

MARTHA'S VINEYARD BuyerAgents

◆ REAL ESTATE SPECIALISTS ◆

BUYERS GUIDE TO MARTHA'S VINEYARD REAL ESTATE

Exclusive Buyer Agents...

We never represent the seller; our buyer agents promote and protect the interest of the Buyer at all times.

We prepare a full property value study for you, disclosing all property history research.

We negotiate the best possible price and terms, structuring an offer with the Buyer's interest in mind.

We have access to all properties for sale on Martha's Vineyard. Call us today to get the most current listings.

WWW.MVBUYERAGENTS.COM

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EDGARTOWN, MA 02539

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BENEFITS OF USING EXCLUSIVE BUYER REPRESENTATION

15 Benefits of Working With a Buyer's Agent

1. Helping buyers determine what they can afford
2. Locating suitable properties
3. Verifying the value of the property
4. Previewing properties
5. Verifying the properties' condition
6. Suggesting necessary inspections by experts
7. Verifying property taxes and utilities
8. Advising clients on structuring an Offer to Purchase
9. Presenting the Offer to the Sellers' representative
10. Negotiating favorable contract terms for the Buyer
11. Explaining legal documents needed for closing and helping secure them
12. Assisting in securing financing
13. Assisting buyers and their Attorney in clarifying title, zoning, building codes, and access easements
14. Referring them to qualified vendors
15. Analyzing the future salability of the property

Contact us with confidence! We guarantee your privacy will be respected. As your trusted, professional real estate partner, we will help you find the best home within your price range. If you would like to sell your home, we can help you determine the value and recommend excellent listing brokers to you.

Our Sworn Fiduciary Responsibilities to You the Client

Undivided Loyalty: We are prohibited from advancing any interests adverse to the clients Interest or conducting the client's business in such a way as to benefit any other party, to the detriment of the clients interest.

Obedience: We are required to act, following and abiding all lawful instructions, subject to the client's continuous control, but not making decisions for the client.

Full Disclosure: We are required to disclose affirmatively all information concerning the transaction (and property), which might affect the decisions, a client makes, informing the client of what the agent knows.

Confidentiality: We are prohibited from communicating personal information about the client that was given to acquired by the agent within the scope of employment as an agent to the client.

Accounting: We are required to report to the client any money and property received and paid out, and upon request, to tender an account for these actions.

Reasonable Care and Diligence: We are required to protect the client from foreseeable risks of harm, recommending that a principal obtain expert advice or assistance when the client's needs are outside the scope of the agent's expertise

Agency Relationship

Figure 6: Know Your Office Policy³

If the office policy is:	You represent:	Advantages	Disadvantages
Exclusive Seller Representation	Only sellers. Agents who work with buyers are agents of the seller	<ul style="list-style-type: none"> ▪ Traditional business model ▪ Minimizes liability from buyer's representatives 	<ul style="list-style-type: none"> ▪ Does not meet buyers' desires for representation ▪ High probability of undisclosed dual agency
Exclusive Buyer Representation	Only buyers. The company does no listing	<ul style="list-style-type: none"> ▪ Minimizes possibility of dual-agency conflict ▪ Promotes more natural relationship with buyers 	<ul style="list-style-type: none"> ▪ Creates limited client base ▪ Introduces compensation issues over who pays the buyer's representative
Seller and Buyer Representation with Designated Agency for In-House Sales	Sellers and buyers. The parties are asked to consent to a designated agency relationship	<ul style="list-style-type: none"> ▪ Reduces possibility of undisclosed dual agency ▪ Allows for maximum number of services to be provided ▪ Keeps both transaction sides in-house 	<ul style="list-style-type: none"> ▪ Difficult to keep client information confidential
Seller and Buyer Representation with Disclosed Dual Agency for In-House Sales	Sellers and buyers. The parties are asked to consent to a dual-agency relationship	<ul style="list-style-type: none"> ▪ Reduces possibility of undisclosed dual agency ▪ Allows for maximum number of services to be provided ▪ Keeps both transaction sides in-house 	<ul style="list-style-type: none"> ▪ Neither buyer nor seller has full representation in dual agency situations ▪ Difficult to keep client information confidential
Single Representation	Sellers or buyers, but not both in the same transaction	<ul style="list-style-type: none"> ▪ Allows for full representation of clients ▪ Allows for maximum number of services to be provided 	<ul style="list-style-type: none"> ▪ May create the need to refer potential clients elsewhere ▪ May be difficult to switch between representing a buyer or seller
Transaction Brokerage	Neither the buyer nor seller	<ul style="list-style-type: none"> ▪ Neutral third party facilitates the transaction ▪ Non adversarial 	<ul style="list-style-type: none"> ▪ Neither buyer nor seller has an advocate ▪ May be difficult to maintain neutrality

TYPES OF AGENCY REPRESENTATION SELLER'S AGENT

SELLERS' AGENTS

A seller can engage the services of a real estate agent to sell his property (called the listing agent) and the real estate agent is then the agent for the seller who becomes the agent's client. This means that the real estate agent represents the seller. The agent owes the seller undivided loyalty, reasonable care, disclosure, obedience to lawful instruction, confidentiality and accountability, provided, however, that the agent must disclose known material defects in the real estate. The agent must put the seller's interests first and negotiate for the best price and terms for their client, the seller. (The seller may authorize sub-agents to represent him/her in marketing its property to buyers, however the seller should be aware that wrongful action by the real estate agent or sub-agents may subject the seller to legal liability for those wrongful actions).

BUYER'S AGENT

A buyer can engage the services of a real estate agent to purchase property and the real estate agent is then the agent for the buyer who becomes the agent's client. This means that the real estate agent represents the buyer.

The agent owes the buyer undivided loyalty, reasonable care, disclosure, obedience to lawful instruction, confidentiality and accountability, provided, however, that the agent must disclose known material defects in the real estate. The agent must put the buyer's interests first and negotiate for the best price and terms for their client, the buyer. (The buyer may also authorize sub-agents to represent him/her in purchasing property, however the buyer should be aware that wrongful action by the real estate agent or sub-agents may subject the buyer to legal liability for those wrongful actions).

(NON-AGENT) FACILITATOR

When a real estate agent works as a facilitator that agent assists the seller and buyer in reaching an agreement but does not represent either the seller or buyer in the transaction. The facilitator and the broker with whom the facilitator is affiliated owe the seller and buyer a duty to present each property honestly and accurately by disclosing known material defects about the property and owe a duty to account for funds. Unless otherwise agreed, the facilitator has no duty to keep information received from a seller or buyer confidential. The role of facilitator applies only to the seller and buyer in the particular property transaction involving the seller and buyer.

Should the seller and buyer expressly agree a facilitator relationship can be changed to become an exclusive agency relationship with either the seller or the buyer.

DESIGNATED SELLERS AND BUYERS AGENT

A real estate agent can be designated by another real estate agent (the appointing or designating agent) to represent either the buyer or seller, provided the buyer or seller expressly agrees to such designation. The real estate agent once so designated is then the agent for either the buyer or seller who becomes their client. The designated agent owes the buyer or seller undivided loyalty, reasonable care, disclosure, obedience to lawful instruction, confidentiality and accountability, provided, however, that the agent must disclose known material defects in the real estate. The agent must put their client's interests first and negotiate for the best price and terms for their client. In situations where the appointing agent designates another agent to represent the seller and an agent to represent the buyer then the appointing agent becomes a dual agent. Consequently a dual agent cannot satisfy fully the duties of loyalty, full disclosure, obedience to lawful instructions which is required of an exclusive seller or buyer agent. The dual agent does not represent either the buyer or the seller solely only your designated agent represents your interests. The written consent for designated agency must contain the information provided for in the regulations of the Massachusetts Board of Registration of Real Estate Brokers and Salespeople (Board). A sample designated agency consent is available at the Board's website at www.mass.gov/dpl/re.

DUAL AGENT

A real estate agent may act as a dual agent representing both the seller and buyer in a transaction but only with the express and informed consent of both the seller and buyer. Written consent to dual agency must be obtained by the real estate agent prior to the execution of an offer to purchase a specific property. A dual agent shall be neutral with regard to any conflicting interest of the seller and buyer. Consequently a dual agent cannot satisfy fully the duties of loyalty, full disclosure, obedience to lawful instructions which is required of an exclusive seller or buyer agent. A dual agent does, however, still owe a duty of confidentiality of material information and accounting for funds. The written consent for dual agency must contain the information provided for in the regulations of the Massachusetts Board of Registration of Real Estate Brokers and Salespeople (Board). A sample dual agency consent is available at the Board's website at [www.mass.gov/dpl/re.agency disclosure-exclusive agency5.doc](http://www.mass.gov/dpl/re.agency%20disclosure-exclusive%20agency5.doc)

How We Operate

Visions of sand dunes and sea breezes conjure up for many the longing to own a piece of Martha's Vineyard. The time has never been better to realize that dream. Interest rates are at an attractive low level and the inventory contains many desirable properties. In addition, buyers now have the opportunity to have **100% representation by their own agent** to guide and aid them through the complicated process of buying a home.

Buyer representation is a partnership. We begin this partnership by having a free consultation session with each prospective buyer. Its purpose is to assess the buyer's objectives and the firm's ability to meet them, to discuss the home buying process and disclose the services to be provided: the firm's compensation policy; the buyer's own rights, pitfalls that are likely to be encountered and to decide whether or not the two parties will formalize their relationship. If an agreement is reached, the buyer is asked to sign a one page Exclusive Buyer Representation Agreement delineating the responsibilities of each party. Upon signing the agreement the buyer becomes our client to whom we have full fiduciary duties.

As Exclusive Buyer Agents, we search the complete inventory of property listed and unlisted. At Martha's Vineyard Buyer Agents we cover the entire Island and work comfortably with all traditional Real Estate agencies and For Sale by Owners (FSBOs). With no allegiance to any seller and only the buyer's interests in mind, the buyer's broker searches to find the property, which will best meet the buyer's wants and needs. We show houses with the buyer in mind, striving to best define their objectives.

When a match is found, we research the property, seller, neighborhood, and town. Information is gathered at the Registry of Deeds, the town hall, sales of comparable homes and, perhaps, from neighbors. All the data is studied to arrive at an opinion of value for the property, or to uncover problem areas, or reasons not to buy. Our value-added service is designed to protect buyers as they make one of the largest investment decisions of their lives.

If the buyer wishes to proceed, we will counsel the buyer in drawing up an Offer To Purchase, which contains terms, conditions, and contingencies beneficial to the buyer. Then we negotiate in favor of the buyer. In every step of the purchasing process, a buyer broker puts the interest of the buyer first even before his own. This is the essence of client-level service provided by a true agent or fiduciary.

During the entire negotiating process the buyer agent continually counsels the buyer with the idea of obtaining the best possible Purchase and Sales Agreement. Our clients become well-informed buyers who are empowered to make sound decisions in purchasing real estate.

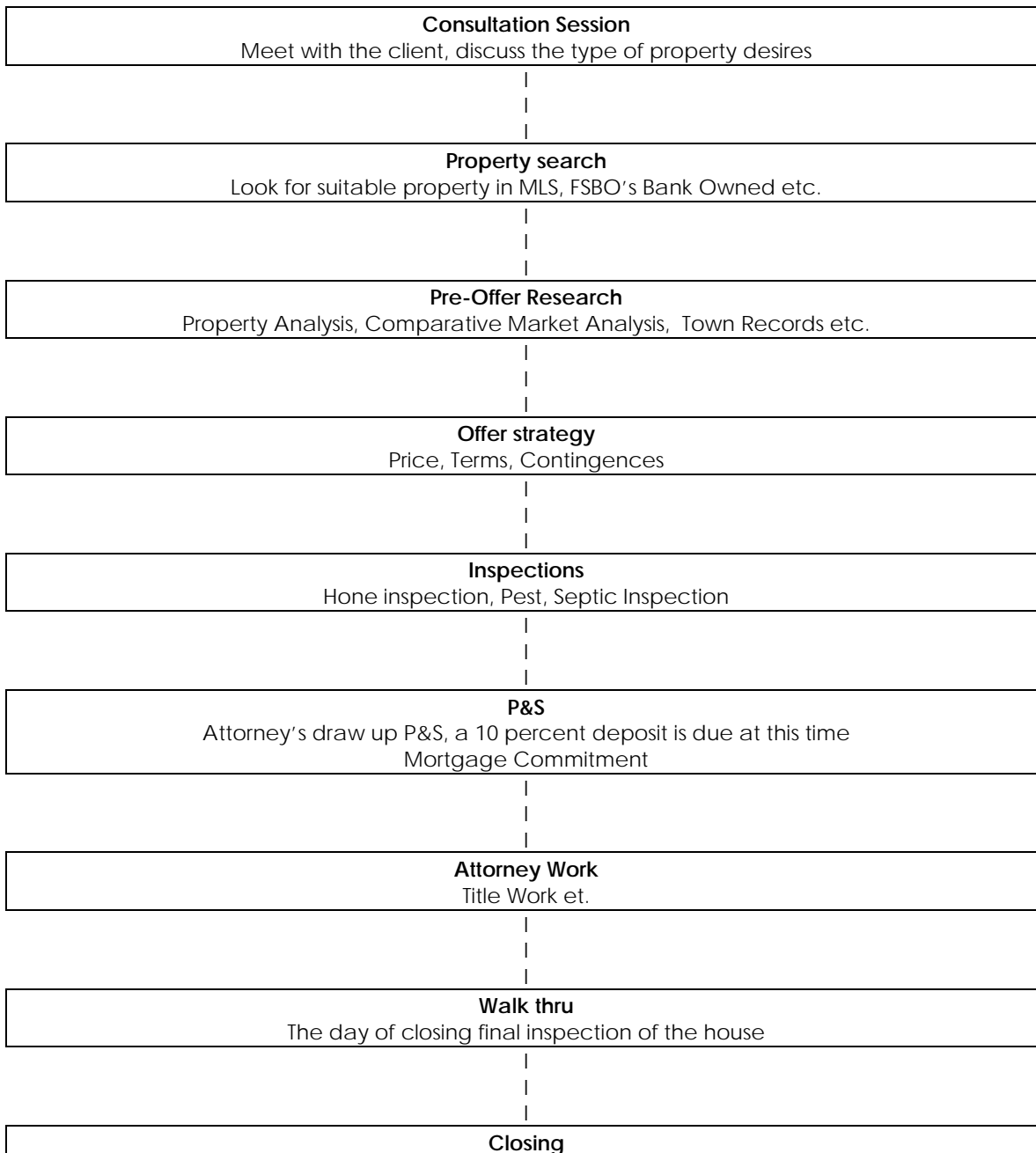
After the seller accepts an offer, certified, experienced inspectors conduct inspections. A buyer broker can help interpret results and provide advice on the results of the inspections. The buyer and his agent identify items requiring attention. With the help of the buyer broker, sellers are then asked to repair or replace items that are found defective. Alternately, credits or price reductions are negotiated.

There is no additional cost for this service to the buyer. Like that of other real estate agents, our fee can be included in the purchase price buyers agree to pay. The difference is that buyers now have agents who represent them, thus saving them money in terms of time, advice, and negotiating power.

It makes good sense to contact us for a free consultation session to learn more about the benefits of having an agent on your side. The bottom line is that it's easy to achieve your Martha's Vineyard dream when you have a Martha's Vineyard Buyer Agent on your team.

NOTE: The Massachusetts Real Estate Disclosure clearly describes the undivided loyalty, protection, and legal duties a Buyer Agent has to his clients. For example, it states that the "buyer broker must put the buyer's interest first and negotiate the best price and terms for their client, the buyer."

The Home Buying Process



BUYER COSTS ASSOCIATED WITH CLOSING

Land Bank Fee 2% of purchase price due in full at Closing -- *This is not a tax.*

Adjustments:

- tax
- fuel
- association dues

Lender's fees (vary from lender to lender)

Attorney's fees range between \$1000 - \$5000 and above

Title insurance - \$3.50 / \$1000.00

Recording fees (buyer) - \$125.00

Ordering municipal lien certificate \$25.00

Recording municipal lien certificate \$65.00

Note: This protects the buyer against any unrecorded liens on the property

Mortgage recording \$175.00

If the property is to be in a Trust

Recording Certificate of Trust \$75.00

Declaration of Trust is \$225.00, but is not used as often any more

The Seller pays for Deed stamps \$4.56/ \$1000.00

Buying a Home Is a Major Event in Your Life!

It is probably the biggest purchase your family will ever make, and it involves many difficult decisions. Selecting a real estate agent is an important decision. As your buyer agent, we will represent you exclusively at no extra cost. Since Martha's Vineyard Buyer Agents does not list any properties for sale, there is never a conflict of interest or a dual agency situation.

As your Buyer Agent, here is how we will guide you through the entire process, from initial conference to closing:

- When you become our BUYER CLIENT your interests are fully represented by our office.
- We provide all the standard services of a real estate agent: Property showings, assisting with financing, providing property data, explaining forms and agreements, and monitoring the closing, plus we promote and protect your interests at all times.
- You will have full access to ALL homes available on the market, including For Sale By Owner, foreclosures, and bank owned properties.
- Our expert local knowledge of this area should be invaluable to you, not just in terms of real estate, but also recreation, neighborhoods, the local economy, and more.
- Every local real estate market has its own trends and opportunities. This can vary greatly, even one neighborhood to the next. It is our job to guide you into opportunities and out of traps.
- What is the true market value of the home you are interested in? Is it priced too high? Is it a bargain that you should not pass up? We help buyers make decisions like this every day, and we will make sure that YOU get the best value for your money, too.
- We will provide you with a free Comparative Market Analysis (CMA).
- Negotiating with sellers can be stressful! We will help you negotiate, so that the final contract includes your best possible terms and conditions. Remember, we are working for you, not the seller.
- You should know everything about the property you are buying! We will view every home that you are interested in, together. And prior to closing we will assist you in scheduling all inspections available to you.
- You should have confidence when signing documents. Contracts are full of complicated terms that can greatly affect your future life in your new home! We will give you the full benefit of our knowledge and experience.

Buyer Representation is rapidly changing the face of real estate. Propelled by knowledgeable home purchasers, legislative action, and consumer watchdog groups, home buyer representation has gained momentum in the residential market in recent years and is now available nationwide.

A buyer representative is a cooperating agent who legally represents the real estate buyer. They generally do so under an exclusive buyer representation agreement, much like a traditional real estate broker represents the seller under an exclusive right to sell listing agreement.

Let us represent your best interests in your search for a new home. While you can see hundreds of homes on the web, the process of actually buying your home is another matter entirely.

How Does the Buyer Broker Get Paid?

Who Really Pays The Real Estate Fees? The question of who pays real estate fees is a “chicken-n-egg” debate. The seller could argue that he pays the fees because they are built-in and inflate the purchase price. In truth, real estate fees are transaction costs, which impact both buyers and sellers.

How to Pay the Buyer’s Broker: Most buyer brokers define their fee and method of payment by a written representation agreement with their buyer clients. This is similar to the representation agreement (listing agreement) a listing broker has with his/her sellers.

There are several ways to build in the buyer broker’s fee as part of the purchase price. The easiest method is the traditional way agents have always been paid disbursements of the fee from the purchase price. This method maintains accurate records for accounting and tax purposes. Although it may seem strange, from a legal viewpoint the source of an agent’s fee does not determine whom the agent represents.

For example, bank attorneys, who are considered agents, represent the bank not the borrower, but the borrower pays their fees. A buyer agent can be paid by a “co-fee” from the listing broker, or by a disbursement from the settlement funds with the expense being assigned to the buyer or the seller.

A large majority of listing brokers offer co-fees to all brokers regardless of whether those brokers are cooperating subagents (who work for sellers) or cooperating buyer agents. Most listing brokers know that professional buyer agents have serious, pre-approved buyers under contract who have made a commitment to purchase. Reputable listing brokers know it is in their sellers’ best interest to cooperate with buyer brokers.

Occasionally, one might encounter a listing broker who does not offer fee cooperation to buyer brokers. Such brokers attempt to charge their sellers double on cooperative sales with buyer agents. This creates an inflated fee structure and could well result in a seller losing the buyer or netting less from the transaction. Fortunately, this practice is disappearing from the marketplace because it is illegal without the seller’s informed consent. A seller can protect himself from this practice by making sure there is a clause in the listing agreement requiring the listing broker to offer equal fee cooperation to both subagents and buyer agents.

Fees Can Be Tailored to the Services Needed. It has been customary for seller brokers and buyer brokers to use percentage fees, but many agents are now using different types of fee agreements depending on the service needed. A real estate fee can be a percentage of the purchase price, a flat fee, an hourly fee or any combination of these. Most buyer brokers charge a retainer fee, which may or may not be applied to the final collected fee.

Summary. A buyer should make sure that his/her representation agreement clearly defines the amount of the buyer broker’s fee and method of payment. In most cases, it is in the buyer’s best interest to

require that the buyer broker’s fee be paid by way of a disbursement from the settlement funds. The buyer representation agreement should also state that if the buyer broker accepts a fee from a listing broker or seller, such fee would be a credit against the buyer’s fee obligation.

Consumer advocates strongly recommend that buyers hire their own agents. They further argue that a co-fee has already been built in to the purchase price, and therefore, there is no need for the buyer or seller to incur additional fees when the cooperating agent represents the buyer.

Customer Testimonials

Always Responsive

We live in London and took 18 months and three house hunting trips to the Vineyard to find our house. Fred educated us about the market, kept his eye out for properties for us when we were away and spent days with us looking when we were "on Island". Fred was always patient and always responsive. Most important, he listened to what we wanted and found us a house we love."

Liz and Jeff Gordon London, England and Chilmark

Valuable Experience

"Our experience with using a buyer's agent was an extremely valuable one, since we were buying a house in MV remotely from NJ. Being a NJ real estate agent myself, I know how agents can push their own listings on prospective buyers despite the better interest of the client. After getting to know and trust Fred, and vice versa, I actually bid on a few houses, sight unseen, just so I wouldn't miss out on a great opportunity. He never wasted my time and acted as my eyes and ears on Martha's Vineyard for almost a whole year before I bought my house. I recommend him to everyone!"

Laura Ali Nonnenmacher, NJ and Edgartown

Fred was on our side

Our experience with Martha's Vineyard Buyer Agents was completely positive. Fred Roven knew that we were working overseas and had limited time to view houses, so he was ready to go when we arrived on the island. He was able to gauge our tastes and price range quickly and made adjustments accordingly over the course of our few days of house-hunting. We really felt that Fred was on our side. He gave us candid and useful advice based on his many years on the island. Working with Fred, we were able to find and purchase the perfect home for us. Fred was also there for us as we managed the offer, inspection and closing from 6000 miles away, making sound recommendations, and ensuring that all the last-minute details were dealt with efficiently. We want to thank Fred and his wonderful staff for making our desire to own a home on Martha's Vineyard a reality.

Michael Ratney and Karen Sasahara Doha, Qatar

Unbiased Opinions

"When we began our search for a Martha's Vineyard property, we wanted to work with someone who could offer unbiased opinions about neighborhoods, properties, and values on the Island. We had heard of buyer brokers but never worked with one. In light of the long distance nature of our search, we felt that we would have greater confidence in this type of expert representing us. We found the team at MV Buyer Agency to be quick to contact us about interesting new properties coming on the market, knowledgeable about all parts of the island, and never pressured us to make decisions about properties. The house we decided on needed significant repairs, and Fred's proactive involvement in the negotiations with the seller resulted in a far better financial outcome for us than would have resulted with a traditional seller's broker."

Amy & David Dines, Sudbury and West Tisbury

Indoor air hazards you should know about:



Moisture and biologicals (like molds, mildew and dust mites).

Sources include excessive humidity levels, poorly maintained humidifiers and air-conditioners, inadequate ventilation and animal dander.



Combustion products including carbon monoxide.

Sources include unvented fossil-fuel space heaters, unvented gas stoves and ovens, and "backdrafting" from furnaces and water heaters.



Formaldehyde.

Sources include durable press drapes and other textiles, particleboard products such as cabinets and furniture framing, and adhesives.



Radon.

This is a radioactive gas from soil and rock beneath and around the foundation, ground water wells and some building materials.



Household products and furnishings.

These include volatile organic compounds from paints, solvents, air fresheners, hobby supplies, dry cleaned clothing, aerosol sprays, adhesives and fabric additives used in carpeting and furniture.



Asbestos.

Most homes more than 20 years old are likely to have asbestos. Sources include deteriorating, damaged or disturbed pipe insulation, fireproofing or acoustical material and floor tiles.



Lead.

Sources include lead-based paint dust from removing paint by sanding, scraping and burning.



Particulates.

Sources include particles from fireplaces, woodstoves, kerosene heaters, unvented gas space heaters, tobacco smoke, dust and pollen.



Environmental tobacco smoke.

A mixture of smoke given off by the burning end of a cigarette, pipe or cigar, and the smoke exhaled from the lungs of smokers.



Remodeling byproducts.

Remodeling can provide the disturbance that releases such materials as asbestos, lead, formaldehyde and other hazardous materials.

Board of Registration of Home Inspectors

www.mass.gov/reg/boards/hi

The Board of Registration of Home Inspectors is charged with evaluating the qualifications of applicants and granting licensure to those who qualify. It establishes rules and regulations to ensure the integrity and competence of licensees. The Board protects the public health and welfare through regulation of the profession in accordance with the state statutes and board regulations.

The Board is responsible for insuring that licensed home inspectors have proper training and experience through an education program and meet minimum inspection requirements in each inspection performed. Applicants are required to pass a board approved examination prior to licensure and fulfill continuing education requirements for license renewal.

The Board publishes a Standards of Practice and Code of Ethics for home inspectors.

Contents:

- [About Home Inspections](#)
- [Timing of the Home Inspection](#)
- [Selecting a Home Inspector](#)
- [During the Home Inspection](#)
- [Other Inspections and Tests to Consider](#)
- [Filing a Complaint](#)

About Home Inspections

A standard home inspection is a visual examination of the physical structure and major interior systems of a residential building consisting of one to four dwelling units. An inspection can be likened to a physical exam by a physician; however, it should be clearly understood that a home inspection is not to be confused with an appraisal, a building code inspection, a guarantee of any kind, and/or an insurance policy on the condition of the property.

During an inspection, the inspector will review the readily accessible exposed portions of the structure of the home, including the roof, the attic, walls, ceilings, floors, windows, doors, basement, and foundation as well as the heating/air conditioning systems, interior plumbing and electrical systems for potential problems.

Home inspections are not intended to point out every small problem or any invisible or latent defect in a home. Most minor or cosmetic flaws, for example, should be apparent to the buyer without the aid of a professional.

Timing of the Home Inspection A home inspector is typically hired by a potential homebuyer right after the offer to purchase contract is signed, prior to executing the final purchase and sales agreement. However, before the potential buyer signs the offer to purchase contract, he/she should be sure that there is an inspection clause in the contract making the purchase obligation contingent upon the findings of a professional home inspection. This clause should specify the terms to which both the buyer and seller are obligated.

Selecting a Home Inspector

Good referral sources for home inspection services are friends, neighbors, or business acquaintances who have been satisfied with a home inspector. In addition, lawyers and mortgage brokers may also recommend a home inspector. The names of local inspectors can be found by searching the Division of Professional Licensure website at www.mass.gov/reg/boards/hi, or in the Yellow Pages where many advertise under "Building Inspection Service" or "Home Inspection Service."

Real estate brokers and salesmen may not directly recommend a specific home inspection company or home inspector unless representing the buyer as a buyer's broker. Brokers, however, may provide assistance to buyers in accessing information on licensed home inspectors.

A current home owner may also want to get a home inspection to identify any problems, especially if the owner plans to sell the home in the near future.

Following are additional tips when searching for a home inspector:

- As of May 2001, home inspectors are required to be licensed in the Commonwealth of Massachusetts. A home inspector's license should be verified prior to hiring. Consumers should not be confused by home inspector "certifications" offered by, or sold by home inspection trade societies or companies, obtained via home study courses, or provided by home inspection companies that certify their own home inspectors. Since the home inspection business is unregulated in most states, certifications are available to anyone. A home inspector's license can be verified with the Board of Registration of Home Inspectors at its [website](#) or by calling the Board at (617) 727-4459.
- The home inspection company that is retained should welcome the potential buyer's presence at the home inspection. The home inspector should be willing to address all of the buyer's questions and provide a full verbal and written report.
- Those hiring an inspector should expect an open door policy from the home inspection company to be able to ask questions about the content of the home inspection report in the future.

During the Home Inspection

While not necessary, it is recommended that the buyer be present for the inspection. This allows the buyer to observe the inspector, ask questions directly, and obtain a better understanding of the condition of the home, how its systems work, and how to maintain it. The written report may be easier to understand if the buyer was present during the inspection.

It is important that safe access and sufficient lighting is provided so that the inspector can inspect the property.

Inspectors must provide a written evaluation report based on the standards of compliance in accordance with Massachusetts General Laws Chapter 146.

At the conclusion of the home inspection, the buyer should be well informed of the condition of the home. It should be known if there are visible, apparent problems, if repairs need to be made, or whether or not there are any risks of concealed damage, and whether further investigation is recommended and/or required.

Other Inspections and Tests to Consider

It is strongly recommended that potential buyers consider having the following inspections and/or tests performed prior to signing the final purchase agreement: lead paint, pests, wood destroying insects, including termites, and air quality including radon gas. While some home inspectors are qualified to offer these services, these inspections and tests are not part of the basic home inspection and should be contracted through qualified licensed professionals in those fields. It should also be noted that the seller is required, under 105 CMR 651.010, to provide the potential buyer with an affidavit disclosing the presence of Urea Formaldehyde Insulation if it exists. In addition, the seller under 105 CMR 460.750(A) shall disclose if the property has been inspected for lead paint and provide copies of any lead paint reports concerning the residential premises or any dwelling unit therein.

Filing a Complaint While most licensees conduct themselves as true professionals, the Division of Professional Licensure will take action against those licensees who fail to maintain acceptable standards of competence and integrity. In some cases, complaints are made by dissatisfied consumers; however, dissatisfaction alone is not proof of incompetence or sufficient grounds for disciplinary action. If you have a serious complaint about a home inspector, call or write the Division's Office of Investigations and ask for a complaint form. The Division's Office of Investigations is located at 239 Causeway Street, Boston, MA 02114. The phone number is 617-727-7406. A copy of the [complaint form](#) can also be downloaded from the Division's website (www.mass.gov/reg/).

Home Inspectors

Beacon Home Inspections, Donald Cronig	Vineyard Haven, MA	508-693-9216
Castle Home Inspections, Tom & Tim Borden	Westport, MA	508-636-5946
Griggs & Browne, Michael Griggs	Buzzards Bay MA	508-759-2200
Heritage Inspection Services	Westport, MA	800-242-2294
DayCo Inspections	Buzzards Bay, MA	800-451-5255
Munsell Group, Inspector	East Sandwich, MA	508-362-4043

Lead Paint Inspectors:

Fred Hemmila	East Sandwich, MA	508-888-8378
Heritage Inspection Services	Westport, MA	800-242-2294

Pest Control Inspectors

Ant Martha's Terminex	Vineyard Haven, MA	508-693-8002
Gremlin Pest Control	Edgartown, MA	508-627-5511

About Septic Systems/Title 5

The purpose of Title 5, of the Massachusetts Environmental Code is to provide for the protection of public health, safety, welfare and the environment by requiring the proper siting, construction, upgrade, and maintenance of on-site sewage disposal systems (septic systems).

Together, DEP and local boards of health regulate septic systems. These systems are used to treat wastewater flows under 10,000 gallons per day from homes and commercial facilities that are not connected to a public sewer. A typical septic system consists of an underground septic tank, distribution box, and soil absorption system.

Septic systems that are not properly sited or maintained are major contributors of pollution of rivers, coastal waters, groundwater, and surface water. Pollutants include harmful pathogens and nutrients that can degrade both recreational and drinking water supplies.

Septic System Inspectors and Engineers:

ENGINEERS

A message about engineers: Engineers are required to be licensed by the Division of Registration of the Commonwealth of Massachusetts. If you have a question about an engineer or engineering firm, contact the Division of Registration at 100 Cambridge St., Boston, MA 02202, (617) 727-9957

ENGINEERS - CIVIL

Ducharme & Wheeler, Inc.	PO Box 1912, Vineyard Haven, MA	508-693-0669
Schofield, Barbini & Hoehn, Inc.	97 State Rd, Vineyard Haven, MA	508-693-2781
Smith & Dowling, Inc.	State Rd, Vineyard Haven, MA	508-693-4150
Sourati Engineering Group, Inc.	107 Beach Rd. Vineyard Haven, MA	508-693-9933

ENGINEERS - CONSULTING

Daly Frank Engineering	Skiff Ave, Vineyard Haven, MA	508-693-2206
Smith & Dowling, Inc.	State Rd, Vineyard Haven, MA	508-693-4150

ENGINEERS - STRUCTURAL

Sourati Engineering Group, Inc. 107 Beach Rd, Ste 202, Vineyard Haven, MA 508-693-9933

SEPTIC SYSTEM INSPECTORS

Cooper Environmental Services	RR1, Box 306 Edgartown, MA	508-627-9586
Island Septic Inspections,	PO Box 640, West Tisbury, MA	508-693-8517

Attorneys:

Geoghan Coogan	Vineyard Haven, MA	508-693-7733
Marcia Cini	Edgartown, MA	508-627-1320
T. George Davis	Vineyard Haven, MA	508-693-8820
Richard Dubin	Vineyard Haven, MA	508-693-5757
Howard Miller	Edgartown, MA	508-627-3719
Candy Nichols, Kaplan & Nichols	Edgartown, MA	508-627-3900
Peter Nicholson, Prescott, Bullard & McLeod	Vineyard Haven MA	508-693-3200
Philip J. Norton, Jr., Worth & Norton	Edgartown, MA	508-627-4331
Reynolds, Rappaport & Kaplan	Edgartown, MA	508-627-3711
Arthur Smith	Edgartown, MA	508-627-4101
Martin Tomassian	Edgartown, MA	508-627-3334

Banks on Martha's Vineyard

Compass Bank,	508-696-4400	www.compassbank.com
Dukes County Savings Bank,	508-627-4266	www.dukescountysavingsbank.com
Edgartown National Bank	508-627-1100	www.edgartownnationalbank.com
Martha's Vineyard Cooperative Bank	508-693-0161	www.mvbank.com

Homeowners Insurance Providers:

Brown W S Insurance Agency, Inc .	Oak Bluffs, MA	508-693-1900
Gervais Insurance	Vineyard Haven, MA	508-693-4000
Helm Insurance Agency, Inc.	Vineyard Haven, MA	508-693-3999
Island Insurance	Vineyard Haven, MA	508-693-1254
Martha's Vineyard Insurance Agency, Inc.	Edgartown, MA	508-627-7111
Mone, Lawrence & Carlin Insurance Agency, Inc.	Vineyard Haven, MA	508-693-9111

**IMPORTANT ISLAND CONTACTS
FOR NEW HOMEOWNERS
ALL TOWNS**

Electric

Nstar 1-800-592-2000

Gas

AmeriGas 508-693-0441

IPI (Island Propane) 508-696-6122

Vineyard Propane 508-693-5080

Oil

Island Fuel 508-696-5959

Packer Fuel 508-693-0900

Cable

Comcast Cable 1-800-266-2278

Satellite

Direct TV 1-800-280-4388

Phone

Verizon Residence 1-800-870-9999

Verizon Business 1-800-941-9900

Septic

Anthony's Excavation & Bobcat 508-627-9108 (installation only)

Rogers' Russell Excavation 508-693-0614 (installation and service)

TP Excavation & Septic Service 508-693-6038 (installation and service)

INDIVIDUAL TOWNS

Rubbish/Garbage

Oak Bluffs OB Highway Dept. 508-693-0072

Tisbury Tisb. Dept. of Public Works 508-696-4220

NOTE: Town pick-up in certain areas of Oak Bluffs and Tisbury Only Other towns:

TRASH HAULERS

BFI 508-627-5898

Bizzarro 508-696-9333

Jimmy B. Hauling 508-693-6798

Water

Oak Bluffs Water Dept. 508-693-5527

Tisbury Water Dept. 508-696-4230

Edgartown Water Co. 508-627-4717

NOTE: West Tisbury, Chilmark & Aquinnah utilize wells. Requires contact first w with town Board of Health to obtain permit, etc.

BOARD OF HEALTH NUMBERS

Aquinnah 508-645-2300

Chilmark 508-645-2105

Edgartown 508-627-6120

Oak Bluffs 508-693-5502

Tisbury 508-696-4290

West Tisbury 508-696-0105

About the Martha's Vineyard, Massachusetts Area

Martha's Vineyard, the largest island in New England, lies seven miles off the coast of Cape Cod. The Island is nine miles wide and 23 miles long and has 124.6 miles of tidal shoreline. There are three up-Island towns, Gay Head (Aquinnah), Chilmark and West Tisbury and three down-Island towns, Vineyard Haven, Oak Bluffs, and Edgartown.



Aquinnah: At the far western end of the Island, the town of Aquinnah boasts spectacular Atlantic Ocean beaches with beautiful towering cliffs of red and orange clay. Formed by years of erosion, the cliffs have astonished visitors and scientists alike, with history told by an amazing array of ancient fossils. Its legendary lighthouse stands majestically above the cliffs, with fascinating tours of its interior a popular tourist attraction.

Chilmark: One of three towns located in the area known as "Up Island", the town of Chilmark offers some of the most breathtaking views of unspoiled land, rolling meadows, and brilliant sea. The town center is marked by a lovely church, as well as a general store featuring a spacious down-home porch where visitors and natives alike gather throughout the day to feast, chat and share the latest local tidbits.



Edgartown: The streets of Edgartown, the Island's first colonial settlement, are lined with upscale shops, art galleries, fine restaurants, and historic churches. The stately houses, many of them carefully restored sea captains' homes, are surrounded by well-manicured lawns and blossoming gardens. Some have lovely views of the Edgartown harbor. Built in 1843 at the height of the whaling industry, the famous Old Whaling Church with its six majestic columns commands Main Street and now serves primarily as a performing arts center. Directly south of Edgartown is an area known as Katama, featuring contemporary vacation homes and a three-mile public barrier beach called South Beach, with surf on one side and protected salt pond on the other.

Oak Bluffs: With something for everyone, the unique town of Oak Bluffs features whimsical Victorian "gingerbread" cottages built in the 1800s, which vie with one another for charm and originality. In the 1800's, before it was known as Oak Bluffs, the area was a center of revivalism among members of the Methodist and other religious faiths. Hundreds flocked to the Island to enjoy sermons and sunshine, pitching tents for temporary shelter. Over time, these tents were replaced by permanent cottages, most of which circle the open-air and recently renovated Tabernacle. Oak Bluffs has a wonderful harbor. The beach stretches from the entrance to the harbor all along Seaview Avenue to Hart Haven.

Vineyard Haven: Also known as Tisbury, the town of Vineyard Haven is an active commercial center throughout the year. Home to delightful inns, large and small, it opens its welcome arms to the influx of travelers arriving by ferry to the Island. Vineyard Haven's Main Street includes a variety

of eateries and an array of shops catering to the tastes of any visitor. The Vineyard Haven harbor is an active and lovely sight and was once one of the most heavily sailed ports in the world. At the top of Main Street, one can enjoy the serene passage of sailboats from Owen Park, with its charming small beach, playground equipment for the tots, and the Liberty Pole landmark.



Menemsha: The unique fishing village of Menemsha is classic New England. A boat nesting in the harbor is the real thing with a quick glance one sees that vessels berthed in Menemsha Harbor are workhorses, bringing in the freshest of seafood to the Island. Featuring a pleasant beach and eye-catching sculpture of a harpooner standing out on the horizon, Menemsha is also well known as the location for many scenes from the blockbuster movie "Jaws" and "Sabrina".



West Tisbury The region of West Tisbury is rural and unspoiled, with stonewalls, farms, and vineyards. It hosts the popular Farmers' Market twice a week from mid-June to mid-October, as well as the increasingly popular Agricultural Fair every August. West Tisbury also boasts some of the Island's more unique and lovely beaches.

Things to do on Martha's Vineyard

- **Cottage Museum**

Visitors to the Cottage Museum can view the interior of a Campground cottage, complete with period furnishings. Also on display are vintage photographs and other documents relating to the history of the Campground. The cottage Museum is located on the grounds of the Martha's Vineyard Camp Meeting Association in Oak Bluffs and is open Monday through Saturday during the summer season.

Tel. 508.693.7784 www.mvcma.org/

- **Community Sing**

A community sing is held each Wednesday at 8:00 p.m. in the Tabernacle in Oak Bluffs. Included on the program are folk songs, spirituals, rounds, and patriotic songs. A free-will offering is taken.

Tel. 508.693.0525 www.mvcma.org/

- **Polly Hill Arboretum**

A Martha's Vineyard horticultural and botanical landmark developed since the 1950's by the legendary horticulturist, Polly Hill. Established as a not-for-profit institution in 1996, the arboretum aims to research and grow hardy plants for the Vineyard.

809 State Road, West Tisbury

Tel: 508.693

- **Annual Fireworks Display**

In mid-August the Oak Bluffs Fire Department puts on a fabulous fireworks display at State Beach, which is on the Road to Edgartown. It gets very crowded so come early.

- **Play a round of Mini-Golf at Island Cove Mini-Golf**

Tel: 508.693.2611

- **Edgartown Regatta**

In July, one of the premier yacht racing series on the East Coast takes place at the Edgartown Regatta

Edgartown Yacht Club, Edgartown

Tel: 508.627.4361

- **Edgartown Fourth of July Parade**

begins around 5pm, Fireworks a day or two before or after, Old Whaling Church barbecue 3pm.

- **Find a great Sunset
Menemsha**

- The broad, rippling currents in the channel, the fishing fleet and boathouses along the docks make an active foreground for sunsets. A great spot for your picnic basket.

- **Gay Head Cliffs**

Aquinnah has a high, unbroken view of the western horizon. The lighthouse stands beside you. Below are the: Gay Head Cliffs and beaches. Across the water lie the Elizabeth Islands and the rest of America. Sailboats and fishing vessels parade around the cliffs toward Menemsha, as seagulls float happily in glistening waters.

- **Sengekontacket Pond**

Along Beach Road between Edgartown and Oak Bluffs, this quiet pond makes an amazing mirror for a good sunset. The sun drops behind trees, and the sight is best on calm days

- **South Beach**

Edgartown. The sun will set over land but the colors in the western sky are sure to please. On a clear night, you can stare up at the Milky Way under a canopy of stars and relax in the cool sand, listening to the crashing surf.

- **Chappaquiddick Point**

Just across Edgartown the Harbor. Turn around when you exit the Chappy ferry and watch the sunset develop over Edgartown. See the lights in town come up one by one, as the sky grows dark, extending the appeal of sunset to its last colors.

- **East Chop Lighthouse**

Oak Bluffs. Take Commercial Ave to East Chop Drive and follow to the lighthouse. Park

your bike or car and stroll to the cliff's edge to watch the sun setting over West Chop and Vineyard Sound.

- **Visit an actual vineyard - Chicama Vineyards**

Stoney Hill Road, West Tisbury. This is the Island's only commercial vineyard and winery. Stop by for free tours and wine-tasting Memorial Day through Columbus Day.

Tel: 508.693.0309

www.chicamavineyards.com/

- **First Night**

An Island-wide family-oriented alcohol-free celebration of the arts. Held on New Year's Eve from 12:00 noon till 10pm. Purchase your First Night button for admission into music, dance, theater, and other special events held at venues throughout the Island towns of Vineyard Haven, Oak Bluffs, and Edgartown. Fireworks cap off the festivities at 10pm in the Vineyard Haven Harbor.

www.mvy.com/firstnight/

- **Go Camping - Martha's Vineyard Family Campground**

265 Edgartown Road, Vineyard Haven

Tel: 508.693.3772 www.campmvfc.com/

- **Go to the beach!**

- **Illumination Night**

During this century-old tradition in Oak Bluffs, each gingerbread house in the Camp Ground area is hung with a myriad of Japanese lanterns, creating a fairyland of twinkling lights. The tradition originated to signify the closing of the Camp Ground for another season. It takes place in mid-August.

www.mvcma.org/

- **Martha's Vineyard Agricultural Fair**

In August, enjoy an old time county fair, at the Martha's Vineyard Agricultural Fair in West Tisbury. There is a musician's and woodsman's competition, plus horse pulls, livestock shows, dog shows, arts and crafts from around the Island, and many other exhibitions. Merry-go-rounds and Ferris wheels entertain all.

Tel: 508.693.4343

- www.vineyard.net/org/MVAS/

- **Martha's Vineyard Striped Bass & Bluefish Derby**

Scheduled to coincide with the fall migration of large game fish from the south (mid-Sept-mid Oct). As one of the largest fishing derbies on the East Coast, it's not unusual for world records to be set.

Tel: 508.627.8342

www.mvderby.com/

- **Possible Dream Auction**

This has become the most hilarious and popular charity event during the summer. In a ten-gallon hat, chomping a cigar, auctioneer Art Buchwald sounds forth with his rapid-fire wit.

The auction, which benefits Martha's Vineyard Community Services, takes place in early August by the swimming pool at the Harborside Inn in Edgartown. The admission is \$10.00.

- **Road Races**

An exciting event for runners and spectators alike is the **Martha's Vineyard Road Race** in May and the **Chilmark Road Race** in August.

- **Take a Ride on The Flying Horses**

Oak Bluffs - Hand-carved in 1876, this is the oldest operating carousel in the country. With its wooden horses, carved saddles, and real stirrups, the colorful carousel enchants children of all ages. Open Memorial Day-Labor Day, daily 10-10. Open weekends until Columbus Day.

Tel: 508.693.9481

www.vineyard.net/org/mvpt/carousel.html

- **Tisbury Street Fair**

The main street in Vineyard Haven converts to the Tisbury Street Fair in early July to host a festival filled with music, specialty foods, merchant specials, games, balloons, and lots of fun.

- **The Trustees of Reservations**
Do something outdoors
www.vineyard.net/org/trustees/

- **Visit the Gay Head Cliffs**

This 150-foot promontory is listed in the Register of National Landmarks. The cliffs jut up from the Island's western-most-end, displaying colorful stripes of clay, gravel and compacted sand, which formed 100 million years ago by glaciers.

- **Vincent House Museum Tours**

Guided tours of the Dr. Daniel Fisher House, the Old Whaling Church, and the Vincent House are available May 1 through Columbus Day. For the current tour schedule please call.

Tel: 508.627.8619

www.vineyard.net/org/trustees/

- **Watch a Play**

The Vineyard Playhouse

Tel: 508.693.6450

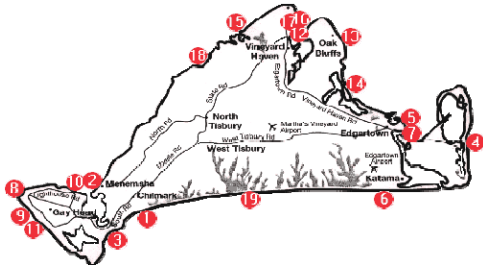
Trinity Park Tabernacle

- **Weekly Band Concerts**

From mid-June until Labor Day, Weekly Band Concerts take place alternately at the Ocean Park Gazebo in Oak Bluffs and the bandstand at Owen Park in Vineyard Haven on Sunday evenings.

Martha's Vineyard Beaches

Courtesy of the Martha's Vineyard Chamber of Commerce



The unspoiled charm of Martha's Vineyard is probably best exemplified by the many scenic beaches located here. Some beaches are open to the public without restriction, while others are reserved for residents and summer visitors who are staying in the towns where the beaches are located. To use these town beaches, one needs a parking and/or beach permit. Permits can be obtained by contacting the town hall in the appropriate community.

CHILMARK

1. **Lucy Vincent Beach:** Chilmark section of South Shore. Surf, bluffs. Chilmark residents only.
2. **Menemsha Public Beach:** Next to Menemsha Harbor. A gentle beach with the clear, bright water that is typical of the North Shore. Open to all.
3. **Squibnocket Beach:** Chilmark section of South Shore. A surf beach. Chilmark residents only.

EDGARTOWN

4. **East Beach (Cape Pogue Wildlife Refuge and Wasque Reservation):** Located on Chappaquiddick Island. One of our best. Open to all; however, subject to regulations of The Trustees of Reservations.
5. **Fuller Street Beach:** At the end of Fuller St. near Lighthouse Beach. Open to all.
6. **Katama Beach (South Beach):** Three miles of barrier beach on the South Shore at the end of Katama Road. Fine surf on one side, protected salt-pond on the other. Open to all. Vehicles with permits allowed on marked trails.
7. **Lighthouse Beach:** A harbor beach at Star-buck's Neck, off North Water St. near the center of town. Open to all.

AQUINNAH

8. **Gay Head Cliffs and Beach: Off-limits.** The Gay Head Cliffs are a National Landmark and are seriously endangered by climbing on the cliffs and removal of clay (both prohibited by law).
9. **Gay Head Public Beach (Moshup Beach):** Surf beach off Moshup Trail. Extends from Philbin Beach to just before the cliffs. The beach is approximately a ten-minute walk from the parking lot on a cleared trail. There is a \$15 parking fee in summer.
10. **Lobsterville Beach:** Two miles of beautiful Vineyard Sound beach and dune land along Lobsterville Road. Includes a seagull nesting area, and is a favorite fishing spot. Open to all, but parking is prohibited on Lobsterville Road.
11. **Philbin Beach:** Surf beach off Moshup Trail. Gay Head residents only.

OAK BLUFFS

12. **Eastville Beach:** At the bridge between Oak Bluffs and Vineyard Haven. Open to all.
13. **Oak Bluffs Town Beach:** Calm, shallow water. The beach begins near the Steamship Authority dock. It terminates at the first jetty heading towards Edgartown, located at the end of the breakwater and marked by a fence. The beach continues again about one mile southeast of the small inlet flowing into Sengekontacket Pond, and ends at the state beach (next listing). Open to all.
14. **Joseph Sylvia State Beach:** Two miles of clear, mild beach along Beach Road between Oak Bluffs and Edgartown. (The section in Edgartown is called Bend-in-the-Road Beach.) Accessible by bicycle path. Open to all.

VINEYARD HAVEN

14. **Lake Tashmoo Town Beach:** At Herring Creek on Lake Tashmoo. Open to all.
15. **Owen Park Beach:** A harbor beach off Main St., near the center of town. Open to all.
16. **Tisbury Town Beach:** End of Owen Little Way, next to the Vineyard Haven Yacht Club. Open to

all.

17. Lambert's Cove Beach: Considered by many to have the finest sand and clearest water on the North Shore.

Open to West Tisbury Residents only.

18. The Trustees of Reservations, Long Point Wildlife Refuge: Surf and solitude. Open to all 9-5 year 'round. Parking fee in summer. Beach passes and memberships to The Trustees available, call 693-3678.