LUXURY REAL ESTATE, EAST END

The East Hampton
Buyer & Relocation Guide

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Welcome to East Hampton

East Hampton needs little introduction — but buying here involves more layers than most people expect. The name covers both an incorporated village and a much larger town, each with its own government, and where a property sits determines everything from which building department reviews your renovation to which beaches your parking sticker covers.

After years of helping buyers find their place on the East End, I've found the same questions come up again and again — jurisdictions, beach access, schools, and the taxes unique to our towns. This guide is meant to answer them up front, before you're deep into a deal.

Areas of East Hampton

"East Hampton" spans several distinct areas. None is better or more desirable than another — they differ in governance, lot character, and proximity to the village or water, and different buyers prioritize different things. Here's the factual layout:

East Hampton Village

The incorporated village is the historic core — home to Main Street, Newtown Lane, and the village green. Properties within the Village boundaries fall under the Village of East Hampton's own zoning code and Building Department, separate from the town's.

Northwest Woods

A wooded, largely residential area northwest of the village, outside the Village boundaries and under Town of East Hampton jurisdiction. Known for larger wooded lots and proximity to Northwest Harbor and Cedar Point County Park.

Springs

A hamlet northeast of the village along Accabonac Harbor and Gardiners Bay, also under Town jurisdiction. Springs is served by its own elementary school (more below) and has a deep local history, including its famous ties to the mid-century artists who lived and worked there.

Village vs. Town: Two Building Departments

Like several East End communities, East Hampton operates on two levels of government at once — and for buyers, the most practical consequence involves building and occupancy rules.

- Properties inside the incorporated Village go through the Village of East Hampton Building Department (on Newtown Lane) for permits, zoning, and certificates of occupancy — under the Village's own zoning code.
- Properties outside the Village — including Northwest Woods and Springs — go through the Town of East Hampton Building Department, under the Town's separate zoning code.
- Certificates of occupancy matter at purchase in both jurisdictions — but the rules are currently in flux on the Town side. The Village requires a certificate of occupancy before a building with a change of ownership may be used or occupied. The Town adopted a similar requirement effective January 1, 2024, but in March 2026 paused its enforcement through the end of 2026 to work through a Building Department backlog — during the pause, no violations are being issued for transfers lacking an updated C/O, though the department continues accepting and processing applications, and C/Os remain required for construction projects needing building permits. Your attorney should address the current status early in any deal.

- The two codes differ in real ways — setbacks, clearing limits, lot coverage, and review processes are not interchangeable between Village and Town. What's permitted on one side of the boundary may need a variance on the other.

> *If you're seriously considering a specific property, I'll confirm exactly which jurisdiction it falls under and what that means for permits and C/O status. For questions specific to your plans for a property, consult your attorney or architect.*

Beaches & Access

Beach access here is genuinely wonderful — and genuinely governed by a two-permit system that surprises many new owners. Which sticker you need depends on which beach you want, and the Village and Town systems are separate.

Village beaches

Main Beach, Georgica, Egypt, Wiborg, and Two Mile Hollow are Village beaches, and parking requires an East Hampton Village beach permit. Village residents receive resident permits. Everyone else — including Town of East Hampton residents outside the Village — may purchase a non-resident Village permit, which is limited in quantity each season and sold at a premium (recently $750 for a full season, with capped monthly and daily options at select lots). Parking at Village beaches is open to all without a permit before 9:00 a.m. and after 6:00 p.m.

Town beaches

Town of East Hampton beaches — including Atlantic Avenue in Amagansett, Maidstone Park, and the Montauk beaches — require a separate Town beach permit, which is free for Town residents. A few locations, including Indian Wells in Amagansett and the first lot at Ditch Plains, are reserved for Town resident permits only. Town permits are required year-round, and also cover boat launching at Town ramps.

> *Permit prices, caps, and rules are set by the Village and Town each year and change regularly — confirm current details with the Village office or Town Clerk before relying on them. The takeaway for buyers: where you own determines which permits you're entitled to, and it's worth understanding before you buy, not after.*

Schools

East Hampton is served by two elementary schools — John M. Marshall Elementary School (grades PK–5), near the village, and the Springs School, which serves the Springs area through 8th grade. Students continue on to East Hampton Middle School and East Hampton High School, which serves students from across the area, including East Hampton, Amagansett, and Montauk.

Because school attendance lines are drawn independently of village and hamlet boundaries, confirm which school serves any specific address you're considering before making an offer.

Getting There & Getting Around

- Distance from Manhattan: approximately 100 miles / 2.5–3 hours by car depending on traffic (heavier Friday afternoons and Sunday evenings in season).
- Hampton Jitney: direct bus service from Manhattan with East Hampton stops.
- LIRR: East Hampton has its own train station on the Montauk Branch, just steps from the village — no car transfer needed from a neighboring stop.
- East Hampton Airport (KJPX): private and charter flights; seasonal restrictions apply.

How a Purchase Works in New York

New York is an attorney state — unlike many states where a title company alone can close a transaction, New York requires a real estate attorney to represent each side. A typical timeline:

- Offer accepted → deal memo circulated to both attorneys
- Inspection(s) — typically scheduled right after the offer is accepted, before contract signing
- Contract drafted, then a negotiated attorney review period
- Signed contract + down payment held in escrow
- Mortgage contingency period, if financing (typically 30–45 days)
- Title search and survey review
- Closing — typically 45–75 days from signed contract, cash deals often faster

> *Every deal is different. Your attorney and I will map out the specific timeline once you're under contract — this is a general framework, not a guarantee.*

Closing Costs — What Buyers Actually Pay

The figures below are typical estimates for an East Hampton purchase, not quotes — every transaction differs. Buyer costs generally include:

- Buyer's attorney — consult your attorney for an estimate
- Bank fees — $750+, plus an application fee (~$350+) and processing fee (~$330+) if financing
- Appraisal fee — $500–$2,000
- Credit report fee — $45–$100+
- Bank attorney fee — $750–$1,000
- Tax escrow — typically 2–6 months of property taxes collected at closing
- Recording fees — approximately $500–$1,500
- Title insurance — rates are filed with the NY State Department of Insurance
- Municipal search fees — approximately $425–$650 per lot
- Mortgage recording tax, if financing — 1.05% of the loan amount in Suffolk County

New York State Mansion Tax

This applies in East Hampton and is worth planning for from the start of your search. The Mansion Tax is paid by the buyer on transactions that are fully residential and priced at $1,000,000 or more.

- Rate: a flat 1% of the purchase price for any qualifying sale of $1,000,000 or more — the rate does not increase at higher price points.

> *A $2,500,000 East Hampton purchase owes $25,000 in Mansion Tax alone (1% flat) — worth budgeting for from the start.*

The Peconic Bay Community Preservation Fund (CPF) Tax

This is the line item that catches almost every buyer off guard, and it's unique to the five East End towns: East Hampton, Southampton, Shelter Island, Southold, and Riverhead.

The basics

- Rate: 2.5% of the purchase price (a 2% Community Preservation Fund tax plus a 0.5% Community Housing Fund tax).
- Who pays: the buyer (the "grantee"), not the seller.
- When: due at closing, filed with the deed at the Suffolk County Clerk's office.
- Exemption: in East Hampton, the first $400,000 of an improved residential property is exempt, and the first $100,000 for unimproved/vacant land. There is no exemption at all once the purchase price reaches $2,000,000 or more.
- A first-time homebuyer exemption also exists, with its own application process.

> *Rates and exemption rules are set by state and local law and can change. Please confirm current figures with your real estate attorney or title company before relying on them for a specific closing.*

Worked example

For illustration only — a $3,000,000 improved residential purchase in East Hampton:

Item	Amount
Purchase price	$3,000,000
Less CPF exemption	$0 (none at $2M+)
CPF tax (2.5%)	**$75,000**
Mansion Tax (1%)	**$30,000**

Adding attorney fees, title insurance, and recording/municipal search fees brings estimated total buyer closing costs on this example to roughly $110,000–$120,000 or more — with the CPF tax and Mansion Tax together making up the bulk of it. Financed purchases add mortgage recording tax and lender fees on top.

Property Taxes & Insurance

Suffolk County property taxes are assessed locally and can vary meaningfully from property to property — always ask for the specific current tax bill on any property you're seriously considering rather than relying on a general average. Properties within the incorporated Village of East Hampton also pay a separate Village tax in addition to the Town tax — one more way the Village/Town line affects what you'll actually pay.

Septic systems are common throughout the Hamptons, and you may want to consider a septic inspection as part of your due diligence. Some properties are also on private wells rather than municipal water, and many use oil tanks for heat — for these, a water test and, where an oil tank is present, a soil test are worth budgeting for as part of your inspection process.

Coastal proximity means flood zone status and wind/hail coverage are worth investigating early — flood insurance requirements and premiums can vary significantly near the ocean, the harbors, and the bays.

Roof age — a growing underwriting issue

This has become one of the most common insurance snags on Long Island. Many carriers will not write a new policy on a home with a roof older than roughly 15–20 years, and some will decline to renew an existing policy at that age unless it passes a professional inspection or is replaced. Ask the roof's age early in your search, budget for a possible replacement if it's approaching that range, and get a professional roof inspection before removing your inspection contingency on anything where the age is unclear.

A Few Honest Things to Know

- Inventory is limited and moves quickly in-season. Off-market and pocket listings are common here more than in many markets — worth having a broker actively looking on your behalf, not just browsing public listings.
- Historic and waterfront properties often carry additional considerations — flood zone, wetlands setbacks, clearing restrictions, and village or town review for exterior changes. These are worth understanding before you fall in love with a particular house.

Let's Talk

This guide is meant to orient you, not replace a conversation. Every property, every jurisdiction line, and every buyer's situation is a little different — I'm happy to walk through your specific goals, budget, and timeline whenever you're ready.

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