

What to Know About Living in Age Restricted Housing

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AUGUST 28TH, 2019



As life progresses, homeowners may realize their current home isn't meeting their current needs, especially as they age. One of the solutions homeowners can turn to as they get older is to move into an age restricted community where the housing is made with their needs in mind and they can be around other residents who are their age.

Here are some things all home buyers need to know before moving into an age restricted community.

Age Restricted Communities May Have Child Free Policies

For most senior home buyers looking for an age restricted community, the lack of residents in a younger age demographic than theirs is a draw. However, if there are younger members in your household, or if you want to have children or grandchildren visit frequently, it's important to read up on the by-laws of the community before making a purchase.

Some age restricted communities have tight regulations on how long someone who doesn't meet the age criteria can stay. This can make the rules an important factor when planning visits or if there's a major disruption in your family.

For some home buyers, one of the selling features of an age restricted community is how no one under a certain age is permitted to live there. However, it's important to remember that many of the community's members may be parents and grandparents, so visits from families are to be expected.

While children and younger adults may not be allowed to live there, they will still be there on occasion in order to visit their loved ones.

Communities in Warm Areas Have Seasonal Residents

If an age restricted community is located in a warm area, there's a very good chance that a portion of the residents will be gone for part of the year. "[Snowbirds](#)," as they're often referred to, will have two homes: one where they'll spend the warmer months of the year, and one where they spend the cold months.

When visiting an age restricted community, be sure to ask what portion of residents are seasonal to get a better idea of how busy the community is when everyone is there.

Communities with More Amenities Have Higher HOA Fees

Another reason people love age restricted communities is because they usually offer a variety of different amenities to the residents. From pools to exercise equipment to tennis courts to walking trails. The amenities a community provides will differ from location to location.

It's important to note that communities with more amenities will often require higher [Homeowners Association](#) fees to fund the cost of operating those amenities. Prospective residents need to ask about how much the HOA fees are and how often they're due at every community they visit.

HOA fees can often make or break if someone can afford to live in a community, but if access to amenities is important, the cost may be worth it.

All Age Restricted Communities are Different

Some people are drawn to age restricted communities because they can offer a more targeted experience for senior residents, such as a community for golf enthusiasts primarily offering a golf course as their star amenity.

If a buyer is looking for a specific type of community, there may be one out there that meets their needs. But if a buyer is looking for a more general community, they need to look to make sure it offers the sort of amenities they're looking for so they don't accidentally end up in a community that it trying to cater to a specific demographic that they aren't part of.

An age restricted community can be a great place to live for interested buyers who are ready for that sort of lifestyle shift. Before fully committing to moving into one of these communities, buyers need to be sure to read all the information pamphlets and fine print to ensure that they're moving into a community that truly fits them.