



RELOCATION & RETIREMENT GUIDE

Relocating to Las Vegas & Henderson

A practical guide to the tax savings, communities, and lifestyle drawing retirees and out-of-state buyers to Southern Nevada.

Prepared by Paola Zannini

WELCOME

Why so many retirees are choosing Southern Nevada

Every year, thousands of retirees and remote professionals leave high-cost, high-tax states for Las Vegas and Henderson. The reasons are consistent: no state income tax, a lower cost of living, near year-round sunshine, and a genuine variety of purpose-built retirement communities.

This guide walks through the financial case for the move, what daily life actually looks like here, the communities and neighborhoods worth knowing about, and a practical checklist for planning an out-of-state purchase. Figures shown are general planning estimates — we'll confirm current numbers for your specific situation during a consultation.

“Clients rarely regret the move itself — they regret not starting the planning conversation sooner.”

THE FINANCIAL CASE

Your money goes further in Nevada

Nevada is one of only nine states with no personal income tax — Social Security, pensions, 401(k) withdrawals, and investment income all arrive untouched by the state. There is also no state estate or inheritance tax, which matters more than most people expect once they sit down with a financial planner.

	California	New York	Illinois	Nevada
State income tax	up to 13.3%	up to 10.9%	4.95% flat	0%
Avg. property tax rate	~0.75%	~1.4%	~2.1%	~0.55%
State estate tax	None (fed. only)	Yes	Yes	None

Figures are general planning estimates as of 2026 and vary by county and assessed value. Confirm current rates for your situation before making a decision.

For sellers coming from high-cost markets, home prices are often the real trigger

A comparable single-story home in Henderson typically costs meaningfully less than an equivalent property in the Bay Area or coastal Southern California — and that gap, combined with zero state income tax on retirement income, is frequently what turns a "someday" into a firm moving date.

DAILY LIFE

Life outdoors, almost year-round

Low humidity, mild winters, and nearly 300 days of sunshine a year mean outdoor living is the default here, not a seasonal exception. Red Rock Canyon and Lake Mead both sit within about a 30-minute drive of most Henderson neighborhoods, and the valley has more public golf courses per capita than almost anywhere else in the Southwest.

Healthcare access has kept pace with the growing retiree population: Henderson alone is served by four major hospital systems, with several new medical campuses opened in the past five years specifically to meet that demand.

294

sunny days / year

0%

state income tax

4

major hospital systems

30 min

to Red Rock Canyon &
Lake Mead

What residents mention most often

- Outdoor living year-round — hiking, golf, and pickleball without a short season
- A slower, quieter pace than most major metros, without losing big-city amenities
- Easy day trips: Red Rock Canyon, Lake Mead, and a 4-hour drive to Southern California beaches
- A genuinely active, social calendar built into most 55+ communities

Henderson 55+ communities

Henderson 55+ Communities



A map of Henderson, Nevada, showing various communities and their locations relative to major highways and surrounding areas. The map is color-coded by region: North Las Vegas (light blue), Las Vegas (orange), Spring Valley (yellow), Paradise (light blue), Enterprise (green), and Henderson (tan). Major highways are shown as brown lines with route numbers. Four specific communities are highlighted with numbered stars: 1 (green star) for Sun City McDonald Ranch, 2 (brown star) for Sun City Anthem, 3 (blue star) for Heritage at Cadence, and 4 (pink star) for Del Webb Lake Las Vegas. Other labeled communities include Sunrise Manor, Winchester, Whitney, and Summerlin South.

Communities marked on the map:

- 1 Sun City McDonald Ranch
- 2 Sun City Anthem
- 3 Heritage at Cadence
- 4 Del Webb Lake Las Vegas

Other labeled areas:

- NORTH LAS VEGAS
- LAS VEGAS
- Spring Valley
- Paradise
- Enterprise
- Sunrise Manor
- Winchester
- Whitney
- Summerlin South
- HENDERSON

About 2,400 homes from under 1,100 to roughly 2,300 sq ft, set against the Black Mountains. One of only two 55+ communities in the valley where the golf course is resident-owned — an 18-hole executive course with green fees around \$24 for residents. Recreation center, tennis, jogging paths, and an outdoor pool. A quicker I-215 commute to the Strip and airport than Sun City Anthem.

02 Sun City Anthem

2450 Hampton Rd, Henderson, NV 89052

Henderson's largest active-adult community: about 7,200 homes built 1998–2008, from 1,080 to 3,172 sq ft. Three community centers (Anthem, Independence, Liberty), two 18-hole courses at The Revere Golf Club, 4 pools, 12 tennis courts, 6 pickleball courts, and the 300-seat Freedom Hall performing arts theater. Includes two attached sub-communities: Terra Bella (Lennar condos, 1,424–2,247 sq ft) and Solera at Anthem (1,822 homes, 1,140–1,771 sq ft, among the lowest HOA fees in the area).

03 The Heritage at Cadence

661 New Heritage St, Henderson, NV 89011

A guard-gated neighborhood within the larger Cadence master plan, built by Lennar — 980 residences at completion, a mix of attached and single-family homes. A 22,713 sq ft recreation center with fitness and pools, plus pickleball, bocce, dog parks, and walking trails, with additional access to Cadence-wide amenities.

04 Del Webb at Lake Las Vegas

28 Lake Oasis St, Henderson, NV 89011

A gated community within the Lake Las Vegas resort development — 461 single-story homes planned across 125 acres, elevated roughly 1,575 ft above the lake for mountain and water views. Homes range 1,285–2,736 sq ft. 10,000 sq ft clubhouse, indoor and outdoor pools, pickleball, bocce, walking trails, and lake water sports; Reflection Bay and SouthShore Country Club golf are both nearby.

WHERE TO LOOK

Las Vegas & North Las Vegas 55+ communities

The northwest valley and North Las Vegas hold the largest number of active-adult communities outside Henderson, ranging from Nevada's original Del Webb community to brand-new construction.



01 Ardiente

3649 Inverness Grove Ave, North Las Vegas, NV 89081

One of the newer age-restricted communities in the valley (2011), just south of the 215 Beltway. Guard-gated with homes from 1,218 to 2,775 sq ft. Six parks, a country-club-caliber recreation center, two pools, spa, bocce, tennis, and putting/chipping greens. The VA Medical Center is about 1.5 miles away.

02 Sun City Aliante

7394 N Aliante Pkwy, North Las Vegas, NV 89084

A Del Webb community on 1,000 acres in the northwest valley — 2,028 single-story homes built 2003–2008, arranged around the Aliante Golf Course. Recreation center with indoor pool, spa, exercise room, and billiards; tennis and bocce courts. Aliante Station Casino and shopping are close by; about 18 miles to the airport.

03 Trilogy Sunstone

9560 Lapis Ln, Las Vegas, NV 89143

A new community in the far northwest valley within the Sunstone master plan — 930 homes planned from 1,342 to 2,579 sq ft, including duplex options with RV garages. The Cabochon Club anchors the community with a resort-style pool, fitness center, culinary studio, and pickleball/bocce courts. Prices start in the low \$400,000s.

04 Los Prados

5150 Los Prados Cir, Las Vegas, NV 89130

One of the valley's oldest active-adult communities (1986–2000), with 1,356 homes from 1,083 to 3,636 sq ft across 22 sub-neighborhoods, about half age-restricted. Built around a resident-owned, par-70 golf course, with more mature grass, trees, and water features than most newer communities. Clubhouse with restaurant, two pools, tennis, and walking trails.

WHERE TO LOOK, CONTINUED

Las Vegas & Summerlin, continued

05 Sun City Summerlin

9107 Del Webb Blvd, Las Vegas, NV 89134

Nevada's original large-scale Del Webb community — 7,779 homes on 2,400 acres, completed in 1998 and home to over 14,000 residents. The most amenity-rich 55+ community in the valley: 4 community centers, 3 community-owned golf courses, 5 pools, 14 tennis courts, a performing arts theater, complimentary 18-hole mini golf, 80+ chartered clubs, and 3 community-owned restaurants. About 20–25 minutes to the Strip and airport.

06 Siena

10525 Siena Monte Ave, Las Vegas, NV 89135

A guard-gated community in southwest Las Vegas/Summerlin, about 15 minutes from the Strip and airport — roughly 1,800 homes from 1,250 to over 3,000 sq ft. Built around an 18-hole golf course, with what residents often describe as the most elegant community center of any age-restricted community in the valley.

07 Regency at Summerlin

6709 Regency Ridge Ct, Las Vegas, NV 89148

A Toll Brothers community at the southern edge of Summerlin's Cliffs village — about 425 homes from 1,668 to 2,398 sq ft. The larger Marble Bluff floor plan offers a casita option in place of a tandem garage. A 16,000 sq ft amenity center includes an indoor lap pool, outdoor pools, and a clubhouse, plus tennis, bocce, and six pickleball courts.

This list covers established, large-scale age-restricted communities as of 2026. New phases open and builders change over time — we'll confirm current availability, HOA fees, and pricing for any community on your shortlist.

BEYOND 55+ COMMUNITIES

Neighborhoods worth knowing

Not every relocating buyer wants an age-restricted community. These four areas come up most often with out-of-state clients, each with a distinct pace and price point.

Henderson	Master-planned, family-friendly, consistently ranked among the safest cities in Nevada. Wide range of price points.
Summerlin	Upscale, walkable village centers, close to Red Rock Canyon. Popular with buyers who want amenities within walking distance.
Southwest Las Vegas	Newer construction, strong value, quick access to the airport and the Strip without living in the middle of it.
Lake Las Vegas	A resort-style setting built around a private lake — the most scenic and most premium of the four.

PLANNING THE MOVE

Your relocation checklist

Relocating from out of state is a different process than a local move — timing a sale against a purchase, financing across state lines, and getting comfortable with a market you may have never visited in person. A few things consistently make it easier.

- 01 Start with a buyer consultation before you list**
Knowing what you can afford here changes how you price and time your current home's sale.
- 02 Shortlist by lifestyle, not just price**
Henderson, Summerlin, and Southwest Las Vegas each have a distinct pace — worth an in-person or video tour before committing.
- 03 Ask about single-story and low-maintenance builds**
Most relocation buyers at this stage of life prioritize accessibility over square footage.
- 04 Line up a local lender early**
Out-of-state financing timelines are the single biggest cause of delayed closings.
- 05 Plan your visit around neighborhood, not just the listing**
A great house in the wrong neighborhood is a harder sell later than a good house in the right one.



READY WHEN YOU ARE

Let's put your numbers on paper

Every relocation is different. Tell us where you're moving from and what matters most, and we'll put together a personalized comparison — cost of living, tax impact, and a shortlist of neighborhoods that fit.

Paola Zannini

paolazliving.com • paola@thethomasgrouplv.com • (702) 722-8590
