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MAR+APR 2017

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Keys to Realtor® Professionalism,
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COMMUNITY ACTION DAY
IS SET FOR APRIL (ANY DAY)

PAGE 11



EYE ON FAIR HOUSING

MEMBERS COMMENT

PAGE 34

FREE TRAINING, LUNCHEON

PAGE 35



TAKES

Take the
Tour of
our New
nvar.com

7

YOU

NVAR
Launches
first NVAR
HERO Award

36

FURTHER

Legislative
Trip to
Richmond:
A Success

8

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MAR+APR Volume 100, Issue 2

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REALTORS® CARE: ABOUT OUR INDUSTRY, OUR COMMUNITIES, OUR FUTURE

NVAR WANTS TO CELEBRATE
YOUR EFFORT

By Bob Adamson

Included among the articles in this issue of *RE+VIEW* magazine are examples that underscore my theme this year that "NVAR Cares." Whether riding to Richmond to lobby our state legislators on behalf of homeownership and property rights, or finding ways to volunteer locally to support our neighbors and build strong communities, NVAR members are on the front lines.

In 2016, under the leadership of the Northern Virginia Realtors® Political Action Committee Campaign Chair Christine Richardson, we raised more than \$200,000 from nearly 3,000 individual investors, 56 of whom invested at the \$1,000 or higher level. That was an outstanding success. And we can do more!

Is your name on our list of \$100+ RPAC investors? Nothing would please me more than to see the name of every NVAR member included in the *RE+VIEW* magazine's RPAC investor list! See page 10 for the names of those who have already invested this year.

This past January, more than 50 members participated in NVAR's annual trip to the Capitol. You can view photos and read about what we accomplished on page 8. The trip helps to build awareness about the hard work that NVAR does on our behalf in Richmond. Our presence also signals to the legislators the strength of our Realtor® community, and educates them about issues that impact private property rights and homeownership.

The reality is that your involvement strengthens our message. If you are not already invested in NV/RPAC, please commit your fair share today! When 2017 NV/RPAC Campaign Chair Moon Choi comes knocking, please be generous. Visit NVAR.com/RPAC to learn more.

At NVAR, we are also invested in the communities in our NVAR footprint. Many of us, either individually or through our brokerages, partner with non-profits and give back through community service projects or in some other way. We want to highlight your commitments and encourage greater NVAR member involvement.

For the first time, we are designating the month of April as "NVAR Realtor® Community Action Day," which will last throughout April. Plan ahead for this for any of those 30 days. If you are already volunteering in your community, we want to know about it! If you're looking for ways to get involved, we want to help you do that. Check out the article on page 11 to learn about opportunities for you to give back when it is convenient for you, to the cause that is right for you, anytime in the month of April.

Together, we can make a positive impact in Northern Virginia. Join me to help prove our commitment that NVAR Cares.

Bob Adamson
2017 Chairman of the Board
chairman@nvar.com



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Keys to Realtor® Professionalism,
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PAGE 20

TAKES

- 10 NVAR Legislative Reception: April 26
- 12 The 45th Presidential Administration and Your Housing Market
- 30 Five Year Look Back At January NVAR Housing Stats
- 34 Consider The Importance Of The Fair Housing Act. 24/7/365
- 46 Ask NVAR: Confidential Ethics Enforcement

YOU

- 7 Your New **NVAR.com** Redesign Explained
- 11 NVAR Member Community Action Day Launches In April: You Choose When!
- 32 NVAR Global Recognition: Honors from NAR
- 35 NVAR Staff Scene
- 36 NVAR Launches First-Ever Hero Award for Philanthropic Members
- 38 Welcome New Members
- 39 Snail Mail Snafu
- 40 Education: Property Management Series Launched

FURTHER

- 6 Market & Economic Briefing: March 22
- 8 Realtor® Voices Heard in Halls of Capitol; General Assembly recap
- 18 From Dressing Room to Storeroom: E-Commerce Rises
- 26 Report from Inman Connect NYC 2017: Tech News
- 27 Well & Septic Briefing: March 23
- 30 Nationals Game for RPAC: June 9
- 33 ¡Vamos a Cuba! Exploratory Mission to Cuba Announced
- 35 Free Fair Housing Training Session, Luncheon: April 27



The views expressed in this publication may not reflect NVAR policy, and may be the opinions of the writer or interviewee. Reach us by email at re+view@nvar.com.

DEPARTMENTS

- 3 Chairman of the Board Column
- 6 CEO Column
- 10 NV/RPAC Investors
- 38 New Members
- 42 Class Schedules
- 44 Affiliated Service Provider Directory

WHEN IT COMES TO PROFESSIONALISM, NVAR STAFF MEMBERS 'TALK THE TALK' AND 'WALK THE WALK' TO MOVE US ALL FORWARD



Our mission at NVAR is to promote professionalism through education, tools and resources that help elevate your business, and to ensure that

Realtor® ethics and property rights are protected. The classes, programs, and services that we provide are designed to reinforce competency and foster a culture of professionalism among Northern Virginia Realtors®.

Not only do we encourage and advance professionalism for you – our members – but we also do so for ourselves.

One of our core values is “the consistent pursuit of excellence,” and one way we try to accomplish that is by

supporting professional development opportunities for our staff. Whether taking classes to improve specific skills, or attending a conference to learn with and from colleagues in other associations, the end-game is to help all of us – staff and members – do our jobs better.

I'm proud that many of our staff members hold advanced degrees, certifications and designations. Among the recent significant staff achievements and milestones are:

- Vika Mitchell, Frank Doyle, Brenda Heffernan and I earned the Certified International Property Specialist (CIPS) designation
- Jill Landsman earned a master's degree from Realtor® University
- Three of our four attorneys on staff (Sarah Louppe Petcher, Nisha Thakker

and Brenda Heffernan) are barred in three jurisdictions (VA, MD, DC)

- Frank Doyle earned the Society for Human Resource Management Senior Certified Professional (SHRM-SCP) designation
- 12 staff members were inducted into the Omega Tau Rho fraternity, with four more to be inducted in 2017. Check out the full list on page 35.
- Dozens of “spot” awards were issued to those going above and beyond the call of duty. Check out a snapshot of a few of them on page 35.

Working together, we can achieve excellence for ourselves, our association and our industry.

Ryan Conrad, CAE, CIPS, RCE, e-Pro
 NVAR Chief Executive Officer
rconrad@nvar.com +

2017 MARKET & ECONOMIC BRIEFING

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- NVAR FORUMS PUBLIC POLICY

WEDNESDAY, MARCH 22
NVAR.com/Briefing



Your New NVAR.com: Award-Winning Website Maximizes User Experience for News, Trends, Tools

ACCESS NVAR FORMS, VALUABLE RESOURCES WITH EASE

By Ann Gutkin

THIS PAST JANUARY, NVAR launched the new **NVAR.com**. Teaming with the Matrix Group International, NVAR created a website that offers a leading-edge three-audience experience. Recognizing three distinct audiences for Northern Virginia real estate information, the redesigned **NVAR.com** highlights the most relevant content and areas of interest for each user: Realtor®, Service Provider and Consumer.

In February, NVAR received word that **NVAR.com** won a Gold AVA Digital Award for Website Redesign! The AVA awards honor excellence in digital communication. Winners were selected by judges after they reviewed approximately 2,500 entries from throughout the world. Visit avaawards.com to learn more.

“This award was the result of a tremendous team effort by everyone on staff who contributed to the website redesign,” said NVAR CEO Ryan Conrad. “This website has been designed to provide all users with the information that is most germane to their specific real estate interests. Not only Realtors®, but real estate-related businesses and consumers also need a trustworthy source for current, accurate information about homeownership and property rights in Northern Virginia.”

The product of more than a year’s worth of work and hundreds of hours of research, major aspects of the redesign include:

- mobile friendliness on all devices
- better site search to deliver relevant results
- easier sharing of articles and news items on social media
- attractive image-driven design, and

- intuitive, simple navigation to help users find information with ease. “Each time a user views content, the website will provide related articles, news, Realtor® shop items, classes and events, delivering unparalleled service to every visitor,” said Joanna Pineda, Matrix CEO. “Matrix is delighted to work with NVAR to deliver a cutting-edge approach to communicating and engaging with its members and with people in the Northern Virginia real estate marketplace.”

WHERE ARE MY FORMS?

There are several ways to access your InstanetForms on **NVAR.com**:

1. In the homepage navigation, hover over Law & Ethics, then click on Standard Forms & Revisions



2. In the homepage navigation, hover over Resources, then click on Instanet & Authentisign.



3. In the homepage navigation, click on Resources, then scroll down the Resources page until you see “Explore Membership Benefits,” and click on the Instanet & Authentisign box.



4. Scroll down the homepage until you see “Explore Membership Benefits,” then click on the Instanet & Authentisign box.



If you have questions about navigating the new **NVAR.com**, simply email info@nvar.com, and a staff member will respond to assist you. +



Ann Gutkin is the NVAR communications director.

Realtor® Voices Heard in the Halls of the Capitol

REALTOR® ADVOCATES MEET WITH LIEUTENANT GOVERNOR, ATTORNEY GENERAL, NORTHERN VIRGINIA LEGISLATORS IN BUSY DAY ON THE HILL

By Josh Veverka



NVAR Chairman Bob Adamson reviews the “rules of the road” for NVAR members riding the bus to Richmond to lobby their Northern Virginia legislators.

ON JANUARY 25, more than 50 Realtors® from across the region met at NVAR for the annual trip down I-95 for the 2017 NVAR Public Policy Committee’s Legislative Advocacy Trip. Members gathered bright and early for a quick breakfast before boarding the bus, where they were greeted by NVAR Public Policy Committee Chair Genevieve Concannon. The nearly two-hour bus ride gave attendees a chance to learn about the 2017 State Realtor® Agenda. Visit nvar.com/realtors/issues/policy-positions to learn more about the legislative package.

Attendees gathered in the General Assembly Building for one last time to meet with legislators for an insiders’ view of the legislative process and the issues before the 2017 General Assembly. The building is slated for demolition and renovation.

The Realtors® were also addressed by two statewide office holders, Lieutenant Governor Ralph Northam (D) and Attorney General Mark Herring (D). Both Governor Northam and Attorney General Herring explained the duties of their respective offices and outlined some

of their prioritized initiatives and issues.

Once the day’s legislative sessions convened, the Realtors® walked to the Capitol for an opportunity to view the General Assembly in action. Senator Dick Saslaw (D) introduced the NVAR visitors from the Senate floor and Delegates Jackson Miller (R) and Marcus Simon (D) recognized the NVAR group in the House. The attendees then visited individual legislator offices from their own districts to discuss and advance the Realtor® legislative agenda.

After visiting more than 25 legislators and legislative staffers, tours of the Capitol and Governor’s mansion and countless trips up and down the stairs of the General Assembly Building, the energized group of Realtor® advocates enjoyed refreshments on the bus ride back to Northern Virginia. NV/RPAC Campaign Chair Moon Choi addressed the group, noting that their experiences that day were made possible by relationships built through their



A group of NVAR members queue up to enter the General Assembly building in Richmond. The building, said to harbor asbestos, mold and other hazards, is slated for demolition in 2017.



NVAR members witness the legislative session in action from the Senate gallery.

NV/RPAC investments. To see more of what RPAC accomplished, take a look at *RPAC of Virginia Victories by the Numbers* at nvar.com/RPACImpact.

If you missed out on this year's trip, you can still contribute to the power of the Realtor® Party with your

own RPAC investment. Consider investing today by contacting NVAR government affairs staff at 703-207-3201.



Josh Veverka is the NVAR Government Affairs Director.



Senator Jennifer Wexton addresses NVAR members during the morning session.



NVAR Board Chairman Bob Adamson with Virginia Attorney General Mark Herring, following Herring's remarks to the NVAR visitors.



Lieutenant Governor Ralph Northam greets NVAR legislative trip attendees.



After lunch, NVAR members visited the legislators representing their district to share information about the Realtor® legislative agenda. Pictured here are Realtors® seeking an audience with Sen. Barbara Favola.



Delegate David Bulova (left) banters with Delegate Tag Greason during the legislator presentations portion of the Realtors®' Richmond visit.

(Right): This NVAR group of Realtor® advocates had a day of success experiencing their influence at the state Capitol.



2017 General Assembly Executive Summary

With the adjournment of the 2017 Virginia General Assembly Session on Feb. 25, another highly successful Realtor® legislative program is in the books. The full State Realtor® Agenda won unanimous approval with a 100 percent voting record. This year's package included legislation relating to property management and the transfer of escrow funds and security deposits; updates to the Property Owners Association and Condo Acts relating to for sale signs and penalties for failure to deliver disclosure packets; and amendments to the Residential Disclosure Act. Look for a full session recap and summary of new laws on NVAR.com and in the Town Hall Notes e-newsletter and blog soon. +

2017 NV/RPAC Investors List

(February 15, 2017)

PLATINUM R (\$10,000)

NVAR

GOLDEN R (\$5,000+)

Maureen McEneaney Dunn

CRYSTAL R (\$2,500+)

Robert Adamson	Christina Macro
Moon Choi	Christine Richardson

STERLING R (\$1,000+)

Lorraine Arora	Katharine Kratovil
Pat Buck	Craig Lilly
David Charron	Ava Nguyen
Genevieve Concannon	D. Peter Nguyen
Reggie Copeland	Thai-Hung Nguyen
Heather Embrey	Marc Pina
Margaret Handley	Derrick Swaak
David Howell	

GOVERNOR'S CLUB (\$500+)

Mary Bayat	Nicholas Lagos
Lisa Dubois Headley	Ann Yanagihara

CAPITOL INSIDER (\$250+)

Peter Schlossberg

\$99 CLUB (\$99+)

Randy Huntley	Fang Zhou
Bonnie Kyte	Mark Richardson
Kacou Aboi	William Rucker
Frank Donnelly	Chris Saabye
Marin Kinov	Janet Scaffido
Agnes Lee	Ryan Scavo
Michelle Sanoske	Nancy Steorts
Mary Schrodt	Dallison Veach

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NVAR.com/RPAC.**

When Realtors® asked for their support, they listened.

2017 NVAR LEGISLATIVE RECEPTION

Please join us in thanking Northern Virginia's elected officials for their service to our region and support of Realtor® issues.

DATE

Wednesday, April 26

TIME

5:30 p.m.-7:30 p.m.

LOCATION

NVAR Fairfax Headquarters
8407 Pennell Street
Fairfax, Virginia 22031

ADMISSION

FREE
Preregistration required.

Cocktails and hors d'oeuvres will be served

REGISTER ONLINE:
NVAR.com/LR17

CONTACT:
703.207.3201
jveverka@nvar.com



NVAR Realtor® Community Action Day: Any Day This April

TELL YOUR STORY ABOUT HOW YOU PROVED THAT WE ARE MORE THAN REALTORS®.
FEATURE YOUR PHOTOS IN *RE+VIEW* MAGAZINE!

By Jill Parker Landsman

“If you want to go fast, go alone.
If you want to go far, go together.”

– AFRICAN PROVERB

WE ARE GOING TO GO FAR TOGETHER this April by being passionate about making a difference in our neighbors’ lives. And whatever you choose to do to be part of our NVAR Realtor® Community Action Day, we want to know more!

Send your photos, details to nvarcares@nvar.com.

Our Chairman of the Board Bob Adamson passionately declared his 2017 theme and promise to prove that “NVAR Cares.” While you can give back year round, we want you to be a part of our NVAR Realtor® Community Action Day this April.

Who? You pick your team or do this solo.

What? Charity of your choice, or check out some nonprofit choices from the NVAR Cares Committee at nvar.com/RealtorActionDay.

When? You pick the time, day, weekend, week.

Where? The neighborhood of your choice.

Why? Because NVAR CARES! We, at NVAR, are more than Realtors®. We are committed to helping others realize the American dream, but also to lending a helping hand in our communities. Please join TEAM NVAR to make that happen!



SHARE YOUR STORY

Help us to spread the news about your charitable outreach. Just send us a photo or two, names of your team mates (and brokerage) and the project for your NVAR Realtor® Community Action Day outreach to nvarcares@nvar.com by May 15, 2017.

We will print an NVAR Realtor® Community Action Day spread in our July/August issue of *RE+VIEW* magazine and also a feature article about one participating Realtor® or team. We will also post the coverage on **NVAR.com** and share on NVAR social media. NVAR will send out a press release that captures your great community effort, too.

Let’s be charitable together. Commit to a project of your choice in April today. Be a part of the proof that NVAR CARES!

Questions? Email NVAR Cares Committee Staff Liaison Jill Landsman at nvarcares@nvar.com. +



Jill Parker Landsman is the NVAR vice president, communications & media relations

WANNA BE IN PICTURES?

Your Community Action Day Project Will Be Featured!

1. All Community Action Day entries will be included in a spread about all that you did in April in our July/August issue of *RE+VIEW*.
2. **Special Prize Awarded to A “Best In Show”** Community ACTION DAY Project! The NVAR Executive Committee will select one member or team for this recognition: You might be In print and In Pictures **More than Once**: One of our NVAR Realtor® Community Action Day individuals or team entries will be selected for a write-up and photos spread in a future NVAR *RE+VIEW* magazine. Questions: nvarcares@nvar.com.

The 45th Presidential Administration and Your Housing Market

By Terry Clower, Ph.D.

THERE'S A NEW SHERIFF IN TOWN.

After almost two years of Monday Night Raw-esque campaigning, the 45th president of the United States has already begun working to fulfill the promises delivered at his made-for-TV rallies. How many of these executive actions will be signed this year, and more importantly, how many will prove to be legally and practically enforceable remains a mystery.

In this month's contribution to *RE+VIEW*, the staff at the Center for Regional Analysis depart from our usual coverage of Northern Virginia's economy, labor market, and business trends to consider how President Trump's agenda may influence the region's housing market. We are joined by a special collaborator this month—NVAR's own Jill Landsman—who has been working with us to explore these issues.

Space constraints do not allow us to address every nuance that one could read into President Trump's campaign promises, or the variety of prepared executive orders delivered since his inauguration. However, we will boldly attempt to understand some key issues that may or may not vex hard working Realtors® in the Northern Virginia market. In no particular order:

Corporate Tax Rates: Assuming a compliant Republican Party, the President has promised to quickly deliver a reduction in corporate tax rate, perhaps as low as 17 percent. This would certainly enhance corporate profitability and presumably should result in capital investment, jobs and higher wages. Net effect, more money in workers' pockets, enhancing housing market participation and willingness for move-up purchases.



Infrastructure: In 2015, the Metropolitan Washington Council of Governments estimated a \$58 billion dollar infrastructure funding gap over the next 15 years (transportation infrastructure accounted for \$24 billion of this gap). IF the eventual plan is to use tax credits to induce private sector investment in infrastructure, Congress could become excessive in its spending of borrowed dollars, boosting our nation's investment in infrastructure. This will have near-term (think construction jobs) positive effects, and eventually will boost regional and national productivity and competitiveness.

Imagine a fully funded Metro system that once again moves workers efficiently across the region AND expands capacity to our most congested roadways. This infrastructure spending could/should also be used to develop land, build schools, and better house the region's growing population.

Just think – smoother commutes and more housing inventory. Of course, this rosy outlook will require a federal budget deal and removal of sequestration-mandated spending limits.

Reduced Regulations: The Trump Administration has boldly stated that two regulations must be eliminated for every

new regulation. If we do start to redress the record-setting number of regulations imposed by the previous administration, we would see the potential for increased business activity, including hiring, and perhaps more housing development.

Also in this category is the potential to see a substantial rewrite, not a repeal, of many Dodd-Frank financial regulations, including enhanced consumer protection rules that have driven the dramatic increase in paperwork and hassle endured by agents and your clients over the past few years. Freeing up the mortgage lending market would bring more buyers (and sellers) to the table.

Drain the Swamp: The federal hiring freeze (designed to cut the federal workforce through attrition) imposed by the President could have a real impact on our region. After dropping more than 26,000 jobs between mid-2010 and mid-2014, federal employment finally started seeing some impressive job gains in 2016, with year-over-year increases of 7,500 jobs. This executive order could not only halt this growth, but also return us to the conditions that we had in 2013 and 2014.

Importantly, these jobs average about \$100,000 in annual salaries and wages, great middle income home buyers. It is unclear about the Trump executive order's

impact on the cost-of-living adjustment granted to federal workers last fall, but freezing federal salaries could take well over \$1 billion in personal income out of the DC Metro region.

Build the Wall: Where to start, and end, about one of the 2016 campaign's more memorable promises. First, if a substantial part of the proposed infrastructure funds goes to extend the existing wall along the U.S. southern border, then Northern Virginia may be largely out of luck attracting funding.

Area defense contractors may get a piece of wall-related monitoring expenditures. Combining the wall with other proposed immigration policies will probably lower the presence of both illegal and legal immigrants. These workers make up a disproportionate share of the construction labor market.

Builders in most parts of the country already complain about a lack of appropriately skilled construction workers. We may have the money/ mortgage to build the house, and the regulatory environment to support construction, but we won't have anyone to do the actual home building. Lest we be accused of hyperbole here, just ask your friendly neighborhood home builder about his labor market. Extending this discussion to current considerations of dramatically curtailing H1-B visas, Northern Virginia may find itself short of the workers we need to grow our economy.

Interest Rates: The Trump bump in the stock market may be losing steam and interest rates falling back towards pre-election levels, but the policies that will fulfill the President's promises will put pressure on bond prices and inflation. This will result in a substantial uptick in long-term interest rates.

First, talk of a balanced federal budget changes dimension with a new administration. Apart from a small group of presidential friends, there are no economists, liberal or conservative,

Tax Reform 2017 Talking Points

Tax Reform is Important but Must Not Erase the Tax Benefits of Homeownership

Since its inception over a century ago, the U.S. income tax system has recognized the positive effects of homeownership for families, communities and society by rewarding home buyers with tax benefits. A tax reform plan being considered in Washington is inadvertently threatening to decimate the tax benefits of owning a home for 95 percent of American families. The proponents of this type of tax reform pledge to protect the Mortgage Interest Deduction (MID) by retaining it as one of just two itemized deductions that would not be repealed.

The downside of tax simplicity.

- Elimination of the deduction for state and local taxes paid, including property taxes.
- Doubled or tripled standard deduction would greatly diminish the number of taxpayers claiming deductions for the MID.
- Would largely erase the tax benefits of owning a home for the great majority – buying would offer little or no more tax benefit than renting.

Why are REALTORS® worried?

- A small increase in the standard deduction might be justified and even a good idea.
- Doubling or tripling the amount and eliminating most itemized deductions would hollow out the incentive effect of the MID.
- For most Americans, there would no longer be a strong tax incentive to purchase a home.

What negative consequences might result from this kind of tax reform?

- The tax incentive to buy a home has its first and largest effect on the first-time home buyer.
- Having a strong and appropriate tax incentive to assist first-time buyers has been instrumental in getting millions of homeowners into their first house.

- Losing the tax benefits of owning a home would have a significant and negative effect on the price of houses.
- Most homeowners could lose equity and thus family savings. Millions of homes could go underwater, meaning the home is no longer worth as much as is owed on its mortgage.

Example of the impact of a higher standard deduction on a first-time homebuyer.

- Hypothetical single woman living in Colorado; current renter.
- Wants to buy her first home – a condo.
- Saved a 5 % down payment on a \$263,000 unit.
- At 4% mortgage rate the monthly payment would be \$1,193.
- Current law provides tax incentives to buy the condo totaling more than \$3,300 for 2016.
- Under a tax reform plan that almost doubles the standard deduction and repeals all itemized deductions except the MID and charitable contributions, her tax benefit would drop to almost nothing.
- The cost of buying suddenly skyrockets by as much as \$263 per month.

Excerpted from the NAR Issue Brief; view the brief at nvar.com/TaxReform.

Housing continued on page 14

who project that the increased economic activity gained from tax cuts and new spending, will replace foregone revenues.

In addition, with the proposed boost in defense spending, there's not enough slack in the discretionary budget to offset massive infrastructure spending. Therefore, U.S. government demand for money will cause real interest rates to rise. The Federal Reserve must strike a balance when it comes to monetary stimulus.

In addition, the Federal Reserve desperately needs to move the economy back to a normalized monetary policy—meaning Fed fund rates maybe 300 basis points above current levels. If the Fed does not create some room to maneuver soon, the next recession could get really ugly.

There are simply too many global variables to predict how high interest rates will go over the next 12 to 24 months, but they will go higher, putting additional constraints on first-time and moderate income buyers. If we do see mortgage rates rise to the 5 percent range anytime soon, this may impact our current inventory problem, which could worsen in our region as potential sellers decide to stick with their cheap loans.

Finally, one of the more curious actions by this populist president has been suspending a cut on mortgage insurance premiums, which would have saved middle and moderate income homebuyers about \$500 on a \$200,000 mortgage. No family, or individual, should buy a home if affordability hinges on \$500, but that

money in a homebuyer's pocket is better for our housing market, and economy, than in the pockets of new members at Mar-a-Lago.

Government Sponsored Enterprises, Privatize or Not Privatize: That is The Question! Fannie Mae and Freddie Mac, created by the government and placed into conservatorship in 2008, have been the cornerstone of the nation's housing market. Lawmakers created them to make loan guarantees and provide a government backstop for them, which makes it easier for homebuyers to obtain loans.

During the 2008 housing market implosion, the US government spent \$187.5 billion bailing out Fannie and Freddie. Garnering a one-third ROI (return on investment), the GSEs delivered on a \$250 billion payback.

Favoring privatization of Fannie and Freddie, the Trump Administration could put the 30-year fixed-rate mortgage at great risk, the popular loan product so many Americans rely upon. Congressional Republicans have indicated their preference for little to no government role in the mortgage market. Will this trend for government deregulation stimulate the housing market?

New conforming loan limits for the GSEs begin this year, which, if left in place, could trigger more loan approvals nationwide. GSEs allow for down payments as low as 3 percent and for higher back-end debt-to-income ratios.

Permitting the government-backed mortgage market to offer higher ceilings could, if not intercepted, help boost the 2017 housing market.

The GSE (Fannie & Freddie) question will continue in the medium term, explained Peter Burley, CRE, real estate market economist. "Despite pressure to dismantle them or to completely privatize them, it will take time and politics to make that happen," he said.

According to the National Association of Realtors®, secondary mortgage market reform will likely be taken up before the fall. "There's a lot going on, and as long as the companies are doing well, the urgency to deal with them won't be as high as other priorities," NAR President William E. Brown said. "But it remains important to settle their status once and for all."

We must avoid amnesia about how housing fell apart in 2006, or we are at risk to repeat it. Mortgage originations stand a good chance to stay strong with fundamentals in place such as strong consumer confidence and low unemployment. Millennials have put off buying a house for long enough. Will 2017 be their year?

President Trump's vision to encourage homeownership needs to execute his plan to forgive student debt, balance the budget, prevent sequestration and create financial incentives for buyers to close on homes. +



Dr. Terry Clower is the director of George Mason University's Center for Regional Analysis.





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From Dressing Room to Storeroom

E-COMMERCE TRANSFORMS RETAIL, FUELS GROWTH IN INDUSTRIAL WAREHOUSE PROPERTIES

By Frank Dillow



AS ONLINE RETAILERS JOCKEY for position against their traditional “bricks and sticks” counterparts, survival frequently depends on how, and how quickly, retailers get their products into their customers’ hands. Whether products are purchased in a store or online, the goal of each retailer is to reduce delivery time from days to hours.

Traditional retailers such as Target or Wal-Mart have established high standards of home delivery as they reduce the size of their in-store inventories, store size and number of stores. Properties that formerly contained large inventories of merchandise have been transformed into virtual showrooms, drastically reducing inventories. Products purchased in the store are delivered to customers from nearby warehouses.

Even grocery stores have joined the fray with online shopping. The purchased groceries are available for

pickup at the store, or delivered to the home, competing with AmazonFresh which recently entered the grocery business. Liedl, a European grocery chain that is just entering the American market, has recently leased a 900,000 square-foot distribution center in Fredericksburg for local business.

At the same time, online competitors, such as Amazon, have begun supplementing their large regional warehouses and fulfillment centers with smaller facilities closer to their customers. Those “local delivery stations,” and also local retail outlets, or “package pickup centers,” provide places where consumers can inspect and order their products or claim their purchases. Borrowing a page from successful pizza delivery systems, retailers may soon be making deliveries by Uber-like drivers, or even drones, further reducing their costs of maintaining huge fleets of delivery vehicles. As

virtual reality applications become more common, customer shopping may be further simplified, as a trip to the local retailer may become as convenient as using a home computer to “virtually wander” through store aisles selecting merchandise.

As retailers race to find the best balance between online and instore sales to reach their customers, there is a profound impact on commercial real estate fueling rapid growth in the industrial/warehouse sector. Although current Northern Virginia retail vacancy rates have remained positive at less than 5 percent, vacancies in the warehouse sector have similarly inched down from a historical low of 10 percent to about 7.5 percent.

“Northern Virginia has not been known as a strong distribution center,” explained Max Pekar, retail market analyst at commercial real estate research firm CoStar Group. In the past few years, most of the land available for warehouse development has been gobbled up by the demand for data centers.

“Big box” retailers and department stores have discovered that they are spending too much money to lease or own more retail space than they need. “Most new retail development in Northern Virginia has been in smaller mixed-use developments,” Pekar noted.

Meanwhile, the explosive growth in e-commerce has caused the demand for industrial space in warehouse, distribution and fulfillment centers to soar, as online competitors race to snatch up warehouses of various sizes, closer to their customer base in order to store and

process inventory in their markets.

Amazon, founded in 1994 in Chief Executive Jeff Bezos' Seattle garage, now has a market cap of \$390 billion, making it worth more than the largest eight traditional retailers combined, including Walmart, Nordstrom, Best Buy, Macy's and Sears, according to a recent Credit Suisse report by financial analysts. Amazon continues to use its facilities in Richmond as its main distribution center, but added hundreds of short-term employees in a smaller center in Herndon to handle the onslaught from 2016 Christmas shoppers.

"One winner in the competition between e-commerce and traditional retailing will be warehouse space," predicted Chuck DiRocco, CRE, CCIM, FRIC, director of research at Altus Group, an independent industry

advisory group for commercial real estate. "Industrial/warehouse has just been a very hot market in the past year or two," driven by the growth of e-commerce, he explained.

With land near urban markets becoming increasingly scarce, investors and developers are considering upgrading older facilities. Even former "big box" stores can become attractive targets for redevelopment as distribution centers with their extensive parking and prime locations, essentially making warehouses the new retail. "There are opportunities, and the price is right," DiRocco noted.

"Years from now, when we look back at the recovery that followed the Great Recession, e-commerce will certainly emerge as a major force that transformed the commercial real estate

industry," wrote Margarita Foster, editor in chief of NAIOP's Development magazine, in the Winter 2016/2017 issue of that publication. "Creation of a new product type—the mammoth, modern fulfillment center—along with a new distribution network that is still in the works will be one of the hallmarks of the economic cycle," Foster wrote.

As Realtors® respond to their retail clients' changing needs, they will need to balance the information-based, distribution-driven future with the available traditional retailing facilities, while finding creative new uses for buildings unsuited to either sector. +



Frank Dillow is a past chair of NVAR's Realtor® Commercial Council and is a vice president in Long & Foster's Commercial Division. He can be reached at francis.dillow@longandfoster.com.

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COMMON SENSE AND COURTESY

Keys to Realtor® Professionalism, Upholding the Code of Ethics and Providing Great Customer Service

By Michele Lerner

After McEneaney Associates Realtor® Bob Adamson's clients sold their North Arlington home, the happy sellers unfortunately had an unhappy experience with another agent while buying their next home in Falls Church with Adamson's assistance.

"The house was vacant while the sellers were abroad, and each time we asked their listing agent a simple question or requested a chance to visit the house again to take measurements, the agent used our relatively benign requests as leverage in negotiations," says the client, who prefers to remain anonymous. "The [listing] agent was heavy-handed and created an adversarial relationship with [Adamson] by refusing to communicate with him."

The situation became fraught when, five days before the closing, the agent disclosed that the house was located within a homeowner's association. Quick work by the buyers' lender and Adamson, who is also the 2017 NVAR Chairman of the Board of Directors, enabled the closing to occur on time, but the buyers never received an apology from the listing agent.

While this incident violates contract law as well as the Realtor® Code of Ethics, most complaints about agent behavior toward other agents and consumers revolve around courtesy, etiquette and professional behavior.

"The Code of Ethics provides a minimum standard of what we expect from members, but [the National Association of Realtors®] has also spent decades pushing to raise the bar of professionalism in our industry," says Kate Lawton, director of professional standards and financial administration for the NAR member policy department. "We anticipate rolling out our new 'Commitment to Excellence' within the next two or three years, which includes tools to enhance our members' competency in knowledge of data privacy laws and to treat other members and clients with a greater level of respect."

Lawton says some of the most common complaints that NAR hears from its members are about agents not returning phone calls.

"Major complaints to the Professional Standards committee are thankfully pretty rare, but our bigger concern is just daily courtesy," says Zinta Rodgers-Rickert, a Realtor® and co-manager of Re/Max Gateway in Fairfax and a member of NVAR's Professional Standards Committee. "People just need to listen to each other and help each other. There's enough business for everyone."

Carol Temple, a Realtor® with Coldwell Banker Residential Brokerage

in Arlington, says she believes people's behavior has become far worse recently because of inexperienced agents and communicating electronically instead of verbally.

"For instance, I recently went to show a listing that said it had the SentiLock® system, only to discover a combination was required," says Temple. "I immediately attempted to get in touch with the agent, who didn't get back to me for 24 hours. She told me she could give me the combination and I could go back, but I let her know it was too late, my buyers had put a contract on another home."

Temple points out that while this was inconvenient for her and her clients, she wonders if the sellers are aware that their agent obstructed a potential sale.

"The way agents treat each other and their clients is definitely worse than it used to be because technology makes it easy to never speak to anyone," says Reggie Copeland, an associate broker with Long & Foster Real Estate in Great Falls. "I get messages all the time that say text or email only. It seems like some agents don't want to talk to people."

COMMON BEHAVIOR COMPLAINTS

Real estate agents, buyers and sellers all seem to have complaints about the lack of courtesy during what is undeniably an emotionally challenging transaction for both sides of the table.

"Everyone relies so much on texting and emailing, which is supposed to make us efficient, but a phone conversation can get to an issue more quickly," says Chris Pritchard, a Realtor® with McEneaney Associates in McLean. "Sometimes it's just more courteous to pick up the phone. Quick is great, but I prefer a complete response, which often requires the personal touch of a phone call."

Pritchard prefers to call agents or have them call her rather than use text services to schedule showings, because she believes personal contact keeps people more accountable.

Sharron Jones, a Realtor® with Coldwell Banker Residential Brokerage in Vienna, says phone calls are especially important when presenting an offer. Buyer's agents can ask questions about what's important to the sellers, find out whether there are others looking at the property, and let the seller's agent know to expect an offer.

Jones says she sometimes receives contracts from agents without any previous contact at all.

Professionalism continued on page 22

NAR PROFESSIONALISM RESOURCES

Commitment to Excellence Program:

<https://www.nar.realtor/policy/commitment-to-excellence>

Pathways to Professionalism:

<https://www.nar.realtor/code-of-ethics/pathways-to-professionalism>

Video- A Pathway to Professional Conduct:

<https://www.nar.realtor/videos/video-a-pathway-to-professional-conduct>

Professionalism in Real Estate Practice document:

<https://www.nar.realtor/policy/professionalism-in-real-estate-practice>

What Does Professional Attire Mean in an Increasingly Casual World?

“Professional” attire is in the eyes of the beholder. For some agents, this signifies a suit and tie for men and a nice dress, pantsuit or skirt suit for women; for others, professional attire might mean a nice pair of khaki pants with a polo shirt embroidered with a company logo.

“I’m embarrassed sometimes by the casual way agents dress,” says Reggie Copeland, of Long & Foster. “We have an opportunity to work with people making the largest investment of their lives, so we owe it to them to look professional.”

Copeland, who always wears a suit and tie when working, says he thinks agents should stick to business attire, not business casual.

“The prevailing wisdom about the way you dress is to take your cue from your clients,” says Temple. “I was always taught to dress a little better than my clients but not too much better in order not to intimidate them.”

Temple says some of the younger agents, particularly the men, dress even better than older agents, while other agents think younger agents are less likely to dress professionally.

“Some of the differences in the way agents dress is generational because younger people are used to more casual workplaces in every field,” says Pritchard.

Jones says nice jeans and a top might be okay for a home inspection, but for a listing presentation or a closing, it’s best to be businesslike.

The bottom line, says Jones, is that “if your appearance makes clients focus more on how you look than the topic at hand, you probably should change.”



Many Realtors® also complain about the lack of feedback from other agents, even if it is specifically requested.

“Silence is unprofessional and doesn’t serve anyone’s clients,” says Pritchard.

Article One of the Realtor® Code of Ethics discusses protecting your client while still being fair to others.

“A prime example of being unprofessional is when you fail to return phone calls in a timely manner, particularly if you don’t return a buyer’s agent’s calls when the buyer wants to make a counteroffer,” says Robyn Burdett, CEO and associate broker of the Robyn Burdett Real Estate Group with Re/Max Allegiance in Fairfax and a member of NVAR’s Professional Standards Committee.

Rodgers-Rickert says that even if agents are busy, a quick call while on the go (with a hands-free device, if driving!) can sometimes resolve a situation and help build relationships with other agents.

Burdett recently helped a client who had fired her previous buyer’s agent for not doing her job.

“The client really wanted a house that she’d made an offer on,” says Burdett. “Her first offer was rejected but she told the agent she still wanted the house if the price was ever lowered. A few weeks later, she saw the house go under contract. When she called her agent about it, the agent said, ‘the sellers lowered the price and called me but I told them you weren’t interested.’ Communication is a huge problem and some agents just never

follow up directly with people.”

A frequent complaint among agents and home sellers is that agents don’t bother to show up for scheduled tours or to cancel the appointment.

“It’s a huge issue and just common courtesy to let the sellers know that you won’t be coming by,” says Copeland. “On the flip side, it’s just as bad when agents stop by with buyers without an appointment. Some agents will use the key and just shout ‘hello’ to see if anyone is home.”

Jones says not following listing instructions shows a complete lack of courtesy.

“This is someone’s personal property, so you should consider treating it as you would your own property,” says Jones. “Sometimes elderly homeowners can’t leave the house easily, so it’s just extremely important to pay attention to the notes written by their agent.”

Some discourteous behavior comes directly from buyers, who leave trash in a house they have visited or move items or leave the door unlocked. Sellers can be discourteous when they make it difficult to see their home or don’t bother to keep it clean.

“During an open house, I move around to keep an eye on visitors,” says Pritchard. “It’s amazing how often people don’t control their kids and let them jump on the bed and leave it rumpled.”

Temple says she’s been frustrated by opening a lockbox for a scheduled

showing and discovering that the keys are missing and no one is in the house, which means another agent has simply taken the keys.

COMMON COMPLAINTS TO GRIEVANCE AND PROFESSIONAL STANDARDS COMMITTEES

Many of the most common complaints to NVAR's Professional Standards Committee involve lockbox violations and agents not following the rules in Article 12 of the Code of Ethics, which requires your company name to be listed in all advertising, says Burdett.

As of January 1, 2017, fines for SentiLock® violations increased to a maximum of \$2,500 for a first offense in a three-year period. In addition, privileges may be suspended for up to 90 days.

"SentiLock® violations are things like team members sharing codes or sending clients over on their own with a code to get into a property.

Complaints about advertising violations that can be shown through photos or screenshots of websites can now be filed in such a way that allows the complainant to be anonymous to the alleged violator.

"Not a single complaint required arbitration in 2016, which is a testament to our preferred use of mediation," says Burdett.

Even if Realtors® are able to work out problems between themselves, the issues and behavior often leave buyers and sellers with an unfortunate impression that agents sometimes act unprofessionally.

"Recently when I was the listing agent, a buyer's agent texted me during the home inspection and said it was all going well and they found only minor issues," says Temple. "I never heard from her again until 24 hours after the home inspection contingency expired, when I received a multipage addendum at 8:30 p.m. with numerous issues to address. The buyer's agent insisted I had the date wrong and then when she checked she tried to say there was a holiday that impacted the date. I suggested she speak to her broker and legal counsel. We finally closed after dealing with numerous demands at the walk-thru, and what should have been a happy transaction was filled with distrust and anger. The agent never apologized and the buyers blame me and the sellers for not getting things they felt they were entitled to."

While Adamson says most Realtors® act professionally, he suggests that brokers should do a better job of educating agents and reminding them of standard procedures.

"Basics like communicating the right way, showing up on time and returning phone calls should be drilled into agents so they know what's appropriate," says Adamson. "We had 90 Code of Ethics complaints filed in 2016, the highest number of any local Virginia association, but that's because we have agents that care about maintaining high standards of professionalism." +



Michele Lerner, a freelance writer based in the Washington, D.C. area, has been writing about real estate and personal finance for more than 20 years.

Tips for Behaving Courteously

- Treat others as you want to be treated.
- Recognize that everyone has the same goal: a completed transaction.
- Always think about how to best help other people, including your clients, other agents and their clients.
- Put your clients first, not your commission.
- Always apologize if you inconvenience someone or make a mistake.
- Reply to phone calls, emails and texts in a timely way.
- If you can't provide an immediate answer, acknowledge the request and provide an idea of how soon you can reply.
- Pay attention to listing instructions.
- Leave your card when visiting a listing.
- Be sure to lock up a house and leave it in good condition after you've shown it.
- Call the listing agent and/or homeowner if you cannot show up for a scheduled tour.
- Recognize that sometimes technology fails, so you should always call if you aren't getting a response to an email or text.

"We had 90 Code of Ethics complaints filed in 2016, the highest number of any local Virginia association, but that's because we have agents that care about maintaining high standards of professionalism."

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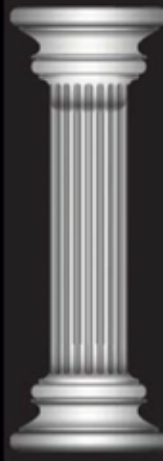
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Report from Inman Connect NYC 2017

FIVE DAYS, FIVE TAKEAWAYS, FIVE COMPANIES TO WATCH

By Shawn Hanna



EACH YEAR, Inman News holds a major east coast real estate and technology event, Inman Connect NYC. During five days of sessions, breakouts, and panels, I observed a focus on how data and technology empowers consumers to take control of their shopping experience, and how Realtors® should adapt to connect with these tech-savvy consumers. Here are my five top takeaways.

1) The Internet of Things movement lets Realtors® provide more value to consumers through knowledge. The Internet of Things (IoT) is the linking of household and other devices to the internet, to send and receive data. In practical terms, IoT allows your devices to learn your habits, and tailors your technology to your activities. Examples are smart home devices that monitor and control temperature, locks, lighting and even the contents of your fridge. However, there is a potential dark side

to this data and customization. Do you keep your medicine in your refrigerator? Does your smart fridge manufacturer adhere to HIPAA guidelines to protect your privacy? What about the server farm holding all that data? At what point do you sacrifice privacy to embrace the convenience and enhanced experiences that smart technology offers? This is where Realtors® can provide value. Understanding and explaining the benefits and vulnerabilities of IoT to prospective clients, and guiding them through safe adoption of these technologies could be invaluable.

2) The new on-demand economy is affecting how the business of real estate is conducted. The days of agents being the gatekeepers of knowledge are gone. With the wealth of available data, consumers are empowered to do their own research. According to Google, consumers execute an average of 19.2

points of research before contacting an agent. Consumers gather information from multiple sources based on what they hear or see at a given time, referred to as a “micro moments.” Consumers contact, on average, 1.7 agents before choosing an agent. Understanding how to reach consumers during their research phase is critical to being one of their first contacts. If the first agent doesn’t pick up the phone or return the call in a timely manner, consumers will move on to the second. Your web presence must reach the consumer’s micro moments by offering neighborhood info, market statistics, local upcoming events, mortgage facts, and more.

3) Consumers are demanding more transparency in the transaction process. With so much readily available information, consumers are increasingly expecting the on-demand economy to support their closing process. Modern consumers want to know in real-time how their transactions are progressing. They want to collaborate and understand their costs. Agents who find ways to keep the transaction transparent, informative, and easy to access, 24-7, will be poised for success in this changing environment.

4) Big Data and Predictive Analytics options are increasing. This segment of the industry is becoming exciting. There is a rise in the availability of Big Data providers and ways to leverage the information. **SmartZip** is still available to target zip codes for potential leads based on consumer behavior. **Revaluate** approaches big data by utilizing your

contact list from your CRM, email, social media, etc. to determine if any of them are about to buy or sell a home. **Remine** is a new data company started by former agents who wanted a better way to utilize data. Remine has partnered with Bright MLS (formerly MRIS) to bring big data and predictive analytics to all subscribers. Remine plans to go live in the DC-metro area sometime this spring.

5) Virtual Reality (VR) is changing the world. 3D house tours are becoming more common, and more vendors are entering the marketplace. VR transports viewers to another place without leaving their current location. It offers an excellent alternative for out-of-town clients to view and experience properties. The availability of inexpensive VR goggle options like Google Cardboard is making VR easily accessible for clients. With more

providers offering 3D and VR, those technologies are also more affordable. *The New York Times* has invested heavily in VR and is creating “Daily 360” videos to enhance its news delivery. Check it out at: <https://www.nytimes.com/video/the-daily-360>.

FIVE COMPANIES TO WATCH:

Visiting vendors and learning about the latest technology offerings is part of the Inman Connect experience. Here are five that stood out (in no particular order).

1) Preclose



Preclose is a Contract-to-Closing automation software that enables collaboration and instant access for all parties. Preclose, which promises to “Take the Chaos out of Closings,” allows agents to assign closing tasks that

clients, the other agent, and other service professionals can view in real time to determine the transaction status. Learn more at: <http://www.preclose.com/>

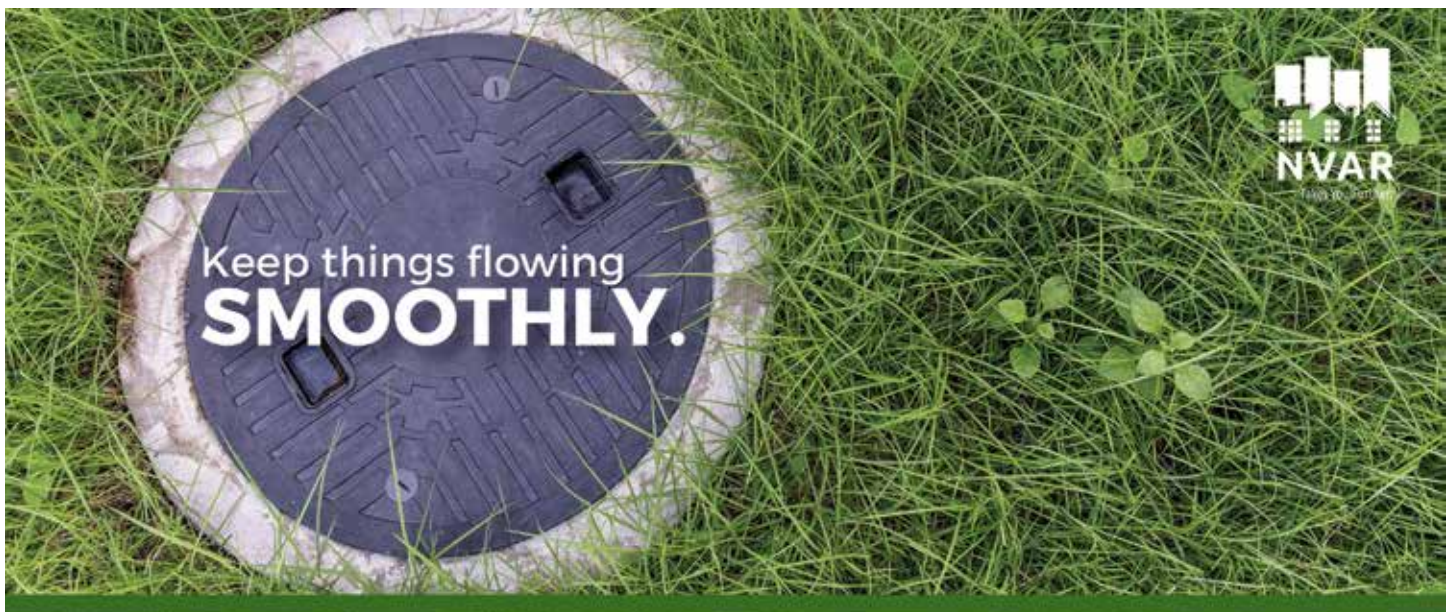
2) Studeo



Studeo takes online brochure listing presentations one step further to create a storytelling experience. The easy-to-use interface helps agents create an interactive website that acts as a storybook for the listing. You can use images and embed videos to provide information about the property and neighborhood. Everything is created and hosted within Studeo’s platform for easy access.

Learn more at: <http://studeohq.com/>

Technology, continued on page 28



UNDERSTANDING WELLS AND SEPTIC SYSTEMS

More Information: [NVAR.com/Septic](http://nvar.com/Septic)

Thursday, March 23

DAAR Headquarters

2 HOURS CE FREE

3) Revaluate



Revaluate is a Big Data provider with a different approach highlighting the “gold in your data.” Revaluate runs analytics on your own contact lists to let you know who is ready to buy or sell a property. The best part is that these are your own contacts, not a list of strangers.

Learn more at: <https://revaluate.com/>

4) Parkbench



Parkbench uses the concepts “hyper local” and “neighborhood expert” for a new approach to websites. Parkbench works with you to create a website

with articles, photos and videos for a specific neighborhood, not a specific Realtor®. The website serves as a visitor’s guide featuring local items, with you appearing as the sole sponsor of the site. With a Parkbench site, Realtors® have the potential to reach consumers during “micro moments” of their home search process.

Learn more at: <http://parkbench.com/>

5) Immoviewer



Matterport’s virtual 3D home tours continue to offer incredible experiences for showing off listings. However, the high purchase cost and the time commitment to scan a property have created a barrier for single agents or small

teams. Using qualified service providers to create tours with the Matterport camera remains a viable option, but for those savvy agents who like to be more hands-on there are new and accessible choices. One such alternative is Immoviewer. This product creates similar 3D tours, but uses an inexpensive Ricoh Theta S panorama camera that agents can buy either directly from Immoviewer or from Amazon. Immoviewer maintains that you can create a 3D tour in 15 minutes, but that likely depends on the expertise and experience of the user. There are noticeable differences in the 3D tours generated by Immoviewer and Matterport, but it is a lower-cost and time option. These new advances increase access to virtual technology for agents and their clients. Learn more at: <https://www.immoviewer.com/> +





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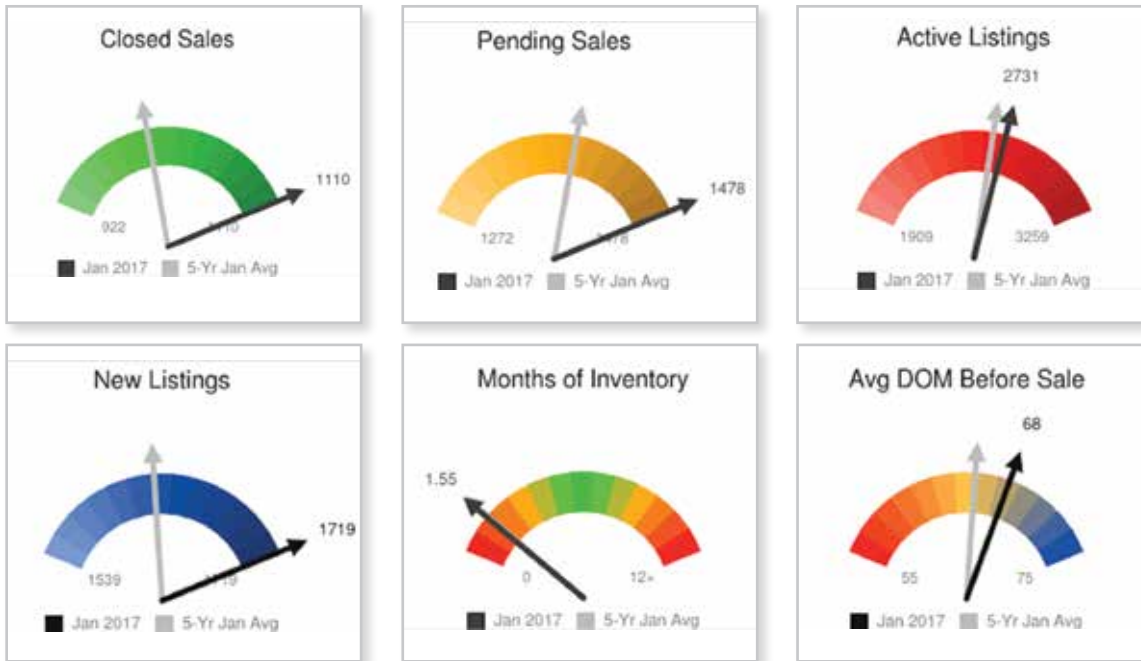
NVR

Thank You

*to all the Realtors® who sold an
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MOHAMAD BERJAOUI	ARIADNE HENRY	KRIS NELSON	BETHANY STALDER
ELYSIA CASADY	BRIAN HONG	LORI NOLAND	WES STEARNS
PAUL CHUNG	MIRA JABAJI	GLORIA ROSE OTT	BRANT SUTER
KRISTINE CONDIE	HOMAIRA KARIMI	PHILLIS PATTERSON	JAMIE TEST
NICHOLAS DAMON	DON KENT	CATHY PECK	MARCY THOMAS
BILL DENNY	MATTHEW KIM	AARON PODOLSKY	MARSHA THOMAS
GABRIEL DEUKMAJI	PETER LANE	SHELLY PORTER	MINDY THUNMAN
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HOSSEIN GOAL	BRIDGET MENDES	DEBRA SHOWALTER	IRENE XENOS
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NVAR Region 5-Year Look-Back: January Data



Access current and historical market data at nvar.com/stats and getsmartcharts.com

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HIT A HOMERUN WITH NV/RPAC!
Join us for our annual NV/RPAC Night at Nat's Park

Friday, June 9

Tailgate @ NVAR **4:00 p.m.** | Buses depart @ **5:00 p.m.**

MORE INFORMATION: NVAR.com/Nats

*Price includes 1 ticket, a tailgate at NVAR Fairfax Headquarters and a round trip ride to and from the game. All fees support Realtors® Political Action Committee (RPAC). A contribution to RPAC is divided between the Northern Virginia/RPAC (40%), RPAC of Virginia (30%) and National RPAC (30%). Your voluntary contribution is not tax deductible for federal income tax purposes and is used for political purposes.



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NVAR Global: Program Garner NAR Recognition

MEMBERS REPRESENT REALTORS® IN THREE COUNTRIES AND SOUTH AMERICA

By Ann Gutkin

“WE ARE DELIGHTED that the National Association of Realtors® awarded NVAR the 2016 Global Platinum Achievement Award for our members’ service to international clientele and named us an NAR Global Platinum Council,” said NVAR CEO Ryan Conrad. “Our members often have clients who are foreign nationals, immigrants, buyers with family abroad, multilingual families and others. Our international forums and specialty classes keep members in the know about best practices for these clients and international transactions.” In addition, NAR recognized NVAR as the Outstanding Ambassador Association in 2016.”

NVAR offers all members the chance to participate in the Korean, Vietnamese, Hispanic and International Business forums, which help communicate the importance of international real estate opportunities. These forums teach members about how to handle multicultural real estate transactions correctly and provide an opportunity to network with other Realtors® involved in this niche market.

Other 2016 NVAR Global achievements were:

1. Virgil Frizzell, 2016 NVAR chairman, served as a panelist in Lima, Peru at the COIPRI 2016 conference alongside Elizabeth Mendenhall, 2017 President-Elect of the National Association of Realtors®.
2. NAR selected four NVAR members to represent the United States Realtors® with another country or region as part of its ambassador program. NAR offers ambassador opportunities to more than 40 countries where there is reciprocal cooperation with a local real estate agent association.

“Our members often have clients who are foreign nationals, immigrants, buyers with family abroad, multilingual families and others.”



NVAR’s 2017 Presidential Liaisons:

Guatemala: Mayra Pineda, Samson Properties, Chantilly
Vietnam: Lieu Nguyen, Westgate Realty, Falls Church
Peru: Angie Delboy, RE/MAX Gateway, Arlington

NVAR 2017 Regional Coordinator:

South America: Mario Rubio, Rubio Real Estate, Annandale

3. NVAR hosted its 3rd Annual Realtor® Showcase of Ideas and Innovative Concepts in May with more than 60 attendees of which 20 were from allied associations in nine different countries.
4. NVAR hosted a Cambodian delegation for three days in November, during which time leaders of both groups signed an Honorary Reciprocal Agreement.
5. Eighty Realtors® from Northern Virginia and across the United States earned the Certified International Property Specialist Designation (CIPS) during a week-long training class at NVAR’s Fairfax Headquarters. The NAR designation provides Realtors® with the knowledge, research, network and tools to globalize their business and better serve international clients.

NVAR’s Global program continues to grow in 2017. The International Business Forum is sponsoring an exploratory mission to Cuba in May. See the notice on the facing page for more information. Check [NVAR.com](http://nvar.com) and your Chairman’s e-Newsletter for other planned activities throughout the year. +

¡VAMOS A CUBA!

Mario Rubio, NAR Regional Coordinator for North America and Mayra Pineda, NAR President's Liaison to Guatemala, are spearheading a partnership with **VamosGlobal** (VamosGlobal.com) to take a group of real estate professionals, developers and entrepreneurs on an exploratory mission to Cuba to learn about the opportunities it offers to the US. Business Community.

If you've thought about visiting Cuba, this trip is for you!

For More Information, Contact:

Mayra Pineda
mayra@mayrasrealty.com

Mario Rubio
mariotrubio@gmail.com

Margaret Pulles
mpulles@vamosglobalnow.com



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Consider the Importance of the Fair Housing Act (ALWAYS)

MEMBERS SHARE THEIR PERSPECTIVE ON THIS LAW

REAL ESTATE PRACTITIONERS must always consider the significance of the Fair Housing Act and its importance in promoting equality. The act was signed into law by President Lyndon Johnson on April 11, 1968.

This act codifies foundational principals and protections necessary for a truly equitable society. From dismantling redlining practices, to correcting exclusionary zoning laws, the Fair Housing Act has had major successes defeating discriminatory policies.

The work to uphold this law is ongoing, and compliance by Realtors® is not optional.

MEMBERS COMMENT ABOUT FAIR HOUSING LAWS:

“As a Vietnamese immigrant and naturalized citizen, I truly feel that because of the fair housing law, I am able to be a homeowner and help other minorities and immigrants live the American dream of homeownership.

“Fair housing laws are only achieved through accountability. It first begins with ourselves and then working with other Realtors® when we see issues.”

– *Dinh Peter Nguyen, The Reef Team, TTR Sotheby's International Realty*

“We have come such a long way in eliminating discrimination in housing, and the fair housing laws have been a significant factor in achieving equity. Unfortunately, however, we still haven't eliminated discrimination, and fair housing laws are important to ensure that everyone is given a fair opportunity for the home of their dreams.

“Training agents, establishing policies and implementing systems to make sure that every client is treated the same is the best way to ensure that fair housing is achieved.

“As a young Realtor®, I had an opportunity for a high-end rental listing in an urban area. The home was upstairs from the landlord's place of business, and he told me that he did not want any children living in the unit. I advised him that to exclude families with children would be a violation of fair housing laws and I could not comply with his request. I did not follow up with the landlord and, not unhappily, did not get the listing.”

– *Ann Yanagihara, JD, Principal Broker, Hana Associates, LLC*

“As a first generation immigrant, I am very cognizant of diversity. Often [violations stem] from lack of experience and not knowing better. I remember being taken aback when my sons' school principal told me that I spoke English very well. My response to her was 'so do you!' we ended up becoming friends, and she eventually learned a lot about me and dispelled a lot of the myths regarding where I originally came from.

“As a Realtor®, we are held to a higher standard no matter how

subtle the discrimination is. In this political climate I am even more aware of the fear mongering that goes on and make every effort to educate and train my agents to handle discrimination even if it means walking away from a transaction. We have regular training classes and role play to be able to deal with any situation.”

– *Lorraine Arora, Managing Broker, Weichert, Realtors®*

“When I was a rookie Realtor®, my mentor, who helped me with my first house purchase, steered my search to a certain area since [she thought that] I would fit in that particular neighborhood due to my ethnic background. So I had to remind her of [the fair housing laws] but she was quite offended. She thought she was looking out for my best interest, ironically.”

– *Tracy Comstock, Broker/Owner, SilverLine Realty & Investment*

“I think that the fair housing law is important because we are a country of diversity and equal opportunity for all. As a woman, I cannot imagine being denied the ability to choose a home simply because of my gender. My mother experienced some of this as a child and she learned to be a strong and confident woman to overcome the humility she felt.

“I am a person who sees human beings just as they are: human. I do not cast any judgment upon another at all, let alone based on color, race, sex or any of the other protected classes. My grandparents came to the US from Italy and were treated differently simply because they had an accent, to the point that we were not allowed to speak Italian outside of the home. I've experienced cruel jokes about Italians and felt terrible being the granddaughter of an Italian immigrant. Based on that, I never wanted anyone else to feel the way that I did as a child. It was humiliating and embarrassing for all of us. Not to mention that my grandparents felt a sense of not belonging after taking a huge risk to come here to live. To me, it's just wrong to make anyone feel less than loved and understood regardless of the reasoning behind such bad behavior.”

– *Christina Macro, KW Metro Center +*

Staff Scene

STAFF MEMBERS CELEBRATED FOR DEDICATION TO ASSOCIATION, REAL ESTATE INDUSTRY

STAFF MEMBERS AT NVAR work diligently to implement the programs and initiatives approved by the Board of Directors.

In 2017, four NVAR staff members will join the ranks of the Omega Tau Rho honorary fraternity. Created by the National Association of Realtors® in 1950, the fraternity recognizes members showing exemplary dedication and service to the Realtor® association.

Current NVAR Staff Omega Tau Rho Honorees:

Paige Audet	Helen Joo
Renee Brown	Jill Landsman
Erick Campos	Vika Mitchell
Mary Beth Coya	Andrea Riggs
Elaine Fortune-Moat	Lauren Sellers
Jim Foster	Tim Taylor



Membership Department staff receive “Spot Awards” from CEO Ryan Conrad for their dedication and professionalism exhibited during the annual dues renewal process.



The NVAR staff has an “all hands on deck” work ethic to ensure that major events proceed without a hitch. Pictured here, the team readies for Chairman Bob Adamson’s installation ceremony. +

NVAR Staff Members to be Inducted in 2017

Sherri Harris	Sarah Louppe Petcher
Ann Gutkin	Verna Vargas

2017 Fair Housing Month

Fair Housing Luncheon

Sponsored by the Fairfax County Office of Human Rights & Equity Programs, NVAR and the Equal Rights Center

Thursday, April 27

Free Fair Housing Training by the ERC
10:00 a.m. – 12:00 p.m.

Luncheon Keynote
12:00 p.m. – 1:45 p.m.

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Calling All Heroes

ANNOUNCING THE NEW NVAR HERO AWARD: NVAR CARES ABOUT YOUR COMMUNITY INVOLVEMENT



MANY NVAR MEMBERS DONATE THEIR TIME and funds to help improve the lives of others in need in our community. The NVAR Cares Committee has proposed the concept of an annual NVAR Hero Award to the NVAR Board of Directors at this February meeting. The goal of this newly created award is celebrate and recognize our remarkable members who deserve special recognition.

One winner will be selected this year, with an NVAR Cares Committee donation of \$1,000 that will go to our first ever NVAR Hero's charity of choice. Special recognition will take place at the 2017 NVAR Convention and at the 2017 Installation.

NVAR Cares Committee member and Board member Craig Lilly is on the team that helped advance this new awards program. Recently Craig presented the idea of the award to the NVAR Board. He described it as being inspired by the NAR Good Neighbor Award, which has been awarded several times to NVAR members, and using its format.

As Lilly said in his presentation, "The idea is to both recognize extraordinary volunteer activity by our members, and to inspire others to follow their example." He also noted that this is in keeping with NVAR Board Chairman Bob Adamson's theme for his year as Chairman, which is "NVAR Cares." The Board voted unanimously and enthusiastically to approve the award.

Are you one of our Heroes? Do you know another NVAR member who makes important contributions to our community?

For eligibility info, go to nvar.com/heroaward To enter, complete the NVAR Hero Award entry form found at nvar.com/hero, and email it with attachments to Jill Parker Landsman at nvarcares@nvar.com. +



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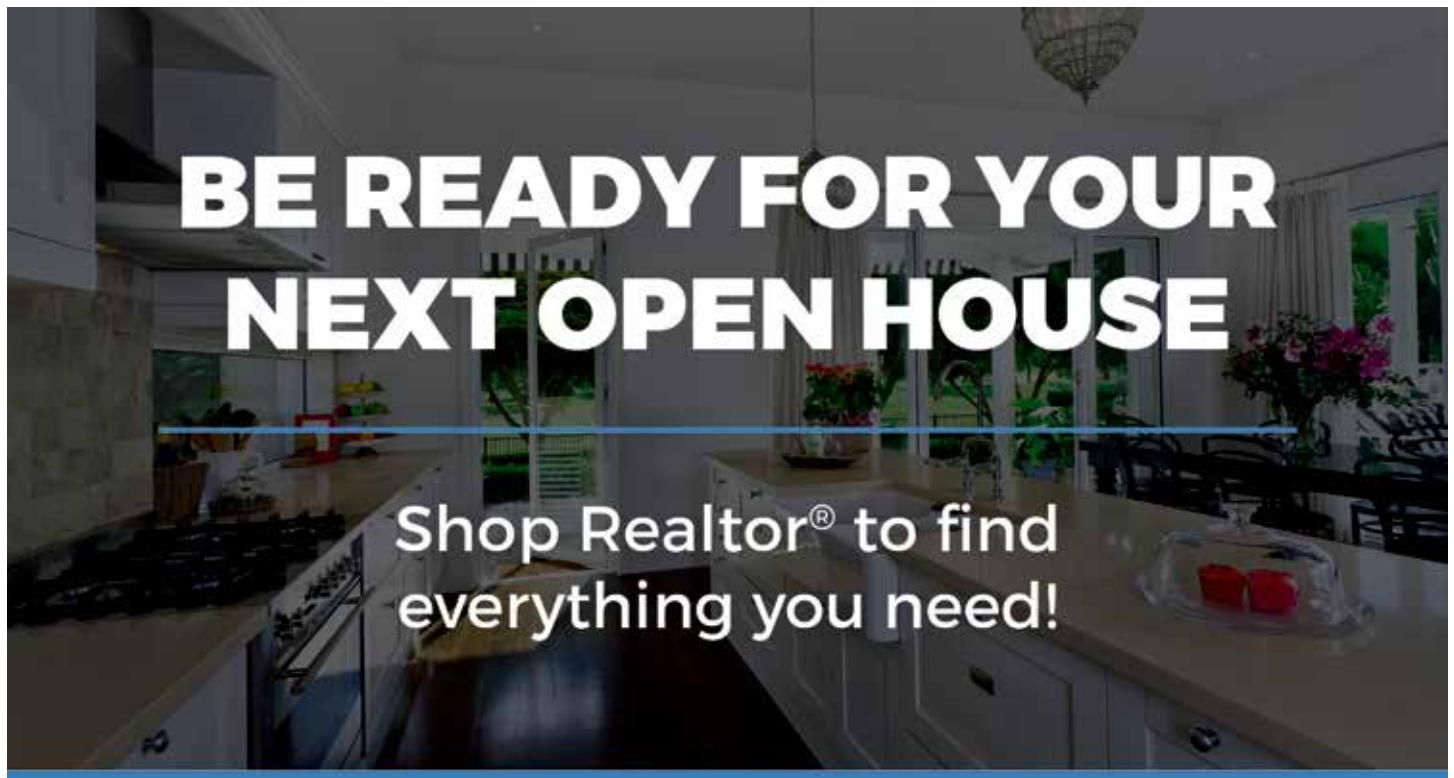
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FOR MORE INFORMATION

Welcome New Members

LEARN MORE AT NVAR.COM/REALTORS/RESOURCES

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Tracy Adams	Andye Belcher	Andrew Carpenter	Lisa Edouard	Anjali Gulati
Robert Adams II	Maria Bergada	Mohammad Chaudhry	Jacy Everling	Juan Gutierrez
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Khaled Al Hajbeh	Leanne Biddle	Maria Contos	Kimberly Fazio	Dwight Hamilton
Adrian Aliaj	Dawn Billow	Michael Cook	Guye Ferguson	Mohamed Hammami
Aria Aliaskari	Elizabeth Bish	Shana McDade Cook	Nancy Flowers	Kevin Han
Mahlet Amsalu	Duncan Black	Ryan Coslov	Isaiah Floyd	Xuelin Han
Vilan Aram	Keith Black	Mary Crowe	Brandon Flynn	Cindy Hancock
Engdawork Arefaine	Arthur Blanda	Laura Cunningham	Juan Galdamez	Jennifer Hernandez
Kevin Ash	Patricia Boggio	Joseph Cusato	Lisa Gaugush	Caroline Hersh
Qaiser Aziz	Fereshteh Boldaji	Tawanna Darring	Rana Ghazzi	Kyle Holloran
Kimberly Baggett	Farshad Boldaji	Amy Davis	Vanessa Ghee	Jennifer Hoyer
Yolanda Bailey	Allen Boone	Raquel Davis	Ronald Giscombe	Justin Hryckiewicz
Joseph Bare	Mark Bourscheid	Francis Dayamba	Ashley Gordon	Jenie Iparraguirre
Tamara Barnes	Melissa Brighton	Wayne Deck	Gizelle Gorkowski	Frederick James Jr.
Betty Baron-Olaya	Nancy Brooks	Alina Derminassian	Derek Green	Soliman Jami
Laura Barr	Joshua Bustle	Vanya Dimova	Derrick Greene	Marco Jimenez-Trujillo
Jose Barreto Matos	Min Byun	Amy Dooley	Juliana Krauss Grey	Hilde Kahn



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Property Management

2017 SERIES DESIGNED TO DELIVER INFORMATION, RESOURCES FOR ALL REALTORS®

By Brenda Heffernan



WHETHER YOU HANDLE THE OCCASIONAL RENTAL or are responsible for managing an entire building, NVAR's Property Management Lunch N Learn Series has something to offer you. Topics for the five 2017 sessions include Common Tenant Complaints and Best Practices for Resolution; Rental Applications and Tenant Processing; Assistance Animals Are Not Pets; VRLTA and the NVAR Leases; and a guest speaker from the National Association of Residential Property Managers (NARPM). Each session will last for two hours, with lunch provided. Some sessions will offer continuing education credit. This valuable series is available as a member benefit for just \$10

NAR Survey Spotlights Property Management Activity of NVAR Realtors®

Members responding to a March, 2016 National Association of Realtors® survey provided the following data about their Property Management business activity:

MANAGEMENT FUNCTIONS PERFORMED

(Percentage Distribution, Property Management Specialists only)

Northern Virginia Association of REALTORS®

SELECT TENANTS	100%
TAKE TENANT APPLICATIONS	100
COLLECT RENT	100
MARKETING	100
INITIATE EVICTIONS	100
PERFORM SMALL REPAIRS	100
PERFORM LARGE REPAIRS OR UPGRADES	100
MAKE MORTGAGE PAYMENTS	100
MAKE TAX PAYMENTS	100
INITIATE LEGAL ACTIONS (OTHER THAN EVICTIONS)	50
OTHER	*

TYPES OF PROPERTIES MANAGED

(Percentage Distribution, Property Management Specialists only)

Northern Virginia Association of REALTORS®

SINGLE-FAMILY RESIDENTIAL	100%
MULTI-FAMILY RESIDENTIAL	*
OFFICE	*
RETAIL	*
INDUSTRIAL	*
LAND	*
OTHER	*

NUMBER OF PROPERTIES MANAGED

(Percentage Distribution, Property Management Specialists only)

Northern Virginia Association of REALTORS®

ALL REALTORS®	
1 TO 5 PROPERTIES	100%
6 TO 10 PROPERTIES	*
11 TO 20 PROPERTIES	*
21 TO 40 PROPERTIES	*
41 TO 60 PROPERTIES	*
61 TO 80 PROPERTIES	*
81 TO 100 PROPERTIES	*
101 TO 500 PROPERTIES	*
501 PROPERTIES OR MORE	*
MEDIAN (PROPERTIES)	5

* Less than 1 percent

per session. Each class will take place at NVAR Headquarters in Fairfax.

1. **MARCH 17** – Tenant Complaints and How to Deal with Them – Michelle Thompson from the Fairfax County Consumer Affairs Branch will discuss top complaints in landlord tenant leasing relationships and best practices for resolution. She will also highlight sections of the NVAR leases that often give rise to disputes. (1 Hr. CE Credit)
2. **MAY 3** – Rental Application and Tenant Processing – Don't miss this lively panel of property managers as they discuss how to process rental applications and screen tenants. Panelists also will discuss how to implement policies and procedures in light of recent HUD and Virginia Fair Housing guidance documents. (1 Hr. CE Credit)
3. **JULY 12** – NVAR features a guest speaker from the National Association of Residential Property Managers (NARPM) to provide an overview from a national perspective of the challenges facing residential property managers.

4. **SEPTEMBER 13** – Assistance Animals Are Not Pets – This panel discussion will focus on common leasing issues involving service and emotional support animals. Learn what constitutes reasonable accommodations under the Fair Housing Act and what rights the landlord has (if any) to exclude animals from rental units. (1 Hr. CE Credit)
5. **NOVEMBER 9** – Everything You Wanted to Know about Virginia Landlord Tenant Law and NVAR Leases (but were afraid to ask) – Attorney Jerry Friedlander will bring you up to date on the Virginia Residential Landlord Tenant Act (VRLTA), the Virginia Landlord Tenant Act (referred to as the “common law”), and the NVAR leases. Learn what has changed and what has stayed the same as of July 1, 2017. (1 Hr. CE Credit) +



Brenda Heffernan is NVAR's vice president of education, counsel.



**PROPERTY
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TENANT COMPLAINTS

And How to Handle Them

Friday, March 17

11:30 a.m.–1:30 p.m.

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CONTINUING EDUCATION (CE)

CE: 8 hr Mandated Course

Time: 8:45 a.m. - 4:45 p.m.
 Date/Location: March 1.....Herndon
 April 4.....Fairfax
 May 3.....Herndon

CE Elective: Buyer Beware - Foreclosed and Neglected Properties

Time: 8:45 a.m. - 12:25 p.m.
 Date/Location: March 2.....Herndon

CE Elective: Detection and Prevention of Contract Fraud

Time: 1 - 4:45 p.m.
 Date/Location: March 2.....Herndon
 Time: 8:45 a.m. - 12:25 p.m.
 Date/Location: May 4.....Herndon

Broker CE : Brokerage Risk and Liability

Time: 8:45 a.m. - 12:25 p.m.
 Date/Location: March 3.....Fairfax
 April 12.....Fairfax

Broker CE : Productive Agents and Offices

Time: 1 - 4:45 p.m.
 Date/Location: March 3.....Fairfax
 April 12.....Fairfax

Specialty CE: Advertising Rules for Real Estate Agents

Time: 10 a.m. - noon
 Date/Location: March 10.....Herndon

16 hr - Day 1

Time: 8:45 a.m. - 4:45 p.m.
 Date/Location: March 11.....Fairfax
 April 8.....Herndon
 May 13.....Fairfax

16 hr - Day 2

Time: 8:45 a.m. - 4:45 p.m.
 Date/Location: March 18.....Fairfax
 April 15.....Herndon
 May 20.....Fairfax

16 hr CE - Evening

Time: 6 - 9:30 p.m.
 Date/Location: March 21 (Part 1A).....Herndon
 March 23 (Part 1B).....Herndon
 March 28 (Part 2A).....Herndon
 March 30 (Part 2B).....Herndon
 April 18 (Part 1A).....Fairfax
 April 20 (Part 1B).....Fairfax
 April 25 (Part 2A).....Fairfax
 April 27 (Part 2B).....Fairfax

Commercial CE: Discovering Commercial Real Estate

Time: 9 a.m. - Noon
 Date/Location: March 24.....Fairfax

Commercial CE: Commercial Leasing

Time: 1 - 3 p.m.
 Date/Location: March 24.....Fairfax

CE Elective: New Rules of Real Estate Finance

Time: 8:45 a.m. - 12:25 p.m.
 Date/Location: April 5.....Fairfax

CONTINUING EDUCATION (CE)

CE Elective: How to Start a Brokerage Firm

Time: 1 - 4:45 p.m.
 Date/Location: April 5.....Fairfax

Specialty CE: Neighbor Law

Time: 10 - 11 a.m..
 Date/Location: April 14.....Fairfax

CE Elective: Agency and Disclosure Under VA Agency Law

Time: 1 - 4:45 p.m.
 Date/Location: May 4.....Herndon

POST-LICENSING EDUCATION (PL)

Post Licensing (Evening 4) - Escrows

Time: 6 - 9:30 p.m.
 Date/Location: March 7.....Fairfax

Post Licensing (Evening 5) - Contract Writing - part I

Time: 6 - 9:30 p.m.
 Date/Location: March 8.....Fairfax

Post Licensing (Evening 6) - Contract Writing - Part II

Time: 6 - 9:30 p.m.
 Date/Location: March 9.....Fairfax

Post Licensing (Evening 7) - Fair Housing/Current Industry & Trends

Time: 6 - 9:30 p.m.
 Date/Location: March 13.....Fairfax

Post Licensing (Evening 8) - Real Estate Law - part I

Time: 6 - 9:30 p.m.
 Date/Location: March 14.....Fairfax

Post Licensing (Evening 9) - Real Estate Law - Part II

Time: 6 - 9:30 p.m.
 Date/Location: March 15.....Fairfax

Post Licensing (Day 1) - VA Agency Law & Ethics

Time: 9 a.m. - 4 p.m.
 Date/Location: April 17.....Herndon
 May 8.....Fairfax

Post Licensing (Day 2) - Contract Writing

Time: 9 a.m. - 4 p.m.
 Date/Location: April 18.....Herndon
 May 9.....Fairfax

Post Licensing (Day 3) - Real Estate Law and Board Regulations

Time: 8:45 a.m. - 4:45 p.m.
 Date/Location: April 19.....Herndon
 May 10.....Fairfax

Post Licensng (Day 4) - Risk Management & Escrows

Time: 9 a.m. - 4 p.m.
 Date/Location: April 20.....Herndon
 May 11.....Fairfax

Post Licensing (Day 5) - Fair Housing and Current Industry & Trends

Time: 10 a.m. - 3 p.m.
 Date/Location: April 21.....Herndon
 May 12.....Fairfax

NEW MEMBER ORIENTATION

Time:	9 a.m. - noon
Date/Location:	March 13.....Fairfax
	March 29.....Herndon
	April 18.....Fairfax
	April 28.....Herndon
	May 12.....Fairfax
Time:	6-9:30 p.m.
Date/Location:	May 31.....Fairfax

BROKER PRE-LICENSING

Broker Management

Time:	9 a.m. - 5 p.m.
Date/Location:	January 26 - March 2.....Fairfax

Broker Appraisal

Time:	9 a.m. - 5 p.m.
Date/Location:	March 29 - May 3Fairfax

Broker Finance

Time:	9 a.m. - 5 p.m.
Date/Location:	May 18 - June 22.....Fairfax

Broker Law

Time:	9 a.m. - 5 p.m.
Date/Location:	July 23 - August 17.....Fairfax

D.C. CONTINUING EDUCATION (CE)

DC Fair Housing and DC Legislative Update

Time:	9 a.m. - 4:15 p.m.
Date/Location:	March 14.....Fairfax
	May 16.....Fairfax

DC Fair Housing and DC Financing Issues

Time:	9 a.m. - 4:15 p.m.
Date/Location:	April 11.....Fairfax

PRE-LICENSING EDUCATION

Principles of Real Estate: Day 1 -11

Time:	9 a.m. - 5 p.m.
Date/Location:	June 5 - June 19.....Fairfax

FEATURED OFFERINGS

CCIM - CI101

Time:	9 a.m. - 5 p.m.
Date/Location:	March 6 - 9Fairfax

VHDA Real Estate Professional Training

Time:	10 a.m. - noon
Date/Location:	March 8.....Herndon

GRI 503: Business Planning

Time:	9 a.m. - 4 p.m.
Date/Location:	March 9.....Fairfax

RPR Basic

Time:	10 a.m. - noon
Date/Location:	March 10.....Herndon
	April 6.....Fairfax
	May 10.....Herndon

Ninja Selling Part I

Time:	9 a.m. - 5 p.m.
Date/Location:	March 15 (Part I)Fairfax
	March 16 (Part II)Fairfax

Using RPR to Reach and Retain Clients at Your Next Open House

Time:	10 a.m. - noon
Date/Location:	March 17.....Fairfax

Friday Focus

Time:	9 a.m. - 11:30 a.m.
Date/Location:	April 7.....Herndon

Military Relocation Professional Certification (MRP)

Time:	9 a.m. - 5 p.m.
Date/Location:	April 10.....Herndon

GRI 505: Working With Sellers

Time:	9 a.m. - 4 p.m.
Date/Location:	April 13.....Herndon

RPR Advanced: 10 Ways to Earn More Business Than Your Competition

Time:	10 a.m. - noon
Date/Location:	April 20.....Fairfax

Accredited Buyer Representative

Time:	8:30 a.m. - 5 p.m.
Date/Location:	April 24 (Day 1)Fairfax
	April 25 (Day 2)Fairfax

VRLTA with Chip Dicks

Time:	9 a.m. - 4 p.m.
Date/Location:	April 27.....Fairfax

GRI 506: Risk Management

Time:	9 a.m. - 4 p.m.
Date/Location:	May 4.....Fairfax

Refresher Series : The Not So Secret Secrets of the Pros

Time:	9 a.m. - 1 p.m.
Date/Location:	May 17.....Herndon

RPR Advanced: Using RPR to Impress Clients and Close More Deals

Time:	10 a.m. - Noon
Date/Location:	May 24.....Herndon

Register for classes at

RealtorSchool.com

FAIRFAX HQ ACCESSIBILITY:

Underground parking is available with direct access to lower level classrooms. Elevator is available, accessible from main entrance on building's west side.





PROFESSIONAL SERVICES

1031 EXCHANGE

Realty Exchange Corporation..... William Horan..... 703-754-9411

ASSOCIATIONS

Veterans Assoc.of Real Estate Prof..... Marshall Williams..... 703-822-1107

COMMERCIAL REAL ESTATE SERVICES

Cushman & Wakefield..... 703-757-5155

COMMISSION ADVANCE

Commission Express..... John Stedman..... 703-560-5500

CONDO ASSOCIATION

The Rotonda Condominium Unit Owners Assoc..... Autumn Fields..... 703-821-8100

FINANCIAL

Access National Bank..... Marshall Chapman..... 703-871-2100

Access National Bank..... Tom Ciolkosz..... 703-871-2100

Access National Bank..... Vicki Cooper..... 703-871-2110

Access National Bank..... John French..... 703-871-2100

Access National Bank..... Don Wipf..... 703-871-1833

AnnieMac Home Mortgage..... John White..... 703-828-5876

BB&T Mortgage..... Kevin Connelly..... 703-855-7403

BB&T Mortgage..... Cheryl Jackson..... 703-259-2477

BluePoint Financial..... Brian Hutt..... 301-214-6790

Chain Bridge Bank, N.A..... Marv Stanger..... 703-748-2005

Churchill Mortgage Corporation..... Marshall Blackwelder..... 703-350-4990

Citizens One Home Loans..... Andy Tran..... 571-214-2097

Eagle Home Mortgage..... Victoria Kiser..... 703-852-1276

Embrace Home Loans, Inc..... Susan Banville..... 800-333-3004

Embrace Home Loans, Inc..... Harry Biehl..... 800-333-3004

Embrace Home Loans, Inc..... Ben Hogan..... 800-333-3004

Embrace Home Loans, Inc..... Patrick Holland..... 800-333-3004

Embrace Home Loans, Inc..... Hal Johnson..... 800-833-3004

Embrace Home Loans, Inc..... Steve Miller..... 800-333-3004

Embrace Home Loans, Inc..... John Stamm..... 800-333-3004

EverBank..... Chip Beveridge..... 703-934-6000

EverBank..... Frank Donnelly..... 703-261-8882

EverBank..... Benjamin Freshman..... 202-747-4980

Fairway Independent Mortgage Corporation..... Arthur Smith..... 571-261-3462

Fidelity Bank Mortgage..... Eric Bumgardner..... 703-466-4080

Fidelity Bank Mortgage..... Richard Donohue..... 703-466-4057

Fidelity Bank Mortgage..... Steve Salvatore..... 703-466-4035

Fidelity Bank Mortgage..... Bob Shupp..... 703-466-4050

Fidelity Bank Mortgage..... John Slye..... 703-466-4050

Fidelity Bank Mortgage..... Mark Webster..... 703-466-4050

First Home Mortgage Corporation..... Ana Tolentino..... 703-652-1233

FitzGerald Financial Group..... Robert Devlin Jr..... 703-766-2319

George Mason Mortgage, LLC..... Shawn Barsness..... 800-220-8388

George Mason Mortgage, LLC..... Brian Kempf..... 571-309-4911

Homebridge Financial Services, Inc..... Thomas Chess..... 703-795-8079

Intercoastal Mortgage..... Fred Bowers..... 703-449-6828

Intercoastal Mortgage..... Alex Norcini..... 571-298-8166

MONEYCORP..... Spencer Holmes..... 866-258-8343

Movement Mortgage, LLC..... Jose Paiz..... 703-868-7580

Movement Mortgage, LLC..... Lee Lecea..... 703-123-4567

Navy Federal Credit Union..... Richard Eul..... 703-967-8845

PNC Mortgage..... Brandon Krueger..... 703-123-4567

Prime Lending..... Doug Enger..... 571-442-5193

Prospect Mortgage, LLC..... William Hocker..... 301-752-4933

Protec Inspection Services..... Amy Devine..... 301-972-8531

Quicken Loans..... Mark Millar..... 888-541-7625

Realtors® Federal Credit Union..... Lori Day..... 703-709-8900

Stearns Home Loans..... Stan Schnippel..... 703-615-7373

SunTrust Mortgage..... Richard Munch..... 703-507-3657

SunTrust Mortgage..... Loretta Clark..... 410-897-6409

SWBC Mortgage Corporation..... David Oliverio..... 703-579-0977

SWBC Mortgage Corporation..... John Ragano..... 800-527-0066

Tidewater Mortgage Services Inc..... Max Sandler..... 757-292-0757

The Rosenbaum Lending Group..... Robert Rosenbaum..... 703-879-5200

Union Home Mortgage..... Daniel Aminoff..... 571-762-2236

United Nations Federal Credit Union..... James Fagan..... 703-448-5930

United Nations Federal Credit Union..... Timothy Jeffrey..... 703-448-5930

United Nations Federal Credit Union..... Sylvia Setash..... 703-448-8240

VHDA..... Linda Wine..... 804-343-5981

WashingtonFirst Mortgage..... Michael Eastman..... 571-327-2145

Wells Fargo Home Mortgage..... Kelley May..... 703-815-5988

INSURANCE

Anh Nguyen Insurance & Financial Svcs..... Anh Nguyen..... 703-739-8982

Victor Schinnerer & Co., Inc..... Eric Myers..... 301-951-5495

LEGAL SERVICES

Dunlap Bennett & Ludwig..... George Hawkins..... 703-442-3890

Fairchild Law PLC..... Pamela Fairchild..... 571-271-4070

Fidelity National Law Group..... Michael Tompkins..... 703-245-0286

Friedlander, Friedlander & Earman PC..... Jerome Friedlander..... 703-893-9600

Joseph A. Cerroni, Esq..... Joseph Cerroni..... 703-941-3000

Law Office of Ann-Lewis Shaw..... Ann-Lewis Shaw..... 703-774-7626

Law Office of James Granoski..... James Granoski..... 703-300-2786

Pesner Kawamoto..... Susan Pesner..... 703-506-9440

Redmon, Peyton, & Braswell, LLP..... F Paul Maloof..... 703-684-2000

Rich Rosenthal Brincefield Manitta Dzubin & Kroeger..... Beau Brincefield..... 703-549-4820

Rich Rosenthal Brincefield Manitta Dzubin & Kroeger..... Roy Shannon..... 703-299-3440

Shulman, Rogers, Gandal, Porchy&C..... Marc Lipman..... 301-230-5200

OTHER REAL ESTATE NEEDS

White Consulting..... Nanette White..... 888-572-7860

REAL ESTATE TRAINING

Potomac Real Estate School..... Patti Chapell..... 703-758-0034

SETTLEMENT

Absolute Title & Escrow, LLC..... Karen Day..... 703-842-7525

Atlantic Closing & Escrow, LLC..... Isadora Connor..... 202-730-2635

Atlantic Closing & Escrow, LLC..... Jonathan Villalobos..... 202-730-2635

Centerview Title Group, LLC..... Danielle LaFace..... 571-318-5030

Centerview Title Group, LLC..... Greg Oxley..... 571-318-5030

Central Title & Escrow, Inc..... Jennifer Ploutis..... 703-658-1300

Double Eagle Title Company..... Georgina Clough..... 703-865-2519

Ekko Title..... Jane Clawson..... 703-448-3556

Ekko Title..... E. Sheldon Leggett..... 703-481-6200

Ekko Title..... Lisa Mitchell..... 703-448-3556

Ekko Title..... Sara Rodriguez..... 703-560-3556

Ekko Title..... Marcus Simon..... 703-537-0800

Key Title..... Jay Eskovitz..... 703-522-3900

Key Title..... Steven Sacks..... 703-522-3900

KVS Title, LLC..... Toulia Gross..... 703-352-3030

KVS Title, LLC..... Martin Stanton..... 301-605-1420

MBH Settlement Group..... Christina Burton..... 703-734-8900

MBH Settlement Group..... Mark Carlson..... 703-734-8900

MBH Settlement Group..... Ryan Stuart..... 703-739-0100

MBH Settlement Group..... Richard Hayden..... 703-417-5000

MBH Settlement Group..... Dan Withers..... 703-242-2860

Metropolitan Title LLC..... Sonia Downard..... 703-753-9005

Monarch Title..... Cary Melnyk..... 703-852-1730

Monarch Title..... Erin Rauner..... 703-852-7700

National Settlement Services..... Loretta Colom..... 703-354-9677

New World Title & Escrow..... Andrew DiPaola..... 703-854-7880

New World Title & Escrow..... Nicholas Vlissides..... 703-691-4330

Pruitt Title & Escrow..... Sara Bolton..... 703-462-9931

Pruitt Title & Escrow..... Joseph Russo Jr..... 703-462-9931

Quantum Title Corporation..... Christina Shin..... 301-770-4710

Republic Title, Inc..... Bob Malico..... 703-916-1800

RGS Title..... Edward Schudel..... 703-903-9600

Stewart Title And Escrow, Inc..... Kamelia Sacks..... 703-352-2935

Strategic National Title Group..... Mike Piple..... 703-637-9030

The Settlement Group, Inc..... Ann Johnston..... 703-250-9440

The Settlement Group, Inc..... Myrna Keplinger..... 703-642-6002

Vesta Settlements, LLC..... Keith Barrett..... 703-288-3333

MARKETING & TECHNOLOGY

MARKETING/MEDIA

Bader Marketing & Design, Inc..... Theresa Bader..... 410-719-2954

My Marketing Matters..... Kelly Ryan..... 301-332-0537

Bright MLS..... Customer Service..... 301-838-7100

REAL ESTATE PHOTOGRAPHY

BTW images..... Brian Woods..... 703-340-6383

Exposure Photography..... Ashley Sullivan..... 703-899-4129

Homevisit..... Dave O'Brien..... 703-953-3866

Real Estate Exposures..... Kat Kendon..... 215-313-9218

TECHNOLOGY SERVICES

Alarm.com..... Shawn Barry..... 877-389-4033

Centralized Showing Service..... Robert Russell..... 866-949-4277

Instanet..... Steve Mapes..... 800-668-8768

Listhub..... Allison Hartle..... 877-847-3394

Listings To Go..... T. Mason Miller..... 703-293-9366

Realtor.com..... Bob Evans..... 800-878-4166

Remine..... Jon Ferris..... 855-217-0171

RPR..... Lee Nieman..... 262-206-2182

SentriLock, LLC..... Erika Tiery..... 703-518-1708

SmartZip..... Josh Burns..... 571-766-6863

Tech Helpline..... Jessica Smith..... 407-438-1400

VIRTUAL TOURS

TruPlace, Inc..... Craig Heller..... 301-972-3201

Learn more about NVAR Room Rental Opportunities at nvar.com/RoomRental

PROPERTY SERVICES

APPRAISAL

Allen Appraisals	Charles Allen	540-664-1169
Allert Appraisals	Dale Allert	703-848-5209
Amanda Rae Smith	Amanda Smith	703-895-4993
AMC Appraisal Group	Keith Smith	571-282-5952
Anthony Appraisers	Michael Magnotti	703-319-0500
Appraisal Works, Inc.	Dennis Park	703-906-8258
AREAS Appraisers, Inc.	Cindy Coffman	703-866-6000
AREAS Appraisers, Inc.	Gilbert Rogers	703-866-6000
Barbara Lafalce	Barbara Lafalce	703-887-7091
Barish & Associates of Frederi	Stephen Barish	540-693-5373
BFM, Inc.	Robert Thompson	703-670-2586
Bruce W. Reyle and Company, Inc.	Michael Jackie	703-273-7375
Capitol Appraisal Service, Inc.	Richard Bowman	703-691-8800
Chevy Chase Bank	Donald Shoop	301-907-5850
CMS Appraisals, Inc.	Silvia Bennis	703-209-9123
D&R Appraisal Services, Inc.	Dawn Blalock	540-751-2220
DCO Appraisal Services, Inc.	David Olynik	301-855-3886
Dickman & Associates	John Dickman	703-938-6633
Distinctive Homes Realty, LLC	Michelle Gore	540-338-4606
dm Appraisal, LLC	David Maeng	703-449-0281
Donald R. Drake Jr.	Donald Drake	571-237-9430
F & F Appraisals	Jerry Fleming	703-963-1743
Forte Appraisal Service Inc	Anthony Forte	703-433-2205
Gee Appraisers, Inc.	Robert Gumbrewicz	703-451-9020
Harry Graef	Harry Graef	571-213-7249
Hartmann Group	Lynette Hartmann	703-406-7621
Heiner Appraisal, Inc.	Despina Gellios	703-754-6110
Home Appraisers	Thomas Runion	703-709-5695
Homestar Real Estate Services	Daniel Gartrell	571-261-3367
Hundley and Associates	Julie Lawrence	703-212-9080
Inman Appraisal Services, Inc.	Scott Inman	703-644-9877
Kandhall Appraisal Services, LLC	David Hall	571-455-2622
Karas, Inc.	Melissa Jones	703-753-5635
Kinder Appraisal Services	Jill Kinder	703-268-0756
Lesley Omega Appraisers	Lesley Omega	703-403-2024
Marcia Novak & Associates, LLC	Marcia Novak	703-585-2615
Metro Appraisal Services	Stephen McArdle	703-644-7772
Monir Moshashaie	Monir Moshashaie	703-255-6451
NP Appraisal Services	Surendra Patel	570-606-4177
NVA Appraisal, LLC	Jeffrey Kidwell	703-477-3178
Omni Appraisal Services	John Chapman	703-591-4001
Omni Appraisal Services	Nathalie Palmer	703-591-4001
Patricia A. Rasser	Patricia Rasser	202-505-0645
Preston Hummer	Preston Hummer	703-929-0857
Preston Hummer	James Hummer	703-929-0857
Real Estate Appraisals 4 You	Diane Richard	703-794-9118
Renner, Hansborough, & Reese	Jan Symons	301-258-8181
Residential Value Services	Daniel Swinney	540-347-4570
REX Appraisal Services	Esther Omorodion	703-468-1123
Riverpoint Appraisals	Robert Riddell	571-333-3747
Sandra A. Le Blanc	Sandra LeBlanc	703-629-6842
Stewart Jarrett R E Appr & Con	Stewart Jarrett	703-671-3662
Suburban Appraisers & Consultants	James Loizou	703-591-4200
Tech Appraisal Group, LLC	Amy Switzer	703-631-1111
Terra Appraisals, LLC	James McGraw	703-963-3988
The Benjamin Group, Inc.	Joseph Grouby	703-684-3577
Washington Appraisal Group, Inc.	David Shin	703-813-8160
William C. Harvey & Associates	Richard Olsen	703-759-6644
Westover Appraisals LLC	Ray Taylor	954-218-1602
World Mortgage	Patricia Kearns	703-934-5502

ENVIRONMENTAL SERVICES

Accurate Radon Testing	Alexandra Bukowski	703-242-3600
Capital Environmental Testing, LLC	Todd Hix	202-257-9291
Dominion Environmental Testing, LLC	Rex Brouillard	703-496-3799
Guardian Radon	Terry Strange	703-425-7001
Mose Services, Inc.	Douglas Mose	703-929-7092
PEARL Home Certification	Cynthia Adams	434-825-0232
Pollard Environmental LLC	John Pollard	804-749-3339
RDV Environmental Services	Richard Vance	540-303-7667
Renewed Living, Inc.	Elaine Gibson	703-451-6355
VESCO	Ken Conte	703-722-8851
VESCO	Gregory Caudill	703-722-8851

GUTTER REPAIR

Gagnon's Gutterworks	Timothy Gagnon	703-716-0377
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HOME INSPECTIONS

AmeriSpec Home Inspections	Stephen Blanchard	571-235-2755
Anderson Inspection Consultant	Gary Anderson	301-855-3337
Beltway Home Inspections	Dennis Pelczynski	703-957-0155
BN Real Estate, Inc.	Brenda Nguyen	703-599-9463
Burnett Home Inspections, LLC	Chris Burnett	703-965-5260
Clingenpeel Properties, Inc.	Vince Clingenpeel	703-409-5292
District Home Inspection LLC	Scott Robertson	202-577-4489
Donofrio & Associates, LLC	Stephanie Donofrio	571-289-4144

Excel Home Inspections, LLC	Ian McNaught	571-281-3846
Great Inspections, Inc.	Richard Henry	571-577-0864
Hampton Home Inspection	Mark Hampton	703-929-4944
HomeScope	Martha Hamner	703-590-0348
Home Sweet Home Inspections, LLC	Andrew Gardner	703-677-2009
HomeTeam Inspection Service	Carl Craig	571-765-7799
HomeTeam Inspection Service	Tony Griffin	703-475-5577
HomeTeam Inspection Service	Stephen Park	703-927-7758
HomeTeam Inspection Service	Garritt Parsons	571-236-2747
House Inspection Associates	Jiri George Danihel	703-453-0442
Hurlbert Home Inspection	Seth Hurlbert	703-577-7127
Inquiz Home Inspections	Peter Anspach	703-244-9141
JIMCO Inspection Services	James Purvis	703-402-4699
Master Home Inspection, LLC	Richard Park	703-851-3339
NextDay Inspect	Michael Dowling	703-450-6398
No Surprises Home Inspection	Paul Cummins	703-472-9020
NOVA Home Inspection, LLC	Sergio Delhoyo	703-929-8349
Pillar to Post	Kevin Dougherty	703-291-0344
Pillar to Post	Eric Boll	703-657-3207
Pillar to Post	Lisa Lloyd	703-520-1440
Pillar to Post	Michael Ward-Dahl	703-402-2475
ProSpect Inspection Services, LLC	Anthony Kelly	703-407-7841
Pro-Spex Inc.	Glenford Blanc	301-675-8411
Protec Inspection Services	Amy Devine	301-972-8531
Protect Inspect, LLC	Timothy Zenobia	703-401-8881
Royal T Home Inspection	Troy Vogt	703-910-3251
Square One Home Inspections	James Fletcher	703-345-8380
The Robert Paul Jones Company	W. Scott Gudely	703-385-8556
Top To Bottom Services, Inc.	Daniel Deist	301-938-9100
Top To Bottom Services, Inc.	Matthew Kaufman	301-938-9100
US Inspect	Raymond Montminy	301-717-1073

HOME STAGING

M. Quinn Designs	Moira Quinn Leite	703-354-6359
Market Ready Staging Solutions	Susan Driscoll-Blount	703-660-8727
Preferred Staging	Monica Murphy	703-851-2690
Staged Interior	Trish Kim	703-261-7026

HOME WARRANTY

2-10 Home Buyers Warranty	Lisa Clements	800-795-9595
First American Home Warranty	Ana Thompson	703-859-2700
Home Warranty of America	Anne Lang	703-220-9633
HMS Home Warranty	David Pikovsky	800-843-4663
Old Republic Home Protection	Molly Flory	800-282-7131

JUNK REMOVAL

123JUNK	Shane Gaboury	703-348-6662
1-800-GOT-JUNK	Richard Gallilher	800-468-5865
Atlas Services, LLC	Suzanne Dawn	703-201-3084
Atlas Services, LLC	Shannon Hildreth	703-201-3084
Atlas Services, LLC	Lori James	703-201-3084
Atlas Services, LLC	Claire McLeay	703-201-3084

MOLD SERVICES

AHS Mold Aid	John Taylor	877-932-7177
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MOVING & STORAGE

Interstate Moving Relocation Logisitics	Michelle Ball	703-569-2121
Interstate Moving and Storage	Sherry Skinner	703-569-2121
JK Moving Services	Brian McGuinness	703-260-4282
Paxton Van Lines	Brittany Hampton	571-499-3186
Quality Services Moving	Cindy Calhoun	703-495-8900
RG Quality Moving and Storage	Remberto Gonzalez	571-505-2775

OTHER REAL ESTATE NEEDS

Belfor Property Restoration	Roger Laing	703-450-3900
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PEST CONTROL SERVICES

Asian Pest Services, LLC	Chau Tran	703-752-1634
Asian Pest Services, Inc.	Richard Diggs	703-752-1634
Holiday Termite Pest Control	Cleveland Dixon	703-569-9333
Holiday Termite Pest Control	Scott Hohein	703-569-9333
Holiday Termite Pest Control	Aaron Wilkenson	703-569-9333
Hughes Pest Control, Inc.	Robert Hughes	703-481-1460
My Exterminator, LLC	William Trefry	703-615-4028
My Pest Pros	Brett Lieberman	703-665-4455
Rat Pack PC LLC	Jairo Hernandez	703-906-7094

PLUMBING

Friedman Plumbing Express	Kirk Ballenger	703-201-1399
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RENTAL FURNITURE

CORT	Frances Boller	703-379-8846
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ROOFING

DryHome Roofing & Siding, Inc.	Steve Gotschi	703-891-4663
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SIGNS

Lowen Sign Company	Job Sommers	620-960-5229
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Confidential Ethics Enforcement

SOME ARTICLE 12 COMPLAINANTS MAY REMAIN ANONYMOUS TO ALLEGED VIOLATOR

By Nisha Thakker

On January 1, NVAR and five neighboring Realtor® Associations announced the opportunity for certain Article 12 violation allegations under the Code of Ethics to be filed anonymously. The Complainant's identity will not be revealed to the Respondent, except as indicated below. Here are some questions we've been receiving about this new program.

Q. How do I file a complaint against a Realtor®?

A. Simply go to casepro.nvar.com/ethics and complete the required information. Be as detailed as possible when submitting your complaint, and include all supporting documentation. You must complete the entire process at one time. The system will not save your work for completion later. Once you click submit, NVAR's Professional Standards staff will add it to the next Grievance Committee meeting agenda.

Q. Can I file any complaint anonymously?

A. No. Only certain allegations under Article 12 of the Code of Ethics are eligible for anonymous filing. If you add any non-eligible allegations to your complaint, your request for anonymity will be rejected. For eligible allegations, your name will remain anonymous from the Respondent and committee members only, not NVAR Professional Standards staff.

Q. Okay, so which allegations are eligible?

A. The following allegations are eligible for anonymous complaint filing:

- Article 12 Failure to disclose professional status in advertising or other real estate communications
- SOP 12-4 Advertisement offering to sell/lease property without the authority of the owner or the listing broker
- SOP 12-5 Failure to disclose name of firm in advertisement for listed property or for real estate services
- SOP 12-6 Failing to disclose status as both owner/landlord and Realtor® or licensee when advertising property in which Realtor® has ownership interest
- SOP 12-9 Failure to disclose firm name and state of licensure on Realtor® website
- SOP 12-13 Representing that the Realtor® has a designation, certification or other credential that he or she is not entitled to use.

Q. Why are those the only ones eligible?

A. The participating Realtor® associations determined that these types of complaints can be supported with visual documentation (a screenshot or picture), which will allow the Grievance Committee to make an informed decision when issuing the citation against the Respondent.

Q. Is my anonymity guaranteed?

A. Famous words from legal counsel – it depends. All of the allegations that may be filed anonymously are also eligible for the Citation System. Should the Respondent choose to pay the citation, your identity will remain concealed from the Respondent. However, if the Respondent elects to go to a hearing instead of paying the fine, NVAR Professional Standards staff will contact you to determine if you are willing to attend the hearing. If you do not wish to reveal your identity to the Respondent, the Grievance Committee will take on the role of Complainant.

Q. What if the Respondent has multiple violations already?

A. The rules for the Citation System state that a citation may not be issued to a Realtor® who has received three citations in the preceding three years. So, if you are filing an anonymous complaint against a member who has already been issued three citations in three years, NVAR Professional Standards staff will notify you that your complaint will not be able to proceed through the Citation System and must go to a Professional Standards hearing. +



Nisha Thakker is NVAR's associate general counsel.



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