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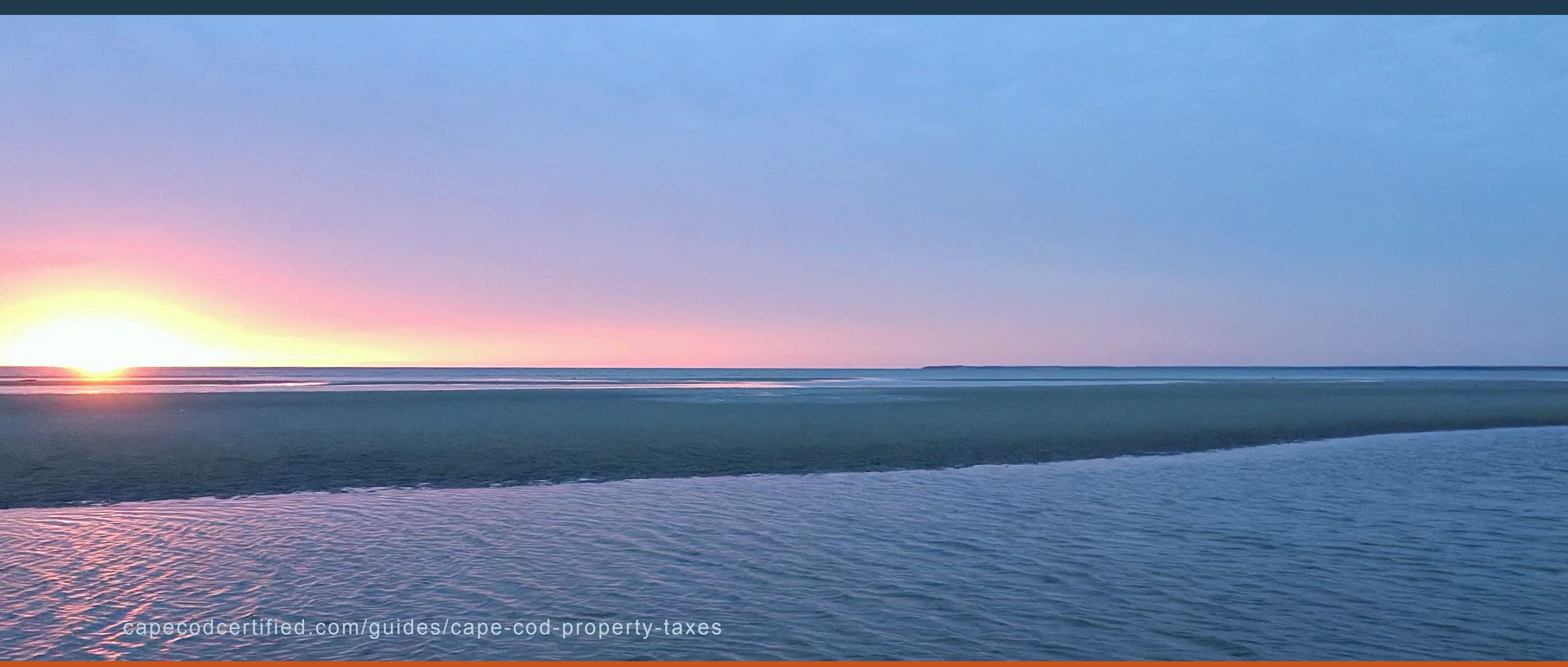
Cape Cod Property Taxes by Town: What Every Buyer Should Know

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



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Property taxes are the ownership cost buyers love to ignore and later resent. On Cape Cod, they're worth understanding *before* you buy, because rates and rules vary town to town, second homes are treated differently than primary residences, and the tax bill on that dream cottage is a permanent annual line item. The good news: Massachusetts property taxes on the Cape are generally moderate for the region. The catch: how they apply to *you* depends on the town and how you'll use the home. Here's what to know. (Tax rates and exemptions are set locally and change yearly — always confirm the current rate and rules with the specific town's assessor.)

How Massachusetts property tax works

Your property tax bill is essentially: **your property's assessed value** × **the town's tax rate** (expressed as dollars per $1,000 of value). Two levers, both local:

- **Assessed value** — the town assesses what your property is worth. On the Cape, high property values mean the assessment is often the bigger driver of your bill than the rate.
- **The tax rate** — each town sets its own, annually. Cape rates are generally **moderate for Massachusetts**, but they differ from town to town.

Because Cape *values* are high, even a modest rate can produce a meaningful bill — so look at the actual dollar amount for a specific property, not just the rate.

The rate varies by town — check the specific one

Every Cape town sets its own rate, and they're not the same. Rather than trust a general number, **pull the current rate and the actual tax bill for the specific property** from the town assessor (this information is public). A knowledgeable local agent can also provide it. Don't assume one town's rate applies to another.

What drives your bill	Notes
Town tax rate	Set locally each year; varies across Cape towns
Assessed value	High Cape values often dominate the bill
Residential exemption	Some towns offer one — but usually only for your primary residence
CPA surcharge	Many towns add a Community Preservation Act surcharge

The second-home wrinkle (important for buyers)

Here's a key point second-home buyers miss: some Massachusetts municipalities offer a **residential exemption** that reduces the tax bill — but it typically applies **only to a taxpayer's primary residence.** A vacation or second home usually **doesn't** qualify, so you may pay the full, unexempted amount even in a town that offers relief to year-round residents. Factor that into your second-home budget.

Many Cape towns also levy a **Community Preservation Act (CPA) surcharge** — a small percentage add-on that funds open space, housing, and historic preservation. It's modest but real.

How to check taxes before you buy

1. **Ask the town assessor** (or check the assessor's online database) for the property's current assessed value and tax bill.
2. **Confirm the current town tax rate** and whether a residential exemption or CPA surcharge applies.
3. **Determine your eligibility** for any exemption based on how you'll use the home (primary vs. second home).
4. **Add the annual figure to your true cost of ownership** alongside insurance and septic.

Don't-miss cautions

- **Don't budget off the seller's tax bill alone** — assessments can change, and if the seller had a residential exemption you won't get as a second-home owner, your bill will be higher.
- **Values reassess** — a rising market can lift your assessment (and bill) over time.
- **Abatements exist** — if you believe your assessment is too high, towns have an abatement process, but it's time-limited; know the deadline.

Don't miss: pulling the actual tax bill for the specific property from the town assessor before you buy — and confirming whether any residential exemption applies to *your* situation. On Cape Cod, the tax rate is only half the story; the assessment and your primary-vs-second-home status determine what you'll really pay. Know the real number before you sign, and it's just a line item — not a surprise.

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