

What kind of retirement community is Rappahannock Westminster-Canterbury?

We are a non-profit continuing care retirement community (CCRC) designed for active, independent adults who are looking for the security of a comprehensive continuing care program. Since opening in 1985 we have attracted people from many states. Editors of *The Fifty Best Retirement Communities in America* have rated us “one of the top 50 continuing care retirement communities in the country.” RWC is located near the Chesapeake Bay on a 165-acre wooded campus just outside Irvington on Virginia’s historic Northern Neck. The surrounding area offers breathtaking water views, quaint villages, historic landmarks, and charming shops.

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The heart of our campus is the Chesapeake Center. The Center, overlooking Wood Duck Lake, houses most of our services, amenities, and administrative offices. Residences are adjacent to the Center. These include a three-story apartment building, clustered cottages and freestanding homes. Many buildings are linked by covered walkways.

Attached to the Chesapeake Center is our Westbury health services complex that includes three levels of service. The Westbury Center is a licensed skilled nursing facility. Westbury Court provides assisted living in deluxe suites, private and companion rooms. Through the Westbury Club we offer an adult day program.

Who owns and manages RWC?

RWC is a non-profit, non-stock corporation that is governed by a volunteer Board of Trustees made up of community leaders. The Board employs an on-site management team to oversee daily operations. RWC is proud to be affiliated with the Episcopal and Presbyterian Churches. Their values and high standards guide our activities.

What are the admission criteria?

Normally we require that a person wishing to reside with us be 65 years of age or older with no existing health conditions that might require long-term nursing or assisted living care. Those younger than 65 may be admitted, but will be charged a slightly higher Entrance Fee. Special arrangements can be made if one spouse meets our criteria but the other does not. We welcome both singles and couples regardless of race, religion, sex, nationality, place of origin, or disability.

What types of fees do RWC residents pay?

There is a one-time Entrance Fee and a Monthly Fee. These fees vary based on the size of your apartment or cottage, the number of occupants, and the Entrance Fee option you choose.

Is the Entrance Fee refundable?

All four Entrance Fee options have provisions for refunds. Two options offer a *declining refund*: the amount of the Entrance Fee refund is reduced by 2% each month until it reaches zero in a little over four years. One of these options provides an up-front deductible feature, which reduces the initial cost of the Entrance Fee.

The other two options offer a refund that declines to a minimum of 50% of the initial fee. One of these provides Total LifeCare with no increase in the basic Monthly Fees for health care services. The other is a “continuing care” option through which the refund can be used to pay for health care services.

Is the Monthly Fee fixed, or is it subject to change?

Fees may be adjusted to compensate for inflation or other operating costs.

Frequently Asked Questions

Is financial assistance available?

A Fellowship Program provides support for those who need assistance in paying the Entrance Fee and Monthly Fees. The amount granted is based on individual need and the availability of funds. We offer counseling to applicants on matters of both health and financial resources to assure them that they will be able to live comfortably at RWC despite inflation and its effect on fees.

What types of living accommodations are available at RWC?

RWC provides accommodations to suit a variety of lifestyles. Residences include apartments as well as clustered cottages and freestanding homes. We offer a variety of styles and floor plans ranging from studios to three bedrooms.

May I furnish and decorate my apartment or cottage as I wish?

Absolutely! We encourage residents to individualize their own homes. You bring your own furniture and decorate to your taste.

Do RWC residents need to carry homeowner's insurance?

While RWC insures the buildings and grounds, residents obtain a tenant-homeowner policy to cover personal property and liability.

Is security provided?

Although the Northern Neck enjoys a remarkably low crime rate, we go the extra step to ensure your security. All residences have fire detection and emergency-call systems that are monitored 24 hours a day. Exterior doors to the main buildings are locked in the evening and checked throughout the night. Security personnel patrol the campus during non-business hours.

What types of dining services are available at RWC?

The Lakeview Grille offers three meals daily in a club or bistro-like setting overlooking Wood Duck Lake. The Lancaster Room, open for dinner on Friday and Saturday and brunch on Sunday, is a formal dining room featuring waited service. Take-out service is also available.

How can RWC help me maintain an active and healthy lifestyle?

We consider it a priority to help you stay fit and healthy. Our Living Well at RWC Program integrates seven dimensions of wellness (spiritual, emotional, physical, social, occupational, environmental, and intellectual). Residents have access to an indoor swimming pool, strength, balance and exercise programs, wellness seminars and specially designed classes. And you can hike, bike, jog, or walk around our 165-acre campus.

Do residents have any involvement in the planning process at RWC?

A resident serves on the Board of Trustees and others serve on administrative and Board committees. There is also a very active Residents' Association that helps guide a variety of activities and projects. Additionally, the RWC President conducts regularly scheduled community meetings. You can be assured that management is committed to resident satisfaction and receptive to resident suggestions.

What is Total LifeCare?

Total LifeCare is our improved version of "continuing care." Typical continuing care retirement communities provide independent living, assisted living and licensed nursing care facilities on site. We have added the security of lifetime residency and pre-arranged health care services. Should you need to take advantage of Total LifeCare, your only charges over the Monthly Fee would be for additional meals and ancillary services. your only charges over the Monthly Fee you pay for an apartment or cottage would be for additional meals and ancillary services. [page 2 of 3](#)

Frequently Asked Questions

What levels of health care are available at RWC?

RWC has comprehensive services on site. Skilled nursing care, assisted living, in-home assistance, and an adult day program are available. Nearby Rappahannock General Hospital is available for surgery, acute care, and diagnostic tests.

How are emergencies or sudden illnesses handled?

Residents can call RWC nursing staff 24 hours a day, 365 days a year, either by telephone or through the emergency call system located in each residence. Staff can administer first aid on the premises. RWC is just minutes from a general hospital should you require more extensive treatment. For non-medical emergencies, residents can contact on-call staff members from administration and maintenance 24 hours a day.

Are there provisions for recuperative care?

Westbury Center offers recuperative care for those needing time to recover from a hospital stay or from a short-term medical problem. This care is available at no extra fee (except for meals and ancillary services) for those who select a Total LifeCare option.

In the case of a couple, what happens if one spouse transfers to Westbury Court or Westbury Center?

The Entrance Fee option you choose when you sign up for residency at RWC determines what happens to your payments. If you initially chose an option that includes Total LifeCare, your combined Monthly Fee would remain the same as if both spouses were in their cottage or apartment. The remaining spouse may stay in the current residence or request to move to a smaller residence (subject to availability). If you initially selected other options, your Monthly Fee would increase when one spouse moves into Westbury Court or Westbury Center.

What are the policies pertaining to guests?

You may entertain guests as you always have, including overnight visitors, in your residence. Additionally, guest suites are available for rent at a modest charge. Guests are welcome to use RWC facilities. You may pay directly for any costs incurred by your guests, or charge them to your RWC incidentals account. You can also reserve the Corrotoman Private Dining Room or other RWC common areas for private functions.

Are pets allowed?

Yes! RWC recognizes the importance of pets. Of course, we want them to be well behaved and controlled. The specific Pet Policy is available from the Resident Life department.

May I bring my car?

We encourage you to bring your automobile. We offer convenient, well-lighted parking areas for apartment and cottage residents. Freestanding homes have garages.

Do RWC residents have to be Episcopalian or Presbyterian?

RWC is a non-denominational retirement community. We welcome members regardless of their religious preference.

Is there a waiting list?

RWC maintains a waiting list, known as the Rappahannock Club, of active adults who are planning to become residents and wish to enjoy RWC's services and activities in the meantime. Those interested in reserving a space are asked to complete a one-page registration form and submit a refundable \$1,000 deposit. Club members are contacted when a unit of their preference is available.