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Retiring to Cape Cod: A Practical Guide to the Best Towns

A free field guide from the people who actually live here.

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Everyone pictures the same thing when they imagine retiring to Cape Cod: a weathered-shingle cottage, a mug of coffee, the marsh going gold in October. What the postcard leaves out is the part that actually decides whether retirement here works — how far you are from a hospital in February, what your property tax bill looks like, and whether the town you fell in love with in July still has a pharmacy open in January.

We help people move to and settle on the Cape year-round, and the retirees who are happiest three winters in are almost never the ones who picked a town for the beach. They picked for healthcare, walkability, winter population, and a budget that survives contact with reality. Here's the honest, town-by-town version.

What actually matters when you retire here (and what doesn't)

Sort your priorities in roughly this order:

- **Healthcare access.** Cape Cod Hospital in Hyannis is the region's only full-service hospital with a 24/7 emergency department and the Cape's cardiac and cancer centers. Falmouth Hospital covers the Upper Cape. The farther out the Cape you go (Wellfleet, Truro, Provincetown), the longer that drive gets — 45 to 70 minutes in summer traffic. This is the single most underweighted factor in retirement moves here.
- **Year-round population.** A town that's 15,000 people in July and 3,000 in January feels very different in the off-season. Outer Cape towns empty out; Mid- and Upper-Cape towns stay lived-in.
- **Walkability & services.** Can you get to a grocery store, pharmacy, and coffee without the highway? A handful of towns have a real walkable center; most don't.
- **Budget.** Property values swing enormously by town. Cape Cod property tax *rates* are low for Massachusetts (roughly \$6.50–\$11 per \$1,000 of assessed value in 2026, town depending), but the assessments are high.

The best Cape Cod towns for retirement

Falmouth — the all-rounder

Falmouth is the town we recommend most often to retirees, and it's not close. It has Falmouth Hospital, a genuinely walkable Main Street, the Shining Sea Bikeway for low-impact exercise, the Steamship ferry to Martha's Vineyard from Woods Hole, and year-round life thanks to the science community around WHOI. Villages like Woods Hole and Falmouth village give you walkable options; East Falmouth is more affordable.

Sandwich — quiet, historic, Upper Cape convenience

The Cape's oldest town, Sandwich sits just over the Sagamore Bridge, which means the shortest drive off-Cape for off-Cape doctors, family, or Boston's Logan airport. It's quiet, historic, and calmer on price than the Mid-Cape glamour towns. The trade-off: less nightlife and a smaller walkable core.

Barnstable / Hyannis — the practical hub

If proximity to healthcare is your top concern, it's hard to beat living near Hyannis. You're minutes from Cape Cod Hospital, the CCRTA bus hub, the year-round grocery and pharmacy density, and Cape Cod Gateway Airport for direct flights. Hyannis itself is the Cape's most urban village; the greater Barnstable villages (Osterville, Cotuit, Centerville) range from walkable to upscale-quiet.

Dennis & Brewster — central and calm

Dennis puts you dead-center on the Cape with bay and ocean beaches, the Cape Cod Rail Trail, and the Cape Playhouse arts scene. Brewster is quieter still — heavy on conservation land and ponds, a favorite for retirees who want nature over nightlife, with Orleans’s shopping and Cape Cod Hospital’s Orleans facilities nearby.

Mashpee & Bourne — where the 55+ communities are

If you want a newer home or an age-restricted community with shared amenities, the Upper Cape is where to look — New Seabury in Mashpee and the 55+ developments around Bourne offer single-level living and less maintenance, usually at a lower entry price than the Mid- and Lower-Cape marquee towns.

Cost & fit at a glance (2026)

Town	2026 median single-family (approx.)	Hospital proximity	Walkable center	Best for
Falmouth	\$650K–\$800K	Falmouth Hospital (in town)	Yes	All-around, ferry access
Sandwich	\$600K–\$750K	~20 min to Falmouth	Partial	Quiet, shortest off-Cape drive
Barnstable/Hyannis	\$550K–\$900K	Cape Cod Hospital (in town)	Hyannis: yes	Healthcare, transit, flights
Dennis	\$600K–\$800K	~20 min to Hyannis	Partial	Central, beaches, arts
Brewster	\$650K–\$850K	~25 min to Hyannis	No	Nature, ponds, quiet
Mashpee	\$600K–\$850K	~25 min to Falmouth	Mashpee Commons	55+ communities, newer homes
Chatham	\$900K–\$1.5M+	~35 min to Hyannis	Yes	Upscale, very walkable

Prices are approximate 2026 ranges and move with the season and the specific village — confirm current comps with a local agent before you budget.

The winter test nobody applies

Here’s the exercise that saves people from an expensive mistake: **visit your top town in February, on a weekday.** Walk the Main Street. See what’s open. Sit in the coffee shop and notice whether it’s full of locals or closed until May. Time the drive to Cape Cod Hospital. The town that feels magical in August but boarded-up in February is a seasonal-home town, not a retirement town — and the two are not the same.

Two things not to miss

- **Establish care before you need it.** Cape Cod’s healthcare demand is high and provider panels fill up. Line up a primary-care physician and, if relevant, specialists *before* you move — not after your first winter fall. New-patient wait times can run months.
- **Budget for the bridges, literally and figuratively.** Off-Cape trips — Boston specialists, Logan, adult kids — mean the Sagamore or Bourne Bridge, which can add an hour each way in summer. If you’ll make that drive often, the Upper Cape (Sandwich, Bourne, Falmouth) saves you real time over the Lower and Outer Cape.

Retiring to Cape Cod is one of the best decisions a lot of people make. The ones who get it right treat it like the practical relocation it is — healthcare, budget, and a real February — and let the golden marsh be the bonus, not the plan.

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