GREATER BOSTON AND BEYOND · 2026 EDITION · FREE GUIDE

Moving to Massachusetts



Taxes, commutes, five regions, schools, utilities and a 60-day plan.

TEAM brusil
every move matters

Patrick Brusil, MA Salesperson License 9505156 · Keller Williams Realty Boston-Metro
MA Brokerage License 7307 · Each office is independently owned and operated.
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A NOTE FROM PATRICK · BEFORE YOU START

Thank you for letting us be part of your move.

Moving to a new state is a lot. From my perspective, most of the stress doesn't come from the boxes. It comes from not knowing what to research first.

So that's what this playbook is. The official sources to check, in the order I'd check them. Costs first, because they shape everything else. Then the commute, because a map estimate isn't rush hour. Then towns, schools, utilities, and the paperwork once you land. Get the order right and each step makes the next one easier.

The sources for every number are listed at the back. Rules and rates change, so please confirm the tax pieces with a tax professional and the agencies listed.

What I can promise is straight answers and the trade-offs laid out plainly. The decision always stays with you.

Read this with a pen in hand. Circle what matters. Then let's talk it through.

What would need to be true for this move to feel like a win a year from now?



Call or text me: (857) 392-5772

Patrick Brusil

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Everything from the real costs to your first 60 days.

SHORT ON TIME?

Read these three pages first.

What you'll pay, p. 4

Five regions, p. 8

Mistakes to skip, p. 30

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The workbook has the town-by-town tables, tax bills and checklists.

START HERE Back to Contents

Six steps to find your town.

Start with cost and finish with the move-in plan.

1 Work out what Massachusetts will cost p. 4

Add up income, sales, and property tax. Your town and home type both change the math.

2 Test the commute p. 7

Drive or ride it at the hour you'd travel, before you write an offer.

3 Shortlist a region, then towns p. 8

By trip, home type and cost. You decide what fits.

4 Check schools with the state p. 24

State profiles first, then confirm the assignment with the district.

5 Line up utilities p. 25

Providers and heating setups change address by address. Check the exact street.

6 Follow the 60-day plan p. 27

A checklist for the time between your offer and your move.



BUYING FROM OUT OF STATE

Tour by video.
We walk the home with you on a live video call. Ask to see anything.

We go for you.
We can be at showings, the inspection and the final walk-through, and call you from there.

Sign from home.
Offers and many papers can be signed online. Your closing attorney explains the rest.

Far away? **Call or text me at (857) 392-5772.** We'll plan it together.

Income tax is set by the state. Property tax is set by each town.

Both of these affect your overall expenses. Your property tax bill depends on the town's rate and assessment value.

WORKBOOK · W3

From a state with no income tax? Six questions to take to a tax pro before you set a budget.

INCOME TAX

5%

Applies to most income, including wages, interest, dividends and most long-term capital gains. Short-term gains pay 8.5%. Collectibles pay 12%, with a 50% deduction.

SURTAX

4%

Extra on income above $1,107,750 in tax year 2026.

SALES AND USE

6.25%

Restaurant meals: 6.25%. Some towns add 0.75%, for 7%.

PROPERTY TAX

By town

Set by each city or town, per $1,000 of assessed value (p. 5).

LESS OFTEN

Estate tax. Not due on estates under $2 million. Above that, rates run from 0.8% to 16%. Ask an estate attorney how it applies.

Not tax advice.

The statewide average single-family tax bill is $8,113 a year.



STATEWIDE AVERAGE SINGLE-FAMILY TAX BILL, FY2026

$8,113

a year. About $676 a month.

$742,986 is the statewide average single-family assessed value used for that bill.

Your bill depends on your town's rate and your home's assessed value. To estimate a town's average bill, multiply its average single-family value by its residential rate, then divide by 1,000. The state certifies each rate every fiscal year.

Some cities, including Boston, Cambridge and Somerville, offer a residential exemption to owners who live in the home and qualify, so their bill there can be lower.

Not tax advice.

Monthly costs are more than the mortgage payment.

WORKBOOK · W2

The monthly worksheet: each cost, where the number comes from, and room for two homes.

WORKBOOK · W3

Six questions for your tax pro, with room for notes from the meeting.

Add these up for each home you consider:

1	**Mortgage principal and interest, plus mortgage insurance if required**	+
2	**Property tax, the yearly bill ÷ 12**	+
3	**Homeowners insurance**	+
4	**Any condo or HOA fee**	+
5	**Heat and utilities**	=

Your estimated monthly cost

WORKED ESTIMATE · LINE 2

$676

about a month for property tax alone, at the statewide average bill: $8,113 ÷ 12.

Get the current tax bill for the exact home, and ask the assessor if it could change after you buy. Also plan for repairs and upkeep.

Not tax advice.

Test the commute at the time you'll actually travel.

Ride or drive your real route at the hours you'll travel, both ways, before you write an offer.

Here's where to check trains, buses and live traffic.

MBTA

Subway, bus and Commuter Rail across Greater Boston. Plan trips at mbta.com.

Commuter Rail

Lines run out from Boston to every region in this guide (p. 9). Check the schedule and the station parking.

Major roads

I-93, I-95/Route 128, I-90 (Mass Pike), I-495, U.S. Route 1, Route 3, Route 2, Route 24, and on the North Shore, Route 114 and Route 1A.

Live traffic

MassDOT's mass511.com for incidents and travel times.

Send us the address and your office, and we'll suggest routes to test.





Five regions

Choose the region by the trip. Then the town. Then the street.

WHAT LIFE HERE FEELS LIKE

The year follows the seasons. Summer is big: beaches, cookouts, and time away from the city. People head to the Cape, New Hampshire and Maine on easy day trips. Winter can be a bear. It's cold and windy, and you learn to dress for it. A few days each year truly belong to everyone, like Marathon Monday in April and the Fourth of July.

Eastern Massachusetts has more areas than these five, like the Northwest and Southwest suburbs. Think of these as a taste of the bigger picture.

Three featured towns per region, entry price to high end. Median single-family sale price, January to May 2026.

$753K	$550K	$650K	$710K	$490K
to $2.05M	**to $1.43M**	**to $1.55M**	**to $1.97M**	**to $1.21M**
Greater Boston	**North Shore**	**South Shore**	**MetroWest**	**Merrimack Valley**
Town prices, p. 12	Town prices, p. 15	Town prices, p. 17	Town prices, p. 19	Town prices, p. 23

We describe places by commute, home types and cost. Never by who lives there. Region lines are informal, and the towns named are examples, not a full list.

Every region has Commuter Rail. Not all have the T.

The T (subway) reaches Boston and several cities around it, plus Quincy and Braintree on the South Shore. Select a region to go to it.

1 Greater Boston — p. 10
Red · Orange · Blue · Green · Haverhill · Lowell · Fitchburg
Prices p. 12

2 North Shore — p. 14
Newburyport/Rockport
Prices p. 15

3 South Shore — p. 16
Red · Greenbush · Kingston · Fall River/New Bedford
Prices p. 17

4 MetroWest — p. 18
Framingham/Worcester
Prices p. 19

5 Merrimack Valley — p. 22
Lowell · Haverhill
Prices p. 23

The T (subway) · Commuter Rail

DO THIS FIRST

Write your commute limit on your must-haves (workbook page W1). Rule out regions that don't fit your commute. Then test two or three towns in the ones that do.



REGION 1 OF 5 Back to Contents

Greater Boston

Boston, plus three nearby cities at three price points. Two of the three have the subway.

Near many train stops, expect condos and multi-family homes. On quieter streets, more single-family houses.

WHAT A WEEK FEELS LIKE

In Boston and the towns right around it, the big benefit is walkability. You can walk to dinner, the gym, the park and the grocery store. Life runs through squares and neighborhood main streets. The school year sets the pace, and September 1 is moving day across the city. North End feasts fill August weekends. Head north to Malden, Melrose or Wakefield and it gets quieter: the Middlesex Fells, a lake loop, a smaller downtown.

Every municipality with at least one stop on the Red, Green, Blue and Orange Lines.

	RED	ORANGE	BLUE	GREEN	COMMUTER RAIL	
Boston THE CITY	●	●	●	●	●	Every line
Cambridge	●	·	·	●	●	Fitchburg
Somerville	●	●	·	●	·	
Medford	·	●	·	●	●	Lowell
Malden ENTRY	·	●	·	·	●	Haverhill
Revere	·	·	●	·	·	
Brookline	·	·	·	●	·	
Newton HIGH END	·	·	·	●	●	Framingham/Worcester
Quincy	●	·	·	·	●	Greenbush, Kingston, Fall River/New Bedford
Braintree	●	·	·	·	●	Kingston, Fall River/New Bedford

This chart does not include the Mattapan trolley, the Silver Line or buses. Gold labels mark this guide's featured towns. Melrose, the mid-price pick, has no subway stop. It has three Commuter Rail stops on the Haverhill Line.

DO THIS FIRST

Ride the line or drive the road at the hour you'd travel. Check station parking before you bid.



Three cities at three price points. Plus Boston.

Prices are median single-family sales, January to May 2026. Bars show all homes, owned and rented, by type of building.

THE CITY

Boston

Varies by neighborhood

Every T line and Commuter Rail



12% detached houses

ENTRY

Malden

$752,500

Orange Line and Haverhill Line



24% detached houses

Pleasant Street is the heart of downtown, with Thai food at Thaiger Den and lots of other spots close by. Summer brings concerts at City Hall, and the Middlesex Fells trails start at the edge of town.

MID

Melrose

$940,000

Haverhill Line, three stops



53% detached houses

Main Street is a small, walkable downtown, with seafood at Turner's and a loop around Ell Pond just up the hill. Each September, the Victorian Fair closes Main Street for a Sunday of food and music.

HIGH END

Newton

$2,050,000

Green Line and Framingham/Worcester Line



55% detached houses

Newton is really 13 villages, and each one has its own small center, like breakfast at Johnny's Luncheonette in Newton Centre or ice cream at Cabot's in Newtonville. In summer people swim at Crystal Lake, and every April crowds line Heartbreak Hill for the marathon.

Detached single-family · Attached single-unit · 2 to 4 units · 5 or more units · Other

Newton has the lowest rate and the highest bill.

A lower tax rate doesn't always mean a lower bill. Of these four, Newton shows it best:

NEWTON · RESIDENTIAL RATE

$9.69

per $1,000 of assessed value, FY2026.

NEWTON · AVERAGE BILL

$17,077

a year, FY2026 town average.

Newton's average single-family value is $1,762,337.

ALL FOUR · RATE PER $1,000

Newton	$9.69
Malden	$11.40
Melrose	$11.47
Boston	$12.40

THREE CITIES · AVERAGE BILL

Malden	$7,592
Melrose	$9,787
Newton	$17,077

LIVING IN THE HOME?

Boston and Malden offer a residential exemption to owners who live in the home and qualify, so the bill there can be lower than these averages. Malden's average value, $666,000, is the City of Malden's FY2026 single-family figure, before its exemption. Boston's FY2026 residential exemption takes up to $4,353.74 off the bill of an owner-occupied home, at a rate of $12.40 per $1,000. Boston does not publish an average single-family value, and the state's figure for Boston is not a fair guide to a full bill, so we show no Boston average. Ask each town's assessor what exemptions it offers.

These are FY2026 town averages: each town's average single-family assessed value times its residential rate, divided by 1,000. They are not the bill for a specific home or a comparison of sale prices. Check the current bill, and any exemptions, for each home you like.

Not tax advice.



REGION 2 OF 5 Back to Contents

North Shore

Old harbor towns, steeples and clapboard houses on tight streets.

Here the first choice is not the town. It is how your day gets to work.

WHAT A WEEK FEELS LIKE

History and a rocky granite coast. Fried seafood and roast beef sandwiches are the local food. Salem is a walkable small city most of the year. In October it fills with visitors, and locals plan around it. Manchester-by-the-Sea is quieter, a small town on the water.

All three towns are on the Newburyport/Rockport Line. In Lynn, 35% of homes are detached houses. In Manchester-by-the-Sea, 73% are.

WHAT TO EXPECT, TOWN BY TOWN

ENTRY

Lynn

Walk by the ocean on Lynn Shore Drive, then eat at Nightshade Noodle Bar, whose chef was a James Beard finalist, or grab Dominican food at El Tipico. Lynn Woods, billed as the second-largest city park in the country, has 30 miles of trails.

MID

Beverly

Cabot and Rantoul Streets make one busy downtown, full of restaurants and shops, with live music and movies at The Cabot, an old theater that's still going strong. In summer, people swim at Lynch Park and turn out for Arts Fest and the Cabot Street block party.

HIGH END

Manchester-by-the-Sea

The sand at Singing Beach squeaks when you walk on it, and Captain Dusty's has ice cream a short walk up Beach Street. Each August, Festival by the Sea fills the downtown parks.



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Three towns.
Three very different bills.

$10,340

That is how much more Manchester-by-the-Sea's average single-family tax bill is each year than Lynn's, even at a lower tax rate.

FY2026 AVERAGE SINGLE-FAMILY PROPERTY-TAX BILLS

LYNN	BEVERLY	MANCHESTER-BY-THE-SEA
$6,031 /year	**$8,834** /year	**$16,371** /year

Average assessed values: Lynn $585,565; Beverly $817,185; Manchester-by-the-Sea $1,881,670. Town averages, not the bill on any one home. Not tax advice.

THREE TOWNS, THREE PRICE POINTS Median single-family sale price, January to May 2026

ENTRY	MID	HIGH END
Lynn	**Beverly**	**Manchester-by-the-Sea**
$550,000	**$787,500**	**$1,425,000**

Start with your commute. Then compare homes and actual tax bills in the towns that fit.



REGION 3 OF 5 Back to Contents

South Shore

Detached houses are 86% of homes in Scituate and 55% in Weymouth.

TOWN	HOMES BY TYPE OF BUILDING	DETACHED
Weymouth ENTRY		55%
Scituate MID		86%
Hingham HIGH END		67%

Detached single-family · Attached single-unit · 2 to 4 units · 5 or more units · Other

WHAT A WEEK FEELS LIKE

Summer is the reason. Beaches, boats and harbor towns. Hingham's Fourth of July parade and Scituate Heritage Days come back every year. Evenings end early in the smaller towns, and winter is quiet. Quincy is different: a working city with a long beach, a big stretch of Asian restaurants and the Blue Hills next door. Locals will tell you about bar pizza. Try it.

The Greenbush Line runs through all three towns.

GREENBUSH LINE

Weymouth · Hingham Scituate

Weymouth is also on the Kingston Line. Each town has two or three stops.

WANT THE SUBWAY?

Red Line

The Red Line ends in Quincy and Braintree, next door to Weymouth.

GREENBUSH LINE · COMMUTER RAIL



Schematic, not to scale. Quincy and Cohasset are other stops on the line.

THREE TOWNS, THREE PRICE POINTS

Median single-family sale price, January to May 2026.

ENTRY

Weymouth

$649,500

Greenbush and Kingston lines, three stops

In summer, people swim at George Lane Beach or walk the wooded trails at Great Esker Park. Jackson Square has Italian food at The Venetian, and Weymouth Landing is a second small downtown.

MID

Scituate

$937,500

Greenbush Line, two stops

Summer mornings start with coffee at Lucky Finn Cafe and a walk by the harbor on Front Street. At night there's dinner at Salt Society, and every August Heritage Days bring the whole town out.

HIGH END

Hingham

$1,550,000

Greenbush Line, two stops

Every Fourth of July, neighbors line Main Street as the parade heads into Hingham Square. On a quiet day, walk the harbor paths at World's End, then eat at Stars on Hingham Harbor.

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MetroWest

West of Boston. One rail line, two big highways.



The Framingham/Worcester Line runs through the region.

FRAMINGHAM/WORCESTER LINE · COMMUTER RAIL

From Boston — To Worcester

Wellesley	Natick	Framingham
three stops	two stops	one stop

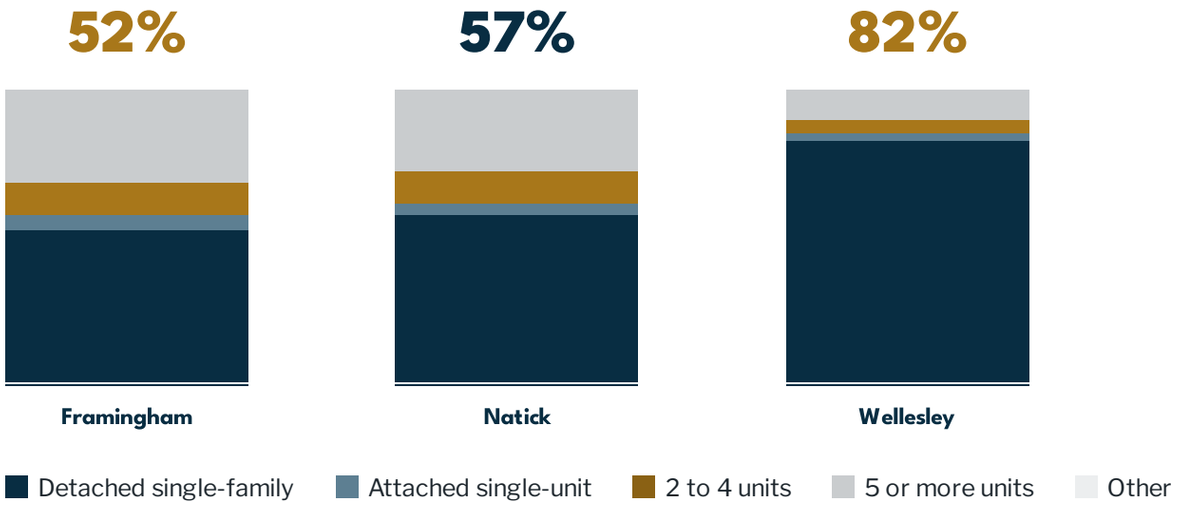
Schematic, not to scale.

WHAT A WEEK FEELS LIKE

Weekends here lean outdoors: lakes, state parks, trails, and orchards and farm stands in the fall. The Boston Marathon runs right through Ashland, Framingham and Natick, and people line Route 135 to watch. The food is better than people expect. Framingham has Brazilian bakeries and steakhouses, and you'll find good Indian and Chinese food along the main roads. Downtowns are small. You drive to most things.

Detached houses are 52% of homes in Framingham and 82% in Wellesley.

Share of all homes, owned and rented, by type of building.



DO THIS

A yard, a townhouse or a condo near the train? Tell us which, and we'll search the towns that pass your commute test.

THREE TOWNS, THREE PRICE POINTS

Median single-family sale price, January to May 2026.

ENTRY

Framingham

$710,000

Framingham/Worcester Line

Brazilian food is everywhere here, from the bakery at Padaria Brasil to steak at the Framingham Station steakhouse. On weekends, walk the paths at Garden in the Woods, a big garden of native plants.

MID

Natick

$990,500

Framingham/Worcester Line, two stops

Saturday mornings bring a farmers market near Natick Common, and Natick Days fills the center each September. Casey's Diner has served steamed hot dogs from an old lunch car for a century, and you can swim at Lake Cochituate.

HIGH END

Wellesley

$1,970,000

Framingham/Worcester Line, three stops

Wellesley Square is the walkable center, with Turkish food at Cafe Mangal on Washington Street. Take a walk along Lake Waban, and in April join the crowd at the marathon's scream tunnel.

A lower tax rate. A higher tax bill.

Natick

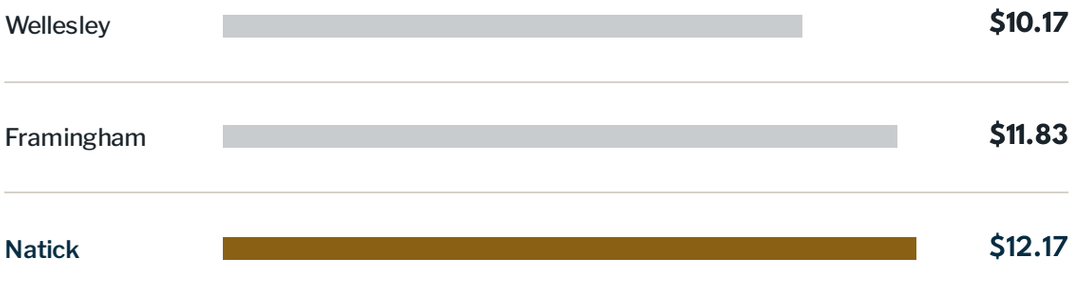
HIGHEST RESIDENTIAL RATE OF THE THREE

$12.17

per $1,000 of assessed value, FY2026

TOWN	RATE PER $1,000	AVERAGE ASSESSED VALUE	AVERAGE BILL
Natick	**$12.17**	**$937,795**	**$11,413**
Wellesley	**$10.17**	**$2,020,758**	**$20,551**

ALL THREE TOWNS · RATE PER $1,000, LOWEST FIRST



Town averages, not the bill on any one home. Not tax advice.

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Wellesley's tax rate is lower than Natick's. Its average single-family bill is higher.

Wellesley

HIGHEST AVERAGE BILL OF THE THREE

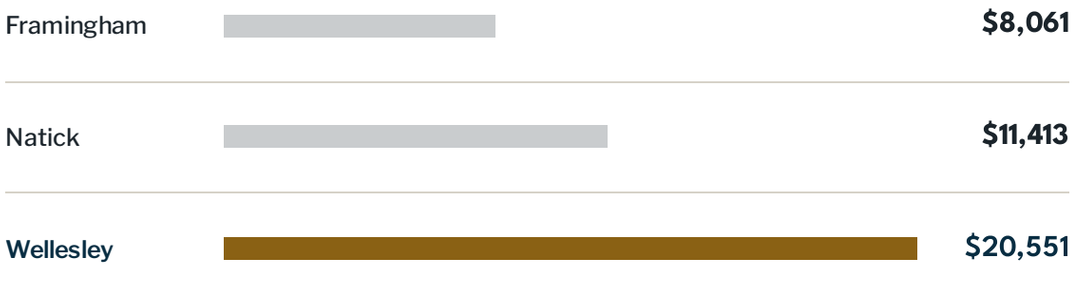
$20,551

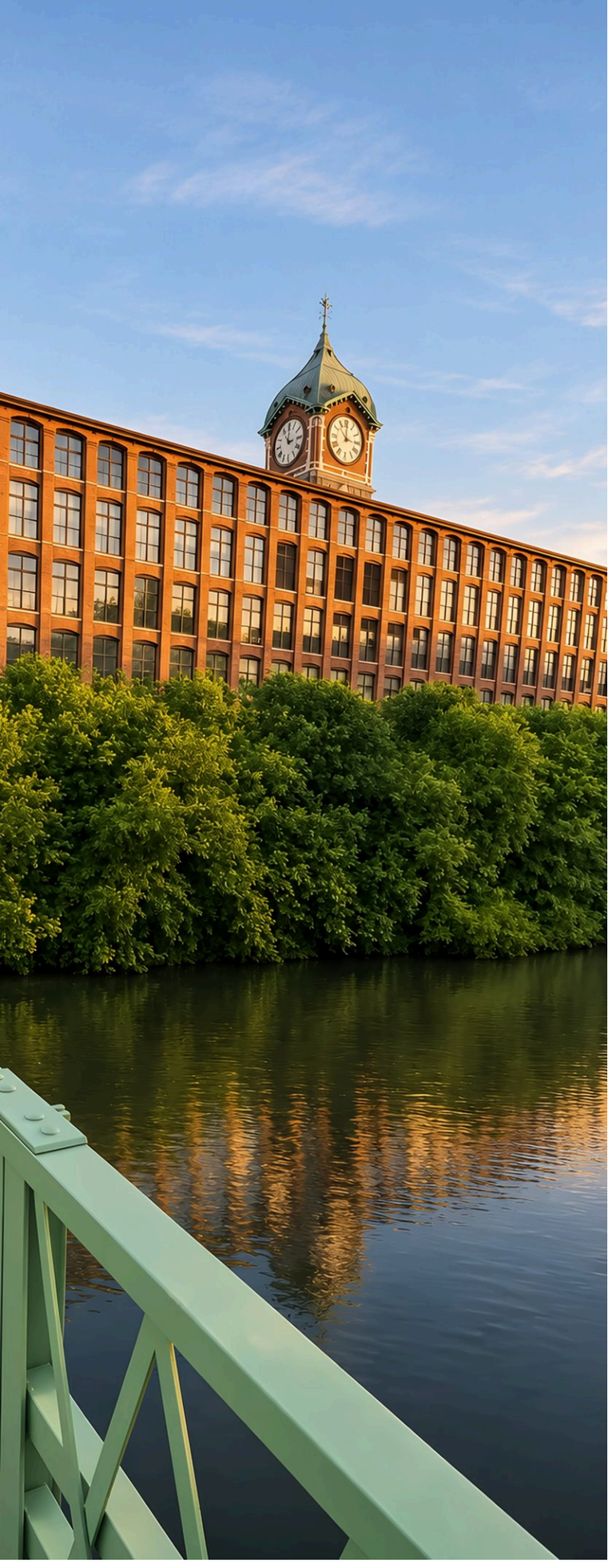
a year, average single-family bill, FY2026

WHY THE LOWER RATE PAYS MORE

The bill is the assessed value times the rate per $1,000. Wellesley's average single-family assessed value is about $1,083,000 higher than Natick's, so its average bill is higher even at a lower rate.

ALL THREE TOWNS · AVERAGE SINGLE-FAMILY BILL, LOWEST FIRST





REGION 5 OF 5 Back to Contents

Merrimack Valley

A mill city and two suburbs. Very different mixes of homes.

27% of homes in **Lowell** are in two- to four-unit buildings, like two- and three-family homes.

73% of homes in **Billerica** are detached single-family houses, the highest share of these three.

GETTING AROUND

Lowell Line: Lowell, and Billerica at North Billerica

Haverhill Line: Andover, two stops

WHAT A WEEK FEELS LIKE

Lowell and Haverhill are real small cities, with old mills, canals and walks along the river. There's art and music in the mill buildings. Every summer, Lowell hosts a free folk festival in July and a Southeast Asian water festival with boat races in August. Come hungry: Cambodian food in Lowell, Dominican food in Lawrence. Billerica and Andover are quieter, but their town centers can shine. New Hampshire is minutes away.

From Lowell to Billerica, the detached share more than doubles.

Share of all homes, owned and rented, by type of building.

Lowell



Billerica



Andover



Detached single-family · Attached single-unit · 2 to 4 units · 5 or more units · Other

THREE TOWNS, THREE PRICE POINTS

Median single-family sale price, January to May 2026.

ENTRY

Lowell

$489,950

Lowell Line

Walk the canals and the Riverwalk past old mill buildings, then eat Cambodian food at Simply Khmer. In July the free Folk Festival fills downtown, and August brings boat races at the Water Festival.

MID

Billerica

$677,500

Lowell Line, at North Billerica

Weekends mean a walk in Manning State Park or dinner at Garrison's on Boston Road. Each September, Yankee Doodle Homecoming brings a parade through Billerica Center and fireworks at night.

HIGH END

Andover

$1,205,000

Haverhill Line, two stops

Main Street has the Andover Bookstore, open since 1809, and dinner at Elm Square Oyster Co. Summer concerts play in the park, and Andover Day takes over downtown each September.

Read the state's data, then call the district.

We don't rank schools. That call is yours.
We'll help you find the official data.

DO THIS

Read the state profile for the schools near the homes you like. Then visit and ask about the programs that matter to you. Some towns also have regional vocational options.

Profiles

DESE School and District Profiles: a profile for every public school and district. Search by name or on the map at profiles.doe.mass.edu.

School Finder

Enter an address to see nearby schools and districts. The closest school may not be your assigned school.

DART

District Analysis and Review Tools show a district's results over time, at doe.mass.edu/dart.

Assignment

There's no single statewide tool that confirms your assigned school by address. Call the district's central office (contact info is on its DESE profile). A listing's school info is not a guarantee. In Boston, one district covers the whole city and assigns students through its own process, so ask the district directly.



Check who serves your address.

Providers vary by town and street, and some homes have no gas.

Electric	Most towns: Eversource or National Grid. Some run their own municipal light plant, including Wakefield, Peabody and Danvers.
Natural gas	National Grid or Eversource, by town (Boston varies by neighborhood). Wakefield: Wakefield Municipal Gas and Light.
Water and sewer	Usually your town's water or public works department (DPW). Ask if the home has town or private service.
Trash	Usually your town or its hauler. Check your town's website.

THREE CALLS, BY ADDRESS

1
Look up the address with Mass DPU's Find My Electric, Gas, and Water Company.

2
Call each provider with the exact address and ask what serves it.

3
Call each provider about 30 days before you move to schedule service (p. 27).

Heating can add a lot to your monthly cost.

Before you bid:

- ☐ Ask how the home is heated: gas, oil, propane, electric heat or a heat pump
- ☐ Ask for 12 months of heating and electric bills or usage
- ☐ Confirm gas service at the address if you plan to switch

Then schedule service.

About 30 days before you move, call each provider to set service for your move-in date (p. 27). Check off each one:

- ☐ **Electric**
- ☐ **Gas or heating fuel**
- ☐ **Water and sewer**
- ☐ **Trash and recycling**

Checklist by Team Brusil.

From pre-approval to settling in, in four stages.

Start as early as you can. Some steps overlap, and some come before you have a move date.

> These are planning dates, not legal deadlines. Your purchase contract sets your offer, inspection and closing dates.

60+ DAYS BEFORE YOU MOVE

- [ ] Get pre-approved
- [ ] Set your must-haves (workbook page W1)
- [ ] Meet your tax pro with the six questions (workbook page W3)
- [ ] Tell us your towns, home type and budget for a saved search

30 DAYS BEFORE YOU MOVE

- [ ] Book movers
- [ ] If you need them, request school records, and confirm assignment with the new district (p. 24)
- [ ] Set up utilities for move-in day (p. 26)
- [ ] Call a Massachusetts insurance agent. You'll need active coverage to register your car (p. 29)

The week you move, and after you arrive.

DO THIS

Book your RMV appointment before you move.

Moving-week tasks

- [ ] Forward your mail with USPS
- [ ] Transfer or start utilities
- [ ] Update your address with your bank and employer

Becoming a Massachusetts resident

Register your car right away. There is no grace period once you become a resident. Bring the registration application with your insurance agent's stamp, your title (or, if your lender holds it, your registration and loan papers), and the MVU-29 sales tax form.

Get it inspected within 7 days of the registration date. Your Massachusetts title comes by mail in about 6 to 8 weeks. If you have a car loan, it goes to your lender.

Switch your driver's license when you become a resident. Start online, then finish in person at an RMV Service Center, by appointment. The license comes by mail in 10 to 14 days. Want a REAL ID? Bring your ID documents, even if your old license was a REAL ID.

Register to vote. The RMV may register you automatically. Check your status. The deadline is 10 days before an election or town meeting.

Rules change. Confirm at mass.gov before you go.

Line up the insurance before you register.

Your agent fills in and stamps the insurance part of the registration application. These are the state minimums, as of July 1 2025.

$25,000/$50,000	*Bodily injury to others*
Up to $8,000	*Personal injury protection*
$25,000/$50,000	*Injury by an uninsured driver*
$30,000	*Damage to others' property*

They are not a recommendation. Ask your agent what coverage fits your household.

Not insurance advice.

Five mistakes that cost you money.

Check a few things before you write an offer.

Buying before you test the commute

A map estimate isn't rush hour on I-93 or Route 128.

DO THIS INSTEAD

Drive or ride the real commute at the hour you'd travel, before you write an offer. Check Mass511 and mbta.com (p. 7).

Budgeting for the mortgage but forgetting taxes, insurance and condo fees

Your mortgage is only part of your monthly cost. FY2026 average single-family tax bills in this guide's featured towns run from about $5,800 to about $20,600 a year.

Fill in the monthly worksheet (workbook page W2), and get the actual bill for the address from the assessor.

Assuming the listing's school info is right

Assignments can change, and a listing's school info is not a guarantee.

Confirm the assignment with the district's central office, then read the DESE profile (p. 24).

Not checking utilities and heating costs

Electric can come from Eversource, National Grid or a town light plant, and gas doesn't reach every street.

Ask for the fuel type and 12 months of bills, and confirm providers for the exact address before you set a start date (p. 25).

Waiting to register your car

Massachusetts has no grace period to register once you're a resident. Inspection is due within 7 days of registering.

Line up Massachusetts insurance before you move and book your RMV appointment before you arrive (p. 28).

Not tax or legal advice.

Before you write an offer.

Seven boxes. If one is empty, that's the next thing to do.

- ☐ Pre-approved, with a number you're comfortable with
- ☐ Must-haves written down workbook page W1
- ☐ Full monthly cost estimated, with tax, insurance and heat p. 6
- ☐ Tax questions reviewed with a tax pro workbook page W3
- ☐ Commute tested at the hours you'd travel p. 7
- ☐ School assignment confirmed with the district, if it applies p. 24
- ☐ Utilities, heating system and past bills checked for the home p. 25





YOUR NEXT STEP Back to Contents

TEAM brusil
every move matters

Let's build your short list.

Tell us what you're looking for. We'll send you a list of homes that fit. Our team serves all of eastern Massachusetts.

1 · TEXT OR EMAIL US

Text or email us your target towns, budget and commute limit: (857) 392-5772 or sales@teambrusil.com. Or email us your must-haves worksheet (workbook page W1).

2 · GET YOUR SAVED SEARCH

We'll set up a saved search for your towns, budget and home type, so new listings come straight to you.

3 · TALK IT THROUGH

Patrick or another agent on our team will call to go over your shortlist and answer questions.

CALL OR TEXT

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Where our numbers come from.

Each source is listed once, with the pages that use it. Region lines are informal, and the towns are examples, not a full list. Rules and rates change, so confirm before you decide.

SOURCE	PAGES
TAXES	
Mass DOR, Massachusetts Tax Rates Updated Dec 30 2025. Checked Nov 4 2026.	4, 5
Mass DOR, Local Option Excise Taxes, and TIR 09-13 Local meals tax.	4
Mass DLS, FY2026 Statewide Average Single-Family Tax Bill Published Feb 19 2026, from 346 cities and towns. DLS notes it is not the mean or median of actual bills.	5, 6
Mass DLS Databank, Average Single Family Tax Bill and Tax Rates by Class, FY2026 Checked Nov 4 and Nov 7 2026. Towns added Nov 14 2026.	13, 15, 20, 21, 30
City of Boston Assessing, exemption · City of Malden, value	13
HOMES	
MAPC DataCommon, Housing Units in a Structure From the Census Bureau's American Community Survey, 2020-2024, table B25024. Downloaded Nov 7 2026. Towns added Nov 14 2026, from the Census summary file. Shares of all homes. Estimates have margins of error.	12, 14, 15, 16, 19, 22, 23
GETTING AROUND	
MBTA subway, bus and Commuter Rail schedules, mbta.com Checked Nov 4 2026. The chart on page 11 was checked again Nov 11 2026.	7, 9, 11, 14, 15, 17, 18, 22, 30
MBTA V3 API, stops by route, with city or town Retrieved Nov 7 2026, Nov 11 2026 for page 11, and Nov 14 2026 for the featured towns.	9, 11, 12, 14, 17, 18, 19, 22, 23
MassDOT, Mass511 Live traffic. Checked Nov 4 2026.	7, 30
PRICES	
The Warren Group, May 2026 Sales by Town Single-family medians, January to May 2026.	8, 12, 15, 17, 19, 23

SOURCE	PAGES
SCHOOLS	
Mass DESE, School and District Profiles Includes the map search and School Finder. Checked Nov 4 2026.	24, 30
Mass DESE, DART District Analysis and Review Tools. Checked Nov 4 2026.	24
UTILITIES	
Mass DPU, Find My Electric, Gas, and Water Company Confirm every address here.	25, 30
MassGIS, Public Utility Service Providers Updated Jan 14 2026.	25
Eversource and National Grid Checked Nov 4 2026.	25
MOVING AND YOUR CAR	
Mass RMV, on mass.gov Pages on moving here, your car, your license and voting. Checked Nov 4 2026.	27, 28, 30
Secretary of the Commonwealth, Registering to Vote Checked Nov 4 2026.	28
Mass Division of Insurance, Basics of Auto Insurance Checked Nov 4 2026.	27, 29
USPS, mail forwarding, usps.com	28
LIFE HERE	
Team Brusil local notes and event pages Our own notes on daily life, plus event pages from B.A.A., Saint Anthony's Feast, Scituate Heritage Days, Lowell Folk Festival and the Lowell Southeast Asian Water Festival. Checked Nov 12 2026.	8, 10, 12, 14, 16, 17, 18, 19, 22, 23

TOWN LIFE: PLACES NAMED IN THE TOWN NOTES. CHECKED NOV 14 2026.

Greater Boston	**Malden** Thaiger Den, City Hall concerts, Middlesex Fells · **Melrose** Turner's, Ell Pond, Victorian Fair · **Newton** villages, Johnny's, Cabot's, Crystal Lake	12
North Shore	**Lynn** Lynn Shore Drive, Nightshade, El Tipico, Lynn Woods · **Beverly** The Cabot, Lynch Park, Arts Fest and block party · **Manchester** Singing Beach, Captain Dusty's, Festival by the Sea	14
South Shore	**Weymouth** George Lane Beach and Great Esker Park, The Venetian · **Scituate** Lucky Finn, Salt Society · **Hingham** July 4 parade, World's End, Stars	17
MetroWest	**Framingham** Padaria Brasil, Framingham Station, Garden in the Woods · **Natick** farmers market, Natick Days, Casey's, Lake Cochituate · **Wellesley** Cafe Mangal, Lake Waban	19
Merrimack Valley	**Lowell** canals, Simply Khmer · **Billerica** Manning State Park, Garrison's, Yankee Doodle Homecoming · **Andover** Andover Bookstore, Elm Square Oyster Co., concerts, Andover Day	23

Photos. Photographs: Team Brusil listing photography and listing drone photography, plus photos and video stills by Patrick Brusil and the Team Brusil video team. Photos show the kinds of places and homes in this guide, not a specific town or property named on the page. Some details, like license plates and house numbers, are blurred or removed.

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AT THE BACK · COMPANION WORKBOOK

The Workbook

Use these worksheets as you read. Fill them in on screen, or print the pages you need.

The 17 worksheets start on the next page and also come as a separate file.

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W7 North Shore, town by town

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PLAN AND OFFER

W16 The 60-day plan

W17 Before you write an offer

START HOW TO USE THIS WORKBOOK

Call or text Patrick: (857) 392-5772

Fill it in as you go, then send it to us.

Each worksheet points to a page in the guide. Fill in the ones that help you.

1

Start with W1. Your must-haves shape every search after it.

2

Write on screen or on paper. Type into the PDF, or print the pages you need.

3

Send it to us. Email a page to sales@teambrusil.com and request a call.

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W1 START HERE

Goes with the guide, p. 3

Your must-haves

Before you look at homes, write down what matters most.

WHERE YOU WORK (ADDRESS OR AREA)

LONGEST ONE-WAY COMMUTE (MINUTES)

TARGET REGION AND TOWNS

HOME TYPE (HOUSE, CONDO, MULTI-FAMILY)

BUDGET AND PRE-APPROVAL STATUS

MOVE-BY DATE

HOW YOU WILL GET TO WORK

MOST YOU WANT TO PAY FOR HOUSING EACH MONTH

MUST-HAVES

NICE-TO-HAVES

PROPERTY TAX AT A GLANCE

FY2026 average single-family tax bills across the featured towns in this guide run from about $5,800 to about $20,600 a year. Your home's bill may differ. Town-by-town tables start on workbook page W5. Ask us for current prices on the streets you like.

SEND IT TO US

Text or email us your target towns, budget and commute limit. Or email us this page, and we'll set up a saved search for your towns, budget and home type.

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W2 WHAT YOU'LL PAY

Goes with the guide, p. 6

Your monthly housing number

Fill this in for each home you're serious about. A town average can't tell you what a specific home will cost.

COST	WHERE THE NUMBER COMES FROM	HOME 1	HOME 2
Mortgage principal and interest, plus mortgage insurance if required	Your lender	$	$
Property tax	The assessor's current bill for the address, divided by 12	$	$
Homeowners insurance	Your insurance agent	$	$
Condo or HOA fee, if any	The listing or the association	$	$
Heat, electric, water and other utilities	12 months of the seller's heating and electric bills or usage	$	$
Estimated total per month	Adds up the five lines above in Adobe Acrobat or Reader. In other apps, add it by hand.	**$**	**$**
Yearly housing total	Your monthly total × 12	**$**	**$**

Fill in all five lines first. Put 0 if one doesn't apply.

WORKED ESTIMATE

ESTIMATE At the statewide average bill, property tax alone is about $676 a month ($8,113 ÷ 12).

NOT INCLUDED IN THE TOTALS

	HOME 1	HOME 2
Repairs and upkeep, your estimate per year	$	$
One-time moving costs, your estimate	$	$

HEATING REALITY CHECK

Heating can add a lot to your monthly cost. Before you write an offer:

- ☐ Ask how the home is heated: gas, oil, propane, electric heat or a heat pump
- ☐ Ask for 12 months of heating and electric bills or usage
- ☐ Confirm gas service at the address if you plan to switch

Get the current tax bill for the exact home, and ask the assessor if it could change after you buy. Repairs, upkeep and moving costs are not in these totals. Ask a tax pro about your own taxes.

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W3 BRING THIS TO YOUR TAX PRO

Goes with the guide, p. 4

Six tax questions to ask before you budget

We don't give tax advice.

1. When do I become a Massachusetts resident for tax purposes, and do I file a part-year return the year I move?
2. How will the 5% rate, and the 4% surtax if it applies, affect my wages, bonuses and investment income?
3. If I sell a home or investments the year I move, which state taxes the gain, and at what rate?
4. If I keep working for an out-of-state employer, how is that paycheck taxed?
5. How should I budget for property tax, and could I qualify for a residential exemption?
6. Could Massachusetts estate tax affect my estate plan, and what should I review before I move?

YOUR TAX PRO

MEETING DATE

NOTES FROM THE MEETING

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W4 GETTING AROUND

Goes with the guide, p. 7

The commute test

Pick two or three towns. Keep the towns that still work.

TOWN	USUAL DEPARTURE	TO WORK, DOOR TO DOOR	HOME, DOOR TO DOOR	REGULAR STOPS ON THE WAY	STATION, PARKING, NOTES

YOUR COMMUTE TEST

- ☐ Drive it at the hours you'd travel, both ways
- ☐ Try the transit option on mbta.com
- ☐ Check Mass511 just before you drive
- ☐ Time any regular stops on the way (school, errands, appointments)

WHERE TO CHECK

MBTA. Subway, bus and Commuter Rail: mbta.com. The schedule and station parking both matter.

Major roads. I-93, I-95/Route 128, I-90 (Mass Pike), I-495, U.S. Route 1, Route 3, Route 2, Route 24, and on the North Shore, Route 114 and Route 1A.

Live traffic. mass511.com, for incidents and travel times.

Send us the address and your office, and we'll suggest routes to test.

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W5 TOWN BY TOWN

Goes with the guide: town prices, p. 12 · region, p. 10

Greater Boston, town by town

Transit and the mix of homes in Boston and three Greater Boston cities, from the entry price to the high end.

TOWN	PRICE POINT	GETTING AROUND (MBTA)	BUILDING MIX (ALL HOMES)	DETACHED
Boston	THE CITY Varies by neighborhood	Red, Orange, Blue and Green lines; Commuter Rail; bus		12%
Malden	ENTRY $752,500	Orange Line; Commuter Rail: Haverhill		24%
Melrose	MID $940,000	Commuter Rail: Haverhill		53%
Newton	HIGH END $2,050,000	Green Line; Commuter Rail: Framingham/Worcester		55%

Price point: median single-family sale price, January to May 2026.

Detached single-family · Attached single-unit · 2 to 4 units · 5 or more units · Other

HOW TO READ IT

These numbers show types of buildings, not whether homes are owned or rented. A condo can be in a converted house, a townhouse row or a large building, and many two- to four-unit buildings are two- and three-families. The mix can change a lot from one street to the next.

BEFORE YOU NARROW YOUR LIST

- ☐ Ride the line you would use at your usual hour
- ☐ Check station parking at the stop you would use
- ☐ Ask the assessor for the exact address's bill
- ☐ Confirm home types when you tour

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W6 TOWN BY TOWN

Goes with the guide, p. 13

Greater Boston: property tax

FY2026 average single-family tax bill, residential rate and average single-family value, town by town. Rates are per $1,000 of assessed value.

TOWN	AVERAGE BILL, SCALE $0 TO $18,000	RATE PER $1,000	AVERAGE VALUE	AVERAGE BILL
Malden		$11.40	$666,000	**$7,592**
Melrose		$11.47	$853,264	**$9,787**
Newton		$9.69	$1,762,337	**$17,077**
Boston		$12.40	Not shown	**Not shown**

■ Newton: lowest residential rate here, $9.69 per $1,000, and highest average bill

■ Malden: lowest average bill here, $7,592

WHAT THESE NUMBERS ARE

These are FY2026 town averages: each town's average single-family assessed value times its residential rate, divided by 1,000. They are not the bill for a specific home or a comparison of sale prices. Check the current bill, and any exemptions, for each home you like. Malden's average value, $666,000, is the City of Malden's FY2026 single-family figure, before its residential exemption. Boston is not shown: its residential exemption takes up to $4,353.74 off the FY2026 bill of an owner-occupied home, at a rate of $12.40 per $1,000. Boston does not publish an average single-family value, and the state's figure is not a fair guide to a full bill.

FOR SCALE

The FY2026 statewide average single-family tax bill is $8,113, on an average single-family value of $742,986. The state notes this is a calculation, not the average or middle of actual bills.

Send us the homes you like. We'll find each one's current tax bill and check for exemptions.

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W7 TOWN BY TOWN

Goes with the guide: town prices, p. 15 · region, p. 14

North Shore, town by town

Transit and the mix of homes in three North Shore towns, from the entry price to the high end.

TOWN	PRICE POINT	GETTING AROUND (MBTA)	BUILDING MIX (ALL HOMES)	DETACHED
Lynn	ENTRY $550,000	Commuter Rail: Newburyport/Rockport		35%
Beverly	MID $787,500	Commuter Rail: Newburyport/Rockport		50%
Manchester-by-the-Sea	HIGH END $1,425,000	Commuter Rail: Newburyport/Rockport		73%

Price point: median single-family sale price, January to May 2026.

Detached single-family · Attached single-unit · 2 to 4 units · 5 or more units · Other

HOW TO READ IT

These numbers show types of buildings, not whether homes are owned or rented. A condo can be in a converted house, a townhouse row or a large building, and many two- to four-unit buildings are two- and three-families. The mix can change a lot from one street to the next.

BEFORE YOU NARROW YOUR LIST

- [ ] Ride the Newburyport/Rockport Line, or drive your route, at your usual hour
- [ ] Check station parking at the stop you would use
- [ ] Ask the assessor for the exact address's bill
- [ ] Confirm home types when you tour

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W8 TOWN BY TOWN

Goes with the guide, p. 15

North Shore: property tax

FY2026 average single-family tax bill, residential rate and average single-family value, town by town. Rates are per $1,000 of assessed value.

TOWN	AVERAGE BILL, SCALE $0 TO $18,000	RATE PER $1,000	AVERAGE VALUE	AVERAGE BILL
Lynn		$10.30	$585,565	**$6,031**
Beverly		$10.81	$817,185	**$8,834**
Manchester-by-the-Sea		$8.70	$1,881,670	**$16,371**

■ Manchester-by-the-Sea: lowest rate of the three, $8.70 per $1,000, and highest average bill

■ Lynn: lowest average bill of the three, $6,031

WHAT THESE NUMBERS ARE

These are FY2026 town averages: each town's average single-family assessed value times its residential rate, divided by 1,000. They are not the bill for a specific home or a comparison of sale prices. Check the current bill, and any exemptions, for each home you like.

FOR SCALE

The FY2026 statewide average single-family tax bill is $8,113, on an average single-family value of $742,986. The state notes this is a calculation, not the average or middle of actual bills.

Send us the homes you like. We'll find each one's current tax bill and check for exemptions.

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W9 TOWN BY TOWN

Goes with the guide: town prices, p. 17 · region, p. 16

South Shore, town by town

Transit and the mix of homes in three South Shore towns, from the entry price to the high end.

TOWN	PRICE POINT	GETTING AROUND (MBTA)	BUILDING MIX (ALL HOMES)	DETACHED
Weymouth	ENTRY $649,500	Commuter Rail: Greenbush, Kingston		55%
Scituate	MID $937,500	Commuter Rail: Greenbush		86%
Hingham	HIGH END $1,550,000	Commuter Rail: Greenbush		67%

Price point: median single-family sale price, January to May 2026.

Detached single-family · Attached single-unit · 2 to 4 units · 5 or more units · Other

HOW TO READ IT

These numbers show types of buildings, not whether homes are owned or rented. A condo can be in a converted house, a townhouse row or a large building, and many two- to four-unit buildings are two- and three-families. The mix can change a lot from one street to the next.

BEFORE YOU NARROW YOUR LIST

- [ ] Ride the Greenbush Line at the hour you'd really commute
- [ ] Check station parking at the stop you would use
- [ ] Ask the assessor for the exact address's bill
- [ ] Confirm home types when you tour

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W10 TOWN BY TOWN

Goes with the guide, p. 17

South Shore: property tax

FY2026 average single-family tax bill, residential rate and average single-family value, town by town. Rates are per $1,000 of assessed value.

TOWN	AVERAGE BILL, SCALE $0 TO $16,000	RATE PER $1,000	AVERAGE VALUE	AVERAGE BILL
Weymouth		$10.12	$613,486	**$6,208**
Scituate		$9.83	$1,036,705	**$10,191**
Hingham		$10.47	$1,367,055	**$14,313**

Hingham: highest residential rate and highest average bill of the three, $10.47 per $1,000

Weymouth: lowest average bill of the three, $6,208

WHAT THESE NUMBERS ARE

These are FY2026 town averages: each town's average single-family assessed value times its residential rate, divided by 1,000. They are not the bill for a specific home or a comparison of sale prices. Check the current bill, and any exemptions, for each home you like.

FOR SCALE

The FY2026 statewide average single-family tax bill is $8,113, on an average single-family value of $742,986. The state notes this is a calculation, not the average or middle of actual bills.

Send us the homes you like. We'll find each one's current tax bill and check for exemptions.

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W11 TOWN BY TOWN

Goes with the guide: town prices, p. 19 · region, p. 18

MetroWest, town by town

Transit and the mix of homes in three MetroWest towns, from the entry price to the high end.

TOWN	PRICE POINT	GETTING AROUND (MBTA)	BUILDING MIX (ALL HOMES)	DETACHED
Framingham	ENTRY $710,000	Commuter Rail: Framingham/Worcester		52%
Natick	MID $990,500	Commuter Rail: Framingham/Worcester		57%
Wellesley	HIGH END $1,970,000	Commuter Rail: Framingham/Worcester		82%

Price point: median single-family sale price, January to May 2026.

Detached single-family · Attached single-unit · 2 to 4 units · 5 or more units · Other

HOW TO READ IT

These numbers show types of buildings, not whether homes are owned or rented. A condo can be in a converted house, a townhouse row or a large building, and many two- to four-unit buildings are two- and three-families. The mix can change a lot from one street to the next.

BEFORE YOU NARROW YOUR LIST

- [ ] Ride the Framingham/Worcester Line at the hour you'd really commute
- [ ] Drive the road you would use, both ways
- [ ] Ask the assessor for the exact address's bill
- [ ] Confirm home types when you tour

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W12 TOWN BY TOWN

Goes with the guide, p. 21

MetroWest: property tax

FY2026 average single-family tax bill, residential rate and average single-family value, town by town. Rates are per $1,000 of assessed value.

TOWN	AVERAGE BILL, SCALE $0 TO $22,000	RATE PER $1,000	AVERAGE VALUE	AVERAGE BILL
Framingham		$11.83	$681,423	**$8,061**
Natick		$12.17	$937,795	**$11,413**
Wellesley		$10.17	$2,020,758	**$20,551**

- Natick: highest residential rate of the three, $12.17 per $1,000
- Wellesley: highest average bill of the three, $20,551, at the lowest rate

WHAT THESE NUMBERS ARE

These are FY2026 town averages: each town's average single-family assessed value times its residential rate, divided by 1,000. They are not the bill for a specific home or a comparison of sale prices. Check the current bill, and any exemptions, for each home you like.

FOR SCALE

The FY2026 statewide average single-family tax bill is $8,113, on an average single-family value of $742,986. The state notes this is a calculation, not the average or middle of actual bills.

Send us the homes you like. We'll find each one's current tax bill and check for exemptions.

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W13 TOWN BY TOWN

Goes with the guide: town prices, p. 23 · region, p. 22

Merrimack Valley, town by town

Transit and the mix of homes in three Merrimack Valley cities and towns, from the entry price to the high end.

TOWN	PRICE POINT	GETTING AROUND (MBTA)	BUILDING MIX (ALL HOMES)	DETACHED
Lowell	ENTRY $489,950	Commuter Rail: Lowell		30%
Billerica	MID $677,500	Commuter Rail: Lowell		73%
Andover	HIGH END $1,205,000	Commuter Rail: Haverhill		68%

Price point: median single-family sale price, January to May 2026.

Detached single-family · Attached single-unit · 2 to 4 units · 5 or more units · Other

HOW TO READ IT

These numbers show types of buildings, not whether homes are owned or rented. A condo can be in a converted house, a townhouse row or a large building, and many two- to four-unit buildings are two- and three-families. The mix can change a lot from one street to the next.

BEFORE YOU NARROW YOUR LIST

- ☐ Ride the Lowell or Haverhill Line at your usual hour
- ☐ Check station parking at the stop you would use
- ☐ Ask the assessor for the exact address's bill
- ☐ Confirm home types when you tour

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W14 TOWN BY TOWN

Goes with the guide, p. 23

Merrimack Valley: property tax

FY2026 average single-family tax bill, residential rate and average single-family value, town by town. Rates are per $1,000 of assessed value.

TOWN	AVERAGE BILL, SCALE $0 TO $14,000	RATE PER $1,000	AVERAGE VALUE	AVERAGE BILL
Lowell		$11.35	$514,854	**$5,844**
Billerica		$11.61	$644,586	**$7,484**
Andover		$12.31	$1,070,385	**$13,176**

Andover: highest residential rate and highest average bill of the three, $12.31 per $1,000

Lowell: lowest average bill of the three, $5,844

WHAT THESE NUMBERS ARE

These are FY2026 town averages: each town's average single-family assessed value times its residential rate, divided by 1,000. They are not the bill for a specific home or a comparison of sale prices. Check the current bill, and any exemptions, for each home you like.

FOR SCALE

The FY2026 statewide average single-family tax bill is $8,113, on an average single-family value of $742,986. The state notes this is a calculation, not the average or middle of actual bills.

Send us the homes you like. We'll find each one's current tax bill and check for exemptions.

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W15 UTILITIES AND WINTER COSTS

Goes with the guide, p. 25

Utilities and heating, by address

Providers vary by town and street, and some homes have no gas.

SERVICE	USUAL PROVIDER	THIS ADDRESS	START DATE
Electric	Eversource or National Grid; some towns run a municipal light plant (including Wakefield, Peabody and Danvers)		
Natural gas	National Grid or Eversource, by town (Boston varies by neighborhood); Wakefield Municipal Gas and Light		
Water and sewer	Usually your town's water or public works department (DPW). Ask if the home has town or private service.		
Trash and recycling	Usually your town or its hauler		

HEATING REALITY CHECK

- ☐ Ask how the home is heated: gas, oil, propane, electric heat or a heat pump
- ☐ Ask for 12 months of heating and electric bills or usage
- ☐ Confirm gas service at the address if you plan to switch

WHERE TO CONFIRM

Mass DPU, Find My Electric, Gas, and Water Company. About 30 days before you move, call each provider to set service for your move-in date.

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W16 YOUR 60-DAY PLAN

Goes with the guide, p. 27

The 60-day plan

From pre-approval to settling in, in four stages. These are planning dates, not legal or contract deadlines.

MY MOVE DATE _____ Example: you move June 30. Next to "30 days before you move," write May 31.

60+ days before you move

Target _____

- ☐ Get pre-approved
- ☐ Set your must-haves (workbook page W1)
- ☐ Meet your tax pro with the six questions (workbook page W3)
- ☐ Tell us your towns, home type and budget for a saved search

30 days before you move

Target _____

- ☐ Book movers
- ☐ If you need them, request school records, and confirm assignment with the new district
- ☐ Set up utilities for move-in day
- ☐ Call a Massachusetts insurance agent. You'll need active coverage to register your car

Moving-week tasks

Target _____

- ☐ Forward your mail with USPS
- ☐ Transfer or start utilities
- ☐ Update your address with your bank and employer

Becoming a Massachusetts resident

Target _____

- ☐ Register your car right away. There is no grace period once you're a resident. Bring the application with your insurance agent's stamp, your title (or your registration and loan papers if your lender holds it), and the MVU-29 tax form.
- ☐ Get it inspected within 7 days of registering. The title comes by mail in about 6 to 8 weeks, or goes to your lender if you have a car loan.
- ☐ Switch your driver's license when you become a resident: start online, finish at an RMV Service Center by appointment. For a REAL ID, bring your ID documents.
- ☐ Register to vote, or check if the RMV registered you automatically. The deadline is 10 days before an election or town meeting.

AUTO INSURANCE MINIMUMS (AS OF JULY 1 2025)

Bodily injury to others $25,000/$50,000 · Personal injury protection up to $8,000 · Injury by an uninsured driver $25,000/$50,000 · Damage to others' property $30,000

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W17 THE ONE-PAGE CHECK

Goes with the guide, p. 31

Before you write an offer

Seven boxes. If one is empty, that's the next thing to do. Bring this page to your first call with our team.

- ☐ Pre-approved, with a number you're comfortable with
- ☐ Must-haves written down (workbook page W1)
- ☐ Full monthly cost estimated, with tax, insurance and heat (workbook page W2)
- ☐ Tax questions reviewed with a tax pro (workbook page W3)
- ☐ Commute tested at the hours you'd travel (workbook page W4)
- ☐ School assignment confirmed with the district, if it applies
- ☐ Utilities, heating system and past bills checked for the home (workbook page W15)

YOUR NEXT STEP

Tell us what you're looking for. We'll send you a list of homes that fit. Our team serves all of eastern Massachusetts.

sales@teambrusil.com · (857) 392-5772 · teambrusil.com

Patrick Brusil, MA Salesperson License 9505156. Team Brusil is a team at Keller Williams Realty Boston-Metro, MA Brokerage License 7307, not a separate brokerage. Each office is independently owned and operated. Equal Housing Opportunity.

W18 SOURCES AND CREDITS

Goes with the guide, p. 33

Where our numbers come from.

Each source is listed once, with the workbook pages that use it. Rules and rates change, so confirm before you decide.

SOURCE	PAGES
TAXES	
Mass DOR, Massachusetts Tax Rates	W3
Mass DLS, FY2026 Statewide Average Single-Family Tax Bill Published Feb 19 2026. Estimates are labeled and use the assumptions shown.	W2, W3
Mass DLS Databank, Average Single Family Tax Bill and Tax Rates by Class, FY2026 Checked Nov 4 2026 for W6 and W8. Exported from the same reports Nov 7 2026 for W10, W12 and W14. Newton, Manchester-by-the-Sea, Wellesley and Billerica figures retrieved Nov 14 2026. The W1 range covers this guide's featured towns, retrieved Nov 7 and Nov 14 2026. Averages are not the bill on any one home. Not tax advice.	W1, W6, W8, W10, W12, W14
City of Boston Assessing, FY2026 residential exemption Boston and Malden offer a residential exemption to owners who live in the home and qualify, so the bill there can be lower than the average (Boston FY2026: $4,353.74).	W6
City of Malden, What's the Impact to Me? FY2026 average single-family value of $666,000, before the residential exemption. Checked Nov 18 2026.	W6
HOMES	
MAPC DataCommon, Housing Units in a Structure (Municipal) ACS 2020-2024 five-year estimates, table B25024. Downloaded Nov 7 2026. Shares of all housing units. Margins of error apply.	W5, W7, W9, W11, W13
U.S. Census Bureau, ACS 2020-2024 summary file, table B25024 Malden, Newton, Manchester-by-the-Sea, Wellesley and Billerica. Downloaded Nov 14 2026.	W5, W7, W11, W13
PRICES	
The Warren Group, MA May 2026 Sales, Prices By Town For Single-Family Homes January to May 2026 medians. Checked Nov 14 2026.	W5, W7, W9, W11, W13

SOURCE	PAGES
GETTING AROUND	
MBTA subway, bus and Commuter Rail schedules, mbta.com Checked Nov 4 2026. Confirm schedules and alerts the week you tour.	W4, W5, W7, W9, W11, W13
MBTA V3 API, stops by route with municipality Retrieved Nov 7 and Nov 14 2026. Towns are examples, not a full list of the region.	W5, W7, W9, W11, W13
MassDOT, Mass511 Checked Nov 4 2026.	W4
UTILITIES	
Mass DPU, Find My Electric, Gas, and Water Company Confirm every address here.	W15
MassGIS, Public Utility Service Providers Updated Jan 14 2026.	W15
Eversource and National Grid Checked Nov 4 2026. Town notes cover this guide's Greater Boston and North Shore example towns.	W15
MOVING AND YOUR CAR	
Mass RMV, on mass.gov New to Massachusetts?; Transfer your registration and title from out of state; Transfer your REAL or standard out-of-state license; Automatic Voter Registration. Checked Nov 4 2026. Rules change. Confirm at mass.gov before you go.	W16
Secretary of the Commonwealth, Registering to Vote Checked Nov 4 2026.	W16
Mass Division of Insurance, Basics of Auto Insurance Checked Nov 4 2026.	W16

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