

WESTMINSTERCANTERBURY

Shenandoah Valley

300 Westminster-Canterbury Drive

Winchester, VA 22603

On January 17, 2016 Ann and I visited WestminsterCanterbury CCRC in Winchester, VA. This is a continuing care retirement community with approximately 400 residents. There is a combination of stand alone cottages and apartments, varying from 485 sq ft to 1980 sq ft. All units have balconies or patios.

There are several options for living here. One is the **Lifecare Option**. You are assured of all the accommodations and services of Assisted Living and Health Center with no increase in the monthly fee. For those with long term health care insurance there is a **Modified Care Option**. You pay a reduced entrance fee. Plus you are assured of accommodations and services of Assisted Living and the Health Center.

Whether you choose the Lifecare or Modified Care Option, the **Monthly Fee** is the same in independent living. It includes a meal plan; weekly housekeeping; maintenance; scheduled social, recreational, educational and cultural activities; exercise and health programs; and scheduled transportation. It includes access to emergency medical services, the health clinic, nurse practitioner and the availability of Assisted Living and the Health Center, and all utilities except cable television, phone and internet service. Apartments get free WI-FI. The monthly fee is reviewed each year and increased based on the cost of living.

Flexible Dining Plan

Each resident gets \$200 a month towards dining charges. Extra dining charges are charged to the monthly bill. Money left over on the account does not roll over into the next month.

Refund Options

Lifecare and Modified Care Entrance Fee plans are fully refundable for the first 12 months. For months 13 through 50, the fee is amortized at the rate of 2.65% per month.

There is an indoor pool and an exercise facility. Each resident has a Lifeline call service in case of a fall or need for emergency help.

You can put down a \$1000 deposit to reserve a unit and become a **Future Resident**. This entitles you to use the Commons, reserve a meeting room, participate in community activities, trips and programs and have meals as the

resident rates. The deposit is fully refundable. When you are ready to move in and the type of unit you desire comes available you move in. If you are not ready to move, you stay at the top of the list.

When you are ready to move in a 10% deposit of the Entrance Fee is required. A contract date is set, usually about 60 days. At the contract date the remaining 90% of the Entrance Fee is due. If your home has not been sold, you can get a 4 month promissory note interest free.

There are six Westminster Canterbury facilities in Virginia, including Virginia Beach, Charlottesville, Richmond and the Northern Neck.

Costs

Cottages

Entrance fees vary from \$415,000 for a 2 bedroom, 2 bath duplex to \$615,000 for a 3 bedroom, 2 bath single cottage.

Apartments

Entrance fees vary from \$122,000 for a 485 sq ft studio to \$525,000 for a 2000 sq ft 2 bedroom, 2 bath unit.

Monthly fees vary from \$2800 per month to \$5300 per month with a \$1625 second person fee.

Pros and Cons

Pros.

The facility appears to be well maintained.

It is small enough that you know everyone and the staff knows you.

It is close to downtown Winchester. There is a college there with a good music program so there is the opportunity for cultural activities.

Every unit has a patio or balcony.

Cons.

It is 84 miles from Washington, DC.

It is small. The maintenance costs and operating costs are spread over a small population.

There is no space to grow. There is a community of single family homes next door. They have already bought one of the homes to add to their inventory. I can see them slowly buying out the community and incorporating it into their footprint.

I had a sense that there is not much diversity in race or culture. I didn't see any non-Caucasians; politically very conservative.

Interesting facts cited during the visit

According to US HHS, 70% of Americans over age 65 will need long-term care services. 40% of Americans over 65 will enter a nursing home and 20% will spend five or more years in a nursing home.