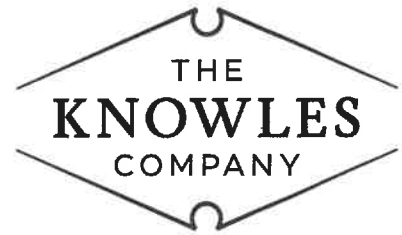


3-10 ISLAND RETREAT ROAD  
3-10 Island Retreat Road  
Swans Island  
\$40,000



*Distinctive properties.  
Legendary service.*



Nestled on 3.2± wooded acres, this elevated building lot offers an exceptional opportunity to create your ideal island retreat on Swans Island. Located within the peaceful Island Retreat Subdivision, the property provides access to more than 1,600± feet of shared waterfront on scenic Mackerel Cove, along with shared use of a beach and dinghy dock.

Whether you're envisioning a seasonal getaway or a year-round residence, this private parcel offers the perfect setting to bring your plans to life. Annual HOA dues help maintain the subdivision roads, ensuring reliable, year-round access to the property.

Enjoy the beauty, tranquility, and coastal charm of island living while benefiting from shared waterfront amenities.

---

For more information, please contact: THE KNOWLES COMPANY

One Summit Road  
Northeast Harbor, Maine 04662  
207.276.3322

[info@KnowlesCo.com](mailto:info@KnowlesCo.com)  
[www.KnowlesCo.com](http://www.KnowlesCo.com)

*The Knowles Company represents both sellers and buyers, and practices an Appointed Agency Policy. We have a fiduciary responsibility to disclose to our client all information material to the sale of this property acquired from any source.*

Public Detail Report

**MLS #:** 1669701      **County:** Hancock      **Association Fee:** \$900/ Annually      **List Price:** \$40,000  
**Status:** Active      **Property Type:** Land      **Seasonal:** No      **Original List Price:** \$40,000  
**Directions:** Take Ferry from Bass Harbor to Swans Island. Ferry rd to Atlantic Rd. Right on Atlantic. Right on to North Rd. Right on Island Retreat Rd.  
 Property will be on your left across from 89 Island Retreat Rd.



**10 Island Retreat Road  
 Swans Island, ME  
 04685**

**List Price: \$40,000  
 MLS#: 1669701**



**Land Information**

<b>Lot Size Acres +/-:</b> 3.2	<b>Waterfront:</b> Yes	<b>Waterfront Amount:</b> 1,600	<b>Zoning:</b> Res.
<b>Source of Acreage:</b> Public Records	<b>Srcce of</b> Public Records;	<b>Water Frontage</b> 0	<b>Zoning Overlay:</b> No
<b>Mobile Homes Allowed:</b> No	<b>Wtrfrt:</b> Survey	<b>Owned:</b>	
	<b>Water Views:</b> No	<b>Waterfront Shared +/-:</b> 1,600	
		<b>Water Body:</b> Mackerel ove	
		<b>Water Body Type:</b> Cove	

**Property Features**

<b>Driveway:</b> No Driveway	<b>Electric:</b> No Electric	<b>Roads:</b> Association; Gravel
<b>Parking:</b> No Parking	<b>Gas:</b> No Gas	<b>Site:</b> Rolling/Sloping; Wooded
<b>Location:</b> Rural; Subdivision	<b>Water:</b> None; Well Needed on Site	
<b>Restrictions:</b> Other Restrictions	<b>Sewer:</b> Septic Needed	
<b>Recreational Water:</b> Dock; Nearby; ROW to Water		
<b>View:</b> Trees/Woods		

**Tax/Deed Information**

<b>Book/Page/Deed:</b> 7382/820/All	<b>Full Tax Amt/Yr:</b> \$854/ 2025	<b>Map/Block/Lot:</b> 3/1/10
<b>Deed Restrictions:</b> Yes		<b>Tax ID:</b> 3/10IslandRetreatRoadSwansIslandME04685

**Remarks**

**Remarks:** Wooded, elevated building lot . Opportunity to build in this quiet subdivision that offers 1600+/- shared waterfront on Mackerel Cove As part of the Island Retreat Subdivision you have shared access to the dinghy dock and beach. Perfect spot for your seasonal cottage, or year-round home. Annual HOA dues help keep the roads in good condition and open to traffic in all seasons.

**LQ:** The Knowles Company

**Listing provided courtesy of:**

The Knowles Company  
 One Summit Road  
 Northeast Harbor, ME 04662  
 207-276-3322

*info@knowlesco.com*

The information on MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to your buying decision should be independently verified. All dimensions are approximate and not guaranteed. Copyright Maine Listings © 2026 and **FBS**. Broker Attribution: 207 276-3322



PROPERTY LOCATED AT: 3/10 Island Retreat Rd Map3 Lot 10, Swans Island, ME 04685

**PROPERTY DISCLOSURE – LAND ONLY**

Under Maine Law, certain information must be made available to buyers prior to or during preparation of an offer. This statement has been prepared to assist prospective buyers in evaluating this property. This disclosure is not a warranty of the condition of the property and is not part of any contract between Seller and any Buyer. Seller authorizes the disclosure of the information in this statement to real estate licensees and to prospective buyers of this property. The Seller agrees to provide prompt notice of any changes in the information and this form will be appropriately changed with an amendment date. Inspections are highly recommended.

**DO NOT LEAVE ANY QUESTIONS BLANK. STRIKE, WRITE N/A OR UNKNOWN IF NEEDED.**

**SECTION I – HAZARDOUS MATERIAL**

The licensee is disclosing that the Seller is making representations contained herein.

A. UNDERGROUND STORAGE TANKS - Are there now, or have there ever been, any underground storage tanks on your property? .....  Yes  No  Unknown

If Yes: Are tanks in current use?.....  Yes  No  Unknown

If no longer in use, how long have they been out of service? \_\_\_\_\_

If tanks are no longer in use, have tanks been abandoned according to DEP?.....  Yes  No  Unknown

Are tanks registered with DEP?.....  Yes  No  Unknown

Age of tank(s): \_\_\_\_\_ Size of tank(s): \_\_\_\_\_

Location: \_\_\_\_\_

What materials are, or were, stored in the tank(s): \_\_\_\_\_

Have you experienced any problems such as leakage: .....  Yes  No  Unknown

Comments: No known underground storage tanks.

Source of information: Seller

B. OTHER HAZARDOUS MATERIALS - Current or previously existing:

TOXIC MATERIAL: .....  Yes  No  Unknown

LAND FILL:.....  Yes  No  Unknown

RADIOACTIVE MATERIAL:.....  Yes  No  Unknown

METHAMPHETAMINE:.....  Yes  No  Unknown

Comments: No known hazardous materials.

Source of information: Seller

**Buyers are encouraged to seek information from professionals regarding any specific issue or concern.**

Buyer Initials \_\_\_\_\_

Seller Initials LG

PROPERTY LOCATED AT: 3/10 Island Retreat Rd Map3 Lot 10, Swans Island, ME 04685

**SECTION II – ACCESS TO THE PROPERTY**

Is the property subject to or have the benefit of any encroachments, easements, rights-of-way, leases, rights of first refusal, life estates, private ways, trails, homeowner associations (including condominiums and PUD's) or restrictive covenants? .....  Yes  No  Unknown

If Yes, explain: Right of way for the road and deed restrictions

Source of information: Deed

Is access by means of a way owned and maintained by the State, a county, or a municipality over which the public has a right to pass?.....  Yes  No  Unknown

If No, who is responsible for maintenance? Island Retreat Road Association

Road Association Name (if known): Island Retreat Road Association

Source of information: Seller, Broker

**SECTION III – FLOOD HAZARD**

For the purposes of this section, Maine law defines "flood" as follows:

- (1) A general and temporary condition of partial or complete inundation of normally dry areas from:(a) The overflow of inland or tidal waters; or (b) The unusual and rapid accumulation or runoff of surface waters from any source; or
- (2) The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels or suddenly caused by an unusually high water level in a natural body of water, accompanied by a severe storm or by an unanticipated force of nature, such as a flash flood or an abnormal tidal surge, or by some similarly unusual and unforeseeable event that results in flooding as described in subparagraph (1), division (a).

For purposes of this section, Maine law defines "area of special flood hazard" as land in a floodplain having 1% or greater chance of flooding in any given year, as identified in the effective federal flood insurance study and corresponding flood insurance rate maps.

During the time the seller has owned the property:

Have any flood events affected the property? .....  Yes  No  Unknown

If Yes, explain: \_\_\_\_\_

Have any flood events affected a structure on the property? .....  Yes  No  Unknown

If Yes, explain: \_\_\_\_\_

Has any flood-related damage to a structure occurred on the property? .....  Yes  No  Unknown

If Yes, explain: \_\_\_\_\_

Has there been any flood insurance claims filed for a structure on the property? .....  Yes  No  Unknown

If Yes, indicate the dates of each claim: \_\_\_\_\_

Buyer Initials \_\_\_\_\_

Seller Initials

<sup>DS</sup>  
CG

PROPERTY LOCATED AT: 3/10 Island Retreat Rd Map3 Lot 10, Swans Island, ME 04685

Has there been any past disaster-related aid provided related to the property or a structure on the property from federal, state or local sources for purposes of flood recovery? .....  Yes  No  Unknown

If Yes, indicate the date of each payment: \_\_\_\_\_

Is the property currently located wholly or partially within an area of special flood hazard mapped on the effective flood insurance rate map issued by the Federal Emergency Management Agency on or after March 4, 2002? .....  Yes  No  Unknown

If yes, what is the federally designated flood zone for the property indicated on that flood insurance rate map?

Zone X Minimal Flood hazard

Relevant Panel Number: 23009C1412D, Year: 7/20/2016 (Attach a copy)

Comments: Land is elevated

Source of Section III information: FEMA Maps

**SECTION IV – GENERAL INFORMATION**

Are there any shoreland zoning, resource protection or other overlay zone requirements on the property?.....  Yes  No  Unknown

If Yes, explain: A small corner of the property could be within the 250' shoreland zone.

Source of information: Seller, Broker Observation

Is the property the result of a division within the last 5 years (i.e. subdivision)?  Yes  No  Unknown

If Yes, explain: -----

Source of information: -----

Are there any tax exemptions or reductions for this property for any reason including but not limited to:

Tree Growth, Open Space and Farmland, Blind, Working Waterfront?.....  Yes  No  Unknown

If Yes, explain: -----

Is a Forest Management and Harvest Plan available?.....  Yes  No  Unknown

Has all or a portion of the property been surveyed?.....  Yes  No  Unknown

If Yes, is the survey available?.....  Yes  No  Unknown

Has the property ever been soil tested?.....  Yes  No  Unknown

If Yes, are the results available?.....  Yes  No  Unknown

Are mobile/manufactured homes allowed?.....  Yes  No  Unknown

Are modular homes allowed?.....  Yes  No  Unknown

Source of Section IV information: Deed Covenants

Additional Information: -----

Buyer Initials \_\_\_\_\_

Seller Initials 

# National Flood Hazard Layer FIRMette



68°27'22"N 44°10'20"W



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

<b>SPECIAL FLOOD HAZARD AREAS</b>	Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
	With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
	Regulatory Floodway
<b>OTHER AREAS OF FLOOD HAZARD</b>	0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
	Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
	Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i>
	Area with Flood Risk due to Levee <i>Zone D</i>
<b>OTHER AREAS</b>	NO SCREEN <i>Zone X</i>
	Area of Minimal Flood Hazard <i>Zone X</i>
	Effective LOMRs
	Area of Undetermined Flood Hazard <i>Zone X</i>
<b>GENERAL STRUCTURES</b>	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
<b>OTHER FEATURES</b>	Cross Sections with 1% Annual Chance Water Surface Elevation
	Coastal Transect
	Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary
	Coastal Transect Baseline
	Profile Baseline
	Hydrographic Feature
<b>MAP PANELS</b>	Digital Data Available
	No Digital Data Available
	Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 7/14/2026 at 4:13 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

PROPERTY LOCATED AT: 3/10 Island Retreat Rd Map3 Lot 10, Swans Island, ME 04685

ATTACHMENTS CONTAINING ADDITIONAL INFORMATION:.....  Yes  No

Seller shall be responsible and liable for any failure to provide known information about property defects to Buyer. As Seller, I/we have provided the above information and represent that all information is correct.

DocuSigned by:

*Charles Gershman*

6/24/2026

SELLER \_\_\_\_\_ DATE

SELLER \_\_\_\_\_ DATE

Charles Gershman

SELLER \_\_\_\_\_ DATE

SELLER \_\_\_\_\_ DATE

I/We have read and received a copy of this disclosure and understand that I/we should seek information from qualified professionals if I/we have questions or concerns.

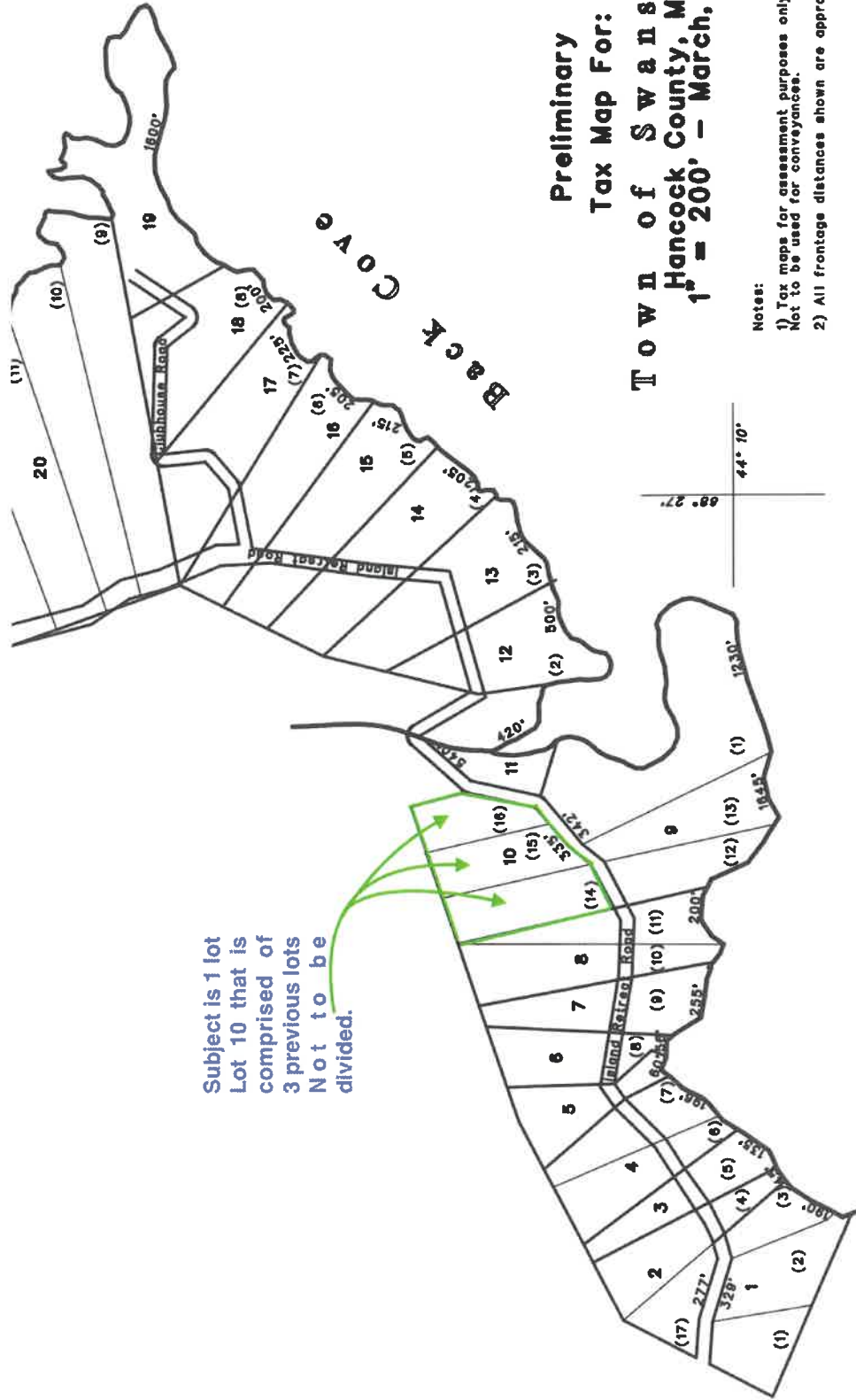
BUYER \_\_\_\_\_ DATE

BUYER \_\_\_\_\_ DATE

BUYER \_\_\_\_\_ DATE

BUYER \_\_\_\_\_ DATE





Subject is 1 lot  
 Lot 10 that is  
 comprised of  
 3 previous lots  
 Not to be  
 divided.

**Preliminary  
 Tax Map For:  
 Town of Swans Island  
 Hancock County, Maine  
 1" = 200' - March, 1999**

- Notes:  
 1) Tax maps for assessment purposes only.  
 Not to be used for conveyances.  
 2) All frontage distances shown are approximate.

Eastern Surveys Co. Inc. Hancock Maine

# Have you tested your well water for arsenic?



## Your water looks, smells and tastes fine. So why do you need to test it?

It is hard to believe that water that looks, smells and tastes fine may not be safe to drink. But the truth is that 1 in 10 wells in Maine has water that is high in arsenic. There are wells high in arsenic in all parts of Maine.

## Protect your family. Test your well for arsenic every 3 to 5 years.

### How to Test Your Well Water

#### 1. Call a lab.

- Call a certified lab and ask for an arsenic test kit for your well water. You can find a lab at this website: [wellwater.maine.gov](http://wellwater.maine.gov). Or call the Maine Lab Certification Officer at 207-287-1929.
- If you have never tested your well water for bacteria, nitrites and nitrates, or other chemicals like radon, uranium and flouride, ask your lab for a test kit for all of these.

#### 2. Do the test.

- Your test kit will arrive in the mail. It will have empty bottles, directions and forms to fill out.
- Follow the directions and mail the bottles back to the lab with the forms.

#### 3. Get your results.

- Your test results will come to you in the mail.
- If you have too much arsenic in your water, or if you are not sure you understand your test results, call 866-292-3474 (toll-free in Maine) or 207-287-4311 to speak to an expert.

### Why Arsenic is Bad

People who drink water with too much arsenic for many years are more likely to get cancer. Arsenic can cause skin, bladder and lung cancers.

It may cause low birthweight and affect brain development in babies if pregnant women drink water with too much arsenic in it. Arsenic can also affect brain development in young children. Other problems from drinking water with very high arsenic levels include: stomach pain, nausea, diarrhea, numbness or tingling in the hands and feet and changes in skin.

Your chance of having any of these health problems depends on:

- how much arsenic is in your water;
- how much water you drink;
- how long you have been drinking the water.

### Solving Arsenic Problems

There are actions you can take to protect your family if your water has too much arsenic. First, you can switch to bottled water for drinking and making drinks. This will allow you time to decide if you want to install a water treatment system.

Call us at 866-292-3474 (toll-free in Maine) or 207-287-4311 if you have high arsenic. We can help you decide how to solve the problem.

### Protect your family. Test your well.

- For more information: [wellwater.maine.gov](http://wellwater.maine.gov)
- Call for advice: **866-292-3474** • TTY: Call Maine Relay 711





# Fact Sheet: Arsenic Treated Wood

Department of Health and  
Human Services  
11 State House Station  
Augusta, ME 04333

Maine CDC  
Environmental and  
Occupational Health Program  
Toll Free in Maine: 866-292-3474  
Fax: 207-287-3981  
TTY: 207-287-8066  
Email: ehu@maine.gov

## IF YOU WORK WITH CCA WOOD

- NEVER burn CCA wood.
- Wear gloves when handling CCA wood
- Wear a dust mask when sanding or cutting CCA wood
- Don't work with CCA wood in an enclosed area (like a garage)

Apply a coating to seal the wood every 1-2 years

## TO LEARN MORE

Eric Frohberg  
Environmental and  
Occupational Health  
Program  
Maine CDC  
Toll-free in Maine 866-  
292-3474  
TTY: 207-287-8066  
www.maine.gov/dhhs/  
eohp

## Does Your New Home Have Arsenic (CCA) Treated Wood?

About half of all Maine homes have a deck, or playground or some other structure that is made of wood treated with arsenic. This wood is called "CCA pressure-treated wood" or just "pressure-treated" wood. The wood was treated with arsenic to protect against rot and insects.

Too much arsenic can cause cancer. So it is good to prevent arsenic getting into your body when you can. When you touch wood treated with arsenic, you can get arsenic on your hands. The arsenic on your hands can get into your mouth if you are not careful about washing before eating. Young children are most at risk because they are more likely to put their hands in their mouths. The good news is that there are simple things you can do to protect yourself and your family from arsenic treated wood. This fact sheet will tell you how.



Children touching unsealed treated wood, and then putting their hands in their mouths is the biggest concern.

### First: Does your house have arsenic treated (CCA) wood?

When arsenic treated wood is new, it tends to have a greenish tint. When CCA wood is older, it is harder to tell. Ask your realtor if the seller knows whether CCA wood was used. You can also test the wood to find out if it contains arsenic. Call us to find out how.

### Second: If so, reduce contact with the arsenic.

You can lower the amount of arsenic on the surface of the wood by applying a coating on the wood every 1-2 years. Oil-based sealants, varnishes, or polyurethane work best for sealing arsenic in the wood. Be sure to wash your children's hands when they finish playing on or near CCA wood.

### Third: If you have any questions, call us toll-free in Maine: 866-292-3474

## Common Questions

### What is CCA wood?

CCA wood is made by dipping the wood in a mixture of chemicals. These chemicals include chromium, copper, and arsenic. This protects the wood against insects and rot. This wood is known as CCA wood or "pressure treated" wood. Most pressure treated wood in the U.S. is CCA wood. After December 31, 2003, no more CCA wood will be made for use around homes. CCA wood may still be sold for home use until April 1, 2004 in the state of Maine.

### What is Arsenic?

Arsenic is found in soil and rocks. Most people get a little arsenic every day from the food they eat. Also, some people have arsenic in their private wells, which is why it is important that anyone with a well have it tested for arsenic. People who are exposed to too much arsenic over many years are more likely to get cancer.



Dept. of Professional & Financial Regulation  
Office of Professional & Occupational Regulation  
**MAINE REAL ESTATE COMMISSION**

35 State House Station Augusta ME 04333-0035



# REAL ESTATE BROKERAGE RELATIONSHIPS FORM

## Right Now You Are A Customer

Are you interested in buying or selling residential real estate in Maine? Before you begin working with a real estate licensee it is important for you to understand that Maine Law provides for different levels of brokerage service to buyers and sellers. You should decide whether you want to be represented in a transaction (as a client) or not (as a customer). To assist you in deciding which option is in your best interest, please review the following information about real estate brokerage relationships:

Maine law requires all real estate brokerage companies and their affiliated licensees ("licensee") to perform certain basic duties when dealing with a buyer or seller. You can expect a real estate licensee you deal with to provide the following customer-level services:

- ✓ To disclose all material defects pertaining to the physical condition of the real estate that are known by the licensee;
- ✓ To treat both the buyer and seller honestly and not knowingly give false information;
- ✓ To account for all money and property received from or on behalf of the buyer or seller; and
- ✓ To comply with all state and federal laws related to real estate brokerage activity.

Until you enter into a written brokerage agreement with the licensee for client-level representation you are considered a "customer" and the licensee is not your agent. As a customer, you should not expect the licensee to promote your best interest, or to keep any information you give to the licensee confidential, including your bargaining position.

## You May Become A Client

If you want a licensee to represent you, you will need to enter into a written listing agreement or a written buyer representation agreement. These agreements create a client-agent relationship between you and the licensee. As a client you can expect the licensee to provide the following services, in addition to the basic services required of all licensees listed above:

- ✓ To perform the terms of the written agreement with skill and care;
- ✓ To promote your best interests;
  - For seller clients this means the agent will put the seller's interests first and negotiate the best price and terms for the seller;
  - For buyer clients this means the agent will put the buyer's interests first and negotiate for the best prices and terms for the buyer; and
- ✓ To maintain the confidentiality of specific client information, including bargaining information.

## COMPANY POLICY ON CLIENT-LEVEL SERVICES - WHAT YOU NEED TO KNOW

The real estate brokerage company's policy on client-level services determines which of the three types of agent-client relationships permitted in Maine may be offered to you. The agent-client relationships permitted in Maine are as follows:

- ✓ The company and all of its affiliated licensees represent you as a client (called "single agency");
- ✓ The company appoints, with your written consent, one or more of the affiliated licensees to represent you as an agent(s) (called "appointed agency");
- ✓ The company may offer limited agent level services as a disclosed dual agent.

## WHAT IS A DISCLOSED DUAL AGENT?

In certain situations a licensee may act as an agent for and represent both the buyer and the seller in the same transaction. This is called **disclosed dual agency**. Both the buyer and the seller must consent to this type of representation in writing.

Working with a dual agent is not the same as having your own exclusive agent as a single or appointed agent. For instance, when representing both a buyer and a seller, the dual agent must not disclose to one party any confidential information obtained from the other party.

**Remember!**  
*Unless you enter into a written agreement for agency representation, you are a customer—not a client.*

## THIS IS NOT A CONTRACT

It is important for you to know that this form is not a contract. The licensee's completion of the statement below acknowledges that you have been given the information required by Maine law regarding brokerage relationships so that you may make an informed decision as to the relationship you wish to establish with the licensee/company.

**To Be Completed By Licensee**

This form was presented on (date) \_\_\_\_\_

To \_\_\_\_\_  
Name of Buyer(s) or Seller(s)

by \_\_\_\_\_

on behalf of \_\_\_\_\_  
Licensee's Name  
**The Knowles Company**  
Company/Agency

MREC Form#3 Revised 07/200  
Office Title Changed 09/201

To check on the license status of the real estate brokerage company or affiliated licensee go to [www.maine.gov/professionallicensing](http://www.maine.gov/professionallicensing). Inactive licensees may not practice real estate brokerage.