Senior Living Community Comparison

Huntersville & Davidson, North Carolina

Independent Living Evaluation Research Summary

Prepared November 17, 2026

Overview

This summary compares three primary senior living communities under consideration for independent living, plus one upcoming option. The evaluation focuses on proximity to Jewish institutions, reported resident populations, reputation and quality of life, medical access, continuum-of-care options for future needs, contractual protections, and new developments in the Huntersville/Davidson/Lake Norman area.

Communities Reviewed

- **Arbor Ridge at Huntersville** (Charter Senior Living) — 10200 Hamptons Park Drive, Huntersville, NC 28078
- **Symphony Park at Huntersville** — 12221 Sam Furr Road, Huntersville, NC 28078
- **The Pines at Davidson** — 400 Avinger Lane, Davidson, NC 28036
- **Cardinals Perch** (Hawthorn / Senior Living in Style) — 6925 April Mist Trail, Huntersville, NC 28078 (Opening Soon)

Closest Jewish Synagogues

Proximity research identified the following options serving the Lake Norman / Huntersville / Davidson corridor:

- **Temple Kol Tikvah** (Davidson) — Closest to The Pines (approx. 2–5 miles). Strong fit for residents at The Pines.
- **Chabad of Lake Norman** (Cornelius) — Convenient drive from all three primary communities.
- **Temple Or Olam** (Concord) — Additional regional option.

No community materials specifically advertise Jewish programming, holiday observances, or synagogue partnerships. Any active Jewish social life would rely on resident-initiated groups plus these nearby institutions and regional Jewish organizations.

Reported Jewish Resident Populations

Community	Reported Jewish Residents
Arbor Ridge	~2 out of ~113 (very limited)
Symphony Park	~10% (30–35 out of ~200) — largest of the three
The Pines at Davidson	~5–10 residents (small)
Cardinals Perch	Not yet open; unknown

Reputation and Quality of Life

Arbor Ridge at Huntersville (Charter Senior Living)

Family testimonials in marketing materials highlight a family-like atmosphere and caring staff. Included services cover restaurant-style dining, lifestyle and wellness activities, exercise classes, weekly housekeeping and laundry, full-service salon, scheduled transportation, maintenance, and utilities. Full continuum of care on site (Independent Living, Assisted Living, and Flourish Memory Care) with 24-hour care staff in higher levels of care.

Symphony Park

Luxury independent-living resort. Amenities include indoor pool, fitness center with instructors, multiple activity rooms, movie theater, art studio, billiards, dog park, pickleball, shuffleboard, and bocce. Multi-venue dining (Ruby's, Jacobin Grill, Berylline Cafe, Anna's, Allen's Pub, Costa's Lounge) with a $500 monthly dining credit. Concierge, overnight security, and weekly housekeeping. Pure independent-living model; higher care via third-party providers.

The Pines at Davidson

Non-profit life-plan (CCRC) community with strong resident governance (Residents' Association and Board representation). Active lifestyle tied to Davidson College and a modified membership at River Run Golf & Country Club. On-campus wellness clinic

(RN and Nurse Practitioner coverage), warm-water therapy pool, fitness center, and Great Gait program. Full continuum in the Schramm Health Center.

Cardinals Perch (Opening Soon)

All-inclusive independent living with live-in on-site managers, chef-prepared meals, included transportation, and access to Hawthorn's Resident Travel Program. Starting rate advertised around $3,495/month. Independent living only.

Medical Care Access

All communities are in the Huntersville/Davidson corridor with access to Novant, Atrium, and Duke Health Lake Norman Hospital. Symphony Park lists OneHealth Onsite for primary care, Bayada HomeHealth, and Home Careolina. The Pines operates an on-campus wellness clinic and full Schramm Health Center. Arbor Ridge markets its full continuum on site.

Future Care Needs: IL to Assisted Living Transition

Arbor Ridge

Assisted Living on site (private apartments starting at $6,800/month). Care is structured through Wellness Levels 1–4 ($300–$1,200 per month) based on a comprehensive service evaluation and personalized care plan. Flourish Memory Care is also available on site. Existing independent-living residents have a natural on-campus pathway when higher care is needed.

Symphony Park

Independent living only. Higher care through third-party providers. One-year lease (renewable) with 30-day notice if health needs change. No on-site assisted living and no contractual priority for higher care.

The Pines at Davidson

Full continuum in the Schramm Health Center. Entrance fee grants Health Center access. Modified life-care model includes up to 14 "exempt days" per calendar year in Assisted Living or Nursing with no increase in monthly fee. Future Residency Program ($1,000 refundable deposit) establishes priority. Early Advantage Program provides

off-campus membership with amenity access and priority for on-campus offers. 50% and 90% refundable entrance-fee options available.

Upcoming Developments and Early Reservation Advantages

Cardinals Perch is marketing as “Opening Soon” at 6925 April Mist Trail, Huntersville. Early interest or reservation may be advantageous.

The Pines offers Future Residency Program ($1,000 refundable deposit locks priority based on agreement date) and Early Advantage Program (off-campus access with amenity privileges and priority for campus offers).

Pricing Snapshot (from Community Materials)

Community / Level	Key Pricing Notes
Arbor Ridge – IL	Studio $4,000 · 1BR $4,400 · 2BR $5,600 (+ $1,200 second person). One-time Resident Service Fee = one month’s rent.
Arbor Ridge – AL	Private starting $6,800 + Wellness Levels 1–4 ($300–$1,200/month) based on assessment. Flourish Memory Care also available on site.
Symphony Park – IL	Unit-specific (examples: smaller 1BR from ~$5,300; 2BR/den ~$7,650–$8,250). One-time $20,000 Resort Fee. $500 monthly dining credit included. Care is provided on a 1-to-1 basis at an hourly rate (typically $30–$35/hour) through third-party providers; these costs are not published by Symphony Park.
The Pines – IL	Entrance fee (buy-in) ranges from $63,448 (studio) to $807,300 (largest villa). Monthly fees (single) range from $3,520 to $6,008. Second-person entrance fee $40,000. 50%/90% refundable options available. Early Advantage: $40,000 + $700/month.
The Pines – Health Center	Per diem (July 2026): Assisted Living $256 · Memory Care $401 · Long-Term Care $382–$396 (after 14 exempt days).
Cardinals Perch – IL	All-inclusive starting ~$3,495/month (advertised).

The Pines at Davidson – Entrance Fee (Buy-In) & Monthly Fee Ranges (July 2026)

On-campus independent living entrance fees (buy-in) range from **$63,448** (studio) to **$807,300** (largest villa). Monthly fees (single occupancy) range from **$3,520** (studio) to **$6,008** (largest villa). A second-person entrance fee of $40,000 applies for double occupancy. 50% and 90% refundable entrance-fee options are available upon request (higher entrance fees). The Early Advantage (off-campus) program has a $40,000 entrance fee and $700 monthly fee per person.

Key Takeaways

- Symphony Park reports the largest active Jewish resident population among the three primary options (~10%).
- Arbor Ridge provides an on-site full continuum at more moderate independent-living price points.
- Symphony Park is a pure luxury independent-living resort with flexible 30-day exit and strong amenity/dining focus.
- Cardinals Perch is a new, more affordable all-inclusive independent-living option opening soon in Huntersville.
- Temple Kol Tikvah (Davidson) is the closest synagogue to The Pines; Chabad of Lake Norman serves the broader area.
- Medical access is solid across the corridor; The Pines and Symphony Park have the most explicit on-site or partner clinical support.