

REAL ESTATE

Buyers' Guide



Hiring a Professional

© ADOBE STOCK



There's plenty of DIY-ing to be done in homeownership, but there's definitely still a time and place for a professional. Here's what to do when it's time to put down YouTube and hire a contractor.

Getting Estimates

Start by listing contractors in your area. You can ask friends and family, ask stores in your area who they recommend, or look at listings in the newspaper or online. Once you've got a list, get estimates for at least three. When looking at estimates, compare materials and costs, work methods and timelines. Take a close look at any estimates that are too high or too low.

Hire Local

Be cautious about hiring out-of-town contractors, especially after a natural disaster or other event. Local contractors will be easier to contact if there are problems down the road and they're more likely to be familiar with building codes and permitting in your area. Make sure

any contractor you consider is licensed by the appropriate agencies for your area and carry appropriate insurance. Get a local, physical address and phone number when you get the estimates.

Check References

Ask for, and check, references. Make sure the references have had the same type of work you're considering and look for references that span a period of time. Inquire about the contractor's work and their conduct on the job. Were they professional on site? How did their employees behave? How has the work held up? Did they have to return for any reason?

Get Everything in Writing

Before work starts, have a contract in place,

including what is expected of both sides. Consider having a lawyer review the contract before you sign it and make sure it includes a detailed description of work to be completed, including prices; a payment schedule; estimated start and completion dates; any guarantees, who is responsible and how long it's valid; and signatures from both parties.

Don't accept any contract with blank sections and make any changes to the contract in writing.

Anticipate Delays

Even the most thorough contractors may have delays. Conditions such as material shortages or weather can cause the project to take longer than anticipated. Be realistic and have a plan in place for adjusting your deadlines.

REAL ESTATE

Buyers' Guide

Publisher
Ed Coats

Executive Editor
Steven Pappas

Sales Manager
Tim Duguay

Creative Services Manager
Keri Franzoni

Customer Service Manager
Melody Hudson

RUTLAND HERALD

77 Grove Street, Suite 102, Rutland, VT
www.rutlandherald.com • 800-244-2131

PUBLICATION: ©2025 BRUNSWICK PUBLISHING INC.
ALL RIGHTS RESERVED

Real Estate Buyers' Guide July 2025. Reproduction in whole or in part without prior written permission is strictly prohibited. Opinions expressed in the publication are those of the authors and do not necessarily represent those of the management of the publication.

Reach our readers.
Advertise in the next issue
of one of these publications.

REAL ESTATE
Buyers' Guide

Explore
Magazine

BOOMERS

Rutland
Reader.

Call 802-747-6121 and
ask for Tim or Peter.

Rutland Herald | 77 Grove St., Rutland, VT

Warm Weather Maintenance

Warmer weather brings a new list of chores for homeowners looking to keep their homes shipshape. Here are some chores to consider tackling while the mercury is higher.

Inside

- Once winter's chill is gone, switch ceiling fan blades to counterclockwise to cool the space more efficiently. When the weather turns colder again, switch them back to clockwise, creating an updraft to circulate warm air around the room. While you're up there, tighten wobbly blades and dust the whole fan well.

- Speaking of dust, refrigerator coils collect it and, over time, will keep your fridge from running well and efficiently. Take the time now to pull the fridge away from the wall and clean out dust and pet hair.

- Wash windows and check screens for tears and holes. Warmer weather can mean open windows and definitely means more insects. Keep them out by patching screens in a timely manner. Clean the tracks of the windows and on any patio doors to help them open and close easier.

Outside

Clean your outside air conditioner unit by spraying it down with a garden hose. Remove any plants and weeds nearby and make sure the fans and other parts are in good repair.

Wash the siding outside your home and pressure wash sidewalks, porches and driveways. Soft wash fences and decks and, while you're doing so, look for signs of bugs. Call a professional to eradicate any pests

before they damage your home.

Trim bushes and shrubs, weed gardens and remove dead or unhealthy plants. Add fresh mulch and trim trees to keep limbs from falling on your home. Look for signs of decay and, if needed, call a tree care professional to help with cutting large or high limbs.

Check gutters and downspouts, clean them out and make sure water drains away from the house. Check the roof from all sides for missing, cracked or curled shingles.

Clean the dryer vent to remove built-up lint. This helps your dryer work more efficiently and may prevent a house fire.

Look for cracks and holes in driveways and sidewalks. Remove weeds and repair any small cracks or holes to prevent accidental falls. er, similar homes that were not staged.

Technology

Nowadays, some staging may be done just for pictures using artificial intelligence (AI). AI tools take photos of the property and add virtual furniture and accessories to make online pictures more appealing to buyers. This may be a more cost-effective way to stage a property to entice buyers without having to shell out for the real deal. AI tools have advanced and are often now indistinguishable from real staged properties in photos.

© ADOBE STOCK

What **S** is Staging?



When you list your house for sale, your real estate agent may recommend staging to show your home in its best light.

This is even more true if you must move out before a home is under contract. Homes generally show better furnished than empty.

How a Home is Staged

Homes are staged by decluttering, cleaning, arranging furniture and adding or subtracting (or both) decor to help buyers visualize themselves in the space. This is often done by a staging company, professionals who may have a warehouse full of furniture and other accessories to pull from. They often use softer, neutral palettes to broaden a home's appeal and to emphasize the best aspects of a home.

Staging companies may require a minimum contract of, say, three months, even if the home sells

more quickly. But bear in mind an empty home is already accruing costs in utility bills and other expenses, so depending on your market, staging may be a good deal.

Who Pays for Staging

That depends on your agent and market. Some agents pay for staging out of their own pocket so that homes sell more quickly. Sellers may also opt to pick up the bill, particularly if they will be moving before the home is under contract. According to Curbio, the average cost to stage a real estate listing is \$2,000 or more, and almost a quarter of agents say they've paid for staging themselves. Sellers or agents may incur furniture and decor rental costs, which can range from \$500-\$600 per month.

It could pay off. The National Association of Realtors say 20% of buyers' agents report that staging a home increased the dollar value offered for a property between 1-5% compared to other, similar homes that were not staged.

Technology

Nowadays, some staging may be done just for pictures using artificial intelligence (AI). AI tools take photos of the property and add virtual furniture and accessories to make online pictures more appealing to buyers. This may be a more cost-effective way to stage a property to entice buyers without having to shell out for the real deal. AI tools have advanced and are often now indistinguishable from real staged properties in photos



Four Seasons

Sotheby's INTERNATIONAL REALTY

Work with *the leaders* in Rutland County Real estate.

*Trendgraphix Data - Full Year 2024 / Rutland County - All Price Points



Laurie Mccier-Brochu
802.417.3614



Susan Bishop
802.417.3607



Sandi Reiber
802.417.3609



Freddie Ann Bohlig
802.417.3608



Merisa Sherman
802.345.0487



Karen Heath
802.417.3613



Lisa Bora Hughes
802.417.3616



Christic Garofano
802.345.9644



Wendy Pallotta Heald
802.417.3186



Kerry Dismuke
802.746.4203



Leona Minard
802.417.3615



Maryann Mandia
845.527.9582



Leo Pond
802.779.1147



Derek Coombs
802.377.6797

116 WEST STREET | RUTLAND | 802.774.7007 • 905 KILLINGTON ROAD | KILLINGTON | 802.746.4203

FourSeasonsSIR.com

Each Office is Independently Owned and Operated.

Are You Ready To...

Purchase a Home?

Begin a Renovation ?

Expand With an Addition?

Contact Kerry and put your financing strategy in place.

Kerry Mazzariello

Vice President Mortgage Origination
NMLS #216188

kmazzariello@bennbank.com

802.445.7990

Rutland Office: 143 Woodstock Avenue



Come partner with The Bank of Bennington at 143 Woodstock Avenue and be *Finance Ready!*

Rutland
802-774-5085

Manchester
802-362-4760

Bennington
802-442-1640

Arlington
802-375-2319

TheBankofBennington.com



The Bank of Bennington™

*Your Money Stays Here, Works Here,
and that Makes a Difference.™*



Preparing for Professional Photos

© ADOBE STOCK



If you're looking to sell your property quickly, professional real estate photography can help.

Redfin says properties with high-quality photos sell 32% faster than properties with standard and low-quality photos and spend less time on the market.

Professional real estate photographers can help potential buyers better visualize themselves in the space, making your home more desirable. Here's how to prepare for professional real estate photography in your home.

Declutter and Clean Up

It can seem like common sense, but make sure to clean everything, everywhere. This means all surfaces, floors, bathrooms, kitchens and more. Even clean places you think may be hidden, as photographers may move furniture and other items to show your home in the best light.

To help buyers visualize themselves in the space,

remove personal photographs and sentimental items. Leave neutral items and decor to appeal to a wide range of potential buyers. Use fresh flowers and plants to brighten the space.

Make beds and arrange towels and curtains in a way that's inviting and appealing. Store loose shoes, jackets, toys, pet items where they can't be seen. Arrange for pet and child care and turn off any electronic devices such as televisions and computer monitors. Turn off ceiling fans to ensure crisp, clean photos and put portable fans away.

Use Lighting to Your Advantage

Turn on all the lights. All of them,

including ceiling fan lights, lamps, undercabinet lighting and vanity lighting. Open curtains and blinds to let natural light pour in. If you have a fireplace, consider lighting it or using candles to add a warm, cozy ambiance. Try to schedule the shoot at a time of day when the lighting is soft and diffuse inside.

Outside the Home

Mow the lawn, taking care to edge the yard and sidewalks. Clear the driveway and remove any spots or dirt. Remove any debris, weed gardens and make the exterior of the home as presentable as you can.

Ensure cars and vehicles are moved from the driveway or street and garages or carports are free of clutter so potential buyers can see the space.



How Interest Rates Affect Loans

Interest rates are charged on top of the principal for the use of the money. It's determined by the Federal Reserve's prime rate and each bank determines the range of annual percentage rates they offer. The Fed tends to raise rates when inflation is higher, and this increases the cost of debt.

Mortgage Loans

Mortgage loans come in fixed- and adjustable-rate loan packages, or there may be some hybrid combinations.

Fixed-rate mortgages have the same interest rate for the life of the loan, even if a buyer may be planning to stay in the home for less than the life of the loan. In fact, most buyers don't stay in the home for 30 years, opting instead to move or refinance their mortgages. The National Association of Realtors says the average length of living in a home

was 15 years, which is up from 6.5 years in 2013.

Adjustable-rate mortgages (ARMs) are loans where the rate changes on a schedule determined by the

.....
When potential buyers look at purchasing a home, one of the first things they do is to get pre-qualified for a mortgage, arrange for down payments and figure out how much home they can afford.
.....

mortgage terms. It could be every six months, yearly or even monthly. The interest rate is an index value plus a margin and rounded to an eighth of a percentage point. The index value

is variable and the margin is fixed for the life of the mortgage.

Buyers looking to use an ARM should be aware the monthly cost of their payments can increase if interest rates increase. They should make sure they can cover the full range of their possible payments.

Rates and the Housing Market

When interest rates are higher or increasing, borrowing becomes more expensive, which can slow down buying and result in a drop in home prices. When interest rates drop, the cost of buying a home drops and demand rises, taking home prices up with it.

Lenders, when determining what interest rates to charge, consider the state of the economy and government monetary policy. They also consider credit history, income and the type and size of the loan.



Hiring a Home Inspector

A home inspection is a critical part of the home buying process that can protect both the buyer and the seller in a transaction.

The inspector is an independent professional specially trained to find problems, advise of needed repairs and provide preventive maintenance advice. An inspection usually happens just before the closing process.

Finding a Home Inspector

While home inspections aren't federally regulated in the U.S., many states have rules and regulations for home inspectors. They may be a residential architect or structural engineer, and can be credentialed from professional associations such as the American Society of Home Inspectors.

Your real estate agent may have a list of inspectors they usually work with, or you can ask friends for recommendations. Check reviews from the Better Business Bureau and other organizations. If the property has any special features, such as a pool, make sure the inspector is qualified to inspect those features. Other questions to ask are their relevant experience and length of time in business, as well as any insurance and certifications the company carries.

What Happens During the Inspection

Depending on the size of the property and its features, a home inspection can last anywhere from two to five hours. As the home buyer, you should be present during the inspection and able to ask questions during the process. Your real estate agent may be present and can answer questions and resolve issues as they arise.

A home inspection usually involves a visual check of a property's structural and mechanical systems, including the roof, foundation, plumbing, electrical systems and HVAC. An inspector may check exterior walls, gutters and downspouts, appliances, attics and basements and more.

After the inspection is complete, ask when you'll receive the complete, written home inspection report. Have your own list of items that need correction. Keep the inspection report, even if you don't heed the advice in it, as it may contain information that will help serve as a reference in the future.

Added Services

Some lenders may require other inspections, such as termite inspections, radon testing or pool and spa inspections.

You can opt for a single inspector who offers all those services or separate testing. Ask your real estate professional for more advice on what is needed in your area.



WE KNOW BUILDINGS AND WE KNOW WHAT YOUR HOME MEANS TO YOU

802-747-4535
Info@Criterium-L-D.com

OUR SERVICES:
Building Inspections
Residential Homes
Commercial Buildings
Pre-Purchase & Pre-Listing
Structural Diagnosis
HUD/FHA Foundation



www.Criterium-L-D.com



Professional Building Inspections Since 1988 - 230 N Main St, Ste 4, Rutland, VT 05701

\$0 DOWN ✓
\$0 ORIGATION FEE ✓
NO PMI¹ ✓



THINK YOUR DREAM HOME WILL ONLY EVER BE A DREAM?

Think again.

Heritage Family Credit Union's new mortgage program for first-time homebuyers² has everything you need to make your dream a reality, with our team of local lenders guiding you every step of the way and a special 7.25% APR³ 30-year fixed rate.



TALK TO YOUR LOCAL LENDER TODAY!

¹PMI = Private Mortgage Insurance ²\$350,000 max loan amount for first time homebuyers or those who have not had a property deeded within the last three years. Applications are subject to underwriting. Underwriting and document preparation fees apply. Terms and conditions subject to change without notice. Certain restrictions apply. Contact a mortgage loan officer at 888.252.8932 for full program details. ³APR = Annual Percentage Rate



YOUR COMMUNITY...YOUR CREDIT UNION
WWW.HFCUVT.COM | 888.252.8932

Federally insured by NCUA.

Support local news
GET YOUR DIGITAL SUBSCRIPTION TODAY

ASK ABOUT THE NEW CUSTOMER DISCOUNT!*



CALL
802-747-6121

VISIT

www.rutlandherald.com/subscribe

EMAIL

customerservices@rutlandherald.com

RUTLAND HERALD

77 Grove Street, Suite 102, Rutland
www.rutlandherald.com

* Limited time offer for new customers only — have not subscribed in the last 60 days. At the end of the introductory period, service will continue at our regular rate. Visit website for details.

Buying with a VA Loan

If you're a veteran or eligible surviving spouse, in recognition of your service or your family's, the Veterans Administration (VA) offers home loan programs to help buy, build, repair, retain or adapt a home.



The main benefits of a VA loan are that no down payment is required, low-interest rates, limited closing costs and no need for private mortgage insurance (PMI).

There are no loan limits if the qualifying servicemember or spouse has a full home loan benefit or full entitlement. First-time homebuyers or homebuyers who have paid off a previous VA-backed loan can use their benefit again without the need of a down payment. Homebuyers can use VA benefits on another home, so long as they understand VA rules on subsequent purchases and remaining entitlement, the VA says.

While there is no determination of how much you can borrow from the VA, the agency does require homebuyers to have enough income remaining after paying the mortgage and other

financial obligations. Homebuyers must live in the home and be:

- An active-duty servicemember that has served at least 90 continuous days, including Active Guard Reserve members activated under Title 10 U.S.C.
- A veteran. If the veteran left active duty between Aug. 2, 1990, and the present, they must have served 24 continuous months or at least 90 days for which they were called or ordered to active duty for at least 90 days if discharged for a hardship, reduction in force or for the convenience of the government, or less than 90 days if discharged for a service-connected disability.
- An eligible spouse of a veteran if they are eligible for or in receipt of a qualifying Dependency and Indemnity Compensation benefit award and are the unremarried surviving

spouse of a veteran who died in service or from a service-related disability; an unremarried surviving spouse of a totally disabled veteran whose disability may not have been the cause of death; the surviving spouse who remarries on or after Dec. 16, 2003, after reaching 57 years old; or the spouse of a living service member missing in action or a prisoner of war for more than 90 days, for as long as the service member is in that status.

The VA also advises homebuyers to include an escape clause in your offer to purchase a home. That clause allows the VA-qualified homebuyer to not incur any penalty by forfeiture of earnest money if the contract must be voided because the purchase price exceeds the reasonable value of property established by the VA. The lender is responsible for ensuring the clause is in the contract prior to closing, or the VA may not guarantee the loan.

Mortgages with more homebuying power

CONTACT DAVID TO APPLY TODAY

David Carrabino

Mortgage Loan Consultant
NMLS ID: 388193

802-282-8367
286 Route 7 South
Rutland, VT 05701
cbna.com

 Community Bank



 Equal Housing Lender | Member FDIC



JOIN THE WILLIAM BURNS INSURANCE FAMILY

**WOODS
INSURANCE AGENCY**

EST. 1956
65 MAIN STREET
FAIR HAVEN, VT
802-265-3640

**MARBLE VALLEY
AGENCY**

EST. 2005
455 WEST STREET
RUTLAND, VT
802-775-4477

**WEHSE & KINNEY
INSURANCE**

EST. 2023
455 WEST STREET
RUTLAND, VT
802-775-4343

**SHAFTSBURY
INSURANCE AGENCY**

EST. 1975
102 NORTHSIDE DRIVE
BENNINGTON, VT
802-447-3366

ROSS INSURANCE AGENCY

EST. 1941
455 WEST STREET • RUTLAND, VT • 802-775-4477

**BURNS
INSURANCE AGENCY**

EST. 1972
1090 RTE 30
DORSET, VT
802-362-2442

**WILLIAM BURNS
INSURANCE**

EST. 2000
42 VT RTE 30
BONDVILLE, VT
802-297-3944

**CUTTS
INSURANCE AGENCY**

EST. 2023
91 WESTERN AVE.
BRATTLEBORO, VT 05301
802-362-7508

**PUTNAM
INSURANCE AGENCY**

EST. 1875
91 WESTERN AVENUE
BRATTLEBORO, VT
802-254-4414



Member owned.
Member committed.

representing

Co-operative Insurance Company • Concord Group Insurance • Union Mutual • Liberty Mutual • Safeco
Merchants • AmTrust • Foremost • AIM • The Hartford • Progressive • Dairyland • Farmers • Vermont Mutual

Home-
Auto
Farm &
Business



Everyone deserves a path to owning a home.

Find yours at eastrise.com/homebuying



Federally insured by NCUA.
NMLS #446767



East Rise
CREDIT UNION