

## Continuing Care Retirement Communities

[The Resource Guide to Living Options in Retirement](#) provides a comprehensive discussion and list of retirement options. The guide presented here addresses continuing care retirement communities (CCRCs), one such option, with discussion of what they offer and detailed descriptions of a number of such communities in the Philadelphia area.

A CCRC allows senior adults, usually age 55 and older, to “age in place,” with independent living, assisted living, and skilled nursing home care in a tiered approach. Those who are healthy and active choose independent living at the outset, and transition to assisted living and then to skilled nursing home care as need arises. Contract agreements vary considerably among CCRCs, as described in the three most typical types noted below. Price depends on the size of residence chosen, the number of occupants in the unit, and the type of contract selected. Entrance fees can differ considerably among CCRCs, and they also vary according to provisions for refund when this is included in the contract. If the entrance fee is only partially refundable, it will tend to be lower. In some cases, there are additional fees for meals, housekeeping, transportation, and social activities.

There are three main types of CCRC contracts. These three do not, however, encompass all of the contract types offered by CCRCs.

1. A Type A contract requires an up-front entrance fee, which may or may not be refundable. If the fee is non-refundable, it tends to be lower than a contract offering a full or partial refund at the time of death. Type A contracts are the most common, and in addition to the up-front fee, there is a monthly fee based on the size of the apartment and the number of occupants. The entrance fee and the monthly fee generally guarantee all amenities and needed health services for the resident’s lifetime.
2. Type B is a Modified contract. It is similar to a Type A contract, except that only some health services are included, usually for a specified time period in the nursing home facility. If more health services are needed subsequently, market rates are charged, although the charges may also be at rates lower than those for non-residents. The additional costs are added to the monthly fee.
3. Type C is a Fee-for-Service contract. Shelter, residential services and amenities, and sometimes health care in emergency situations, are included. A lower initial entrance fee is charged, and payment at market rates is typically required for all health services as they are needed.

Some CCRCs offer a Type D contract. It is a Rental Agreement. There is little or no entrance fee, and market rates are charged for access to services as needed.

Pennsylvania and New Jersey require owners of CCRCs to register their facility with the state and provide a Disclosure Statement which describes services provided, contract terms, and financial stability. Those intending to sign a contract with a CCRC are advised to consult the Disclosure Statement before doing so.

## Resources on CCRCs

A. The Pennsylvania Insurance Department lists all registered CCRCs in Pennsylvania on its website at <https://www.insurance.pa.gov/Coverage/ContinuingCare/Pages/default.aspx>. Look at the bottom of the page under *Additional Helpful Information*, and click on *Continuing Care Retirement Facility Search* to find CCRCs by county. Click on *Continuing Care Retirement Communities Guide* to obtain information on how to research CCRCs, their costs, and questions to ask. The guide can be downloaded as a pdf. In addition, you can download a Disclosure Statement and Exam Report of the Provider for each CCRC.

B. The Pennsylvania Department of Health website, <http://sais.health.pa.gov/commonpoc/nhLocator.asp>, allows one to search by county or name of the CCRC. CCRCs which provide skilled nursing care are listed. For each facility, one can look at the most recent inspection report that describes the environment, staffing, comparison with others in the state, and issues.

C. The New Jersey Department of Community Affairs website provides information about CCRCs in the state. Go to <https://www.state.nj.us/dca/divisions/codes/offices/ccrc.html> and click on *Continuing Care Retirement Communities, A Consumer Guidebook*. The guidebook can be downloaded as a pdf. It has a list of CCRCs by county with contact information, and it has a list of information sources. Disclosure Statements can be obtained directly from the CCRCs.

D. The Centers for Medicare and Medicaid (CMS) is the federal agency responsible for assuring quality in facilities that provide long term care services under Medicare and/or Medicaid. NursingHomeCompare is the federal database reporting the status of all licensed nursing facilities in the U.S. that participate in Medicare and Medicaid. It is available at <https://www.medicare.gov/nursinghomecompare/search.html>. The skilled nursing component of a CCRC is included in the database (but a CCRC that accepts only private pay residents may not be included). It may be easiest to search by state and facility name. The page for each facility gives access to a general description, type of facility, ownership, citations, etc. The tabs across the top can be opened to reveal a great amount of detail about the results of recent health and safety inspections, staffing, and quality measures for both short stay and long stay residents. CMS also offers several documents which explain the quality system in place for long term care facilities. See <https://www.cms.gov/search/cms?keys=certification+and+compliance+system> for a document explaining the Certification and Compliance System. The website <https://www.cms.gov/Medicare/Provider-Enrollment-and-Certification/CertificationandCompliance/FSQRS.html> describes the Five Star Rating System.

E. CARF International (Commission on Accreditation of Rehabilitation Facilities) is the only accreditor of CCRCs. In 2013 CARF acquired the original CCRC accreditation system, initially developed in 1985 and operated by the American Association of Homes and Services for the Aging (now known as LeadingAge). On CARF's home page, <http://www.carf.org/home>, click on *Find a Provider* at the Public location to find CCRCs in Pennsylvania, New Jersey, and Delaware. Select the state in the State/Province menu via use of *Advanced Search*. The CARF website has several informative CCRC resources. These include *How to Select a Continuing*

*Care Retirement Community and Consumer Guide to Life Plan Communities: Quality and Financial Viability.*

Those considering residency in a CCRC are advised to carefully review contract options and consider consultation with a lawyer, accountant, and financial adviser.

Sometimes ownership of a CCRC is sold, and this can cause concern among the residents about the care they receive and possible changes to their financial obligations. For example, in February 2023 it became known that Doylestown Health was trying to sell Pine Run Retirement Community to offset the financial strain it was experiencing as a result of the COVID-19 pandemic. As of June 2023 Presbyterian Senior Living, which operates 27 CCRCs in the mid-Atlantic region, has entered into a nonbinding letter of intent to purchase Pine Run. If such a sale goes through, it will preserve Pine Run's nonprofit status. In contrast, The Quadrangle, which began operation as a nonprofit in 1989, is currently owned by Sunrise Senior Living, a for-profit corporation. Another example is Fountain View at Logan Square, a for-profit Type D facility. It began operation in 1984 as The Fountains at Logan Square, and it has experienced changes of ownership three times, in 2006, 2015, and 2022, along with two name changes. The 2022 sale was to a Toronto-based asset management firm.

The following pages describe 15 CCRCs in the Philadelphia area. The table at the end shows the number of apartments, number of cottages and homes, number of assisted living units, and number of skilled care beds for each facility. Prices and details do change over time, and readers should contact the individual CCRCs for up-to-date figures.

The initial report on CCRCs, completed in 2014, was prepared by Howard Goldfine, James Saunders, and Heidi George. An update compiled by Paul Shaman and Lois Evans and posted in 2019 added two CCRCs in Philadelphia, Simpson House and Watermark at Logan Square, to the original 14, as well as the introductory section describing the types of CCRCs and listing web resources.

The current document, updated by Paul Shaman, will be expanded soon to include Quadrangle and Fountain View at Logan Square (formerly known as Watermark at Logan Square). The 15 communities included here are not-for-profit organizations. Most of them offer Type A contracts, and some have a Type B contract option. The latter typically requires lower entrance fees. Jenner's Pond and Simpson House, both Simpson communities, are fee-for-service communities with Type C contracts and relatively low entrance fees.

7 June 2023

## **Beaumont at Bryn Mawr**

601 N. Ithan Avenue

Bryn Mawr, PA 19010

610-526-7000

[www.beaumontretirement.com](http://www.beaumontretirement.com)

The centerpiece of Beaumont is the Austin Mansion, built in 1912 on a 67-acre property by railroad baron William Austin. The music room in the mansion has ceiling murals by the interior designer and decorative painter George Herzog, and an original Aeolian organ, one of only three in the world. Main Line businessman Art Wheeler purchased 50 acres of the estate in 1983, and Beaumont opened as a CCRC in 1988 on this property. Today the mansion houses common areas, dining rooms, and an aquatic and fitness center. The property has 25 acres of woodland. Beaumont is pet friendly.

Beaumont is a not-for-profit corporation owned by the residents, who purchase their homes and become equal voting members in the corporation. There is no entrance fee otherwise. The community is governed by the residents and run by a professional management team. Residents are able to customize their homes and may sell them at any time. Prices are guided by an IRS formula for nonprofit corporations. The Beaumont Marketing Department manages negotiations and takes care of the necessary paperwork. Properties for sale are listed on the Beaumont website. The minimum age for residency at Beaumont is 60.

Beaumont has 131 apartments in the Austin Building and the Baldwin Building, both connected to the Mansion. They offer one- and two-bedroom apartments. All have a balcony and available covered parking. There are 68 villas bordering the Beaumont Woods. The villas have one or two levels, and one- or two-car garages. All have a deck, and some have a garden. Guest accommodations are available in the Baldwin Building.

Monthly fees for one person vary from \$5,360 to \$7,262 in the apartments and from \$6,719 to \$7,286 in the villas. The extra charge is \$2,049 for a second person. In addition, there is a capital fee of \$350 monthly. It appears as a separate line on the monthly bill. These are the rates for 2022.

Dining is available in several rooms, including the Bistro and the casual Grill room. All are located in the mansion. The meal plan offers a continental breakfast with coffee in the morning and an average of one meal per day.

The Wellness Center, which is attached to the mansion, offers rehabilitation care, personal care and skilled nursing. Personal care and skilled nursing are covered for 183 days a year. Subsequently residents pay 50 percent of the per diem cost. There are 15 private rooms for personal care and 44 private rooms for skilled nursing. There is a medical reserve fee charged per person. It ranges from \$8,755 at age 76 to \$23,690 for ages 85 and older. The increases with an additional year of age vary from about \$1,500 to about \$2,000.

The cost of being waitlisted for residency is \$1,500, which is refundable, and there is a Future Residents Club.

Amenities:

Aerobics dance studio  
Alfresco dining patio  
Aquatic and fitness center with personal trainer  
Art studio  
Beauty salon/barber  
Bocce ball court  
Card room  
Emergency call system  
Game room  
Greenhouse  
Housekeeping and linen service  
Library  
Organ recitals, concerts, performances  
Putting green  
Simulcasts of Philadelphia Orchestra and Curtis Institute concerts  
Speaker series  
Theater  
Walking trail

## **Cathedral Village**

600 East Cathedral Road

Philadelphia, PA 19128

215-486-2657

855-769-6942

[www.presbyterianseniorliving.org/cathedral-village](http://www.presbyterianseniorliving.org/cathedral-village)

Cathedral Village is located on 40 wooded acres in Andorra in Northwest Philadelphia. It is not-for-profit and is a Presbyterian Senior Living Community. It opened in 1979. Cathedral Village offers studios and one- and two-bedroom apartments, and Country and Rittenhouse apartments. Many apartments have patios or balconies to offer views of the wooded surroundings. Most models include a washer and a dryer. There are guest accommodations. Cathedral Village is pet friendly.

Dining is provided in a café, an informal dining room, and a more formal dining room. Private dining rooms are also available. Declining balance monthly plans for dining have monthly charge options of \$404, \$519, and \$640. These are additional to the monthly charges cited below and are 2022 prices.

Independent living, personal care, and skilled nursing are offered at Cathedral Village. There are 278 independent apartments and 50 personal care units. The skilled nursing facility can accommodate 133 residents, including 44 in short term rehabilitation. Memory care is provided, and wellness programs are presented regularly.

Three different contracts for residency are offered. The minimum age for residency is 55. The prices quoted here are effective as of July 1, 2022.

(i) The Care Inclusive option includes all future personal care and skilled nursing requirements. Entrance fees range from \$15,000 to \$464,500 and monthly charges from \$4,218 to \$7,261. The costs for a second person are additionally \$25,000, and \$3,016 monthly. The investment amortizes two percent per month for the first 50 months of residency. If the resident leaves or dies before 50 months have elapsed, the remaining amount is refunded to the individual or the estate. After 50 months there is no refund.

(ii) Under the Residency Agreement plan, the monthly fee rises as the level of care increases. Entrance fees range from \$15,000 to \$464,500, and monthly fees from \$1,798 to \$4,841. For a second person add \$25,000 to the entrance fee and \$596 to the monthly charge. Amortization and refund details are the same as in (i).

(iii) Under the Residency Agreement 50% refund plan, the entrance fee ranges from \$82,500 to \$697,000 and the monthly fee from \$1,798 to \$4,841. Additional costs for a second person are \$37,500 and \$596 monthly. The investment amortizes two percent per month for 25 months, and the refund is then 50 percent of the investment at the time of departure or death.

The charge to be waitlisted for residency is \$1,250 for one person and \$1,500 for two persons.

Educational and cultural opportunities include the Village College Program and music programs. Cathedral Village has a resident chorus.

Amenities:

- Activity room
- Aquatic and fitness center
- Arts and crafts studio
- Banking
- Beauty salon/barber
- Card and game rooms
- Clay and fine arts studios
- Computer room
- Concerts
- Emergency call system
- Exercise programs
- Gardens
- Gift shop
- Greenhouse
- Housekeeping
- Library
- Storage
- Walking trail
- Wooded areas
- Woodshop

## **Cokesbury Village**

726 Loveville Road

Hockessin, DE 19707

302-509-2029

[www.actsretirement.org/communities/delaware/cokesbury-village-hockessin](http://www.actsretirement.org/communities/delaware/cokesbury-village-hockessin)

Cokesbury Village is a not-for-profit CCRC and an Acts Retirement-Life Community. It is located in Hockessin, Delaware, about seven miles northwest of Wilmington, and is situated on a 62-acre campus with rolling lawns, gardens, and woodlands. Acts is the largest owner and operator of CCRCs in the U.S., with 26 communities in nine states. Cokesbury Village accommodates independent living, assisted living, and skilled nursing. The minimum age for residency is 62. Residents of Cokesbury Village are able to dine and use amenities at Country House, another Acts Community, which is located nearby in Wilmington. Transportation between the two is provided.

For independent living Cokesbury Village offers one- and two-bedroom apartments, all with a balcony or a patio. Many are located in a tower building with eight levels for the apartments, and some are in extension buildings, each of which is several stories high. Apartments in the tower have excellent views. The building is connected to the clubhouse. Altogether there are 127 independent living apartments. In addition, Cokesbury Village has 110 cottages, with two and three bedrooms. There is outdoor parking for residents of the apartments. Residents of the cottages have adjacent outdoor parking spaces, and some cottages have a garage. In addition, there are garage buildings close to many of the cottages. All apartments have a washer and dryer. Guest apartments are available. Cokesbury Village has a full-time nondenominational chaplain, and it is pet friendly.

Assisted living, memory care, rehabilitation, and skilled nursing are provided on the upper floors of an extension of the tower building. There are 46 assisted living units and 46 skilled nursing rooms.

Formal and casual dining are available. There are a bistro, coffee shop, and club room. The meal plan is included in the monthly fee and allows one meal per day. A private dining room is available.

There are three types of contracts. The minimum age for residency is 62. Prices listed are for the year 2022.

(i) Acts Life Care Premier is the most popular contract. Entrance fees range from \$209,900 to \$671,900 and monthly fees vary from \$3,945 to \$5,206 for one occupant. For a second occupant the entrance fee surcharge is \$30,000, and the added monthly fee is \$1,925. The entrance fee is fully refundable in the first 120 days of residency. Thereafter the investment, minus a five percent administrative fee, amortizes two percent per month for 50 months. If the resident leaves or dies before 50 months have elapsed, the remaining amount is refunded to the resident or the estate. There is no refund after 50 months.



(ii) The Acts Life Care 50 option offers a 50 percent refund of the entrance fee. Refund of the entrance fee follows the same guidelines as in (i), except that amortization occurs for 25 months. Entrance fees for persons aged 79 or less vary from \$421,900 to \$974,900 for one person, and the additional for a second person is \$30,000. For individuals aged 80 to 89, the entrance fees range from \$462,900 to \$1,068,900 for one person, and \$30,000 more for a second person. If there are two persons, one 80 or greater and the other less than 80, the 80 to 89 entrance fee applies. Monthly fees for one person range from \$4,340 to \$5,727, and \$2,118 is added for a second person.

(iii) The Acts Modified Life Care contract is for those who have long-term health care insurance. Benefits from the insurance plan are applied to the per diem charge for wellness care for a cumulative three years, after which the monthly fee is adjusted to the current Acts Modified Life Care monthly charge. Refund of the entrance fee follows the same guidelines as in (i). Entrance fees range from \$261,900 to \$624,900 for one person and an additional \$30,000 for a second person. The monthly fee varies from \$3,551 to \$4,685 for one person and \$1,925 more is charged for a second person.

The reservation fee is \$1,200 per household, and \$1,000 of it can be applied to the entrance fee or refunded.

Cokesbury Village offers lifelong learning opportunities. The campus has three walking trails, ranging in length from a half mile to two miles. There is an in-house, resident-run television station.

#### Amenities:

- Art and music appreciation classes
- Art studio, craft room
- Auditorium
- Banking
- Beauty salon/barber
- Bocce court
- Card room
- Chapel
- Computer room
- Emergency call system
- Game room, billiard room
- Gardening areas
- Gazebo and picnic area
- Gift shop
- Housekeeping and linen service
- Horseshoe court
- Indoor pool and fitness center with trainer
- Library
- Music programs
- Storage

Walking trails  
Woodshop

## **Country House**

4830 Kennett Pike

Wilmington, DE 19807

302-773-8078

[www.actsretirement.org/communities/delaware/country-house-wilmington/](http://www.actsretirement.org/communities/delaware/country-house-wilmington/)

Country House is a not-for-profit CCRC and an Acts Retirement-Life Community. It is located next to Wilmington, Delaware, across the street from the Winterthur grounds. It is situated on a 42-acre campus with rolling hills and woodlands and is on land which is part of the original Winterthur estate. The community began operation in 1960. Acts is the largest owner and operator of CCRCs in the U.S., with 26 communities in nine states. Country House accommodates independent living, assisted living, and skilled nursing. Residents of Country House are able to use amenities at Cokesbury Village, another Acts Community, which is located seven miles away.

During early 2023, Country House is in the midst of a major renovation and expansion project. The work involves updating and expansion of the clubhouse, with additional amenities; and construction of new apartment buildings added as wings to the clubhouse, and of a cluster of duplex cottages. The renovation is projected to be completed by the summer of 2023, but as of early 2023 some of the new apartments are already finished and occupied.

For independent living Country House has one- and two-bedroom apartments, most with a balcony or a deck. Altogether there are 162 independent living apartments, of which 62 are new construction. In addition, there are 20 new cottages with two bedrooms and four old cottages with three bedrooms. Square footage in the one-bedroom apartments ranges from 485 to 960, and in the two-bedroom apartments from 1,040 to 2,200. For the cottages the range is from 1,800 to 2,150 square feet. There is underground parking for residents of the new apartments, and all the cottages have a two-car garage. All residences have a washer and dryer. Guest accommodations are available. Country House has a full-time nondenominational chaplain, and it is pet friendly.

Personal care, memory care, rehab, and skilled nursing are provided. There are 20 personal care apartments, 16 memory care units, and 48 skilled nursing beds.

Formal and casual dining are available. There are a full-service restaurant, a bistro, and a club room. The meal plan is included in the monthly fee and allows one meal per day. Two private dining rooms are available.

There are three types of contracts. The minimum age for residency is 62. Prices listed are for the year 2022.

(i) Acts Life Care Premier is the most popular contract. Entrance fees range from \$269,900 to \$785,900 and monthly fees vary from \$4,381 to \$6,037 for one occupant. For a second occupant the entrance fee surcharge is \$30,000, and the added monthly fee is \$1,925. The entrance fee is fully refundable in the first 120 days of residency. Thereafter the investment, minus a five percent administrative fee, amortizes two percent per month for 50 months. If the resident leaves

or dies before 50 months have elapsed, the remaining amount is refunded to the resident or the estate. There is no refund after 50 months.

(ii) The Acts Life Care 50 option offers a 50 percent refund of the entrance fee. Refund of the entrance fee follows the same guidelines as in (i), except that amortization occurs for 25 months. Entrance fees for persons aged 79 or less vary from \$391,900 to \$1,139,900 for one person, and there is an additional charge of \$30,000 for a second person. For individuals aged 80 to 89, the entrance fees range from \$428,900 to \$1,249,900 for one person, and \$30,000 more for a second person. If there are two persons, one 80 or greater and the other less than 80, the 80 to 89 entrance fee applies. Monthly fees for one person range from \$4,819 to \$6,641, and \$2,118 is added for a second person.

(iii) The Acts Modified Life Care contract, for persons aged 62 and above, is for those who have long-term health care insurance. Benefits from the insurance plan are applied to the per diem charge for wellness care for a cumulative three years, after which the monthly fee is adjusted to the current Acts Modified Life Care monthly charge. Refund of the entrance fee follows the same guidelines as in (i). Entrance fees range from \$242,900 to \$738,900 for one person and there is an additional \$30,000 charge for a second person. The monthly fee varies from \$3,943 to \$5,433 for one person and \$1,925 is added for a second person.

The wait list fee is \$1,200 per household, and \$1,000 of it can be applied to the entrance fee at any Acts community, or refunded. Priority List members are able to participate in campus activities and use amenities.

#### Amenities:

- Art and music appreciation classes
- Art gallery
- Art studio
- Auditorium
- Beauty salon/barber
- Bocce court
- Chapel
- Club room
- Convenience store
- Croquet court
- Emergency call system
- Fitness center with trainer
- Gardening areas
- Gazebo and picnic area
- Gift shop
- Housekeeping and linen service
- Indoor pool and hydrotherapy spa
- Putting green

Library  
Walking trails  
Woodshop

## **Dunwoody Village**

3500 West Chester Pike

Newtown Square, PA 19073-4168

610-359-4400

[www.dunwoody.org](http://www.dunwoody.org)

The name Dunwoody is an Anglo-Saxon word of Celtic origin meaning a fortified hill surrounded with groves of small trees or willowy bushes. The current Dunwoody Village property had been in the possession of the Dunwoody family since 1712.

Dunwoody Village is a not-for-profit CCRC which began operation in 1974. It occupies 83 acres of property formerly owned by the banker and philanthropist William Hood Dunwoody. It is overseen by a Board of Trustees, and several members of the Dunwoody Residents' Association are on the Board. Dunwoody is located off Route 3 near the intersection with I-476. It offers studios, junior apartments, one- and two-bedroom apartments, one- and two-bedroom Country Houses, and two- and three-bedroom, villa-style Penrose Carriage Homes. All units except the studios have washers and dryers. There are fully-enclosed heated walkways from the residences to the Community Building, and shuttle service is provided for those in the Penrose Carriage Homes. Parking is available with all of the residences, and the villas have two-car garages. Dunwoody is located adjacent to a shopping center with about 30 stores. It is pet friendly and has a no smoking policy.

The Country Houses all have terraces, and some of the two-bedroom houses come with a private garden. The one-level Penrose Carriage Homes have two bedrooms and two porches. The two-level Penrose units have two bedrooms on the main level, a porch and a deck, and, for some of the houses, an elevator and a third bedroom on a finished lower level. Virtual tours of the residences are provided on the Dunwoody website.

There are three dining options. Buffet style dining is available in the Lincoln Dining Room, restaurant style dining in the Terrace Dining Room, and the Village Grille offers quick service and take-out meals. The monthly fee provides one meal daily. A private dining room is available.

Dunwoody offers residential living, personal care, and skilled nursing accommodations. Memory support and rehab are available within personal care. There are 159 apartments, 65 Country Houses, and 40 Penrose Carriage Homes. There are 81 private skilled nursing rooms, of which 20 are for secure memory and 40 are for rehab.

Residents pay an entry fee and a monthly maintenance fee. There are three types of contracts, nonrefundable, 50 percent refundable, and, for the Penrose Carriage Homes, 90 percent refundable. The minimum age is 60. Prices cited are for the year 2022.

(i) Under the nonrefundable contract, entrance fees vary from \$91,400 to \$672,000 for one person and from \$167,600 to \$699,000 for two persons. There is an additional \$15,000 charge for the Country Houses which have a private garden, and added charges for the Penrose Carriage Homes with a finished lower level and/or an elevator. The investment amortizes two percent per month for 50 months of residency. If the resident leaves or dies before 50 months have elapsed,

the remaining amount is refunded to the individual or the estate. There is no refund after 50 months. Monthly fees range from \$3,375 to \$7,120 for one person and \$6,762 to \$9,310 for two persons. Monthly costs for the Penrose Carriage Homes with a finished lower level and/or elevator are higher. The monthly fees include one daily meal.

(ii) Under the 50 percent refundable contract, entrance fees range from \$137,100 to \$840,000 for one person and from \$251,400 to \$875,000 for two persons. Amortization occurs at the rate of two percent per month for 25 months. The monthly fees are the same those in (i) except for the Penrose Carriage Homes, which charge \$6,630 or \$9,090 for one person and \$7,890 or \$10,295 for two.

(iii) As noted, the 90 percent refundable contract is available only for the Penrose Carriage Homes.

For residents in skilled nursing, the cost of two meals per day is added to the monthly fee, as state law requires presentation of three meals daily.

The wait list fee is \$1,300 for a single person and \$1,400 for a couple, and \$1,000 of it is refundable.

Amenities:

- Activity room
- Art studio
- Arts and crafts room
- Beauty salon/barber
- Billiards and ping pong
- Computer room
- Croquet court
- Dental office
- Educational programs and lectures
- Emergency call system
- Fitness center with personal trainer, pool
- French and German language groups
- Gift shop
- Housekeeping and linen service
- Library
- Movie screenings
- Musical performances
- Pickle ball
- 18-hole putting green
- Simulcast concerts
- Walking trail
- Wellness programs
- Woodshop

**Foulkeways at Gwynedd**

1120 Meetinghouse Road  
Gwynedd, PA 19436  
215-643-2200  
[www.foulkeways.org](http://www.foulkeways.org)

In 1945 Charles D. Beaumont donated 67 acres of historic land to Gwynedd Friends Meeting in honor of his late wife, May Foulke Beaumont. Subsequently, using this and other land, Foulkeways at Gwynedd was established in 1967 as the first CCRC on the East Coast and the first Quaker-affiliated CCRC in the U.S. Today it occupies a wooded campus of 130 acres with trails for walking, hiking, biking, and strolling. Foulkeways is not-for-profit. It is pet-friendly.

There are garden and terrace apartments and cottages. All apartments come with an outdoor garden patio or private balcony. The cottages have garages. All units are equipped with a washer/dryer. The Foulkeways website has virtual tours of all types of apartments and cottages. Abington House has units for personal care, memory care, and skilled nursing. It contains a library, beauty salon, gift shop, pharmacy, and a dining room. The Dream Garden is adjacent to Abington House and is secure.

Guest accommodations are available in the historic Gwynedd House.

There are 253 apartments, available as studios, and one- and two-bedroom units. There are 11 cottages, all with two bedrooms; most of them have two stories, and some have basements. In Abington House there are about 100 units for personal care and memory care, and 49 units for skilled nursing.

Dining is provided in the main dining room, The Meadows Café, and The Terrace, as well as in the Abington House dining room. Private entertainment spaces are available.

Activities at Foulkeways include education programs and lectures, art classes, a chorus, community and personal gardens, tennis, a putting green, and bocce.

Residents pay an entrance fee and a monthly fee. The minimum age is 65. All prices cited are for the year 2022. In the apartments entrance fees range from \$77,000 to \$478,000 for one person and \$212,000 to \$514,000 for two. The cottages are individually priced. Monthly charges vary from \$3,540 to \$7,720 for one person and \$6,060 to \$9,570 for two. The portion of the monthly fee allocated to the flexible meal plan is \$1,120 for one person and \$2,240 for two. The plan covers one meal per day. The entry fee investment amortizes over a period of five years. If the resident leaves or dies before five years have elapsed, the remaining amount is refunded to the individual or the estate.

The cost of being waitlisted for residency is \$1,200 for one person, and \$2,400 for two.

Amenities:



Aquatic and fitness center  
Art studio  
Bank on site  
Beauty salon/barber  
Bocce ball court  
Computer room  
Concert hall/auditorium  
Convenience store  
Dog park  
Gift shop  
Greenhouse  
Housekeeping with linen service  
Library  
Pharmacy  
Putting green  
Tennis courts  
Transportation on campus  
Woodshop

## **Gwynedd Estates**

301 Norristown Road

Ambler, PA 19002

267-460-6481

[www.actsretirement.org/communities/pennsylvania/gwynedd-estates-ambler](http://www.actsretirement.org/communities/pennsylvania/gwynedd-estates-ambler)

Gwynedd Estates is a not-for-profit CCRC and an Acts Retirement-Life Community. It was established in 1972 as the first Acts community. It is located on a 30-acre wooded campus in Ambler. Acts is the largest owner and operator of CCRCs in the U.S., with 26 communities in nine states, including eight in the Philadelphia area. Residents of Gwynedd Estates are able to dine and use amenities at two other nearby Acts facilities, Spring House Estates and Fort Washington Estates, and transportation is provided.

For independent living Gwynedd Estates offers one-, two-, and three-bedroom apartments, many with either a balcony or a patio. Three apartment buildings are directly connected to the main clubhouse and social areas, and three others are accessible to the clubhouse via enclosed walkways. There are 145 apartments. All apartments have a washer and dryer. Guest apartments and outdoor parking are available, and Gwynedd Estates is pet friendly. Use of a swimming pool is available at two off-campus facilities, and transportation is provided. Gwynedd Estates has a full-time nondenominational chaplain.

Assisted living is offered in a building connected to the clubhouse, and rehabilitation care is available. Skilled nursing for residents is provided at the Spring House and Fort Washington campuses.

Dining is available at Gwynedd Estates in a coffee bar, a formal restaurant, and a bistro. With Spring House Estates and Fort Washington Estates also accessible, residents may choose among nine dining facilities. The meal plan is included in the monthly fee and allows one meal per day. A private dining room is available.

There are three types of contracts. The minimum age for residency is 62. Prices listed are for the year 2022.

(i) Acts Life Care Premier is the most popular contract. Entrance fees range from \$131,900 to \$395,900 and monthly fees vary from \$2,867 to \$3,786 for one occupant. For a second occupant the entrance fee surcharge is \$30,000, and the added monthly fee is \$1,925. The entrance fee is fully refundable in the first 120 days of residency. Thereafter the investment, minus a five percent administrative fee, amortizes two percent per month for 50 months. If the resident leaves or dies before 50 months have elapsed, the remaining amount is refunded to the resident or the estate. There is no refund after 50 months.

(ii) The Acts Life Care 50 option offers a 50 percent refund of the entrance fee. Refund of the entrance fee follows the same guidelines as in (i), except that amortization occurs for 25 months. Entrance fees for persons aged 79 or less vary from \$189,900 to \$574,900 for one person, and there is an additional \$30,000 charge for a second person. For individuals aged 80 to 89, the entrance fees range from \$208,900 to \$629,900 for one person, and \$30,000 more for a second

person. If there are two persons, one 80 or greater and the other less than 80, the 80 to 89 entrance fee applies. Monthly fees for one person range from \$3,154 to \$4,165, and \$2,118 is added for a second person.

(iii) The Acts Modified Life Care contract is for those who have long-term health care insurance. Benefits from the insurance plan are applied to the per diem charge for wellness care for a cumulative three years, after which the monthly fee is adjusted to the current Acts Modified Life Care monthly charge. Refund of the entrance fee follows the same guidelines as in (i). Entrance fees range from \$117,900 to \$356,900 for one person and there is an additional \$30,000 charge for a second person. The monthly fee varies from \$2,580 to \$3,407 for one person and there is a \$1,925 surcharge for a second person.

The wait list fee is \$1,200, and \$1,000 of it can be applied to the entrance fee or refunded.

#### Amenities:

- Art and music appreciation classes
- Art studio
- Beauty salon/barber
- Billiards room
- Bocce ball and horseshoe courts
- Chapel
- Emergency call system
- Fitness center with trainer
- Game room
- Gardening areas
- Gift shop
- Housekeeping and linen service
- Library
- Miniature golf
- Performing arts center
- Pickleball court
- Putting green
- Resident-run in house television station
- Storage
- Walking trails
- Woodshop

## **The Hill at Whitemarsh**

4000 Fox Hound Drive

Lafayette Hill, PA 19444

215-402-8725

[www.thehillatwhitemarsh.org](http://www.thehillatwhitemarsh.org)

The Hill at Whitemarsh is a not-for-profit CCRC located on 96 acres adjacent to historic Erdenheim Farm. A portion of the Farm was sold in 2001 to construct The Hill, and the Farm now occupies 450 acres. It originated in 1765 with 200 acres. It is now bordered to the east by the Morris Arboretum. All but 23 acres is protected from development by preservation easements. The Hill opened in 2007. Its location affords excellent views of the picturesque Farm and its prize-winning sheep, cattle, and horses. The Hill offers independent living, assisted living, and skilled nursing. Residency involves payment of entrance and monthly fees. Guest accommodation apartments are available. The Hill is pet friendly.

For independent living The Hill has apartments located in a main building, terrace apartments, cottages, and villas. There are 170 apartments. They are available with one or two bedrooms, and all have a balcony. There are 34 terrace apartments, about 1,900 square feet each, all with two bedrooms, a covered porch, and underground parking. The cottages range from 2,000 to 2,500 square feet and are situated in duplex, fourplex, and sixplex arrangements. All have two bedrooms, a den, and a one-car garage. A patio, sunroom, and finished basement are all optional. Villas are larger and freestanding, range from 2,400 to 4,000 square feet, and have two or three bedrooms, a den, a two-car garage, and an optional finished basement. Combined, the cottages and villas number 80. All residences have a washer and dryer.

Assisted living, skilled nursing, memory care, and rehabilitation are provided. There are 28 assisted living units and 60 skilled nursing rooms.

Formal and casual dining are available in three restaurants, a café, and two pubs. The meal plan is included in the monthly fee and has two options. One is an allowance of \$700 per person monthly, and a second monthly option is for \$450 per person. Private dining rooms are available.

The Hill has two clubhouses. The second one opened in the summer of 2020 and is located next to the terrace apartments. A heated outdoor pool and pool house are adjacent. The main clubhouse has an indoor pool.

There are four types of contracts, each with a residential component and a lifecare component. The minimum age is 62. Prices listed are for the year 2023.

(i) One plan allows for refund of 90 percent of the residential component of the entrance fee. This is returned to a resident who leaves or to the estate if the resident passes away. Entrance fees range from \$410,900 to \$1,147,900 for one person, and \$54,600 is added for a second person. Monthly fees vary from \$5,741 to \$10,158 for one person, and the additional charge for a second person is \$2,263.

(ii) An amortized entrance fee plan has lower entrance fees than in (i), ranging from \$283,000 to \$755,000 for one person, with an additional \$54,600 for a second person. Amortization is at the rate of ten percent in the first month, and thereafter two percent per month for 45 more months. If a resident leaves or dies before 46 months have elapsed, the remainder of the residential component of the entrance fee is returned to the individual or the estate. Monthly fees are the same as in (i).

(iii) A third plan, newly introduced in 2023, has higher entrance fees, but lower monthly fees, than the option in (i). It is available only for the apartments in the main building. It allows for refund of 80 percent of the residential component of the entrance fee. This is returned to a resident who leaves or to the estate if the resident passes away. Entrance fees range from \$550,800 to \$1,250,800 for one person, and \$54,600 is added for a second person. Monthly fees vary from \$4,018 to \$6,821 for one person, and the additional charge for a second person is \$2,263.

(iv) An additional plan, also newly introduced in 2023, has the features of (iii) and is the analog of (ii). It is available only for the apartments in the main building. As with (iii), it allows for refund of the residential component of the entrance fee. Entrance fees range from \$374,000 to \$814,000 for one person, and \$54,600 is added for a second person. Monthly fees are the same as in (iii). After deduction of 20 percent in the first month, amortization proceeds at the rate of two percent per month.

The fee to waitlist for residency is \$7,500 and is fully refundable. It is in force for two years and provides one meal per month at The Hill.

Music programs are offered, including presentations by Philadelphia Orchestra principal players, Astral Artists, and jazz musicians. Lectures are also scheduled.

#### Amenities:

- Activity room
- Art gallery
- Art studio
- Auditorium
- Banking
- Beauty salon/barber
- Bocce ball court
- Emergency call system
- Fitness center with trainers
- Gift shop
- Heated indoor and outdoor pools
- Housekeeping and linen service
- Lecture hall
- Library
- Move-in coordination service

Storage  
Sundries store  
Walking trails  
Woodshop

## **Jenner's Pond**

2000 Greenbriar Lane  
West Grove, PA 19390  
610-869-6800  
[www.jennerspond.org](http://www.jennerspond.org)

Jenner's Pond is located in Penn Township, not far from Kennett Square, on 88 acres of rolling farmland with natural streams and ponds. It is a not-for-profit CCRC and is a Simpson Senior Services community. Residents receive a lifetime membership to the Jennersville YMCA, located next to the campus. The Y has indoor and outdoor pools and a fitness center. Jenner's Pond was established by the Southern Chester County Medical Center and opened in 1997. In 2002 it was acquired by Simpson, which operates five senior living communities in the Philadelphia area. Jenner's Pond is pet friendly.

Jenner's Pond provides independent living in apartments and cottages, assisted living, skilled nursing, memory care, respite care, and hospice. There are 116 apartments, 162 cottages, 48 assisted living and memory care apartments, and 35 skilled nursing units. Lifelong learning and wellness programs are offered regularly.

There are four dining venues, full service fine dining, and café, buffet, and pub options.

There are one- and two-bedroom apartments. The one-bedroom apartments have a balcony, and those with two bedrooms have a study, a den, and a sunroom. All have extra storage. Footage ranges up to 2,287 square feet. The cottages have two bedrooms, a garage, a porch, a patio or deck, a loft, and a finished attic. Some come with a walkout basement which provides up to 1,600 additional square feet. The largest footage is 3,600 square feet. All units have a washer and dryer.

Jenner's Pond offers a contract for independent living. This is not a lifecare contract—Jenner's Pond is a fee-for-service Type C community. The minimum age requirement for residency is 60. Prices cited are for 2022.

Contract entrance fees range from \$225,500 to \$504,500 for the apartments, and from \$380,500 to \$524,500 for the cottages. In the apartments monthly charges vary from \$3,386 to \$3,957 for one person, and \$580 is added for a second person. For the cottages monthly charges range from \$3,100 to \$3,311 for one person, with \$580 additional for a second person. Fifty percent of the entrance fee is refundable after amortization, which proceeds for 44 months of residence, either to a resident who leaves, or to the estate in the case of death.

Personal care and memory support are provided in The Ruston Residence on a fee-for-service basis. There is a \$2,625 nonrefundable entrance fee, and a refundable security deposit equal to one month's fee is also assessed. These fees are not charged to those who are under contract for independent living and subsequently transfer to the fee for service arrangement in The Ruston Residence. Daily rates vary according to the apartment occupied and level of support and range from \$240 to \$504.

The charge to be waitlisted for residency is \$1,000, and it is refundable.

Amenities:

- Activity room
- Art studio
- Beauty salon/barber
- Billiards
- Computer room
- Dog park
- Emergency call system
- Fitness center
- Game room
- Gift shop
- Housekeeping and linen service
- Libraries
- Storage
- Theater
- Walking trails
- Woodshop



## **Kendal-Crosslands Communities**

1109 E. Baltimore Pike

P. O. Box 100

Kennett Square, PA 19348

610-388-1441

844-907-1800

[kcc.kendal.org](http://kcc.kendal.org)

The Kendal-Crosslands Communities occupy a 500-plus acre campus in Kennett Square which is home to two side-by-side Quaker Life Plan Communities, Kendal at Longwood and Crosslands, for persons 65 and older. The campus also includes two residential neighborhoods for residents aged 50 and older, Coniston and Cartmel. Kendal at Longwood is accessible via U.S. route 1, and Crosslands via state route 926. Both are a short distance from Longwood Gardens. The campus features rolling hills, wooded areas, meadows, and gardens. It is an accredited arboretum and a certified wildlife habitat. There are more than seven miles of walking and hiking trails. Kendal-Crosslands is pet friendly and operates as a nonprofit. Guest accommodations are available.

Kendal at Longwood opened in 1973. When it quickly filled up and there was additional demand, adjacent land was purchased. Crosslands was constructed, and it began operation in 1977. Residents of each are able to dine and use all the amenities at both communities. There is a service road connecting the two. Some residents walk from one to the other, but many drive on roads to gain access.

Both communities provide independent living, personal care, memory support, skilled nursing, rehabilitation, respite care, and hospice care. Dining venues are coffee shop\cafes and main dining rooms. There are locations for outdoor dining. The monthly fee residents pay includes the equivalent of one meal per day.

Kendal at Longwood has 250 cottages in a village setting, and Crosslands has 261 residences, apartments in two-level buildings and cottages. Between the two there are studio cottages, one- and two-bedroom apartments and one- and two-bedroom cottages. Some of the cottages and apartments have dens, and almost all have a three-season room or a patio. All are equipped with a washer and dryer and provide storage space. Parking areas are available, and some cottages have garages. Between the two communities, there are 113 personal care units and accommodation for 110 in skilled nursing.

Residents pay an entrance fee and a monthly maintenance fee. There are several kinds of contracts, Traditional Agreement and Modified Agreement plans, and nonrefundable, 50 percent refundable, and 90 percent refundable options for each. Prices cited became effective 1 April 2022. The descriptions which follow apply to both Kendal at Longwood and Crosslands.

(i) Under the Traditional Agreement with a nonrefundable option, entrance fees range from \$89,000 to \$525,000 for one person and \$153,500 to \$558,500 for two persons. Monthly fees vary from \$3,506 to \$6,784 for one and \$5,830 to \$8,674 for two. To include breakfast and lunch in the meal plan, add \$372 for one person and \$744 for two. There are additional monthly

charges, \$100 for residences with a finished basement and \$37.50 for those with a carport. Residents in personal care and skilled nursing pay the additional meal fee monthly. Amortization of the entrance fee is two percent per month. Thus, if death occurs or the resident leaves, the remaining balance is paid to the estate or the individual

(ii) For the Traditional Agreement with a 50 percent refund, multiply the entrance fees in (i) by 1.33. The monthly fees are the same as in (i). Residents who choose this plan must be less than 86 years of age. There is no amortization of the entrance fee. That is, if death occurs or the resident leaves at any time, 50 percent of the entrance fee is paid to the estate or the individual.

(iii) To obtain entrance fees for the Traditional Agreement with a 90 percent refund, multiply the amounts in (i) by 1.72. The monthly fees are the same as in (i), and residents who choose this plan must be less than 86. There is no amortization of the entrance fee. That is, if death occurs or the resident leaves at any time, 90 percent of the entrance fee is paid to the estate or the individual.

(iv) The Traditional Agreement allows one to pay the same monthly fee one pays for residency in an apartment or cottage when one moves to the health center. For residents who are self-insured, the Modified Agreement offers a reduced entrance fee and payment at the per diem rate for three or five years when one transfers to the health center. After three or five years, the per diem reverts to the original apartment or cottage monthly fee. For the three-year plan and the nonrefundable option, reduce the entrance fee by \$56,500 for one person and by \$91,500 for two persons. For the five-year plan the reductions are \$79,000 for one person and \$124,000 for two persons. With a 50 percent refund plan, multiply these figures by 1.33, and use the multiplier 1.72 for the 90 percent refund plan.

The fee to be waitlisted for residency is \$1,200, and it is refundable. The large residential units are in considerable demand, and wait times can be as much as six or seven years.

The communities offer lectures, concerts, and films, and music groups are active.

#### Amenities:

- Art studios
- Auditoriums
- Bank
- Beauty salons/barbers
- Computer labs
- Croquet court
- Dog park
- Fitness centers
- Game rooms
- Community gardens
- Gift shops
- Housekeeping and linen service

Libraries  
Pharmacy  
Pickleball court  
Indoor pools (one is salt water)  
Outdoor pool  
Pottery, sewing, and quilting room  
Putting green  
Tennis court  
Walking trails  
Weaving room  
Woodshops

## **Lions Gate**

1110 Laurel Oak Road

Voorhees, NJ 08043

856-679-2200

[www.lionsgateccrc.org](http://www.lionsgateccrc.org)

Lions Gate is a nonprofit CCRC situated on a 45-acre campus in Voorhees, New Jersey. It opened in 2009. The actual Lions' Gate is north of the Temple Mount in the east wall of old Jerusalem. Although Jewish traditions, customs, holidays and culture influence life at Lions Gate, religious practices of all residents are honored. For independent living there are one- and two-bedroom apartments and two-bedroom cottages. All residences have a washer and dryer, and most of the apartments have a patio or a balcony. Learning programs are presented regularly via Lions Gate University. There are guest apartments, and Lions Gate is pet friendly.

Lions Gate has a rabbi on staff. Jewish worship services are held on Friday afternoon, Saturday morning, and during Jewish holidays. There is a monthly Catholic Communion Service. Dining at Lions Gate is strictly kosher. Dining venues are a bistro and a formal dining room. The monthly fee covers the equivalent of one meal per day.

Lions Gate University offers a very active program featuring presentations on topics including history, religion, music, and travel and photography, as well as music concerts.

In addition to independent living, assisted living, memory care, and skilled nursing are provided, as well as rehabilitation and respite care. For independent living there are 152 apartments and 12 cottages. There are 70 assisted living and 64 skilled nursing units. There are 13 apartment layouts, with size ranging from 680 to 1,730 square feet. Each apartment has a dedicated outdoor parking space. The cottages are semiattached and have two floor plans, 1,520 and 1,710 square feet. Each has a patio and a garage. Housekeeping is provided in the apartments and is optional for the cottages. Residents provide their own linens, blankets, and towels. All units have storage space.

Residents pay an entry fee and a monthly maintenance fee. There are three kinds of contracts, nonrefundable, 50 percent refundable, and 90 percent refundable. The minimum age for residency is 62. Prices cited are for the year 2022.

(i) Under the nonrefundable contract, the entrance fee varies from \$136,000 to \$266,500 in the apartments and from \$233,00 to \$243,500 in the cottages. The investment amortizes at four percent per month for 25 months. If the resident leaves or dies before 25 months have elapsed, the remaining amount is refunded to the individual or the estate. There is no refund after 25 months. In the apartments the monthly fee ranges from \$3,290 to \$6,835 for one person, and the additional charge for a second person is \$800. For the cottages the monthly fee varies from \$5,155 to \$5,610 for one person, and the added charge for a second person is \$495.

(ii) With the 50 percent refundable contract, the entrance fee ranges from \$200,500 to \$393,000 in the apartments and from \$342,500 to \$358,500 in the cottages. The investment amortizes at two percent per month for 25 months. If the resident leaves or dies before 25 months have

elapsed, the remaining amount is refunded to the individual or the estate. There is a 50 percent refund after 25 months. Monthly fees are the same as in (i).

(iii) Entrance fees for the 90 percent refundable contract range from \$266,500 to \$523,500 in the apartments and from \$456,500 to \$477,500 in the cottages. The investment is reduced by ten percent in the first three months of residency, and thereafter the remaining amount is refunded to the individual or the estate. Monthly fees are the same as in (i).

Amenities:

- Aquatic and fitness center
- Art studio
- Auditorium
- Beauty salon/barber
- Chapel
- Computer center
- Emergency call system
- Game rooms
- Gift shop
- Housekeeping in apartments, optional in cottages
- Library
- Walking paths

## **Medford Leas**

Medford Campus

1 Medford Leas Way

Medford, NJ 08055

Lumberton Campus

180 Woodside Drive

Lumberton, NJ 08048

800-331-4302, 609-654-3000

[medfordleas.org](http://medfordleas.org)

Medford Leas is under the aegis of The Estaugh, a not for profit corporation founded by Quakers in 1914. There are two campuses, one in Medford, New Jersey and a second five miles away, in Lumberton, New Jersey. The Medford campus, which began operation in 1971, spans 168 acres. It provides a full range of lifecare services. The Lumberton campus is an age 55 and over community. It is located on the main branch of Rancocas Creek, spans 88 acres, and began operation in 1999. The two campuses are five miles apart. Residents are able to use amenities at both campuses, and transportation between the two is available. Lifecare is provided only on the Medford campus. Guest accommodations are available, and both campuses are pet friendly.

The Barton Arboretum & Nature Preserve spans more than 200 acres. It consists of public gardens, landscaped grounds, meadows, woodlands, and extensive trail systems and recreational areas. The Medford campus lies fully within the Arboretum. The Arboretum is open to the public as well as the residents of the Medford and Lumberton campuses. The Lumberton campus features landscaped grounds, meadows, and wooded areas. It is protected and cared for as an extension of the Arboretum.

The Medford campus is for residents aged 65 and over. It offers independent living, assisted living and memory support, skilled nursing, rehabilitation, and hospice. For independent living there are 392 residences. They include studio and one- and two-bedroom apartments, ranging from 420 to 2,100 square feet. There are townhomes with one, two, and three bedrooms, from 1,140 to 2,300 square feet, and one- and two-bedroom patio homes, from 950 to 1650 square feet. Some of the townhomes and patio homes include a sunroom, some have a patio, some a garage, and some a loft. Many of the apartments are linked to the community building by covered, enclosed walkways. The campus has 98 residences offering assisted living, 24 units for skilled nursing, and 21 memory care units. The Lumberton campus has 110 townhomes with one-, two-, and three-bedroom options. They range from 1,260 to 2,550 square feet. All residences at both campuses have a washer and dryer.

Dining is provided at the Medford campus in several venues, the Garden Room, the Willow Room, and a coffee shop. The optional dining plan covers the cost of one meal per day. Residents who don't use their full allotment of meals in one month are able to carry the remainder over to the next month. There are private dining rooms and catering services are available. The Lumberton campus does not have dining venues, and its residents are able to use the dining venues at the Medford campus by paying on a per meal basis.

The Medford campus has a 79,000 square foot clubhouse and an indoor pool, and the Lumberton campus has a small clubhouse, 5,700 square feet, and an outdoor pool.

The Medford campus offers two contracts to persons 65 and over, both providing residence and lifecare. Prices cited are for 2022.

(i) Under the Traditional Plan entrance fees range from \$105,000 to \$435,000 for one person and \$180,000 to \$465,000 for two. Monthly fees range from \$3,234 to \$7,401 for one person and \$5,505 to \$8,701 for two. In addition, there are real estate taxes, estimated to be between \$106 and \$757 monthly. The monthly fee gives apartment residents the equivalent of one meal per day, housekeeping and linen service, and utilities. There are fee-for-service charges for additional meals, telephone, cable television, and internet. For residents in the patio homes and townhouses the monthly fee provides four meals per month and sewer and water charges. There are fee-for-service charges for additional meals, housekeeping, gas and electric, cable television, and internet.

(ii) There is an 80 percent Refundable Plan. Entrance fees range from \$160,000 to \$675,000 for one person and \$290,000 to \$725,000 for two persons. The monthly fees, real estate taxes, and fee-for-service options are the same as those in (i).

The Lumberton campus has three contracts, one providing residence, and two others both residence and lifecare. All of these plans give Lumberton residents full access to facilities and amenities at the Medford campus. Prices cited are for 2022.

(iii) The Residence Agreement has minimum age 55. Entrance fees range from \$240,000 to \$340,000, the same for one or two persons. Monthly fees vary from \$1,880 to \$2,736 for one or two, and monthly real estate taxes are also collected and are estimated to range from \$413 to \$628. There is optional fee-for-service access to care at the Medford campus and an option for transition to a Residence and Care Agreement at a later date, at minimum age 65. In addition, there is optional fee-for-service access to dining and to housekeeping.

There are two types of Residence and Care Agreements for persons 65 and over at the Lumberton campus.

(iv) The Traditional Plan has entrance fees ranging from \$105,000 to \$435,000 for one person and \$180,000 to \$465,000 for two. Monthly fees vary from \$3,234 to \$7,401 for one and \$5,505 to \$8,701 for two. Monthly real estate taxes are estimated to be between \$106 and \$757. For the apartments the monthly fee provides the average of one meal per day, housekeeping and linen service, and utilities. Optional fee-for-service charges are assessed for more meals, telephone, cable television, and internet. In the patio homes and townhouses, the monthly fee covers four meals per month, and sewer and water charges. There are additional costs for more meals, housekeeping, gas and electric, telephone, cable television, and internet.

(v) The 80 percent Refundable Plan has entrance fees between \$160,000 and \$675,000 for one person and \$290,000 and \$725,000 for two. Monthly fees, real estate assessments, and optional fee-for-service charges are the same as in (iv).

The charge to waitlist for residency is \$1,250 for one person and \$2,500 for two persons, and it is refundable.

Amenities at Medford campus

- Art gallery
- Art studio
- Bank
- Beauty salon/barber
- Biking, walking, and woodland trails
- Canoe and kayak launch
- Computer room
- Croquet court
- Fitness center
- Game room
- Gift shop
- Library
- Indoor pool and spa
- Tennis courts
- Theater
- Thrift shop
- Woodshop

Amenities at Lumberton campus

- Art gallery
- Biking, walking, and woodland trails
- Canoe and kayak launch
- Computer room
- Fitness center
- Library
- Heated outdoor pool and spa
- Tennis courts
- Woodshop



## **Simpson House**

2101 Belmont Avenue  
Philadelphia, PA 19131  
215-878-3600

[www.simpsonsenior/communities/simpson-house.org/](http://www.simpsonsenior/communities/simpson-house.org/)

Simpson House is located on Belmont Avenue in Philadelphia, across from the Bala Golf Club and a half mile from Fairmount Park. It is part of Simpson, which operates five senior living communities in the Philadelphia area. It began in 1865 as a home for seniors with limited means and was originally called the Methodist Episcopal Home for the Aged. There were several name changes over time, and it became known as Simpson House in 1972. Bishop Matthew Simpson was a well-known religious leader in Philadelphia and an adviser to President Abraham Lincoln. The centerpiece building on the campus, Olde Main, is designed in the English Gothic style and opened in 1899 when the community moved to its present location. Olde Main underwent a major renovation in 1989 with the creation of apartments. A new building, the Cornerstone, opened in 2018 and provides new dining venues and a fitness center. Other buildings are Carson Commons, Wesley Commons, and Flanagan. Simpson House offers independent living, personal care, memory care, and skilled nursing. It is pet friendly, and there are guest accommodations. Reserved parking is available for all residents. The minimum age is 62.

For independent living there are studio and one- and two-bedroom apartments, with 73 units in Olde Main and 37 in Cornerstone. Carson Commons and Wesley Commons house studios and one-bedroom apartments for personal care. Skilled nursing and rehab are provided in the Flanagan Health and Rehabilitation center, which has private and semi-private rooms. Carson Commons also has seven apartments with a rental contract option. In Cornerstone the one-bedroom apartments range from 650 to 840 square feet, and the two-bedroom apartments have 1,220 square feet. Most of the apartments have a balcony. The independent living apartments in Olde Main and Cornerstone have washers and dryers.

Dining venues are located in several of the buildings. In addition to fine dining, there are a bistro and pub. Private dining and catering are available. The monthly fee provides a \$300 credit toward dining. The charge when this is exhausted ranges from \$5 to \$8 per meal.

Simpson House offers two contracts for independent living, a traditional plan and a 50% refundable plan. Simpson House is a fee for service Type C community. Prices cited are for the year 2023.

(i) The traditional plan is available in Olde Main and Cornerstone. All apartments in Olde Main follow this option. Entrance fees range from \$20,000 to \$95,000 and monthly fees vary from \$2,400 to \$3,507, with an additional \$735 for a second person. In Cornerstone entrance fees range from \$135,000 to \$312,000, and the monthly fees are the same as those for Olde Main.

(ii) The 50% refundable plan is offered only in Cornerstone. Entrance fees vary from \$196,500 to \$455,500. Monthly fees are the same as those for the traditional plan. Under this plan amortization proceeds for 44 months, and payment is made to a resident who leaves, or to the estate in the case of death.

The personal care and memory support Simpson House provides in Carson Commons and Wesley Commons are charged according to fee-for-service. There is a \$5,150 community fee for persons who enter directly into personal care or memory support in Carson Commons and Wesley Commons—the fee is not charged to those who are under contract for independent living and subsequently transfer to a fee for service arrangement. Daily fees range from \$165 to \$260 for personal care and are \$300 for memory support.

Simpson House holds music concerts and has a resident choir. It hosts Catholic mass and Methodist, Baptist, and Jewish services. Reduced fee membership is offered at the Bala Golf Club, and for use of the pool at LA Fitness nearby on City Avenue.

### Amenities

- Activity room
- Art studio
- Beauty salon/barber and spa
- Business center
- Chapel
- Computer room
- Convenience store
- Emergency call system
- Fitness center
- Gift shop
- Greenhouse and outdoor gardening space
- Housekeeping and linen service
- Library
- Four large porches
- Theater

## **Waverly Heights**

1400 Waverly Road

Gladwyne, PA 19035-1296

610-645-8600

[www.waverlyheightsltd.org](http://www.waverlyheightsltd.org)

Waverly Heights, Ltd. is a Pennsylvania not-for-profit corporation. The community opened in 1986. It is located in Gladwyne, Lower Merion Township, on 63 acres of a former Main Line estate. It has one- and two-bedroom and deluxe apartments, and villa units. The apartments are located in two- and three-story buildings connected to a commons building by enclosed walkways. The villas are situated in small clusters around the perimeter of the property. Underground parking is available with the apartments, and the villas come with one- and two-car garages. The commons building has facilities for dining, recreation, and services, and one of the apartment buildings houses a game room, art studio, and library. The Manor House, which is connected to the commons building, has a library, dining room, living room, and bed and breakfast guest rooms. Many of the apartments have balconies or patios. Waverly Heights is pet friendly. The website offers virtual tours of the residences and facilities.

Dining is provided in a café, a room for full service casual dining, and a room for full service formal dining at dinner. Catering may be arranged for parties.

Independent living, personal care, memory support, and skilled nursing are available. There are 210 apartment and villa units, 33 personal care suites, 16 memory support rooms, and 49 skilled nursing rooms.

Waverly Heights offers two contracts, Traditional Lifecare and Fee-for-Service Health Care. Residents pay an entrance fee and a contract fee up front, and a monthly fee. Each of these contracts has 100 percent and 50 percent refund options. The minimum age for residency is 60. Prices quoted are for the year 2022.

(i) Under the Traditional Lifecare option, in addition to accommodations, services, and amenities, routine nursing and personal care in the health care center are provided without an increase in the monthly fee. There are 100 percent and 50 percent refund options. For both refund options, entrance fees range from \$277,000 to \$1,288,000 for a single person. Add \$37,000 for a second person. Under the 100 percent refund option, the monthly fee ranges from \$5,068 to \$10,940 for one person; add \$2,010 for a second person. For the 50 percent refund option the monthly fee ranges from \$4,163 to \$8,973 for one person, and the added charge for a second person is \$2,010. Additionally, a nonrefundable contract fee charge of \$20,000 per person is required upon entry. For the 50 percent refund plan, the entrance fee is amortized at the rate of two percent per month for 25 months of residency. If the resident leaves or dies before 25 months have elapsed, the remaining amount is refunded to the individual or the estate.

(ii) Under the Fee-for-Service Health Care option, the contract provides accommodations, services, and amenities, but routine nursing and personal care in the health care center are charged according to per diem rates. These range from \$390 for personal care to \$465 for memory care and skilled nursing. Entrance and contract fees are identical to those charged for

the Traditional Lifecare option. Under the 100 percent refund plan, monthly fees range from \$4,012 to \$8,649 for one person; add \$2,010 for a second person. For the 50 percent refund plan, the monthly fees range from \$2,964 to \$6,381 for one person; add \$2,010 for a second person. Under the 50 percent refund plan, amortization and repayment are the same as for the Traditional Lifecare contract.

The cost of being waitlisted for residency is \$2,000, for one or two persons, and it is refundable.

Amenities:

- Aerobics dance studio
- Alfresco dining patio
- Art and photography studio
- Auditorium
- Banking
- Beauty salon/barber
- Billiards and ping pong
- Bocce ball and croquet court
- Card room
- Computer room
- Educational and cultural programs and lectures
- Emergency call system
- Fitness center and spa, pool
- Gift shop
- Greenhouse
- Housekeeping and linen service
- Libraries
- Movie theater
- Pharmacy on site
- Pub and lounge
- Putting green
- Storage
- Vegetable and flower gardens
- Walking path
- Woodshop

## **White Horse Village**

535 Gradyville Road

Newtown Square, PA 19073

610-558-5000

[www.whitehorsevillage.org](http://www.whitehorsevillage.org)

White Horse Village occupies a 96-acre campus in Newtown Square adjacent to Ridley Creek State Park with woodlands, meadows, and garden areas. It is located on the site of a former horse farm. It began operation in 1989. There are apartments, cottages, villas, and two-bedroom homes. White Horse Village is a nonprofit CCRC and is pet friendly.

There are 325 residential living accommodations. They include apartments, which are studios and one- and two-bedroom units ranging in size from 510 to 1,220 square feet. All have storage and almost all have a patio or a balcony. Some of the apartments are located in the Clubhouse building, and others have a garden setting. Garden Cottages are available with one and two bedrooms. They range from 1,420 to 1,840 square feet. There are covered walkways connecting them and the garden apartments to the Clubhouse building. Villas number 118 and are between 1,328 and 2,200 square feet. They have patios and most have covered parking. There are 20 Woodlands Country Homes. They have two bedrooms, 2,000 square feet, a den, a large front porch, an enclosed patio, and a garage. The two-bedroom Saratoga Carriage Homes come with a second floor loft that includes storage space. They range from 2,200 to 3,200 square feet and come with a den, a patio, and a garage.

White Horse Village has formal, casual, and buffet options for dining. The venues include the Steeplechase Dining Room, the Paddock Grille, and White Horse Tavern. Private dining rooms and catering are available. The dining plan is flexible and is covered by the monthly fee. It allows for the equivalent of one meal per day, and some unused credits can be carried over to the next month. Residents can opt out of the plan while on vacation.

Lifecare includes personal care, skilled nursing, memory support, respite, and hospice. There are 57 skilled nursing beds, 48 beds for personal care, and 20 private rooms for memory support.

There are two types of contracts, the Traditional Lifecare Residency Agreement, which provides unlimited access to long term care services, and the Modified Residency Agreement. The latter offers 60 days of long term care services and additional meals after insurance coverage is exhausted, and more days are assessed on a per diem basis. Each of these plans has two options providing refunds, the standard agreement and the 80 percent refundable plan. Residents pay an entrance fee and a monthly fee. Prices cited are for the year 2022.

(i) Entrance fees for the Traditional agreement with the standard refundable option range from \$118,600 to \$687,400 for one person and \$193,800 to \$719,400 for two. Monthly fees vary from \$3,554 to \$7,100 for one and \$6,366 to \$9,119 for two. The entrance fee amortizes at the rate of two percent per month for 50 months. If the resident leaves or dies, the remainder, if nonzero, is paid to the former resident or the estate.

(ii) For the Traditional agreement with the 80 percent refundable option, entrance fees range from \$201,500 to \$1,168,500 for one person and \$323,500 to \$1,217,000 for two. Monthly fees are the same as in (i).

(iii) Entrance fees for the Modified agreement with the standard option are from \$72,500 to \$636,100 for one person and \$138,900 to \$652,600 for two. The monthly fees range from \$2,462 to \$6,500 for one and \$4,134 to \$7,281 for two.

(iv) The Modified agreement with the 80 percent refund option has entrance fees from \$122,900 to \$1,081,300 for one person and \$235,100 to \$1,108,300 for two. Monthly fees are the same as in (iii).

The waitlist fee for residency is \$1,200 for one person and \$1,300 for two persons, and \$1,000 is refundable.

White Horse Village offers a variety of musical programs. There are resident choral and bell choirs, and a fine arts gallery.

Amenities:

- Aquatic and fitness center with spa
- Art studio
- Auditorium
- Beauty salon/barber
- Billiards room
- Bocce court
- Community garden
- Computer center
- Croquet court
- Dog park
- Gift shop
- Housekeeping and linen service
- Library
- Nine-hole putting green
- Shuffleboard
- Thrift shop
- Walking trails
- Woodshop

**CONTINUING CARE RETIREMENT COMMUNITIES**

CCRC	Independent Apartments	Cottage Units and Homes	Assisted Living Units	Skilled Care Beds
<b>Beaumont at Bryn Mawr</b> 601 N. Ithan Avenue Bryn Mawr, PA 19010 610-526-7000 <a href="http://www.beaumontretirement.com">www.beaumontretirement.com</a>	131	68	15	44
<b>Cathedral Village</b> 600 East Cathedral Road Philadelphia, PA 19128 215-486-2657 855-769-6942 <a href="http://www.presbyterianseniorliving.org/cathedral-village">www.presbyterianseniorliving.org/cathedral-village</a>	278		50	133
<b>Cokesbury Village</b> 726 Loveville Road Hockessin, DE 19707 302-509-2029 <a href="http://www.actsretirement.org/communities/delaware/cokesbury-village-hockessin/">www.actsretirement.org/communities/delaware/cokesbury-village-hockessin/</a>	127	110	46	46
<b>Country House</b> 4830 Kennett Pike Wilmington, DE 19807 302-773-8078 <a href="http://www.actsretirement.org/communities/delaware/country-house-wilmington/">www.actsretirement.org/communities/delaware/country-house-wilmington/</a>	162	24	36	48
<b>Dunwoody Village</b> 3500 West Chester Pike Newtown Square, PA 19073 610-359-4400 <a href="http://www.dunwoody.org">www.dunwoody.org</a>	168	105	81	81
<b>Foulkeways at Gwynedd</b> 1120 Meetinghouse Road Gwynedd, PA 19436 215-643-2200 <a href="http://www.foulkeways.org">www.foulkeways.org</a>	253	11	100	49
<b>Gwynedd Estates</b> 301 Norristown Road Ambler, PA 19002 267-460-6481 <a href="http://www.actsretirement.org/communities/pennsylvania/gwynedd-estates-ambler">www.actsretirement.org/communities/pennsylvania/gwynedd-estates-ambler</a>	145		20	*

\*For Gwynedd Estates skilled nursing is provided at two other nearby Acts Retirement communities.

**CONTINUING CARE RETIREMENT COMMUNITIES**

<b>CCRC</b>	<b>Independent Apartments</b>	<b>Cottage Units and Homes</b>	<b>Assisted Living Units</b>	<b>Skilled Care Beds</b>
<b>The Hill at Whitemarsh</b> 4000 Fox Hound Drive Lafayette Hill, PA 19444 215-402-8725 <a href="http://www.thehillatwhitemarsh.org">www.thehillatwhitemarsh.org</a>	170	80	28	60
<b>Jenner's Pond</b> 2000 Greenbriar Lane West Grove, PA 19390 610-869-6800 <a href="http://www.jennerspond.org">www.jennerspond.org</a>	116	162	48	35
<b>Kendal-Crosslands Communities</b> 1109 E. Baltimore Pike P.O. Box 100 Kennett Square, PA 19348 610-388-1441 844-907-1800 <a href="http://kcc.kendal.org">kcc.kendal.org</a>	133	467	100	100
<b>Lions Gate</b> 1110 Laurel Oak Road Voorhees, NJ 08043 856-679-2200 <a href="http://www.lionsgateccrc.org">www.lionsgateccrc.org</a>	152	12	70	64
<b>Medford Leas</b> Medford Campus 1 Medford Leas Way Medford, NJ 08055 Lumberton Campus Woodside Drive Lumberton, NJ 08048 800-331-4302 <a href="http://medfordleas.org">medfordleas.org</a>	218	174	119	24



**CONTINUING CARE RETIREMENT COMMUNITIES**

<b>CCRC</b>	<b>Independent Apartments</b>	<b>Cottage Units and Homes</b>	<b>Assisted Living Units</b>	<b>Skilled Care Beds</b>
<b>Simpson House</b> 2101 Belmont Avenue Philadelphia, PA 19131 215-878-3600 <a href="http://www.simpsonhouse.org">www.simpsonhouse.org</a>	110		58	142
<b>Waverly Heights</b> 1400 Waverly Road Gladwyne, PA 19035-1296 610-645-8600 <a href="http://www.waverlyheightsltd.org">www.waverlyheightsltd.org</a>	151	69	49	49
<b>White Horse Village</b> 535 Gradyville Road Newtown Square, PA 19073 610-558-5000 <a href="http://www.whitehorsevillage.org">www.whitehorsevillage.org</a>	175	150	68	47