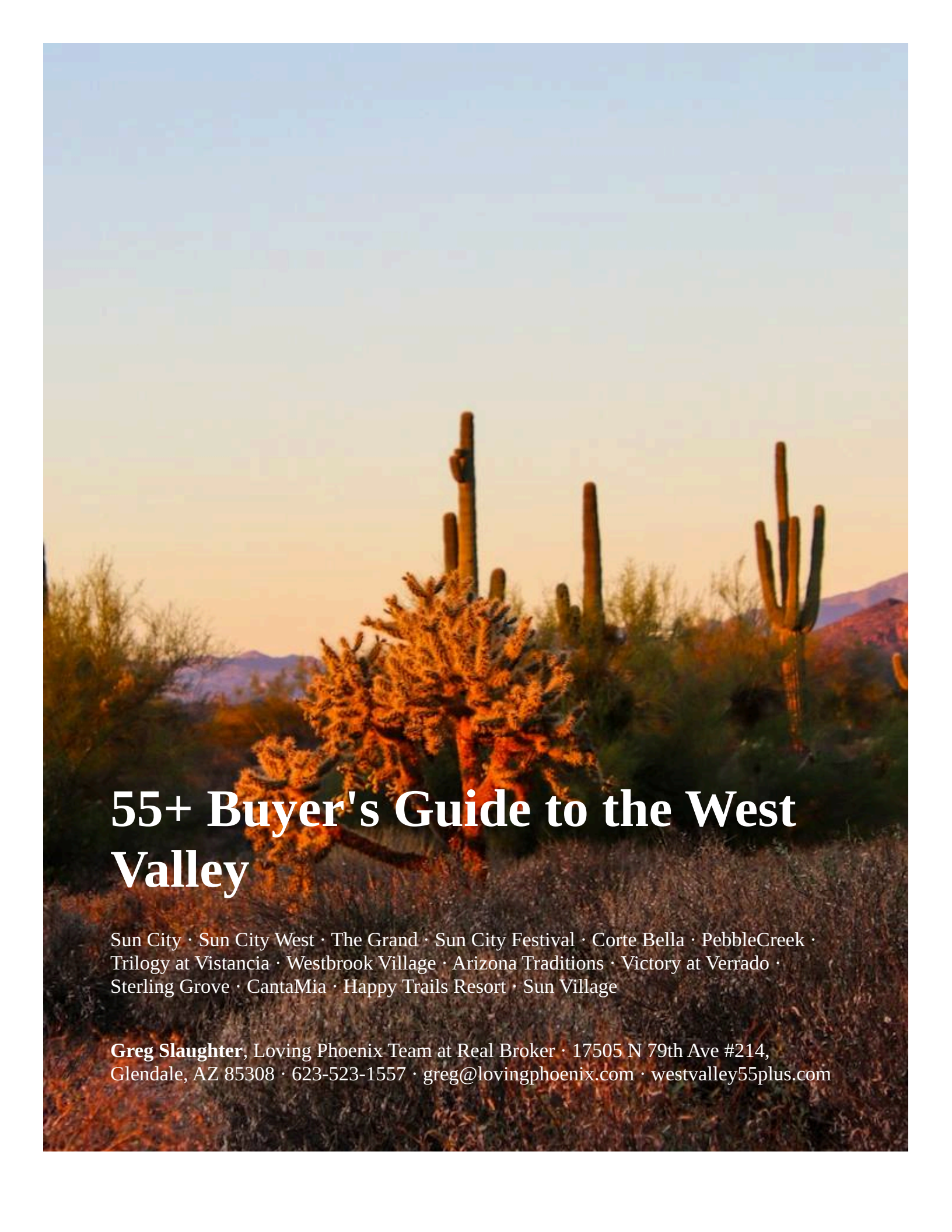




55+ Buyer's Guide to the West Valley

Sun City · Sun City West · The Grand · Sun City Festival · Corte Bella · PebbleCreek ·
Trilogy at Vistancia · Westbrook Village · Arizona Traditions · Victory at Verrado ·
Sterling Grove · CantaMia · Happy Trails Resort · Sun Village

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Edition: October 2026. Fees and rules change, so verify every figure with the association before relying on it.

The 19 communities at a glance

Community	Golf	Gated	Recurring fees	One-time fees at purchase
Sun City Sun City	8 courses owned by the Recreation Centers of Sun City (RCSC)	No	\$680 per property per year (RCSC, 2026)	\$4,000 PIF + \$1,500 CIF + \$500 transfer + \$30 recording
Sun City West Sun City West	7 courses owned by the Recreation Centers of Sun City West (RCSCW)	No	\$618 per person on the deed per year (RCSCW, 7/1/2026–6/30/2027)	\$5,750 Asset Preservation Fee + \$275 deed transfer
Sun City Grand (now The Grand) Surprise	4 association-owned courses (Cimarron, Desert Springs, Granite Falls North & South)	No	\$1,976 per home per year (7/1/2026–6/30/2027)	\$5,000 CARE fee + \$130 disclosure + \$100 transfer + \$170 ARC
Sun City Festival Buckeye	27-hole Copper Canyon Golf Club (association-owned, managed by Troon)	No	\$540 per quarter (per Greg Slaughter, local agent, figures as of 2026, verify before purchase)	Cap fee 0.25% of purchase price (per Greg Slaughter, local agent, figures as of 2026, verify before purchase); plus working capital & disclosure/transfer fees (reported)
Corte Bella Sun City West area	18-hole Corte Bella Golf Club (privately owned, semi-private; KemperSports)	Yes (guard-gated)	\$710 per quarter (per Greg Slaughter, local agent, figures as of 2026, verify before purchase)	\$4,050 cap fee (per Greg Slaughter, local agent, figures as of 2026, verify before purchase)
PebbleCreek Goodyear	54 holes: Eagle's Nest (18) + Tuscany Falls East & West (36)	Yes (guard-gated)	\$1,761 semi-annually (\$3,522/yr)	\$3,522 Community Enhancement Fee + \$400 document fees
Trilogy at Vistancia Peoria	18-hole Trilogy Golf Club at Vistancia (Gary Panks design; public daily-fee)	Yes (guard-gated)	\$1,019 per quarter (per Greg Slaughter, local agent, figures as of 2026, verify before purchase)	\$6,000 cap fee (per Greg Slaughter, local agent, figures as of 2026, verify before purchase)
Westbrook Village Peoria	2 × 18 holes: Lakes (par 71) and Vistas (par 72)	No	\$819 per year base assessment (2026)	\$4,655 Preservation Fee + \$350 disclosure + \$50 CC&R docs
Arizona Traditions Surprise	18-hole Arizona Traditions Golf Club (Dick Bailey design)	Yes	\$205 per month (as of April 2025, per HOA)	contact Greg for current figures
Victory at Verrado Buckeye	18-hole Victory Course (Tom Lehman design); Verrado's second course nearby	No	\$258/mo for a standard home (\$112 Victory district + \$146 Verrado master, 2026)	Community Enhancement Fee of 0.65% of the sale price + \$500, plus a \$438 reserve fee and about \$575 in transfer/disclosure fees
Sterling Grove Surprise	Private Nicklaus Design 18-hole course, managed by Troon (separate membership)	Yes (staff-gated)	\$525/quarter HOA (about \$175/mo) + \$180/mo + tax required Social Membership	\$5,000 + tax Social Membership initiation + capital fee (typically \$1,500; can be higher on some homes, so confirm for the specific home) + disclosure/transfer fees
CantaMia at Estrella Goodyear	No course inside CantaMia. The Golf Club of Estrella is about 3 miles away (separate).	Yes	\$348/mo (\$265 CantaMia + \$83 Estrella master, 2026)	about \$5,126 on a resale (\$500 enhancement + \$2,088 working capital + \$2,088 reserve + \$50 startup + \$400 disclosure), plus a \$696 prepaid assessment
Happy Trails Resort Surprise	Surrounds Great Eagle Golf Club, an 18-hole, par-72 public course	Yes (24-hour patrol)	\$216–\$238/mo depending on the section (per Greg Slaughter, local agent, 2026)	\$2,595 capital improvement fee (per Greg Slaughter, local agent, 2026) + transfer fee (\$190 in 2025 per a third-party guide; contact Greg for current figures)
Sun Village Surprise	On-site golf course (par-3, public, separate fees)	Yes (access-controlled)	\$263.27/mo single-family base; condos and townhomes up to about \$500/mo (2026)	a CARE fee of 1% of the sale price (capped at \$4,000) + \$155 transfer + \$245 disclosure
Sun Air Estates Peoria	No golf course in the community	No (per third-party listings)	Units 3–6 about \$230/yr per home; Unit 2 about \$65/mo; optional pool/clubhouse about \$300/yr (approximate, from listings, Oct 2026)	No \$4,000 buy-in reported in listings; ask Greg for transfer fees
Ventana Lakes Peoria	No golf course in the community	No (per 55places and golfat55)	\$360.36/quarter base per home (about \$120/mo); Gardens adds about \$262.50/qtr (verified May 2026)	\$4,000 CARE fee + about \$200 transfer + about \$200 disclosure (May 2026)
Heritage at Asante Surprise	9-hole putting course (no full golf course)	Yes (gated, per the HOA)	about \$199–\$235/mo community HOA + about \$49/mo Asante master (Lennar lists approx. \$205; checked Oct 2026)	about \$1,974 on a resale + \$508 prepaid assessment
Sundance Adult Village	Sundance Golf Club runs through the community	No (per 55places and	\$1,361.84 per home per year (\$340.46/quarter), approved	\$2,315.13 capital improvement fee (2026, HOA) + about \$250 transfer + about \$20.67

Community	Golf	Gated	Recurring fees	One-time fees at purchase
Buckeye	(golf fees separate; ask Greg)	golfat55)	12/17/2025 (HOA)	master working capital
Trilogy Ridgecrest Peoria	No course in the community; Trilogy at Vistancia Golf Club is nearby (daily fee)	Yes (gated, non-manned, per Shea)	about \$352/mo now, about \$452/mo once amenities open (approximate — verify with HOA; Oct 2026)	about \$6,000 capital improvement fee (approximate — verify with HOA)

Figures gathered in October 2026 from the sources listed on each community page at westvalley55plus.com. "Reported" means not confirmed by an official fee schedule.

1. How age rules work

Most West Valley active adult communities qualify as "housing for older persons" under the federal Fair Housing Act (the Housing for Older Persons Act of 1995). Under that law, at least 80% of occupied homes must have at least one resident aged 55 or older, and the community must publish and follow its age policies and verify ages.

- **Each community sets its own details** within that federal framework. Some allow a limited number of households where the youngest qualifying resident is 40 or 45. Others, like Sun City West and Sun City, don't allow permanent residents under 19.
- **Owning vs. living there:** In several communities anyone can *own* a home, but someone 55+ must *occupy* it. Buying for a parent or as a future retirement home? Ask how the rules apply.
- **Visiting grandkids:** Short visits are normally fine, but there are limits on length of stay and on pool and fitness-center use. Check the community's guest rules.
- **Surviving spouses and caregivers:** Most communities have provisions for them. Read the CC&Rs or ask the association.

Age rules are set by each community's recorded documents and can change. Always confirm current occupancy rules with the association before you buy.

2. Understanding the fees

Fees in 55+ communities come in a few layers. Ask about each one for the specific home you're considering:

Recurring dues

A monthly, quarterly, semi-annual or annual HOA assessment, or in Sun City and Sun City West, a recreation-center assessment. In Sun City West, dues are charged **per person on the deed**.

One-time "capital" fees

Usually paid by the buyer at closing. Names include Asset Preservation Fee, Preservation & Improvement Fee, CARE Fee, Community Enhancement Fee and Reserve Fund Fee. They often run several thousand dollars.

Transfer & document fees

Resale disclosure, transfer, recording and architectural-review fees, typically a few hundred dollars. Some are customarily paid by the seller.

Sub-association fees

Many neighborhoods, condos and villas have their own association (often for landscaping or exterior care) on top of the master dues.

Golf & extras

Golf is separate from dues in every community we cover. Passes can cost more per year than the HOA itself. Dining, spa and some classes are pay-as-you-go.

Special taxing districts

Some newer areas, such as Sun City Festival's Festival Ranch CFD, add an assessment to the property tax bill. Check the tax bill, not just the HOA statement.

See the [comparison table](#) for published figures in each community.

★ Greg's tip: What I tell my clients

“The one-time capital (cap) fee surprises a lot of buyers. Put it in your cash-to-close budget from the start, before you write an offer, so it isn't a shock at the title company.”

Greg Slaughter, Loving Phoenix Team, from his firsthand experience with transactions in these communities.

3. Your pre-offer checklist

- Get the current HOA / rec-center fee schedule and the **total one-time fees** due at closing.
- Ask whether the home is in a sub-association and what it covers (landscaping, roofs, exterior paint?).
- Read the CC&Rs and rules for **pets, parking, RVs, golf carts, rentals and exterior changes**.
- Confirm the age-occupancy rules work for everyone who will live in the home.
- Review the association's budget and reserve study, and ask about planned special assessments or dues increases.
- For older homes: inspect roof, HVAC age, plumbing (including supply lines), electrical panel and windows.
- Think about the future: single-level layout, step-free entry, wide doorways, a walk-in shower, and grab-bar-friendly bathrooms.
- Drive to your doctors, hospital, pharmacy, church and the airport at the times you'd normally go.
- Visit the recreation centers on a weekday morning to see the clubs and activities in action.
- If you'll golf, price passes against how often you'll realistically play.
- Near Luke Air Force Base or a freeway? Stand in the backyard and listen. Arizona has specific military-airport disclosures.

★ Greg's tip: What I tell my clients

“Many homes in these communities are still in mostly original condition with only minor updates, so the nicely updated ones tend to sell quickly. If an updated home checks your boxes, be ready to move fast: have your financing or proof of funds lined up and your must-haves decided before you tour.”

Greg Slaughter, Loving Phoenix Team, from his firsthand experience with transactions in these communities.

Inspecting older homes in 55+ communities

★ Greg's tip: What I tell my clients

“Homes built in the 1960s and 70s in these communities deserve a close look during inspection. That's especially true in Sun City, Sun City West and the older parts of the other communities. Many of them have aluminum wiring, and the sewer lines were originally Orangeburg pipe. I highly recommend a **sewer scope** (a camera inspection of the sewer line) during your inspection period.”

“I also always ask the age of the **HVAC system** and, most importantly, the age of the **roof**. In these older communities, many homes are right at the point of needing a new one.”

Greg Slaughter, Loving Phoenix Team, from his firsthand experience with transactions in these communities.

Background: aluminum wiring

During a copper shortage in the mid-1960s, builders began using aluminum wire for general household circuits. The U.S. Consumer Product Safety Commission (CPSC) says homes wired between 1965 and the mid-1970s may contain aluminum branch-circuit wiring. It also says connections with aluminum wire (at outlets, switches, junction boxes and appliances) can deteriorate and overheat, creating a fire hazard. CPSC recommends hiring a qualified electrician for a permanent repair: either rewiring with copper or using the connectors CPSC recognizes (COPALUM or AlumiConn). ([Source: CPSC Publication 516](#)).

Background: Orangeburg sewer pipe

Orangeburg pipe is bituminized fiber pipe: layers of wood fiber impregnated with coal-tar pitch. It was used for residential sewer lines from roughly the 1940s into the 1970s, until PVC replaced it. Over time it can soften and flatten under soil pressure, separate at the joints, and let tree roots in. The City of Ann Arbor notes it can even fail from the inside out while the outside still looks round. A sewer scope runs a small camera through the line to show the pipe material and its condition. ([Source: APWA-MN](#)) ([Source: City of Ann Arbor](#)).

Not every older home has aluminum wiring or Orangeburg pipe, and many have already been updated. Your licensed home inspector, electrician or plumber can tell you what a specific home has.

Why 55+ homes hold their value

Part of what you buy in a West Valley 55+ community is access to its amenities: recreation centers, pools, fitness centers, clubs and social calendars that are reserved for residents and their guests.

★ Greg's tip: What I tell my clients

“The rec centers in each of these communities are only open to that community's residents, so each one feels like its own private club. In my experience, home values here tend to hold strong.”

Greg Slaughter, Loving Phoenix Team, from his firsthand experience with transactions in these communities.

This reflects Greg's personal experience, not a forecast or guarantee. Home values depend on the specific home, its condition and the overall market, and they can go down as well as up. For a current, data-based estimate on a specific home, [ask Greg for a home value](#).

Frequently asked questions

- ▶ Do older homes in West Valley 55+ communities have aluminum wiring?
- ▶ What is Orangeburg pipe, and should I get a sewer scope?
- ▶ What should I ask about the roof and HVAC in an older 55+ home?
- ▶ What is a one-time cap fee, and who pays it?

Ask Greg a question

Type your question and press **Email my question**. It opens your own email app with the question filled in, addressed to Greg. Nothing is stored on this site and no third-party form is used.

Example: What are the current fees in Sun City West, and are rentals allowed?

Your question (optional)

Your name (optional)

Best phone

Email my question

Office: 17505 N 79th Ave #214, Glendale, AZ 85308. Or call/text Greg at [623-523-1557](tel:623-523-1557), email greg@lovingphoenix.com, or .

Want help comparing communities?

Greg can line up the real numbers for the homes you're considering, side by side, and set up alerts so you see new listings first.

Prefer the phone? Call or text [623-523-1557](tel:623-523-1557)

Community profiles

Sun City (Sun City)

The original active adult community, with eight golf courses and some of the lowest recurring costs in the Valley.

Opened: January 1, 1960 · **Homes:** About 27,000–28,000 (published figures vary)

Guide: westvalley55plus.com/communities/sun-city.html

Sun City West (Sun City West)

Seven golf courses, four big recreation centers and more than 90 chartered clubs.

Opened: 1978 (completed 1997) · **Homes:** 17,187 homes + 604 apartments (RCSCW, Dec 2025)

Guide: westvalley55plus.com/communities/sun-city-west.html

Sun City Grand (now The Grand) (Surprise)

Del Webb's third Arizona Sun City, rebranded in 2023 as “The Grand”: one community, two names, with four championship golf courses in Surprise.

Opened: October 1996 (built out mid-2000s) · **Homes:** About 9,550 homes + 252 condos

Guide: westvalley55plus.com/communities/sun-city-grand.html

Sun City Festival (Buckeye)

Del Webb's newest West Valley Sun City at the foot of the White Tank Mountains. New construction and resale.

Opened: Mid-2000s (sources cite 2005–2006); still building · **Homes:** About 7,200 planned at buildout

Guide: westvalley55plus.com/communities/sun-city-festival.html

Corte Bella (Sun City West area)

A small, guard-gated Del Webb country club community with Santa Barbara–inspired architecture.

Opened: 2003 (built 2003–2007) · **Homes:** 1,650

Guide: westvalley55plus.com/communities/corte-bella.html

PebbleCreek (Goodyear)

A guard-gated Robson resort community in Goodyear with 54 holes of golf and a huge pickleball scene.

Opened: 1993 · **Homes:** About 6,100–6,300

Guide: westvalley55plus.com/communities/pebblecreek.html

Trilogy at Vistancia (Peoria)

Shea Homes' guard-gated resort community in north Peoria, with the Kiva and Mita clubs and a championship golf course.

Opened: 2004 · **Homes:** About 3,300, sold out (Shea Homes, via Peoria Times, Apr 2025)

Guide: westvalley55plus.com/communities/trilogy-at-vistancia.html

Westbrook Village (Peoria)

An established Peoria community with two 18-hole courses, two clubhouses and a central location near Loop 101.

Opened: 1982 (completed 1993) · **Homes:** 3,910 (44 neighborhoods)

Guide: westvalley55plus.com/communities/westbrook-village.html

Arizona Traditions (Surprise)

A smaller gated 55+ community in Surprise with an 18-hole course and a 20,400 sq ft clubhouse.

Opened: 1997 (completed 2013) · **Homes:** About 1,768

Guide: westvalley55plus.com/communities/arizona-traditions.html

Victory at Verrado (Buckeye)

A 55+ district inside the Verrado master plan, set in the White Tank foothills, with the hilltop Victory Club and the Victory Course.

Opened: Mid-2010s (grand opening reported Jan 2016); still building · **Homes:** About 3,000 entitled homes (per DMB)

Guide: westvalley55plus.com/communities/victory-at-verrado.html

Sterling Grove (Surprise)

Toll Brothers' staff-gated golf community in Surprise. It's a mixed-age master plan with dedicated 55+ collections, not a strictly 55+ community.

Opened: Construction began about 2018; Toll Brothers still building · **Homes:** About 2,200 planned on 780 acres

Guide: westvalley55plus.com/communities/sterling-grove.html

CantaMia at Estrella (Goodyear)

A gated 55+ community inside the lake-filled Estrella master plan in Goodyear, with a 29,000 sq ft Village Center.

Opened: Village Center opened 2011 (per a local agent site); Taylor Morrison now building · **Homes:** 1,700+ home sites (per CantaMia HOA)

Guide: westvalley55plus.com/communities/cantamia.html

Happy Trails Resort (Surprise)

A gated 55+ RV and manufactured-home resort on Bell Road, where you own your lot, wrapped around Great Eagle Golf Club.

Opened: Lot sales January 1985; grand opening January 1986 · **Homes:** 2,000+ lots (third-party estimate)

Guide: westvalley55plus.com/communities/happy-trails-resort.html

Sun Village (Surprise)

A 55+ community of 1,382 homes and condos around lakes and a golf course in central Surprise.

Opened: Built starting 1985 (per the Loving Phoenix Team); built out · **Homes:** 1,382 homes and condos (per Sun Village)

Guide: westvalley55plus.com/communities/sun-village.html

Sun Air Estates (Peoria)

A small, established 55+ neighborhood of single-family and attached homes in central Peoria, with a pool and clubhouse and a volunteer-run HOA.

Opened: Built 1973–2001 (per 55places) · **Homes:** About 814 homes (per 55places)

Guide: westvalley55plus.com/communities/sun-air-estates.html

Ventana Lakes (Peoria)

A non-gated 55+ community on the Peoria/Sun City line, built around nine stocked lakes with walking paths, fishing and non-motorized boating.

Opened: Association formed 1986; built from the mid-1980s · **Homes:** About 1,700–1,770 (published figures vary)

Guide: westvalley55plus.com/communities/ventana-lakes.html

Heritage at Asante (Surprise)

Lennar's gated 55+ community inside the Asante master plan in north Surprise, with the Heritage Club, lakes, pickleball and a 9-hole putting course.

Opened: New construction by Lennar (still selling, Oct 2026) · **Homes:** contact Greg for current figures

Guide: westvalley55plus.com/communities/heritage-at-asante.html

Sundance Adult Village (Buckeye)

The 55+ section of Buckeye's all-ages Sundance master plan: about 1,100 homes around the Sundance golf course, fully built out.

Opened: Built from about 2002 (per golfat55); fully built out · **Homes:** About 1,100 (per the HOA)

Guide: westvalley55plus.com/communities/sundance-adult-village.html

Trilogy Ridgecrest (Peoria)

Shea Homes' new 414-home Trilogy boutique 55+ community in Northpointe at Vistancia, north Peoria. Its Open Wellness + Social Club is planned for 2027.

Opened: Pre-sales Sept 2024; models opened 2025 (Shea / Peoria Times) · **Homes:** 414 planned (per Peoria Times, Apr 2025)

Guide: westvalley55plus.com/communities/trilogy-ridgecrest.html

Ready to look at homes?

Search homes and sign up with Greg: lovingphoenixrealty.com/greg

Call or text **623-523-1557** · Email greg@lovingphoenix.com

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Greg Slaughter, AZ License #SA665093000. Brokerage: Real Broker AZ, LLC, AZ License #LC696641000, 3707 E Southern Ave, Suite 1074, Mesa, AZ 85206, 602-755-3415. Information is deemed reliable but not guaranteed and is for general educational purposes. Not affiliated with or endorsed by any community association or builder named. Equal Housing Opportunity. Cover photo: Megan Clark / Unsplash.