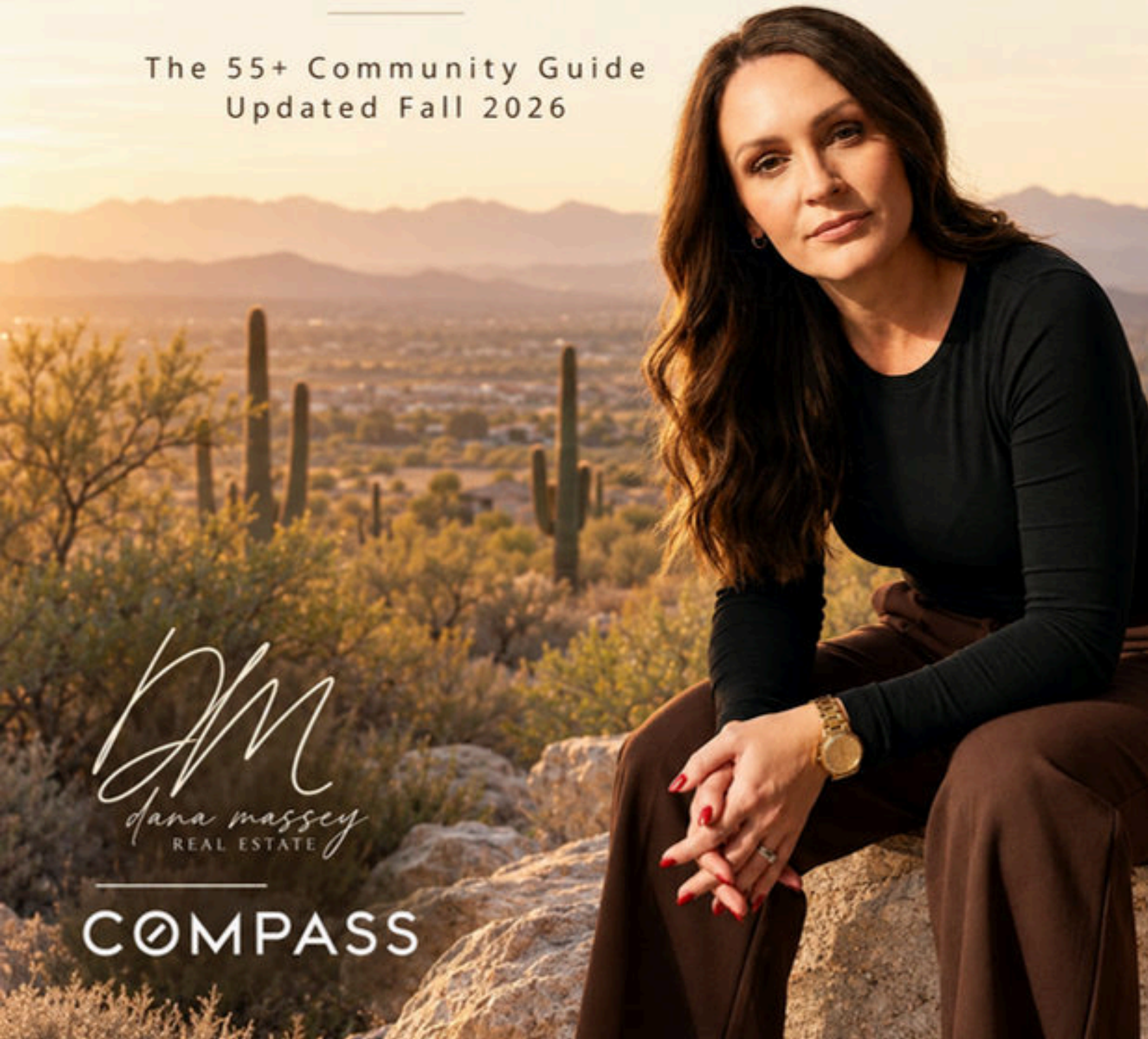
# winter in the EAST VALLEY

The 55+ Community Guide
Updated Fall 2026



dana massey
REAL ESTATE

COMPASS




# ABOUT ME

I've lived in Gilbert since 2016, and I spend a lot of my time answering one question from people who don't live here yet: what is it actually like? I'm a Compass agent on the Schneider Luxury Real Estate Team, and much of my work is with buyers coming from somewhere colder. Many of them want a home they'll use from November to April and lock up for the summer.

That kind of purchase comes with its own questions. Which communities let you rent the home out, and for how long. What the HOA and the one-time fees really add up to. Who checks on the house in July. Whether you fly into Sky Harbor or Gateway.

This guide answers those before you ever get on a plane. Every community in here is one I can drive you through, and every fee is one I'll tell you to confirm with the association before you write an offer.

I don't do pressure. I'd rather you take a season, see three communities in one trip, and pick the one that fits the way you want to spend your winters. When you're ready, I'm a text or a call away.

*let's dive in*

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# *why I made* THIS GUIDE

## THE POINT

- Most 55+ guides for Phoenix lean West Valley. Mesa, with seven 55+ communities of its own, barely gets a mention. I work the East Valley, so this one goes deep where the others stop.
- None of them are written for the winter buyer. Rental rules, lease minimums, home watch, summer shutdown, which airport to fly into. That is the whole point of this one.
- Every fee in here is a 2026 figure from the association, the builder or a published source. They change without notice, so confirm with the association before you write an offer.

## HOW TO USE IT

- Start with the at-a-glance pages and the rental rules page. They shorten your list fast.
- Read the full profiles for your top three, then the costs page and the five-month owner page.
- Bring the eight questions near the back on every tour. I'll have the answers for each stop.
- Keep the drive times page handy. Where you land changes which communities make sense.

## NOT IN HERE

- Price bands come from 55places and live listings in October 2026, not a formal market analysis. Ask me for the 90-day sold numbers on any community and I'll pull them from the MLS.
- Where I couldn't confirm a rule or a fee from a reliable source, I say so. No West Valley either. If Sun City is on your list, I'll point you to someone who knows that side.

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# *getting to* EAST VALLEY

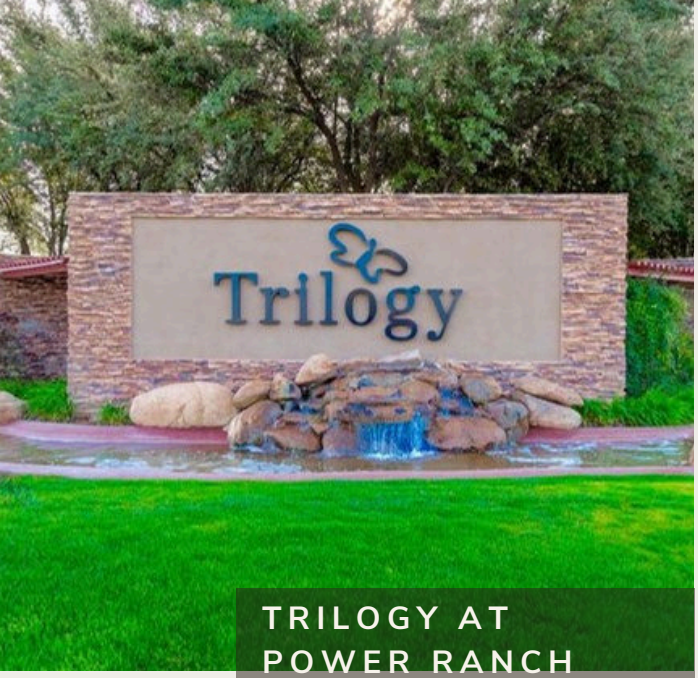
## *AIRPORTS*

1. SKY HARBOR (PHX): ALL MAJOR CARRIERS, AIR CANADA, WESTJET, FLAIR
2. MESA GATEWAY (AZA): ALLEGIANT AND SUN COUNTRY, MIDWEST AND NORTHWEST NONSTOPS
3. GILBERT, TRILOGY AT POWER RANCH: AZA 15 MIN, PHX 35 TO 40
4. CHANDLER AND SUN LAKES: AZA 20 TO 25, PHX 30
5. MESA, EASTMARK SIDE: AZA 10, PHX 35
6. MESA, LEISURE WORLD AND SUNLANDS: AZA 15 TO 20, PHX 25 TO 30
7. QUEEN CREEK AND SAN TAN VALLEY: AZA 25 TO 30, PHX 50 TO 55
8. GOLD CANYON, ELOY, FLORENCE: AZA 25 TO 45, PHX 45 TO 70

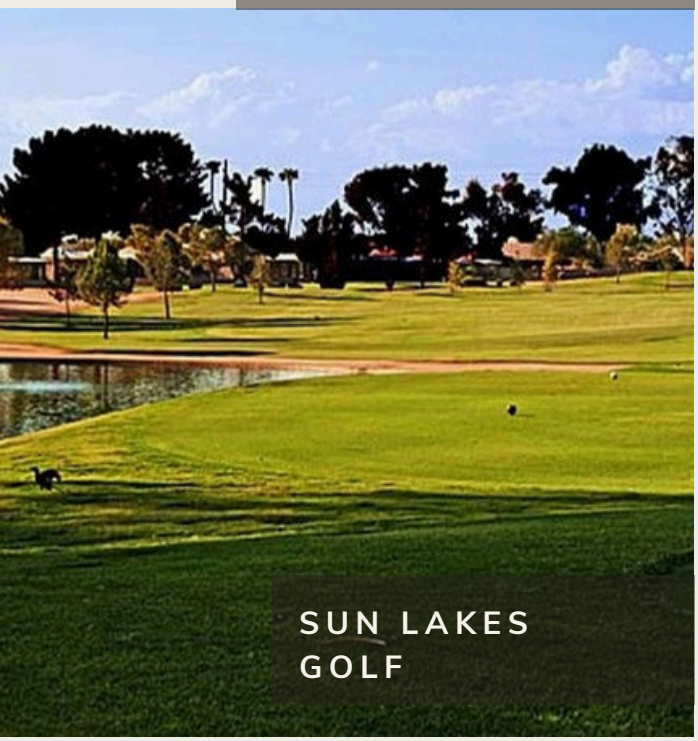
*Typical off-peak Google Maps times from the community gate. Run your own at 9 am and 4 pm on a weekday. Canadians: no nonstops into Gateway, so connect through Sky Harbor.*

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TRILOGY AT POWER RANCH



SUN LAKES GOLF



LEISURE WORLD

# THE AGE RULES, EXPLAINED

## 55+ MEANS 80/20

Federal housing law lets a community call itself 55+ when at least 80 percent of homes have a resident 55 or older. The other 20 percent is the association's wiggle room for widows, heirs and hardship cases, not an open door.

## THE CO-RESIDENT RULE

The second resident usually has a lower floor, and it varies. Trilogy at Power Ranch, Solera and Springfield allow 18 and up. SunBird and Sun Lakes want a 40+ anchor. Leisure World and the Sunlands set it at 45. It matters for couples with an age gap.

## AGE-TARGETED IS DIFFERENT

Some communities market to active adults but never recorded an age rule, so they can't keep younger buyers out. Encanterra is a mix: a 55+ Trilogy section and all-ages sections share the same club. If the brochure says 'active adult' and nothing more, ask me for the CC&Rs.

## BUILDERS SELL AT 45

While a community is still building, Shea, Del Webb and Robson sell new 55+ homes to buyers as young as 45. Resales there usually need the 55+ occupant. Grandkid visits are capped near 90 days a year.

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*Gilbert and Chandler*

# AT A GLANCE

## GILBERT

- Trilogy at Power Ranch · 2,035 homes, 1999 to 2008 · guard gate · golf on-site, pay to play · HOA about $225/mo · $4,500 at closing · 30-day lease minimum · $400s to $700s
- Only one true 55+ community in Gilbert. Everything else nearby is Chandler, Sun Lakes or Mesa.

## CHANDLER

- Solera (Del Webb) · about 1,149 homes, late 1990s · gate, no guard · public Lone Tree golf · HOA about $174/mo · $4,168 at closing · 30-day minimum · $380s to $620s
- Springfield · 742 homes, 1996 to 2000 · guard gate · executive golf on-site · HOA about $208/mo · $1,872 at closing · no recorded minimum · mid $200s to low $500s
- SunBird · 1,631 homes, 1988 to 1998, site-built and manufactured · guard gate · semi-private par 66 · HOA about $125/mo · $3,300 at closing · no recorded minimum · $100s to $400s

## SUN LAKES

- Sun Lakes Country Club (HOA 1) · from 1972, includes manufactured homes · not gated · par 60 · HOA about $154/mo · $2,763 at closing · low $200s up
- Cottonwood (HOA 2) · from 1979 · not gated · par 72 championship · HOA about $154/mo · $5,000 at closing · $200s to $500s
- Palo Verde (HOA 2) · from 1983 · guard gate · par 62 · HOA about $211/mo · $5,000 at closing · $300s to $500s
- Ironwood (IronOaks, HOA 3) · from 1987 · guard gate · 45 holes, memberships $2,903 to $3,738 · HOA about $253/mo · $6,072 at closing · $400s to $700s
- Oakwood (IronOaks, HOA 3) · from 1994, guard-gated townhomes · $253/mo plus villa sub-HOA · $6,072 at closing · $400s to $800s

*Sun Lakes lease minimums are not published; ask me for the current rule at each club. Price bands: 55places and live listings, October 2026. Fees change; confirm with each association.*

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# Mesa

# AT A GLANCE

## MESA, NEWER

- Encore at Eastmark · 973 homes, 2015 to 2021, all single-story · not gated · no golf · Encore HOA $245/mo plus Eastmark $12 · $985 at closing · lease rules not published · $400s to $700s
- Sunland Springs Village · about 2,890 homes, 1997 to about 2015 · not gated · 27-hole executive, separate club · HOA about $76/mo · $2,287 at closing · $300s to $800s

## MESA, ESTABLISHED

- Leisure World · 2,664 homes, 1972 to 1994 · guard gate · two courses on-site · $370 to $652/mo by section · $4,000 at closing · $200s to $700s
- Sunland Village · about 2,685 homes, 1974 to 1984 · not gated · executive par 62 · HOA about $59/mo · $2,000 at closing · mid $200s to mid $400s
- Sunland Village East · about 2,435 homes, 1984 to 2001 · not gated · public par 62 · HOA about $76/mo · $3,000 at closing · $200s to $500s
- Fountain of the Sun · about 2,296 homes, 1970s to 1990s · guard gate · executive par 63 · HOA about $127/mo · $2,100 at closing · $200s to $400s
- Apache Wells · 1,400 to 1,800 homes, 1960s on, site-built and manufactured · not gated · semi-private golf · HOA about $80/mo · $1,500 at closing · 30-day minimum · $200s to $700s

## LOT-RENT RESORTS

- Venture Out, Las Palmas, Las Palmas Grand, Monte Vista · park models and manufactured homes, you buy the home and rent or share the land · a different product from everything above; details on the Mesa pages

*Lease minimums at the Sunlands, Leisure World, Fountain of the Sun and Encore are not published; ask me for the current rule. Price bands: 55places and live listings, October 2026. Fees change; confirm with each association.*

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*farther out*

# AT A GLANCE

## QUEEN CREEK

- Encanterra · about 2,400 homes, 2008 to now, partly 55+ · guard gate · private club, $8,500 social membership required · HOA about $514/mo · about $10,400 at closing · lease minimum unconfirmed · $370K to $1.28M
- Ovation at Meridian · 780 homes planned, 2017 to now · gate, no guard · no golf · HOA $295/mo plus master dues · $1,128 at closing · 90-day minimum · $500s
- Solera at Johnson Ranch · 727 homes, 2004 to 2008 · gate, no guard · public par 72 · HOA about $220/mo · $2,100 at closing · 90-day minimum · mid $200s to mid $400s

## WORTH THE DRIVE

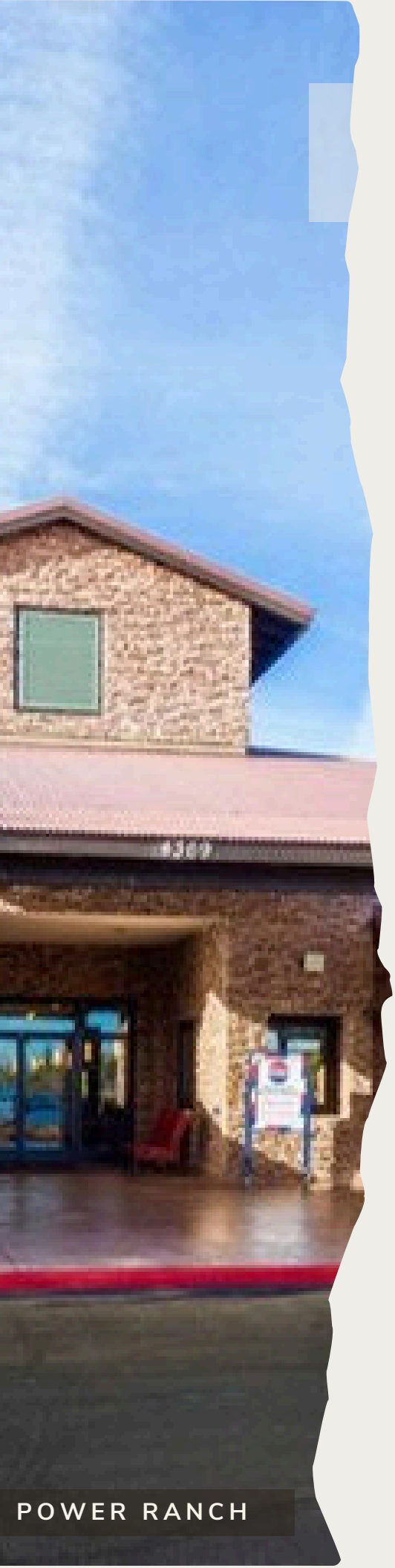
- Mountainbrook Village, Gold Canyon · 1,659 homes, 1989 to 2001 · not gated · two semi-private courses · HOA about $116/mo · $1,396 at closing · $300s to $600s
- Robson Ranch, Eloy · 4,600 planned, 2005 to now · guard gate · semi-private golf · HOA about $290/mo plus $600/yr dining minimum · $2,900 at closing · $300s to $800s
- Sun City Anthem at Merrill Ranch, Florence · about 3,800 planned, 2006 to now · not gated · public Poston Butte golf · about $215/mo across two HOAs · 30-day minimum · mid $300s to mid $500s

## RENTAL RULES

- Strict: Ovation at Meridian and Solera at Johnson Ranch, 90-day minimum, whole home only. Mesa also licenses any rental of 29 days or less; Gilbert, Chandler and Queen Creek have their own registration rules.
- Middle: Leisure World, Springfield, SunBird, Robson Ranch, Encanterra, the Sun Lakes clubs, the Sunlands, Fountain of the Sun, Mountainbrook. Leasing is allowed, but the minimum term is unpublished or set by the board. Ask me first.
- Lenient: Trilogy at Power Ranch, Solera Chandler, Apache Wells, Sun City Anthem, 30-day minimum, with furnished seasonal rentals openly advertised. Everywhere, the tenant meets the age rule and you register them with the office.

*Rules are from recorded CC&Rs and association pages, October 2026, and change by board vote. Confirm before you buy.*

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# TRILOGY

GILBERT 85298 · 55+, CO-RESIDENT 18+ · 2,035 HOMES
1999 TO 2008 · GUARD GATE · GOLF ON-SITE, PAY TO PLAY
HOA ABOUT $225/MO · $4,500 CAPITAL FEE AT CLOSING
30-DAY LEASE MINIMUM · $400S TO $700S · AZA 15 MIN

**TRILOGY AT POWER RANCH IS THE ONLY TRUE 55+ COMMUNITY IN GILBERT, AND THE ONE WINTER BUYERS ASK ME ABOUT FIRST. GUARD-GATED, SINGLE-FAMILY ONLY, WITH A 27,000 SQUARE FOOT CLUBHOUSE, EIGHT PICKLEBALL COURTS AND A SEPARATELY OWNED GOLF COURSE YOU CAN PLAY WITHOUT JOINING.**

## 1 THE DRAW

Winter demand here is proven. The community runs its own owner rental board, and furnished homes list at roughly $3,500 to $4,000 a month from November to April. If you want a home that can pay for part of itself, this is the easiest one on the list to rent.

## 2 THE RULES

Tenants must meet the 55+ rule, and you submit their name, dates and photo ID to the office. No permanent residents under 18, and under-18 guests are capped at 90 days a year. Golf is pay to play or a membership with the course, not the HOA.

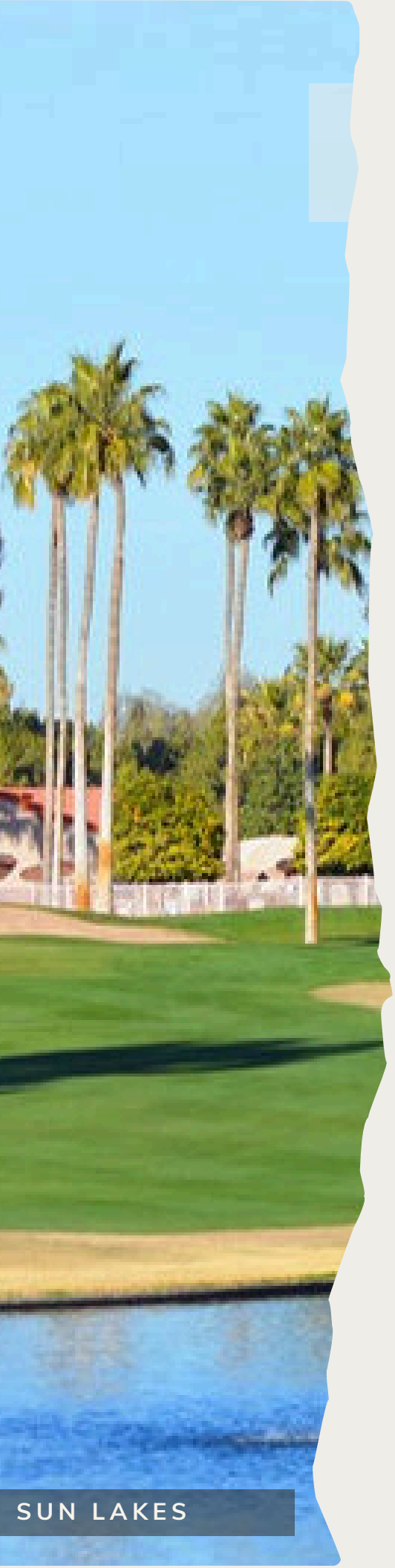
## 3 THE COSTS

About $225 a month in dues plus a $120 annual assessment. At closing: a $4,500 capital improvement fee and a $388 disclosure fee, no transfer fee. Owner-listed resales ran $499,900 to $820,000 in October 2026.

## 4 THE HONEST PART

The homes are 18 to 27 years old, so budget for a roof and an HVAC on the older ones. There is no attached lock-and-leave product, and some buyers find more house for the money farther out. What you get in return is fifteen minutes to Gateway, Queen Creek Road shopping across the street, and a community that fills up every November.

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# SUN LAKES

SUN LAKES 85248, SOUTH OF CHANDLER · FIVE CLUBS, THREE HOAS
ABOUT 10,000 HOMES, ROBSON, 1972 TO 2006 · THREE GUARD GATED
HOA $154 TO $253/MO BY CLUB · $2,763 TO $6,072 AT CLOSING
GOLF BILLED SEPARATELY IN EVERY CLUB · AZA 25 MIN, PHX 30

**SUN LAKES ON A LISTING TELLS YOU ALMOST NOTHING UNTIL YOU KNOW THE CLUB. THERE ARE FIVE, UNDER THREE ASSOCIATIONS, AND YOU USE ONLY YOUR OWN CLUB'S POOLS, COURTS AND FITNESS. THE RESTAURANTS ARE THE ONE THING SHARED BY ALL FIVE.**

## 1 THE FIVE CLUBS

Sun Lakes Country Club (1972, par 60, includes manufactured homes) is HOA 1. Cottonwood (1979, par 72) and Palo Verde (1983, gated, par 62) share HOA 2 and each other's amenities. Ironwood (1987) and Oakwood (1994) are IronOaks, HOA 3, both guard gated, 45 holes between them.

## 2 WHAT IT COSTS

Dues run about $154 a month at Sun Lakes CC and Cottonwood, $211 at Palo Verde with gate and road fees, and $253 at IronOaks. One-time fees at closing: $2,763, $5,000, $5,000 and $6,072 respectively, plus a $400 disclosure. Oakwood villas add a sub-HOA.

## 3 GOLF

No club includes golf in dues. IronOaks 2026 memberships: $2,903 for Ironwood only, $3,254 for both courses, $3,738 for the Lifestyle package with fitness and courts. The other clubs sell annual cards or daily play.

## 4 THE HONEST PART

Lease minimums are not published for any of the five clubs, so ask me before you plan on rental income. Mechanicals in the older clubs are original in a lot of homes, and manufactured homes at Sun Lakes CC finance differently. Oakwood is the only guard-gated lock-and-leave townhome option, and its fees stack.

COMPASS




SOLERA

# SOLERA

CHANDLER 85249, RIGGS AND ALMA SCHOOL · 55+, CO-RESIDENT 18+
ABOUT 1,149 HOMES, DEL WEBB, LATE 1990S · GATE, NO GUARD
PUBLIC LONE TREE GOLF RUNS THROUGH IT · HOA ABOUT $174/MO
$4,168 CAPITAL FEE AT CLOSING · 30-DAY MINIMUM · $380S TO $620S

**SOLERA IS THE DEL WEBB THAT GETS OVERLOOKED ONLINE, AND THAT IS THE OPENING. A GATED CHANDLER COMMUNITY WRAPPED AROUND A PUBLIC COURSE, 30-DAY LEASES ALLOWED, AND THE SHORTEST DRIVE TO CHANDLER'S HOSPITALS AND SHOPPING OF ANYTHING ON THIS LIST.**

1

## THE DRAW

You get Chandler, not the far edge of the county. Riggs Road shopping is outside the gate, Sky Harbor is about 30 minutes, Gateway about 25. Lone Tree is a public 18, so you pay as you play and never join a club.

2

## THE RULES

Whole-home leases with a 30-day minimum, tenants must meet the age rule, and no true short-term. The co-resident floor is 18, one of the lowest in the East Valley, which matters for couples with an age gap.

3

## THE COSTS

About $174 a month, billed semi-annually. At closing: $4,168 capital improvement, $250 transfer, and a $400 disclosure the seller pays. Resales were listing at roughly $384,000 to $619,000 in October 2026.

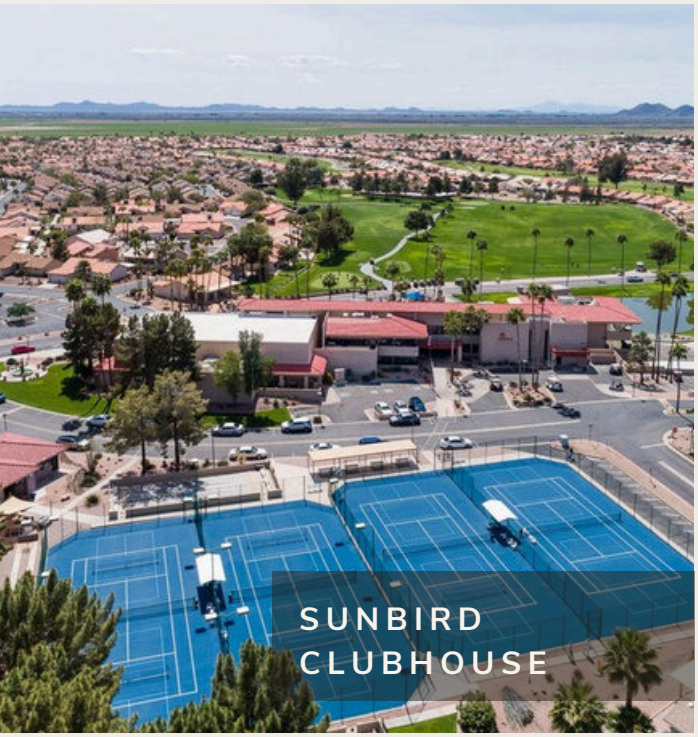
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## THE HONEST PART

The gate has no guard. The course is public, so expect outside play on weekends. And the homes are about 25 years old, which means the same roof and HVAC conversation as Trilogy. The upside is price: a gated Del Webb in Chandler for less than a comparable Gilbert resale.

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SPRINGFIELD


SUNBIRD CLUBHOUSE


SUNBIRD GOLF

# TWO MORE IN CHANDLER

## SPRINGFIELD, CHANDLER

742 homes behind a 24-hour guard gate at Riggs and Dobson, built 1996 to 2000. An executive course runs through it, billed separately. HOA about $208 a month, $1,872 capital fee at closing. Mid $200s to low $500s.

## SUNBIRD, CHANDLER

1,631 homes at Riggs and McQueen, 1988 to 1998, a mix of site-built, manufactured and park models on owned land. Guard gate, a big clubhouse and a semi-private par 66 course. HOA about $125 a month, $3,300 at closing. $100s to $400s, Chandler's lowest guard-gated golf buy-in.

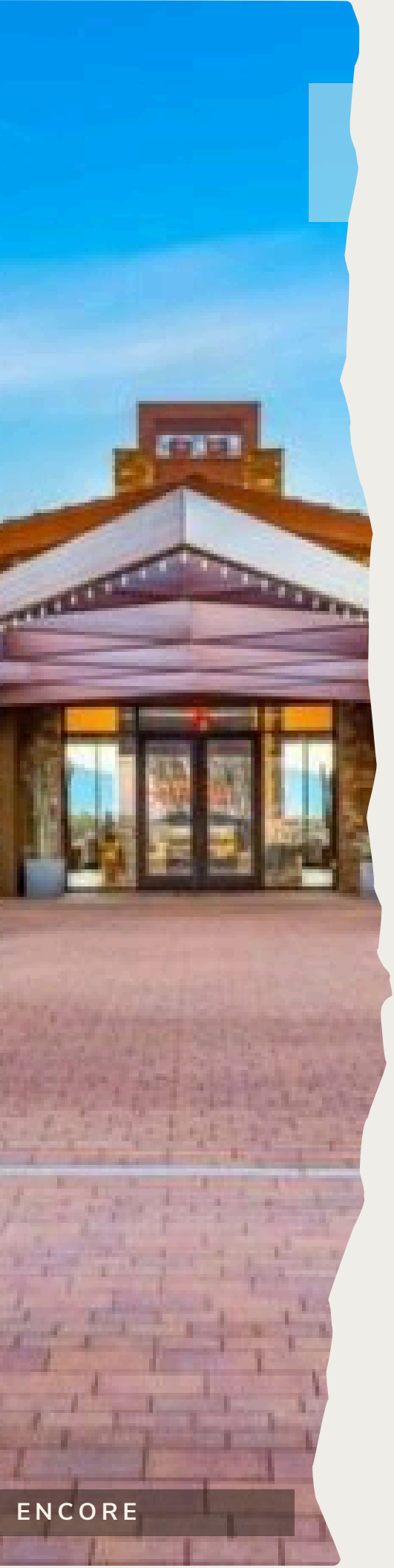
## RENTING THEM OUT

Both allow whole-home leases, and the tenant must meet the age rule. Neither records a minimum term in the CC&Rs, so the board can set one. Ask me for the current rule before you count on winter income. SunBird is stricter on age: a 40+ anchor in every home, no one under 19.

## WHICH ONE

Springfield is quieter and smaller with a thin amenity list. SunBird has the bigger social calendar but mixed housing stock, so an older manufactured home needs a title and setup check. Both sit 20 to 25 minutes from Gateway.

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# ENCORE

MESA 85212, INSIDE EASTMARK · 55+ ENCLAVE, CLOSEST TO GATEWAY
973 HOMES, 2015 TO 2021, ALL SINGLE-STORY · SOLD OUT, NOT GATED
NO GOLF ON-SITE · HOA $245/MO PLUS EASTMARK $12 · $985 AT CLOSING
LEASE RULES NOT PUBLISHED · $400S TO $700S · AZA 10 MIN, PHX 35

ENCORE AT EASTMARK IS THE NEWEST 55+ PRODUCT IN THE EAST VALLEY AND THE CLOSEST TO GATEWAY, TEN MINUTES DOOR TO GATE. EVERY HOME IS SINGLE-STORY, BUILT 2015 TO 2021, WITH A 15,000 SQUARE FOOT PRIVATE CLUB PLUS EASTMARK'S OWN PARKS AND POOLS NEXT DOOR.

1

## THE DRAW

Newer construction means no roof or HVAC surprises, and the lots are small enough to lock and leave. Encore residents can use Eastmark's master amenities; Eastmark residents can't use the Encore Club. It runs one way.

2

## THE RULES

Two associations to clear: Encore and the Eastmark master. The 55+ rule is recorded, but the exact co-resident floor and the leasing rules are not published, so ask me for the documents before you plan on renting. Mesa licenses any rental of 29 days or less.

3

## THE COSTS

About $245 a month to Encore plus $12 to Eastmark. One-time: $735 Encore capital fee, $250 transfer, and a possible Eastmark capital fee I'll confirm. Average sale about $584,000; the range runs low $400s to low $700s.

4

## THE HONEST PART

No golf, no guard, and small lots. A past resident review mentioned the pool being closed for a stretch during builder litigation; I'll confirm the current status before you tour. If a newer house and a short airport run matter more to you than a fairway view, this is the one to see first.

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# SUNLAND SPRINGS

MESA 85209, BASELINE AND SIGNAL BUTTE · 55+, OTHERS 40+
ABOUT 2,890 HOMES, 1997 TO ABOUT 2015 · NOT GATED
27-HOLE EXECUTIVE ON-SITE, SEPARATE CLUB · HOA ABOUT $76/MO
$2,287 AT CLOSING · LEASE RULES NOT PUBLISHED · $300S TO $800S

**THE NEWEST OF THE SUNLANDS AND THE ONE WITH THE BIGGEST AMENITY LIST: A 13,000 SQUARE FOOT BALLROOM, RESORT AND LAP POOLS, 12 LIGHTED PICKLEBALL COURTS AND MESA'S ONLY 27-HOLE EXECUTIVE COURSE. DUES ARE AMONG THE LOWEST ON THIS LIST.**

1

## THE DRAW

You get a near-resort amenity set for about $76 a month because golf is a separate club you can skip. Garden condos add a monthly fee but give you a true lock-and-leave. Fifteen minutes to Gateway, 35 to Sky Harbor.

2

## THE RULES

At least one resident 55 or older; everyone else in the home must be 40 or older. Leasing rules are not published in what I could pull, so ask me for the current minimum before you count on rental income. Mesa licenses any rental of 29 days or less.

3

## THE COSTS

About $76 a month, billed yearly. At closing: $2,287.50 capital fee, $155 transfer and a $400 disclosure. The price band runs $300s to $800s, the widest spread of the three Sunlands.

4

## THE HONEST PART

Two build eras, older block and newer frame, so ask which one you're touring. Not gated, and it sits on the far east edge of Mesa, so Chandler and Gilbert errands are a drive. For the money, the amenities are hard to beat anywhere east of Sun Lakes.

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LEISURE WORLD



SUNLAND VILLAGE


APACHE WELLS

# MESA'S OLDER FIVE

## LEISURE WORLD

2,664 homes, 1972 to 1994, guard gated, two courses on-site and the biggest rec center in Mesa. Dues run $370 to $652 a month by section, some with utilities bundled, plus $4,000 at closing. It is a county island.

## SUNLAND VILLAGE AND EAST

Farnsworth's two originals, both ungated, with executive courses billed separately. Sunland Village (1974 to 1984) has the cheapest dues in the East Valley at about $59 a month. Sunland Village East (1984 to 2001) is about $76 with two clubhouses and hobby studios. Mid $200s to $500s.

## FOUNTAIN OF THE SUN

About 2,296 homes from 1971 on, guard gated 24/7, with a semi-private par 63 and the lowest buy-in of any gated golf community in Mesa: about $127 a month and $2,100 at closing. $200s to $400s. Expect older, smaller floor plans and a modest amenity list.

## APACHE WELLS

1,400 to 1,800 homes from the 1960s on, site-built and manufactured on owned land, not gated, around a privately owned course. About $80 a month, $1,500 at closing, and a lenient 30-day lease minimum. Condition varies block to block.

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*lot-rent*

# RESORTS

## THE FOUR IN MESA

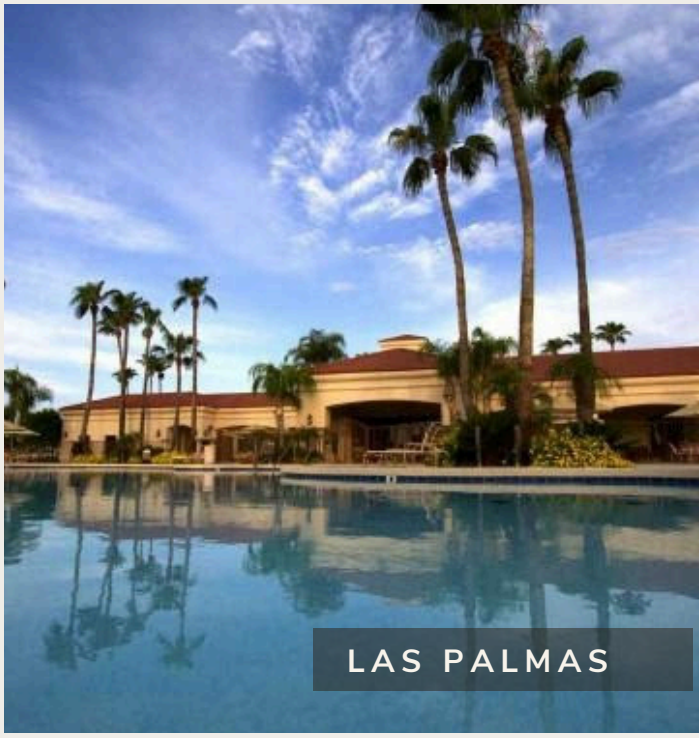
1. VENTURE OUT, 5001 E MAIN: 1,749 OWNED LOTS, PARK MODELS AND RV SITES, GATED
2. LAS PALMAS, 215 N POWER: LAND-LEASE MANUFACTURED HOMES, GUARD GATED
3. LAS PALMAS GRAND, 2550 S ELLSWORTH: NEW HOMES FROM THE $130S, LOT RENT ABOUT $1,100 A MONTH AND RISING
4. MONTE VISTA VILLAGE, 8865 E BASELINE: LAND-LEASE RV AND MANUFACTURED RESORT

## WHAT'S DIFFERENT

1. VENTURE OUT: YOU OWN THE LOT, NO RENT
2. LAS PALMAS, GRAND, MONTE VISTA: YOU RENT THE LOT, AND IT GOES UP EVERY YEAR
3. FINANCING IS A CHATTEL LOAN, NOT A MORTGAGE, AND THERE IS NO LAND TO APPRECIATE
4. FINE FOR WINTER ONLY, POOR FOR FULL TIME AND BUILDING EQUITY



VENTURE OUT


LAS PALMAS



MONTE VISTA

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# ENCANTERRA

SAN TAN VALLEY 85140, QUEEN CREEK MAILING · PARTLY 55+
ABOUT 2,400 HOMES, SHEA, 2008 TO NOW · GUARD GATE
PRIVATE CLUB, $8,500 SOCIAL MEMBERSHIP REQUIRED · $514/MO
ABOUT $10,400 AT CLOSING · LEASE MINIMUM UNCONFIRMED · $370K UP

**ENCANTERRA IS THE RESORT OPTION, AND IT PRICES LIKE ONE. A 55+ TRILOGY SECTION AND ALL-AGES SECTIONS SHARE LA CASA CLUB, FOUR RESTAURANTS, FOUR POOLS INCLUDING AN ADULTS-ONLY ONE, ALVEA SPA AND A PRIVATE 18. SHEA IS STILL BUILDING, SO NEW AND RESALE BOTH EXIST.**

1

## THE DRAW

The amenity list is the deepest in the East Valley, and everything is inside the gate. New Amalfi homes started at $485,000 in October 2026; resales ran $370,000 to $1.28 million, with recent sales averaging about $573,000.

2

## THE RULES

Only the Trilogy section is 55+, and Shea sells new homes there to buyers 45 and up. Leases are whole-home to one tenant, registered within about ten days with name, dates and vehicle; a tenant in the 55+ section shows ID. The minimum term is not confirmed in current documents, so ask me.

3

## THE COSTS

Master HOA and recreation about $514 a month. At closing: an $8,500 social membership (80 percent refundable at resale), $1,740 capital fee, $120 transfer and a $400 disclosure, about $10,400 total. Golf is a separate upgrade; ask me for the club's current sheet.

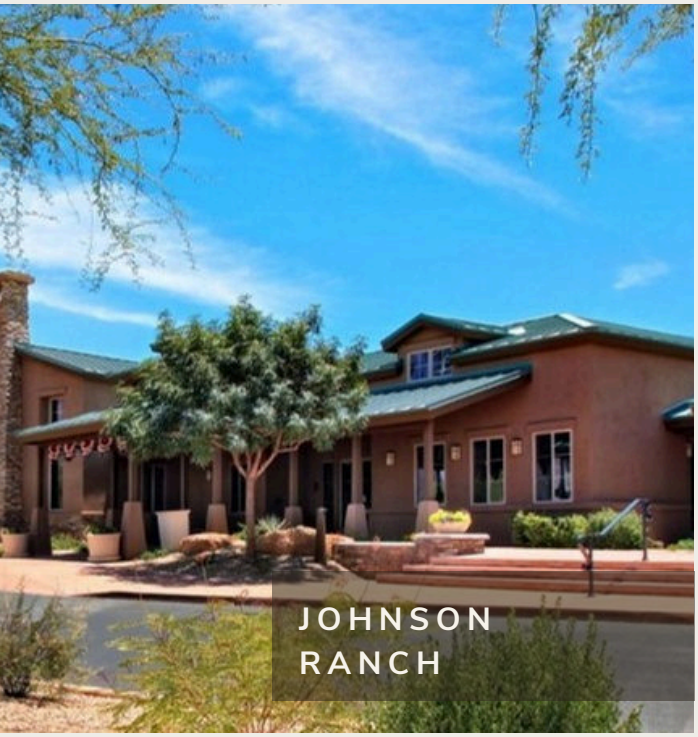
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## THE HONEST PART

You pay the club fee whether you golf or not, and it is the highest monthly on this list. Construction is ongoing, a farmland easement allows crop dusting, dust and odor, and Sky Harbor is about 50 minutes. If the clubhouse is the point of your winter, nothing else out here compares.

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# QUEEN CREEK AND BEYOND

## OVATION AT MERIDIAN

780 homes planned, 2017 to now, inside the Meridian master plan. Gated, no guard, no golf, front yards kept by the HOA. $295 a month plus master dues, $1,128 at closing, 90-day lease minimum. Low to high $500s.

## SOLERA AT JOHNSON RANCH

727 Del Webb homes, 2004 to 2008, gated without a guard, wrapped around the public Johnson Ranch course. About $220 a month, $2,100 at closing, 90-day lease minimum. Mid $200s to mid $400s, the cheapest gated Del Webb product in the East Valley.

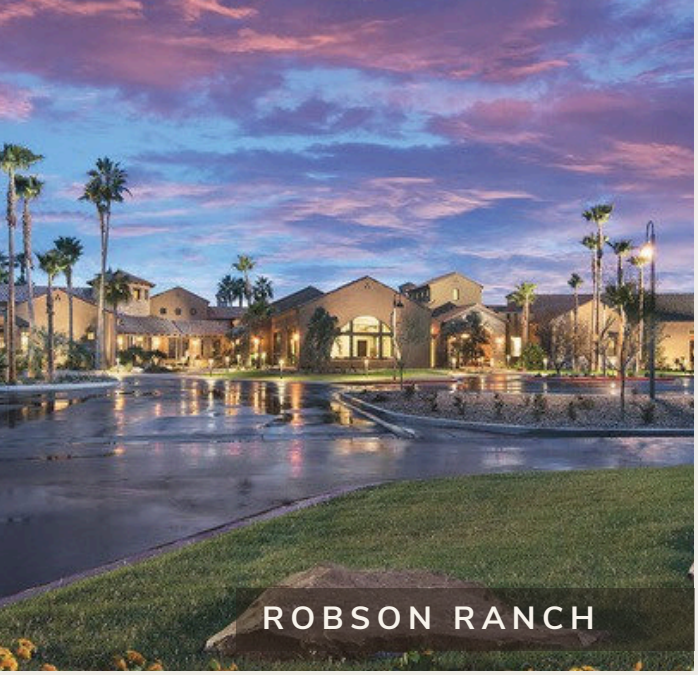
## MOUNTAINBROOK VILLAGE

Gold Canyon, 1,659 homes from 1989 to 2001, not gated, with two semi-private courses and the best Superstition views on this list. About $116 a month, $1,396 at closing, lease rules unpublished. $300s to $600s. Dining nearby is limited, so plan on Apache Junction or Mesa.

## THE DRIVE

This is the far edge. Gateway is 25 to 30 minutes, Sky Harbor 45 to 55, and the nearest hospital is a real drive. Ovation and Solera forbid short-term rentals, so buy out here to use it, not to rent it.

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# WORTH THE DRIVE

## ROBSON RANCH, ELOY

4,600 homes planned, 2005 to now, guard gated, with a semi-private course, 16 pickleball courts, an indoor lap pool and a Creative Arts Center. About $290 a month plus a $600 a year dining minimum, $2,900 at closing. Low $300s to low $800s.

## SUN CITY ANTHEM, FLORENCE

About 3,800 Del Webb homes planned, 2006 to now, not gated, with a 48,000 square foot clubhouse and public Poston Butte golf next door. About $215 a month across two HOAs, roughly $1,800 at closing plus a 0.25 percent enhancement fee. Mid $300s to mid $500s, 30-day lease minimum.

## WHAT YOU GIVE UP

Both are 45 minutes to Gateway and 60 to 70 to Sky Harbor. Eloy has little in it, so errands mean Casa Grande, and the nearest East Valley hospital is about 45 minutes away. Both are still under construction. Some Sun City Anthem lots carry a Town of Florence bond, and rail noise reaches parts of Merrill Ranch.

## WHEN IT MAKES SENSE

New construction at a lower price than anything closer in, a full amenity list, and builders who sell to 45+ while they build. If you want new and don't need the city, this is where the money goes furthest.

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# *the real* COSTS

## MONTHLY

- HOA dues run from about $59 a month at Sunland Village to $514 at Encanterra. Leisure World bundles utilities in some sections, which is why it looks high.
- Add home watch ($100 to $200 a month), pest control, pool service and a vacancy insurance endorsement.
- Renting it out means a city rental tax license, an HOA tenant registration, and in Mesa a license for stays of 29 days or less.

## AT CLOSING

- Capital fees run $735 (Encore) to $6,072 (IronOaks), paid once, usually by the buyer.
- Add a $150 to $400 disclosure fee and a $120 to $400 transfer fee at most communities.
- Encanterra adds an $8,500 social membership, 80 percent refundable when you sell.
- It is several fees, not one 'preservation fee.' Ask me for the line-by-line before you offer.

## GOLF FEES

- Golf is never in the dues here. Pay to play at Power Ranch, Lone Tree and the Sunlands, or join: IronOaks runs $2,903 to $3,738 a year.
- Robson Ranch has a $600 a year dining minimum. Villas and condos at Oakwood and the Sunlands add a second monthly fee.

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# *buying from* OUT OF STATE

## VIRTUAL

- I'll walk any home on FaceTime, room by room, and send a video you can replay. Then I'll drive the community so you see the gate and the clubhouse at the hour you'd use them.
- Ask me for the HOA documents before you fall for the photos. Rental rules and fees are the two things a listing never shows.
- I'll pull 90-day sold numbers from the MLS for any community on your list.

## THE TRIP

- Fly into Gateway Thursday. Friday is Mesa, Saturday Gilbert and Chandler, Sunday the far side.
- Three communities a day is the limit. After that, every clubhouse looks the same.
- Eat where the residents eat. The grill at 1 pm on a Tuesday tells you more than the brochure.
- Bring the eight questions from the back of this guide. I'll have the answers for each stop.

## CLOSING

- Arizona closes through title companies, so you sign with a mobile notary or online, wire the funds and never fly back. Inspections and the HOA document review happen while you're home.
- Cash closes in about two weeks; financed buyers plan on 30 to 45 days. Lenders and title here work with out-of-state buyers every week.

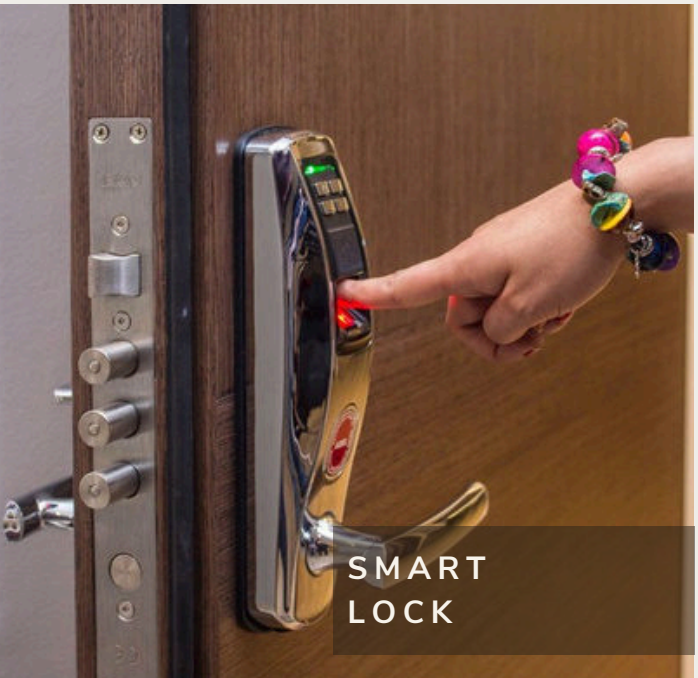
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THERMOSTAT




HOME CHECK



SMART LOCK

# HOME FOR FIVE MONTHS

## SUMMER SHUTDOWN

Don't turn the AC off. Set it near 85 so heat and humidity can't warp cabinets or cook electronics. Shut off the water main, set the water heater to vacation, and keep pest control and pool service on the calendar.

## HOME WATCH

Budget $100 to $200 a month for weekly visits, more with storm checks and vendor meets. Gilbert quotes run $40 to $65 a visit. They run the taps so the drains don't dry out, check for leaks and scorpions, and send photos. Gated communities need them on your guest list.

## INSURANCE

Most policies limit or drop coverage for vandalism, water damage and sometimes theft after 30 or 60 days of vacancy. Some carriers require the water off or regular checks. Ask for a vacancy or seasonal-occupancy endorsement, or a secondary-home policy, before you leave in May.

## RENTING IT OUT

Summer rents run about $2,400 to $3,000 a month at Trilogy versus $3,500 to $4,000 in winter. Every community makes the tenant meet the age rule and registers them. Check the lease minimum before you count on the income.

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SKY HARBOR


CANADIAN PASSPORT


WINTER HOME

# FOR CANADIAN BUYERS:

## DAYS AND TAXES

Visa-free visits run up to six months per entry. US tax residency is a separate test. Stay under 183 days, keep your closer connection to Canada, and file IRS Form 8840 every year. Hit 183 and that route is gone.

## THE 30-DAY REGISTRATION

Since April 2025, Canadians staying 30 days or more who crossed by land without an I-94 must register with USCIS on Form G-325R within 30 days. Fly in and you're already covered. The Snowbirds Act that would allow 240 days has not passed, so don't plan around it.

## MONEY AND FINANCING

Most Canadian buyers pay cash or use a Canadian bank's US mortgage arm. US lenders usually want 25 to 35 percent down from foreign nationals. When you sell, FIRPTA withholds up to 15 percent of the gross price until you file. Get an ITIN early, and run every number past a cross-border CPA.

## HEALTH COVERAGE

Provincial plans need you home a set number of days a year, and Ontario, BC and Alberta each count differently. Confirm your province's rule, and carry travel medical insurance every winter.

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*your winter*

# CALENDAR

## *NOV TO APRIL*

1. CACTUS LEAGUE OPENS FEB 19, 2027
2. SLOAN PARK, MESA: THE CUBS
3. HOHOKAM STADIUM, MESA: ATHLETICS
4. TEMPE DIABLO STADIUM: THE ANGELS
5. SALT RIVER FIELDS: D-BACKS, ROCKIES
6. SCOTTSDALE STADIUM: THE GIANTS
7. SLOAN PARK: UNDER 30 MIN FROM HERE
8. NOV TO APR: GOLF SEASON, BOOK EARLY
9. GATEWAY: MINNEAPOLIS, DES MOINES
10. GATEWAY: OMAHA, FARGO, GRAND RAPIDS
11. GATEWAY: CINCINNATI, BOISE, SPOKANE
12. CANADIANS: CONNECT VIA SKY HARBOR




SLOAN PARK, MESA

*Allegiant routes at Gateway are seasonal.*
*Confirm the current schedule at gatewayairport.com before you book.*

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*ask these*

# 8 QUESTIONS

## BEFORE YOU TOUR

1. AGE RULE AND THE CO-RESIDENT FLOOR?
2. LEASE MINIMUM AND TENANT RULES?
3. MONTHLY DUES AND WHAT THEY COVER?
4. ONE-TIME FEES DUE AT CLOSING?
5. GOLF OR CLUB: REQUIRED OR OPTIONAL?
6. AGE OF THE ROOF AND HVAC?
7. GATE TYPE AND HOME WATCH ACCESS?
8. DRIVE TIME TO GATEWAY AND THE ER?

## BRING WITH YOU

1. THE HOA FEE SHEET, IN WRITING
2. THE CC&RS AND RENTAL POLICY
3. YOUR DRIVE-TIME LIST FROM PAGE 4
4. A PHONE FOR PHOTOS OF EVERY ROOM










dana massey real estate

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*your next step*

# BOOK A 15 MIN CALL

You don't need a community picked out yet. You need someone local who will tell you which ones fit your winters, your budget and your rental plans, and which ones to skip.

I live in Gilbert, I'm on the Schneider Luxury Team at Compass, and I tour these communities with out-of-state buyers all season. Fifteen minutes on the phone and you'll have a short list, a real monthly number, and a plan for whether to video tour first or fly in.

Scan the code to book a call, or text me at 480.818.7554. No pressure. Real answers from someone who's here year-round.

*Verify HOA dues, fees and rental rules with each association before you buy. Dana Massey, Compass. Equal Housing Opportunity.*

*Dana Massey*

Scan to book a 15-minute call

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