

REAL ESTATE

Buyers' Guide



Avoid Common Mistakes

Love at first sight isn't only found in romantic comedies. It can happen in real estate too — and with unfortunate results.

Snap decisions when making large financial commitments can have significant repercussions down the road. Before signing a mortgage, take a moment to look beyond the appealing architecture, attractive layout or manicured lawn. Here's how to avoid a misstep that could take years to fix:

DO YOUR RESEARCH

Make sure that the home you consider is not overvalued based on the immediate area. If your potential purchase stands out in an otherwise ordinary neighborhood, you might end up paying too much. Beyond the initial expense, overpaying can keep homeowners from reaping the most potential equity after doing renovations or expansions. Try looking for smaller houses in your preferred part of town. Just

remember that prices might be higher simply because so many people are moving to more sought-after areas. Factor in regular costs for shopping, dining and entertainment too, since they can be higher in some parts of town.

LOCATION, LOCATION, LOCATION

The old saying "Location, location, location" is repeated often for a very good reason. But it's important to consider the issues associated with your new address, whether that means the walkable city center or a spacious property in the suburbs. Sure, buyers can get much larger homes and yards for the investment if they're willing to move further out, but there are specific difficulties tied to suburban living — not least of which is the longer commute. Study

the main thoroughfares and check bus or train schedules to find out more. Living in town might mean dealing with common urban issues like noise and traffic.

BEFORE YOU SIGN

Meet with an experienced and trusted lender to learn more about mortgage options tailored to different buying situations. For example, adjustable-rate mortgages are ideal for those who expect to relocate soon. They may be recommended to first-time buyers or those working on short-term contracts. Just be aware that these loans are affected by market fluctuations, and that can lead to higher payments if interest rates change. On the other hand, fixed-rate mortgages offer long-term stability for those intending to stay put.



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Credit Problems?

You may not pay close attention to your credit score — but it can have a big effect when you buy a home.

You could end up paying a lot more for your home based on your credit rating. Generally, higher credit scores lead to reduced interest rates, and that helps you save money across the life of the mortgage. If you plan to buy a property, begin working on your credit well in advance.

VERIFYING YOUR REPORT

Begin by checking your credit with one of the three main reporting agencies: Equifax, Experian or TransUnion. You can request one complimentary report every year from each agency, and access to these reports is available weekly at [AnnualCreditReport.com](https://www.annualcreditreport.com). Enrolling in an online service with a credit bureau can notify you of any changes to your credit, often at no cost. Some banks and credit card firms may offer regular access to your scores. Keep a close eye on this score, since it'll be reviewed by lenders when determining your interest rate. A higher score may open loan options that include lower down payment requirements.

BOOSTING YOUR SCORE

If your credit has become a barrier to getting favorable loan terms, there are measures you can take to boost your score before buying a home.

One recommended approach involves opening a low-interest credit card account to make some everyday purchases. Paying off the card in its entirety each month can raise your score. On the other hand, carrying a balance — or, worse, missing payments — can negatively affect your credit. By practicing responsible spending and making timely payments, you can greatly improve your mortgage prospects.

If your score doesn't begin to improve, reach out to your credit card provider and confirm that they're reporting your activities to the three major credit bureaus.

PRE-QUALIFICATION

Managing your finances can feel overwhelming. If you're having trouble, consider pre-qualifying for a loan. This process will clarify which homes you can afford, while helping you avoid accruing excessive debt after a bad buy. The pre-qualification document from your lender outlines your borrowing limit. You'll have more confidence in your buying choices based on a detailed payment plan and a confirmed interest rate. Sharing a pre-qualification letter can boost your bargaining power with sellers, since it underscores your intent to buy.



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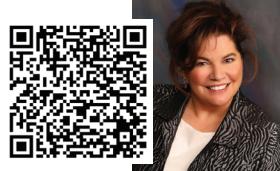


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Get It Inspected First

Getting a home inspection is an essential element of the process, offering protection for those on either side of the transaction. Inspectors are trained and impartial experts who can help identify any issues, suggest necessary repairs and even provide guidance on maintenance that will help prevent future problems. Typically, the inspection takes place early enough before closing that any needed repairs can be negotiated. In the worst-case scenarios, an inspection might turn up a serious problem even the homeowner was unaware existed. If the issue is serious enough, it could even impact the potential sale.

FINDING A HOME INSPECTOR

Home inspections are not subject to federal oversight in the U.S., but many individual states enforce their own regulations. Potential contractors can hold credentials from organizations like the American Society of Home Inspectors and might include professionals such

Don't let what's out of sight become out of mind as a homebuyer.

as structural engineers or residential architects. Your real estate agent can usually provide a list of inspectors they commonly recommend; you can also reach out to friends and family for suggestions. Check out reviews from the Better Business Bureau and similar agencies. If the prospective property has unique features such as a pool, confirm that they have the qualifications to assess those areas.

DURING THE INSPECTION

A home inspection can take between two to five hours, depending on the property's size

and characteristics. Home buyers are usually present during the process to ask questions, often accompanied by your real estate agent. The process typically includes a thorough evaluation of the property's structural integrity and mechanical systems, such as the electrical systems, plumbing, HVAC, foundation and the roof. They'll also check out appliances, exterior walls, downspouts, gutters, attics and the basement.

AFTER THE INSPECTOR LEAVES

Following the inspection, you will receive a detailed written report. Items needing urgent attention may be addressed before closing. Certain lenders may also ask for additional specialized inspections, such as those for termites, pools and spas or radon levels. In some cases, a single inspector can handle all these tasks but you may have to arrange separate evaluations. If you move forward with the purchase, keep the inspection report for future reference. It will include valuable information when making upgrades or repairs.

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Before Taking Pictures

Prospective homeowners are going to preview any property on the internet before they buy.

That's why your online listing needs a series of attractive images to show off the home's best features. Consider hiring a professional real estate photographer, particularly if you want to sell quickly. Statistics show that property listings featuring high-quality online photographs sell more than 30 percent faster than those with average or poor-quality images.

Pro-shot images give potential buyers an early sense of how they could fit into the space. Once you've settled on a photographer, schedule a date far enough in the future that there's time to spruce things up. It's time to get everything ready for the spotlight.

THOROUGH CLEANING

It may seem obvious, but begin by making sure every area is spotless. Pay attention to every room, cleaning surfaces and floors.

Make sure the beds are made and put away any loose shoes, toys, jackets and pet accessories. Don't overlook spots you assume might be out of sight, as photographers might rearrange furniture and other belongings to more effectively showcase your property. If you want to help buyers envision themselves in the home, take down personal

pictures and sentimental items.

Neutral colors and decorations will attract a broader audience of potential buyers. If needed, organize care for pets and children. Turn off electronic devices like TVs and computer screens. Fresh flowers and plants can add vibrancy. Also, switch off ceiling fans to ensure photos appear clean and clear.

ADJUST THE LIGHTING

Open curtains and blinds to let the sunshine in. Turn on every light fixture available, including lamps and those in ceiling fans, under cabinets and around the vanity. If you have a fireplace, consider lighting it or placing candles to create a warm and inviting atmosphere. Schedule the photo session during hours when the lighting appears soft and diffused.

DON'T FORGET OUTSIDE

First impressions count — and that starts outside. If you have a lawn, mow it and then carefully edge the yard and sidewalks. Sweep the driveway and scrub away any stains. Remove all yard debris and weed and trim gardens to make the home's exterior as attractive as possible. Move any vehicles parked in the driveway or street, then declutter garages or carports so potential buyers can more easily view these areas.



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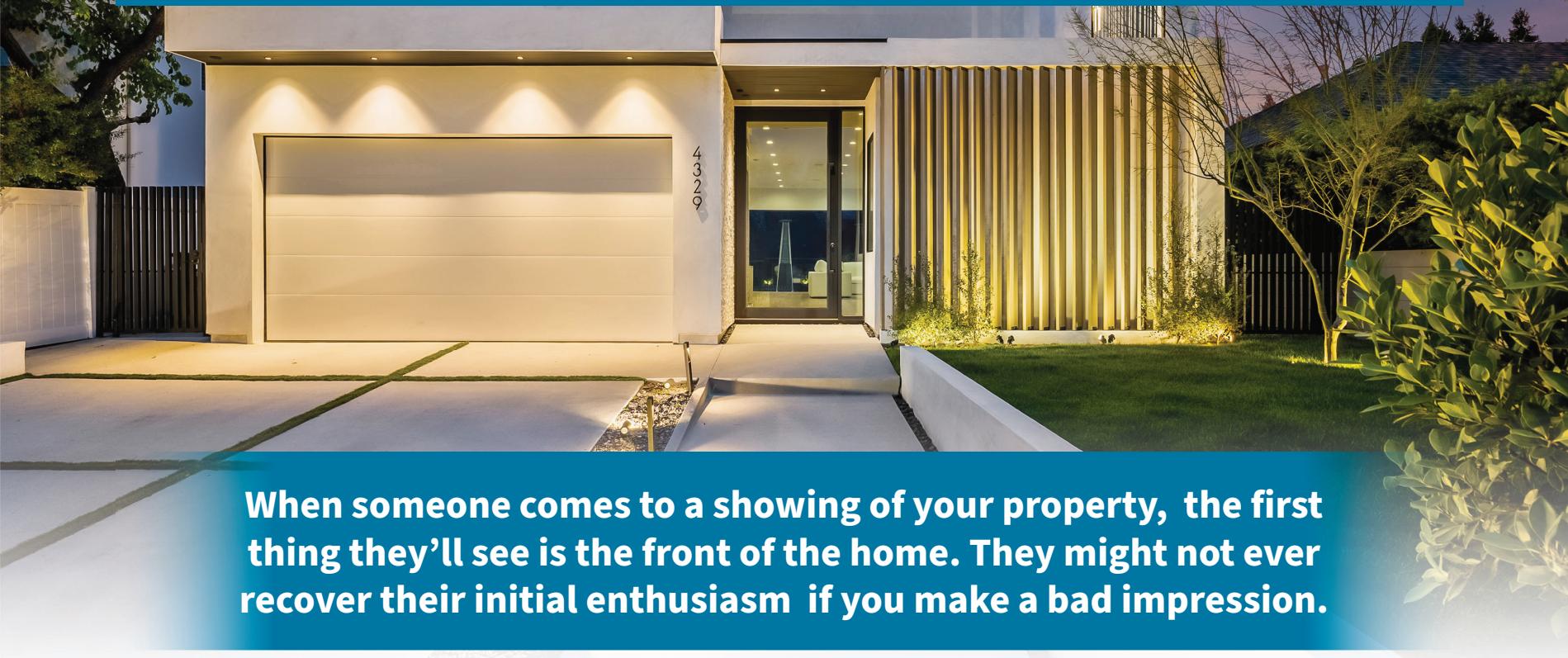
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First Impressions Count



When someone comes to a showing of your property, the first thing they'll see is the front of the home. They might not ever recover their initial enthusiasm if you make a bad impression.

Consider making some minor investments to improve your home's exterior appeal, and it could yield substantial benefits. Here are a few quick or inexpensive projects that can really help maximize your investment:

RENEW AND REFRESH LANDSCAPING

Improve your garden areas by trimming shrubs and tree branches, filling in spaces with easy-care plants and removing weeds. Update mulch and replace any damaged, worn or displaced edging. For an added pop of color, install blooming plants in attractive containers in a range of

heights. Small decorative trees can be a great addition. Consider fast-growing options such as dogwood or Japanese maple.

INSTALL OUTDOOR LIGHTING

Strategically positioned outdoor lighting enhances curb appeal and makes your home safer. Highlighting trees can create a sculptural effect around your landscaping at night, while eliminating potential hazards on walkways and stairs. If you don't want a permanently installed lighting system, solar-powered options are economical and still provide noticeable visual interest.

REPLACE OLD HARDWARE

Sometimes, the smallest details can refresh your home's appearance, like new hardware. Coordinating a set of new door handles, locks, light fixtures, mailboxes and house numbers will create a more cohesive look. Brushed nickel works well with modern designs, while oiled bronze finishes accentuate more traditional homes.

SCRUB AND POLISH

Grab a power washer to clean your home's exterior, along with sidewalks, decks, patios, driveways and any other surfaces that are visible from the street. Just make sure to carefully review the

equipment's safety and usage guidelines, including how to correctly mix cleaning solutions. If you don't own one, power washers are often available for rent at home improvement stores.

INSTALL WINDOW BOXES

Feeling handy? Installing simple window boxes can also add new vibrancy and character to your property. Build or buy one based on your home's architectural style, then combine various plants that fit lighting conditions and your local climate. If you're unsure, look to local garden center professionals for suggestions on low-maintenance plants that are recommended in your area.

Dealing with HOAs

If you've only lived in single-family homes, you might be unfamiliar with homeowners associations.

They're meant to protect the interests of residents in condo, townhome and planned communities. They collect regular fees to provide for maintenance and some insurance coverage. HOAs maintain special amenities like pools or tennis courts that boost property values. They can act as mediators in disputes between neighbors.

Those new to HOAs need to be aware that they typically establish rules that everyone is expected to follow, including rules meant to maintain a consistent appearance throughout the neighborhood. That's why it's important to thoroughly review all HOA regulations, fees and amenities before purchasing a property.

EXPECT ADDITIONAL COSTS

Becoming a member of a homeowners association means paying a recurring monthly or annual fee that goes above and beyond your mortgage costs, as well as accepting certain rules, terms and conditions. Your fees can differ greatly based on various factors, including the square footage of your home. Amenities like pools require constant upkeep that can have a significant effect on costs. The size of the community can influence HOA dues. Fees per household tend to decrease when divided among a larger number of residents.

MANAGEMENT STRUCTURE

Older, more established communities tend to have self-run homeowners associations with an elected board and resident-run meetings. Board members are usually volunteers who reside in the community. Duties typically involve directing collected dues toward services defined in the HOA's charter. They'll adjust fees based on living cost changes or unforeseen expenses, like the need for a new roof after a storm. In some neighborhoods, especially newer developments, external management firms may oversee these boards.

WHAT TO ASK

Before you buy an HOA-managed property, ask about previous one-time or non-annual charges. These extra fees are commonly referred to as "special assessments," and tend to highlight maintenance concerns or issues related to the board's budget management. HOA regulations will outline what is allowed and what is prohibited in your prospective neighborhood. If you have a furry friend, ask whether the HOA restricts pet ownership. Others may enforce age-related residency criteria. If you're considering a gated community, ask about the visitor's policy. They provide an extra layer of security but may restrict accessibility.



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