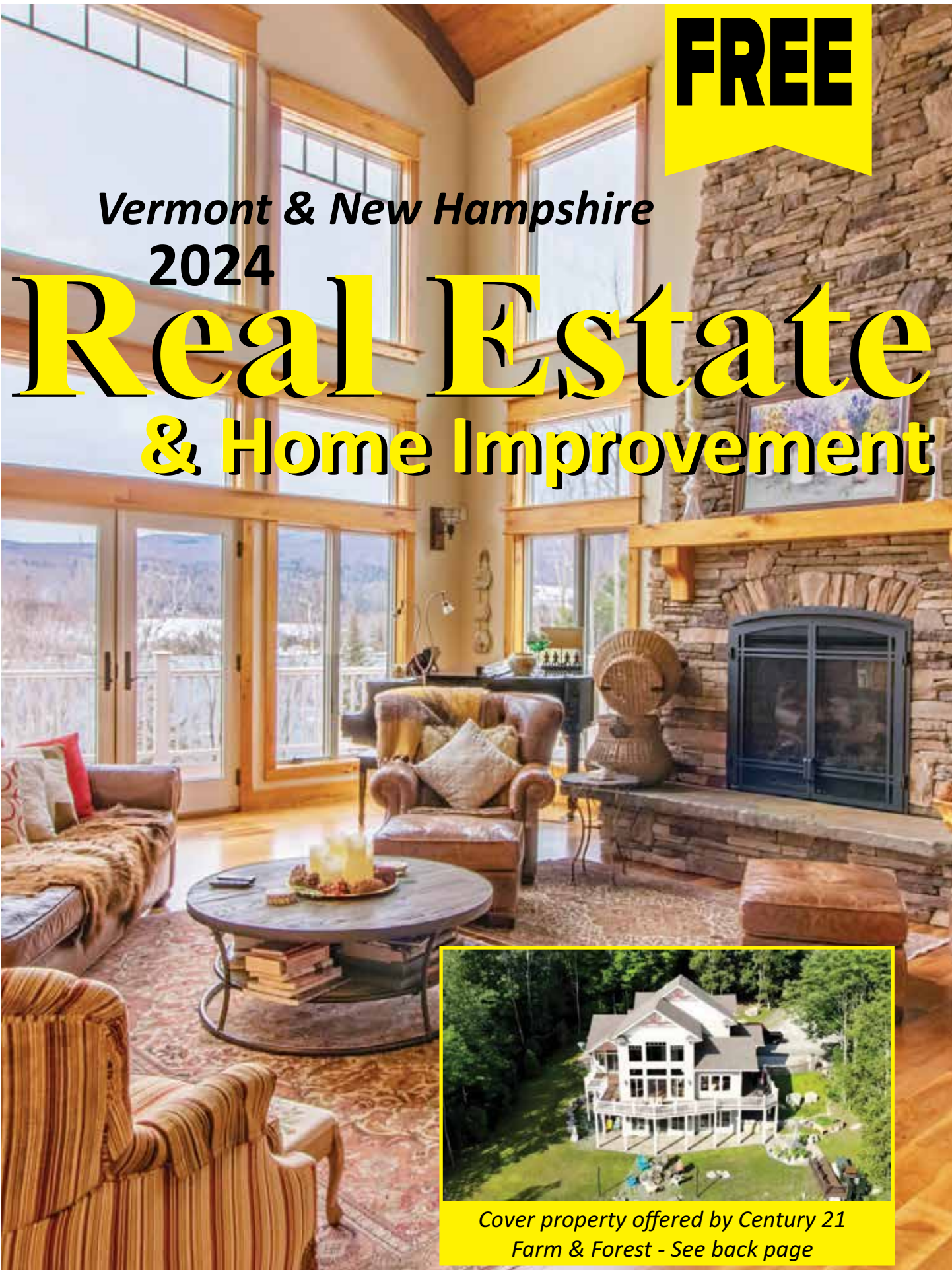


FREE

Vermont & New Hampshire
2024

Real Estate **& Home Improvement**



*Cover property offered by Century 21
Farm & Forest - See back page*

WOODSVILLE
Guaranty
 SAVINGS
Bank



Local people. Local decisions.
 Local bank.



Kirstie Iadonisi
 Residential Loan Originator
 NMLS #2483898

Todd Aldrich
 Residential Loan Officer
 NMLS #493657


Ann Dow
 VP/Residential Loan Officer
 NMLS #503934

Terry Daniels
 AVP/Residential Loan Officer
 NMLS #493674

Whether you're a first-time home buyer or you're making improvements to your current home, Woodsville Guaranty Savings Bank is here to help. From pre-qualification through closing, our lenders have the experience and know-how to help you reach your goal, and our local decision-making means you'll be decorating in no time.

Call or visit us to get started today.

Woodsville | Piermont | Lisbon | Littleton | Lancaster
 Plymouth | Franconia | Hanover (LPO)

thegarantybank.com | Toll Free: 800-564-2735 | Just like you 

Cyan
 Magenta
 Yellow
 Black

Spring HOME

INSIDE



ADVERTISING DESIGN
 Jeana Desilets
 Mike Gonyaw
 Andrew McGregor

ADVERTISING SALES
 Julie Poutre,
 Lillian Jenks
 Mike Gonyaw

COVER DESIGN
 Mike Gonyaw

PUBLISHER
 Todd M. Smith

A PUBLICATION OF THE CALEDONIAN-RECORD PUBLISHING COMPANY, INC.
 190 Federal Street, P.O. Box 8, St. Johnsbury, VT 05819
© Caledonian-Record Publishing Company, Inc. May 2022.

CONTACT US

Advertising: adv@caledonian-record.com
 News: news@caledonian-record.com
 Phone: 802-748-8121
 Web: www.caledonianrecord.com

How to find the right real estate agent 8
 Buying a home in a low inventory market 10
 Tips for first-time home buyers 11
 Factors making current real estate market unique 12
 Renovations that help sell homes 13
 How sellers can get top dollar for their homes 14
 The basics of home inspections 15
 What buyers can do to get the best mortgage rate 16
 What to know about mortgage preapproval 17
 The basics of flipping homes 18
 How to determine how much house you need 21
 Renting vs. buying: Know the pros and cons 22
 Guide to becoming a landlord 23
 Relaxation-themed bathroom remodel 26
 Affordable real estate markets in the U.S. & Canada 28
 Five luxury features buyers desire 29
 How empty nesters can repurpose bedrooms 30
 Choosing the best decking material 31
 What to know about reseeding or replanting your lawn 32
 Factors when mulling a garage renovation 34



Passumpsic Bank is here to help you uncover new homeownership opportunities and help with all your financing needs.

You have options. Whether you're **buying a home** or **refinancing**, we offer a variety of mortgage products and programs — and will be here to guide you every step of the way.

To contact a Universal Banker please give us a call at **800-370-3196** or visit passumpsicbank.com/mortgages-loans/mortgages to learn more.



11 Locations in the Northeast Kingdom of VT, Central VT and Northern NH
www.passumpsicbank.com | Member FDIC. Equal Housing Lender.



Peacham Village, Vermont

Set against a backdrop of captivating landscaping, this home beckons with a magnetic allure, inviting you to explore its meticulously curated interior spaces. With an unwavering commitment to preserving the cherished antiquity of this historic gem, each room within radiates with an exquisite blend of timeless touches & modern comforts. Not only is there impeccable design but also has a host of appreciable enhancements, including a new concrete basement with radiant heat, new boiler, new roof, & more. Situated in the heart of Peacham, a town steeped in community & history, this home stands as a testament to the enduring beauty of the past and the seamless integration of modern luxury. It's not just a house; it's a living legacy—a haven where history & elegance converge in perfect harmony. MLS# 4989709



TIM SCOTT
REAL ESTATE

TIMSCOTTREALESTATE.COM

802.748.8000 - broker@tsrvt.com

725 Railroad Street
St. Johnsbury, VT

Cyan
Magenta
Yellow
Black



Cyan Magenta Yellow Black

MORTGAGE SERVICES

In life, there may be unexpected bumps in the road. Work with a local bank that can move quickly and make the process smooth.

UnionBank
VERMONT | NEW HAMPSHIRE

800.753.4343
GO.UBLOCAL.COM/MORTGAGE
Member FDIC  Equal Housing Lender

MORTGAGES | CONSTRUCTIONS LOANS | RENOVATION LOANS | HELOC LOANS | LAND LOANS

Poulin | WINDOWS & DOORS

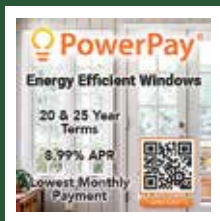
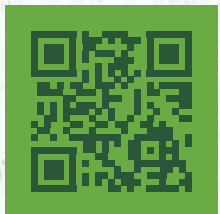


Cyan
Magenta
Yellow
Black

WE ARE PROUDLY INSTALLING:



Scan Here
to Book Now.
Or Call Us Today:
802.635.5001



Project Financing

We can help your project's budget with our competitive loan rates through our energy efficient partner PowerPay®.

Visit GetPowerPay.com/financing or scan the code here to find out more.

Visit Us Online:

Poulin.Build
See Our Entire Product
Line-up & Offerings

POULIN.BUILD

YOUR TRUSTED
PARTNER
SINCE 1936

the pick & shovel

Hardware, Lumber,
Homecenter & Pet Shop



Vermont's wicked wonderful and not-so-general store!!

One of the most unique shopping experiences in the NEK!



- BUILDING MATERIALS
- FULL HARDWARE STORE
- GRILLS
- SUGARING SUPPLIES
- PET SHOP ● TOYS ● CLOTHING
- SPORTING GOODS
- TIM & DOUG'S ICE CREAM
- LARGE APPLIANCES
Maytag, Whirlpool, Amana, GE, Unique Off Grid
- WASH & SHOP LAUNDROMAT

Home of ...



OPEN FOR THE SEASON!

FREE

POOL WATER TESTING



FULL LINE OF HTH AND BAQUACIL CHEMICALS.



PET SHOP

So Big They Call Us The

NEWPORT ZOO!



CHECK OUT OUR FULL FLOOR OF FINE PATIO FURNITURE!



AN ENTIRE FLOOR OF CLOTHING, FOOTWEAR & OUTERWEAR FOR THE WHOLE FAMILY



- CARHARTT
- MERRELL
- UNDER ARMOUR
- COLUMBIA
- DICKIES
- TOAD & CO
- ARCTIX
- BLUNDSTONE
- ROYAL ROBBINS
- KEEN
- CHIPPEWA
- SANITA
- TEVA
- TOMS
- BOGS
- BIRKENSTOCK

54 COVENTRY STREET | NEWPORT, VT 05855

802.334.8370 ● thepicknshovel.com ● OPEN EVERYDAY 7AM-8PM

How to find the right real estate agent

Working with a real estate agent can give both buyers and sellers an edge in what continues to be a challenging real estate market. Agents, brokers and Realtors® are professionals who have distinct expertise and knowledge of the process of buying and selling homes. That expertise is evidenced by how many people rely on real estate professionals each year. A 2022 Zillow Group Consumer Housing Trends report found 88 percent of homeowners choose to list their homes with a real estate agent when it comes time to sell. Individuals understand that it can be in their best interests to work with real estate professionals, but they may not know where to look as they seek to work with one. Here are some tips for finding the right match in a real estate professional.

- Know the difference in real estate professionals. Real estate agents are required by the state in which they operate to pass a real estate license exam. Real estate brokers take it a step further and undergo additional training, which could bring additional experience to the table. Realtors® are members of the National Association of Realtors® and beholden to its strict code of ethics. These individuals also may have

undergone additional training that qualifies them to work with certain types of clients, such as seniors.

- Seek referrals. Friends or family members, or even others in the community, can put people in touch with real estate professionals. When asking for referrals, individuals can inquire about certain professionals and how they handled buying and/or selling a home.
- Work with the right type of agent. Generally speaking, real estate agents either work with buyers or sellers in the transaction. Many will do both, but some specialize in buying or selling. Find a professional who either does both or specializes in your position.
- Research an agent’s online presence. Use the internet to see if the agent has a website, a particular philosophy or a specialty. This also may be a place to check online reviews. Don’t be dissuaded by one or two poor reviews. However, if there are many, it may be best to look elsewhere.
- Meet and interview potential agents. Individuals should speak with a couple of real estate professionals to see what they offer. This is a good way to determine if there is a connection there, and whether the agent will get the results needed. A well-prepared agent



will come with data, including “comps” of properties in the area. Professionals typically have information about the current market trends and a portfolio of the homes they have brokered recently.

- Go with gut instincts. If it’s between two people of equal qualification, select the person with whom you have a stronger rapport. This person will be guiding you through a sizable financial transaction, so comfort level is important. Finding the right real estate professional can take some time. But the right professional will guide clients through the often complex and occasionally frustrating process of buying or selling property.

“Let our family help protect your family”

Owners Mike & Jenn Barrett are proud to be a family owned and operated independent insurance agency. We will work to identify your risks, and will recommend the insurance solutions that best fit the needs of your family.



Home | Auto | Farm | Life | Business
Workers Compensation | Flood
Motorcycle | ATV | Snowmobile



229 Portland St, Suite 101, St. Johnsbury, VT 05819
(802) 748-5224 | info@thebarrettagency.com

"Get an online quote for your home and auto!"
www.thebarrettagency.com



Cyan
Magenta
Yellow
Black

Small renovations that make a big difference

Home renovation projects were high on homeowners' priority lists during the early days of the COVID-19 pandemic. Throughout much of 2020, people across the globe were forced to spend much of their time at home as leaders and governments across the globe sought to prevent the spread of COVID-19. More time at home compelled millions of homeowners to invest more in their properties, thus sparking a renovation boom.

By early 2023, the renovation boom that marked the initial days of the pandemic appeared to have burst. In May 2023, the popular home improvement retailer Home Depot reported its sales had fallen by 4.5 percent in the first quarter of the year and that its income had fallen by more than 6 percent from the same period a year earlier. That marked the end of what Home Depot CEO Ted Decker characterized as "a three-year period of unprecedented growth" in the home improvement sector.

Home Depot's decline in sales was attributed

to a number of factors, including a pivot among homeowners from large projects to smaller renovations. Inflation and the looming threat of a recession have led many homeowners to emphasize smaller projects. With that in mind, the following are some small renovations that can have a big impact.

- **Storage addition:** Regardless of where storage is added, be it the kitchen or a home office or a laundry room, extra space to keep items out of view can dramatically alter the look of a home. Unused kitchen walls can be transformed with some inexpensive, easily hung shelves, while some laundry pedestals with storage drawers can help keep washrooms clear of clutter.
- **Polish floors:** Elbow grease might be the biggest expenditure when cleaning hardwood floors. The wood flooring experts at Bona® advise homeowners to polish their floors once every two to four months depending on how much foot traffic the floors get. A fresh polishing can make floors look brand new and ensures dirt and dust are not hanging around

as uninvited houseguests.

- **Paint:** Painting is another inexpensive option for budget-conscious homeowners who want to update their homes. There's no shortage of places in a home, both inside and out, where a fresh coat of paint can make a statement without breaking the bank. Fading paint on bedroom walls and kitchen cabinets can be painted over with a fresh coat of the same color or even something more vibrant. Outside, apply a fresh coat to a wooden deck or paint over brick siding to create a whole new look.
- **Molding:** Crown molding can add a touch of elegance to any room. Rooms can be transformed in a single weekend with the installation of new or replacement crown molding. A simple molding installation is a task many do-it-yourselfers can handle on their own, while homeowners with less DIY experience may benefit from hiring a contractor to create a layered molding look. Homeowners are pivoting away from costly renovations to more budget-conscious projects. Various less expensive undertakings can transform spaces at a fraction of the cost of more extensive renovations.



20 Colors!

Including Forest Green!



C.R. PLASTIC PRODUCTS

we create sustainable outdoor living

286 Waits River RD Bradford, VT 05033
800-222-9316 www.vermontgear.com
Mon-Sat 8:30-5:30, Fridays till 8 PM
Closed Sundays & Major Holidays.



Outdoor, all-weather, 25-year warranty!



New Fire Pits!

Cyan
Magenta
Yellow
Black

GOODRIDGE LUMBER, INC.



White Cedar Log Homes & Log Siding

Rough and Finished White Cedar
Lumber Decking • T+V Groove
Shiplap • Square Edge Perma-Chink
Products for Log Homes

Celebrating 50 Years!

*Quality Lumber
& Service Since 1974*

White cedar from Vermont'
Northeast Kingdom!

From the time cedar logs enter the sawmill yard until they leave as finished products, the Goodridge family are all actively involved in the manufacturing process and look forward to assisting you with your white cedar project.

**PERMA-CHINK
SYSTEMS, INC.**

183 Bailey-Hazen Road East
Albany, Vermont

802-755-6298

Superior Cedar Products & Services
www.goodridgelumber.com



What to know about buying a home in a low inventory market

People who have shopped for homes at any point over the last few years are undoubtedly aware that inventory is low. While low inventory has affected home prices and priced some buyers out of certain markets, the good news is the tide may have started to change as 2023 drew to a close. In fact, a December 2023 report from the National Association of Realtors® indicated home sales rose by nearly 1 percent in November, a month during which single-family home construction also rose by 18 percent compared to October. Each of those figures could prove a harbinger of good things to come for buyers in 2024. But it can still pay dividends for such buyers to prepare themselves to buy in a low inventory real estate market.

- Prepare to offer more than asking price. Data from the NAR indicates nearly one-third of all homes (28 percent) purchased in October 2023 sold for above asking price. When buyers have fewer homes to choose from, the competition for homes on the market increases, and that typically means buyers will offer more than asking price for homes they truly want. It might not be necessary to offer more than asking price on a given home, but it's something buyers in a low inventory market must be ready to do.

- Prepare to find additional money, if necessary. Offering more than asking price can be tricky, particularly if a buyer's offer exceeds the appraised value of the home. The real estate listing service Trulia notes that most lenders will not approve a mortgage for more than the appraised value of a home. Conventional wisdom may indicate it's never a good idea to offer more for a home than it's appraised value, but that scenario has played out with greater frequency in the current low inventory market. Buyers



who feel they need to offer more than the appraised value to get a home will have to come up with the extra funds to make up the difference that their mortgage won't cover.

- Flexibility can be your friend. A low inventory market is a seller's market. Buyers who can be flexible in regard to seller's demands and requests might be getting the keys to a new home faster than those who are not as accommodating. Some sellers may request a quick closing, while others may need extra time in the home until they can move into their own new property. Entering the process with the intention of being flexible can be an advantage for buyers in a low inventory market.

- Patience can prevail. It might seem as though there will never again be ample inventory on the real estate market. However, the increase in single-family home construction and forecasts predicting mortgage rates will drop suggest the real estate market could feature more inventory in the months to come. Buyers concerned about going over-budget or making a hasty decision are urged to remain patient if they cannot find a home that works for them personally and financially.

A low inventory real estate market may not be normal. But savvy buyers can still navigate such a market and find a home they love.

3 tips for first-time home buyers



Real estate has garnered considerable attention since 2020, and for good reason. Though speculators and real estate professionals may point to a number of variables that have affected the market for homes in recent years, the pandemic certainly was among those factors. Real estate prices and mortgage interest rates increased significantly during the pandemic and have remained well above pre-pandemic levels ever since.

The spike in home prices and interest rates has had a significant impact on young home buyers, some of whom feel as though their dream of home ownership may never be realized. And data from the National Association of Realtors indicates the median age of home buyers is now significantly higher than it was two decades ago. In 2023, the median age of buyers was 49, which marked an increase of 10 years compared to the average buyer age 20 years ago. First-time home buyers may face a more challenging real estate market than they would have encountered just a half decade ago. The following three tips can help such buyers successfully navigate the market as they look to purchase their first home.

1. Expect to move quickly. Inventory remains very low, which means buyers are in heated competition for the few homes that are on the market. In late 2023, NAR data indicated the rate of home sales were the lowest they had been in 13 years, so buyers will likely need to move quickly and make an offer if they see a home they like, as chances are the property won't be on the market too long before it's sold. In fact, the NAR noted that homes spent an average of just 23

days on the market in October 2023.

2. Apply for mortgage preapproval. The competitive nature of the market for buyers means it's in their best interests to arrange financing prior to beginning their home search. A mortgage preapproval can be a competitive advantage, as it indicates to sellers that buyers won't be denied a mortgage or lack financing after making an offer. The financial experts at NerdWallet note that buyers will be asked to provide details about their employment, income, debt, and financial accounts when applying for mortgage preapproval. Gather this information and clear up any issues, such as credit disputes or delinquent accounts, prior to applying for preapproval.

3. Set a realistic budget and expect to offer over asking price. A financial planner and/or real estate professional can help first-time buyers determine how much they should be spending on a home. In the current market, buyers should know that they will likely need to pay more than asking price for a home. For example, the NAR reports that 28 percent of homes sold for above list price in October 2023. With that in mind, first-time buyers may do well to look for homes that are under budget in anticipation of offering more than list price after seeing a property.

The real estate market remains competitive for buyers. First-time buyers can utilize three strategies to increase their chances of realizing their dream of home ownership.

OFFICE SPACE FOR LEASE

Emerson Falls Business Park, St. Johnsbury, VT



Contact
**IMPEY VERMONT
REAL ESTATE**
802.748.8993



Second Floor Office Suite, 7 rooms, co-working space, 100% ADA compliant, high speed fiber, 2 bathrooms with shower, plenty of off-street parking. Smaller 2-3 room suites available. Beautiful, spacious grounds.

Locate your company to Vermont beside the historic Emerson Falls and Sleepers River where you can picnic, fish, take walks or run during breaks. High speed fiber on site. 400 to 6800 square feet available. Will build to suit – price based on space required, utilities except internet included.

Impey's Vermont Real Estate

177 Western Avenue, St. Johnsbury, VT • 802-748-8993 • impey-vermont-realestate.com

Factors making current real estate market unique

Realtors and real estate agents have helped millions of people find homes over the years. Such real estate professionals wear many hats, not only helping people buy and sell homes, but also serving as sounding boards and calming influences when unforeseen, and sometimes frustrating, issues arise during the process of buying and selling a home.

The value of working with a trusted real estate professional is even greater in a fast-paced market when offers must be made, and are often accepted, quickly. In such situations, an experienced professional can advocate for their clients, offer advice and even ease concerns buyers and sellers may have about a given transaction. Such scenarios have played out countless times in recent years, which has been a particularly unique period in real estate. Numerous variables have combined to make the real estate market more challenging in recent years, and those factors underscore how valuable it can be for buyers and sellers to have an experienced professional in their corner.

- **Low inventory:** Low inventory is among the more noticeable characteristics of the current real estate market. Though inventory has increased since January 2022, when the National Association of Realtors reported that the supply of homes for sale represented a supply of just 1.6 months, marking a record low, it remained low enough at the start of 2024 (around 3.5 months) for industry professionals to characterize the market as unbalanced. According to the online financial resource Bankrate, a five- or six-month supply of homes is usually needed to declare a balanced market. Projections indicate an anticipated increase in single-family home construction, which should lead to greater inventory in the coming months and years.

- **High prices:** Data from the U.S. Census Bureau and the U.S.



Department of Housing and Urban Development indicates the median sales prices of houses sold in the United States in the fourth quarter of 2022 was \$479,500. In Canada, the median sale price for a home in 2022 was a little more than \$522,000 (nearly \$704,00 in Canadian dollars). Median

sales prices dropped considerably in 2023 (the average sale price in the third quarter of 2023 in the U.S. was \$431,000), but buyers can still expect to pay considerably more for a home in 2024 than they likely would have in the first quarter of 2019, when median sales prices were \$313,000 in the U.S.

- **Quick-moving:** A home is the most expensive purchase many people will ever make, which undoubtedly adds a little stress to the process of buying a home. That stress may be exacerbated by how quickly homes are selling in the current market. Estimates vary depending on the source, but the NAR reported that homes sold in October 2023 spent an average of just 23 days on the market. By comparison, the online real estate listing service Zillow notes the average number of days a home spent on the market, including closing time, was 140 days in 2010.

Low inventory, high prices and quick-moving properties are characteristics of the current real estate market. Working with a trusted real estate professional can help both buyers and sellers navigate those variables more efficiently and effectively.

We Specialize in
**ASPHALT,
STAMATT &
GRAVEL
PROJECTS**

**Paving • Sealcoating
Crack Filling • Line Striping**

*We use environmentally-friendly sealer,
the Industry's #1 choice for quality and
performance.*

**Commercial, Municipal &
Residential**



Call or Email For Free Estimates ... Fully Insured and Licensed



**BROWN'S DRIVEWAY
PAVING & SEALING INC.**

802-744-9984
brownseal@comcast.net
Visit Us on Facebook

Cyan
Magenta
Yellow
Black

Renovations that help sell homes

The adage “there’s a lid for every pot” suggests that, even in relation to the real estate market, there’s bound to be a buyer for every home on the market. Price is a significant variable in the minds of potential buyers, but there are additional factors that can affect the impression people get of a given home.

Certain home features can tip the scales in favor of sellers. In fact, various renovations can help sell homes more readily. And these renovations need not cost a fortune. Putting a home on the market can be stressful, but these renovations may help it sell fast.

- A fresh coat of paint: Although painting is relatively inexpensive and a job that some do-it-yourselfers can tackle, it’s not a task relished by many. Painting is messy, it takes time, and requires moving furniture. In fact, prepping a room for painting often is the toughest component of any painting job. But fresh coats of paint can create a strong first impression. Choose a neutral color and get painting. Jennie Norris, chairwoman for the International Association of Home Staging Professionals, says gray is a “safe” color that has been trending in recent years.



- Minor bathroom remodel: Remove dated wall coverings, replace fixtures, consider re-glazing or replacing an old tub, and swap old shower doors for fast fixes in a bathroom.

If there’s more room in the budget, replacing a tub, tile surround, floor, toilet, sink, vanity, and fixtures can cost roughly \$10,500, says HGTV. You’ll recoup an average of \$10,700 at resale, making a minor bathroom remodel a potentially worthy investment.

- Redone kitchen: The kitchen tends to be the hub of a home. This room gets the most usage and attention of any space, and it’s a great place to focus your remodeling attention. The National Association of the Remodeling Industry estimates that homeowners can recover up to 52 percent of the cost of a kitchen upgrade upon selling a home. Buyers want a functional and updated kitchen. Trending features include drawer-style microwaves and dishwashers, commercial ranges, hidden outlets, and even wine refrigerators.
- Updated heating and cooling system: Better Homes and Gardens reports that homeowners may be able to recoup 85 percent of the cost of new HVAC systems when they sell their homes. Heating, cooling and ventilation components are vital to maintain. You don’t want buyers to be taken aback by an older system, and many millennial buyers are not willing to overlook old mechanical systems.
- Fresh landscaping: A home’s exterior is the first thing buyers will see. If they pull up to a home with eye-catching landscaping and outdoor areas that are attractive yet functional, they’re more likely to be intrigued. Often buyers will equate a home that features an impressive exterior with upkeep inside as well. The American Nursery Landscape Association says the average homeowner may spend \$3,500 for landscaping. Improving a home’s chances to sell quickly and at a higher price often comes down to making smart improvements that catch the eyes of buyers.

Real Estate Services With A Personal Touch



Newport Office
E. Main Street
Newport, VT 05855
(802)334-3400



Our team of highly qualified agents specialize in many types of Real Estate across the Northeast Kingdom. Available to assist you 7 days a week.



Jay Office
1100 VT Rt 242
Jay, VT 05859
(802)988-4000

Commercial • Residential • Condominiums • Lakefront • Land



Ryan Pronto



Jim Campbell



Kerry Wevurski



Mark English



Jenna Hamelin



Craig Crawford



Tara Cote



Adam Hilliker



Luke Sykes

www.JimCampbellRealEstate.com

How sellers can get top dollar for their homes

The process of buying and selling a home includes many movable parts. North America has experienced historic trends in the housing market in recent years. Most notably, record-high prices have dominated the real estate market over the last several years.

High prices are good news for sellers, who can probably anticipate receiving offers above listing price. In New Jersey, inventory is so low that 12.5 percent of homes in the Garden State sold above list price, according to data from RedFin. This is good news for sellers currently looking to make an excellent profit on their properties. Sellers who don't want to rely on the market alone to earn more for their homes can take various steps to get top dollar.

Stage your home

According to the 2023 Profile of Home Staging conducted by the National Association of Realtors®, 81 percent of buyers' agents said staging a home made it easier for the buyer to visualize the property as a future home. Focus your attention on the living room, owner's suite and kitchen. Hiring a staging professional can be an investment that turns a sizable profit.



Know your local market

A good way to price your home and gauge if it will sell quickly is to look at the average "days on the market" for similar homes nearby. If homes are selling faster than the average DOM, that suggests high demand, which can work in your favor.

Make added-value improvements

Focus renovation dollars on the types of projects that will reap the highest return on investment. Remodeling magazine annually reports the projects that offer the best ROI. In 2023, the project that reaped the highest ROI was an HVAC Conversion/Electrification, which involved converting a fossil-fuel-burning furnace into an electric heat pump.

The cost recouped was 103.5 percent.

Sell at the right time

Fewer people are shopping for homes in the dead of winter or during the middle of the school year, so putting your home on the market in spring typically brings out the largest number of interested parties, according to Opendoor. But this isn't the only time-related factor to consider. To sell for the most money, you want to list your home when you have enough equity to pay off your current mortgage, the costs of selling, and the costs of moving, says Bankrate.

Give curb appeal a boost

Make sure that buyers see your home in a positive light from the first moment they pull up for a walk-through showing. According to Home & Garden, improving the landscaping can result in a value increase of up to 12 percent. Additional projects can include investing in a new front door and garage doors. Be sure that hedges are trimmed, there are fresh flowers growing, and that walkways and the driveway are clean and tidy. A few simple strategies can help sellers get more money for their homes.

FURNITURE & FLOORING MATTRESS GALLERY WINDOW FASHIONS

Comfort. Style. Quality.

BRANDS YOU LOVE. PRICES YOU CAN'T BEAT!

Monthly savings on our ever-expanding inventory of furnishings & accessories for your home or camp.



CHECK OUT MAYOSFURNITURE.COM FOR THIS MONTH'S SALE



As always Mayo's offers **0% FINANCING** to qualified buyers & **FREE DELIVERY WITHIN 50 MILES.**



802 Railroad Street
St. Johnsbury, VT 05819
(802) 748-8725

Monday-Saturday 9 am to 5 pm Sunday 11 am to 5 pm

MAYO'S. EVERYTHING FOR YOUR HOME DELIVERED.

Cyan Magenta Yellow Black

The basics of home inspections

The process of buying a home involves a number of variables that present at various times throughout buyers' search for a home. For instance, real estate professionals typically advise buyers to receive a mortgage preapproval prior to beginning their search for a new home. Once such preliminary measures have been taken care of, buyers can then search for a home and ultimately make an offer.

One of the more critical steps buyers can take when making an offer is insisting that the offer is contingent upon a home inspection. Home inspections offer a measure of protection that can save buyers from investing in properties that may look nice to the naked eye, but feature a host of costly problems beneath the surface. Individuals new to home buying may not know what to expect of the inspection process. In such instances, the following rundown can shed light on home inspections.

- Recognize inspection may be mandatory. Though it's not always the case, home inspections may be required by mortgage lenders. Lenders want to ensure borrowers can repay their loans, which might prove difficult if a home is in need of considerable repairs. That's why home inspections tend to be mandated by lenders, even if they're paid for by buyers. Estimates from HomeAdvisor indicate home inspections cost between \$279 and \$400 on average, but that cost is well worth the peace of mind of knowing you won't unknowingly be buying a money pit.
- You choose your own inspector. Buyers will choose their own home inspector, so it can pay dividends to start asking people you trust for recommendations even before you begin searching for a new home.



Realtors also may recommend inspectors they've worked with in the past. The International Association of Certified Home Inspectors® (nachi.org) also can help buyers find a home inspector.

- You can, and should, attend a home inspection. It's wise for buyers to attend a home inspection. Doing so allows them to see potential issues firsthand.

Some seasoned home inspectors even prefer clients to attend an inspection so they can point out issues as they go through the house and answer questions directly rather than later on over the phone or via text or email. Though inspectors typically will answer questions off-site, it's easier for both buyer and inspector to discuss issues in person on the day of the inspection. And for buyers, this can be a great way to become more informed about the home inspection process.

- Expect to spend a good deal of time at the inspection, and not necessarily with the sellers present. The National Association of Realtors indicates inspections can take as long as three hours, so this won't be an in-and-out excursion. Buyers don't want to rush the process, so block out ample time on your schedule to attend the inspection. In addition, sellers typically are not home during an inspection, though it can happen. Buyers who don't want sellers present can request that they are not on the premises while the inspection takes place. There may not be anything to compel sellers to be off-site, but it can't hurt to ask. Home inspections are a vital component of the home buying process. It's imperative that buyers take inspections seriously so they can feel confident they are not investing in a flawed property.

We can help your special house stand out from the rest in the 2024 market!

StoneCrestPropertiesVT.com

STONECREST PROPERTIES
Your Local Real Estate Experts

Visit us online to browse listings or learn more about how we can help with the sale or purchase of your Northeast Kingdom property.

101 Depot Street
Lyndonville, VT 05851
802.626.4790

What buyers can do to get the best mortgage rate

Mortgage interest rates have been headlining financial news segments for several years running. Much of that news has been met with less than open arms, as rates have risen dramatically in recent years, an increase that is related to the ripple effect of the COVID-19 pandemic.

Mortgage interest rates did not immediately spike after the World Health Organization declared a global pandemic in March 2020. In fact, data from the lender Freddie Mac indicates mortgage rates were still well below 4 percent on January 1, 2022. However, those rates hovered around 7 percent by the end of that year, and were still around that level at the start of 2024.

With such high interest rates, it's understandable if prospective home buyers feel helpless. However, there's much buyers can do to help themselves as they seek to secure the lowest mortgage interest rate possible.

- Read your credit report and improve your score, if necessary. Many prospective home buyers save up for years in anticipation of the day when they will purchase their own home. During this period, buyers can read their credit reports and address any discrepancies while taking steps to improve their credit scores. Lenders consider a host of variables to determine an applicant's credit worthiness, and credit history and credit scores bear significant influence. The higher an applicant's credit score, the more favorable mortgage rate he or she is likely to get.
- Take control of your debt-to-income ratio. Debt-to-income (DTI) ratio refers to what you owe in relation to how much you earn. The lower your DTI, the better you look to lenders. According to Bankrate, lenders typically want to avoid issuing mortgages to individuals if the monthly payment will exceed 28 percent of their gross monthly income, and people who

may be near that threshold for a given home may be denied a mortgage if their DTI is high. Prospective home buyers currently carrying significant debt, including consumer debt like credit cards and/or student loan debts, should make a concerted effort to pay down that debt prior to applying for a mortgage. Prioritize paying off consumer debt before applying for a mortgage.

- Maintain a strong employment record. Steady employment and consistent earnings make mortgage applicants more attractive in the eyes of lenders. If you are currently shopping for a home or about to make an offer, now might not be the best time to switch jobs. Self-employed individuals and freelancers working multiple jobs can still qualify for a good mortgage rate, but they may need to provide more extensive documentation that indicates their earnings going back several years. Individuals who have been working full-time for the same company for years may only need to provide W-2 forms from the two most recent tax years.
- Shop around for rates. Rates may not fluctuate much between lenders, but it's still worth shopping around for mortgage rates. A study from Freddie Mac found that the benefits of shopping around for a mortgage rate were especially notable in 2022 compared to the decade prior, saving borrowers who took the time to shop for rates substantial sums of money. Mortgage rates remain high compared to a half decade ago, but prospective home buyers can take steps to increase their chances of qualifying for a favorable rate.



NEK Natural Mulch



Black Mulch



Red Mulch

We take our mulch seriously!



Heath Bunnell

Kirby Mulch is committed to providing you with the highest quality, locally-sourced mulch in Vermont. Whether you want a five-gallon bucket for a blueberry bush or a 100-yard wholesale delivery, Kirby Mulch Company brings the same high-level customer service and attention to every order.



576 US Route 2, Kirby, VT | 802.274.6239
www.kirbymulchcompany.com

What to know about mortgage preapproval

Shopping for and ultimately purchasing a home can feel like a day at an amusement park. Much like a ride on a roller coaster, buying a home can be both exciting and a little scary, and those peaks and valleys have been even more profound in recent years, when the real estate market has been as tough as ever to navigate due to low inventory and high prices. Though the real estate market has changed significantly in recent years, some conventional home buying wisdom still holds true. The importance of mortgage preapproval is one such notion, and it's even likely that being preapproved for a mortgage before making an offer on a home is more significant now than it was as recently as half a decade ago.

What is mortgage preapproval?

Mortgage preapproval essentially confirms to sellers and sellers' agents that a given buyer has qualified for a mortgage they can use to purchase a property. In a competitive real estate market like the current one, mortgage preapproval can set buyers apart from the competition, increasing the likelihood that their offers will be accepted over ones submitted by buyers who have not been preapproved.

What is prequalification?

Some buyers may hear the term "prequalification" and assume it's the same thing as preapproval. However, the lending experts at LendingTree report there is a notable distinction between the two terms. Prequalification is less formal and based on



a casual conversation with a lender that may or may not involve details about a buyer's credit history, income, monthly expenditures, and other pertinent

financial information. Preapproval is a formal examination of a buyer's finances and financial history that is conducted after documentation such as W-2s and bank statements are provided. A lender also will conduct a credit inquiry through three major credit bureaus during the preapproval process.

How do I get mortgage preapproval?

Mortgage preapproval is a simple process and it's a service offered by most mortgage lenders. A simple phone call or email to a lender can get the process started, and it does not take long for a lender to decide if an applicant qualifies for preapproval. However,

insufficient documentation or misleading information can slow down the preapproval process (and potentially cause a lender to deny an application), so prospective home buyers are encouraged to provide ample and honest documentation of their finances.

Does mortgage preapproval expire?

It can take buyers a long time to buy a home in a competitive market with low inventory. So it's important that prospective buyers recognize mortgage preapproval has a shelf life of around 60 to 90 days. The preapproval letter a lender provides will indicate an expiration date for the preapproval. If that date comes and goes without buyers purchasing a home, they will have to reapply for preapproval.

Must I borrow from the lender who preapproved me?

Buyers also should know that a mortgage preapproval does not bind them to the lender who preapproved them. Buyers can still shop around for a mortgage once they make an offer on a home. Mortgage preapproval is a vital part of the home buying process and can be especially useful in a competitive real estate market.

kingdom camps **Kingdom MTB Camps**

- EXPERT COACHING**
- FUN, FLOW TRAILS**
- FRIENDS & NATURE**

GRANNY GEAR (AGES 6-9)

- SESSION 1: JUNE 17-21
- SESSION 2: JULY 8-12
- SESSION 3: JULY 22-26

MIDDLE RING (AGES 8-13)

- SESSION 1: JUNE 24-28
- SESSION 2: JULY 15-19
- SESSION 3: JULY 29-AUGUST 2
- SESSION 4: AUGUST 5-9
- WEEKEND WARRIOR: AUGUST 16-18

OVERNIGHT DEVELOPMENT (AGES 11-17)

- AUGUST 4-9

REGISTER TODAY >>  **KINGDOMCAMPS.COM**

The basics of flipping homes

In recent years, home sellers have experienced record profits as the value of real estate has risen dramatically. Bankrate indicates the median home price across the United States is around \$486,000. According to WOWA, a personal finance resource in Canada, the national average price of a home in Canada was \$657,145 CAD in December 2023.

Flipping homes gained popularity prior to the spike in real estate prices, but that increase has led some novices to consider flipping more closely. Though it's true the chances at turning a large profit are substantial in a market where high prices are the norm, potential flippers may benefit from a rundown of the practice before they decide if it's something they want to do.

What is flipping?

Flipping works when an investor purchases a property with the intention of selling the home (or business) for profit without actually using it. The basic premise of flipping is to find a property at a low price and sell it at a much higher price, typically after renovating the home. Investopedia says it is important to complete this transaction as quickly as possible to reap the greatest return on investment.



Don't underestimate the necessary investment of time and money

Many new flippers overestimate their skills and knowledge and lose money in the process. Common mistakes include thinking that a project will cost less or the home will be turned around quickly. It can take months to find the right property, and then there will be time needed to renovate. Costs involved include the initial sale, renovations, holding costs, and capital gains tax when the sale goes through. All of these can eat into profits.

Limited inventory makes things tougher

It can be challenging to find a good deal as everyone seemingly wants to be in real estate these days. With fierce competition in a low-inventory market, flipping can be like finding a needle in a haystack.

Know the tax benefits vs. tax risks

According to Tresa Todd, founder of the Women's Real Estate Investors Network, flipping may be less tax-efficient in the United States than getting into investment properties. Flippers will be paying short-term capital gains instead of long-term capital gains. According to NerdWallet, capital gains taxes are paid when one sells an asset for profit. The rate at which capital gains is taxed is based on whether you hold an asset for less than a year or longer than a year. Long-term capital gains tax rates are generally lower than short-term capital gains tax rates.

Abide by the "golden rule"

Most home flippers follow the 70 percent rule. This says one should pay no more than 70 percent of what the house's estimated ARV (after-repair value) will be, minus the cost of the repairs necessary to renovate the home, says Rocket Mortgage. The ARV is calculated by adding the current property value plus the added value of any renovations. The formula boils down to: $ARV \times .70 - \text{Estimated repair costs} = \text{Maximum buying price}$. Flipping may seem like a good idea, but prospective flippers should fully understand the process, including the financial commitments it requires, prior to purchasing a home.

Modular & Manufactured Homes

802-274-8984



Working Together

We Build Any Floor Plan Turn Key Modulars & Manufactured Homes!



CAPES • RANCHES • TOWNHOUSES • MULTI-FAMILY DWELLINGS
DISCOUNTED PRICE ON TURN-KEY PACKAGES

LOW PRICES GUARANTEED!

MORGAN2218@YAHOO.COM



Did You KNOW?



Realtors and real estate agents provide their clients with an invaluable service. Having an experienced real estate professional in their corner can be especially valuable to first-time home buyers, who may have many questions about the process of buying a home. One such question may concern the cost to hire a real estate agent. According to the listing service Realtor.com, it's standard practice for the sellers to pay commissions to both the listing agent and the

buyer's agent after a home transaction. Buyers do not typically pay realtor fees, which is one more reason why it behooves buyers, particularly individuals who have never before purchased a home, to work with an experienced realtor or real estate agent throughout the home-buying process.

The Spring Market Is Here!



Now is the time to talk with a Begin Realty agent who can help sellers and buyers navigate the changes in today's real estate market.

Call, text, email, find us on the web or on Facebook! We are here to work with you and look forward to being your Realtors® of choice!



Rosemary
802-535-7514



Ernie
802-274-1399



Kerry
802-274-8849



Emily
802-274-1826



Dave
802-274-0747



Start your search here.



St. Johnsbury • 802-748-2045 • www.beginrealty.com

Just In Time For Lawn & Garden Season

TROY-BILT Rototillers

Bronco CRT
Garden Rototiller
14" tilling width – 208cc
\$939⁹⁹



Pony

16" tilling width – 250cc
Ideal for med-large sized gardens.
Just One Hand™ operation.

\$1499⁹⁹



Full Line of Cub Cadet Lawn Tractors

Great Selection of Berkshire Pontoon Boats In Stock!



Enjoy fishing, water sports, entertaining or just lounging!

- Parts
- Service

- Financing
- Trade-Ins



1746 Memorial Drive – St. Johnsbury, VT
Mon-Fri 8-6 • Sat 8-4

www.allaroundpower.com

Newport RENTAL CENTER

EQUIPMENT RENTALS SALES & SERVICE

- Construction Equipment & Supplies • Lawn & Garden • Landscaping
- Rototillers • Log Splitters • Pumps • Generators • Power Washers
- Mixers • Concrete • Excavation • Chairs • Tables • Tents
- Air Compressors



5025 U.S. RT. 5, DERBY RD., NEWPORT, VT 05855
802-334-8011 • Toll Free 1-800-339-8011

Did You KNOW?

Home buyers must confront a host of variables in the best of times, but in recent years buyers have been forced to contend with a real estate market marked by a significant increase in home prices. According to the Federal Reserve Bank of St. Louis, the median home sales price in the third quarter of 2023 was \$431,000. That marks a significant increase since the start of 2020, when the median sales price was \$329,000. That 31 percent increase in a little less than four full years can be traced to a host of variables, not the least of which is the global COVID-19 pandemic, which officially earned that designation in early March 2020. But the rise in home prices is not as recent a phenomenon as some may think. In fact, data from the Federal Reserve Bank of St. Louis indicates the median home sales price rose by 576 percent between 1980 and the third quarter of 2023.



SHEDS

We have a shed for every need!

- Extra Storage • Lawn & Garden
- Chicken Coop • Playhouse
- Man Cave • She Shed



RENT TO OWN OPTION AVAILABLE!

Need a custom-built shed?
 Stop by for a quote based on what you design.
 Or visit our shed building website to design your own.

The FARMYARD STORE
SHED COMPANY

Open Mon.-Fri. 8-5:30, Sat. 8-3

3262 U.S. Rte 5 Derby • 802-766-2714
 (Across from the Derby Post Office.)
WWW.THEFARMYARDSTORE.COM

Spring Cleaning is a breeze with a little help from All Around Rental

Get rid of winter sand with the **BEST TOOL** for the job!

MINI EXCAVATORS
 9,000 lb. & 10,000 lb.

POWER BROOMS

PRESSURE WASHERS

CHIPPERS
 Be the first with a clean yard this year!

• INFLATABLES
 Largest selection in the state.

• TENTS

ALL AROUND RENTAL

1763 Memorial Drive
St. Johnsbury, VT
802-748-7841
info@allaroundrental.com

WWW.ALLAROUNDRENTAL.COM

Cyan Magenta Yellow Black

How to determine how much house you need

Potential home buyers typically have lists of requirements they would like to find in a new home. Although there are many features that are universally appreciated, certain elements may appeal to particular buyers more than others. For example, a swimming pool may be coveted by active families, but may not be as desirable to retirees looking for less upkeep. Size is consideration that merits significant attention. The mantra “bigger is better” is well known, but homes with significant square footage may not be ideal for all buyers. “How much home do I really need?” is an important question for buyers to ask themselves before they embark on their home-buying journeys. Here’s how buyers can identify how much house they need.



in one home. For example, a starter home may be perfect for newlyweds, but the space may be too tight when kids come along. Also, those who anticipate caring for a parent in the future may want a home that will accommodate an extra resident in the years ahead.

How many occupants will be living in the home?

The first consideration in home size is the number of residents. Rocket Mortgage says a good rule of thumb is to give each person 600 square feet of space. So that means a family of four would ideally live in a home that is 2,400 square feet, while a couple may be fine in a 1,200 square foot home.

Number of rooms

Generally speaking, the more rooms in a home, the larger the house. Potential buyers should identify rooms they feel are essential. While formal dining rooms once were de rigueur, they largely fell out of favor in recent years in lieu of open floor plans. The more rooms you need, the larger a home should be.

Potential life changes

It’s important to consider life changes on the horizon, and buyers should decide if they want to move as a result of those changes or if they want to set down strong roots and stay

Tiny house movement

The trend to live in very small houses has gained popularity in recent years. Many people have chosen to live with less and downsize to diminutive homes. Most “tiny” homes are less than 400 square feet and are not much bigger than some owner’s suites in larger homes. There are merits to small homes, and that includes a small environmental impact, less clutter, financial advantages, and other perks like spending more time outdoors.

Housing budget

Sometimes how much house a person needs comes down to how much he or she can afford. Small homes tend to be less expensive than large ones. However, even small homes in urban areas or those close to the water or other attractive amenities could still cost quite a bit.

Housing size is a personal preference that potential buyers must consider when they are shopping around.

Spending More Time In Your House?
The right furniture can turn your house into a home! We blend style and comfort and have the best selection of the top brands at the bottom prices!

OVER 100,000 SQ. FEET OF FURNITURE IN STOCK!

0% FINANCING* • LAY-AWAY
 NO SALES TAX ON N.H. DELIVERIES

MODERN FURNITURE
THREE LOCATIONS!

4584 US-5 Derby, VT 802-334-5616
 296 Meadow St. Littleton, NH 603-444-2033


Open Monday - Thursday: 8:30am - 5pm, Friday: 8:30am - 6pm
 Saturday: 8:30am - 3pm • Closed Sundays

www.modernfurniturevt.com

TEMPUR-PEDIC | LA Z BOY | ASHLEY
 Serta | England | Beautyrest

*To credit qualified customers.





TAYLOR-MOORE AGENCY


The Taylor-Moore Agency offers a complete line of competitively-priced, commercial, personal and farm insurance products.

PERSONAL INSURANCE


- Homeowner
- Auto
- Umbrella
- Recreational Vehicles

COMMERCIAL INSURANCE

- Farm
- Business-owner
- Auto
- Workers Comp
- Contractor General Liability



Ryan Moore
Owner




TAYLOR-MOORE AGENCY

Trusted Since 1962

(802) 766-2294

346 Main Street | Derby, VT 05829

www.taylormooreinsurance.com



Renting vs. buying: Know the pros and cons

People typically have two options when they need a place to live: rent or buy. There are pros and cons to each option, and what is best depends on the person and the situation.

Choosing to rent or buy is a decision with many moving parts, says NerdWallet. Although buying a home is often presented as a fulfillment of the “American Dream,” home ownership is not the right fit for everyone. A careful consideration of owning versus renting can help people decide which option is best for them.

Home ownership

Purchasing a home is a large undertaking that requires a significant financial investment. People often buy a home because they want stability and an asset that maintains value and even appreciates in the long run. There’s also more freedom over the living situation when a person buys, as he or she is not beholden to the rules of the landlord. This affords more freedom to decorate and fewer restrictions regarding noise. Homeowners also may not be privy to rules regarding pets. People may be drawn to buying because they know precisely what they will pay each month in living expenses, provided taxes remain relatively stable. Furthermore, setting down roots can help a person feel like part of a community. Home ownership has some disadvantages. It’s a large financial investment that requires a potentially sizable down payment up front. Owning comes with an inherent, though not ironclad, lack of flexibility, as a person cannot simply move to a new geographic location on a whim. There’s also responsibility



involved in home ownership. Homeowners are required to pay for all maintenance and handle any additional issues that arise.

Renting

Renting can be a more affordable short-term option than buying. Renting enables a person to get a residence at a lower monthly expense and with no down payment. Those who rent have more flexibility if they want to change homes frequently. There’s much less responsibility required to rent, as landlords will handle repairs and other concerns. Expenses may be less because there’s no need to pay property taxes, and some utilities may be covered by the property owner. There is a sentiment that renters are throwing away money each month because they are not getting any equity with each monthly rental payment. Rental costs also may not be fixed, as a landlord can increase rent with each lease renewal. Renters also must abide by the rules and regulations of the landlord while renting. This may mean restrictions on parties, noise after a certain time, pets, and more. There’s no clear-cut answer as to which is better, renting or buying. People must identify their own priorities and needs during the decision-making process.

Guide to becoming a landlord

People may pursue being a landlord as a means to ensure a steady source of income. Though that is a reality for most landlords, there are other benefits to owning rental properties, including potential tax deductions and long-term security. Investing in residential rental property can be a lucrative way to increase wealth, but it's also a lot of work. It's important that prospective landlords do not overlook the risk involved in such a pursuit, as tenants are not always reliable. As with any investment, it's best for people to do their homework and weigh all of the information accordingly before moving forward.

What is a landlord?

Before becoming a landlord, it's best to get a broad picture of the role. A landlord is a private individual or company who owns a property. In turn, that landlord rents out the property to people at a profit. It is believed the concept of "land lording" began in the early 1800s due to overcrowding in the United States. Landlords bought property to let out to people in need of shelter, and realized they could make money by renting homes and apartments to others.

How much do landlords make?

Unlike a full-time job with a set salary, it is not possible to nail down one figure for income on a rental. That's because many variables go into the equation. Real estate professionals notes that rental property income varies based on the property's location, whether the landlord chooses to live on the property, and whether a person is a full-time or part-time landlord, to name a few factors. One thing that landlords have going for them right now is property appreciation. According to Forbes, housing prices have



increased 4.5 percent per year since 1975.

Costs of being a landlord

Potential landlords should understand that buying rental property requires an initial, and potentially sizable, financial investment. It's important to know some of the potential costs involved.

- Cost to buy a property
- Landlord insurance
- Advertising the property
- Attorney fees
- Tenant background check fees
- Maintenance and repair needs
- Loss of income if tenants fail to pay
- Loss of income between tenants
- Cost involved in hiring a property manager

Learn the rental laws

Landlords should know federal laws and local rules and regulations that pertain to rental properties. Most laws involve making "reasonable accommodations in rules, policies and practices or services if it is necessary should a tenant become disabled." There are building codes specific to rentals, and it's wise to know what is involved in squatters' rights. A skilled real estate attorney can help landlords navigate legal issues.

Keep accurate records

Record keeping is vital for any good landlord. If a person believes that this is beyond the scope of his or her skill set, hiring a bookkeeper or accountant can be a wise investment. In addition, keep track of tenant background checks and credit checks. Receipts and records are essential.

Becoming a landlord has its pros and cons. However, it can be a worthy endeavor for those with the time, money and work ethic.



Berwick
AGENCY INC

"Family Owned and Operated"
LICENSED IN VT & NH



Jeff Berwick, Owner

- **Business**
 - Property
 - Liability
- **Farm**
- **Home**
- **Auto**
- **Flood**
- **Recreational Vehicles**

We represent 10+ insurance companies including Co-operative Insurance Companies.

- **Local Service**
- **Competitive Prices**
- **Payment Plans**

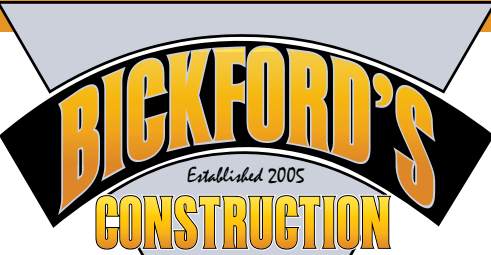


CO-OPERATIVE
INSURANCE
COMPANIES


Call for your quote today!

185 Church Street, Peacham, VT • 802-592-3234
insure@berwickagency.com

- Foundations • Slabs • Frost Walls
- Septic Systems • Complete Site Work
- Dump Truck Services • Property Mgmt./Maintenance
- Forestry Mulching & Field Reclaiming



BICKFORD'S
Established 2005
CONSTRUCTION
Excavation & Concrete
Lynsiville, Vermont
802-535-9476



One Call Does It All!

Four Seasons Sotheby's INTERNATIONAL REALTY



Lake Willoughby

We unlock the door to your best life.

Spring into the housing market with an experienced REALTOR® on your side.

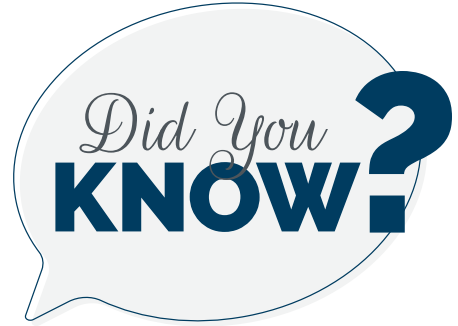


			
Cheryl Kerr C: 802.535.9676	Scott Bollman C: 802.734.0082	Robin Migdclany C: 781.640.0337	Danierys Martinez C: 802.424.7986

Connect with our trusted real estate advisors today!

1184 Main Street | Suite 1 | St. Johnsbury, Vermont | 802.751.7582
FourSeasonsSIR.com | Each Office is Independently Owned and Operated.

Certain areas of a home are more likely to draw the interest of prospective buyers when a house goes on the market. When that day comes, many realtors and homeowners rely on staging to make a home as attractive as possible during an open house or appointment viewing. According to a 2019 report from the National Association of Realtors, staging the living room is most important for buyers, with 47 percent of buyers indicating a well-staged living room had an effect on their view of the home. The owner's suite (42 percent) and the kitchen (35 percent) were found to be the next most important rooms to stage. Though the report is generally concerned with selling a home, the conclusions in the report are something renovation-minded homeowners can keep in mind. If prospective buyers are most impressed by well-staged living rooms, owner's suites and kitchens, it stands to reason that those same rooms, when well-designed and recently renovated, will elicit a similarly positive reaction if homeowners ultimately decide to sell their homes in the future.



Cyan Magenta Yellow Black

Harold's Concrete & Excavation

QUALITY FLOORS, SLABS & FOUNDATIONS

- Excavation
- Licensed Septic Installer
- Concrete Polishing
- Epoxy Floors • Repairs



Free Estimates **aci** Certified **802-695-1341**
www.haroldconcreteconst.com



details

Inspiring design for interior spaces

106 Main St., Littleton, NH
603.444.7444
detailsinteriorfashions.com

WINDOW TREATMENTS & HOME FURNISHINGS



Did You **KNOW?**

While home buyers typically take their time to examine each room and space inside and outside a home before making an offer, the real estate experts at Trulia note that two rooms in particular seem to merit the closest inspection among prospective buyers. Kitchens and the bathroom in an owner's suite can dramatically increase the value of a home. Trulia recommends that homeowners consider their neighborhood and identify their target buyers prior to beginning a kitchen or owner's suite renovation, as such variables can provide direction and inspiration when refurbishing these widely valued areas in a home.

FRED'S ENERGY CELEBRATING OVER **50** YEARS EST. 1973

YOU'VE GOT A FRIEND

LOCALLY OWNED & OPERATED SINCE 1973

Integrity, dependability, and consistently putting customers first has established Fred's Energy as Northern Vermont's Premier Energy Company. We've set the standard in top-quality, plumbing, heating, air conditioning, and fuel delivery services. With over 100 licensed, experienced and friendly professionals, we're your best choice for reliable, year-round comfort!

Call today for a free, no obligation quote!

24/7 EMERGENCY SERVICE

DERBY 802.766.4949 | LYNDONVILLE 802.626.4588 | MORRISVILLE 802.888.3827 | RICHFORD 802.848.3164

Visit CallFred.com for our Springtime Specials!

Morrill & Guyer Associates
VT PREFERRED LAND & HOMES

www.homeinthekingdom.com

"Now is the time to Buy or Sell your home."
Come visit the experienced Morrill & Guyer staff to assist you in this process ...



Annie Guyer



Nick Guyer

Tel. (802) 626-9111 • Fax (802) 626-6913
791 Broad St. • Lyndonville, VT 05851
email: info@homeinthekingdom.com

MARSHALL INSURANCE

Looking for Home and Auto coverage?
This is a perfect time to review.
Call the Marshall Insurance Agency.



The Marshall Insurance Agency has been an Independent Trusted Choice Agency since 1928.






92 Main Street | Lancaster, NH | 603-788-4657
324 Main Street | Berlin, NH | 603-752-2304
www.marshallinsuranceagency.com

Painless Glass

- Custom Shower Enclosures
- Commercial Store Front & Doors
- New Window Sales and Installation

"Make it Painless"



Manufacturing in the U.S.A.

OVER 35 YEARS EXPERIENCE

733 BROAD STREET – LYNDONVILLE, VT

802-626-9990 • painlessglass.com



The highest quality service at a very fair price



Features to consider for a relaxation-themed bathroom remodel

Homeowners want to view their homes as a respite from all that goes on outside their doors. Indeed, turning a home into a residents-only retreat can ensure everyone looks forward to walking through the front the door at the end of the day.

One of the more popular ways to turn a home into one's own personal retreat is to upgrade the bathroom. A renovated bathroom can completely transform how individuals feel about their homes. The following are some features to consider when remodeling a bathroom with relaxation in mind.

The result is a clean look that many people associate with a luxury hotel. When speaking with a contractor about an open shower install, homeowners can ask about a half-wall to safeguard against water splashing out of the shower. In addition, a heat lamp can help ensure residents stay warm until they're ready to leave the bathroom.

• Heated features: Additional features to keep everyone calm and warm can be considered when upgrading the bathroom. Radiant flooring can ensure everyone's toes remain toasty, and the installation of such a feature can eliminate the need for floor mats and bath mats that some homeowners may not like. Commit further to the heat theme with a heated towel rack, which is another feature associated with luxury hotels that can be just as enjoyable at home.

• Open shower: An open shower is a visually stunning addition to any bathroom. Such showers give a bathroom a more open look, thanks in part to the fact that these modern features do not feature a door or require the use of a shower curtain.

See **Relax**, Page 27

C.H. DANA R.V. Sales & Service



"A Manufacturer of high quality light-weight travel trailers" TRAVEL FURTHER ON LESS GAS

Full Service on all RV's & Utility Trailers Complete Hitch & Wiring Package Available Hitches Installed

TRADES ALWAYS WELCOMED

TRAVEL TRAILERS
FIFTH WHEELS

TAX FREE NEW HAMPSHIRE

A FAMILY TRADITION SINCE 1955

www.chdanarv.com

OPEN 6 DAYS A WEEK FOR ALL YOUR CAMPING NEEDS!



Largest Selection of PARTS & ACCESSORIES For All RV's

ON-SITE FINANCING

628 Woodsville Road • Monroe, NH 03771 • 603-638-2200

Just off I-91, Exit 18, Route 135 South, 15 miles South of St. Johnsbury, VT From Littleton: I-93N to Exit 44, 15 miles South on Route 135, on right. A Family Tradition since 1955 • Open Mon-Fri 8 to 5 • Sat 9-3



39 yrs experience!

Residential & Commercial

Complete Driveway Construction for Paving

Reclaiming, Sweeping & Snow Removal

Fully Insured, All Work Guaranteed

Serving Northern VT & NH

Call For a FREE Estimate Today!

802.334.7260

State of VT Approved Virgin Mix Asphalt Plant



Cyan Magenta Yellow Black



Relax

Continued from Page 26

Soaking tub: An open shower creates an instant feeling of luxury, but few things are more suggestive of relaxation than a soaking tub. A long day at school or the office or a day when winter winds are howling outside is made much better with a good a soak. The National Kitchen & Bath Association notes that luxury bathrooms featuring soaking tubs are wildly popular, and that vaunted status is undoubtedly due to the relaxing benefits of a good soak.

• Skylight: Even if the goal of a luxury

bathroom is to leave the outside world outside, allowing some natural light inside is a great way to add a little extra calm to the room. Floor-to-ceiling windows may seem appealing in brochures or advertisements, but such features do not create the sense of privacy many people prefer in their bathrooms. One or two skylights can create that sense of privacy and still allow for natural light to enter the room, making this an option that provides the best of both worlds.

These features and more can help homeowners transform their bathrooms into luxurious, relaxing respites from the outside world.

To Do:
Have a Parkway Realty Agent help you buy or sell a property this spring or summer!

PARKWAY REALTY
Your Key to the Kingdom
www.ParkwayVT.com
(802) 748-8169

Residential
St. Johnsbury

Commercial
Danville

Tony Hayden

Patty Emery

Denise Bigelow

Amy Bedor

Erika Pierce

Maurice Chaloux

WE'VE GOT YOUR DRIVEWAY COVERED!

- Residential & Commercial
- Sealing • Crack-Filling
- Patching • Driveway Sweeping

Jones & Sons Sealcoat

3876 VT Route 105 Newport Center, VT
northeast.sealcoat@gmail.com

CALL FOR A FREE ESTIMATE!

BRIAN JONES: 802-323-4206

Cody Patno

Amanda Hamilton

Dawn Fenby

Cynthia White

Janet Farrow

Jocelyn Delworth

NOYLE JOHNSON INSURANCE
AN ALERA GROUP COMPANY

Auto • Home • Business

Call us for a quote.

198 Rte. 2 West • Danville, VT
802-684-3411
www.nwjinsurance.com

Affordable real estate markets in the U.S. & Canada

Much has been made in recent years of the rising cost of housing across North America. A September 2023 report from Zillow indicated the total housing market in the United States had reached a value of \$52 trillion, which represents a record and a 49 percent spike since before the pandemic.

Such a dramatic increase in the housing market has had a ripple effect on current homeowners and those looking to become homeowners. Millennials have perhaps bore the brunt of the housing price increase. Already holding one-third of all student loan accounts and 30 percent of the total debt, according to data from the Education Data Initiative, millennials may feel as though homeownership is simply not financially feasible. However, a recent analysis from Rocket Homes and Best Places identified 15 cities where buyers can find affordable homes.

1. Ames, Iowa
2. Burlington, Vermont
3. Portland, Maine
4. Ithaca, New York
5. Iowa City, Iowa
6. Appleton, Wisconsin
7. Charlottesville, Virginia
8. Bangor, Maine

9. State College, Pennsylvania
10. Richmond, Virginia
11. Atlantic City, New Jersey
12. Albany, New York
13. College Station, Texas
14. Norwich, Connecticut
15. Winchester, Virginia

Housing prices also are stretching budgets in Canada, where data from the real estate experts at Royal LePage indicates the average home price will exceed \$843,000 in 2024. But much like their American counterparts, Canadians in the market have affordable housing options. The Canadian Real Estate Association notes these are some of the most affordable provinces to buy a home in Canada.

1. New Brunswick
2. Newfoundland & Labrador
3. Saskatchewan
4. Manitoba
5. Prince Edward Island
6. Nova Scotia
7. Alberta

Home prices are high in the U.S. and Canada, but buyers with the flexibility to work remotely can look to various markets in each country for more affordable homes.

6.7%
of U.S. households
will hire a Real
Estate Agent..
That's **\$57,486,000,000***
in annual spending!



Cyan Magenta Yellow Black

*Providing Quality
Insulation & Fireproofing
Solutions Since 2001*

HUNTSMAN
BUILDING SOLUTIONS

Spray Foam Insulation

**Cellulose Loose Fill & Dense Pack
New Construction
Additions • Renovations**

CALL TODAY FOR A FREE ESTIMATE

**New England
FOAM & COATING, INC.**
ST. JOHNSBURY

802-748-5600



**Give your home
the protection
it deserves.**

Brett J Gale, Agent
1033 Broad Street
Lyndonville, VT 05851
Bus: 802-626-8651
brett@brettgaleinsurance.com

Your home is where you make some of your best memories, and that's worth protecting. I'm here to help.
LET'S TALK TODAY.



State Farm®

State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL
State Farm Florida Insurance Company, Winter Haven, FL
State Farm Lloyds, Richardson, TX
1708136

Five luxury features buyers desire

The real estate market has been something of a roller coaster ride over the past few years. Historically low interest rates coupled with a surging interest to move to communities with more outdoor space during the height of the pandemic led to a lot of movement and inventory — as well as some of the highest home prices in some time. The tides have started to change in recent months, as the housing market has been tepid at best since interest rates have increased. In the week ending August 24, 2023, the national average 30-year fixed mortgage rate pushed to 7.23 percent, while the National Association of Realtors said the median existing-home sales price was expected to surpass the all-time high of \$413,800. The stagnation of the market is caused by high interest rates, sellers not wanting to budge on prices, individuals wanting to sell but not being able to afford other homes, and a general decline in inventory related to each of these factors. Individuals who are in position to buy right now may be more selective in what they are seeking in homes, particularly if they're spending top dollar. Current homeowners planning to put their homes on the market may want to consider these five luxury renovations to set their properties apart.



1. Smart home features: It's now common for new home builders to include smart home technology when building. Advanced home tech, like facial recognition for doors, intuitive home assistants, smart lights and outlets to control appliances from a smartphone app, and similar offerings can make a home more attractive.
2. Modern open floor plans: Even though there has been some shift to buyers wanting homes with delineated borders, most still are drawn to those with open concepts. Those who are selling may want to investigate

- where they can open up rooms or take down walls to recreate these features.
3. Outdoor kitchen: A luxury indoor kitchen is still a major draw for buyers, but increasingly people are seeking properties that also maximize outdoor entertaining spaces. Having an outdoor kitchen with built-in grill, sink, counters for food preparation, and a refrigerator or wine chiller may be coveted. When an outdoor kitchen is near amenities like a spa, grand patio, pool, and other outdoor living spaces, the home really will beckon buyers.
 4. Saltwater pools: Pools have both pros and cons at resale. Therefore, sellers should speak with a realtor before installing a pool simply to make a home more appealing. However, if there already is a pool, converting the set-up to a saltwater system may win over buyers. Saltwater systems rely on fewer chemicals and proponents say the water feels more silky and less irritating.
 5. Upgraded owner's suite: An owner's suite complete with luxury spa bath, walk-in closet with built-in storage, sitting area, and potentially access to an outdoor space will win raves with buyers. Selling a home today is a bit more challenging, but luxury home features can tip the scales in sellers' favor.

Cyan Magenta Yellow Black

SNJ

SEAMLESS

Rain Gutters

LEAFPROOF

GUTTER COVERS

5" & 6" K-style Gutters
Many Colors to Choose
Free Estimates • Fully Insured
We Fix Damaged Fascia
Owner Installer
All Work Guaranteed

SERVING VT & NH
WWW.SNJRAINGUTTERS.COM
802-751-6191



WHEELER

Building Materials

Inc.

—Since 1963—

We have everything you need to build your castle including the kitchen sink!

Valspar Paints • Cabot Exterior Stains
Aristokraft Cabinets • Windsor Windows & Doors
Therma-Tru Doors • Jeld-Wen Doors
Owens Corning Insulation • Rockwool Insulation







Truck Mounted Forklift Delivery Service

152 Church Street • Lyndonville, VT 05851
(802) 626-5102 (802) 626-5040
wheelerbuildingmaterials.com

How empty nesters can repurpose bedrooms in their homes

It can be bittersweet when adult children decide the time has come to move out of the family home. Parents perhaps get their first trial run of this scenario when their children go off to college or enlist in the military. Rooms are left empty, if only for a certain period of time. Eventually, those rooms will remain empty as adult children move out of the house for good.

Converting a child's bedroom into an area for adults may take some planning. It can be exciting to regain space, but at the same time, it can be disheartening to convert a child's bedroom once and for all. When the time comes and homeowners are emotionally ready to tackle bedroom conversions, these tips can help the process go smoothly.

- Repurpose the space for them. Give a childhood bedroom an adult spin without changing too much. If furniture is in good shape, replace the bedding, change the flooring, swap out artwork, and remove "youthful" items like toys, trophies and other collectibles. When the child comes home to visit, he or she will still feel comfortable in the space.
- Create extra storage. The bedroom can be transformed into a walk-in closet or dressing space. According to the design experts at Houzz, many clients request this type of dressing room situation. There's a bonus if the layout allows the space to connect to the owner's suite or bathroom. This is a major

overhaul, so homeowners should enlist a professional contractor.

- Make a fitness center. A bedroom can be turned into a home gym to make working out more convenient. Homeowners should take inventory of equipment they may have and then figure out where existing and new equipment will go. They may need to consult a structural engineer to ensure that the flooring can bear the weight of additional equipment.
- Create a work space. One of the best ways to transform adult children's bedrooms is to convert the spaces into home offices. Those who have been setting up "desks" at dining room tables or elsewhere may be excited about the prospects of finally having a private, dedicated space to work from home.
- Turn it into a craft room. The bedroom can be converted into a space to explore hobbies and various other interests. A dedicated craft space, a reading nook, a place to store photography equipment, or another function can serve as a useful way to repurpose an empty bedroom.

Empty nesters have many possibilities when it comes to converting their children's old bedrooms into adult spaces.



BUSINESS DIRECTORY

Home Improvement & Services



GRIME NURSERY & GREENHOUSE

533 Lawrence Road, Waterford, VT
grimenursery@waterfordvt.net



- Annuals
- Trees
- Shrubs
- Perennials
- Vegetables
- Hanging Baskets

Hours:
Monday-Saturday 9-5
Sunday 9-3

Directions: Rt. 18 to Old County Road (town hwy. 12) up hill 9/10 mile, go right onto Lawrence Road first place on right.

802-748-1915



THE CARPET CONNECTION



RETAIL & WHOLESALE "The Flooring Specialists"

We Sell Only Flooring That SAVES You Money

199 Depot Street • Lyndonville, VT
802-626-9026 • www.thecarpetconnectionvt.com

Chimney Sweep II

Introduce comfort and warmth to your home!

- Wood/Gas Stoves & Fireplaces
- Pellet Stoves • Grills & more

Over 40 Years Experience

Barre-Montpelier Road
1284 US Rt. 302, Berlin, VT 05641
802-476-4905 • 833-329-3326

Peter L'Esperance • Steve Comstock



Cyan Magenta Yellow Black

Choosing the best decking material

Beauty is in the eye of the beholder, and that notion is as true when renovating a home as it is when studying a piece of art. Therefore, when homeowners are looking for the best building materials for their home remodels — including backyard decks — their own personal preferences may ultimately dictate the direction they go.

Deck boards and railings can be made from a diverse array of materials, including traditional hardwood, plastic and composite materials. Here's a deep look into some of the more popular decking materials so homeowners can make informed decisions when contracting with a decking professional for the build.

Hardwood, softwood or pressure-treated wood

In the not-so-distant past, decks were primarily built using some type of wood. Wood is widely available and fairly cost-effective. However, as anyone with a wood deck knows, wood requires frequent upkeep and it can be susceptible to rotting or insect damage. Wood decks also may splinter and deteriorate when exposed to the elements or pool water. Pressure-treated boards are infused with chemicals to help them endure, but that does not make them



impervious to wear. Still, the traditional look of a wood deck remains appealing to many homeowners.

Composite

Composite decking materials are made from a blend of recycled plastic and wood fibers. Since there is so much recycled content, composite decks attract those who are concerned about the environment and sustainability. Composite decking comes in uncapped and capped varieties. The capped version has an extra layer of protective capping made from high-performance polymers, says TimberTech, a decking and outdoor furniture provider. While composite decks may have similar up-front costs to wood, they will require less maintenance over the years, but they must be scrubbed to avoid mildew growth.

Plastic

Decks made of polyvinyl chloride, polypropylene or high density polyethylene (HDPE) are collectively referred to as PVC decks. They are made entirely

from environmentally safe plastic with no wood in the mix at all. PVC decks are more durable than composite and can last a lifetime. All PVC decks need occasional cleaning. A potential disadvantage to PVC is it doesn't always look, sound or feel like wood. Also, complex fastening systems can make the boards move as the temperature changes, resulting in squeaking as people walk on the deck. Generally, PVC is more expensive than wood or composite, but that investment may be worth it for those who never want to worry about deck repair or replacement.

This Old House says there is another plastic decking material made from polystyrene. It is stiff, strong and light, and with the brand Eon, the nonslip surface becomes less slippery when wet so it may be great around pools.

Aluminum

Aluminum may not be as popular as other decking materials, but it is lighter and stronger than wood, composite, and plastic. Aluminum also is resistant to mold, weather and insects, and it can be recycled. An aluminum deck will last for years, which is why it is one of the more costly decking materials.

Homeowners have many choices when picking materials for their decks. If they want a traditional look and moderate cost, wood may be the way to go. Those concerned about looks and durability may like composite. People who want very durable and long-lasting may want to give strong consideration to plastic or aluminum materials.

BUSINESS DIRECTORY

Home Improvement & Services



FREE ESTIMATES



FULLY INSURED

- Driveway Installation & Repair
- Foundations • Building Lots Cleared
- Water & Sewer Lines • Ponds • Trucking & more

802-626-1300 (Office) 802-626-8418 (Home)
802-535-5321 (Cell)




Residential & Commercial
Specializing in ...

- Trucking • Site Work
- Drainage • Septic Systems
- Lot Clearing • Mulching
- Bushhogging • Stump Grinding
- Hydroseeding • Lawn Installation
- Lot Mulching • Retaining Walls
- Driveway Maintenance & Repair



FULLY INSURED • FREE ESTIMATES

JEFF CLEVELAND
802-626-0933 • 802-535-7069
96 Mitchell Drive, Lyndonville, VT



What to know about reseeding or replanting your lawn

Spring marks the return of flowering plants and warm weather. And homeowners know that spring also ushers in the return of home renovation season.

Homeowners undoubtedly have an extensive list of projects on their to-do list this spring, and that may include helping their lawns and gardens recover after a long winter. Unpredictable weather, which can include drought and excessive rainfall and everything in between, can take its toll on a lawn. In certain instances, the best solution may be planting new grass. But homeowners can consider these tips before they begin the process of reseeding or replanting their lawns.

- Scarify the lawn. Scarifying a lawn can help to create a clean slate, but the timing must be right. Various lawn and garden experts, including those at BBC Gardeners' World Magazine, recommend scarifying in spring or early autumn. But don't jump the gun when scarifying in spring by scarifying before the lawn has started to grow after a dormant winter. Scarify when the soil is a little

wet and the grass is once again actively growing. Scarifying can remove any lingering weeds from last season and also pull up any moss that might have taken hold over the winter. Without weeds and moss to contend with, freshly planted seeds are in better position to thrive.

- Work with a landscaping professional. Homeowners with manageable lawns can likely scarify their own lawns with a relatively inexpensive plug-in scarifier. However, scarifying can be a strenuous physical activity, particularly for homeowners with large lawns. In such instances, homeowners can benefit from working with a qualified landscaping professional. Such a professional can scarify the lawn and subsequently reseed or replant new grass. The latter task is not so simple, as the lawn care experts at Scotts® note that choosing the correct seed is a vital part of reseeding or replanting a lawn. Choosing seed may sound simple, but it's a potentially complex decision that requires knowledge of the existing grass, including when to plant it. Certain grasses are best planted in spring or early fall, while others are best planted in summer. A qualified landscaping professional can identify the existing grass and plan the seeding or planting around this important detail.

- Prepare to water the lawn. Watering is vital to the long-term success and health of freshly planted grass seed. Scotts® urges homeowners to keep the top inch of soil consistently moist, but not soggy. That requires a daily commitment, and setting a multi-function hose nozzle or sprinkler to the mist setting once per day or more if it's hot outside can increase the chances grass will grow in thick and strong. Scotts® recommends keeping the top two inches of the soil moist until the new grass reaches a mowing height of roughly three inches. Once that benchmark has been reached, watering frequency can be cut back to about twice per week, but now the soil should be deeply soaked instead of misted. The soaking will help roots grow deep into the soil.

Spring is a great time for homeowners in various regions to reseed or replant their lawns. With the right approach, homeowners can enjoy a full and lush lawn throughout summer.

BUSINESS DIRECTORY

Home Improvement & Services

The Framing Format



Custom Framing

Prints * Paintings
Antique Vermont Maps
Puzzles and Note Cards

485 Lafayette Street
St. Johnsbury, VT 05819
802-748-3964
www.framingformat.com



Stand-On & Riding Zero-Turn Mowers



DALTON MOUNTAIN
MOTORSPORTS
www.daltonmountainmotorsports.com

475 Main Street
Lancaster, NH
603-788-4991
245 Jericho Road
Berlin, NH
603-215-6217

Hannis

HEATING & PLUMBING



Commercial • Residential
Fully Licensed & Insured

122 Bugbee Crossing Road
West Burke, VT
802-626-5841



LARRABEE'S Building Supply

802-684-3622

1410 Route 2 • West Danville

KraftMaid
Cabinetry
Authorized Dealer

7.7%

of U.S. consumers will hire a General Contractor. That's \$204,204,000,000* in annual spending!

12.7%

of U.S. consumers will hire an Insurance Agency. That's \$16,510,000,000* in annual spending!

BRANCH INSURANCE
YOUR HOMETOWN AGENTS

PHIL & STARCY BRANCH
BROKERS NH/VT

PO BOX 909
Franconia, NH 03580
603.823.5250
go2branchinsurance.com
branchinsurance@roadrunner.com

Like us on **facebook**

4GENERATIONS MASONRY

RESIDENTIAL | COMMERCIAL

- Brick • Stone • Block
- Fireplaces • Chimneys
- Veneer • Patios
- Walkways

FULLY INSURED
FREE ESTIMATES

Dana Armstrong

132 Rte. 15, West Danville, VT – 802-535-5948

LEAFPROOF
Gutter Covers

SNJ Seamless RAIN GUTTERS

5" & 6" K-Style Gutters • Many Colors to Choose
Free Estimates • Fully Insured
We Fix Damaged Fascia

Owner Installer • All Work Guaranteed • Serving VT & NH
ST. JOHNSBURY, VT • snjseamlessraingutters.com

802-751-6191

NORTHEAST KINGDOM WASTE MANAGEMENT DISTRICT
"ENVIRONMENTALLY SOUND WASTE MANAGEMENT AT THE LEAST COST TO OUR CITIZENS"

Reduce Reuse Recycle

recycle NOW VERMONT

224 CHURCH STREET – LYNDONVILLE, VT 05851
802-626-3532 • 800-734-4602
www.nekwmd.org

AFFORDABLE ROOFING
"THE ROOFING SPECIALIST"
2024 SPECIAL
Siding and Power Washing

10% off labor for Seniors & Veterans

Asphalt, Shingles & Metal Roofs
Pressure Washing – Bring your vinyl siding back to life!

WILL BEAT ALL COMPETITION

OVER 45 YEARS OF EXPERIENCE

FREE ESTIMATES ★ **603-991-7476**

FENOFF & HALE CONSTRUCTION, INC.

New Construction, Renovations, Roofing, Sheetrock & Painting, Kitchens & Bathrooms, Siding & Windows, Decks, Flooring, Insulating

Fully Insured – No Project Too Small

TRENT: 802-535-9108 or 802-684-9955
NATE: 802-535-7303

Factors when mulling a garage renovation

Garages may rank below kitchens and bathrooms in the home renovation pecking order, but these unsung heroes of suburban dwellings deserve their day in the sun. It's easy for garages to become convenient, if crowded and disorganized, storage spaces, but scores of homeowners are embracing the idea that renovated garages can serve a more functional purpose.

Prior to beginning a garage renovation, homeowners can consider a host of factors that will guide the direction of the project and ultimately produce a more functional space.

- **Appeal:** Though many homeowners understandably want to ensure their homes are amenable to their own lifestyles without worrying about the effects a given project might have on resale value, it's best that they do not completely ignore the latter variable. A 2019 analysis from the National Association of Home Builders found that 65 percent of newly constructed homes included two-car garages. That suggests a traditional two-car garage remains widely appealing. However,



it's worth noting that the NAHB analysis was conducted prior to the COVID-19 pandemic, when fewer people were working from home. Now that more people work from home, some may see a garage converted into a home office space as more functional. Homeowners can speak with a local real estate agent to learn more about local buyers' preferences before beginning a garage renovation project.

- **Function of the space:** It's important to consider why you want to renovate the garage. Is it to build a designated home office space? A fully outfitted home gym? A home theater? An extra bedroom? An in-laws suite? Each of these options are popular reasons to renovate a garage, and each may require a different approach during the project. The desired function also may affect the cost, so it's best to identify precisely what the room will be used for post-renovation.
- **The existing space:** When mulling a garage renovation, contact a local garage conversion

expert to audit the space. Such a professional can assess the existing space and determine what will need to be done beyond the design of the room. Will additional electrical outlets need to be installed? Will the room require additional ventilation? Will a new doorway need to be created to allow for easier access? These are questions a qualified expert can answer. Some may estimate the cost as well, but it's likely the garage expert will defer estimates regarding electric and ventilation to contractors who specialize in those areas.

- **Storage:** The home renovation experts at Angi estimate that the average garage remodel costs around \$18,000. That's considerably less than a home addition project, which can easily exceed six figures. So a garage remodel might be more budget-friendly than a room addition. However, homeowners should consider what's currently in their garages and where those items will end up if the room is repurposed. If it's primarily lawn care items and kids' toys, a new shed with ample storage space might work. But if the garage currently holds more items than can reasonably fit in a shed, homeowners should determine where those items can be stored once the garage is repurposed.

Garage renovation projects can make these spaces more functional, making them worthy of consideration among homeowners who feel like they need some additional space at home.

BUSINESS DIRECTORY

Home Improvement & Services



802-748-2571 • 802-274-5631 (cell)

Professional Clean
Owner/Operator — Residential & Commercial — Licensed in Vermont
Fully Insured — 24-Hour Emergency Services
Royal Flush ... Beats a Full House



**Excavation and
Concrete Construction**

**RESIDENTIAL
& COMMERCIAL**

**DRIVEWAYS • PONDS • SITE WORK • SEPTIC
STUMPING • TRUCKING • CRUSHING • SCREENING**

802-279-8082

FREE ESTIMATES - FULLY INSURED
simpsondirtworx.com
Jake Simpson simpsondirtworx@gmail.com





TROMBLY
PLUMBING | HEATING | AIR CONDITIONING

77 Concord Avenue • St. Johnsbury, VT

**RESIDENTIAL AND COMMERCIAL
Plumbing and Heating Services**

NEW CONSTRUCTION • REMODELING • REPAIRS
802-748-1953 • tromblyplumbing.net

Buying All Metals
Steel • Brass • Copper • Aluminum
Monday-Friday 7:00-4:00

405 S. Main Street, Lisbon, NH 03585
Phone: 603-838-2860 • www.stockleytrucking.com
"Buying Metal Salvage"

Cyan Magenta Yellow Black

10 REASONS

**WHY YOU
MAY WANT
TO SELL YOUR
PROPERTY TO
TANGUAY HOMES**



- ➔ No 6%, 8% or 10% Commission to Pay
- ➔ No Multiple Showings with Little Notice
- ➔ No Waiting to See if Buyer Can Get Financed
- ➔ No Waiting to See if Property will Appraise
- ➔ No Waiting to See if Property Will Pass Home Inspections
- ➔ No Cleaning To Do - Take What You Want - Leave The Cleaning Up To Us!
- ➔ Sell As Is! No Repairs To Do Before Selling
- ➔ Free Storage Available
- ➔ We Assist With All Paperwork
- ➔ You Choose The Month - Day - Time Of Closing

Eliminate the stress of selling your house, camp, land or commercial property...

**CALL OR TEXT
FOR A FREE
ON-SITE
CONSULTATION
802-624-0305**



www.tanguayhomes.com

EMAIL: tanguayhomes@comcast.net FAX: 802-334-6126

Call For Our Free Recorded Message: 802-334-6665

CENTURY 21 Farm & Forest

MLS 4985060

COVER



MLS 4988181



MLS 4989473



MLS 4959376



Ready to BUY??

As buyer brokers, making your dream a reality is what we do! Our job is not only to help you find that special property but also to protect your interests throughout the process. We have a full service team with 2 convenient locations.

Ready to SELL??

If you are looking for maximum exposure, consider our firm. Our professional photography, 3D tours, videography and extensive local, international and social marketing ensure that your property is seen across the globe. Choose from our talented team of 26 agents!

What do they say about us??

“You have gone above and beyond to look out for us and to make us feel welcome and navigate living in Vermont. It just feel's nice.”

“The team stepped up and made the experience of selling our home as easy and straightforward as any I have ever experienced.”

“My home sold in record time due to his targeted attention to detail in marketing, congenial personality, and sound advice. I would recommend him highly!”

“She took the time to listen to our needs both as buyers and sellers and worked around the clock to make sure all our questions were answered.”

“Knowledgeable, thoughtful, great at finding the "right" property, quick...”



Cyan
Magenta
Yellow
Black