

**MATT SIDDELL**  
REAL ESTATE ADVISORY



**2025**



**GUIDE TO RELOCATING**



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## A GUIDE TO RELOCATING TO THE U.A.E.

*This is what you need to consider, if you want to relocate to Dubai. Create a set of folders to save everything and then go through these steps. See you when you get here!*

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- 1 Review ALL your **Assets & Liabilities** and make a statement. You need to know your financial standing.
- 2 Calculate **Disposable Income** and make a **cost-of-living comparison**. Compare your take-home income in the UK, versus what you'd keep in the UAE. It's not just about tax—factor in things like school fees, health insurance, rent / mortgage, and lifestyle.
- 3 Think about your **principal residence** because if you rent it out to a tenant the annual costs will include: agents fees, lettings and management, maintenance, probably a void period between tenants, and you will have to pay tax on the rental profit which is affected by the interest rate rules because you can't offset mortgage interest anymore, which might mean it cashflows negatively. The house could become a liability that costs you so it might be better to sell and reinvest the capital elsewhere – like Dubai, where they give you a 10-year Golden Visa and rental income is tax free.
- 4 **DRILL into those numbers especially the living expenses**—not just school fees but all the extra things for the kids, all utilities especially electricity in the summer to power the AC, and holidays. Include all the various types of insurance and not just medical cover but car, contents, life and travel insurance, AND include a healthy contingency for everything, because you will inevitably underestimate it.

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- 5 If it's not clear, **map out your Career Path**. The older you are, the more brutally honest you have to be about your prospects and your income plan. Is it robust? Is it realistic?
- 6 Calculate **the cost of relocating**. Shipping, insurance and flights.
- 7 Crucially, make sure you are able to arrange **good Health Insurance**. Find a decent comprehensive policy **before** leaving the UK, and make sure it offers continuity, because a lot of policies in the UAE are just 12-months, and if you are terminally ill at the end of the 12-month period, they will massively increase the premiums or just say "goodbye"!
- 8 If necessary, make a list of **preferred schools**, and speak to the admissions department to get on their waiting lists early, because the good ones are popular.
- 9 Think about **timing your move**. Weigh up moving now versus finishing the UK tax year – which isn't always necessary because you can split a tax year, but it's best to speak to an accountant to get an opinion. Think about when to move the kids out of school—my kids moved in the October ½ term holiday, which is a good time of year to acclimatise.
- 10 Work out your **Visa Strategy**. Will you buy a home or an investment property and secure a visa that way, or will you form a freezone consultancy company and basically give yourself a visa? Check out my eBook on visas if you haven't seen it already.
- 11 Make a really good **Plan for The Summer**. In July and August it's too hot to be outside during the day and most people disappear to the UK, or better; South of France, Italy, the Alps, Ibiza, Mykonos, Bali, Africa, America – anywhere in the northern hemisphere. THIS is the BEST thing about living in Dubai. You're either here, being very productive whilst it's quiet, having a change of scene and working remotely, or travelling the world and living your best life!

