



Ask the Realtor: What is Title V?

Title V requires a septic system in Mass (cesspool, conventional septic or alternative system) be inspected when the property is being sold. An inspection is not legally required when a transfer of ownership is (1) between current spouses (2) between parents and their siblings (3) between full siblings (4) where the property is held in a revocable or irrevocable trust and at least one of the beneficiaries is a first degree relationship to the Seller or when the property is divided or combined (contact MassDEP for specific questions on exceptions).

Typically, the Seller of the home will schedule and pay for the Inspection. The inspection must be performed by an approved MassDEP System Inspector. To obtain a list of approved System inspectors, refer to the following link: <http://www.neiwpc.org/training/title5approved.asp>

Inspection results are filed at the local Board Of Health and usually valid for 2 years. A copy of the Inspection Report should be presented to the Buyer.

If your septic system fails, it must be repaired or replaced. If the home is for sale, the seller can undertake the work and complete it prior to closing, with a full sign off from the Board of Health. Alternatively, the parties can agree to an escrow holdback to cover the cost of the septic repair plus a contingency reserve, and the work is undertaken after the closing. However, some lenders don't allow holdbacks for septic.

Free Passes

When was the last time you went to your public library? It's more than paper books these days. You can check out a movie or audio book, bring your children to story telling activities, crafts, and reserve free passes.

Depending on your public library, you could have free (or discounted) admission to : The Childrens Museum, Museum of Science, New England Aquarium, USS Constitution, Museum of Fine Arts, Isabella Stewart Gardner Museum. Your towns library may also have passes for local museums or places of interest. A survey of libraries west of Boston include some of the following free or discounted passes. : The Discovery Museums in Acton, The EcoTarium in Worcester, The Hall at Patriots Place in Foxboro, Drumlin Farm in Lincoln, and Fruitlands Museum in Harvard. All you need is a library card, and that is free!

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Studio unit- sleeps 2 to 4 people with a partial kitchen. Private ocean beach, set on the Vineyard Sound. Outdoor swimming pool, BBQ, Jacuzzi , wifi, plus much more. Contact me for details: 978-870-5774

If you are considering buying or selling, let's work together and make it a reality.

Linda Kadlik

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