500	500
Groceries and household	4,800	4,800	4,800	4,800
Eating out, leisure, clothing	5,000	5,000	5,000	5,000
Transport	2,800	2,800	2,800	2,800
Health insurance	1,670	1,670	1,670	1,670
School fees	12,500	12,500	12,500	12,500
Total per month (AED)	**58,570**	**48,070**	**53,860**	**66,070**

Money needed to move in

These are the payments due in the first weeks, before the first month of living costs. Three of them come back: the security deposit, the electricity and water deposit, and any car deposit.

Single person

Modest

AED, ONE-OFF	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
First rent cheque (one quarter of the year)	15,000	12,500	15,000
Security deposit (5%, refundable)	3,000	2,500	3,000
Agency fee (5% plus VAT)	3,150	2,630	3,150
Lease registration (Ejari)	220	220	220
Electricity and water deposit and connection	2,130	2,130	2,130
Furniture and household setup	15,000	15,000	15,000
Car lease deposit	-	-	1,400
Total to move in (AED)	**38,500**	**34,980**	**39,900**

Comfortable

AED, ONE-OFF	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
First rent cheque (one quarter of the year)	30,000	25,000	25,000
Security deposit (5%, refundable)	6,000	5,000	5,000
Agency fee (5% plus VAT)	6,300	5,250	5,250
Lease registration (Ejari)	220	220	220
Electricity and water deposit and connection	2,130	2,130	2,130
Furniture and household setup	40,000	40,000	40,000
Car lease deposit	2,300	2,300	2,300
Total to move in (AED)	**86,950**	**79,900**	**79,900**

Couple

Modest

AED, ONE-OFF	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
First rent cheque (one quarter of the year)	22,500	17,500	19,500
Security deposit (5%, refundable)	4,500	3,500	3,900
Agency fee (5% plus VAT)	4,730	3,680	4,100
Lease registration (Ejari)	220	220	220
Electricity and water deposit and connection	2,130	2,130	2,130
Furniture and household setup	20,000	20,000	20,000
Residence visas for family members	3,500	3,500	3,500
Car lease deposit	-	-	1,400
Total to move in (AED)	**57,580**	**50,530**	**54,750**

Comfortable

AED, ONE-OFF	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
First rent cheque (one quarter of the year)	50,000	36,250	38,750
Security deposit (5%, refundable)	10,000	7,250	7,750
Agency fee (5% plus VAT)	10,500	7,610	8,140
Lease registration (Ejari)	220	220	220
Electricity and water deposit and connection	2,130	2,130	2,130
Furniture and household setup	60,000	60,000	60,000
Residence visas for family members	5,000	5,000	5,000
Car lease deposit	2,300	2,300	2,300
Total to move in (AED)	**140,150**	**120,760**	**124,290**

Couple with one child

Modest

AED, ONE-OFF	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
First rent cheque (one quarter of the year)	35,000	26,250	28,750
Security deposit (5%, refundable)	7,000	5,250	5,750
Agency fee (5% plus VAT)	7,350	5,510	6,040
Lease registration (Ejari)	220	220	220
Electricity and water deposit and connection	2,130	2,130	2,130
Furniture and household setup	30,000	30,000	30,000
Residence visas for family members	7,000	7,000	7,000
School registration and first term	12,420	12,420	12,420
Car lease deposit	1,400	1,400	1,400
Total to move in (AED)	**102,520**	**90,180**	**93,710**

Comfortable

AED, ONE-OFF	DOWNTOWN	BUSINESS BAY	DUBAI HILLS
First rent cheque (one quarter of the year)	50,000	36,250	38,750
Security deposit (5%, refundable)	10,000	7,250	7,750
Agency fee (5% plus VAT)	10,500	7,610	8,140
Lease registration (Ejari)	220	220	220
Electricity and water deposit and connection	2,130	2,130	2,130
Furniture and household setup	60,000	60,000	60,000
Residence visas for family members	10,000	10,000	10,000
School registration and first term	25,750	25,750	25,750
Car lease deposit	2,300	2,300	2,300
Total to move in (AED)	**170,900**	**151,510**	**155,040**

Couple with two children

Modest

AED, ONE-OFF	DOWNTOWN	BUSINESS BAY	DUBAI HILLS	HILLS VILLA
First rent cheque (one quarter of the year)	55,000	37,500	52,500	55,000
Security deposit (5%, refundable)	11,000	7,500	10,500	11,000
Agency fee (5% plus VAT)	11,550	7,880	11,030	11,550
Lease registration (Ejari)	220	220	220	220
Electricity and water deposit and connection	2,130	2,130	2,130	4,130
Furniture and household setup	40,000	40,000	40,000	60,000
Residence visas for family members	10,500	10,500	10,500	10,500
School registration and first term	24,840	24,840	24,840	24,840
Car lease deposit	1,400	1,400	1,400	1,400
Total to move in (AED)	**156,640**	**131,970**	**153,120**	**178,640**

Comfortable

AED, ONE-OFF	DOWNTOWN	BUSINESS BAY	DUBAI HILLS	HILLS VILLA
First rent cheque (one quarter of the year)	82,500	52,500	69,060	102,500
Security deposit (5%, refundable)	16,500	10,500	13,810	20,500
Agency fee (5% plus VAT)	17,330	11,030	14,500	21,530
Lease registration (Ejari)	220	220	220	220
Electricity and water deposit and connection	2,130	2,130	2,130	4,130
Furniture and household setup	80,000	80,000	80,000	120,000
Residence visas for family members	15,000	15,000	15,000	15,000
School registration and first term	51,500	51,500	51,500	51,500
Car lease deposit	2,300	2,300	2,300	2,300
Total to move in (AED)	**267,480**	**225,180**	**248,520**	**337,680**

What changes the numbers

- **Employers.** Many employers pay for the employee's own visa and health insurance, and some add a housing or school allowance. Where they do, the budgets above fall accordingly.
- **School fees.** Fees depend on the curriculum, the school's rating and the child's year group. I use AED 35,000 a year for a mid-priced school and AED 75,000 for a premium international school. Dubai private school fees are frozen for the 2026 to 2027 school year.
- **Children under school age.** A full-day nursery costs about AED 3,000 to 5,000 a month instead of school fees.
- **A third child.** Add one school place (AED 2,920 a month modest, AED 6,250 comfortable), health cover (about AED 60 or 250 a month) and about AED 500 to 800 a month for food and other costs.
- **Cooling.** Most towers in Downtown and Business Bay buy cooling from a district cooling company, billed separately. Some buildings include it in the rent; the provider may also ask for its own deposit. Villas run their own air conditioning, which is why their electricity bill is higher.
- **Summer.** Electricity and cooling bills from June to September can be twice the yearly average shown here.
- **Furnished homes.** A furnished home saves most of the furniture cost, but rents are higher and the security deposit is usually 10% of the rent instead of 5%.
- **Fewer cheques.** A landlord who asks for one or two cheques raises the cash needed to move in by up to three quarters of a year's rent.

These budgets are indicative and meant for planning. If you would like the figures for a specific building, school or household, I am happy to prepare them.

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