

THE MATHEMATICS OF A SECURE FUTURE



Comparing the true costs of homeownership with the stability and value of The Woodlands expansion

Discover the natural beauty of The Woodlands, our new expansion featuring spacious residences overlooking Julington Creek. Explore our guide to compare the cost of owning a home against our value-driven services and see how our continuum of care ensures a stable, vibrant future.

INSIDE OUR GUIDE

- Welcome to The Woodlands
- Monthly Fee vs. Entrance Fee
- The Cost of Homeownership



For more information contact your sales counselor or visit [WestminsterWoodsFL.org](https://www.WestminsterWoodsFL.org)

A WISE INVESTMENT



Welcome to
The Woodlands at
Westminster Woods
on Julington Creek
– where living well
doesn't have to mean
spending more.

The Woodlands COMING IN 2027!

Enjoy resort-style living and priceless peace of mind without the premium price tag.

Coastal-inspired apartments nestled in a tranquil wooded setting offer sweeping river views and the conveniences of Jacksonville retirement living. Step outside your door to a vibrant campus with friendly neighbors, a contemporary Bistro, new opportunities at our Cultural Enrichment Center, boating, swimming, fishing, birding, and so much more.

As a Life Plan community we offer active, maintenance-free living with a continuum of services for a secure future.

Nestled amid 95 wooded acres where the St. Johns River meets Julington Creek, Westminster Woods on Julington Creek offers a unique, natural beauty. And more time to enjoy it.



A Smart Move

We believe senior living should be a smart investment, not a financial burden. The Woodlands offers a rewarding, fun lifestyle that also happens to be a really smart move for those who have prioritized smart financial planning over extravagance.

- Residences that fit a wide range of incomes – and bring a wealth of services and amenities
- One predictable, transparent monthly fee
- No more maintenance or unexpected home repairs
- Not-for-profit Mission that focuses on people over profit



Explore available residences
starting at \$275,000 at
WestminsterWoodsFL.org.

THE COST OF HOMEOWNERSHIP

DOING THE MATH

People who are considering a move to senior living often live in a home that is mortgage-free. But owning a house and maintaining your lifestyle still comes with a price. The personal finance company Bankrate found that Floridians pay an average of \$24,700 annually to maintain a home, with a new roof averaging \$9,500 and HVAC system averaging \$8,000. You may be surprised by how favorably the Westminster Woods on Julington Creek fee structure compares, especially when factoring in unexpected capital costs over time.



Current Expenses	My Costs	Westminster Woods Expenses
\$ _____	Mortgage/Rent	\$ 0
\$ _____	Home Repairs/Maintenance	\$ 0
\$ _____	A/C, Roof, Appliances, Water Heater	\$ 0
\$ _____	Lawn & Pool Maintenance	\$ 0
\$ _____	Housekeeping	A la carte
\$ _____	Security System/Urgent Response	\$ 0
\$ _____	HOA/Association Dues	\$ 0
\$ _____	Homeowner's Insurance	\$ 0
\$ _____	Real Estate Taxes	\$ 0
\$ _____	Gas	\$ 0
\$ _____	Water/Sewer	\$ 0
\$ _____	Trash Removal	\$ 0
\$ _____	Basic TV/Cable	\$ 0
\$ _____	Entertainment	Dozens of classes, clubs, events
\$ _____	Dining Out and Meals	Chef-prepared dining options starting at \$164/mo
\$ _____	Fitness/Gym	\$ 0
\$ _____	Transportation	Scheduled shuttle service
\$ 0	Monthly Service Fee	\$ _____
\$ _____	Total	\$ _____

Get pricing and start your comparison by calling **(904) 287-7168!**

ENTRANCE FEE VERSUS MONTHLY SERVICES FEE

Senior living options vary, and so do the fees associated with each type. People who choose Life Plan Communities pay a one-time entrance fee and a monthly services fee. Here's how they differ.

What does my entrance fee cover if I don't own my home?

- Guaranteed access to Westminster's full continuum of care, including independent living, assisted living, memory care, and skilled nursing
- Discounted long-term care costs from 15–20% on future assisted living or nursing care services compared to non-residents and priority access
- Financial security and peace of mind that should you outlive your resources through no fault of your own, you can remain in the community for life through access to benevolent assistance
- Lifelong learning and wellness amenities like pools, fitness centers, restaurant-style dining, and more
- Refundable entrance fee options where a portion may be returned to your estate

What does the monthly services fee cover?

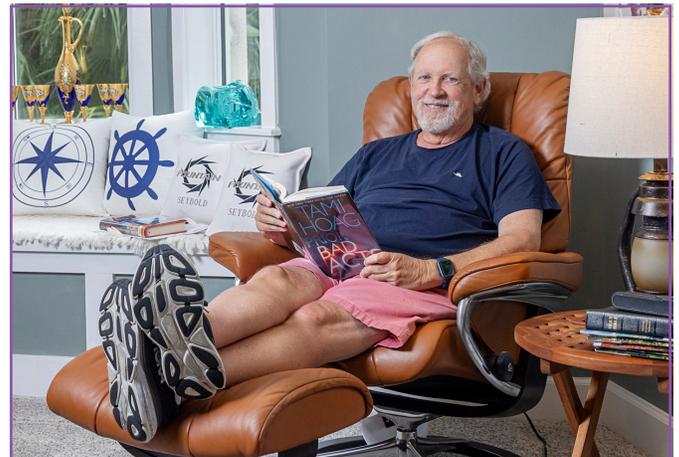
- Maintenance-free living with no repairs, home upkeep, or lawn care
- Lifelong learning, cultural and wellness programs including many classes, events, trips, and clubs
- Delicious dining options
- Experienced staff focused on well-being
- Well-equipped, staffed fitness center
- 24/7 security
- Scheduled transportation
- And much more!

For more information, call **(904) 287-7168** today!

THE NOT-FOR-PROFIT DIFFERENCE



As a mission-driven, faith-based organization, Westminster Communities of Florida reinvests all earnings directly into our communities. We are dedicated to heart-centered service, providing benevolent assistance for residents through our Foundation and ensuring a stable, purposeful future where every resource is used to enrich the lives of those we serve.



"The friendships on campus are unbelievable. I have friends I play golf with and I belong to a local boating club, but I also get to spend a lot of time with residents. And I have the assurance that I'm taken care of for the rest of my life."

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