

Rutland Herald

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How to buy a home

A home is where you return to at the end of a long day to put your feet up and relax; where you cook and share dinner with your family and friends; where you catch up on episodes of your favorite shows on Netflix. A home is where your dog can be off-leash, where your walls can be your favorite shade of periwinkle, and where your kids can do their homework. A home is different things to different people, but to all of us it is somewhere we belong.

At NeighborWorks of Western Vermont where I serve on the board of directors, we know the importance of having a place to call home. We also know that the impact of owning a home is more than just peace of mind: it's an investment in your future financial and social well-being. Research shows that homeowners benefit from better health outcomes, their children benefit with better performances in school, and their communities benefit from more involvement and investment.

Whatever your reason for wanting to be a homeowner, one thing is certain: The home buying process is confusing.

At NeighborWorks of Western Vermont, we work to empower Vermonters to become homeowners by educating them about all the ins and outs of the home buying process. We know that no matter what your level of income and no matter how many times you've been through the process, education helps.

We try to make it simpler for you by discussing financial readiness and budgeting and then working through the process as it involves Realtors, lenders, insurers and home inspectors. We weed out the complexities of credit scores and closing costs and work to prepare Vermonters for what comes next, and that there is life after closing.

We empower members of our community to make choices in their best interest and support them along the way.

I've served as the president of the board at NeighborWorks for four years, and of all of our services, including LoanWorks, RealtyWorks, Home Repair and HEAT Squad, I see home buyer education as one of the most impactful. Educating Vermonters on their finances and enabling them to become homeowners benefit not only an individual but their family and our community. When we invest in home buyer education, we invest in Rutland.

Our eight-hour courses are offered in person and online as full-day classes on Saturdays or two four-hour classes on weekday evenings. If you or somebody you know is interested, you can call us at 802-438-2303 or visit us online at nwwvt.org to find more information or to register for a class. Additionally, if you think NeighborWorks should host a home buyer education course at your workplace, let us know.

Rich Carlson is president of the board of NeighborWorks of Western Vermont.