

SYNCRO

UNITED ARAB EMIRATES 2026

Live, work and relocate with the facts in hand

COMPLETE GUIDE

€3

Visas • work • housing • costs • schools • healthcare

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Before you go: 7 things to know

A practical overview for Italian and international expats

- The UAE is a federation of seven emirates. Abu Dhabi is the capital; Dubai is the main international hub. The currency is the UAE dirham (AED), pegged to the US dollar at 1 USD = 3.6725 AED. Arabic is the official language and English is widely used in daily life and business.
- Italian passport holders can enter visa-free for short stays of up to 90 days in any 180-day period; the passport should generally have at least 6 months' validity. Visiting is not the same as working: employment on tourist/visit status is not allowed.
- For local employment, the employer normally initiates the work-permit/residence process. For eligible remote workers, Dubai offers a one-year renewable virtual-work residence; the official requirements include proof of remote work for an entity outside the UAE, health insurance and minimum monthly income of USD 3,500.
- Green Visa routes can provide renewable 5-year residence for categories such as skilled employees, freelancers/self-employed people and investors/partners, subject to category-specific rules.
- Long-term leases are registered with the competent emirate authority: Ejari in Dubai and Tawtheeq in Abu Dhabi. The UAE has no personal income tax, but VAT, corporate tax and local fees can still apply. Health insurance is an essential part of residence and everyday life.



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Entry, visas and residence

Choose the legal basis first, then organise the rest

- Local job: a compliant job offer and work permit are normally initiated by the UAE employer. Residence then involves medical fitness, Emirates ID and related formalities.
- Virtual Work Residence: for eligible remote workers employed by or serving an entity outside the UAE. Official Dubai guidance lists a one-year renewable residence, health insurance and at least USD 3,500 monthly income among the core requirements.
- Green Visa: renewable 5-year residence without a traditional sponsor for specific skilled-worker, freelance/self-employed and investor/business-partner categories.
- Family sponsorship: a resident with a valid visa may sponsor eligible family members. The federal portal cites a general salary threshold of AED 4,000 per month, or AED 3,000 plus accommodation, subject to the applicable rules.
- Practical rule: decide whether your legal basis is local employment, remote work, self-employment/investment or family sponsorship before committing to a long lease.



Work, business and taxes

Zero personal income tax does not mean zero obligations

- The UAE does not levy personal income tax on salaries. This does not automatically end tax obligations in another country: tax residency is a separate question from immigration status.
- Standard VAT is 5% on taxable goods and services.
- Corporate Tax is generally 0% up to AED 375,000 of taxable income and 9% above that threshold, subject to specific rules and exemptions.
- For natural persons, the Federal Tax Authority distinguishes private income from business activity. A natural person becomes subject to Corporate Tax when conducting a Business/Business Activity in the UAE and annual turnover from that activity exceeds AED 1 million. Salary, personal investment income and real-estate investment income are excluded from that business-activity threshold.
- Before accepting an offer, verify the MoHRE-compliant employment documents and clarify salary, benefits, health insurance, probation, leave and exit conditions. Foreign qualifications may require attestation for regulated professions.



Housing and contracts

Register the lease and understand the real annual cost

- Long-term residential leases must be registered with the relevant emirate authority. Registration is also important for connecting utilities and other services.
- Dubai: Ejari formalises the tenancy contract. Dubai Land Department uses the Smart Rental Index for renewal-increase guidance.
- Abu Dhabi: landlords register leases through Tawtheeq; municipality-related charges may apply under local rules.
- Residential renting commonly requires passport, residence visa and Emirates ID. Rent may be paid in one or several agreed instalments, and post-dated cheques are still common in many contracts.
- A broker may charge a commission; the federal portal notes it can reach 5% of the annual rent. Before paying a deposit or fee, verify ownership/authority, broker licensing and refund conditions.



Cost of living

Dubai vs Abu Dhabi - market snapshot, not a tariff

Item	Dubai	Abu Dhabi
1-bedroom, city centre	AED 8,800	AED 7,222
1-bedroom, outside centre	AED 5,507	AED 4,874
3-bedroom, city centre	AED 16,577	AED 14,664
3-bedroom, outside centre	AED 10,850	AED 9,680
Utilities, 85 m²	AED 910	AED 625
Fixed internet	AED 337	AED 312
Inexpensive meal	AED 46	AED 30
Monthly public transport pass	AED 275	AED 95
International primary school / year	AED 65,896	AED 58,180

Numbeo snapshot: Dubai September 2026, Abu Dhabi August 2026. Real prices vary by neighbourhood, building and lifestyle. For families, housing and international school fees are often the dominant costs. Sharjah and Ras Al Khaimah can be cheaper on rent, but commuting and school logistics must be weighed carefully.



Schools and family

For families, school choice should come before the final home

- Dubai has a large private-school market with multiple curricula. For 2026-27, KHDA confirmed a freeze on private-school tuition increases, and the sector offers 17 curricula.
- Check curriculum continuity first: British, IB, American and other systems can affect future transfers and university pathways.
- Availability matters: a suitable school without places can force a neighbourhood change. Contact schools before signing a long-term lease.
- Dubai private schools publish official Fee Fact Sheets. From 23 March 2026, KHDA policy allows an application fee up to AED 500; the registration deposit cannot exceed 10% of annual tuition and is credited toward tuition fees.
- In Abu Dhabi, private schools are regulated by ADEK. Verify curriculum, inspection/rating information, approved fees and available places through official channels.
- Crowd-sourced averages place an international primary school around AED 65,900/year in Dubai and AED 58,200/year in Abu Dhabi, with very wide ranges.



Healthcare and insurance

Choose coverage before you need care

- Health insurance is mandatory in Dubai and Abu Dhabi under local rules. In Dubai, the employer insures the employee, while the sponsor is responsible for dependants; Abu Dhabi also places insurance responsibilities on employers/sponsors according to local rules.
- From 1 January 2025, health insurance became a prerequisite for issuing or renewing residence permits for private-sector employees and domestic workers across the remaining emirates under the federal scheme. The government cites a basic package premium of AED 320/year, but benefits, network and exclusions must be checked for the actual policy.
- Medical fitness testing is normally part of the residence process for people moving to live or work in the UAE.
- Before choosing a policy, check hospital/clinic network, deductibles and co-pay, maternity, medicines, pre-existing conditions, cover outside the emirate and repatriation.
- For medical emergencies, the ambulance number is 998.



Where to live

There is no single best emirate - optimise for your real routine

- Dubai: the widest international ecosystem, strong private-school choice and extensive services, but housing and schooling can be expensive. Neighbourhood and commuting time make a major difference.
- Abu Dhabi: federal capital and major economic centre. Many measured living costs are lower than Dubai, while international housing and schools can still be expensive.
- Sharjah: often lower housing costs than Dubai, but commuting and local rules must be evaluated carefully if your job is in Dubai.
- Ras Al Khaimah: often lower housing costs in current comparisons and a less urban rhythm; it may suit people who value space and do not need daily access to central Dubai.
- Practical matrix: score each area 1-5 for commute, school, total annual housing cost, parking/metro, building quality, groceries, healthcare, noise and need for a car.



Final checklist

From 30 days before departure to your first month

50-15 days before

First 30 days

- Check passport validity and the 90/180 rule.
- Choose the correct residence route.
- Prepare professional documents and any required attestations.
- Arrange compliant health insurance.
- Book a flexible short stay for arrival.
- If you have children, shortlist schools and confirm availability.
- Budget for deposit, broker, school, transport/car and utilities.
- Complete medical fitness and residence formalities.
- Obtain Emirates ID.
- Set up SIM and bank account according to provider requirements.
- Register the tenancy (Ejari/Tawtheeq or the applicable local system).
- Connect utilities and internet.
- Finalise school and school transport.
- Review cross-border tax obligations with a qualified professional if you retain income or business abroad.

Verified sources

UAE Government - entry visas - <https://u.ae/en/information-and-services/visa-and-emirates-id/do-you-need-an-entry-permit-or-a-visa-to-enter-the-uae>

UAE Embassy in Rome - 90/180 exemption - <https://www.mofa.gov.ae/en/missions/rome/services/visas>

UAE Government - Virtual Work Residence - <https://u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/residence-visa-for-working-outside-the-uae>

GDRFA Dubai - Virtual Work - <https://www.gdrfad.gov.ae/en/services/64154a31-ec6d-11ec-140b-0050569629e8>

UAE Government - private-sector employment - <https://u.ae/en/information-and-services/moving-to-the-uae/expatriates-working-in-the-uae/employment-of-expatriates-in-p>

UAE Government - Green Visa - <https://u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/residence-visa-for-doing-business-in-the-u>

Federal Tax Authority - natural persons - <https://tax.gov.ae/en/taxes/corporate.tax/corporate.tax.topics/basis.of.taxation.natural.person.aspx>

Dubai Land Department - Smart Rental Index - <https://dubailand.gov.ae/en/news-media/smart-rental-index-announcement>

UAE Government - leasing property - <https://u.ae/en/information-and-services/moving-to-the-uae/leasing-a-property-in-the-uae>

KHDA - school fees 2026-27 - <https://web.khda.gov.ae/en/About-Us/News/2026/Under-Hamdan-bin-Mohammed%E2%80%99s-directives%2C-Dubai-free>

UAE Government - health insurance - <https://u.ae/en/information-and-services/health-and-fitness/getting-a-health-insurance>

Numbeo - Dubai / Abu Dhabi - <https://www.numbeo.com/cost-of-living/in/Dubai> | <https://www.numbeo.com/cost-of-living/in/Abu-Dhabi>

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