

# Making the Right Move

## Choosing an Independent Living Apartment Community

presented by

Moravian Village of Bethlehem

Deciding whether or not to move from your current home to an independent living apartment community is a big decision. The key to making the right one depends largely on **when** you make it.

Waiting too long can limit your choices. Being proactive empowers you to not only find the best fit for you, but allows you to enjoy the benefits of your decision longer.

Concerned about the costs? Consider the items that follow. You may find that the costs of staying in your home can be higher than the costs of moving, especially when it comes to choices you make for the ease of living and peace of mind.



First, figure out the facts of your property.

### NO REAL ESTATE TAXES / HOMEOWNERS INSURANCE

With homeownership comes real estate taxes and homeowners insurance. For a \$300,000 home, you can expect to spend annually an average of \$6,314 on taxes and \$1,050 for insurance. You can avoid paying both by moving into our apartment community. A simple renter's insurance policy is all you need to cover your belongings.

#### How much are you paying now?

*My taxes:*

\$ \_\_\_\_\_

\$ \_\_\_\_\_

*My insurance costs:*

\$ \_\_\_\_\_

\$ \_\_\_\_\_

### NO MAINTENANCE AND SERVICE COSTS

Home maintenance costs are inevitable. A homeowner with a \$300,000 home can expect to spend an average of \$4,000 per year. And depending on the age of your home, that could be much higher and hit in big chunks at inopportune times. **When you choose to live in our apartment community, all maintenance costs are covered by your monthly service fee.** No more worries about replacing appliances, painting, general maintenance, and housekeeping.

#### How much are you paying now?

*Current maintenance costs per year:*

Landscaping / Lawn Care \$ \_\_\_\_\_

Snow Removal \$ \_\_\_\_\_

Trash Removal \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Gutter Cleaning \$ \_\_\_\_\_

House Cleaning \$ \_\_\_\_\_

Others \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

Total Costs \$ \_\_\_\_\_

There are many costs of home maintenance...inevitably, many will be necessary.  
Which ones worry you?

*Eventual maintenance and costs:*

- |  |          |   |          |
|--|----------|---|----------|
| <input type="checkbox"/> Roof or Gutter                            | \$ _____ | <input type="checkbox"/> Any/All Appliances: Washer/Dryer, Hot Water Heater, Kitchen Appliances | \$ _____ |
| <input type="checkbox"/> Plumbing Repairs or Kitchen/Bath Upgrades | \$ _____ | <input type="checkbox"/> Sidewalks, Trees, etc. subject to city or township costs to homeowner  | \$ _____ |
| <input type="checkbox"/> Exterior/Interior Paint or Siding         | \$ _____ | <input type="checkbox"/> Yard Care Needs  | \$ _____ |
| <input type="checkbox"/> Heating System: Oil, Gas, Electric        | \$ _____ | <input type="checkbox"/> Others _____   | \$ _____ |
| <input type="checkbox"/> Air Conditioning System                   | \$ _____ | <input type="checkbox"/> Others _____   | \$ _____ |
| <input type="checkbox"/> Septic Tank/City Service Connection       | \$ _____ |   |          |

**INCLUDED: UTILITIES & SERVICES**

Your standard monthly service fee includes:

- Electricity, gas, water, sewer and cable TV
- One meal per day in either of our two on-site restaurants
- Biweekly housekeeping
- Scheduled transportation
- 24-hour medical emergency call system
- Trash/recycling disposal
- All maintenance – interior and exterior
- Numerous on- and off-site weekly activities



No more managing a multitude of monthly payments.

**ON-CAMPUS HEALTHCARE**



Priority access to the on-campus healthcare gives you peace of mind and independence.

As we grow older, our health evolves. The typical 55+ community is not structured to accommodate these changes. At Moravian Village, we've designed our service continuum to deliver worry-free living at every stage of life. Enjoy your freedom-loving lifestyle, and if ever needed, **personal care is available right in your apartment.** Additional top-quality healthcare services are also available on-campus. There is no need to move a second time with the care you need literally at your fingertips. You can age in place with peace of mind.

**ZERO UNCERTAINTY ON RETURN OF YOUR INVESTMENT**

Your home value can fluctuate based on the market. You may have to sell at an inappropriate time. If you wait too long, the return on your home, especially after investments in upgrades needed to sell, may not be what you had hoped.

Regardless of how long you reside in our community, if you choose the estate preservation option, **you are guaranteed a 75% reimbursement of your entrance fee** at the re-occupancy of your apartment.



Rev. 1.2020



For more specific answers to the questions you have in making the decision to move, contact our team or visit our website:

610-625-4885 x407 • [MoravianVillage.com](http://MoravianVillage.com)