



PRESBYTERIAN
SENIOR LIVING
Westminster Village



Welcome to Westminster Village

At Westminster Village, you can expect maintenance-free living and a supportive community of new friends, hobbies, gourmet dining options and more. Uniquely located in Dover, Delaware – our community is just a short drive away to the beach, Philadelphia and Annapolis. Delaware is one of the few states in the country that offers no sales tax. At a competitive rate, your hard-earned retirement savings will stretch far with Westminster Village.

Whether you choose one of our distinctive apartments or a comfortable cottage, you're guaranteed to feel at home in our commitment to your personal freedom. Our approach to independent living is at the very foundation of all of our amenities, activities and options. At Westminster Village, you have the flexibility to create your own experience. All of our services are designed to support your desires and decisions.

Westminster Village is part of a Life Plan Community and allows residents to age in

place. As healthcare needs may vary over time, our communities have convenient wellness services as well and access to: on-site inpatient and outpatient rehabilitation, assisted living, memory support and skilled nursing services and a transitional care unit. If in the future you or a loved one require a higher-level of service, it can be provided on-site, allowing you to stay connected to people who are important in your life.





Hear What Others are Saying

“When people see something special, they are often in awe. That has been my experiences at Westminster Village – active, affordable and welcoming. While the process of downsizing has had their stresses, the end result has been worth it!”

– M. McLane

Residential Options



Our commitment to your quality of life means we offer you flexibility. Westminster Village offers one-bedroom and two-bedroom apartments with options for patios (on the ground floor), as well as two-bedroom cottages with such premium features as garages and sunrooms.

Apartments

Westminster Village in Dover offers more than just apartment living. When you decide to move into one of our spacious apartment homes, you’re opening yourself up to a worry-free style of living. Our apartments come in a variety of floor plans and sizes ranging from 550 to 800 sq. ft.



Cottages

Our one and two-bedroom cottages range in size from 810 to 1,130 square feet. Providing the comfort and privacy of a stand-alone home, the cottages at Westminster Village in Dover offer many benefits. From personalized accommodations to plenty of room for entertainment, you'll enjoy all the premium features that come with your cottage home. Personal home garages, resident gardens, and a patio add to your cottage living experience.

[Take a look at our floorplans, click here.](#)

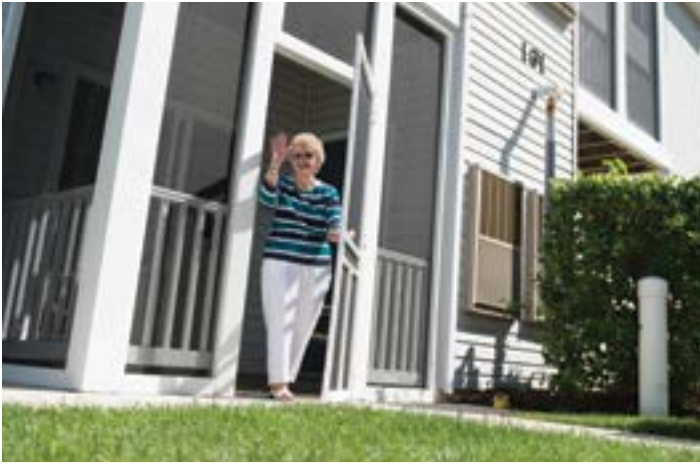


Features Included in Residential Living (Apartments, & Cottages):

- 24-Hour Emergency Call System
- Utilities Included (except internet and telephone)
- Refrigerator/Freezer/Ice Maker
- Dishwasher
- Stove
- Washer/Dryer
- Microwave
- Garbage Disposal
- Individually Controlled Heat & A/C
- Cable TV and Phone Jacks

Learn more about life at Westminster Village by calling 302-744-3542 or email us at wvdliving@psl.org.

Life at Westminster Village



With beaches, mountains, cities and wide-open country to choose from, we truly offer something for everyone. Each Presbyterian Senior Living community has its own personality and unique appeal, created in large part by the residents. With 27 acres and a promise to sustain the environment,

there is no other a Life Plan Community like Westminster Village. It's as distinctive as each of the residents.

Exercise & Fitness: Westminster Village at Dover offers a wide range of services to help you live an active and healthy life. Our fitness equipment and classes are available to you at no additional charge.

Dining Highlights: The Resident Culinary Group assists our Executive Chef in planning the menu to ensure that we are accommodating the desires of our diners. Lunch is available every day for a modest fee. The menu includes a wide array of hot and cold sandwiches, salads, desserts, and beverages.

Community Features and Activities (included, but not limited to):

- Arts & Crafts
- Intergenerational Activities
- Exercise classes
- Pet Therapy
- Theater Trips
- Discussion Groups
- Multi-Denominational Church Services
- Library
- Beauty & Barber Shop



Frequently Asked Questions about Residential Living

Must I be a member of a Presbyterian Church to be accepted for admission? No. As a Presbyterian Senior Living Community, we enjoy the strength and stability of an organization that has served seniors for more than 90 years. Caring for people is not just our job – it’s our calling. It is our policy to admit and treat all residents without regard to race, color, national origin, age, ancestry, sex, religious creed, handicap or disability.



Why does being not-for-profit make a difference?

Westminster Village is proud to be a faith-based, not-for-profit provider which places “people before profits.” While for-profit facilities have the dual responsibility of providing care and satisfying the needs of investors, our attention can be more sharply focused on meeting the needs of the people we serve.

Do you embrace cultural diversity?

As a faith-based organization, Presbyterian Senior Living is founded on the belief that every human being is of infinite worth as a unique creation of God. Based on this premise, Presbyterian Senior Living is committed to fully embracing the diversity of all persons served, so that together, we can foster a culture of inclusion in an environment free of all forms of discrimination where all people are treated with dignity and respect. Our goal is to cultivate awareness and understanding of personal differences and biases so that an environment of understanding, acceptance, respect and support is established.

Are pets permitted?

Yes, dogs, cats and birds are welcomed in Independent Living. Please refer to the Community Pet Policy. Maximum of two pets.

Is there a minimum age for residency? Yes, residents must be at least 55.



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www.psl.org/wvdover

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Living Better, Growing Together

INDEPENDENT LIVING RESIDENCY INVESTMENT FEES

(Effective January 1, 2024 - subject to change without notice)

Our Fee Structure

For both singles and couples at Westminster Village, a one-time **Residency Investment Fee**, plus a reasonable **Monthly Maintenance Fee** – based on the type of apartment or cottage you choose – provides you with living accommodations that fit your lifestyle. Many of the residents find that living at Westminster Village is more convenient and less costly than living in their own homes. The Residency Investment Fee is often covered by the sale of a house. The Monthly Fee is usually covered by Social Security, pensions and/or money used for monthly utility bills and home maintenance/repair, transportation, insurance premiums and property taxes.

Residency Investment Fee

We offer you a choice of two entrance plans. Both entitle you to a life-lease of your living unit, (i.e., the right to reside in the community for the rest of your life under the terms of the Residence and Care Agreement).

- Our **50 Month Plan** assures residents that if they should withdraw from the community within the first 50 months, they will receive a partial refund based on a 2% reduction of their Residency Investment Fee for every month of occupancy. After 50 months of occupancy there is no refund under this plan.
- Our **50% Refund Plan** has a slightly higher Residency Investment Fee but provides (after 25 months) for a 50% minimum refund based on a 2% reduction of the Residency Investment Fee for every month of occupancy.
- Under both entrance plans, the payment of a refund is contingent upon the resale and occupancy of the residence.

Flexible Entrance Fee Options

We are pleased to offer you pricing alternatives to help make your new home a reality that best suits your situation. The New Flexible Entrance Fee Options described on the previous page were developed based on feedback from prospective residents. Please contact the community sales office to learn more about which option might work best for you.



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RESIDENCY INVESTMENT AND MONTHLY FEES 2024 RATES

(Effective January 1, 2024 - subject to change without notice)

RESIDENT INVESTMENT FEES				
	50 Month Plan			50% Refund Plan
	Option 1	Option 2	Option 3	Option 4
APARTMENTS				
Ashford	\$52,920	\$88,150	\$123,480	\$138,915
Middleford	\$63,000	\$104,900	\$146,900	\$165,270
Windsor	\$70,300	\$117,150	\$164,100	\$184,485

*Note: Above prices are base prices and may vary according to upgrades. Double occupancy is an additional \$15,750 resident investment fee. \$405 second person maintenance fee.

MONTHLY MAINTENANCE FEES				
	50 Month Plan			50% Refund Plan
	Option 1	Option 2	Option 3	Option 4
APARTMENTS				
Ashford	\$2,945	\$2,221	\$1,510	\$2,221
Middleford	\$2,850	\$2,407	\$1,975	\$2,407
Windsor	\$3,465	\$2,684	\$1,905	\$2,684

Second person monthly fee \$405

Apartment Monthly Service Fee Includes:

- All utilities (electric, water, heat/air conditioning, basic cable TV service – except telephone and internet)
- Weekly trash collection, including recyclables
- 24-hour emergency response system that includes daily safety checks via monitoring system and staff support
- \$100 dining dollars per month/person
- Landscaping and routine lawn maintenance
- Building and appliance maintenance
- Road maintenance and snow removal
- 14 days of on-site nursing care annually in either Assisted Living or the Health Center (when medically necessary, does not accrue)
- Regularly scheduled transportation for shopping trips to local stores and scheduled medical appointments within five miles of the community

A la carte services:

Housekeeping, extra maintenance, weekly linen laundry service, transportation for medical appointments or for personal errands are all available at the hourly rates outlined on the fee schedule (available upon request). Meals are also optional and flexible.

RESIDENCY INVESTMENT AND MONTHLY FEES 2024 RATES

(Effective January 1, 2024 - subject to change without notice)

RESIDENT INVESTMENT FEES				
COTTAGES	50 Month Plan			50% Refund Plan
	Option 1	Option 2	Option 3	Option 4
Asbury	\$124,500	\$207,500	\$290,500	\$326,600
Asbury w/ Sunroom	\$134,400	\$224,000	\$313,600	\$352,800
Bradford	\$129,600	\$216,000	\$302,400	\$340,100
Bradford w/ Sunroom	\$140,280	\$233,800	\$327,320	\$368,350
Canterbury	\$141,600	\$236,000	\$330,400	\$372,000
Canterbury w/ Sunroom	\$152,700	\$254,500	\$356,300	\$401,100

*Note: Above prices are base prices and may vary according to upgrades. Double occupancy is an additional \$15,750 resident investment fee. \$405 second person maintenance fee.

MONTHLY MAINTENANCE FEES				
COTTAGES	50 Month Plan			50% Refund Plan
	Option 1	Option 2	Option 3	Option 4
Asbury	\$3,675	\$2,814	\$1,950	\$2,814
Asbury w/ Sunroom	\$3,795	\$2,856	\$1,925	\$2,856
Bradford	\$4,020	\$3,127	\$2,235	\$3,127
Bradford w/ Sunroom	\$4,150	\$3,172	\$2,205	\$3,172
Canterbury	\$4,320	\$3,340	\$2,360	\$3,340
Canterbury w/ Sunroom	\$4,440	\$3,384	\$2,330	\$3,384

Second person monthly fee \$405

Cottage Monthly Service Fee Includes:

- All utilities (electric, water, heat/air conditioning, basic cable TV service – except telephone and internet)
- Weekly trash collection, including recyclables
- 24-hour emergency response system that includes daily safety checks via monitoring system and staff support
- \$100 dining dollars per month/person
- Landscaping and routine lawn maintenance
- Building and appliance maintenance
- Road maintenance and snow removal
- 14 days of on-site nursing care annually in either Assisted Living or the Health Center (when medically necessary, does not accrue)
- Regularly scheduled transportation for shopping trips to local stores and scheduled medical appointments within five miles of the community

A la carte services:

Housekeeping, extra maintenance, weekly linen laundry service, transportation for medical appointments or for personal errands are all available at the hourly rates outlined on the fee schedule (available upon request). Meals are also optional and flexible.

MONTHLY APARTMENT RENTAL AGREEMENT 2024 RATES

(Effective January 1, 2024 - subject to change without notice)

	Single Occupancy	Double Occupancy
APARTMENTS		
Ashford	\$3,422	\$4,041
Middleford	\$3,836	\$4,456
Windsor	\$4,280	\$4,900

*A one time community fee of \$5,000 is required. Second person entrance fee \$15,750.

Community Amenities Include:**

- Dining options
 - Trash collection, including recyclables
 - 24-hour emergency response system that includes daily safety checks via monitoring system and staff support
 - Landscaping and routine lawn maintenance
 - Building and appliance maintenance
 - Road maintenance and snow removal
 - Regularly scheduled transportation
- **Additional fees for some services may apply.



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