

# RWC Messenger

A Rappahannock Westminster-Canterbury Newsletter | Summer 2023



*Birch Deluxe Cottage*



Rappahannock  
Westminster-Canterbury  
A Continuing Care Community

## A LOOK INSIDE:

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Call for lunch and a tour today at **804-438-4000** or email **marketing@rw-c.org**

# THE BENEFITS OF DOWNSIZING FOR SENIORS

It can be immensely rewarding to watch your children grow up, begin careers and families, and settle into their own homes. But when there are only one or two people left in a large family-sized house, seniors can be left with equally outsized mortgages, taxes, other monthly bills, and home maintenance projects. Downsizing your home is an excellent way to get relief from these burdens. In fact, it can be a rewarding change that makes your life easier (and a lot more fun). Here are some of the many **benefits of downsizing in retirement**.

- **Reduces your property taxes.** Smaller homes generally come with smaller tax bills. Depending on the current tax rates in your state or the state you're moving to, you could save considerable amounts of money by joining a smaller property tax bracket. (Keep in mind that states without income taxes may have higher property taxes). If you opt for a small home or apartment in a CCRC, you likely won't have to worry about separate property tax (or mortgage) payments at all, since these are typically included in your monthly rent.



- **Boosts your retirement income with property sale profits.** One of the biggest **retirement downsizing benefits** is that you may be able to profit significantly from selling your home and purchasing a smaller one. Alternatively, you can use the proceeds toward a smaller home or apartment in a continuing care retirement community (CCRC). Because so many amenities are included in CCRCs (fitness centers, concierge services, 24/7 emergency support, transportation, and recreation options), this can be an excellent way to get the most out of that profit.



Read this blog post at [rw-c.org/downsizing-benefits](https://rw-c.org/downsizing-benefits) to find out more about the benefits of downsizing for seniors!

To get our blog posts delivered to your inbox, call 804-438-4000 or email [marketing@rw-c.org](mailto:marketing@rw-c.org)



*"After six months of sorting, donating, discarding, selling, and bequeathing, I moved into my redesigned cottage with my miniature pincher. With less focus on home care and upkeep, I can concentrate on family, friends, community service, reading, activities and events – those things I enjoy most – in a peaceful, inspirational environment. And I can easily locate my keys, cellphone and other misplaced items due to fewer places for them to hide from me."*

– Resident Ida Hill

# INTRODUCING BIRCH BUCKS!

For a limited time only, we are thrilled to offer an exclusive opportunity to claim your dream Birch Deluxe style cottage at RWC with an incredible Birch Bucks 10% discount! This remarkable offer translates to savings ranging from more than \$25k per single; \$31k per couple, with a select entrance fee contract.

AVAILABLE THROUGH AUG. 31, 2023.



Cottage 808 kitchen and dining area

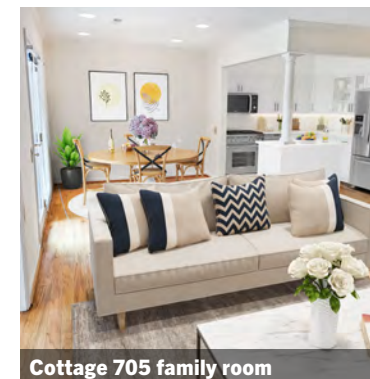
Best of all, there are plenty of options to choose from! We've just had several Birch Deluxe cottages become available, and each one is unique. Some have already been renovated and some are ready for updates. There are one and 1.5 bath options. Some of the cottages have extra storage space. Perhaps it's more



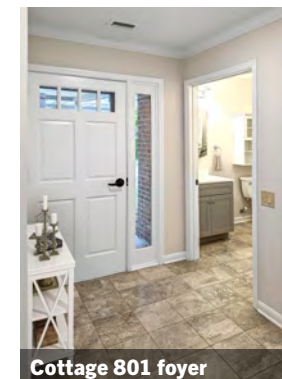
Cottage 705 bedroom

important to be closer to the main building or to have parking right outside. There is something for everyone in these Birch Deluxe cottages.

These one-bedroom cottages offer a covered walkway for convenience and charm.



Cottage 705 family room



Cottage 801 foyer

Embrace the timeless charm of these cottages. Step inside to discover a cozy yet inviting atmosphere, seamlessly blending the living, kitchen, and dining areas. You'll also enjoy the convenience of an in-room laundry.



Cottage 808 bathroom

The cottage features a spacious main bedroom and bathroom, complemented in some units by a versatile second space that can be used as an additional bedroom, den, office, or craft room. A generous walk-in closet and in some units, a convenient half bath enhance the overall appeal and functionality.

Added recessed lighting throughout the Birch Deluxe cottages create a bright and welcoming atmosphere. The kitchens have options for updated granite countertops and modern stainless-steel appliances.

Outside you will find your private outdoor patio, where you can relax in the tranquility of the surrounding community. Experience refined living at its best, enjoying comfort, serenity, and a strong sense of belonging.



Cottage 808 dining room

Call us for lunch and a tour today at (804) 438-4000 or email [marketing@rw-c.org](mailto:marketing@rw-c.org).

Birch Deluxe rooms are virtually staged.

## MOVING CHECKLIST

### 4 MONTHS BEFORE MOVE

- ☐ Reserve unit available at RWC
- ☐ If selling your home, call/interview realtors to get a market analysis done on your property
- ☐ Complete admissions paperwork
- ☐ Start thinking about what furniture will fit in the new space
- ☐ RWC admission interview

Once accepted:

- ☐ Pay 10%
- ☐ Complete renovation selection process
- ☐ List your home for sale

### 3 MONTHS BEFORE MOVE

Once you are notified of the renovation timeline, then schedule your moving date

- ☐ Research senior move management services
- ☐ Get pricing for moving & shipping services
- ☐ Purchase moving insurance—may be offered through your insurance agent (optional)
- ☐ Create a floor plan and decide what furniture and other belongings will fit (& won't fit)
- ☐ Take pictures to recreate setup of prior home
- ☐ Begin sorting items into groups (keep, donate, sell, ect.)
- ☐ Reserve storage space, if necessary
- ☐ If you have pets, take them to the veterinarian for a checkup before moving.

### 2 MONTHS BEFORE MOVE

- ☐ Coordinate any offers on the sale of your home with the marketing department
- ☐ Call insurance agent to change to rental policy
- ☐ Fill out USPS change of address paperwork
- ☐ Continue sorting and packing

### 1 MONTH BEFORE MOVE

- ☐ Go over move in guidelines with marketing
- ☐ Go over resident handbook and RWC policies
- ☐ Notify all physicians of relocation; if moving out of the area ask for referrals in new area

Schedule disconnection of utilities at old home:

- ☐ Phone ☐ Internet ☐ Cable
- ☐ Water ☐ Garbage ☐ Gas
- ☐ Electric
- ☐ Begin packing non-essential items (towels, linens, extra dishware, etc.)
- ☐ Label packed boxes by room and contents
- ☐ Separate valuable items to transport yourself

Notify these services about change of address:

- ☐ Insurance
- ☐ Credit card companies
- ☐ Social Security Administration
- ☐ State Vehicle Registration
- ☐ State/Federal Tax Bureau
- ☐ Pharmacy/prescription delivery program
- ☐ Banks
- ☐ Transfer or cancel subscriptions, such as for magazines, and memberships like the gym. Transfer prescriptions for you and your pets to a new pharmacy
- ☐ Print new checks with new address
- ☐ Cancel utility services at your current home

### 1-2 WEEKS BEFORE MOVE

- ☐ Confirm movers (date, time, pricing, number of personnel on hand, etc.)
- ☐ Continue packing
- ☐ Pack suitcases with clothes and personal items
- ☐ Separate daily necessities for quick, easy access to them in the new home
- ☐ Make sure all prescriptions are filled

### 2-4 DAYS BEFORE MOVE

- ☐ Begin packing necessities
- ☐ Create a schedule for moving day
- ☐ Have a screwdriver, wrench, pliers, tape, etc. handy
- ☐ Set aside boxes you're moving yourself
- ☐ Pay your 90% balance to RWC and pick up your keys

### MOVING DAY

- ☐ Take movers through the house & inform them of what to do
- ☐ Check each room for things left behind
- ☐ Assemble bedding & important personal spaces first (i.e. bedroom, bathroom)
- ☐ Begin unpacking essentials for kitchen, bathroom, living room

**For more  
information call  
(804) 438-4000.**

## CONTINUUM OF CARE IN THE NORTHERN NECK

RWC's continuum of care includes independent living in apartments, cottages and houses, assisted living, and a resident health clinic as well as on-site health care. Conveniently connected to RWC's main building, the Westbury Health Center is equipped and staffed to care for residents who are unable to care for themselves at home but who do not require hospitalization. Westbury



health care services include skilled care in nursing, physical therapy, occupational therapy and speech therapy. Each room is equipped with a nurse-call system. We also offer memory care including our new Small House for residential memory care.

Beyond our campus, Bon Secours Rappahannock General Hospital has been bringing quality healthcare services to the Northern Neck and Middle Peninsula since 1977. RGH's radiology suites are state-of-the-art, the nuclear scan suite is brand new and they have the latest digital mammography machine. Most notably, RGH is one of the smallest hospitals in the country to

be stroke-certified.

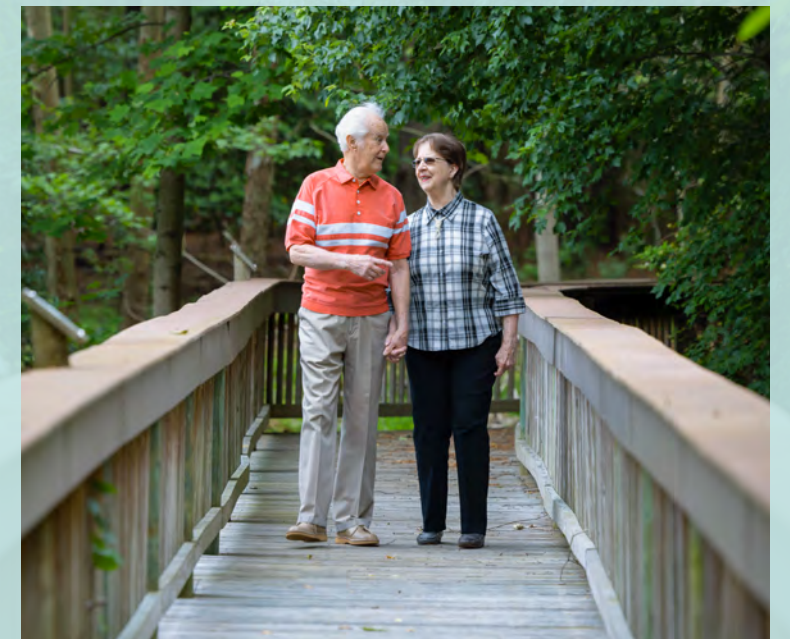
This rural hospital also offers a cancer treatment and education center.



Source: The Local Scoop

## WOOD DUCK LAKE OFFERS RESIDENTS A CHANCE TO ENJOY THE GREAT OUTDOORS

With two nature trails surrounding it and a fully outfitted space with kayaks and canoes, our Wood Duck Lake is the center of much fun and activity at RWC. Spanning almost six acres, this man-made, fully stocked lake was thoughtfully crafted during our 1985 construction. The lake serves as a vital storm water management system, while also offering a tranquil space for sitting in the gazebo, enjoying wildlife from the dock or casting a line for fish. It is also a reliable water source for fire protection. Drawing its waters from nearby streams and gracefully cascading into Carter's Creek when water levels rise, Wood Duck Lake is an ecosystem that embodies natural beauty.





## Rappahannock Westminister-Canterbury

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