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CAPE COD HOME

Best Cape Cod Towns for a Second Home: A Real Buyer's Guide

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

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Buying a second home on Cape Cod is a different decision than buying a primary residence, and the town that's perfect for a retiree or year-rounder can be exactly wrong for a summer-and-weekends owner. A second-home buyer weighs different things: rental income potential, how the town feels in the season you'll actually use it, drive time from home, and whether it empties out to a ghost town the moment you'd want to visit in the off-season. Here's an honest, priorities-first guide to choosing your Cape town.

What a second-home buyer should actually weigh

Sort your priorities before you fall for a house:

- **When will you use it?** Summers only? Weekends year-round? Shoulder seasons? This single answer reshapes which town fits.
- **Rental income.** If you'll rent it when you're not here, demand and the town's short-term-rental rules matter enormously (and vary by town — check registration requirements before you buy).
- **Drive time from home.** The Upper Cape (Bourne, Falmouth, Sandwich, Mashpee) is the shortest hop off the bridges; the Outer Cape adds an hour-plus each way.
- **Off-season life.** Some towns stay lived-in year-round; others board up. If you'll visit in the quiet months, that matters.

Towns by second-home priority

Priority	Best-fit towns	Why
Shortest drive from Boston/off-Cape	Bourne, Sandwich, Falmouth, Mashpee	First towns over the bridges
Strong summer rental demand	Falmouth, Chatham, Dennis, the beach towns	Proven visitor draw
Walkable town + year-round life	Falmouth, Chatham, Hyannis	Things open off-season
Quiet, nature, getaway feel	Brewster, Wellfleet, Truro	Conservation land, calm
Upscale, high-appreciation	Chatham, Osterville, Wellfleet	Premium markets
Outer Cape / P-town character	Provincetown, Truro	Unique, seasonal, strong summer rentals

The Upper Cape case (underrated for second homes)

If drive time is a factor — and for weekend use, it usually is — the **Upper Cape (Falmouth, Sandwich, Mashpee, Bourne)** is the smart second-home play. You're over the bridge and there in minutes rather than crawling to the Outer Cape, Falmouth offers year-round walkability and rental demand, and Mashpee has newer homes and communities. For an owner who wants to use the place *often*, proximity beats prestige.

The rental-income reality

If income is part of your plan, do this homework **before** you buy:

- **Check the town's short-term-rental registration and permit rules** — they vary town to town and have tightened in recent years. Some towns cap or heavily regulate STRs.
- **Understand the season.** Cape rental demand is intensely summer-weighted; budget your projections around ~10-14 peak weeks, not year-round occupancy.
- **Factor the costs** — management, cleaning, insurance (wind/flood on the coast is not cheap), and taxes — against realistic peak-season revenue.

Don't skip the off-season visit

The town that dazzles you in August might be shuttered and silent in October — and if you're picturing cozy shoulder-season weekends, that's a problem. **Visit your top town in the season you'll actually use it.** A summer-only owner doesn't care that the Outer Cape empties in winter; a year-round-weekender very much does.

The practical pre-purchase checklist

- Confirm **STR rules** if you'll rent.
- Price in **wind/flood insurance** and check the **flood zone** for the specific property.
- Factor **drive time** honestly for how often you'll really come.
- **Visit in your season of use**, not just peak summer.
- Work with a **local agent** who knows the town's micro-markets and rental scene.

Don't miss: matching the town to *your* use, not the glossy listing. The “best” Cape town for a second home is entirely personal — a Falmouth weekend-rental and a Truro summer hideaway are both right answers, for completely different buyers. Get honest about how and when you'll use it, and the right town gets obvious.

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