



## *Investment Proposal: Mina Ras al Khaimah*

*Dear Investor,*

Welcome to PSI Europe, your strategic partner in premium real estate investments in the United Arab Emirates. From our offices in the UAE and Europe, we support both private and institutional investors in identifying unique real estate opportunities in rapidly growing markets such as Dubai, Abu Dhabi, and the emerging Ras Al Khaimah.

With our in-depth knowledge of the local market, direct access to exclusive projects, and sharp focus on value creation, we help you not only select the right investment but also guide you throughout the entire process, from orientation to transfer of ownership and aftercare.

This investment guide on Ras Al Khaimah offers a clear overview of the region's opportunities: from strong economic growth and tax-efficient structures to stable returns and visa benefits. We also explain why Ras Al Khaimah is increasingly being referred to as the next real estate hotspot in the UAE, thanks in part to large-scale developments such as the Wynn Resort.

Our mission? Maximizing your return through clear advice, transparent processes, and access to real estate that builds long-term value.



## Introduction

Ras Al Khaimah (RAK) is the northernmost of the seven emirates in the United Arab Emirates (UAE). It borders the Persian Gulf, Oman, Umm Al Quwain, Fujairah, and Sharjah.

While Dubai and Abu Dhabi are known for their iconic skylines, international appeal, and luxurious lifestyle, Ras Al Khaimah offers an attractive alternative: more peace and space, lower entry prices, lush natural landscapes, vast beaches (among the most beautiful in the world), and an ambitious vision for the future.

The government is fully committed to development and aims to transform RAK into the entertainment island of the UAE, catering to both tourists and business travelers. The emirate is quickly evolving into a sought-after destination, making now the ideal time for savvy investors to benefit from this growth.



Mina Al Arab by RAK Properties is a master-planned coastal development in Ras Al Khaimah (RAK), offering exceptional investment potential in a naturally rich and rapidly developing emirate. With government support, strategic infrastructure projects, and booming tourism, RAK is now emerging as one of the most promising real estate destinations in the UAE.





In addition, Ras Al Khaimah offers the same attractive benefits as Dubai and Abu Dhabi, such as:

- High return on investment (ROI)
- Flexible payment plans
- Tax advantages
- Strong economic growth
- Strategic location
- Growing tourism sector
- Premium lifestyle
- Stable currency
- Safety and political stability



**Ras Al Khaimah also stands out in several key areas:**

- Entry prices are on average 30–35% lower than in Dubai
  - The property market is still in an early growth phase, showing impressive value appreciation
  - The supply is broader and more accessible, with opportunities in various price ranges
- Thanks to this combination of factors, Ras Al Khaimah in 2025 is a highly attractive destination for real estate investors seeking returns and growth potential with lower risk.



## Facts & figures – RAK 2024 vs. 2023

### Property value appreciation

- Apartment prices increased by 39% in 2024 compared to 2023
- Villas saw an average increase of 13.5%, especially in Mina Al Arab and Al Hamra
- Off-plan appreciation of over 50% within 18 months on Al Marjan Island

### Rental yields

- Long-term rentals deliver 6–8% net return
- Short-term rentals offer 10–15% with occupancy rates up to 90%
- Rental prices Q1 2025 vs. Q1 2024: apartments +20.8%, villas +5.3%

### Healthy market

- Total transactions rose from AED 6.94 billion to AED 15.08 billion (+118%) in 2024
- 15% increase in building permits issued
- 30% rise in branded and sustainable developments
- Over 11,000 new units planned by 2030; supply will double
- Tourism rose to 1.28 million visitors (+12%) in 2024





#### Netherlands vs. RAK

Feature	Netherlands	Ras Al Khaimah
Income & wealth tax	30–50% + Box 3 levy	0%
Entry price for real estate	± €300,000	± €180,000 (AED 700,000)
Property appreciation 2024	Local stagnation/decline	Apartments +39%, villas +13.5%
Rental yield	3–5% after tax	7.8% (apartments), 10–15% (short-term)

### Why Invest in Ras Al Khaimah?

#### Growth & return

- Apartments appreciated by 39% and villas by 13.5% on average in 2024
- Foreign investment rose +22%, totaling AED 5.2 billion

#### Rental market

(6.2%)

- Average rental yields of 7.8% for apartments; higher than Dubai (6.5%) and Abu Dhabi
- Hotel occupancy rate of 72% in 2024 compared to 68% in 2023

#### Economic stimulus

- RAK's GDP grows on average 4% annually, driven by tourism and real estate
- RAK airport upgraded with direct flights from 9 countries, aiming to expand to 40+ destinations by 2030

## Vision for 2030

### Active tourism investments

The RAK government is investing strategically in the tourism sector. With a focus on high-end facilities, improved infrastructure, and enhanced international visibility, RAK aims to double its visitors from 1.3 million in 2023 to 3.5 million by 2030. Some forecasts, such as from EY, even project a tripling.

This growth is supported by significant international investment in hotels, resorts, air connectivity, and the ambitious casino development on Al Marjan Island.

### A Homecoming to Remember

Watch the Hawksbill Turtle hatchlings embark on their journey, protected by dedicated conservation efforts that ensure these endangered creatures can survive and thrive along Ras Al Khaimah's shores.



### Casino impact

The Wynn Resort on Al Marjan Island (opening Q1 2027) serves as a catalyst for economic growth.

- Expected impact: +3–5 million additional tourists annually by 2030, 7,000 new jobs, and up to AED 20 billion in revenue (1.6% of GDP, comparable to Singapore)
- 1,542 rooms, 225,000 sqft of casino space, luxury retail and MICE facilities
- Expected property price increase: units near the resort 20–50% above comparable areas



### **Strong population growth**

This tourism-driven boom will also drive population growth. RAK's population is expected to rise from about 400,000 now to 600,000 by 2030, a 50% increase. This growth is fueled by new jobs in tourism, construction, retail, and logistics.



## **MINA WHARF**

A hub of culture and entertainment, Mina Wharf features eateries, boutiques, and leisure options by shimmering waters.

### **Structural housing shortage**

A structural shortage of 13,000 to 15,000 housing units is expected by 2030, caused by:

- 50% population growth in less than 10 years
- Tripling of international tourist arrivals
- New jobs created by projects such as the Wynn casino, hotels, and infrastructure

Current housing supply is not keeping pace with rising demand, creating a shortage of quality and well-located residential properties.

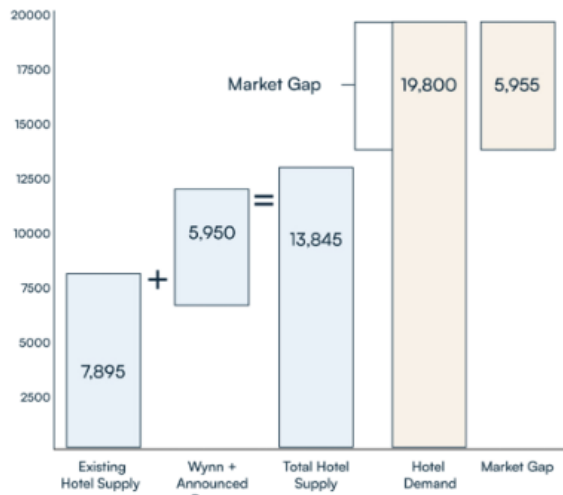


## 51,500 Unit Shortage

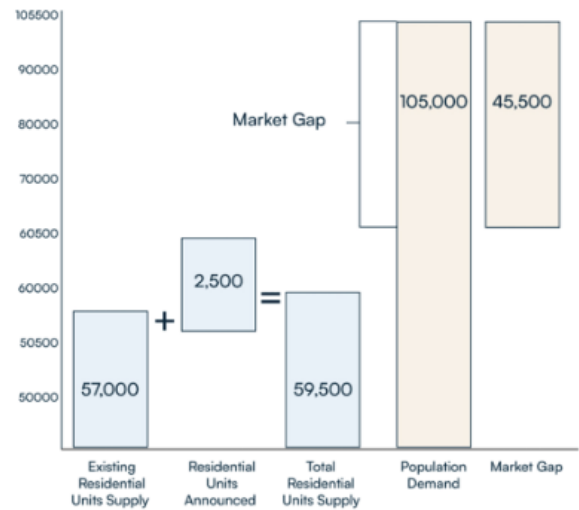
By 2030, Ras Al Khaimah will require ~6,000 additional hotel rooms and ~45,500 residential units, according to the EY report.

With an average of 250 rooms per property, the market will require an additional 24 hotels by 2030, on top of Wynn Al Marjan Island and other developments in the pipeline.

### Hotel Gap

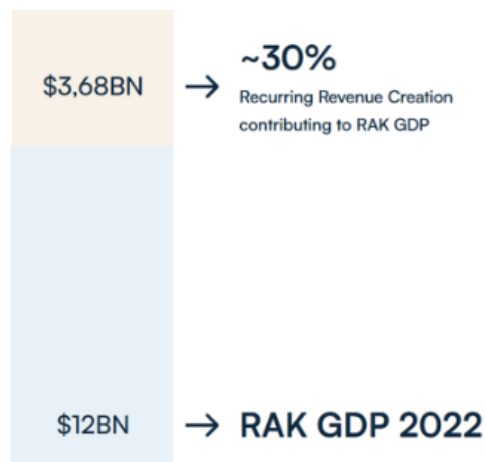


### Residential Gap



### 30% GDP Boost

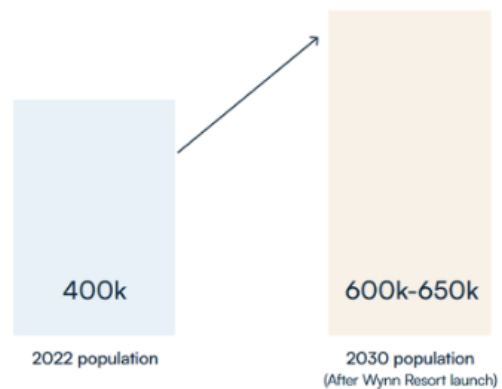
Wynn Resort will increase Ras Al Khaimah's GDP by ~30% by 2027



### Over 60% Population Increase

The population in Ras Al Khaimah will grow over 60% by 2030, increasing housing demand

The Wynn Resort launch will increase housing demand, job creation & an influx of expatriates



## Impact on property prices and rental market

The effects of this shortage are already visible:

- Accelerated price increases in emerging residential areas
- Higher occupancy rates for short- and mid-term rentals
- Rising rental prices overall

## Opportunity for investors

For investors, this presents a unique opportunity. Those who invest now in strategically located areas with relatively low entry prices, such as Mina Al Arab, can benefit from both capital appreciation and increasing rental income.



*Anantara Resort – Mina al Arab*

## What you should know about your investment

### Ownership, Tax, and Investment Security

Foreigners can own 100% of properties in designated freehold zones such as Al Marjan Island, Al Hamra Village, and Mina Al Arab. Leasehold options of up to 99 years are also available. Registration and transfer are conducted under the supervision of the Lands and Properties Sector and are fully transparent via mandatory escrow accounts.

### Taxation

tax.

RAK offers significant tax advantages: no income tax, no capital gains tax, and no inheritance

### Regulation and Legal Security

Property investments in RAK are governed by a robust legal framework, similar to Dubai. Escrow accounts for off-plan projects, mandatory licensing, and an independent judiciary provide strong investor protection. Free zones such as RAKEZ allow full foreign ownership and 100% repatriation of profits.

### Visa Options Linked to Real Estate

Purchasing property from AED 750,000 qualifies for a 2-year residence visa. Investments of AED 2 million or more qualify for a 10-year Golden Visa, including options for family members.

### Currency and Stability

The UAE Dirham (AED) is pegged to the US Dollar, minimizing currency risk. There are also no restrictions on repatriating capital or profits.

### Location and Accessibility

Ras Al Khaimah is approximately 45 minutes from Dubai International Airport (DXB). RAK also has its own international airport (RKT) with a growing number of international connections.



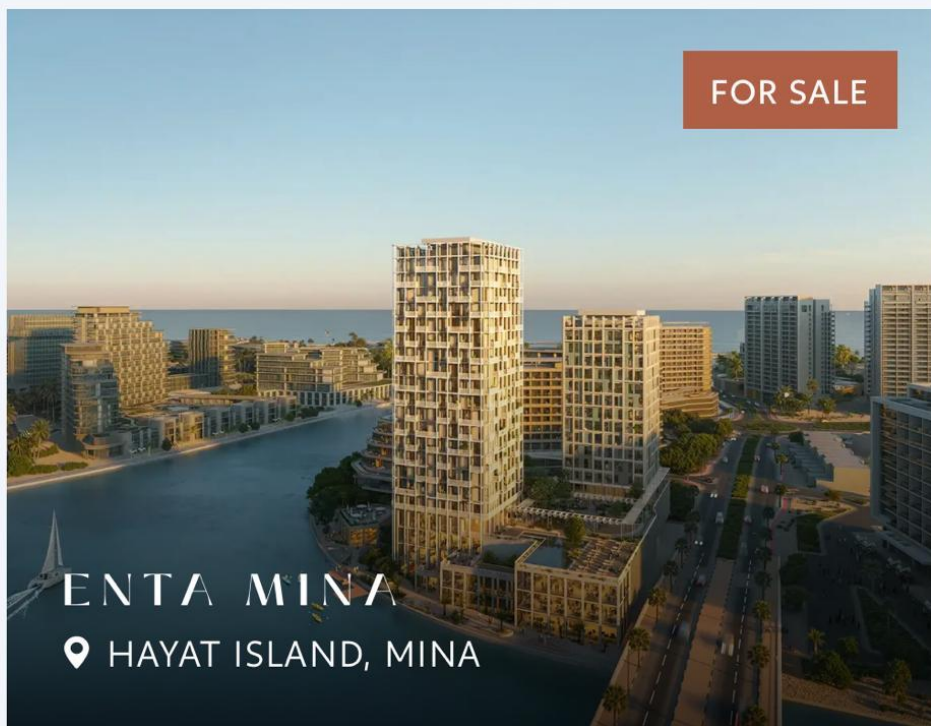
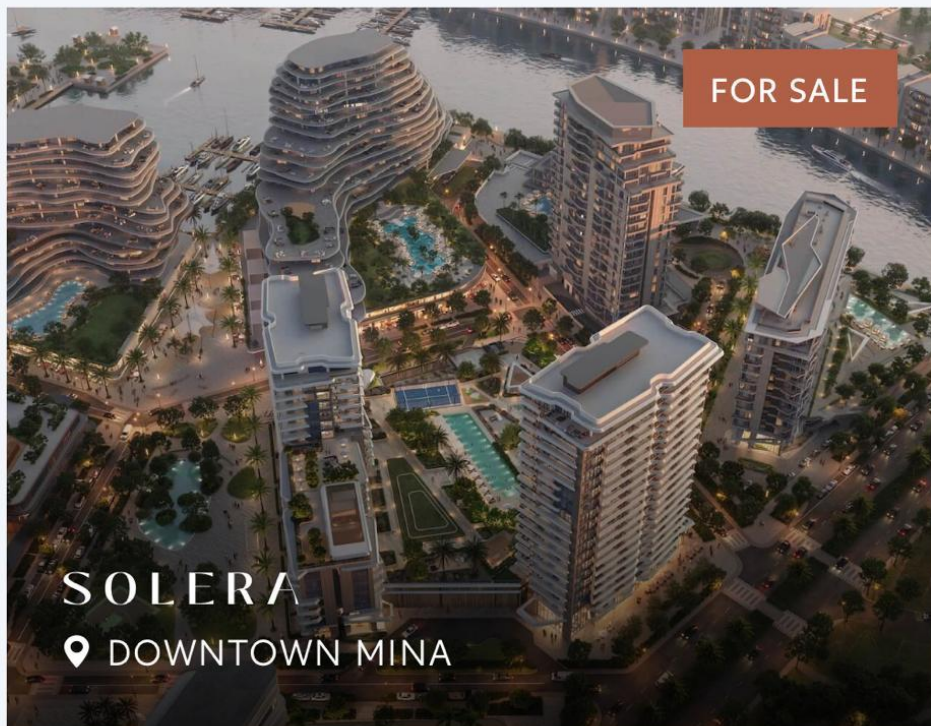


## Summary & Recommendation

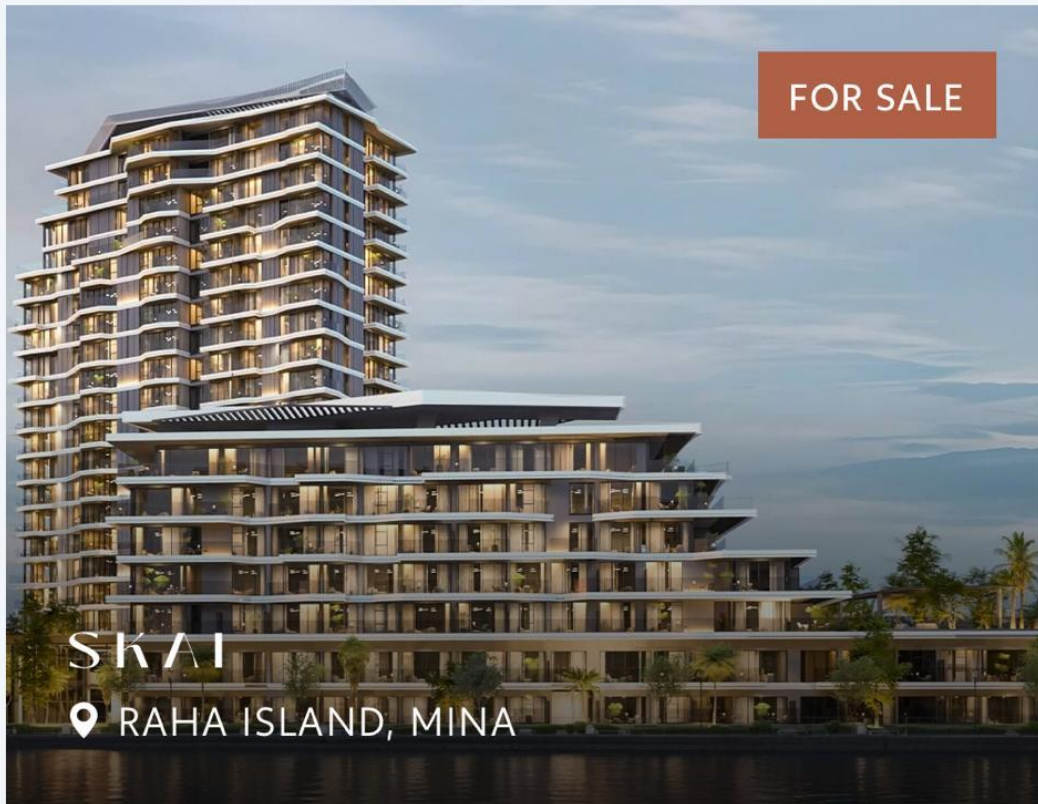
Ras Al Khaimah presents itself as a strong alternative for real estate investment in the UAE. The combination of low entry prices, strong rental and value growth, tax advantages, and a clear regulatory framework makes it an attractive option for both first-time and seasoned investors.



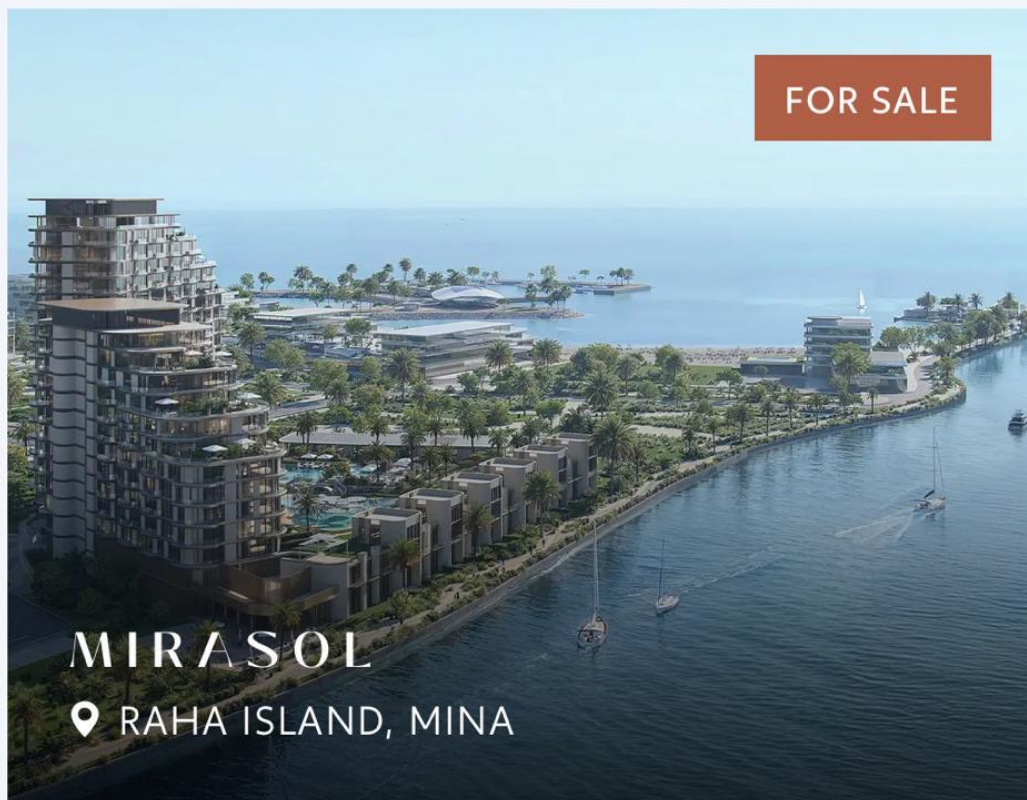
# RAK Properties Developments in Mina al Arab

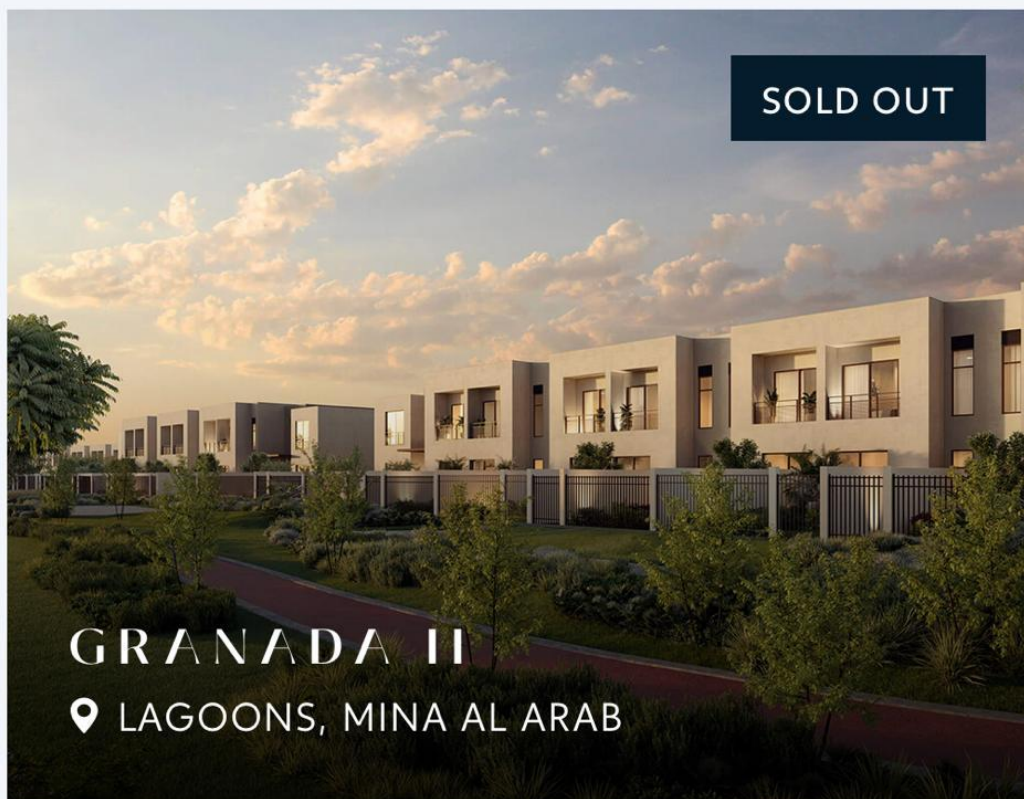
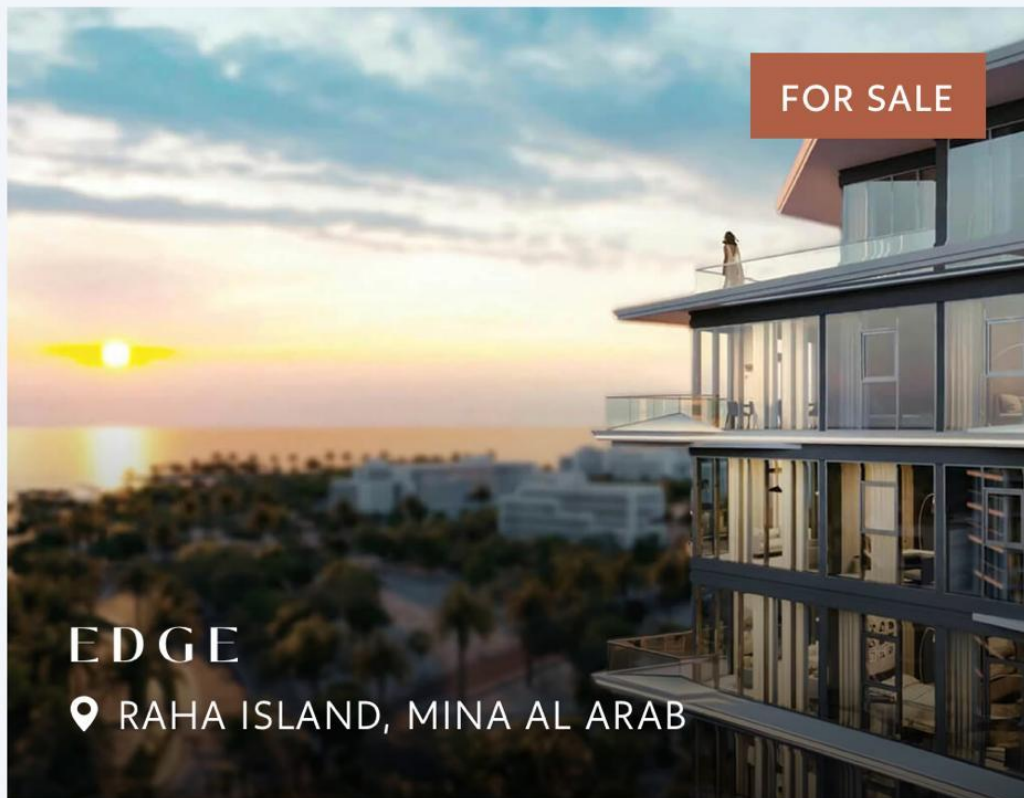














An architectural rendering of the Quattro Del Mar development. It features four modern, multi-story residential buildings with curved facades and balconies, situated along a waterfront. The buildings are illuminated with warm lights, and the sky is a mix of blue and orange, suggesting sunset or sunrise. The water in the foreground is calm, reflecting the sky and the buildings.

FOR SALE

QUATTRO DEL MAR  
📍 HAYAT ISLAND, MINA AL ARAB

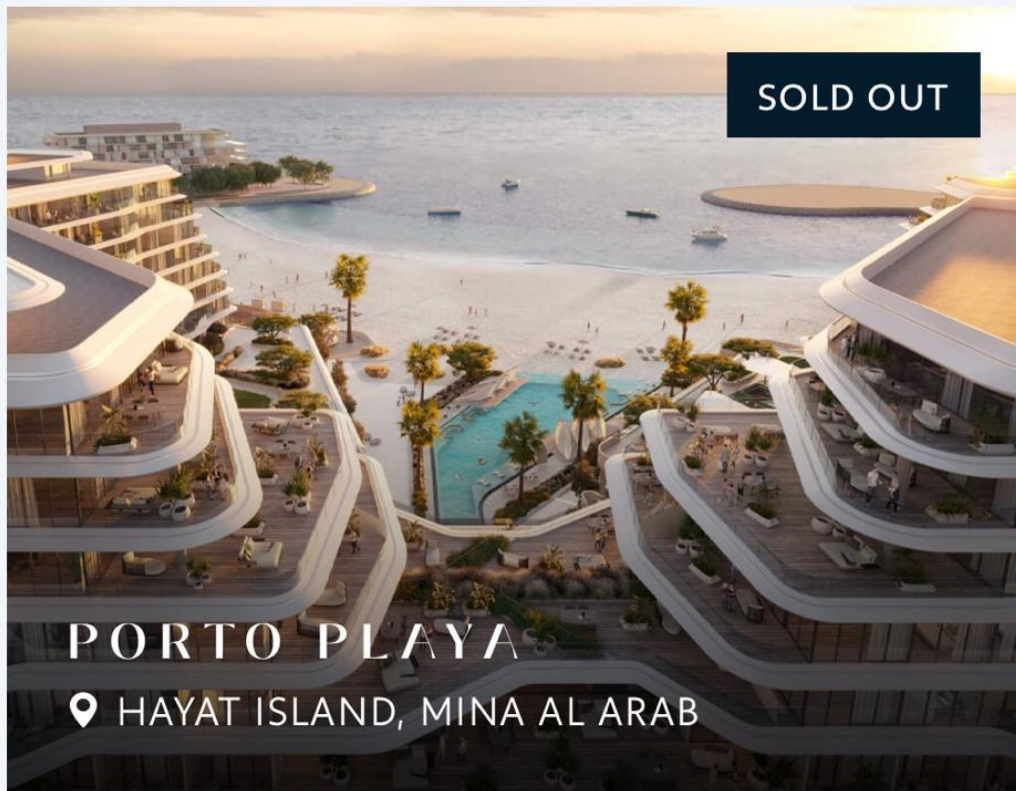
An architectural rendering of the Cape Hayat development. It shows a cluster of modern, multi-story residential buildings with glass facades and balconies, situated on a beachfront. The buildings are surrounded by lush greenery, including palm trees and other tropical plants. In the background, there are mountains and a body of water. The sky is clear and blue.

FOR SALE

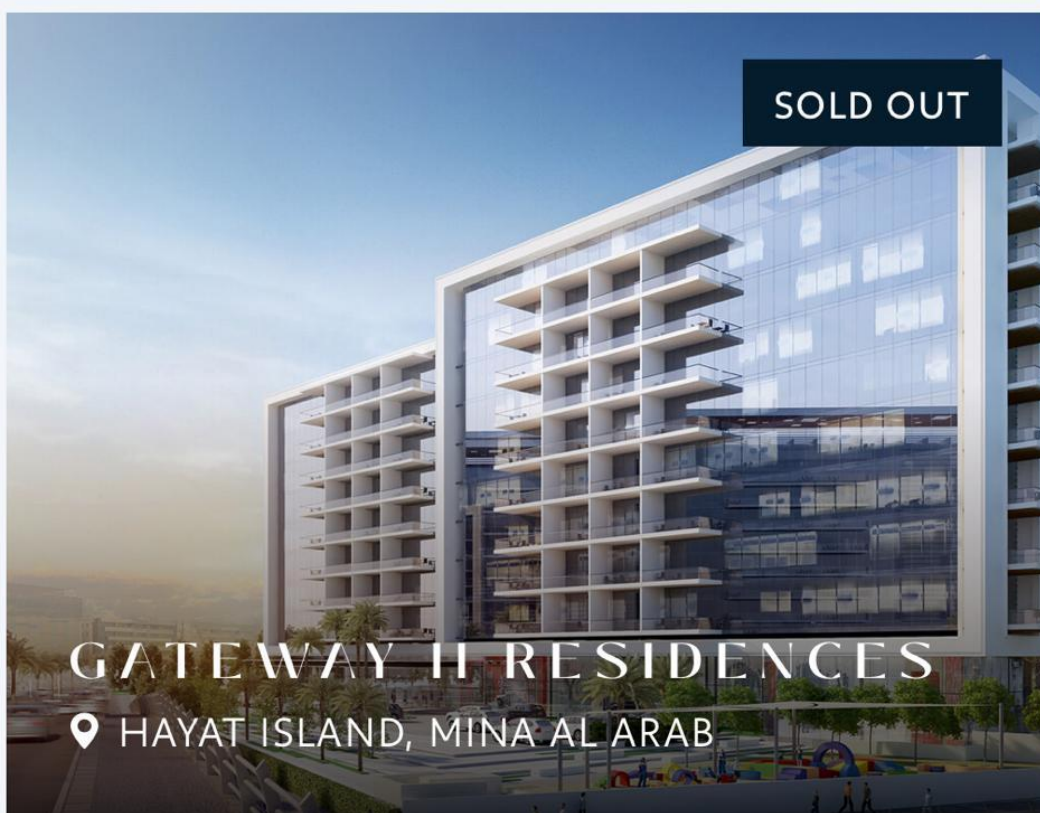
CAPE HAYAT  
📍 HAYAT ISLAND, MINA AL ARAB

















COMPLETED

## BERMUDA VILLAS

📍 RAHA ISLAND, MINA AL ARAB



COMPLETED

## MALIBU VILLAS

📍 LAGOONS, MINA AL ARAB