05

A decision aid

Should I Sell This Year?

Three signals it's time. Three signals to wait. A short worksheet to help you decide for yourself.

14 pages

Brewster · Chatham · Harwich · Orleans · Eastham



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1 PART Three Signals It's Time

If two or more of these are true and felt strongly, that's the case for selling this year. None of them on their own is decisive — but together they are.

Signal #1 — The house is no longer fitting your life

Maybe the kids haven't visited in three summers. Maybe the stairs are getting harder. Maybe you're heating six bedrooms for two people. Maybe you're paying for a property manager because you don't get there often anymore. The house was the right answer to a question you asked years ago, and the question has changed.

- This is the most reliable signal of all — and the one homeowners most often talk themselves out of.
- Houses are very good at making you feel like you'd be losing the memories. You wouldn't. The memories don't live in the walls.

Signal #2 — Carrying costs are out of proportion to use

Run the math: annual property tax + insurance + utilities + maintenance + management + opportunity cost on the equity. Compare it to the actual number of weeks you (or your family) used the house in the last year. If the per-week cost is shocking, that's your second signal.

Use the worksheet in Part 3 below to calculate your own carrying cost — every property is different.

- If equity in the house is north of $500K, the opportunity cost (what that money could earn elsewhere at a conservative rate) is now a real number, not theoretical.

Signal #3 — Your local market is favorable, AND you have somewhere to land

This is the order that matters: your life situation comes first; market timing comes second. If your life is ready and the market is favorable, that's go. If the market is favorable but you'd be selling without a plan for what's next — wait, even at the cost of some price.

- 'Where will I land?' is not a logistics question — it is the question. If you can answer it specifically, you're ready.

2 PART Three Signals to Wait

If any one of these is strongly true, give yourself another year. There is no rush. The Lower Cape is not a market that punishes patience.

Signal #1 — You haven't decided where you're going next

'Florida-ish, eventually' is not a plan. Selling a home you love before you know where you're moving to is one of the most regrettable decisions in real estate. Even in a strong sellers' market, sellers who walk out of closing knowing the next address are far more satisfied.

- Action: spend the next 6–12 months actually visiting the candidate next-places. Make the next decision before you make the selling one.

Signal #2 — A major life event is in motion or imminent

Selling is stressful. Adding it to a divorce, a serious illness, a recent loss, a job transition, or a parent's care decision usually makes everything harder, not easier.

- Exception: if the sale itself solves the bigger problem (e.g., selling pays for the care), the calculation is different.
- Action: handle the bigger event first. The house will wait.

Signal #3 — You have specific, fixable reasons the house won't show well

If there is a known problem you can solve in the next 3–9 months that will materially raise the sale price — fix it first, then sell. Classic Cape examples: a Title 5 system that needs replacement, a roof at end of life, a kitchen that hasn't been touched since 1992.

- Rule of thumb: if a $30K investment plausibly raises sale price by $60K+, do it before you list.
- If the work would take longer than 9 months, list as-is and let the buyer factor it in.

3 PART Your Carrying Cost Worksheet

Fill in your actual numbers. Every property is different — this is the only calculation that matters for your situation.

Cost item	Annual estimate (fill in your own)	Notes
Property tax	$_____	Check your most recent tax bill
Homeowner's insurance	$_____	Declarations page premium
Flood insurance (if applicable)	$_____	NFIP declarations page
Utilities (electricity, gas/oil, water)	$_____	Annualize last 12 months

continued

Cost item	Annual estimate (fill in your own)	Notes
Property management / caretaking	$_____	If you pay someone to check on the property
Regular maintenance (lawn, plowing, etc.)	$_____	Annualized average

continued

continued

Cost item	Annual estimate (fill in your own)	Notes
Repairs & capital items (annualized)	$_____	Roof, systems, appliances — estimate 1–2% of value/yr
Opportunity cost on equity	$_____	Equity x conservative annual return rate (e.g., 4%)

continued

Cost item	Annual estimate (fill in your own)	Notes
TOTAL annual carrying cost	$_____	Add all lines above
Weeks used per year	_____ weeks	How many weeks did you actually use it?
Cost per week of actual use	$_____	Total ÷ weeks used

What to do with this number

If your cost-per-week-of-actual-use is significantly higher than the weekly cost of alternatives (renting a place on the Cape for your vacation weeks, for example), that gap is real money — year after year. It doesn't mean you must sell. It means you should make that trade-off consciously.

4 PART The 12-Question Worksheet

Yes = 1 point. No = 0 points. There is no 'maybe.' If you can't answer cleanly, note it in the margin — that itself is useful information.

Section A — Life Fit (4 questions)

1. Are you using the house at least as much as you were three years ago? ☐ Yes ☐ No

2. Will the house still fit your life five years from now without significant changes? ☐ Yes ☐ No

3. If you didn't already own this house, would you buy it today? ☐ Yes ☐ No

4. Is the maintenance load still something you (or your family) want to manage? ☐ Yes ☐ No

Section B — Money (4 questions)

5. Do you know your approximate net proceeds after costs and any non-resident withholding? ☐ Yes ☐ No

6. Have you talked to a CPA about capital gains and (if applicable) the Massachusetts estate tax? ☐ Yes ☐ No

7. Could you sell at 90% of your hoped-for price and still be okay with the outcome? ☐ Yes ☐ No

8. Have you accounted for what you'll do with the proceeds (next home, investments, gifts, etc.)? ☐ Yes ☐ No

Section C — Readiness (4 questions)

9. Is the house in a state where you'd be willing to host a photo shoot in the next 60 days? ☐ Yes ☐ No

10. Do you know where you'll live after closing — specifically? ☐ Yes ☐ No

11. Are major life events (health, family, job) stable for the next 6–12 months? ☐ Yes ☐ No

12. If asked today, can you say in one clear sentence why you want to sell? ☐ Yes ☐ No

5 PART

Score It

Two Lower Cape numbers most sellers get wrong

Barnstable County deed excise is $6.48 per $1,000 of sale price — not the $4.56 that applies across most of Massachusetts. On an $849,000 sale that is $5,502, roughly $1,900 more than the state-standard rate would lead you to budget.

And your assessed value is not your market value. Across recent Lower Cape sales homes changed hands at 1.13 to 1.24 times assessed value — assessments here lag the market by something like 13 to 24 per cent. If you have been using the town assessment as your mental price, it is probably low.

Add your Yes answers.

What your score suggests

10–12 Yes — You're ready. The path forward is talking to an agent and starting prep work. Don't overthink it.

7–9 Yes — You're close. Identify which specific Nos are blockers, and put a plan against each one.

What your score suggests *continued*

4–6 Yes — Wait. Use the next 6–12 months to convert specific Nos into Yeses. Sell from a position of strength, not pressure.

0–3 Yes — Don't sell yet. Selling now would almost certainly be a decision you regret. Revisit this worksheet next year.

The most important question on the page

One number that changes the answer more than the worksheet does

The federal exclusion on the gain from selling your home has been $250,000 for a single owner and $500,000 for a married couple since 1997, and it has never once been adjusted for inflation. Indexed to today it would be roughly double.

On the Lower Cape that matters more than almost anywhere. A couple who bought in Brewster in 1986 for $135,000 and hold a house worth $1.1 million today are sitting on about $965,000 of gain. $500,000 comes off. The remaining $465,000 is potentially taxable — federal, plus Massachusetts at 5 per cent, plus the 4 per cent surtax on anything above $1,107,750 of income, which a gain that size can push you over all by itself.

This is the quiet reason a great many Lower Cape houses never come to market: the bill for selling is visible and the bill for waiting is not. It is also why "should we sell this year" is partly an accountant's question, and why the honest answer is sometimes no.

Before you answer question 12, get the real number

Improvements you have made over forty years add to your basis and reduce the gain — the new roof, the septic, the addition, the windows. Most people have no record of them and give the money away by default. If you have receipts, a folder of them is worth more than anything else in this guide.

I will run your actual figures — purchase price, improvements, the exclusion you qualify for, Massachusetts, the surtax — and show you what you would genuinely walk away with. Then take that to your CPA. It is not tax advice and it is not a substitute for one; it is the arithmetic done properly so the conversation starts in the right place.

Question 12 — 'In one clear sentence, why do you want to sell?' — is doing more work than the other eleven combined. If you can answer it cleanly, the rest of the decision flows.

Common clean answers from Lower Cape sellers:

- 'The house has more rooms than we use, and the upkeep is starting to outpace what we want to manage.'
- 'My spouse passed last year and being here without them is the wrong way to spend our remaining time.'
- 'The kids inherited it together and none of them lives within a thousand miles.'
- 'We're moving closer to our grandchildren and want our equity to fund the next chapter.'

If your sentence sounds like one of those — clean, specific, true — you're ready.

Let me run your walkaway number

You have just scored a worksheet. The thing most likely to change your answer is not on it — it is what you would actually keep.

Send me the purchase year, roughly what you paid, and anything you remember spending on the house. I will come back with a real net figure: after the mortgage, after Barnstable County's $6.48 per thousand, after the capital gains exclusion and the Massachusetts piece.

Plenty of people who ask for this decide not to sell. That is a perfectly good outcome and it is still worth knowing.

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About Arthur Radtke

I live here year-round, on the water in Orleans, and I work the five Lower Cape towns — Brewster, Chatham, Harwich, Orleans and Eastham.

What I don't have yet is a wall of testimonials. I am building this practice, and I would rather tell you that plainly than have you find it out. So I built the things I could build instead: this library, a sixteen-lesson course you can watch in full before you ever let me through your door, and a written thirty-point marketing plan that gets attached to the listing agreement — so the promises are on paper rather than in a conversation you have to remember afterwards.

About Arthur Radtke *continued*

Everything factual in this guide is sourced — the regulation, the section number, the data and where it came from. Check any of it. That is rather the point.

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- Guide 03 — Inherited Cape Property Starter Guide
- Guide 04 — Out-of-State Sellers Playbook
- Guide 06 — Downsizing From a Cape Home Guide
- Guide 07 — The Lower Cape Agent Interview Guide
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