

Custom Crafted Homes

CAPE COD, MASSACHUSETTS

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The Cape Cod Coastal Build Guide

What it actually costs to build at the water in
2026 — town by town, permit by permit,
foundation up.

PREPARED FOR FAMILIES PLANNING
A GROUND-UP COASTAL BUILD

BUILT ABOVE THE STORM LINE

The home you're picturing isn't on the market. **It hasn't been built yet.**

The Cape is one of the tightest housing markets in the country. Inventory has hovered near two months of supply — a fraction of a balanced market — while the median single-family sale price climbed past \$739,000 in 2025 and the average crossed \$1 million. At the top of the market, the move has been sharper still: sales above \$2 million jumped roughly 35% year over year through the first five months of 2025, and the best-positioned waterfront listings spent barely three weeks on the market.

Here is what those numbers mean in practice. The parcels you want trade with tired houses on them — dated systems, grandfathered foundations set below today's flood standards, decades of deferred coastal weather. Paying a premium price for someone else's compromises is the default path. It is not the only one.

Building new — on your lot, your teardown, or a parcel found quietly — puts the same money into your architecture, your floor plan, and fifty years of engineering designed for this coast. This guide walks through what that decision actually involves: the real costs, the town-by-town differences, the regulatory water line, and the questions worth asking any builder before you sign anything.

WHY THE LUXURY TIER BEHAVES DIFFERENTLY

Most buyers at this level pay cash, which makes the segment largely indifferent to mortgage rates. What it is not indifferent to is quality and engineering: the homes that drew the most competition recently were the ones with exceptional privacy, acreage, or upgraded coastal engineering — elevated foundations, storm-resistant envelopes, smart drainage. The market is telling builders exactly what it values. We listened a long time ago.

What it actually costs

Regional pricing is wide because sites are wide — a protected inland acre and a velocity-zone bluff are different projects wearing the same zip code. Directionally, high-end custom construction on the Cape runs **\$475–\$600 per square foot**, and true luxury coastal builds typically start at **\$550–\$1,000 per square foot** and climb with design complexity. Treat anything quoted far below that range with suspicion: on this coast, a low number usually means something important was left out of it.

COST DRIVER	WHAT MOVES THE NUMBER
Site & foundation	Flood-zone elevation, pile or stem-wall systems, ledge, access, and utility runs. The single biggest variable on coastal lots.
Envelope & structure	Wind-load engineering, impact-rated glazing, continuous load paths, and the marine-grade materials that survive salt air.
Finish level	Custom millwork, chef-grade kitchens, wellness spaces, and integrated home systems — the difference between the bottom and top of the range.
Soft costs	Architecture, engineering, surveys, and permitting commonly add 15–30% on top of construction — more on complex waterfront sites.
Timeline	Plan on roughly 10–18 months from permit approval to move-in, before permitting time. Waterfront review adds runway.

One planning note worth real money: Massachusetts building-code updates arrive on a cycle, and projects permitted under an outgoing code can avoid the cost of new requirements. The calendar is part of the budget — a builder fluent in the code transition schedule can save you meaningful sums simply by filing at the right time.

What each tier buys on this coast

Total project ranges below combine construction, soft costs, and site work — land excluded. They are honest planning bands, not quotes; your site writes the final number.

TIER	THE HOME	THE REALITY
\$1.5M – \$2.5M	2,500–3,500 sq ft of fully custom architecture on an inland or near-water lot; elevated finish throughout; storm-rated envelope as standard.	The strongest value tier on the Cape — new construction competing directly against tired resales at the same price.
\$2.5M – \$4M	3,500–5,000 sq ft; water-view or walk-to-water sites; guest wings, wellness spaces, full home automation; flood-zone foundation engineering where required.	Where most serious second-home builds land. Multi-generational programs — the twenty-seat Thanksgiving kitchen — live here.
\$4M+	Waterfront and velocity-zone estates; pile foundations, deep-water dock coordination, Net-Zero capable systems, architecture shaped entirely to the site.	Legacy builds. At this tier the constraint is never budget — it is the site, the permits, and the patience to do it once, correctly.

A useful benchmark while you weigh tiers: across the Cape’s established luxury enclaves, waterfront estate listings now routinely carry eight-figure asking prices. Building delivers the same address for the cost of construction — and a house engineered to this decade’s standards rather than 1987’s.

Fifteen towns. One coast. The differences are worth money.

WHERE

WHAT A BUILDER KNOWS THAT A LISTING WON'T SAY

Chatham	The Cape's highest property values — and its lowest tax rate, in the neighborhood of \$3.50 per thousand. For a large estate, that tax math compounds for decades. Stage Neck and Shore Road trade on deep-water access and deeded beach rights.
Osterville	The most private addresses on the Cape. Oyster Harbors, Wianno, and Grand Island often trade quietly, off-market. The record single-family sale on the Cape — north of \$22 million — happened here. Buildable parcels are scarce and worth pursuing creatively.
Falmouth	The Cape's broadest waterfront — seven harbors, from Sippewissett to Woods Hole. The widest range of luxury sites at the widest range of entry points.
Dennis & Yarmouth	Our home water. Bass River frontage, north-side bay beaches, and the mid-Cape's most underrated building lots. Strong contemporary-build demand without trophy-town land premiums.
Harwich Port & Orleans	Village walkability with genuine harbor culture. Harwich Port waterfront has quietly joined the premium tier; Orleans holds the gateway to Nauset light and the outer beaches.
The Outer Cape	Truro bluffs, Wellfleet ponds, Provincetown's East End. Modernist and minimalist builds belong here — protected Seashore surroundings, demanding sites, unmatched light.

Contemporary new construction has been rising fastest in Chatham, Mashpee, and parts of Bourne — a signal that buyers across the Cape now expect new-build performance, wherever they land on the map.

The permits that decide your project

Waterfront building on the Cape is governed by a stack of overlapping authorities. None of them are obstacles to a builder who works inside them daily — but every one of them is expensive to discover late.

AUTHORITY

WHAT IT CONTROLS

Chapter 91

MA WATERWAYS LICENSE

The Commonwealth's jurisdiction over tidelands and waterways. Docks, piers, and structures near the historic high-water mark require licensing — a process measured in months, navigated before your permit clock starts.

FEMA flood zones

VE / AE DESIGNATIONS

Velocity (VE) zones demand engineered pile foundations and breakaway construction below base flood elevation; AE zones set elevation minimums. Zone lines determine foundation type — and foundation type drives six figures of budget.

Conservation commissions

WETLANDS PROTECTION ACT

Town-level review of any work near wetlands, dunes, banks, or buffer zones. Each of the fifteen towns runs its own commission with its own temperament. Local fluency is not optional.

Title 5 & wastewater

SEPTIC / SEWER

Septic capacity caps bedroom counts; nitrogen-sensitive watersheds add upgraded system requirements. The wastewater answer should arrive before the architecture does.

Historic & zoning overlays

TOWN BYLAWS

Height limits, lot coverage, setbacks, and historic-district review shape massing town by town — the difference between the house you sketched and the house you can build.

The honest takeaway: on a waterfront site, permitting is a parallel project to the design itself. We run both at once, so the approvals and the architecture arrive together.

Every house gets the same nor'easters. They don't get the same engineering.

The market has already voted: recently, the Cape homes that drew the fiercest competition were the ones with upgraded coastal engineering, and buyers now treat storm readiness and energy performance as baseline expectations, not upgrades. This is the specification we build to — and the checklist to hold any builder against.

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Elevated foundations

Pile and stem-wall systems set above base flood elevation, engineered to the velocity zone — not just the code minimum. The decision that determines whether a house shrugs off February.

| EL. +10.0

Water management

Smart drainage, erosion control, and site grading designed for the storm after next — the quiet systems nobody photographs and everybody depends on.

| EL. +8.0

Integrated systems

Whole-home automation, security, energy dashboards, and backup power — what the market now calls standard in a home at this level.

| EL. +12.0

Storm-rated envelope

Impact-rated glazing, continuous load paths from ridge to footing, and wind-load engineering for exposed oceanfront sites where the code demands more.

| EL. +9.5

Net-Zero capable

High-performance envelopes, electrified systems, solar-ready infrastructure — efficiency engineered in from the framing stage, never bolted on after.

| EL. +6.0

Timeless architecture

Warm materials, classic Cape massing, modern light. The market is rotating away from stark modernism toward homes that feel crafted — we never left.

Build new, or buy someone else’s compromises

	THE \$2.8M RESALE	THE CUSTOM BUILD
The foundation	Whatever was legal the year it was poured — often below today’s flood standards, grandfathered until the day you renovate.	Engineered to current velocity-zone and elevation requirements from day one.
The systems	Someone else’s HVAC decisions, somewhere in their second decade.	Electrified, automated, Net-Zero capable, under warranty.
The floor plan	A 1990s program you’ll renovate around for years.	Designed around how your family actually gathers — guest wings, bunk rooms, the February reading room.
The first five years	Discovery: what the inspection missed, the coast reveals.	Punch list, then summers.
The premium paid	Scarcity — you’re paying for tight inventory itself.	Craft — the money lands in your house, not the shortage.

The honest caveats, because a guide that hides them isn’t worth your time: building takes longer than buying — permits plus 10–18 months of construction against a 60-day close. It requires more decisions from you. And on the rarest sites, an irreplaceable resale location can outweigh everything above.

But in a market where supply sits near two months and the premium tier moves in weeks, the build path has one structural advantage nothing else matches: **it manufactures the inventory everyone else is fighting over.**

Ten questions to ask any coastal builder

Including us. A builder worth \$2 million of your trust should answer every one of these without flinching.

- ☐ 1. How many homes have you built in FEMA velocity zones, and what foundation systems did you use?
- ☐ 2. Walk me through a Chapter 91 licensing process you've handled. How long did it actually take?
- ☐ 3. Which conservation commissions have you appeared before in the last three years?
- ☐ 4. What does your contract say happens when material costs move mid-project?
- ☐ 5. How many projects do you run at once — and who is on my site when you're not?
- ☐ 6. Show me a home you built ten-plus years ago. How has it weathered?
- ☐ 7. What's your relationship with the building departments in the town I'm building in?
- ☐ 8. How do you handle the code-cycle calendar — can my project be permitted under the current edition?
- ☐ 9. What share of your budget estimate is allowance versus fixed specification — and where do projects like mine usually drift?
- ☐ 10. Who calls me when something goes wrong — and how fast?

If a builder answers all ten clearly, keep them on your shortlist — whoever they are. The Cape is better for every well-built house on it.

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BEGIN QUIETLY

The next step is a conversation, not a commitment.

A private design consultation starts wherever you are — a lot you own, a teardown you're circling, or a town you've rented in for ten summers. We'll walk the site, talk honestly about budget and timeline, and tell you plainly whether building is the right answer for your family. Sometimes it isn't. You'll hear that from us too.

SPEAK WITH US — DAY OR NIGHT

(617) 812-4881

BUILDS FROM

\$1.5M

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LICENSED & INSURED · MA CSL

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