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Distinctive Living Announces Financing Close for Live Well Cottages at Vineland

FREEHOLD, NJ, Jan. 27, 2026 — [Distinctive Living](#), a leading senior living owner and operator headquartered in New Jersey, today announced the successful closing of \$45.6 million in Series 2026 Bonds to finance Live Well Cottages at Vineland, a new more affordable senior living community targeting the largely underserved senior [middle market](#).

The financing was arranged and underwritten by [Ziegler](#), the nation’s leading underwriter of financings for not-for-profit senior living providers.

[Live Well Cottages at Vineland](#) will be a 130-unit, cottage-style senior living community situated on approximately 25 acres in Vineland, New Jersey. The project will be developed in pocket neighborhoods and phases, with initial cottage neighborhoods expected to be delivered roughly six months after construction begins. Leasing will commence as temporary certificates of occupancy are issued for each completed phase.

The community is being developed by Live Well Senior Living, Inc., a New Jersey-based 501(c)(3) organization established to expand access to affordable, dignified senior housing. The organization focuses on creating environments that support independence, flexibility and aging in place.

Distinctive Living will serve as manager and operator of Live Well Cottages at Vineland. The company operates senior housing across multiple states and ranks 27th on [Argentum’s 2025 Largest Provider list](#).

“[Live Well Cottages](#) addresses one of the most pressing challenges in senior housing today — affordability without sacrificing quality or choice,” said Joe Jedlowski, founder and CEO of Distinctive Living. “The cottage and pocket-neighborhood model offers older adults a residential experience that supports independence while providing access to care. From an operational standpoint, it is a scalable platform that can be deployed efficiently in markets across the country to solve the affordability gap in senior housing.”

“We’re proud to partner with Live Well Senior Living and Ziegler on a platform that is both mission-driven and operationally scalable,” said Jedlowski.

Live Well Cottages is designed primarily for independent living, with optional care services available as residents’ needs evolve. Affordable rental rates include two hours of weekly in-home care with additional supportive services offered à la carte allowing residents to age in place with comfort and dignity. The platform utilizes efficient land planning, modular construction methods and standardized designs to reduce development costs, shorten construction timelines and improve predictability for owners and capital partners.

[The Vineland project](#) marks a significant milestone in the broader rollout of the Live Well Cottages platform and reflects Distinctive Living’s continued focus on innovative senior housing models that align resident needs with sustainable operations and long-term investment performance.

About Distinctive Living

[Distinctive Living](#) is a nationally recognized senior living owner and operator headquartered in New Jersey. The company manages independent living, assisted living, memory care and specialty senior housing communities across multiple states, with a focus on operational excellence, resident experience and innovative care delivery models.

About Live Well Senior Living

[Live Well Senior Living](#) is a New Jersey–based 501(c)(3) organization dedicated to developing affordable senior housing that promotes dignity, independence and aging in place through thoughtful design and flexible care options.

About Ziegler

[Ziegler](#) is the nation’s leading underwriter of financings for not-for-profit senior living providers, offering investment banking, financial risk management, merger and acquisition advisory, capital planning, and senior living research and education.

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