



Consumer-Centric Real Estate Guides

Phoenix Metro Active Adult Community Guide

Your complete guide to finding the perfect 55+ community in Greater Phoenix — from golf and amenities to HOA fees and resale value.

Clearly Sold, brokered by HomeSmart, helps active adults explore and compare 55+ communities across Greater Phoenix so they can find the right lifestyle, amenities, location, and long-term value with greater clarity and confidence.

Find the 55+ Community That Fits Your Lifestyle at ClearlySold.com



How to Use This Guide



Define Your Priorities

Identify what matters most — golf, socializing, low-maintenance living, healthcare access, or budget.



Explore Communities

Discover which Phoenix-area cities and neighborhoods align with your lifestyle and location preferences.



Tour & Compare

Use our side-by-side checklist to evaluate communities on amenities, fees, and home styles.



Ask the Right Questions

Arm yourself with the essential questions every buyer should ask before signing anything.



Work with a Local Expert

Partner with a Clearly Sold advisor — an experienced Arizona Realtor who specializes in active adult communities.



The Phoenix Metro Landscape

Where You Live Matters as Much as How You Live

Sun City / Northwest Valley

- Home to iconic 55+ communities like Sun City Grand
- Most affordable home prices in the metro
- Wide-open desert with strong community identity

Peoria / Glendale / West Valley

- Trilogy at Vistancia and other master-planned gems
- Rapidly growing with new amenities and infrastructure
- Easy freeway access and spacious desert living

Scottsdale / Northeast Valley

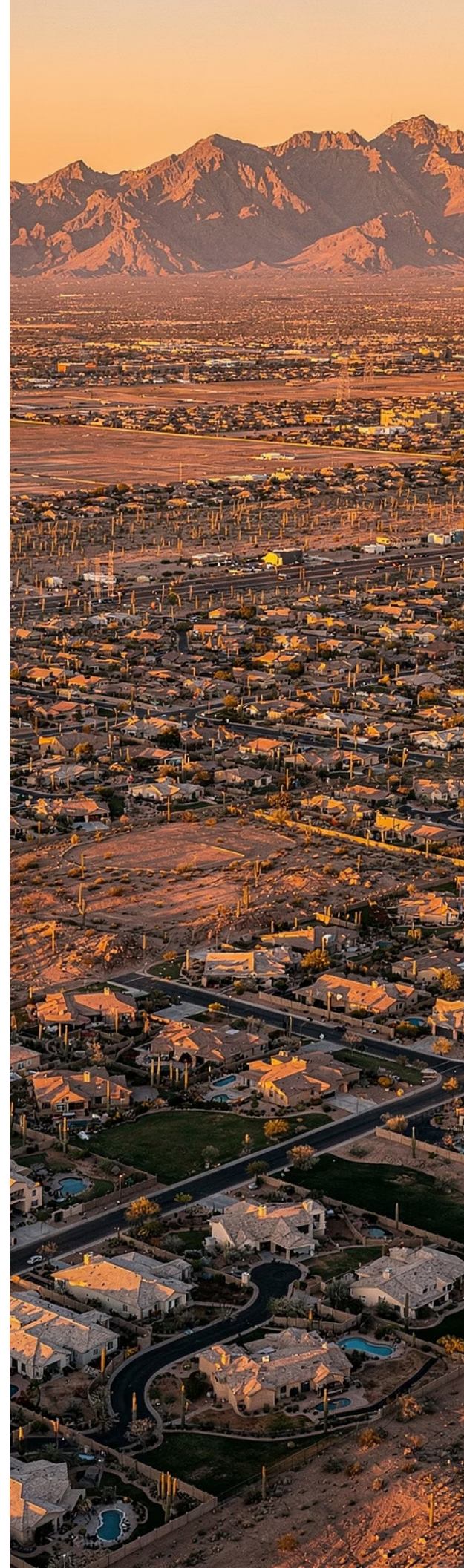
- Luxury desert living with dramatic mountain scenery
- World-class golf, upscale dining, and boutique shopping
- Premium pricing with an unparalleled Arizona lifestyle

Mesa / East Valley

- Strong healthcare infrastructure and medical centers
- Minutes from Sky Harbor International Airport
- Blends suburban convenience with community feel

Chandler / Gilbert / Southeast Valley

- Family-friendly area with top-rated services nearby
- Growing 55+ options in newer master-planned neighborhoods
- Excellent dining, retail, and urban amenities close by



Spotlight: Well-Known 55+ Communities

Sun City Grand

Surprise, AZ



- Del Webb's flagship community with 9,000+ homes
- Stunning Cimarron Center with indoor/outdoor pools
- Championship golf, fitness center & 100+ clubs

Trilogy at Vistancia

Peoria, AZ



- Shea Homes' award-winning active adult brand
- Located at the base of the White Tank Mountains
- Vibrant social calendar & resort-style amenities

DC Ranch / Silverleaf

North Scottsdale, AZ



- Upscale master-planned community with luxury homes
- World-class golf, spa, and fine dining nearby
- Dramatic McDowell Mountain views & desert setting

Robson Ranch

Eloy, AZ (Near Phoenix)



- Large-scale community with over 3,000 homes
- Private 18-hole golf course & bocce ball courts
- Exceptional value with wide range of amenities

Encanterra

Queen Creek, AZ



- Trilogy brand community in the fast-growing SE Valley
- La Casa, a lavish 47,000 sq ft amenity center
- Modern home designs with resort-style lifestyle

Trilogy at Power Ranch

Gilbert, AZ



- Boutique-scale Shea Homes community in East Valley
- The Clubhouse features fitness, pools & social spaces
- Convenient access to top-rated healthcare & dining

- ☐ This is not an exhaustive list and does not constitute an endorsement of any community. Always verify current HOA fees, age restrictions, availability, and rules directly with the community or through a licensed Arizona Realtor.





Defining Your Lifestyle Priorities

The Best Community Is the One That Fits Your Life



Climate & Outdoor Living

Find a community near trails, parks, and preserves that match your love of Arizona's great outdoors.



Golf & Recreation

Choose a community with championship courses and sports facilities if staying active is a daily priority.



Social Scene

Look for a community whose size and club offerings match how social and connected you want to be.



Healthcare Proximity

Ensure top-rated hospitals, specialists, and urgent care are conveniently located near your new home.



Budget & HOA Costs

Understand all monthly fees and HOA assessments so your total cost of living fits comfortably within your budget.



Home Size & Style

Decide early whether you want a cozy patio home, a spacious single-story, or something in between.



Location & Commute

Consider proximity to family, airports, shopping, and any part-time work that still keeps you connected.



Pet-Friendliness

Confirm pet policies, dog parks, and walking paths so your four-legged family members are welcome too.

Home Styles in Active Adult Communities

Single-Story Patio Homes

- Spacious 1,400–2,200 sq ft layouts
- Private backyard with covered patio
- Garage + room for guests

Typical range: \$350K–\$650K

Attached Villas & Townhomes

- Shared walls, minimal upkeep
- HOA covers exterior & landscaping
- Ideal for snowbirds & travelers

Typical range: \$250K–\$450K

Custom & Semi-Custom Homes

- Gourmet kitchens & luxury finishes
- 2,000–3,500+ sq ft floor plans
- Premium lots: golf, mountain, or cul-de-sac

Typical range: \$600K–\$1.2M+

Casitas & Lock-and-Leave

- Compact 1,200–1,600 sq ft designs
- Low-maintenance, secure & easy to leave
- Often near amenity centers

Typical range: \$220K–\$380K

New Construction

- Builder warranties & modern features
- Designer upgrade packages available
- Energy-efficient construction standards

Typical range: \$380K–\$900K

Resale Homes

- Move-in ready with mature landscaping
- Established neighborhoods & community ties
- Often priced below new construction

Typical range: \$300K–\$700K

i Most active adult communities are designed with single-story living in mind, making them ideal for aging in place without the concern of stairs. Always confirm this with the builder or listing agent.





Amenities That Define the Experience

What to Look For Beyond the Brochure



Fitness & Wellness

State-of-the-art gyms, yoga studios, and group fitness classes designed to keep you active and energized every day.



Golf & Sports Courts

Championship golf courses alongside pickleball, tennis, bocce ball, and shuffleboard courts for year-round play.



Pools & Aquatics

Resort-style indoor and outdoor pools, lap lanes, water aerobics programs, and relaxing spas and hot tubs.



Arts & Crafts Studios

Dedicated spaces for ceramics, painting, woodworking, and jewelry making — creativity has no retirement age.



Dining & Social Clubs

Community restaurants, wine bars, and organized social clubs that make it easy to build lasting friendships.



Walking & Biking Trails

Scenic paths winding through Arizona's natural desert landscape, perfect for morning walks or afternoon rides.



Performing Arts & Events

Ballrooms, theaters, and live music venues hosting concerts, shows, and community celebrations throughout the year.



Lifelong Learning

Lecture series, language classes, technology workshops, and enrichment programs to keep the mind sharp and curious.

Golf: A Way of Life in Phoenix

With over 200 courses across the Valley, Phoenix is a world-class golf destination — here's what active adult buyers need to know.

Course Types

- Private: member-only access, controlled tee times
- Semi-Private: members plus public access
- Public: open to all, pay daily rates

Membership Models

- Community-owned courses with resident rates
- Separate initiation fees + monthly dues
- Golf-optional: non-golfers not required to pay

Bundled Golf Communities

- Golf access included in HOA dues
- Unlimited or unlimited-round packages
- Course maintenance funded collectively

Top Golf Areas

- Scottsdale: world-renowned resort courses
- Peoria: value-friendly courses, Sun City access
- East Valley: Mesa, Chandler, Gilbert corridors

Cost Considerations

- Golf lots: \$20,000–\$80,000+ price premium
- Private memberships: \$5K–\$50K+ initiation
- Always clarify what's in vs. out of HOA fees

Year-Round Playability

- Mild winters: peak season Oct–Apr
- Summer heat: early morning tee times essential
- Twilight and reduced summer rates widely available

 Always ask whether golf fees are included in HOA dues or are billed separately. Surprise golf costs are one of the most common sources of buyer dissatisfaction in active adult communities.





Clubs, Social Life & Community Culture

The best Phoenix 55+ communities offer a rich social infrastructure with dozens — sometimes 100+ — chartered clubs. Here's a look at the types you'll commonly find:



Fitness & Sports Clubs

Pickleball, tennis, swimming, bocce, golf leagues, yoga, and aerobics groups keep residents active and connected.



Arts & Creative Groups

Watercolor, pottery, woodcarving, quilting, photography, and jewelry-making clubs for the creatively inclined.



Travel & Adventure Clubs

Organized day trips, international tours, RV caravans, and local excursions planned by fellow residents.



Volunteer & Civic Groups

Community service organizations, neighborhood watch groups, and local charity fundraising initiatives.



Card & Game Nights

Bridge, mahjong, poker, canasta, and board game clubs — some meeting multiple times a week.



Culinary & Wine Groups

Wine tasting circles, gourmet dining clubs, cooking classes, and restaurant outings for food lovers.



Lifelong Learning

Lecture series, book clubs, language classes, genealogy research groups, and astronomy clubs.



Faith & Spiritual Groups

Interfaith discussion groups, Bible study, meditation circles, and faith-based service organizations.

- ❑ When touring a community, ask the lifestyle director for a full club list and review a few months of the activity calendar. Better yet — attend an event as a prospective buyer to experience the social culture firsthand.

Healthcare Access: A Critical Consideration

Major Hospital Systems

- **Banner Health:** Extensive West & East Valley presence
- **HonorHealth:** North Scottsdale & central coverage
- **Mayo Clinic:** World-class specialty care in Scottsdale

Proximity Considerations

- Aim for under 20 min to nearest emergency facility
- Check drive times during peak traffic hours
- Consider community location relative to hospital corridors

Specialist Access

- Verify cardiologists, orthopedic & neurological specialists
- Confirm providers accepting new patients nearby
- Ask about referral networks tied to local hospitals

Urgent Care & Telehealth

- Locate nearby urgent care centers for non-emergency needs
- Look for communities partnering with on-site wellness clinics
- Telehealth options expanding access from home

Medicare-Friendly Providers

- Confirm providers accept Medicare and Medicare Advantage
- Check pharmacy coverage under your specific plan
- Ask about senior-focused primary care practices

Planning for Future Needs

- Consider proximity to memory care & rehabilitation facilities
- Evaluate community's continuum of care options
- Think beyond today — plan for 10–20 years ahead





Shopping, Dining & Everyday Convenience

When evaluating a community, take note of what's within a 10–15 minute drive. Here's what to look for across each category:



Grocery & Specialty Food

- Fry's, Safeway, or Sprouts nearby
- Trader Joe's or Whole Foods access
- Costco or warehouse club within range



Dining Out

- Casual neighborhood bistros close by
- Variety of cuisine types and price points
- Upscale options in Scottsdale/East Valley



Shopping Centers & Retail

- Target, Walmart, or department stores nearby
- Major corridors: Kierland, Fashion Square, San Tan Village
- Retail growth following residential expansion



Farmers Markets

- Weekend markets for fresh local produce
- Seasonal availability in cooler months
- Community gathering and social opportunity



Entertainment & Arts

- Museums, galleries, and the Heard Museum
- Performing arts venues and live music
- Cultural centers and libraries nearby



Transportation & Walkability

- Sky Harbor: 20–45 min depending on location
- Walkable errands reduce daily drive burden
- Light rail and ride-share availability

Understanding HOA Fees & Community Finances

HOA fees vary widely across Phoenix-area active adult communities — knowing what to look for protects your investment and avoids costly surprises.

What HOA Fees Cover

- Common area maintenance & landscaping
- Recreation center operations & programming
- Gated security & infrastructure upkeep

Typical Fee Ranges in Phoenix

- Basic communities: \$100–\$250/month
- Mid-range amenity communities: \$250–\$450/month
- Premium resort-style communities: \$450–\$600+/month

Special Assessments

- One-time charges levied when reserve funds fall short
- Can total thousands of dollars per homeowner
- Check HOA history for past assessments before buying

Reserve Funds & Financial Health

- Healthy reserves should be 70–100% funded
- Request the most recent reserve study
- Review financial statements & meeting minutes

Rules & Restrictions

- CC&Rs govern rentals, pets, modifications & parking
- Enforcement consistency varies by community
- Violations can result in fines or legal action

How to Review HOA Documents

- Request financials, CC&Rs & rules before making an offer
- Review 12–24 months of board meeting minutes
- Consult a Clearly Sold advisor and your real estate attorney

⚠️ Never purchase in an HOA community without reviewing the financials. An underfunded reserve can lead to costly special assessments — unexpected lump-sum charges sometimes totaling thousands of dollars.





Resale Value & Long-Term Considerations

Resale Demand in 55+ Communities

- Active adult homes attract a growing, motivated buyer pool
- Lifestyle-driven purchases tend to support price stability
- Golf, view, and premium lots sell faster and at higher prices

Builder Reputation & Track Record

- Del Webb, Shea Homes, and Taylor Morrison carry strong market recognition
- Established brands reduce buyer hesitation at resale
- Build quality and warranty history influence buyer confidence

Community Age & Infrastructure

- Newer communities benefit from modern layouts and energy efficiency
- Mature communities like Sun City offer proven price stability
- Proximity to retail, medical, and transit drives long-term demand

HOA Stability

- Well-funded reserves signal a financially healthy community
- Consistent fee management protects against special assessments
- Engaged resident governance sustains community desirability

Aging-in-Place Features

- Single-story layouts and accessible design are increasingly preferred
- Wider doorways, walk-in showers, and low-maintenance lots add value
- Guest suites and flex rooms appeal to visiting family needs

Market Trends in Phoenix Active Adult

- High-growth corridors — Queen Creek, North Peoria, West Valley — showing strong appreciation
- Energy efficiency upgrades and outdoor living spaces rank among top resale drivers
- 55+ segment continues to outpace general market in demand growth

Community Comparison Checklist

Use This Tool When Touring Multiple Communities



Location & Access



Home & Floor Plan



Amenities



HOA & Finances



Social & Community Culture



Healthcare Proximity



Golf & Recreation



Future Planning

Location & Access

- Distance to major highways & retail
- Grocery store drive time
- Airport accessibility
- Surrounding development & growth corridor

Social & Community Culture

- Number of active resident clubs
- Overall resident vibe on tour
- Age restriction verified (55+?)
- Community size & density feel

Home & Floor Plan

- Price range fits your budget
- Guest suite or flex room available
- Energy efficiency features included
- Outdoor living / covered patio space

Healthcare Proximity

- Distance to nearest hospital
- Nearby urgent care & specialists
- Pharmacy & medical offices close by

Amenities

- Clubhouse & rec center quality
- Indoor & outdoor pool availability
- Pickleball, tennis & fitness center
- Lifestyle director & event programming

Golf & Recreation

- Golf course access & type (public/private)
- Walking trails & outdoor spaces
- Additional sports courts or facilities

HOA & Finances

- Monthly HOA fee & what's included
- Reserve fund health & financials
- Rental & lease restrictions
- Pet policies & guest stay rules

Future Planning

- Resale history & lot premiums
- Builder reputation & brand recognition
- Community trajectory & new phases
- Long-term HOA stability outlook

 Always verify every item above directly with the community HOA and/or a Clearly Sold advisor. Information in sales centers and marketing materials may not reflect current, accurate conditions.



Questions to Ask Before You Buy

The Most Important Conversations to Have Before Signing Anything

Questions for the HOA

- What do monthly fees cover and when did they last increase?
- How healthy is the reserve fund?
- Have there been any special assessments in the past 5 years?
- What pending capital improvements are planned?

Questions for Current Residents

- What do you love most about living here?
- What would you change if you could?
- How responsive is HOA management to concerns?
- Has the community culture changed over time?

Questions for the Builder/Sales Team

- What is the warranty on the home and systems?
- How many phases remain to be built?
- What amenities are still under development?
- Are there restrictions on modifications or additions?

Questions About Finances

- What is the full cost of ownership beyond purchase price?
- Are there CDD (Community Development District) fees?
- What are the resale restrictions or right of first refusal?
- What is the current inventory of homes for sale?

Questions About Rules & Lifestyle

- Are short-term rentals or Airbnb permitted?
- What are the guest stay limits?
- What are the pet policies — breeds, size, number?
- Is this HUD-qualified 55+ and what % of residents qualify?

Questions About Healthcare & Future Needs

- How close is the nearest hospital or emergency center?
- Are there on-site wellness or medical services?
- Does the community accommodate aging-in-place modifications?
- Are there memory care or assisted living options nearby?

☐ A Clearly Sold advisor can help you prepare for these conversations, review HOA documents, and guide you through every step of the buying process. Schedule a consultation at ClearlySold.com.

Meet the Founder

Andrew Texidor

**Founder of Clearly Sold | REALTOR® | AI-Certified
Real Estate Professional**

Andrew Texidor has been a licensed real estate professional since 2000, helping Arizona homeowners, homebuyers, and investors navigate important real estate decisions with clarity, professionalism, and integrity.

He founded **Clearly Sold** with a simple belief: homeowners deserve more than a one-size-fits-all approach to selling a home. They deserve clear information, multiple options, modern marketing, and guidance that puts their goals first.

Why Andrew Created Clearly Sold:

“I created Clearly Sold because homeowners deserve transparency, choices, and a real estate experience built around their needs—not a one-size-fits-all sales process.”

Through Clearly Sold, Andrew combines decades of real estate experience with modern technology and consumer-focused solutions to help homeowners better understand their choices and make confident decisions about their next move.

Andrew is also the founder of **Rewarding Heroes**, an initiative dedicated to recognizing and serving healthcare professionals, military members and veterans, first responders, law enforcement, educators, utility workers, and others who serve their communities.



Your Next Step:

Work with a Local Expert

 Local Knowledge

Deep expertise in Phoenix-area 55+ communities — from Sun City to Scottsdale — means you get honest, informed guidance, not a sales pitch.

 Buyer Representation

Andrew and the Clearly Sold team represent your interests — not the builder's or the seller's. Your goals drive every recommendation.

 Due Diligence Support

From HOA document review to negotiation strategy, having an experienced professional reduces risk and protects your investment.

 No Pressure Process

This is your timeline. A good Realtor supports your pace, answers your questions patiently, and helps you feel confident — never rushed.

"Our goal is simple: help you find a community where you'll truly thrive. We take the time to understand your lifestyle, your priorities, and your future — and then we go find the right fit."

— Andrew, Clearly Sold brokered by HomeSmart

[Schedule a Consultation](#)

This ebook is for general educational purposes only and is not legal, financial, tax, or medical advice — please consult qualified professionals for guidance specific to your circumstances.

Clearly Sold brokered by HomeSmart helps homeowners explore convenient, seller-centric home selling solutions designed around their goals, timeline, and life situation.

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