RELOCATE2UAE | COUNTRY GUIDE 2026/27

Moving From the USA to the UAE

The complete guide for Americans

- Why you still file US taxes, and the 2026 FEIE
- FBAR, state tax, Social Security and your 401(k)
- Visas, document authentication and American schools
- Pets, medicines, safety and your first 90 days

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The US to UAE guide that starts with the thing most Americans miss: moving to a country with no income tax does not stop you filing US taxes. This guide covers the 2026 Foreign Earned Income Exclusion and the higher Dubai and Abu Dhabi housing limits, FBAR and FATCA reporting, state tax, Social Security, visas, document authentication, American curriculum schools, pets, the 2026 regional security situation and your first 90 days.

Many US to UAE guides are written by businesses that sell one part of the move, such as tax filing, removals, business setup or property, and naturally focus on that part. This guide brings the useful parts together, checks them against US and UAE government sources, and adds the pieces nobody sells: the state tax trap, the pet paperwork you must complete before you leave the US, and an honest account of what the 2026 State Department advisory means for a family deciding whether to go.

The short answer

- **You still file US taxes.** The US taxes its citizens wherever they live. A UAE salary is usually covered by the Foreign Earned Income Exclusion, up to $132,900 for 2026, plus a housing exclusion that is higher for Dubai and Abu Dhabi than almost anywhere else. OFFICIAL
- **There is no US/UAE income tax treaty and no Social Security agreement.** The UAE does not tax salaries, so double tax on pay is rare, but self-employed Americans still owe US self-employment tax. OFFICIAL
- **Report your UAE accounts.** An FBAR is due once your foreign accounts together pass $10,000 at any point in the year. OFFICIAL
- **Break your state residency properly.** Some states keep taxing you after you leave, and some do not recognise the federal exclusion at all. REPORTED
- **You can enter visa-free and need a residence visa to live there.** Most Americans move on an employer-sponsored visa, with Green, Golden and remote work visas as alternatives. OFFICIAL
- **Authenticate documents in the US before you go.** The US Embassy in the UAE cannot do it for you. OFFICIAL
- **The dirham is pegged to the dollar** at about AED 3.6725 to $1, so your salary and US costs do not drift apart. OFFICIAL
- **The State Department rates the UAE Level 3, Reconsider Travel,** following the 2026 regional conflict. Many Americans continue to live and work there; read Section 2 before you decide. OFFICIAL

How to read this guide

Every factual claim carries a source tag so you can see how much weight it will bear.

Tag	What it means
LAW	Set by US or UAE legislation. Stable until the law changes.
OFFICIAL	Published by a government body (IRS, State Department, SSA, CDC, USDA, u.ae, ICP, GDRFA, RTA, KHDA, ADEK, MOCCAE).
MARKET	Current market practice or pricing, checked across several listings or providers. Moves with the market.
REPORTED	Reported consistently by reputable secondary sources but not yet confirmed on a primary government page.
VERIFY	Rules differ between sources or change often. Confirm with the named authority before you act.
ESTIMATE	Our own worked estimate. Useful for planning, not a quote.

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At a glance: the USA and the UAE side by side

	United States	United Arab Emirates
Tax on salary	Federal income tax of 10% to 37%, plus state tax in most states and 7.65% employee FICA LAW	0% personal income tax OFFICIAL. Americans still file a US return (Section 7)
Who you file with	IRS and usually your state	Nobody for personal income tax. The US still expects a Form 1040 every year LAW
Tax treaty between the two	No income tax treaty and no Social Security agreement OFFICIAL	See left

	United States	United Arab Emirates
Sales tax	State and local sales tax, typically 0% to about 10% MARKET	5% VAT LAW
Currency	US dollar	UAE dirham, pegged at about AED 3.6725 to $1 OFFICIAL
Healthcare	Employer or marketplace insurance, Medicare at 65	Insurance-based. Medicare does not cover you in the UAE OFFICIAL
Working week	Monday to Friday	Monday to Friday for most private employers. Federal government works a shorter Friday OFFICIAL
Time difference	ET, CT, MT, PT	GMT+4, no daylight saving. 9 hours ahead of New York in US winter and 8 hours in US summer; 12 and 11 hours ahead of California
Electricity	120V, 60Hz, Type A and B plugs	230V, 50Hz, Type G (UK-style) plugs. Many US appliances need a transformer, not just an adapter REPORTED
Driving	Right	Right. US licences can be exchanged without a test in Dubai and Abu Dhabi REPORTED VERIFY
Flight time		About 12 to 14 hours nonstop from the East Coast and 15 to 16 hours from the West Coast MARKET
Security advisory		US State Department Level 3, Reconsider Travel, as of 23 October 2026 OFFICIAL

1. Ten things Americans most often get wrong

1. **Moving abroad does not end your US tax filing.** The US taxes citizens and green card holders on worldwide income wherever they live. You file a Form 1040 every year you are over the filing threshold, even if you owe nothing. LAW Section 7.1.
2. **The Foreign Earned Income Exclusion is not automatic.** You claim it on Form 2555 and must pass the bona fide residence test or the 330-day physical presence test. Missing the return can mean losing the exclusion for that year. OFFICIAL Section 7.2.
3. **Your housing costs can be excluded too, and Dubai's limit is unusually high.** For 2026 the IRS allows up to $57,174 of housing expenses in Dubai and $49,687 in Abu Dhabi, against $39,870 for most places. OFFICIAL Section 7.3.
4. **Your state may still want its share.** Leaving the country does not automatically end state residency. Some states, such as California, do not recognise the federal exclusion, so a UAE salary can be fully taxable at state level if you stay a resident. REPORTED VERIFY Section 7.6.
5. **Self-employed Americans still pay Social Security tax.** The exclusion covers income tax, not the 15.3% self-employment tax, and there is no US/UAE Social Security agreement to switch it off. OFFICIAL Section 7.11.
6. **UAE bank accounts must be reported.** Once your foreign accounts together exceed $10,000 at any time in the year, you file an FBAR with FinCEN, separately from your tax return. OFFICIAL Section 7.8.
7. **Local funds and expat "savings plans" can be a tax trap.** Most non-US mutual funds and ETFs are PFICs, which carry punitive US tax treatment and extra forms. LAW Section 7.9.
8. **The US Embassy cannot authenticate your degree or marriage certificate.** It has to be done in the US: Secretary of State, then the State Department, then the UAE Embassy in Washington. OFFICIAL Section 6.

9. **If your dog might ever come home, do the CDC paperwork before you leave.** The CDC lists the UAE as a high-risk country for dog rabies, and the form that makes a return straightforward cannot be issued after your dog has left the US. OFFICIAL Section 15.
10. **Some routine US medicines are controlled or banned in the UAE.** Amphetamine-based ADHD medicines such as Adderall are the best-known example. Check before you pack. OFFICIAL VERIFY Section 12.

2. Safety and the 2026 regional situation

This is the question many American families now ask first, so we answer it directly.

What happened. Following the outbreak of hostilities between the United States, Israel and Iran in early 2026, the State Department reported that Iran launched more than 2,000 missiles and drones against the UAE in March and April 2026. OFFICIAL On 3 March 2026 non-emergency US government employees were ordered to leave the UAE, and the US Embassy in Abu Dhabi and the Consulate General in Dubai temporarily suspended routine consular services. OFFICIAL

Where things stand now. The State Department's UAE advisory is Level 3, Reconsider Travel, citing terrorism and the risk of armed conflict. The most recent update, on 23 October 2026, kept the level unchanged and reflected that family members of US government staff may again travel to the UAE. OFFICIAL Every Gulf state was moved to Level 3 in 2026, so this is a regional rating rather than a UAE-specific one. REPORTED The Embassy and Consulate are providing consular assistance to Americans through the online U.S. Citizen Services Navigator, with limited visa services restored. OFFICIAL

What it means for flights. Emirates reported its full US network back in operation in May 2026, while United's Newark to Dubai route is reported to stay suspended until March 2027. REPORTED US preclearance at Abu Dhabi's Zayed International Airport closed in March 2026 and has been reported as operating on some flights since September; check your specific flight. REPORTED VERIFY

What Level 3 does and does not mean. It is advice, not a ban. Americans can still travel to, live and work in the UAE, and many do. But an advisory at this level can affect your travel insurance, your employer's duty-of-care policies and the cover on some life and health policies.

Before you commit, five practical steps

1. Read the current advisory at travel.state.gov and the latest alerts from the US Mission to the UAE.
2. Enroll in the Smart Traveler Enrollment Program (STEP) as soon as you have a UAE address, so you receive security messages. OFFICIAL
3. Ask your employer, in writing, about its evacuation and relocation policy and whether your package includes emergency evacuation cover.
4. Check whether your health, life and travel insurance excludes war, terrorism or events in a country under a Level 3 advisory. Many policies have such exclusions. MARKET
5. Keep passports valid for at least six months, keep a small emergency fund in US dollars, and know the UAE emergency numbers: 999 police, 998 ambulance, 997 fire. OFFICIAL

This section reflects the position on 1 November 2026. The security situation can change quickly. Always rely on the live State Department advisory rather than this guide.

3. Is the UAE right for you? An honest comparison

The tax case is real, but it is smaller and more complicated for Americans than for most nationalities, because the US keeps taxing citizens abroad. A single American in Dubai earning $180,000 and paying $50,000 a year in rent would owe roughly $31,900 in federal income tax on that salary in the US, before state tax and FICA. Living in Dubai and claiming both the Foreign Earned Income Exclusion and the Dubai housing exclusion, the same person's federal income tax could fall to around $550. ESTIMATE The worked example in Section 7.4 shows how.

What actually changes is state tax and FICA. A Californian or New Yorker who breaks state residency stops paying state income tax on a UAE salary, and an employee of a UAE company generally stops paying US Social Security and Medicare tax. LAW REPORTED Above the exclusion limits, US tax applies at your normal rates.

What tends to be better

- **Take-home pay.** No UAE income tax, and packages that often include housing, school fees and an annual flight home. OFFICIAL MARKET
- **No currency risk with home.** The dirham's peg to the dollar means your savings, US mortgage and student loans are in the same effective currency as your pay. OFFICIAL
- **Safety in daily life.** Very low everyday crime and reliable public services, even with the regional advisory described in Section 2. REPORTED
- **Connectivity.** Nonstop flights to more than ten US cities, and most of Europe, Africa and Asia within a few hours. MARKET
- **American education on tap.** Dubai alone has around 40 or more American curriculum schools, and US universities such as NYU Abu Dhabi have UAE campuses. REPORTED

What tends to be harder

- **US tax compliance.** Annual returns, FBARs, possibly Form 8938, and careful handling of investments. Most Americans abroad pay a specialist to file. MARKET
- **Summer.** June to September regularly passes 40°C, about 104°F, with high humidity on the coast. Daily life moves indoors. REPORTED
- **Upfront cash.** Rent is paid a year ahead in one to four cheques, plus deposits and fees (Section 9.2). MARKET
- **School fees.** There is no free public option for most expatriate children. OFFICIAL
- **No US-style retirement building.** No 401(k) match from a UAE employer unless you negotiate it. Expatriates receive end-of-service gratuity instead. LAW
- **Residence is tied to your status.** Lose the job and your visa, and your family's visas, go with it after a grace period. OFFICIAL
- **Different laws.** Some ordinary American behavior is an offence in the UAE, from carrying CBD products to swearing at another driver (Section 16).

4. Which emirate?

Most Americans choose Dubai or Abu Dhabi. The right answer usually follows the job and the school.

Emirate	Who it suits	Things to know
Dubai	Most sectors, the widest choice of American curriculum schools, the biggest expat community	Highest rents in prime areas. Housing fee of 5% of annual rent billed through DEWA OFFICIAL
Abu Dhabi	Government, energy, defense, aviation, finance, healthcare, families wanting space	Separate systems: ADEK for schools, Tawtheeq for tenancies, Darb road tolls, DoH health insurance rules OFFICIAL
Sharjah	Lower rents for people working in north Dubai, home to the American University of Sharjah	Alcohol is not permitted. Government works a four-day week. Heavy commuter traffic into Dubai OFFICIAL REPORTED
Ajman, RAK, UAQ, Fujairah	Lower costs, beaches, mountains, lifestyle movers and remote workers	Fewer American curriculum schools. RAK is growing fast with new resort development REPORTED

For the full comparison see our UAE Emirates Comparison Guide, the Dubai Area Guide & Map and the Abu Dhabi Area Guide & Map. If you already know your city, start with the Moving to Dubai hub or the Moving to Abu Dhabi hub. Moving with a partner who holds another passport? Our Moving From the UK to the UAE and Moving From Australia to the UAE guides cover those countries' rules.

5. Visas and residence for US citizens

US passport holders can enter the UAE without arranging a visa in advance. The entry stamp is normally for 30 days and can usually be extended; some 2026 published lists show 90 days, so check the current ICP or GDRFA position before relying on a longer stay. OFFICIAL VERIFY Your passport needs at least six months' validity on arrival. OFFICIAL A visit lets you view homes and schools but not work. To live in the UAE you need a residence visa and an Emirates ID. OFFICIAL

5.1 Choosing your route

Route	Who it suits	Headline requirement	Length
Employment	Anyone with a UAE job offer	Employer sponsorship and work permit	Usually 2 years, renewable OFFICIAL
Green Visa (skilled employee)	Skilled staff who want independence from their employer's sponsorship	Bachelor's degree or equivalent, MOHRE skill level 1 to 3, salary at least AED 15,000 a month (about $4,085) OFFICIAL	5 years, self-sponsored
Green Visa (freelancer or self-employed)	Consultants, creatives, contractors	MOHRE freelance permit and self-employment income of at least AED 360,000 a year (about $98,000) for the previous two years, or proof of financial solvency OFFICIAL	5 years, self-sponsored
Golden Visa	Property investors, high earners, founders, specialists	Examples: property worth at least AED 2 million (about $545,000), or a qualifying professional salary (commonly quoted as AED 30,000 a month) OFFICIAL VERIFY	5 or 10 years, no 180-day absence rule
Remote work (virtual work)	People keeping a US employer or US clients	Employer letter, salary of at least $3,500 a month, UAE-valid health insurance OFFICIAL VERIFY	1 year, renewable

Route	Who it suits	Headline requirement	Length
Investor or partner	Founders with a UAE company, often in a free zone	Trade licence with a visa allocation	Usually 2 years MARKET
Property investor (2 year)	Buyers below the Golden Visa threshold	Commonly quoted at AED 750,000 of property in Dubai REPORTED VERIFY	2 years
Retirement	Over-55s	15 years' work history plus a financial test. Thresholds differ between the federal route and Dubai's own scheme VERIFY	5 years
Family	Spouse and children of a resident	Sponsor earning AED 4,000 a month, or AED 3,000 plus accommodation OFFICIAL	Tied to the sponsor's visa
Job seeker	People searching for work in person	No sponsor needed	60, 90 or 120 days OFFICIAL VERIFY

Remote work visa and US tax

If you keep a US employer while living in the UAE, the work you physically do in the UAE is still foreign earned income for the exclusion. OFFICIAL But a US employer generally must keep withholding Social Security and Medicare (FICA) for a US citizen employee wherever they work, and may keep withholding federal income tax unless you give it Form 673. OFFICIAL Your state may also still treat you as a resident if your job is anchored there. Take US tax advice before choosing this route.

Visa categories, thresholds and fees change regularly, and the final decision always rests with ICP, GDRFA or the relevant authority. Nothing in this guide guarantees eligibility or approval. Our UAE Visa Requirements Guide covers every route in detail. For complex cases, including founders, mixed-nationality families and anyone with a previous UAE visa cancellation, specialist immigration lawyers can advise. Davidson & Co. (a Relocate2UAE partner) is one option.

5.2 How the employment route actually runs

1. You accept the offer and sign the MOHRE offer letter. OFFICIAL
2. Your employer applies for your work permit and entry permit. You travel on the entry permit.
3. You complete a medical fitness test in the UAE (blood test and chest X-ray) and give biometrics for your Emirates ID. OFFICIAL
4. Your residence visa is issued electronically and your Emirates ID card follows. OFFICIAL
5. You can then open a bank account, sign a tenancy in your name and sponsor your family. OFFICIAL

The in-country part typically takes one to three weeks when documents are in order. REPORTED Most delays come from unauthenticated certificates (Section 6).

5.3 Negotiating the package before you sign

UAE offers are quoted as a basic salary plus allowances. The split matters because end-of-service gratuity is calculated on basic pay, and family sponsorship is assessed on your salary certificate. LAW REPORTED

- **Housing allowance.** Compare it with real rents near your likely school (Sections 10 and 11). For US tax, a cash housing allowance counts as foreign earned income, and your actual housing costs may qualify for the housing exclusion. OFFICIAL
- **School fees.** Ask whether the allowance is per child, capped, or covers registration and deposits too.

- **Health insurance for dependants.** In Dubai the sponsor must insure dependants. If your employer does not, budget for it. OFFICIAL
- **Retirement savings.** A UAE employer will not match a 401(k). Ask for a savings plan or a cash allowance you can invest yourself, and check how you will invest it without creating a PFIC problem (Section 7.9).
- **US tax preparation.** Many international employers pay for a US tax return. Ask. It is worth several hundred to a few thousand dollars a year. MARKET
- **Tax equalization.** If you are being sent by a US company, ask whether the package is tax equalized, meaning the employer keeps you at the tax you would have paid at home and keeps any saving. MARKET
- **Annual flight home.** Economy or business, for the whole family or just you. US flights are long and peak fares are high. MARKET
- **Relocation allowance and temporary housing.** 2 to 4 weeks of serviced accommodation is common. MARKET
- **End-of-service gratuity.** 21 days' basic pay for each of the first five years and 30 days for each year after, capped at two years' pay. LAW
- **Probation and notice.** Up to six months' probation is allowed under UAE labor law. LAW

Our Family Relocation Guide includes an "Is this offer actually enough?" calculator, the UAE Salary Guide gives current benchmarks, and the UAE Employment Guide explains contracts, notice and gratuity.

5.4 Bringing your family

- **Who you can sponsor:** a spouse, unmarried daughters of any age, sons under 25, and children with special needs of any age. OFFICIAL
- **Income:** at least AED 4,000 a month, or AED 3,000 plus accommodation. OFFICIAL
- **Housing evidence:** in Dubai a registered Ejari tenancy or title deed, in Abu Dhabi a Tawtheeq tenancy. OFFICIAL REPORTED
- **Medicals:** dependants aged 18 and over take the medical fitness test. OFFICIAL
- **Documents:** authenticated marriage and birth certificates (Section 6).
- **Unmarried partners:** the UAE family visa is built around marriage. Unmarried partners usually need their own visa, for example through work or a Green Visa. REPORTED VERIFY
- **Work rights:** a dependant's residence visa does not include the right to work. Your spouse needs a separate work permit. OFFICIAL

5.5 Keeping your visa: the 180-day rule and grace periods

A standard residence visa can be cancelled automatically if you stay outside the UAE for more than 180 consecutive days. Golden Visa holders are exempt. VERIFY That matters for long summers back in the US or extended family care. If your visa is cancelled because you leave your job, you have a grace period to find a new sponsor or leave, which varies by visa type. OFFICIAL

Three clocks run at once

180 days abroad can cancel your UAE visa. The IRS physical presence test needs 330 full days outside the US in a 12-month period, so a long US summer can cost you the exclusion for that window unless you qualify as a bona fide resident instead. And your state may count your days and ties too. Keep a travel log, boarding passes and your UAE entry and exit record from the start.

US green card holders

If you hold a US green card rather than citizenship, moving to the UAE carries two extra risks. Long absences can lead the US to treat your permanent residence as abandoned; a re-entry permit, applied for while you are still in the US, can help for absences of up to two years. OFFICIAL And while you hold the card you remain a US tax resident with the same filing duties as a citizen. If you have held it in 8 of the last 15 years, giving it up can bring the expatriation tax rules into play. LAW Take immigration and tax advice before you go.

6. Documents and authentication

The US is a member of the Hague Apostille Convention but the UAE is not, so a US document needs a chain of authentication rather than a simple apostille before UAE authorities will accept it. OFFICIAL The US Embassy and Consulate in the UAE cannot authenticate US civil or educational documents, so this has to be done in the US, ideally before you move. OFFICIAL

6.1 The authentication chain

1. **Certified copy or notarisation.** Vital records such as birth and marriage certificates should be certified copies from the issuing state or county. Documents not issued by a public authority, such as a degree certificate, are usually notarised first; some states then require a county clerk certification. OFFICIAL REPORTED
2. **Secretary of State.** The Secretary of State of the state that issued the document, or where it was notarised, authenticates the signature or seal. OFFICIAL
3. **US Department of State, Office of Authentications.** For use in a non-Hague country, the State Department in Washington DC authenticates the state's certification. Federal documents, such as an FBI background check, go straight to this step. OFFICIAL
4. **UAE Embassy in Washington DC.** The Embassy gives the final attestation on the US side. Recent practice routes this through the UAE Ministry of Foreign Affairs online payment and a VFS Global submission. OFFICIAL REPORTED VERIFY
5. **Ministry of Foreign Affairs in the UAE (if still needed).** Some uses need a final MOFA attestation after arrival, depending on how the Embassy step was completed. OFFICIAL VERIFY

Commercial documents for a UAE company setup can sometimes skip the State Department step, but personal and educational documents generally cannot. REPORTED Allow four to eight weeks for the full chain if you do it yourself, longer for documents from states with slow Secretary of State offices. REPORTED Specialist authentication agents can manage the chain for you for a fee. MARKET

6.2 What to authenticate before you leave

Document	Needed for	Tip
Degree certificate (and sometimes transcript)	Work permit, Green Visa, Golden Visa, professional licensing for teachers, doctors, nurses and engineers	Check the university name matches the certificate exactly. Some licensing bodies also want a transcript
Marriage certificate	Sponsoring a spouse	Order a fresh certified copy from the county or state vital records office. A decorative certificate signed at the ceremony is not enough REPORTED
Children's birth certificates	Sponsoring children, school registration	Use the long-form certified copy that lists both parents REPORTED

Document	Needed for	Tip
FBI Identity History Summary	Some employers, Golden Visa and licensing routes	A federal document, so it goes straight to the State Department step. Many uses want it issued within the last 90 days REPORTED VERIFY
Driving licence	Not authenticated, but bring the physical card	Section 13
School records and transfer letter	School admissions	Last two years of report cards. Not usually authenticated
Immunization records	School admissions, nursery	Ask your pediatrician for a full printed history

Start the chain at least two months before your planned move. Unauthenticated certificates are the most common reason spouse visas stall, and restarting the process from Dubai means couriering originals back to the US. REPORTED

7. US taxes when you live in the UAE

This is the section that saves or costs the most money, and the one where general guidance is most likely to miss something about your situation.

Before you rely on this section

US tax for Americans abroad depends on detailed facts, and mistakes in the first year can be expensive to fix. This section explains the framework only. It is not tax advice and must not be used on its own to decide your departure date, how you invest, whether to keep a US home, or how to file. Take advice from a US-licensed CPA or enrolled agent who regularly works with Americans abroad, and for investments, a financial adviser registered in the US who can advise US persons living overseas. Figures are for the 2026 tax year (1 January to 31 December 2026) unless stated.

7.1 The principle: the US taxes citizens, not residents

The United States is one of very few countries that taxes its citizens on worldwide income regardless of where they live. Green card holders are treated the same way. LAW So you keep filing a federal return every year your income is above the filing threshold, even if all of it is excluded and you owe nothing. OFFICIAL

What changes when you move is not whether you file, but how much you owe. Three tools do most of the work for Americans in the UAE: the Foreign Earned Income Exclusion, the foreign housing exclusion, and, if you stop being a resident of your state, the end of state income tax. The Foreign Tax Credit, the other main tool for Americans abroad, does little in the UAE because there is no UAE income tax to credit. LAW

7.2 The Foreign Earned Income Exclusion (FEIE)

What it is. The FEIE lets a qualifying American exclude up to **$132,900** of foreign earned income from federal income tax for 2026, up from $130,000 for 2025. A married couple who both work abroad can each claim it, up to $265,800 between them. OFFICIAL You claim it on Form 2555 with your Form 1040. OFFICIAL

What counts as foreign earned income. Wages, salary, bonuses, allowances and self-employment income for work physically performed outside the US. Income from work done on a trip back to the US does not count, even if a UAE employer pays it. OFFICIAL Investment income, US rental income, pensions and Social Security are not earned income and cannot be excluded. LAW

How you qualify. Your tax home must be in a foreign country and you must pass one of two tests: OFFICIAL

Test	What you need	Who it usually suits
Bona fide residence	You are a bona fide resident of a foreign country for an uninterrupted period that includes a full calendar tax year	Americans on a UAE residence visa with a home, job and life in the UAE, from their first full calendar year
Physical presence	You are physically present in a foreign country or countries for at least 330 full days in any 12-month period	People in their first part-year, or anyone whose status is less settled

A full day means a full 24 hours from midnight to midnight; travel days over US airspace or international waters do not count towards the 330. OFFICIAL If you move part-way through the year, the exclusion is prorated by the number of qualifying days in the year. OFFICIAL

Waiting to qualify. If you will not meet either test until after the normal filing deadline, you can ask for more time with Form 2350, so you can file once you qualify rather than filing without the exclusion and amending later. OFFICIAL

Stacking. Excluded income is not taxed, but it still pushes the rest of your income into higher brackets. The IRS calculates tax on your remaining income as if the excluded amount sat at the bottom of the scale. LAW That is why income above the exclusion is taxed at your marginal rate, not from 10% upward.

7.3 The foreign housing exclusion, and why Dubai matters

On top of the FEIE, employees can exclude reasonable housing costs above a base amount, up to a cap that depends on where they live. Self-employed people claim the equivalent as a deduction. OFFICIAL

2026 figures (full qualifying year)	Amount	Tag
Base housing amount (16% of the FEIE)	$21,264	OFFICIAL
Standard housing expense limit (30% of the FEIE)	$39,870	OFFICIAL
Dubai housing expense limit	$57,174	OFFICIAL
Abu Dhabi housing expense limit	$49,687	OFFICIAL
Maximum housing exclusion in Dubai (limit minus base)	$35,910	OFFICIAL ESTIMATE
Maximum housing exclusion in Abu Dhabi	$28,423	OFFICIAL ESTIMATE

The Dubai and Abu Dhabi limits come from IRS Notice 2026-25, which lists high-cost locations each year. OFFICIAL Qualifying expenses include rent, utilities other than phone and TV, residential parking, and renter's insurance. They do not include buying a home, mortgage principal, furniture or domestic help. OFFICIAL Both figures are prorated if you qualify for less than the full year. OFFICIAL

The housing exclusion is limited to housing paid for with employer-provided amounts, which in practice includes your salary and any housing allowance from a UAE employer. Self-employed people claim a housing deduction instead, limited by their self-employment income. OFFICIAL

7.4 A worked example

Example: a single American employee in Dubai

Assumptions: single filer, full qualifying year in Dubai, UAE salary and allowances of $180,000 (about AED 661,000), annual rent and qualifying utilities of $50,000 (about AED 184,000), no other income, 2026 standard deduction of $16,100. ESTIMATE

1. **FEIE:** $132,900 excluded.
2. **Housing exclusion:** $50,000 minus the $21,264 base = $28,736, which is under the Dubai cap of $35,910. Excluded.
3. **Total excluded:** $161,636. Income left: $18,364.
4. **After the standard deduction:** $2,264 of taxable income.
5. **Stacking:** that $2,264 is taxed as if it sat on top of the excluded $161,636, which in 2026 is in the 24% bracket, giving about **$543** of federal income tax.

The same salary earned in the US, with no exclusions, would carry about **$31,900** of federal income tax at 2026 single rates, plus any state income tax and FICA. Your figures will differ. Use our **US Expat Tax Checker for the UAE** to try your own.

7.5 What the exclusion does not cover

Item	Position for an American living in the UAE	Tag
Salary above the FEIE and housing exclusion	Taxed at your normal marginal rate because of stacking	LAW
Interest, dividends and capital gains	Fully taxable in the US. The 3.8% Net Investment Income Tax can apply above its thresholds	LAW
US rental income	Taxable in the US. File as normal; depreciation and expenses still apply	LAW
Self-employment tax	Not reduced by the FEIE. Payable at 15.3% up to the Social Security wage base ($184,500 for 2026) and 2.9% above	LAW OFFICIAL
State income tax	Depends on whether you remain a state resident and whether your state follows the federal exclusion (Section 7.6)	REPORTED
Refundable child tax credit	You cannot claim the refundable additional child tax credit in a year you claim the FEIE	LAW
IRA contributions	You need taxable compensation that is not excluded to contribute to an IRA	LAW
Selling a US home	Normal US rules apply. The main home exclusion can still apply if you meet the ownership and use tests, which are measured over five years	LAW

7.6 State taxes: the trap many movers miss

Federal tax follows your citizenship. State tax follows your residency or domicile, and leaving the US does not automatically end it. LAW Each state sets its own rules, and some are known for continuing to treat former residents as residents if they keep strong ties. States commonly cited as hard to leave include California, New York, Virginia, South Carolina and New Mexico. REPORTED VERIFY

Two points make this expensive:

- **Some states do not follow the federal exclusion.** California is the best-known example. If you remain a California resident for tax purposes, your UAE salary can be fully taxable at state level. REPORTED VERIFY
- **Ties count.** Keeping a home available to you, a state driver's licence, voter registration, a car registered at your old address, and children in state schools can all point to continuing residency. REPORTED

Before you leave, read your state's guidance on part-year and nonresident status, consider which ties to cut, and keep evidence of your new life in the UAE: tenancy, residence visa, Emirates ID, employment contract and school enrolment. Some Americans establish residency in a state without income tax, such as Florida, Texas or Nevada, before moving abroad; whether that works depends on real facts, not paperwork, and needs advice. REPORTED VERIFY

7.7 Filing: forms and deadlines

- **Form 1040 with Form 2555** for the FEIE and housing exclusion. OFFICIAL
- **Automatic extension to 15 June.** Americans whose tax home and abode are outside the US on 15 April get an automatic two-month extension to file and pay. Interest still runs on any tax due from 15 April. You attach a statement explaining that you qualify. OFFICIAL
- **Further extension to 15 October** by filing Form 4868 before 15 June. OFFICIAL
- **Form 2350** if you need more time to meet the bona fide residence or physical presence test. OFFICIAL
- **Form 673** lets a US employer stop withholding federal income tax from wages you expect to exclude. It does not stop FICA. OFFICIAL

- **Estimated tax.** If you have investment income or self-employment income, you may need quarterly estimated payments. OFFICIAL

Many Americans in the UAE use a specialist expat tax preparer. Check that anyone preparing your return holds a PTIN, and prefer a CPA, enrolled agent or tax attorney who can represent you before the IRS. OFFICIAL

7.8 Reporting your UAE accounts: FBAR and FATCA

These are information returns. They usually create no tax, but the penalties for not filing can be severe.

Requirement	Who must file	Threshold	Deadline	Tag
FBAR (FinCEN Form 114)	US persons with a financial interest in or signature authority over foreign accounts	Aggregate value of all foreign accounts above $10,000 at any time in the calendar year	15 April, with an automatic extension to 15 October. Filed online with FinCEN, not with your tax return	OFFICIAL
Form 8938 (FATCA)	Taxpayers living abroad, single or married filing separately	Specified foreign assets above $200,000 on the last day of the year or above $300,000 at any time	With your tax return	OFFICIAL
Form 8938 (FATCA)	Married couples filing jointly, living abroad	Above $400,000 on the last day of the year or above $600,000 at any time	With your tax return	OFFICIAL

An end-of-service gratuity fund held for you, a UAE pension-style savings plan, UAE brokerage accounts and joint accounts with a non-US spouse can all count. REPORTED VERIFY UAE banks report accounts held by US persons to the IRS under FATCA, and will ask you for a Form W-9 when you open an account. OFFICIAL REPORTED

7.9 Investing from the UAE without creating a tax problem

- **The PFIC trap.** Most mutual funds, ETFs and investment-linked insurance products domiciled outside the US are Passive Foreign Investment Companies for US tax purposes. Unless you make specific elections, gains can be taxed at the highest rate plus an interest charge, and each fund usually needs Form 8621. LAW Expat "savings plans" and unit-linked bonds sold in the Gulf frequently fall into this category. REPORTED Ask any adviser in writing whether a product is a PFIC before you invest.
- **US brokers and non-US addresses.** Some US brokerages and fund platforms restrict new purchases, or close accounts, once they learn you live abroad, mainly because of securities rules. REPORTED Check your providers' policies before you change your address, and consider which accounts you can keep.
- **Individual shares and US-domiciled ETFs** held through a broker that accepts US persons abroad are generally simpler for US tax. REPORTED
- **Advice.** Choose an adviser who is registered to advise US persons and understands US tax. Advisers who are not can recommend products that work for other nationalities and are poor choices for Americans. REPORTED

7.10 Retirement accounts: 401(k), IRA and Roth

- **Existing 401(k)s and IRAs** can stay in the US and keep growing tax-deferred. Distributions are taxed in the US as normal, wherever you live. LAW Some plan administrators restrict accounts with a foreign address; check before you move. REPORTED

- **New contributions** need earned income that is not excluded. If you exclude all your salary with the FEIE, you may have no room to contribute to an IRA or Roth IRA that year. LAW Some Americans choose to use the Foreign Tax Credit or exclude only part of their income for this reason, but in a zero-tax country that usually costs more than it saves. REPORTED
- **UAE end-of-service gratuity** is generally taxable in the US when paid. The part that relates to work outside the US may count as foreign earned income in the year it is earned or paid, which is a detail to agree with your preparer. LAW VERIFY
- **DIFC and free zone savings schemes**, such as DIFC's DEWS, replace gratuity for some employees. Their US tax treatment needs specific advice. REPORTED VERIFY

7.11 Social Security and Medicare

- **No Social Security agreement.** The US has totalization agreements with 31 countries; the UAE is not one of them. OFFICIAL That has three effects.
- **Employees of UAE companies** generally stop paying US Social Security and Medicare tax, and also do not earn US Social Security credits for those years. LAW REPORTED If you are close to 40 credits or to a higher benefit, check your record at ssa.gov before you go.
- **Employees of US companies** working remotely from the UAE generally keep paying FICA through payroll. LAW
- **Self-employed Americans** owe US self-employment tax on net earnings, which the FEIE does not reduce. LAW
- **Receiving Social Security in the UAE.** Social Security benefits can generally be paid to US citizens living in the UAE. OFFICIAL VERIFY
- **Medicare does not pay for care in the UAE.** OFFICIAL If you are approaching 65, ask Medicare about Part B: enrolling late after you return can carry a lifetime premium penalty of 10% for each full 12-month period you could have had Part B, unless an exception applies. OFFICIAL VERIFY

7.12 Self-employed Americans and business owners

- **UAE corporate tax** is 9% on taxable profits above AED 375,000, with 0% below, and qualifying free zone companies can pay 0% on qualifying income if they meet the conditions. LAW Small Business Relief has been extended to December 2029 with conditions (Ministerial Decision No. 131 of 2026). LAW
- **A UAE company owned by an American** is often a controlled foreign corporation for US purposes. That means annual Form 5471 and anti-deferral rules that can tax some company profits to you personally each year, even if you leave them in the company. LAW The 2025 tax law renamed and changed the GILTI regime from 2026, so use a preparer who is current on it. LAW VERIFY
- **Sole traders and freelancers** report income on Schedule C and pay self-employment tax; the housing deduction replaces the housing exclusion. OFFICIAL
- Business setup specialists such as Creative Zone (a Relocate2UAE partner) can compare free zone and mainland options for your activity. Agree the US tax structure with your preparer before you choose. See our UAE Business Setup Guide.

7.13 Estate and gift tax: the US keeps you in scope

- **US citizens remain subject to US estate and gift tax on worldwide assets**, wherever they live. LAW
- **The 2026 exemption is $15 million per person,** made permanent and indexed for inflation by the 2025 tax law. Above that, the top rate is 40%. LAW

- **A non-US citizen spouse changes the picture.** The unlimited marital deduction does not apply to transfers to a spouse who is not a US citizen. Lifetime gifts to a non-citizen spouse are limited to a special annual exclusion of $194,000 for 2026 before they use your exemption, and a qualified domestic trust may be needed on death. LAW OFFICIAL
- **Make a UAE will as well as a US one.** Without a registered will, UAE-situated assets such as a property or bank account can pass under default rules that may not match your wishes, and accounts can be frozen after a death. Non-Muslim residents can register a will through the DIFC Courts Wills Service in Dubai or the Abu Dhabi Judicial Department's non-Muslim wills service, including guardianship wishes for children. OFFICIAL VERIFY

7.14 Families: children, credits and a non-US spouse

- **Children born in the UAE** do not become UAE citizens by birth. Register the birth with the US Embassy or Consulate through a Consular Report of Birth Abroad, then apply for a US passport and a Social Security number. OFFICIAL
- **Child tax credit.** The non-refundable part can still reduce any US tax you owe; the refundable part is not available in a year you claim the FEIE. Each child needs a Social Security number. LAW VERIFY
- **A non-US spouse** can be treated as a US resident for tax so you can file jointly, by election. That brings their worldwide income into the US return, which can help or hurt depending on their income. Otherwise you may file as married filing separately or, in some cases, head of household. A non-US spouse who needs a US tax number applies for an ITIN. LAW OFFICIAL

7.15 No treaty, and the UAE Tax Residency Certificate

The US has no income tax treaty with the UAE. OFFICIAL Because the UAE does not tax personal income, this rarely causes double tax on salaries; the main effect is that there is no treaty relief on US-source income. LAW A UAE Tax Residency Certificate from the Federal Tax Authority can evidence your UAE residence to banks and other countries, but it does not change your US position: you remain a US taxpayer as a citizen. OFFICIAL LAW

7.16 Behind on filing?

Many Americans abroad do not realise they need to file. The IRS Streamlined Foreign Offshore Procedures let eligible non-resident taxpayers whose failure to file was non-willful catch up by filing the last three years of returns and six years of FBARs, generally without penalties. OFFICIAL Speak to a specialist before you file anything.

7.17 US tax dates for Americans in the UAE

Date	What happens	Tag
1 January 2026	FEIE rises to $132,900. Estate and gift exemption becomes $15 million. 1% federal excise tax applies to cash-funded remittance transfers	OFFICIAL LAW
15 April 2027	Normal due date for 2026 returns and FBARs. Interest on unpaid tax runs from this date	OFFICIAL
15 June 2027	Automatic extended due date for Americans abroad	OFFICIAL
15 October 2027	Extended due date with Form 4868, and automatic FBAR extension	OFFICIAL
Each year, usually in spring	IRS publishes the high-cost housing limits for Dubai and Abu Dhabi	OFFICIAL

For the wider picture, including UAE corporate tax, VAT and residency, see our UAE Taxation Guide, and for investments and estate planning, the UAE Wealth Management for Expats guide.

8. Money and banking

8.1 UAE banking for Americans

You normally need a residence visa and Emirates ID to open a UAE personal current account, plus a salary certificate or other proof of income. REPORTED Many banks set a minimum monthly salary for standard accounts, commonly between AED 5,000 and AED 10,000. MARKET As a US person you will be asked for a Form W-9, and your account will be reported to the IRS under FATCA. OFFICIAL REPORTED Banks with an international network can make early transfers simpler. HSBC UAE (a Relocate2UAE partner) is one example. Compare fees, minimum balances and eligibility across several banks before choosing. See our UAE Banking Guide.

Your US credit score does not transfer. The Al Etihad Credit Bureau (AECB) builds a new UAE credit record from your first account. OFFICIAL Expect lower limits on your first credit card. Keep at least one US credit card active so your US credit history keeps building. REPORTED

8.2 Keeping US accounts

- Ask your bank and brokerage, in writing, what happens when you have a foreign address. Some restrict products or online access. REPORTED
- Many Americans keep a US mailing address with a family member or a mail service. Think about how that interacts with state residency (Section 7.6) before you choose one. REPORTED
- Keep a US phone number active, for example on a low-cost plan or an eSIM, for bank and government security codes. MARKET
- Keep online access to IRS, SSA and state tax accounts working before you leave. OFFICIAL

8.3 Moving money

The dirham has been pegged to the US dollar since 1997, at about AED 3.6725 to $1. OFFICIAL For Americans this is a real advantage: your pay, savings and US commitments such as a mortgage or student loans stay in effectively the same currency. Still compare the total cost of a transfer, including any exchange margin, not just the fee. MARKET

- **UAE customs:** cash or equivalent over AED 60,000 must be declared on arrival in the UAE. OFFICIAL
- **US customs:** carrying more than $10,000 in currency or monetary instruments into or out of the US must be reported to CBP on FinCEN Form 105. LAW
- **The new US remittance tax:** since 1 January 2026, a 1% federal excise tax applies to remittance transfers that the sender funds with cash, a money order, a cashier's check or a similar physical instrument. Transfers funded from a bank account or a US debit or credit card are excluded. LAW

9. Cost of living and the cash you need at the start

9.1 How the UAE compares with the US

Cost	Compared with a large US city	Tag
Rent	Similar to many major US metros for central areas, cheaper than Manhattan or San Francisco. Paid a year ahead	MARKET
School fees	The biggest new cost for families moving from US public schools	MARKET
Groceries	Similar overall. US brands are widely available, often at a premium	MARKET
Eating out	Wide range, from cheap local restaurants to very expensive hotel dining. Tipping is lighter than in the US	MARKET
Gas (petrol)	Usually cheaper than most US states. Prices are set monthly	OFFICIAL
Utilities	Not usually included in rent. Summer air conditioning bills can be high	MARKET
Healthcare	Usually far cheaper out of pocket than the US, with employer-provided insurance	MARKET
Alcohol	More expensive than the US	MARKET
Childcare and domestic help	Far cheaper than US childcare, with visa and contract obligations for the employer	MARKET

For current figures see our UAE Cost of Living Guide 2026.

9.2 The upfront cash most movers underestimate

Illustration for a Dubai apartment at AED 120,000 a year (about $32,700), unfurnished. ESTIMATE Figures are indicative only, are not quotes, and will vary by landlord, agent and property.

Item	Typical amount	Tag
Rent (first cheque, if paid in 4 cheques)	AED 30,000 (about $8,170)	MARKET
Security deposit (5% unfurnished, often 10% furnished)	AED 6,000 (about $1,630)	MARKET
Agency fee (commonly 5% of annual rent plus VAT)	AED 6,300 (about $1,715)	MARKET
Ejari registration	About AED 220	REPORTED
DEWA connection and refundable deposit (apartment)	About AED 2,000 plus connection fees	OFFICIAL VERIFY
Housing fee (5% of annual rent, billed monthly through DEWA)	AED 500 a month	OFFICIAL
Temporary accommodation for the first 2 to 4 weeks	Varies widely	MARKET
Furniture, appliances, car deposit	Varies widely	MARKET

Rent is often paid by post-dated cheques, so order a UAE chequebook when you open your account. Some landlords give a discount for fewer cheques. Since 2022 most bounced-cheque cases are no longer criminal, but a bounced rent cheque still has serious civil and credit consequences. LAW

10. Housing

10.1 Rent first, buy later

Many newcomers rent for their first year, so they can learn commutes, schools and communities before committing to a purchase. MARKET Serviced or furnished short-term rentals, such as those offered by Maison Privée (a Relocate2UAE partner), bridge the gap while you wait for your Emirates ID and view properties in person.

10.2 How renting works

- **Dubai:** tenancies are registered on Ejari. Rent increases at renewal are capped by reference to the RERA rental index, and landlords must give 90 days' notice of changes. OFFICIAL
- **Abu Dhabi:** tenancies are registered on Tawtheeq. OFFICIAL
- **Cooling:** ask whether chiller (district cooling) charges are included. They can add thousands of dirhams a year. MARKET
- **Maintenance:** check who pays for what before signing, particularly for villas.
- **Keep every receipt.** Rent and utility receipts are your evidence for the US housing exclusion (Section 7.3).

10.3 Where Americans tend to live

Profile	Dubai	Abu Dhabi
Families wanting villas near American schools	Arabian Ranches, Dubai Hills Estate, Al Barsha, The Springs and Meadows, Jumeirah Park, Mirdif	Khalifa City, Al Raha Gardens, Yas Island, Saadiyat Island
Couples and singles	Dubai Marina, JBR, JLT, Downtown, Business Bay	Al Reem Island, Al Raha Beach, Corniche area
Value with a longer commute	JVC, Al Furjan, Motor City, Town Square	Al Reef, Mohammed Bin Zayed City

Indicative Dubai rents, based on published listings and market reports in September 2026. These are not valuations or offers, and actual rents vary widely. MARKET

Home	Typical annual rent
1-bed apartment, JVC	AED 50,000 to 65,000 ($13,600 to $17,700)
1-bed apartment, Dubai Marina or JBR	AED 90,000 to 120,000 ($24,500 to $32,700)
2-bed apartment, citywide average	Around AED 95,000 ($25,900)
3-bed villa, Arabian Ranches	AED 160,000 to 220,000 and above ($43,600 to $59,900)
3-bed villa, Dubai Hills Estate	Around AED 200,000 and above ($54,500)

Many families choose the school first and the neighborhood second. For buying, including mortgages for non-residents and Golden Visa property rules, see our UAE Housing Guide and Buying Property in the UAE as an Expat. Altura Property (a Relocate2UAE partner) is one adviser covering both Dubai and Abu Dhabi. Always check that any agent is licensed by the relevant land department (RERA in Dubai, ADREC in Abu Dhabi). OFFICIAL VERIFY

11. Schools and education

11.1 American curriculum schools in the UAE

American curriculum schools follow US state standards, most often Common Core-aligned frameworks from states such as New York, California or Massachusetts, or the AERO standards used by American schools overseas. Most lead to a US high school diploma, usually with Advanced Placement courses, and some also offer the IB Diploma. REPORTED That keeps children on a familiar track for a move back to US schools or US college admissions.

- **Dubai:** about 14% of Dubai's private school students attend US curriculum schools, and the US curriculum is the most popular choice among Emirati families. Dubai has roughly 40 or more American curriculum schools. OFFICIAL REPORTED
- **Accreditation matters.** Check that a school holds accreditation from a recognised US body, such as Cognia, MSA, NEASC or WASC, because universities and regulators look for it. REPORTED
- **Examples parents often shortlist** include the American School of Dubai, GEMS Dubai American Academy and Universal American School in Dubai, and the American Community School of Abu Dhabi, American International School in Abu Dhabi and GEMS American Academy in Abu Dhabi. REPORTED Check current ratings and approved fees on the KHDA or ADEK website before you decide.

11.2 How UAE schooling works

- **Dubai:** private schools are inspected and rated by the KHDA, which publishes ratings and approved fees. Tuition fees at Dubai private schools are frozen for the 2026-27 academic year; registration, transport and other charges are not covered by the freeze. OFFICIAL REPORTED
- **Abu Dhabi:** private schools are regulated and inspected by ADEK. OFFICIAL
- **Northern Emirates:** regulated by the Ministry of Education or local authorities. OFFICIAL
- **Compulsory education:** children aged 6 to 18 must attend school or registered home schooling. OFFICIAL
- **School year:** late August or early September to early July, much like the US calendar, so grade placement is usually straightforward. The 2026-27 year started on 31 August 2026. OFFICIAL REPORTED

International school fees in Dubai range from around AED 30,000 a year (about $8,200) at the value end to more than AED 100,000 (about $27,000) at premium senior schools. MARKET Registration fees, deposits, uniforms, buses and trips come on top. Apply 6 to 12 months ahead for popular schools, with a second choice, and bring the last two years of report cards, a transfer letter, an authenticated birth certificate, immunization records and passport copies. MARKET

See our Dubai International Schools Guide, Abu Dhabi International Schools Guide, Schools in the Rest of the UAE and UAE School Holiday Calendar 2026-27.

11.3 US universities in the UAE, and coming home for college

- **American universities in the UAE** include NYU Abu Dhabi, the American University of Sharjah, the American University in Dubai and Rochester Institute of Technology Dubai. REPORTED
- **SAT and AP exams** are available at test centers and schools in the UAE. REPORTED
- **Federal student aid** depends on citizenship, not on where you live, so living abroad does not stop a US citizen applying through FAFSA. OFFICIAL VERIFY

- **In-state tuition is the catch.** Public universities charge in-state rates based on state domicile, often requiring 12 months' residence before enrolment. A family that has broken state residency to save tax may find their child is charged out-of-state fees. Some states have exceptions for families temporarily abroad. Weigh this against the state tax saving if college in the US is likely. REPORTED VERIFY

12. Healthcare

- **Medicare and US insurance do not travel.** Medicare does not cover care in the UAE, and most US employer and marketplace plans do not either. OFFICIAL You need UAE health insurance from day one.
- **Employer cover.** Employers in Dubai and Abu Dhabi are legally required to provide health insurance for employees. Mandatory employer cover was extended to the other emirates from January 2025. OFFICIAL REPORTED
- **Dependants.** In Dubai the visa sponsor must insure dependants, and a dependant's visa cannot complete without cover. Abu Dhabi places more of the family's cover on the employer. OFFICIAL VERIFY
- **Check the policy, not just the logo.** Network, co-payments, outpatient limits, maternity waiting periods, dental and pre-existing conditions all vary. Cover for treatment in the US on visits home is an expensive optional extra on international plans, so check it if you have family there or ongoing US care. MARKET Pacific Prime (a Relocate2UAE partner) is one broker that compares international and local plans.
- **Before you go:** request copies of medical records, immunization histories and prescriptions to last the first weeks, and check how your US prescriptions translate to brands available in the UAE.

Medicines need care

Some medicines that are routine in the US are controlled in the UAE, including some painkillers containing codeine or tramadol, some sleeping and anxiety tablets, and ADHD stimulants. OFFICIAL Amphetamine-based ADHD medicines such as Adderall and Vyvanse are widely reported as prohibited, and published sources disagree on whether any permit route exists. Treat them as not permitted unless the UAE authority confirms otherwise in writing, and talk to your doctor about alternatives well before you move. REPORTED VERIFY Controlled medicines need prior approval through the personal medicine import permit service, which moved from the Ministry of Health and Prevention to the Emirates Drug Establishment on 29 December 2025, or must be declared on arrival with a prescription and medical report. REPORTED VERIFY Products that are legal in many US states, such as CBD, THC gummies and delta-8, are illegal in the UAE. OFFICIAL This is not medical advice and the lists change.

Large private groups such as NMC Healthcare (a Relocate2UAE partner) operate across several emirates, which helps if you move between Dubai and Abu Dhabi. Check any provider is in your insurer's network. For the full picture see our UAE Healthcare Guide.

13. Driving

- **Visitors** can usually drive a rental car on a valid US licence, though some rental firms also ask for an International Driving Permit. REPORTED VERIFY
- **Residents must hold a UAE licence.** The United States is on the list of countries whose licences Dubai's RTA exchanges without lessons or a road test, and Abu Dhabi Police's approved list includes the United States too. REPORTED VERIFY
- **Texas licences.** The RTA lists Texas separately from the rest of the United States. Texas licence holders should check the specific RTA condition before applying. REPORTED VERIFY
- **What you need in Dubai:** Emirates ID, your original valid US licence (a full licence, not a learner's permit) and an eye test at an RTA-approved optician. OFFICIAL VERIFY
- **Cost in Dubai:** file opening, licence issue, eye test and small fees typically total around AED 1,000 (about $270). REPORTED VERIFY
- **Keep your US licence alive.** Renewal rules for residents abroad differ by state. Check before it expires. REPORTED
- **Rules:** you already drive on the right, but the UAE has zero tolerance on alcohol, heavy fines for phone use and speeding, speed cameras almost everywhere, and automatic tolls through Salik in Dubai and Darb in Abu Dhabi. Road rage, including rude gestures, can be a criminal offence. OFFICIAL LAW

Full details, costs and a licence exchange checker are in our UAE Driving and Vehicle Guide.

14. Shipping your belongings

14.1 Ship, sell or store?

- **Bring:** bedding, clothes for an indoor-and-outdoor climate, children's familiar things, good-quality furniture you love, documents and photographs.
- **Check the label on electricals.** The UAE runs on 230V and 50Hz. Laptops, phone chargers and many TVs say "100 to 240V" and only need a plug adapter. Hair dryers, kitchen appliances and anything 120V-only need a transformer or should stay behind. Clocks and motors designed for 60Hz can run slow. REPORTED
- **Think twice:** large US appliances such as fridges and washers, very large furniture, and anything cheaper to replace than to ship. MARKET
- **Hand luggage only:** passports, original certificates, medicines with prescriptions and any approvals, jewellery and valuables.
- **Never pack:** firearms, ammunition, cannabis or CBD products of any kind, or anything that could be seen as offensive material. OFFICIAL

14.2 The US side

Choose a mover with FIDI-FAIM or equivalent accreditation and get a written, survey-based quote. MARKET Sea freight from US East Coast ports to Jebel Ali typically takes several weeks port to port, longer from the West Coast, and around 8 to 12 weeks door to door. Air freight is much faster and much more expensive. MARKET ESTIMATE Used household goods and personal effects generally do not need a formal US export filing; vehicles do, and the title must be presented to US Customs and Border Protection before export. OFFICIAL VERIFY

14.3 The UAE side

- **Duty:** used personal effects and household goods are exempt from the 5% customs duty after inspection. New items or commercial quantities can be charged. OFFICIAL
- **Paperwork:** Dubai Customs needs a passport copy, residence visa copy and an itemised list of goods. OFFICIAL
- **Timing:** you generally need your residence visa before the shipment is cleared, so most people fly first and time the container to arrive afterwards. Early arrivals can sit in storage and build up charges. OFFICIAL MARKET

See our Moving & Logistics Guide for choosing a mover and planning the shipment.

14.4 Taking your car

US cars are left-hand drive, which suits UAE roads. The UAE charges 5% duty on the car's assessed value, and registration needs inspection and compliance checks. US-specification cars may not have the cooling capacity of Gulf-specification models. OFFICIAL REPORTED Bringing a UAE-bought car back to the US later is difficult unless it meets US safety and emissions standards. OFFICIAL Most Americans sell in the US and buy locally. If you buy a used car in the UAE, check its history carefully: some imported US cars have salvage or flood histories. REPORTED

15. Pets

15.1 From the US to the UAE

- **Import permit:** apply online to the UAE Ministry of Climate Change and Environment (MOCCAE) for an import permit before travel. Generally up to two pets per person per year. OFFICIAL
- **Rabies titer test:** the US is not on MOCCAE's list of low-risk rabies countries, so pets from the US are widely reported to need a rabies antibody titer test at an approved laboratory, with a result of at least 0.5 IU/ml. Allow time for the vaccination, the blood draw and the lab result. REPORTED VERIFY
- **Health certificate:** your pet needs an international health certificate completed by a USDA-accredited veterinarian and endorsed by USDA APHIS, usually through the online VEHCS system. OFFICIAL
- **Microchip and vaccinations:** an ISO-compliant microchip implanted before the rabies vaccination, and core vaccinations in date. OFFICIAL
- **Cargo only:** pets enter the UAE as manifest cargo, not in the cabin or as checked baggage. OFFICIAL
- **Banned breeds:** pit bull types, several mastiff breeds and the Japanese Tosa are among the dogs the UAE bans or restricts. Check the current MOCCAE list before you plan anything. OFFICIAL VERIFY
- **Summer:** many airlines restrict pet cargo in the hottest months. Plan the flight around the weather. REPORTED

15.2 Bringing your dog back to the US later: do this before you leave

The step most families miss

The CDC lists the United Arab Emirates as a high-risk country for dog rabies. OFFICIAL A US-vaccinated dog returning from the UAE needs a **Certification of U.S.-Issued Rabies Vaccination** form, completed by a USDA-accredited veterinarian, plus a CDC Dog Import Form receipt. OFFICIAL The certification form **must be completed before your dog leaves the United States and cannot be issued afterwards.** OFFICIAL With it, your dog can return through any US port of entry listed on the import form. Without it, the dog is treated as foreign-vaccinated, which means a titer test at a CDC-approved laboratory, arrival only at airports with a CDC-registered animal care facility, and extra cost. OFFICIAL Dogs must be at least six months old and microchipped to enter the US. OFFICIAL

Cats are not covered by the CDC dog rules, but airlines and some states set their own requirements. OFFICIAL VERIFY Most families use a specialist pet relocation company for the US export and a Dubai or Abu Dhabi agent for clearance. See our UAE Pet Relocation Guide.

16. Law, culture and daily life

The UAE is welcoming and cosmopolitan, and Americans are a long-established community. But some rules differ sharply from the US. The State Department's UAE country information is the best single US government summary. OFFICIAL The points below are a non-exhaustive summary, not legal advice. If you are unsure whether something is permitted, ask a UAE-licensed lawyer.

- **Alcohol:** non-Muslims aged 21 and over can drink in licensed venues and at home. Drinking or being drunk in public are offences. Sharjah does not permit alcohol. OFFICIAL REPORTED
- **Drink-driving:** zero tolerance. LAW
- **Drugs:** zero tolerance, including traces found in blood or urine that may have come from use abroad. Cannabis and CBD products that are legal in many US states are illegal in the UAE. OFFICIAL
- **Firearms:** do not bring firearms, ammunition or weapon parts. OFFICIAL
- **Social media and filming:** posting insulting or defamatory content, criticising the state or its leaders, spreading rumours, or photographing or filming people without consent can be criminal offences. Sharing images of security incidents or military sites can also be an offence. LAW VERIFY
- **Swearing and rude gestures,** including online and in traffic, can lead to fines or worse. LAW
- **Cohabitation:** unmarried couples living together was decriminalised in 2020. LAW
- **Ramadan:** be discreet about eating and drinking in public during daylight hours, dress more conservatively and expect shorter working hours. REPORTED
- **Dress:** beachwear is fine on the beach and at the pool, not in malls or public areas. REPORTED
- **VPNs:** using a VPN is not illegal in itself, but using one to commit an offence or access blocked services can be. LAW VERIFY
- **Everyday differences:** temperatures are in Celsius, distances in kilometers, dates are written day first, and tipping is lighter than in the US: 10% to 15% in restaurants where no service charge is added is common. MARKET

For more see our UAE Culture and Customs Guide.

16.1 US consular help, citizenship admin and community

- **US Embassy Abu Dhabi** covers Abu Dhabi; **US Consulate General Dubai** covers Dubai and the Northern Emirates. Request services through the U.S. Citizen Services Navigator on the Mission website. Emergency numbers: Embassy +971 2 414 2200, Consulate +971 4 309 4000; State Department from abroad +1 202 501 4444. OFFICIAL
- **STEP:** enroll as soon as you arrive. OFFICIAL
- **Passports:** renew early. The UAE wants six months' validity for entry, and consular capacity in 2026 has been limited at times. OFFICIAL
- **Births:** register a child born in the UAE through a Consular Report of Birth Abroad. OFFICIAL
- **Voting:** you can vote absentee in federal elections from your last US state of residence by sending a Federal Post Card Application each year, through FVAP.gov. Under federal law, voting absentee in federal elections cannot by itself be used to decide your state tax residence. OFFICIAL LAW
- **Selective Service:** male US citizens aged 18 to 25 must register, including when they live abroad. OFFICIAL
- **Community:** the American Chambers of Commerce in Dubai and Abu Dhabi run professional and social events, and school communities, sports clubs and neighborhood groups are where most newcomers find their people. REPORTED See our Expat Networking guide.

17. Your USA to UAE timeline

A practical sequence for the six months before you fly and the three months after.

6 months before

- Confirm your visa route and, if employed, negotiate the full package, including US tax preparation and a replacement for a 401(k) match (Section 5.3).
- Book a US expat tax specialist: FEIE timing, state residency, investments, retirement accounts (Section 7).
- Check your Social Security record and, if close to 65, your Medicare position (Section 7.11).
- Shortlist schools and register interest (Section 11).
- If you have pets, start the titer test timeline and ask your vet about the CDC return form (Section 15).
- Check every regular medicine against UAE rules (Section 12).

3 months before

- Start document authentication: degree, marriage and birth certificates, FBI check if needed (Section 6).
- Get mover surveys and quotes (Section 14).
- Decide what happens to your US home: sell, rent out, or keep, and what that means for state residency (Section 7.6).
- Ask your bank, brokerage and 401(k) administrator what happens with a foreign address (Section 8.2).
- Review your US will, powers of attorney and beneficiary designations, and plan a UAE will (Section 7.13).
- Renew passports with less than a year left.

1 month before

- Have your USDA-accredited vet complete the Certification of U.S.-Issued Rabies Vaccination form for your dog (Section 15.2).
- Book temporary accommodation in the UAE for 2 to 4 weeks.
- Collect medical and school records and prescriptions.
- Cut state ties you have decided to cut and keep evidence (Section 7.6).
- Keep a US phone number on a low-cost plan.
- Read the latest State Department advisory and set up STEP (Section 2).

Leaving week

- Start a day-count log and keep boarding passes for the FEIE and your state.
- Note your departure date for the part-year calculation.

First month in the UAE

- Medical fitness test and Emirates ID biometrics.
- Get a local SIM (e& or du).
- Open a UAE bank account and complete the W-9.
- Sign your tenancy, register Ejari or Tawtheeq, and connect utilities. See our UAE Utilities Guide.
- Sponsor your family's visas.
- Exchange your US driving licence.

First three months

- Register UAE wills.
- Confirm school places and transport.
- Find a doctor and dentist within your insurance network.
- Set up a folder for US tax evidence: tenancy, rent receipts, residence visa, travel log, UAE account statements.
- Diarise US deadlines: 15 June for your return, 15 April and 15 October for the FBAR.

Our Before You Arrive Checklist and First 30 Days Guide cover the UAE side step by step.

18. Returning to the US later

- **Tax:** you stop qualifying for the FEIE once your tax home moves back to the US, and the exclusion is prorated for the final year. OFFICIAL Your state residency starts again under its own rules.
- **Health insurance:** moving to the US from abroad is generally a qualifying event for a special enrollment period on the Health Insurance Marketplace. OFFICIAL VERIFY
- **Household goods:** personal and household effects you used abroad generally return duty-free; declare them to CBP. OFFICIAL VERIFY
- **Pets:** if you completed the CDC certification before leaving, returning is straightforward. If not, plan the foreign-vaccinated route months ahead (Section 15.2). OFFICIAL
- **Your UAE visa:** make sure your employer cancels your visa properly and settle any fines, loans and credit cards before you leave. OFFICIAL REPORTED
- **End-of-service gratuity:** check the calculation against your basic salary and years of service. LAW
- **Final FBAR:** you still report UAE accounts that were open at any point in the year. OFFICIAL

19. Frequently asked questions

Do I have to pay US taxes if I live in Dubai or Abu Dhabi?

You have to file, and you may owe little or nothing. The US taxes citizens on worldwide income wherever they live. Most Americans with a UAE salary use the Foreign Earned Income Exclusion, up to $132,900 for 2026, and the foreign housing exclusion to reduce or eliminate federal income tax. OFFICIAL

How much foreign income can I exclude in 2026?

Up to $132,900 per qualifying person under the Foreign Earned Income Exclusion, plus a housing exclusion. A married couple who both work abroad can exclude up to $265,800 of earned income between them before housing. OFFICIAL

What is the 2026 foreign housing exclusion limit for Dubai?

IRS Notice 2026-25 sets the 2026 housing expense limit at $57,174 for Dubai and $49,687 for Abu Dhabi. After the $21,264 base amount, that allows a maximum housing exclusion of $35,910 in Dubai and $28,423 in Abu Dhabi for a full qualifying year. OFFICIAL

Do I need to file an FBAR for my UAE bank account?

Yes, if the combined value of all your foreign accounts exceeds $10,000 at any time during the year. The FBAR is filed online with FinCEN, separately from your tax return, by 15 April with an automatic extension to 15 October. OFFICIAL

Is there a tax treaty between the US and the UAE?

No. There is no US/UAE income tax treaty and no Social Security totalization agreement. Because the UAE does not tax salaries, this rarely causes double tax, but there is no treaty relief and self-employed Americans still owe US self-employment tax. OFFICIAL

Will I still pay state income tax after moving to the UAE?

Possibly. State tax depends on residency or domicile, and leaving the US does not end it automatically. Some states are hard to leave, and California does not follow the federal exclusion. Cut ties deliberately and take advice for your state. REPORTED VERIFY

Do I pay Social Security tax while working in the UAE?

Employees of UAE companies generally do not, and do not earn US credits for that work. Employees of US companies usually keep paying FICA through payroll, and self-employed Americans owe self-employment tax on net earnings. LAW OFFICIAL

Do US citizens need a visa to visit the UAE?

No visa is needed in advance for a visit. US passport holders receive entry on arrival, normally for 30 days and usually extendable, with at least six months' passport validity. To live and work in the UAE you need a residence visa and an Emirates ID. OFFICIAL VERIFY

How do I authenticate US documents for use in the UAE?

Get a certified copy or notarisation, then authentication by the Secretary of State of the issuing state, then the US Department of State's Office of Authentications, then the UAE Embassy in Washington DC. The US Embassy in the UAE cannot do this. OFFICIAL

Can I exchange my US driver's licence in the UAE?

Yes. US licences are on Dubai's RTA exchange list and Abu Dhabi's approved list, so residents can usually exchange without a driving test after an eye test. Texas licences are listed separately by the RTA, so check the condition first. REPORTED VERIFY

Are there American schools in Dubai and Abu Dhabi?

Yes. Dubai has roughly 40 or more American curriculum schools and Abu Dhabi has several, most offering a US high school diploma with AP courses. Check accreditation and current KHDA or ADEK ratings and fees before applying. REPORTED

Can I bring my dog from the US to the UAE?

Yes, as manifest cargo with a MOCCAE import permit, a USDA-endorsed health certificate, a microchip, rabies vaccination and, for the US, a rabies titer test. Have the CDC return certification completed before you leave if the dog may come back. OFFICIAL VERIFY

Can I bring Adderall to the UAE?

Do not plan on it. Amphetamine-based ADHD medicines are widely reported as prohibited in the UAE, and sources disagree on whether any permit route exists. Speak to your doctor about alternatives and check with the UAE authority in writing before travel. REPORTED VERIFY

Is it safe for Americans to move to the UAE in 2026?

The State Department rates the UAE Level 3, Reconsider Travel, following the 2026 regional conflict, as it does every Gulf state. Daily-life crime is very low and many Americans live there, but read the live advisory, enroll in STEP and check your insurance before deciding. OFFICIAL

Do my US appliances work in the UAE?

Dual-voltage electronics marked 100 to 240V work with a plug adapter. Devices built only for 120V need a transformer, and some 60Hz clocks and motors run poorly on the UAE's 50Hz supply. Large US appliances are rarely worth shipping. REPORTED

Can I keep my 401(k) and IRA when I move to the UAE?

Usually yes. Existing accounts can stay in the US and keep growing tax-deferred, though some administrators restrict foreign addresses. New IRA contributions need earned income that is not excluded, so many Americans in the UAE cannot contribute while using the full exclusion. LAW REPORTED

Can I move to the UAE without a job?

Yes, through a Green Visa as a freelancer, a company and investor visa, a remote work visa, a Golden Visa, a retirement visa or a job seeker visa while you search. The remote work route keeps US payroll taxes in place if your employer is American. OFFICIAL

What happens if I lose my job in the UAE?

Your employer cancels your visa and you get a grace period to find a new sponsor or leave. Your family's visas depend on yours. Many Americans keep savings to cover several months of costs and rent commitments. OFFICIAL ESTIMATE

20. Primary sources

US government

- IRS: Foreign Earned Income Exclusion; Foreign Housing Exclusion or Deduction; Notice 2026-25 (2026 housing limits); Rev. Proc. 2025-32 (2026 inflation adjustments)
- IRS: Publication 54, Tax Guide for U.S. Citizens and Resident Aliens Abroad; automatic two-month extension; Forms 2555, 2350, 4868, 673, 8938, 8621, 5471
- IRS: Streamlined Filing Compliance Procedures; FinCEN: Report of Foreign Bank and Financial Accounts (FBAR)
- Social Security Administration: International Programs, status of totalization agreements; payments outside the United States
- Medicare.gov: Part B late enrollment penalty; travel outside the US
- US Department of State: UAE travel advisory (23 October 2026) and country information; Office of Authentications; Consular Report of Birth Abroad; STEP
- US Embassy and Consulate in the UAE: security alerts, authentications, U.S. Citizen Services Navigator
- CDC: high-risk countries for dog rabies; entry requirements for U.S.-vaccinated dogs from high-risk countries
- USDA APHIS: pet travel from the US to the UAE; VEHCS
- FVAP: Federal Post Card Application; Selective Service System: who must register
- US Customs and Border Protection: currency reporting; exporting a vehicle; returning residents' household effects

UAE government

- u.ae: residence visas, family residence visas, Green Visa, Golden Visa, retirement visa, job seeker visa, remote work visa
- UAE Ministry of Foreign Affairs and UAE Embassy in Washington DC: visa requirements for US citizens; document attestation
- ICP and GDRFA Dubai: visa and Emirates ID services
- Federal Tax Authority: Tax Residency Certificate; corporate tax
- Emirates Drug Establishment and Ministry of Health and Prevention: personal medicine import permits
- Dubai Customs: clearance of personal effects
- MOCCAE: import permit for pets
- RTA and Abu Dhabi Police: exchange of foreign driving licences
- KHDA and ADEK: school ratings and fees; KHDA 2026-27 fee freeze
- DLD and RERA: Ejari and the rental index; DEWA: housing fee and connections
- Central Bank of the UAE: dirham exchange rate

We also reviewed publicly available guides from US expat tax firms, removals companies, pet transport firms, authentication agents and business setup companies. We treated them as leads, not sources, and checked their claims against the primary sources above. Several made claims we found to be out of date,

including a 2026 FEIE figure of $130,000 and pet rules that predate the CDC's 2024 and 2025 changes. Where published sources disagree, we say so in the text.

About this guide

Written and verified by the Relocate2UAE editorial team. Last verified 1 November 2026. Next review 1 February 2027, or sooner if the State Department advisory for the UAE changes. If you spot something out of date, tell us at info@relocate2uae.com and we will check it.

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