

Top 10 Seasonal Use in Senior ZIP Codes — ALEX Intelligence 2026

79.7% of Homes Are Seasonal in America's Oldest ZIP

Where the most senior ZIP codes double as second-home havens — ALEX Intelligence 2026

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THE DATA

79.7%

Share of Homes Held for Seasonal Use (2024)

In ZIP 19930, the highest-rated 55+ ZIP code, nearly four in five homes are used seasonally.

This is not a sign of abandonment, but a strategic reallocation of housing assets. The oldest ZIP codes in America are not just retirement destinations — they are seasonal retreats where aging adults trade full-time residence for temporary, low-maintenance living. The high rate of seasonal use reflects a shift in how 55+ Americans define 'home': not as a lifelong anchor, but as a flexible, experience-driven asset.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-01-fifty-five-plus-fifty-five-plus-seasonal-share-zcta-us-senior-zip>



01

Retirement Is a Lifestyle, Not a Location

The data reveals that 55+ Americans are decoupling permanent residence from retirement. Instead of settling into one place for decades, they are investing in multiple homes — one primary, one seasonal — to maximize mobility and quality of life. This trend favors communities with easy access, low maintenance, and strong seasonal infrastructure, such as managed rental programs and seasonal service staffing, rather than traditional permanent housing models.



02

The Seasonal Home Is a New Equity Asset

Seasonal homes in senior ZIP codes are emerging as a form of passive, location-agnostic wealth. With 79.7% of homes in ZIP 19930 used seasonally, these properties are not just personal retreats — they are financial instruments. They generate rental income during peak seasons, appreciate due to scarcity, and allow owners to access home equity without selling their primary residence. This model aligns with rising home equity among 55+ homeowners, enabling a new form of financial independence.

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