THE FOURTH REPORT OF THE RADIX BIG TENT HOUSING COMMISSION

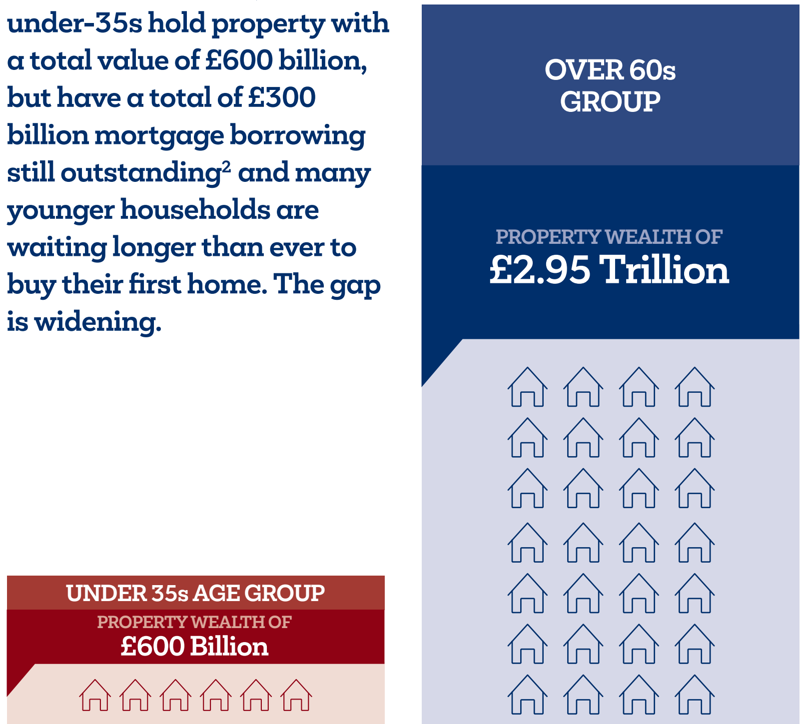
# Resizing RIGHTSIZING:

## Why better options matter to us all

# Introduction

The UK is rapidly becoming a super-ageing society with a stark and growing generational housing divide. By 2030, one in five people will be over 65.[1]

**This group now holds more than half of all UK property wealth — a record £2.89 trillion of net housing wealth is held by the over 60s alone in homes worth a total of £2.95 trillion. In contrast, the under-35s hold property with a total value of £600 billion, but have a total of £300 billion mortgage borrowing still outstanding[2] and many younger households are waiting longer than ever to buy their first home. The gap is widening.**




**Over 60s have 4.8 times the total property wealth of under 35 year olds**



On paper, a 'later-living' move for the 'baby-boomer' generation — from large family homes with empty bedrooms and high running costs to smaller, accessible, energy-efficient homes — should be an obvious and attractive step. But while many households do move after the age of 50, many stay put after age 65; moving into specialist housing in older age is often seen as a last resort, not an aspiration for an improved life in later years.

Households headed by someone aged 70+ are rising by around 50,000–80,000 a year.[3] Yet relatively few people in this age group move home, especially after their mid-seventies, until a later point—typically after 85—when a move into specialist housing or care may become necessary.[4]

The picture is radically different in some other countries: up to 12 per cent of pensioners, for example in New Zealand choose specialist housing with many planning and saving for it as a positive lifestyle choice.[5]

Age UK has pointed out that a fair number of people in their 70s have already moved—often into the home they expect to age in. The charity's polling (2025) shows that almost half of 66–74 year-olds have moved since turning 50. Other polling indicates that 70 per cent of movers over 55 were moving to find a better home to age in.

**The English Housing Survey indicates that around 70 per cent of over-65s are under-occupying their homes. Nearly half of those who do move aged 75+ downsize. It is estimated that around one quarter of mid-70s under-occupiers would downsize if suitable options existed, and would thereby release family homes, not least precious general needs social housing.**

Many over-65s express an interest in downsizing but don't actually do so because of a range of barriers (Homes for Later Living/ILC 2023). The English Housing Survey indicates that around 70 per cent of over-65s are under-occupying their homes.

**"rightsizing" is not necessarily the same as "downsizing".**

Nearly half of those who do move aged 75+ downsize. It is estimated that around one quarter of mid-70s under-occupiers would downsize if suitable options existed, and would thereby release family homes, not least precious general needs social housing.

As Age UK has pointed out, "rightsizing" is not necessarily the same as "downsizing". Many older people will benefit from a spare bedroom for carers, family members or couples sleeping separately.

Whilst older people do under-occupy, four in five older people live in homes with three or fewer bedrooms.
The right home is less about fewer bedrooms than compact layout, ease of maintenance and factors such as accessibility as well as affordability.

However, the potential of rightsizing for releasing family homes is clearly a very significant feature of housing for older people.

Irrespective of the gains for housing provision from older people moving, there are also shortages of suitable homes for later living. As many as 87 per cent of surveyed councils have warned they lacked suitable housing for their ageing populations.[6] This has left many older tenants managing steep stairs, narrow doorways, unreliable lifts and inaccessible bathrooms — all of which is driving avoidable pressure on the NHS and social care.

The London disability equality organisation *Inclusion London* reports that only three per cent of newly approved homes in the capital are all suitable for older or disabled people, and fewer than one per cent are fully wheelchair-accessible.[7] This is far from a fair or inclusive housing system.

Research by WPI Economics shows that millions of older people *want* to move — they simply lack the options. If suitable homes existed, nearly two million spare bedrooms would be released back into the housing market. The modelling is clear: for every three retirement homes built, there is a chain of moves leading to two first-time buyer homes becoming available.[8]

Later-living operators draw widely on a narrative that typical rightsizers have the potential to free up a sought after family home, possibly with 2.3 bedrooms worth a market average approximation of £570,000 - precisely the kind of stock families are desperate for.

## So why isn't Rightsizing happening?

**2 MILLION**
SPARE BEDROOMS RELEASED BACK INTO THE HOUSING MARKET.

**RIGHTSIZERS**
RIGHTSIZERS HAVE THE POTENTIAL TO RELEASE UP TO **870,000** FAMILY HOMES BACK INTO THE HOUSING MARKET

# Why Older People Can't Move Even When They Want To.

### 1. Too few suitable homes being built — and too little choice

The UK is simply not building the homes older people need. To keep pace with an ageing population, we should be delivering up to 50,000 specialist homes a year. Instead, we are managing barely 5,000–7,000 later-living homes annually, out of a total circa 200,000 newly built ones[9]

**To keep pace with our ageing population we should be delivering 50,000 specialist homes a year. Instead, we are managing barely 5,000–7,000 later-living homes annually, out of a total circa 200,000 newly built ones**

Political incentives, tenure-blind housing targets and developer preferences all push governments toward delivering family homes, which are quicker to build and easier to count, while the cross-departmental benefits of older people's housing remain undervalued and treated as niche. Consequently, the later-living market remains chronically under-supplied.

Many older people aren't staying put out of reluctance — they are stuck because suitable alternatives are scarce, poorly understood or financially unattractive. The smaller, accessible, low-maintenance homes that would-be rightsizers want, are often unavailable locally or pitched at a narrow, high-end 'niche' market.

The sector is also heavily skewed towards owner-occupation, offering limited rental or flexible tenure options. Where specialist housing does exist, it is often complex. Negative publicity around service charges, exit fees and difficult re-sales has made buyers and families wary, while age-restricted resale rules — sometimes limiting buyers to over-60s or over-70s — can constrain demand and depress saleability. Shared ownership options are limited, and where they do exist, such as the heavily criticised Homes England model, uptake has been low. Forthcoming Commonhold and Leasehold reforms could intensify these difficulties, potentially disrupting established approaches.

### 2. Government fears: a perceived drag on housing targets

Ministers remain wary of committing to specialist housing, convinced it will slow progress towards the headline pledge of 1.5 million new homes. Anything that requires higher accessibility standards, walk-in showers, communal spaces or optional care is seen as adding cost, complexity and time — and therefore as a threat to hitting the 300,000-a-year target.

Because councils face no firm requirement to plan for older people's housing, it rarely features meaningfully in local plans. Assessment of local need — which can vary dramatically even within a single authority — is often minimal or absent.

The result is generally that the limited specialist housing that is built tends to be on marginal, unwanted plots at the edge of towns. These locations isolate older residents from the amenities they rely on and cause unnecessary loneliness, where limited mobility and energy makes finding new friends a daunting concept. Meanwhile national data evidences that homes in the central areas of towns and cities are dominated by under-35s.[10]

### 3. A short-sighted approach from councils

Too many councils still operate on a narrow assumption: their priority is "affordable homes for young families"; specialist housing for older people is seen as a distraction — or worse, a future cost pressure. As a result, councillors often give low priority to purpose-built later-living schemes, convinced they will add strain to already overstretched adult social care budgets.

What's missing is recognition that these older residents are *already* part of the community — just less visible. This mindset has helped push registered providers *out* of the later-living market rather than drawing them *in*. The outcome is stark: we are building only a tiny proportion of the social homes needed for older people and the gap is growing each year.

### 4. A national mindset problem around 'rightsizing'

Late-life moves are emotionally complex and about far more than bricks and mortar. They are often framed negatively — dominated by narratives of loss, disruption, and the emotional labour of sorting through a lifetime's possessions. British cultural attitudes don't help: moving is frequently described in terms of bereavement, and the familiar refrain of *"they'll have to carry me out in a box"* still shapes expectations. There is little positive messaging to counter this.

Government silence has reinforced the problem. It is hoped the forthcoming national Long-Term Housing Strategy will respond to the Older People's Housing Task-force report, which remains unanswered, leaving those approaching retirement without the confidence or clarity they need to plan ahead.

But after 75, the picture changes dramatically. Moving becomes physically and emotionally overwhelming, and those, who have not moved earlier because of the lack of earlier pathways, can end up making a 'crisis' move triggered by ill-health, a fall, or a sudden loss of independence.[11] The absence of early, positive pathways means choice collapses into necessity.

### 5. No incentive to invest — even when it saves public money

Evidence from the Mayhew Review's *Healthier and Happier (Homes for Later Living)* report shows that each person residing in specialist later-living housing faces a significantly lower risk of health problems, generating around £3,500 a year in savings for the NHS and social care. The benefits are clear — but the incentives are not.

Right now, MHCLG sees none of these savings. There is no co-ordinated cross-government policy on rightsizing and the siloed structure of Whitehall means every financial gain flows elsewhere: reduced care needs benefit local authority social services; fewer delayed discharges benefit the NHS; greater independence benefits DHSC. MHCLG, however, carries the cost of enabling the move but receives none of the fiscal return.

In a period of tight budgets, this creates a perverse outcome. Instead of viewing investment in older people's housing as a practical, cost-saving intervention, the system makes it more expedient for MHCLG to do nothing. Older people remain in homes that no longer meet their needs, while the financial burden falls on other departments — and the opportunity to save money across the public sector is lost.

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**£3,500**
**PER YEAR**
in NHS/Social Care Savings

**All these challenges point to a housing system that is fundamentally stuck — not just because of planning rules or funding constraints, but because of a growing blockage of 50 – 75 year olds at the top of the housing chain not finding the right kinds of home. When older people who want to move have nowhere suitable to go, the entire system jams. Homes that should be freed up for families and first-time buyers stay locked, and the flow of housing 'downstream' grinds to a halt.**



# Policy Moves That Make Rightsizing Work for Everyone.

### 1. Parallel building: accelerating supply by building for all ages at once

One of the fastest ways to unblock the housing system is to scale up specialist housing *alongside* mainstream development. Later-living homes count towards the 1.5 million target and - building them in tandem with family homes — they help deliver the government's pledge sooner, while meeting the needs of an ageing population. Increased variety in types of mainstream houses would further encourage more 50 – 75 year olds to move.

Creating attractive, well-located options for older couples also frees up a jammed housing market, releasing thousands of family homes for younger households — including first-time buyers — as movement finally returns along the chain.

This requires better research into local demand and a wider range of options for rightsizers: build to rent, shared ownership, and modern retirement leasehold models. Schemes that bundle maintenance, security and on-site support into a single, predictable monthly fee remove the financial uncertainty that currently deters many older movers.

Service charges also need a reputational reset. Standardising how fees are presented would increase transparency and help counter recent negative publicity. The message is simple: higher levels of amenity come with higher costs and residents should be able to choose the level of service that suits them and their budgets, but new schemes with flexible pricing structures and service packages are needed to provide viable and attractive options for the future. The big challenge within the specialist market is providing service at an affordable cost.

### 2. Planning Reform — A LaterLiving Allocation

The National Housing Strategy, New Towns programme and Mayors' Development Corporations together create a key moment to rethink how we approach rightsizing — an opportunity that should be seized. New developments over a certain size could be required to include dedicated later-living provision, either through a distinct planning use class or by mandating in every local plan a percentage of homes (which will vary from place to place) should be designed specifically for older adults. This is already the case for affordable housing; for example, a ten per cent requirement for larger schemes would begin to rebalance the system and deliver immediate, not distant, savings across public services.

Any quota system must, however, reflect the higher build and operating costs of specialist later-living schemes. Communal spaces, staffing, accessibility needs, slower turnover and constrained service charges make viability more complex than mainstream housing, and quotas can easily destabilise these finely balanced models.

### 3. Shift councillors' assumptions

Some councils' long-held fears about "overburdening" adult social care need re-framing. Enabling disabled and older people to live safely and independently in well-designed homes doesn't increase demand — it *reduces* it. When people can remain active, work or volunteer, and stay connected to their communities, they contribute socially and economically to local areas. This is the foundation for a more inclusive housing market and genuinely intergenerational neighbourhoods.

In terms of recruitment and retention of the care workforce, it is much easier for care to be delivered to a single development rather than through multiple journeys to separate properties. And job satisfaction is greater for care workers who meet up with other carers in a retirement scheme, rather than working in isolation.

Research consistently shows that older adults thrive in mixed-age environments. Encouraging councils to plan for this — rather than defaulting to age-segregated or reactive provision — would support healthier, more resilient communities. It is a preventative approach to well-being, not an additional burden.

Making this happen requires clear messaging, expectations and measurable goals. Introducing targets and metrics — for example, tracking the percentage of over 75s living in specialist housing, where 15 per cent is currently considered strong performance — would turn aspiration into accountability.

### 4. Create a cross-Whitehall unit to unlock and redirect savings

Establishing an interdepartmental unit across Whitehall (one of the recommendations in the first Radix Big Tent housing report '*Beyond the Permacrisis*')[12] would allow the immediate sharing — or redirection — of savings back to MHCLG. This simple reorganisation might finally give the department a direct financial incentive to support the large-scale construction of homes for older adults, rather than bearing the costs while other departments reap the benefits.

### 5. Shift the cultural mindset — change the narrative around later-life moves

How society talks about ageing and downsizing needs to change. In many cultures, moving to a more manageable home is seen as a positive, preventative step — one that supports physical and mental well-being and provides access to care and support when needed. The UK's rhetoric, by contrast, often casts later-life moves as loss, decline or defeat. Learning from other cultures and changing that narrative is essential.

Messaging could show that rightsizing is not just good for individuals; it unlocks the wider housing market.

We also need to challenge misconceptions about equity. Selling a family home does not mean disinheriting children: with pension funds being pulled into inheritance tax, many will be pushed over the £1 million IHT allowance. Selling their property and gifting some of the proceeds (subject to the seven-year rule) can reduce the size of the taxable estate. Renting a retirement property after the sale provides a secure home.

Equity-based models can allow older adults to fund rent or service charges; and sharing part of the equity with the provider encourages maintenance of the capital value. In contrast, higher ongoing service charges may lead older people having to eat into more of their capital to pay their bills.

Finally, the opportunity to right-size must reach people before they hit the critical age threshold. Gentle, proactive engagement after 75 — nudges, not finger-wagging — can help people plan ahead and see rightsizing as a route to a healthier, happier later life.

### 6. Embed age-friendly design from the outset

Age-friendly design should be a starting point, not a late-stage accessibility check. If every new home was built to accessible and adaptable *"life-compliant"* M4 Category 2 standards, people could age in place more safely and comfortably — if the first move is right, the pressure to right-size later in life is significantly reduced.

Creative architects already have the tools to design for future flexibility. Modern apartment layouts can be made fully adaptable without adding material costs, increasing carbon use or undermining scheme viability. Building homes that work for every stage of life is not a premium extra — it's smart, preventative planning that avoids far greater challenges down the line.

**EVERY 3**
RETIREMENT HOMES BUILT
there is a chain of moves leading to **TWO** first-time buyer homes becoming available

### 7. Pilot a stamp duty relief scheme

This would offer relief mirroring the first- time buyer's SDLT relief, which currently applies to England and Northern Ireland (maximum saving currently is £5,000). This could apply to buyers over a certain age, or in the case of joint buyers one of the spouses or civil partners being over a certain age, such as [65], where they are purchasing a residential property which is replacing their main residence. If the previous main residence is sold after the purchase of the replacement main residence a refund could be available if the previous main residence is sold within a fixed period after the purchase of the replacement residence. There will also need to be a claw-back of the saving if the buyer acquires another residential property within a fixed time period following the purchase.
In the same way that first-time buyer relief does not apply to buyers who have owned property, this relief should not be available to buyers who own second homes or buy-to-let properties in the United Kingdom or anywhere else in the world.

Wales would not be included as LTT (Land Transaction Tax) applies in Wales (not SDLT) and there is no equivalent first-time buyers' relief under LTT.



# Conclusion

This is far from the end of the story. Rightsizing delivers clear, system-wide advantages:

- For young families: rightsizing unlocks the three-bed homes that are in shortest supply.
- For local and central government: rightsizing cuts NHS and social care costs while boosting Treasury receipts.
- For local economies: rightsizing redirects older households' spending from high energy bills into local shops, services and social consumption.

Yet despite these benefits, the issue has been neglected for decades. Long-standing barriers remain firmly in place, and the question of how we house an ageing population is becoming more urgent, not less. A radical, system-wide rethink is now unavoidable.

Demand already exists. If the benefits are communicated clearly and confidently, supply will follow. And the message must be unambiguous: rightsizing is **not** anti-youth. It is **pro-youth, pro-growth and pro-opportunity.** It supports older people, strengthens communities, saves public money and improves health and well-being across the population.

Specialist housing for older adults is not simply accommodation. It is preventative infrastructure — with profound, far-reaching benefits for the whole of society. Innovation to encourage earlier moves and addressing lower and middle income groups would benefit everyone.

# Ten key recommendations:

1. **Scale up** specialist housing for older people – including in tandem with mainstream housing in all major developments – thereby **contributing towards the government's 1.5m homes target.**

2. **Promote a wider range of options for later living,** including an improved Older People's Shared Ownership product from Homes England.

3. **Introduce greater transparency and regulation of service charges,** with standardisation of components and flexibility in how they are structured (e.g. allowing equity release to substitute for accumulating sinking funds for longer-term repairs/replacement).

4. **Require planning authorities** – via Mayoral or combined strategic plans and Local Plans – to **incorporate a percentage of age-appropriate homes for older people.**

5. **Recast later-life and accessible housing as a driver of healthier, more resilient, intergenerational communities,** and recognise that extra costs of tailor-made housing for older people lead directly to NHS and social care savings.

6. **Create an interdepartmental Whitehall housing delivery unit** that captures savings generated by specialist later-living housing and channels a proportion of them back to MHCLG, turning rightsizing into a revenue-releasing policy.

7. **Recognise the value of later-life** moves by highlighting their dual benefit: **improved wellbeing for older adults and significant release of family-sized homes for the next generation.** Use targeted communication and early-stage support to make rightsizing a pro-active mainstream choice.

8. **Require all new homes to meet accessible, adaptable M4(2) design standards from the outset,** treating age-friendly design as preventative infrastructure that avoids far greater social and financial costs later, as well as facilitating intergenerational new communities.

9. **Pilot a stamp duty relief scheme:** offering relief mirroring the first time-buyer's SDLT relief, which currently applies to England and Northern Ireland (maximum saving currently is £5,000) applying to buyers over a certain age (such as 65) where they are purchasing a residential property replacing their main residence. If the previous main residence is sold after the purchase of the replacement main residence a refund could be available clawing back if the buyer makes another purchase within a fixed time period (not available to buyers who own second homes or buy-to-let properties in the United Kingdom or anywhere else in the world).

10. **Improve terms for resales of retirement housing:** preventing financial hazards for those inheriting hard-to-sell, older retirement housing, requires providers to take new measures. This is a necessary antidote to the reputational risk of perceived unfairness for those inheriting a potential liability. Developers can offer: buy-back terms (enabling refurbishment and professional marketing); limit ongoing service charge liabilities; enable equity release to cover major repairs items; relax rental restrictions and age requirements.



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Not all members of the Radix Housing Commission Leaders Group or the above specialists necessarily agree with every recommendation in this paper but each recommendation has a majority of support.

# Who we are:

## Radix Big Tent

Radix Big Tent is a cross-party independent think tank dedicated to the renewal of Britain by transforming not just what we do but how we do it. We believe that real change requires system change and radical thinking coupled to practical proposals.

Our unique theory of change seeks to:

- **Stimulate out-of-the-box thinking**
- **Convene experts,** policy makers and stakeholders,
- **Frame arguments** to make them politically attractive
- **Provide platforms to shape** the political debate

Our solutions are radical but practical and non-ideological, which is why we are called the systems change think tank.

Charity number: No.1195014

## Background

Twelve months ago the Commission published its final report, which was presented directly to the Government. The Housing Minister, Matthew Pennycook described the report as an "incredible and important contribution to the debate". The following day, a number of specific recommendations were included in the Budget and further recommendations – not least a commitment to reintroduce strategic planning - have been announced since.

As there is still clearly a massive appetite in Government for further practical recommentations for reform Radix Big Tent's Housing Commission Leaders Group (HCLG) will continue its work. Its reports and recommendations represent the synthesis of comprehensive deliberations by the commissioners.



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