

McDowell Mountain Ranch

THE HOA CHEAT SHEET

Who charges what — and who runs what. The two-minute version.

1 THE MASTER HOA — EVERY HOME PAYS IT

≈ **\$162**

per quarter · 2026

about \$54 a month

Paid to the McDowell Mountain Ranch Community Association (MMRCA, managed by AAM). It funds the private side:

- Two HOA recreation centers with heated pools & spas
- Splash pads, tennis & pickleball courts, basketball
- Sand volleyball, playgrounds, ramadas, exercise rooms
- Miles of paved desert trails + the community events calendar

2 SUB-ASSOCIATIONS — SOME ENCLAVES PAY MORE

Gated and townhome enclaves layer a second HOA on top of the master — commonly \$200-\$450+ per month, covering the gate, private rec centers, and in the villa enclaves, your landscaping (true lock-and-leave).

GUARD-GATED (24-HR)	GATED ENCLAVES	TOWNHOME / VILLA
100 Hills — Retreat, Terraces & Villas Cimarron Hills — Enclave, Villas & Vistas (The Ranch's two 24-hour guard gates)	Cimarron Ridge · Castle Chase Desert Cliffs · Mirador · Sunrise Point Sonoran Estates I & II Sonoran Fairways · Cachet · The Ridge	Cachet & The Ridge (condos/TH) Sunrise Point Villas 100 Hills Villas · Cimarron Villas Exterior + landscaping typically in

Exact schedules vary by enclave and change over time — always confirm the specific home's HOA disclosure before writing an offer.

3 PUBLIC ≠ PRIVATE — THE PART EVERYONE GETS WRONG

CITY OF SCOTTSDALE — PUBLIC

- McDowell Mountain Ranch Park & Aquatic Center (35 acres): 8-lane lap pool, 600-ft lazy river, water slide, skate park, sports fields
- Not an HOA amenity — open to the public; city fees, resident discounts
- Arabian Library + Citizen Service Center on the school campus

THE GOLF CLUB — PUBLIC

- McDowell Mountain Golf Club is a public, daily-fee course (the former Sanctuary Golf Course)
- NO mandatory membership is tied to your deed — living in the Ranch does not obligate golf dues
- Play it when you want; pay only when you play

THE BOTTOM LINE — YOUR ALL-IN HOA MATH

Non-gated home: ~\$54/mo, master only.

Gated / villa home: ~\$54 + \$200-\$450+ = roughly \$255-\$505+/mo all-in.

Buying in the Ranch? I'll pull the exact HOA stack for any address before you write an offer.