What Your Number Actually Buys

A written read on your search, prepared for discussion — not an appraisal

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SAMPLE DOCUMENT · FICTIONAL BUYERS · ILLUSTRATIVE FIGURES ONLY

PREPARED FOR	TOWNS	RANGE	USE
The Merricks, Newton MA	**Chatham · Harwich · Brewster**	**$850K – $1.1M, financed**	**Seasonal + 8 weeks rented**

1 · THE ANSWER

Your number is fine. Your town list is the problem.

You described a three-bedroom within a walk of water, room for both families at Thanksgiving, and eight weeks of rental income to carry it. **That house exists at your number — but almost certainly not in Chatham.**

At $1.1M in Chatham you are buying the smallest house on the street and still writing a cheque for the roof. The same money in Harwich buys you the house you actually described, and in Brewster it buys that house with a garage and change left over.

Don't widen the budget. Widen the map by eleven minutes. That is the whole recommendation, and it is worth roughly $200,000 to you.

2 · WHAT YOUR RANGE BUYS, TOWN BY TOWN

TOWN	IN YOUR RANGE	WHAT ~$975,000 TYPICALLY GETS YOU	THE CATCH
Chatham	Thinnest	2bd cottage, or a 3bd needing real work, generally further from water than you're picturing.	You're at the bottom of the market. Competing with cash.
Harwich	Workable	3bd/2ba, 1,500–1,800sf, garage, short walk or drive to Nantucket Sound beaches.	Best fit for what you described. Moves quickly.
Brewster	Comfortable	3–4bd, larger lot, often a garage and a finished basement. Bay side — the flats, not the Sound.	Different water entirely. Go stand on it before you decide.

The one thing to understand: Chatham and Harwich are eleven minutes apart and roughly $200,000 apart for the same house. Brewster is a different *kind* of water — Cape Cod Bay, warm and shallow, tide goes out half a mile. Some people drive an hour for that. Others hate it. It is worth one afternoon to find out which you are.

3 · THE RENTAL QUESTION — BEFORE YOU FALL IN LOVE WITH ANYTHING

TOWN	SHORT-TERM RENTAL	WHAT TO CONFIRM BEFORE YOU WRITE AN OFFER
Chatham	**Permitted**	State + town registration, lodging tax, and inspection requirements. Confirm the current rules with the town — they change.
Harwich	**Permitted**	Same registration and tax picture. Ask specifically about the property's septic capacity vs. bedroom count — it caps occupancy.
Brewster	**Permitted**	As above. Also check any HOA or road-association restrictions, which are common here and are *not* town rules.

The trap isn't the town — it's the septic. A house marketed as four bedrooms with a three-bedroom septic can only sleep three bedrooms' worth legally, which is the difference between eight rentable weeks and a plan that doesn't work. **I check the Board of Health file before you write, not after.**

4 · WHAT TO MOVE — AND WHAT NOT TO

1. **Add Harwich and Brewster properly.** Not as a fallback — as the primary list. This is the whole $200,000.
2. **Get a written preapproval this week.** You told me you've spoken to a lender but have nothing on paper. In this range that costs you the house you want.
3. **Decide about the bay before you tour.** One afternoon at Paine's Creek settles it and saves you four Saturdays.
4. **Loosen "walk to water" to "five minutes to water."** It roughly triples what you can see.

DON'T DO THESE

- × **Don't raise the budget.** Your number isn't the constraint. Another $150k in Chatham buys you very little.
- × **Don't rule out 1970s ranches.** They're the best value out here and they photograph badly, which is exactly why.
- × **Don't count on rental income to qualify.** Most lenders won't use projected short-term income. Assume it carries nothing.
- × **Don't tour before the preapproval.** You'll find it, and lose it.

5 · IF YOU WANT TO BE IN IT BY SPRING

- **This week** — Written preapproval. Everything else waits on it.
- **Late Aug** — One afternoon on the bay side. Settle the water question.
- **Early Sept** — First real tour day. Six to eight houses, two towns.
- **Sept-Oct** — The fall window. Sellers who didn't sell in July get realistic.
- **~45 days** — Offer to closing, financed, once you find it.
- **Worth knowing** — inventory thins after Thanksgiving and doesn't recover until April. Fall is the better hunting.

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