Independent senior living communities

For more information on any Aging Partners Personal and Family Services, call 402-441-7070.

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Mary Buford Wilson, Elder Law Attorney, suggests that you review the following when signing contracts for retirement housing . . . 5

- Apartments without services
- Apartments with services:
  housekeeping, laundry and meals
★ - Assisted living capabilities
▼ - Building with buy-in arrangement
✗ - Condominiums for purchase and some for rent

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Independent Senior Living Communities are also known as retirement communities, senior living communities, or independent retirement communities. They are designed for people age 55 and over.

These independent senior living facilities are priced at market rates and are designed to enable residents to live independently in a secure environment with access to supportive services. They also provide the opportunity to share common interests and activities with fellow residents. Occupancy by families with children may be discouraged. Units may be available for purchase or rent.

Housing type widely varies, including apartments, condominiums, single-family detached homes or townhouses, or villages. Some communities require an entrance or buy-in fee as well as monthly rent. These fees can be substantial. Most are non-refundable, while others will return fees upon the transfer of the unit to another qualified resident. Make sure that all the fine print is understood before signing a contract, and consult an elder law attorney if you have any questions.

Convenience services may include activities, transportation, emergency call systems, housekeeping, maintenance and meals in a communal dining room. Residents who need additional support may need to make their own arrangements for personal care, home health or other services.

Continuing Care Retirement Communities (CCRCs), usually licensed by the state, provide all three levels of care (independent living, assisted living and nursing home care) in a single setting. CCRCs offer older adults long-term contracts that guarantee a place to live and access to specified personal and health care services.

Residences may include apartments, townhouses, duplexes, clusters or single family homes. They offer differing degrees of service, usually including a common dining room, exercise and activity areas, outdoor recreation and swimming pool.

New residents are expected to move into the community when they are healthy and able to maintain an independent lifestyle, and may be asked to pay a sizable entry fee plus monthly maintenance fees. There may be the option of a month-to-month rental arrangement, or to purchase and develop equity in the property. Depending on the contract, specified health services may be covered by the entry fee, included in the maintenance fees, or paid for at the time of need. The monthly fee also covers meals, housekeeping, linen and personal laundry, utilities and other basic services.

Elder law recommends carefully reading the retirement housing contract before signing.

1. **Brentwood Estates**
   - 1111 S. 70th St., Lincoln, NE 68510
   - 402-489-1112 – [brentwood-estates.com](http://brentwood-estates.com)
   - Number of units: 104
   - Age limit: 55 and over, will consider younger (case by case)
   - Meals provided: Yes, three meals per day included in rent.
   - Garages and storage: Yes, monthly fees.
   - Emergency call system: Yes
   - Pets allowed: Yes, small dogs or cat.
   - Transportation provided.

2. **Carriage Glen**
   - 7005 Shamrock Road, Lincoln, NE 68506
   - 402-484-5113 – [carriageglenoflincoln.com](http://carriageglenoflincoln.com)
   - Number of units: 51
   - Age limit: 55 and over
   - Meals provided: Optional; for a fee.
   - Garages: Yes, monthly fees.
   - Pets allowed: No
   - Emergency call system: No

3. **Chatelaine Residences**
   - 6201 Normal Blvd., Lincoln, NE 68506
   - 402-486-4165 – [www.lincolnseniorlife.com](http://www.lincolnseniorlife.com)
   - Number of units: 80
   - Age limit: 55 and over
   - Meals provided: No
   - Garages and storage: Yes, one space included.
   - Pets allowed: Yes, small dog or cat.

4. **Eastmont Towers (CCRC)**
   - 6315 “O” St., Lincoln, NE 68510
   - 402-489-6591 – [eastmonttowers.com](http://eastmonttowers.com)
   - Number of units: 140
   - Age limit: 62 and over
   - Meals provided: Yes, included in rent.
   - Garages and storage: Yes, monthly fees for garages.
   - Emergency call system: Yes
   - Entrance fee: Yes
   - Pets allowed: Yes

5. **Gateway Vista (CCRC)**
   - 225 N. 56th St., Lincoln, NE 68504
   - 402-464-6371 – [gatewayseniorliving.com](http://gatewayseniorliving.com)
   - Number of units: 57
   - Age limit: 55 and over
   - Meals provided: Yes
   - Garages and storage: Yes, monthly fees.
   - Transportation (non-scheduled): Yes, for a fee.
   - Emergency call system: Yes
   - Pets allowed: Yes, small dog or cat with approval and $1,000 deposit.
6. Gramercy Hill
6800 "A" St., Lincoln, NE 68510
402-483-1010  gramercyhill.com
Number of units: 41
Age limit: 55 and over
Meals provided: Yes, three meals plus snacks.
Garages and storage: Yes, monthly fees.
Emergency call system: Yes
Pets allowed: Yes, small dog or cat.

7. Grand Lodge at the Preserve
4400 S. 80th St., Lincoln, NE 68516
402-489-8003  grandlodgeatthepreserve.com
Number of units: 109 independent living
Meals provided: Yes, included in rent.
Garages and storage: Yes
Emergency call system: Yes
Entrance fee: Yes
Pets allowed: Bird, cat or small dog.

8. The Landing (CCRC)
3500 Faulkner Drive, Lincoln, NE 68516
402-420-9355  www.immanuelseniorliving.com
Number of units: 90 independent living
Age limit: 55 and over
Meals: Breakfast included plus one other meal per day (lunch or dinner).
Garages and storage: Yes
Emergency call system: Yes
Entrance fee: Yes
Pets allowed: Yes, cats or dogs with deposit.

9. The Legacy
5600 Pioneers Blvd., Lincoln, NE 68506
402-436-3000  legacyretirement.com
Number of units: 135 independent living
Age limit: 55 and over
Meals provided: Yes, breakfast and dinner included, lunch additional.
Garages and storage: Yes, monthly fees.
Emergency call system: Yes
Pets allowed: Yes, small dog or cat.
Security deposit: $1,000

10. Legacy Estates
7200 Van Dorn St., Lincoln, NE 68506
402-484-8888  legacyretirement.com
Number of units: 163 independent living
Age limit: 55 and over
Meals provided: Yes, breakfast and dinner included, lunch additional.
Garages and storage: Yes, monthly fees.
Emergency call system: Yes
Pets allowed: Yes, small dog or cat.
Security deposit: $1,000

11. Legacy Terrace
5700 Fremont St., Lincoln, NE 68507
402-464-5700  legacyretirement.com
Number of units: 143 independent living
Age limit: 55 and over
Meals provided: Yes, breakfast and dinner included, lunch additional.
Garages: Yes
Emergency call system: Yes
Pets allowed: Yes, small dog or cat.
Security deposit: $1,000

12. North Meadows
11141 N. 137th St., Waverly, NE 68462
402-937-2130  North-Meadows-Apartments
1 and 2 bedroom independent living units available
Age limit: 62 and over or disabled
Storage and garage: No
Meals provided: No
Emergency calls: No
Pets allowed: Yes, with prior approval and deposit

13. Pemberly Place
7655 Archer Place, Lincoln, NE 68516
402-413-9770  pemberlyplace.com/
Number of units: 120 independent living
Age limit: 55 and over
Storage and garage: Yes
Meals provided: Yes
Emergency calls: Yes
Pets allowed: Yes/No. Manager discretion.

14. Savannah Pines
3900 Pine Lake Road, Lincoln, NE 68516
402-420-9900  rlcommunities.com
Number of units: 119 independent living
Age limit: 55 and over
Meals provided: Yes, three meals provided daily.
Garages and storage: Yes, monthly fees.
Laundry hook ups or facilities provided at no cost.
Emergency call system: Yes
Pets allowed: Yes

15. Sunrise Gardens
825 N. Cotner Blvd., Lincoln, NE 68505
402-317-5164  livelund.com
Number of units: 95
Age limit: 55 and over
Deposit: Yes
Meals provided: No
Garages and storage: Yes, monthly fees.
Emergency call system: No
Utilities: Cable and electricity paid by resident.
Pets allowed: Yes, small dog or cat.
### Senior Residences for Purchase

#### 16. Yankee Hill Village
8401 S. 33rd St., Lincoln, NE 68516  
402-489-0331  [immanuel.com](http://immanuel.com)

- Number of units: 46 independent living  
- Age limit: 55 and over  
- Pets allowed: Yes  
- Meals provided: Yes, two daily meals included  
- Garages and storage: Yes, monthly fee for garage.  
- Emergency call system: Yes  
- Utilities: included, except cable and phone  
- Pets allowed: Yes  
- Entrance fee: No

#### 17. Autumn Wood
27th and Folkways Blvd. to Folkways and Sea Mountain Road  
Lincoln, NE 68521  
402-434-0292 (Albers Company) Home Owner Association  
Unit individually owned.  
Number of units: 280  
Age limit: 55 and over  
Meals provided: No  
Garages: Yes – Storage: No  
Emergency call system: No  
Tax information: Homeowner pays property taxes. Home Owner Association fees apply.  
Pets allowed: Yes

#### 18. Cotner Center Condominiums
1540 N. Cotner Blvd., Lincoln, NE 68505  
402-466-2509  [www.cotnercentercondos.com](http://www.cotnercentercondos.com)

- Number of units: 101 condominiums  
- Age limit: 55 and over  
- Meals provided: Optional, fee applies.  
- Garages and storage: Yes, depending on availability.  
- Emergency call system: No  
- Pets allowed: Fish, small birds or service animal.

#### 19. North Gate Garden Estates
2425 Folkways Blvd., Lincoln, NE 68521  
402-476-7385  [www.northgateliving.com](http://www.northgateliving.com)

- Number of units: 140 condos, 53 townhomes  
- Age limit: 55 and over  
- Meals provided: Three meals per week are offered in the dining area, additional fees apply.  
- Garages: Yes, condos have indoor parking with bill of sale. Town-homes have attached garages and retain ownership.  
- Storage: No  
- Emergency call system: No  
- Pets allowed: Condominiums, cats only. Townhomes, small dogs and cats.

#### 20. Pioneer House
1130 “H” St., Lincoln, NE 68508  
402-441-5800  [www.pioneerhouse.org](http://www.pioneerhouse.org)

- Unit individually owned.  
- Number of units: 52 condominiums  
- Age limit: 55 and over  
- Meals provided: No  
- Garages and storage: Yes  
- Emergency call system: No  
- Tax information: If not eligible for Homestead Tax Exemption, it will be added to monthly fee.  
- Pets allowed: No

#### 21. Stonecliff Estates
5831 Enterprise Drive, Lincoln, NE 68521  
402-483-2363

- Number of units: 46 condominiums  
- Age limit: 55 and over  
- Meals provided: No  
- Garages and storage: Yes  
- Emergency call system: No  
- Pets allowed: Yes

#### 22. Van Dorn Villa
3001 S. 51st St., Lincoln, NE 68506  
402-489-3001  [http://vandornvilla.com](http://vandornvilla.com)

- Number of units: 191 condominiums  
- Age limit: 55 and over  
- Meals provided: Yes, three evening meals per week.  
- Garages and storage: Yes, monthly fees.  
- Emergency call system: No  
- Pets allowed: No
Mary L. Wilson, Elder Law Attorney, suggests that you review the following when signing contracts for retirement housing:

1. Review the contract carefully. If possible, have it reviewed by an attorney. (Even if you think you understand the terms, you may be in error.)

2. Only what is printed in the contract is binding. If you are told anything that conflicts with the contract, ask for a letter verifying what you have been told. If a certain condition is important to you, ask for written clarification if the contract doesn’t clearly say what you want.

3. If there is a lump-sum payment to buy into the unit, under what circumstances can you get the buy-in back? Can you get all or part of the buy-in back if you decide you do not like group housing? How long of a period are you allowed to decide if congregate housing is for you?

4. Can you get all or part of the buy-in back if you decide you do not like group housing? How long of a period are you allowed to decide if congregate housing is for you?

5. If part of the buy-in is returned at your death, how is it returned? Do you designate a beneficiary or does it become part of your estate?

6. If the housing unit offers “lifetime” care, these issues should be reviewed:
   a) Lifetime care may not be guaranteed just because the housing unit has a large buy-in.
   b) Who decides where care is provided? (i.e. your apartment, assisted living, infirmary)
   c) If you are in the infirmary for long-term nursing care, how long can you also maintain your apartment?
   d) Is there an appeal system if you disagree with a placement decision or don’t want to give up your apartment?
   e) What extra costs will arise if you cannot stay in your apartment?

7. In addition to the buy-in, there is a monthly payment due. (Statistically, these monthly payments have increased more rapidly than the annual inflation rate or the social security cost-of-living adjustment. Do you have sufficient cushion between your monthly income and the monthly payment?)

8. What happens if you can’t meet the monthly payment? Do you lose the full buy-in if you move out because you can’t make the monthly payment?

9. How solvent is the housing unit? How much does it have in reserve? How often has the management/ownership changed in the past 10 years? The Board of Directors is made up of at least 25 percent residents. These resident board members may be the best persons from whom to get this information.

10. If there is a long-term care part of the facility, can it offer care? If not, at whose cost do you receive higher levels of care at another facility?