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MAR+APR 2016

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PAGE 16



**FAIR HOUSING:**  
TRAINING, TESTING,  
ENFORCEMENT,  
COMPLIANCE

PAGES 22, 30

## PLANNING, PATIENCE AND PAY-OFF

Establish Your Brand to  
Market Your Business



**TAKES**  
Brush  
Up on  
Electronic  
Signatures

46

**YOU**  
TRID  
Trip-Ups

18

**FURTHER**  
Tech News:  
Inman  
Connect, CES  
Highlights

15

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# RE+VIEW™

MAR+APR Volume 99, Issue 2

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By Virgil Frizzell

## BE PREPARED:

A MOTTO THAT WORKS  
FOR REALTORS®, TOO!

In business, as in life, there is much that we cannot foresee, but it never hurts to have a plan and be prepared. In this issue, we explore how Realtors® can achieve positive outcomes with a strong branding and marketing plan (see page 26). And while our primary goal is to ensure our members' ongoing business success, we also include some long-term (hopefully!) strategies for end-of-life estate planning (see page 6).

Our new Friday Focus series, which launched on February 5, featured an excellent session about tax planning for Realtors®. You can read about it on page 8. As "tax day" approaches, it is a good reminder that there are things we can plan for now that can help to ease our future tax burden. Particularly for new Realtors®, who may not know the tax liability of independent contractors, there are many issues to learn about and understand.

April is not only tax month, but also Fair Housing Month. As Realtors®, we know that fair housing compliance is a 24/7/365 priority. As such, it is important to implement compliance strategies as part of our business practices. In this issue, we share some insights and statistics from the director of Fairfax County's Office of Human Rights and Equity Programs, as well as some practical planning tips for treating all clients fairly (see page 30).

At NVAR, a great deal of planning and preparation takes place as your board and the staff consider which programs and benefits will best reflect NVAR's strategic goals. Many of our 2016 classes and programs are featured in our 2016 NVAR Course Catalog, available online at [go.nvar.com/cc16](http://go.nvar.com/cc16). We continue to add courses and events throughout the year as the need arises. In addition to the Friday Focus series, our 2016 calendar includes a new CE course covering Property Management, as well as a Property Management Day. A Realtor®-Builder Forum is another 2016 addition to the NVAR lineup. Be on the lookout for these, and much more, on [nvar.com](http://nvar.com) and in our NVAR e-Newsletters.

I hope that you take advantage of the worthwhile information contained in your RE+VIEW magazine and all of our NVAR communication tools as you prepare for a busy spring market! Read an article, take a class, be prepared!

Virgil Frizzell  
2016 Chairman of the Board



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# PLANNING, PATIENCE AND PAY-OFF

Establish Your Brand to  
Market Your Business

PAGE 26

## TAKES

- 8** Friday Focus:  
New Series Kicks Off with Tax Tips,  
Inspections
- 10** Market Metrics:  
Movers, Buyers and Northern Virginia  
Housing Preferences
- 21** Commercial Real Estate:  
Revamped Ballston Quarter Brings New  
Look, Feel to Arlington Neighborhood
- 30** Movers & Shakers:  
Kenneth Saunders and His OHREP Team  
Enforce Fair Housing in Fairfax
- 36** Community Outreach:  
NVAR Partners with Boys and Girls Club  
of Greater Washington
- 40** Market Stats:  
NVAR Region 5-Year January Look-Back
- 46** Ask NVAR:  
Brush Up on  
Electronic  
Signatures



## YOU

- 6** Legal Lines:  
Why Do I Need Estate Planning?
- 18** TRID Trip-Ups:  
Tips to Keep Your Settlements on Track
- 33** RPAC Helps You Work Better,  
Play Harder
- 34** NVAR in Your Neighborhood:  
CEO, Staff, Volunteer Leaders Share  
Their Expertise
- 37** NAR Research Compares 2014, 2015  
NVAR Realtor® Marketing Efforts
- 38** Government Affairs:  
Realtors® Meet with Governor,  
Legislators During Annual Trip to  
Richmond

## DEPARTMENTS

- 3** Chairman's Column
- 32** NV/RPAC Investors
- 41** New Members

## FURTHER

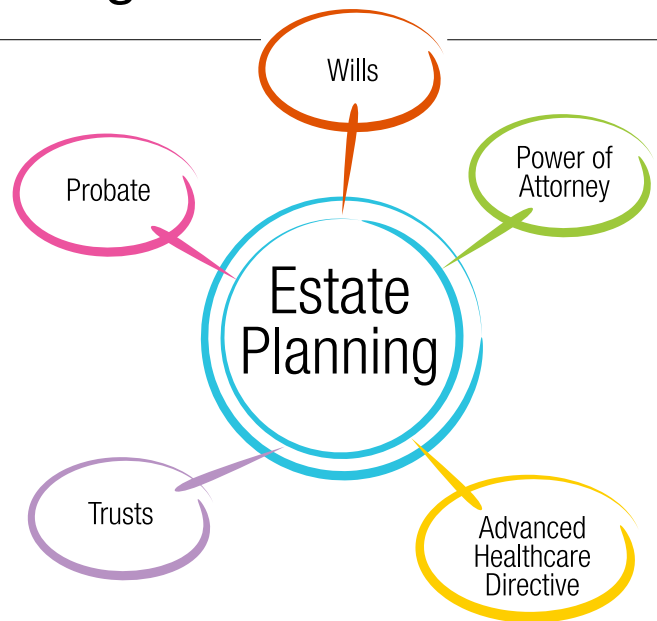
- 12** Save the Date:  
Market & Economic Briefing – April 5
- 15** Tech News:  
Inman Connect, Consumer Electronic  
Show Highlights
- 16** Legal Summit:  
Register Now – March 23
- 22** April is Fair Housing Month:  
R.S.V.P. for April 15 Luncheon &  
Training Session: Free Event
- 23** Programming on Tap: Save Your Seat  
Public Policy Forum – March 31;  
Property Management Day – June 10
- 32** Mark Your Calendar:  
May 5 Legislative Reception

- 42** Class Schedules
- 44** Affiliate, Appraisal Directories

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# Why Do I Need Estate Planning?

By Jerome P. Friedlander, II, Esq.



**Q:** Since Virginia has no death tax, and with the “federal exemption” for the death tax beginning in 2016 being \$5.45 million per person with portability between spouses, why does a real estate agent, or anyone else for that matter, with less than this size of an estate need to consider estate planning?

**A:** The subject of estate planning includes three main topics: (1) The passage of ownership of one’s property at his or her death through the use of joint ownership techniques, a will, a trust, a deed or some other entity; includes business succession planning; (2) asset protection issues and (3) the avoidance (not evasion) of applicable death or inheritance taxes.

**Q:** I heard that a transfer to my spouse is tax free during my lifetime and at death?

**A:** This is called the “marital deduction.” It is entirely tax-free if the donee spouse is a US citizen. If not, then only \$148,000 of the transfer will be tax free using the “marital deduction.” Otherwise, a donor spouse must rely on the lifetime exemption that applies at the federal and state level.

**Q:** Is gifting to non-spouses during one’s lifetime free of taxation?

**A:** There are four types of transfer that do not incur a gift tax: (1) the annual exclusion, which remains at \$14,000 per donee per year, for which no gift tax is due and no gift tax return need be filed. A spouse can also use the spouse’s annual exclusion with the spouse’s consent and with the filing of a gift tax return; (2) the lifetime gift exemption of \$5.45 million; (3) paying medical bills directly to the provider for someone else’s care; and (4) paying someone else’s education bills directly to the institution.

**Q:** What are the key differences between a will and trust, and how is title passed into a trust?

**A:** A will is a formal and witnessed document that is effective only upon death. It must be probated through the court, which process is a court-supervised transfer of title. Probate is public: a listing of the deceased’s assets, how they are accounted for and to whom they pass will be available to the public.

A trust takes title by the transfer from a property owner into the trust. This can occur while the property owner is alive (a living trust), or the transfer can take place through a will into a trust at death (a testamentary trust). A trust created within a will

must go through the probate process, while one made during a property owner’s lifetime passes title outside of the will and avoids probate.

There are several ways to transfer property to a revocable living trust: 1) use a deed from the property owner to the trust to transfer title to real estate; 2) put bank accounts in the name of the trustee; or 3) assignment of personal property into the trust.

At the death of the trust maker, the trust still owns the assets, and title is directed in accordance with the terms of the trust document. There is no probate needed to transfer title of assets held in trust. This privacy means that ex-spouses, creditors, neighbors and relatives cannot go to the courthouse to see what the deceased’s assets were and where they are going.

**Q:** Will joint ownership with survivorship, or TOD, POD or TODD solve a lot of the transfer of title at death problems?

**A:** Joint ownership with survivorship will solve some problems and create others. It will transfer ownership of the first to die to the survivor and hence avoid probate at that level. The survivor’s ownership will not pass by survivorship unless a new joint owner is named. Bank and financial accounts can use “transfer on death (TOD)” or “pay on death (POD).” For real estate, one may use its equivalent: the “transfer on death deed (TODD).” Only about half of the states have this deed form available.

The problem created by joint ownership is that the survivor may add a new spouse to the deed, or sell the property and put the money into a property owned with a new spouse and with survivorship, so that the ultimate ownership will not pass to

the original owner's children as planned, but to strangers. This is known as the "unintended heir."

With TODD, now available in Virginia and a number of other states, title may transfer by the deed. It states that on the property owner's death, title passes automatically to the designated beneficiary without probate. Until the property owner dies, the named beneficiary will have no rights to the real estate, or to interfere with the owner's use or enjoyment of the property, or to have a say in the financing of the real estate. Moreover, the beneficiary's creditors cannot attach the property until title has passed at death. If a property owner simply added a child as a co-owner with survivorship, that child and his/her creditors could force a sale of the property during the property owner's lifetime and could prevent sale, leasing or refinancing of the property.

**Q: With no death tax in Virginia, why be concerned about death tax planning at the federal and state levels?**

**A:** Although there is no death tax in Virginia, a number of states still have a death or inheritance tax that should be considered by owners of property in those states: DC, MD, DE, NJ, CT, RI, MA, PA, NY, VT, NH, ME, TN, KY, IL, IA, MN, NE, OR, and WA.

**Q: If there is a death tax, is there something that can be done to avoid it?**

**A:** Yes, there are tax planning tools available. The planning techniques for federal taxation planning may be the same as those needed at the state level. Good planning should include an analysis of your assets and situation.

**Q: Are there asset protection techniques?**

**A:** If you have assets from which personal liability may arise, then that liability will attach to all of the assets that you own in your own name. If the liability will attach to a corporation or limited liability company, then only the assets inside those entities will be subject to the liability.

For example, let's say your primary residence is in Virginia, but you own a residential rental house in your own name in D.C. Upon death, title to the rental property passes in D.C., and ancillary probate will be required in D.C. to pass title. Depending on its value, the property may be subject to D.C.'s death tax. Because it is in your individual name, you are exposed to personal liability for problems related to the conduct of that rental business.

If the ownership is in an entity, such as a corporation, then your liability will be limited. Because the ownership of a corporation is a stock certificate, that certificate is considered personal



property. The passage of its ownership will be probated in your resident state of Virginia, and not in D.C. If you have moved the ownership of the corporation into your revocable living trust, then you will avoid probate.

**Q: If I put my assets in a revocable living trust, will they be protected from my individual creditors?**

**A:** No. Many people mistakenly think that by forming a living trust, revocable or irrevocable, those assets are protected from their creditors. A revocable living trust offers no asset protection; the same is true for most, but not all, irrevocable trusts. For asset protection, a statutory entity that gives that protection is required, such as a corporation, limited liability company, statutory business trust, or another limited liability entity. Asset protection planning is complex.

“A revocable living trust offers no asset protection; the same is true for most, but not all, irrevocable trusts.”

**Q: It is a recognized practice for a real estate broker to form an LLC or corporation to protect the assets that are held within that entity. What about protection from the agent's personal creditors?**

**Will this ownership of the LLC or a corporation protect those assets from the agent's personal creditors in addition to the company's creditors?**

**A:** No. Whether it is a share in Microsoft or a share in your wholly owned corporation, the ownership interest may be subject to attachment by the personal creditors of the owner. This is different than liability for the creditors of the company. The stock of a corporation can be sold to pay off the shareholder's personal creditors. The creditor can become the new owner of the corporation. LLC membership will be subject to what is called a "charging order" in Virginia. This offers some protection which is better than that for corporate stock and prevents the loss of ownership.

Estate planning is complex, and this article offers a simple overview. Realtors® should consult an estate planning professional who can address their specific needs. +



Jerome P. Friedlander, II is a partner in the firm of Friedlander, Friedlander & Earman PC. His practice focuses on wills, trusts, estate planning, real estate law, entity formation and disputes, as well as the litigation arising from those areas. He is also an NVAR instructor.

# NVAR's Monthly Friday Focus Series Kicks Off with Tax

NEW PERSPECTIVES PLUS CORE STRENGTHS EQUAL REVITALIZED OPPORTUNITIES FOR MEMBERS

FRIDAYS ARE GETTING A FACELIFT AT NVAR! Our Friday Focus Series, launched this year thanks to the collaborative efforts of NVAR's new CEO Ryan T. Conrad and the NVAR education team, provides a different way for members to network and learn on one Friday each month. Similar to a program offered at Conrad's former association, the Greater Lehigh Valley Realtors®, the objectives of Friday Focus are two-fold: (1) offer a monthly speaker on a topic that is timely and relevant to the industry in an informal setting where members can network and sharpen their skills; and (2) make it free to all NVAR members.



Linda de Marlor, president of Tax-Masters, Inc., wows NVAR's Feb. 5 inaugural Friday Focus audience with her lively tax-saving tips.

Speakers and topics are chosen based on current trends in the local market; member interests; relevance based on a given time of the year; and new ideas offering a competitive edge in practicing real estate.

With income tax season fast approaching, February's Friday Focus was presented by Linda de Marlor, president and founder of Tax-Masters, Inc. Her "Tax Tips for Realtors®" presentation provided concise and essential information for all real estate practitioners – those just starting out, and seasoned professionals. Topics included IRS recordkeeping requirements, how to get extra deductions by working from home, extra deductions by

A promotional graphic for Friday Focus. On the left, a white sign hangs from two black strings, displaying the text "E ATY VGIPO FRIDAY FOCUS" in a bold, black, sans-serif font. The sign is slightly blurred. To the right of the sign, the text "GO FURTHER ON FRIDAYS" is written in a large, bold, blue, sans-serif font. Below this, "Food, Fun and Realtor® 411" is written in a smaller, black, sans-serif font. At the bottom, the website "go.nvar.com/Focus" is written in a bold, blue, sans-serif font. The background is a light orange color with a vertical blue line separating the sign from the text.



# Tips, Home Inspections

hiring your family and getting the most out of medical expenses. Learn more at [tax-masters.com](http://tax-masters.com). Ironically, and unbeknownst to NVAR staff, Linda's next stop on her speaking tour – The Greater Lehigh Valley Realtors®!

Another timely topic tying in with the spring market is home inspections. The March 4 Friday Focus, led by Mark Londner of LBI Home Inspections, discussed what real estate agents need to look for in a home inspection, and how their clients can benefit from being informed consumers. Londner covered understanding house systems, determining when further inspections are necessary and knowing how to prioritize items identified in a home inspection report.

Other upcoming topics for the Friday Focus Series include using 3D photography in your marketing; social media for the real estate professional; “The Flippin’ Mistakes that Flippers Make”; Realtor® Safety and more. NVAR Takes You Further®, especially on Fridays! +

## 2016 Friday Focus Series

### TIME

9:00 – 9:30 Breakfast  
 9:30 – 11:00 Speaker and Q&A

### DATE LOCATION

April 8	Fairfax	3D Photography for Real Estate Marketing
May 6	Herndon	TBD
June 3	Fairfax	The Flippin’ Mistakes that Flippers Make
July 8	Herndon	TBD
August 5	Fairfax	TBD
September 9	Herndon	Realtor® Safety
October 7	Fairfax	TBD
November 11	Herndon	TBD
December 9	Fairfax	Social Media with NAR’s TJ Doyle

Visit [go.nvar.com/Focus](http://go.nvar.com/Focus) for updated information about Friday Focus topics.

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# Movers, Buyers and Housing Preferences:

SOME NVAR HOUSEHOLDS COULD FACE LIMITED CHOICES

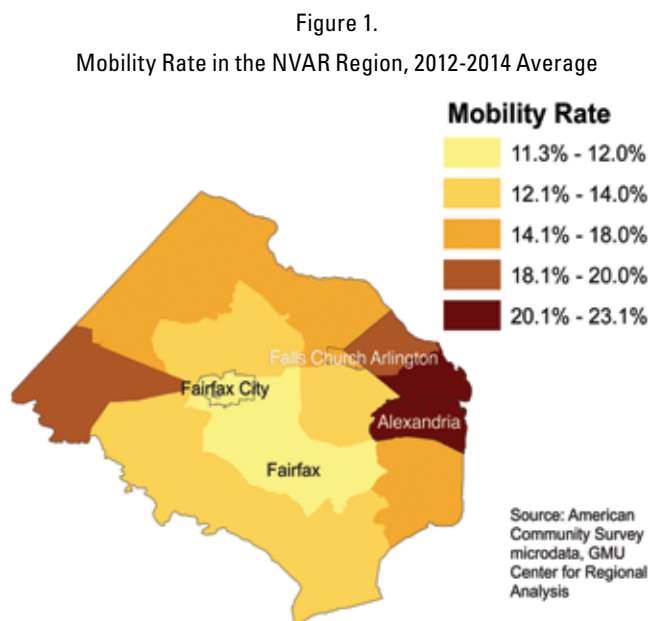
By Jeannette Chapman

ABOUT 93,500 HOUSEHOLDS moved in the NVAR region each year between 2012 and 2014, or about 16 percent of all households in the region. That area includes Alexandria City, Arlington County, Fairfax County, Fairfax City and Falls Church City.

On average, 21,000 mover households bought a home, driving the home sales market. The type of unit that these movers purchased was guided, in part, by the household composition of the buyers. Preferences differ among households with children, households without children and single buyers.

## WHERE ARE HOUSEHOLDS MOVING TO AND FROM?

About one household out of every five in Alexandria and Arlington moved in the prior year during the 2012-2014 timeframe (the mobility rate). The mobility rate for households in Fairfax County, Fairfax City and Falls Church City combined, was significantly lower at 13.8 percent, but there was considerable variation within this area, as shown in Figure 1. Of the identified geographies, the highest mobility rate was in south Arlington at 23.1 percent, and the lowest was 11.3 percent in the area stretching from Fairfax City to Springfield in Fairfax.



More than half (56.2 percent) of the movers in the area moved within the NVAR region. The majority of these moves occurred within the same jurisdiction, with only about one quarter of these households moving across jurisdictions. Over one third (35.5 percent) of the movers came from elsewhere in the United States. Not surprisingly, about 44 percent of domestic movers from outside of the NVAR region moved from Virginia, Maryland or the District. The remaining 8.3 percent moved to the region from abroad. Figure 2 shows the average annual households by move status for the available jurisdictions or groups of jurisdictions for the 2012-2014 timeframe.

Figure 2.

Number of Mover Households per Year, 2012-2014 Average

	Arlington	Alexandria	Fairfax*	NVAR: Total
<b>Non-Mover Households</b>	<b>77,220</b>	<b>52,370</b>	<b>359,470</b>	<b>489,050</b>
<b>Movers</b>				
from abroad	1,640	1,520	4,590	7,740
from US, outside NVAR region	8,210	5,380	19,640	33,230
within NVAR region	11,070	7,890	33,550	52,510
<b>Movers, Total</b>	<b>20,920</b>	<b>14,780</b>	<b>57,780</b>	<b>93,480</b>
Percent of Movers who Own Current Home	14.9%	14.4%	27.6%	22.7%
<b>TOTAL</b>	<b>98,140</b>	<b>67,150</b>	<b>417,250</b>	<b>582,530</b>

\*Includes the cities of Fairfax and Falls Church. Numbers may not add due to rounding.

Source: American Community Survey Microdata, GMU Center for Regional Analysis

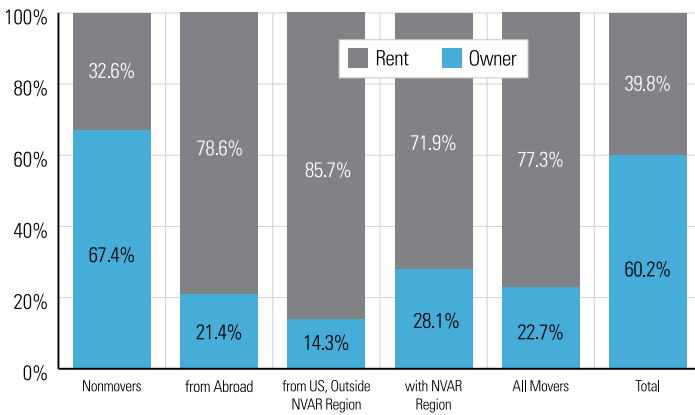
## WHO IS BUYING?

After moving, 22.7 percent of mover households were owners. The households that moved into owner-occupied units

are assumed to have been recent buyers. There are exceptions, including those who inherited the properties or made the purchase years before moving. Nevertheless, these exceptions should not significantly alter the emerging patterns.

Among all movers, those who moved to Fairfax County, Fairfax City and Falls Church City, combined, were more likely to buy than movers in Arlington and Alexandria. Households already in the NVAR region were also more likely to buy (Figure 3). But movers from elsewhere in the U.S. were less likely to buy than movers from abroad.

**Figure 3.**  
Movers by Tenure of Current Home,  
NVAR Region, 2012-2014 Average



Source: American Community Survey Microdata, GMU Center for Regional Analysis

Movers tend to be younger, and recent buyers were far more likely to be under 35 years old than non-mover owners. Families with children were also more likely to be movers, and 36.8 percent of all recent buyers in the NVAR region had children, compared to just 33.7 percent for non-mover owners. On the other end of the spectrum, recent buyers were also more likely to be living alone than non-mover owners (27.2 percent vs. 22.6 percent).

- Overall, buyers in the NVAR region fell into one of three broad household types with distinct housing preferences:
1. Families with one or more children (36.8 percent of buyers)
  2. Couples and roommates without kids (36.0 percent)
  3. Single people living alone (27.2 percent).

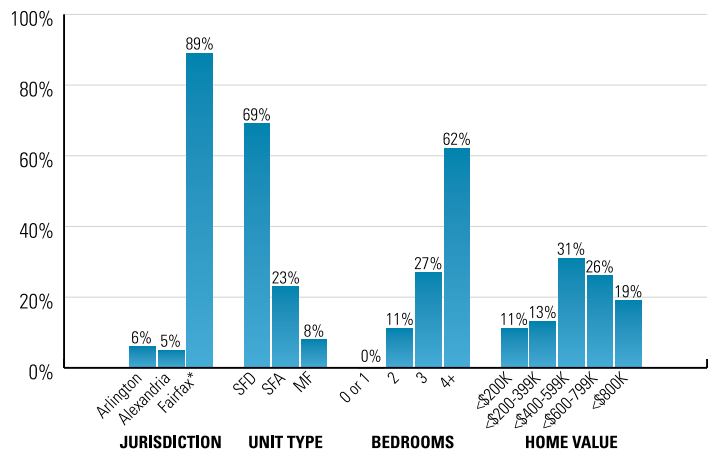
### FAMILIES WITH ONE OR MORE CHILDREN

The largest household type of buyers in the NVAR region was families with at least one child. About 44.1 percent of these families had one child, and these families tended to be younger, with an average householder age of

37. A slightly smaller share (41.2 percent) had two children, and 14.7 percent had three or more children. The average age of the householder for families with two or more children was 41.

As shown in Figure 4, these families overwhelmingly bought in Fairfax County, Fairfax City or Falls Church City. They also were most likely to buy four-plus bedroom, single-family detached (SFD) homes. Nearly one third (31.1 percent) of the homes they bought were valued between \$400,000 and \$600,000. But almost half (45.2 percent) valued their homes at more than \$600,000, including 19.0 percent valued at over \$800,000. Of all household types, families with at least one child were more likely to buy units at these price points.

**Figure 4.**  
Home Characteristics of Buyers: Families with Children  
NVAR Region, 2012-2014 Average



\*Includes the cities of Fairfax and Falls Church.

Source: American Community Survey Microdata, GMU Center for Regional Analysis

### FAMILIES AND ROOMMATES WITHOUT KIDS

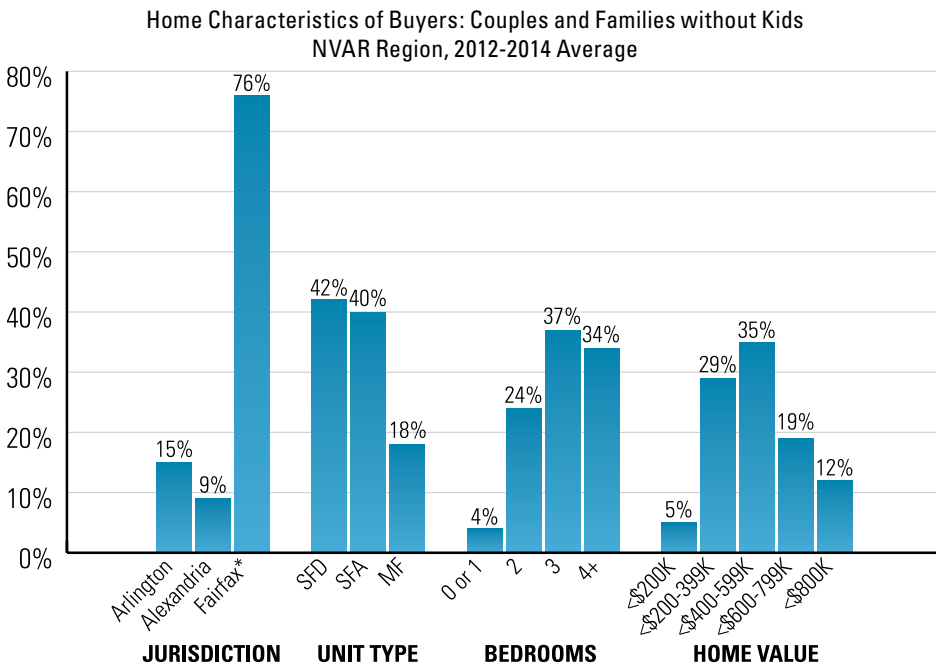
Buyers who were married couples, other families and roommates without kids, accounted for 36.0 percent of all buyers in the NVAR region during the 2012-2014 period. Buyers in this group were predominately between 25 and 34 years old, with 41.4 percent of householders in this age range.

Similar to households with children, the vast majority bought in Fairfax County, Fairfax City or Falls Church City. While the plurality bought single-family detached homes, a large share (40.2 percent) purchased single-family attached (SF A) homes. Households without children also were more likely to buy three-bedroom homes, and the price points were moderately lower (Figure 5, page 12).

Market Metrics continued on page 12

continued from page 11

Figure 5.



\*Includes the cities of Fairfax and Falls Church.

Source: American Community Survey Microdata, GMU Center for Regional Analysis

Over one quarter (27.2 percent) of all buyers in the NVAR region were single and living alone during the 2012-2014 timeframe. Notably, female buyers accounted for 58.6 percent of single buyers. Both male and female buyers had a similar age distribution, with buyers clustering in the 25 to 44 age range as well as in the 55 to 59 age group.

While the majority of singles bought in Fairfax County, Fairfax City or Falls Church City, this buyer group was also well represented in Arlington and Alexandria. These buyers were also more likely to purchase in multi-family (MF) buildings, and 54.4 percent did so. It is no surprise that these units were smaller, and nearly half (45.7 percent) were two-bedroom units. These units also had lower home values, with the majority (57.5 percent) valued at less than \$400,000 (Figure 6).

## 2016 MARKET & ECONOMIC BRIEFING

### MOVING AHEAD:

TRADITIONAL STRENGTHS, EMERGING OPPORTUNITIES

Join experts for their take on our region's economy and its effects on the real estate industry.

### SPEAKERS

Terry Clower, Ph.D.  
Director, Center for Regional Analysis  
George Mason University

Lisa Sturtevant, Ph.D.  
Lisa Sturtevant & Associates

Mary Beth Coya  
Sr. Vice President, Government & Public Affairs  
Northern Virginia Association of Realtors®

REGISTER ONLINE: [go.nvar.com/MarketUpdate](http://go.nvar.com/MarketUpdate)

### DATE

Tuesday, April 5

### TIME

10 a.m.-12 p.m.

### LOCATION

NVAR Fairfax

### ADMISSION

\$5

Pre-registration required

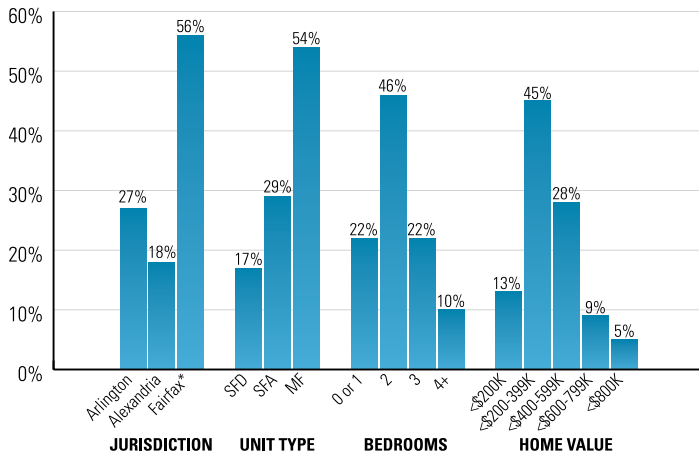
VESTA  
SETTLEMENTS



“While inventory continues to increase, it will remain tight for some of the units favored by households without children: single-family attached homes and three-bedroom homes.”

Figure 6.

Home Characteristics of Buyers: Single, Living Alone  
NVAR Region, 2012-2014 Average



\*Includes the cities of Fairfax and Falls Church.

Source: American Community Survey Microdata, GMU Center for Regional Analysis

OUTLOOK

These broad household types reveal variations in home preferences, many of which are intuitive. Families with children desire larger units in single-family detached homes, while singles often prefer more urban, smaller units in multi-family buildings. Households (non-singles) without children fall somewhere in between and are more likely to be in mid-size, single-family attached units.

Based on these preferences, households without children may have difficulty finding units going forward. While inventory continues to increase, it will remain tight for some of the units favored by households without children: single-family attached homes and three-bedroom homes. Additionally, low inventory for homes priced in the \$400,000 to \$600,000 range will make the home search more difficult for these households, but will affect all buyer types significantly. +



Jeannette Chapman is a research associate at the George Mason University Center for Regional Analysis.

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VHDA determines whether homebuyers qualify for MCCs under the Internal Revenue Code, but homebuyers must determine for themselves whether an MCC will save them money and how valuable an MCC will be for them over the life of their loan. VHDA cannot and does not give any tax advice to anyone. Consult with your tax advisor.

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# Inman Connect:

BRINGING INNOVATION, TECHNOLOGY FROM DREAM TO REALTOR® REALITY

By Shawn Hanna

FOR FOUR DAYS EVERY JANUARY, real estate professionals gather in New York City to hear speakers and panelists discuss new technology affecting the industry, as well as what's coming up just over the horizon. This year's Inman Connect, the 20th such gathering, even included discussion of a planned one-way trip to Mars!

The top three technologies impacting real estate now, according to the speaker lineup, are "Smart Homes," virtual reality and predictive analytics, also known as big data. The effects of big data are already clear, with firms such as Smart Zip providing predictive search results, and the National Association of Realtors® creating an entire new Predictive Analytics group to help translate the volumes of data NAR has into useful information for members.

Currently 65 percent of home shoppers are asking about Smart Home technology, according to Sean Blankenship, chief marketing officer with Coldwell Banker. It is estimated that almost half of all homes will have some type of Smart Home technology in 2016, in the form of TVs, entertainment systems, thermostats, lighting and/or security.



Chad Curry, managing director of NAR's Center for Realtor® Technology, offered a futuristic look at new technologies that could soon become commonplace in homes and neighborhoods.

The Internet of Things refers to the rise of Smart Home technology and the eventual connection of many household objects to the Internet, allowing those objects to send and receive data.

The Array of Things offers a fascinating glimpse of "Smart City" infrastructure, with Chicago serving as a test

## Compelling Services to Consider

- **NerdWallet** offers real estate news content you can include on your website, offering valuable information to visitors and prospective clients.
- **Utility Score** provides the estimated utility costs for any property. Embed their handy widget directly into your property listing to give prospective buyers the estimated utility costs.
- **OpenHouse** is a real estate search portal that differs in approach from traditional sites. Instead of focusing on basic property information, such as number of bedrooms and bathrooms, it provides searchable lifestyle information. Buyers can see what it's like to live in a particular location, such as which restaurants, parks, grocery stores, etc. are nearby.
- **Home View** provides a virtual manual that tracks home assets, including user manuals, appliance warranties, maintenance records, etc.
- **HowLoud** can show and link a sound map on property listings that lets prospective buyers know how loud a specific location is.
- **Giveback Homes** provides agents, for a monthly fee, access to a brand and marketing team. The membership fee serves as a donation to build houses for families in need.
- **New Story** is a crowd-funding platform used to build new homes for families in third-world countries. New Story takes videos of the actual family whose home your donations helped to build. Those videos can be used as part of your marketing.

Tech News continued on page 16

*continued from page 15*



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- Marketing Service Agreements
- TRID Updates
- Legally Speaking
- 1031 Exchanges
- Show Me the Money
- Radon for Real Estate Practitioners
- Comparative Differences Between NVAR and GCAAR Contracts

### DATE

Wednesday, March 23

### TIME

9:00 a.m.–4:30 p.m.  
Registration begins at 8:30 a.m.

### LOCATION

NVAR Fairfax

### ADMISSION

\$50 (Members)  
\$75 (Non-members)

### REGISTER ONLINE:

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hub. Soon the Windy City will have 500 city-wide data-gathering tools. Sensors will help researchers measure and understand environmental factors affecting residents, and allow the implementation of programs to address negative impacts to quality of life.

Curry shared sensors the size of a grain of sand that could be placed anywhere, such as windows or even the paint in the walls. The instruments can measure and control temperature, humidity, lighting, security, and even check for health threats such as dust and mold. This information could eventually be used to auto-populate real estate listings with sensor data.

Non-traditional Zero User Interface (Zero UI) methods of interacting with devices, such as wearables (VR), touch (phones), gestures (Kinect), and voice (Amazon Echo) are becoming more commonplace, he explained.

Curry also discussed renewables and new ways to power the modern home. While solar technology is currently expensive,



companies are working on making it cheaper, smaller, and easier to install. This is done by embedding panels in existing structures, such as roof shingles, or even manufacturing window glass to act as solar panels. Curry advised attendees to keep an eye out for solar home batteries from Orisin Energy.

Drones and 3D home modeling were also discussed as emerging technologies. While much will depend on FAA regulations as the laws catch up to the technology, the use of drones is predicted to be standard real estate marketing practice within one year or so.

Currently virtual reality (VR) is more of a novelty as opposed to a true value add. As VR becomes more mainstream and affordable, with devices such as the Oculus Rift, Samsung Gear VR, and Google Cardboard, this accessibility will start allowing expanded opportunities for uses of 3D cameras such as Matterport. Just don't go looking into purchasing that new VR headset immediately!

The main Inman Connect message: don't be afraid of technology; embrace it. Technology will never replace the agent, but being aware of what's available, utilizing those technologies, and adapting with the industry will help separate you from your competitors. Don't be left behind! +



Shawn Hanna is NVAR's director of technology initiatives.



# New Technology on Display at Consumer Electronics Show

By Shawn Hanna

Every January, companies flock to Las Vegas to show their wares at the nation's largest tech show. From January 6-9, the Consumer Electronics Show (CES) showcased innovative and breakthrough consumer technology products. While the show highlights the entire spectrum of consumer tech gear and gadgets, a few offered implications for the real estate industry.

Following the trend of Smart Homes and The Internet of Things (or having any and all everyday devices connected to the Internet), CES featured connected devices such as TVs, refrigerators, and even pet feeders! Panasonic and Samsung each announced new hubs to connect these myriad devices. Panasonic's platform, dubbed Ora, promises integration of any smart device in the home, as well as the ability to work directly with Honeywell to tie in its home security and energy devices. Samsung will be placing its SmartThings platform directly into its new generation of televisions, turning the TV set into a central hub for all smart devices in the home.



Another Smart Home item garnering attention was Amazon's voice-controlled Echo. In addition to offering standard voice functions, the Echo can also connect to Vivint smart home

systems and do everything from locking doors, to changing the temperature and adjusting the lights.

Replacing all standard household items with Smart versions can be a daunting task. However, companies are finding ways to connect devices



through replaceable items, such as batteries or light bulbs. Using a Roost Wi-Fi 9V battery in a smoke alarm will provide alerts on an owner's phone anytime the smoke alarm is activated. The Sengled Pulse lightbulb combines dimmable LED lighting with Bluetooth



speakers, allowing homeowners to control both lighting and music from a

phone or tablet wirelessly.

Finally, while not directly impacting real estate (at least not yet!), two interesting featured items were a wireless charging station and ultra-thin television set.

Built by a company called Ossia, the wireless charger charges any device just by being placed within 10 feet of the device. Ossia also developed AA batteries that can stay perpetually charged as long as they are within range of the charging station...no more replacing batteries or swapping out rechargeables! LG's new 4K OLED TVs are inching consumers towards invisible displays, offering 55- and 65-inch sets that are less than 3 millimeters thick.

Whether at home or on the go, this year's CES had something to spark every interest. Time to get connected to the next generation of consumer electronics! +



Shawn Hanna is NVAR's director of technology initiatives.

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# TRID Trip-Ups:

## 11 TIPS TO KEEP YOUR SETTLEMENTS ON TRACK

Participants in the NVAR Real Estate Finance & Settlement Forum offered tips to help Realtors® adjust to the new Consumer Financial Protection Bureau's TILA-RESPA Integrated Disclosure (TRID) timelines.

Are you interested in learning more and keeping up to date on the latest finance issues? Plan to attend a future REFSF meeting. The group gathers at NVAR Fairfax on the third Wednesday of each month, from 1 – 3 p.m. Email [webmaster@nvar.com](mailto:webmaster@nvar.com) to learn more and be added to the roster.

1. Realtors® must provide their license information since it is REQUIRED for the Closing Disclosure (CD). Agent and broker license information should be included on the contract. If it's on the contract, the lender can prepare the CD in a timely manner.
2. One problem lenders encounter is when fees have not been disclosed, and then suddenly pop up from the title company after the final CD is issued. Realtor® administrative fees and HOA fees are common examples.
3. Along with a fully signed contract with all addendums, the mortgage company or title company must receive e-mail addresses, physical addresses and phone numbers for the buyers, sellers, listing and selling agents.
4. Any contract amendments or extensions must be sent to the lender as soon as possible. For example, any change to buyer names, credits from seller to buyer, or closing date affects the closing.
5. The title company needs information about any current loans on the property. The title company may contact a seller directly. Realtors® should notify sellers that the title company will be contacting them for their loan numbers and social security numbers, which are required by most lenders when ordering the payoff statement.



6. Many lenders also require a written authorization from the sellers to release a payoff statement.
7. Failure to deliver HOA docs can hold up a transaction. Furnish all available HOA contact information.
8. If a buyer cannot attend the closing, the lender must either approve the use of Power of Attorney or approve mailing out the documents for signing. If any parties are out of the country, they will need to arrange for the acknowledgment of their documents, which will also need to be authenticated by a US notary or US military officer for military personnel.
9. If agents are giving credits from their commissions, that information must be disclosed a minimum of four days prior to closing; it alters the CD and must be reviewed by the underwriter.
10. The buyer is the only one who can release information to the listing agent and buyer's agent.
11. The listing agent should always provide current tax assessment information, as that impacts closing costs. Errors in the assessment can cost the lenders huge penalties.
12. Include the title company address, not just the name. Lenders now have the ability to provide more accurate numbers for specific title companies by address. Fees can differ for various locations within the same company, which can mean different closing costs. +

Editor's Note: Special thanks to Ann L. Johnston, Frank Donnelly, Mike Eastman and Fred Bowers for their input.



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# Revamped 'Ballston Quarter' to Breathe New Life Into Arlington Neighborhood

By Frank Dillow

**DESPITE VACANCY RATES HOVERING NEAR 20 PERCENT** in Arlington County's once robust Rosslyn – Ballston corridor, obituaries for the area's commercial development are, like Mark Twain's famous observation about reports of his own death, "greatly exaggerated."

A flurry of recent development proposals, some already approved by Arlington County commissioners, are promising to remake one of Northern Virginia's oldest communities into one of its liveliest opportunities.

The new developments will be anchored by the proposed \$317 million transformation of the Ballston Mall. The current 30-year-old, four-level enclosed mall at the intersection of Glebe Road and Wilson Boulevard will emerge as a refreshing open-air shopping "Quarter" with upscale retailers, additional restaurants, an open-air plaza and pedestrian improvements. The existing Macy's department store will remain open during the construction, and its furniture store will be relocated from an adjacent building to an underground location beneath the main store. Above Macy's, new office space will replace the existing offices. The existing Macy's furniture building will be demolished and replaced by a new 406-unit apartment building with a rooftop courtyard and 66,475 square feet of retail on the ground floor.

Nine of the top building projects currently proposed for Ballston, including the renovated mall, are found



on page 23. If completed as planned, they would add roughly 1,500 additional housing units, nearly 100,000 square feet of new retail space (not including the Ballston Quarter renovation) and nearly 1 million square feet of additional office space.

Strategically located in Northern Virginia, Ballston is four miles from Washington, D.C., eight miles from Reagan National Airport, and 10 miles from the emerging regional center in Tysons. Originally a crossroads in Northern Virginia's roadways, Ballston developed early in the 1900s as a "streetcar suburb"—a stop on the electric trolley line from Washington, D.C. to Ballston's more established western neighbor Falls Church. With the decline of the trolley system, the area languished until the arrival of the

Ballston Metro stop on the Orange Line through Arlington County in 1979, and seven years later, the opening of the 580,000-square foot soon-to-be-renovated mall.

Today, according to information from the 2015 annual report of the Ballston Improvement District (BID), the 118-acre unincorporated Ballston neighborhood now boasts 7.8 million square feet of principally high-rise, high-density residential, office and retail towers. Nearly 20 percent of its 31,000 employees live in the 8,000 residential units within the commercial area. In addition, Ballston includes more than 1 million square feet of retail space, with more than 75 restaurants. Eight higher education institutions also occupy space within its boundaries.

*Commercial continued on page 22*

With the addition last year of Metro’s Silver Line linking Arlington County to Tysons, Reston and ultimately Dulles International Airport, Ballston is once again a busy transit hub for Northern Virginia. Ballston supports 26,000 Metro trips each day, connects to 15 bus routes with 9,000 daily trips, and has seven bike share and Zipcar locations, according to BID. Among the renovations on the BID drawing board is construction of a new \$90 million Metro entrance on North Fairfax Drive.

“If there’s a theme that has emerged for us over the course of the past few years, it’s this: people matter,” Tina Leone, CEO of the Ballston BID explained. “The core of what we are trying to do in Ballston is to impact people’s lives in a way that creates a sense of purpose, community and connectivity.”

Leone predicts that by 2020, Ballston will become the preferred location for the live/work/play professionals. “Our apartments are all leased. I don’t know where the rents are going to go, but we are already seeing an increased focus by landlords on improving amenities for apartment renters,” she said.

As in other areas with strong demographics, personalized “experience providers” such as gyms, yoga studios and restaurants are a major driver among its residents. Locals can buy “things” online, or alternatively, at warehouse and supercenter retailers, or specialty stores.

According to figures in the BID Annual Report, in 2015 the average age for the 13,000 residents who call the Ballston area home was 36 years, with an average annual income of

\$125,000. Nearly 90 percent of the residents have a college degree and more than one third hold advanced degrees.

Ballston is also home to a high concentration of science and technology organizations including the federal government’s Defense Advanced Research Projects Agency (DARPA), Office of Naval Research, Air Force Office of Scientific Research, National Science Foundation, and the office of Homeland Security Research. Private technology firms such as Accenture, Applied Predictive Technologies and CACI have facilities there. “Ballston’s technology organizations receive more funding for scientific research per square mile than anywhere else in the country,” according to Leone.

“We are taking this step forward to have a different future than the one we have been struggling with. I

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think we are on our way to coming out of what has been a couple of really tough years,” Arlington County Board Chairman Mary Hynes explained to the *Washington Business Journal* reporter Rebecca Cooper in announcing the County Board’s approval of the Ballston Mall project on Nov. 18. The Board’s decision includes \$55 million invested by the county.

Leone stressed that the bustle of new projects reflects a new sense of cooperation and positive changes between the business community and Arlington County government. “We’re all getting on the same page,” she observed. +



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.

## Largest Commercial Developments Coming to Ballston

- 1. BALLSTON QUARTER** – \$317 million transformation of the Ballston Mall into an open air “quarter” with additional residential and office units.
  - 2. ROSENTHAL MAZDA** – Proposed replacement of dealership at the intersection of North Glebe Road and Wilson Boulevard.
  - 3. MARYMOUNT UNIVERSITY** – Demolition and redevelopment of university’s landmark “Blue Goose” building at the corner of North Glebe Road and Fairfax Drive.
  - 4. 4040 WILSON BOULEVARD** – Liberty Center South, which will become the tallest building in Ballston.
  - 5. 4201 AND 4121 WILSON BOULEVARD** – Renovation and modernization of the existing buildings into two office towers.
  - 6. 3901 N. FAIRFAX DRIVE** – New nine-story office building with performing arts center, with fitness center and public plaza.
  - 7. 4000 AND 4040 FAIRFAX DRIVE** – The popular Carpool restaurant will be replaced with a 22-story, 330-unit apartment tower. It will feature a roof-top pool, more than 8,500 square feet of retail, a fitness center and 264 underground parking spaces.
  - 8. 4420 N. FAIRFAX DRIVE** – Adjacent to the future Metro station, planned as either a standalone office building, or a mixed-use development.
  - 9. 600 - 670 NORTH GLEBE ROAD** – A six-story 175-unit apartment building with approximately 4,400 square feet of ground floor retail has been approved.
- Source: Ballston Improvement District

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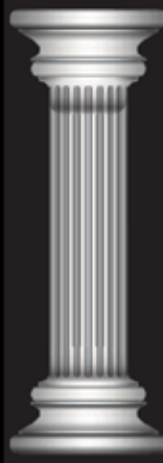
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# Planning, Patience and Pay-off

By Michele Lerner

## Establish Your Brand to Market Your Business

Providing the best possible customer service to clients is a great step toward becoming a successful Realtor<sup>®</sup>, but those who don't market themselves will likely lag behind the competition. There are approximately 1.2 million Realtors<sup>®</sup> across the U.S., according to the National Association of Realtors<sup>®</sup>, and close to 11,000 Realtors<sup>®</sup> belong to NVAR. Differentiation from other Realtors<sup>®</sup> should be an essential marketing plan goal.

“Consumers don’t know the difference between the real estate brokerages in this area, so you can’t rely only on your company name,” says Josh Fertel, president of River City Marketing in Fairfax. “As an independent contractor, you should establish a brand that distinguishes you from your company and your competition.”

Your “USP” (Unique Selling Proposition) is what gives you a competitive advantage, Fertel says, so your marketing plan should start by answering the question of what makes you unique, such as your background as a lawyer, an interior designer or another experience that informs your real estate acumen.

Tweak your marketing plan frequently to make sure the money and time you spend on it are effective.

“I evaluate my marketing quarterly,” says Brian Block, managing broker with RE/Max Allegiance in McLean. “But you need to give some things six months to a year to see if they’re working. I started out blogging, which brought in a lot of business and media attention, but then blogging got saturated because so many people were doing it. I actually do more direct mail now because people always want to know how much their home is worth.”

## FINANCING YOUR MARKETING CAMPAIGN

Determining how much to spend on marketing before you earn a commission is one of the toughest decisions new agents must make. Fertel says it can cost from \$1,500 to \$3,800 for professional branding services and as much as \$30,000 to \$40,000 for an entire marketing campaign for a brokerage.

While Penny Yerks, principal of The Yerks Team with TTR Sotheby’s Realty in McLean, spends \$300,000 annually on marketing, she recognizes that young new agents can’t spend that much.

“When I started out, I spent whatever I could afford on print advertising in the *Gazette* [newspaper], and it made a huge difference to my business,” says Yerks. “Some people still remember my name because of that.”

Piper Yerks-Gioia, a principal with the Yerks Team, says that tightly focusing your marketing on your network and on locations near your listings provides the biggest return on marketing spending. For example, she participates in fundraising activities for the Potomac School, where her children attend, and at schools in McLean, Great Falls and Reston where most of the team’s listings are.

Many successful agents initially used their creativity to start expanding their connections on a budget.

“When I first got into real estate, Craigslist was gaining popularity. I provided information on the site about developments or neighborhoods that were advertised, making it clear I wasn’t

the listing agent but offering buyer’s agent services,” says Adam Gallegos, a broker with Real Living at Home in Arlington. “It cost only my time and generated a lot of business, but then other agents started doing it, too, so it’s less effective now.”

Brett West, a Realtor® with McEneaney Associates in Washington, D.C., spent \$15 per month to subscribe to Constant Contact’s email service. He began sending out his personally branded newsletter to his sphere of influence to help grow his business.

“I love writing, so that was a natural way for me to share my expertise, enthusiasm and real estate experiences with other people,” says West.

Now West reserves 10 percent of his net commission on each transaction to pay for business expenses, including branding and marketing himself and his listings.

“New agents should look to their brokerage to find out how much of [their] marketing expenses the brokerage will share,” he says. “We have an in-house design and marketing team to create our brochures and direct mail.”

Suzanne Granoski, a Realtor® with RE/Max Executives in Alexandria, says she reinvests 30 percent of her income on marketing herself and her properties.

“That’s one reason I review and reallocate my marketing dollars often, to make sure I’m not overspending or spending on the wrong things,” she says.

Gallegos, who spends only about 1 percent of his income on marketing, says that Realtors® who are trying to grow their business should spend 25 percent on marketing. He also recommends spending time volunteering or pursuing other interests as part of a Realtor’s® growth strategy.

“If you double-down on what you already like to do and participate more, you’ll naturally meet more people and those they are connected with,” says Gallegos. “At the same time, you’re doing something you enjoy.”

Gallegos says new agents may not initially find value out of an expensive website and marketing materials.

“Those things come later after you build your network,” says Gallegos, although he recommends buying a URL for a website as soon as possible, even if you just hold it until you have the cash to build a professional site.

“There are a lot of free resources available for Realtors® about marketing. I think it’s important to budget time to learn about new strategies, particularly from Realtors® in other locations,” says Gallegos. “If you follow other people in this area, you’ll have a hard time standing out, so you might want to listen to Realtors® from the West Coast and find out what they’re doing that hasn’t been done around here.”

Block spends 25 to 30 percent of his gross income on marketing. “It’s important to avoid overspending, though,”

*Branding, continued on page 28*

continued from page 27

says Block. “It’s tempting to go after the shiny penny, the next new thing, but traditional marketing techniques like sending handwritten notes and client appreciation events and just talking to people are essential.”

## MARKETING MATERIALS

While many Realtors® use their photo as their logo, Fertel recommends that agents have a logo designed for them and that they develop a tagline to use on all their marketing materials. A logo can cost as little as \$300 to \$400 or as much as \$10,000 depending on the level of professionalism. Gallegos says you can even use a site such as “Fiverr.com” to hire a freelancer to design your logo.

“I was recently chosen as a top Realtor® in the *Washingtonian* magazine’s “Best of” issue, so I use that as my tagline now,” says Bonnie Rivkin, a Realtor® with Coldwell Banker Residential Brokerage in Alexandria. “I used to have a tagline that read ‘My Service Will Move You’ with little houses over all the Os.”

Yerks-Gioia says that her team still places some print

advertising in local publications to get the team’s brand and name in front of area residents and bring in non-local buyers through Internet marketing.

“We’re one of the first real estate teams to outsource our marketing,” says Yerks-Gioia.

Fertel says that whether you do-it-yourself or outsource your marketing materials, it’s important to use quality material rather than cheap paper for your business cards and brochures.

“You also need to be consistent with your logo, your tagline and your colors throughout your card, your listing presentations, your brochures, your newsletter and your website,” says Fertel.

## WEB PRESENCE

While Realtors® typically have a web page associated with their brokerage, establishing a personally branded site is an essential part of marketing. Granoski, who has worked with multiple brokerages during her career, says her website and online advertising have helped new clients find her and referrals contact her.

“Your website should have keywords in the URL, such as ‘yourviennarealestateteam.com,’” says Fertel. “The focus should be on what makes you unique, not just on your company name.”

Rivkin says she has had a personal website since she started in real estate, in part so she can see what people are looking at on the site and to organize her database.

“You have to spend a little money to create a website and put systems in place that can work with and without you,” says Rivkin. “Your website is the best place to demonstrate what makes you different from other agents.”

In addition to a personal website, Granoski says online Realtor® recommendations will become even more important to consumers now that new rules are in place to increase their reliability on **Realtor.com**. At the end of 2015, **Realtor.com** announced an agreement to add content from Quality Service Certification, Re alSatisfied and Testimonial Tree to agent profiles. In addition, the ratings and review system has been revised with a consistent set of criteria for evaluations, including the fact that the recommendations must come from verified customers with a closed transaction. This will help with each rating’s authenticity.

## SOCIAL MEDIA

Granoski, an early adopter of social media, uses her Twitter handle (@realest8outloud) on her marketing materials. A professional stager since 1997, she also uses Pinterest and Instagram for visual marketing. “Being consistent with your

## TIPS FOR OUTSOURCING YOUR MARKETING

- Determine your weaknesses – such as graphic design or web design – and outsource those areas.
- Decide on your budget first so you don’t overspend.
- Look for marketing consultants with experience working with Realtors®.
- Check portfolios and references on everyone you hire for marketing assistance.
- Share a marketing assistant with other agents in your office to help reduce costs.
- Don’t outsource personal social media – you need to be authentic.
- Make sure you understand the marketing strategy that you need and what you’re paying for when you agree to outsource. Ask for marketing suggestions, and see if those ideas can work for you and your budget. Remember that small portions of a marketing plan can be delegated out, and you can see if that creates results.

“Fertel says that at a bare minimum, Realtors® should have a personal brand, a marketing brochure about themselves to hand to potential clients and a distinctive website separate from their company site.”

social media identity is essential,” she says.

Fertel says at least some of your social media presence should be individual to you rather than outsourced, although some of it can be delegated to a staff member.

“Keep your Facebook posts interesting and educational, not about selling,” he says. “You can use Hootsuite to send your posts to Facebook, LinkedIn and Twitter all at the same time.”

Granoski recommends participating in Facebook groups for Realtors®, to network beyond the region.

“Too many Realtors® shoot themselves in the foot rather than help themselves with their social media,” says Gallegos. “If you post too much about real estate then everyone knows you’re just trying to make money. You need to be genuine and post things that are interesting, not just about your business.”

Gallegos suggests having a business page as well as a personal page on Facebook, even though there will naturally be crossover between the pages.

“You need to know what your purpose is when you are using social media,” says Gallegos. “I was blogging a lot and felt strongly that it was important to focus tightly on a niche, in my case Arlington. I focus all my marketing there and set out to create a name for myself in that area.”

West says he uses Facebook and Instagram for visibility, with a separate business and personal page.

“The more people who know what business I’m in, the better,” he says.

Fertel says that at a bare minimum, Realtors® should have a personal brand, a marketing brochure about themselves to hand to potential clients and a distinctive website separate from their company site. A social media presence also creates brand awareness, he says.

“The platinum rule of real estate is to communicate with people the way they want to be communicated with,” says Granoski. “That should be what informs your marketing.” +



**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.

## TOP PERSONAL MARKETING TIPS

- Decide what makes you unique and gives you a competitive advantage, then build your marketing plan around it.
- Always have your contact information in your signature on every type of communication so people can know how to reach you.
- Maintain your own personal website, not just a subpage tied to your brokerage.
- Get involved with something you’re interested in, such as your neighborhood, your school, your church or a volunteer group to expand your sphere of influence.
- Create a logo and tagline and use it everywhere to establish your brand.
- Manage your database of contacts so that you can reach out to them annually or quarterly and determine the best way to market to them.
- Take advantage of free webinars and newsletters with marketing ideas for agents.
- Use social media carefully so you don’t come across as a Realtor® who is focused only on making sales. Learn about new social media channels.
- Claim your **Realtor.com** profile! Then follow the rules and get recommendations onto your profile.
- Determine ways to measure the success of your marketing efforts. Not every effort will have a financial return, but you could still be building your brand, your reputation.

# Bias-Free Behavior in Housing, the Workforce

THE ENFORCERS: KENNETH SAUNDERS, FAIRFAX COUNTY OFFICE OF HUMAN RIGHTS AND EQUITY PROGRAMS DIRECTOR AND HIS OHREP TEAM

By Jill Parker Landsman

## AFFIRMATIVELY FURTHERING FAIR HOUSING

is not just about uncovering discrimination and ensuring that citizens are treated equally when seeking housing. It ensures that localities enforce policies in place.

When housing or employment discrimination complaints are filed, the team at the Fairfax County Office of Human Rights and Equity Programs (OHREP) steps in. Guiding that team to resolve these cases is a man whose convictions maintain that residents, regardless of their background or status, be treated fairly. And that is the law.

“Our family was always socially conscious and that struck a chord with me,” said Kenneth Saunders, Director of OHREP. Following a calling to help others, he knew working on social justice issues was right.

After a stint in the Navy, Saunders buckled down to learn. “Right before I graduated from college, I had an aunt, the family matriarch, who decided to start law school in her 60s,” he said. “She wanted to make a difference in the world. This amazed me. She told me to think about it, too. My family has always been involved with civil rights, going back to my grandfather.” This triggered his ambition to clinch a seat – and a scholarship – at The Ohio State University’s Law School.

After an impressive string of positions in human rights offices around the country, Saunders competed against 400 applicants for a spot in the administration of DC Mayor Anthony A. Williams, where he worked for nearly four years.



Kenneth Saunders

Shortly after that, he was hired by Fairfax County to replace the retiring Michael Cash. His dedication to working on diversity programs and discrimination cases paid off.

## THE SECRET SAUCE FOR FAIR HOUSING: EDUCATION

Serving as the head of OHREP since 2008, Saunders attributes the team’s progress to the recent cross-training of the investigative and administrative staff. This boosted productivity for cases while sustaining a lean staff. Last year, the OHREP team conducted 53 education and outreach events throughout Fairfax County. Many of these events targeted new immigrant communities and those with limited English proficiency.

States and federal courts help establish the fair housing practices, he said. The OHREP staff teaches people and businesses how to deal with fairness issues in the housing market and in the workforce.

“Every locale has its issues and problems,” Saunders explained. “What we run into [in Fairfax County] in many instances are cases where individuals may not follow the law due to a lack of knowledge. We try to offer training to both residents and businesses since there can be ignorance of the law that was not intentional.”

## ACCOMMODATING THE DISABLED

Disability is the top complaint, taking up 38 percent of the caseload. Problems arise because of the requirement for property

## Create a Fair Housing Policy Statement

**KEEP IT LEGAL:** The U.S. Department of Housing and Urban Development regulations require that brokers display a fair housing poster at their brokerage office or at other places of business where homes are sold.

Have a written fair housing statement and hand a copy of it to every prospective client. It should say unequivocally that you support all applicable laws, and state specifically what the provisions of those laws are.

**FOR EXAMPLE:** “This company conducts business in accordance with all federal, state, and local fair housing laws. It is our policy to provide housing opportunities to all persons regardless of race, color, religion, sex, familial status, handicap, national origin or sexual orientation. The company’s fair housing procedures are not recommendations. They must be followed by everyone associated with the company.”

Source: Realtor.org

owners to make accommodations or modifications for their tenants with special needs or from the need to provide accessible parking, he explained.

“Realtors® may not know,” he said. “We really try to educate people. There are requirements to make accommodations or modifications for these people. Property managers may not know.”

Compared to employment attitudes in other parts of the country, Saunders is proud of our region’s track record. “I think because of the kind of industries that we have here, that people are astute,” he pointed out. “Government contractors have people who are very professional,” he explained.

**FAIRFAX COUNTY GETS IT!**

“This country is more segregated now than it was in the 1960s,” Saunders noted. “I think it is different in Fairfax County.

Fairfax County is light years ahead of even Washington D.C. when you talk about the diversity of its population,” he said. “And that is refreshing. Most of us are welcoming the 21st Century, but there is a segment of the population that wants it to stay the way it used to be,” he pointed out.

“I still see problems,” he said. “However, I am an optimist. We do not have to agree on everything, but for all of us to succeed, we need to get along.” Saunders’ parting advice for consumers: “You should expect to be treated fairly. It is your right.” And to Realtors®, “You have the obligation to treat everyone the same. It is good for business, and it is the right thing to do.” +



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

**Putting Fair Housing to the Test: Unfair Treatment Uncovered**

Office of Human Rights & Equity Programs  
Fair Housing Testing Results (2014-15)

Both sales (national origin and race) and rental (national origin, race, disability, and ethnicity/religion) tests were among the paired fair housing tests in the most recent round conducted for OHREP.

Some of the differences in treatment below have occurred in more than one test, but common elements and findings are listed here based on those performed in Fairfax County in 2014 and 2015.

**SALES:**

- After showing testers the requested property, the agent suggested that one of the testers, but not the other, consider properties in other communities.
- The agent showed both testers requested property but recommended to both that they look in other neighborhoods; the areas the agent suggested were not the same.
- The agent praised the schools where the property was located as better than nearby communities to one tester, but did not discuss and recommended different communities to other tester.
- The agent followed up with only one of the prospective buyers, or if following up with both, sent far fewer follow-up emails and information.
- The agent followed up with additional listings, supplementary information (amenities), or offers to view other properties with one tester but not the other.
- The agent offered information about lenders and related contact information to one tester but not the other, or recommended a different lender.
- The agent promoted the financial advantages of different mortgage options (percent down payment, length of mortgage, incentives to work with the agent, pre-qualification tips) to one tester, but did not discuss with the other tester, or the suggestions given were different.
- The agent communicated to one tester that the buyer expected to receive a higher price than listed and would not sell for less, but did not convey the information to the other tester.
- The agent informed one tester about a price reduction or shared that the buyer was anxious to sell and would accept a lower price, but did not communicate the information to the other tester.

**RENTAL:**

- The length of lease requirement given to the testers differed.
- The agent told one tester a particular unit was available to rent but told the other tester it was not available.
- The agent offered information about financial incentives: lower waivers/fees, amenities, parking, security deposits and specials to one tester but not to the other tester.
- The agent offered and/or showed more or different units to one tester than to the other tester.
- The agent followed up with one tester on several occasions but did not communicate with or made fewer follow-up contacts and provided less information to the other tester.
- The agent offered lower price options to one tester but not to the other tester.
- The agent allowed one tester to view only a model unit, not the actual unit; allowed other tester to view model unit and actual unit.
- Testers quoted different rent for the same unit.

*Editor’s Note: OHREP’s Fair Housing Coordinator Margaret “Margot” Squires provided this information.*



When Realtors® asked for their support, they listened.

## 2016 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

Thursday, May 5

### 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:**  
[go.nvar.com/LR16](http://go.nvar.com/LR16)

**CONTACT:**  
703.207.3201  
[jneverka@nvar.com](mailto:jneverka@nvar.com)



| nv/rpac investors |

## 2016 NV/RPAC Investors List

(February 12, 2016)

### PLATINUM R

(\$10,000)

NVAR

### GOLDEN R

(\$5,000+)

Thomas Stevens\*

### CRYSTAL R

(\$2,500+)

Robert Adamson\*  
Moon Choi\*  
Tracy Comstock\*  
Suzanne Granoski\*

Susan Mekenney\*  
Sherry Rahnama\*  
Christine Richardson\*  
Patricia Szego\*

### STERLING R

(\$1,000+)

Lorraine Arora  
Mary Bayat\*  
David Charron  
Genevieve Concannon\*  
Mary Beth Coya\*  
Virgil Frizzell  
Toni Glickman\*  
Margaret Handley

Rosemarie Johnson\*  
Sita Kapur  
Sarah Kwon\*  
Gary Lange\*  
Craig Lilly  
Christina Macro  
Thai-Hung Nguyen\*  
Susie Branco Zinn\*

### GOVERNOR'S CLUB

(\$500+)

Angie Delboy\*

Pat Kline

### CAPITOL INSIDER

(\$250+)

Frank Donnelly  
Heather Embrey  
Natalie McArtor

Pam McCoach  
Babak Taghavi

### \$99 CLUB

(\$99+)

Ellen Heather  
Ryan Mills

Mayra Pineda  
Ryan Scavo

\* Individuals' pledged investment

### WHERE IS EVERYONE?

#### Changes to the RPAC Fundraising Year Explained

Due to a change in the RPAC fundraising year that was implemented by National Association of Realtors® leadership team in 2014, investments made on your 2016 dues bill were credited and recognized for 2015, the year in which they were collected. This change was necessary, according to NAR, in order to synchronize contributions with election cycles. While the change has created some confusion for members planning their annual RPAC investment, it does simplify bookkeeping. It also allows members who utilize payment plans to spread those payments out for a longer time period.

Contact us at 703.207.3201 or visit [go.nvar.com/RPAC](http://go.nvar.com/RPAC) to make your 2016 investment today or to pledge your major investment, and be recognized in the next issue of RE+VIEW magazine.



# RPAC Helps You Work Better, Play Harder

LET RPAC TAKE YOU OUT TO THE BALLGAME!

By Christine Richardson

**WHILE YOU ARE OUT** in the field protecting the interests of your buyers, sellers, tenants and landlords, who is looking out for you? RPAC is! The Realtors® Political Action Committee is working for you every day behind the scenes, promoting healthy Realtor®-friendly legislation at the federal, state and local levels. It's insurance for your business!

This year, as we elect a new president, the political scene is especially interesting, and unpredictable. If you are like me, you don't have time to stay on top of all the issues that might impact your business. There may be proposed legislation that hinders mortgage financing, or new ways that the Homeowners' Associations are squeezing our clients at the settlement table, or even sign ordinances that hamper the success of our open houses. These can all affect our industry, and that's where RPAC comes in.

RPAC collects investments from us, and then uses that money to help elect candidates who support Realtor® values. Funds can also be used to support or oppose a particular issue. You might wonder – Does RPAC tend to support Democrats or Republicans? The answer is: Neither. RPAC supports the Realtor® party. That means that RPAC supports the candidate who is best for Realtors®, our clients and our livelihood. Personally, I love the fact that I don't have to do all the research myself – RPAC does it for me.

So, how can you get involved? The simplest way: *invest in RPAC*. When your NVAR dues e-bill arrives, make sure to include an investment in RPAC. You can invest as little as \$15, but your "fair share" is \$40. Every investment, regardless of size, helps. An investment of \$1,000 or more makes you a "Major Investor." You can even spread your investment into monthly payments throughout the year. There are some nice benefits that come along with being a Major Investor, in addition to supporting your livelihood. The benefits are listed on the NVAR website at [go.nvar.com/rpac](http://go.nvar.com/rpac).

**"RPAC supports the Realtor® party. That means that RPAC supports the candidate who is best for Realtors®, our clients and our livelihood."**



Nationals fans and RPAC supporters gathered last June for pre-game festivities at NVAR Fairfax (top) before boarding buses for the 2015 NV/RPAC night at the ballpark.

Please also respond to the Calls For Action. When RPAC needs our elected officials to hear from us regarding an issue that is about to go up for a vote, you receive an email Call For Action. It only takes a few seconds to click the button in the email so that your voice will be heard. Just do it!

Finally, since we Realtors® like to play as hard as we work, we have an invitation that you won't want to miss. On June 10, NVAR will head to Nationals Park to see the Nationals play the Phillies. Tickets are \$50 each and include your ticket to the game, round-trip transportation on our party bus, plus a delicious tailgating party at NVAR. If you haven't already done so, it's a great opportunity to meet Ryan T. Conrad, NVAR's new CEO! Proceeds from this event benefit RPAC. So bring your colleagues, and let's have some fun! +



Christine Richardson, a Realtor® with Weichert, Realtors® in Great Falls, is the 2016 NV/RPAC fundraising chair. She also serves on the NVAR Board of Directors. Email her at: [christine@weichert.com](mailto:christine@weichert.com).

# NVAR in Your Neighborhood

CEO, STAFF AND VOLUNTEER LEADERS SHARE THEIR EXPERTISE

AT NVAR, we like to take our show on the road! These photos demonstrate some of the ways that our CEO Ryan T. Conrad, our Chairman of the Board Virgil Frizzell, and our professional staff are ready to bring their expertise to your doorstep.



The Long & Foster – Reston office invited CEO Ryan T. Conrad and Chairman Virgil Frizzell (pictured) to share their market update on February 9.



NVAR CEO Ryan T. Conrad accepted an invitation from the Korean Realtor® community for Thursday, January 3 so that they could become better acquainted. Korean news media covered his presentation.



On February 3, Chairman of the Board Virgil Frizzell and CEO Ryan T. Conrad (pictured) provided current market insight to members at Long & Foster – McLean.



NVAR's Steve Russell (pictured) provided a social media presentation at the Weichert Fair Oaks office in February, along with NVAR's Shawn Hanna, who shared search engine optimization tips. +

## Just invite Us: NVAR Can Be On The Agenda For Your Next Sales Meeting

- **CEO Ryan T. Conrad** or **Chairman Virgil Frizzell** will deliver a market presentation. Email [webmaster@nvar.com](mailto:webmaster@nvar.com).
- **Professional Standards** – Our staff attorneys can provide forms, legal and ethics updates. Contact [prostandards@nvar.com](mailto:prostandards@nvar.com).
- **Government & Public Affairs** – Our lobbyists can share legislative updates. Email [govaffairs@nvar.com](mailto:govaffairs@nvar.com).
- **Communications & Technology** – Beef up your social media and website SEO I.Q. Email [webmaster@nvar.com](mailto:webmaster@nvar.com).
- **Education** – Interested in hosting a CE course on-site? Our curriculum, our instructors – your location! Contact [education@nvar.com](mailto:education@nvar.com).

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FOR MORE INFORMATION

# Nurturing Our Young Neighbors: NVAR Hosts Boys & Girls Club

GREEN BUILDING, CAREER BUILDING, COMMUNITY BUILDING ON TAP FOR TEENS

THE NORTHERN VIRGINIA ASSOCIATION OF REALTORS® has partnered with the Boys and Girls Club of Greater Washington to provide an educational Spring Break field trip to our Fairfax headquarters.

On Friday, March 25, NVAR will host a group of about 25 youth for a program to include education about our LEED certified “green” building, information about careers in real estate and others, and an opportunity for visitors to meet with NVAR volunteer leaders.

“Realtors® help build neighborhoods and communities, and volunteering time

and resources with BGCA gives us the opportunity to help enrich and improve the lives of the young people in these communities,” said Susan Mekenney, NVAR Cares committee chair.

For more than 100 years, BGCA ([GreatFutures.org](http://GreatFutures.org)) has enabled young people most in need to achieve great futures as productive, caring, responsible citizens. Today, more than 4,100 Clubs serve nearly 4 million young people annually through Club membership and community outreach. They provide a safe place, caring adult mentors, fun, friendship, and programming on a



daily basis during non-school hours. “BGCA has been close to my heart for many years,” said NAR President Tom Salomone, broker-owner of Real Estate II Inc. in Coral Springs, Florida. As he began his NAR presidential term, Salomone encouraged Realtors® to partner with their local Clubs to make a difference in the lives of their communities’ children.

In a Harris Survey of BGCA alumni, 54 percent said the Club saved their lives. +



Shop Online at [realtorshop.com](http://realtorshop.com)  
Your one-stop shop for real estate business products and accessories 24/7.

## EMAIL US YOUR SUGGESTIONS

Email us suggestions of products you would like to see carried in our stores.

Anyone who sends a suggestion will automatically receive a coupon for **10% off your purchase in the Realtor® Shop** and be entered into a drawing to receive a **FREE BLUETOOTH SENTRILOCK LOCKBOX.\***

Email suggestions to:  
[realtorshop@nvar.com](mailto:realtorshop@nvar.com)

Deadline: April 30.



\*NVAR Members Only

# How are NVAR Realtors<sup>®</sup> Marketing Homes?

INTERNET MARKETING MIX, SOCIAL MEDIA MESSAGING ON THE RISE

## METHODS REAL ESTATE AGENT USED TO MARKET HOME

*(Percent of Respondents Among Sellers Who Used an Agent)*

2015	ALL HOMES	2014	ALL HOMES
Multiple Listing (MLS) website	93%	Multiple Listing (MLS) website	94%
Yard sign	76	Yard sign	54
Open house	68	Open house	60
Real estate agent website	43	Real estate agent website	47
Real estate company website	34	Real estate company website	42
Realtor.com	47	Realtor.com	38
Third party aggregators	45	Third party aggregators	26
Print newspaper advertisement	5	Print newspaper advertisement	1
Direct mail (flyers, postcards, etc.)	16	Direct mail (flyers, postcards, etc.)	14
Video	10	Video	9
Other Web sites with real estate listings (e.g. Google, Yahoo)	8	Other Web sites with real estate listings (e.g. Google, Yahoo)	4
Social networking websites (e.g. Facebook, Twitter, etc.)	10	Social networking websites (e.g. Facebook, Twitter, etc.)	6
Online Classified Ads	10	Online Classified Ads	3

Source: 2014 and 2015 National Association of Realtors<sup>®</sup> Profile of Home Buyers and Sellers Northern Virginia Report

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# Realtors® ‘In the House’ Make Their Impact

NVAR ADVOCATES MEET WITH GOVERNOR, SECRETARY OF COMMONWEALTH AND LEGISLATORS IN ACTION-PACKED DAY

By Josh Veverka

**MORE THAN 50 REALTORS®** gathered at NVAR’s Fairfax headquarters in the early morning hours of February 4 to make the trek down I-95 for the Public Policy Committee’s Annual Legislative Advocacy Trip. Members were plied with pastry, bagels and hot coffee before being welcomed on board by Public Policy Committee Vice Chair Genevieve Concannon and Chairman of the Board Virgil Frizzell.

Attendees gathered in the General Assembly Building for briefings on the 2016 State Realtor® Agenda and the Virginia legislative process. The first visit of the day was from Levar Stoney, Secretary of the Commonwealth, who urged Realtors® to apply to serve on one of the Commonwealth’s boards and commissions. The group was then joined by Northern Virginia legislators who provided their insiders’ view of the legislative process and the issues under consideration by the General Assembly.

After a quick lunch, attendees visited the Capitol and observed the legislative process from the House and Senate galleries. Senator Janet Howell (D-Fairfax County) introduced the NVAR visitors from the Senate floor and Delegate Jackson Miller (R-Manassas) recognized the Realtors® in the House. The group also attended committee hearings where Realtor® legislation was considered. Small groups then visited individual legislator offices

from the Realtors®’ own districts to discuss and advance the legislative agenda.

After visiting more than 30 legislators and legislative staffers, touring the Capitol and perhaps stopping at a local establishment for refreshments, the Realtors® closed the day with an address from Governor Terry McAuliffe (D) in the Patrick Henry Building.

Participants enjoyed happy hour refreshments on the bus ride back to Northern Virginia. NV/RPAC Campaign Chair Christine Richardson and NV/RPAC Trustees Chair Lorraine Arora addressed the group about the value of RPAC and the important work that was accomplished during the trip. Attendees contributed and pledged more than \$8,000 to the NV/RPAC campaign to continue this crucial work in 2016.

If you missed this year’s trip, you can still contribute to the power of the Realtor® Party with your RPAC investment. Consider investing in NV/RPAC today. Contact your NVAR Government Affairs staff at 703.207.3201. Our continued success depends on you!



Josh Veverka is the NVAR government affairs director.



A series of Legislators addressed the NVAR Realtors® upon the group’s arrival in Richmond. Pictured (l – r): Secretary of the Commonwealth Levar Stoney; Delegate Randy Minchew (R-Loudoun); Senator Jennifer Wexton (D-Loudoun); Realtor®; and Delegate Jackson Miller (R-Manassas).

# in Richmond



A visit with Governor Terry McAuliffe capped the day for the Legislative Trip attendees. The Governor spoke about economic development and transportation and fielded questions from the group.



NVAR Chairman of the Board Virgil Frizzell welcomed bus riders on the 2016 Legislative Trip to Richmond, and described the full-day agenda of legislator visits, committee hearings and the General Assembly session they would attend.



Delegate John Bell (D-Loudoun; right) met with NVAR constituents (l – r): Ann Yanagihara, Sherry Rahnama, Richard Triplett and Richard Mendoza.



The weather cooperated as the NVAR delegation waited in the security screening line to enter the General Assembly Building.



Senator Barbara Favola (D-Arlington; second from left) met with a group of her NVAR constituents, including CEO Ryan T. Conrad (left) to discuss the legislative agenda. Also pictured are (l – r): Christine Richardson, NVAR Chairman Virgil Frizzell, Judith Fennimore and Veronica Seva-Gonzalez.

# NVAR Region 5-Year Look-Back: January Data

Access current and historical market data at [go.nvar.com/marketstats](http://go.nvar.com/marketstats) and [getsmartcharts.com](http://getsmartcharts.com)



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# 2016 PASSPORT



# Welcome New Members

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Ahmed Alhumigani	Mi Won Chang	Hector Gentile	Launa Klimowicz	Kiran Morzaria	Christopher So
Khalid Alshami	Chong Cho	Vernon George	Kara Koonce	Marcian Nadjafirad	Gregory Sobsey
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Jairo Arciniegas	Heike Coates	Shashonia Gilliam	William Lawrence III	Alanna Nichols	Adaleta Sulejmanovic
Erhizee Armah	Colby Connor	James Ginnett	Kyung Lee	Maryanne Oliver	Robert Swartz
Maurice Artis	James Conrad	Victoria Girdis	Juliet Lee	Hestia Pappas	Melissa Terry
Marlene Askaryar	Norman Corkhill	Noel Goldberg	Shannon Lee	Yong Park	Tesfaye Tessema
Andrea Aunon	Wayne Counts	Marion Gordon	Peter Lesjak	Jung Park	Patrick Thomas
Lina Ayers	Alexx Cozzetti	Elizabeth Grady-Carey	Melinda Livingston	James Parker	Jessica Thompson
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Alma Bailey	Dwayne Cuff Sr	Timothy Henderson	Thavy Lynch	Spencer Pearson	Takhmina Touraeva
Joao Baluarte	Christine Curry	Alexandra Hijjawi	Lauren Macpherson	Timothy Pitchford	Anna Treshchova
Amir Berekatain	Elizabeth Cutler	Shayna Hite	Sylvia Mader	Paul Pooladi	Sean Trevor
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Oswaldo Cabrera	Michael Fields	Peter Kim	Michelle Monk	Nahum Silverstein	Guangwei Zou +
Sonatta Camara	Brian Franz	Kyung Kim	Kara Moran	Maria Simpson	

**PRE-LICENSING EDUCATION**

**Principles of Real Estate: Day 1 -11**

Time: 9 a.m. - 5 p.m.  
Date/Location: June 13 - 27 .....Fairfax

**BROKER PRE-LICENSING**

**Broker Appraisal**

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

**Broker Finance**

Time: 9 a.m. - 5 p.m.  
Date/Location: March 17 - April 28 .....Fairfax

**Broker Law**

Time: 9 a.m. - 5 p.m.  
Date/Location: May 19 - June 23 .....Fairfax

**Broker Management**

Time: 9 a.m. - 5 p.m.  
Date/Location: July 21 - September 1 .....Fairfax

**POST-LICENSING EDUCATION (PL)**

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

Time: 9 a.m. - 4 p.m.  
Date/Location: March 14.....Fairfax  
April 25 .....Herndon  
May 16.....Fairfax

**Post Licensing (Day 2) - Contract Writing**

Time: 9 a.m. - 4 p.m.  
Date/Location: March 15.....Fairfax  
April 26 .....Herndon  
May 17.....Fairfax

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

Time: 8:45 a.m. - 4:45 p.m.  
Date/Location: March 16.....Fairfax  
April 27 .....Herndon  
May 18.....Fairfax

**Post Licensng (Day 4) - Risk Management & Escrows**

Time: 9 a.m. - 4 p.m.  
Date/Location: March 17.....Fairfax  
April 28 .....Herndon  
May 19.....Fairfax

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

Time: 10 a.m. - 3 p.m.  
Date/Location: March 18.....Fairfax  
April 29 .....Herndon  
May 20.....Fairfax

**NEW MEMBER ORIENTATION**

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

Time: 9 a.m. - 12:30 p.m.  
Date/Location: March 21.....Herndon  
April 7 .....Herndon  
April 30.....Fairfax  
May 14.....Herndon  
May 25.....Fairfax

**FEATURED OFFERINGS**

**RPR Basic**

Time: 10 a.m. - noon  
Date/Location: March 10.....Fairfax  
April 13.....Herndon  
May 11 .....Fairfax

**RPR Advanced**

Time: 1 - 3 p.m.  
Date/Location: March 16.....Fairfax  
May 18.....Fairfax

Time: 10 a.m. - noon

Date/Location: April 21.....Herndon

**Refresher Series: The "Not So Secret" Secrets of the Pros**

Time: 9 a.m. - 1 p.m.  
Date/Location: March 24.....Fairfax

**Today's Buyer Clients**

Time: 10 a.m. - noon  
Date/Location: March 30.....Fairfax

Time: 1 - 3 p.m.

Date/Location: April 6.....Fairfax

**Sharpening Your Listing Skills**

Time: 10 a.m. - noon  
Date/Location: April 6.....Fairfax  
May 4.....Herndon

**Refresher Series: It's Never Too Late to Plan**

Time: 1 - 3 p.m.  
Date/Location: March 30.....Fairfax  
May 4.....Herndon

**Seller Representative Specialist (SRS)**

Time: 8 a.m. - 5 p.m.  
Date/Location: April 4 (Day 1) .....Herndon  
April 5 (Day 2) .....Herndon

**CONTINUING EDUCATION (CE)**

**Specialty CE: Advertising Rules for Real Estate Agents**

Time: 10 a.m. - noon  
 Date/Location: March 11 ..... Herndon

**16 hr CE - Day**

Time: 8:45 a.m. - 4:45 p.m.  
 Date/Location: March 12 (Day 1) ..... Fairfax  
 March 19 (Day 2) ..... Fairfax  
 April 9 (Day 1) ..... Herndon  
 April 16 (Day 2) ..... Herndon

**16 hr - Evening**

Time: 6 - 9:30 p.m.  
 Date/Location: March 15 (Part 1A) ..... Herndon  
 March 17 (Part 1B) ..... Herndon  
 March 22 (Part 2A) ..... Herndon  
 March 24 (Part 2B) ..... Herndon  
 April 19 (Part 1A) ..... Fairfax  
 April 21 (Part 1B) ..... Fairfax  
 April 26 (Part 2A) ..... Fairfax  
 April 28 (Part 2B) ..... Fairfax

**Specialty CE: Wills, Estates & Trusts**

Time: 10 a.m. - noon  
 Date/Location: March 16 ..... Fairfax

**Discovering Commercial Real Estate**

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

**Commercial Leasing**

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

**8 hr Mandated Course**

Time: 8:45 a.m. - 4:45 p.m.  
 Date/Location: April 5 ..... Fairfax  
 May 4 ..... Herndon

**Elective: New Rules of Real Estate Finance**

Time: 8:45 a.m. - 12:25 p.m.  
 Date/Location: April 6 ..... Fairfax

**Elective: Construction Essentials**

Time: 1 - 4:45 p.m.  
 Date/Location: April 6 ..... Fairfax

**Broker CE : Brokerage Risk and Liability**

Time: 8:45 a.m. - 12:25 p.m.  
 Date/Location: April 13 ..... Fairfax  
 May 4 ..... Fairfax

**CONTINUING EDUCATION (CE)**

**Broker CE : Productive Agents and Offices**

Time: 1 - 4:45 p.m.  
 Date/Location: April 13 ..... Fairfax  
 May 4 ..... Fairfax

**Specialty CE: Neighbor Law**

Time: 10 a.m. - noon  
 Date/Location: April 15 ..... Herndon

**CE Elective: Buyer Beware - Foreclosed and Neglected Properties**

Time: 8:45 a.m. - 12:25 p.m.  
 Date/Location: May 5 ..... Herndon

**CE Elective: Detection and Prevention of Contract Fraud**

Time: 1 - 4:45 p.m.  
 Date/Location: May 5 ..... Herndon

**D.C. CONTINUING EDUCATION (CE)**

**DC Fair Housing and DC Financing Issues**

Time: 9 a.m. - 4:15 p.m.  
 Date/Location: March 8 ..... Fairfax

**DC Fair Housing and DC Legislative Update**

Time: 9 a.m. - 4:15 p.m.  
 Date/Location: May 10 ..... Fairfax

To register for a course listed,  
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 Anthony Appraisers.....703-319-0500  
 AREAS Appraisers, Inc.....703-866-6000  
 Barish & Associates of Frederick.....540-693-5373  
 BFM Inc. ....703-670-2586  
 BN Real Estate, Inc. ....703-599-9463  
 Bruce W. Reyle and Company, Inc...703-273-7375  
 Capitol Appraisal Service, Inc.....703-691-8800  
 Chevy Chase Bank.....301-907-5850  
 CMS Appraisals, Inc.....703-209-9123  
 D&R Appraisal Services, Inc. ....540-751-2220  
 DCO Appraisal Services, Inc. ....301-855-3886  
 Dennis J. Park .....703-750-0560  
 Dickman & Associates .....703-938-6633  
 Distinctive Homes Realty, LLC .....540-338-4606  
 Dittmar Realty Group .....703-893-0900  
 Dm Appraisal, LLC.....703-449-0281  
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F & F Appraisals.....703-963-1743  
 Forte Appraisal Service, Inc. ....703-433-2205  
 Gee Appraisers, Inc.....703-451-9020  
 Harry Graef.....571-213-7249  
 Hartmann Group.....703-406-7621  
 Heiner Appraisal, Inc.....703-754-6110  
 Home Appraisers.....703-709-5695  
 Hundley and Associates.....703-212-9080  
 Inman Appraisal Services, Inc.....703-644-9877  
 Kandhall Appraisal Services, LLC ....571-455-2622  
 Karas Inc.....703-753-5635  
 Kinder Appraisal Services.....703-268-0756  
 Lesley Omega Appraisers .....703-403-2024  
 Marcia Novak & Associates, LLC....703-585-2615  
 Metro Appraisal Services .....703-644-7772  
 Monir Moshashaie.....703-255-6451  
 NB Valuation Group, Inc.....301-654-1719  
 NP Appraisal Services.....570-606-4177  
 NVA Appraisal, LLC.....703-477-3178

Omni Appraisal Services.....703-591-4001  
 Philip Arnold Appraisal Co., LLC .....703-250-2132  
 Preston Hummer.....703-929-0857  
 Renner, Hansborough, & Reese .....301-258-8181  
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 Terra Appraisals, LLC .....703-963-3988  
 The Benjamin Group, Inc.....703-684-3577  
 Washington Appraisal Group Inc...703-813-8160  
 William C. Harvey & Associates.....703-759-6644  
 World Mortgage.....703-934-5502

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**Bold Listings Are NVAR Partners**

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### CORRESPONDENCE COURSES

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

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

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

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Accurate Radon Testing .....703-242-3600

Capital Environmental Testing, LLC ...202-257-9291

Dominion Environmental

Testing, LLC .....703-496-3799

Guardian Radon.....703-425-7001

RDV Environmental Services.....540-303-7667

### FINANCIAL SERVICES

1st Mariner Mortgage.....240-235-5348

**Access National Bank.....703-871-2100**

**Access National Mortgage -**

**Manassas .....703-871-1014**

**Access National Mortgage -**

**Reston.....703-871-1300**

Arlington Community Federal

Credit Union .....703-526-0200

**BB&T Mortgage - Arlington .....703-855-7403**

**BB&T Mortgage - Fairfax.....703-259-2477**

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

Freedom Bank Mortgage.....703-407-7003

George Mason Mortgage, LLC.....703-890-2538

Homebridge Financial Services, Inc. -

Fairfax.....703-795-8079

Homebridge Financial Services, Inc. -

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Intercoastal Mortgage .....703-449-6828

M & T Bank .....703-748-3780

Movement Mortgage .....703-944-9013

MVB Mortgage .....571-550-5461

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

PNC Mortgage.....703-123-4567

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Washington First Mortgage.....703-564-9100

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Wells Fargo Private Mortgage.....703-801-2152

### FURNITURE RENTAL

CORT.....703-379-8846

### GIFT SERVICES

Nostalgia Baskets .....571-354-6025

### GREEN LIVING

Renewed Living, Inc. ....703-451-6355

### GUTTER REPAIR

Gagnon's Gutterworks.....703-716-0377

### HOME CERTIFICATION

Pearl Home Certification .....434-825-0232

### HOME CLEANING SERVICES

Maid Brigade.....703-823-1726

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Anderson Inspection Consultant.....	301-855-3337
Beltway Home Inspections .....	703-957-0155
Burnett Home Inspections, LLC.....	703-965-5260
Check Mark Home Inspection Offices.....	703-321-6260
Clingenpeel Properties, Inc. ....	703-409-5292
Excel Home Inspections, LLC .....	571-281-3846
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Inquiz Home Inspections .....	703-244-9141
JIMCO Inspection Services.....	703-402-4699
Keystone Home & Environmental .....	571-238-5201
Master Home Inspection, LLC.....	703-851-3339
No Surprises Home Inspection .....	703-472-9020
NOVA Home Inspection, LLC.....	703-929-8349
Pillar To Post - Herndon.....	703-657-3207
Pillar to Post - McLean.....	703-291-0344
Pillar To Post - Oakton.....	703-402-2475
Pro-Spex Inc. ....	301-675-8411
Protect Inspect, LLC.....	703-401-8881
Red Star Home Inspection, LLC.....	703-431-4339
Riverpoint Appraisals.....	571-333-3747
Square One Home Inspections.....	703-345-8380
Top To Bottom Services, Inc. ....	301-938-9100
Vertex Home Inspection, LLC.....	571-765-1515

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M. Quinn Designs.....	703-354-6359
Preferred Staging .....	703-851-2690
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2-10 Home Buyers Warranty.....	800-795-9595
Old Republic Home Protection.....	800-282-7131

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Victor Schinnerer & Co., Inc. ....	301-951-5495
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123 Junk.....	571-488-5713
1-800-GOT-JUNK.....	800-468-5865

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Fairchild Law PLC .....	571-271-4070
Fidelity National Law Group .....	703-245-0286
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Law Office of James A Granoski.....	703-300-2786
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### MOLD SERVICES

AHS Mold Aid .....	877-932-7177
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### MOVING & STORAGE

Atlas Services, LLC.....	703-201-3084
<b>Interstate Service Group, Inc. ...</b>	<b>703-569-2121</b>

### MULTIPLE LISTING SERVICE

<b>MRIS.....</b>	<b>301-838-7100</b>
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### NEW HOME BUILDER

Toll Brothers .....	571-291-8000
Willowsford.....	571-297-2000

### PEST CONTROL SERVICES

Asian Pest Services, LLC.....	703-752-1634
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Atlantic Closing & Escrow, LLC.....	202-730-2635
Central Title & Escrow, Inc.....	703-658-1300
Champion Title & Settlements.....	703-385-4555
Double Eagle Title Company.....	703-865-2519
<b>Ekko Title - Reston .....</b>	<b>703-481-6200</b>
<b>Ekko Title - Centreville .....</b>	<b>703-448-3556</b>
<b>Ekko Title - Fairfax .....</b>	<b>703-560-3556</b>
<b>Ekko Title - Vienna .....</b>	<b>703-537-0800</b>
<b>Hometown Title &amp; Escrow, LLC.....</b>	<b>703-752-1117</b>

Key Title.....	703-522-3900
KVS Title, LLC .....	301-605-1420
<b>MBH Settlement Group - Reston. 703-318-9333</b>	
<b>MBH Settlement Group -</b>	
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<b>MBH Settlement Group -</b>	
<b>Chantilly .....</b>	<b>703-734-8900</b>
<b>MBH Settlement Group -</b>	
<b>Annandale.....</b>	<b>703-417-5000</b>
<b>MBH Settlement Group -</b>	
<b>Arlington.....</b>	<b>703-237-1100</b>
<b>MBH Settlement Group -</b>	
<b>Fairfax.....</b>	<b>703-279-1500</b>
<b>MBH Settlement Group -</b>	
<b>McClean .....</b>	<b>703-734-8900</b>
<b>MBH Settlement Group -</b>	
<b>Vienna .....</b>	<b>703-242-2860</b>
<b>MBH Settlement Group -</b>	
<b>Burke.....</b>	<b>703-913-8080</b>
<b>Monarch Title - Leesburg.....</b>	<b>703-771-0800</b>
<b>Monarch Title - Alexandria .....</b>	<b>703-852-7700</b>
<b>Monarch Title - McLean.....</b>	<b>703-852-1730</b>
National Settlement Services.....	703-354-9677
<b>New World Title &amp; Escrow .....</b>	<b>703-691-4330</b>
Provident Title & Escrow .....	703-451-6600
Republic Title, Inc.....	703-916-1800
RGS Title.....	703-903-9600
Stewart Title & Escrow, Inc. ....	703-352-2935
Strategic National Title Group.....	703-637-9030
The Settlement Group - Burke .....	703-642-6002
The Settlement Group - McLean.....	703-584-0450
<b>Vesta Settlements, LLC .....</b>	<b>703-288-3333</b>

### TECHNOLOGY SERVICES

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Homesnap .....	202-999-2903

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Homevisit .....	703-953-3866
TruPlace, Inc. ....	301-972-3201

List is current as of press time.



## AFFILIATES

Interested in becoming an NVAR Partner or have a correction to this list? Please contact Tracy Reynolds at [treynolds@nvar.com](mailto:treynolds@nvar.com).

# Brush up on Electronic Signatures

By Sarah Louppe Petcher

In 2015, the NVAR Standard Forms Committee removed the paragraph pertaining to electronic signatures that previously was included in the Residential Sales Contract. What does this mean for your transactions?

**Q.** Can my client still sign the contract electronically?

**A.** Of course! The Uniform Electronic Transactions Act (UETA) and the Electronic Signatures in Global and National Commerce Act (ESIGN) provide that a document cannot be denied legal enforceability simply because it is in electronic format. Virginia has adopted parallel laws.



**Q.** Since the language in the contract is gone, how do my clients state that they agree to use electronic signatures in the transaction?

**A.** Both the federal and Virginia laws provide that the act of signing a document electronically shows that a client agrees to the use of electronic signatures. If your client accepts your request for electronic signature, and then signs the document electronically, he has indicated that he agrees to the usage of electronic signatures for that particular transaction. The statute provides: "This chapter applies only to transactions between parties, each of which has agreed to conduct transactions by electronic means. Whether the parties agree to conduct a transaction by electronic means is determined from the context and surrounding circumstances, including the parties' conduct." VA Code Ann. § 59.1-483 (b)

**Q.** What if the other party in the transaction refuses to sign electronically? Does that make my client's electronic signatures invalid? Must it be all or none?

**A.** If the other party refuses to use electronic signatures for her own signature, your client's signature remains valid and your client may continue to use electronic signatures during the course of the transaction. If, however, the other party requests that your client resubmit the offer or the signed contract with a "wet signature," then that signifies that the other party does not wish to proceed in a transaction with any electronic signatures. Your client at that point would have to decide whether to proceed with the transaction knowing that "wet signatures" would be required throughout the transaction.

**Q.** Certain software companies have developed electronic signatures as part of their package. Are those valid?

**A.** Rather than go through each vendor's product to assess whether their electronic signature process is compliant, we recommend that you use one of the Realtor® approved systems. NVAR provides our members access to Instanet's Authentisign products at no cost. These products have been vetted and allow you and your clients to use electronic signatures knowing that you will do so in compliance with the relevant Virginia and federal laws.

**Q.** What if my clients start a transaction using "wet signatures," but then decide they want to begin using electronic signatures?

**A.** Your clients may change their minds at any time during the transaction by simply using an electronic signature. The converse is also acceptable. If your clients submit an offer with an electronic signature, they may switch and use a "wet signature." +



Sarah Louppe Petcher is general counsel for NVAR.



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