



PHOENIX METRO · ARIZONAN SINCE 1969

Sun City & The New Wave.

The original active-adult community, plus every builder bringing brand-new 55+ construction to the Valley right now — Sterling Grove, Asante, CantaMia, Ovation, Ridgecrest, and beyond. Written by a Diamond-designated builder agent who's sold in both worlds.

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The original, and everything built since.

Hey — I'm Gena. Arizona native since 1969, dual-licensed Realtor® and Senior Mortgage Professional, and about 70% of my business today is new construction. I hold a Diamond Designation with Meritage Homes and work closely with Taylor Morrison, Toll Brothers, and Shea Homes — which means I'm inside these 55+ sales offices constantly, watching pricing, incentives, and construction pace shift in real time.

I've also personally sold in Sun City — the community every single builder in this guide is, in one way or another, still answering to. Del Webb proved the model in 1960. Everyone since has been building their own version of it: newer finishes, smaller footprints, resort-style clubs instead of no-frills rec centers, and a price tag to match.

This guide puts both worlds side by side. Part One is Sun City, condensed from my full Sun City Insider's Guide — ask me for that one separately if you want the deep version. Part Two is the new wave: the active builders, what they're actually delivering right now, and what I'd tell a client walking into each sales office this month.

WHY BUILDER RELATIONSHIPS MATTER TO YOU

When I write your offer as your agent and also handle your financing, I already know the incentive structure at each of these communities — rate buydowns, closing cost credits, design center allowances. That's leverage most buyers walking in alone never see.

Two parts. Old and new.

01 Sun City, The Original	A condensed recap — taxes, fees, rec centers, golf.
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04 Heritage at Asante	Lennar · Surprise · The newest 55+ construction in the West Valley.
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01

Sun City, The Original.

Founded 1960. Unincorporated. Outside any school district. Every community in Part Two owes something to what RCSC built here first. The condensed version, for context before we get to the new construction.

THE FULL VERSION: ASK ME FOR MY SUN CITY INSIDER'S GUIDE

The numbers that matter.

1960

FOUNDED

8

REC CENTERS

8

GOLF COURSES

\$0

CITY / SCHOOL TAX

Sun City is unincorporated and sits outside any school district, which is why its effective property tax rate is consistently among the lowest in the Valley — often 0.3%–0.5%. There's no traditional monthly HOA for most single-family homes; instead, one annual assessment to the Recreation Centers of Sun City (RCSC) unlocks all eight rec centers and cardholder golf pricing.

FEE	WHEN	AMOUNT
Preservation & Improvement Fee	One time, at closing	~\$4,000
Capital Improvement Fee	One time, at closing	~\$1,500
RCSC annual assessment	Every year	~\$650–\$680/yr

The trade-off: every home is resale, built between 1960 and 1978. You're buying character, mature landscaping, and the lowest carrying cost in this guide — not a builder warranty. That's exactly the gap the communities in Part Two are built to fill.

02

The New Wave, Explained.

Five builders are actively pouring foundations for 55+ buyers in the Valley right now. Different price points, different vibes — all brand new, all under warranty, none of them Sun City's price tag.

TOLL BROTHERS · LENNAR · TAYLOR MORRISON · SHEA HOMES

Why new construction costs what it costs.

Every community in this section is answering the same demand: buyers who want the 55+ lifestyle without inheriting someone else's 1970s plumbing. That comes at a price — new-build 55+ communities in this guide generally start in the high-\$300Ks and run well past \$700K, versus Sun City's resale market that still trades under \$300K in places.

What you're paying for isn't just finishes. It's a warranty, current code (including modern electrical and PEX plumbing instead of galvanized), design-center customization, and — in most of these communities — a resort-style clubhouse built as the amenity centerpiece from day one instead of added on decades later.

I hold a Diamond Designation with Meritage Homes, which reflects volume across their new-construction communities Valley-wide — I don't currently have a dedicated 55+ Meritage community to point you to, but I bring that same builder-side relationship and negotiating experience to every community below.

ONE THING TO CHECK BEFORE YOU FALL IN LOVE WITH A FLOOR PLAN

Buckeye and Queen Creek — where several of these builders are also active on the all-ages side — have historically secured water for new subdivisions through project-by-project certificates rather than a single citywide Designation of Assured Water Supply. It doesn't disqualify a community, but I always confirm current water-provider standing before a client writes an offer on new construction. More on this in Part Nine.

Sterling Grove

The most upscale country-club new-build in the West Valley

PRICE RANGE	Roughly \$500K–\$700K+ across collections
COMMUNITY TYPE	Mixed all-ages + dedicated 55+ collections, gated
GOLF	18-hole Nicklaus Design championship course
CLUBHOUSE	20,000 sq ft, Troon-managed, 3 pools, full-service spa
HOA / FEES	Quarterly HOA plus a substantial one-time country club social membership initiation — ask for the exact current figure

Sterling Grove was named 2025 Master Plan Community of the Year, and it shows the moment you walk into the clubhouse. Farmhouse, craftsman, prairie, and Spanish architecture styles sit on a 780-acre plan built around the Nicklaus course and White Tank Mountain views. This is the community I point clients to when budget genuinely isn't the constraint and they want a true country-club feel new.

ONE TRADE-OFF WORTH KNOWING

The country club social membership initiation fee is separate from — and significant on top of — your HOA dues. It's the single most-missed number by buyers touring here on their own. I confirm it against your specific collection before you write.

Heritage at Asante

The newest 55+ construction in the northwest Valley

PRICE RANGE	Roughly \$330K–\$650K depending on collection (Tradition, Inspiration, Encore, Freedom)
COMMUNITY TYPE	Gated, 55+ dedicated village inside the larger Asante master plan
GOLF	No course — Heritage Links, a lighted 9-hole putting course
CLUBHOUSE	Resort-style pool and spa, fitness center, patio and fire pit
HOA	Roughly \$60–\$255/month depending on collection and product type

Lennar broke ground here in 2020 and is still actively building — this is genuinely the newest 55+ construction going in the West Valley right now, with several distinct collections at very different price points inside one gated village. RV garage options are available in a couple of the collections, which is a real differentiator if that matters to you.

WHO THIS FITS

Buyers who want brand new construction at a meaningfully lower entry price than Sterling Grove or Ridgecrest, and who don't need golf out the back door — Sun City West is a short drive away if you want to play.

CantaMia at Estrella

Lakes, mountain views, and a master-plan within a master plan

PRICE RANGE	Roughly starting near \$337K, into the \$600Ks depending on plan and lot
COMMUNITY SIZE	~587 acres, planned for about 1,700 single-family homes at buildout
SETTING	At the base of the Sierra Estrella Mountains, inside the 20,000-acre Estrella master plan, south of I-10 and the 303
CLUBHOUSE	29,000 sq ft Village Center — indoor & outdoor pools, fitness, courts, clubs, exclusive to CantaMia
HOA	~\$265/mo CantaMia assessment + ~\$83/mo Estrella master fee (~\$348/mo combined)

CantaMia has one of the more interesting histories in this guide — it opened in 2010 as Province at Estrella, was renamed CantaMia under Joseph Carl Homes, ran for years under AV Homes, and Taylor Morrison has built it out since 2020. It's still actively selling new construction today.

What sets it apart is the **dual-amenity structure**. Behind CantaMia's own gates you get the Village Center, reserved for residents. Outside the gates, you also have access to the broader Estrella master plan — 72 acres of lakes with a Yacht Club, 65+ miles of paths and trails, and 50+ neighborhood parks. Using the Estrella-wide Starpointe and Presidio Residents' Clubs requires a separate annual pass through the Estrella HOA — most of my CantaMia clients don't end up needing it, but it's a nice option to have.

ONE TRADE-OFF WORTH KNOWING

There's no golf course inside CantaMia itself — there's one nearby, but it isn't included in your dues. And with two separate association fees layered together, it's worth having me confirm the combined number against a specific lot before you fall for a floor plan.

Ovation at Meridian

Small, gated, and still building in fast-growing Queen Creek

PRICE RANGE	Roughly \$395K–\$550K+
COMMUNITY SIZE	~780–795 single-family homes planned — one of the more intimate options in this guide
GOLF	No course — putting and chipping area only
CLUBHOUSE	13,500 sq ft with fitness center, yoga studio, resort-style heated pool and spa
HOMES	Single-story, roughly 1,461–2,500 sq ft, guest suite options available

William Lyon Homes started Ovation in 2017; Taylor Morrison is building it out now. Buyers looking at newer 55+ product in the southeast Valley usually end up comparing this head-to-head with Encore at Eastmark — Ovation wins on being newer and actively selling, Encore (now sold out) wins on scale where resale inventory exists.

ONE TRADE-OFF WORTH KNOWING

Queen Creek is still growing fast, which means construction traffic and a changing landscape around you for the foreseeable future — and only a handful of pickleball courts if that's a daily priority for you.

Ridgecrest by Trilogy

Arizona's first Trilogy Boutique Community

COMMUNITY SIZE	Just 414 homes planned — the smallest, most intimate community in this guide
LOCATION	Northpointe neighborhood of the Vistancia master plan, about a mile north of Trilogy at Vistancia
SETTING	The most elevated, scenic point in Vistancia — over 1,000 acres of surrounding desert and mountain preserve
CLUBHOUSE	~6,000 sq ft Wellness Social Club, boutique-hotel-lobby concept; temporary EoS Fitness membership until the on-site club opens in 2027
HOMES	Three single-level floor plan collections, roughly 1,649–3,040 sq ft

Trilogy by Shea Homes has been named America's Most Trusted Active Adult Resort Builder for 14 consecutive years running, and Ridgecrest is their newest concept: the same Trilogy lifestyle on a much smaller, more personal scale than Trilogy at Vistancia next door. Models opened in 2025.

ONE TRADE-OFF WORTH KNOWING

At 414 homes with a club that isn't even open yet, you're buying intimacy and newness, not amenity scale — and since it's brand new, there's essentially no resale market yet to compare pricing against.

Encore at Eastmark

The honest resale case, inside one of the country's best-selling master plans

COMMUNITY SIZE	~973 single-family homes, built out between 2015 and the early 2020s
SETTING	Inside Eastmark, a full all-ages master plan — you're connected to parks, trails, and dining, not walled off on the edge of town
CLUBHOUSE	15,000 sq ft Encore Club — fitness center, classrooms, arts studio, resort-style pool and spa
GOLF	None on-site — Las Sendas and Longbow are a short drive but not part of the community

I'm including Encore here on purpose: it's sold out as new construction, so this is now a resale conversation, not a builder one. It's worth it. Eastmark consistently ranks among the best-selling master plans in the country, and the 55+ village inside it gives you that energy without losing the age-restricted lifestyle.

KNOW BEFORE YOU TOUR

Some reviews flag a past HOA dispute over a closed community pool. I verify the current status of shared amenities on any Encore listing before we tour — worth confirming rather than assuming from an old review.

The new wave, compared.

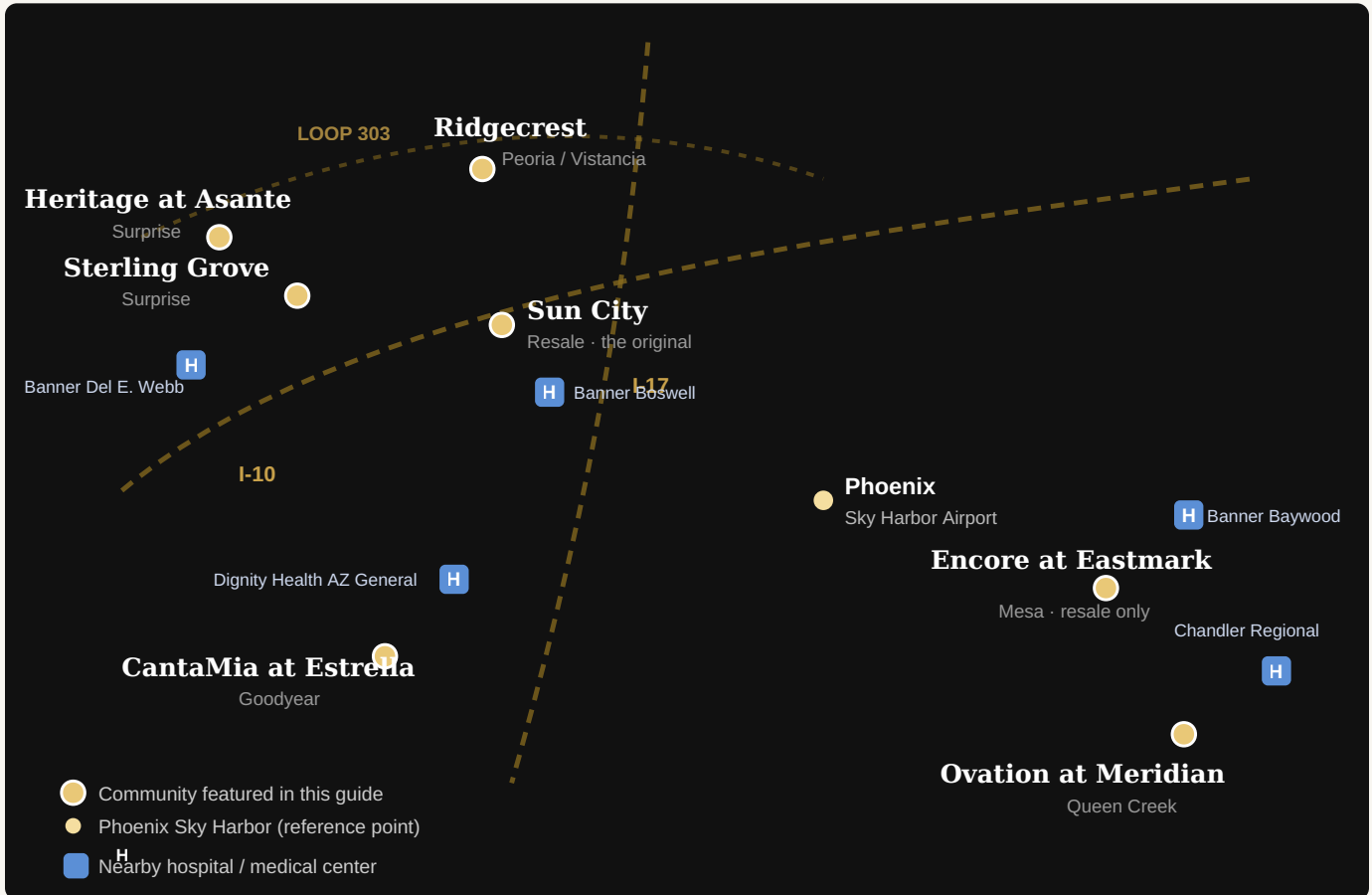
COMMUNITY	BUILDER	CITY	STATUS	APPROX. PRICE	GOLF
Sterling Grove	Toll Brothers	Surprise	Selling	\$500K–\$700K+	18-hole Nicklaus
Heritage at Asante	Lennar	Surprise	Selling	\$330K–\$650K	9-hole putting
CantaMia at Estrella	Taylor Morrison	Goodyear	Selling	\$337K–\$600Ks	Nearby course
Ovation at Meridian	Taylor Morrison	Queen Creek	Selling	\$395K–\$550K+	Putting/chipping
Ridgecrest by Trilogy	Shea Homes	Peoria	Newest to market	New builds only	Nearby course
Encore at Eastmark	Taylor Morrison	Mesa	Sold out / resale	Varies by listing	None on-site
Sun City <i>(for reference)</i>	Del Webb, 1960–78	Sun City	Resale only	Under \$300K–mid \$400Ks	8 courses

HOW I'D USE THIS TABLE

Price and golf are the two filters most clients start with — but square footage, HOA structure, and how far along the club amenities actually are matter just as much. Tell me your top three priorities and I'll narrow this list to the two or three communities actually worth touring.

Where these communities sit.

Not to exact scale — approximate positions to help you get your bearings across the Valley before you start touring. Ask me for exact drive times from your current address.



An orientation map, not to exact scale — positions and freeway paths are simplified to show general direction and relative distance from central Phoenix. Always confirm actual drive times before you tour.

Before you buy new.

Water supply. Arizona requires proof of a 100-year assured water supply before a new subdivision's lots can be sold across most of the metro. The safest position is a home inside a water provider's Designation of Assured Water Supply territory. Fast-growing areas like parts of Buckeye and Queen Creek have historically used project-by-project certificates instead — I confirm current standing on any new-construction offer before you write it.

The design center is where budgets go sideways. Base price gets you in the door; structural options, flooring upgrades, and RV garage add-ons can add \$40K–\$100K+ depending on the collection. Walk in with a firm number before your design appointment, not after.

Builder incentives change monthly. Rate buydowns, closing cost credits, and design center allowances are negotiated separately from the sales price and shift with each builder's quarter-end targets. This is exactly where having your own agent — not just the builder's on-site rep — pays for itself.

Get your own inspection anyway. New construction still benefits from an independent inspection before your final walk-through, especially on early-phase homes in a community still under active construction.

WHY I GO WITH CLIENTS TO THE BUILDER'S OFFICE

The builder's on-site agent represents the builder, not you. When I'm in that room with you — as your agent and, if you choose, your lender — the incentive structure, the contract contingencies, and the financing terms are all being read with your interests first.



LET'S STAY CONNECTED

Built for you. Let's work together.

I'm one of the only agents in Arizona who's also a licensed mortgage loan officer. Same hands take you from credit prep to pre-approval to the builder's office to keys — whether that's a resale in Sun City or a brand-new build in Surprise, Queen Creek, or Peoria.

BUYING 55+ IN PHOENIX METRO?

Diamond-designated Realtor with Meritage Homes, with active relationships at Toll Brothers, Taylor Morrison, and Shea Homes. Resale or new build, I can walk both.

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FREE 20-MINUTE STRATEGY CALL

Tell me your budget, your must-haves, and your timeline — I'll tell you which two or three communities in this guide actually fit. No pitch, no pressure.



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Prices, fees, HOA figures, and construction status change frequently and vary by collection and lot — always verify current numbers with the builder or RCSC before writing an offer.