ACQUISITIONS & MERGERS

UK RESIDENTIAL DEVELOPMENT

FIVEHOMES

Decades of building. One clean exit.

Finally.

Five Homes acquires mid-market UK residential development companies from founders who are ready to step back — removing debt burden, build complexity, and succession uncertainty in a single structured transaction.

Mid-market UK residential developers have almost no structured acquisition options.

The UK property development sector is quietly ageing. Thousands of owner-managed development businesses — the companies building between 25 and 150 units across England and Wales — were founded in the 1980s and 1990s by a generation of entrepreneurs who saw opportunity in land, planning, and brickwork. They built substantial businesses. They built real wealth. And now, many of them are in their late fifties and sixties with no obvious exit route, a land bank full of complexity, and a balance sheet that looks healthy on paper but haemorrhages cash in practice.

Five Homes was built to solve this problem. We are a UK residential property development company with a dedicated M&A and acquisitions function, focused specifically on acquiring mid-market development businesses, land banks, and active residential sites from founder-owners who are ready for a structured, clean exit.

You started buying plots when interest rates were double digits and planning was a handshake. You've spent thirty, perhaps forty years building a development business that now turns over millions, employs people you genuinely care about, and carries your name on sites across the region. Your children chose different paths — medicine, finance, London. Your senior project manager is brilliant but can't raise the capital to buy you out. A trade sale to one of the nationals feels like selling your life's work to a machine that will dismantle everything you built inside eighteen months.

You're not failing.
You're in an industry that has never properly solved the succession problem for businesses at your scale. The institutional infrastructure that exists for selling a manufacturing business or a professional services firm simply doesn't exist for a £5–£30m turnover residential developer.

Until now.

We acquire development businesses that are fundamentally sound but structurally stuck.

Our focus is mid-market UK housebuilders and residential developers building anywhere between 25 and 150 units per annum. This includes active development companies, dormant or semi-active businesses with significant land banks, and portfolios of residential development sites at varying stages of planning and construction.

We are not looking for distressed assets. We are looking for well-run development businesses where the founder is the ceiling — not because the business is struggling, but because there is no infrastructure around succession, funding continuity, or operational transition that would allow the business to survive its founder's exit intact.

We move quickly. We are self-funded buyers with our own development finance relationships, which means we are not dependent on third-party approval processes that slow down traditional M&A timelines. We are used to buying complexity — sites mid-build, planning conditions outstanding, debt structures that need restructuring — and we do not use complexity as a reason to re-trade.

Five burdens.
One structured transaction.

Most development company owners are not looking to maximise valuation. They are looking to minimise risk, minimise complexity, and walk away knowing the business is in capable hands. These are the five burdens we take off the table.

01	Build Process	We take on active construction programmes in full. No handover complexity. We acquire the build with the business.
02	Debt Burden	Development finance, mezzanine debt, equity loans — we acquire alongside your existing balance sheet liabilities. We don’t require a clean book as a pre-condition of purchase.
03	Succession	A structured exit with no family negotiation, no management buyout complexity, and no requirement to identify and train a successor before completing the sale.
04	Site Completion	Stalled sites, unfunded next phases, and mid-construction schemes are our speciality. We acquire sites where the original development programme can no longer be executed by the current owner.
05	Access to Funding	We bring established development finance relationships, investor capital, and our own balance sheet. Sellers are not required to source or guarantee onward funding as a condition of sale.

The most expensive problem in UK property development is the one nobody talks about.

Succession planning in the mid-market residential development sector is, by most measures, broken. Industry surveys consistently show that the majority of SME housebuilder founders have no documented succession plan, no identified successor, and no formal exit timeline. The average age of a UK development company founder is rising year on year. The capital required to fund a management buyout is increasingly difficult to raise at acceptable interest rates. And the pool of credible trade acquirers for businesses at the £5m–£30m scale is thin.

What this means in practice is that development businesses — good businesses, profitable businesses, businesses that have delivered hundreds of quality homes — are quietly being wound down, mothballed, or sold piecemeal at a fraction of their operational value. Land banks built over decades are broken up and sold as individual plots. Staff with fifteen years of institutional knowledge disperse. The business ceases to exist not because it failed, but because there was no-one to take it on in the right way.

Five Homes acquires these businesses whole. We preserve operational continuity, retain staff where possible, and complete the development pipeline that the founder spent years creating. For the seller, the outcome is a clean exit, a fair valuation, and the knowledge that the business and the sites they built will be completed properly.

We are operators. Not financial engineers.

Five Homes is a UK-based residential property development company with an active acquisitions programme. We build, we buy, and we complete — which means when we acquire a development business, we understand what we are acquiring at an operational level, not just a financial one.

Our acquisitions team works directly with founders. We do not use intermediaries to manage the initial conversation, we do not issue non-disclosure agreements as a gatekeeping mechanism, and we do not engage in protracted due diligence processes designed to erode price. Our acquisition approach is designed to be fast, direct, and commercially straightforward.

If you own a mid-market residential development business and you are exploring what a structured exit might look like — whether that's now, in twelve months, or in three years — we would like to have that conversation. The first call is thirty minutes, confidential, and handled directly by our Land Director.

Ready to explore an exit?

Our Land Director works with development company owners across the UK. The first conversation is confidential, no-obligation, and takes thirty minutes.

Email us directly: **sales@fivehomes.co.uk**
Or visit: **www.fivehomes.co.uk/contact**

Acquisitions are handled directly by our leadership team. Not passed to a third party. Not managed by a call centre. If you are considering an exit, you will speak to the people who make decisions.

SPEAK DIRECTLY WITH

Mel Kang

CHIEF EXECUTIVE OFFICER

Leads all M&A and acquisition strategy. Former lawyer who acted for national housebuilders.

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LAND MANAGER

First point of contact for land acquisition and inbound M&A enquiries.

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