

# YOUR NEXT CHAPTER

A Complete Guide to Senior Housing Decisions

For Concord Seniors and Their Families

*Helping You Choose With Confidence — Right Here in the Commonwealth*



Prepared for You By:

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*This report is for informational purposes only. It does not constitute legal, financial, or medical advice. Always consult qualified professionals before making major decisions.*

**WILLIAM RAVEIS**

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## Introduction: Is It Time to Think About Your Next Move?

Let's be honest. The house has been good to you. You raised a family here. You made memories in every room. The thought of leaving can feel like losing a piece of yourself.

But maybe things are changing. The stairs are harder. The yard takes more out of you. The kids have moved away. The house feels too big, and maybe a little too quiet. Or maybe your body is sending signals you can't ignore. Or your doctor has said it's time to plan. Or your family is gently, or not so gently, asking hard questions.

Here is the truth: most people avoid this conversation for as long as they can. And that is completely understandable. But waiting rarely makes things easier.

### ***The Reality for Massachusetts Seniors — By the Numbers***

- 17.1% of Massachusetts residents are now 65 or older. The 60-and-over population is 23.8% of the state. [1]
- In 2021, 1,027 older adults in Massachusetts died from fall injuries — the leading cause of injury-related death in this age group. [2]
- The median single-family home sale price in Massachusetts was \$638,000 in 2025 — meaning most long-term homeowners are sitting on substantial equity. [3] Current 2026 listing/sale medians are often higher (~\$650k–\$750k+ in some reports). Values are appreciating. [3A] In Concord, the 2025 median sale price of a single-family home was \$1,775,000; and the median sale price of a condominium was \$863,000 (MLSPIN).
- Assisted living in Massachusetts costs a median of \$7,250 per month, far above the national median of \$6,200. [4]
- A private nursing home room in Massachusetts now runs \$14,000–\$15,000 per month. [5]

*The gap between what we want and what we plan for can cost us dearly — in money, in health, and in peace of mind.*

Here is the good news: Massachusetts has some of the best elder care resources in the country. And you have more options than you may realize. The earlier you start planning, the more control you keep.

That's where I come in. As a REALTOR® with the Seniors Real Estate Specialist (SRES®) designation from the National Association of REALTORS®, I have specialized training in senior real estate needs, Massachusetts housing law, and the full range of housing options available right here in the Commonwealth. [6]

*I compiled this guide for you. Plain words. No jargon. No pressure. Just solid, honest information to help you and your family choose your path with confidence. Let's get started.*

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# Part 1: Understanding Your Decision

## Why This Decision Matters So Much

Where you live affects everything. It affects your safety, health, finances, relationships, and daily happiness.

For most Massachusetts seniors, the family home is also their largest financial asset. The median single-family home sale price in the state reached \$638,000 in 2025 [3]. In Greater Boston, median prices are even higher. Many long-term homeowners have seen dramatic appreciation.

Massachusetts' older population is also growing fast. 17.1% of the state's residents are 65 or older today [1], and that percentage is expected to keep rising. Communities across the Commonwealth are preparing for a significant wave of seniors making exactly the decisions you are thinking about now.

## The Big Five Options

Most seniors and their families are weighing some version of these five paths:

Option	Best For	Key Challenge in MA
Age in Place	Those who love their home and community and have good local support	High home maintenance costs; in-home care averages \$34–\$38/hr in MA
Downsize / Right-Size	Those ready for less space, lower costs, and more financial freedom	Emotional attachment; tight MA inventory; capital gains on long-held homes
Active Adult Community (55+)	Independent, social seniors wanting amenity-rich, low-maintenance living	Limited inventory in MA; high HOA fees in the Greater Boston market
Continuing Care / Life Plan (CCRC)	Those who want one community covering all future care levels	High entrance fees; complex contracts; strong demand = waitlists
Assisted Living	Those who need daily help. MA median cost: \$7,250/month — far	Cost; MassHealth coverage is limited and has income/asset caps

	above the \$6,200 national median. [4]	
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We will look at each of these in depth in the sections that follow.

*"Age is an issue of mind over matter. If you don't mind, it doesn't matter."*  
Mark Twain

## Part 2: Aging in Place — Staying in Your Own Home

### *What Does "Aging in Place" Mean?*

**Aging in Place** means staying in your own home as you get older, even as your needs change. It means getting the help you need at home rather than moving to a facility.

According to AARP's 2024 survey, 75% of adults over 50 want to stay in their homes as they age. [7] More than half said they would need home modifications to do so safely, including grab bars (72%), better entryways (71%), and kitchen upgrades (39%). [7]

### **The Safety Reality in Massachusetts**

Falls are the leading cause of injury-related death for older adults in Massachusetts, both in the state and nationally. [8] In 2021 alone, fall injuries led to 1,027 deaths, 19,244 hospital stays, and 52,112 emergency department visits among Massachusetts older adults. The total hospital and ED charges for those injuries were \$964 million, with Medicare covering 86% of the costs. [2]

That is why a safe home environment is not a luxury. It is a medical necessity. And it is one of the first things to address when planning to age in place.

#### ***Common Home Modifications***

- Grab bars in bathrooms and showers
- Walk-in shower or walk-in tub
- Ramps or zero-step entries
- Wider doorways for walkers or wheelchairs
- Lever-style door handles and faucets
- Better lighting in hallways, kitchens, and on stairs
- Non-slip flooring and rug removal
- First-floor bedroom and bathroom
- Medical alert system (wearable fall-detection button)
- Smart home technology — voice-activated lights, locks, and thermostats

## What Does It Cost in Massachusetts?

In-home care in Massachusetts averages \$34.44 per hour for a home health aide and \$37.93 per hour for homemaker services, some of the highest rates in the country. [9]

Costs vary by region: Barnstable (Cape Cod) runs the highest in the state at nearly \$50 per hour, while Springfield is among the most affordable at around \$32 per hour. [9] Full-time in-home care (40 hours per week) can easily reach \$5,000 to \$6,000 per month in Massachusetts, as expensive as assisted living. Understanding this helps you plan realistically.

## Who Can Help Pay for Modifications in Massachusetts?

Original Medicare (Parts A and B) does not cover home modifications. But there are important Massachusetts-specific options:

- **MassHealth Frail Elder Waiver (FEW):** Massachusetts Medicaid — called MassHealth — operates the Frail Elder Waiver for residents 60 and older who qualify for nursing home-level care but prefer to stay home. Services include home modifications, personal care, home health aides, meal delivery, and more. [10]
- **MassHealth PACE Program:** The Program of All-Inclusive Care for the Elderly (PACE) is administered by MassHealth and Medicare in Massachusetts. It delivers full medical and social care to eligible seniors who want to remain in the community. PACE sites operate in Cambridge, Dorchester, Lynn, Mattapan, Revere, Springfield, West Springfield, and Worcester. [11]
- **Senior Care Options (SCO):** Massachusetts's SCO plan delivers both MassHealth and Medicare benefits through a single managed care plan, including home care services. [12]
- **Massachusetts Home Modification Loan Program:** Administered through the Executive Office of Elder Affairs (EOEA) and local Aging Services Access Points (ASAPs), this program provides low-interest or deferred loans to income-qualifying seniors for accessibility modifications.
- **HUD Older Adults Home Modification Grant:** Provides up to \$5,000 per household for modifications. [13]
- **USDA Section 504 Home Repair Program:** Grants up to \$10,000 for low-income rural seniors in eligible areas of Massachusetts. [13]

- **VA Specially Adapted Housing Grants:** Veterans with service-connected disabilities may qualify for up to \$110,000 in modifications. [14]
- **Your Local Aging Services Access Point (ASAP):** Massachusetts's 27 ASAPs are the front door to the elder care system. They can assess your needs and connect you with local programs. Call MassOptions at 1-800-243-4636 or visit [mass.gov/eoea](http://mass.gov/eoea). [15]

***A Note from Bob Wiltse, REALTOR®, Your SRES® Agent***

I can walk through your home with you and think through its long-term potential. I can also connect you with Certified Aging-in-Place Specialists (CAPS) who assess the modifications you need and provide estimates before you spend a dime.

And I can help you locate your local ASAP for Massachusetts funding programs.

*"As you grow older, you will discover that you have two hands —  
one for helping yourself, the other for helping others."*

Audrey Hepburn

## Part 3: Downsizing — Trading Big for Better

### *What Is Downsizing?*

Downsizing means selling your current home and moving to a smaller, easier one. Many people call it "right-sizing" because it is not about giving up. It is about getting a home that fits your life today.

### **Your Home's Value Right Now**

Massachusetts homeowners are in a remarkably strong position. The median single-family sale price statewide hit \$638,000 in 2025 [3], a 3.7% increase from the prior year.

In metro Boston, the median home price was \$860,000 [16]. Coastal communities saw even higher prices: Provincetown's median was \$2.1 million, and prices across the Cape and Islands have climbed significantly over the past five years. [17]

For most long-term Massachusetts homeowners, decades of appreciation mean substantial equity. That equity is a powerful resource for funding your next chapter.

### **The Capital Gains Tax Rules**

When you sell your primary home, federal law allows you to exclude up to \$250,000 in profit from capital gains tax (singles) or \$500,000 (married couples filing jointly) — as long as you have lived in the home for at least 2 of the past 5 years. [18]

In a state where homes have appreciated dramatically, this exclusion is significant. But some long-term Massachusetts homeowners may have gains that exceed the exclusion limit. A tax professional can help you understand exactly what you owe and how to plan for it.

Note: As of mid-2025, there are active discussions in Congress about potentially changing capital gains taxes on home sales. [19] Ask your tax professional about the most current rules before you list.

#### ***Example: The Power of Massachusetts Home Equity***

Say you bought your home in the suburbs of Boston 30 years ago for \$180,000.

Today it is worth \$820,000. As a married couple, you can exclude up to \$500,000 in gains [18] — potentially walking away with a large, largely tax-free sum to fund your next chapter.

***Every situation is different. A tax professional can run the exact numbers for you.***

### **What About a Reverse Mortgage?**

A reverse mortgage lets you access your home's equity without having to sell. You receive money (as a lump sum, through monthly payments, or as a line of credit), and the loan is repaid when you sell, move out, or pass away.

Reverse mortgage proceeds are not considered taxable income. [20] But they come with fees, accumulating interest, and ongoing obligations: you must continue paying property taxes, insurance, and maintenance. Failure can make the loan immediately due.

***Always speak with a HUD-approved housing counselor*** before considering a reverse mortgage. This counseling is required by law for FHA-backed loans, and it is free or low-cost. MassOptions (1-800-243-4636) can connect you with counselors in Massachusetts.

### **The Emotional Side of Downsizing**

Leaving a home where you raised children and built a life is hard. Please do not let anyone rush you.

- Give yourself plenty of time (months, not weeks)
- Tell the story of each room before letting things go
- Bring in a Senior Move Manager to help sort, donate, and pack with compassion
- Take photos of meaningful items before passing them on
- Let grandchildren or family members choose special keepsakes first

### ***A Note from Your SRES® Agent***

I understand that this is about more than square footage. When we work together, we go at your pace. I can provide a current market valuation for your home, walk you through the full financial picture, and connect you with Senior Move Managers who specialize in making the process smooth, meaningful, and dignified.

## Part 4: Active Adult Communities (55+)

### *What Are Active Adult Communities?*

Active adult communities (also called 55+ or independent living communities) are designed for older adults who remain healthy and active. They offer low-maintenance living, built-in social life, and neighbors in the same stage of life.

Massachusetts has a growing inventory of 55+ communities, from affordable manufactured home parks to resort-style condominiums. Some well-known examples include Fuller Village in Milton (age 62+), Arbor Hills in Kingston, and The Pryde in Hyde Park — an LGBTQ-welcoming community. [21]

### **Here are four well-regarded communities in and near Concord:**

***Newbury Court*** — 100 Newbury Court, Concord | ★ 4.6 A continuing care retirement community (CCRC) right in Concord center, offering independent through memory care. Residents rave about the fitness classes, live music several times a week, physical therapy, and the welcoming community atmosphere. ☎ 978-369-5155

***Concord Park Senior Living*** — 68 Commonwealth Ave, Concord | ★ 4.6 Independent and assisted living with a warm, family-feel. Known for attentive staff, social programming, resident van transportation, and smooth transitions for new arrivals. ☎ 978-369-4728

***Camellia Gardens Gracious Retirement Living*** — 16 Digital Way, Maynard | ★ 4.6 About 6 miles west in Maynard, this independent retirement community has a close-knit feel with a full social calendar — bingo, crafts, entertainment, gardening, and holiday events. ☎ 978-897-1528

***Waterstone of Lexington*** — 53 Watertown St, Lexington | ★ 4.8 A boutique-sized, upscale 55+ independent living community about 10 miles east in Lexington. Pet-friendly, with outstanding reviews for staff, food, and activities. Reviewers appreciate that it's not overwhelming in size. ☎ 781-427-2203

Note that several of these communities offer a spectrum of care levels (independent → assisted → memory care), so they can be good long-term options even if independent

living is the current need. Worth calling each to ask about current availability and pricing.

The national median monthly cost for independent living is \$3,145 [22], but costs in Massachusetts typically run higher. Expect to pay at least between \$2,500 and \$5,650 per month in MA, depending on location, size, and amenities. [22]

### Types of 55+ Communities in Massachusetts

Type	What to Know
Age-Restricted Subdivisions	You own the home; at least one resident must meet the age requirement. You pay HOA fees. Examples throughout Greater Boston, the South Shore, and the Cape.
Active Adult Rental Apartments	Rent a unit month-to-month. More flexibility, less long-term commitment. Growing in urban areas near Boston.
Manufactured Home Communities	Often the most affordable 55+ option in Massachusetts. You may own the home but rent the land (lot rent). Good for those on fixed incomes.
Resort-Style Communities	Higher-end communities with pools, fitness centers, and full activity calendars. Higher HOA fees. Found in suburbs and coastal communities.

### What to Look for When Choosing a Community

- Is the community financially stable? Ask to see financial statements or audited HOA records.
- What is included in the monthly fee? What costs extra?
- What happens if your health changes? Can you stay, or must you move?
- Is transportation available? This matters greatly if you can no longer drive.
- Are the residents active and social? Visit at different times of day, including evenings.
- Is the location convenient to your doctors, family, and interests?
- What are the HOA rules on pets, guests, rentals, and modifications?

***Massachusetts Fair Housing Note***

Federal law (the Fair Housing Act) allows age-restricted communities to limit residents by age. Still, they must: have 80%+ of units occupied by someone 55 or older, publish and follow age-verification policies, and verify residents' ages.

Massachusetts also has its own strong fair housing laws. Any community that markets itself as 55+ must comply with both state and federal requirements.

***Ask questions. Read the documents. Don't sign anything you don't fully understand.***

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## Part 5: Continuing Care Retirement Communities (CCRCs)

### *The "All in One" Option*

**A Continuing Care Retirement Community (CCRC)** — also called a Life Plan Community — is a campus that offers multiple levels of care in one place. You might start in independent living, move to assisted living if your needs change, and then to memory care or skilled nursing, all without leaving the community.

Massachusetts has several well-regarded CCRCs, including communities in the Greater Boston area, the North Shore, South Shore, MetroWest, and Western Massachusetts. Given the state's quality of healthcare infrastructure, Massachusetts CCRCs often have strong reputations and long waitlists.

### **The Financial Picture**

CCRCs typically require a large upfront entrance fee plus ongoing monthly fees. Entrance fees can range from under \$100,000 to well over \$1 million. Monthly fees typically run \$3,000 to \$5,000 or more. [23]

Given Massachusetts' high cost of living, many Boston-area CCRCs sit at the upper end of those ranges.

There are several contract types, each with different costs and risks:

- Type A (Life Care): Highest upfront cost, but monthly fees stay mostly stable even as care needs increase. Best long-term value for those who end up needing significant care.
- Type B (Modified): Lower entrance fee, but some care services cost extra when you need them.
- Type C (Fee-for-Service): Lowest entrance fee, but you pay full market rates for care. Most financial risk occurs when health needs are high.
- Rental: No entrance fee. Pay month to month. Most flexible. No equity or refund.

### **What to Ask Before You Sign**

CCRC contracts are complex. Have a Massachusetts elder law attorney review any contract before signing. Key questions:

- What is the refund policy if I leave or pass away in the first year or two?

- How have monthly fees increased over the past 5 to 10 years?
- What is the financial health of the organization? Request audited financials.
- What triggers a move from independent living to assisted living?
- Is memory care available on campus? What is the waitlist situation?
- What are the staffing ratios in the care areas?

***Red Flag Warning***

Some CCRCs have faced serious financial difficulties nationally.

Before committing a large entrance fee, ask for the community's most recent audited financial statements. Have a financial advisor review them.

This is a major, long-term commitment.

***Take your time. Ask hard questions. Bring your family.***

*"We don't stop playing because we grow old;  
we grow old because we stop playing."*

George Bernard Shaw

## Part 6: Assisted Living — Help When You Need It

### *What Is Assisted Living?*

Assisted living communities are for seniors who need help with daily activities — bathing, dressing, medication management, or meal preparation — but who do not need the round-the-clock medical care of a nursing home. Staff is available 24 hours a day.

In Massachusetts, assisted living residences (ALRs) are certified and regulated by the Massachusetts Executive Office of Elder Affairs. That oversight is a good thing. It means communities are held to state standards.

### **The Cost of Assisted Living in Massachusetts**

Massachusetts assisted living costs are significantly above the national average. The statewide median is \$7,250 per month [4] — compared to the national median of \$6,200. [4] That works out to \$87,000 per year at the midpoint. Boston-area communities often exceed the statewide median due to high labor and real estate costs. [24]

Memory care in Massachusetts carries an additional monthly cost above base assisted living rates, ranging from \$753 to \$1,610 per month more [9] depending on the community. Memory care studios can run \$9,775/month or more. [25]

### **Who Pays for Assisted Living in Massachusetts?**

Payment Source	What You Need to Know
Personal Savings / Home Sale Proceeds	Most common source. This is a primary reason why the timing of your home sale matters so much.
Long-Term Care Insurance (LTC)	Covers assisted living if purchased in advance. Know your daily benefit, elimination period, and triggers.  Does NOT cover assisted living room and board. May cover short-term skilled nursing after a hospital stay. [26]

	MassHealth covers some assisted living through the Frail Elder Waiver (FEW) and Moving Forward Plan (MFP) for those who qualify. Asset limit: \$2,000 for a single person. There is a 5-year look-back period. Frail Elder Waiver has approximately 20,000 slots per year and may have a waitlist. [10,27]
Veterans Benefits (VA Aid & Attendance)	Available to qualifying veterans and surviving spouses. Can provide significant monthly payments toward assisted living costs. This benefit is underused. Contact the MA Department of Veterans' Services.
Life Insurance (Accelerated Death Benefits)	Some policies allow early access to funds for qualifying long-term care needs.

**Memory Care in Massachusetts**

Memory care communities are specially designed for people with Alzheimer's or other forms of dementia. Massachusetts has a well-developed network of memory care communities, many of which are attached to assisted living residences.

Nationally, demand for memory care units increased 5.2% in 2024. [28] In Massachusetts, where the older adult population is both large and growing, good memory care communities often maintain waitlists. If this is a potential concern for your family, start the conversation early.

**How to Choose an Assisted Living Community**

- Visit in person — more than once, at different times of day
- Talk with current residents and their family members
- Ask for the most recent state inspection report (EOEA publishes these)
- Ask about staff turnover rates — high turnover is a warning sign
- Understand what is and is not included in the base monthly fee
- Ask what happens when care needs increase beyond what the community can provide
- Ask how they handle medical emergencies and hospital transfers

## Part 7: Other Options Worth Knowing

### *Moving In With Family*

Many Massachusetts seniors move in with an adult child or other family member. This can be a wonderful arrangement when everyone is honest about expectations, space, finances, and limits before the move happens.

Some families build an Accessory Dwelling Unit (ADU), a small in-law cottage or apartment, on a family member's property. Massachusetts has been easing zoning restrictions on ADUs in recent years, and many municipalities now allow them as-of-right. Ask about local rules before you plan.

### **Shared Housing**

Some Massachusetts seniors choose to share a home with a friend or trusted housemate to split costs and reduce loneliness. The National Shared Housing Resource Center and local elder service agencies can help match people with compatible housemates. This is growing in popularity, especially in higher-cost Boston-area communities.

### **Skilled Nursing Facilities**

A skilled nursing facility (SNF), sometimes called a nursing home, provides 24-hour nursing care for people with serious medical needs.

Massachusetts nursing home costs are among the highest in the country: a semi-private room costs \$14,009 per month, and a private room costs \$15,038 per month [5]. The Massachusetts Office of Medicaid sets a standard rate of \$450 per day (\$13,500/month) beginning November 2025 — used as the benchmark for MassHealth eligibility calculations. [29]

MassHealth (Medicaid) covers nursing home care for eligible individuals. The asset limit for a single person is \$2,000. Massachusetts has a 5-year look-back period on asset transfers. [27] Medicare covers short-term skilled nursing stays (up to 100 days) following a qualifying hospital admission. [26]

### **PACE: A Unique Massachusetts Option**

Massachusetts's PACE (Program of All-Inclusive Care for the Elderly) program is a standout resource. Administered by MassHealth and Medicare, PACE provides comprehensive medical and social care, including home care, day programs, transportation, and medical services, all through a single coordinated plan. [11]

PACE is designed for seniors who qualify for nursing home-level care but choose to remain in the community. PACE sites operate in Cambridge, Dorchester, Lynn, Mattapan, Revere, Springfield, West Springfield, and Worcester.

### **Hospice and Palliative Care**

Hospice is compassionate care for people nearing the end of life. It focuses on comfort, dignity, and quality of life. Hospice care can happen at home, in a hospice facility, or in a nursing home. Medicare fully covers hospice for eligible beneficiaries, with no co-pay for most services.

Palliative care can begin at any stage of a serious illness. Its goal is to relieve pain, stress, and symptoms alongside other treatments.

Massachusetts has world-class palliative care programs through its major academic medical centers.

*"Beautiful young people are accidents of nature,  
but beautiful old people are works of art."*

Eleanor Roosevelt

## **Part 8: Legal Matters You Need to Address**

This section covers the most important legal documents every senior should have in place. These are not just for people who are sick or in crisis. They are for everyone who wants their wishes respected and their family protected.

### **1. Will (Last Will and Testament)**

A will tells the world who gets your property when you pass away. Without a will, Massachusetts probate law decides, and that may not match your wishes. A will also names your Executor and any guardians for dependents.

### **2. Durable Power of Attorney (DPOA)**

This names a trusted person to handle your financial and legal matters if you become unable to do so. "Durable" means it stays in effect even if you become incapacitated. Without one, a Massachusetts court may need to appoint a guardian or conservator, a slow and expensive process.

### **3. Healthcare Proxy**

In Massachusetts, the legal document for medical decision-making is called a Healthcare Proxy. It names someone to make medical decisions for you if you are unable to do so. Massachusetts has a specific statutory form. Choose your healthcare agent carefully, and have an open, honest conversation about your values and wishes.

### **4. Advance Directive / Living Will**

While Massachusetts does not have a single statutory "living will" form, you can document your wishes for end-of-life care through other written instructions. This can be combined with your Healthcare Proxy documents. Clearly state your wishes for life support, resuscitation, and other interventions.

### **5. HIPAA Authorization**

Federal privacy law (HIPAA) restricts who can access your medical information. A HIPAA authorization names specific people (family members, for instance) who can speak with your doctors and receive your medical records. Without it, your family may be shut out in a medical emergency.

## 6. Revocable Living Trust

A living trust can help your estate avoid Massachusetts probate, which can be lengthy and costly. It also allows you to manage your assets seamlessly if you become incapacitated. Not everyone needs one, but many Massachusetts families benefit from them, especially those with significant real estate holdings. Talk with a Massachusetts estate planning attorney.

### ***Protect Yourself: Elder Financial Abuse in Massachusetts***

Elder financial abuse is a serious problem. If you are a victim or suspect abuse:

- Call the Massachusetts Elder Abuse Hotline: 1-800-922-2275
- File a report online at [mass.gov/ReportElderAbuse](https://mass.gov/ReportElderAbuse)
- The Massachusetts Division of Banks has a dedicated page for senior financial fraud protection at [mass.gov](https://mass.gov)

***Be alert to anyone who pressures you to sign documents, change beneficiaries, or give access to your accounts. If something feels wrong, act immediately.***

### **Find the Right Massachusetts Elder Law Attorney**

Elder law is a specialty area covering Medicaid planning, guardianship, estate planning, and protection from abuse. Look specifically for a Massachusetts elder law attorney. The National Academy of Elder Law Attorneys (NAELA) maintains a directory at [naela.org](https://naela.org).

The Massachusetts Bar Association ([massbar.org](https://massbar.org)) can also help you find a qualified elder law attorney in your area.

*"It is not length of life, but depth of life."*

Ralph Waldo Emerson

## Part 9: Financial Considerations

Housing decisions in your senior years are deeply connected to your financial picture. Massachusetts-specific costs make planning even more critical here than in most states.

### Your Home as a Financial Asset

For most Massachusetts seniors, the family home is your largest financial asset. With a statewide median sale price of \$638,000 in 2025 [3] [3A], and far higher in Greater Boston and along the coasts, selling strategically can fund years of retirement and care.

- Sell the home and invest or use the proceeds for care and housing
- Downsize and use the equity difference to build your financial cushion
- Use a reverse mortgage to access equity without selling
- Rent the home to generate income while you live elsewhere
- Hold the home and pass it to heirs. Note: a step-up in basis at death can eliminate embedded capital gains for heirs — but this rule could change. [19]

### Key Tax Facts for Massachusetts Homeowners

Federal law allows you to exclude up to \$250,000 in home sale profit (singles) or \$500,000 (married couples) from capital gains tax, if you've lived in the home for at least 2 of the past 5 years. [18]

Massachusetts also imposes its own 5% state income tax on capital gains. However, the same federal exclusion applies at the state level, reducing or eliminating Massachusetts tax on most home sales. Gains above the exclusion may be subject to both federal and Massachusetts tax.

Given how dramatically Massachusetts home values have risen, some long-term owners may have gains that exceed the federal exclusion limits. A Massachusetts tax professional or elder law attorney can help you plan.

### Massachusetts-Specific Care Costs: The Real Numbers

Type of Care	Massachusetts Cost	National Comparison
In-Home Care Aide	\$34–\$38/hour avg. [9] ~\$5,800–\$6,600/month full-time	National median: \$33/hour [30]

Adult Day Health	\$121/day avg. [31]	Often lower in other states
Independent Living (55+)	\$2,500–\$5,650/month in MA [22]	National median: \$3,145/month [22]
Assisted Living	Median \$7,250/month [4] (\$87,000/year)	National median: \$6,200/month [4]
Memory Care	Studios \$9,775+/month [25]	Among highest in the country
Skilled Nursing (private)	\$14,009–\$15,038/month [5]	Among highest in the country

**Long-Term Care Insurance**

Given Massachusetts' high care costs, long-term care (LTC) insurance can be especially valuable. The best time to buy it is in your 50s or early 60s when you are healthy. If you already have a policy, read it carefully. Know your daily benefit, elimination period, and what triggers benefits.

**MassHealth, Medicare, and Social Security**

- **MassHealth (Medicaid in Massachusetts):** Covers nursing home care and offers the Frail Elder Waiver for home and community care for those who meet financial and medical criteria. The income limit for nursing home Medicaid is \$2,982/month (2026 figure, 300% of the Federal Benefit Rate). The asset limit is \$2,000 for single applicants. [27,10]
- **SHINE Program (free Medicare counseling):** Massachusetts's SHINE (Serving the Health Insurance Needs of Everyone) program provides free, confidential health insurance counseling through trained volunteers. SHINE counselors can help you understand Medicare, MassHealth, Medigap, and prescription drug options. [32] Call 1-800-AGE-INFO (1-800-243-4636).
- **Social Security:** Delaying your benefit past age 62 — up to age 70 — can significantly increase your monthly payment. The difference over a long retirement is substantial.

**Veterans Benefits**

Massachusetts veterans may qualify for VA Aid and Attendance benefits, providing meaningful monthly payments toward care costs. The Massachusetts Department of Veterans' Services (MDVS) offers free benefits counseling. Visit [mass.gov/veterans](http://mass.gov/veterans) or call 617-210-5480.

## Part 10: Health Considerations

Health is often the factor that forces a housing decision. But the best time to plan around health changes is before they happen.

### **Falls: The Number One Threat to Independence**

Falls are the leading cause of injury-related death among older adults, both in Massachusetts and nationally. [8] In 2021, Massachusetts recorded 1,027 fall deaths, 19,244 hospitalizations, and 52,112 emergency department visits among older adults, generating \$964 million in hospital and ED charges. Medicare paid 86% of those costs. [2]

Nationally, the age-adjusted fall death rate increased 21% from 2018 to 2024. [33] Fall injury deaths in Massachusetts rose 42% over a similar five-year period. [2]

The good news: many falls are preventable. Home modifications, strength and balance exercises, medication reviews, and vision checks can all dramatically reduce risk. Ask your doctor about a fall risk assessment.

### **Massachusetts Health Resources for Seniors**

Massachusetts is home to some of the world's finest hospitals and medical centers, including Massachusetts General Hospital, Brigham and Women's Hospital, UMass Memorial Medical Center, and many others. Access to world-class health care is one of the great advantages of living in this state.

- **Geriatric Assessment Programs:** Many Massachusetts hospitals offer specialized geriatric assessments, which evaluate your overall health, fall risk, memory, medications, and functional ability — and recommend a care plan.
- **PACE Program:** For seniors who qualify for nursing home care but want to stay in the community, PACE provides comprehensive coordinated care. [11]
- **Councils on Aging / Senior Centers:** Every Massachusetts city and town has a Council on Aging (COA) or senior center. These are free community hubs offering wellness programs, health screenings, social activities, and referrals. Find yours at [mass.gov/eoea](https://mass.gov/eoea).

Here's a summary of the Councils on Aging in Concord and the surrounding towns:  
**Concord** — [concordma.gov/916](http://concordma.gov/916) The Concord COA is based at the Harvey Wheeler Community Center at 1276 Main Street, where residents 60 and older can access classes, lectures, health clinics, a library, a gift shop, and a computer lab. Programs include a weekly catered luncheon, day trips, and Lunch Bunch excursions to local restaurants. The COA also operates a van for local shopping and medical rides. ☎ 978-318-3020

**Acton** — [actoncoa.com](http://actoncoa.com) The Acton Senior Center at 30 Sudbury Road serves as a hub for older adults, offering fitness and health education programs, arts and history talks, shared meals, and social events. The center also runs an ambassador program that pairs newcomers with regular attendees. Transportation is available for rides to Acton, Concord, and Maynard. ☎ 978-929-6652

**Carlisle** — [carlislecoahs.org](http://carlislecoahs.org) The Carlisle Council on Aging & Human Services promotes active aging by providing services, connections, and enrichment to residents 60 and older, as well as information, referral, and social services to residents of any age. Services span social work and benefits assistance, fitness classes, health clinics, Meals on Wheels, and a three-vehicle fleet for medical rides and programs. ☎ 978-371-2895

**Lexington** — [lexingtonma.gov/722](http://lexingtonma.gov/722) The Lexington COA provides policy guidance for the Senior Center at the Lexington Community Center, 39 Marrett Road, and coordinates programs designed to meet the needs of residents 60 and older. Activities are supported by an appointed COA board and the Friends of the Council on Aging. ☎ 781-862-0500

**Lincoln** — [lincolntown.org/132](http://lincolntown.org/132) The Lincoln Council on Aging & Human Services assists residents of all ages. It offers a broad range of programs at Bemis Hall, including fitness classes, podiatry clinics, wellness clinics, day trips, cultural events, art classes, and a medical equipment lending program. The town social worker provides benefits assistance and family support, and a public health nurse offers wellness clinics and home visits. ☎ 781-259-8811

**All five COAs are also served by Minuteman Senior Services ([minutemansenior.org](http://minutemansenior.org)),** the regional aging services agency that coordinates Meals on Wheels, care management, transportation, and other support across this cluster of towns.

**Emerson Hospital in Concord, MA** offers a well-rounded continuum of senior care services designed to support older adults at every stage of their health journey.

Their on-campus Rehabilitation & Transitional Care Unit helps patients recover after a hospitalization before returning home, while the Clough Family Center for Rehabilitative & Sports Therapies provides outpatient physical, occupational, and speech therapy.

For those who prefer to recover at home, Emerson Home Care delivers skilled nursing, therapy, wound care, and medication management with a personalized care plan. Seniors managing heart conditions can enroll in the nationally certified 12-week Cardiac Rehabilitation Program, and registered dietitians offer nutritional counseling across many of these programs.

Emerson also supports families navigating dementia through its Dementia Buddies volunteer program and provides ethical and spiritual guidance for end-of-life care decisions.

As part of the Mass General Brigham network, patients have access to advanced specialty resources when needed — all close to home.

### **The 2025 Massachusetts Healthy Aging Data Report**

The 2025 Massachusetts Healthy Aging Data Report, prepared by the Gerontology Institute at UMass Boston and funded by the Point32Health Foundation, provides the most detailed picture of aging in Massachusetts. [1] It includes community profiles for every city and town in the state.

Key findings:

- 23.8% of Massachusetts residents are now 60 or older; 17.1% are 65 or older. [1]
- Half of Massachusetts adults 65+ have a college degree, and nearly 19% have a graduate or professional degree. [1]
- 16% of adults 65+ in Massachusetts speak a language other than English at home — a reminder that elder care planning must be culturally responsive. [1]

Ask your local Council on Aging or Area Agency on Aging about what the report reveals for your specific community.

## **Planning for Dementia**

One of the most important, and most often avoided, conversations is about dementia. Once someone is legally incapacitated, they can no longer sign a power of attorney or make binding decisions about care. Acting early protects everyone.

***The Alzheimer's Association Massachusetts/New Hampshire*** Chapter ([alz.org/manh](http://alz.org/manh)) offers free care consultations, support groups, and educational programs throughout the state. Call their 24/7 Helpline: 1-800-272-3900.

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## Part 11: Lifestyle Considerations

This part often gets overlooked in favor of financial and legal details. But it matters just as much. You are not just choosing a place to live. You are choosing how you want to spend your days.

### What Does a Good Day Look Like for You?

Close your eyes for a moment. Picture a perfect, ordinary day, five years from now. What time do you wake up? What do you do in the morning? Who are you with? What brings you joy?

Now ask yourself: Does your current home and community support that picture? Or would a different environment serve you better?

#### ***Questions to Ask Yourself***

##### *About Your Home and Neighborhood:*

- Do I love where I live, or am I just comfortable with what's familiar?
- Am I close to people who matter to me?
- Can I get around without driving? (In much of MA, this is a real question.)
- Do I still drive? What is my plan for when I can't?

##### *About Social Life:*

- Do I have an active social life, or do I often feel lonely?
- Does my community have activities that engage me?
- Would I enjoy having neighbors in the same stage of life?

##### *About Independence and Help:*

- Are there tasks I struggle with or hate?
- Would I welcome help, or does the idea feel uncomfortable?
- How important is my privacy and independence to me?

### Transportation in Massachusetts

In Massachusetts, the ability to drive, or not, shapes everything. Greater Boston has the MBTA, and many suburban communities have local RIDE programs or senior shuttles. But much of western and rural Massachusetts is car-dependent.

When evaluating any housing option, ask specifically: What happens if I stop driving? Is there transportation for medical appointments, grocery shopping, and social outings? This question can be a dealmaker or dealbreaker.

### **Having the Family Conversation**

If family members will be involved in your care or support, they need to be part of this conversation, early. Assumptions lead to misunderstandings. Clear, honest conversations protect relationships.

- What role does each person expect to play in your care as you age?
- Where does it make sense for you to live relative to family?
- What are the realistic limits on what a family can provide?
- What are your wishes for end-of-life care, and do your family members know them?

## Part 12: Questions to Ask — And Who to Ask Them

### *Questions to Ask Your Doctor*

- Given my current health, what living situation would be safest for me over the next 3 to 5 years?
- Are there conditions I have that could affect my ability to live independently?
- Should I see a geriatrician? (Massachusetts has many excellent geriatric programs.)
- How can I reduce my fall risk?
- Would you recommend a formal geriatric assessment?

### *Questions to Ask a Financial Advisor*

- Based on my savings and assets, how long can I afford each housing option?
- What is the best strategy for using my Massachusetts home equity?
- Do I need long-term care insurance? Is it too late to buy it?
- How does each housing option affect my estate and what I leave to my family?
- How will my choice affect my MassHealth or Medicare eligibility?
- What are the Massachusetts income tax implications of selling my home?

### *Questions to Ask a Massachusetts Elder Law Attorney*

- Do I have all the essential documents — will, DPOA, Healthcare Proxy, HIPAA authorization?
- Are my documents current, and do they reflect today's wishes?
- What is the best strategy for protecting my assets if I need MassHealth for long-term care?
- Does it make sense for me to do Medicaid planning now, given the 5-year look-back?
- Am I protected against elder financial abuse?

### *Questions to Ask When Touring a Massachusetts Senior Community*

- Is this community certified by the Massachusetts Executive Office of Elder Affairs?
- What is included in the monthly fee? What is billed separately?
- How have fees increased over the past 3 to 5 years?
- What is the staff-to-resident ratio? What is staff turnover like?
- Can I see the most recent EOEA inspection or survey report?

- What transportation is available — for medical appointments, shopping, and outings?
- What happens if my health needs exceed what this community can provide?
- May I speak privately with current residents and their families?

*"Aging is not lost youth but a new stage of opportunity and strength."*

Betty Friedan

## Part 13: Resources for Massachusetts Seniors

You do not have to figure this out alone. Massachusetts has an excellent network of resources specifically for seniors. Here is where to find help.

### Massachusetts State Resources

Organization	What They Offer	How to Reach Them
Massachusetts Executive Office of Elder Affairs (EOEA)	Oversees all elder services in the state. Licenses assisted living communities. Find your local ASAP and resources.	<a href="http://mass.gov/eoea">mass.gov/eoea</a>   1-800-243-4636
MassOptions (EOEA Hotline)	Call to find local elder care services, ASAPs, home care programs, and housing options anywhere in Massachusetts.	1-800-243-4636 (M–F, 8 am–8 pm)
Aging Services Access Points (ASAPs)	Massachusetts's 27 regional ASAPs coordinate home care, nutrition, transportation, caregiver support, and referrals. Your local ASAP is your first call.	Find yours at <a href="http://mass.gov/eoea">mass.gov/eoea</a>
SHINE Program (free Medicare counseling)	Free, confidential insurance counseling from certified volunteers. Medicare, MassHealth, Medigap, Part D, and more.	1-800-AGE-INFO (1-800-243-4636) or local Council on Aging
Councils on Aging / Senior Centers	Every MA city and town has one. Free programs, wellness classes, social activities, and community connections.	Find yours at <a href="http://mcoonline.org">mcoonline.org</a>
MassHealth (Massachusetts Medicaid)	Long-term care coverage, Frail Elder Waiver, PACE, SCO, and nursing home coverage.	<a href="http://mass.gov/masshealth">mass.gov/masshealth</a>   1-800-841-2900
Massachusetts Department of Veterans' Services	Benefits counseling, housing help, and care resources for veterans and surviving spouses.	<a href="http://mass.gov/veterans">mass.gov/veterans</a>   617-210-5480
Massachusetts Elder Abuse Hotline	Report suspected elder abuse or financial exploitation.	1-800-922-2275   <a href="http://mass.gov/ReportElderAbuse">mass.gov/ReportElderAbuse</a>

Massachusetts Bar Association Referral	Find a certified elder law attorney in your area.	massbar.org   617-654-0400
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## National Resources That Also Serve Massachusetts

Organization	What They Offer
AARP Massachusetts	Local programs, advocacy, tools, and articles on aging well. Boston office at <a href="http://aarp.org/ma">aarp.org/ma</a> .
Alzheimer's Association MA/NH Chapter	Care consultations, support groups, education. 24/7 Helpline: 1-800-272-3900   <a href="http://alz.org/manh">alz.org/manh</a>
Eldercare Locator (U.S. Dept. of Health)	Connects you to local services anywhere in the country. <a href="http://eldercare.acl.gov">eldercare.acl.gov</a>   1-800-677-1116
National Institute on Aging (NIA)	Research-based guides on health, housing, and aging well. <a href="http://nia.nih.gov">nia.nih.gov</a>
Medicare (official)	Coverage details, plan comparisons, care finder. <a href="http://medicare.gov">medicare.gov</a>   1-800-633-4227
HUD (Housing & Urban Development)	Reverse mortgage counselors, senior housing grants, housing counseling. <a href="http://hud.gov">hud.gov</a>   1-800-569-4287
National Council on Aging (NCOA)	BenefitsCheckUp tool — find programs you qualify for. <a href="http://ncoa.org">ncoa.org</a>
National Shared Housing Resource Center	Helps match people seeking shared housing. <a href="http://nationalsharedhousing.org">nationalsharedhousing.org</a>

## Professional Resources

Professional	What They Do and How to Find One
SRES® REALTOR®	Specializes in senior real estate in Massachusetts. Find one at <a href="http://sres.realtor">sres.realtor</a>
Massachusetts Elder Law Attorney	Wills, trusts, MassHealth planning, powers of attorney, elder protection. NAELA directory: <a href="http://naela.org">naela.org</a>   MA Bar: <a href="http://massbar.org">massbar.org</a>
Certified Financial Planner (CFP®)	Independent financial advice on retirement income, care costs, and estate planning. <a href="http://cfp.net">cfp.net</a>

Certified Aging-in-Place Specialist (CAPS)	Assesses your home for modification needs. NAHB directory: <a href="http://nahb.org">nahb.org</a>
Aging Life Care Manager	A nurse or social worker who coordinates care across providers and settings. <a href="http://aginglifecare.org">aginglifecare.org</a>
Senior Move Manager	Specializes in helping seniors downsize and relocate with compassion. <a href="http://nasmm.org">nasmm.org</a>
HUD-Approved Housing Counselor	Free or low-cost counseling on reverse mortgages and housing. <a href="http://hud.gov">hud.gov</a>
VA-Accredited Benefits Counselor	Free help navigating VA benefits for veterans. <a href="http://va.gov">va.gov</a>   MDVS: 617-210-5480

### Books Worth Reading

- *Being Mortal* by Atul Gawande — A physician's honest look at aging, care, and what truly matters at the end of life
- *The 36-Hour Day* by Nancy Mace — The essential guide for families caring for someone with dementia
- *Downsizing the Family Home* by Marni Jameson — Practical and emotional guidance for clearing out and moving on
- *How to Say It to Seniors* by David Solie — Helps families communicate about hard topics with older loved ones

*"One starts to get young at the age of sixty, and then it's too late."*  
Pablo Picasso

## Part 14: Your Next Step

You have read a lot. You are thinking. That is a wonderful start. Now let's turn thinking into doing.

Here are some ways I can help you right now — no pressure, no obligation — just a real conversation between neighbors.

### **Option 1: "Let's Talk About Your Home"**

Is now the right time to sell? Let's sit down and look at what your Massachusetts home is worth today, what the local market looks like, and what your options are.

No commitment. Just clarity.

Call or text me at 978.793.1719 to schedule your free Home Valuation and Consultation.

### **Option 2: "Get a Free Personalized Housing Options Review"**

Tell me about your situation, budget, health needs, and lifestyle.

I will put together a clear picture of your best Massachusetts options — whether that means staying put, downsizing, or exploring local senior communities.

Call or text me at 978-793-1719, Email me at [bob@bobwiltse.com](mailto:bob@bobwiltse.com), or visit [bobwiltse.com](http://bobwiltse.com) to get started.

### **Option 3: "Just Call. Really."**

Sometimes you need to talk through what's on your mind.

I am a neighbor. I am a resource. I'm a Boomer. I experienced aging and transition with my own father and mother. I'd be honored to work with you.

Call me anytime at 978.793.1719. If I miss you, I will call you right back.

*Whatever your next chapter looks like, you deserve to enter it with confidence.*

*I am here to help you get there — right here in Massachusetts.*

**Bob Wiltse, REALTOR®**

Seniors Real Estate Specialist (SRES®)

William Raveis Real Estate | Concord, MA

978.793.1719 | [bob@bobwiltse.com](mailto:bob@bobwiltse.com) | [bobwiltse.com](http://bobwiltse.com)



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**Disclaimer**

*This guide is for general educational purposes only. It does not constitute legal, financial, tax, or medical advice. Laws, costs, programs, and eligibility rules change frequently. Always consult qualified Massachusetts professionals before making major decisions. Statistics reflect research and data available in 2025–2026.*

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