

The New Age-Restricted Housing Rule

How HOA regulations are changing 55+ housing landscapes

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THE DATA

One in three older households is cost burdened

Cost-Burdened Seniors

According to the Joint Center for Housing Studies' 2026 report.

This statistic underscores a deepening affordability crisis among aging Americans. As housing costs rise faster than incomes, many seniors are being priced out of communities designed for them. The Housing for Older Persons Act (HOPA) and its interpretation by local HOAs play a central role in shaping this affordability gap.



Source: Joint Center for Housing Studies · Published August 25, 2026

01

HOA Rules May Limit Accessibility

Recent changes in HOA interpretations under HOPA are restricting the adoption of universal design features. Communities may now face tighter rules on wheelchair-accessible entrances or bathroom modifications, limiting housing flexibility for aging residents. These shifts could reduce options for those who need adaptive living spaces.



02

Equity Release Programs Under Threat

With fewer new affordable units entering the market, equity release programs—like reverse mortgages—are increasingly critical. However, HOA regulations now often restrict how such homes can be restructured or sold, limiting financial mobility for older adults. This trend may hinder downsizing strategies and reduce homeowners' ability to access home equity.

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