

# Retirement Communities

Provides all  
Three of the “3 Hs”

## Advantages...

- Like a Cruise Ship that doesn't float
- Built to suit the changing needs of seniors
- Care-giving oversight managed by experts and regulated by the State of Texas
- More opportunities for social engagement
- Being around others from your generation
- Increased safety and security
- Family and friends worry less
- You have control of the decisions instead of waiting for a crisis that puts someone else in charge
- Cost of 24-hr care is less expensive than in your own home

## Disadvantages...

- Prices may seem high before calculations
- Apartments - smaller than your home
- Need to take an elevator to backyard
- Living in closer proximity to your neighbors
- Hard to change from saving for retirement to spending what you've saved
- Loss of independence and freedom???



**Look for having the 3 H's**



### Meet Michelle Watkins, Retirement Counselor

After many years of working in the industry of retirement living, Michelle now serves as a Retirement Counselor and Marketing Director of Brazos Towers at Bayou Manor. Helping seniors successfully navigate their choices by better understanding the differences between communities and the services they offer, is an important part of her daily role. Whether these individuals end up moving to Brazos Towers at Bayou Manor, or somewhere else, Michelle knows that she and her team have succeeded if visitors leave with the information and tools they need to create a plan that will allow them to thrive in the next chapter of their lives.

*To read my complete blog, please go to [JustAskMichelle.com](http://JustAskMichelle.com).  
Or, you can contact me via email at [michelle.watkins@houstonretirement.org](mailto:michelle.watkins@houstonretirement.org)*