

Independent senior living communities

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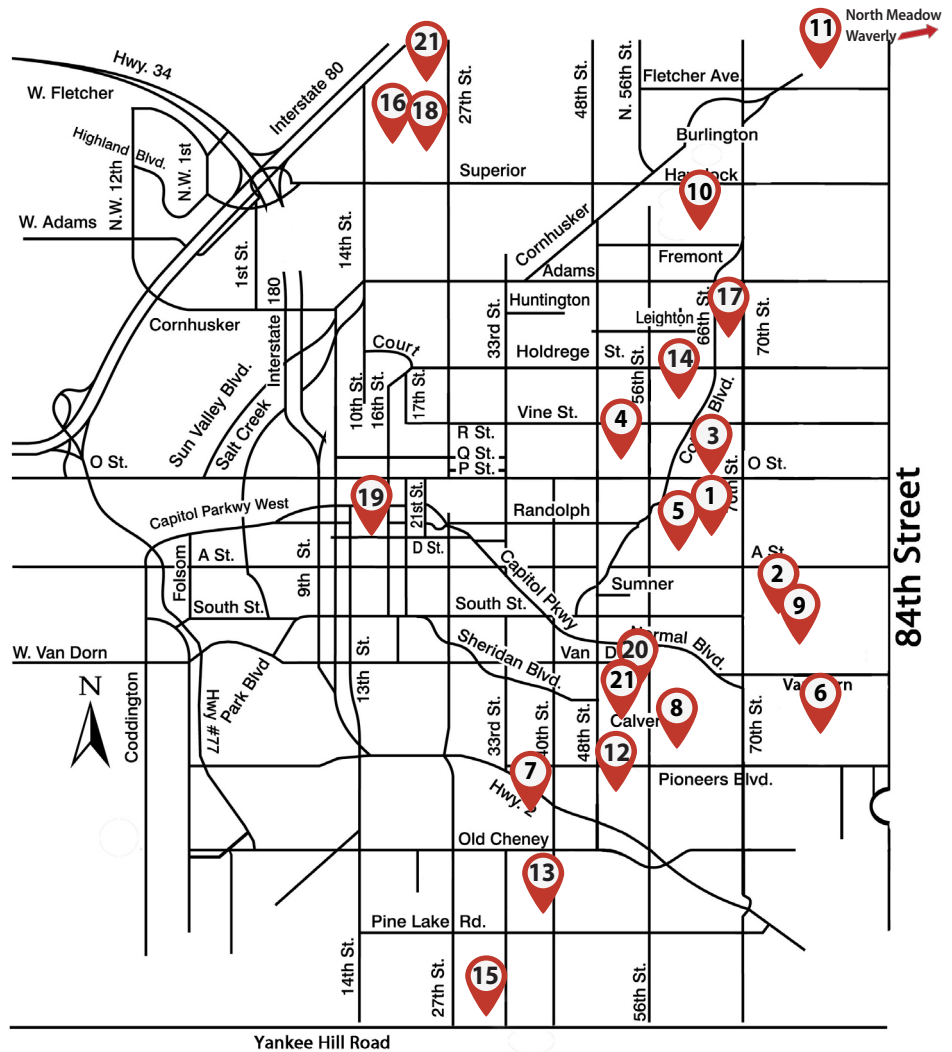
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Mary Buford Wilson, Elder Law Attorney, suggests that you review the following when signing contracts for retirement housing . . . 5

- * - 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

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

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. Eastmont Towers (CCRC) ▼★

6315 "O" St., Lincoln, NE 68510
402-489-6591 • 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

4. Gateway Vista (CCRC) ★

225 N. 56th St., Lincoln, NE 68504
402-464-6371 • gatewayseiorliving.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.

5. 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.

6. 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.

7. The Landing (CCRC) ▼★

3500 Faulkner Drive, Lincoln, NE 68516
402-420-9355 • www.immanuel seniorliving.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.

8. 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

9. 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

10. 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

11. 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

12. Pemberly Place ⚙️

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

13. 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

14. 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.

15. Yankee Hill Village ⚙️★

8401 S. 33rd St., Lincoln, NE 68516
402-489-0331 • 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: No
Entrance fee: No

Senior Residences for Purchase

16. 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

17. Cotner Center Condominiums ✕

1540 N. Cotner Blvd., Lincoln, NE 68505
402- 466-2509 • 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
Tax information: Homeowner pays property taxes.
Home Owner Association fees apply.
Pets allowed: Fish, small birds or service animal.

18. North Gate Garden Estates ✕

2425 Folkways Blvd., Lincoln, NE 68521
402-476-7385 • 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
Tax information: Homeowner pays property taxes.
Home Owner Association fees apply.
Pets allowed: Condominiums, cats only.
Townhomes, small dogs and cats.

19. Pioneer House ✕

1130 “H” St., Lincoln, NE 68508
402-441-5800 • www.pioneerhouse.org
Unit individually owned.
Number of units: 52 condominiums
Age limit: 55 and over
Meals provided: No
Parking space: For a fee.
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

22. 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
Tax information: Homeowner pays property taxes.
Home Owner Association fees apply.
Pets allowed: Yes

21. Van Dorn Villa ✕

3001 S. 51st St., Lincoln, NE 68506
402-489-3001 • <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
Tax information: Homeowner pays property taxes.
Home Owner Association fees apply.
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?