



## North Gate Garden Estates

55+ Independent Living Condominiums

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## **Is North Gate Garden Estates The Right Choice For You?**

Many seniors are moving to retirement communities these days because of the conveniences and benefits they provide. However, is the lifestyle of condominium living for you? Condominium association living requires the residents to live under the governing documents such as the Declaration, By-Laws, and Rules & Regulations. All purchasers are assumed to be aware of the rules and regulations that govern the association, and are agreeing to abide by the Declaration, By-Laws, and Rules & Regulations documents, and any future changes to those documents adopted by the Board of Directors, providing that they do not violate existing State Condominium statutes.

Condominium living is the right lifestyle for you if you are community-minded, and wish to reap the benefits of sharing common goals and expenses.

### **With that said, North Gate Garden Estates living has a lot going for it!**

- You can put down your shovel, and kick the mower to the curb because you won't need it here.
- You'll have many new neighbors - you're sure to have a good time getting to know them.
- The low monthly condominium fee and low utility expenses in your condo.
- There are low-cost catered meals three nights a week.
- You'll have many amenities as a resident: Library, Puzzle Room, Billiards Room, Craft Room, Exercise Rooms, Friday Movies, Cards & Games, Musical and Educational Programs, garden plots, etc.
- There are committees and clubs to join, if you choose.
- You'll have the ability to leave on vacation or extended stays without worry of leaving your home unattended.
- You'll feel like you are living in a small town, but with the proximity to all the services and activities of a large city.

### **Condominium living works well for those who are comfortable with following governing rules of a homeowner's association, such as:**

- There are age restrictions. You or your co-resident must be 55 years old or older. Adult (age 19 or older in Nebraska) children may live with you.
- The maximum occupancy is limited to three (3) in a two-bedroom unit.
- Allowable pets—birds, fish, and up to two (2) cats. No dogs are allowed, unless they are a service dog. Townhouse residents may have small dogs.
- The Board, Administrator, or Maintenance personnel has the right to enter units to perform repair or maintenance of common elements, or in the event of a building or resident emergency.
- The governing documents dictate what you can store in storage rooms and garage stalls, and what is allowable on your deck.
- Making some alterations, some additions, and modifications within your unit (i.e., walls, flooring, and windows) requires Board approval.
- It is not an assisted living facility. It is not a nursing facility. It is independent living.

### **Condominium living works best for those who are:**

- Able to work cooperatively with others for the common good.
- Looking for group activities and events with other seniors.
- Ready to enjoy your retirement, without the hassle of exterior home maintenance.
- Interested in volunteering time and/or expertise for the benefit of all residents.

**If this is you...then you would make a great addition to our community!**

## **Condominium Owner Expenses**

Monthly Condo Fee – For one occupant the fee is **\$175**.

**Add \$20** for each additional person.

Maximum of three (3) occupants per condominium.

Telephone, Internet, or additional Cable TV - if more than “Basic” cable is desired.

Electricity for individual condominium.

Real Estate taxes for your unit and garage stall, if included (Unless you qualify for Homestead Exemption, which reduces or eliminates your tax, and must be reapplied for every year).

Homeowner Insurance – Coverage on your real property, personal property, and a minimum amount of personal liability insurance to be carried by each condominium owner is \$300,000. The minimum individual medical insurance requirement is \$5,000. This may be purchased through an agent of your choice. A current copy of proof of insurance must be submitted to the office when the policy is renewed each year.

Condo Repair & Maintenance -- Just like buying your own home, all necessary repairs that are needed within your unit, are at your own expense.

## **Monthly Condominium Fee/Dues**

The monthly fee is an assessment against each condominium owner to pay a proportionate share of the following costs:

Time Warner Cable – Basic cable TV service (about 70 or so channels)

Garbage & Recycling services

Water & sewer service

North Gate staff salaries and benefits

Office supplies, machines, telephone, etc. and equipment repair

Telephones in Office, Lobby, Conference Room, and Dining Room, and Garage

Custodial services and cleaning supplies for common areas

Building maintenance for common areas

Elevator maintenance, repairs, and emergency phone service

Utilities for common areas

Lawn care services and sprinkler system expense

Landscaping and garden area maintenance

Snow removal for streets, sidewalks and parking lots

Parking area and driveway maintenance and repair

Insurance on building, common areas, employees, and Board Members

Corporation taxes (Income, Payroll, Personal Property, & Real Estate)

Weekly blood pressure checks provided by Tabitha

Reserve Fund for future major common area expenses

Contracted major repairs

Monthly insect control spraying for common areas

Accounting/Legal fees

Licenses & Inspection fees

Miscellaneous Expenses

## **Amenities**

First Floor:	Library, Memory Room, Puzzle Room, Ping Pong Room, In-house & U.S. Postal Service Mailboxes, and Storage Rooms
Second Floor:	Exercise Rooms, Billiards Room, and Storage Rooms
Third Floor:	Craft Room and Storage Rooms
Garden Level:	Kitchen, Dining Room, Activity Room, Beauty Salon, Parking Garage, Recycling Bins, Plant Nook, Coin Operated Washer & Dryer, Vending Machines, and Woodworking Shops

A copier and fax machine are available during office hours for personal use – there is a charge for this convenience. There are also computers (one with internet access) for use in the library at all times. Please provide your own paper for the computer/printer.

The North Gate Garden Estates condominium building is a keyed entry building – the front door is unlocked from 8am-5pm, Monday – Friday (except holidays), but otherwise all exterior doors are locked at all times. Summer hours are 8am-5pm Monday-Thursday, 8am-Noon Fridays.

Townhome owners are allowed access to, and membership in, all amenities and activities of their choice.

## **\*\*Activities**

Bingo  
Billiards  
Book Club  
Card Clubs – Bridge, Pitch, Pinochle, and Hand & Foot  
Casino Day Trips  
Catered Meals – By HyVee, three (3) nights weekly: on Mondays, Wednesdays, & Fridays.  
Chorus  
Crafts  
Friday Movies  
Games – Wii gaming console (Bowling is a favorite), Scrabble, Dominoes  
Garden Plots for personal use  
Ice Cream Socials  
Juliet's – once monthly luncheon out for ladies  
Olli Classes  
Potluck Meals  
Programs – entertaining and educational  
Special Events & Celebrations  
Volunteer Committee Opportunities – Board of Directors, Newsletter, Library, Landscaping, Programs & Activities, Decorating, Hospitality, Reception, Blood Pressure, Dining Room, Flea Market/Raffle, Budget, and Quilting  
Weekly Blood Pressure Screenings from Tabitha – no cost to you  
Foot Care Clinics from Tabitha - \$10

\*\*There is an additional charge for some of the activities. Please ask for specifics from activity heads/sponsors.

## **Frequently Asked Questions**

### **Is North Gate Garden Estates an assisted living facility with nurses on staff?**

No, we're an independent living facility for seniors who are able to care for themselves, or have caregivers to assist them.

### **Do you 'buy in' or rent the units?**

Most residents are owners/co-owners of their units. The facility was built with the mindset that the owners/co-owners would be living in their units. There are a few renters, however.

### **Are pets allowed? Smoking?**

Birds, fish, and up to two cats are allowed in the Condo. No dogs are allowed. Service animals are allowed. Townhome owners may have small dogs. There is NO Smoking allowed in the building at all.

### **What meals, if any, are served?**

All units are equipped with full kitchens. However, low-cost catered meals are available three nights a week (Monday, Wednesday, and Friday). Currently the meals are catered through HyVee for a cost of \$7.25 a meal. Punch tickets must be purchased in the Lobby prior to the meal. Because the menus are printed monthly in the North Gate News newsletter, residents (with or without guests) may sign up in the Lobby for any or all of the meal(s) throughout the month. The deadline for sign up is 10:00 am, for any given meal day.

### **What kinds of things are there for seniors to do?**

Volunteering in various groups, Card Games, Billiards, Ice Cream Socials, Chorus, Movies, Potlucks, Bingo, Scrabble, Wii Gaming, Evening Meals, Newsletter, Women's Monthly Lunch Outing (Juliet's), Casino Trips, Gardening, Crafts, Quilting, Puzzles, and Woodworking Shops. There is plenty of nearby shopping, banks, and restaurants; and Interstate 80 is just minutes away.

### **Are there monthly dues?**

Yes, each owner pays a monthly fee. In 2015, condominium owners pay \$175.00 (1 occupant), \$195.00 (2 occupants), or \$215.00 (3 occupants) each month. Monthly fees for the Hollyhock townhome owners are \$185.00; and for the Marigold townhome owners, \$160.00. The dues are an assessment against each condominium owner to pay a proportionate share of the following costs: basic cable service, garbage and recycling services, water and sewer service, blood pressure screening service, staff salaries, benefits, office supplies, machines, telephone and equipment repair, telephone service, custodial services for common areas, building maintenance for common areas, elevator maintenance, repair and emergency elevator phone service, utilities for common areas, lawn care service, sprinkler system expenses, landscaping and garden area maintenance, snow removal for streets, sidewalks and parking lots, parking area and driveway maintenance and repair, corporation taxes (income, payroll, personal property, and real estate), reserve fund, major repairs, monthly insect control in common areas, accounting and legal fees, license and inspection fees, and miscellaneous expenses. ***Hollyhock and Marigold townhome owners' fees also help cover some of the costs mentioned above, since they are afforded the same access as condo owners to all of the amenities of the condominium building.***

### **Do you have to pay taxes on your unit - and if there's a garage stall - on it as well?**

Maybe. There are taxes assessed on both your unit and your garage stall, if one is sold with your unit. However, if you currently pay taxes on your home, or don't because you qualify for the homestead exemption, you will probably have the same status here. If you are eligible for the Homestead Exemption, you must remember that you re-apply for it every year.

### **Do you have Wi-Fi hot spots?**

No. See the Administrator for the Wi-Fi password to be used while close to the office.

### **Can I purchase a garage stall if one becomes available if my unit doesn't "come" with one?**

Yes. However, since having a garage stall is helpful as a selling point when units are sold, most stay with their unit. It is a very rare occurrence for one to be sold without the unit. Occasionally, though, a stall comes up "for rent."