Senior housing

Demographic drivers and their investment opportunities

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Aging realities

Demographic shifts

Compelling opportunities

Why invest in homes for the elderly?

Introduction

Across high-income countries, the demographic tide is turning: the fastest-growing age cohort is now the oldest.

This shift is reshaping housing demand in ways that present a compelling opportunity for real estate investors. As millions of individuals aged 65 and older seek homes that match their evolving needs – smaller units, barrier-free access, proximity to services – the market faces a critical shortage of suitable housing stock. From independent living apartments to assisted living and nursing homes, the demand spans a spectrum of care and design requirements.

While investing in senior housing can carry operational and reputational risks, these are manageable and often outweighed by the sector's resilience. Inflation-linked leases, policy support and demographic certainty offer strong fundamentals. Moreover, the mismatch between supply and demand is not just projected – it is already visible in markets like Germany, Switzerland and the UK, where older adults struggle to find homes that meet their needs.

For investors seeking stable, scalable and socially impactful opportunities, senior living is no longer a niche – it is a necessity. We believe the time to act is now, as demographic inevitabilities align with market fundamentals to create a rare window for profitable and purpose-driven investment.

Time to act

Housing for the oldest cohort of the population is in short supply

The demographic picture of multiple high-income countries signals strong growth in the demand for housing designed for the oldest segments of the population.

But what sort of housing are we talking about and how much do we need? And how can investors respond to this development?

The great demographic shift

According to the United Nations, by end of 2035 – a mere decade from now – the population of multiple high-income countries will change drastically. In many countries, the only age cohort that is growing in numbers is the oldest one. Table 1 shows country-level population changes.

Table 1 – No. of individuals by age cohort, change between 2025 and 2035

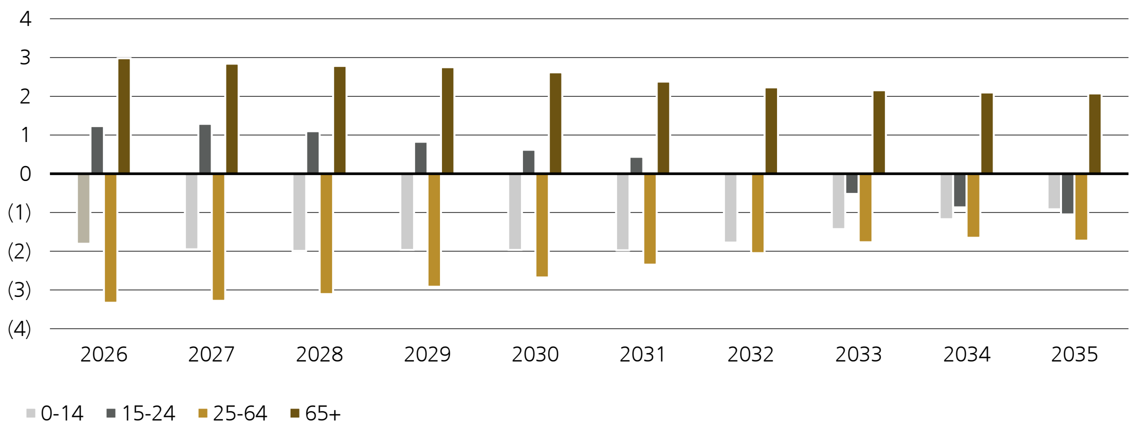
Population change by age cohort, 2025-2035 (thousands and %)

	0-14		15-24		25-64		**65+**		Total	
United States	-1,618	-3%	-1,595	-3%	5,013	3%	14,208	22%	16,009	5%
Japan	-2,171	-16%	-1,048	-9%	-4,993	-8%	984	3%	-7,227	-6%
Australia	8	0%	272	8%	730	5%	1,312	27%	2,322	9%
Germany	-1,116	-10%	600	8%	-5,574	-13%	3,685	18%	-2,405	-3%
United Kingdom	-923	-8%	820	10%	609	2%	2,599	19%	3,105	4%
France	-862	-8%	-334	-4%	-369	-1%	2,462	16%	897	1%
Italy	-1,052	-15%	-676	-11%	-3,663	-12%	2,864	19%	-2,526	-4%
Spain	-977	-16%	-426	-8%	-2,110	-8%	2,777	27%	-736	-2%
Netherlands	54	2%	-160	-7%	-147	-2%	883	23%	631	3%
Switzerland	-91	-7%	94	10%	-289	-6%	542	30%	257	3%
Nordics	-435	-10%	28	1%	-9	0%	962	16%	547	2%
Sweden	-232	-13%	113	9%	87	2%	341	15%	308	3%
Denmark	-9	-1%	-41	-6%	-47	-2%	214	17%	117	2%
Norway	-73	-8%	-23	-3%	11	0%	263	25%	178	3%
Finland	-117	-15%	-20	-3%	-72	-3%	126	9%	-83	-1%
Iceland	-2	-3%	-2	-3%	12	5%	18	28%	25	6%

Source: United Nations World Population Prospects 2024, UBS Asset Management, August 2025. Based on medium variant population forecasts.

In Europe specifically, the 65+ age cohort is expected to grow by around 2-3 million people every year over the next decade. In the meanwhile, the working-age population is expected to shrink by roughly 1.5-3.0 million people over the same period.

Figure 1 – Annual change in population cohorts, Europe (millions of people)



Source: United Nations World Population Prospects 2024, UBS Asset Management, August 2025 Based on medium variant population forecasts.

The impact on housing demand

Importantly, the housing needs of the oldest individuals of the population differ substantially from the rest of the population. A key issue is size: older people more often live alone or, at most, with their partner. This means that they need smaller residential units (studio up to two bedrooms) than 30–49-year-olds who commonly live with their partner and children (two-five bedrooms). In the OECD, approximately 30% of 65+ year-olds live alone, with many nations (especially the Nordics and the Baltics) seeing their respective ratio closer to around 40%. The ratio of those who live alone is closer to 10% for the 30-49-year-olds in the OECD. [1]

There are multiple differences between the housing needs for the elderly vs. the rest of the population other than size (Table 2). In the oldest segment (ca. 80+ year-olds) there is often also a need for personal care to meet many of their daily needs, while the youngest and healthiest of the 65+ age cohort can live on their own. Many individuals also *want* to live on their own: the vast majority (about 90%) of EU citizens would prefer *not* to move to a nursing home if they could live at home, even if they require regular help.[2] Nevertheless, even for those who prefer 'independent living', their housing needs lean towards requirements such as those listed in Table 2.

Table 2 – Some typical housing needs of 65+ year-olds, including those living independently

Accessibility and mobility	– Wider doorways and hallways for wheelchairs and walkers – Elevator, no-step access. Needs to be well lit – No thresholds (e.g., walk-in shower) or other tripping hazards
Safety features	– Grab bars, handrails – Non-slip flooring – Buttons or call cords for emergency assistance
Apartment layout and size	– One (ca. 40-60 sqm) or two (ca. 60-80 sqm) bedroom flats – Avoid stairs inside units (single-floor living) – Lower countertops, lower cupboards (kitchen, bathrooms) – Clutter-free floor plans
Location/amenities	– Proximity to public transport – Simple repairs and maintenance work taken care of by, e.g., a facility manager – Hobby rooms, cafes, etc. to promote social engagement, in the complex or the neighborhood – Easy access to fitness activities (e.g., short walking) and nature (e.g., public park) – Air conditioning

Source: UBS Asset Management, September 2025.

Typical but different types of housing for the elderly

Independent living

The term 'independent living' refers to housing options designed for seniors who can manage their daily activities without significant or any assistance. They may prefer an active (for their age) lifestyle with amenities (communal garden, pool, gym, etc.) and social opportunities, often within the housing complex itself or near it. The focus is on maintaining seniors' independence while enjoying a community setting and potentially having access to services like housekeeping, transportation and social activities – including with children (e.g., volunteering in the local kindergarten). Medical care is usually not provided on-site and if so, it is minimal in nature. Tenants' costs, covering, e.g., rent and property management, are usually the lowest amongst the three types of senior living.

Assisted living

Residents in 'assisted living' housing typically need help with daily activities, e.g., dressing, cooking, bathing and laundry. Staff is generally available 24/7 to assist in case of emergencies but does not provide complex medical care or rehabilitation therapies. Costs are moderate and cover, e.g., rent, property management and wages for a limited number of on-site staff.

Nursing homes

Designed for individuals with serious health conditions who require skilled nursing or medical care 24/7. Rehabilitative therapies are provided on-site by licensed nurses and doctors. Costs are high and cover rent and property management but most importantly the wages of specialized and numerous staff.

Clearly, the 65+ cohort, including those who wish to live independently, need somewhat specialized housing: small (e.g., one-two bedrooms in independent living or a dedicated room in a nursing home), with multiple safety, accessibility and amenity features. But how many such units, designed and built for the needs of the 65+ cohort, do we need?

Table 1 gives us an overview of the expected change in the 65+ population by selected countries. Using the approximate number of individuals per household for the 65+ cohort allows us to estimate how many homes designed (Table 2) to meet their requirements are needed (Table 3).

Table 3 – Approx. no. of new homes designed for 65+ to meet the coming demographic shift (2025-2035)

	65+ change, thousands, 2025-2035	Share of 65+ living alone	Approx. persons per household, 65+ cohort	Additional homes needed by 2035, thousands	Per year
United States	14,208	27%	1.6	9,000	900,000
Japan	984	31%	1.5	600	60,000
Australia	1,312	22%	1.6	800	80,000
Germany	3,685	34%	1.5	2,500	250,000
United Kingdom	2,599	37%	1.5	1,800	180,000
France	2,462	36%	1.5	1,700	170,000
Italy	2,864	30%	1.5	1,900	190,000
Spain	2,777	26%	1.6	1,700	170,000
Netherlands	883	31%	1.5	580	58,000
Switzerland	542	33%	1.5	360	36,000
Nordics	962	41%	1.4	680	68,000
Sweden	341	40%	1.4	240	24,000
Denmark	214	45%	1.4	160	16,000
Norway	263	38%	1.4	180	18,000
Finland	126	42%	1.4	90	9,000
Iceland	18	41%	1.4	10	1,000

Source: United Nations, OECD, UBS Asset Management, September 2025.

Some may consider those numbers to be a high estimate for certain countries in Table 3. Do we really need to build so many units for the 65+ population over the next decade? We believe so for various reasons.

First, Table 3 does not consider the current shortage of homes for the elderly. It also does not consider underlying demand, which is often unobserved because supply is too short, causing the market not to register a match between the demand side and the supply side.

Consider. that in Germany, 45% of individuals who moved after the age of 65 years live in a barrier-reduced home, while this is the case for only 15% of those who had not moved.[3] This suggests that German 65+ year-olds want to live in a barrier-free home which better meets their housing needs. The chance however is that they cannot find it because the supply of such homes is limited or not in the right location. This is also likely to be the case in Switzerland where roughly 60% of second-home buyers (people that already own their home but are looking for another which better meets their needs) report difficulties in finding a suitable property. In other words, many Swiss homeowners want to sell their property but are reluctant to do so because they cannot find another property that meets their changing needs.[4] The situation is similar in the UK where more than four million people aged 55 and older want to move but cannot because they can't find a home that meets their needs.[5] Four million people 65 and older require approx. 2.5 million appropriate units. If anything, the estimate for the UK seems too low.

Second, Table 3 includes estimates for the entire 65+ population. Within this age group, however, the needs change drastically as people get older. The 2.5 million new homes that are needed in Germany, as an example, over the next 10 years (250,000 per year) include everything from independent living (for the healthiest) to assisted living (for those losing mobility) and nursing homes (for those who need daily care). We can compare this estimate to the German government's target to build 400,000 new housing units per year.[6] However, the German government does not deliver a breakdown of how large those units should be. We can however see from Table 1 that the key age cohort that is getting larger in Germany over the next 10 years is the 65+ population. And we know that the housing need of this age cohort differs from the rest of the population (Table 2).

Therefore, the German estimate seems low in comparison to the German government's estimate, bearing in mind the main age cohort growing in number is 65+. The situation in other countries is similar, i.e., it is primarily the oldest cohort that is growing in numbers. Therefore, new supply should predominantly meet the needs of this age cohort for here the shortage is or likely will soon be the acutest.

Finally, many older individuals do not want to move due to emotional attachment or a mismatch between where the new home *is* and where it *should be* according to their preference. From a financial point of view, however, it would often be sensible for people to downsize, i.e., move from their current home to another smaller unit. This is the case, even if the price per square meter is higher. Making these homes available to people and showing them that they meet their needs, can help them to overcome the emotional attachment of leaving their old homes.

To illustrate this point, consider the following example, based on data for Germany. An elderly couple live in the old family home. Their children have moved out. Some maintenance topics, such as the roof and the windows, are becoming a necessity but they want to avoid that stress. Their home is also a two-story flat, and the stairs are becoming more difficult as they grow older. In short, their old place, previously the home for the whole family, does not fit their needs anymore.

They have two options (Table 4). Of course, everyone's situation will be special so this should be taken as guidance only. But the key point is this: by downsizing, they can boost their monthly available spending money (reduce their monthly cash outflow) by roughly EUR 900-1200 per month even if they buy or rent a high-quality flat that is designed to meet their new age-related needs. It should be noted that a German person, having paid contributions for 42 years while earning average wages, should expect around EUR 1,600 per month in pension.[7] Where existing-home prices are even higher, the savings can be higher as well. Whether they choose to buy or rent can depend on multiple factors such as availability of units for sale and rent, costs of transacting (which includes, e.g., real estate transfer taxes), personal opinions on the outlook for real estate prices, etc.

Table 4 – Approx. impact on savings

Amounts in EUR	Current home; owner-occupied designed for a family of four	Option 1: buy a new independent-living flat, designed for 65+	Option 2: rent a new independent-living flat, designed for 65+
Size in sqm.	120	60	60
Construction year	1970-1990	New	New
No. of bedrooms	3	1	1
Cost per sqm. (buying / renting)	3,500	5,700	20.0
Rent per month (excluding operational costs)			1,200
Purchase price	420,000	342,000	
Loan to value	5%	0%	0%
Loan	21,000	0	0
Interest cost per annum, %	3.2%		
Mortgage payment (repayment + int.cost)	4,612		
Thereof interest cost	672		
Costs of selling (~3.5%)		14,700	14,700
Costs of buying (~10%)		34,200	
Total equity (after costs of transacting)	399,000	350,100	384,300
Investable equity (not invested in home)		8,100	384,300
Interest (%) on investable equity		2.5%	2.5%
Interest on invested equity if renting		203	9,608
Annual change in house prices, %	2%	2%	
Annual change in house prices	8,400	6,840	
Maintenance and operational costs, % of value	3.0%	1.0%	
Maintenance and operational costs	12,600	3,420	1440
Total income and capital value gain	8,400	7,043	9,608
Total costs	13,272	3,420	15,840
Netto costs per year	4,872	-3,623	6,233
Netto cash outflow per year	17,212	3,218	6,233
Netto costs per month	406	-302	519
Netto cash outflow per month	1,434	268	519
Cost savings per month compared to current home		708	-113
Cash flow savings per month compared to current home		1,166	915

Source: UBS Asset Management. Based on data for Germany, September 2025.

It is clear to us the market for homes for elderly living is set to evolve markedly in the near- to medium-term, driven by demographics, lack of appropriate housing stock and financial incentives for the elderly to downsize their home.

The question is: how should investors access this opportunity? Before we answer that question, let's look into the market for elderly homes and its most recent developments.

The market

A helicopter view of some key variables in the market for homes for the elderly

The investment universe of elderly homes is small but growing. Policy support is also increasing, supporting the long-term development of the sector, as governments step up to meet the requirements of an older population.

The senior living investment market is now, after many years of slow developments showing a promising trend towards more liquidity and investor focus. The US market is more developed with institutional capital actively being deployed in established assets. The European market is maturing but has fewer assets developed in the past, making it open to value-add and opportunistic investments. In the APAC region, Japan is a key market but other countries, such as Australia, is facing a vast demand for homes for the elderly in the years to come.

Investment volume has increased, especially in the US and Europe. Price per unit is also trending upward, especially in Europe (Figure 2 and 3), as yields have stabilized after the interest-rate driven correction in 2022/2023.

Figure 2: Annual transaction volume, elderly living (USD, billion)

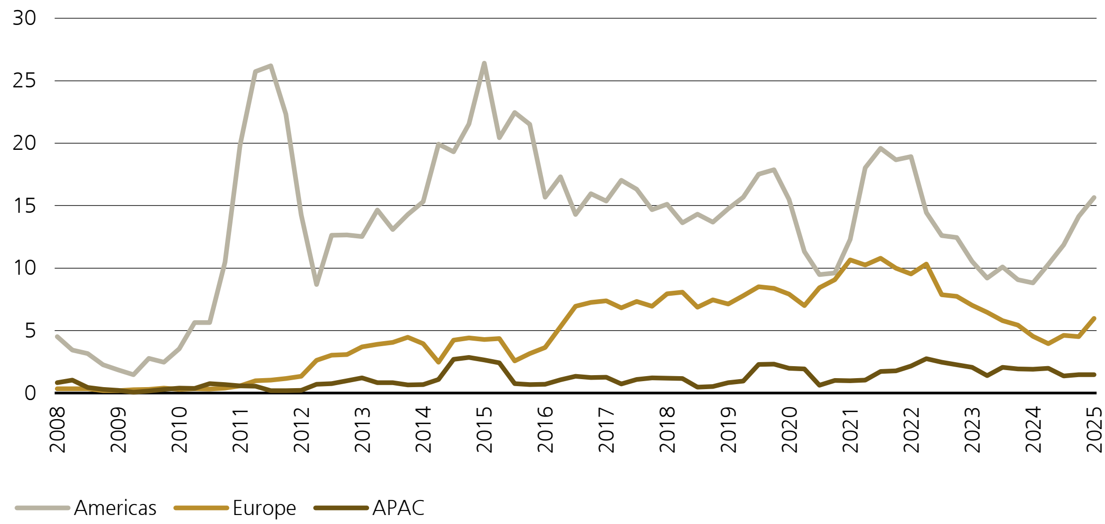
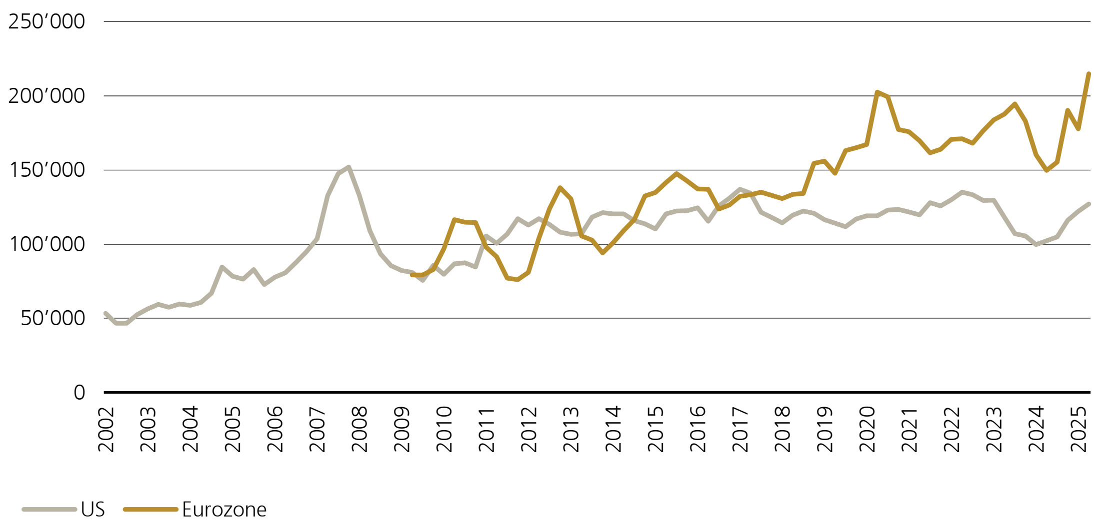


Figure 3: Price per unit in local currencies



Source: MSCI, UBS Asset Management. As of 2Q25. Currencies are in USD and EUR.

In comparison to other sectors, the current investment volume is relatively low. However, the senior housing sector is the fastest growing in terms of investment volume in the US, seeing USD 17.7 billion transacted in the year ending in 2Q25, up 79% YoY and 30% above the 10-year average investment volume. In Europe, the sector is on par with the market overall in terms of YoY expansion of investment volume (30%), but lack of product is keeping investment volume low in comparison to the 10-year average, as investors choose to keep established and promising assets on their books rather than trading them (Table 5).

Table 5 – Investment volumes by sector and region

	Amounts in billions of local currency	Office	Industrial	Retail	Apartment	Hotel	Senior Living
US (USD)	Annual investment volume (10-year avg.)	112.1	105.9	69.7	190.3	33.7	15.0
	Total investment volume, last 4 quarters	66.9	104.5	59.8	149.5	24.1	17.7
	YoY change in annual investment volume	22%	25%	6%	23%	-3%	79%
	Last 4 quarters volume as % of 10-year annual avg.	-40%	-1%	-14%	-21%	-28%	18%
Europe (EUR)	Annual investment volume (10-year avg.)	98.9	40.9	43.7	53.1	19.0	6.4
	Total investment volume, last 4 quarters	43.4	40.1	33.1	40.8	20.1	5.4
	YoY change in annual investment volume	12%	31%	21%	22%	8%	30%
	Last 4 quarters volume as % of 10-year annual avg.	-56%	-2%	-24%	-23%	6%	-15%

Source: MSCI, UBS Asset Management. As of 2Q25.

Leases are commonly inflation-linked and therefore offer protection against rising prices, enhancing the appeal of the sector to core capital investors. The operational challenges of the assets are commonly solved via three approaches (Table 6) which all have their pros and cons. The approach changes depending on operational intensity and scalability. Independent living requires a low level of operations, making the lease model less attractive than if the building is a nursing home. Independent living can, to a large extent, be considered similar to renting a multifamily building – except the building is designed with elderly, but independent, people in mind as inhabitants.

Table 6 – Common ownership/operator structures for elderly homes

Integrated ownership and operation		Management Contract		Lease model	
Owner of the property also operates it		Owner of the property hires a care home operator to run the property		An independent care home operator leases the building	
Pros	Cons	Pros	Cons	Pros	Cons
Full control Profits from both operations and leasing	Operationally intensive Exposure to reputational risk	Less operationally intensive Owner retains control	Part of income goes to operator Requires skills in selecting operator Reputational risk not fully eliminated	No/low reputational risk Lowest operational need Long-term lease standard	Rent is the only income for the owner Lowest level of control

Source: UBS Asset Management, September 2025.

Policy support is also increasing as governments realize that we are facing a shortage of housing for the elderly. The Netherlands, in 2022, issued a national target of building 290,000 residential units for the elderly by 2030.[8] In November 2024, the UK Government published *Our Future Homes*, with the vision to "do all that we can" to make it possible for older people to live, comfortably, in their own homes for a long as they can.[9] The focus is especially on barrier-free, one-two bedroom residential units. These measures aim to unlock development and improve housing options for older adults, reinforcing the sector's strategic importance.

Market sentiment reflects this shift. Senior living has been identified as a resilient and scalable asset class, with growing investor appetite for integrated retirement communities and extra-care schemes. Planning reform and clearer policy guidance are expected to unlock further growth, particularly for underserved middle-income retirees. And investors can access this sector via multiple ways.

How to access the opportunity

Focus on what is needed, deliver what you can

There is a dearth of available assets designed for the 65+ cohort, which means there may be opportunities in building those assets. But various ways to access the opportunity are possible, depending on risk appetite, ability to keep operational challenges under control and time horizon.

Buy to rent
This is the most straightforward entry to the market and one that most investors are familiar with from other sectors. Prime yields are in the range of 3%-6%, depending on location and currency. Returns are stable – assuming a stabilized asset – driven by income, with the potential of creating capital growth via rental growth over the mid to long term. Some value-add returns can be generated if an asset in need of renovations or lease management is found. Opportunities are few, however, which can limit the ability for investors to build up scale.

Build to sell (BTS) condominiums
The focus here is on building properties, consisting of primarily studio to two bedrooms units, for sale to individuals for living (owner occupied). The assets are designed in line with the needs of the 65+ age cohort, especially with independent living in mind. Locations, including secondary urban areas and towns, should be considered, especially for smaller projects, if the local number of 65+ year olds is, or will be, high enough: micro-location and closest surroundings can easily matter more than the size of the city where the building is located. High-end finishing can be considered if affluence in the region is high. Returns (IRR) are capital growth driven.

Build to rent (BTR) apartments
This targets multiple units, predominantly studio to two bedrooms units, per complex to achieve operational scale and efficiency. This also improves the social aspects of the complex, potentially improving tenants' wellbeing. Another approach to encourage social interactions can be to build roughly five–six bedroom ensuite units, with shared kitchen and living room. Mixing small (studio) and larger (five-six bedrooms, shared common areas) units is also possible. Hybrid models can allow for tenants' transition from independent living to assistant living and nursing care within the same complex. This may improve tenants' wellbeing, lengthen occupancy and reduce operational costs. Continuity of care and reduction of reputational risk can also be achieved by working with a reputable care provider if the asset houses assisted living or nursing home facilities. Depending on the intensity of care planned within the complex – ranging from close-to-none (independent living) to intensive (nursing home) – the location must plan for staff recruitment: intensive-care facilities need adequate supply of specialized labor.

A mixed approach
An investor can approach the investment opportunity from different angles. Mixing BTS and BTR in multiple buildings in the same complex could allow the investor to capture both potential individual buyers and generate attractive rental income on cost over the long term. The BTS segment, usually in a standalone building, can have high-end finishing while the BTR might be focused on providing cost-efficient rental units. Inhabitants of both schemes could benefit from socializing. BTS and BTR units can also be sold at a different stage in the project, helping with the project cash flows, while potential efficiency gains (e.g., financing, standardization, etc.) can be gained by building BTS and BTR at the same time.

A mixed approach also may create opportunities for interesting asset-level strategies. Offering a form of multi-generational housing, where younger generations live in one part of the overall complex while the older residents are in another part, meets the increased interest in intergenerational housing. In the US, the number of people living in multigenerational households grew from about 25 million in 1971 to more than 60 million in 2021, an annual increase of nearly 2%. Approx. 18% of the US population lives in multigenerational housing with signs of rising demand, as nearly 30% of prospective homebuyers are looking for assets that allow them to house many generations under the same roof.[10,11]Multigenerational housing offers the elderly the chance to care for their grandchildren while being looked after by their own children. Many families achieve savings by sharing childcare and eldercare in this way, an important topic due to rising care costs. Companionship is another important reason people choose multigenerational living. Those are only some of the reasons multigenerational housing is increasing in popularity, offering investors the opportunity to serve the needs of tenants and homeowners alike.

Fund investment
Instead of investing directly in the assets themselves, an investor can access the market opportunity via professionally managed funds that invest in the assets. This may lead to added fees and perceived lack of control on the asset level. But the upsides can be numerous as well: smaller necessary ticket sizes, easier risk diversification, better liquidity and no need to manage the properties are but a few of the potential benefits. Smaller investors in particular may want to consider this route. Larger investors may prefer this route as well, if they are looking to deploy only a small share of their total real estate investment allocation or want to work with professional managers with deep experience in the market before they decide to deploy capital into the sector via the direct route.

Risks to consider

No investment is risk free. But controlling and pricing risks is key to attractive risk-adjusted returns

There is dearth of available assets designed for the 65+ cohort, which means one must make one's own luck. Various ways to access the opportunity are possible, depending on risk appetite, ability to keep operational challenges under control and time horizon.

As the senior living market matures, investors must remain aware of several key risks that could impact performance and public perception. These risks are not unique to senior living but are amplified by the sector's demographic sensitivity, regulatory complexity and range of operational intensity.

Table 7 – Key risks in investing in homes for the elderly and key mitigations

Risk	Mitigation
Systemic risk	While impossible to be immune from the whims of the macro-economic environment – systemic risk cannot be diversified – the sector is arguably less exposed to those risks than many other parts of the real estate market. The common inflation indexing of rents reduces the risk that real income returns can face. And demographic drivers and shortage of supply underpin the long-term growth potential of the sector. In other words, the systemic risk seems adequately compensated by the systemic growth drivers as well.
Demographic forecast risk	Migration risk within the 65+ age group is amongst the lowest, reducing the uncertainty of this risk. Overall, even if the growth of the 65+ population is slower than anticipated, the shortage of housing for this group is severe enough to justify increasing the supply significantly.
Affordability concerns	Moving often has stressful connotations, especially as mobility wanes. Transitioning into purpose-built senior housing can significantly ease this process. Compared to staying in a current owner-occupied home – which can be the least affordable option due to high monthly outflows and limited financial flexibility – both renting and buying new senior flats can offer substantial cost savings and improved liquidity. These alternatives not only reduce financial pressure but also better support the evolving needs of older adults.
Reputational risk	Work with experienced and reputable care home operators. A further mitigation tactic would be to invest in less operationally intensive accommodation types – such as independent living – which happens to be where the key inadequately met demand lies.
Occupational turnover risk	This is particularly a risk for nursing home assets. Primarily mitigated by making a long-term lease contract with a care home operator. The care home operator, the key party facing the risk, can take measures to improve residents' quality of life and life expectancy which is mutually beneficial for both residents and operators. As an example, senior living communities are adopting wearable technologies that alert residents and carers to potential health concerns, enabling proactive responses that may support longer, healthier stays.

Source: UBS Asset Management, September 2025.

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The time is now

The demographic shift toward an aging population across high-income countries presents a compelling and urgent opportunity for real estate investment. As the 65+ age cohort grows, their distinct housing needs – smaller units, accessibility features, and proximity to services – demand tailored solutions.

The current housing stock is insufficient, and unmet demand is often masked by limited supply. Strategic development of independent living, assisted living and nursing homes can address this gap while offering stable, inflation-protected returns.

Investors must consider operational models, policy support and evolving preferences, including multigenerational living. Whether through build-to-rent, build-to-sell or fund investments, the sector can offer scalable, resilient avenues for capital deployment.

We believe the time to act is now, as demographic inevitabilities align with market fundamentals to create a rare window for impactful and profitable investment.

For more information, please contact:

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