

Buyers Guide

L O N G B E A C H
I S L A N D

Spring 2025



THE GUARINO TEAM

LONG BEACH ISLAND REALTY GROUP

Welcome!



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Thank you for contacting The Guarino Team!

We are a local, family real estate team that is focused solely on the Long Beach Island market. Having spent a significant amount of our lives on LBI, our passion and hearts are deeply intertwined with the island. We understand the importance of your home purchase and the stress associated with it. We treat every client like family, giving you round-the-clock attention and support every step of the way, making the process as stress-free as possible. Our buying approach involves combining our extensive knowledge of the island, with industry leading data analytics, assuring we are making offers relative to the value of the home and your goals, leading to you paying the lowest price for your dream home. We would be thrilled to have the opportunity to support you in your LBI home purchase!



Our Team's Story



Whether clamming the bay, working at Farias surf shop, or delivering produce to local restaurants, Vincent Guarino's goal as a teenager in the early 1980s was to spend as much time as possible on Long Beach Island at his family's summer home in Harvey Cedars. He always dreamed of the day that he no longer had to take the dreaded drive over the causeway back to his hometown in South Jersey outside Philadelphia.

It took longer than expected, but some 30 years later, Vincent exited his family produce business, followed his soul back to his Long Beach Island roots, and became a realtor on the island. Shortly after, his son Drew, who had a similar upbringing and love for the island, found himself searching for a career. It took one summer internship in the city, at a hectic financial institution to realize he could not trade his love for LBI for a career in finance.

The two teamed up to form *The Guarino Team*. They soon found that their shared love and passion for the island was well suited to help homebuyers and sellers.

The team then welcomed the final member of the Guarino family, Beau, to complete the team. Beau is a recent resident of LBI, who like his father and brother, shares a deep affection for the island. By combining his local knowledge of the island with a background in Data Science, he brings a unique skill set to the team.

They have since grown into one of the top-producing teams on the island, welcoming new homeowners to the island as life-long friends and helping owners sell their coveted piece of LBI property to the next family waiting to make unforgettable memories.

The Guarino's strongly believe there is no place like LBI and are grateful for the opportunity to connect with those who share this affinity and educate newcomers about the beautiful island alike.

Vincent Guarino

Partner/ Realtor



I first fell in love with LBI when I was a young boy. My parents would bring me and my 3 sisters to the Island for summer vacations. Although the vacations were always great, they always seemed to go too fast. I remember the deep sadness I felt when heading west back home, already turning my attention to next summer's trip.

A summer vacation destination, soon turned into a second home. When I was 15 years old, my father bought a home in Harvey Cedars. It was that day, I officially made LBI my home. "Work hard, play hard" summers ensued. Clamming the bay and repairing bikes at Farias surf shop consumed my days followed by dancing the night away at "The Ketch".

As I transitioned into adulthood, outside of day trips and summer vacations, my career forced me away from the island. The same sad feeling I felt as a kid when crossing the causeway back to reality ensued. In 2014, fate brought me back to the Island as a full-time resident. This time I called fourth street in Ship Bottom my home. I soon after began my real estate career.

In 2020, my son Drew graduated college and had an internship with Goldman Sachs, an opportunity afforded to him on years of arduous work. It seemed certain that was his path forward. In the fall of 2020, I received an unexpected call from him. He had decided that the corporate world was not for him and he too wanted to pursue his love for LBI and become a realtor.

It was that day Guarino team was born.

Today our passion for LBI is as strong as ever. From Bungalows in the Dunes, to charming Beach Haven cottages, to beachfront mansions, we thoroughly enjoy exploring all of the magnificent homes our island has to offer. Each home tells a different story, and offers a new perspective and view of our beautiful island.

We feel very blessed to do what we do and we are grateful to share this as father and sons. Being realtors presents us with the opportunity to meet so many special people from different walks of life who share a mutual affinity for the island. While our paths may differ, our LBI story began the same. A 2-mile trip over a causeway, to an unseen island that we would one day call home in our hearts.

Drew Guarino

Partner/ Realtor



I was fortunate to spend my summers on the island throughout my childhood, but the dreaded drive through the Jersey Pines always left me feeling empty. I learned at a young age I needed to find a way to spend as much time on the island as possible. Whether it be selling lemonade to beachgoers, turning our driveway into \$5 beach parking, serving tables at local restaurants, or starting a produce delivery company 'LBI Produce,' I was never short of creative ways to find a way to live in the place I loved most.

As I transitioned to a young adult, I knew that the career in finance I was pursuing meant giving up my dream of living on the island full-time, a transition I felt I was prepared for. After spending my first summer in a corporate role at Goldman Sachs in Jersey City, reality abruptly hit me. Time away from the island gave me an instant perspective on how much I missed it. It was time to make the trek down the parkway to Exit 63, back to my home. At the time, passing on an opportunity to start my career at a reputable firm seemed illogical to most, but I knew in my heart that coming back was the right decision. I decided to team up with my dad, Vincent, who shares the same love for Long Beach Island and had recently turned it into a career in real estate.

Upon becoming a realtor, I quickly found that my local knowledge and passion for the island provided value to my clients who were buying or selling real estate.

Calling the island my home and my office makes every day feel like a dream, and I am grateful to work in a place I love most. A place that serves as common ground for folks of all backgrounds. A place that seemingly provides a never-ending supply of good vibes, majestic sunsets, and happy memories.

Whether you are buying, selling, or interested in exploring our 18-mile paradise, I'd love to learn more about your story and would be happy to assist you with your real estate needs however I can.

Beau Guarino

Partner/ Realtor



Even as a child I knew there was something different about LBI. I always struggled to understand why we would sleep with our doors open and leave our bikes unlocked, when at home we locked everything religiously. My dad would always tell me, “you don’t have to worry about that stuff here”. Hearing the protector of your family utter those words provided me with a feeling of comfort I vividly remember today.

My LBI summers were simple yet so formative. Beach days in Surf City are where I fell in love with the sun. Mini golf tournaments at Flamingo and Hartland provided some of my earliest memories of competition (and sadly, to this day remain some of my only golf victories). Loitering around Bay Village with friends and attempting to talk to girls taught me how to deal with rejection. And the overwhelming feeling of joy that I felt when driving over the causeway proved to me that some places in this world are just more special than others.

When I was a child the island was my playground, now it’s my charging station. A place to disconnect from the world, a place of renewal and grounding. I now go to the beach to hear the sound of the ocean or to see a sunrise. My ideal days consist of yoga and pickleball, a coffee shop hang, mixed with some good food and a sunset. There is something about the island that draws us in, and seemingly never lets us go. It seems to hold us to a higher standard of being. A place where we all seem to be happier and the best versions of ourselves. A place we are proud and privileged to be a part of, and we would do anything in our power to pass this privilege to future generations. For me, it’s where I feel the most connected to myself and the universe. There is something powerful in that.

In early 2024, I left my corporate career in Data Science and joined my brother and father in real estate. To do business with people I love in a place I feel deeply connected to felt too perfect to ignore.

Whether you are an islander with stories of your own or someone looking to explore the area I look forward to meeting you and providing any assistance that is needed!



Buyer's Agreement Overview

Everything you need to know about the 2024 buyer's agreement law.

Why am I being asked to sign this agreement?

Written buyer agreements became a nationwide requirement for real estate professionals as a part of the National Association of REALTORS® proposed settlement of litigation related to broker commissions. The requirement went into effect on August 17, 2024.

What is a “written buyer agreement?”

A written buyer agreement is an agreement between you and your real estate professional outlining the services your real estate professional will provide you, and what they will be paid for those services.

In the written agreement, the compensation must be clearly defined (e.g., \$0, X flat fee, X percent, X hourly rate)—and not open-ended or a range.

Does this mean I have to pay my buyers agent out of pocket?

Not necessarily. While you are responsible for paying your real estate professional as outlined by your agreement, you can still request, negotiate for, and receive compensation for your real estate professional from the seller or their agent. The current LBI market standard has been for the seller to compensate the buyer's agent. We will walk through compensation details on current property listings on our introduction call.

How do I benefit from these agreements?

These agreements clearly lay out what services you (as a homebuyer) expect your real estate professional to provide, and what your real estate professional will be paid. These agreements make things clear and reduce any potential confusion at the outset of your relationship with your real estate professional.

When do I need to sign an agreement?

You will be asked to enter into a written buyer agreement with your real estate professional before “touring” a home with them, either in-person or virtually. If you are simply visiting an open house on your own or asking a real estate professional about their services, you do not need to sign a written buyer agreement.

Can I exit our agreement?

Yes. You are allowed to exit our agreement at any time for any reason. There is a 14-day cool-off period, meaning that you would still be bound to our agreement for 14 days after the date of termination.

Why hire our team as your buyer's agent?

How we will add value to you during your home buying process.

STEP 1: PROPERTY SEARCH

Real-Time Property Targeting

With local realtor and builder relationships, our team will provide you with both on and off-the-market opportunities the moment they arise, assuring you the best chance at securing your dream home.

Property Tours

We handle all the logistics and scheduling of your private home tours, allowing you to focus solely on your buying decision. Virtual Tours are also available whenever needed.

Rental and Expense Estimates

We will provide you with key decision-making metrics such as expected rental income and expense estimates including flood insurance cost/history and maintenance costs (pool, general costs, upkeep, etc.).

Customized Market Analytics

Best-in-class market analytics targeted to your buying thresholds. Analytics including historical trends/ROI's, custom estimated home values, and home value comparisons provide you with the data you need to make your decision.

Monthly Presentations

1-on-1 Monthly Zoom calls are offered to update you on targeted properties, current market conditions and potential off-market opportunities.

Why hire our team as your buyer's agent?

How we will add value to you during your home buying process.

STEP 2: SECURING THE PROPERTY

Price Negotiation

We pride ourselves in being market leaders in negotiating with sellers. Leveraging our industry relationships to uncover seller intentions and combining that with data analytics and our local knowledge, we are able to make relevant offers that give you the best chance at securing your property at the lowest price.

Communications/paperwork

We handle all communications and paperwork between involved parties including the seller's agent, property inspectors, attorneys and insurance agents.

STEP 3: CLOSING THE PROPERTY

Business Relationships

Through our years of doing business on the island we have developed a team of vetted professionals for every closing need including local inspectors, attorneys, title companies, and insurance agents.

Final Walkthrough

Assistance in handling all utility changeovers, and ensure all requested repairs are completed and when applicable furnishings are in place to ensure a smooth closing.

LIFETIME SUPPORT

For us, the end of the transaction doesn't mean the end of our relationship. We are always a phone call away and happy to help and support you in any way. Whether it's a referral for a local service, or you need someone to check in on your house, we will be there for you!

Investment Gain/Loss Projections

Dynamic gain/loss projection showing expected ROI on property based on sales date

Yellow Cell = User Inputted Value

Total Investment Gain/Loss Calculator

Step 1: Home Purchase Price	\$ 3,349,000.00
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Step 2: Select Date of Sale	February-29
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Step 3: Calculate Total Cash Out		
Down Payment	\$	1,004,700
Mansion Tax	\$	334,900
Closing Costs	\$	12,000
Principle Paid	\$	147,283
Interest Paid	\$	577,794
Real Estate Taxes	\$	21,045
Homeowners & Flood Insurance	\$	17,667
Pool Maintenance	\$	-
Utilities	\$	17,667
TV & Internet	\$	10,600
Misc Repairs	\$	8,833
Misc Expenses	\$	4,417
Rental Agent Fee		0
Total Cash Out	\$	2,156,905.77

Step 4: Calculate Total Cash In		
Rental Income	\$	968,000
Total Cash In	\$	968,000.00

Step 5: Projected Sales Price		
Select Appreciation YoY %		6%
Projected Sales Price	\$	4,340,605.92

Step 6: Total Cash Due At Sale		
Total Owed to Mortgage Company	\$	2,197,017.07
Closing Costs - Realtor Commissions	\$	217,030.30
Closing Costs - Transfer Tax)	\$	43,406.06
Closing Cost - Title, CO, Attorney, Misc	\$	3,000.00
Total Owed at Sale	\$	2,460,453.43

Total ROI	Calculation	
20.64%	Total Cash In	\$ 968,000.00
	Total Cash Out	\$ 2,156,905.77
	Net Cash Earned (Spent)	\$ (1,188,906)
	Total Cash Due at Sale	\$ (2,460,453)
	Total Cash Out	\$ (3,649,359.20)
	Sales Price	\$ 4,340,605.92
	Total Cash Received (Due) at Closing	691,247

Yearly Cash Flow Projections

Dynamic cash flow rental projections to help you manage your yearly cash flows

Yellow Cell = User Inputted Value

Yearly Cash Flow Calculator

Step 1: Asking Price	\$	3,349,000
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Step 2: Calculate Total Cash due at Closing		
Down Payment %		30%
Down Payment	\$	1,004,700
Mansion Tax	\$	33,490
Closing Costs	\$	12,000
Total Cash Due At Closing	\$	1,050,190

Step 3: Calculate Monthly Mortgage Payment		
Financed Amount	\$	2,344,300.00
Loan Rate		5.75%
Mortgage Payment (Monthly)	\$	13,680.70

Step 4: Select Rental Asking Rate	100%
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Step 5: Calculate Cash Inflows Estimate		
Peak Season Rental	\$	171,000.00
Shoulder Season Rental	\$	28,000.00
Personal Weeks Used July & August		0
Personal Weeks Used June & September		0
Property Manager (Yes/No)		No
Potential Rent (Annual)	\$	189,000.00

Step 6: Calculate Cash Outflows Estimate		
Principal and Interest	\$	164,168.38
Real Estate Taxes(estimated)	\$	4,765.00
Homeowners & Flood Insurance	\$	4,000.00
Pool Maintenance	\$	-
Utilities	\$	4,000.00
TV & Internet	\$	2,400.00
Misc Repairs	\$	2,000.00
Misc Expenses	\$	1,000.00
Total Outflows (Annual)	\$	182,333.38

YOY ROI	Calculation	
0.63%	Total Cash Inflow	\$ 189,000.00
	Total Cash Outflow	\$ 182,333.38
	Net Cash Flow	\$ 6,667
	Total Cash at Closing	\$ 1,050,190

Rental Income Projections

Detailed rental projections to help you understand your cash in-flows

Yellow Cell = User Inputted Value

Cleaning Fee Calculation

Occupancy Rate Peak	100%
Occupancy Rate Shoulder	100%
Realtor & Management Fee (Optional)	10%
Shoulder Rate	\$8,000
Peak Rate	\$20,000

Cleaning Fee Calculation

Weekly Cleaning Fee	\$ 500
Total Weeks Rented	17
Consecutive Weeks	2
Total Cleaning Fee Weeks	15
Total Cleaning Fee	\$ 7,500.00

Week by Week Breakdown

Week		Amount	Consecutive Weeks
5/25/2025-6/1/2025	Shoulder	\$8,000	Yes
6/1/2025-6/8/2025		\$8,000	Yes
6/8/2025 - 6/15/2025		\$8,000	Yes
6/15/2025 - 6/22/2025		\$8,000	No
6/22/2025 - 6/29/2025	Peak	\$15,000	No
6/29/2025 - 7/6/2025		\$20,000	No
7/6/2025 - 7/13/2025		\$20,000	No
7/20/2025 - 7/27/2025		\$20,000	No
7/27/2025 - 8/3/2025		\$20,000	No
8/3/2025 - 8/10/2025		\$20,000	No
8/10/2025 - 8/17/2025	Shoulder	\$20,000	No
8/17/2025 - 8/24/2025		\$20,000	No
8/24/2025 - 8/31/2025		\$16,000	No
8/31/2025 - 9/6/2025		\$15,000	No
9/6/2025 - 9/13/2025	Shoulder	\$8,000	No
9/13/2025 - 9/20/2025		\$8,000	No
9/20/2025 - 9/27/2025		\$8,000	No
9/27/2025 - 10/3/2025		\$8,000	No

Total Rental Income with Realtor

Peak Rental (100% Capacity)	\$171,000
Less unrented peak	\$ -
Shoulder Rental (50% Capacity)	\$ 28,000.00
Less unrented	\$ -
Less Realtor fee	\$ (19,900.00)
Less Cleaning Fee	\$ (7,500.00)
Total With Realtor	\$ 171,600.00

Total Rental Income without Realtor

No Realtor	\$ 191,500.00
Less Cleaning Fee	\$ (7,500.00)
Less Advertising fees(VR LBI)	\$ 2,500.00
Total Without Realtor	\$ 189,000.00

Interactive Analytic Examples

Interactive data that helps you better understand the LBI Market.

Inventory Breakout by Town & Neighborhood

Price Range by Town

Town	Min List Price	Max List Price
Barnegat Light	1,500,000	4,699,000
Beach Haven	385,000	8,900,000
Brant Beach	425,000	6,495,000
Harvey Cedars	950,000	4,195,000
Holgate	1,499,000	5,249,000
Long Beach Township	2,600,000	2,600,000
Loveladies	2,385,000	9,499,000
North Beach	1,695,000	10,000,000
Ship Bottom	439,900	2,624,900
Surf City	1,135,000	6,500,000

Price Range by End of Island

Side of Island	Min List Price	Max List Price
South End	385,000	10,000,000
North End	439,900	4,699,000

Price Range by Neighborhood

Neighborhood	Min List Price	Max List Price
BARNEGAT LIGHT	1,500,000	4,699,000
BEACH HAVEN	799,000	3,995,000
BEACH HAVEN - LEH YACHT	1,769,000	3,699,999
BEACH HAVEN - WEBSTER LAGOON	7,999,000	7,999,000
BEACH HAVEN CREST	1,349,000	1,375,000
BEACH HAVEN GARDENS	1,099,000	2,250,000
BEACH HAVEN PARK	3,150,000	5,595,000
BRANT BEACH	425,000	6,495,000
BRIGHTON BEACH	385,000	1,649,000
HARVEY CEDARS	950,000	4,195,000
HAVEN BEACH	1,699,999	3,999,000
HIGH BAR HARBOR	2,000,000	3,389,900
HOLGATE	1,499,000	5,249,000
LONG BEACH TOWNSHIP	2,600,000	2,600,000
LOVELADIES	2,385,000	9,499,000
NORTH BEACH	1,695,000	10,000,000
NORTH BEACH HAVEN	1,725,000	2,350,000
PEAHALA PARK	1,799,999	1,895,000
SHIP BOTTOM	439,900	2,624,900
SPRAY BEACH	1,449,999	2,295,000
SURF CITY	1,135,000	6,500,000

Current Inventory Overview

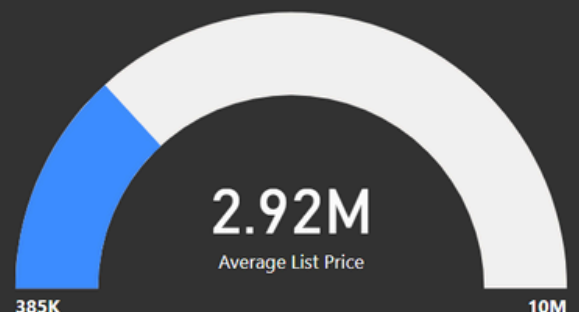
127

Total Listings

Side of Island	# of Listings
North End	35
South End	92

By Town	Listings
Beach Haven	36
Barnegat Light	17
Surf City	16
Harvey Cedars	12
Loveladies	12
Ship Bottom	10
Brant Beach	8
Holgate	8
North Beach	7
Long Beach Township	1

Price Range



Customized Presentation Example

Historical analytics and current inventories tailored to your buying parameters

Client Scenario:



Client is looking for an oceanfront home with 4+ bedrooms



Client is currently open to multiple towns on the island



Client is looking to spend between \$4M and \$6M

Historical Sales Data

Houses sold matching Buyer's Parameters

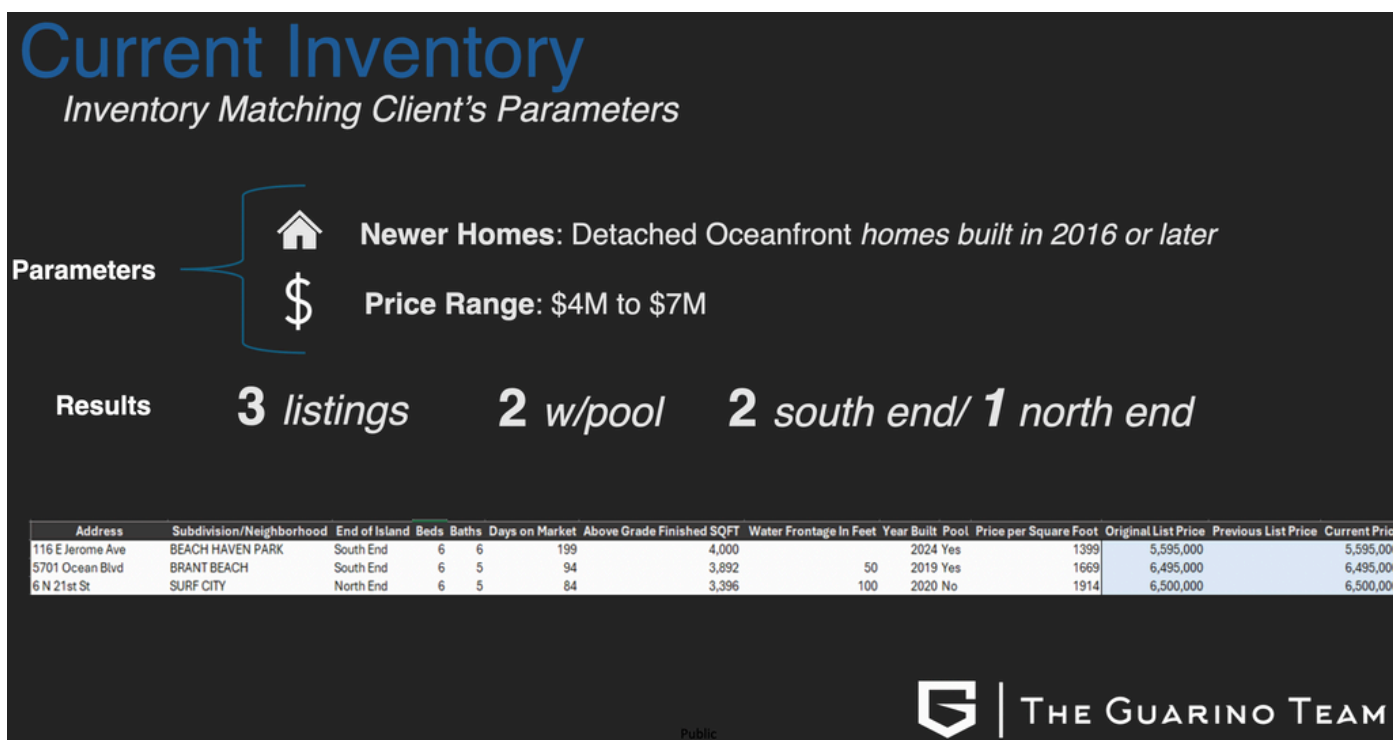
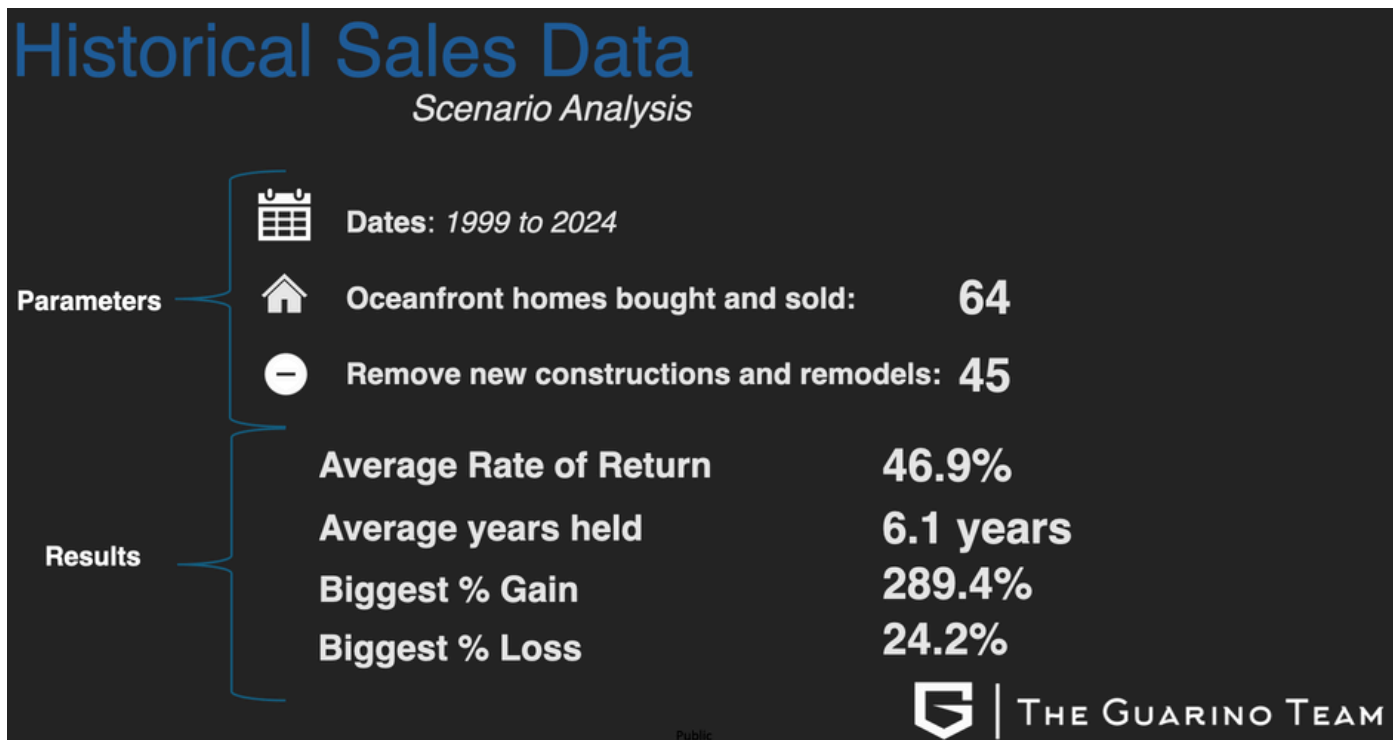
Parameters		Newer Homes: Detached Oceanfront homes built in 2016 or later	68
		Price Range: \$4M to \$7M	31
		Recent Transactions: Homes sold in 2022 and later	16
Results	11	South End Transactions	5 with pool/ 6 w/o
	5	North End Transactions	1 with pool/ 4 w/o

Average Price per Square Foot

Parameters		Newer Homes: Detached Oceanfront homes built in 2013 or later	100
		Recent Transactions: Homes sold in 2022 and later	28
		Remove Land Sales	27
Results	18	South End Transactions at	\$1265/ sq ft
	9	North End Transactions at	\$1375/ sq ft

Customized Presentation Example

We tailor analytics to your buying parameters to provide you with useful data



Competitor Comparison

Our services versus the standard LBI buyer's agent.

	 THE GUARINO TEAM LONG BEACH ISLAND REALTY GROUP	Industry Standard
Property Tours	✓	✓
Paperwork	✓	✓
Team of Local Professionals	✓	?
Income and Expenses Estimates	✓	?
Customized Market Analytics	✓	✗
Monthly 1-on-1 Presentations	✓	✗
Property Specific Flood History	✓	?
LBI Lifestyle Tours	✓	✗
Professional Local Referrals	✓	?
ROI & Cash Flow Projections	✓	✗
Access to Home Estimator	✓	✗
Lifetime Support	✓	✗

What others are saying about us.

We love what we do and it shows in our reviews!



20 of 20 Five Star Reviews



29 out of 29 Five Star Reviews



“Drew is professional, knowledgeable, patient to say the least. I strongly recommend him as LBI’s best agent.”
- Maria Reiner/Google

Drew was not only wonderful to work with but also a genuinely great guy. - Tara Krause/Zillow

“Drew was the best realtor we met on the island” - Joanne Darmanin/Google

“Drew really cares about his clients and what they want, not just about making a sale but making the client happy.” - Keiley Indivero/Zillow

“Drew is the absolute best. It was a short close and Drew was there every step of the way allowing us to close as planned in 6 weeks. He is such a gentleman and a true professional. We highly recommend Drew for all your real estate needs. We hope to work with him again in the future but for now, we’ve gained a friend on LBI!” - Stephen Hendrickson/Google

“We cannot say enough about Drew Guarino! We absolutely loved working with Drew on the recent purchase of our investment property and summer home in LBI. He is so kind, diligent, respectful and super knowledgeable, a true professional! We absolutely recommend Drew for all your real estate needs and then some. We love him!” - Nicole Tarallo/Zillow

“Vince and Drew were a true pleasure to work with, from day one though closing they assisted us every step of the way” - Bryan T./ Google

Drew was dedicated for over a year, to helping me find the perfect place for me on LBI. He's very knowledgeable on the LBI real estate market, he was excellent at predicting what a house would actually go for when listed, patient and not pushy, and once my bid was in, helped me every step of the way to get to a successful closing. You will not be disappointed if you chose him as your realtor! - Jennifer Furey/Google

“Drew was the best agent in LBI! Always such a pleasure and he’s so patient and thorough! He knows every inch of the island and showed us every available property and lot and told us the pros and cons of every location. His research was great and he never exaggerated or pushed any property. He previewed many listings to save us the trip!!!!” - Collette Antonio/Zillow

LBI's #1 Real Estate Office

Experience the security of dealing with the highest transactional office on the island!

REMAX AT Barnegat Bay Leads the Way with Over 1 Billion in Transactions since 2021

As the industry leader in both listings and sales on LBI, our office has dealt with every type of situation and transaction the real estate market on LBI may present. No matter your transaction, you can assure it will be handled with diligence and precision by our team of professionals.

Total Transactions by Office

*Statistics are from 1/1/2021 to 10/15/2024

RE/MAX[®]
AT BARNEGAT BAY

\$1.01 B

Competitor #2

\$959.9 M

Competitor #3

\$535 M

Competitor #4

\$337.9 M

READY TO GET STARTED?

General real estate or island questions? Questions on the next step in your home-buying process? Call, text or email us any time! We look forward to hearing from you!



info@guarinoteam.com



609-467-4061



lbilocal.com/realestate



For LBI real estate and lifestyle blogs, articles, videos, guides and more visit our website, LBIlocals.com!

OUR PROMISE

The Guarino Team promises to provide you with professionalism, honesty, deep local knowledge, round-the-clock availability, unmatched enthusiasm, and passion for Long Beach Island and a relentless, methodical effort in securing your property.

