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LI's senior living communities allow for aging in place and in style



Bill and Angie Daly discuss why moving to Jefferson's Ferry, a Life Plan community in Port Jefferson, was the best decision for them.
Credit: Newsday / Steve Pfost

By Stacey Altherr

Special to Newsday [@staceyaltherr](#)

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When Sara and James Garretson started thinking of their futures, they thought of their own mothers. Years earlier, both their parents "kicked the can down the road," said Sara, putting off decisions on their senior years until later in life, so that it ultimately fell to the Garretsons to make those decisions for them.

"We decided not to put our own child in that position," she said.

Activities and peace of mind

Now both 79, the Garretsons decided four years ago to leave their Manhattan and Orient residences and move to the same place where their mothers once lived, Peconic Landing in Greenport. Their cottage is on a cliff that overlooks the water, and the amenities offered there rival any luxury community. James, a retired architect, swims six days a week in the indoor pool, and Sara, a retired executive at a nonprofit, loves the circuit training and yoga classes.



Sara and James Garretson in front of their cottage at Peconic Landing in Greenport. Credit: Randee Daddona

Like many other retirement communities, there are plenty of programs to choose, from art classes to educational lectures on science and history. There are 145 acres of rural grounds, walking paths, a half-mile of beachfront and an Italianate mansion for special occasions.

"We have a sailboat and a marina within walking distance," said James Garretson. "We had a beautiful sail yesterday."

They also have the peace of mind of knowing that, if the need arises for intensive health care, they will be able to get it on the campus, with the cost included in what they have already paid.

Continuum of care

Peconic Landing is one of only three Continuing Care Retirement Communities on Long Island. CCRCs, also known as Life Plan communities, are designed to take their owners from independent living to all types of more specialized care – from assisted living to temporary rehabilitation to memory care and nursing homes, all while staying on the same grounds and transitioning seamlessly. The cost of specialized health care is included in the original price. Costs, which include the home and care plan, range from the low \$200,000s to nearly \$1 million.

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On Long Island, 17.5% of Nassau residents are 65 and older. In Suffolk, it is 16.5%. Over the past few years, many 55-and-older and assisted living developments have popped up, many also with luxury amenities and social activities, filling a need for seniors who want to stay active for as long as they can.



The second-floor foyer at Jefferson's Ferry. Credit: Newsday/Steve Pfost

In Life Plan communities, however, the focus is on wellness throughout the remainder of one's life. And unlike other senior-focused communities, they are promised a lifetime home and care plan on campus regardless of the need. The plans are specifically designed for future needs, and in most of the plans offered, the care plan costs do not increase with the need for more care. These lifetime care communities are run as not-for-profits and are closely regulated by New York State. All have residents on committees who participate in decision-making on site.

"Life Plan communities are regulated by the Department of Health and Department of Financial Services," Bob Caulfield, president and CEO of Jefferson's Ferry in Setauket, another CCRC community, said. "It is very different from any other real estate transaction."

A generation of planners

People who buy into the concept and community are planners, officials say. The communities see many teachers and others with lifelong pensions, and the financial transparency is very appealing to those who choose the plans.

For Angie Daly, 82, moving into Jefferson's Ferry eight years ago from a 55-and-over community in Ridge was "the best decision we ever made."

In addition to the amenities, and "not having to food shop," the continuum of care became important when, about two years ago, her husband, Bill, 90, a retired insurance agency owner, had a seizure and needed to move into assisted living that also offered rehabilitation, which the community included.

Angie and Bill Daly at the pond at Jefferson's Ferry. Credit: Newsday/Steve Pfost

"I'm still in independent living, in my same unit, and I can walk over to see him," said Angie, a homemaker. "We are in the same building."

She spends the day with him in between his appointments, and often goes to his unit to watch TV with him at night.



A rendering of Gurwin's Fountaingate Gardens, under construction in Commack. Credit: Gurwin Healthcare System

"I would have had a nervous breakdown if I had to take care of him myself," Angie said.

She appreciates that she has no other financial concerns other than the monthly fee. All maintenance, utilities, meals, fitness, and social activities are included.

Since 1988, Gurwin Nursing and Rehabilitation Center in Commack has been offering nursing care, eventually adding assisted-living facilities. It will soon open an independent living leg called Fountaingate Gardens on its grounds, making it the fourth CCRC on Long Island.

Fountaingate Gardens, which is selling preconstruction units, will have amenities such as an indoor saltwater pool, fitness center with personal trainers, clubhouse, pickleball courts, and formal dining room and cafe. Healthy food and activities are a big part of keeping residents living longer and better,

experts say.

"We have one resident who moved in 20 years ago," said Stuart Almer, president and CEO of Gurwin Healthcare System. That resident "was 80 at the time, and is now 100. They can age here with us."

"This generation is fiercely independent," said Jennifer Kennedy, vice president of integration, who is overseeing the Fountaingate Gardens construction. "They are planners. They want to know they have a predictable expense for the rest of their lives."

Another CCRC community on Long Island, Amsterdam at Harborside in Port Washington, offers the same type of amenities as the other two. Last month, the retirement community filed for bankruptcy protection from creditors for the second time in seven years. In a recent Newsday story, CEO James Davis said there will be no staff layoffs or reduction of services, and noted financial problems were exacerbated by the pandemic. It is still open for business.

Caulfield, of Jefferson's Ferry, said these types of communities, which encourage socialization and physical health "go a long way toward life longevity."



Sara and Jamie Garretson stroll on the beach near their cottage at Peconic Landing in Greenport. Credit: Randee Daddona

The Garretsons find this lifestyle and being able to age in place reassuring.

[It's] "knowing that in that transition you won't be separated, knowing we won't place a burden on our one child," Sara Garretson said. "Every family is different, but here there is a lot of support in managing these decisions."

How it works

The pricing for Life Plan communities can vary from place to place, but representatives are on staff to guide prospective residents to the best purchase plan for them.

Like buying a home in a typical community, these homes have different price points. The purchase price that a resident pays for a home, typically ranging from a small one-bedroom to a large two-bedroom, is refunded to the buyer or the estate in the event of a sale or death. The cost includes lifelong care, which in some cases is offset by long-term care health insurance.

The monthly fee covers all household expenses — housekeeping, maintenance, utilities, meals, fitness and social activities and more.

Pricing is subject to change. Check each community's website for details.

Jefferson's Ferry, South Setauket With 248 apartments and cottages, 60 assisted nursing apartments, and 60 skilled nursing beds, there is enough stock that residents never encounter a waiting list, representatives said. New apartments, a pub and more dining options are in the works as part of an expansion. A one-time entrance fee and contract for the homes is 90% refundable. Homes range from \$228,000 to \$800,000. Monthly fees are \$3,600 to \$5,000. jeffersonsferry.org

Amsterdam at Harborside, Port Washington The 300-plus residences are set on 10 acres of walking paths near Roslyn village and Hempstead Harbor. Entrance fees based on type of home start at \$750,000, with 75% refundable. Monthly fees start at \$3,200. theamsterdamatharborside.com

Peconic Landing, Greenport Purchase prices range from \$300,000 for a one-bedroom unit to \$990,000 for a cottage overlooking the Long Island Sound. Monthly fees start at \$4,400 and go up to \$7,800. A second person costs \$2,082 more a month. peconiclanding.org

Gurwin Fountaingate Gardens, Commack With 17 layouts and plans, the newest Life Plan community on Long Island has entrance buy-in costs of \$330,000 for smaller apartments, going up to \$500,000. Another one-time fee of \$68,000 pays for lifelong care. A second person pays an extra \$930 a month. Monthly fees are about \$3,200. gurwin.org

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