KRIS BOWEN REAL ESTATE GROUP

The Utah 55+ Buyer's Playbook

Age rules, HOA dues, single-level living, financing, aging in place and the Utah tax breaks nobody tells you about, from a broker who read the recorded documents on 101 Utah communities.

66% · 20% · 14%

Of 101 Utah communities we verified against recorded documents: 66% are age-QUALIFIED, only 20% are truly age-restricted, and 14% have no enforceable age rule at all.

Kris Bowen

Real Estate Broker · LPT Realty LLC · Licensed since 2003
License #5504762-AB00 · 801-999-8005 · hello@krisbowen.com

START HERE

Why this guide exists

Most guides to 55+ living are written from brochures. This one is written from recorded documents.

Building the Utah 55+ registry on krisbowen.com meant pulling declarations, plats, city ordinances, county parcel records and MLS project restrictions on **101 communities across nine counties**. That work turned up things that surprised me after twenty-plus years in this business, and I have been selling homes in these communities the whole time.

Six communities marketed as 55+ have no enforceable age restriction at all. Others carry covenants that contradict their own rules books, or that fail the federal standard outright. And a community I had personally sold in dropped its age restriction years ago without most of the market noticing.

None of that is in a brochure. All of it changes what you are actually buying. This guide also covers the questions that come after the purchase: whether a caregiver can move in, whether the HOA will let you add a ramp, and which Utah property tax breaks you have to ask for because nobody applies them for you.

Here is what I would tell my own family.

> **Whether this move is for you or for a parent, the same facts apply.** Where something matters more when you are helping a parent, I have flagged it.

PART 1

“55+” means three different things

The phrase gets attached to three legally different arrangements. Which one you buy decides who can live with you, whether a younger spouse can stay, and how many buyers you can sell to later.

Category	What it actually means	Share of Utah
Age-restricted	Recorded covenants require a resident 55 or older in *every* occupied home. Some go further and bar anyone under a set age from living there full time.	20%
Age-qualified	The federal 80% rule. At least 80% of *occupied* units must have one resident 55 or older. The other 20% is deliberate flexibility.	66%
Active adult	Built and marketed for buyers over 55, but no enforceable age covenant. Anyone can buy.	14%

Those percentages come from all 101 Utah communities in the registry, each checked against recorded documents. **Four out of five communities sold as “55+” are not age-restricted in the strict sense.**

Most directory sites label all three identically.

What that means in practice

- **Who can live with you.** Some communities bar anyone 18 or younger from residing there, not merely from buying, and cap a minor's visits by days per year. If a grandchild might ever live with you, read that article closely.
- **Whether a younger spouse can stay.** The 20% cushion is what makes this work in an age-qualified community. Ask how much of it is already used. An association sitting at 19% has almost no room left. Almost no community publishes this number.
- **Who can buy it from you.** A truly age-restricted home sells to a smaller pool. An active-adult home sells to anyone. Neither is better; know which you own.
- **Whether the rule can disappear.** It can. Mapleton adopted an ordinance in June 2024 that removed the age requirement from a zone covering two local communities, and both builders now market to all ages.

PART 2

The trap that catches the most buyers

This is the single most common error in Utah, and it is the one I would most want you to walk away remembering.

The name on the sign is often not the name with the age covenant.

Large master-planned communities frequently contain a small 55+ pod while the master itself is all ages, and both are sold under the same marketing name. The gap between the two can be severe.

We found communities where **fewer than a fifth of the lots** actually carry the age covenant. We found a single marketing name spanning **four separate recorded associations**, only one of them age-restricted, with the pool and clubhouse shared by everyone. We found a development advertised as a 55+ community that is really a **1,500-acre mixed-age, mixed-use master plan** with one age-restricted pod inside it. And we found a directory site publishing a community's amenity list that had been lifted wholesale from a different community half a mile away.

> **The one question that prevents this:** “Which recorded association governs this specific lot or unit number?” Ask it in writing. Ask before you fall in love with a floor plan.

PART 3

“Single-level living” is frequently untrue

This is the feature most buyers are actually moving for, and it is the claim most often wrong. Marketing says single-level; county records frequently say otherwise.

Across the communities we checked, it was common to find **a quarter to a half of the homes in a phase carrying a second above-grade floor** while the community advertised single-level living. The usual culprit is an “optional bonus room over the garage,” which is a second story with stairs. We also found listing copy promising single-level living in the same sentence that describes an upstairs bedroom and bathroom, and a home advertised as having zero stairs into the home that records 940 square feet upstairs containing a bedroom and a full bath.

Three different things get called single-level

What you are told	What it may actually be
True single-level	Slab-on-grade, nothing above, nothing below. Genuinely rare in northern Utah, common in St. George.
Rambler over a basement	Main-floor living is complete, but half the house is downstairs. Very common along the Wasatch Front.
Main floor plus a bonus room	An “optional bonus room over the garage” is a second story with stairs.

Ask for the specific lot, not the community. And note that county records typically count above-grade floors only, so a “one story” classification does not rule out a full basement.

PART 4

What it really costs

HOA dues: the verified range is wider than you think

Across the communities we verified, monthly dues ran from **$60 to $445**, and the headline number tells you almost nothing on its own. What matters is what it covers.

At the bottom of that range, **$60** can buy road and sidewalk maintenance and nothing else, with the recorded covenants putting the roof, windows, gutters and fences on the owner, and no yard care or driveway snow removal at all. At **$108** you may get a clubhouse, pool, spa, fitness room and internet. At **$338** the association may pay your heat. And dues move: we recorded one association going from **$245 to $390 in four years**, a 59% increase.

A $350 community that includes gas, water, sewer and trash can be cheaper to live in than a $200 community that covers snow removal. Compare inclusions, not headline numbers.

The fee nobody discloses

Most Utah 55+ communities charge a one-time transfer or reinvestment fee at closing, and it is frequently absent from directory listings and marketing altogether.

Flat fees run from **$100 to $1,500**. Percentage fees run **0.35% to 0.5% of the sale price**, which on a $750,000 home is $2,625 to $3,750. Worse, the figure is often reported inconsistently: we found the same fee quoted at $1,500 on two listings and $1,850 on a third, and another quoted as 0.05% on one listing and 0.5% on two others, a tenfold difference, or $375 versus $3,750.

It is usually paid by the seller, but it is negotiable in the offer, so it can land on either side of the table depending on how the contract is written. If you are buying, do not assume it is someone else's problem. If you are selling, know it is coming out of your proceeds unless you negotiate otherwise.

Get the figure from the resale certificate, in writing, and settle who pays it in the contract. Never take it from a listing.

Utility ranges to budget

Wasatch Front: electric $80–$150, gas $40–$170 seasonal. St. George: electric $110–$220 in summer peak, gas $25–$70. Add water, sewer and trash unless the dues include them.

PART 5

Financing: where these deals quietly die

This is the part almost nobody warns buyers about, and it determines both whether you can buy and who can buy from you later.

- **Condominium project approval.** If the community is a recorded condominium, FHA and VA require project-level approval and conventional lenders run a warrantability review. Approvals lapse quietly: we found a Wasatch Front 55+ condominium whose FHA approval **expired in March 2024** and was never renewed, leaving buyers to seek case-by-case single-unit approval.
- **Older condo projects are the highest risk.** Small project size, investor concentration, thin reserves and pending litigation all break warrantability. Several communities in the registry date to the 1960s through 1980s.
- **Planned unit developments avoid all of it.** A fee-simple PUD needs no project approval. When two similar communities sit minutes apart and one is a PUD, that is real money.
- **Manufactured homes.** Financing depends on each individual home's age and title status. Two homes on the same street can have completely different outcomes. Seller financing appearing in listings is a reliable signal that conventional lending is hard there.
- **Land lease versus deeded lot.** Some communities that look like neighborhoods are land-lease parks where you own the home but rent the pad. That is personal property, not real estate. Always confirm.

> **Ask your lender to review the project before you write an offer**, not after inspection. On a condominium, this is the single most likely reason a 55+ purchase falls apart.

PART 6

Rules that end the conversation

Every one of these is real, from a recorded document or an association's own materials. Any of them can be a dealbreaker, and none will come up on a tour unless you ask.

- **No rentals at all.** Several communities prohibit leasing outright, and the MLS can actively mislead you here: a “rental cap: no” field reads as unrestricted while the recorded covenants ban leasing entirely and provide for eviction proceedings. If you plan to buy now and move later, this ends it.
- **Pet limits.** These range from generous to disqualifying. We found communities permitting no pets at all, capping pets at two with a 25-pound limit, or allowing a single cat or dog up to 12 pounds.
- **Nobody under 18.** Some communities bar anyone 18 or younger from residing there, and cap a minor's visits by days per year.
- **Street parking bans.** Narrow private streets can mean street parking is prohibited community-wide, with a handful of visitor stalls serving dozens of homes, and towing enforced. If you host family, walk the street before you commit.
- **High master insurance deductibles.** Master policy deductibles reach **$25,000**, sometimes with dues that do not include building insurance at all. Ask what personal coverage you need behind it.
- **Board authority to assess.** Some boards may levy up to 50% of the annual budget, on the order of $1,200 per home, without an owner vote.

PART 7

Aging in place, and the step after this one

Most buyers choose a 55+ community hoping it is the last move. Whether it can be depends on rules almost nobody reads before writing an offer.

Can a caregiver live with you?

If health changes, the question becomes whether someone can move in to help. Many declarations permit a live-in caregiver, but often **only with written board approval**, and some communities that otherwise bar residents under a set age carve out an express exception for one. Others are silent, which is its own problem. Ask specifically, and ask for it in writing rather than a verbal assurance from a sales agent.

Will the HOA let you modify the home?

A grab bar inside a bathroom is nobody's business but yours. A **ramp, a widened doorway, a stair lift, a walk-in tub, or a railing on the front porch** can all touch the exterior or a common element, which usually means architectural review committee approval. Communities differ enormously in how they handle this, and a board that is slow or restrictive can turn a $4,000 modification into a six-month argument.

Ask two things before you buy: what the architectural approval process looks like, and whether any accessibility modification has been approved in the last few years. A community that has done it before will do it again.

Golf carts

In a community where the clubhouse is a half mile from the far row of homes, a golf cart is a mobility device, not a toy. Whether you can use one on community streets depends on the covenants, because those streets are usually private, and separately on the city if you ever cross a public road. It is a small question that becomes a large one if walking gets harder.

Distance to the next step

The move after this one, if it comes, is usually to assisted living or memory care. Families almost never map it in advance, and then have to solve it in a hurry during a crisis. It is worth knowing now what exists within fifteen minutes of the community you are considering, and whether home health agencies serve that ZIP code well.

> **One practical note on medical alert devices:** they depend on either a cell signal or reliable broadband. Signal strength varies sharply by carrier and by pocket of the valley. Check your own phone, on your own carrier, standing inside the actual home.

PART 8

Utah money questions nobody answers

Property tax relief you have to ask for

Utah has several programs that reduce property tax for older homeowners, and **none of them are automatic.** Nobody applies them for you, and a surprising number of eligible people never claim them. Ask your county about these by name:

- **The primary residential exemption.** Utah exempts a substantial share of a primary residence's market value from taxation. This is the big one, and it applies to the home you actually live in.
- **The circuit breaker, also called the low-income abatement.** Available to qualifying homeowners at and above a set age, and to some surviving spouses, subject to an income limit.

- **Property tax deferral.** For qualifying older homeowners, this allows taxes to be deferred against the property rather than paid annually. It is a lien, not a discount, so understand it fully before using it.
- **Veteran and disability exemptions**, where they apply.

Eligibility rules, income limits and deadlines are set at the state and county level and change. Call your **county treasurer or auditor** and ask what you qualify for, and confirm anything consequential with a Utah CPA.

> **A trap worth knowing:** the primary residential exemption attaches to your primary residence. If you buy the new home before selling the old one, or if a property becomes a rental, the exemption treatment on one of them can change and the tax bill moves with it. Ask before you own two homes at once, not after.

Holding title in a trust

Many buyers at this stage own their home through a revocable living trust, and that is usually straightforward. But some associations have rules about non-individual ownership, and a few condominium projects treat trust ownership differently for lender purposes. If a trust is part of your estate plan, raise it early with your agent, your title officer and your estate attorney rather than at signing.

If you leave for part of the year

Snowbirds should ask three questions. Does the community restrict how long a home may sit vacant? Are there rules about lock-and-leave, or about who may stay in the home while you are away? And what share of the community leaves seasonally, because a neighborhood that empties for four months is a different place to live than the tour suggests.

PART 9

Selling the family home

The capital gains exclusion

Current federal rules let a married couple exclude up to **$500,000** of gain on a primary residence, and a single filer up to **$250,000**, as long as you lived in the home two of the last five years. For owners who bought decades ago, that often shelters most or all of the appreciation. Anything above it is taxed federally plus Utah state tax. Confirm your situation with a Utah CPA before closing.

Sell first or buy first

Sell first is the lower-stress path for most owners with substantial equity. It avoids two mortgages, gives you a firm budget, and makes you a stronger buyer. The tradeoff is possibly needing short-term housing.

Buy first makes sense when the right home is rare and you can carry both. Plan for a few days of overlap either way.

Prep that actually returns

Long-held homes usually have real strengths: updated systems, mature landscaping, an established neighborhood. The highest-return prep is cosmetic and light: fresh neutral paint, updated light fixtures and hardware, carpet where it is worn, decluttering, professional photography. A major renovation rarely pays off when you are selling.

PART 10

The tour checklist

Take this with you. These are the questions that produced every correction in this guide.

Before anything else

- [ ] Which **recorded association** governs this specific lot or unit number?
- [ ] May I see the **recorded declaration and every amendment**? (Read the operative occupancy article, not the recitals at the front.)
- [ ] Is the age rule **every unit, 80%, or nothing**?
- [ ] How much of the **20% cushion** is already used?
- [ ] May I see the **age-verification records**? Federal law requires re-verifying at least every two years.

The home itself

- [ ] Is *this lot* single-level, or is there a basement or bonus room?
- [ ] Zero-step entry? Door widths? Roll-in shower available?
- [ ] Where does snow removal stop: the street, the driveway, or the front door?

Money

- [ ] What are the dues, and **exactly what do they cover** per the recorded documents?
- [ ] Is there a second tier, a master assessment on top of this one?
- [ ] What is the **transfer or reinvestment fee**, in writing, from the resale certificate, and **who is paying it** in this contract?
- [ ] May I see the **reserve study** and the last two years of board minutes?
- [ ] Any special assessments in the last ten years? Any pending?
- [ ] What is the master policy **deductible**, and what must I carry behind it?

Financing and resale

- [ ] Is this a condominium or a PUD?
- [ ] If a condo: is the project **FHA or VA approved**, and is it warrantable?
- [ ] Do I own the lot, or is it a land lease?
- [ ] Are rentals permitted, capped, or prohibited?

Rules

- [ ] Pet limits: number, weight, breed?
- [ ] Can a grandchild or a caregiver live here?
- [ ] Guest and street parking rules?
- [ ] Any limit on how long the home may sit vacant?

Aging in place

- [ ] What is the **architectural approval process** for a ramp, a railing, or a widened doorway?
- [ ] Has any **accessibility modification** been approved here in the last few years?
- [ ] Are **golf carts** permitted on community streets?
- [ ] What is the cell signal like *inside* this home, on my carrier?
- [ ] What assisted living and memory care exist within fifteen minutes?

Taxes and title

- [ ] What property tax relief do I qualify for, **primary residential exemption, circuit breaker, deferral**?
- [ ] If I own two homes briefly, what happens to the exemption on each?
- [ ] Does the association permit **ownership through a trust**?

IF YOU ARE HELPING A PARENT

Four things that matter more

- **Distance to an emergency room, not a clinic.** Several Utah towns have urgent care but no full-service ER. Communities in this registry range from under five minutes to over twenty from the nearest emergency department. That gap is worth more than any amenity.
- **Names that sound like care but are not.** A for-sale community registered as “Senior Living” gets mistaken for assisted living constantly, and elsewhere a rental assisted-living facility sits a mile from a for-sale community with an almost identical name. Confirm which one you are looking at.
- **The survivor question.** If one parent is under 55, ask specifically how the community handles it and get the answer from the declaration.

- **Whether siblings agree.** The transactions that go badly are almost never about the house. Get everyone on the same page before you tour.

When you want the honest read

I keep a verified registry of every 55+ community in Utah, 100 of them across nine counties, with the age rule, the dues, the single-level reality and the financing traps documented for each one, including what we have not been able to confirm.

krisbowen.com/utah-55-plus-communities-directory/

Tell me your budget, your must-haves and where family is, and I will tell you the three or four communities worth your time and which ones to skip. No pressure and no obligation.

Kris Bowen · Real Estate Broker, LPT Realty LLC
801-999-8005 · hello@krisbowen.com · krisbowen.com