

PRIVATE WEALTH & REAL ESTATE — STRATEGIC ADVISORY

# Gulf Capital at the *Crossroads*

A strategic playbook for family offices, institutional investors, and globally mobile individuals navigating real estate, capital deployment, and wealth structuring across the UAE and beyond — in an era of unprecedented geopolitical pressure.

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For qualified investors and professional advisors only

# The UAE at the *centre of a reordering world*

The United Arab Emirates has long positioned itself as a sovereign bridge — between East and West, between old capital and new ambition, between the stability of institutions and the velocity of emerging markets. In 2026, that positioning has never been more consequential, nor more tested.

The spectre of conflict with Iran — simmering through proxy tensions across the region, maritime disruption in the Strait of Hormuz, and the persistent threat of escalation in Yemen and beyond — has introduced a dimension of geopolitical risk that sophisticated investors can no longer treat as background noise. Yet paradoxically, it has also sharpened the UAE's appeal. As capital accelerates its search for jurisdictions that combine institutional credibility, tax efficiency, and genuine neutrality, Dubai and Abu Dhabi have emerged as the dominant beneficiaries of global wealth in motion.

*"The UAE is not merely a destination for capital — it has become the architecture through which globally mobile wealth navigates an unstable world."*

This white paper has been developed to serve three distinct audiences: global family offices and institutional investors considering deployment into UAE real estate or capital markets; internationally mobile high-net-worth individuals for whom the UAE is a strategic base, not merely a residence; and development-stage capital raisers seeking to access Gulf liquidity for projects across key global markets.

The three service pillars addressed here — **luxury and lifestyle real estate**, **institutional asset transactions**, and **capital raising for global development** — are not isolated disciplines. In the current environment, they are deeply interconnected. A family office structuring a residential purchase in Dubai's prime market is making the same fundamental judgement about the UAE's long-term stability as an institution acquiring a commercial tower in DIFC, or a developer seeking Gulf capital for a project in London or New York.

This paper examines that judgement with clarity and rigour — acknowledging the risks that Iran-linked tensions create, while making the case that a thoughtfully structured presence in the UAE remains one of the most defensible decisions available to sophisticated capital in the years ahead.



# The Iran Variable:

## *Risk, Resilience, and the Strait of Hormuz*

No serious whitepaper on Gulf capital markets in 2026 can sidestep the defining event of this year: the outbreak of direct military conflict between Iran and a coalition of Gulf and Western forces in February 2026. What had long been treated as a tail risk in scenario analyses has become the operating reality. The UAE, by virtue of its geographic proximity, its economic interdependence with Iran, and its critical role in global energy infrastructure, now sits at the epicentre of the most consequential regional conflict in a generation.

### GEOPOLITICAL ALERT — STRAIT OF HORMUZ

Approximately 20% of global oil trade and a significant share of the world's liquefied natural gas transits the Strait of Hormuz annually. Any sustained disruption — whether through Iranian naval interdiction, mine deployment, or proxy action — would trigger immediate commodity price shocks, regional insurance market repricing, and acute pressure on the UAE's logistics and re-export economy.

The UAE has, with considerable diplomatic sophistication, sought to manage its relationship with Tehran across a spectrum that ranges from cautious pragmatism to active commercial engagement. Dubai's role as a key conduit for Iranian trade — both formal and informal — reflects a pragmatic calculation that economic interdependence reduces escalation risk. The normalisation of relations between the UAE and Iran in 2023, culminating in the restoration of full ambassadorial ties, was a deliberate signal that Abu Dhabi's foreign policy would not be dictated by Washington's pressure alone.

Nevertheless, investors would be imprudent to treat this rapprochement as permanent risk mitigation. The structural drivers of Iran-Gulf tension — competition for regional influence, the nuclear programme, proxy networks across Yemen, Iraq, and Lebanon — remain intact. The Abraham Accords, while transformative for Israel-Arab normalisation, have deepened the fault line between Iran and a Gulf that is increasingly aligned with US and Israeli security architecture. A miscalculation by any party could compress the timeline for escalation dramatically.

# 20%

of global oil supply transits the Strait of Hormuz annually

# \$1T+

in foreign direct investment has entered the UAE in the last decade

# 200+

nationalities resident in the UAE — the world's most globally diverse population per capita

## WHAT THE RISK MEANS FOR INVESTORS

For investors and advisors, the Iran variable demands a structured approach to scenario planning, rather than either complacency or avoidance. The following framework should inform any UAE-focused capital allocation decision:

### SCENARIO FRAMEWORK — IRAN CONFLICT TRAJECTORY (POST-FEBRUARY 2026)

**Contained conflict (base case, ~55% probability):** Active hostilities remain largely aerial and naval, without sustained ground incursion or direct strikes on UAE civilian or financial infrastructure. The Strait of Hormuz operates at reduced but functional capacity under naval escort. Dubai and Abu Dhabi financial markets absorb the shock and stabilise within two to three quarters. Prime real estate demand moderates but does not collapse; institutional transactions slow but do not freeze.

**Escalation to infrastructure targeting (moderate case, ~35% probability):** Conflict expands to include strikes on energy infrastructure, port operations, or logistics hubs within the UAE or proximate Gulf states. Insurance markets seize on affected asset classes. A 20–35% correction in leveraged and speculative real estate segments occurs. Prime, unencumbered institutional assets held by long-term capital retain fundamental value and recover within 18–36 months — consistent with the post-Abqaiq (2019) and post-Gulf War (1991) recovery patterns.

**Protracted regional war (tail risk, ~10% probability):** Multi-year conflict involving sustained disruption to UAE economic operations, significant capital flight, and a fundamental reassessment of the emirate's economic model. Long-term investors with appropriately structured, unlevered positions and 10+ year horizons should treat this as a portfolio-level tail risk — significant and demanding contingency planning, but not disqualifying given the UAE's demonstrated institutional resilience across six decades of regional turbulence.

The historical record is instructive and should inform investor psychology in the current moment. The UAE has navigated six decades of regional turbulence — including three Gulf wars, the Arab Spring, and multiple Iran-related crises — while compounding its GDP per capita from near zero to one of the highest in the world. The conflict that began in February 2026 is the most direct test of that resilience in the emirate's modern history. But it is not without precedent in its regional character, and the

institutional infrastructure the UAE has built — its sovereign wealth reserves, its diversified economic base, its position as a neutral diplomatic venue — has been precisely engineered for moments like this.

For sophisticated investors, the correct response to Iran-linked risk is not divestment from the Gulf — it is precision in asset selection, jurisdictional structuring, and holding period discipline.



# Three Pillars of *Strategic Service*

Our advisory practice is structured around three interconnected disciplines, each informed by a deep understanding of the Gulf's unique capital dynamics, legal architecture, and the personal ambitions of globally mobile families and institutions.



## Luxury & Lifestyle Real Estate

Prime residential acquisition across Dubai, Abu Dhabi and key global markets — for personal use, investment yield, or multigenerational portfolio anchoring.



## Institutional Asset Transactions

Advisory on the acquisition and disposition of commercial, mixed-use, and income-generating institutional real estate assets across the UAE and global markets.



## Capital Raising for Global Development

Accessing Gulf family office and institutional capital for high-quality development opportunities in London, New York, Miami, and other key gateway markets.

# Luxury & Lifestyle Real Estate: *Prime Positioning in an Uncertain Gulf*

Dubai's prime residential market has entered a structural phase that few observers anticipated a decade ago. What was once characterised as a cyclical, speculative market driven by short-term capital flows has matured into a genuine global destination for wealth preservation through property — a transition underscored by the unprecedented wave of ultra-high-net-worth migration that accelerated following the COVID-19 pandemic and has not meaningfully abated.

The catalyst for this structural shift was not purely financial. It was personal. Wealthy individuals and families — from India, Europe, Russia, China, and increasingly the United States — concluded that the UAE offered something that their home jurisdictions no longer could: genuine political neutrality, zero personal income and capital gains tax, a 2-year residency visa available on any property purchase, and a 10-year Golden Visa for investments of AED 2M or more, world-class private education and healthcare, and an urban environment that authentically competes with London, New York, and Singapore on lifestyle terms.

## THE IRAN PREMIUM — AND WHY IT HAS NOT DETERRED DEMAND

The most striking feature of Dubai's prime residential market in 2025–2026 has been the divergence between short-term sentiment and long-term structural demand. Since the outbreak of conflict in February 2026, speculative and off-plan segments have faced headwinds as risk-averse capital paused. However, the prime, owner-occupied, trophy asset market — Palm Jumeirah, Emirates Hills, Jumeirah Bay Island — has demonstrated remarkable resilience, underpinned by buyers who have made a deliberate long-term commitment to the UAE and are not repositioning on the basis of short-term geopolitical disruption.

*"Capital does not flee uncertainty — it relocates to the jurisdiction that manages uncertainty best. The UAE has, consistently, been that jurisdiction."*

For international family offices and HNW individuals approaching the UAE residential market for the first time, the landscape carries both genuine opportunity and meaningful complexity. The following structural issues demand early-stage advisory attention:

ISSUE	WHAT'S INVOLVED	ADVISORY APPROACH
<b>Freehold vs. Leasehold</b>	Foreign nationals may only purchase freehold property in designated zones. Outside these areas, leasehold structures of 25–99 years apply, with materially different implications for resale and inheritance.	Confirm freehold designation before any commitment. Most prime Dubai residential (Palm, DIFC, Downtown, MBR City) is freehold. Engage legal counsel to review title registration at the Dubai Land Department.
<b>Visa &amp; Residency Structuring</b>	Any property purchase — regardless of value — now qualifies the buyer for a 2-year renewable UAE residency visa. The 10-year Golden Visa applies to property purchases of AED 2M or more and represents a transformative long-term benefit for residents and their families.	Structure the purchase to meet Golden Visa threshold from inception. Joint ownership structures between spouses should be reviewed for visa eligibility implications. We coordinate with licensed visa agents and immigration legal counsel.
<b>Inheritance &amp; Estate Planning</b>	The UAE applies Sharia law to succession for Muslim residents. Non-Muslim expatriates may register a DIFC Will — a common law will instrument that is respected by UAE courts and provides the most reliable vehicle for directing property to intended heirs.	A DIFC Will is near-mandatory for any non-Muslim foreign national purchasing UAE property. Registration is straightforward and cost-effective relative to the complexity it mitigates. We can refer clients to qualified legal counsel experienced in DIFC Will registration.
<b>Currency &amp; Remittance</b>	The UAE Dirham is pegged to the USD at 3.67. This eliminates AED/USD currency risk but introduces correlation to US monetary policy and, in scenarios of dollar weakness, affects the real return of AED-denominated assets when measured in GBP, EUR or other currencies.	For European and UK-based buyers in particular, a USD hedge overlay should be considered at the portfolio level. This does not require the property itself to be hedged — it is a portfolio-level allocation decision.
<b>Geopolitical Risk &amp; Property Insurance</b>	Standard UAE property insurance policies contain exclusions for acts of war and governmental action. Given elevated regional risk, the precise scope of these exclusions warrants careful review.	Obtain independent legal review of insurance policy exclusions. In the event of partial disruption scenarios, uninsured losses on prime property would typically be absorbed against long-term capital appreciation rather than covered by short-term insurance recovery.

#### PRIME MARKET POSITIONING: WHERE SERIOUS CAPITAL IS GOING

Within the UAE's residential landscape, not all assets carry equal long-term defensibility. For family offices and HNW buyers approaching this market with a genuine long-term horizon, the following segments present the strongest structural case:

**Palm Jumeirah — ultra-prime residential:** Supply-constrained by physical design. The secondary market for signature villas has demonstrated consistent appreciation and international liquidity. The concentration of ultra-HNW owner-occupiers (versus short-term rental investors) has elevated the neighbourhood's institutional quality over the past five years.

**DIFC and Downtown Dubai — urban prime:** The DIFC ecosystem — with its common law courts, DFSA regulatory framework, and dense concentration of global financial institutions — provides a property market within a property market. Buyers here are not merely purchasing real estate; they are purchasing adjacency to the most robust legal and institutional architecture in the region.

**Jumeirah Bay Island and Al Barari — ultra-low density:** Limited-supply, gated communities with very low plot ratios that appeal to buyers whose primary concern is privacy and security — a concern that has elevated materially given regional tensions.

# Institutional Asset Transactions: *Deploying and Divesting at Scale*

The UAE's commercial real estate market has undergone a profound institutional deepening over the past decade. What was once a market dominated by private developer-to-investor transactions has evolved into a landscape where sovereign wealth funds, international REITs, global pension capital, and family offices transact alongside each other in increasingly sophisticated structures. The introduction of REIT legislation, the maturation of DIFC as a regulated fund hub, and the UAE's integration into MSCI Emerging Market indices have all contributed to this transformation.

For family offices and institutional investors evaluating UAE commercial real estate, the current environment presents a complex but opportunity-rich backdrop. Office vacancy in Abu Dhabi Grade A stock has reached historic lows. Dubai's logistics and industrial sector has been a direct beneficiary of global supply chain restructuring — a trend that Iran-related shipping disruptions, paradoxically, have accelerated as global firms establish UAE-based redundancy in their distribution networks. Hospitality assets continue to be underpinned by record visitor arrival figures.

## **ACQUIRING INSTITUTIONAL ASSETS: A DISCIPLINED FRAMEWORK**

International investors approaching UAE institutional assets for the first time frequently underestimate the due diligence requirements that distinguish robust acquisition from costly exposure. Our advisory process is structured around four disciplines:

## ADVISORY PROCESS — INSTITUTIONAL ACQUISITION

**1. Title and regulatory clean sheet:** UAE land registry data is not uniformly standardised across the seven emirates. DIFC and Abu Dhabi Global Market (ADGM) assets operate under distinct regulatory regimes from mainland Dubai. We conduct granular title searches, regulatory status confirmations, and strata plan reviews before any binding offer is tabled.

**2. Geopolitical stress-testing of cash flows:** For income-producing assets, we model rent roll sustainability across the three Iran escalation scenarios outlined in this paper. Assets with tenants concentrated in aviation, shipping, and tourism — sectors most exposed to Strait disruption — are assessed for lease covenant strength and break clause exposure.

**3. Currency and repatriation structuring:** Cross-border investors must confirm their ability to repatriate capital efficiently. The UAE imposes no capital controls, but banking compliance requirements (AML, FATCA, CRS) have materially lengthened transaction timelines. We coordinate with banking counsel to ensure clean repatriation structures are in place prior to acquisition.

**4. Exit horizon alignment:** UAE institutional assets offer strong long-term fundamentals but can face liquidity constraints in short-horizon forced exit scenarios — precisely the scenario that geopolitical escalation would create. We structure holdings with explicit minimum horizon thresholds and where appropriate, recommend co-investment structures that pool liquidity across a managed exit timeline.

## DIVESTING UAE ASSETS: ACCESSING THE RIGHT BUYER POOL

For existing UAE asset holders — whether family offices that accumulated positions during the 2011–2016 construction cycle or institutional investors seeking to recycle capital — the current market presents a favourable divestment environment, with significant international capital still actively seeking UAE entry points. Our institutional transaction practice maintains live relationships with sovereign buyers, international REITs, and Gulf family offices across Abu Dhabi, Kuwait, Qatar, and Saudi Arabia who are active acquirers.

The most effective UAE divestments we have advised on share a common characteristic: they are presented to buyers as fully structured, institutionally packaged opportunities rather than raw assets. This means clean legal title, an audited rent roll, a credible property management track record, and a regulatory compliance dossier that allows a sophisticated buyer to reach investment committee approval efficiently. In the current environment — where buyers are simultaneously excited by UAE fundamentals and cautious about geopolitical risk — the quality of the seller's documentation is itself a form of risk mitigation.

# Capital Raising for Global Development:

## *Accessing Gulf Liquidity for World-Class Projects*

Gulf capital is not merely looking for returns. It is looking for relationships, for legacy assets, for geographic diversification into markets that are structurally insulated from the regional tensions that UAE-based investors navigate daily. London, New York, Miami, and select European cities represent precisely this diversification — trusted rule-of-law jurisdictions, deep liquidity, and assets whose long-term performance is uncorrelated with the Strait of Hormuz.

The opportunity for global developers to raise capital from Gulf family offices and institutions has never been more pronounced. The UAE alone is home to an estimated \$1.3 trillion in family office wealth, a significant proportion of which is actively seeking international deployment. The challenge is not the availability of capital — it is the quality of access, the alignment of investment structures with Gulf investor preferences, and the cultural fluency required to convert genuine interest into committed capital.

*"Gulf family offices do not write cheques to strangers. They invest in relationships, in track records, and in advisors who understand that capital deployment is an act of trust."*

### UNDERSTANDING GULF CAPITAL — KEY CHARACTERISTICS

Developers approaching the Gulf capital markets for the first time frequently make the error of treating Gulf investors as interchangeable with Western institutional capital. They are not. The following characteristics distinguish Gulf family office and institutional capital and must inform any serious capital raising strategy:

✓ **Relationship primacy over process:** Gulf investors — whether sovereign funds, family offices, or GCC-based institutions — invest through relationships before they invest through processes. A credible warm introduction from a trusted intermediary is worth more than the most polished investment memorandum. Our network across the UAE, Saudi Arabia, Kuwait, and Qatar provides precisely this access.

✓ **Sharia compliance considerations:** A significant proportion of Gulf family office capital is managed with Sharia-compliance requirements. Development financing structures must be reviewed by a Sharia advisory board to confirm compliance — or alternative conventional co-investment structures must be available alongside. We work with qualified Sharia advisory counsel to structure dual-compliant offerings where appropriate.

✓ **Patient capital with distribution discipline:** Unlike Western PE or institutional capital, many Gulf family offices are permanent capital vehicles with multi-generational horizons. They have less pressure to achieve IRR within a 5-year fund cycle — but they have strong preferences regarding distribution structure, governance rights, and exit optionality. Development structures should be designed to accommodate this profile.

✓ **Geopolitical diversification as a stated objective:** Post-2022, Gulf family offices have become explicit in their desire to hold more capital outside the region. London residential development, US multifamily, and European logistics — all represent active investment mandates among our network of Gulf capital partners. The Iran risk that makes UAE-domiciled assets require more scrutiny actively increases the attractiveness of internationally diversified development opportunities.

✓ **Co-investment preference over blind pool:** Gulf investors strongly prefer co-investment structures — where they can see the specific asset and underwrite it independently — over blind pool fund commitments. Developers who can present individual deal-by-deal co-investment opportunities alongside a broader track record will consistently outperform those offering only fund-level participation.

#### STRUCTURING A GULF CAPITAL RAISE — WHAT BEST PRACTICE LOOKS LIKE

WORKSTREAM	REQUIREMENT	OUR ROLE
<b>Investment Documentation</b>	A Gulf-calibrated investment memorandum: concise, visually authoritative, focused on asset quality and sponsor track record. Gulf investors review hundreds of opportunities annually — documents that read as generic templates are disqualified immediately.	We prepare or review all investor-facing materials to ensure they meet the standards expected by the sophisticated Gulf family office audience.
<b>Legal Structure</b>	Investment vehicles should be established in jurisdictions that Gulf investors are familiar with and whose regulatory environments they trust: ADGM, DIFC, Cayman Islands, or UK-domiciled structures. Sharia-compliant vehicle alternatives should be available where required.	We coordinate with specialist UAE and offshore legal counsel to architect structures that meet both developer and investor requirements, drawing on our network of qualified practitioners across DIFC, ADGM, and Cayman.
<b>Investor Introduction &amp; Roadshow</b>	Formal and informal introductions to qualified Gulf family offices and institutions require geographic presence, relationship depth, and cultural fluency that cannot be replicated remotely or through digital marketing.	We conduct in-market roadshows across Dubai, Abu Dhabi, and Riyadh, leveraging our network to facilitate introductions at the appropriate principal level — not intermediary level.
<b>Due Diligence Support</b>	Gulf investors perform rigorous due diligence, often through their own legal and financial advisors. Delays or inconsistencies in due diligence responses are the most common reason capital raises stall at term sheet stage.	We manage the due diligence process proactively — preparing data rooms in advance and coordinating between developer, legal counsel, and investor to maintain deal momentum.
<b>Ongoing Investor Relations</b>	Gulf investors are long-term capital providers — and long-term relationships. The quality of ongoing communication, reporting, and principal-to-principal engagement is as important as the initial raise.	We structure investor relations protocols as part of every capital raise mandate — ensuring that Gulf partners receive the reporting cadence and quality that their investment size and relationship expectations warrant.



# Structuring Your Presence:

## *Key Considerations for Investors in the UAE*

The following matrix sets out the principal structuring, regulatory, and advisory considerations that any internationally mobile investor or family office should address before deploying capital into or through the UAE.

ISSUE	WHAT'S INVOLVED	WHAT INVESTORS SHOULD DO
<b>UAE Tax Residency</b>	The UAE levies no personal income tax, capital gains tax, or wealth tax on individuals. Corporate Tax at 9% was introduced in June 2023 for business profits above AED 375,000 — but does not apply to personal investment returns from real estate or financial assets held personally.	Confirm that your home jurisdiction's tax treaty with the UAE (where applicable) covers your income streams. UK, US, and EU residents should take specific advice on how UAE-source income is treated in their home tax system — UAE zero-tax status does not automatically shelter overseas residents from home-country tax.
<b>Residency Structuring</b>	Any UAE property purchase now qualifies for a 2-year renewable residency visa, regardless of purchase price. The 10-year Golden Visa is available for property investments of AED 2M or more, as well as for skilled professionals and company founders. UAE residency can be structured to complement — not compromise — residency and domicile positions in other jurisdictions, including the UK, US, and EU.	Seek dual-jurisdiction residency advice before establishing UAE tax residency — particularly for UK non-dom legacy positions, US green card holders, and EU nationals for whom UAE residency could trigger unintended tax consequences at home.
<b>Holding Structures</b>	UAE real estate and investments are commonly held through UAE Free Zone companies (DIFC, ADGM, JAFZA, etc.), offshore vehicles (BVI, Cayman), or directly in personal names. Each carries different implications for confidentiality, inheritance, and tax treatment across jurisdictions.	Engage legal counsel experienced in cross-border structures — particularly in your home jurisdiction — before establishing a UAE holding vehicle. Structures that are tax-efficient in the UAE may create Controlled Foreign Corporation (CFC) or similar complications in the US, UK, or EU.
<b>Banking and Compliance</b>	Opening UAE bank accounts as a foreign national or foreign corporate entity involves extensive AML/KYC documentation requirements. FATCA and CRS reporting obligations mean that UAE bank accounts of US persons and most international investors are automatically reported to home-country tax authorities.	Prepare a comprehensive banking onboarding dossier in advance — source-of-funds documentation, beneficial ownership confirmations, and corporate structure charts are standard requirements. Expect account opening timelines of 4–10 weeks for institutional accounts.

**Geopolitical  
Contingency  
Planning**

Sophisticated long-term UAE investors should have a documented contingency plan for partial disruption scenarios: which assets would be liquidated first, which are held for long-term through any disruption, and how capital would be repatriated under stress conditions.

Maintain a standing liquidity reserve outside the UAE equivalent to 6–12 months of living expenses or operational costs. Ensure that DIFC Wills, power of attorney arrangements, and digital asset access credentials are documented and held in a secure jurisdiction outside the region.



# Key Questions to Ask Your *UAE Advisory Team*

Whether engaging a real estate agent, an investment manager, or a capital raising intermediary in the UAE, the following questions should be asked of any advisor before mandating them with a material transaction or relationship.

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- What is your specific experience advising clients from my home jurisdiction — do you understand the interaction between UAE law and my home-country tax and legal obligations?

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  - Do you hold the relevant UAE regulatory licences for the advisory services you are providing (RERA registration for real estate; DFSA or SCA authorisation for investment advisory; appropriate legal practising certificates)?

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  - How do you integrate geopolitical risk into your advisory assessments — specifically, how do you factor in the Iran risk scenario when advising on asset selection or holding period?

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  - Can you provide references from internationally mobile family offices or HNW individuals of a similar profile to my own who have transacted in the UAE?

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  - For capital raising mandates: What is the specific composition of your Gulf investor network, and at what level — principal or intermediary — are those relationships held?

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  - How will you coordinate with my existing advisors — legal counsel, tax advisors, family office investment team — to ensure that UAE decisions are integrated into my broader wealth plan rather than managed in isolation?

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  - What is your contingency plan and your availability to clients in the event of a regional escalation scenario — do you have the international reach and cross-border relationships to support clients under stress conditions?

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## CONCLUSION

# The UAE Remains *Indispensable* — But Only for Those Who Plan

The geopolitical environment of 2026 is, without question, the most demanding in the UAE's modern history. The outbreak of direct conflict with Iran in February 2026 is not a tail risk that can be scenario-planned around — it is the operating context within which every investment decision in the Gulf must now be made. The Strait of Hormuz remains the world's most critical and most pressured single chokepoint for energy and trade. These are facts that serious investors must integrate into their decision-making with clear eyes.

And yet. The UAE's response to this environment has been to double down on the institutional architecture that has always underpinned its appeal: deeper legal frameworks, a more diversified economic base, more robust sovereign wealth reserves, and a foreign policy that seeks relationships on every side of every fault line. The result is a jurisdiction that, viewed across cycles, has consistently rewarded investors who looked through short-term risk rather than reacting to it.

The three pillars of our advisory practice — luxury residential real estate, institutional asset transactions, and cross-border capital raising — each demand the same underlying discipline: precision in structuring, depth of relationship, and a strategic horizon that extends beyond the next news cycle. For family offices and globally mobile individuals who approach the UAE with that discipline, the rewards remain exceptional. For those who approach it without, the risks are real.

Post-February 2026, the UAE is neither a guaranteed safe haven nor a region to be abandoned. It is a sophisticated opportunity set that rewards early, informed, and well-advised positioning — across asset classes, life stages, and generations. The goal of this white paper has been to provide the foundation for exactly that kind of engagement.

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