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A Slow Rollout for Life-Care Communities



Kathy Kmonicek for The New York Times

Fran Schmid, left, and Renee Yarmoff are residents of the new retirement community Amsterdam at Harborside.

By MARCELLE S. FISCHLER
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Port Washington

ON a recent weekday afternoon, Renee Yarmoff and her neighbor Cecily Pflaster joined a Wii virtual bowling party in an activity room at the Amsterdam at Harborside, Nassau County's first life-care, or continuing-care, retirement community.

They are among the 52 residents who have trickled into this 229-unit resortlike complex since it opened in September, eight years after

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plans were announced. They drank soda and beer, ate pretzels and chips, and socialized, making plans to meet their new neighbors later for dinner.



“I call it my own boutique hotel,” said Ms. Pflaster, 80, a real estate broker who sold a five-bedroom three-and-a-half-bath house in Roslyn to move to this \$300 million complex. She is finding a lot to enjoy: finely furnished common living rooms with fireplaces; a formal dining room and bistro; a library and computer room; an indoor pool and fitness center; a greenhouse and other hobby rooms; and underground valet parking. “It’s a new phase of your life,” she said. “I wanted to be independent.”

Her \$717,000 two-bedroom two-bath apartment has granite countertops in the kitchen and baths, and doorways wide enough to accommodate a wheelchair. When she reserved it five years ago, Ms. Pflaster figured that the setup, with skilled nursing-care beds and other gradations of care all on site, would be particularly helpful because her husband was diabetic and might need them.

Then, four years ago, her husband died. But she sees the accommodations as providing for any of her own future health issues, whatever they should turn out to be.

The Amsterdam is one of fewer than a dozen continuing-care communities in New York, including two in Suffolk County resembling country clubs: [Peconic Landing](#) in Greenport and [Jefferson’s Ferry](#) in South Setauket. Even in a healthy economic climate, such facilities — distinct from the more common assisted-living complexes, which are always rentals — take three to five years to build, said Margaret Minichini, the executive director of the Amsterdam. That is because state regulations require developers to obtain commitments for 70 percent of units before starting work.

Plans for the Amsterdam — a castlelike turreted complex sponsored by the nonprofit [Amsterdam Nursing Home](#) on the Upper West Side of [Manhattan](#), and built on the nearly 10-acre site of a former sand pit — were first announced in 2002. The real estate downturn eventually forced about 10 percent of would-be residents to cancel longstanding reservations and others to choose smaller units; also, plans for one wing were scuttled.

Still, five years ago, when Ms. Yarmoff, now 75, and her husband, Conrad, now 80, signed up at an informational meeting with a \$100 deposit, the “whole concept sounded so right,” and the move would have been more of a switch than a stretch.

At the time she figured they would make about \$750,000 on the sale of their four-bedroom two-and-a-half-bath Plainview home of 38 years, with its “full dining room,” family room, playroom, two-car garage and “beautiful backyard.”

But the price they got for it last May, when their new two-bedroom two-bath unit was finally ready for them, was \$579,000 — not quite the \$758,000 needed for a seamless transition. “We had hoped to swap,” Ms. Yarmoff said. “It made a big difference.”

Still, she remains more than satisfied with the life-care concept, saying, “You have the security that your future has been taken care of,” without burdening their two adult

children, who know that “Mom and Dad have made all the decisions and they can live out their lives the way they want to.”

“There is so much here,” she added. “The whole place is my home. It’s a wonderful feeling. There’s warmth, there’s elegance, there’s caring, there’s concern.”

Of course, such amenities do not come cheap. Entrance fees range from \$544,500, for a one-bedroom one-bath unit, to a maximum of \$1.1 million for a two-bedroom two-bath unit, and \$1.6 million for a sixth-floor penthouse with two bedrooms, two and a half baths, and a den.

On top of that, monthly fees range from \$2,400 to \$7,520. Besides meals and amenities, they cover future health-care moves to the assisted-living, skilled nursing-care or memory-impaired unit for people with Alzheimer’s or dementia.

Entry prices are “pegged to the property values in the area,” Ms. Minichini said. Fees are 85 percent refundable; the place is unlike a condo in that residents who want to move don’t have to worry about selling. “We take it and remarket it,” she said.

These days, Peconic Landing, the continuing-care community in Greenport, has a waiting list. It operates as a co-op, with 111 independent-living cottages and 139 apartments on its 144-acre site, which is bordered by a golf course and a vineyard with half a mile of private beach on Long Island Sound. Robert J. Syron, the president and chief executive, said expansion plans included two new “memory-care neighborhoods” with 12 units each, in a small-house design. These would supplement the community’s 26 assisted-living studios and one-bedrooms and 44 skilled-nursing beds.

As for more traditional assisted-living facilities, which are greater in number and face fewer development hurdles, they are on the upswing. “The assisted-living business is based on need,” said Steven Krieger, a principal of the [Engel Burman Group](#), which is building its seventh complex, in East Northport, in its Bristol Assisted Living chain. Continuing care, he said, is a more “discretionary decision.”

The East Northport complex is scheduled to open in February. Thirty deposits have been received for the 120 rental suites, which range monthly from the low \$3,000s, for a studio, all the way to the high \$6,000s for two-bedrooms, depending on size and the extent of care needed.

Three meals a day, housekeeping, laundry services and recreation are included. “We consider it a cruise ship,” Mr. Krieger said. There is also a wing with 32 beds, each with a private bath, for those with early stage dementia and Alzheimer’s.

The developer is planning an assisted-living facility in Sayville and is considering a parcel for future development in Smithtown.

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