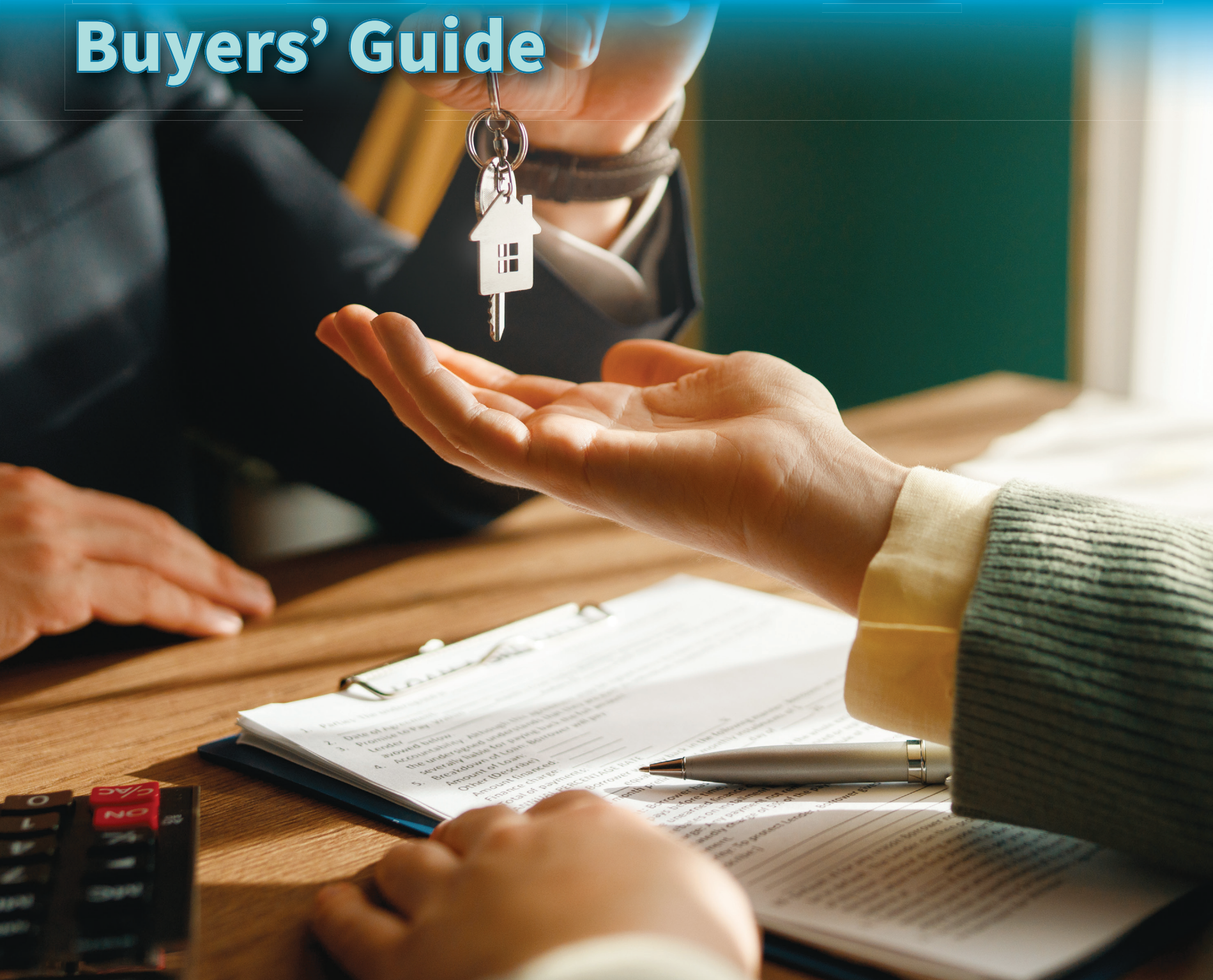


REAL ESTATE

Buyers' Guide



Navigating Multiple Offers

In competitive markets, buyers may find themselves facing multiple-offer situations soon after a home is listed.



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While competition can create pressure to act quickly, it does not have to mean abandoning a budget or making risky financial decisions. With a clear plan and disciplined approach, buyers can stay competitive without overpaying.

Understanding what drives competition — and where flexibility truly matters — can help buyers respond with confidence rather than urgency alone.

Know Your Limits Before You Bid

The strongest position in a multiple-offer scenario starts well before a showing. Know what your maximum comfortable price is, not just what a lender approves. Preapproval sets a ceiling, but monthly affordability and long-term goals are a better guide to the real limit.

Reviewing recent comparable sales

helps buyers understand what homes are actually selling for, not just list prices. In fast-moving markets, list prices may be intentionally set low to generate interest, making data even more important. Factor in total costs, including potential repairs, property taxes and insurance, to avoid stretching beyond what feels sustainable.

Strengthen the Offer Without Raising the Price

Price is only one part of an offer, and it is not always the deciding factor. Buyers can improve their position by offering flexible terms that matter to sellers.

Shorter inspection periods, accommodating closing timelines or limiting certain contingencies can make an offer more appealing without increasing the purchase price. A strong earnest money deposit can signal seriousness and reliability.

Clear, clean offers tend to stand out. Minimizing unnecessary conditions and ensuring paperwork is complete can help sellers feel confident about moving forward quickly.

Avoid Emotional Decisions

Competition can make the process feel personal, but successful buyers stay grounded. Emotional bidding might lead to regret, especially when buyers waive protections or exceed budgets in the heat of the moment.

While it can feel like it in the moment, no single home is the only option.

Buyers who lose out on one property are often better positioned for the next, armed with more experience and clearer expectations.

Setting boundaries in advance helps prevent last-minute decisions driven by fear of missing out. Be prepared to walk away if terms no longer make sense.

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Buying Near Public Works

Access to transit and major infrastructure projects — such as light rail, bus rapid transit, highways or bike networks — can shape daily life, long-term costs and resale potential. Transportation access is one of many factors that affect home value, though it varies among buyers.

Transit-oriented areas can offer convenience and appeal, but there are trade-offs. The secret is to look beyond today's conditions and try to predict what the future holds.

How Transit Access Influences Value

Homes near reliable transit often command stronger demand, particularly in urban and close-in suburban areas. Easy access to trains, buses or major commuter routes can shorten travel times, reduce transportation costs and appeal to buyers who prioritize walkability or car-free living.

Over time, infrastructure investment can lift property values, especially when

For many buyers, location is about more than school districts or square footage.

projects improve connectivity to job centers, entertainment districts or universities. Buyers who purchase before a project is completed may benefit from appreciation once the improvements are finished and fully operational.

That said, proximity matters. Homes within a comfortable walking distance of transit often see more benefit than those just outside that range. Conversely, properties immediately adjacent to stations or busy corridors may face noise, traffic or privacy concerns that temper value gains.

Lifestyle Considerations to Weigh

Transit access can meaningfully affect day-to-day living. Take into account how often you will realistically use nearby transportation options and whether those options align with work schedules and routines.

Infrastructure projects can bring temporary disruption. Construction noise, detours and increased traffic may last months or even years. Research project timelines and understand what conditions will look like both during and after construction.

Neighborhood character can shift as well. Improved transit often attracts new development, including apartments, retail and mixed-use projects. For some buyers, that growth adds energy and convenience. For others, it may change the feel of a neighborhood in ways that matter.

Parking availability, pedestrian safety and bike access can factor in to value for buyers and sellers, particularly in areas designed to reduce car dependence.



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What a Home Inspection Really Tells You — And What It Doesn't

**By George Zitka, P.E., Chief Engineer,
Criterium-Dudka Engineers, Rutland, VT**

Every spring, buyers across Vermont start making offers. And somewhere in that process — usually after the excitement of “they accepted!” and before the reality of “now we pack” comes the home inspection. Most buyers treat it as a checkbox. A few treat it as a reason to panic. The truth is somewhere more useful than either.

At Criterium-Dudka Engineers, we have been inspecting homes and commercial buildings in Vermont for over two decades. What we want buyers to understand, especially first-time buyers, is what a good inspection gives you, and why the goal is not a perfect report. It is an opinion from a clear-eyed party with nothing to gain from the real-estate transaction.

What we are actually doing

A standard home inspection is a visual, non-invasive evaluation of the major systems: structure, heating, plumbing, electrical, roofing, and exterior. We are not opening walls. We are not doing lab tests or pulling permits. We are walking the property with trained eyes, looking for what is visible, and drawing reasonable conclusions from what we can see.

That last part matters. We tell every client: this report covers what we can observe. There are always things behind drywall, under insulation, or beneath a finished basement's ceiling that we simply cannot assess. A responsible inspector tells you that plainly, and a responsible buyer understands it.

Vermont homes have Vermont problems

We do not live in a generic climate. We get snow loads on roofs, freeze-thaw cycles that stress foundations, ice dams that force water back under

shingles, and decades of deferred maintenance on older homes. We also see a lot of wood in siding, decks, and trim that looks fine from across the yard but tells a different story up close.

One of the most common findings we document is rot. Not dramatic, structural collapse type rot, just quiet, determined wood deterioration, usually where water collects. For example, at the deck ledger boards where a deck meets the house or exterior siding below an upper-level deck that does not drain well. Also, window and door frames where caulk has failed and water has seeped in over several winters. None of these are deal-killers on their own, but they are important, and they are easy to miss if you are not specifically looking.

On a recent inspection of a Killington-area home, a well-maintained property in generally good shape, we found exactly this: visible rot at the attachment between an upper deck and the exterior wall. The siding damage was visible. Whether it had worked into the structural framing behind it was unknown without opening things up. That is a classic example of a finding that needs to be addressed before closing, or at minimum, understood and priced by a contractor.

The systems that surprise buyers most

Heating: Vermont buyers often inherit older hot water boiler systems. They are reliable, they can last a long time, and they are often taken for granted. But they need annual service. We frequently see systems that have not been professionally serviced in years, with corroded heat exchangers and piping, aging controls, and condensate filters that should have been replaced long ago. These are not emergencies, but they are maintenance costs. And a buyer should know them.

Electrical: A lot of Vermont's existing homes were built or last updated decades ago. Ground fault circuit interrupters (GFCIs), also known as the outlets with the little test buttons, required

today in kitchens, bathrooms, and exterior locations, are often absent in older homes. Perhaps there is an uncovered outlet under a sink, or a GFCI that won't trip when tested. Was the last electrical “update” done by the low bidder, with quality to match? These can be minor repairs individually, but buyers should budget for them.

Septic system: If the property is on a private septic system, that system needs attention during the due diligence period. We always recommend buyers have it pumped and inspected independently before closing. Septic repairs can be expensive and unpredictable, and the visible evidence during a standard inspection is limited. Don't skip this one.

What a good report actually gives you

It gives you a realistic picture of the property's current condition, organized by system, with findings categorized by urgency. It helps you understand what is normal for a home of that age and type, what needs attention soon, and what you are likely to face in the next five to ten years.

It also gives you a negotiating tool — or at least a realistic budget for what you are taking on. A report with findings is not a bad sign, it's an honest one. A thin inspection report on a 35-year-old Vermont home should raise more questions than a detailed one.

The right question is not “is this house perfect?” No house is. The right question is: do you understand what you are buying?

That is why one should look for a good inspection.

George Zitka, P.E., is Chief Engineer at Criterium-Dudka Engineers, a licensed engineering firm serving home buyers, condominium associations, property managers, and commercial property owners across Massachusetts and Vermont. Our Rutland office can be reached at 802-747-4535.

Down Payment Strategies

For many buyers, especially first-timers, the down payment feels like the biggest barrier to purchasing a home.

Understanding today's down payment options can help buyers move forward with more confidence and fewer misconceptions. While putting 20% down was once considered the standard, today's market offers far more flexibility. Knowing what is truly required, what help may be available, and how to plan wisely can make a meaningful difference.

How Much Is Really Required?

The idea that buyers must save 20% of a home's purchase price is one of the most persistent myths in real estate. While a larger down payment can reduce monthly payments and eliminate private mortgage insurance, it is no longer mandatory for most buyers.

Many conventional loans allow down payments as low as 3-5% for qualified buyers. FHA loans typically require 3.5%, while VA and USDA loans may allow eligible buyers to purchase with no down payment at all. The right option depends on credit history, income, location and long-term financial goals.

In a competitive market, a larger down payment can

strengthen an offer, but it is not the only way to stand out. Buyers should focus on what fits their budget rather than stretching savings too thin.

Using Gift Funds and Assistance Programs

Gift funds are another common and legitimate way buyers meet down payment requirements. Family members are often permitted to contribute, provided the funds are documented properly and not expected to be repaid. Lenders typically require a signed gift letter and a clear paper trail to verify the source of the funds.

In addition, many state, county and local programs offer down payment assistance, especially for first-time buyers, veterans or moderate-income households. These programs may come in the form of grants, forgivable loans or deferred-payment loans that are repaid only when the home is sold or refinanced.

Because these programs can have income limits, purchase price caps or location requirements, early research is key. Buyers should ask lenders and housing counselors what options are available in their area.

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What to Fix Before Listing

It's tempting to try to make a home perfect before selling, but it doesn't always pay off.

While some repairs can help a home sell faster or for a better price, others rarely deliver a meaningful return. Knowing where to focus time and money can prevent costly missteps and keep preparation efforts on track.

The goal is not to make a home flawless, but to make it appealing,

functional and easy for buyers to imagine themselves living there.

Fix What Signals Neglect

Buyers tend to notice and worry about issues that suggest poor maintenance. Small but visible problems can raise doubts about how well a home has been cared for overall.

Addressing these items can go a long way toward building buyer confidence.

Leaky faucets, running toilets, loose handrails, cracked tiles, damaged screens and broken light fixtures are relatively inexpensive to fix and can make a home feel move-in ready. Peeling paint, especially near doors, windows or trim, is another red flag that is often easy to remedy with a fresh coat of neutral paint.

Address safety-related concerns before listing. Nonfunctioning smoke detectors, missing carbon monoxide alarms or exposed wiring can become obstacles during inspections and negotiations. Taking care of these issues early helps avoid delays later.

Focus on Cost-Effective Improvements

Some updates can improve a home's appeal without requiring a major investment. Fresh paint in light, neutral colors is one of the most reliable ways to refresh a space. Deep cleaning, including carpets, grout and windows, can dramatically improve first impressions.

In kitchens and bathrooms, sellers often benefit from minor updates rather than full renovations. Replacing outdated cabinet hardware, installing modern light fixtures or updating a faucet can give these spaces a cleaner, more current look without

the expense of a full remodel. Curb appeal matters, especially in spring. Simple landscaping, such as trimming shrubs, refreshing mulch and repairing walkways, can help a home stand out from the moment buyers arrive.

Skip Upgrades that Rarely Pay Off

Major renovations are rarely worthwhile just before selling. Full kitchen remodels, high-end bathroom upgrades and custom features often cost more than they return in a higher sale price. Buyers may appreciate the improvements, but they may not value them the same way the seller does.

Highly personalized updates are another area to avoid. Bold design choices, luxury finishes or niche features may appeal to a narrow audience and can even turn some buyers away. Think carefully before replacing major systems, such as roofs or HVAC units, unless they are clearly failing. While these systems are important, buyers generally expect them to be functional, not brand-new.

The most effective pre-listing strategy is targeted and realistic. By fixing what matters, skipping what doesn't and presenting a well-maintained home, sellers can position themselves for a smoother sale — and a stronger outcome — during the busy second-quarter market.



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Understanding Property Taxes

Property taxes are one of the most significant and often misunderstood ongoing costs of homeownership.

Understanding how property taxes are calculated and how they may change after a purchase is a tool that contributes to realistic budgeting.

While mortgage payments get most of the attention, property taxes can vary widely by location and can shift over time. Planning ahead helps buyers avoid surprises and make informed decisions about what they can comfortably afford.

How Property Taxes are Calculated

Property taxes are typically based on a home's assessed value and the local tax rate, often referred to as a millage rate. Assessments are conducted by local taxing authorities and may be updated annually or on a set cycle, depending on the jurisdiction. The assessed value is not always the same as the market value or purchase price, but the two are often related. Local governments use the assessed value to calculate how much a homeowner owes each year to support services such as schools, roads, public safety and municipal operations.

Because tax rates and assessment methods vary by city, county and school district, two similar homes in different areas can have very different tax bills. Buyers should review current tax records for any property they are considering, rather than relying on estimates alone.

What Happens After a Sale

One of the most common surprises for buyers occurs after the first tax reassessment following a home



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purchase. In many areas, a sale triggers a reassessment that brings the assessed value closer to the purchase price. If the previous owner benefited from long-term ownership limits or capped increases, the new owner may see a noticeable jump in taxes.

Online listings often show the seller's current tax bill, which may be lower than what a new buyer will pay. Buyers should ask how and when reassessments occur locally and whether exemptions or caps apply to new owners. Many homeowners pay property taxes through an escrow account included in their monthly mortgage payment. If taxes rise, the monthly payment may increase as well.

Budgeting for the Long Term

Property taxes are not a one-time expense, and they rarely stay static. Over time, tax rates can change, assessments can increase and voters may approve new local levies. Factor in potential increases when planning a long-term housing budget.

First-time buyers, in particular, benefit from setting aside room in

their budget for gradual tax increases. Reviewing past assessment trends in the area can provide helpful context.

Some homeowners may qualify for exemptions or reductions based on factors such as primary residence status, age, disability or veteran eligibility. Research what programs exist locally and when you need to file applications.

A clear understanding of property taxes allows buyers to look beyond the purchase price and focus on true affordability. By asking the right questions early, buyers can plan more confidently and enjoy homeownership with fewer financial surprises down the road.

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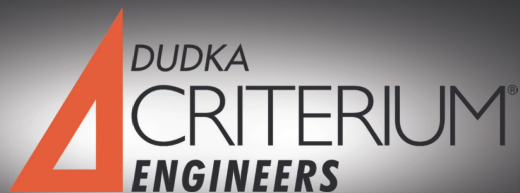
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