

2019

WWW.WHITEBEARSENIORPROGRAM.ORG

White Bear Area Guide to Senior Housing

WB
624

Prepared by the White Bear Area Senior Program
a division of the WBLAS Community Services & Recreation

2484 East County Road F, White Bear Lake, MN 55110
651-653-3121 www.whitebearseniorprogram.org



The White Bear Area Senior Center is located in the Normandy Park Education Center

2484 East County Road F, White Bear Lake, MN 55110
651-653-3121 Monday-Friday 8:00 am - 4:30 pm

The White Bear Area Senior Program provides education, recreation, volunteer opportunities, resource navigation, and support services for area seniors and their families. The Senior Center is available to all adults, no matter where you live. Be sure to check out our resource wall and Senior Voice Newsletter for the most current information. We have over 400 active members and 325 volunteers!

Our Program

- Meals on Wheels
- Elder Resource Specialist
- Foot Care Clinic
- Medicare Insurance Counseling
- Craft Corner Gift Shop
- Adult Enrichment Classes
- Special Presentations
- Social Activities and Games
- Lending Library
- Get Up & Go Fitness Classes
(Aerobics, Tai Chi, Yoga)
- LionsHELP (household repairs)
- Computer & Technical Help

Community Engagement

Working together to fill gaps, cross promote, cross refer, and leverage local resources to build our community's capacity to serve older adults. To support community partnerships and to help create a more age-friendly community call 651-653-3126.

Volunteer Opportunities

Connecting individuals who want to share their time and talents with our program, schools, and community. Call 651-653-3122 or apply online at www.whitebearseniorprogram.org.

Social Activities

500 Cards, Adult Coloring, Contract Bridge, Duplicate Bridge, Cribbage, Dominoes, Friends Who Care, In-Stitches, Mad Hatters Knitting, Mah Jongg, Pinochle, Ukelele, Woodcarving, and Fitness Classes. Call 651-653-3121.

**PLEASE STOP IN AND MEET OUR FRIENDLY STAFF AND VOLUNTEERS!
THE COFFEE IS ALWAYS ON!**

VISIT THE WHITE BEAR AREA SENIOR PROGRAM ONLINE

WWW.WHITEBEARSENIORPROGRAM.ORG

Explore the interactive White Bear Area Guides to Senior Transportation and Housing. Read the latest Senior Voice newsletter. View a celebration video of the Community Forum on Seniors. Find links to helpful community resources for seniors. Get up to date program information such as our activities calendar, Meals on Wheels menus, volunteer opportunities and so much more.



Support the Senior Program

Mail donations to: White Bear Area Senior Program, 2484 East County Road F, White Bear Lake, MN 55110

Or online at: www.whitebearseniorprogram.org

White Bear Area Guide to Senior Housing

The White Bear Area Guide to Senior Housing was written for individuals and their families who are exploring senior housing options in the White Bear Lake Area. Whether you are looking for ways to stay in a single family home or move to one of the many senior housing options available, this guide will help. It encourages you to take into account various lifestyle, service, personal care and financial considerations as you plan and includes a list of helpful resources.

The housing options in this directory are all within the White Bear Lake Area School District or its immediately adjacent communities. They are listed on a continuum from those with little to no services offered on-site to those with the highest level of care and support. Those offering a continuum of care within one location are listed in the directory under “Campus Communities” and can offer some or all of the available types of housing including: independent living, assisted living, memory care, skilled transitional care and long term care.

As you review the housing options listed here, please be aware that changes occur frequently in the senior housing market. The White Bear Area Senior Program does not support, endorse, nor have any direct relationship with any of the facilities listed in this directory.

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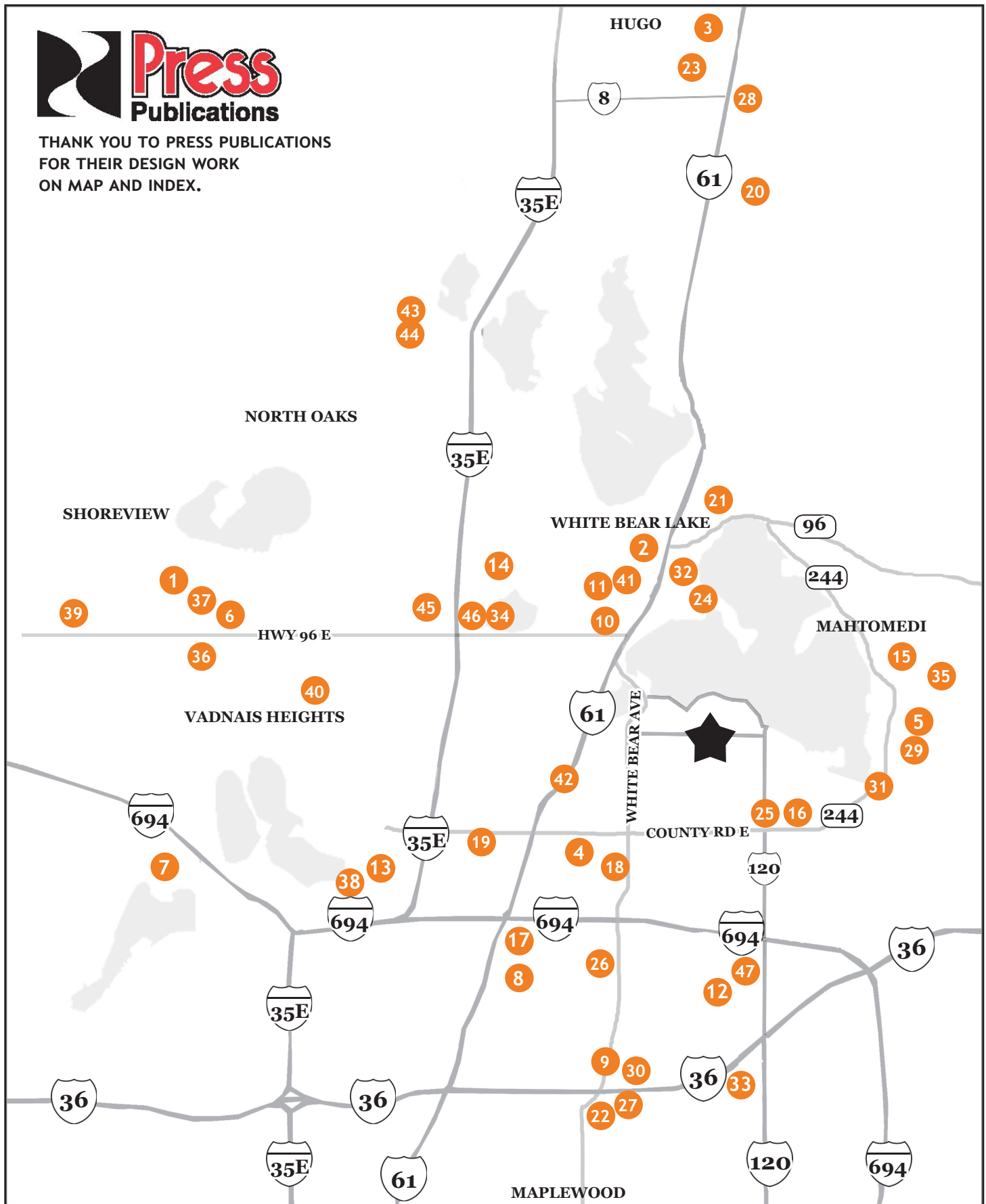
FOR QUESTIONS, CORRECTIONS AND ADDITIONS ON THIS GUIDE CONTACT

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AREA SENIOR HOUSING - MAP & INDEX



THANK YOU TO PRESS PUBLICATIONS
FOR THEIR DESIGN WORK
ON MAP AND INDEX.





WHITE BEAR AREA SENIOR CENTER

2484 County Rd F East, White Bear Lake

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Should I Stay in My Current Home or Move?

Most of us want to stay in our homes and live independently for as long as possible. There are many different factors that impact our housing needs and preferences that may change over time and as we age. These can include changes in income, marital status, interests, abilities, proximity of family and other support networks, as well as health, disability and increasing care needs. Any one of these factors can prompt you to consider making modifications to your home, bringing in services, or the need to move to a new home. For couples, you may need to consider differing needs and preferences and the possibility that one individual may need more care than the other.

There are home and community-based services available to help you stay in your current home. These can include Chore Services, Meals on Wheels, and Home Care Services, as well as home modifications for safety and accessibility. Shared housing with others is another option that may make it more affordable, or allow for shared chores, and opportunities to socialize. You may be able to remain in your current home with services and modifications to assist you.

Contact Senior LinkAge Line at 1-800-333-2433 for assistance in connecting with services. Ask for the packet “Before You Move: Consider Your Options”.

QUESTIONS TO CONSIDER IN EVALUATING YOUR NEEDS

- Have you considered bringing services into your current home to help?
- Are there changes that could be made to your home to make it more accessible?
- Would you like to be around others who are active and engaged in activities?
- What are your current financial resources? With potentially increasing health and support needs, how long will your financial resources be available to pay for services ?
- Do you have family, friends and/or neighbors who can provide support and assist you?
- Do you or your spouse have a chronic health condition that may change over time and require increasing care and services?
- Do you have an extra room in your home? Would having additional income, by renting a room or sharing your home, change your decision or allow other options?

ONLINE ASSESSMENT TOOLS & HOME SAFETY GUIDES

Home Remodeling and Safety Guides: Available from The Hartford insurance companies.
www.thehartford.com/resources/mature-market-excellence/publications-on-aging

- Remodeling Today for a Better Tomorrow
- Modern Ideas, Modern Living: Home Design and Planning for the Lifestyle You Want
- Simple Solutions: Practical Ideas and Products to Enhance Independent Living

Live Well at Home: Tool to help you know your risks, costs, benefits, and choices when it comes to remaining in your home. www.mnlivewellathome.org

Senior Care Assessment Tool: Helps you consider your level of independence and services that may be helpful. www.seniorhousingnet.com/care-selection/evaluate/

What Should I Consider If and When I Move?

When you are ready to make a move keep in mind how your needs may change over time, in the event of illness or disability. Will the senior housing option you are considering be able to accommodate these changing needs, and if so, how and at what cost? Some communities do not offer services on-site but services can be provided by outside home care agencies of your choosing. Other communities provide amenities and services as a package (or a menu of packages) included with the base rent, while others offer “a la carte” services for additional fees or on an “as needed” basis.

Because the base rent charged by a senior housing facility may or may not include all the services and amenities offered on-site, it is very important to clarify what is included in the rent and what is extra, and how the additional fees are calculated. You can then more accurately compare different senior housing communities. Request the Uniform Consumer Information Guide from each housing with services facility to help you to compare housing services and costs.

As a general rule, be sure to read all documents, contracts or leases provided and make sure you understand them prior to signing anything. Bring a friend or family advocate along with you in your search, and especially when you are reviewing contracts or signing a lease.

There are specialized services available to help with the transition to senior housing. These can include: help finding the best housing to fit your needs; help with organizing, downsizing and preparing for a move; assistance with the move; and even help settling into your new home.

The Senior Linkage Line, MinnesotaHelp.org, and the White Bear Area Senior Program can help connect you to services (see these RESOURCES on pages 10 and 11).

Definition of Terms

HOUSING TYPES

- **Aging in Place:** Continuing to live in the home of your choice by bringing in home and community-based services to provide support as needs change.
- **Assisted Living:** Provides an array of services to assist with activities of daily living. Communities in Minnesota providing assisted living must register with the Department of Health and provide a minimum service package as part of the base rent. The specific services offered vary from site to site.
- **Homesharing:** An arrangement by which two or more unrelated people share a dwelling within which each retains a private space.
- **Independent Living:** Apartments, cottages, or townhomes, for residents aged 55+ (some 62+) with minimal services provided as part of the base rent or monthly fee.
- **Independent Living Plus:** Offers residents 3 or more services included in the base rent.
- **Memory Care:** A secure living environment that offers programs and services to better serve the needs of those with a memory impairment or dementia diagnosis (such as Alzheimer’s Disease). Some communities also offer Companion Care for couples needing different levels of care.

- **Campus Community:** Different types of housing and/or levels of care in one location, include a mix of Independent Living, Assisted Living and Memory Care. Two Campus Communities in our area also provide Transitional Care and Long Term Skilled Nursing Care.
- **Transitional Care:** Short term post-hospitalization rehabilitative stays for those recovering from illness, injury, or surgery.
- **Long Term Skilled Nursing Care (or Nursing Home):** Provide 24 hour skilled nursing care including personal care and medical care to those most in need of assistance.

RENTAL AND OWNERSHIP OPTIONS

- **Condominium:** Units available to buy and sell at market rates. If interested in condo ownership contact a realtor of your choice.
- **Cooperative:** Residents buy shares in the community and are owners rather than renters. There is a “tier-value” market rate senior cooperative and a “limited equity” senior cooperative in our area.
- **Market Rate Rent:** Determined by the supply and demand of the housing market. Most senior housing is available for private pay at market rate.
- **Moderate or Affordable Rent:** For those with low to moderate income and assets, rent is lower than market rates. Call each building for current income and asset qualifications.
- **Subsidized Rent:** Rent is calculated at 30% of income for those with very low income based on the Federal Poverty Guidelines. Call each community for current income guidelines and wait list information (typically a 1-3 year wait).

PAYING FOR SERVICES

- **Long Term Care Insurance:** Helps pay for costs of services in the home of your choice. Check your policy for specific benefits.
- **Medical Assistance (MA):** is Minnesota’s Medicaid program, publicly funded healthcare program for eligible low income people. Medical Assistance can help pay for long term care provided in the home, assisted living or a nursing home.
- **Medicare:** Health coverage for those eligible for Social Security. Most long term care services do not meet the criteria for Medicare payment which is why it is so important to develop a plan for how to pay for long term care services as you age.
- **Private Pay:** Most seniors pay for housing and services that they need with private funds from personal income and assets.
- **Veterans Aid and Attendance:** A pension benefit available to qualifying veterans who served during war time, who need assistance with activities of daily living and meet asset and income limits. Funds can be used to pay for services in the home of your choice. Contact your county’s Veterans Service Office for more information.
- **Other Government Assistance Programs:** Minnesota counties administer several programs for those needing supportive care and services in their home, or those living in a *housing with services* facility, and who qualify based on income and asset limits. **Elderly Waiver** is one program accepted at some housing with services facilities. Contact your county for more information.

QUESTIONS TO ASK WHEN TOURING SENIOR HOUSING COMMUNITIES

Rent, Services, Contracts & Fees

- What is the base monthly rent and what is included (utilities, amenities, services)?
- What additional amenities or services are available for additional fees?
- How are those additional fees determined? Do I have to purchase a minimum amount of services?
- What is the lease period (one year or month to month)?
- Will I have to move if I use up my financial resources or I need a higher level of care?
- Is government assistance, such as Elderly Waiver, a payment option when my private funds are depleted?
- Is there a deposit or other fees required to move in? Is there an extra person charge for a couple?
- Is there a waiting list to move in? If so, typically how long is the wait?
- For each facility, ask for their copy of The Uniform Consumer Information Guide.

Staffing

- What staffing is on-site (or available) if needed? How many staff are on duty during the day, at night? What tasks are the on-call staff allowed to do?
- What type of training have staff received? How long have staff worked there on average?
- Who develops the recreational and social activities and what is their background?
- Do you observe staff members interacting warmly with residents? Are staff friendly, respectful and courteous? Do staff know residents by name?

Building Features

- Is there an emergency call or response system (such as a pull cord) for contacting staff when I need help? When can I use it? Is there a charge?
- Are the building and grounds secure, well maintained, free of odor, pleasant, clean and inviting?
- Is the floor plan and layout easy to navigate?
- Is there a guest room or a community room that can be reserved for family gatherings?
- Is there an emergency call or response system (such as a pendent) for contacting staff when help is needed? Is there a charge for using it?

Residents

- Do residents appear happy and comfortable? Are residents socializing with each other?
- Is there activity in the building? Are residents using the common areas?

About Me and My Needs

- How long can I afford to live here?
- If I cannot drive, do I have a way to get the things I need or get to the places I want to go?
- Are there activities available that I would like to participate in?
- What are my feelings as I tour the community? Would I be comfortable living here?
- Can I afford to live here and for how long?

Resources

GENERAL

White Bear Area Senior Program: Meals on Wheels, Senior Center Activities, Adult Education, and Elder Resource Specialists that can help connect you to supportive home and community-based services in the White Bear Lake Area. [651-653-3121](tel:651-653-3121)

Senior LinkAge Line: Provides free, comprehensive and unbiased information on all things related to seniors and their caregivers including in-home services, housing options, health insurance counseling and long term care decision making.

NOTE: For anyone considering moving into senior housing call the Senior LinkAge Line and ask for the packet '*Before You Move: Consider Your Options*'. Senior LinkAge line can guide you through the decision making process and will provide you with a code required prior to moving into a licensed senior housing with services facility. [1-800-333-2433](tel:1-800-333-2433)



MinnesotaHelp.Info: An online database offering information on a wide range of community services, including senior services. www.minnesotahelp.info

[MinnesotaHelp.info](http://www.minnesotahelp.info)

ElderCare Locator: For assistance locating resources outside of Minnesota. [1-800-677-1116](tel:1-800-677-1116) www.eldercare.gov

COUNTY

County Adult and Senior Services: Each Minnesota county provides support to help disabled adults and seniors live in their communities as independently as possible. This includes a free in-home assessment through MNChoices to determine the best services to meet care needs, preferences, and eligibility. If long term care services are needed, Medical Assistance (Medicaid), Elderly Waiver and Alternative Care applications are available through your county of residence.

County Veterans Service Offices: Provide guidance and assistance to veterans and their survivors in applying for local, state and federal veterans benefits, including the Aid and Attendance Pension which helps to pay for services in your home, assisted living or other long term care facility.

Anoka County

www.anokacounty.us

Senior Services: [763-576-2000](tel:763-576-2000)

Veterans Services: [763-323-5290](tel:763-323-5290)

Washington County

www.co.washington.mn.us

Senior Services: [651-430-6484](tel:651-430-6484)

Veterans Services: [651-430-6895](tel:651-430-6895)

Ramsey County

www.ramseycounty.us

Senior Services: [651-266-3613](tel:651-266-3613)

Veterans Services: [651-266-2545](tel:651-266-2545)

Resources

RESOURCES FOR THOSE LOOKING FOR HOUSING

Homeless Elders Program: Catholic Charities of St. Paul and Minneapolis provides one-on-one assistance to move out of homelessness, including assistance with housing applications and connection to other resources for those 60+ and currently homeless in Hennepin or Ramsey counties. Priority is given elders staying in emergency shelters or on the street. Others are put on a waiting list for case management services but can be directed to additional resources.

651-647-2290 www.cctwincities.org/locations/homeless-elder-services/

HousingLink (*affordable options*) www.housinglink.org

Senior Housing Directory Published by Care Options Network, showcases the array of choices in services, housing, and home care to help seniors either stay in a current living situation or find a new place to live in the 7 county metro area. www.seniorhousinginc.org

Twin Cities Senior Housing Guide and Resources: Metro-wide senior housing guide available for free at various locations, including the White Bear Area Senior Center, and online. www.seniorhousingguide.us

Senior Housing Advisors: Local senior living advisory services. Fees are paid by care providers so services are free to seniors and their families.

Choice Connections: Lifestyle Options for Senior Living

651-644-7230 www.ChoiceConnectionsMN.com

Senior Care Authority: Senior Living and Care Solutions

651-314-4044 www.SeniorCareAuthority.com/StPaulMetro

Twin Cities Care

651-724-4333 www.twincitiescare.com

RESOURCES FOR HOMEOWNERS

MN Homewonership Center (*foreclosure*) www.hocmn.org

RESOURCES FOR HOME SHARING

Silvernest www.silvernest.com

Innovative online matching services to help unrelated boomers and empty nesters come together to share living space, expenses, and help on another.

RESOURCES FOR TENANTS

Home Line (*tenant advocacy*) www.homelinemn.org

Legal Aid (*discrimination*) www.mylegalaid.org

Lutheran Social Services (*counseling*) www.lssmn.org/services/housing-and-assistance

MN Dept. of Revenue (*renters refund*) www.revenue.state.mn.us

MN Attorney General (*tenant handbook*) www.ag.state.mn.us/consumer/handbooks/lt/default.asp

Office of Ombudsman for Long Term Care 1-800-657-3591 www.mnaging.org

Low Cost / Multi-Age Rental Properties In White Bear Lake

These rental properties are open to all ages. Rents range from \$685 - \$1,270/month for a 1 bedroom apartment. Some of these facilities accept Section 8 vouchers. For more information on these rental properties, visit the City of White Bear Lake website at:

www.whitebearlake.org/communitydevelopment/page/apartment-senior-housing-listings

Building	Address (All in WBL)	Telephone	Notes
Bellaire Apts	4020/4030/4040/2520 E Cnty Rd F	651-451-9034	
Birch Park Apts	1850-1880 Birch St	651-429-9451	
Cedar Eight Townhomes	1795 Cedar Ave	651-439-7812	
Cherry Court	2095 Dotte Dr	651-426-1866	. Elevator
County Road F Apts . .	2024, 2048, 2050 Cnty Rd F .	651-270-8132.	. Split Entry
Hoffman Place	3656 Hoffman Rd	651-288-9939	. Elevator
Lakewood Hills	3185 Karth Rd	651-779-7569.	. Elevator
Lakewood Place Apts .	3100 Glen Oaks Ave. . . .	651-777-0775	
Linden Apts	3900 Linden St	651-426-0078	
Majestic Pines. . . .	1441-1501 Park St	651-429-3827	. Elevator
Manitou Apts	2207 6th St	651-433-2982	
Manitou Ridge	3139-3153 McKnight Rd . .	651-777-0789	
Mt. Vernon Apts	3725-3731 Highland Ave . .	612-310-2575	
Park Ave Apts/Twnhms .	1480 Park St	651-653-1736.	. Elevator
. Some Subsidized
Pinehurst Apts	1805 Cedar Ave	651-426-0078	
Pineview Apts. . . .	1620-1640 Ninth St	651-690-1400	
Thomasville Apts Homes	1720 4th St	651-426-2048	
White Bear Manor . . .	1816 Birch St	651-426-3472	
White Bear Royal. . . .	3675 Highland Ave	651-429-8764	
White Bear Terrace . .	3908 Hoffman Rd	651-429-0837	
White Bear Woods . . .	4776 Centerville Rd	651-429-8324	. Elevator

Senior Housing in the White Bear Lake Area

I. INDEPENDENT LIVING

Independent Living includes apartments, cottages, townhomes, or cooperatives for age 55+ unless otherwise noted.

A. SUBSIDIZED RENT (62+)

Concordia Arms

2030 Lydia Avenue East Maplewood
651-280-4680 Cost Key: 1
www.commonbond.org
125 - 1BR, 2BR Apts.

Included: dining, service coordinator.

East Shore Place

805 Wildwood Road Mahtomedi
651-770-7964 Cost Key: 1
www.commonbond.org
61 - 1BR Apts.

Included: on-site parking, utilities, service coordination.

Ecumen Willow Wood

3441 Willow Avenue White Bear Lake
651-748-0084 Cost Key: 1
www.ecumen.org
45 - 1 BR Apts.

Included: Laundry each floor, community room, patio, surface lot parking.

Washington Square Apartments

2060 5th Street White Bear Lake
651-429-8440 Cost Key: 1
76 - 1BR Apts and 5 - 2BR Apts.

Included: air conditioning, appliances, storage area, patio or balcony, coffee/craft room, fireside lounging room, card game table, library, video movie area, beauty salon, laundry facility, summer courtyard with BBQ grill.

B. MODERATE OR AFFORDABLE RENT

Briarcliff Manor

Both Market Rate & Moderate Rent
115 East Avenue Mahtomedi
651-426-7960 Cost Key: 1
www.briarcliffapartmentsmn.com
70 - 1 BR, 2BR, 3BR Apts.

Included: community room, library & exercise rooms, emergency response system, laundry each floor, activities.

For additional fee: underground parking garage.

Cottages of Vadnais Heights

955 Vadnais Drive Vadnais Heights
651-484-9133 Cost Key: 1
www.cottagesofvadnaisheights.com
100 - 1BR, 2BR, 3BR 1-level Private Entrance Townhomes

Included: community room, in-unit laundry hook-ups, garden plots, shops within walking distance.

For additional fee: attached/detached garage.

Cottages of White Bear Township

4768 Golden Pond Lane White Bear Township
651-429-1416 Cost Key: 1
www.cottages-whitebear.com
60 - 1BR, 2BR, 3BR 1-level Private Entrance Townhomes

Included: community room, attached and detached garages, on pond.

Cost/Rent Key

1=less than \$1500/month
2=\$1501-\$2500/month
3=\$2501-\$3500/month
4=\$3501-\$4500/month
5=\$4500+/month

Cost Key: Shows the range for the monthly costs of each facility, not the actual cost. Contact the facility directly for more information.

Muller Manor

14235 Forest Boulevard
651-578-2380
www.sheltercorp.com/muller-manor
28 - 1BR Apts. in a 1-level building

Included: community room, patio on lake, free onsite laundry.

For additional fee: detached garage.

Piccadilly Square (62+)

70 Mahtomedi Avenue
651-426-0001
www.sheltercorp.com/piccadilly-square
79 - 1BR, 2BR Apts.

Included: in-unit dishwasher, utilities (except electric), underground garage (first come basis) and surface parking, community outdoor patio, free laundry.

Pioneer Manor (62+)

2225 6th Street
651-429-8585
www.walkermethodist.org
42 - 1BR, 1BR+Den, 2BR Apts.

Included: community room, laundry each floor, downtown within walking distance to shops.

For additional fee: underground parking garage.

Woodlynn Village

Most units are market rate rent

2122 Woodlyn Avenue
651-779-9448
www.woodlynnvillage.com
59 - 1BR, 2BR 1-level Private Entrance Townhomes

Included: community room, in-unit laundry hookups.

For additional fee:
attached or detached
garage, storage.

Cost/Rent Key

1=less than \$1500/month
2=\$1501-\$2500/month
3=\$2501-\$3500/month
4=\$3501-\$4500/month
5=\$4500+/month

C. MARKET RATE RENT

The Arbors of White Bear Lake

4800 Division Avenue
651-426-2228
www.langnelson.com
80 - 1BR, 2 BR Apts.

Included: community, craft/exercise rooms, continental breakfast, activities, in-unit laundry, underground parking garage.

For additional fee: housekeeping, health care services.

The Boulders of White Bear Lake

3533 Willow Avenue
651-407-9995
no website available
93 - 1BR, 2BR Apts.

Included: community, exercise rooms, continental breakfast, activities, emergency response system, in-unit laundry.

For additional fee: underground parking garage.

Lake Square Apartments

2250 6th Street
651-426-2876
www.lakesquareapts.com
89 - 1BR, 2BR Apts.

Included: community/exercise room, shops within walking distance.

For additional fee: underground parking garage, guest suite, beauty shop.

Norgard Court

1807 Gervais Court
651-777-5020
www.norgardcourtapartments.com
60 - 1BR, 2BR Apts.

Included: Continental breakfast 2 days/week, in-unit washer and dryer, activities, community/exercise rooms, theater, outdoor patio, resident gardens.

For additional fee: underground parking garage, beauty salon.

Scandia Shores

418 Hwy. 96
651-415-9793
<http://avinityseniorliving.org/communities/scandia-shores/>
105 - 1BR, 2BR Apts.

Included: community/exercise room, planned activities including shopping trips, scheduled transportation, woodshop, billiard's room, library, free laundry, walking paths, gazebos, guestroom, emergency response system, blood pressure checks, outdoor patio and spiritual care program.

For additional fee: chef prepared meals, underground parking garage.

Summerhouse of Shoreview

4655 Victoria Street North
651-765-3900
www.preshomes.org
72 - 1BR, 2BR Apts.

Included: community/exercise room, wood shop, scheduled transportation.

For additional fee: meals, underground parking garage.

D. COOPERATIVE OWNERSHIP

Applewood Pointe Senior Cooperative of Shoreview 62+

4785 Hodgeson Road
651-529-1880
Shoreview
Cost Key: 1-2
Buy in share + monthly charge.
Unit costs depend on square footage of unit and percent down.
www.applewoodpointe.com

77 - 1BR, 2BR, 3BR Tier-Valued Units in Market Rate Cooperative

Included: Utilities, underground parking garage, community room, grill, gazebo, craft room, hobby shop, exercise room and sauna, cable, internet, and activities.

For additional fee: guest room.

Cardinal Pointe Senior Cooperative of Maplewood (55+)

3003 Hazelwood St.
651-748-9902
Maplewood
Cost Key: 1
Buy in share + monthly charge
Unit costs depend on square footage of unit

www.cardinalpte.com

108 - 1B, 2BR Units in Limited Equity Coop

Included: All utilities except electric, underground heated parking, car wash, storage, community room with kitchen, private dining room, multi-purpose room, game room, exercise room, sun room, library, Direct TV, WiFi, woodworking shop, guest room.

E. CONDOMINIUM OWNERSHIP

Hidden Pathways

5200 Pathways Avenue
60 - 2BR, 3BR Condominiums
White Bear Lake
Contact a realtor for information.

Included: community room, craft room, emergency response system.

For additional fee: underground parking garage.

II. INDEPENDENT LIVING PLUS SERVICES

Three or more services are included in the base rent.

MARKET RATE

The Lodge at White Bear

3666 East County Line N
651-779-9255
www.thelodgeatwhitebear.com
120 - Studio, 1BR and 2BR Apts.
White Bear Lake
Cost Key: 2-3

Included: 3 meals/day + snacks, community spaces, activities program, guest room, emergency response system, housekeeping, linen service, scheduled transportation, basic cable and WiFi, and age in place philosophy.

For additional fee: pet friendly, beauty/barber shop, detached garage parking, homecare services.

III. CAMPUS COMMUNITIES WITH INDEPENDENT LIVING, ASSISTED LIVING, AND/OR MEMORY CARE

Communities offering a range of housing types in one location: Independent Living rental homes for those 55+ (unless otherwise noted); Assisted Living designed for those who may need some assistance with activities of daily living; and Memory Care, typically a secure living environment that offers programs and services to better serve the needs of those with memory impairment or dementia diagnosis. Some communities also offer Companion Care for couples with differing needs.

NOTE: For anyone considering moving into a senior housing community with services, the state of Minnesota requires you to call the Senior LinkAge Line and ask for the 'Before You Move: Consider Your Options' packet. This packet will guide you through the decision making process and give you a code needed before you move into any senior housing with services. **1-800-333-2433**

A. MARKET RATE AND MODERATE RENT

Carefree Cottages of Maplewood (62+)

Most Independent Living Units Moderate Rent, Some Market Rate Private Pay and Elderly Waiver Accepted for Assisted Living Units

1801 Gervais Ave. Maplewood
651-770-7687 Cost Key: 1
www.carefreecottagesofmaplewood.com

110 - 1BR, 2BR and 3BR Independent and Assisted Living Apts. in the Chateau
153 - 1BR, 2BR and 3BR Independent Living 1-level Private Entrance Townhomes

Included: utilities, community and craft/exercise room, planned activities, some units with patio or balcony, in-unit laundry hookups in cottages, surface parking, bi-monthly grocery shopping, on bus route.

For additional fee: detached garage, guest suites, hair salon, assisted living services.

Cost/Rent Key

1=less than \$1500/month
2=\$1501-\$2500/month
3=\$2501-\$3500/month
4=\$3501-\$4500/month
5=\$4500+/month

B. MARKET RATE PRIVATE PAY

Cardigan Ridge

3300 Rice Street Little Canada
651-484-8484 Cost Key: 2-5
www.cardiganridge.com

87 Studios, 1BR, 1BR + Den, and 2BR/2Bath Independent and Assisted Living Apts.
32 Studios and 1 BR Memory Care Apts.

For additional fee: Assisted living cares can be taken to the independent living apartments so a move to assisted living is not necessary.

Ecumen Seasons of Maplewood (62+)

1670 Legacy Parkway E. Maplewood
651-756-1859 Cost Key: 2-4
www.ecumenseasonsmaplewood.org

120 - 1BR, 2BR Independent & Assisted Living Apts.

30 Memory Care and Companion Care Apts.

Included: community, craft/exercise rooms, 1 meal daily, housekeeping, emergency response system, scheduled transportation, all utilities (except phone), internet and satellite TV.

For additional fee: additional meals, beauty shop, home care and home health care services, including on-site Physical, Occupational and Speech Therapy, on-site nursing 7 days/week, underground parking garage.

Gable Pines

1260 East County Road E Vadnais Heights
651-829-3171 Cost Key: 3-5
www.gablepines.com

44 - 1BR, 1BR+Den, & 2BR Apts.

56 - Studio, 1BR, 1BR+Den, 2BR Assisted Living Apts.

23 - Studio Memory Care Apts.

Included in Independent Living: Bi-weekly housekeeping services, utilities (phone, internet and satellite TV), continental breakfast and 1 meal daily, scheduled transportation, in-unit laundry.

Additional included for Assisted Living: Weekly housekeeping with laundry, 3 meals daily, emergency response system. Care plans available for additional fee (i.e. medication management, bathing, dressing, etc.).

Included in Memory Care: All-inclusive.

For additional fee: underground parking, storage lockers.

Keystone Place at LaValle Fields

14602 Finale Avenue N. Hugo
651-888-6557 Cost Key: 3-5
www.keystoneplaceatlavallefields.com

29 - 1BR, 2BR Apts.

49 - 1BR, 2BR Assisted Living Apts.

22 - Memory Care Apts.

Included: restaurant style dining, theater, pub/billiard's, community rooms, free continental breakfast and one meal per day, cable TV and free wireless internet, and housekeeping.

Additional included for Assisted Living and Memory Care: 3 meals daily, emergency response system, laundry, Life Enrichment Program offering many social, mental, and physical opportunities daily.

For additional fee: Beauty/barber shop, underground parking garage, emergency response pendants.

Polar Ridge Senior Living

2365 Helen Street North North St. Paul
651-770-4028 Cost Key: 3-4
www.polarridgeseniorliving.com

114 Studio, 1BR and 2BR Independent, Assisted Living and Memory Care Apts.

Included: Balconies, washer and dryer in all 1 and 2 BR, full kitchen, individually controlled temperature, all utilities (except phone, internet), controlled access entry, health/wellness programs, community room, fitness room, chapel, underground parking, basic satellite TV.

Additional included for Assisted Living and Memory Care: Housekeeping, 3 meals daily.

Additional for Memory Care: assistance to and from meals and activities, laundry, health monitoring, individualized social/recreational programs, personal care, care conferences, and enclosed courtyard.

For additional fee: Meal program and housekeeping for Independent Living, emergency pendant, salon services.

Shoreview Senior Living

4710 Cumberland Street Shoreview
651-228-4064 Cost Key: 2-4
www.shoreviewseniorliving.com

73 - 1BR, 1BR+Den, 2BR Apts.

31 - Studio, 1BR, 2BR Assisted Living Apts.

32 - Studio, 1BR Memory Care Apts.

Included: 1 meal/day, community room, craft/exercise room, theater, scheduled transportation, emergency response system.

Additional included for Assisted Living and Memory Care: 3 meals daily, emergency response system, housekeeping.

For additional fee: laundry, personal care, underground parking garage.

St. Andrew's Village of Mahtomedi

240 East Avenue
651-762-4100

Mahtomedi
Cost Key: 3-5

www.standrewsvillagephs.com

70 - 1BR, 1BR+Den, and 2BR Apts. (some with moderate rate financing)

44 - Studio, 1 BR and 2 BR Assisted Living

25 - Memory Care Apts.

Included: chapel, community room, wellness center, scheduled transportation

Additional included for Assisted Living: 2 meals daily, emergency response system, housekeeping

Additional for Memory Care: 3 meals daily

For additional fee: laundry, guest room, personal care, underground parking garage

The Waters of White Bear Lake

3820 Hoffman Road White Bear Lake
651-313-6440 Cost Key: 2-3

www.thewatersseniorliving.com

106 - Studio, 1BR, 2BR Apts.

30 - Studio, 1BR Memory Care Apts.

Included: In-unit laundry, gas, electric, water, trash, community room, exercise room, WiFi, concierge, outdoor patio.

Additional included for Memory Care: package of home health care services.

For additional fee: meals in restaurant, pub, café, and meal delivery, underground parking garage, storage unit, spa and salon, home health care services and respite care.



Waverly Gardens of North Oaks

5919 Centerville Road North Oaks
651-765-4000 Cost Key: 2-5

www.waverlygardensphs.org

Mews- 76 Independent Living Row Style Homes
Terrace- 88 Independent Living Apts.

44 - 1BR, 2BR Assisted Living Apts.

12 Studio Memory Care, 1BR or 2BR Companion Care Apts.

18 - Enhanced Assisted Living Apts. with 24hr. nurse on-site

Included: continental breakfast, meal allowance, scheduled transportation, housekeeping, emergency response system, activities, cable/ phone/internet, parking.

For additional fee: additional meals, laundry service, health care services, underground parking garage.

Also available on campus: Transitional Care and Long Term Skilled Nursing Care (see page 22).

White Bear Heights Senior Living

4650 Centerville Road White Bear Lake
651-653-3288 Cost Key: 2-3

www.whitebearheights.com

112 - Studio, 1BR, 1BR+Den, 2BR Independent
Living and Assisted Living Apts.

30 - Memory Care Studios

Included: continental breakfast, once a month housekeeping, all utilities including cable and wi-fi (phone extra), van service, full activity program.

Additional included for Assisted Living and Memory Care: 3 meals daily, weekly housekeeping, 2 loads of laundry, 2 daily safety checks, emergency pendant, all utilities including cable and wifi, nurse care management.

For additional fee: underground parking, spa and salon services, home health care packages.

IV. CAMPUS COMMUNITIES - WITH ASSISTED LIVING AND MEMORY CARE ONLY

These communities provide Assisted Living services for those who may need some assistance with activities of daily living and some also offer Memory Care, typically a secure living environment that offers programs and services to better serve the needs of those with memory impairment or dementia diagnosis, such as Alzheimer's Disease.

A. MARKET RATE PRIVATE PAY AND ELDERLY WAIVER ACCEPTED

Maple Hill Senior Living

3030 Southlawn Drive Maplewood
651-363-3690 Cost Key: 2-4
www.maplehillseniorliving.com
62 - Assisted Living Studio and 44 Memory Care Studio Apts.

Included: Meals in restaurant-style dining, utilities (including cable & wireless internet), weekly housekeeping and routine maintenance, activities, entertainment, and socialization programs, fireside lounge, library, fitness room, activity room, beauty salon, private family dining, enclosed outdoor courtyard.

White Pine of White Bear Lake

1235 Gun Club Road White Bear Lake
651-243-9331 Cost Key: 3
www.ServingPeopleBetter.com
44 - Studio, 1BR Assisted Living and Memory Care Apts.

Included: 3 meals daily including snacks throughout the day, weekly housekeeping, laundry, linen change, 24 hour caregivers, all utilities (including wifi, phone separate), emergency call system, activities, assist with bathing, dressing, grooming, incontinence management and escorts.

Cost/Rent Key

1=less than \$1500/month
2=\$1501-\$2500/month
3=\$2501-\$3500/month
4=\$3501-\$4500/month
5=\$4500+/month

B. MARKET RATE PRIVATE PAY

Cerenity Residence of White Bear Lake

4615 2nd Avenue White Bear Lake
651-232-1868 Cost Key: 2-3
www.cerenityseniorcare.org
43 - 1BR, 2BR Assisted Living Apts.

Included: community room, emergency response system, 2 meals daily, housekeeping, activities, scheduled transportation.

For additional fee: additional meals, laundry service, health care services, surface parking.

Also available on campus: Memory Care, Transitional Care and Long Term Skilled Nursing Care (see page 22).

Coventry of Mahtomedi Assisted Living and Memory Care

720 Mahtomedi Avenue Mahtomedi
651-689-1358 Cost Key: 3
www.coventryseniorliving.com
16 - Assisted Living Apts.
32 - Memory Care Studios and 1BR Apts

Included: secure entry, 24 hour care staff, on-site medical services, emergency call system, and personalized care conferences; 3 chef-prepared meals daily, snacks, weekly housekeeping, and laundry services. Activities: music, games, pet therapy, scheduled outings, multi-purpose community room, outdoor decks and courtyard.

For additional fee: Stay-by-the-day respite care.

Good Life Senior Living

5260 127th Street North

651-426-1335

www.goodlifesl.com

32 - Studio Apts

Hugo

Cost Key: 4-5

Included: 27/7 staff, RN on staff, 3 meals/day, emergency response system, heated bathroom floors, weekly housekeeping and laundry, social, recreational and wellness activities, health and personal related services, cable TV, internet, Access to enclosed outdoors, cinema and chapel.

For additional fee: Salon/Barber Shop.

The Homestead at Maplewood

1890 Sherren Avenue East

651-770-3959

www.voa.org

Maplewood

Cost Key: 3

37 - Studios, 1BR, 2BR, Assisted Living Apts.

24 - Studios, 1BR, 2BR Memory Support

Included: 3 meals daily, weekly housekeeping, complimentary laundry facilities, personal emergency response pendant, staffed recreational programs, salon, all utilities (except phone and cable TV), scheduled transportation for outings, wireless internet access, use of all community spaces for personal events, use of "It's Never 2 Late" computer, priority access to Maplewood Care Center for long term care and short-term rehab.

For additional fee: Guest room, pet deposit (restrictions apply), guest meals, carpet cleaning, maintenance services, additional housekeeping, room tray service, laundry, phone/cable service.

Also available on campus: Short-term rehabilitation and long term skilled nursing care at Maplewood Care Center (see page 22).

Suite Living Memory Care and Assisted Living

580 Liberty Way

651-770-2273

www.suitelivingseniorcare.com

Vadnais Heights

Cost Key: 5

32 - Studio Suites

Included: 24 hour supervision, safe and secure community, private suite with a bathroom and walk in shower, internet access, wall mounted TV, 3 meals & snacks daily, utilities, housekeeping, linens, laundry, social activity program, outdoor walking paths.

For additional fee: Individual care plans so each resident pays only for the services they need to receive (including house-call doctor available 24/7, assistance with activities of daily living, medication management/administration, incontinence management, 2 person transfers, diabetic and coumadin management, insulin, feeding tube, injections, oxygen, catheter care, hospice coordination.



V. MEMORY CARE ONLY

Memory Care - A secure living environment that offers programs and services to better serve the needs of those with memory impairment or dementia diagnosis, such as Alzheimer's Disease. One community also offers Companion Care townhomes for couples with differing needs.

A. MARKET RATE PRIVATE PAY AND ELDERLY WAIVER ACCEPTED

Bickford of Hugo

5607 150th Street N. Hugo
651-653-3282 Cost Key: 5
www.enrichinghappiness.com/hugo
27 - Memory Care Shared or Private Studio Apts.

Included: 3 meals daily, laundry, housekeeping, home health care services, activities, 24 hour nursing supervision and security systems to safeguard residents with memory impairments, in-house physician services.

Brookdale North Oaks

300 Village Center Drive North Oaks
651-482-8111 Cost Key: 5
www.brookdale.com
52 Memory Care Private Studio and Deluxe Studio Apts.

Included: 3 meals daily, laundry, housekeeping, home health care services, 24 hour nursing supervision and security systems to safeguard residents with memory impairments. In-house physician services. Also available: end of life care and short-term respite care

New Perspectives Senior Living - Lighthouse of Mahtomedi

113 East Avenue Mahtomedi
651-407-9076 Cost Key: 5
www.npseniorliving.com
32 - Memory Care Shared or Private Studio Apts.

Included: 3 meals daily, laundry, housekeeping, home health care services, activities, 24 hour nursing supervision and security systems to safeguard residents with memory impairments.

Vintage Moments

4559 Bramblewood Ave Vadnais Heights
651-653-4883 Cost Key: 5
www.vintagemoments.org
3 private and 6 semi-private rooms

Included: activities, music therapy, late stage memory care, med reminder, set up and administration, assistance with activities of daily living, incontinence care, secure building, alarm system, mechanical lift transfer assistance, physician services, nurse on call 24/7.

B. MARKET RATE PRIVATE PAY

Prelude Homes and Services

4650 White Bear Prkwy White Bear Lake
651-501-6513 Cost Key: 5
www.preludecares.com
3 - Memory Care Cottages
2 - Companion Care Townhomes

Included: 3 meals daily plus snacks, laundry and housekeeping weekly, full-time activities and spiritual care, home health care services, 24-hour nursing supervision, in-house physician services, security systems to safeguard residents with memory impairments. Also available: end of life care, and short-term respite care.

Cost/Rent Key

1=less than \$1500/month
2=\$1501-\$2500/month
3=\$2501-\$3500/month
4=\$3501-\$4500/month
5=\$4500+/month

VI. CAMPUS COMMUNITIES - WITH TRANSITIONAL CARE AND LONG TERM SKILLED NURSING CARE

These communities provide Transitional Care or TCU (short-term post-hospitalization rehabilitative stays for those recovering from illness, injury, or surgery) and Long Term Skilled Nursing Care or SNC (long term health care and housing services for those most in need and requiring 24 hour skilled nursing care). These communities also offer a variety of other housing types (see pages referenced).

A. MARKET RATE PRIVATE PAY AND MEDICAID ACCEPTED

Cerenity Senior Care of White Bear Lake

1900 Webber Street White Bear Lake
651-232-1818 (Care Center) Cost Key: 5
651-326-1830 (TCU)
www.cerenityseniorcare.org/locations/whitebearlake/

Also available on campus: Assisted Living Apartments and Memory Care Studios (see page 19).

Maplewood Care Center

1900 Sherren Avenue East Maplewood
651-770-3959 Cost Key: 5
www.voa.org

A 130 bed skilled nursing care community that offers short term rehabilitation or transitional care, memory care, long term care and respite, VA contracted.

Also available on campus: assisted living, memory care and respite offered at The Homestead at Maplewood (see page 20).



B. MARKET RATE PRIVATE PAY

Waverly Gardens Care Center

5919 Centerville Road North Oaks
651-765-4000 Cost Key: 5
www.waverlygardensphs.org

Also available on campus: Independent Living Townhomes and Apartments, Assisted Living Apartments, Memory Care and Companion Care (see page 18).

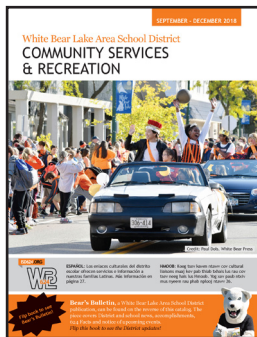


NOTES

White Bear Lake Area Schools Community Services & Recreation

Promoting life-long learning:
Art & Hobbies, Culinary Arts, Finance,
Health, Wellness & Home.

Promoting active living:
Dance & Fitness classes, Open Gym,
Softball, Pickleball, and Volleyball.



Find all of these
activities in the
Community Services &
Recreation catalog.

Need a copy?

Call 651-407-7501
or pick one up at the
Senior Center.

FREE Senior Activity Pass

Senior community members (age 65+) who live in the District are invited to participate in the Senior Activities Pass program and enjoy complimentary admission to school activities. Find the application on the District's website, www.isd624.org, or call the Superintendent's Office at 651-407-7563 to request one be mailed to you.



Senior Community Member Lifetime Activity Pass

This Senior Community Member Activity Pass grants
free admission into home activities* for

YOUR NAME

Validated by Dr. Wayne A. Kazmierczak, Superintendent

White Bear Lake Area Schools

www.isd624.org

651-407-7500



/isd624



/isd624



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VOLUNTEERS OF AMERICA: THE HOMESTEAD AT MAPLEWOOD
& MAPLEWOOD CARE CENTER