
Which UAE Emirate Is Right for You?

All 7 Emirates Compared, 2026/27 edition

Dubai, Abu Dhabi, Sharjah, Ajman, Ras Al Khaimah, Fujairah and Umm Al Quwain compared on rent, tenant rules, commute, schools, healthcare and local rules. Sourced, dated and independent.

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Choosing an emirate is not one decision. It is five: where the job is, what the rent is, how long the commute is, where the children go to school, and which local rules you are comfortable living under. This guide compares Dubai, Abu Dhabi, Sharjah, Ajman, Ras Al Khaimah, Fujairah and Umm Al Quwain on each of those, using government, regulator and named market sources, with a date beside anything that moves.

Please read: what this guide is and is not. Relocate2UAE is an independent information platform, not a law firm, a property broker or a government body. This guide is general information, not legal, financial or property advice, and we accept no liability for decisions made in reliance on it. Rents, fees and rules change with little notice and differ between emirates. The authority or provider handling your case has the final word. Where your situation is unusual, or the answer is unclear, speak to a licensed UAE lawyer before you act. Davidson & Co., our legal partner, is the firm we suggest. The full notice is under Important information at the end of this guide.

1. The 60-second answer

If this is you	Start by looking at	The main trade-off
Your job is in Dubai and you want the shortest commute and the widest choice of schools, restaurants and flights	Dubai	The highest rent per square foot in the country
Your job is in Abu Dhabi, in government, energy, healthcare or education	Abu Dhabi	Rent is close to Dubai levels, and the capital is too far from Dubai for a daily drive
Your job is in Dubai or Sharjah and rent is the deciding factor	Sharjah	The Dubai border at peak hours, and a dry emirate with more conservative local rules
You want the lowest rent within reach of Dubai and Sharjah	Ajman	A longer commute than Sharjah and fewer schools to choose from
You work remotely, or locally, and want mountains and beaches	Ras Al Khaimah	A smaller job market and fewer specialist services
You work in ports, energy or tourism on the east coast, or you want a quiet coastal life	Fujairah	Distance from Dubai and Abu Dhabi, and limited school choice
You want the quietest and cheapest option and do not need a city	Umm Al Quwain	Very few jobs, schools or hospitals inside the emirate

One rule sits above the table: **live as close to work and school as your budget allows.** Most regrets we hear about are commute regrets, not rent regrets.

Use the free Emirate Matcher tool that accompanies this guide to test your own numbers.

2. How to read this guide

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

Tag	What it means
[LAW]	Stated in a law, decree or regulation
[OFFICIAL]	Published by a government body, regulator or state news agency
[MARKET]	Published by a named market source, such as a property portal index or a consultancy report
[REPORTED]	Reported by an established news outlet, usually quoting an official source
[ESTIMATE]	Our own arithmetic or approximation, with the assumptions shown
[VERIFY]	We could not confirm this to our standard. Check before you rely on it

Agency and free zone marketing pages were not used as sources.

3. What changed in 2026

If you last looked at the UAE a year ago, seven things are different.

- 1 Abu Dhabi froze rent increases.** On 2 June 2026 the Abu Dhabi Real Estate Centre (ADREC) set the permitted increase at 0%, down from 5%, for residential, commercial and industrial renewals until further notice. A new contract on a previously rented unit must also be offered at the previous contract's rent. [\[REPORTED: Gulf News and Dubai Eye quoting ADREC, 2 and 3 June 2026\]](#) Properties under the Abu Dhabi Global Market's own framework, on Al Maryah and Al Reem islands, are reported as outside the measure. [\[REPORTED: Mondaq, October 2026\]](#) [\[VERIFY for your building\]](#)
- 2 Dubai rents started to ease.** CBRE recorded average Dubai residential rents down 6.2% in the second quarter of 2026 and 2.6% lower than a year earlier, as new supply arrived. [\[MARKET: CBRE UAE Real Estate Market Review Q2 2026, via Gulf News\]](#)
- 3 Dubai launched Flexi Rent.** The Dubai Land Department scheme, launched on 23 June 2026, lets participating landlords offer monthly, quarterly and half-yearly payment plans in place of one to four cheques. [\[REPORTED: The National, 26 June 2026\]](#)
- 4 Passenger trains now run between emirates.** Etihad Rail began passenger service between Abu Dhabi and Fujairah on 30 June 2026 and added Dubai and Al Dhaid on 30 September 2026. Dubai to Abu Dhabi takes a little over an hour, with fares from AED 39. [\[REPORTED: The National, 28 September 2026; Gulf News, October 2026\]](#)
- 5 Sharjah is bigger than most people think.** The Sharjah Census 2025 counted 2.13 million residents, up 51% in ten years. [\[REPORTED: Khaleej Times quoting the Sharjah Department of Statistics and Community Development\]](#)
- 6 Wynn Al Marjan Island has a date.** The Ras Al Khaimah resort is now scheduled to open in September 2027, moved from spring 2027. [\[OFFICIAL: Wynn Resorts, August 2026\]](#)
- 7 Health insurance is now compulsory in every emirate.** Since 1 January 2025, private sector employers in Sharjah, Ajman, Umm Al Quwain, Ras Al Khaimah and Fujairah must provide cover as a condition of issuing or renewing a residence permit, as was already the case in Dubai and Abu Dhabi. [\[OFFICIAL: Ministry of Human Resources and Emiratization\]](#)

4. All seven at a glance

Emirate	Population	Character	Schools regulator	Electricity and water	Passenger airport
Dubai	Over 4 million [VERIFY: check the Dubai Statistics Centre population clock]	Largest and most international city, widest job market	KHDA	DEWA	DXB and DWC
Abu Dhabi	4.14 million, 2024 [OFFICIAL: Statistics Centre Abu Dhabi]	The capital. Includes Al Ain and Al Dhafra	ADEK	TAQA Distribution (ADDC and AADC)	Zayed International (AUH), Al Ain
Sharjah	2.13 million, 2025 census [REPORTED]	Family and culture focused, borders Dubai	SPEA	SEWA	Sharjah (SHJ)
Ajman	About 505,000, 2017 census [OFFICIAL, dated]	Smallest by area, lowest city rents	Ministry of Education [VERIFY: Ajman also has a local private education office]	Etihad WE	None
Ras Al Khaimah	About 400,000 [ESTIMATE, no recent census]	Mountains, beaches, growing tourism	Ministry of Education and RAK Department of Knowledge [VERIFY]	Etihad WE	Ras Al Khaimah (RKT)
Fujairah	About 317,000 [ESTIMATE, no recent census]	East coast on the Gulf of Oman, port and energy hub	Ministry of Education	Etihad WE	Fujairah (FJR), limited schedule
Umm Al Quwain	Under 100,000 [ESTIMATE, last full census 2005]	Smallest population, lagoons and mangroves	Ministry of Education	Etihad WE	None

Two points that catch newcomers out. First, "Abu Dhabi" is an emirate covering most of the country's land area, not only the island city. Al Ain is roughly 160 km inland and has its own, much lower, rent level. Second, Sharjah has territory on the east coast as well, including Khor Fakkan and Kalba, which are closer to Fujairah than to Sharjah city.

5. Rent: one benchmark for all seven emirates

The previous version of this page quoted rent ranges with no dated source. We have replaced them with one index that covers all seven emirates on the same basis, so the comparison between emirates is fair even though no single figure will match your flat.

Emirate	Asking rent, AED per sq ft per year	Change over 12 months	Illustration: 750 sq ft one-bed, per year	Illustration: 1,200 sq ft two-bed, per year
Dubai	115	Down 6.3%	AED 86,250	AED 138,000
Abu Dhabi	99	Up 10.3%	AED 74,250	AED 118,800
Ras Al Khaimah	58	Up 5.1%	AED 43,500	AED 69,600
Sharjah	41	Up 1.6%	AED 30,750	AED 49,200
Al Ain (Abu Dhabi emirate)	33	Up 5.4%	AED 24,750	AED 39,600
Fujairah	33	Up 10.8%	AED 24,750	AED 39,600
Ajman	31	Up 2.9%	AED 23,250	AED 37,200
Umm Al Quwain	29	Down 8.1%	AED 21,750	AED 34,800

Rent per square foot and 12-month change: [\[MARKET: Bayut Property Rental Index, all property types, September 2026, read on 4 October 2026\]](#). The two illustration columns are our arithmetic, the index rate multiplied by the floor area. [\[ESTIMATE\]](#)

Do not rely on this number without checking. These are averages of advertised rents across every property type in each emirate. A new tower in Dubai Marina, on Saadiyat Island or on Al Marjan Island will sit far above its emirate's average, and an older building inland will sit below it. The Ras Al Khaimah figure in particular is pulled up by waterfront listings. Use the table to compare emirates, then check the building itself: the Dubai Land Department's Smart Rental Index for Dubai, the ADREC rental index for Abu Dhabi, and live listings elsewhere.

What the table tells you:

- **Dubai and Abu Dhabi are now close.** For one-bedroom apartments Bayut shows AED 114 per square foot in Dubai and AED 113 in Abu Dhabi. [\[MARKET: Bayut, 2026\]](#) The old assumption that the capital is clearly cheaper no longer holds for apartments.
- **Sharjah is roughly a third of Dubai's rate.** On our 750 square foot illustration the gap is AED 55,500 a year, or about AED 4,600 a month. [\[ESTIMATE\]](#)
- **The cheapest rent inside commuting distance of Abu Dhabi city is not in another emirate.** It is in Al Ain and the mainland suburbs.

Costs that sit on top of the rent

Emirate	What is added	Source tag
Dubai	Housing fee of 5% of annual rent, collected monthly on the DEWA bill. Ejari registration fee.	[OFFICIAL: Dubai Municipality and DEWA]
Abu Dhabi	Municipality fee of 5% of annual rent for expatriate tenants, collected monthly on the electricity and water bill. Tawtheeq registration fee.	[REPORTED] [VERIFY the current rate with TAMM]

Emirate	What is added	Source tag
Sharjah	Contract attestation with Sharjah Municipality at 4% of annual rent, minimum AED 500. The 2024 law puts the duty to attest on the landlord, so check the contract to see who pays.	[REPORTED: Property Finder and Betterhomes] [VERIFY]
Ajman, Ras Al Khaimah, Fujairah, Umm Al Quwain	Tenancy contracts are attested by the local municipality for a fee. Rates differ and change.	[VERIFY with the municipality]

Electricity and water prices also differ. Dubai (DEWA) and Sharjah (SEWA) charge rising slab rates, Abu Dhabi charges expatriates a set rate with a higher rate above a daily allowance, and the four smaller emirates are served by Etihad WE. [REPORTED] Check the provider's own tariff page. Our [UAE Cost of Living Guide](#) carries the worked monthly budgets, and we have deliberately not repeated monthly budget figures here.

6. Tenant protection is not the same everywhere

This is the comparison most relocation pages skip, and it matters more than a few thousand dirhams of rent.

Emirate	Contract registration	Rent increase rule at renewal	Disputes
Dubai	Ejari	Tied to the official rental index. No increase if your rent is less than 10% below the index average. Beyond that, steps of 5%, 10%, 15% and a maximum of 20% depending on how far below the index you are. 90 days' written notice of any change. [LAW: Dubai Decree No. 43 of 2013 and Law No. 26 of 2007 as amended]	Rental Disputes Centre
Abu Dhabi	Tawtheeq	Normally capped at 5% a year. Set to 0% from 2 June 2026 until further notice, including new contracts on previously rented units. [REPORTED: ADREC, June 2026]	Rental disputes committees
Sharjah	Attested with Sharjah Municipality	No increase for the first three years unless you agree to one. If you agree to one, none for a further two years. After that, increases must reflect "fair rent". Landlords cannot ask a residential tenant to leave in the first three years except on grounds set out in the law. [LAW: Sharjah Law No. 5 of 2024, reported by Gulf News and Khaleej Times, September 2024]	Sharjah Rental Disputes Centre
Ajman, Ras Al Khaimah, Fujairah, Umm Al Quwain	Attested with the municipality	Local rules apply and are less widely documented in English. Read the renewal clause in your contract. [VERIFY]	Local rental disputes committee

What this means in practice:

- A Sharjah tenancy gives the longest fixed-rent protection in the country on paper, three years, which is valuable for a family planning a full school cycle.
- Abu Dhabi's freeze is described as temporary. Check its status before you sign or renew.
- In Dubai, a rent well below the index can still rise at renewal even while the wider market softens. Run the building through the official calculator before you assume a reduction.
- In the four smaller emirates, your contract wording carries more of the weight. Get the renewal terms in writing.

In doubt? Tenancy disputes turn on the wording of the contract and the law of the emirate. Davidson & Co., our legal partner, would be worth speaking to before you sign anything unusual.

For the detail, see the [Complete Dubai Tenant Guide](#), the [Complete Abu Dhabi Tenant Guide](#) and the [UAE Housing Guide](#).

Partner: Altura Property. Altura Property is a Relocate2UAE partner working in Abu Dhabi and Dubai. If you are choosing between the two cities and want to see comparable homes in both before you commit, they would be worth speaking to. See our [partners page](#).

7. The commute test

Rent is the number people compare. Commute is the number they live with.

Driving

From	To central Dubai	To Abu Dhabi city
Dubai	Within the city: 15 to 60 minutes	About 140 km. Around 80 to 100 minutes
Abu Dhabi city	About 140 km. Around 80 to 100 minutes	Within the city: 10 to 40 minutes
Sharjah city	About 30 km. 25 minutes at quiet times, 60 to 90 minutes or more at peak	About 165 km. Around 100 to 120 minutes
Ajman	About 40 km. 35 minutes at quiet times, 75 to 100 minutes at peak	About 175 km. Around 110 to 130 minutes
Umm Al Quwain	About 65 km. 45 minutes at quiet times, 80 to 110 minutes at peak	About 195 km. Around 2 to 2.5 hours
Ras Al Khaimah city	About 105 km. 70 to 80 minutes at quiet times, up to 2 hours at peak	About 245 km. Around 2.5 hours
Fujairah city	About 125 km. Around 80 to 100 minutes	About 255 km. Around 2.5 to 3 hours

All figures: **[ESTIMATE]**. They are approximations between city centres and will not match your door-to-door journey.

Do not rely on these times without checking. Before you sign a lease, put the exact home and office addresses into a maps app at the hour you would actually travel, on a weekday, and do it in both directions. Then drive it once. The Sharjah to Dubai crossing in particular varies enormously by route and by time.

Rail

Etihad Rail passenger trains now link Abu Dhabi, Dubai, Al Dhaid and Fujairah. [REPORTED: [Gulf News, October 2026](#)]

- **Dubai to Abu Dhabi:** a little over an hour between Al Yalayis station at Jumeirah Golf Estates and Mohamed Bin Zayed City station, with fares from AED 39. [REPORTED: [The National, 28 September 2026](#)]
- **Abu Dhabi to Fujairah:** about 1 hour 45 minutes. [REPORTED: [Time Out Dubai](#)]
- **Still to open:** Sharjah's University City station, and the Al Dhafra stations in western Abu Dhabi, which are scheduled from December 2026. [REPORTED] [VERIFY dates on [etihadrail.ae](#)]

The honest caveat is that neither main station is in a city centre. Add the journey to and from the station at each end before you plan a daily commute around the train. For a hybrid worker travelling two days a week, it changes the calculation. For a five-day commuter, test it for a week first.

Tolls

Dubai's Salik gates charge AED 6 at weekday peak times and AED 4 off-peak, and are free between 1am and 6am. Abu Dhabi's Darb gates charge AED 4 at peak times. Sharjah and the northern emirates have no toll gates for private cars. [REPORTED] [VERIFY current rates on the [Salik and Darb sites](#)] Details are in the [UAE Driving and Vehicle Guide](#) and the [UAE Transportation Guide](#).

The real sum: Sharjah rent against Dubai time

Take one working adult commuting from Sharjah to Dubai five days a week.

- **Money saved:** about AED 4,600 a month on a 750 square foot apartment, using the index rates in section 5. [ESTIMATE]
- **Time spent:** if the peak commute adds one hour each way over living near the office, that is 2 hours a day, or about 44 hours across a 22-day working month. [ESTIMATE]
- **So the saving is worth roughly AED 105 for each extra hour in the car,** before fuel, tolls and wear. [ESTIMATE]

Whether that is a good trade depends on your salary, whether your employer offers flexible hours, and who does the school run. The accompanying tool lets you change every number.

8. Schools

Each emirate regulates private schools differently, and the amount of published inspection information varies a great deal.

Emirate	Regulator	What is published	Scale
Dubai	Knowledge and Human Development Authority (KHDA)	Inspection ratings and fee information for every private school	233 private schools in 2025/26 [REPORTED: Gulf News quoting KHDA, August 2025]

Emirate	Regulator	What is published	Scale
Abu Dhabi	Department of Education and Knowledge (ADEK)	Irtiqaa inspection ratings and approved fees	Check ADEK's school finder [OFFICIAL]
Sharjah	Sharjah Private Education Authority (SPEA)	Itqan school performance reviews	117 private schools reviewed in 2023/24, with 79 rated Good or better [OFFICIAL: WAM, June 2024]
Ajman, Ras Al Khaimah, Fujairah, Umm Al Quwain	Ministry of Education, with local bodies in some emirates [VERIFY]	Less published in English. Ask each school for its latest inspection report	Far fewer international schools

Four practical points:

- 1 You can live in one emirate and school in another.** Many Sharjah and Ajman families use Dubai schools. Add the school run to your commute test, because it happens twice a day and cannot be done remotely.
- 2 Cheaper does not have to mean weaker.** SPEA reported 34 Sharjah private schools charging average fees of AED 20,000 or less that were rated Good or better. [\[REPORTED: Gulf News quoting SPEA, 2023\]](#)
- 3 Choice narrows quickly outside Dubai and Abu Dhabi.** If you need a specific curriculum at secondary level, confirm a place before you choose the home.
- 4 Fee increases are regulated in Dubai, Abu Dhabi and Sharjah.** For 2025/26, KHDA set the Education Cost Index at 2.35%. [\[REPORTED: Gulf News quoting KHDA\]](#)

Go deeper in the [Dubai International Schools Guide](#), the [Abu Dhabi International Schools Guide](#) and [Schools in the Rest of the UAE](#).

9. Healthcare and insurance

Emirate	Health regulator	Insurance position
Dubai	Dubai Health Authority (DHA)	Compulsory. Employers must cover employees. Sponsors are responsible for dependants
Abu Dhabi	Department of Health (DoH)	Compulsory. Employers generally cover employees and eligible dependants [VERIFY the dependant rules for your contract]
Sharjah, Ajman, Ras Al Khaimah, Fujairah, Umm Al Quwain	Ministry of Health and Prevention, with Emirates Health Services running public facilities	Compulsory for private sector employees and domestic workers since 1 January 2025. A basic package is available from AED 320 a year [OFFICIAL: MOHRE]

What matters for your choice of emirate:

- Where your insurance works.** A policy issued for one emirate may have a network centred on that emirate. If you live in Sharjah on a Dubai employer's policy, or the reverse, check that there are in-network clinics and a hospital near home, not only near the office.

- **The basic package is basic.** The AED 320 scheme carries co-payments and, as reported, does not cover maternity. [REPORTED: [Al Tamimi & Company](#)] Families should look at what the employer actually provides.
- **Specialist care is concentrated in Dubai and Abu Dhabi.** In the smaller emirates, expect to travel for some specialisms.

Partner: Pacific Prime. Pacific Prime is a Relocate2UAE partner and a health insurance broker. If your employer's cover is basic, or you will live in one emirate and work in another, they can compare networks across emirates. See our [partners page](#) and the [UAE Healthcare Guide](#).

10. Jobs and business

There is no reliable public league table of job vacancies by emirate, so we will not invent star ratings. What can be said safely:

- **Dubai** has the broadest private sector market: finance, technology, trade, logistics, tourism, media and professional services.
- **Abu Dhabi** is strongest in government and government-related entities, energy, healthcare, education, defence and, increasingly, finance through Abu Dhabi Global Market.
- **Sharjah** has a large industrial and manufacturing base, a major university cluster and its own airline hub.
- **Ajman, Ras Al Khaimah, Fujairah and Umm Al Quwain** have smaller markets tied to manufacturing, ports, tourism and construction. Most people who live there and earn Dubai-level salaries either commute or work remotely.

Salary benchmarks are in the [UAE Salary Guide](#) and live roles in [UAE Job Opportunities](#).

Free zones: a correction

The previous version of this page said Sharjah had two free zones, Ajman, Ras Al Khaimah and Fujairah one each, and Umm Al Quwain none. That was wrong. Every emirate has at least one.

Emirate	Examples of free zones
Dubai	DMCC, JAFZA, DIFC, Dubai Internet City, DAFZA, IFZA, Meydan and many more
Abu Dhabi	ADGM, KEZAD, Masdar City, twofour54
Sharjah	SAIF Zone, Hamriyah Free Zone, Sharjah Media City (Shams), Sharjah Publishing City, Sharjah Research, Technology and Innovation Park
Ajman	Ajman Free Zone, Ajman Media City Free Zone
Ras Al Khaimah	RAKEZ, RAK Digital Assets Oasis, RAK Maritime City
Fujairah	Fujairah Free Zone, Creative City Fujairah
Umm Al Quwain	Umm Al Quwain Free Trade Zone

[OFFICIAL: each zone's own authority. The list is not exhaustive.]

Where your company is licensed and where you live are separate questions. A Ras Al Khaimah or Ajman free zone licence does not require you to live there. It can, however, affect where your visa is issued,

which matters in section 12.

Partner: Creative Zone. Creative Zone is a Relocate2UAE partner for business setup. If the choice of emirate is really a choice of licence, speak to them before you sign a lease. See the [UAE Business Setup Guide](#).

11. Lifestyle and local rules

Federal law applies everywhere. On top of it, each emirate sets some rules of its own. These are the differences people most often get wrong.

Alcohol

Emirate	Position
Dubai	Sold in licensed venues and licensed shops. A 30% municipality tax on sales was reinstated from 1 January 2025. [REPORTED]
Abu Dhabi	Sold in licensed venues and licensed shops. The personal licence system ended in September 2020. [REPORTED: Associated Press]
Sharjah	Dry. Sale, possession and consumption are prohibited, including carrying alcohol through the emirate. [REPORTED]
Ajman, Ras Al Khaimah, Fujairah, Umm Al Quwain	Sold in licensed hotels and in licensed shops. [REPORTED] [VERIFY local conditions]

The legal drinking age is 21, drinking in public is an offence everywhere, and there is no tolerance for drink driving. The previous page described Umm Al Quwain as "licensed venues" only and implied retail was a Dubai and Abu Dhabi matter, which was not accurate. If you live in Sharjah and buy alcohol elsewhere, bringing it home is the legal risk. **In doubt?** Davidson & Co. would be worth speaking to.

Living together

The previous page said unmarried couples living together was "historically restricted (laws evolving)" in Sharjah. Federal reforms announced in November 2020 removed the criminal offence of cohabitation for unmarried couples across the UAE. [\[REPORTED: The National and WAM, November 2020\]](#) In practice, some landlords and buildings, particularly in Sharjah, let to families only and may ask for a marriage certificate. That is a tenancy condition, not a criminal matter. [\[REPORTED\]](#) [\[VERIFY with the landlord before you pay a deposit\]](#) If your circumstances are sensitive, take legal advice first.

Dress and public conduct

Modest dress in public places is expected everywhere and most firmly in Sharjah, which has long-standing public decency rules. The [UAE Culture and Customs Guide](#) covers this properly.

The working week

The federal government works Monday to Friday midday, with a Saturday and Sunday weekend. Sharjah's government works a four-day week with Friday, Saturday and Sunday off. [\[OFFICIAL\]](#) Private employers set their own week within the labour law, so ask. A Sharjah public sector school or office calendar that differs from a Dubai employer's can complicate childcare.

Space, pace and things to do

- **Dubai:** the most restaurants, venues, events and flights, and the most traffic.
- **Abu Dhabi:** large-scale culture and sport on Saadiyat and Yas islands, and a calmer daily rhythm.
- **Sharjah:** museums, heritage districts, a strong university quarter and new master-planned communities.
- **Ajman:** a compact corniche city with beaches and a growing coastal district.
- **Ras Al Khaimah:** Jebel Jais, the highest peak in the UAE, plus beach resorts and hiking.
- **Fujairah:** the Hajar Mountains meeting the Gulf of Oman, with the country's best-known diving.
- **Umm Al Quwain:** mangroves, lagoons and very little else, which is the point.

Ideas for families in every emirate are in [Things to Do With Kids in the UAE](#).

12. Visa in one emirate, home in another

Your residence visa is issued through the emirate where your employer or company is licensed. Living in a different emirate from the one on your visa is common and lawful. [\[REPORTED\]](#) It does create friction in a few places, and the details change, so treat this list as questions to ask and not as settled rules.

Situation	What to check	Tag
Sponsoring your family	The authority usually asks for an attested tenancy contract. Confirm whether it must be in the emirate that issues the visa. Dubai visas are handled by GDRFA, others by ICP	[VERIFY]
Registering a car	Vehicles are registered with the traffic authority of an emirate. Ask whether you can register where you live if your visa is from elsewhere	[VERIFY]
Driving licence	Issued by the emirate linked to your visa or residence. Valid nationwide	[OFFICIAL]
Health insurance	See section 9. Check the network where you live	[MARKET]
School places	Some schools prioritise residents of the emirate or ask for a local tenancy contract	[VERIFY with the school]
Company housing or allowances	Some employers, especially in Abu Dhabi's public sector, tie the allowance to living in the emirate	[VERIFY with HR]

In doubt? If your employer, visa and home will be in three different places, ask Davidson & Co. to look at the specifics before you resign from your current job. Our [UAE Visa Requirements Guide](#) explains the routes.

13. The seven emirates, one by one

Dubai

Best for: people whose job is in Dubai, career builders who want the widest market, and anyone who wants maximum choice of schools, healthcare, flights and things to do.

Know before you commit:

- The highest rent per square foot in the UAE at AED 115, although down 6.3% over 12 months. [\[MARKET: Bayut, September 2026\]](#)
- Rent increases are tied to an official index, and the 5% housing fee is added to your utility bill.
- Traffic is the daily cost. Choose the home by the commute, not the postcode.
- Dubai is large. International City and Dubai South rent for a fraction of the Marina or Downtown, so "Dubai is expensive" hides a wide range.

Official links: Dubai Land Department (dubailand.gov.ae), KHDA (khda.gov.ae), DEWA (dewa.gov.ae), RTA (rta.ae).

Read next: [Moving to Dubai hub](#), [Dubai Area Guide and Map](#), [Dubai Cost of Living](#).

Abu Dhabi

Best for: people working in the capital, families who want a calmer pace, and anyone in government, energy, healthcare or education.

Know before you commit:

- Rents rose 10.3% in 12 months to AED 99 per square foot, close to Dubai for apartments. [\[MARKET: Bayut, September 2026\]](#)
- A 0% rent increase measure has applied since 2 June 2026 until further notice. It protects sitting tenants and limits rises on previously rented units, but supply is tight.
- A daily commute to Dubai by car is not realistic for most people. The train now makes a hybrid pattern more practical.
- The emirate includes Al Ain and Al Dhafra, with very different rents and lifestyles.

Official links: ADREC (adrec.gov.ae), TAMM (tamm.abudhabi), ADEK (adek.gov.ae), Department of Health (doh.gov.ae).

Read next: [Moving to Abu Dhabi hub](#), [Moving to Abu Dhabi guide](#), [Abu Dhabi Area Guide and Map](#).

Sharjah

Best for: families who want space at a much lower rent, people working in Sharjah or northern Dubai, and those who prefer a quieter, more traditional setting.

Know before you commit:

- Rent averages AED 41 per square foot, about a third of Dubai. [\[MARKET: Bayut, September 2026\]](#)
- The strongest fixed-rent protection on paper: no increase in the first three years unless you agree. [\[LAW: Sharjah Law No. 5 of 2024\]](#)
- A dry emirate with firmer public decency expectations.

- The Dubai crossing at peak hours is the price of the saving. Homes near the Dubai border cost more for that reason.
- The government's four-day week does not automatically apply to private employers.

Official links: Sharjah Municipality (shjmun.gov.ae), SPEA (spea.shj.ae), SEWA (sewa.gov.ae).

Read next: [Sharjah Relocation Guide](#).

Ajman

Best for: budget-led households working in Ajman, Sharjah or northern Dubai.

Know before you commit:

- Among the lowest city rents in the UAE at AED 31 per square foot. [\[MARKET: Bayut, September 2026\]](#)
- Every Dubai commute passes through Sharjah, so it is longer than the map suggests.
- Fewer international schools. Many families school in Sharjah or Dubai.
- Alcohol is available in licensed outlets, unlike in neighbouring Sharjah.

Official links: Ajman Municipality and Planning Department (am.gov.ae), Etihad WE (etihadwe.ae).

Read next: [Northern Emirates Guide](#).

Ras Al Khaimah

Best for: remote and hybrid workers, people employed locally in tourism or industry, and those who want mountains and sea on the doorstep.

Know before you commit:

- The emirate average of AED 58 per square foot is pulled up by waterfront communities such as Al Marjan Island, Al Hamra and Mina Al Arab. Inland and older areas are far cheaper. [\[MARKET: Bayut, September 2026\]](#)
- Wynn Al Marjan Island is scheduled to open in September 2027, which is already affecting rents and construction traffic nearby. [\[OFFICIAL: Wynn Resorts\]](#)
- Around 70 to 80 minutes to Dubai outside peak times makes two or three office days a week workable and five a strain. [\[ESTIMATE\]](#)
- Fewer schools and specialist clinics than Dubai, Abu Dhabi or Sharjah.

Official links: RAK Government portal (rak.ae), RAKEZ (rakez.com), Etihad WE (etihadwe.ae).

Read next: [Northern Emirates Guide](#).

Fujairah

Best for: people working in ports, shipping, energy and tourism on the east coast, divers, and those who want a slower coastal life.

Know before you commit:

- Rent averages AED 33 per square foot, up 10.8% in 12 months from a low base. [\[MARKET: Bayut, September 2026\]](#)
- It is the only emirate wholly on the Gulf of Oman. Distance to Dubai and Abu Dhabi rules out daily commuting.

- The Etihad Rail station now gives a direct train to Abu Dhabi in about 1 hour 45 minutes. [REPORTED]
- Limited international school choice and a limited flight schedule from the local airport.

Official links: Fujairah Municipality (fujmun.gov.ae), Etihad WE (etihadwe.ae).

Read next: [Northern Emirates Guide](#).

Umm Al Quwain

Best for: people who want quiet and low cost above everything else and whose income does not depend on being in a city.

Know before you commit:

- The lowest average rent of the seven at AED 29 per square foot, down 8.1% in 12 months. [MARKET: Bayut, September 2026]
- Very few jobs, schools or hospitals within the emirate. Expect to travel to Ajman, Sharjah, Ras Al Khaimah or Dubai for most things.
- It does have a free zone, the Umm Al Quwain Free Trade Zone, used by many small businesses whose owners live elsewhere.

Official links: Umm Al Quwain Government (uaq.ae), Etihad WE (etihadwe.ae).

Read next: [Northern Emirates Guide](#).

14. Seven questions that decide it

Answer these in order. The first one that produces a firm answer usually settles the matter. The Emirate Matcher tool that accompanies this guide runs the same logic with your numbers.

- 1 **Where is the job, and how many days a week must you be there?** Five days in an office is a different decision from two.
- 2 **What is the longest one-way commute you will accept on a bad day?** Be honest. Then cross off every emirate that fails it.
- 3 **Do you have school-age children, and does the school need a particular curriculum?** If yes, shortlist schools first, then homes.
- 4 **What can you spend on rent each year, including the fees in section 5?**
- 5 **Are any local rules a deal-breaker?** A dry emirate, family-only buildings, or the public decency rules.
- 6 **Do you need specialist healthcare, frequent flights or a particular community nearby?**
- 7 **Is this for two years or ten?** Short stays favour convenience. Longer stays reward space and stable rent.

15. Eight mistakes we see repeatedly

- 1 Choosing the emirate by rent alone, then discovering the commute on the first Monday.
- 2 Testing the commute on a weekend or at midday.
- 3 Signing a 12-month lease before visiting at school-run time.
- 4 Assuming Abu Dhabi is cheaper than Dubai. For apartments in 2026 it is close.
- 5 Assuming a Dubai insurance card will work at the clinic next to a Sharjah or Ajman home.

- 6 Carrying alcohol home through Sharjah.
- 7 Treating the emirate average rent as the price of a specific building.
- 8 Forgetting the add-ons: the 5% housing or municipality fee, attestation, utility deposits and tolls.

16. Try before you commit

The cheapest way to avoid a 12-month mistake is a one-month trial. Spend your first weeks in a furnished short-term rental in the area you think you want, run the real commute and school run, then sign.

Partner: Maison Privée. Maison Privée is a Relocate2UAE partner offering furnished short-term rentals. A month in a serviced home lets you test an area before you sign an annual lease. See our [partners page](#) and [Your First 90 Days of Housing](#).

A scouting checklist for any area:

- Drive to the office at 7.30am and back at 5.30pm on a weekday.
- Do the school run from the front door, both ways.
- Find the nearest in-network clinic and hospital for your insurer.
- Ask the building for the last two years' rent on the unit, and check the official index where one exists.
- Ask what is added to the rent: fees, chiller or district cooling, parking, service charges.
- Read the renewal clause.
- Walk the area after dark and on a Friday.

17. Frequently asked questions

Which emirate is cheapest to live in? On average advertised rent, Umm Al Quwain at AED 29 per square foot, followed by Ajman at AED 31 and Fujairah at AED 33. [\[MARKET: Bayut, September 2026\]](#) Cheapest rent is not the same as cheapest life if it adds a long commute or school fees in another emirate.

Is Abu Dhabi cheaper than Dubai? Not clearly, in 2026. The all-property average is lower in Abu Dhabi, AED 99 against AED 115 per square foot, but one-bedroom apartments are almost level. [\[MARKET: Bayut, 2026\]](#)

Can I live in Sharjah and work in Dubai? Yes, and many thousands of people do. Plan for the peak-hour crossing, check your health insurance network, and remember Sharjah is dry.

Can I live in Dubai and work in Abu Dhabi? Yes. By car it is around 80 to 100 minutes each way from central Dubai. [\[ESTIMATE\]](#) The Etihad Rail service, a little over an hour between stations from AED 39, has made a hybrid pattern more realistic. [\[REPORTED\]](#)

Do the same laws apply in every emirate? Federal law applies everywhere. Tenancy, alcohol, education regulation, tolls and some public conduct rules are set by each emirate.

Which emirate is best for families? The one where the commute and the school run are shortest for your family. Dubai and Abu Dhabi have the widest school choice. Sharjah offers the most space for the money within reach of Dubai and three years of fixed rent under its 2024 law.

Does my visa limit where I can live? Generally no, but see section 12 for where it causes friction.

Is Ras Al Khaimah a realistic base for a Dubai job? For two or three office days a week, often yes. For five, most people find it wearing.

18. If you are in doubt: who to speak to

Your question	Who to speak to
A tenancy clause, a rent increase or an eviction notice	The emirate's rental disputes body, and Davidson & Co. for advice on your contract
Whether your visa, tenancy and family sponsorship will work across two emirates	GDRFA (Dubai) or ICP, and Davidson & Co. for your specific case
Whether a rent is fair for a building	The official rental index for Dubai or Abu Dhabi, and Altura Property for those two cities
Whether your insurance works where you will live	Your insurer, or Pacific Prime
Which licence and free zone suits your business	Creative Zone
A school's rating and fees	KHDA, ADEK or SPEA directly

Any advice a partner gives you is their own, and is a matter between you and that firm.

19. Sources and how we checked

All sources were read between 1 and 4 October 2026.

- **Rents:** Bayut Property Rental Index for the UAE and each emirate, September 2026. CBRE UAE Real Estate Market Review Q2 2026, JLL Living Market Dynamics Q2 2026 and Colliers UAE Real Estate Market Report Q2 2026, as reported by Gulf News, Construction Week and Arabian Business.
- **Tenancy law:** Dubai Decree No. 43 of 2013. Sharjah Law No. 5 of 2024, as reported by Gulf News, Khaleej Times and Arabian Business in September 2024. Abu Dhabi Real Estate Centre announcement of 2 June 2026, as reported by Gulf News, Dubai Eye, Gulf Business and Lexis Middle East.
- **Transport:** Etihad Rail announcements as reported by The National, Gulf News, Time Out and the International Railway Journal.
- **Schools:** KHDA, Sharjah Private Education Authority via the Emirates News Agency (WAM), and Gulf News.
- **Health insurance:** Ministry of Human Resources and Emiratization health insurance scheme page.
- **Population:** Statistics Centre Abu Dhabi, Sharjah Census 2025 as reported by Khaleej Times, and the Ajman 2017 census.
- **Ras Al Khaimah:** Wynn Resorts announcements, August 2026.

Open items we could not close are listed in the handover note that accompanies this guide and are marked [\[VERIFY\]](#) in the text.

Important information

This guide is general information, correct to the best of our knowledge on 4 October 2026. It is not legal, financial, tax or property advice and it cannot take account of your circumstances. Rents, fees, laws and services change, and are applied differently in different emirates and to different people. Figures tagged **[ESTIMATE]** are our own arithmetic and are not quotations. Relocate2UAE and Relocate 2 FZC LLC accept no liability for any loss arising from reliance on this guide or its tools. Confirm anything important with the relevant authority or provider before you act. Where a point is in doubt on the legal side, Davidson & Co. would be worth speaking to.

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