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The Cape Cod Winter Closing Checklist for Absentee Owners (Print-and-Go PDF)

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



capecodcertified.com/guides/cape-cod-winter-closing-checklist-absentee-owners

Every November, somebody at a Chatham coffee counter says the same thing: “We just bumped the thermostat to 55 and locked up.” Two months later they’re on a conference call with a Servpro crew, a plumber from Harwich, and an adjuster who’s about to teach them the phrase “long-duration absence exclusion.” The single most expensive misconception on the Outer Cape is that winterizing a seasonal house is a one-afternoon job. It isn’t. It’s a sequence — and the sequence matters more than any individual step.

This is the checklist we hand to absentee owners who’ve asked us, over the years, to stop their houses from becoming insurance claims. Print it. Tape it inside a kitchen cabinet. Work it top to bottom on closing day.

The Real Freeze Timeline (Stop Guessing)

The Cape is not Boston. The first hard freeze (24°F or below for 4+ hours) typically arrives between **November 12 and November 22** in the mid-Cape towns — Yarmouth, Dennis, Brewster — and roughly a week later in Truro and Provincetown thanks to the moderating ocean. The first *pipe-bursting* event of the year, though, is almost always a January cold snap in the 5–15°F range that lasts 48+ hours. That’s the one that kills uninsulated crawl-space lines and exterior hose bibs people forgot about.

If you close after October 25, you are already racing the calendar. Aim to be buttoned up by **November 5**. If you push into Thanksgiving week, you’re closing a wet house in the cold, which is how people forget the icemaker line.

The Two Mistakes That Cause 80% of Claims

We’ve seen the claim data from three Cape-based independent agents. The pattern is boringly consistent:

- 1. Heat left on, water left on, owner gone.** The boiler fails on January 9, nobody knows for eleven days, and the second floor rains into the first. This is the catastrophic version.
- 2. Water drained, but not *all* of it.** Outdoor shower line, basement utility sink trap, the dishwasher supply, the fridge icemaker, the in-line filter under the kitchen sink. One forgotten low point freezes, cracks, and floods on the spring re-opening.

The checklist below is designed around preventing both.

HVAC: Settings That Actually Hold

Forget “55 and forget it.” Modern guidance from Cape insurance carriers in 2026 is more specific, and several of them now *require* a monitored low-temperature alarm for any policy on a seasonal dwelling closed more than 30 days.

House type	Minimum temp	Monitoring required?	Why
Slab-on-grade, no basement	50°F	Recommended	Lower thermal mass, slab won’t freeze
Crawl-space with plumbing	55°F	Yes under most 2026 policies	Crawl runs 10–15°F colder than thermostat
Full basement, plumbing on outer walls	58°F	Yes	Wind-driven cold infiltrates rim joists
Drained system (no water in lines)	40°F or off	No	Protecting only structure, not pipes

The cheapest fix here is a \$35 freeze sensor (Govee, YoLink, or a Honeywell Lyric paired with a hub) placed *on the floor* of the coldest room, not at the thermostat. Set it to ping you at 42°F. That gives a 10-degree buffer before anything cracks.

Plumbing: The Drain-Down Sequence

This is the order. Doing it out of order is how you trap water somewhere it’ll later freeze.

1. **Shut the main** at the street stop or the meter. Many Cape towns — Chatham, Orleans, Wellfleet — let you call the water department for a free curb shut-off if you give 48 hours notice. Use it. A street-level shut-off is the only one a frozen-pipe scenario can’t bypass.
2. **Open every fixture** from the highest floor down. Hot and cold. Including the outdoor shower, hose bibs, and the basement utility sink.
3. **Drain the water heater** through its bottom valve into a hose run to a floor drain. Tankless units have a specific isolation-valve flush procedure in their manual — do it.
4. **Blow out the lines** with a small compressor (30–40 PSI, not more) if you have any exterior or crawl-space plumbing. Most owners skip this. Most owners also pay for it the following March.
5. **Pour RV antifreeze** (the pink stuff, propylene glycol — not automotive) into every P-trap: kitchen sink, every bathroom sink, tub, shower, washing machine standpipe, basement floor drain, and the toilet bowl after you’ve sponged it dry. About a cup per trap.
6. **Disconnect the icemaker line** and the dishwasher supply at the valve. Both are notorious.
7. **Label the main shut-off** with a tag reading the date you closed and your phone number. A caretaker or plumber arriving in February shouldn’t have to guess.

What 2026 Caretaking Actually Costs

Most absentee owners eventually hire a property checker. Pricing on the Cape has firmed up since 2024, partly because of the labor shortage and partly because carriers started requiring documented weekly visits on higher-value seasonal policies.

Service	2026 price range	Frequency	Notes
Weekly interior walk-through	\$45–\$75/visit	Nov–Apr	Includes temp/leak check, run faucets briefly
Bi-weekly walk-through	\$55–\$90/visit	Nov–Apr	More common for inland Mid-Cape homes
Storm response visit	\$125–\$200 flat	As needed	After named nor’easters or sustained outages
Full winterization (closing day)	\$450–\$850	One-time	Includes air blow-out and antifreeze
Spring re-opening	\$375–\$650	One-time	Pressure test, fixture flush, system restart
Smart-monitoring install (sensors + hub)	\$300–\$550	One-time	Some carriers credit 5–8% on premium

A reasonable Outer Cape package — weekly visits, storm response, close and open — runs **\$2,800–\$4,200 for the season** in 2026. Mid-Cape and Upper Cape (Falmouth, Sandwich, Mashpee) tend to come in 15–20% below those numbers because of shorter drive times and denser caretaker rosters.

Insurance: The Clauses Nobody Reads Until It’s Too Late

Go find your policy. Search for these four phrases:

- **“Vacancy”** or **“unoccupied”** — most policies define this as 30–60 consecutive days. Cross that line without a rider and a frozen-pipe claim can be denied outright.
- **“Heat maintained”** — usually requires a minimum interior temperature (typically 55°F) *and* that the heating system be “in operation.” An oil tank that runs dry mid-January is a denial.
- **“Water supply shut off”** — many policies now require this if the home will be unoccupied more than 72 hours and heat isn’t maintained.
- **“Reasonable inspection”** — increasingly defined as documented visits at a stated interval. Save the caretaker’s visit logs.

Call your agent in October, not December. Ask for the dwelling-vacant endorsement quote in writing.

Wildlife, Security, and the Bourne Bridge Question

A few items that aren’t really plumbing but cost owners every year:

- **Mice get in through the gas line penetration, the dryer vent, and the bulkhead seal.** Steel wool plus expanding foam at every utility penetration. Replace dryer-vent louver flaps that don’t close fully.
- **Cut a deal with a neighbor** to pick up storm debris before the caretaker visits. A branch on the roof for ten weeks is a leak by April.
- **Leave one interior light on a timer**, but pull the garage door opener’s battery backup so a power flicker doesn’t open the door at 3 AM.
- **Bridge timing.** Closing-day traffic patterns: the Sagamore westbound after 2 PM on any Sunday from late October through Columbus Day weekend is brutal. Aim to cross by 11 AM or after 7 PM. The Bourne Bridge is usually 8–12 minutes faster on Saturdays, the opposite on Sundays.

The Print-and-Go Checklist

Tape this inside a cabinet. Initial each line.

- [] Main water shut off at street/meter (date tagged)
- [] All fixtures opened top-down, lines drained
- [] Water heater drained; tankless flushed per manual
- [] Exterior/crawl lines air-blown at 30–40 PSI
- [] RV antifreeze in every P-trap and toilet bowl
- [] Icemaker and dishwasher supply lines disconnected
- [] Outdoor shower drained, hose bibs open, hoses stored
- [] Thermostat set per the table above
- [] Freeze sensor placed on floor of coldest room
- [] Oil tank topped off OR propane tank above 40%
- [] HVAC service tag current (annual maintenance within 12 months)
- [] Refrigerator emptied, door propped open, deodorizer in
- [] All electronics unplugged except modem/router (for monitoring)
- [] Steel wool + foam at every utility penetration
- [] Dryer vent flap inspected and replaced if needed
- [] Gutters cleared; downspout extensions in place
- [] Storm shutters or plywood ready if you use them

- [] Caretaker contract signed; visit schedule confirmed
- [] Insurance agent notified of close-up date in writing
- [] Neighbor has a key and your cell number
- [] Photos taken of every room (insurance baseline)

Don't-Miss Warnings

Don't trust a single thermostat reading. Thermostats in hallways routinely report 55°F while the crawl space under the master bath sits at 28°F. Put a \$20 wireless sensor in the worst room and check it weekly from your phone. If you take only one piece of advice from this guide, take that one.

Don't skip the spring re-opening pressure test. When you turn the main back on in April, do it slowly with a single upstairs fixture open, and walk the entire house listening before you leave. A pinhole crack in a basement copper line can leak 400 gallons before the first weekend guest notices. Five minutes of attention on re-opening day is the cheapest insurance on the Cape.

◆ THINGS TO DO

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