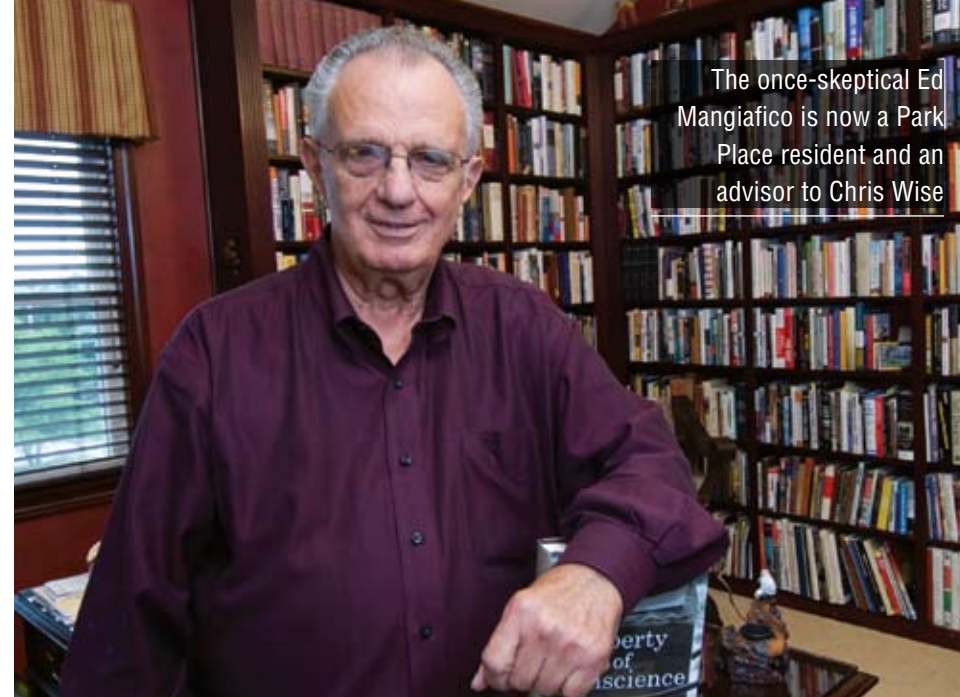


# a Wise Choice

As the population ages, a retirement-living concept is vital and alive.

by greg o'brien



The once-skeptical Ed Mangiafico is now a Park Place resident and an advisor to Chris Wise

The impetus for Wise Living, appropriately enough, was a difficult meeting between Wise and his own beloved grandmother concerning a move into a traditional retirement community in 1989. With glossy brochures in hand, Wise, then a 26-year-old carpenter, paid a visit to his grandmother at her handsome Manhattan apartment, hoping to entice her to relocate to a conventional senior community on Cape Cod. At 89-years-old, Dr. Garda Bowman, a retired Barnard College professor with a doctorate in education, lacked the resources to continue to live in her home. She was adamant, however, about not wanting such a move. Shooting her favorite grandson a stern look, she barked, "I don't want to move in with a bunch of old people!" Then she asked him to leave. Resistance such as this is not unusual and has only become more common as the elderly face the most recent wave of financial hardships. "For some people, their biggest asset is their home," says Leslie Scheer, executive director of Elder Services of Cape Cod and the Islands (ESCCI), which oversees a full slate of services designed to help keep seniors independent and in their homes. "Other seniors have lost large sums of money in the stock market and cannot afford housing options other than staying put."

Provoked by the conversation with his grandmother, Wise returned to Cape Cod and began searching for a more appealing alternative to the traditional senior housing idea that his grandmother so emphatically rejected. With traditional CCRCs, services are included in a substantial fixed fee and provided on the community's grounds, usually located far from each town's center because of the large amount of space needed for such a facility. Wise outlined a list of utopian criteria for his grandmother's new dwelling: choice of, equity in, and control over the housing; a combination of reasonable price and high value; personalized health care; à la carte options, like private dining and housekeeping; and 24-hour staff. He envisioned a senior complex within walking distance of the shopping and services found in most town squares, available at a cost that was less than or equal to that of owning and maintaining a private residence.

Finding nothing on the Cape that met these high-level criteria, Wise called upon his background in the construction and restaurant industries to build a retirement community his grandmother would like to live in with pride and comfort. In 1990, he built The Chatham House, the first of Wise Living's communities. The key was to eschew the principles behind complex senior housing facilities. In the nearly two decades since Wise's

ON CAPE COD IN THE 1700S, ATTENTIVE LEADERS OF THE QUAKER CHURCH sometimes noticed parishioners missing from a Sunday service. Concerned, they would make house calls. Usually, the absence was due to illness or another age-related reason. And so the Quakers, followed by the Presbyterians, were the first to develop the concept of senior housing and care—known today in more traditional terms, as Community Care Retirement Communities (CCRCs), a category of senior housing that includes the full spectrum of assisted living, independent living, and nursing-home care options. CCRCs have faced a great deal of financial turmoil in the last several years. Since 1996, healthcare expenses stemming from assisted living facilities cannot be reimbursed. The housing crisis in our region has only exacerbated the problem. Unable to sell the family home, scores of elderly folks who need the support of a CCRC cannot afford the hefty up-front payments required to simply move in. Simultaneously, many seniors have deep-seated apprehensions about moving into traditional CCRCs, drastically changing their lifestyle and often losing their independence.

Robert and Linda Young roam the grounds around Park Place, the Wise Living community where they have owned a home since 2000.

Enter Cape Cod's Wise Living, offering an innovative retirement-housing alternative—independent living, equity ownership, and different levels of choice and control—that surpasses traditional CCRC choices. The simple concept is a model that the rest of the retirement services industry is steering toward, says founder and Chatham resident Chris Wise. Since its first facility opened in 1990, Wise Living has grown into a network of five independent senior living communities in town centers across the Cape.



Chris Wise, above, has created a network of five Cape retirement communities, and plans on more Wise Living facilities to come.

In addition to Chatham's Park Place, shown here, there are Wise Living communities in Harwich, Orleans, and Harwichport, a second in Chatham, and one planned for Woods Hole.



grandmother embraced this concept of independent retirement community living—she moved into The Chatham House in 1991 and lived there until she was 96 years old—hundreds of others have embraced this ground-breaking departure from traditional senior housing, assisted living, and nursing-home care options. Today, Wise Living's retirement communities include Chatham's The Chatham House and Park Place, The Harwich House in Harwich, Orleans Place in Orleans, and The Melrose in Harwichport. All offer one- and two-bedroom unit ownership in a price range of \$125,000 to \$675,000, and all are located in each town's center.

Wise's outspoken grandmother was just one of the first of many retirement-age individuals to find a happy home in a Wise Living community. When Reverend Gene Pickett, former president of the Unitarian Universalist Association, and a longtime friend, Ed Mangiafico, retired CEO of the May Company, met with Wise ten years ago to discuss rein-

venting retirement, these sage men and their wives were all ears. Mangiafico had come across a newspaper ad for Wise's innovative retirement community. "I thought the idea of settling into a place in a Main Street setting, where you could make new friends and start over while you were still in good health, was smart thinking," notes Pickett. "We needed to know more." During the couples' conversation with Wise, the then mid-30-year-old frequently had to excuse himself to answer cell phone calls. The phone kept ringing with more queries about his retirement facilities. "I turned to my friend Gene and told him that this guy (Wise) was too young to figure out the fine points of retirement living," recalls Mangiafico, not one to suffer fools gladly. "I suggested that we be polite for the moment and listen to his ideas."

The Picketts and the Mangiaficos are good listeners and knew a winning concept when they heard one. "We were convinced," says Mangiafico, who has become a close associate and advisor to Wise. The Mangiaficos and the



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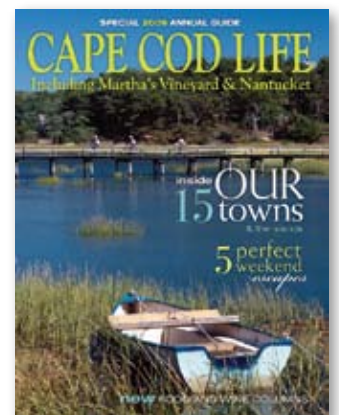
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Picketts each bought units at Wise's Chatham Park Place before construction was completed—a trend common with Wise Living communities—and continue to live there today as active participants in numerous community activities.

"This has given us great peace of mind," says Pickett, sitting with his wife, Helen, on a satin-covered couch in his friend Mangiafico's living room, near a deck with sweeping views of Park Place and its vibrant landscaping. "It has also taken responsibility and worry off the shoulders of our children. It has been a renewing process. My advice to others is to make these essential decisions while you still have control over your lives and finances."

Wise knows that there will be far more to juggle in 2009 due to a troubled economy, yet he remains opti-

mistic about his innovative retirement concept. With a 43-unit Wise Living community overlooking Woods Hole Harbor in the permitting stage, a 55-unit project proposed for a location off of Route 6A in Brewster, and still more communities in the works for Sandwich and Bourne, Wise is looking forward to providing seniors with housing that is a welcome, affordable alternative to the norm.

"My intention," says Wise, "was always to keep it simple."

*Greg O'Brien, a freelance writer and political/communications strategist is a frequent Cape Cod Life Publications contributor. For more retirement- and assisted-living options on the Cape and Islands, visit our on-line edition, [www.capecodlife.com/life/](http://www.capecodlife.com/life/)*

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