

Save NJ Senior Housing Project

A COALITION OF NEW JERSEY HOA EXECUTIVE BOARDS & SENIOR COMMUNITY RESIDENTS · 2026

savenjrseniorhousing.org · New Jersey, 222nd Legislature

Legislative Issues Brief & Formal Opposition

NJ A3466 · A2832 · S791 — THREE BILLS THAT THREATEN SENIOR COMMUNITIES

Prepared March 25, 2026 · Submitted with Petitions from Hundreds of Resident Signatories

We are the homeowners, board members, and elected volunteer leaders of New Jersey's age-restricted senior communities. We take profound pride in the communities we have built and maintain — the landscaped grounds, the social clubs, the swimming pools, the fitness centers, the game rooms, and the neighbor-to-neighbor bonds that make these communities not just places to live, but places to thrive. We chose these communities deliberately. We invested our life savings in them. We enforce our property covenants not as bureaucrats, but as neighbors protecting something we all built together. And we are asking the New Jersey Legislature to hear us before it dismantles what we have built.

THE BILLS AT ISSUE

△ OPPOSE · ASSEMBLY BILL A3466

Mandates Unrestricted Sales in Age-Restricted Communities

Introduced Jan. 13, 2026 · Assembly Housing Committee
Chair: Asw. Yvonne Lopez (D-19)

Forces HOA boards in 55+ and 62+ communities to allow sales to buyers of any age with only a written occupancy promise. Empowers the Commissioner of Community Affairs to impose **punitive financial penalties on volunteer boards** that enforce the very age-compliance rules their members voted for. Criminalizes the enforcement of lawfully adopted community covenants.

△ OPPOSE · A2832 & SENATE BILL S791

Strips HOA Oversight of Trust-Based Property Transfers

Introduced Jan. 13, 2026 · Assembly Housing & Senate Community & Urban Affairs Committees
Sponsors: Sen. Robert W. Singer (D-30); Assembly Companion A2832

Prohibits associations from treating unit placement into a living trust as a title transfer. Eliminates transfer fees and **removes all notification to the board** when a unit changes beneficial ownership — making age verification impossible and opening communities to silent investor acquisition through trust vehicles with zero HOA disclosure or review.

△ WHO THESE BILLS ACTUALLY SERVE

These bills were introduced without consultation with a single HOA resident board. They were not requested by seniors. They were not drafted by senior housing advocates. They benefit one constituency: institutional investors, private equity firms, LLCs, and real estate speculators who need to bypass HOA oversight to acquire units in our communities. We ask: who did the sponsors meet with before writing these bills? Our members were not in that room.

OUR COMMUNITIES — WHAT IS ACTUALLY AT STAKE

New Jersey's age-restricted HOA communities are not abstract legal entities. They are places where seniors wake up, walk to the clubhouse for morning coffee, join a Canasta game, take a water aerobics class, and share a meal with neighbors who have become family. They are places where covenants are upheld not out of bureaucratic obligation, but out of shared pride. When a neighbor keeps their lawn beautiful, every homeowner benefits. When the community maintains its age character, every resident feels secure. These bills, if enacted, would allow outside interests to dismantle that character — unit by unit, trust by trust — without a single vote from the people who live there.

EIGHT CORE OBJECTIONS

1 OUR COVENANTS REFLECT OUR CHOICES — AND THE LEGISLATURE MUST RESPECT THEM

Every rule in our governing documents was adopted by the residents themselves — voted on, debated, and ratified by the people who live in our communities. Our age-compliance rules, transfer review procedures, and fee structures are not arbitrary — they are the product of democratic community governance. A3466 would override those choices by penalizing boards for enforcing them. A2832 and S791 would void them silently by stripping transfer classification rights. The Legislature must not substitute its judgment — or worse, the judgment of outside lobbyists — for the collective will of our residents.

2 FEDERAL HOPA COMPLIANCE — OUR AGE-RESTRICTED STATUS IS NOT OPTIONAL

Under the federal Housing for Older Persons Act (HOPA), 42 U.S.C. § 3607(b), our communities must verify that at least 80% of occupied units house a person aged 55 or older. This requires us to review ownership changes. A3466 penalizes enforcement of age rules. A2832 and S791 eliminate our right to classify trust placements as title transfers — removing our verification trigger entirely. Without the ability to verify beneficial ownership when a unit enters a trust, we cannot maintain our HOPA designation. Losing HOPA status means losing the protected senior character that every resident paid for and chose. This is not a technicality. It is the foundation of why our communities exist.

3 OUR RESERVE FUNDS ARE HOW WE MAINTAIN WHAT WE'RE PROUD OF

The clubhouse, the pool, the walking paths, the beautifully maintained common areas that define our community's character — these are funded in part by transfer and capital contribution fees collected when units change hands. These are not profit mechanisms. They are the financial engine that keeps our communities beautiful and solvent. A2832 and S791 eliminate or severely restrict these fees across all trust-based transfers. The cost will be passed directly to every resident through higher monthly assessments — a punishing outcome for seniors on fixed incomes who already face the highest property taxes in the nation.

4 THESE BILLS ARE A GIFT TO PRIVATE EQUITY, NOT PROTECTION FOR SENIORS

Institutional investors — private equity funds, REITs, and LLCs — already use trust vehicles to acquire residential properties while concealing their beneficial ownership. In New Jersey, trusts are involved in approximately 22% of all institutionally owned residential properties. S791 and A2832 would give these entities the legal framework to purchase units in our communities through trust structures, without any notification to or review by the board. Once acquired, investor-owned units are rented — fundamentally altering the owner-occupant character of our communities. Senate investigations launched in December 2025 document this exact playbook in senior housing nationwide. These bills accelerate it in New Jersey.

5 A3466 PUNISHES VOLUNTEER BOARDS FOR UPHOLDING COMMUNITY STANDARDS

A3466 would expose volunteer board members — neighbors serving without pay for the benefit of their community — to state-imposed financial penalties for enforcing the age-compliance rules their fellow residents established. This inverts the proper role of government. Our boards should be supported, not threatened. The communities that New Jersey's seniors worked their whole lives to build deserve respect from the Legislature, not liability.

6 THE "REASONABLE COST" STANDARD WILL BE WEAPONIZED AGAINST BOARDS

A2832 and S791 permit fees only "reasonably related to costs incurred" — a phrase nowhere defined in statute. This open-ended standard will become the basis for endless disputes and litigation between residents and boards. Our associations are run by volunteers. They do not have legal budgets. The practical effect of this standard is that investor-backed buyers can challenge any fee in court, forcing communities to choose between spending precious reserve funds on legal defense or abandoning fee collection entirely. Seniors lose either way.

7 THESE BILLS RETROACTIVELY NULLIFY AGREEMENTS MADE IN GOOD FAITH

Our bylaws and declarations were adopted through lawful processes — often decades ago. Residents purchased their homes relying on these agreements. A2832 and S791 would retroactively void provisions our residents agreed to, without grandfathering existing communities, without transition periods, and without any compensation for the financial and governance disruption caused. This retroactive override of settled property law is without compelling justification and contrary to basic principles of contract fairness.

8 WE WERE NEVER ASKED — AND WE DEMAND TO BE HEARD

These bills were introduced and advanced without any substantive engagement with the HOA executive boards and senior residents whose communities they fundamentally restructure. The hundreds of petition signatures accompanying this letter represent real people — your constituents — who were given no voice in this legislative process. We are not opposed to dialogue. We are demanding it. Before any further action is taken, we call for public hearings at which senior HOA residents and board members may testify in person before both committees.

📎 ATTACHED: RESIDENT PETITION SIGNATURES

This Issues Brief is submitted together with petition signature pages bearing the names, community affiliations, and signatures of hundreds of New Jersey senior residents in opposition to A3466, A2832, and S791. Additional signatures are being collected and will be submitted as they are received. These signatures represent the voices of real people whose homes, communities, and way of life are directly affected by these bills.

WHAT WE ASK THE LEGISLATURE TO DO

- ▶ Immediately table A3466, A2832, and S791 pending comprehensive stakeholder review;
- ▶ Schedule and hold public hearings before both the Assembly Housing Committee and the Senate Community and Urban Affairs Committee — with mandatory opportunity for senior HOA residents and board members to testify in person;
- ▶ Investigate the origin of these bills and disclose which interest groups, lobbyists, or entities requested or supported their introduction;
- ▶ Amend A3466 to remove all punitive penalties against boards that enforce lawfully adopted, resident-approved age-compliance covenants;
- ▶ Amend A2832 and S791 to require mandatory written disclosure to the association whenever a unit is placed in any trust, regardless of transfer classification;
- ▶ Amend A2832 and S791 to explicitly preserve age-restricted communities' right to verify HOPA compliance upon any change in beneficial ownership;
- ▶ Prohibit non-natural-person entities — LLCs, corporations, REITs, investment funds — from using trust vehicles to acquire units in age-restricted communities without full board review and resident-member approval;
- ▶ Define a clear, specific, and enforceable standard for permissible administrative fees in any successor legislation; and
- ▶ Include grandfather provisions protecting all communities with existing governing document provisions adopted prior to any new law's effective date.

SUPPORTING DATA

| INDICATOR | FIGURE | SOURCE |
|---------------------------------------------------------------|--------------------------|-----------------------------------------------------|
| Americans living in HOA / condo communities | 77.1 million | Foundation for Community Association Research, 2024 |
| Total HOA-managed property value in the U.S. | \$12.9 trillion | Foundation for Community Association Research, 2024 |
| Ocean County, NJ residents aged 65 or older | 22.3% | U.S. Census Bureau |
| Cape May County, NJ residents aged 65 or older | 27.6% | U.S. Census Bureau |
| Average NJ property tax bill (2024) | \$9,400+ | NJ Dept. of Community Affairs |
| Median HOA fee, New York metro region | \$739/month | CBRE, 2024 |
| Assisted living cost increase, 2021-2024 | +28.9% | Genworth Cost of Care Survey, 2024 |
| NJ outbound migration rank (senior departures 40%+) | #1 in U.S. | United Van Lines, 2024 |
| Trusts as share of NJ institutionally owned properties | ~22% | NJ DCA data analysis |
| Private equity firms owning manufactured housing (2025) | 23 firms / 377,000+ lots | Private Equity Stakeholder Project, July 2025 |
| NJ municipalities with rising investor ownership (since 2012) | 544 of 564 | NJ DCA / GAO 2024 |
| Decade average rent increase in PE-owned senior parks | +45% | Private Equity Stakeholder Project |

"A lack of aging-friendly housing options limits the number of places older residents might call home — and the limited supply threatens to drive up costs for those living on fixed incomes."

— New Jersey Future, 2025 Snapshot Report

Save NJ Senior Housing Project

A COALITION OF NEW JERSEY HOA EXECUTIVE BOARDS & SENIOR COMMUNITY RESIDENTS

savenjseniorhousing.org

March 25, 2026

The Honorable Yvonne Lopez

Chairwoman, Assembly Housing Committee
New Jersey General Assembly — 222nd Legislature
State House Annex, PO Box 068
Trenton, New Jersey 08625-0068

And to all Members of the Assembly Housing Committee

RE: FORMAL OPPOSITION — ASSEMBLY BILL A3466 AND ASSEMBLY BILL A2832

Bills Pending Before the Assembly Housing Committee, 222nd Legislature
Submitted with Hundreds of Resident Petition Signatures

Dear Chairwoman Lopez and Members of the Assembly Housing Committee:

We are the men and women who serve on the executive boards of homeowners' associations, condominium associations, and age-restricted senior communities across New Jersey. We are not lobbyists. We are not paid professionals. We are your constituents — retired teachers, veterans, tradespeople, and lifelong New Jerseyans — who volunteered to serve our neighbors by helping run the communities we are proud to call home.

We appear before this Committee today because two bills pending before you — A3466 and A2832 — would cause serious and lasting harm to the senior communities we represent, the residents who live in them, and the way of life we have spent our lifetimes building.

We want to be direct with this Committee: we do not believe these bills were written for us. We were never consulted. We were never invited to provide input. The residents whose petition signatures accompany this letter — hundreds of New Jersey seniors — heard about these bills not from their legislators, but from their neighbors. That should concern this Committee as much as it concerns us. Who asked for these bills, and why?

Our Communities Are Worth Protecting

Our 55+ and 62+ communities are places of genuine joy and belonging. Residents wake up every morning and walk to the clubhouse to play cards or swim laps. They tend their gardens. They organize holiday parties, golf outings, charity drives, and Friday night dinners. They look after one another. The covenants and rules that govern our communities are not restrictions on freedom — they are the shared agreements that make this lifestyle possible. We take pride in upholding them, because our neighbors asked us to.

When we review a property transfer, we are not being obstructionist. We are protecting the character of a community that hundreds of seniors chose, paid for, and depend on for their happiness and security. When we collect a capital contribution fee, we are not enriching ourselves. We are ensuring that the pool remains open, the landscaping remains beautiful, and the reserve fund remains solvent for the next generation of residents.

Our Opposition to A3466

Assembly Bill A3466 would force our boards to allow sales of units to buyers of any age — overriding bylaws our residents voted for — and then impose state financial penalties on our volunteer boards if we dare enforce the age-compliance rules our members established. This bill treats our boards as adversaries of the public interest. We are the public. We are New Jersey seniors, and we are asking this Committee to stand with us, not against us.

Beyond the autonomy issue, A3466 directly threatens our federal HOPA compliance. Without the ability to enforce age-eligibility rules, we cannot maintain the 80%-senior-occupancy threshold required by federal law. Losing HOPA status would transform our communities overnight — exposing residents to mixed-age environments they never chose and a

legal exposure our volunteer boards cannot manage.

Our Opposition to A2832

Assembly Bill A2832 would prohibit our associations from classifying a unit placement into a living trust as a title transfer — and bar us from collecting the fees that keep our communities financially sound. This bill has serious consequences that we believe have not been fully considered:

- **We lose our ability to verify that new beneficial owners meet our age requirements.** Without notification of a trust placement, we have no mechanism to confirm that the person who now controls the unit satisfies our 55-or-older requirement. Our HOPA compliance evaporates, unit by unit, without our knowledge.
- **Investor entities gain a silent, unreviewable entry point into our communities.** Private equity firms, LLCs, and investment funds already use trust structures to acquire residential properties while concealing their identity. A2832 would legalize this in our communities. We would have no way of knowing who ultimately owns units in our neighborhoods — or how many. This is a grave threat to community character and resident security.
- **Our reserve funds are defunded.** Transfer fees and capital contributions pay for the things that make our communities worth living in. Eliminating them — even selectively for trust placements — will either raise costs for every resident or degrade the services and amenities our neighbors rely upon.
- **The undefined "reasonable cost" standard guarantees litigation.** Our boards are volunteers. We cannot sustain legal battles over a statutory phrase that no court has yet interpreted. Investor-backed buyers know this. An undefined fee standard is a weapon against community governance.

We Are Asking This Committee to Hear Us

We are not asking for special treatment. We are asking for the basic legislative respect of being heard before laws are passed that restructure our communities. The petition signatures attached to this letter are not form letters generated by an interest group. They are the names of our neighbors — signed by hand, with full knowledge of what they are opposing. They deserve a hearing.

We respectfully and urgently call on this Committee to **table A3466 and A2832 in their current form**, schedule public hearings at which senior HOA residents may testify, and work with us to craft legislation that genuinely serves New Jersey's senior homeowners — not the investment entities that have been quietly acquiring their communities.

We stand ready to testify, provide data, and work constructively with this Committee and its staff. Our communities are worth the effort.

With respect and urgency,

The following HOA Executive Boards co-sign this letter as representatives of their communities and resident members. Please print your community name, your name, your title, and sign. Additional board co-signatories may attach a continuation sheet.

Community / Association Full Name

Board Member Name (Print)

Title (e.g., President, Secretary, Trustee)

Signature Date

Community / Association Full Name

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Enclosures: Legislative Issues Brief · Resident Petition Signature Pages · Save NJ Senior Housing Project · March 2026

Save NJ Senior Housing Project

A COALITION OF NEW JERSEY HOA EXECUTIVE BOARDS & SENIOR COMMUNITY RESIDENTS

savenjseniorhousing.org

March 25, 2026

The Honorable Troy Singleton

Chairman, Senate Community and Urban Affairs Committee

New Jersey State Senate — 222nd Legislature

State House Annex, PO Box 099

Trenton, New Jersey 08625-0099

And to all Members of the Senate Community and Urban Affairs Committee

RE: FORMAL OPPOSITION — SENATE BILL S791

Pending Before the Senate Community and Urban Affairs Committee, 222nd Legislature

Submitted with Hundreds of Resident Petition Signatures

Dear Chairman Singleton and Members of the Senate Community and Urban Affairs Committee:

We are the executive boards of homeowners' associations, condominium associations, cooperatives, and age-restricted senior communities across New Jersey — your constituents. We write today to register our **formal, unified opposition** to Senate Bill S791, and to place before this Committee something the bill's sponsors apparently did not: the voices of the people who actually live in these communities.

We are proud of what we have built. Decades of careful governance, covenant enforcement, maintained amenities, and neighbor-to-neighbor investment have created some of the finest senior living environments in the state. Our communities are not just housing — they are a way of life. And that way of life is now under threat from legislation that was written without us and does not reflect our needs or our values.

This Bill Is Not What Seniors Need

S791 presents itself as a protection for homeowners who use revocable living trusts for estate planning. We do not oppose estate planning. Many of our own residents use these tools. But S791, in its current form, is not targeted protection for estate planners. It is a broad deregulation of the oversight that keeps our communities functioning — and its primary beneficiaries are not seniors. They are investors.

New Jersey data shows that trusts account for approximately 22% of all institutionally owned residential properties statewide. Private equity firms, LLCs, and real estate investment funds have refined the use of trust structures to acquire units in residential communities while evading HOA oversight. S791 would make this legal and unreviewable in our communities. That is not senior protection. That is investor protection, dressed in the language of estate planning.

What S791 Actually Does to Our Communities

- **Destroys our HOPA compliance pathway.** To maintain federal age-restricted status under HOPA, we must verify that 80% of occupied units house a person aged 55+. We do this through title review at the time of transfer. S791 eliminates our right to classify trust placements as transfers — destroying our verification mechanism. We cannot maintain our communities' age-restricted designation without it. Every resident who chose our community for its protected senior character loses the protection they paid for.
- **Opens a silent investor acquisition channel.** Under S791, an LLC-controlled trust can purchase a unit in our 55+ community, place it in a revocable trust, and our board receives no notification, collects no fee, and has no right of review. The unit is then rented to tenants of any age. Repeat across dozens of units, and our community is no longer a senior community — it is an investment portfolio. This is not hypothetical. It is the documented strategy of the private equity industry in senior housing nationwide.
- **Defunds the community services our residents depend on.** Our swimming pools, fitness rooms, social halls, and

maintained grounds are funded by transfer fees and capital contributions. S791 eliminates or severely restricts these fees. The financial shortfall goes somewhere — and it goes to every resident's monthly assessment. For seniors on fixed incomes, this is a real and immediate harm.

- **Retroactively voids agreements our residents made in good faith.** Our bylaws were adopted legally, voted on by our members, and relied upon by everyone who purchased a home in our communities. S791 nullifies these agreements retroactively, without grandfather provisions, without compensation, and without any consultation with the people who live under them.

We Represent Real People

The petition signatures accompanying this letter are not the output of an interest-group campaign. They are the handwritten names of New Jersey senior residents — men and women who joined fitness classes this morning, played golf yesterday, and attended community board meetings this week. They are people who have paid their taxes, raised their families, and earned the right to age with dignity and security in the communities they chose. They are asking this Committee — their Legislature — to hear them.

Senator Singleton, your Committee has long championed community interests in this state. We ask you to champion ours. **Vote to table S791 in its current form.** Schedule public hearings at which we can testify. Work with us to build legislation that actually protects New Jersey's senior homeowners — rather than legislation that opens our front doors to the investors who have been quietly acquiring senior communities across America.

The residents of our communities are counting on you. We are ready to work with you.

Respectfully and urgently submitted,

The following HOA Executive Boards co-sign this letter as representatives of their communities and resident members. Please print your community name, your name, your title, and sign. Additional co-signatories may attach a continuation sheet.

Community / Association Full Name

Board Member Name (Print)

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Save NJ Senior Housing Project

A COALITION OF NEW JERSEY HOA EXECUTIVE BOARDS & SENIOR COMMUNITY RESIDENTS

savenjseniorhousing.org

March 25, 2026

The Honorable Robert W. Singer

New Jersey State Senate, District 30
1771 Madison Avenue, Suite 202
Lakewood, New Jersey 08701

And to the Primary Sponsors of Assembly Bills A3466 and A2832

New Jersey General Assembly, 222nd Legislature

State House Annex, Trenton, NJ 08625

RE: DIRECT APPEAL — PLEASE WITHDRAW OR SUBSTANTIALLY AMEND S791, A2832, AND A3466

Written on Behalf of Hundreds of New Jersey Senior HOA Residents & Their Elected Board Members

Submitted with Petition Signatures

Dear Senator Singer and Co-Sponsors of These Bills:

We write to you not as adversaries, but as constituents who need to be heard. We are senior homeowners — men and women in our 60s, 70s, 80s, and beyond — who live in age-restricted communities throughout New Jersey. We are people who have spent our lives working, contributing, and building the kind of retirement that most Americans only dream of. And we are asking you, directly and respectfully, to reconsider the bills you have sponsored.

We want to be honest with you about what we believe these bills actually do, and who they actually serve.

We Believe You May Not Have Been Given the Full Picture

Senate Bill S791 and its Assembly companion A2832 present themselves as protections for homeowners who use living trusts for estate planning. Assembly Bill A3466 presents itself as a safeguard against discriminatory age enforcement. We understand these framings. But the real-world effects of these bills — as experienced by the people who live in HOA communities — are not protective. They are destructive. And we suspect that the interest groups who pushed for these bills knew that when they wrote them.

The private equity firms, LLCs, investment funds, and real estate speculators who have been acquiring senior housing communities across America are not using lawyers and lobbyists to fight our communities openly. They are using legislation like S791 and A3466 — framed as homeowner protections — to remove the community oversight that stands between our neighbors and their acquisition strategy. We have watched this happen in Florida, in Arizona, in Texas. We are watching it begin here.

What We Experience Every Day

Senator Singer, you represent Ocean County, one of the most senior-concentrated counties in New Jersey. You know these communities. You have attended the events, the council meetings, the town halls. You know that when a senior community thrives, it is because volunteer boards have spent decades enforcing covenants, collecting reserves, vetting transfers, and protecting the character of a neighborhood that hundreds of your constituents chose and invested in.

What S791 and A2832 do — in plain language — is tell us that we no longer have the right to know who owns a unit in our community. We no longer have the right to collect the fees that keep our pool open. We no longer have the right to verify that the person who now controls our neighbor's home is actually a senior. And if we try anyway — under A3466 — the state will fine us for it.

These bills do not protect our residents. They protect the investors who want to buy their homes out from under them.

A Specific Request

We ask you, as the sponsors of this legislation, to take the following steps:

- **Meet with us before these bills advance any further.** We will bring board members and residents from communities across the state. We will show you the data, share our experiences, and explain what daily community governance actually looks like. We believe that if you hear from the people these bills affect, you will understand why we are asking for them to be withdrawn or substantially amended.

- **Commission an independent review of who benefits from these bills.** Ask your staff to determine which interest groups, lobbying organizations, real estate investors, or industry associations submitted testimony, made campaign contributions, or participated in the drafting of S791, A2832, and A3466. The answers may surprise you.

- **Add the following minimum protections** to any successor legislation: mandatory written disclosure to the association upon any trust placement; preservation of associations' HOPA compliance verification rights; prohibition on non-natural-person entities using trust vehicles in age-restricted communities; grandfather provisions for all existing governing documents; and a defined, specific standard for permissible administrative fees.

- **Withdraw the punitive penalty provisions of A3466** that expose volunteer HOA boards to state financial sanctions for enforcing resident-approved community rules.

We Are Your Constituents

The men and women whose names appear on the petition enclosed with this letter are not lobbyists or political operatives. They are retirees who voted in your elections, paid taxes in your districts, and trusted that the Legislature would look out for their interests in their senior years. They are asking you to look out for them now.

We do not want to be adversaries. We want to be partners in crafting legislation that genuinely protects New Jersey's senior homeowners — not legislation that serves the financial interests of entities that have no stake in our communities' wellbeing. We are asking you to be our partners.

Please respond to this letter. We are ready to meet at any time.

Respectfully and with sincere hope for dialogue,

The following HOA Executive Boards co-sign this letter as representatives of their communities and resident members. Please print your community name, your name, your title, and sign.

Community / Association Full Name

Board Member Name (Print)

Title (e.g., President, Secretary, Trustee)

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Enclosures: Legislative Issues Brief · Resident Petition Signature Pages · Save NJ Senior Housing Project · March 2026

Save NJ Senior Housing Project

RESIDENT PETITION — 222ND NEW JERSEY LEGISLATURE · 2026

Citizen Petition in Opposition to NJ A3466 · A2832 · S791

COLLECTED SIGNATURES OF NEW JERSEY SENIOR HOMEOWNERS

We, the undersigned residents and homeowners of age-restricted communities and homeowners' associations throughout New Jersey, hereby register our formal opposition to Assembly Bills A3466 and A2832, and Senate Bill S791, currently pending before the New Jersey Legislature.

We are proud members of communities that uphold property covenants, maintain beautiful common areas, and provide a safe, vibrant social lifestyle for seniors. These bills were introduced without our input and do not reflect our needs. They threaten the age-restricted character of our communities, undermine our boards' ability to enforce resident-approved rules, defund the reserves that keep our neighborhoods thriving, and open our communities to acquisition by private equity, LLC investors, and real estate speculators using trust vehicles to evade HOA oversight.

We call on the New Jersey Legislature to withdraw or substantially amend these bills, hold public hearings at which senior community residents may testify, and work with us — not against us — to protect the senior housing communities we have built and are proud to call home.

| # | FULL NAME (PRINT) | COMMUNITY / HOA NAME | MUNICIPALITY | DISTRICT | SIGNATURE |
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Page ____ of ____ · Collecting Community: _____ · Collector Name: _____

Instructions: Print as many copies of this page as needed. Distribute to residents at community events, board meetings, and common areas. Completed pages should be returned to your HOA board, which will compile them and submit them together with the opposition letters to the appropriate committee chairs and bill sponsors. Please

