



CAPE COD CERTIFIED

CAPE COD HOME

The Complete Guide to Buying a Cape Cod Vacation Home

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

capecodcertified.com/guides/buying-cape-cod-vacation-home

A Cape Cod vacation home is one of those purchases people dream about for years and then rush when the right listing appears. That’s exactly backwards. The Cape rewards buyers who understand its quirks — the seasonal market, the coastal-risk costs, the septic and STR rules — and punishes the ones who fall for a July showing without doing the homework. This is the complete, clear-eyed guide to buying a second home on Cape Cod without the expensive surprises. (Rules, taxes, and costs vary by town and change — verify specifics with local professionals and the relevant town before you commit.)

Start with how you’ll actually use it

Before you look at a single listing, answer this: **how and when will you use the home, and will you rent it?** Everything flows from that.

- **Summers-only** buyers can tolerate a town that empties in winter.
- **Year-round weekenders** need a town that stays alive off-season and a manageable drive.
- **Buyers who’ll rent** must understand each town’s short-term-rental rules and the sharply seasonal demand.

The Cape-specific costs buyers underestimate

Cost	Why it bites on the Cape
Flood + wind insurance	Coastal exposure; can be a big annual number
Septic (Title 5)	Most homes are on septic; upgrades are pricey
Property taxes	Vary by town; second homes don’t get residential exemptions some towns offer
Maintenance	Salt air is hard on homes; coastal upkeep is real
STR compliance	Registration/permits and rules if you’ll rent

The listing price is the beginning of the conversation, not the end. Budget the ownership costs, not just the mortgage.

The due-diligence checklist

Before you close on a Cape home, confirm:

1. **Flood zone + a real insurance quote** (flood and wind) for the specific address.
2. **Septic status** — a passing Title 5 inspection, and whether an upgrade (possibly a nitrogen-reducing system) looms.
3. **STR rules** if you’ll rent — the town’s registration/permit requirements and any caps.
4. **Property taxes** for that town and property.
5. **What conveys and what doesn’t**, and any HOA/condo rules if applicable.
6. **Drive time** honestly, for how often you’ll really come.

The seasonal market reality

Cape real estate has rhythms. Inventory and competition shift with the season, and the emotional peak-summer buyer often overpays. Work with a **local agent** who knows the town’s micro-markets — a house two streets from the

water, or in a quieter village, can cost dramatically less than the trophy location for a nearly identical experience.

Financing and the second-home angle

- **Second-home mortgages** differ from primary-residence loans — talk to a lender early about rates, down payment, and how rental income (if any) factors in.
- **If you'll rent it**, understand how that may affect your financing and taxes; some loans restrict rentals.
- **Cash-flow expectations** should be realistic: Cape rental demand is intensely summer-weighted.

How to buy smart

- **Visit in your season of use**, not just peak July.
- **Price in the full cost of ownership** — insurance, septic, taxes, upkeep.
- **Verify septic, flood, and STR rules** before you're emotionally committed.
- **Use a local agent and local professionals** — Cape rules are hyper-local, and off-Cape advice misses the specifics.

Don't miss: doing the coastal-cost homework before you fall in love. The happiest Cape second-home owners are the ones who knew their flood insurance, septic obligation, and tax bill before they signed — so the home stayed a joy instead of becoming a series of expensive surprises. Do the boring diligence, and the dream holds up.

◆ THINGS TO DO

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