

2026



BAY WOODS
of ANNAPOLIS



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The BayWoods Advantage

Cooperative Living

BayWoods offers residents an equity position through ownership. Unlike typical entrance fee retirement communities, BayWoods residents collectively own the land, residential buildings, club house, Health Care Center, covered parking garage and outdoor recreational areas, including the waterfront boardwalk and pier, through what is known as a cooperative housing corporation (Co-Op).

Each resident's equity position provides them with all of the financial advantages of home ownership including income tax deductions and the potential for appreciation of their investment. All without the disadvantages of upkeep and maintenance of an individually owned property... BayWoods takes care of that for you.

Residents are also directly responsible for the overall operation of BayWoods. They set their own agenda...preparation and approval of the community's annual budget, annual approval of the monthly fees, collective decisions of capital improvements, and development of long-range plans to make the future of BayWoods a success.

The result of BayWood's cooperative living is a retirement community that provides you with security and peace of mind, including a well-rounded range of services and amenities along with a full continuum of care, that gives you all the advantages to live life to the fullest.

Benefits of Cooperative Ownership

Tax Advantages

A percentage of community's property taxes and interest are tax deductible, proportionate to your choice of BayWoods residences.*

Equity

BayWoods residences have the potential for value appreciation.

Estate Advantages

Your residence can be included and sold as part of your estate.

Residences are Considered Assets

Traditional entrance fee retirement communities are not considered assets. At BayWoods, with an equity ownership position through stock, you can take full advantage of claiming your residence as an asset.

*This information is not intended to be tax advice. Consult your personal tax advisor.





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Services & Amenities

More than just a place to live, BayWoods provides you with the opportunity to enjoy life as never before...right on the shores of the Chesapeake Bay. Whether you enjoy staying active, learning new things, making new friends, rekindling old friendships or even just enjoying the natural surroundings, you can live life to the fullest...your way!

Services to Fit Your Lifestyle:

- Dining Plan including one meal per day
 - Breakfast, lunch or dinner
- Weekly housekeeping services
- Scheduled transportation service to local shopping, medical services & cultural events
- On-site banking
- Daily fitness & exercise classes
- Full calendar of social & cultural activities & events
- Emergency call system with 24 hour response
- 24 hour security with controlled-access entry system
- In-home supportive services available
- Wellness checks with on-site wellness nurse
- Basic cable service
- All utilities (except telephone)
- Repair or replacement of standard appliances as needed

Amenities for Your Convenience & Enjoyment:

- Attached, covered & secured garage parking
- Choice of dining venues including:
 - Restaurant-style dining room with table-side service
 - Bistro for casual dining
 - Carry-out service
 - Private dining room available for entertaining & special occasions
- Fitness Center
- Heated indoor pool & whirlpool spa
- Beauty/barber salon
- Convenience store
- Boardwalk & recreational pier
- Putting green & croquet court
- Arts & crafts room
- Card & billboards rooms
- Woodworking shop
- Elegant lobby with fireplace
- Cozy library
- Auditorium for performances, movies & lectures
- Access to on-site Medicare certified Health Care Center

Additional Services* Available to You:

Room service • Private catering • Additional meals • Guest meals • Dry cleaning pick-up & delivery
• Newspaper delivery to door • Additional covered parking spots** • Additional transportation

* Additional fees may apply. **Contingent upon availability.





The
Health Care Center
at BAYWOODS

Assisted Living & Memory Care Program

Private Accommodations

All residents of the Health Care Center enjoy private accommodations promoting the privacy and dignity every individual deserves throughout their care. In order to provide a comfortable, familiar and more relaxing environment for care, each resident is invited to bring personal furnishings and decorate as they please.

- Fitness Center
- Heated indoor pool & whirlpool spa
- Beauty/barber salon
- Convenience store
- Boardwalk & recreational pier
- Arts and crafts room
- Card & billiards rooms
- Library
- Auditorium for performances, movies & lectures
- Pet friendly environment

Services Provided

Personal Care (Bathing and Toileting)
Medication Administration
Medication Reminders
Transfers
Three Delicious Meals
Morning/Evening Care



The Health Care Center at BAYWOODS

BayWoods memory care program featuring the Montessori principles:

New memory care program featuring the Montessori innovative approach to activities which combines rehabilitation principles and educational techniques by using the residents physical and cognitive abilities. The Montessori program is designed to create an environment which provides dignity and respect to all residents. Our new program will provide a development of true community for residents, families and staff members who care for them.

Our program will help residents to become more engaged and serves as a means of implementing person centered care.

Memory care program provides:

- Dementia activities and programming
- Cognitive rehabilitation and training
- Quality assurance
- Program evaluation
- Professional staff training

We believe in the dignity of all residents while trying to provide those residents with dementia with the best quality of life. Better outcomes, fewer drugs, fewer responsive behaviors, better staffing and most of all healthier happier residents.



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Residences You Will Be Proud To Call Your Home

From our great location on the Chesapeake Bay with great services and amenities to our open floor plans featuring private enclosed balconies and large walk-in closets, life at BayWoods will be a pleasure. Plus, with the freedom to fully customize your private residence to your own taste and needs, you will be happy to entertain your family and friends, not only in your own home, but throughout the community.

BayWoods Residence Features:

- Great Views
- Large, spacious walk-in closets
- Unique one and two-bedroom floor plans with 9-1/2 foot ceilings
- Enclosed balcony in every residence
- Well-appointed kitchens including:
 - Corian countertops
 - Range with self-cleaning oven
 - Refrigerator with ice maker & water dispenser
 - Built-in microwave
 - Dishwasher
 - Disposal

- Tiled floors in kitchen and bathrooms
- Wall-to-wall carpeting or hardwood floors
- Washer & dryer in every apartment
- Basic cable
- Sprinkler system
- Secured, covered parking spot in the connected garage
- Pet friendly
- Emergency call system





BAYWOODS
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The Tred Avon Penthouse *(Left Side)*

Two Bedrooms with Den & Two Enclosed Balcony
Approximately 2,480 Square Feet





BAY WOODS
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The Tred Avon Penthouse *(Right Side)*

Two Bedrooms with Den & Two Enclosed Balcony
Approximately 2,480 Square Feet



The floor plans represented are drawings for illustration purposes only and are subject to change, modification and availability. All dimensions and square footage are approximate

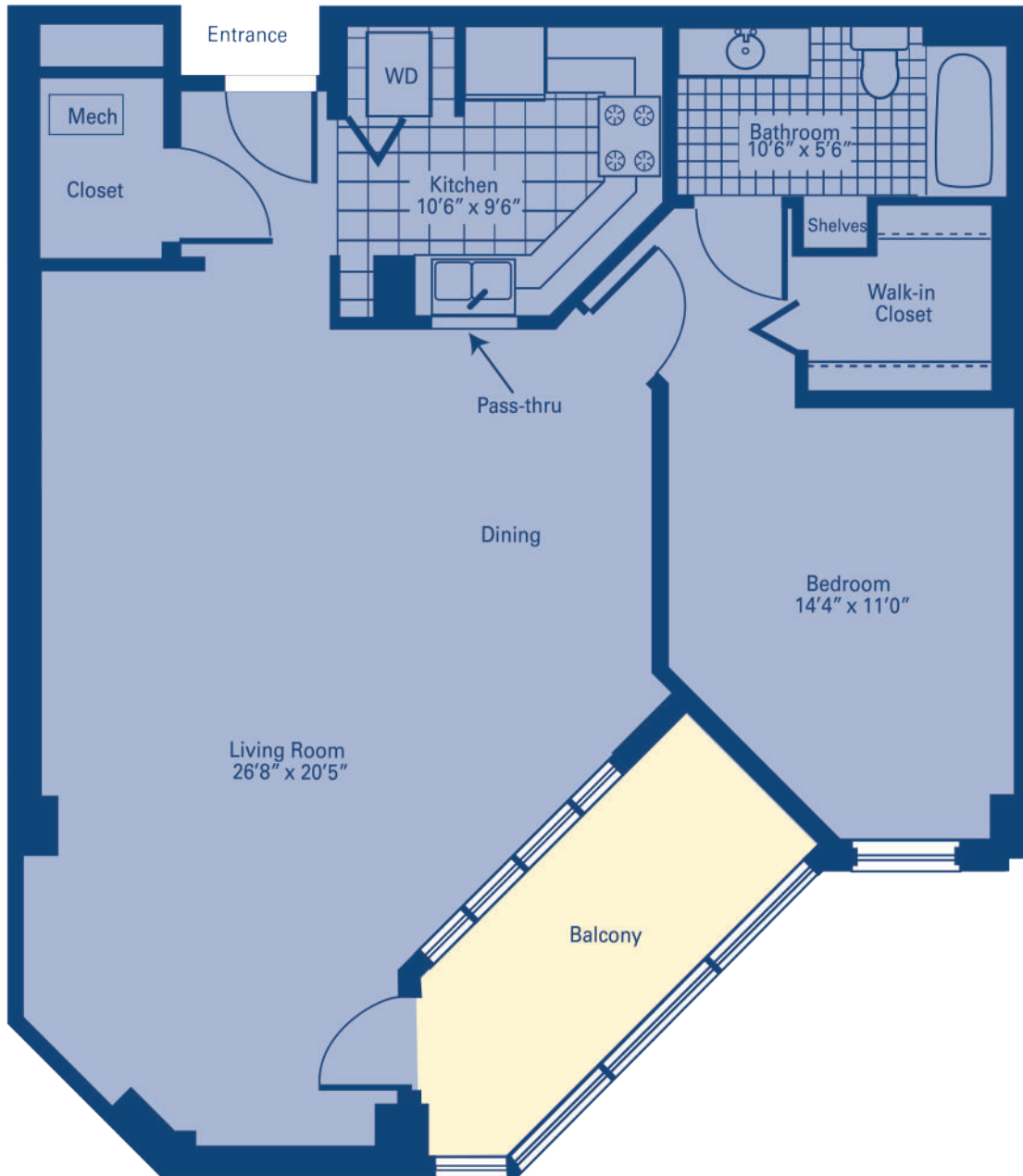




BAY WOODS
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The Chester

One Bedroom with Enclosed Balcony
Approximately 1,000 Square Feet



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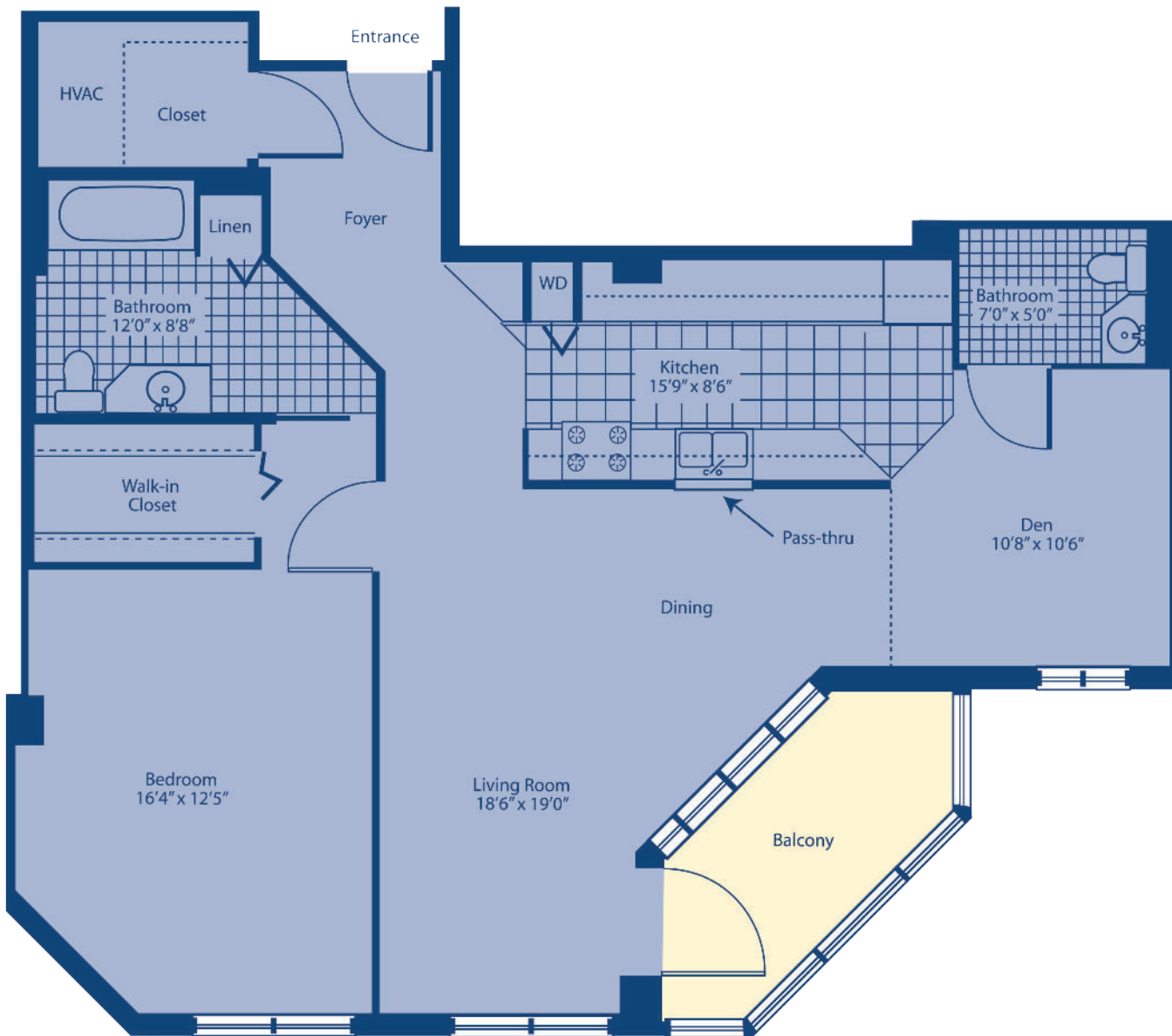




BAY WOODS
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The Wye II

One Bedroom, One & One Half Bath with Den & Enclosed Balcony
Approximately 1,100 Square Feet



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BAY WOODS
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The Wye

One Bedroom, One & One Half Bath with Den & Enclosed Balcony
Approximately 1,300 Square Feet



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The Severn

Two Bedrooms, Two Baths with Enclosed Balcony
Approximately 1,380 Square Feet



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BAY WOODS
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The Sassafras

Two Bedrooms, Two Baths with Dining Room & Enclosed Balcony
Approximately 1,380 Square Feet



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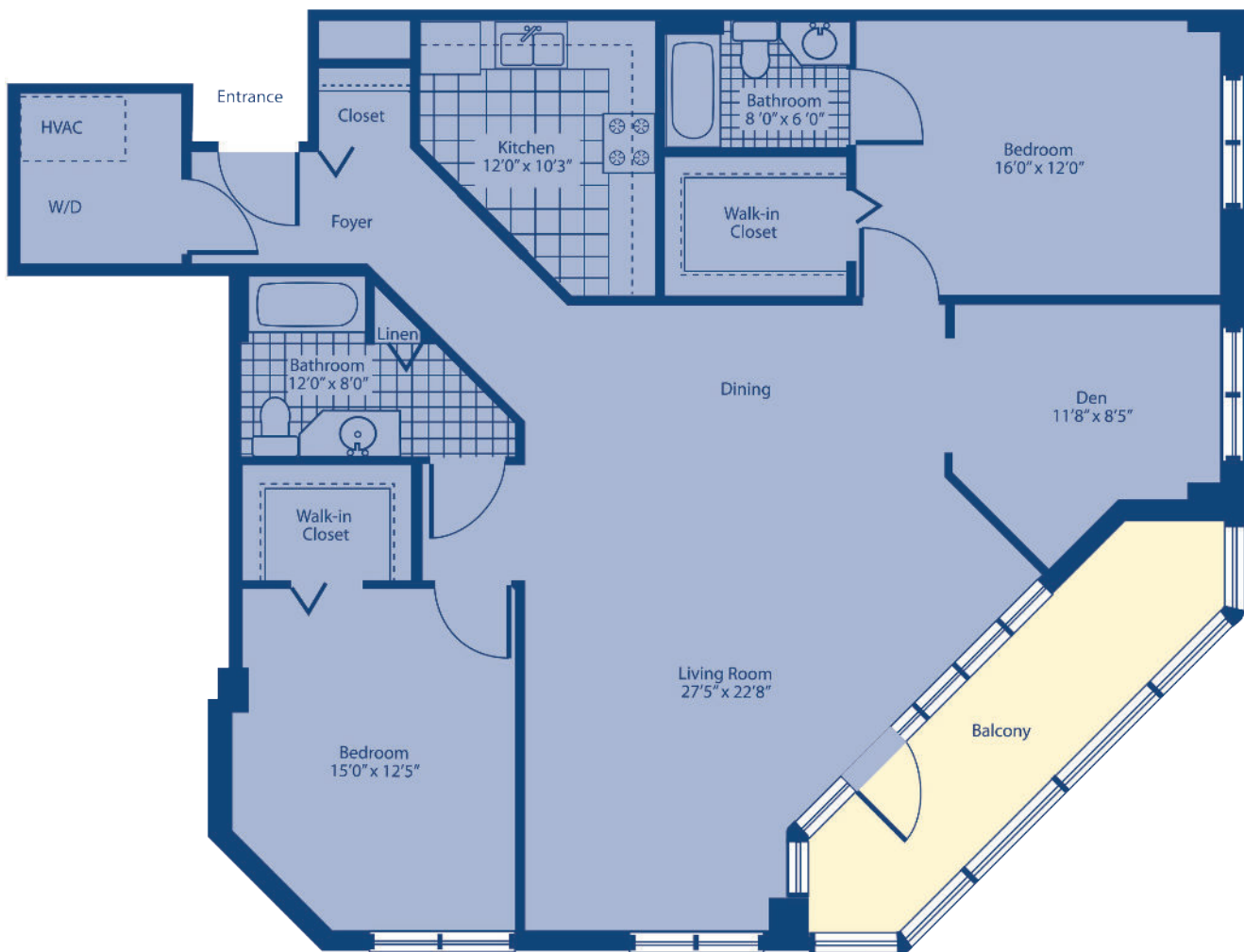




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The Magothy

Two Bedrooms, Two Baths with Den & Enclosed Balcony
Approximately 1,600 Square Feet



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BAY WOODS
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The Tred Avon

Two Bedrooms, Two Baths with Enclosed Balcony
Approximately 1,380 to 1,600 Square Feet



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Compare Your Monthly Expenses

	Monthly \$	
Mortgage, Rent, Condo Fees	\$ _____	
Property Insurance	\$ _____	Included
Real Estate Taxes	\$ _____	Included
Gas, Electric, Water, Sewer, Trash	\$ _____	Included
Septic Tank Service	\$ _____	Included
Lawn Service, Grounds Care	\$ _____	Included
Snow & Leaf Removal	\$ _____	Included
Periodic Driveway Maintenance	\$ _____	Included
Periodic Exterior Painting	\$ _____	Included
Gutter Cleaning Annually	\$ _____	Included
Annual Termite Inspection	\$ _____	Included
Irrigation System Maintenance	\$ _____	Included
Security System	\$ _____	Included
30/31 Restaurant Meals per Month	\$ _____	Included
Weekly House Cleaning	\$ _____	Included
Annual Heavy Cleaning	\$ _____	Included
Long Term Reserve Replacement	\$ _____	Included
Appliance Repair	\$ _____	Included
Replacement of Defective Appliances	\$ _____	Included
Heating and Cooling Repair	\$ _____	Included
Plumbing and Electrical Repair	\$ _____	Included
Health Club Membership	\$ _____	Included
Pool and Spa Membership	\$ _____	Included
Pool Maintenance	\$ _____	Included
24 Hour Emergency Response	\$ _____	Included
Wellness Programs	\$ _____	Included
Basic Cable	\$ _____	Included
Covered Parking	\$ _____	Included
Shuttle Service	\$ _____	Included





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Monthly Service Fees

Unit Types	All Units Membership Fees	Square Footage
The Wye-Split (B) (2)	\$4,829	980
The Chester (29)	\$4,950	1,000
The Wye II/Split (8)	\$5,229	1,100
The Wye (10)	\$5,667	1,300
The Severn/Sassafras (60)	\$6,012	1,380
The Magothy (24)	\$6,975	1,600
The Tred Avons- 2 BR (SC) (6)	\$6,012	1,380
The Tred Avons- 2 BR (SD) (4)	\$6,975	1,600
The Tred Avons- 2 BR (AA) (2)	\$7,016	2,000
The Tred Avons- 2 DEN (CB) (2)	\$7,016	2,000
The Tred Avons- 2 DEN (BC) (4)	\$7,059	2,480

Second Person Fee \$1,380

2026 Entrance Fee (100% Refundable)
\$20,080



