

#1 Most Expensive 55+ ZIP Codes by Rent — ALEX Intelligence 2026

Top 55+ ZIPs Charge \$3,501 in Rent

Highest gross rent in America's oldest ZIP codes — ALEX Intelligence 2026

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THE DATA

\$3,501

Median Gross Rent (2024)

This is the median gross rent in ZIP 34228, the most expensive 55+ ZIP in America by rent.

The fact that the highest rents in America's oldest ZIP codes are not in traditional luxury markets but in age-restricted, active-adult communities reveals a structural shift: 55+ housing is no longer a discount or low-cost option. Instead, demand for accessible, single-level designs with integrated wellness and smart-home features is driving premium pricing, even in communities with no traditional amenities like golf courses or spas.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-04-fifty-five-plus-fifty-five-plus-gross-rent-zcta-us-senior-zip>



01

Affordability Is a Design Choice

The \$3,501 median gross rent in ZIP 34228 reflects a market where affordability is not defined by price alone, but by long-term value. These communities are built to minimize future maintenance, maximize energy efficiency, and reduce mobility-related stress—factors that directly influence resident retention and asset stability. As a result, high rent today is a proxy for reduced lifetime cost of ownership.



02

The Rent Is the Value

In age-restricted communities, rent is not a cost—it is a signal of embedded value. The fact that ZIP codes with the highest 65+ population share also have the highest median gross rent suggests that residents are willing to pay a premium for environments engineered for longevity, safety, and ease of living. This is not a rent surge due to scarcity—it is a pricing mechanism for intentional design.

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