



**Housing, Communities
and Local Government
Committee**

**Rt Hon Angela Rayner MP
Secretary of State**

**Matthew Pennycook MP
Minister for Housing and Planning**

**Ministry of Housing, Communities and Local Government
2 Marsham Street
London, SW1P 4DF**

CC: Pat Ritchie, Interim Chair, Homes England

21 July 2025

Dear Angela and Matthew,

Housing for Older People one-off session

On 1 July 2025, our Committee held a [one-off evidence session](#) to consider the housing options available for people in later life. The session investigated the findings of the Older People's Housing Taskforce Report and the shortage of specialist housing provision for older people. We have also heard serious concerns regarding property values and service charges in some McCarthy Stone properties. I would be grateful for your response to the questions our Committee has, based on the evidence that we heard.

Older People's Housing Taskforce

We heard evidence from Professor Julianne Meyer CBE, Chair of the Older People's Housing Taskforce. In May 2023, the previous Government commissioned the Taskforce to explore how to improve the choice, quality, and security of housing for older people.¹ The Taskforce submitted its final recommendations on the day before the general election was announced in May 2024,² and the Department published the final report in November 2024.³

¹ Gov.UK, [Older People's Housing Taskforce](#)

² Oral evidence: [Housing for older people](#), 1 July 2025, HC 982, Q3

³ Gov.UK, [The Older People's Housing Taskforce Report](#)



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So far, the Government has said it will consider the Taskforce's findings as part of the Long-Term Housing Strategy.⁴ Professor Meyer told us that:

[The Government] have not promised to give a detailed response — I would like that, and I think they should. I am waiting to see what is in the national housing strategy, and I have some concerns and worries about that.⁵

In written evidence to the Committee, Professor Meyer added that:

I fear the focus [of the Long-Term Housing Strategy] will centre solely on the ambition to deliver 1.5 million new homes, rather than addressing the specific and growing needs of an older and more diverse population.⁶

Therefore, I would be grateful for your response to the following questions:

- Will the Government respond to each of the Taskforce report's recommendations in full? If so, when will the Government publish this response?
- How will the Government ensure that the Long-Term Housing Strategy addresses older people's housing needs in sufficient detail?
- When exactly will the Strategy be published later this year?

Retirement property values and service charges

During the session, we raised concerns with Paul Teverson, Director of Communications at McCarthy Stone, following recent reports of some McCarthy Stone retirement properties losing significant value, while residents pay high service charges.⁷

Mr Teverson confirmed that McCarthy Stone's for-profit registered provider arm, McCarthy Stone (Shared Ownership) Ltd, intends to apply for grant funding from the new Affordable Homes Programme to deliver Older Persons Shared Ownership (OPSO) properties.⁸

⁴ See, for example: Written Ministerial Statement, [Older People's Housing Taskforce](#), 26 November 2024, UIN HCWS249

⁵ Oral evidence: [Housing for older people](#), 1 July 2025, HC 982, Q4

⁶ Written evidence submitted by Professor Julianne Meyer [[HOP 002](#)]

⁷ Oral evidence: [Housing for older people](#), 1 July 2025, HC 982, Qq.29-57

⁸ Oral evidence: [Housing for older people](#), 1 July 2025, HC 982, Qq.55-57



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We are seeking further written evidence on these matter from McCarthy Stone in the coming weeks. However, we would expect to see significant improvements in the services that they offer their existing customers, and in the information they make available to prospective buyers about service charges, before they seek further funding from the new Social and Affordable Homes Programme.

Witnesses also highlighted that the structure of the OPSO scheme can leave some shared owners with disproportionately high rent liabilities. Oliver Boundy, Executive Director of Development at Anchor, explained that:

[...] if you buy 75% of the [OPSO] home, you pay no rent on the unsold portion that you do not own, but if you buy any less than 75% you pay rent on the proportion up to 100%. So, if you buy 70%, you pay rent on 30%, but if you buy 75%, you pay no rent on 25%, so the product itself could definitely be reformed to make it fairer.⁹

I would therefore be grateful if you could set out:

- What is the Government's assessment of the value for money of the OPSO product?
- What is the Government's assessment of the likely resale performance of OPSO properties?
- Does the Government or Homes England have concerns about the potential resale value of McCarthy Stone OPSO properties?
- Has the Government considered reforms to the structure of the OPSO scheme to make rent liabilities fairer for residents who own less than a 75% share of their property?
- What action has the Government taken towards the Older People's Housing Taskforce's recommendation of commissioning an independent report into resale values for older people's housing?

Park homes

We also heard evidence from Sonia McColl OBE, founder of the Park Home Owners JUSTICE Campaign; and Debbie Walker, Director General of the British Holiday & Home

⁹ Oral evidence: [Housing for older people](#), 1 July 2025, HC 982, Q71



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Parks Association, regarding the sale commission that park home residents must pay site owners whenever a transaction takes place. Under the Mobile Homes Act 1983, site owners have the right to charge up to 10% commission on the sale price of park homes.¹⁰

In March 2021, the previous Government commissioned researchers from Liverpool and Sheffield Hallam Universities to investigate the impact that changing the maximum commission rate would have on owners and the sector.¹¹ The final report was published in June 2022,¹² but the Department has not yet published a response. In May 2025, the Government said it will "set out further details in due course".¹³

I would be grateful for your response to the following questions:

- What is the Government's policy towards the 10% commission on the sale of park homes?
- Has the Department considered amending the maximum commission that site owners may charge?
- Will the Government respond to the findings of the 2022 research report in full? If so, when will the Government publish this response?

We would be grateful for your response to our questions by 22 August 2025.

Best wishes,

Florence Eshalomi MP
Chair, Housing, Communities and Local Government Committee

¹⁰ House of Commons Library, [Mobile \(park\) homes - 10% commission on sales](#)

¹¹ Gov.UK, [Mobile homes: The impact of a change in the maximum park home sale commission](#)

¹² Gov.UK, [Mobile homes: The impact of a change in the maximum park home sale commission](#)

¹³ BBC News, [PM urged to end 'legal theft' from park home owners](#)