

# Can Someone Under Age 55 Live in a 55+ Community?

By [Patricia L. Garcia](#)

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People under the age of 55 can live in a 55+ community, but there are some stipulations, like one member of the family must be 55 year old or older.

So, can younger than 55 live in a 55-plus community?

- The short answer is “yes.”
- At least one member of the household must be 55 years old or older.
- There are some stipulations to the above exception.

Living in a 55-plus community means you can look forward to living around others who have similar life experiences as yourself, whether you are retired or still working.

“Fifty-five and up communities can be a great option for many people,” says April Kozlowski Palomino, a Realtor with Coldwell Banker Residential Real Estate in Winter Park, Fla.

“Within these communities, most residents are in the same place in life, having raised a family, worked toward retirement and now looking to downsize their home. Sometimes when we move, it can be difficult meeting new people. In these communities, it can be easy to find people that you have things in common with and form new friendships.”

What’s more is that single-family homes remain a popular housing choice for active adults. According to the Harvard’s Joint Center for Housing Studies 2014 report, [Housing](#)

[America's Older Adults — Meeting the Needs of an Aging Population](#), “most older adults own single-family homes, including over two-thirds of those aged 50-64, nearly three-quarters of those aged 65-79, and three-fifths of those aged 80 and over.”

So, can someone under age 55 live in a 55-plus community? First, let’s talk about why one would want to live in an age-restricted community if they aren’t 55 or older. The most common reason is that a spouse is older and meets the age requirements. In other cases, an adult child may be in the household. So, it will be a relief to know that yes, household members who are younger than 55 can live in a 55-plus community.

“Most age-restricted communities have two rules: that each household have a resident age 55 or older and a rule (that) adds an age restriction for the remaining members of the household, such as a spouse, partner or child,” Palomino says. “These (communities) commonly set minimum ages at 40 for a spouse or partner or 18 for a child.”

Palomino says that there’s another way that someone younger than 55 can live in a 55-plus community. The Housing for Older Persons Act of 1995 (HOPA) provides exemptions to family status non-discrimination if a retirement community meets either of the following conditions:

- All the residents are age 62 or older.
- At least 80 percent of the occupied units include one resident age 55 or older and the community shows an intent to provide housing for those 55 and up. Once the retirement community meets these requirements, it is free to create its own age restrictions, in compliance with state laws. These restrictions can be more or less strict than the HOPA requirements.

### **I Want My Grandchildren to Visit — Are They Allowed?**

Living in a 55-plus community doesn’t mean you’ll never see a child in the community. Most 55-plus communities allow for visits from children and grandchildren, although these visits are meant to be short term.

Each community has its own rules regarding visits from children and typically allow for stays ranging from two weeks, four weeks or 30 days. Check your community’s rules so you’ll know what you’re allowed to do.

“Because adult communities require residents to be at least 55 years old, there is a lack of age diversity and some may not find that appealing to live in a community with people who are so homogenous age wise,” Palomino says. “On the other hand, it means that adult communities are usually nice, quiet places to live.”

If you anticipate that you’ll miss being around neighbors of all age groups, consider an active adult community located within a master-planned community, so you’ll be around younger folks in the greater community when you want and folks with common age experiences closer to home.

To find the right 55-plus community for you and learn more about these environments, visit the [NewHomeSource 55+ Communities Learning Center](#).

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