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# WHAT'S THE BEST 55+ COMMUNITY FOR YOU?

#### Free Seminars to Provide 'The Truth About 55+ Senior Living Options'

There are a potentially confusing array of housing options for senior adults in the Austin area. But, how do you choose what is best for you? What questions to ask? What information to evaluate?

Would you be better off in an active adult community, an independent living community, an assisted living residence, or a continuing care retirement community? And, what are the financial considerations for each?

These and other options will be discussed by a panel of experts in two seminars scheduled for April as part of the continuing 55+ Seminar Series.

"More and more retirees of all ages are relocating to active adult and senior living communities," said seminar moderator Cyndi Cummings of the Austin Senior Resource Alliance. "During this 90-minute panel discussion, you will learn the facts about local 55+ living options from some of the most knowledgeable and experienced professionals in the industry."

"The Truth About 55+ Senior Living Options" seminars will be April 9 at Twin Oaks Branch, Austin Public Library, 1800 South 5th Street and April 21 at Laura Bush Community Library, 9411 Bee Caves Road. Both seminar sessions will begin at 10:30 a.m.

Cummings provided a brief summary of some of the options available to senior adults, depending on their age, their health and their financial situation. The seminars will cover locations, amenities, and costs for both purchase and lease options for those 55 and older.

The U.S. Department of Housing and Urban Development (HUD) created an exemption called the Housing for Older Persons Act (HOPA), which protects senior housing communities from being sued for age discrimination by those under the minimum age requirement.

In order to qualify for this HOPA exemption, a senior housing facility or community must be:

- Designed and operated to accommodate "elderly" persons (in accordance with a State or Federal program),

or

- Exclusively occupied by persons 62 years of age or older,
- Intended and operated for occupancy by persons 55 years of age or older (so-called "55 and over" communities).

Active adult (55 and over) communities aren't much different than any other residential community, aside from their age requirements, but most are designed with a retirement-friendly, low-maintenance lifestyle in mind. These communities can be comprised of single-family houses, as well as multi-family patio homes, condominiums, or townhomes, with units that are owned by the resident (as opposed to a rental community).

Interior maintenance and daily upkeep are the responsibility of the homeowner within active adult communities; however, lowmaintenance or maintenance-free exteriors are usually provided,

paid for by the resident through their monthly home owners' association (HOA) dues.

Unlike some other senior living options, active adult communities do not have on-site dining facilities for residents, nor do they provide any type of healthcare services.

Independent living communities are sometimes referred to as retirement communities. Older adults can rent or buy their own units in one of these. Meals often are included. Housekeeping, laundry, and transportation may be available, as well. Most residents can take care of themselves. They don't need help with daily tasks, such as bathing, getting dressed, or taking medicine.



Assisted living residences are similar to independent living communities. However, they also offer personal care services to residents in need. These may include bathing, getting dressed, or taking medicine. Some residences include special units for people who have early- to middle-stage dementia.

Continuing care retirement communities feature a variety of residences on a large campus. Residents can choose independent living, assisted living, or nursing home services. As their needs change over time, they can move to a residence that offers more assistance or medical care.

These communities allow older adults to live in one place for the rest of their lives. This is the most expensive of all senior living options since residents must be able to sign a contract and pay for services now which will be used at a later date.

There is no cost for those age 55 or older to attend "The Truth About 55+ Senior Living Options." Registration for professionals is \$25. Reservations can be made online at www.55PlusSeminarSeries. com or by calling 512-937-2772. Space is limited, and preregistration is recommended.

These sessions are part of the monthly 55+ Seminar Series designed to give those in the mature community a chance to learn about and discuss topics related to aging.

Cummings is the founder of the Austin Senior Resource Alliance and president of The Cummings Home Team and Turnkey Transitions™. She is considered a leading authority on issues related to downsizing, late-life moves and (55+) senior living solutions.

#### **IMPORTANT NUMBERS**

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EMERGENCY	911
Fire	
Ambulance	
Police Department	512-314-7590
Sheriff – Non-Emergency Travis County ESD No.6/Lake Travis Fire	512-974-0845
Travis County ESD No.6/Lake Travis Fire	Rescue
Administration Office	512-266-2533
Travis County Animal Control	512-972-6060
SCHOOLS	
Lake Travis ISD	512-533-6000
Lake Travis High School	512-533-6100
Lake Travis Middle School	512-533-6200
Lake Travis Elementary	512-533-6300
Hudson Bend Middle School	512-533-6400
Lake Pointe Elementary	512-533-6500
Lakeway Elementary	512-533-6350
Serene Hills Elementary	512-533-7400
Bee Cave Elementary	512-533-6250
West Cypress Elementary	512-533-7500
west Cypiess Elementary	
UTILITIES	
Travis County WCID # 17	512-263-0125
Lakeway MUD	512-261-6222
Hurst Creek MUD	512-261-6281
Austin Energy	512-322-9100
Pedernales Electric	
Texas Gas Service	
Custom Service	1-800-700-2443
Emergencies	
Call Before You Dig	512-472-2822
AT&T	
New Service	1-800-464-7928
Repair	
Billing	
Time Warner Cable	
Customer Service	512-485-5555
Repairs	512-485-5080
Repairs Austin/Travis County Hazardous Waste	512-974-4343
OTHER NUMBERS	
Bee Cave City Hall	512-767-6600
Bee Cave Library	512-767-6620
Municipal Court	
Lake Travis Postal Office	512-263-2458
Baylor Scott & White Medical Center	512-571-5000
City of Bee Cave	www.beecavetexas.com
NEWSLETTER PUBLISHER	
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#### Help Make the World a Better Place

Did you know that by opening your home to a foreign exchange student you are taking on the role as a diplomat of the United States? Its true! Hosting a teenager from another country is form of public diplomacy – it gives both the host family and the student an opportunity to learn from each other, exchange cultural experiences and most of all, form life-long relationships.

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STS Foundation, a 501(c)(3) organization, is looking for volunteer host families for the 2020/2021 school year. We accept all different types of families, from single parents, to newly marrieds, to empty nesters to same sex couples. The application process is simple, once you are completely vetted, you will have access to our student database where you can select the student that best fits in with your family.

If you would like to find out more about hosting one of our wonderful students, please contact Vicki Odom at (832) 455-7881 or email at vicki.stsfoundation@yahoo.com. I can get you started in helping to make the world a better place to live.



# The Women's Club of Greater Lakeway

The Women's Club of Greater Lakeway was delighted to have Cecilia Abbott, First Lady of Texas, as guest speaker on Monday, February 24.

Mrs. Abbott has devoted her life to serving others. She has been a teacher, vice-principal, and principal at several Catholic schools across Texas, and later worked in senior health care services.

Mrs. Abbott currently serves on the board of several educational organizations and is an active member of many philanthropic groups. Her signature initiative as First Lady combines the two things that she is most passionate about — Texas and philanthropy. She calls it Texanthropy, and through it she promotes volunteerism and service to others across Texas. Mrs. Abbott has also partnered with the Texas Department of Family and Protective Services on a similar initiative — Network of Nurture — to raise awareness about the ways Texans can support the children and families in the state's child welfare system.

Mrs. Abbott has been married 38 years to the Governor of Texas, Greg Abbott. With her husband's election as Governor, she made history by becoming the first Hispanic First Lady of Texas.





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Bee Cave Messenger - April 2020 5

# Texas A&M Agrilife Extension: Pollinators



There are many animal pollinators with most of those being insects. Probably the most well-known of pollinator insects are bees and more specifically, honey bees. Honey bees are pollinators, but only make up a small portion of the bee population around the world. Most bees are solitary and nest in the ground. Solitary bees

are not aggressive and many are stingless, so people should not be afraid of them.



Butterflies and moths are also important pollinators. Unfortunately, due to habitat destruction and other factors, their populations are on the decline. If you want to provide habitat for butterflies and moths, you need to ensure to fulfill the requirements of all life stages. Host plants are needed for egg laying and caterpillar

feeding; nectar plants are needed for adult feeding; and overwintering sites are needed for various stages.



Flies are an often overlooked pollinator. With their poor reputation for carrying diseases, many people consider flies to be pests. Flies can be beneficial by fitting into food webs, breaking down waste material, feeding on other insects (some species), and pollinating plants

(including some food crops such as apples and peppers).

#### Ideas to help conserve pollinators:

- Plant native plants that provide nectar blooms spring, summer, and fall
  - Provide a variety of colors
  - Provide a variety of flower/ bloom shapes
- Provide multiple levels of plants (groundcover, shrubs, trees, etc.)
- Plant in clumps of the same plant to make it easier for pollinators to find
  - Reduce turf and replace with flowering plants
  - Plant native bunch grasses to provide food and shelter for insects
  - Allow fallen leaves to remain on property to provide shelter
- Create areas of bare soil for ground nesting bees (choose sunny areas that will provide dry soil)
  - Use IPM (integrated pest management) to reduce pesticide use
  - Provide water in a SAFE manner for insects
- Use shallow dishes with rocks, stones, sand, or some substrate to allow insects to drink without drowning

For more information or help with identification, contact Wizzie Brown, Texas AgriLife Extension Service Program Specialist at 512.854.9600. Check out my blog at www.urban-ipm.blogspot.com

This work is supported by Crops Protection and Pest Management Competitive Grants Program [grant no. 2017-70006-27188 / project accession no. 1013905] from the USDA National Institute of Food and Agriculture.

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