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What It Actually Costs to Own a Cape Cod Second Home (The Off-Season Budget Nobody Shows You)

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

capecodcertified.com/guides/cape-cod-second-home-off-season-costs

Every realtor's pro forma ends the same way: "and you can rent it in July and August to cover the mortgage." That math works on a spreadsheet in March. It does not work in February, when your furnace shuts off in Wellfleet, the caretaker can't get down your road for two days, and a frozen supply line drops $11,000 of damage on a house nobody's slept in since Columbus Day.

I talk to second-home owners across the Cape every week — Chatham retirees, Brooklyn families in Truro, Boston couples who bought in Dennis during the 2021 frenzy. The number that surprises them isn't the mortgage. It's the **eight months when the house is sitting empty and still bleeding money.** This is the budget your buyer's agent didn't hand you.

The line items that don't show up on Zillow

Mortgage, taxes, and insurance — the "PITI" trinity — are roughly half of what a Cape second home actually costs to hold. The other half is the off-season operating layer: heat in a vacant house, a person to check on it, plowing a driveway you're not parked in, septic that still needs pumping, and a wind/flood insurance market that has roughly doubled since 2020.

Here's what 2026 actually looks like for a representative $1.1M three-bedroom inland home in mid-Cape, and a $1.6M four-bedroom waterfront in the Outer Cape. These are the numbers I'd put in front of a friend, not a brochure.

Annual Off-Season Line Item	Mid-Cape Inland (~$1.1M)	Outer Cape Waterfront (~$1.6M)
Property tax	$9,700 (Yarmouth @ $8.83)	$10,400 (Truro @ $6.27)
Homeowners + wind	$3,200	$7,800 (MA FAIR Plan)
NFIP flood insurance	$680 (Zone X)	$4,100 (Zone AE)
Heating oil / propane (Nov–Apr)	$1,900	$2,650
Eversource (vampire + minimums)	$720	$980
Town water + sewer/septic pumping	$520	$640
Caretaker / weekly winter check	$2,400	$4,200
Snow plowing contract	$650	$950
Winterize + de-winterize	$475	$700
Landscaping + fall/spring cleanup	$2,800	$3,600
Trash sticker + dump fees	$235	$260
Alarm monitoring + generator service	$560	$1,150
Off-season subtotal	**~$23,840**	**~$37,430**

That's *before* the mortgage, before any HOA, and before the surprise repairs that every Cape house produces because the salt air eats everything from window seals to HVAC condensers.

Property taxes: pick the town before you pick the house

The per-town tax-rate spread on the Cape is wider than most buyers realize. Same $1.2M house, vastly different annual bills:

- **Chatham, Truro, Provincetown, Wellfleet, Orleans:** $4.50–$6.50 per $1,000 — the Outer Cape and high-value resort towns benefit from huge assessed bases
- **Barnstable, Yarmouth, Dennis, Brewster, Harwich, Mashpee, Eastham:** $7.65–$8.83 per $1,000 — the working middle
- **Falmouth, Bourne, Sandwich:** $7.93–$13.50 per $1,000 — Upper Cape, with Sandwich the painful outlier

On a $1.2M assessment, that's the difference between a $5,400 tax bill in Chatham and a $16,200 bill in Sandwich. **If you're choosing between a Brewster house and a Sandwich house at the same price, the tax delta alone is $4,000+ a year for the life of the home.** Bake it into the decision.

Insurance is the line item that has actually changed

If you bought before 2021, your renewal in 2026 may be the first one that makes you sit down. Two things happened simultaneously:

Wind coverage migrated to the FAIR Plan

Most private carriers stopped writing wind east of Route 130 — or carved wind out with a 5% deductible. The MA FAIR Plan (the state-backed pool) now writes the bulk of Cape coastal wind, and its rates rose 7.9% in 2023, another 6.4% in 2024, and a further 5% hike took effect in mid-2025. A Truro waterfront home that paid $3,200 for wind in 2019 is paying $7,500–$9,000 in 2026.

NFIP flood reform (Risk Rating 2.0) finished phasing in

If your house is in Zone AE or VE — most of the bayside and oceanside Outer Cape, plus chunks of Falmouth Heights, Dennis Port, and West Yarmouth — your flood premium is no longer artificially capped. Expect **$2,800–$6,500/year** depending on elevation certificate and first-floor height. Get the elevation certificate *before* you close; sellers rarely have one and lenders increasingly demand it.

Heating an empty house is not a small line

The instinct is to drop the thermostat to 50°F from November to April and forget it. Don't. Cape houses are leaky, and once the interior wall cavities get cold enough to freeze a pipe on a north-facing exterior wall, the insurance claim is in the $8,000–$25,000 range — and the carriers know exactly how to deny it ("insured failed to maintain heat or drain the system").

The two defensible choices:

- **Hold at 55°F and pay for the oil/propane.** Budget $1,800–$2,800 for a 2,200 sq ft inland home, $2,500–$3,500 for waterfront with more glass
- **Full winterize: drain everything, antifreeze the traps, shut the water at the curb.** $375–$700 for the service, no heating cost, but you cannot do a quick weekend visit in February without a $300 de-winterize call

Families who actually use the house Christmas through New Year's are stuck with option one. People who close it Columbus Day to Patriots' Day should take option two — and almost never do, then regret it the first time a Nor'easter knocks the power out for 36 hours.

The caretaker math

This is the line nobody tells you about because there's no public price sheet. The going rate on the Outer Cape in 2026:

- **Weekly drive-by + interior check (Nov–Apr):** $50–$85 per visit
- **Storm response (after a named event):** $150–$300 flat
- **Light handyman work:** $75–$110/hour
- **Spring open / fall close:** $400–$900 each

A real caretaker — somebody who will go in after a January wind event, hear water running, and shut your main — is **worth every dollar.** The people who skip this and rely on "my neighbor said he'd keep an eye on it" are the people I meet after the claim.

Trash, water, and the small stuff that adds up

Most Cape towns have **no curbside trash pickup.** You either pay a private hauler ($55–$85/month, often higher off-season because they don't want the route) or buy a transfer station sticker. Stickers run **$150–$250/year** in Brewster, Wellfleet, Eastham, Truro, and Orleans, plus per-bag fees. Provincetown's transfer is nonresident-restricted; private haul only.

Beach stickers are the other shock for nonresidents: **$200–$425** in most towns, sometimes capped per household. If you're in a town with a private beach association, that's another $300–$1,500 a year for access to the water you bought the house to look at.

The rental fantasy and why off-season vacancy still costs you

The "rent it in July and August" pitch assumes you'll clear $35K–$70K gross. After a 25–32% property management fee, cleaning turnovers, supplies, replacement linens, and the wear-and-tear repair budget, you keep 55–65% of that. On a strong waterfront in Wellfleet or Chatham, that's a real $25K–$45K offset. On an inland Mashpee or Sandwich house competing with 6,000 other Cape STRs on Vrbo, it's $8K–$15K — and you've given up your own peak weeks to get it.

The brutal truth: **the house sits empty 30–38 weeks a year regardless of what you do, and every one of those weeks the off-season costs above keep accruing.** Renters don't pay for February's heating oil.

Don't-miss warnings

1. Get the Title 5 septic inspection paperwork at closing, and file it. Massachusetts requires a passing Title 5 within two years of sale, and Cape towns are aggressive about enforcement when you go to permit *anything* — a new deck, a generator pad, a shed. A failed Title 5 is a **$25,000–$45,000 replacement** on a Cape lot, more if you're in a Zone II groundwater protection area. Know the system's age and last pump date before you sign.

2. Do not buy a house you haven't seen in February. Every Cape town shows beautifully in July. The honest version of the house is the one you visit on a 28°F Tuesday with a 25-knot northwest wind, when the nearest open restaurant is 14 miles away and the road to your driveway hasn't been plowed since 6 a.m. If that version of the trip still feels worth the budget on this page, you're buying the right house. If it doesn't — and that's a perfectly reasonable answer — rent for two weeks in August instead and put the $60K/year somewhere it compounds.

◈ THINGS TO DO

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