

# The New York Times

## Growing Old in High Style

A new crop of luxury senior housing is turning retirement into a five-star resort stay.



The Watermark at Brooklyn Heights, a new luxury senior living community, models itself after wellness resorts. Gisela Vellahn, a resident, took a swim in the heated pool. Credit... Gabby Jones for The New York Times

**By Steven Kurutz**

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Bill Morin, 82, a retired chief executive, was not happy with his run-of-the-mill nursing home on the Upper West Side. The elevators were always broken, his small room faced a brick building and he needed permission every time he wanted to venture out.

So last year, during the height of the pandemic, he traded up to the [Watermark at Brooklyn Heights](#), a new luxury “senior living community” housed in a former 16-story hotel from the 1920s, with colonnaded towers that evoke an Italian palazzo, an indoor swimming pool and a small army of caregivers to anticipate his needs.

Mr. Morin’s son, Tim, who lives nearby and suggested the Watermark to his father, is amazed by the opulence. “This is never what I would have envisioned assisted living for my aging parent to look like,” said Tim Morin, the president of an executive coaching firm. “It’s the nicest building he’s ever lived in. And he lived in a nice co-op in Murray Hill for 30-something years.”

His father would concur. Relaxing with a Lee Child thriller at the Watermark’s rooftop lounge with sweeping views of the Brooklyn Bridge and Manhattan skyline, Mr. Morin smiled and said, “Take a look around you. The ambience here is fantastic. The chef comes out and asks, ‘Was that meal good enough?’ I didn’t even know the chef at the other place.”

The Watermark is one of several luxury assisted-living homes that have sprung up in the last few years, especially in places like New York City with its many affluent retirees with upmarket tastes and cosmopolitan demands. Others include the [Sunrise at East 56th](#) and [Inspir Carnegie Hill](#), a purpose-built hi-rise on the Upper East Side that opened last spring.

These upscale retirement homes cater to the affluent end of the “the silver tsunami” — the coming wave of aging baby boomers who are still socially and culturally active, and who have become accustomed to a certain quality of life.

The vibe at these places is less dreary nursing home and more five-star wellness resort. (Indeed Watermark has recruited an executive from Canyon Ranch to run its fitness offerings.)



The Watermark has several restaurants, including a 140-seat dining room where residents can order Kobe beef. Credit...Gabby Jones for The New York Times

During a recent tour of Watermark, Rocco Bertini, its executive director, pointed out “the several F and B rooms on the property” — hospitality-speak for food and beverage — including the main 140-

seat dining room with plush seating and double-height ceiling; a “European-style” cafe with freshly baked pastries, smoothie bar and eco-friendly packaging; and a Mediterranean-style gastro pub with a pizza oven and exposed brick.

“What we’re selling is a lifestyle,” Mr. Bertini said.

Inspīr, meanwhile, brims with opulent finishes and luscious amenities. The soaring, light-filled lobby features a Yamaha grand piano, Roman travertine floors, a green onyx wall and Seguso chandelier. A concert by Yo-Yo Ma at the nearby 92nd Street Y streams to the in-house TV channel. The 17th floor “sky park” has a wraparound terrace, bistro and lounge with a fireplace. The expansive view of the East River from the 23rd floor penthouse is breathtaking.

One resident, Marilyn Snyder, describes it as “the QE2 on the East River.”

Luxury comes at a high cost. Monthly fees at the Watermark range from \$8,295 for studio apartments, to \$20,295 for a two-bedroom. That does not include a one-time membership fee (\$50,000 for independent living, \$20,000 for assisted living and memory care).

Fees at Inspīr start at \$13,500 a month and includes room and board, a concierge and special events and programs. Medical care is extra. A penthouse starts at \$29,750 a month.

By contrast, the median cost for assisted living in the United States is about \$4,000 a month, according to [a recent report](#) by Genworth Financial, an insurance firm. And Medicare isn’t footing the bill at these “private pay” facilities.

But the Watermark may also be the easiest exclusive club in New York to get into: A year after opening last October, it had just 30 residents (capacity is 275). The common spaces were empty, the solicitous staff stood around a bit aimless.

The 215-unit Inspīr was slightly more bustling, with roughly 60 residents so far. The pandemic and the its devastating toll on [nursing homes](#) have no doubt posed a challenge.

Tim Mullaney, the editor of [Senior Housing News](#), a trade publication, said places like Inspīr and the Watermark are promoting “the idea of affinity rather than exclusivity” — that is, to live among like-minded people. And in cities like New York, the high cost of living and urban setting means that there is a large pool of highly educated, financially successful and culturally curious retirees who are seeking similar company.

David Freshwater, the chairman of Watermark Retirement Communities, said giving seniors three squares and meeting their basic living needs, as many nursing homes have done for the World War II generation, is not going to cut it for more demanding boomers.

“Boomers question things,” Mr. Freshwater said. “They don’t want to be entertained so much as engaged.”

To that end, the Watermark has a 16-seat movie theater and an art gallery. A recent exhibit, “[Not Another Second](#),” told “the stories of 12 LGBT+ seniors and the years they lost not living their authentic selves,” according to the show’s website. Inspīr offers a class in memoir writing, meditation and other forums for self-actualization. At another luxury facility, Atria West 86, in Manhattan, [Billie Jean King is the “well-being coach](#),” providing residents the glow of celebrity.



The Watermark also has an on-site salon. Credit...Gabby Jones for The New York Times

Perhaps the strongest concession to boomer vanity is how these rich retirement residences sell a vision of wellness and renewal, and avoid any mention of aging and mortality.

By adopting the look and language of hospitality (at the Watermark, help getting dressed is called a “discreet service”), keeping residents [busy with cultural and personal enrichment](#), and obscuring medical services, these members of the rock ‘n’ roll generation don’t feel they are in the old folks’ home. If not for the red pull cords in the showers and bedside, residents could fool themselves into thinking they were forever guests at a luxury resort.

Ms. Snyder, the Inspīr resident, said the decision to move from her Upper East Side apartment into assisted living was not an easy one. A former actress known professionally as Maggie Burke, she still remembers visiting her grandmother in a dreary nursing home with “a little cot bed and rather crude facilities,” and did not want the same for herself, she said. A tour of Inspīr, not far from her old apartment and favorite restaurants, changed her mind.

“I decided I would get good health care here and also live in a very luxurious setting,” said Ms. Snyder, who declined to give her age.

Ms. Snyder started a film club and she's taking the memoir-writing class. "I've made some lovely friends," she said. "There's a very stimulating population."

Back at the Watermark, Mr. Morin was enjoying the view from the rooftop lounge, where he reminisced, "I was sitting up here with a glass of wine and there's a jazz band playing over here and I looked up at God in heaven and said, 'I'm home.'"

Mr. Morin said his one-bedroom, two-bathroom apartment with its kitchenette, marble shower and tasteful modern furniture reminds him of the finest hotels, "but better," he said, because he's a resident. The cost is largely covered by a long-term care policy he took out ages ago.

"I'm a lucky dog," Mr. Morin added, pointing out how quickly the elevators there zoom up and down. "I went to four other homes before I came here, OK? This is paradise."

Link: <https://www.nytimes.com/2021/11/27/style/growing-old-in-high-style.html>