

## BUYER RESOURCES

# The real cost of owning a Dell Vista 620

Most home comparisons stop at the purchase price. This one doesn't. **When you add up what you actually pay each year — energy, maintenance, insurance, property tax, and your mortgage — a different picture emerges.** This guide walks through the full cost of ownership, both in raw dollars and on a per-square-foot basis.

|                                         |                                         |                                                     |
|-----------------------------------------|-----------------------------------------|-----------------------------------------------------|
| <b>\$18,134</b><br>less per year to own | <b>~\$186,000</b><br>less over 10 years | <b>23% less</b><br>per sq ft to operate, every year |
|-----------------------------------------|-----------------------------------------|-----------------------------------------------------|

## How we built these numbers

**Conventional home:** A typical 900–1,000 sq ft older Vermont home — propane heat, standard insulation (roughly R-13 walls, R-38 attic), no dedicated ventilation system. Purchase price \$400,000, the current minimum for a home of this size in NW and Central Vermont, where the median single-family sale price reached \$500,000 in 2025 (Coldwell Banker Hickok & Boardman).

**Dell Vista 620:** Specifications from the construction drawings dated February 10, 2026 (MtnTreeCo, Lincoln VT). 620 sq ft exterior dimension. R-29 continuous wall insulation, R-56 continuous roof insulation, R-50 continuous platform insulation. Mini split heat pump, Zender Comfo70 or Lunos HRV ventilation, high-performance windows at U-0.24. All-in price of \$265,000 — mid-range build cost of \$220,000 plus \$45,000 sitework on a lot with existing septic and nearby utilities.

**Energy figures:** Vermont propane at \$3.74/gallon (WCAX, February 2026). Conventional home burns ~800 gallons/year = \$2,992. Mini split heating cost based on Green Mountain Power rate of \$0.2146/kWh. Mortgage rate of 6.6% based on Vermont annual average for 2025. Property tax at Vermont statewide average of 1.56%.

## PART ONE

## Annual cost of ownership — what you pay every year

| Cost category                                        | Conventional home<br>900–1,000 sq ft · propane · older build | Dell Vista 620<br>620 sq ft · high-performance new build |
|------------------------------------------------------|--------------------------------------------------------------|----------------------------------------------------------|
| <b>MORTGAGE</b>                                      |                                                              |                                                          |
| Annual mortgage payment 30-yr fixed at 6.6%, 5% down | <b>\$2,443/mo · \$29,316/yr</b>                              | <b>\$1,620/mo · \$19,440/yr</b>                          |
| <b>ENERGY &amp; HEATING</b>                          |                                                              |                                                          |

| Cost category                                                                                                                      | Conventional home900–1,000 sq ft · propane · older build | Dell Vista 620620 sq ft · high-performance new build |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------|
| Space heating <i>Conv: ~800 gal propane @ \$3.74. DV620: mini split heat pump.</i>                                                 | \$2,992                                                  | \$680                                                |
| Electricity — lighting, appliances, water heating <i>DV620 includes heat pump water heater; tight envelope reduces total draw.</i> | \$1,400                                                  | \$1,000                                              |
| <b>Total energy</b>                                                                                                                | <b>\$4,392</b>                                           | <b>\$1,680</b>                                       |

**MAINTENANCE & SYSTEMS**

|                                                                                                                                             |         |         |
|---------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| Annual HVAC service <i>Conv: propane furnace + AC. DV620: mini split only — no combustion system.</i>                                       | \$400   | \$150   |
| Propane tank rental / maintenance <i>Standard annual cost for propane customers. Not applicable to DV620.</i>                               | \$180   | \$0     |
| HRV ventilation filter service <i>Not in conventional home. DV620: Zender Comfo70 / Lunos annual filter replacement.</i>                    | \$0     | \$120   |
| General home maintenance reserve <i>Conv: 1% of value/yr for aging systems. DV620: all-new systems, tight envelope, minimal complexity.</i> | \$4,000 | \$1,200 |

**INSURANCE & PROPERTY TAX**

|                                                                                                             |         |         |
|-------------------------------------------------------------------------------------------------------------|---------|---------|
| Homeowners insurance <i>Vermont avg ~\$950–\$1,100/yr. New construction insures ~32% less (NerdWallet).</i> | \$1,050 | \$720   |
| Property tax <i>Vermont statewide average rate of 1.56% applied to assessed value.</i>                      | \$6,240 | \$4,134 |

**Estimated total annual cost****\$45,578****\$27,444***Annual savings with the Dell Vista 620***\$18,134 less/yr**

Mortgage figures show principal and interest only. Property taxes and insurance are listed separately above. Propane consumption of 800 gal/year is a mid-range estimate — many Vermont households burn more in a cold winter, which would widen this gap further.

**The mortgage difference alone is \$9,876/year** — because the Dell Vista 620 starts \$135,000 lower in purchase price. Add energy savings of \$2,712/year, lower maintenance of \$2,800/year, and reduced insurance and taxes, and the total gap reaches over \$18,000 annually.

**LOOKING AHEAD****What the difference adds up to over 10 years**

Vermont propane prices have historically risen 3–5% per year on average. The table below applies a conservative 3% annual increase to heating fuel costs only, and holds all other costs flat.

| Year    | Conventional total | Dell Vista 620 total | Annual difference |
|---------|--------------------|----------------------|-------------------|
| Year 1  | \$45,578           | \$27,444             | \$18,134          |
| Year 2  | \$45,668           | \$27,464             | \$18,204          |
| Year 3  | \$45,761           | \$27,484             | \$18,277          |
| Year 4  | \$45,857           | \$27,505             | \$18,352          |
| Year 5  | \$45,956           | \$27,526             | \$18,430          |
| Year 6  | \$46,058           | \$27,547             | \$18,511          |
| Year 7  | \$46,163           | \$27,568             | \$18,595          |
| Year 8  | \$46,271           | \$27,589             | \$18,682          |
| Year 9  | \$46,383           | \$27,611             | \$18,772          |
| Year 10 | \$46,498           | \$27,633             | \$18,865          |

Over 10 years, the Dell Vista 620 costs approximately \$186,000 less to own than a comparable conventional Vermont home — based on conservative assumptions and current market data.

PART TWO

Cost per square foot — a clearer lens

Raw dollar totals tell one story. Cost per square foot tells another — and it’s worth understanding both, because the two homes are different sizes. The question isn’t just what you spend in total; it’s **what you’re getting for each square foot of living space**.

AT PURCHASE

Purchase price per square foot

| Home                                                                             | Purchase price | Square footage            | Cost per sq ft     |
|----------------------------------------------------------------------------------|----------------|---------------------------|--------------------|
| Conventional Vermont home<br><i>900–1,000 sq ft · older build · propane heat</i> | \$400,000      | 950 sq ft <i>midpoint</i> | \$421/sq ft        |
| Dell Vista 620 <i>620 sq ft exterior dimension · high-performance new build</i>  | \$265,000      | 620 sq ft                 | <b>\$427/sq ft</b> |

On a purchase price per square foot basis, the two homes are nearly identical — around \$421–\$427/sq ft. This is the number that often surprises people. The Dell Vista 620 is not cheap to build per square foot; high-performance construction costs more per square foot than conventional construction. What makes it financially compelling is everything that happens after you move in.

YEAR AFTER YEAR

Annual running cost per square foot

This is where the comparison shifts. Annual ownership costs look very different on a per-square-foot basis once you account for the Dell Vista 620’s building performance.

| Cost category                                    | Conventional (950 sq ft) | Dell Vista 620 (620 sq ft) | DV620 advantage |
|--------------------------------------------------|--------------------------|----------------------------|-----------------|
| ENERGY & HEATING (PER SQ FT / YEAR)              |                          |                            |                 |
| Space heating                                    | \$3.15/sq ft             | \$1.10/sq ft               | 66% less        |
| Total energy (heating + electricity)             | \$4.62/sq ft             | \$2.71/sq ft               | 41% less        |
| MAINTENANCE (PER SQ FT / YEAR)                   |                          |                            |                 |
| HVAC service + general maintenance reserve       | \$4.63/sq ft             | \$2.21/sq ft               | 52% less        |
| INSURANCE & TAX (PER SQ FT / YEAR)               |                          |                            |                 |
| Insurance + property tax                         | \$7.57/sq ft             | \$7.83/sq ft               | Roughly equal   |
| TOTAL ANNUAL COST PER SQ FT (EXCLUDING MORTGAGE) |                          |                            |                 |
| All-in annual operating cost per sq ft           | \$16.86/sq ft            | \$12.94/sq ft              |                 |

Insurance and property tax per sq ft are similar because both are largely driven by assessed value, not size. The Dell Vista 620’s lower assessed value roughly offsets its smaller footprint on a per-sq-ft basis.

The Dell Vista 620 costs 23% less per square foot to operate each year — even though it costs nearly the same per square foot to build. That gap compounds with every year of ownership.

THE FULL PICTURE

Total cost of ownership per square foot over 10 years

Add purchase price and 10 years of running costs together, and you can see what each home truly costs per square foot of living space over a decade.

| Home                        | Purchase price | 10-yr running costs | 10-yr total cost |
|-----------------------------|----------------|---------------------|------------------|
| Conventional home 950 sq ft | \$400,000      | \$162,620           | \$562,620        |

| Home                     | Purchase price | 10-yr running costs | 10-yr total cost |
|--------------------------|----------------|---------------------|------------------|
| Dell Vista 620 620 sq ft | \$265,000      | \$82,240            | \$347,240        |

| Home              | Square footage | 10-yr total cost | Cost per sq ft over 10 yrs |
|-------------------|----------------|------------------|----------------------------|
| Conventional home | 950 sq ft      | \$562,620        | \$592/sq ft                |
| Dell Vista 620    | 620 sq ft      | \$347,240        | \$560/sq ft                |

**Over 10 years, the Dell Vista 620 costs \$560 per square foot of living space — less than the conventional home at \$592/sq ft. A new high-performance build, at a lower total cost per square foot than an older conventional home.**

WHAT’S BEHIND THE NUMBERS

The specifications that drive the savings

The Dell Vista 620 isn’t simply a newer home. The savings come directly from specific design decisions documented in the construction drawings.

**The envelope.** A conventional Vermont home typically has R-13 fiberglass batts in the walls and R-38 in the attic — interrupted by every stud and joist, which act as thermal bridges conducting cold inward. The Dell Vista 620 uses continuous insulation with no thermal bridging: R-29 in the walls, R-56 in the roof, and R-50 in the platform beneath your feet. The result is a home that holds heat so efficiently that the heating load drops to a fraction of what a conventional home requires, even through a Vermont winter.

**No propane. No furnace.** The primary heat source is a mini split heat pump. Heat pumps don’t burn fuel — they move heat from outdoor air into the home, which is three to four times more efficient per unit of energy than any combustion system. At current Vermont propane prices of \$3.74/gallon, the annual heating cost drops from roughly \$2,992 to approximately \$680. There is also no propane tank to rent, maintain, or eventually decommission.

**Fresh air without heat loss.** A tight building envelope needs controlled ventilation. The Dell Vista 620 includes a Zender Comfo70 or Lunos heat recovery ventilator, which continuously brings in fresh air while recovering 80–90% of the heat from outgoing stale air. Most older Vermont homes rely on air leaks for ventilation — uncontrolled drafts that waste the energy you paid to heat the space. The HRV solves this completely, and delivers noticeably better indoor air quality year-round.

**High-performance windows.** Standard double-pane windows lose heat at a U-factor of 0.30–0.35. The Dell Vista 620’s windows are specified at U-0.24, reducing heat loss significantly, while the solar heat gain coefficient of 0.42 still allows passive solar warmth through south-facing glass.

**Genuinely low maintenance.** The Dell Vista 620 is built with minimal mechanical complexity — no combustion furnace, no propane tank, no aging ductwork. All systems are new and under warranty. The continuous insulation envelope doesn't settle or degrade the way batts do over time. We budget \$1,200/year for general maintenance, which is low even by new-construction standards, because this home is designed to stay that way.

**Right-sized living.** Every square foot of the Dell Vista 620 is working for you. In a conventional home, unused rooms and hallways still cost money to heat, insure, and maintain. A well-designed 620 sq ft home eliminates that waste — not by feeling small, but by ensuring that every part of the space earns its place.

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*All figures are estimates based on publicly available Vermont data as of early 2026. Mortgage payments calculated on principal and interest at 6.6% over 30 years with 5% down on \$400,000 (conventional) and \$265,000 (Dell Vista 620, mid-range all-in including \$45,000 sitework). Propane price of \$3.74/gallon from WCAX Vermont report, February 27, 2026. Mini split operating cost based on Green Mountain Power residential rate (\$0.2146/kWh). Propane consumption of 800 gal/year is a midpoint estimate for a 900–1,000 sq ft Vermont home. NW/Central Vermont median single-family home sale price of \$500,000 from Coldwell Banker Hickok & Boardman Vermont Market Report, 2025. Vermont property tax at statewide average rate of 1.56%. Insurance averages from NerdWallet/Bankrate Vermont data. Dell Vista 620 envelope and mechanical specifications from construction drawings dated February 10, 2026, MtnTreeCo, Lincoln VT. 10-year projection applies 3% annual escalator to propane costs only; all other costs held flat. Individual results will vary based on usage, location, financing terms, and future energy prices.*