

WEST VALLEY · ARIZONA

The Midwest-to-Arizona Snowbird Guide

Trade 0° for 75°. A calm, step-by-step relocation playbook.

You've survived enough Februarys. This guide walks you through everything a Midwest or Canadian buyer needs to know about relocating — full-time or part-time — to Arizona's West Valley: when to come, what to bring, how Arizona property taxes work, what your dollar buys, and the practical week-one checklist Paulette gives every new arrival.

Compiled by Paulette Ezell, REALTOR®

HomeSmart Arrowhead · Glendale, AZ

Why the West Valley, specifically

Arizona's East Valley (Mesa, Gilbert, Chandler) gets most of the marketing oxygen. But seasoned snowbirds — especially from Minnesota, Wisconsin, Iowa, Illinois, Michigan, Ohio, and the Prairie provinces — increasingly choose the West Valley for three concrete reasons:

1. Price. Comparable 55+ homes in Sun City Grand, Sun City Festival, and Arizona Traditions cost 20–40% less than equivalents in East Valley's Trilogy, Encanterra, or Sun Lakes.
2. Density. The West Valley still feels open — wide streets, real mountain horizons, dark night skies. The East Valley is now thoroughly suburban.
3. Sky Harbor access is roughly equal off-peak (35–45 minutes from most West Valley 55+ communities), and the new I-303 / I-10 connections have made the western suburbs dramatically more reachable than they were a decade ago.

The Arizona climate, honestly

November–March	60s–70s daytime, 40s–50s at night. Postcard perfect.
April	80s, dry, sunny. Pool weather starts.
May	90s and climbing. Last good golf month for some.
June–September	100°+ most days, low humidity. Mornings before 8 a.m. are still beautiful — and indoor amenities are still available.
October	90s cooling to 80s. Snowbirds start trickling back.
Annual sun	~300 sunny days. Most of the country gets 200 or fewer.
Annual rainfall	~8 inches (mostly in monsoon storms, July–August).

Full-time vs snowbird — the math

Snowbird (typically October–April)

Lower utility burden (you skip the brutal summer electric months), but you carry two property tax bills, two HOA bills, and two sets of insurance. Travel costs add up — most snowbirds fly home 2–3 times per season. Works best if your home market is also valuable enough to keep.

Full-time

Simpler, cheaper, and increasingly common. You sell the northern home, bank the equity, downsize into a one-floor Arizona house with no snow shovel, no roof rake, no driveway salt. Many of my clients tell me by

year two they wonder why they waited.

Hybrid (sell the northern house, rent in summer)

A growing third option: move full-time to Arizona, then summer-rent in Northern Arizona (Flagstaff, Prescott, Pinetop) where temperatures stay 30° cooler. Or rent back near your kids for the worst summer months.

Taxes — the good news

Arizona property taxes are notably low — typically 0.5–0.7% of assessed value, often less than half what Illinois, New Jersey, or Texas owners pay on comparable homes. There is no state estate tax. State income tax is a flat 2.5%.

Social Security income is not taxed by Arizona. Most retirement income is taxed, but at the flat 2.5% rate — meaningfully lower than most northern states.

For full-time movers from high-tax states (IL, NY, MN, CA), the lifetime tax savings often exceed the cost of the move within 2–3 years.

The 30-60-90 day arrival checklist

Before you arrive

Lock in homeowner's insurance (Arizona requires roof age disclosure; sun-aged roofs increase premiums).

Notify your current car insurer of the AZ garaging address.

Set up Arizona Public Service (APS) or SRP electric (depending on community) — most accept online setup with 7 days' notice.

Forward USPS mail 14 days before move.

First 30 days

Get your Arizona driver's license (MVD requires it within 30 days of establishing residency).

Register your vehicle (one-time fee + an annual VLT, no smog check in the West Valley's rural ZIP codes).

Update your voter registration (required to vote locally).

Choose a primary-care physician — Banner Health and HonorHealth dominate the West Valley.

Days 30–60

Get your community recreation cards (Sun City Grand, Festival, Traditions all issue cards at the main rec center; bring ID and proof of ownership).

Sign up for golf passes or pay-as-you-play accounts.

Join 2–3 chartered clubs in your first month. This is the single biggest predictor of how quickly snowbirds feel at home.

Days 60–90

Schedule a roof, HVAC, and water-heater inspection if your home is over 12 years old. Better to know in November than July.

Build a relationship with a trusted handyman and a pool service. Both are gold in the desert.

What to bring (and what to leave behind)

Bring

Light layers (mornings can be 45° in January). One real winter coat for visits home. Bathing suits, golf clothes, pickleball shoes, sun hats. Reading lights for the evening patio.

Leave behind

Heavy coats. Snow boots. Most of your furniture if you're downsizing — Arizona's casual, lighter aesthetic doesn't match dark Midwest pieces, and moving costs are high. Many of my clients sell or donate 40–60% of their belongings and replace with lighter, lower-maintenance furniture from local stores within their first month.

The single most important step

Visit in June. I know — it sounds backwards. But every snowbird who's become a year-round Arizonan tells me the same thing: spend three days here in the worst month before you commit. Walk the rec center at 9 a.m. when it's already 95°. Have lunch on a shaded patio. Drive at 5 p.m. when the heat radiates off the asphalt. If you still want it after that, you're ready.

I'll meet you at the airport, take you to lunch, and show you the West Valley in its hardest light. Most of my clients book a full-time move after that trip.

Ready to see the West Valley in person?

I'm Paulette Ezell — a HomeSmart Arrowhead REALTOR® whose entire practice is built around West Valley buyers and downsizers. I'll meet you at the gate, walk you through clubhouses, golf, model floor plans, and quiet streets, and answer every question you have without rushing. No pressure, ever — just calm, organized guidance from someone who lives and works in your future neighborhood.

Direct line: (928) 255-3884 · Email: realtorpauletteezell@gmail.com

Website: pauletteezell.lovable.app

"Your home... my priority." — Paulette