



FIELD GUIDE NO. 1 • FOR BUYERS

The Lower Cape Buyer's Field Guide

Five towns side by side, the checks to make before you offer, and what a house will really cost you each year.

Arthur Radtke, REALTOR®

The Celebrate Team, brokered by eXp Realty
(774) 209-6032

MA Lic. #9582725

Equal Housing Opportunity

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THE WHOLE GUIDE ON ONE PAGE

Before you offer on the Lower Cape

1 **Be ready before you look**

Good houses go in days here. Have your lender's letter and listing alerts set up before you tour.

3 **Check three Cape things**

Septic: a Title 5 report dated within two years of closing. **Flood:** look up the address at msc.fema.gov.

Rentals: state registration and tax, plus town rules.

4 **Add up the true yearly cost**

Tax, insurance, flood insurance if required, septic or water, and upkeep. The worksheet on page 71 adds it up.

5 **Offer to keys**

Offer → inspections → Purchase and Sale Agreement → mortgage commitment → walk-through → closing.

2 Pick your town

Town	Median sale	Tax per \$1,000
Harwich	\$768,000	5.81
Brewster	\$775,000	6.77
Eastham	\$825,000	7.71
Orleans	\$927,500	6.11
Chatham	\$1,430,000	3.67

Cape Cod & Islands MLS, residential closings 3 Oct 2025
– 2 Oct 2026. FY2026 residential tax rates, Mass.
Division of Local Services.

Watching a house?

Text the listing link to Arthur at **(774) 209-6032** for a free
Before You Offer Check.

START HERE

Three numbers to remember

32%

of Lower Cape homes sold in their first week on the market.

43%

of buyers paid cash. Between \$500,000 and \$1 million, most financed.

–13.2%

what homes on the market more than 120 days sold for, against their first asking price.

Cape Cod & Islands MLS, five towns. First week: closings Oct 2024 – Oct 2026 (n=1,639). Cash: closings Oct 2025 – Oct 2026. Days on market: closings Sep 2023 – Sep 2026 (n=2,445).

START HERE

Most people buying here are buying from away

You may know the Cape from summers. Buying here differs from buying at home in three ways most people meet only once they're under contract: septic systems, flood maps and rental rules.

I live year-round on the water in Orleans and work these five towns. I wrote *Selling Cape Cod* and *The House After Probate Begins*, and I write *Celebrate Lower Cape*, sent to 4,275 subscribers each week. This guide draws on 2,445 Lower Cape sales over three years and a year of detailed listing records, with a source beside every number.

**Arthur Radtke**

REALTOR®, The Celebrate Team

Subscriber count: Celebrate Lower Cape, active subscribers, 18 Oct 2026.
Sales: Cape Cod & Islands MLS, 2,445 closings Sep 2023 – Sep 2026; listing records: 843 closings and 1,021 listings, Apr 2025 – Apr 2026.

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7·Buying from away

Your team on the ground, offer to keys, and your next step.

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Sources and colophon

Every number, where it came from.



Salt marsh and tidal flats from the air

PART 1

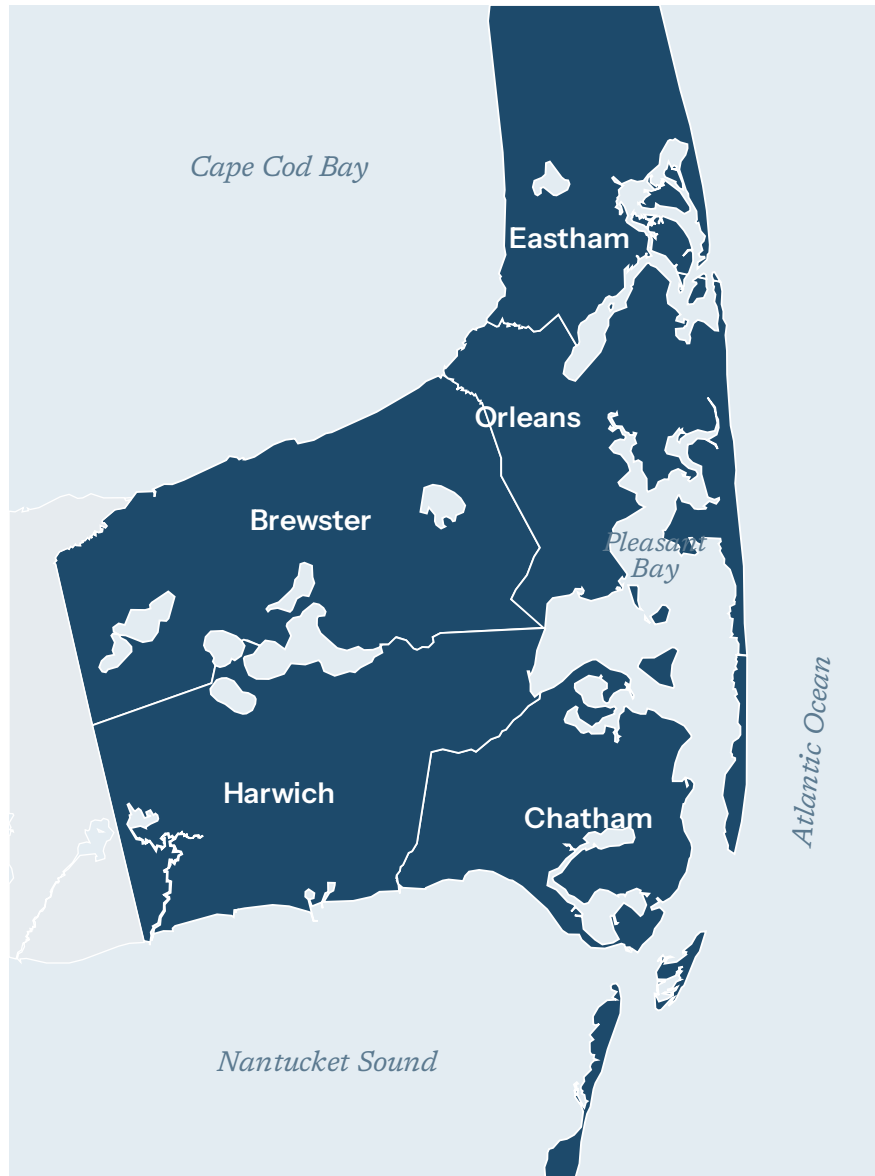
The five towns

Which water you want comes first. Then the town, then what its houses cost.

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THE FIVE TOWNS

Five towns, three shores



Town lines and shorelines: U.S. Census Bureau TIGER/Line 2023. Not a survey; for orientation only.

THE FIVE TOWNS

The first choice is not the town. It is the water.

Cape Cod Bay

Brewster, Orleans and Eastham. In my experience the bay is the calmer, shallower water. At low tide the flats stretch far out, especially in Brewster.

Nantucket Sound

Harwich and Chatham. South-facing beaches on Nantucket Sound, with harbors and marinas along the shore.

The Atlantic

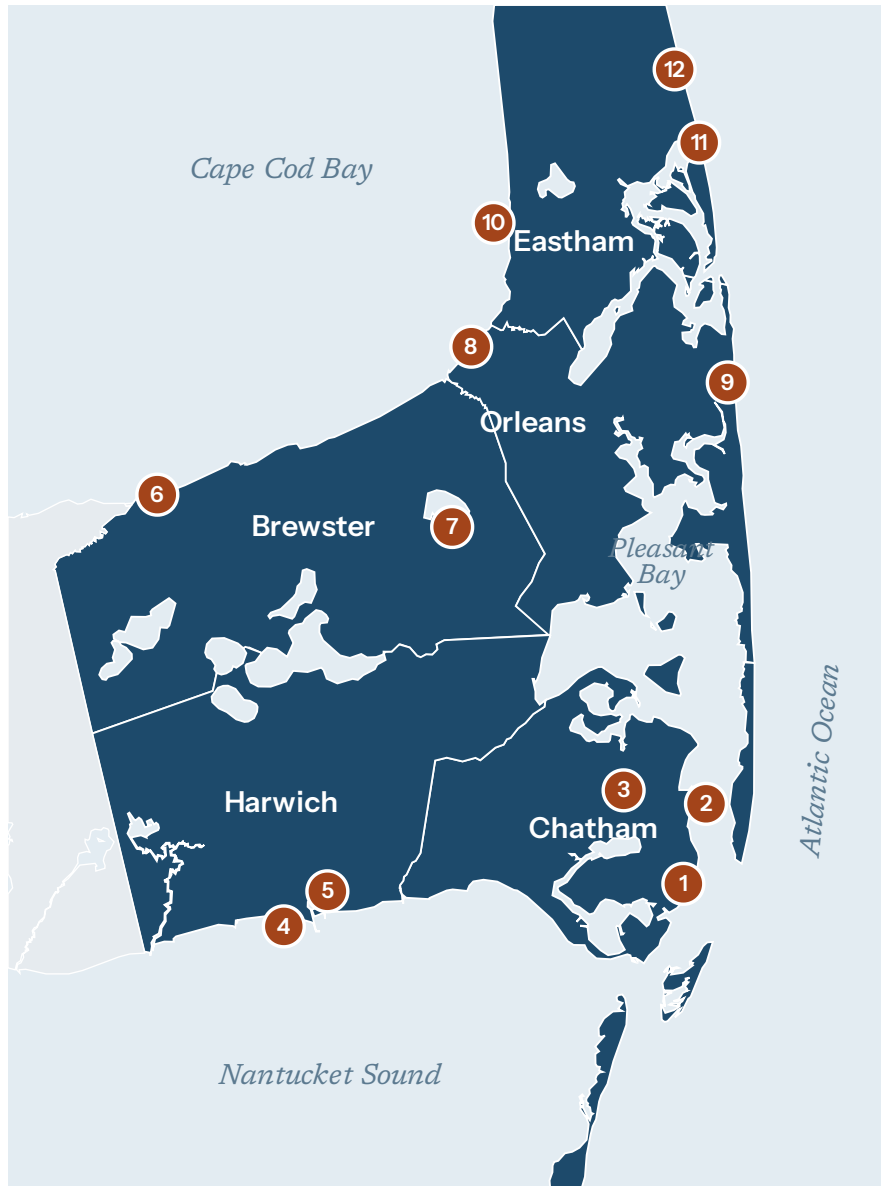
Chatham, Orleans and Eastham. In my experience: bigger surf, high dunes and the Cape Cod National Seashore. Ocean beaches move with every storm, which matters if you buy near them.

Pleasant Bay and the ponds

Pleasant Bay is a protected estuary shared by Orleans, Chatham, Harwich and Brewster, with sheltered water for boating. Inland, freshwater ponds are scattered across all five towns.

THE FIVE TOWNS

Why people love it here



Twelve places, picked for this guide. Town lines: U.S. Census Bureau TIGER/Line 2023. Positions approximate.

The twelve places

-
- 1 **Chatham Light and Lighthouse Beach** Chatham
Light station since 1808; the 1877 cast-iron tower still stands at a Coast Guard station.

 - 2 **Chatham Fish Pier** Chatham
Built by the town in 1946. Watch the boats unload from the public deck.

 - 3 **Main Street, Chatham** Chatham
Family-owned shops and restaurants, about half a mile from the light.

 - 4 **Bank Street Beach** Harwich
Harwich Port's most popular beach, with a boardwalk to Nantucket Sound.

 - 5 **Wychemere Harbor** Harwich
One of Harwich Port's three working harbors, with Saquatucket and Allen.

 - 6 **Paine's Creek and the Brewster Flats** Brewster
At low tide the flats often run more than a mile out.

 - 7 **Nickerson State Park** Brewster
1,900 acres, eight kettle ponds and a bike path to the Rail Trail.

 - 8 **Skaket Beach** Orleans
Calm bay water and wide flats at low tide. People come at sunset.

 - 9 **Nauset Beach** Orleans
Atlantic surf, and a marker for the 1626 Sparrowhawk wreck.

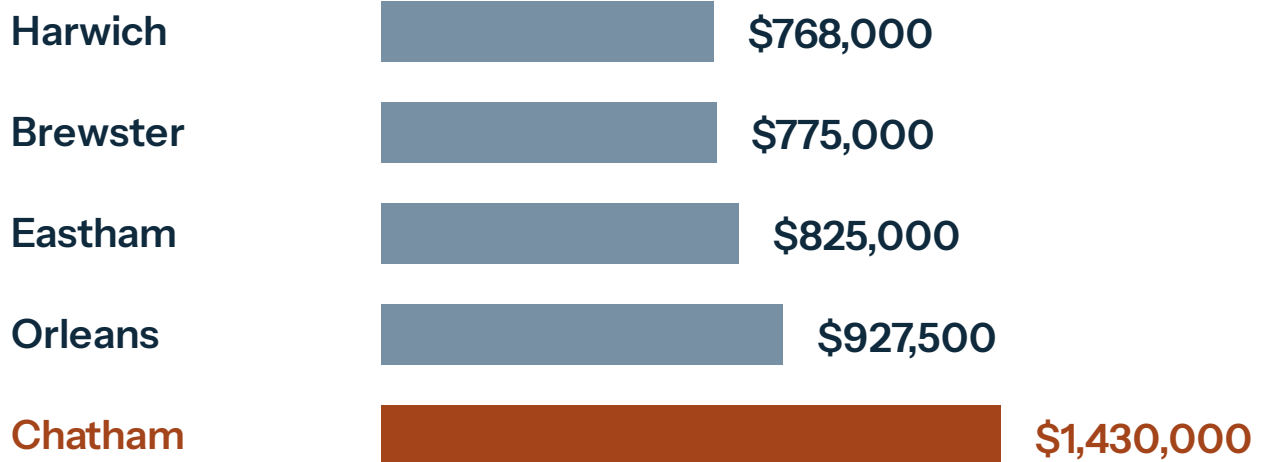
-
- 10 First Encounter Beach** Eastham
A tablet marks where Myles Standish's party met the Nauset in 1620.
-
- 11 Coast Guard Beach** Eastham
The old station became the National Seashore's first headquarters in 1961.
-
- 12 Nauset Light** Eastham
Built in Chatham in 1877, moved here in 1923, and moved inland in 1996.
-

Sources: Wikipedia; chathaminfo.com; brewster-ma.gov; mass.gov; capecodbeaches.net; hmdb.org; Eastham Historical Society.

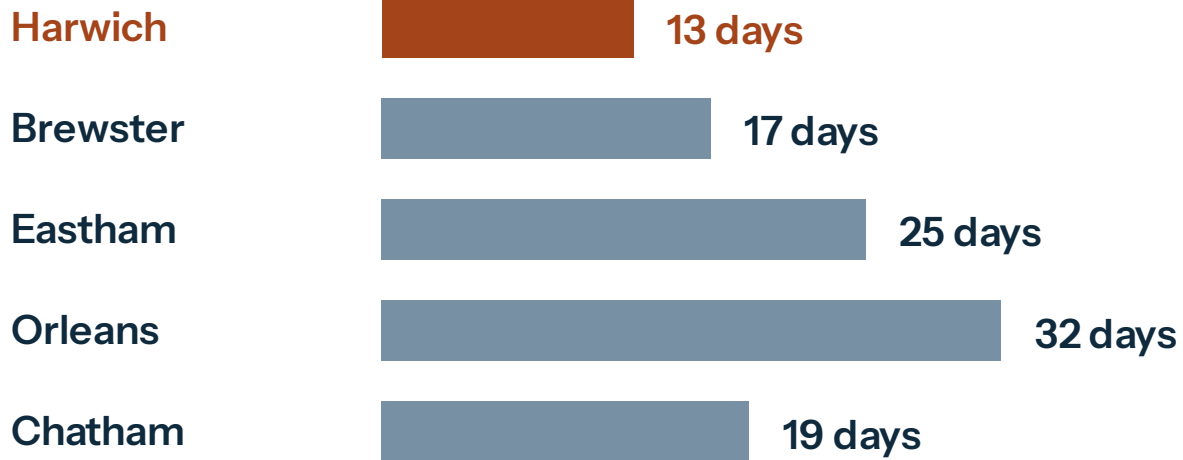
THE FIVE TOWNS

Chatham's median sale is nearly twice Harwich's, right next door

Median sale price, last 12 months



Median days on the market



Cape Cod & Islands MLS, residential, five towns. Sales and medians: closings 3 Oct 2025 – 2 Oct 2026. Days on market and first week: closings 3 Oct 2024 – 2 Oct 2026 (n=1,639).

THE FIVE TOWNS

Side by side

Town	Sales, 12 months	Sold in week one	Tax per \$1,000	On a private well	Sale ÷ assessment
Harwich	224	38%	5.81	3%	1.17×
Brewster	179	33%	6.77	8%	1.16×
Eastham	106	30%	7.71	51%	1.19×
Orleans	134	26%	6.11	6%	1.23×
Chatham	182	30%	3.67	14%	1.21×

Fast towns reward buyers who are ready; slower ones leave room to negotiate. Every town adds a 3% Community Preservation surcharge to the tax bill. These are medians, so your street and price range can differ.

Cape Cod & Islands MLS, residential, five towns. Sales and medians: closings 3 Oct 2025 – 2 Oct 2026. Days on market and first week: closings 3 Oct 2024 – 2 Oct 2026 (n=1,639). Wells and sale ÷ assessment (single-family): Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians. FY2026 residential tax rates per \$1,000: Massachusetts Division of Local Services, Tax Rates by Class (queried 19 Oct 2026). Bills mailed this winter are FY2027; rates are already certified for Brewster (7.02), Chatham (3.64) and Eastham (8.28).

THE FIVE TOWNS

The typical sale is a three-bedroom from about 1980, in every town

What changes from town to town is the size, the land and the price per square foot.

Town	Median price	Sq ft	Beds	Built	Per sq ft
Brewster	\$703,750	1,498	3	1984	\$476
Harwich	\$786,750	1,754	3	1978	\$481
Eastham	\$800,000	1,638	3	1978	\$528
Orleans	\$925,000	1,746	3	1980	\$516
Chatham	\$1,342,500	2,138	3	1979	\$678

Cape Cod & Islands MLS, five towns: closed sales 1 Sep 2023 – 13 Sep 2026 (n=2,445); listings taken 1 Jan 2023 – 13 Sep 2026 (n=3,705). Medians. Three-year medians, so they run a little below the 12-month figures.

THE FIVE TOWNS

Most houses have their own septic system

Town	Septic or private system	Town sewer
Brewster	98.9%	0.2%
Eastham	98.8%	0.3%
Harwich	93.7%	5.0%
Orleans	80.7%	18.5%
Chatham	78.5%	20.3%

44.4%

were built before 1978, so expect the state lead paint notice

13%

were on a private well rather than town water: test the water

46.4%

were in a nitrogen-sensitive area, which can mean a septic upgrade

Cape Cod & Islands MLS, five towns: closed sales 1 Sep 2023 – 13 Sep 2026 (n=2,445); listings taken 1 Jan 2023 – 13 Sep 2026 (n=3,705). Medians.



Cedar shingles and hydrangeas

PART 2

Which kind of house?

The kind of house tells you how fast to move and how hard to negotiate.

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Where the patient buyer has room	22
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WHICH KIND OF HOUSE?

The kind of house tells you how to negotiate

Type	Median price	Days on market	% of first asking	Paid cash
Single-family, inland 507 sales	\$860,000	18	97.3%	39%
Beach rights, not waterfront 111 sales	\$1,092,630	16	97.8%	60%
Single-family, water view 80 sales	\$1,752,500	30	96.4%	64%
Pond or lake front * 24 sales	\$1,222,500	24	95.0%	46%
Salt-water front 40 sales	\$3,579,500	76	89.6%	70%
Condo, attached 150 sales	\$425,000	38	96.7%	56%

Inland houses and homes with beach rights go in under three weeks at close to full price. Salt-water front is the opposite: the most cash, the longest wait and the biggest discount.

Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians. * Small sample, under 30 sales.

WHICH KIND OF HOUSE?

Where the patient buyer has room

Type	Median price	Days on market	% of first asking	Cut their price
Condo, detached cottage * 24 sales	\$823,000	22	96.5%	38%
New construction 33 sales	\$1,999,000	189	93.4%	58%
Antique, before 1900 34 sales	\$1,157,750	89	88.0%	53%
With separate living quarters 43 sales	\$1,550,000	90	94.3%	51%
Estate sale 31 sales	\$900,000	25	95.0%	32%

New construction looks cheap on tax, and isn't. The tax on the listing was a median \$3,477 on a \$1,999,000 house, because it reflects the lot or an unfinished house. Budget for the bill to rise once the town assesses the finished home.

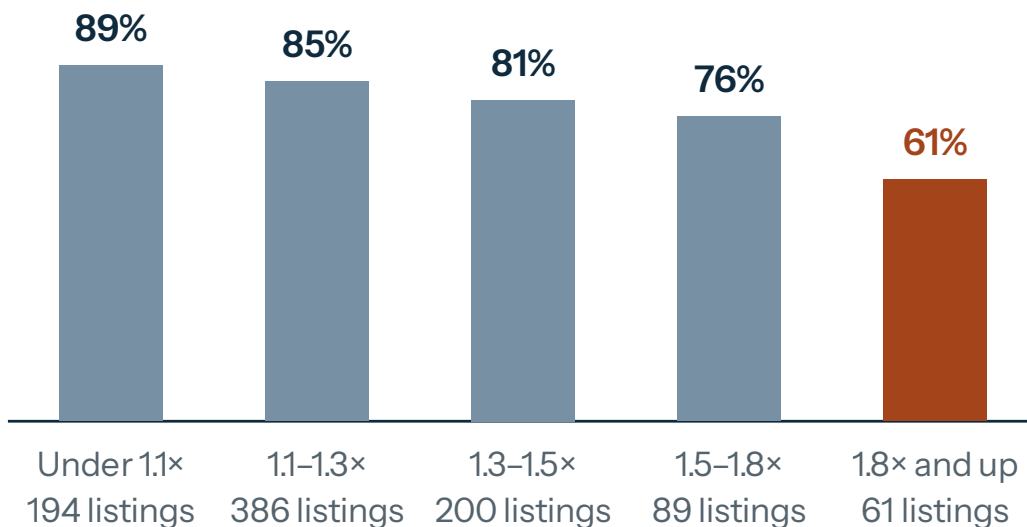
Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians. * Small sample, under 30 sales. Tax medians leave out listings showing \$0.

THE ASSESSMENT CHECK

Houses sell at about 1.2 times their town assessment

Single-family homes sold at a median 1.19 times assessment; the middle half between 1.07 and 1.32. A listing asking far more had to justify it, and often didn't.

Share of listings that sold, by first asking price ÷ assessment



Cape Cod & Islands MLS: 1,021 residential listings taken 17 Apr 2025 – 18 Apr 2026, status at export. Finished listings with an assessment (n=930). Look up any assessment on the town assessor's online database.



Boats on their moorings

PART 3

Town by town

Five towns, each with its own price, pace and shore, and a walk to get to know it.

Chatham	25
Harwich	32
Brewster	39
Orleans	46
Eastham	53



Chatham Light

TOWN 1 OF 5

Chatham

Water on three sides, Nantucket Sound, the Atlantic and Pleasant Bay, wrapped around a walkable Main Street village.

CHATHAM AT A GLANCE

HOW MUCH?

\$1,430,000

median sale, last 12 months

HOW FAST?

19 days

median time on the market

HOW HOT?

30%

sold in their first week

TAX?

3.67

FY2026 per \$1,000 of assessed value

Chatham sits at the elbow of the Cape, with a Main Street village, a working fish pier and Chatham Light close together. It is the priciest of the five towns and has the lowest tax rate. About 6,600 people live here year-round.

Villages

Chatham · Chatham Port · North Chatham · South Chatham · West Chatham

Cape Cod & Islands MLS, residential, five towns. Sales and medians: closings 3 Oct 2025 – 2 Oct 2026. Days on market and first week: closings 3 Oct 2024 – 2 Oct 2026 (n=1,639). Tax: Mass. Division of Local Services, FY2026.

CHATHAM UP CLOSE

Beaches to know

Lighthouse Beach

On the Atlantic, below Chatham Light

Harding's and Ridgevale

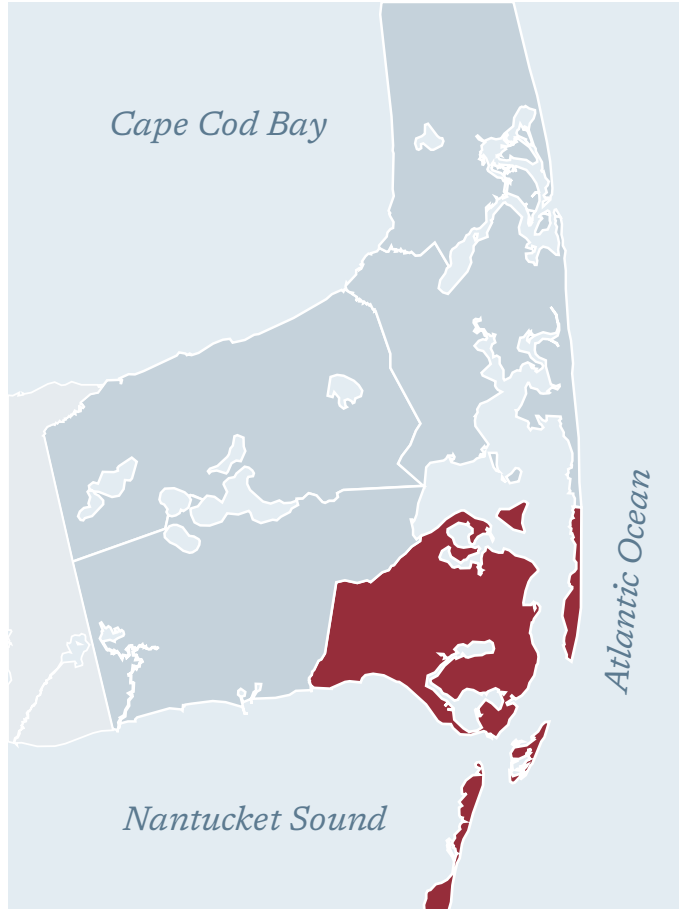
On Nantucket Sound

Oyster Pond

A saltwater tidal pond near the village

A good fit if you want

- A village center you can walk to
- Ocean, sound and bay beaches in one town
- The lowest tax rate of the five (3.67 per \$1,000)



Chatham: Sound, Atlantic, Pleasant Bay

Under the surface

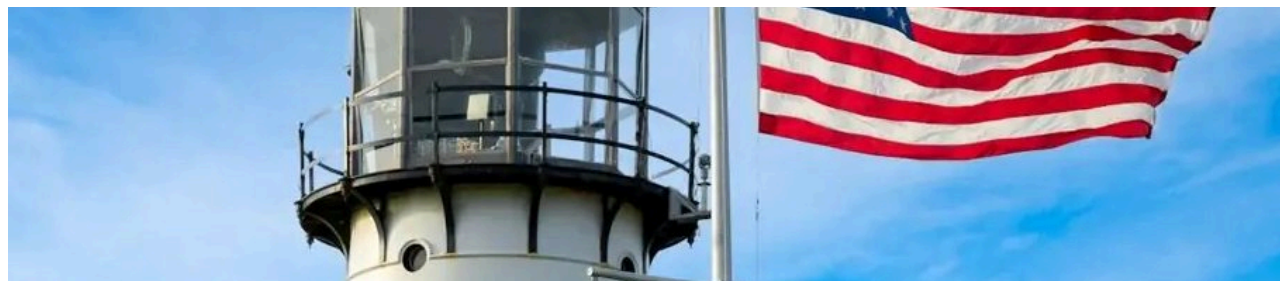
14% of sales on a private well · 32 sales on town sewer · houses sold at 1.21× assessment · land 49% of assessed value

Beaches: town beach information (see Sources). Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026.

Medians. Single-family homes; median land share of the town assessment.

CHATHAM: A DAY HERE

A Saturday in Chatham



Start at the light in the morning, walk into town, and finish where the boats come in.

- 1 Chatham Light overlook, 37 Main Street**
The station dates to 1808; the beacon can be seen 24 nautical miles out. The overlook lot is short-term parking only.
- 2 Lighthouse Beach, below the light**
Seals often rest on the bars at lower tides. No lifeguards, and the water can be dangerous: follow the posted flags.
- 3 Main Street**
About half a mile from the light. Summer band concerts are held at the Kate Gould Park bandstand.
- 4 Chatham Fish Pier, Shore Road**
Boats usually start coming in after noon, depending on the tide. Park in the upper lot; the lower lot is permit only.

Sources: chathaminfo.com; Wikipedia, Chatham Light.

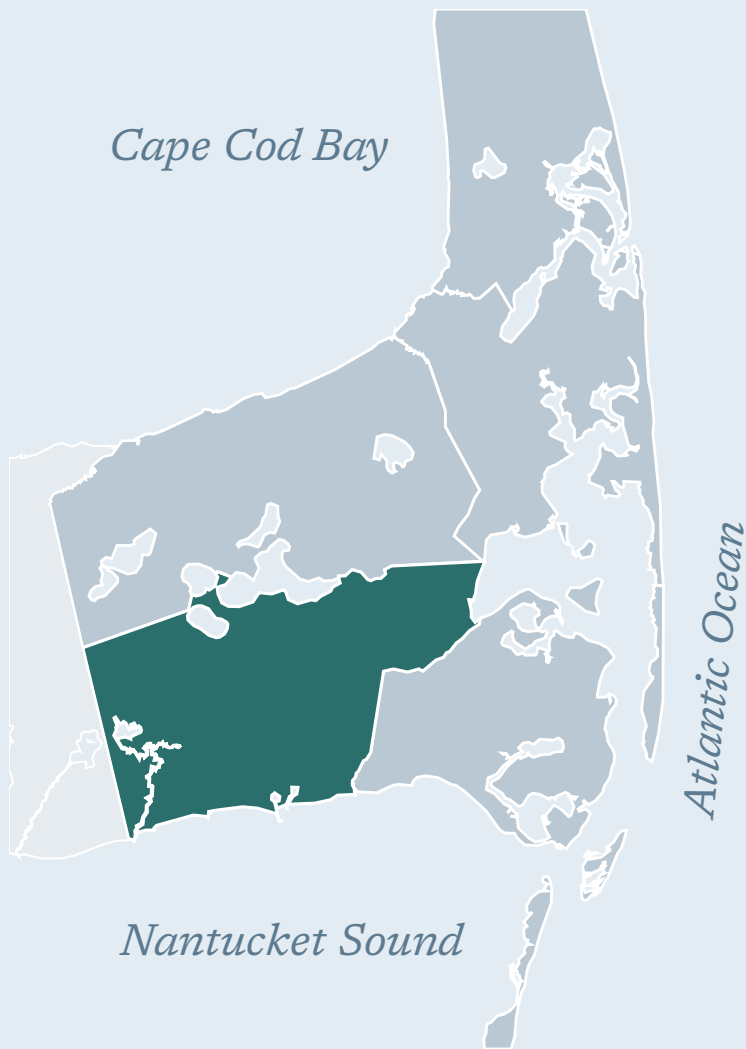
CHATHAM: BEFORE YOU OFFER

4 things to check on any Chatham house

- ☐ Sewer or septic? Chatham has town sewer in parts of town; ask which this house has.
- ☐ Flood zone: 7.6% of Chatham sales were outside Zone X.
- ☐ Renting: Chatham requires a yearly rental certificate and inspection. The fee rises from \$50 to \$200 in January.
- ☐ Year-round owners: a residential tax exemption was voted for FY2027 (Cape Cod Chronicle). Confirm with the assessor.

See every home for sale in Chatham →

Population: U.S. Census 2020. Rental certificate: chatham-ma.gov; fee increase: Cape Cod Chronicle, 20 Aug 2026. Exemption: Cape Cod Chronicle, 2 Sep 2026. Flood share: CCIMLS, Sep 2023 – Sep 2026 (n=2,444).



Harwich in the Lower Cape: town lines from the U.S. Census Bureau

TOWN 2 OF 5

Harwich

Harwich Port's village, busy harbors and beaches on Nantucket Sound, with the most sales and the lowest median of the five.

HARWICH AT A GLANCE

HOW MUCH?

\$768,000

median sale, last 12 months

HOW FAST?

13 days

median time on the market

HOW HOT?

38%

sold in their first week

TAX?

5.81

FY2026 per \$1,000 of assessed value

The largest of the five by year-round population (13,440) and the busiest market: 224 sales last year. It is also the fastest. Homes sold in a median of 13 days, so have your financing letter ready before you tour.

Villages

Harwich · Harwich Port · West Harwich · East Harwich

Cape Cod & Islands MLS, residential, five towns. Sales and medians: closings 3 Oct 2025 – 2 Oct 2026. Days on market and first week: closings 3 Oct 2024 – 2 Oct 2026 (n=1,639). Tax: Mass. Division of Local Services, FY2026.

HARWICH UP CLOSE

Beaches to know

Red River and Bank Street

On Nantucket Sound

Long Pond

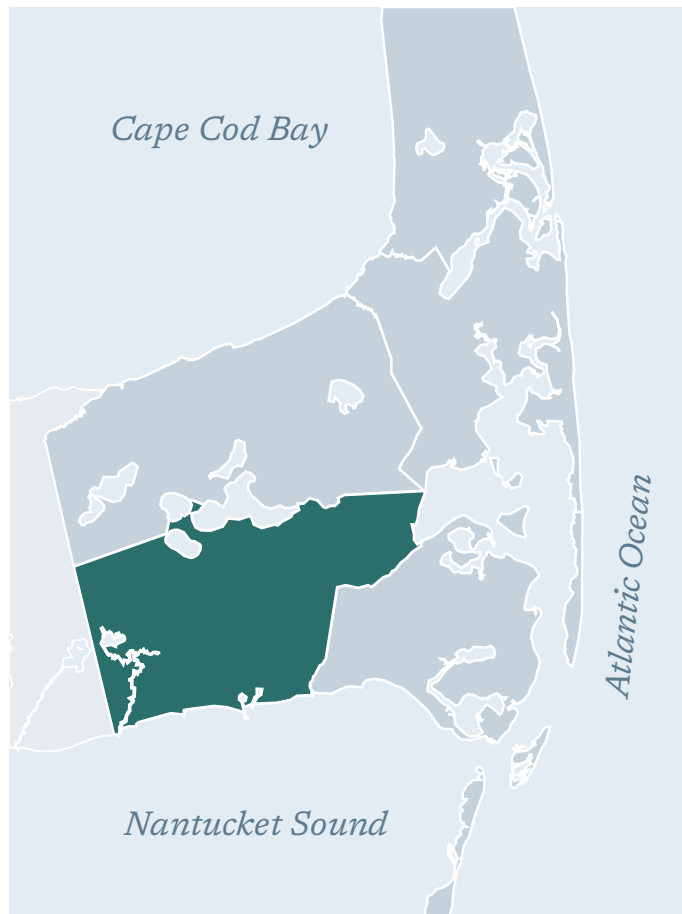
Freshwater, shared with Brewster

Pleasant Bay

Reached from East Harwich

A good fit if you want

- The busiest market of the five (224 sales last year)
- A median price below the five-town median (\$768,000 against \$890,000)
- Sound beaches and freshwater ponds



Harwich: Nantucket Sound, a little of Pleasant Bay

Under the surface

3% of sales on a private well · 15 sales on town sewer · houses sold at 1.17× assessment · land 37% of assessed value

Beaches: town beach information (see Sources). Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026.

Medians. Single-family homes; median land share of the town assessment.

HARWICH: A DAY HERE

Harwich Port on foot



A short shoreline walk between two of the village's three harbors.

- 1 Harwich Port village, Route 28**
Home to three working harbors: Saquatucket, Wychmere and Allen.
- 2 Wychmere Harbor channel**
The eastern end of the Bank Street shoreline walk. Watch the boats go in and out.
- 3 Bank Street Beach**
A boardwalk to the water, restrooms and seasonal lifeguards.
Harwich requires a beach sticker at every town beach with a lot.
- 4 West to Doane's Creek**
Follow the shore west to the entrance of Allen Harbor.

Sources: Wikipedia, Harwich; Cape Cod Life shoreline walks; harwich-ma.gov.

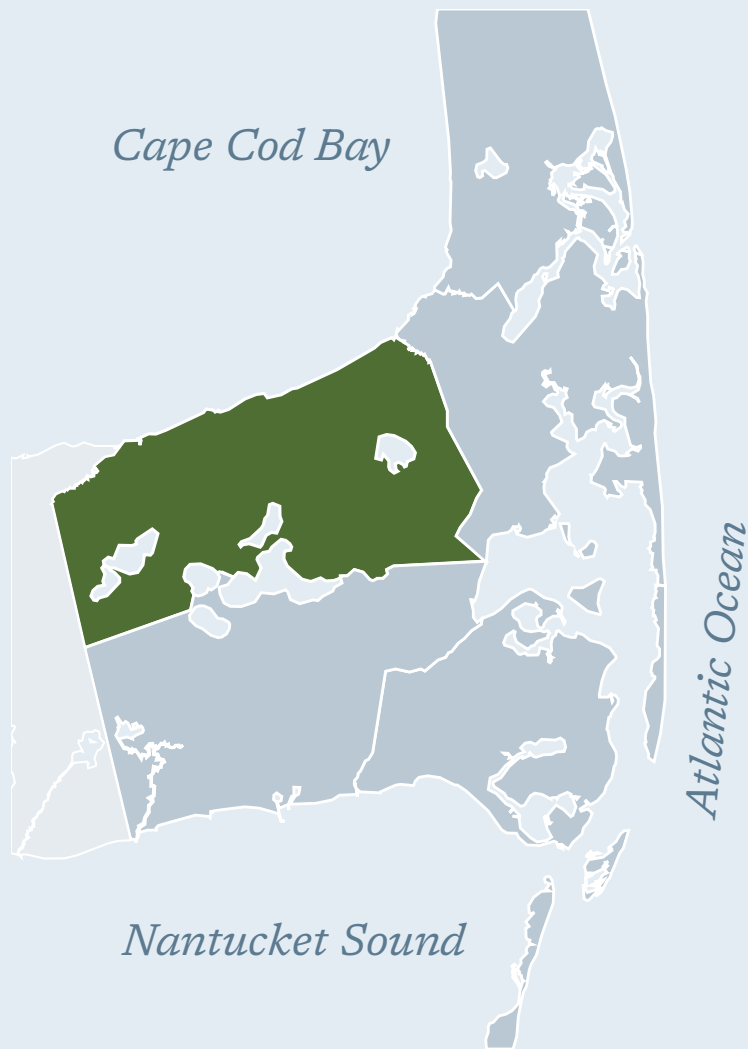
HARWICH: BEFORE YOU OFFER

4 things to check on any Harwich house

- ☐ Speed: plan to decide within days, not weeks.
- ☐ Flood zone: 10.2% of Harwich sales were outside Zone X, the highest share of the five.
- ☐ Renting: rentals under 90 days must be registered with the town Building Department (no fee, per the Cape Cod Chronicle).
- ☐ Beach stickers: resident season \$30; non-resident season \$150 (town beach guide).

[See every home for sale in Harwich →](#)

Population: U.S. Census 2020. Beach fees: Town of Harwich beach guide.
Rental registration: Cape Cod Chronicle, 23 May 2024. Flood share:
CCIMLS, Sep 2023 – Sep 2026 (n=2,444).



Brewster in the Lower Cape: town lines from the U.S. Census Bureau

TOWN 3 OF 5

Brewster

Bay beaches with wide tidal flats at low tide, freshwater ponds, and Nickerson State Park.

BREWSTER AT A GLANCE

HOW MUCH?

\$775,000

median sale, last 12 months

HOW FAST?

17 days

median time on the market

HOW HOT?

33%

sold in their first week

TAX?

6.77

FY2026 per \$1,000 of assessed value

Eleven of its 13 town beaches face Cape Cod Bay; two are on ponds. Inland are Long Pond, Sheep Pond and Nickerson State Park. About 10,300 people live here year-round, and the median sale is below the five-town median.

Villages

Brewster · East Brewster · West Brewster

Cape Cod & Islands MLS, residential, five towns. Sales and medians: closings 3 Oct 2025 – 2 Oct 2026. Days on market and first week: closings 3 Oct 2024 – 2 Oct 2026 (n=1,639). Tax: Mass. Division of Local Services, FY2026.

BREWSTER UP CLOSE

Beaches to know

Breakwater, Paine's Creek and Crosby Landing

On Cape Cod Bay

Long Pond and Sheep Pond

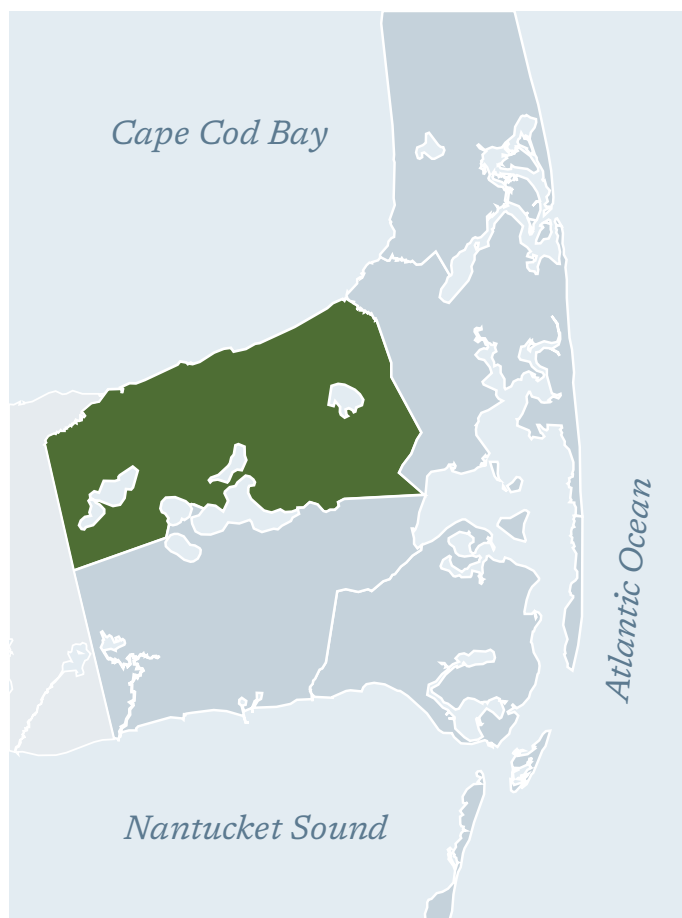
Freshwater

Parking

Town permit needed mid-June to Labor Day

A good fit if you want

- Bay beaches with tidal flats to walk at low tide
- Freshwater ponds as well as the bay
- A median price below the five-town median



Brewster: Cape Cod Bay

Under the surface

8% of sales on a private well · no sales on town sewer this year ·
houses sold at 1.16× assessment · land 39% of assessed value

Beaches: town beach information (see Sources). Cape Cod & Islands MLS,
residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026.

Medians. Single-family homes; median land share of the town assessment.

BREWSTER: A DAY HERE

Brewster at low tide



Time this one to the tide chart. The flats are the reason to come.

- 1 The Brewster Store, 1935 Main Street**
Built as a church in 1852 and a general store since 1866.
- 2 Paine's Creek Beach**
At low tide the flats often run more than a mile out. The lot is small, and a summer permit does not guarantee a space. Head back as soon as the tide turns.
- 3 Stony Brook Grist Mill**
A mill was grinding here by 1663; today's building dates to 1873. Herring run up the brook every spring.
- 4 Nickerson State Park**
1,900 acres and eight kettle ponds; Cliff Pond is the largest. It opened in 1934 on land given by the Nickerson family.

Sources: brewsterstore.com; brewster-ma.gov; mass.gov.

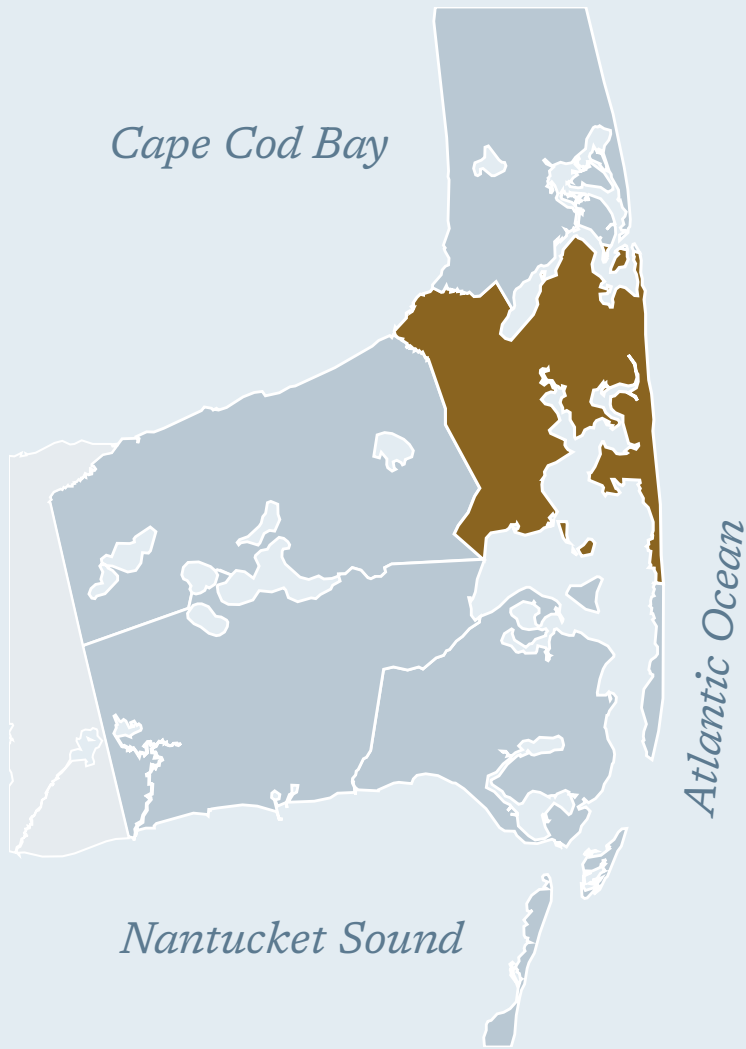
BREWSTER: BEFORE YOU OFFER

3 things to check on any Brewster house

- ☐ **Septic:** Brewster adds its own rules to Title 5: drinking-water test results with the inspection if the house has a well, and one year to repair a failed system.
- ☐ **Renting:** Brewster adopted a short-term rental registration program in 2026, expected to start in 2027.
- ☐ **Flood zone:** 6.2% of Brewster sales were outside Zone X.

[See every home for sale in Brewster →](#)

Population: U.S. Census 2020. Beaches and rental program: brewster-ma.gov. Septic rule: Brewster Board of Health supplemental inspection regulation. Flood share: CCIMLS (n=2,444).



Orleans in the Lower Cape: town lines from the U.S. Census Bureau

TOWN 4 OF 5

Orleans

Nauset Beach on the ocean, Skaket Beach on the bay, Pleasant Bay in between, and a town center that stays open all year.

ORLEANS AT A GLANCE

HOW MUCH?

\$927,500

median sale, last 12 months

HOW FAST?

32 days

median time on the market

HOW HOT?

26%

sold in their first week

TAX?

6.11

FY2026 per \$1,000 of assessed value

Orleans touches the bay, the ocean and most of Pleasant Bay (about 72% of its state-protected area). Homes took a median of 32 days to sell, the slowest of the five. In my judgment that gives a buyer more time to compare and negotiate.

Villages

Orleans · East Orleans · South Orleans

Cape Cod & Islands MLS, residential, five towns. Sales and medians: closings 3 Oct 2025 – 2 Oct 2026. Days on market and first week: closings 3 Oct 2024 – 2 Oct 2026 (n=1,639). Tax: Mass. Division of Local Services, FY2026.

ORLEANS UP CLOSE

Beaches to know

Nauset Beach

On the Atlantic

Skaket Beach

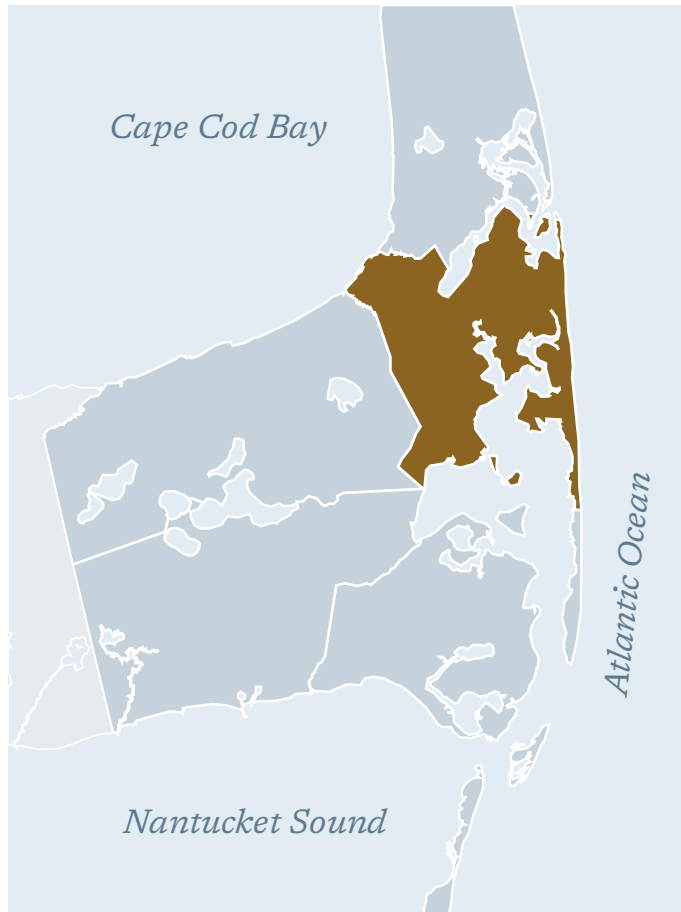
On Cape Cod Bay

Rock Harbor

A working harbor on the bay side

A good fit if you want

- Ocean and bay beaches in the same town
- Pleasant Bay for boating
- In my judgment, more time to decide than elsewhere



Orleans: Bay, Atlantic, Pleasant Bay

Under the surface

6% of sales on a private well · 32 sales on town sewer · houses sold at 1.23× assessment · land 42% of assessed value

Beaches: town beach information (see Sources). Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026.

Medians. Single-family homes; median land share of the town assessment.

ORLEANS: A DAY HERE

Orleans: ocean morning, bay sunset



Surf on one side of town in the morning, flats on the other at dusk.

- 1 Nauset Beach, Beach Road**
Atlantic surf. The town marker records the 1626 Sparrowhawk wreck and the 1918 U-boat shelling. Driving on the sand needs a permit.
- 2 Orleans center**
Where Routes 6A and 28 meet.
- 3 Rock Harbor**
A man-made bay harbor shared with Eastham, home to a small charter and commercial fleet. Local militia faced the British here in 1814.
- 4 Skaket Beach, at sunset**
Calm bay water; low tide uncovers wide flats.

Sources: Town of Orleans marker (hmdb.org); Wikipedia, Orleans and Rock Harbor.

ORLEANS: BEFORE YOU OFFER

3 things to check on any Orleans house

- ☐ Renting: Orleans requires rentals to be registered under a 2023 bylaw (Cape Cod Chronicle). Confirm with the town.
- ☐ Flood zone: 4.6% of Orleans sales were outside Zone X, the lowest share of the five.
- ☐ Beach parking 2026: resident season \$35; non-resident season \$420.

See every home for sale in Orleans →

Population: U.S. Census 2020. Pleasant Bay share: Pleasant Bay ACEC designation, mass.gov. Beach fees: orleansma.gov. Rental bylaw: Cape Cod Chronicle, 19 Mar 2025. Flood share: CCIMLS (n=2,444).



Nauset Light, Cape Cod National Seashore

TOWN 5 OF 5

Eastham

The gateway to the Cape Cod National Seashore:
Atlantic beaches on one side of town, Cape Cod
Bay on the other.

EASTHAM AT A GLANCE

HOW MUCH?

\$825,000

median sale, last 12 months

HOW FAST?

25 days

median time on the market

HOW HOT?

30%

sold in their first week

TAX?

7.71

FY2026 per \$1,000 of assessed value

The ocean side is part of the Cape Cod National Seashore; the bay side has the town beaches. Eastham had no public water system until it began building one after a 2014 Town Meeting vote, and many homes are still on private wells.

Villages

Eastham · North Eastham

Cape Cod & Islands MLS, residential, five towns. Sales and medians: closings 3 Oct 2025 – 2 Oct 2026. Days on market and first week: closings 3 Oct 2024 – 2 Oct 2026 (n=1,639). Tax: Mass. Division of Local Services, FY2026.

EASTHAM UP CLOSE

Beaches to know

Coast Guard and Nauset Light

Atlantic, Cape Cod National Seashore

First Encounter, Cooks Brook, Thumpertown

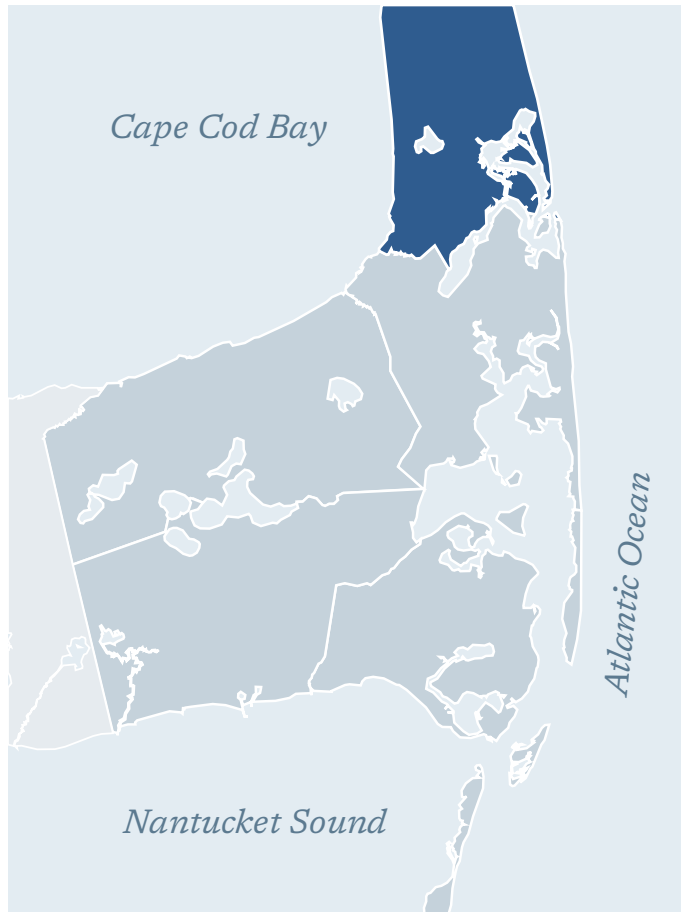
On Cape Cod Bay

Stickers

Town passes are not valid at National Seashore beaches

A good fit if you want

- National Seashore beaches close by
- Bay beaches on the other side of town
- A residential tax exemption for year-round owners (3% in FY2026; 8% voted for FY2027)



Eastham: Cape Cod Bay, Atlantic

Under the surface

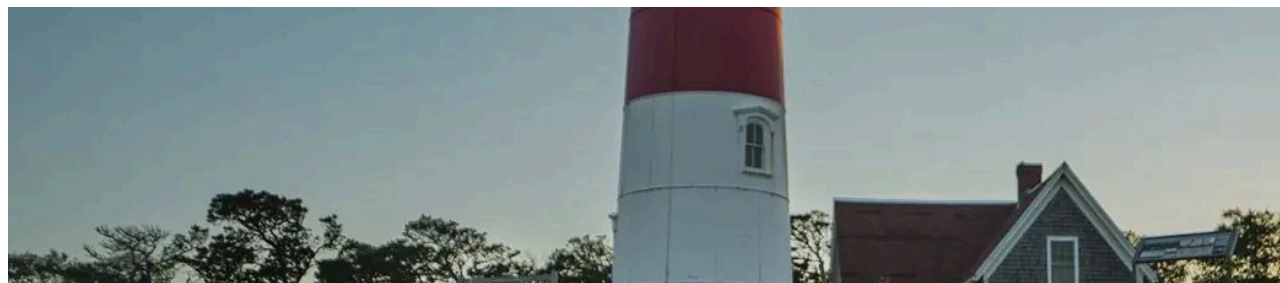
51% of sales on a private well · no sales on town sewer this year ·
houses sold at 1.19× assessment · land 42% of assessed value

Beaches: town beach information (see Sources). Cape Cod & Islands MLS,
residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026.

Medians. Single-family homes; median land share of the town assessment.

EASTHAM: A DAY HERE

Eastham and the Outer Beach



A day in the National Seashore, by bike if you can.

- 1 Salt Pond Visitor Center, Route 6**
Open all year. Nauset Light's original lens is here, and the 1.3-mile Nauset Marsh Trail starts beside it.
- 2 Nauset Bike Trail to Coast Guard Beach**
1.6 miles each way. In summer the beach lot is closed to most visitors and a shuttle runs from Little Creek.
- 3 Nauset Light and the Three Sisters**
The light was moved from Chatham in 1923 and 336 feet inland in 1996. The Three Sisters stand nearby.
- 4 First Encounter Beach, bay side**
End on the bay. A tablet marks the 1620 meeting between the Pilgrims and the Nauset.

Sources: nps.gov; Wikipedia, Nauset Light and Coast Guard Beach; Eastham Historical Society.

EASTHAM: BEFORE YOU OFFER

4 things to check on any Eastham house

- ☐ Water: town water or a private well? If a well, test it.
- ☐ Renting: every rental needs a yearly town Rental Certificate, with an inspection every three years and on a sale. Short-term rentals are capped per owner and can't be owned by a corporation.
- ☐ Tax: the highest rate of the five (7.71 in FY2026; 8.28 certified for FY2027).
- ☐ Flood zone: 6.6% of Eastham sales were outside Zone X.

[See every home for sale in Eastham](#) →

Population: U.S. Census 2020. Beaches: nps.gov; eastham-ma.gov. Water system: Massachusetts Municipal Association, 3 Jun 2014. Rentals and FY2026 exemption: eastham-ma.gov; FY2027 exemption: Provincetown Independent, 19 Aug 2026. FY2027 rate: Mass. DLS. Flood share: CCIMLS (n=2,444).



A sand path down to the beach

PART 4

What the listing won't tell you

Where in town, how long it has sat, and who you are really competing with.

Where in town	61
How long a house has sat	63
Pond water costs far less than salt	66
"Off-market" is oversold	68

WHERE IN TOWN

Which side of the main road matters as much as which town

Town	Side of the road	Sales	Per sq ft
Brewster	North of 6A	14	\$719
Brewster	South of 6A	32	\$458
Harwich	South of Route 28	25	\$709
Harwich	North of Route 28	33	\$443
Chatham	South of Route 28	45	\$684
Chatham	North of Route 28	14	\$616

North of 6A is the bay side of Brewster; south of Route 28 is the Nantucket Sound side of Harwich and Chatham. By village, Harwich Port sold at \$697 per sq ft against \$449 for homes listed simply as Harwich.

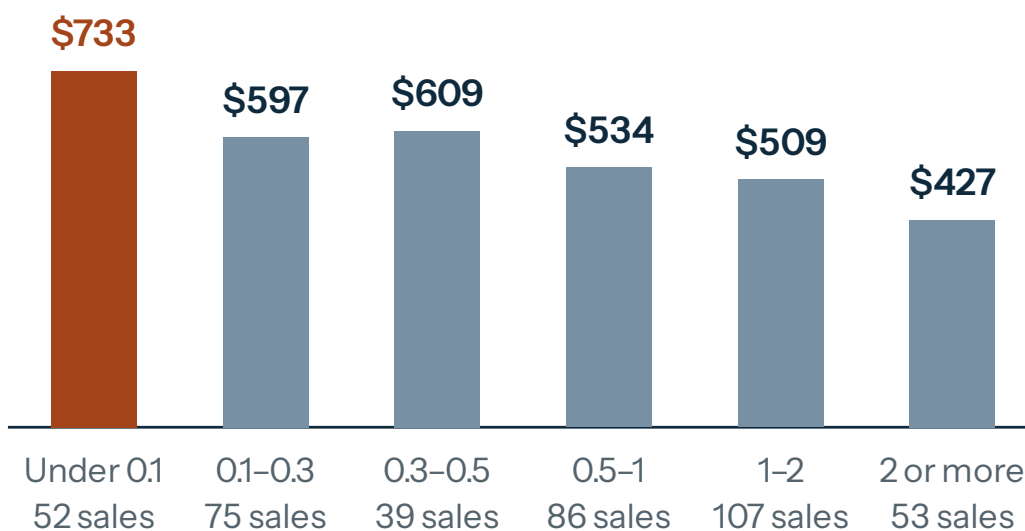
Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians. Single-family homes without water frontage, where the listing agent tagged the location. Small samples: read as direction.

WHERE IN TOWN

A house by the beach costs 72% more per sq ft than one two miles away

The jump is in the last tenth of a mile. Between half a mile and two miles, the difference is smaller than most buyers expect.

Median price per sq ft, by miles to a beach



Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians. Single-family homes without water frontage where distance was listed (n=412). Nearer homes also differ in age, size and lot, so not all of the gap is the beach.

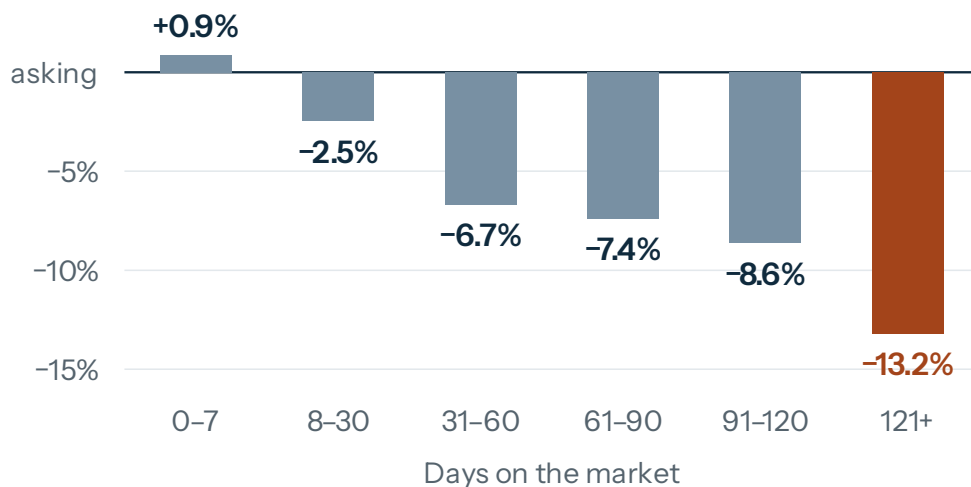
WHAT THE LISTING WON'T TELL YOU

How long a house has sat matters more than the month

–13.2%

Homes on the market more than 120 days sold for a median 86.8% of their first asking price. Homes that sold in their first week went for 100.9%.

Final sale price against first asking price



Cape Cod & Islands MLS, five towns: closed sales 1 Sep 2023 – 13 Sep 2026 (n=2,445); listings taken 1 Jan 2023 – 13 Sep 2026 (n=3,705). Medians.

WHAT THE LISTING WON'T TELL YOU

Two more things about time on the market

The discount stacks

A house past 120 days has usually already cut its price, and it still sold at a median 95.2% of that reduced price: the cut, then about five points more.

There is no winter sale

Winter prices look lower only because more of the homes on offer have been sitting. Homes that went under agreement within 30 days landed at 99.8–100% of asking in every month.

WHAT TO DO WITH THIS

On any house you like, ask how long it has been on the market and whether the price has changed. It is the first thing I check in a Before You Offer Check.

Cape Cod & Islands MLS, five towns: closed sales 1 Sep 2023 – 13 Sep 2026 (n=2,445); listings taken 1 Jan 2023 – 13 Sep 2026 (n=3,705). Medians.

WHAT THE LISTING WON'T TELL YOU

A price cut tells you the first price was wrong, and maybe the second

31%

of homes that sold had cut their asking price first.

88.5%

of the original ask is what they finally sold for, after a median 95 days.

Homes that never cut sold at 99.5% in 10 days.

7.1%

was the typical first cut, so a house cut once is often still priced above where it will sell.

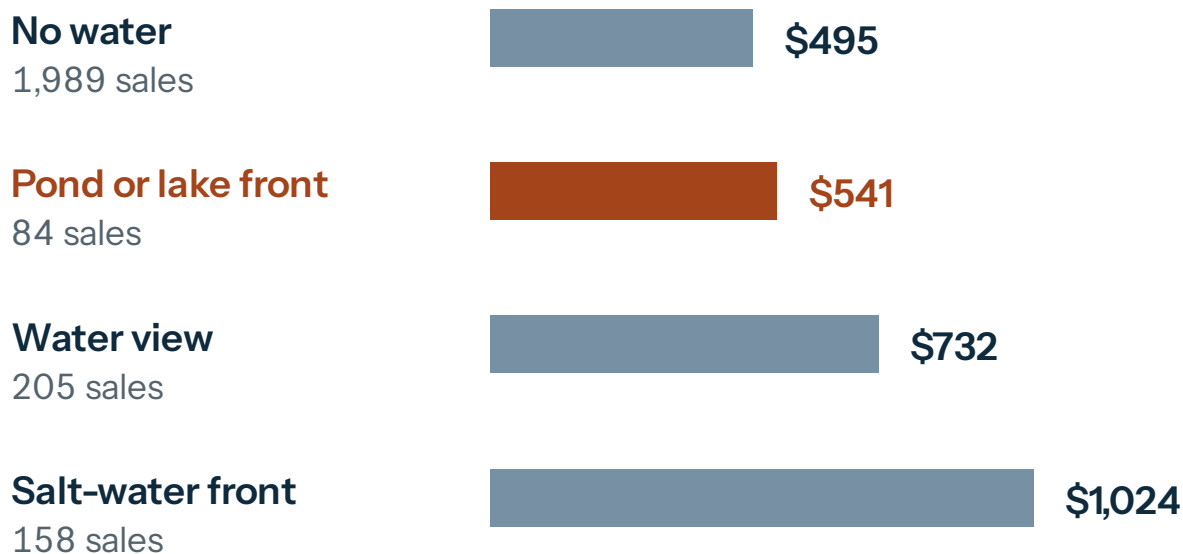
Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians.

WHAT THE LISTING WON'T TELL YOU

Pond water costs far less than salt

Pond-front homes sold for about half the price per square foot of salt-front, barely above homes with no water at all. They are different houses, so this is not the same house for half the price.

Median price per square foot, by water



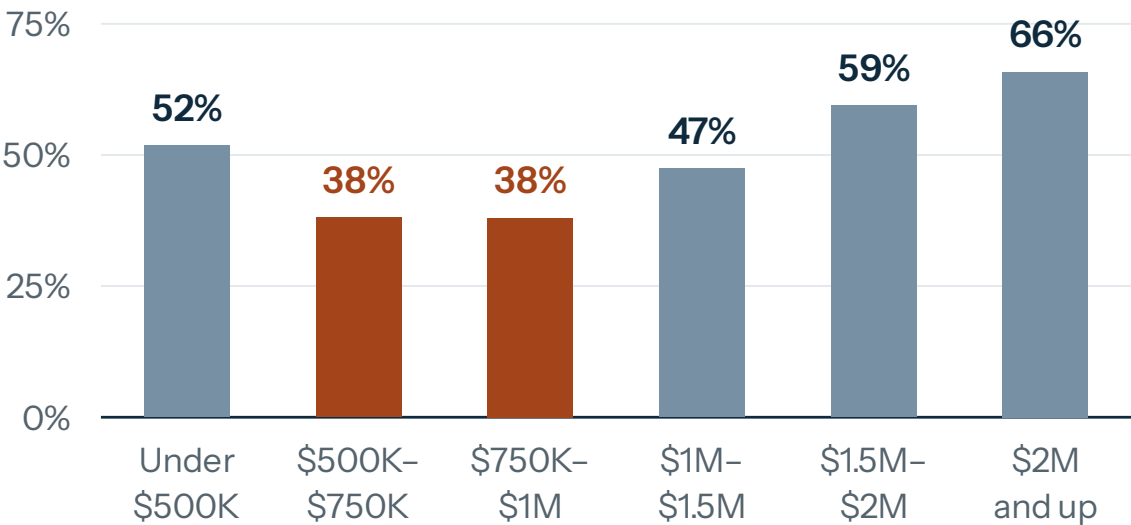
Cape Cod & Islands MLS, five towns: closed sales 1 Sep 2023 – 13 Sep 2026 (n=2,445); listings taken 1 Jan 2023 – 13 Sep 2026 (n=3,705). Medians. Pond or fresh frontage n=84, salt frontage n=158, water view n=205, no water n=1,989.

WHAT THE LISTING WON'T TELL YOU

Cash rules only the ends of the market

Cash buyers dominate cottages under \$500,000 and homes over \$1.5 million. Between \$500,000 and \$1 million, about two in three buyers financed. If that is your range, you are not outgunned; you need to be ready.

Share of sales paid in cash, by price



Cape Cod & Islands MLS, five towns: closed sales 1 Sep 2023 – 13 Sep 2026 (n=2,445); listings taken 1 Jan 2023 – 13 Sep 2026 (n=3,705). Medians.

WHAT THE LISTING WON'T TELL YOU

“Off-market access” is oversold. Here is what is real.

27.4%

of listings carried a coming-soon date before they went live. Most were days early, not months.

4.7%

of homes went under agreement within a day of listing (114 sales).

3%

of sales were recorded as sold with no public marketing (25 of 843). Secret listings are a small part of the market.

Cape Cod & Islands MLS, five towns: closed sales 1 Sep 2023 – 13 Sep 2026 (n=2,445); listings taken 1 Jan 2023 – 13 Sep 2026 (n=3,705). Medians. No public marketing: Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians.

WHAT THE LISTING WON'T TELL YOU

The real advantage is being known

An agent who knows exactly what you want can call you the day they hear of a house. Two easy ways in:

☐ **Send me a one-sentence brief.**

For example: “3-bed, Brewster or Orleans, near a pond, under \$900,000.” I keep it on file and write when something fits.

☐ **Read Celebrate Lower Cape, my free weekly newsletter on the five towns. [Subscribe here.](#)**



A shingled carriage house

PART 5

What a house really costs

The yearly cost, the septic system, and the questions the listing rarely answers.

Worksheet: the true yearly cost	71
Septic systems and Title 5	73
The nitrogen question	75
Questions about the house	76

WHAT A HOUSE REALLY COSTS · TYPE INTO IT OR PRINT IT

What will this house cost each year?

Address of the house**Town assessed value**

From the town assessor, not your price

Tax rate per \$1,000FY2026: Brewster 6.77 · Chatham 3.67 ·
Eastham 7.71 · Harwich 5.81 · Orleans 6.11**A · Property tax**

Fills in from the two lines above

**B · Community Preservation
surcharge**

3% of the tax bill, less exemptions

C · Homeowners insurance

Get a quote during your offer period

D · Flood insurance

Required by lenders in A and V zones

**E · Septic pumping, or sewer and
water**

Ask for the seller's last two years

F · Heat and electricity

Ask for 12 months of bills

G · Condo or association fees

Including road association dues

What a house really costs

H · Beach and transfer station stickers Each town sells its own	
I · Care while you are away House checks, snow, lawn, opening and closing	
J · Upkeep set-aside My judgment: salt air ages roofs and decks	
Your true yearly cost, A to J	

FY2026 rates, Mass. Division of Local Services. Eastham and Chatham residential exemptions (FY2027) lower year-round owners' bills, so second homes pay more than line A suggests. Not tax or insurance advice.

WHAT A HOUSE REALLY COSTS

Septic systems and Title 5

- The inspection must be within **2 years before the sale**, or 3 years with yearly pumping records.
- The seller is responsible for it, unless you both agree otherwise in writing.
- If snow or frozen ground prevents it, it can happen up to 6 months after the sale, with written notice to you.
- A failed system must be upgraded within 2 years. Towns can be stricter: Brewster allows one.

Three possible results

Pass	Met the standard that day. Not a promise of how long it lasts.
Conditional pass	Something needs fixing. Agree in writing who pays, and by when.
Fail	Repair or replace. Negotiate a credit, a repair before closing, or money held at closing.

Title 5 at sale: mass.gov, “Buying or Selling Property with a Septic System” (310 CMR 15.301). Brewster: Board of Health supplemental inspection regulation. Nitrogen rules and disclosure: MassDEP, Nitrogen Sensitive Area and Watershed Permit Q&A (310 CMR 15.215); Pleasant Bay permit: Cape Cod Commission, 19 Dec 2019.

WHAT A HOUSE REALLY COSTS

Ask the seller for these, before you offer

- ☐ The full Title 5 report on the state form, with its date
- ☐ Pumping records
- ☐ Whether it is a cesspool (Brewster counts cesspools as failed)
- ☐ For a private well: a recent water test
- ☐ The written nitrogen disclosure (below)

Cesspools still turn up: 15 sales in the year to April 2026 were on one, in all five towns. Price a replacement before you offer.

Title 5 at sale: mass.gov, “Buying or Selling Property with a Septic System” (310 CMR 15.301). Brewster: Board of Health supplemental inspection regulation. Nitrogen rules and disclosure: MassDEP, Nitrogen Sensitive Area and Watershed Permit Q&A (310 CMR 15.215); Pleasant Bay permit: Cape Cod Commission, 19 Dec 2019. Cesspools: Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians.

WHAT A HOUSE REALLY COSTS

The nitrogen question

In July 2023 the state named parts of Cape Cod nitrogen-sensitive. There, septic systems must be upgraded within five years unless the town filed for a watershed permit within two years. The joint Pleasant Bay permit (2018) covers only that watershed, and town plans can still require work at individual homes.

The seller must disclose in writing, before closing, whether the system is subject to an upgrade. Ask the Board of Health about the exact parcel.

46.4% of Lower Cape homes sold were in a nitrogen-sensitive area.

Title 5 at sale: mass.gov, “Buying or Selling Property with a Septic System” (310 CMR 15.301). Brewster: Board of Health supplemental inspection regulation. Nitrogen rules and disclosure: MassDEP, Nitrogen Sensitive Area and Watershed Permit Q&A (310 CMR 15.215); Pleasant Bay permit: Cape Cod Commission, 19 Dec 2019. Share: Cape Cod & Islands MLS, five towns: closed sales 1 Sep 2023 – 13 Sep 2026 (n=2,445); listings taken 1 Jan 2023 – 13 Sep 2026 (n=3,705). Medians.

WHAT A HOUSE REALLY COSTS

Four questions about the house the listing rarely answers

☐ **Town sewer or septic?**

Only 79 of 835 sales were on town sewer, all in Chatham, Orleans and Harwich.

☐ **Town water or a well?**

109 sales (13%) were on private wells, half of them in Eastham. Test the water; MassDEP recommends PFAS testing for every private well.

☐ **Oil heat and the tank**

Oil heated 21% of homes. For 151 of 177 oil-heated homes, the buried-tank question was blank or “unknown”. Ask where the tank is and how old.

☐ **Heating and cooling bills**

179 homes had electric heat; 229 had no cooling. Ask for a year of utility bills.

Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians. Shares are of sales where the field was filled in. Wells: mass.gov, PFAS in private well drinking water supplies FAQ.

WHAT A HOUSE REALLY COSTS

And four about the paperwork and the road

☐ **Solar panels**

9 homes had leased solar, a contract you take over or buy out. Read it first.

☐ **Private road**

285 of 615 sales (46%) were on private or association roads. Ask who plows, repairs and charges.

☐ **Elevation certificate**

Of 48 sales in flood zones, one listing offered an elevation certificate. It sets the flood insurance price: ask early.

☐ **Lead paint**

Of 385 homes built before 1978, 375 listed lead paint as “unknown”.

Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians. Shares are of sales where the field was filled in. Wells: mass.gov, PFAS in private well drinking water supplies FAQ.



A house above a rocky shore

PART 6

Flood, rentals and condos

Flood maps, the state's rental rules, and what a condo fee really covers.

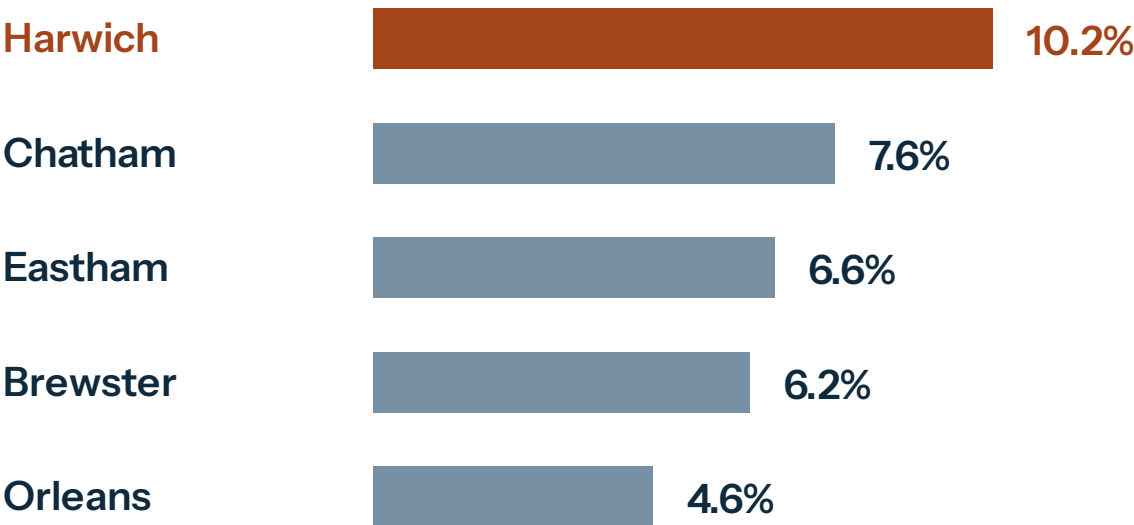
Flood zones	79
Renting it out	81
Buying a condo	83

FLOOD, RENTALS AND CONDOS

About one home in fourteen sits outside Zone X

92.6% of 2,444 homes sold were in FEMA Zone X, where federal flood insurance is not required. Waterfront doesn't always mean a flood zone: three in four salt-front single-family houses that sold were in Zone X.

Share of sales outside Zone X, by town



Cape Cod & Islands MLS, closed sales in the five towns, Sep 2023 – Sep 2026 (n=2,444). Salt front in Zone X: Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians.

FLOOD, RENTALS AND CONDOS

If the house is near water, do these before you offer

- ☐ Look up the address at msc.fema.gov before you fall for the house.
- ☐ In a zone starting with A or V, a lender will require flood insurance. Get a quote during your offer period.
- ☐ Ask the seller for any elevation certificate and the current flood insurance bill.
- ☐ Near the shore, ponds or wetlands, changes to the house or yard may need town Conservation Commission approval.

Flood insurance requirement: FEMA, “Flood Maps and Zones Explained.”

FLOOD, RENTALS AND CONDOS

Renting it out: the state treats it like lodging

- Register with the Massachusetts Department of Revenue and post the certificate at the property.
- Collect room tax: 5.7% state, up to 6% local, plus 2.75% for the Cape Cod and Islands Water Protection Fund. Towns may add up to 3% for operators with several units.
- Carry at least \$1 million of liability insurance for the rental.
- Rent for 14 days or fewer in a year and no room tax is due, but you still declare it.

Room tax and registration: mass.gov, Room Occupancy Excise (updated 8 Apr 2026). Insurance: mass.gov, Short-term Rental Insurance (Chapter 337 of the Acts of 2018). Town rules: town websites; Eastham rental FAQ; Orleans, Harwich and Chatham fee via Cape Cod Chronicle.

FLOOD, RENTALS AND CONDOS

Town rules come on top

Chatham and Eastham require a yearly town certificate with inspections; Eastham also caps short-term rentals per owner. Orleans and Harwich require registration. Brewster's program is expected in 2027. Confirm tax details with the DOR or a tax adviser.

- ☐ If the house comes with summer bookings, ask which ones transfer and how deposits are handled.
- ☐ Count only signed bookings when you work out what you can afford.

Room tax and registration: [mass.gov](https://www.mass.gov), Room Occupancy Excise (updated 8 Apr 2026). Insurance: [mass.gov](https://www.mass.gov), Short-term Rental Insurance (Chapter 337 of the Acts of 2018). Town rules: town websites; Eastham rental FAQ; Orleans, Harwich and Chatham fee via Cape Cod Chronicle.

FLOOD, RENTALS AND CONDOS

Buying a condo: the fee and the rules are the house

\$525

a month was the median condo fee (\$6,300 a year). Detached cottage condos ran \$4,392 a year.

57

of 180 condo sales with a fee named reserve funds among what it covers; 97 named the master insurance. Ask for the budget and reserves.

102

listed limits on pets; 20 listed rental restrictions. Read the master deed and rules before you offer.

Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians.



Sunset over the water

PART 7

Buying from away

How to buy well from a distance, from your team on the ground to the day you get the keys.

Your team on the ground	85
From offer to keys	88
Your next step	90
About Arthur	91

BUYING FROM AWAY

Your team on the ground

- 1 **A buyer's agent who works these towns.**
REALTORS® will ask you to sign a written buyer agreement before touring. It states what the agent does and how they are paid, and the pay is negotiable.
- 2 **A Massachusetts real estate attorney.**
Closings here are run by attorneys. Pick yours before you offer, so they can review the Purchase and Sale Agreement in time.
- 3 **A home inspector, plus specialists.** Septic, chimney, pest, and a structural engineer for older or waterfront homes.

4 An insurance agent who writes Cape homes.

Homeowners and, if needed, flood quotes during the offer period.

5 A lender who can close on time. Your financing letter is your ticket into a fast market.

Buyer agreements: National Association of REALTORS®, Consumer Guide to Written Buyer Agreements. Attorneys at closing: Real Estate Bar Ass'n v. National Real Estate Information Services (Mass. SJC, 2011). Wire fraud: FBI, Business Email Compromise and Real Estate Wire Fraud report (2022).

BUYING FROM AWAY

What I do when you can't be here

- ☐ Walk the house for you on a live video call: every room, the basement, the attic hatch, the yard and the street.
- ☐ Pull the Title 5 report, the flood zone and the assessor's card before you offer.
- ☐ Drive the neighborhood at the times you care about: a July Saturday, a January evening.
- ☐ Attend inspections and send you photos and notes the same day.

Wire fraud: one rule

Criminals send emails that look like they come from your attorney or agent, with “new” wiring instructions. Never wire money on the strength of an email. Call your attorney at a number you already know before you send anything. If money goes astray, call your bank at once and report it at ic3.gov.

Buyer agreements: National Association of REALTORS®, Consumer Guide to Written Buyer Agreements. Attorneys at closing: Real Estate Bar Ass'n v. National Real Estate Information Services (Mass. SJC, 2011). Wire fraud: FBI, Business Email Compromise and Real Estate Wire Fraud report (2022).

BUYING FROM AWAY

From offer to keys in Massachusetts

○ **Get ready: financing letter and alerts**

A lender's pre-approval, or proof of funds if you're paying cash, plus listing alerts so you see new homes the day they list.

● **Offer to Purchase**

In Massachusetts a signed, accepted offer can be a binding contract on its own. It names your price, deposit, inspection deadline and the date to sign the Purchase and Sale Agreement.

● **Inspections**

Home inspection, plus septic report review, pest, radon and well water as needed. For homes built before 1978, you get the state lead paint notice and at least 10 days for a lead inspection.

○ **Purchase and Sale Agreement**

Drafted and reviewed by the attorneys. It sets the mortgage commitment date and the closing date.

Offer enforceability: McCarthy v. Tobin, 429 Mass. 84 (1999). Lead paint: mass.gov, Property Transfer Lead Paint Notification (M.G.L. c.111 §197A). Smoke and CO: M.G.L. c.148 §26F and §26F1/2; mass.gov consumer guide. Registry: barnstabledeeds.org. Contract deadlines vary; your attorney sets them. Filled markers show the steps with a deadline that protects you.

BUYING FROM AWAY

From mortgage to keys

● Mortgage commitment

Your lender must commit to the loan by this date. If it doesn't, the agreement usually lets you withdraw; your attorney will confirm the exact terms.

○ Insurance and title

Bind your homeowners (and flood, if needed) policy. Your attorney examines the title.

○ Smoke and CO certificate, final walk-through

The seller gets a certificate from the local fire department that the smoke and carbon monoxide alarms meet state law. You walk the house just before closing.

● Closing and keys

Attorneys run the closing. The deed is recorded at the Barnstable County Registry of Deeds, and the keys are yours. Confirm every wire by phone.

Offer enforceability: McCarthy v. Tobin, 429 Mass. 84 (1999). Lead paint: mass.gov, Property Transfer Lead Paint Notification (M.G.L. c.111 §197A). Smoke and CO: M.G.L. c.148 §26F and §26F1/2; mass.gov consumer guide. Registry: barnstabledeeds.org. Contract deadlines vary; your attorney sets them. Filled markers show the steps with a deadline that protects you. Closing took a median 42 days from agreement (37 cash, 44 with a mortgage): Cape Cod & Islands MLS, residential, five towns: 843 closed sales, 18 Apr 2025 – 17 Apr 2026. Medians.

YOUR NEXT STEP

Send me the house you can't stop looking at

Text or email me the listing link. Within one business day I'll send back, in writing:

- ☐ its Title 5 status, flood zone and any elevation certificate
- ☐ septic or sewer, town water or private well, oil tank or not
- ☐ the assessor's card, the tax at today's rate, and the asking price as a multiple of assessment
- ☐ how long it has been on the market, its price cuts, and what that has meant for price here
- ☐ the three questions I'd ask the seller

Text the listing link to Arthur

(774) 209-6032

or email arthur.radtke@exprealty.com. It costs nothing, and you don't need to sign anything.

ABOUT ARTHUR



I live year-round on the water in Orleans and work the five Lower Cape towns.

I don't have a wall of testimonials yet, and I'd rather say that plainly. So I write things down instead, like this guide, with the sources attached, so you can judge for yourself.

Not looking at a house yet? Call me for a 20-minute talk about towns, budget and timing.

Arthur Radtke, REALTOR® · Massachusetts License #9582725
The Celebrate Team, brokered by eXp Realty · 60 Munson Meeting Way,
Chatham, MA 02633

(774) 209-6032 · arthur.radtke@exprealty.com

Equal Housing Opportunity

CHECK OUR WORK

Sources

1. Cape Cod & Islands MLS, residential listings in Brewster, Chatham, Eastham, Harwich and Orleans, exports pulled 3 Oct 2026 (sales, medians, days on market, first-week share, cash share); closed sales Sep 2023 – Sep 2026 (flood zone shares, n=2,444).
2. Massachusetts Division of Local Services, Tax Rates by Class, FY2026 and FY2027: dls-gw.dor.state.ma.us
3. Community Preservation Act surcharges: brewster-ma.gov, chatham-ma.gov, eastham-ma.gov, harwich-ma.gov; Orleans Community Preservation Plan (2023).
4. Eastham residential exemption: eastham-ma.gov/159/Assessing. Chatham exemption: Cape Cod Chronicle, 2 Sep 2026.
5. Title 5: mass.gov, [Buying or Selling Property with a Septic System](#); Brewster Board of Health supplemental inspection regulation.
6. Nitrogen Sensitive Areas: MassDEP, NSA and Watershed Permit Q&A (310 CMR 15.215); mass.gov, [21 Jun 2023](#); Cape Cod Commission, Implementing the Pleasant Bay Watershed Permit (19 Dec 2019).
7. Flood zones: [FEMA Flood Map Service Center](#); [FEMA, Flood Maps and Zones Explained](#).
8. Short-term rentals: mass.gov, [Room Occupancy Excise](#); mass.gov, [Short-term Rental Insurance](#); [Chatham](#); [Eastham](#); [Brewster](#); Orleans: Cape Cod Chronicle, 19 Mar 2025.
9. Beaches and fees: [Brewster](#); [Orleans](#); [Eastham](#); Chatham 2025 beach sticker information; Harwich beach guide; [NPS, Coast Guard Beach](#).
10. Eastham water system: Massachusetts Municipal Association, 3 Jun 2014; eastham-ma.gov [Water Supply Division](#).

11. Pleasant Bay: Pleasant Bay Area of Critical Environmental Concern designation, [mass.gov](https://www.mass.gov).
12. Buyer data pages (what your money buys, days on market, water, cash, coming-soon listings): Cape Cod & Islands MLS exports for the five towns, closed sales 1 Sep 2023 – 13 Sep 2026 (n=2,445) and listings taken 1 Jan 2023 – 13 Sep 2026 (n=3,705), analysed 13 Sep 2026.
13. Population: U.S. Census Bureau, 2020 Census (QuickFacts).
14. Town lines and shorelines: U.S. Census Bureau, TIGER/Line 2023 county subdivisions and area water.
15. Buying process: McCarthy v. Tobin, 429 Mass. 84 (1999); [mass.gov](https://www.mass.gov), [Property Transfer Lead Paint Notification](#); M.G.L. c.148 §26F and §26F1/2; Barnstable County Registry of Deeds.
16. Buyer agreements: [NAR, Consumer Guide to Written Buyer Agreements](#).
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Checked October 2026. Rules and rates change, so confirm anything you rely on. General information only, not legal, tax, insurance or engineering advice. MLS information is deemed reliable but not guaranteed.

COLOPHON

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The houses you see

Address	Asking ÷ assessment	Septic, well, flood, road

YOUR NOTES

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Address	Asking ÷ assessment	Septic, well, flood, road

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Arthur Radtke, REALTOR® · MA Lic. #9582725

The Celebrate Team, brokered by eXp Realty

60 Munson Meeting Way, Chatham, MA 02633 · arthur.radtke@exprealty.com

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