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VISION 2020:

**NEW NVAR STRATEGIC
PLAN UNVEILED**

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**SAVE THE DATE FOR
JUNE 13**

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
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LEADERS LOVE TO LEARN AND LEAD BY EXAMPLE

JOIN THE TEAM!

By Lorraine Arora

Hard to believe that we are already into the spring season, and I trust that you have been thawing out while your client activity is heating up. I hope you have been leading by example in all walks of your life.

We have been busy with some great accomplishments and a couple of challenges. Some accomplishments that I am really proud of: our recent NVAR strategic planning process, where we discussed the priority of delivering exceptional value to our members, demonstrating Realtor® value to homebuyers and sellers, educating consumers and legislators about the value of homeownership, driving innovation, and impacting the industry.

This past February, along with a group of Realtors®, we traveled to Richmond on our annual NVAR legislative trip (see page 8). Each year during the General Assembly, our members spend the day educating our elected officials about issues that matter most to our business and to homeowners in Northern Virginia. The Lt. Governor and other elected officials took time to speak with us. It was an eye opener to the first-timers, who vowed to get others on the bus next year. This event is just one example of NVAR value in action.

During the recent federal tax reform debate, NVAR was part of a task force of local Realtor® associations that penned a letter to local media explaining potential impacts on homeownership in Northern Virginia. We hosted and broadcast a town hall where Past Chair Bob Adamson, CEO Ryan Conrad and I, along with other community leaders, expressed our concerns to Congressman Gerry Connolly detailing regional effects of the proposed changes in federal tax laws.

In an effort to create greater member engagement, stay turned for new Facebook town hall live sessions to discuss issues of importance to our members.

These past few months, Ryan and I visited offices, bringing our message of inclusivity to our members, and also giving members an opportunity to tell us what matters to them. NVAR staff also visit broker offices to share news and information that help Realtors® work better, smarter and with greater success. They teach us about legislation that impacts our business; explain changes in our standard forms; provide tips about cybersecurity and social media; and the list goes on.

On March 2, NVAR launched a new series, which is one of my favorites: Broker IDEA-X. These meetings will provide a setting where brokers exchange ideas and gain access to exclusive resources. Our goal in hosting this is to help our brokers, and by extension, their Realtors®, grow involvement in OUR association. We want to maintain standards of professionalism and achieve greater business success, while learning about new trends and technology tools to help us work smarter.

One of my priorities is to help ensure that our brokers serve as outstanding resources for our members. The two go together: Great broker = Greater Realtor® involvement = outstanding association! I want to elevate the professionalism through our brokers – and all members – so everyone benefits. Are you on a leadership path? Let's talk. I can get you going.

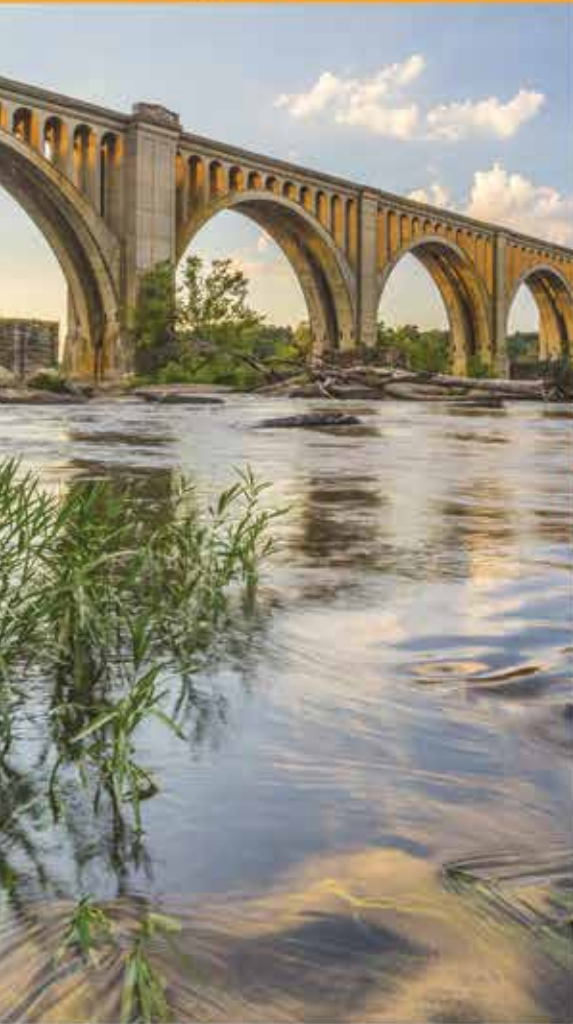
Speaking about strong leaders, we celebrate amazing industry leadership on Friday, April 20 as we honor the 50th anniversary of the Fair Housing Act. We, at NVAR, have teamed up as the lead sponsor with the Fairfax Office of Human Rights and Equity Programs. You are all invited to attend. Learn more on page 30.

In conclusion, I leave you with this challenge: embrace the value offered by your association; be the source of value to your colleagues, clients and community. Get involved. Make a difference, and remember: Leadership is an attitude. Please lead by example, and join in with NVAR to learn as often as you can. We want to lead you down the path of success.

Lorraine Arora
2018 Chairman of the Board
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—Seema Rodriguez, Top 10 Producer, AveryHess



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VALUE, INNOVATION, IMPACT DRIVE ENHANCED MEMBER EXPERIENCE



Spring signals growth, and we know that our members are preparing for the active seasonal market. At NVAR, your staff and volunteer leaders are gearing up, too. Through a collaborative strategic planning process this past January, we have developed blueprints for innovative practices designed to advance your career (see facing page).

With our new strategic plan, NVAR will continue to focus on our core areas of service that you have come to expect. But, we'll be laser focused on three new strategic drivers that will propel our shared Vision 2020: Value, Innovation and Impact.

We'll deliver exceptional, highly customized member experiences to enhance and drive value. We'll innovate by creating inspiring solutions in a dynamic marketplace. And we'll collaborate strategically to increase our collective impact. Our goal is to energize and mobilize you, our members, so that you can continue to be the valued resource for Northern Virginia homebuyers and sellers.

We know that the marketplace is changing. We face challenges – and opportunities – ranging from lagging inventory to “disruptive technologies.” NVAR is committed to facing those challenges, embracing change and creating business solutions that will prepare all of us to emerge in a position of strength.

On page 34, you can read about some of these innovations shared at

Inman Connect in January.

In the coming months, we will continue to explore and develop leading-edge technologies that respond to the demands of a dynamic marketplace. These advances will enhance our ability to deliver relevant and accessible programs, products and services for our members.

As industry leaders, we pledge to anticipate the trends that will impact your business. Stay connected through our digital communications channels to learn about the latest improvements to your NVAR membership experience that will keep you moving forward.

Ryan Conrad, CAE, CIPS, RCE, e-Pro
 NVAR Chief Executive Officer
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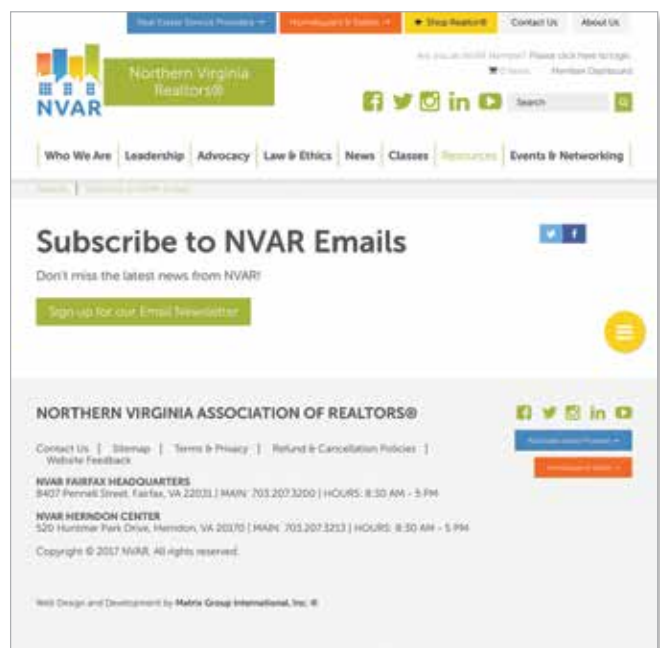
AS PART OF YOUR MEMBER BENEFITS, NVAR sends periodic emails with class and event information, as well as reminders about important deadlines and real estate news updates. Our goal is to provide you with the latest industry and membership messages without inundating your inbox.

If you are not receiving our emails:

- You may have previously unsubscribed. To opt back in, please visit NVAR.com/subscribe.
- Login to your Member Dashboard and double check that we have your correct email address.
- Check your junk email to ensure that our emails aren't landing there.

In addition to email, stay connected with NVAR via Facebook, Instagram and Twitter; and see page 32 for new Facebook tips!

Questions? Contact us at webmaster@nvar.com. +



Vision 2020: NVAR Strategic Plan Sets Course for Member Success

EVERY THREE YEARS, NVAR leaders develop a new strategic plan as an opportunity to step back, reflect and evolve to meet our membership's needs. NVAR's new strategic plan, Vision 2020, will focus on three strategic drivers: value, innovation and impact. Here is a preview depicting how NVAR, as an organization, will take our members further and elevate Realtor® success. +

Vision 2020 NVAR Strategic Plan 2018-2020

MISSION: WHAT WE DO

To elevate Realtor® success by delivering exceptional value, driving innovation and impacting the industry.

VISION: OUR IMPACT

Northern Virginia Realtors® are the voice of real estate taking the industry further.

STRATEGIC DRIVERS

VALUE

Delivering relevant and accessible programs, products and services for our members

INNOVATION

Creating and inspiring solutions in a dynamic marketplace

IMPACT

Empowering Realtors® to advance our profession

Ongoing Strategic Focus:

- Strategic Leadership
- Technology & Digital Innovation
- Advocacy & Government Relations
- Industry & Public Relations
- Professionalism & Education

INDICATORS OF SUCCESS

Member Engagement and Confidence

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Favorable Consumer Perception of Northern Virginia Realtors®

NVAR's leadership at all levels of the Realtor® Organizations

Ride to Richmond Carries Realtor® Message to the Capitol

REALTORS® CONVEY 2018 LEGISLATIVE AGENDA TO ELECTED OFFICIALS

By Josh Veverka

ON FEB. 1, more than 50 Northern Virginia Realtors®, including representatives from the Dulles Area Association of Realtors® and the Realtor® Association of Prince William, met at NVAR to make the road trip to Richmond for the 2018 NVAR Legislative Advocacy Trip. During this annual event, members meet with elected officials and advocate for issues affecting the real estate industry.

Highlights of this year's trip included conversations with Lieutenant Governor Justin Fairfax and visits to Northern Virginia legislative delegation offices. Participants also viewed the General Assembly at work in the Capitol Building, toured historic sites and, in keeping with tradition, enjoyed refreshments on the bus ride home! +



Above: Attendees on a tour of the Virginia State Capitol stand in front of the iconic George Washington statue.



Left: Members of the leadership team from NVAR, the Dulles Area Association of Realtors® and the Realtor® Association of Prince William meet Lieutenant Governor Justin Fairfax (center).



Trip attendees gather on the steps of the State Capitol before heading back on the bus.



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Bright MLS Aims to Enhance User Experience, Member Value

NVAR IS AWARE that as part of the Bright MLS development process to create an improved user experience, you may have encountered performance issues recently.

NVAR has been working collaboratively with our neighboring associations PWAR, FAAR, DAAR and GPAAR, all of whom are currently experiencing the same situation. All of us have been in ongoing contact with Bright MLS' CEO, Tom Phillips, and we want to assure our members that we are actively working together towards a speedy resolution on your behalf.

Please feel confident that these upgrades are intended to strengthen the user experience and will result in a simplified and more innovative MLS system that will benefit your business.

NEW TIERED PRICING STRUCTURE

In February, Bright adopted a new tiered pricing structure that reduces the cost to subscribers who have two or more websites that use an IDX feed from Bright. This new structure makes access to multiple feeds more affordable for the subscriber and encourages more innovative uses of the data.

Agents will now pay \$10/month for one website or product, or \$12.50/month for two or more websites or products.

Providing a standard MLS product that includes the expanded geography and core tools needed by most agents for a competitive price is a core Bright MLS philosophy.



Bright is listening to the way subscribers are using the data and is pleased to offer an economical option for additional websites or products.

NVAR will continue to communicate regularly with Bright MLS and share information with you as it becomes available. We encourage you to connect with Bright MLS on social media to receive the latest updates. Also, you may contact Bright directly:

Toll Free: 1-844-55-BRIGHT (1-844-552-7444)

Email: support@brightmls.com +

COMING SOON: TOWN HALL LIVE

Stay tuned to our NVAR e-Newsletters, website and social media for information about upcoming Facebook Live town hall discussions covering the issues that matter most to you. NVAR Chairman Lorraine Arora and other leaders will share the latest news and information and also answer your questions.

Tax Reform and the Housing Market

NORTHERN VIRGINIA VALUES EXPECTED TO HOLD

By Spencer Shanholtz

NOW THAT CONGRESS has passed major tax reform and the details have emerged, great uncertainty remains about how the tax bill will impact the housing market. The bill will disproportionately affect expensive coastal and urban markets – including the D.C. region.

Three major provisions affect the housing market under the new tax plan, which was passed by Congress in December and signed by President Donald Trump just before Christmas: 1) the mortgage interest deduction (MID), 2) state and local property tax (SALT) deduction, and 3) the standard deduction.

The MID will now be capped at \$750,000, down from the previous cap of \$1 million. The new tax law also limits SALT deductions on a homeowner's federal liability to \$10,000. However, the new law nearly doubles the previous standard deduction to \$12,000 for single filers and \$24,000 for joint filers.

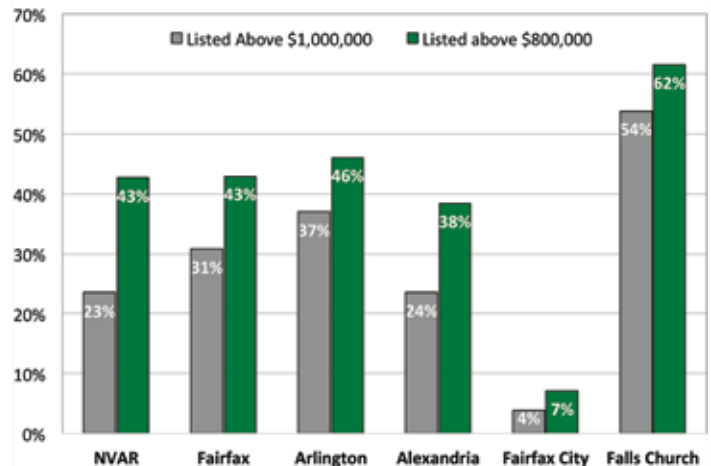
It is important to note that tax repercussions are just one of many elements influencing homeowners and the overall housing market. There are multiple factors involved when buying a home, and tax implications are only one part of this decision.

MORTGAGE INTEREST DEDUCTION

The tax reform law caps the limit on deductible mortgage debt at \$750,000 for loans taken out after Dec. 14, 2017, which is down from the \$1 million cap allowed in the previous tax law. Under the new plan, homeowners with existing mortgages above \$750,000 can continue to deduct the interest, but new homeowners cannot. The impact this change has on the region can be estimated by analyzing active listings, recent home sales and home valuations.

As of January 2018, there were 937 homes on the market in the NVAR region (consisting of Arlington, Alexandria, Fairfax, Fairfax City and Falls Church) listed for more than \$800,000. These listings account for 43 percent of the region's active listings (Figure 1). This is the total number of homes that would be affected under the new tax plan if they were to be purchased and mortgaged at the listing price. It is important to note that most homebuyers will not take out a mortgage for the entire listing price, therefore the

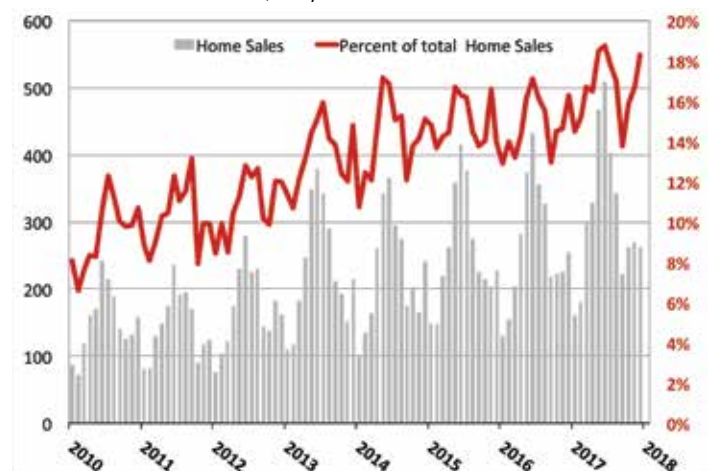
Figure 1: Percent of Active Listings by List Price as of January 2018



Source: Bright MLS. Statistics calculated 2/5/2018

numbers presented here are intended to provide relative scale. Under the previous cap of \$1 million, 667 homes for sale would be affected. This means the lowering of the MID cap resulted in an additional 270 homes currently on the market whose owners would not be able to deduct the full mortgage interest on their new homes. This number will likely continue to rise with current median home sales reaching record highs. The proportion of homes listed for greater than \$800,000 has increased by nearly 10 percentage points in the past three years and 15 percentage points in the past eight (Figure 2).

Figure 2: Active Listings With List Price Greater Than \$800,000 Over Time

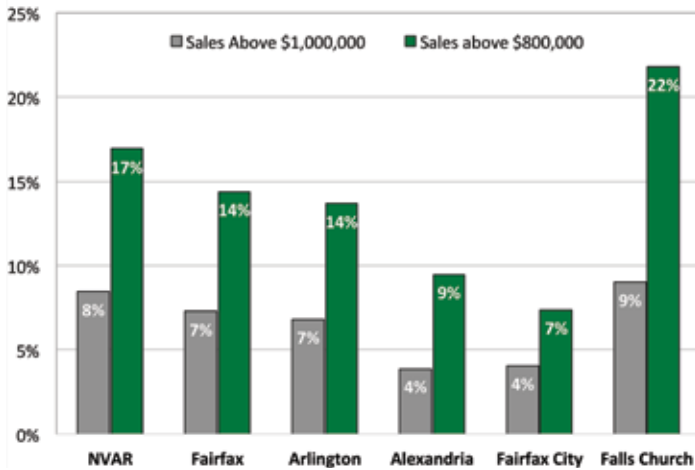


Source: Bright MLS. Statistics calculated 2/5/2018

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Looking back to 2017, 3,707 homes sold for \$800,000 or greater. These homes represent 17 percent of all homes sold in the NVAR region (Figure 3). This is up from 8 percent of homes sold under the previous MID cap of \$1 million, and as a result an additional 1,855 homes would have been affected if the new lower MID cap had been in place last year. If sales growth continues at its current pace, we expect there will be nearly 4,000 homes sold in 2018 that would have been eligible for the full mortgage interest deduction but no longer will be. Therefore, buyers will have less incentive to purchase those homes.

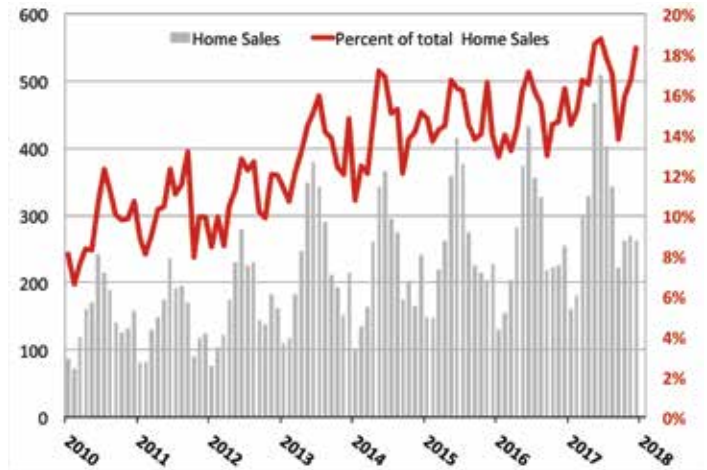
Figure 3: Percent of Home Sales by List Price in 2017



Source: Bright MLS. Statistics calculated 2/5/2018

As home sales have crept up over the past eight years since the recession, the percent of those homes that were sold for more than \$800,000 has increased dramatically (Figure 4). Much of this increase is due to the region’s overall increase in home prices, but growth of higher priced homes has far outpaced the number of lower priced homes. Between 2010 and 2017, the average annual growth rate of homes sold for more than \$1 million was 10 percent compared to just over 5 percent for those between \$500,000 and \$1 million. Prices declined 1.7 percent for those less than \$500,000.

Figure 4: Home Sales With Sale Price Greater Than \$800,000 Over Time



Source: Bright MLS. Statistics calculated 2/5/2018

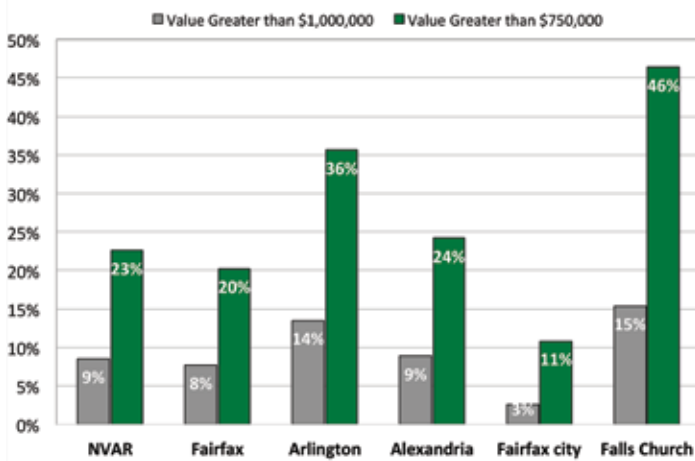
Current home valuation data can give another view at the scale of impact that the MID may have in the coming years by providing a representation of the current housing stock. Value here is measured by the U.S. Census American Community Survey Program and is an average over five years from 2011 to 2016. Value is the homeowner’s estimate of how much the property would sell for on the current market.

Of the NVAR region’s nearly 350,000 owner-occupied households, almost 23 percent, or 78,579 homes, are valued greater than \$750,000 (Figure 5). Just under 50,000 of these homes are valued between \$750,000 and \$1 million, which means two-thirds of those homes will be additionally impacted by the decrease in the MID cap. This may decrease the potential incentive for purchasing by 50,000 homes, or 14 percent of the NVAR region’s entire housing market – assuming the houses are listed at their value.

“If sales growth continues at its current pace, we expect there will be nearly 4,000 homes sold in 2018 that would have been eligible for the full mortgage interest deduction but no longer will be.”

“Where previous housing deductions may have nudged people into buying homes even when they may have been happier renting, this effect may not remain as strong.”

Figure 5: Homes by Property Value, NVAR Region, 2016



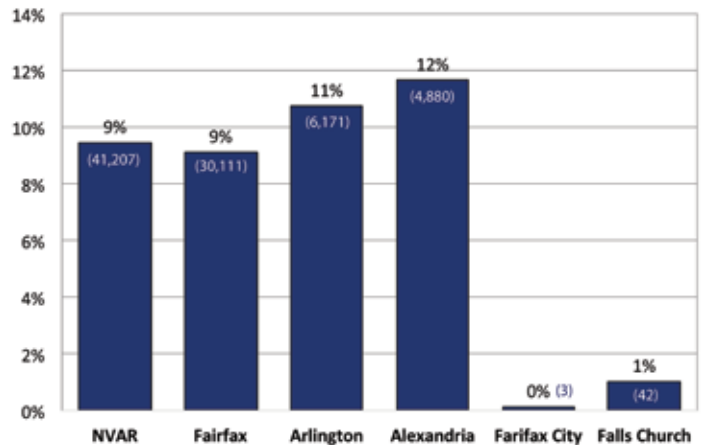
Source: U.S. Census Bureau, American Community Survey 5-yr 2011-2016

Actual mortgage data from the region tells the same story. According to real estate data and analytics firm ATTOM Data Solutions, Virginia, Maryland, and D.C. are among the 15 jurisdictions with the highest percentage of mortgages above \$750,000 in 2017. Two jurisdictions within Virginia had the highest percentage of loans above that threshold of \$750,000: 27 percent of Falls Church homes and 20 percent of Arlington homes.

SALT DEDUCTIONS

Under the current tax system, the amount of property taxes a homeowner can deduct is not capped. The new plan caps the deduction for state and local taxes at \$10,000, adding another layer of complexity to its impact on the housing market. According to data from ATTOM, nearly 10 percent of homes in the NVAR region currently pay property taxes greater than \$10,000 per year – a total of 41,207 households. Alexandria and Arlington have the greatest percentage of homeowners with property taxes in excess of \$10,000, at 12 percent and 11 percent, respectively (Figure 6).

Figure 6: Single Family Homes and Condos Where the Most Recent Property Tax Bill Available Was More Than \$10,000.



Source: ATTOM Data Solutions

This inability to deduct high state and local taxes could soften the housing market, but also create complications for local government finance. Homeowners, especially those with highly valued properties, may choose to live in places with lower property taxes or lower home value. Homeowners may also be more reluctant to support increases in local taxes that help pay for necessary services such as public safety, parks and schools, because they feel they are taxed enough.

STANDARD DEDUCTION DOUBLES: LESS PEOPLE WILL ITEMIZE

In addition to altering the MID and SALT provisions, the tax bill also doubles the size of the standard deduction. Taxpayers have the option of taking itemized deductions (such as MID or SALT) or the standard deduction. By drastically increasing the standard deduction, people may not be choosing to itemize. This legislation thereby may eliminate the incentives that MID and SALT deductions provide. The mortgage interest deduction and the ability to deduct state and local tax has long been seen as a strong incentive for families to purchase homes. Therefore, a rise in the standard deduction diminishes tax incentives for home buying. Where previous housing deductions may have nudged people into buying homes even when they may have been happier renting, this effect may not remain as strong.

Nationwide, The Tax Policy Center estimated that the percent of tax filers claiming the mortgage interest deduction would fall from around 21 percent of all taxpayers to just 4 percent due to the doubling of the standard deduction. A report by Zillow found that for 98 percent of home owners in the D.C. region, it made sense to itemize (by taking the MID and SALT deductions) under the old tax legislation.

Market Metrics continued on page 14

Under the new law, it only makes sense for 64 percent of D.C. homeowners to itemize rather than take the standard deduction.

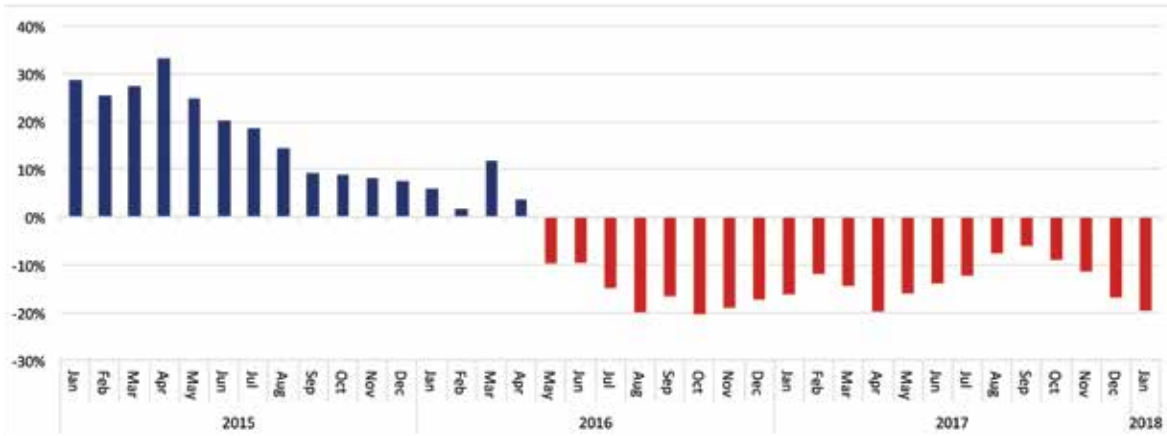
INVENTORY IMPACT

Tight inventory is undoubtedly one of the region and nation’s largest concerns, and this tax bill will likely complicate the issue further. The inventory of homes in the

NVAR region continues to decline – as of January 2018, 2,195 homes were on the market, a decline of 20 percent from the year prior (Figure 7).

Moving forward, it is difficult to predict how housing supply will be impacted. The provision protecting the MID for existing mortgages may keep homeowners in their houses longer, further restricting inventory. However, the inability to completely deduct property taxes could trigger a

Figure 7: Year-Over-Year Percent Change in Active Listings, NVAR Region.



Source: Bright MLS. Statistics calculated 2/5/2018

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sell-off in high tax regions such as NVAR. In addition, many potential sellers may wait to watch the market after the new law takes effect.

The change will not only affect buyers of more expensive homes in high tax regions, but may also have a negative impact on new and first-time homebuyers. The tax deduction cap exclusively on new mortgages serves as a further deterrent for housing turnover and limits the already tight inventory of affordable homes. Those ready to vacate less expensive starter homes are less likely to move up the housing ladder and free up inventory for new homebuyers. The doubling of the standard deduction means fewer people will itemize, which could result in people opting for a less expensive house, because they are not able to write off as much as they used to. This could further crowd the market at the lower end.

EXPECT LITTLE LONG-TERM EFFECT: TAX CONSIDERATIONS ARE ONLY ONE INFLUENCE ON THE HOME BUYING DECISION

Many of our region's homebuyers and current homeowners will experience an increase in their home-related tax liabilities, either because they would be able

to deduct less mortgage interest, less property taxes, or both. It may seem that the bill will only influence wealthy homeowners, but as home prices rise in the NVAR region, a growing number of homes will be affected.

How will the market look moving forward? Demand may fall somewhat for higher-priced homes because there will be fewer tax incentives to buy a home. Concurrently, supply on the higher end is likely to be reduced due to the preservation of the MID in existing mortgages, which could drive down inventory. Whichever market force is stronger will dictate whether prices rise, fall or stagnate.

With a change comes uncertainty, and initially activity may slow due to the psychological impact. Fortunately, the tax bill provisions directly affecting homes was far less detrimental than was expected. If the regional economy remains strong and uncertainty subsides, we may experience a softening in housing prices and sales, but do not expect housing values to decline any time soon. +



Spencer Shanholtz is a research associate at the George Mason University Center for Regional Analysis.

2018 MARKET & LEGISLATIVE BRIEFING

Speakers/Topics:

Dr. Terry Clower | GMU CRA
GMU/CRA Local Market Update

Mary Beth Coya | NVAR
General Assembly Overview

Ken Wingert | NAR
Impacts from Tax Reform on Housing

3.21.18

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New Tax Code Holds Promise for Commercial Real Estate Investors, Especially Small Businesses

By Frank Dillow

OWNERS OF INCOME PROPERTY are among the biggest beneficiaries of the Tax Cuts and Jobs Act (TCJA) enacted by Congress at the end of 2017.

When President Donald Trump signed the bill into law on December 22, he lauded the new tax law as “a big, beautiful Christmas present” for Americans, and at least for commercial property investors there were some “goodies” in Santa’s bag.

The National Association of Realtors® worked throughout the tax reform process to “preserve the existing tax benefits of homeownership and real estate investment,” as stated in its analysis of the new law. “Many of the changes reflected in the final bill were the result of the engagement of NAR, and its members, not only in the last three months, but over several years.”

Three of the most significant measures for investors are the retention of Section 1031 “like-kind” exchange provisions; increased, accelerated and “bonus” depreciation advantages; and the expansion of tax deductions for Section 179 expenses.

SECTION 1031 ‘LIKE-KIND’ EXCHANGES

Section 1031 of the Internal Revenue Code, allowing investors to postpone capital gains taxes on investment property by “exchanging” the sold property for a replacement investment in similar, or “like-kind” property, was first added to the tax code in 1921.

While proponents of the provision argued that it encourages investment in income producing property, Section



1031 had increasingly been criticized as a tax loophole.

Cutbacks in the provision had been recommended beginning with President Bill Clinton’s tax proposals in 1997 and continued more recently as a part of President Barack Obama’s proposed tax changes.

The final 2017 bill retained the Section 1031 provisions postponing taxes on exchanges of “real property,” but whittled down its benefits by eliminating tax deferrals for exchanges of “personal” property such as machinery, equipment, vehicles, airplanes, investment art or collectibles.

The new law still requires the use of a “qualified intermediary” to facilitate the tax deferred exchange. William Horan, owner of Realty Exchange Corporation and a spokesman for the 1031 exchange industry during the congressional debates, explained, “Section 1031 establishes that it is unfair to tax investors who immediately reinvest their proceeds in different ‘like-kind’ replacement property.”

ACCELERATED AND ‘BONUS’ DEPRECIATION USING COST SEGREGATION

The new law also continues the use of accelerated depreciation, allowing investors to write-off a higher percentage of building costs than they could by using a straight-line depreciation schedule. An engineering study, referred to as cost segregation, assigns values to building components such as moldings, cabinets, electrical, landscaping, HVAC, etc., that can be depreciated more quickly and thereby reduce property owners’ taxable income.

According to Fred Clapp, regional director for Cost Segregation Services, Inc., which performs such engineering studies, “Investors could save between \$35 and \$50 thousand for every \$500 thousand in building value by using the additional benefits of accelerated depreciation.

“This is the sleeping giant of cash flow,” Clapp explained. “Every commercial property owner in America



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“Changes in the overall tax code because of TCJA will provide more tax advantages to property investors than to homeowners, and are expected to benefit investors in multifamily properties.”

should consider using a cost segregation study for [his or her] building.”

Congress also increased the benefit of “bonus” depreciation to encourage property owners to purchase equipment and property that qualifies for the higher depreciation treatment. Before TCJA, the bonus depreciation percentage was 50 percent, and it only applied to new construction. For acquisitions since September 28, 2017, the percentage increases to 100 percent and applies to all building types, both previously owned and new construction.

“A cost segregation study will find the costs that qualify for the accelerated and bonus depreciation under TCJA,” Clapp predicted. “At least 60 percent of commercial property investors are likely to benefit from these changes.”

SECTION 179

Section 179 of the tax code allows small businesses to expense qualified capital expenditures in the year that they were purchased to reduce their taxed income. Under TCJA, the annual business expense limits increase from \$500,000 to \$1 million, and the qualified investment limits increase from \$2 million to \$2.5 million. Additionally, write offs for roof, HVAC, fire and security system costs are permitted. There is a financial benefit to taking the full deduction for the items that depreciate immediately, rather than spreading the deduction over the item’s years of usability.

OVERALL IMPACT

Changes in the overall tax code because of TCJA will provide more tax advantages to property investors than to homeowners, and are expected to benefit investors in multifamily properties. This may result in increased rental demand.

Many of the TCJA changes are subtle and may require specific expertise to understand deductions. To provide helpful advice to clients, commercial Realtors® should recommend subject matter experts who are uniquely qualified to find tax dollar savings in the new tax code. This bill is a major accomplishment for large corporations, but business owners of all sizes need to obtain guidance on how the code applies to them. +



Frank Dillow is a past chair of NVAR’s Realtor® Commercial Council, an NVAR instructor, and a senior commercial broker in Long & Foster’s Commercial Division. He can be reached at francis.dillow@longandfoster.com.

Help Your Global Client Base and Your Community

UNDERSTANDING TEMPORARY PROTECTED STATUS, PROPERTY RIGHTS AND FIRPTA

By Kate O'Toole

ON FEB. 15, NVAR's Hispanic Forum hosted a panel of experts to discuss Temporary Protected Status (TPS), the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA), and property rights of foreign clients.

Sara Rodriguez, NVAR's Hispanic Forum chair and manager of the Arlington Ekko Title office, moderated the standing-room-only event, part of NVAR's ongoing initiative to serve our members' and our region's global business interests.

THE EFFECTS OF A DIMINISHED TPS

Following the Trump administration's

announcement of an end to TPS for immigrants who now live in the U.S., Realtors® may see an impact on their local clients and communities.

TPS is a program which allows immigrants to live and work legally in the United States to escape unsafe circumstances, such as natural disaster or war, in their home countries. When a country's TPS status expires, people living in the U.S. under that protection could risk deportation.

"Eighty percent of my clients are calling me saying, 'I want to move. I don't want immigration to know my

address. What can I do?'" said panelist Cristine Sanchez-Cañete, principal broker at Union Realty.

Sanchez-Cañete said it is important for Realtors® to tell clients that there are options in these situations. They do not need to abandon their home, which could cause foreclosures and upheaval in the current market.

"These people are scared," she said. "There will be agents that take advantage of this; it's already happening. What we need to do is be a community, and that's why we're all here – to do the right thing."



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FIRPTA AND YOUR CLIENT'S TAX STATUS

Current U.S. income tax law states that if you are a foreign person selling a U.S. property, a percentage of the sales price (10 or 15 percent, depending on the sales price) will be withheld for taxes.

However, what qualifies someone as a “foreign person” for immigration purposes is not the same as what designates someone as “foreign” for tax purposes, according to panelist Irene Gonzalez, an enrolled agent at Tax Advise & Consulting.

“Just because you [the client] are undocumented, doesn't mean you fall under FIRPTA,” Gonzalez said. “You must talk to a tax accountant to figure out if you fall under it or not.”

Rodriguez further explained that whether someone is a citizen of El Salvador or whether someone is a citizen of the U.S., his or her property rights are exactly the same. The only aspect that is different are the potential tax consequences when property is sold.

HOW TO HELP INTERNATIONAL CLIENTS

“Number one: when you get that phone call, you should assure your client that there is no problem with [the client] selling their home,” Jon Lyon, panelist, attorney with Leggett, Simon, Freemyers, & Lyon and manager of the Reston Ekko Title office, said. “You can sell it today; you can sell it tomorrow; you can sell it a year from now; you can sell it if you're in the country; you can sell it when you're out of the country. It's just a matter of planning.”

Lyon discussed the various options clients have if they can't return to the U.S.: grant power of attorney for someone to act on their behalf, sign the paperwork at a valid notary, transfer the deed, or set up a trust.

However, Lyon also emphasized that there are pros and cons associated with every option, and it is important to provide clients with resources so that they can make an informed decision.

“Your clients may not have the wherewithal to hire an accountant or attorney who can give them their answers in tough spots,” Lyon said. “But each one of you should form an alliance with an attorney and an accountant that you can count on to help your clients.”

All panelists agreed that each case is different, and tax and immigration laws are complex and always changing. Therefore, it is important to provide tools for clients, so they can determine if and how they want to sell or buy.

“There will always be sales,” Sanchez-Cañete said. “We just have to do it the right way. We want to support the community; we don't want to take advantage of them.”

To watch a complete video of this event, visit NVAR's Facebook page at facebook.com/nvar.realestate. +



Kate O'Toole is the NVAR digital and editorial content specialist.

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IT'S A JUNGLE OUT THERE: LEAN LISTINGS LINGER

By Michele Lerner

Looking for Low Inventory Solutions

When Meredith Margolis, a Realtor® with Compass in Chevy Chase, Md., signed on as a buyer's agent for a couple with a budget ceiling of \$600,000, she knew she needed to cast a wide net to help them move out of their condo and into a Northern Virginia single-family house.

"We looked at an untouched estate sale in Arlington that needs lots of love but is a bit over their budget, with the idea of making a lower offer and fixing up the basement as a rental unit for awhile to make it more affordable," says Margolis.

The couple looked in D.C. and other neighborhoods in Northern Virginia, but found themselves priced out of many communities where they would prefer to live.

Low inventory, a persistent plague on the housing market for the past few years, is anticipated to continue throughout 2018 and beyond.

"Inventory was down 15 percent at the beginning of 2018 compared to the beginning of 2017 in the D.C. region," says Nela Richardson, chief economist with Redfin brokerage in D.C.

Several issues create a worsening inventory situation, including lagging new construction. Richardson says that 2017's 1.2 million new units, below the historic average of 1.5 million units, should be 2 to 2.5 million units to appropriately meet the demand for houses across the nation.

"Zoning issues are slowing construction, especially in places with job growth," says Richardson. "A lack of labor is also hurting builders, since a lot of people left the industry during the recession, and many left the country

and are unlikely to return due to immigration issues."

Realtors® and buyers need to be creative to overcome the obstacle of limited homes for sale.

FINDING PREMARKET OPPORTUNITIES

One way to manage competition is to identify potential properties before they are listed.

"I'm digging into expired listings for anything remotely possible for my buyers, and then I contact their former listing agent rather than the homeowners," says Carol Temple, a Realtor® with Coldwell Banker Residential Brokerage in Arlington. "Sometimes the owners have brought in a short-term tenant or have taken the property off the market temporarily, so it's good to know that from their former agent before contacting them. It's also been a great way to make friends with other agents."

Sometimes buyers find out about potential future listings when they ask people living in their preferred

neighborhood if they know of anyone planning to move, says Bethany Ellis, a Realtor® with Long & Foster Real Estate in McLean.

"It's important for buyers to work with a neighborhood expert, too, who will know about what's coming on the market and know about the community," says Ellis.

Agents often have contacts who thought about selling a year ago or so and then decided to wait, says Stephanie White, a Realtor® with Compass in Arlington.

"In some respects we're going back to old-fashioned ways, reaching out to our network of other agents and clients and relying on word of mouth to learn about people who might be willing to sell," says White. "I also have an organized database to use to ask people if they know someone planning to move in the future."

Margolis says she relies on agents in her brokerage and communications within a network of top agents for premarket listing information.

"It's important to be active in your market to know what's coming," says Margolis. "Even if your buyers can't buy something before it comes on the market, they can at least see it before others and decide if they want to compete for it."

Many Realtors® send letters to homeowners in a particular neighborhood or development on behalf of an interested buyer.

"I only send letters to owners when I can send a personal letter about a specific buyer," says White. "I also reach out to agents who farm that neighborhood to see if they know someone who might be interested in selling."

BUMPING UP THE BUDGET

While no one wants buyers to overspend or struggle to afford their

home, budget discussions are a natural part of helping buyers find a property to buy.

“When buyers can’t find anything within their established price range, I actually set their parameters both lower and higher,” says Ellis. “I set the price range lower by about \$50,000 to see if we can find something that could use some work. That way they have some room in their budget.

“I also look at properties above their budget by \$25,000 or \$50,000 or so to see what’s available,” she said “About 50 percent of the time this works, especially since interest rates are so low that the difference in the monthly payment isn’t that major.”

Almost all of Temple’s buyers increase their budgets to find something they want, she explained.

“They nudge themselves up a little when what they want isn’t available, either with some extra cash or additional financing,” says Temple.

Some buyers, particularly young first-time buyers, opt to buy a place with extra space and rent it out to bring in income, says Ellis.

“Rents are so high right now that this can be a good option for some people who are willing to rent out a room or an English basement,” says Ellis.

But buyers need to be aware of the potential restrictions on short-term and even long-term rentals depending on where they buy, as well as the responsibility of becoming a landlord.

Another option is to pool buyer resources.



“I’m seeing more generations coming together to buy homes, sometimes for affordability reasons and sometimes for the lifestyle,” says White. “That can be another way to increase their budget.”

ADJUST BUYER PRIORITIES

Very few buyers find the perfect house in their ideal neighborhood at the right price, so most individuals need to define – and sometimes redefine – their priorities.

In some cases, buyers need to look at what others don’t want.

“If you’re not prepared to get into a bidding war, then don’t even look at properties if they’ve been on the market for less than two weeks,” says Richardson.

Look for properties that are nice but mispriced, says Margolis, because

sometimes that’s the only reason the house has been sitting on the market.

“For most of my buyers, location trumps everything,” says Temple. “Most buyers are prepared for competition in close-in neighborhoods, but sometimes they may change the idea of what they started looking for.”

Temple says agents should find out why a particular feature is a priority for their buyers to help them find something that could work for them.

“I was working with buyers who really wanted a two-car garage, which is tough to find in their price range in Arlington,” says Temple. “It turns out they have antique cars, so this was more than just a wish for extra space. I found them a split-level in Falls Church that they ended up buying even though they had said they didn’t really like split-

“Very few buyers find the perfect house in their ideal neighborhood at the right price, so most individuals need to define – and sometimes redefine – their priorities.”

level houses, because this one had a two-car garage and a carport.”

White says a few buyers, particularly those who work from home, are willing to move farther from the city. However, most of her buyers will give up a garage rather than move to a more distant location. Also, the desire to live within a preferred school district is a non-negotiable requirement for some house hunters.

The pool of possible homes is larger for buyers willing to overlook a few flaws.

Buyers, in the age of HGTV’s influence on people’s expectations, often want a home in perfect condition, says Ellis.

“Some buyers don’t have the vision to see what a house could be with just a little work,” says Ellis. “If they do, I recommend bringing in my contractors on a second visit before they make an

offer or during a home inspection, so they can get a quick estimate of what it would take to fix up the property. That’s a good option, but some people don’t have the time or the money for a fixer-upper.”

Teardowns are sometimes mentioned as an option for buyers who can’t find the right property, but competition from developers makes those properties unattainable for most buyers.

“With teardowns, you need time as well as money,” says Margolis.

BUMPS IN THE ROAD?

Mortgage rates are anticipated to rise to 4.5 percent or possibly 5 percent by the end of the year, and the revised tax code has implications for the housing market. Yet those two factors are not expected to make much of a difference in inventory levels.

“Northern Virginia will look a

little better than Maryland to buyers who are comparing the costs of living in Bethesda or Arlington, because Maryland has higher taxes than Virginia,” says Richardson. “That may sway a few people towards Northern Virginia, but most buyers already have their minds made up as to whether they are Maryland people or Virginia people.”

Since interest rates are still low, Realtors® don’t anticipate much drop in demand during the coming year. Continued high demand and low supply means Realtors® will need to work hard on behalf of their buyers and assist them in developing strategies to find appropriate properties and then present a winning offer. +



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.

NEW CONSTRUCTION SOLUTION

Purchasers who have lost out on multiple homes due to competition are increasingly willing to look at new construction, says Timur Loynab, vice president of McWilliams | Ballard in Washington, D.C.

“As long as you can stomach the uncertain timeline of construction and delivery, a newly built home can be a great option,” says Loynab. “It alleviates the pressure of a snap decision because there are usually multiple units to choose between. You also have time to rescind your offer after you review all the documents.”

While new construction is limited because of the scarcity and expense of land in close-in suburbs, some buyers are willing to “drive until they qualify,” says Dan Fulton, senior vice president with John Burns Consulting in Reston.

“Home prices are rising faster in the inner markets, which pushes people out,” says Fulton. “While some millennials are choosing to live in an older, smaller home to live closer to the city, others are choosing to move to Stafford, Spotsylvania and Winchester to get the size and floor plan they want.”

The availability of new construction varies by location, with high-end, new, single-family homes starting at more than \$1.5 million in Arlington, Falls Church and McLean. Fulton says new townhouses are available in Fairfax County priced in the \$600,000s and \$700,000s, while more affordable options can be found in Loudoun and Prince William counties.

New homes designed for empty-nesters are coming on the market in several locations, such as the Crest at Alexandria, Birchwood at Brambleton, Lexington 7 and the Vistas at Lansdowne in Loudoun County, says Fulton. This could help alleviate inventory issues, he explained.

“As empty-nesters move out, this frees up a family-oriented home for first-time buyers or move-up buyers,” says Fulton.

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NV/RPAC contributed more than \$55,000 to state and local candidates in the 2017 election cycle. At the state level, more than \$685,000 in RPAC funds were contributed by RPAC of Virginia.

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- FREE Color Listing Flyers and Brochures
- FREE Color Personal Agent Brochures
- FREE Professional Photo Sessions
- FREE Just Listed Video Slide Shows
- FREE Smarter Agent Mobile App
- FREE Just Listed & Open House Email Blasts
- FREE YouTube Setup
- FREE Social Media Training
- FREE Website Assistance
- FREE Training and Coaching Programs
- FREE One-on-One Advanced Marketing Sessions
- FREE Seminars by Industry Leaders
- FREE Printing, Copying, Scanning, and Faxing
- FREE Use of All Offices

Fairfax Realty Locations: Falls Church / Tysons / Herndon /
Fairfax City / Silver Spring / Greenbelt / Georgetown



Meet Our Awesome Management Team!



Johanna Bendfeldt
Tysons & Herndon Offices
703-752-8660 / 703-766-9800



Kevin Lee
Fairfax City Office
703-766-2710



Kathy Bonzano
Falls Church Office
703-533-8660



Toni Larios
Falls Church Office
703-533-8660



Sasha Jaggar
Falls Church Office
703-533-8660



Rodney Bennett
Georgetown / Greenbelt Offices
202-471-4200 / 301-794-9400



Gerard Occhiuzzo
Silver Spring Office
301-439-9500



Ana Soto
Silver Spring Office
301-439-9500



Julie Davis
Silver Spring Office
301-439-9500

Our Legendary Trainer / Coach!



Six years ago, the legendary Larry Anderson joined Fairfax Realty and became a key component of our company's mission to change the lives of our agents by providing the best training and support in the country. Join our team of elite agents and learn the best practices in the industry from the man whom many consider to be the top "real estate guru" in our area. His award winning classes and seminars will take you to the highest levels of professional standards and success!

Larry Anderson
Director of Education
CRB, ABR, GRI, CRS, SRS, E-Pro,
SFR, GREEN, BPOR, SRES, REFA, TRC

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Felicia Tran
Graphic Designer



Jason Williams
Marketing Manager



Jane Ripley
Executive Assistant



Justin Tran
Graphic Designer



1968-2018: Fair Housing Act @50

ATTEND THIS REGIONAL TRAINING SESSION AND LUNCHEON ON 4/20/18; HEAR SENATOR TIM KAINE

By Jill Parker Landsman

THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT has the responsibility to enforce the Fair Housing Act, which celebrates its 50th birthday this year. NVAR has chosen to be a part of a regional training and discussion event that will help members understand their roles in ensuring fair housing opportunities.

HUD has made some recent advancements: it now provides data to local and state governments that show where neighborhoods are not integrated. Housing choice vouchers have earned more buying power since they can be used for the purchase of a home. Enforcement efforts and penalties have also been ramped up.

Real estate practitioners must understand the NAR Code of Ethics and the Civil Rights Act, both of which protect racial minorities and other protected classes regarding equitable housing choices. The Fair Housing effort involves a struggle to make sure that our citizens live in neighborhoods where basic living patterns are inclusive and equitable. That is the work of real estate practitioners. Now, with that Act at 50 years old, work still needs to be done. Be a part of the solution.

Please attend the NVAR-supported Regional Fair Housing Luncheon on April 20, 2018; the keynote speaker will be Senator Tim Kaine (D-VA). Register online at NVAR.com/FairHousing.



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



LET'S HELP SUSTAIN ONE SOCIETY FOR ALL

Attend 1968-2018: FHAct @50 and Learn About the 50th Anniversary of the Fair Housing Act and More!

By Lorraine Arora, 2018 NVAR Chairman

We, as Realtors[®], care about educating our clients and the public about the importance of the Fair Housing Act and advocating for strengthened fair housing policies. This year, we celebrate the 50th Anniversary of this law. Our Virginia Governor Ralph Northam has been invited to attend, along with Fair Housing experts and attorney trainers from Legal Services of Northern Virginia.

The Northern Virginia Association of Realtors[®] has stepped up to be the major sponsor for this year's Regional Fair Housing Training and Luncheon. This newsworthy event, on Friday, April 20, 2018, is hosted by the Fairfax County Office of Human Rights and Equity Programs and its Fair Housing Task Force and will take place at the Fairfax Marriott at Fair Oaks. I will be sharing my point of view about fair housing practices locally, too.

We know that aspects of our lives are connected to the neighborhoods in which we live, including access to quality jobs, healthcare, financial services and education. The Fair Housing Act works to ensure that everyone has fair access to housing opportunities in every neighborhood. **It protects people based on race, color, sex, religion, familial status, national origin and disability.**

At this event, we will learn about these laws and their applications with real-world examples, many in our own backyards. A training session hosted by Legal Services of Northern Virginia, along with a star-studded luncheon keynote lineup, will provide the latest news. Please join us. Register using the link on page 31". [+](#)

The Fair Housing Act

WHO IS PROTECTED? WHO GETS CHARGED?

THE FAIR HOUSING ACT was established to protect people from discrimination when renting or buying property. The Virginia Fair Housing Office, the state's investigative arm located at the Department of Professional and Occupational Regulation (DPOR), tracks cases. This office cites that total complaints of housing discrimination ticked slightly downward in 2017 compared to 2016. Docketed and closed files are noted here by protected classes, comparing the past two years. +

HOUSING DISCRIMINATION COMPLAINTS

CASE FILES	CY 2017 (1/1/2017-12/31/2017)	CY 2016 (1/1/2016-12/31/2016)
Files Docketed	199	201
Files Closed	172	176

- The majority of fair housing files cases continue to involve complaints alleging discrimination based on Disability or Race.
- NOTE: Cases closed during a particular calendar year do not necessarily correlate with the year docketed. For example, a case may be docketed in CY 2016, and not closed until CY 2017.

FILE BREAKDOWN BY PROTECTED CLASS	Race	Religion	National Origin	Sex	Familial Status	Elderliness	Disability
Docketed Files							
2017	66	12	19	29	31	20	87
2016	60	6	15	21	20	25	99
Closed Files							
2017	50	7	17	22	24	17	80
2016	57	4	10	18	25	18	81

1968–2018 FHA Act @50: Commemorating 50 Years of the Fair Housing Act

Regional Fair Housing Training & Luncheon

Sponsored by the Fairfax County Office of Human Rights & Equity Programs, NVAR and the Legal Services of Northern Virginia

Friday, April 20
Free Fair Housing Training by the ERC
 9:30 a.m. – 2:30 p.m.

Fairfax Marriott at Fair Oaks
 11707 Lee Jackson Memorial Highway
 Fairfax, Virginia 22033

REGISTER ONLINE:
NVAR.com/FairHousing (Be sure to click "Submit")
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Sponsored by:

MAKE SURE YOUR POSTS ARE NOTICED

Don't Be a Social Wallflower

FACEBOOK UPDATES HOW BUSINESS PAGE CONTENT IS PRIORITIZED

By Steve Russell

FACEBOOK DEVELOPERS are always looking for ways to improve the platform and deliver the best user experience. Since its launch, Facebook has been tweaking and testing different methods for getting information in front of viewers. The most recent wave of changes affects every Facebook business page, and how page followers will receive content. Facebook has recently stated that content from friends and family is now prioritized over messaging from businesses and public brands. This means business page content now must compete even harder to appear on followers' News Feeds.

It is possible to greatly improve business page visibility by continuing to post interesting content and directing your audience to keep you on their feeds with a few simple steps. Check out the screenshots below, using our NVAR business page as an example, to learn how to keep your messages front and center and your audience informed! +



Steve Russell is the NVAR digital engagement manager.

Please follow and share these simple instructions to ensure that your important news, and ours, gets the attention it deserves!



On the mobile app, navigate to the NVAR Facebook page and tap the "Following" icon.



In the section titled "In Your News Feed" select "See First." This will allow content from the NVAR page to appear with similar frequency to that of your friends and family.



On a desktop, navigate to the NVAR Facebook page or any business page and click on the "Following" icon.



Select "See First."

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Nine Technology Opportunities from Inman Connect

STAYING A STEP AHEAD MAKES YOU THE VALUED RESOURCE
PLUS A LOOK INSIDE THE 2018 CONSUMER ELECTRONICS SHOW

By Shawn Hanna



INMAN CONNECT is one of the real estate world's largest annual events, featuring industry trends, technology and what is on the horizon. At Inman Connect New York 2018, nine important technology opportunities were presented for Realtors® to learn and utilize for their own success and their clients.

1: ARTIFICIAL INTELLIGENCE (AI)

Artificial Intelligence (AI), also known as Machine Learning, has the potential to change the way that Realtors® approach content marketing. A significant part of AI is Smart Learning, which occurs when computers learn the habits of users through their daily routines. As applied to marketing efforts, instead of setting your own parameters, the services you use will determine your audience. AI will connect the dots based on the target's online behavior and your marketing content. Also, AI is driving innovation in big data and predictive analytics to improve the interpretation of information and use of data for effective decision-making.

2: ALTERNATE CURRENCY

Digital currencies, also referred to as cryptocurrencies, have been featured frequently in the news, with emphasis on its fluctuating value and user anonymity. Last year, several homes were purchased completely with Bitcoin, which is the most recognizable of the cryptocurrencies to date. Transactions with

buyers converting their Bitcoin to cash are relatively simple. Sellers and escrow companies are understandably wary of the reliability and volatility of digital currencies, but we can expect their use to feature more prominently in real estate transactions. Realtors® should learn the lingo, become educated, and be ready to adapt and move forward with savvy buyers.

3: LOCATION-BASED SERVICES

It's not uncommon to be pinged automatically by your phone to rate and review a restaurant or store you are in, or to recommend nearby businesses. These location-based services will change how Realtors® reach consumers and provide better marketing options. With location-basing, Realtors® can set advertising to hyper-local areas surrounding an open-house, event locales or brokerage offices. More importantly, Realtors® don't need to rely on physical proximity to a potential client, because marketing can be delivered based solely on the client's location.

4: ON-DEMAND CULTURE

Services such as Uber, Netflix and Airbnb are examples of on-demand services that significantly shifted their respective industry models. The on-demand culture is entering real estate with services that offer more insight and transparency into the transaction. Examples are search sites like Zillow and automated services like iBuyer. Instead of resisting new models, understanding the on-demand culture will help Realtors® learn, adapt and seize the opportunity to demonstrate value. The on-demand consumer is looking for convenience, easy transactions, low barriers to entry, anonymity and efficiency. Embrace the on-demand culture to meet clients' modern needs and expectations.

5: INTERNET OF THINGS

The Internet of Things (IoT) will continue as a dominating force for consumers. Smart home technology, already one of the most requested features for homebuyers, continues to evolve. At the 2018 Consumer Electronics Show (CES), new features included bathroom amenities that were linkable with Amazon Alexa, enabling homeowners to ask Alexa to report the weather, turn on lights, flush a toilet, and even turn on the shower. However, one challenge of IoT is that it is fragmented, requiring too many separate apps; for example, one app for lights, one app

for door locks and one app for temperature. Customers can soon expect one central control hub. By learning how these devices work, and understanding even a fraction of how their control can be centralized to benefit your clients, Realtors® can provide critical insight and customer service.

6: THINK MOBILE FIRST

Today's consumers can now leave their laptops behind, with the advanced functionality of smart phones. People are doing business, conducting transactions and connecting with others on their phones. For many, especially Realtors®, phones are critical to their business. Whatever information is shared – whether it's a website, blog article, or listing video – always remember that the majority of clients will only view it on their phones.

7: VOICE CONTROL

While voice assistants such as Alexa, Siri and Google Home are useful for home applications, the ability to talk to smart phones or other devices is becoming more commonplace. From dictating notes, to saying aloud an address for the GPS, and verbally searching the internet, voice interaction may soon be the primary consumer interface.

8: FACEBOOK MESSENGER & INSTAGRAM ADVERTISING

Social media is strongly driving advertising. To better connect with consumers where they are, and to put marketing dollars to best use, Facebook is allowing ads to appear on Messenger. Instagram is also pushing advertising content through compelling photos, videos, carousels and stories. Consumers on Facebook could likely respond faster to Messenger than to email or even a text. Take advantage of the new ways that Facebook and Instagram are allowing connection with consumers.

9: ONLINE BRAND MANAGEMENT

The internet has given everyone a voice, and that voice can be powerful if used correctly. Realtors® should utilize all available online avenues for brand promotion and a strong online presence. Realtors® can build their online identity with their brokerage agent page, website, Realtor.com profile, social media and Google. With these available opportunities – many of them free or part of the Realtor® member benefit package – Realtors® can ensure that when a client looks for them, the client will find them, learn the Realtor's® brand, and trust the Realtor® to help them buy and sell their home.

CES 2018 ROUNDUP

At CES 2018, the world's largest annual technology conference, new technologies with potential to impact real estate emerged.

Estimated to be on our roadways by 2021, **self-driving (autonomous) cars** will make drivers rethink the need to own cars, may impact urban planning, and can potentially expand real estate opportunities as distance and driving considerations become irrelevant.

A popular trend that companies are embracing is voice control. By making products compatible with **voice controllers** such as Amazon Alexa, Apple Siri or Google Home, everyday human experiences – from environment control to shopping for groceries – are changing.

Formerly requiring special equipment, **360-degree pictures and video** are now available to any smartphone user. Insta360 is a small camera that can be attached to a smartphone to instantly take a 360-degree video with minimal effort.

Move over Virtual and Augmented Reality! **Holograms** can display floor and building plans directly on a table – allowing users, without specialized equipment, to view properties from any angle. Also, by combining VR with **smart gloves** in a 3D home tour, not only will the user be able to see the home, they'll also be able to touch and feel items in the virtual display.

Mobile phones will soon see a boost in performance as **5G Networks** come online. 5G speeds are 100x faster and 5x more responsive than current 4G networks. 5G will be able to better deliver data speeds for intensive modern technologies, such as 4K video, smart home technology, virtual and augmented reality, and even autonomous vehicles. AT&T and Verizon will have 5G networks in about a dozen cities by the end of 2018.

Drone technology has now moved beyond delivery of stunning videos and imagery of home listings. This year, a new potential application in personal safety was introduced. Security drones can sense certain instances of danger and fly autonomously to record surveillance.

At this year's event, there was a larger space dedicated to **smart cities**. Using AI and predictive analytics on data gathered by sensors and other public sources, smart cities promise to change how we think about and plan future communities by monitoring air quality and traffic patterns and alerting police and fire officials when dangers are detected.

Technologies emerge and evolve to make life easier for consumers and to fill a need. These technologies present opportunities for Realtors® to understand what their clients need and expect, to better connect with them, and to set themselves apart as industry innovators. Understanding new technology will demonstrate your expertise and critical guidance, which no piece of hardware could ever provide. +



Shawn Hanna is NVAR's senior director of technology initiatives.



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NVAR Region 5-Year Look-Back: January Data








©2018 RealEstate Business Intelligence. Data provided by Showing Time as of February 10, 2018. +

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



5 THINGS TO WATCH OUT FOR IN YOUR TECH CONTRACTS

-  **Have commitment phobia.**
Stay away from long-term contracts. Even mobile providers have moved away from these!
-  **Read the fine print.**
Understand how to cancel, what the terms are, and if there are any costs or fees associated with the service.
-  **Satisfaction guaranteed.**
Make sure advertised promises and service-level guarantees are included in the contract to prevent over-promise and under-delivery. Always keep the contract in a safe and easy place to reference.
-  **Objection!**
Check the contract for a dispute clause that would require you to use binding arbitration through an arbitrator selected by the provider. Many contracts attempt to force you into arbitration by a party controlled by the provider. If you see this, attempt to delete that requirement.
-  **Problem resolution.**
It never hurts to tell vendors if you have concerns with their agreements and to ask for amendments. Remember: they are trying to earn YOUR business, not the other way around. How they handle your concerns will give insight into how they will treat you in the future.





This year let EKKO Title do for your next settlement what Spring does for the cherry trees.

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Ashburn/One Loudoun, Centreville,
Prince William, Fredericksburg

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Welcome New Members

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Muyesha Abudureheman	Mary Darne	Christopher Izenour	Robert Nelson Jr.	Jill Schneibolk
Asha Ahmed	Anthony Davis	Arun Jain	Kathleen Neumann	Brett Selestay
Soon Ahn	Tracy Davis	Muhammad Jan	Thuc Nguyen	Nanda Setlur
Manjanique Alexander	Tyrone Davis	Charles Jenkins	Cindy Nichols	Meesam Shah
Asif Ali	Bailey Defibaugh	Grace Jin	Pandora Nomikos	Mark Shear
Hamed Amirchoupani	Rodney DeMarre	Allyn Johnson	Jeffrey Northam	Lawrence Shufelt
Lisa Anders	Christina Ditchman	Charles Johnson Jr.	Mikhael Noufal	Cindy Sinanan
Erin Anderson	Patrick Dixon	Karen Joseph	Donna O'Brien	Sarabjit Singh
Tekeyla Anderson	Yordan Donchev	Jaskaran Kandola	Mauricio Perez Olaya	Jamia Smith
Curt Anderson	Sladana Dordevic	Kristen Kelly	Nancy O'Neal	Julia Smith
Andrea Andrejco	Lindsey Enright	Rafi Khalili	Susan O'Reilly	Carla Solomon
Angela Antonopoulos	Corine Farhat	Atif Khan	Marcela Osorio	Robert Soltani
Vida Asante	Raheleh Farmand	Kris Kim	Christopher Oursler	Nich Sothy
Jaclyn Azat	Amberle Farthing	Silke Korn Kipp	Khaneisha Pagan	Ivan Stantchev
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Rhonda Bell	Frank Fonte	Scott Krevit	Maria Palma	Pilar Tabeira
Suzanne Bergesen	Felicia Fowlkes	Mark Krisak Sr.	Paul Paolini	Michelle Tetschner
Besnik Biberaj	Margaret Frederick	Raj Singiri Kumar	Edith Pardo	Melanie Thompson
Lina Pava Blanco	Sean Frye	Hye Young Kwon	Sandra Patino	Janice Tillery
William Block	Francis Gaegler III	Otoniel Larios-Sosa	Lindene Patton	Michael-Andrew Toman
Michael Boshra	Roxanne Galloway	Hyea Lee	Timothy Peacock	Meera Torres
Khadija Boutarbouche	Renee Garland	Mitchell Lee	Jeffrey Pennington	Andrew Townsend
Bouchra Braiber	Giovanni Gatto	John Leslie	Kathleen Pester	Elvira Tuazon
Tracy Braun	Denise Goff	Moe Lin	Traci Pietra	Amanda Tull
Sandra Brevett	Guilherme Gonzaga-Cintra	Bruce Lipson	Robert Piper	Robert Urps
Lilah Bross	Sandoval	John Logan III	Lisa Pocius	Robin Jenks Vanderlip
Pascuale Bruni	Carolyn Sue Graham	Monique Lucas	Elisa Poplawski	Ryan Vergara
Patricia Brunner	Michael Grass	Patricia Lyons	Mary Powers	Harkirandeep Virk
Kimberly Bryant	Jessica Gray	Humphry Madge-Galvez	Jennifer Pratt	Elena Voronova
Anna Buckwalter	Grace Gregg	Delfino Magallanes	Danielle Preston	Sara Wachspress
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Avneet Chawla	Cristin Halla	Bonnie McAlpin	Rebecca Ripley	Stephanie Williams
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Alex Chung	Mark Havad	Paul McBride	Eman Rouhani	Jonathan Wooten
Mark Clyman	Mark Havad	Susan McCarthy	John Roy	Olga Langowska Wrona
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Joseph Colao	Nicole Hickey	Sharon Moran	Jacqueline Santana	Yvonne Yee
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Thank You to Our 2018 STRATEGIC PARTNERS



NVAR Ombudsman Program

WHEN TO USE THIS ALTERNATIVE DISPUTE RESOLUTION METHOD

By Stevie Fisher



THE OMBUDSMAN PROGRAM provides an alternative dispute resolution service, rather than filing a formal Code of Ethics complaint, for members of the public or other Realtors® with grievances against NVAR members. An ombudsman can respond to general questions regarding real estate practices, transaction details, ethical practices and enforcement issues.

The types of disputes that can go through the Ombudsman Program must be uncomplicated, communication-based, of a modest monetary amount, able to be solved by providing simple education, or able to be solved by providing basic knowledge. Some of the types of disputes that cannot be resolved through the Ombudsman Program are complex, allege a violation of public trust, involve more than two parties, and involve a large monetary amount.

After an NVAR staff member has received a request for ombudsman services, the information will be sent to an NVAR ombudsman. The ombudsman will make contact with the parties in an attempt to resolve the dispute. If the efforts are not successful,

and the complainant wishes to file a formal Code of Ethics complaint, the ombudsman will advise the complainant about the next steps in the process.

The ombudsmen are Realtor® volunteers who must have extensive real estate experience, including prior service on either the Grievance Committee or the Professional Standards Committee. These volunteers must demonstrate objectivity and possess extensive knowledge of the Code of Ethics, state licensing laws and best practices. Ombudsmen participate in training annually.

All allegations, discussions, and decisions made in ombudsman proceedings are confidential and may not be reported or published by NVAR, any member of a tribunal or any party under any circumstances – except in those situations outlined in the Code of Ethics and Arbitration Manual.

To learn more about the Ombudsman Program, please visit NVAR.com/ombudsman or contact prostandards@nvar.com



Stevie Fisher is the NVAR professional standards manager.



ELIGIBLE DISPUTES:

- Uncomplicated (example: uncompleted repairs)
- Communication-based
- Modest monetary amount
- Solvable through simple education
- Solvable through basic knowledge

INELIGIBLE DISPUTES:

- Complex in nature (example: misleading or concealing pertinent facts)
- Allege violation of public trust
- Involve more than two parties
- Involve a large monetary amount +

Young Professionals Forge Valuable Connections at 2018 Kick-Off Event

ON FEBRUARY 8, the NVAR Young Professionals Network launched its 2018 season with a networking event in Arlington sponsored by Remine. About 60 Realtor® and service provider members gathered at Wilson Hardware Kitchen & Bar to enjoy happy hour while building business connections.

Join us on Wednesday, April 25 from 11 a.m. – 2 p.m. at NVAR Fairfax for the next YPN event: Build Your Business. Visit NVAR.com for more details and to view photos from YPN events.



YPN Chair Mary Bowen (left) and Vice-Chair Michelle Doherty welcome a sold-out crowd to the 2018 kick-off event at Wilson Hardware Kitchen & Bar on February 8. +



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Becoming a Realtor®

BECOMING A REALTOR®

Principles of Real Estate

9 am - 5 pm
 June 4 - 21 Fairfax
 November 1-19 Fairfax

BROKER PRE-LICENSING

Broker Appraisal

9 am - 5 pm
 January 31 - March 7 Fairfax

Broker Law

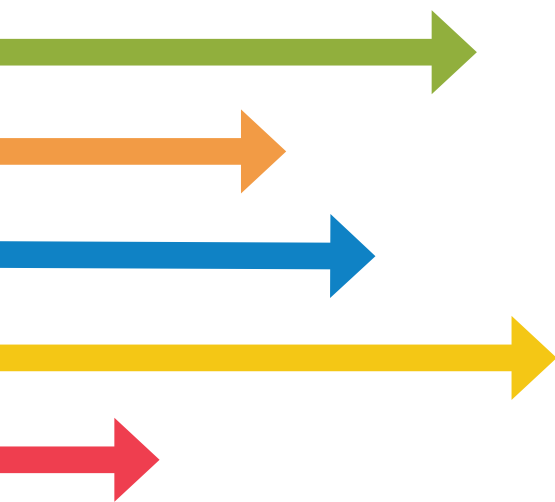
9 am - 5 pm
 June 7 - July 19 Fairfax

Broker Management

9 am - 5 pm
 August 16 - September 20 Fairfax

Broker Finance

9 am - 5 pm
 October 4 - November 8 Fairfax



Your First Year

NEW MEMBER ORIENTATION

9 am - 1 pm
 March 19 Herndon
 April 5 Fairfax
 May 10 Herndon
 6 pm - 10 pm
 April 23 Herndon

POST-LICENSING EDUCATION (PL)

Agency Law

9 am - 12 pm
 April 2 Herndon
 May 7 Fairfax

Risk Management

6 pm - 9:30 pm
 March 12 Fairfax
 9 am - 12 pm
 April 10 Herndon
 May 10 Fairfax

Escrows & Protecting Other People's Money

6 pm - 9:30 pm
 March 13 Fairfax
 1 pm - 4 pm
 April 10 Herndon
 May 10 Fairfax

Contract Writing

6 pm - 9:30 pm (two evenings)
 March 19 Fairfax
 9 am - 4 pm
 April 3 Herndon
 May 8 Fairfax

Real Estate Law & Board Regulations

6 pm - 9:30 pm (two evenings)
 March 26 Fairfax
 8:45 am - 4:45 pm
 April 9 Herndon
 May 9 Fairfax

Ethics

1 pm - 4 pm
 April 2 Herndon
 May 7 Fairfax

Fair Housing

10 am - 12 pm
 April 16 Herndon
 May 11 Fairfax

Current Industry and Trends

1 pm - 3 pm
 April 16 Herndon
 May 11 Fairfax

Maintaining Your License

CONTINUING EDUCATION (CE)

CE: 16-hour Course (4 evenings)

6 pm - 9:30 pm
 March 6 (Part 1) Herndon
 March 8 (Part 2) Herndon
 March 13 (Part 3) Herndon
 March 15 (Part 4) Herndon

April 3 (Part 1) Fairfax
 April 5 (Part 2) Fairfax
 April 10 (Part 3) Fairfax
 April 12 (Part 4) Fairfax

May 1 (Part 1) Herndon
 May 3 (Part 2) Herndon
 May 8 (Part 3) Herndon
 May 10 (Part 4) Herndon

CE: 16-hour Course (Day 1)

8:45 - 4:45 pm
 March 10 Fairfax
 April 14 Herndon

CE: 16-hour Course (Day 2)

8:45 - 4:45 pm
 March 17 Fairfax
 April 21 Herndon

CE: 8-hour Mandated Course

8:45 am - 4:45 pm
 March 21 Herndon
 April 24 Fairfax

CE: Elective: 4-hour Negotiation Skills

8:45 am - 12:25 pm
 March 22 Herndon

CE: Elective: 4-hour Buyer Beware - Foreclosed & Neglected Properties

1 pm - 4:45 pm
 March 22 Herndon

CE Elective: 4-hour Green Building Course

8:45 am - 12:25 pm
 April 25 Fairfax

CE Elective: 4-hour How To Start a Brokerage Firm

1 pm - 4:45 pm
 April 25 Fairfax

CE Specialty: Tips for Navigating a Smooth Settlement Around & Inside the Beltway

10 am - 11 am
 April 11 Fairfax

CE Specialty: Effective Team Management

10 am - 12 pm
 May 11 Fairfax

Taking It Further

DC CE

Fair Housing

9 am - 12:15 pm

April 10 Fairfax

Ethics

1 pm - 4:15 pm

April 10 Fairfax

MARYLAND CE

Maryland Legislative Update

9:30 am - 12:30 pm

March 9 Fairfax

Maryland Code of Ethics

9:30 am - 12:30 pm

April 4 Fairfax

MREC Agency Residential

9:30 am - 12:30 pm

April 19 Fairfax

Comparison of GCAAR & MAR Contracts

1:30 pm - 3 pm

April 19 Fairfax

Contract Basics

9:30 am - 12:30 pm

May 9 Fairfax

Fair Housing

1:30 pm - 3 pm

May 9 Fairfax

FEATURED OFFERINGS

GRI 507: Ethics and Professional Responsibility

9 am - 4 pm

March 8 Fairfax

Grow Leads and Increase your Listing Inventory with RPR®

10 am - 12 pm

March 14 Herndon

Military Relocation Professional Certification (MRP)

9 am - 5 pm

March 15 Herndon

Realtor® 007

1:30 pm - 4:30 pm

April 11 Herndon

May 9 Fairfax

GRI 505: Working With Sellers

9 am - 4 pm

April 12 Fairfax

Realtors® Refresh: Today's Buyer Clients

10 am - 12 pm

April 13 Fairfax

Getting Started with RPR®

10 am - 12 pm

April 13 Fairfax

May 9 Herndon

Perfect Pricing with Easy, Accurate CMAs from RPR®

10 am - 12 pm

April 20 Fairfax

Accredited Buyer Representative (ABR) (2 days)

8:30 am - 5 pm

April 24 Herndon

Broker Orientation

9:30 am - 11:30 am

May 2 Fairfax



Malia Tarasek

"I enjoy taking CE courses with NVAR because learning in a classroom helps me understand and digest the information properly, and I am able to meet and greet with other agents in my association."

– Malia Tarasek, Realtor®

Register for classes at

RealtorSchool.com



FAIRFAX HQ ACCESSIBILITY:

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



PROFESSIONAL SERVICES

1031 EXCHANGE		
Realty Exchange Corporation	William Horan	703-754-9411
ACCOUNTING		
Beta Solutions CPA LLC	Kevin Matthews	703-476-2234
ASSOCIATIONS		
The Rotonda Condominium Unit Owners Association	Autumn Fields	703-821-8100
COMMISSION ADVANCE		
Commission Express	John Stedman	703-560-5500
FINANCIAL		
Access National Bank	Don Wipf	703-871-1833
Access National Bank	Tom Ciolkosz	703-871-2100
Access National Bank	Marshall Chapman	703-871-2100
Access National Bank	John French	703-871-2100
Access National Bank	Vicki Cooper	703-871-2110
ACOPIA Home Loans	Bruce Park	703-930-6434
Bayshore Mortgage Funding	Jon Lucas	703-539-5350
BB&T Mortgage	Kevin Connelly	703-855-7403
BB&T Mortgage	Cheryl Jackson	703-259-2477
BluePoint Financial	Brian Hutt	301-214-6790
Brand Mortgage	Lisa Perry	571-316-2961
Caliber Home Loans	Robert Hoy	703-638-1207
Chain Bridge Bank, N.A.	Marv Stanger	703-748-2005
Citizens One Home Loans	Andy Tran	571-214-2097
Eagle Home Mortgage	Victoria Kiser	703-852-1276
EasiLoans LLC	Charles Riordan	410-850-8511
Embrace Home Loans, Inc.	Mariana Montalvo	800-333-3004
Embrace Home Loans, Inc.	Patrick Holland	800-333-3004
Embrace Home Loans, Inc.	Susan Banville	800-333-3004
Embrace Home Loans, Inc.	Paul Stivers	800-333-3004
EverBank	Frank Donnelly	703-261-8882
EverBank	Chip Beveridge	703-934-6000
EverBank	Cindy Small	703-261-8835
Fairway Independent Mortgage Corporation	Natasha Harth	540-520-2594
Fairway Independent Mortgage Corporation	Nicole Wilkes	571-261-3462
Fairway Independent Mortgage Corporation	Patrick Maloney	571-267-4980
Fairway Independent Mortgage Corporation	Kelly Katalinas	703-844-2060
Fidelity Bank Mortgage	Eric Bumgardner	703-466-4080
Fidelity Bank Mortgage	Steve Salvatore	703-466-4035
Fidelity Bank Mortgage	John Slye	703-466-4010
Fidelity Bank Mortgage	Mark Webster	703-466-4076
Fidelity Bank Mortgage	Bob Shupp	703-466-4050
Fidelity Bank Mortgage	Richard Donohoe	703-466-4057
FitzGerald Financial Group	Kevin Rudorfer	703-943-9738
FitzGerald Financial Group	Debra Langbacka	703-904-2378
Flagstar Bank	Ron Reyner	949-677-0609
Flagstar Bank	Eddie Jackson	202-596-4710
George Mason Mortgage LLC	Rob Heltzel	703-580-5179
George Mason Mortgage LLC	Brian Kempf	571-309-4911
George Mason Mortgage LLC	Shawn Barsness	703-595-2233
Homeside Financial	Andrew Whearty	703-570-8233
Intercoastal Mortgage Co.	Fred Bowers	703-449-6828
Intercoastal Mortgage Co.	Alex Norcini	571-298-8166
M&T Bank	Alberto Garcia	703-748-3780
Movement Mortgage LLC	Stacey Barowich	703-629-6678
Movement Mortgage LLC	Sumeeth Theruvath	804-839-8776
MVB Mortgage	William Kinberg	202-669-0600
MVB Mortgage	Rob Ross	703-568-3749
Navy Federal Credit Union	Richard Eul	703-967-8845
PNC Mortgage	Brandon Krueger	703-123-4567
Prime Lending	Doug Enger	571-442-5193
Prosperity Mortgage	David Rotell	703-222-1800
Quicken Loans	Caroline Isern	248-633-6182
Realtors® Federal Credit Union	Reginia Tuttle	703-307-6160
Stearns Home Loans	Stan Schnippel	703-615-7373
SunTrust Mortgage	Richard Munch	703-507-3657
SWBC Mortgage Corporation	David Oliverio	703-579-0977
The Benjamin Group, Inc.	Joseph Grouby	703-684-3577
The Federal Savings Bank	Jason Suber	703-454-0806
Tidewater Mortgage Services, Inc.	Max Sandler	757-292-0757
Union Home Mortgage Corp	Daniel Aminoff	571-762-2236
United Nations Federal Credit Union	Timothy Jeffrey	703-448-5930
Universal Title	Elizabeth Wasserman	610-517-6089
VHDA	Linda Wine	804-343-5981
WashingtonFirst Mortgage	Michael Eastman	571-327-2145
Wells Fargo Home Mortgage	Steve Palladino	202-895-5161
Wells Fargo Home Mortgage	Kelley May	703-442-5320
Wells Fargo Home Mortgage	Brandon Frye	202-895-5155

Wells Fargo Home Mortgage	Megan Holeyfield	202-895-5166
Wells Fargo Home Mortgage	Tom Elwood	202-895-5158
Wells Fargo Home Mortgage	Carlos Gonzaga	202-895-5152
Wells Fargo Home Mortgage	Damien Ha	202-895-5174
Wells Fargo Private Mortgage	Clarry Ellis	703-969-3648
Wells Fargo Private Mortgage	Amy O'Dell	703-969-6348
Wells Fargo Private Mortgage	Javier Gonzalez	571-283-9076
INSURANCE		
Allstate Angles Insurance	Christine Angles	703-330-9400
Atkinson Insurance Agency	Cory Nicastro	703-517-5020
MIM Insurance Solutions	Maurice Mbata, Jr.	844-872-3391
Pearl Insurance	Debbie Bindeman	800-455-1154
Victor Schinnerer & Co., Inc.	Eric Myers	301-951-5495
LEGAL SERVICES		
Dunlap Bennett & Ludwig, PLLC	Robert Deal	571-252-3322
Dunlap Bennett & Ludwig, PLLC	George Hawkins	703-442-3890
Dunlap Bennett & Ludwig, PLLC	Toula Gross	703-853-4128
Fairchild Law PLC	Pamela Fairchild	571-271-4070
Fidelity National Law Group	Michael Tompkins	703-245-0286
Friedlander, Friedlander & Earman PC	Jerome Friedlander	703-893-9600
Joseph A. Cerroni, Esq.	Joseph Cerroni	703-941-3000
Law Office of Ann-Lewise Shaw	Ann-Lewise Shaw	703-774-7626
Pesner Kawamoto	Susan Pesner	703-506-9440
Redmon, Peyton, & Braswell LLP	F Paul Maloof	703-684-2000
Rich Rosenthal Brincefield Manitta Dzubin & Kroeger LLP	Beau Brincefield	703-299-3440
Shulman, Rogers, Gandal, Pordy & Ecker	Marc Lipman	301-230-5200
REAL ESTATE TRAINING		
Potomac Real Estate School	Patti Chapell	703-758-0034
SETTLEMENT		
Absolute Title & Escrow LLC	Karen Day	703-842-7525
Central Title & Escrow, Inc.	Jennifer Ploutis	703-658-1300
DB Title LLC	David Burger	703-734-8506
Double Eagle Title Company	Georgina Clough	703-865-2519
Ekko Title	Lisa Mitchell	703-448-3556
Ekko Title	Todd Condron	703-481-6200
Ekko Title	Jon Lyon	888-821-3556
Ekko Title	Mark Barrett	888-821-3556
Ekko Title	Jennifer Wexton	888-824-3556
Ekko Title	Marcus Simon	703-537-0800
Ekko Title	Sara Rodriguez	703-560-3556
Ekko Title	E. Sheldon Leggett	703-481-6200
Hazelwood Title & Escrow, Inc.	Sandy Hazelwood	703-263-1455
JP Title LLC	Carolina Duque	703-828-6440
Key Title	Steven Sacks	703-522-3900
KVS Title LLC	Martin Stanton	301-605-1420
MBH Settlement Group L.C.	Christina Burton	703-734-8900
MBH Settlement Group L.C.	Fred Westerlund	703-587-2423
MBH Settlement Group L.C.	Shannon Doyle	703-277-6883
MBH Settlement Group L.C.	Jody Esposito	703-216-8607
MBH Settlement Group L.C.	Mark Carlson	703-734-8900
MBH Settlement Group L.C.	Richard Hayden	703-417-5000
MBH Settlement Group L.C.	Ryan Stuart	703-739-0100
MBH Settlement Group L.C.	Richard Beard III	703-279-1500
MBH Settlement Group L.C.	Dan Withers	703-242-2860
Metropolitan Title LLC	Sonia Downard	703-753-9005
Monarch Title	Cary Melnyk	703-852-1730
Monarch Title	Erin Rauner	703-852-7700
National Settlement Services	Loretta Colom	703-354-9677
New World Title & Escrow	Helen Krause	703-691-4330
New World Title & Escrow	Nicholas Vlissides	703-691-4330
New World Title & Escrow	Andrew DiPaola	703-854-7880
New World Title & Escrow	Grace Swersey	703-338-5950
Provident Title & Escrow	John Richter	703-451-6600
Quantum Title Corporation	Christina Shin	301-770-4710
Realty Title Services of Tysons	Luisa White	703-790-1001
Republic Title, Inc.	Bob Malico	703-916-1800
RGS Title	Edward Schudel	703-903-9600
Stewart Title And Escrow, Inc.	Kamela Sacks	703-352-2935
Strategic National Title Group	Mike Piple	703-637-9030
Strategic National Title Group	Sanam Vivansia	703-637-9030
The Settlement Group, Inc.	Ann Johnston	703-250-9440
The Settlement Group, Inc.	Myrna Keplinger	703-642-6002
Vesta Settlements LLC	Keith Barrett	703-288-3333
Vesta Settlements LLC	Melissa Fones	571-236-3345
Vesta Settlements LLC	Laurie Kauffman	703-314-6366
Vesta Settlements LLC	John Showalter	703-350-8700

MARKETING & TECHNOLOGY

MARKETING/MEDIA		
Bright MLS	Customer Service	301-838-7100
My Marketing Matters	Kelly Ryan	301-332-0537
Sun Gazette/InsideNoVa.com	Bruce Potter	571-333-1538
Vision Idea Design	Russ McIntosh	703-594-1099
REAL ESTATE PHOTOGRAPHY		
BTW images	Brian Woods	703-340-6383
Exposurely Photography	Ashley Marks	703-899-4129
HDBros	Bobby Cockerille	571-233-5327
Homevisit	Dave O'Brien	703-953-8866
TECHNOLOGY SERVICES		
Alarm.com	Shawn Barry	877-389-4033
Centralized Showing Service	Robert Russell	866-949-4277
Cox Business	Jason Lewis	571-839-6709
Immoviewer	Steven Bintz	888-400-8858

Instanet Solutions	Steve Mapes	800-668-8768
Ixact Contact Solutions, Inc.	Rich Gaasenbeek	416-256-5011
Listings To Go	T. Mason Miller	703-293-9366
Realtor.com	Rhett Damon	312-513-1918
Realtor.com	Tricia Tough	800-878-4166
Remine	Briana Evans	855-217-0171
Remine	Jon Ferris	855-217-0171
Sentrilock LLC	Erika Tiry	513-644-1708
Sentrilock LLC	Dan Kinzie	513-644-1511
SmartZip Analytics	Josh Burns	571-766-6863
Trinity Wiring & Security Solutions	Liam Armstrong	703-257-9403
VIRTUAL TOURS		
HouseLens	Michael Sharp	703-220-2545
TruPlace, Inc.	Torie Maraney	301-972-3201

PROPERTY SERVICES

APPRAISAL

AD Brown Appraisals.....	Alan Brown	703-541-8212
Allen Appraisals.....	Charles Allen	540-664-1169
Amanda Rae Smith.....	Amanda Smith	703-895-4993
AMC Appraisal Group.....	Keith Smith	571-282-5952
Anthony Appraisers.....	Michael Magnotti	703-319-0500
Appraisal Works, Inc.....	Dennis Park	703-906-8258
Appraise Metro DC LLC.....	John Osipchak	703-200-6400
AREAS Appraisers, Inc.....	Cindy Coffman	703-866-6000
AREAS Appraisers, Inc.....	Gilbert Rogers	703-866-6000
Barish & Associates of Fredericksburg.....	Stephen Barish	540-693-5373
BFM, Inc.....	Robert Thompson	703-670-2586
Bird & Associates.....	Mark Bird	703-864-2093
Bruce W. Reyle and Company, Inc.....	Michael Jackie	703-273-7375
Capitol Appraisal Service, Inc.....	Richard Bowman	703-691-8800
Chevy Chase Bank.....	Donald Shoop	301-907-5850
Classic Appraisals.....	David Kontny	703-675-2265
CMS Appraisals, Inc.....	Silvia Bennis	703-209-9123
D&R Appraisal Services, Inc.....	Dawn Blalock	540-751-2220
DCO Appraisal Services, Inc.....	David Olynik	301-855-3886
Dickman & Associates.....	John Dickman	703-938-6633
Distinctive Homes Realty LLC.....	Michelle Gore	540-338-4606
dm Appraisal LLC.....	David Maeng	703-449-0281
Donald R. Drake, Jr.....	Donald Drake	571-237-9430
ENL Appraisal Services.....	Surendra Patel	301-660-7365
F & F Appraisals.....	Jerry Fleming	703-963-1743
Forte Appraisal Service, Inc.....	Anthony Forte	703-433-2205
Fortune Appraisal Service.....	Wanda Graham	571-449-6136
Gee Appraisers, Inc.....	Robert Gumbrewicz	703-451-9020
Hartmann Group.....	Lynette Hartmann	703-406-7621
Heiner Appraisal, Inc.....	Despina Gellios	703-754-6110
Home Appraisers.....	Thomas Runion	703-709-5695
HomeStar Real Estate Services.....	Daniel Gartrell	571-261-3367
Hundley and Associates.....	Julie Lawrence	703-212-9080
Inman Appraisal Services, Inc.....	Scott Inman	703-644-9877
JDC Appraisals, Inc.....	Jeff Cunningham	301-946-4865
Kandhall Appraisal Services LLC.....	David Hall	571-455-2622
Karas, Inc.....	Melissa Jones	703-753-5635
Kinder Appraisal Services.....	Jill Kinder	703-268-0756
Lesley Omega Appraisers.....	Lesley Omega	703-403-2024
Marcia Novak & Associates LLC.....	Marcia Novak	703-585-2615
Metro Appraisal Services.....	Stephen McArdle	703-644-7772
Monir Moshashaie.....	Monir Moshashaie	703-255-6451
Murray Appraisal Services.....	Tom Murray	804-747-9326
NVA Appraisal LLC.....	Stephen Capistrant	703-477-3178
NVA Appraisal LLC.....	Jeffrey Kidwell	703-477-3178
Omni Appraisal Services.....	John Chapman	703-591-4001
Omni Appraisal Services.....	Nathalie Palmer	703-591-4001
Patricia A. Rasser.....	Patricia Rasser	202-505-0645
Preston Hummer.....	James Hummer	703-929-0857
Preston Hummer.....	Preston Hummer	703-929-0857
Real Estate Appraisals 4 You.....	Diane Richard	703-794-9118
Renner, Hansborough, & Reese.....	Jan Symons	301-258-8181
REX Appraisal Services.....	Esther Omorodion	703-468-1123
RSG Commercial, Inc.....	James Ruffner	703-273-9106
Sandra A. Le Blanc.....	Sandra LeBlanc	703-626-6842
Stewart Jarrett Real Estate Appraisal and Consulting.....	Stewart Jarrett	703-671-3662
Suburban Appraisers & Consultants.....	James Loizou	703-591-4200
Tech Appraisal Group LLC.....	Amy Switzer	703-631-1111
Walker Valuation Services.....	Dan Mori	703-339-6136
Washington Appraisal Group, Inc.....	David Shin	703-813-8160
Westover Appraisals LLC.....	Ray Taylor	954-218-1602
William C. Harvey & Associates.....	Richard Olsen	703-759-6644
World Mortgage.....	Patricia Kearns	703-934-5502
Zeena Deeb.....	Zeena Deeb	703-964-7473

ENGINEERING SERVICES

Mosaic Engineering and Consulting.....	Mark Leeman	703-582-1548
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ENVIRONMENTAL & MOLD SERVICES

AART, INC.....	Christine Sleigh Popeck	703-425-2822
Accurate Radon Testing.....	Alexandra Bukowski	703-242-3600
AHS Mold Aid.....	John Taylor	877-932-7177
Capital Environmental Testing LLC.....	Todd Hix	202-257-9291
Dominion Environmental Testing LLC.....	Rex Brouillard	703-496-3799
Guardian Radon.....	Terry Strange	703-425-7001
PEARL Home Certification.....	Cynthia Adams	434-825-0232
Radon Defense.....	Nicholas DeFalice	703-688-3797
VESCO.....	Gregory Caudill	703-722-8851
VESCO.....	Ken Conte	703-722-8851
Yuck Old Paint LLC.....	Raea Leinster	888-509-9825

GUTTER REPAIR

Gagnon's Gutterworks.....	Timothy Gagnon	703-716-0377
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HOME INSPECTION AND PROPERTY DISCLOSURE

Abode Check LLC.....	Raquel Barrientos	703-255-6622
Alban Inspections.....	Brad Hambley	240-457-0685
Anderson Inspection Consultant.....	Gary Anderson	301-855-3337
Beltway Home Inspections.....	Dennis Pelczynski	703-957-0155
BN Real Estate, Inc.....	Brenda Nguyen	703-599-9463
Burnett Home Inspections LLC.....	Chris Burnett	703-965-5260

District Home Inspection LLC.....	Scott Robertson	202-577-4489
Donofrio & Associates LLC.....	Stephanie Donofrio	571-299-4144
Hampton Home Inspection.....	Mark Hampton	703-929-4944
HomeScope.....	Martha Hamner	703-590-0348
HomeTeam Inspection Service.....	Carl Craig	571-765-7799
HomeTeam Inspection Service.....	Stephen Park	703-927-7758
House Inspection Associates.....	Jiri George Danihel	703-453-0442
Hurlbert Home Inspection.....	Seth Hurlbert	703-577-7127
Inquiz Home Inspections.....	Peter Anspach	703-244-9141
Master Home Inspection LLC.....	Richard Park	703-511-3339
Master Home and Building Inspections.....	Donald Masters	240-292-8175
NextDay Inspect.....	Michael Dowling	703-450-6398
No Surprises Home Inspection.....	Paul Cummins	703-472-9020
NOVA Home Inspection LLC.....	Sergio Delhoyo	703-929-8349
Pillar To Post Home Inspections.....	Kevin Dougherty	703-291-0344
Pillar To Post Home Inspections.....	Eric Boll	703-657-3207
Pillar To Post Home Inspections.....	Lisa Lloyd	703-520-1440
Pillar To Post Home Inspections.....	Michael Ward-Dahl	703-402-2475
Property Disclosure Solutions LLC.....	Nanette White	888-572-7860
ProSpect Inspection Services LLC.....	Anthony Kelly	703-407-7841
Pro-Spex, Inc.....	Glennford Blanc	301-675-8411
ProTec Inspection Services.....	Amy Devine	301-972-8531
ProTec Inspection Services.....	Francis McDonald	301-972-8531
Protect Inspect LLC.....	Timothy Zenobia	703-401-8881
Royal T Home Inspection.....	Troy Vogt	703-910-3251
The Robert Paul Jones Company.....	W. Scott Gudely	703-385-8556
Top To Bottom Services, Inc.....	Daniel Deist	301-938-9100
Top To Bottom Services, Inc.....	Matthew Kaufman	301-938-9100

HOME STAGING

Floor & Decor.....	Tracy Caylor	703-362-9688
Floor & Decor.....	Keith Kania	703-362-9688
Leslie Anderson Interiors.....	Leslie Anderson	703-973-8734
M. Quinn Designs.....	Maira Quinn Leite	703-354-6359
Market Ready Staging Solutions.....	Susan Driscoll-Blount	703-660-8727
Pragmatic Staging Solutions.....	Drew Grattis	703-672-3940
Preferred Staging.....	Monica Murphy	703-851-2690
Staged Interior.....	Trish Kim	703-261-7026

HOME WARRANTY

First American Home Warranty.....	Ana Thompson	703-859-2700
Home Warranty of America.....	Anne Lang	703-220-9633
Old Republic Home Protection.....	Molly Flory	800-282-7131
SUPER.....	Jorey Ramer	617-817-1334
SUPER.....	Jackson Mosley	202-316-8889

HVAC

Infinity Air LLC.....	Haichen Ren	571-334-9893
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JUNK REMOVAL

123JUNK.....	Shane Gaboury	703-348-6662
1-800-GOT-JUNK.....	Richard Galliner	800-468-5885
Atlas Services LLC.....	Lori James	703-201-3084
Atlas Services LLC.....	Shannon Hildreth	703-201-3084

MOVING & STORAGE

Able Moving & Storage, Inc.....	Andy Lopez	703-986-9901
Brogley's Estate Organization and Relocation.....	Rebekah Miller	202-827-5276
Interstate Moving & Storage.....	Erick Barr	703-569-2121
Interstate Moving & Storage.....	Michelle Ball	703-569-2121
Interstate Moving & Storage.....	Sherry Skinner	571-296-0405
Interstate Moving & Storage.....	Kim Woods	703-569-2121
Moving is Easy.....	Muslim Muratov	888-558-3279
Paxton Van Lines.....	Brittany Hampton	571-499-3186
RG Quality Moving and Storage.....	Remberito Gonzalez	571-505-2775

OTHER REAL ESTATE NEEDS

Alexandria Auctions LLC.....	Joshua Wilbanks	540-999-8860
Aqua Guard Waterproofing.....	Saidah Adams	301-595-9670
Asian-American Homeownership Counseling, Inc.....	Song Hutchins	301-760-7636
Crown Trophy of Ashburn.....	Curtis Berger	703-729-1229
Kristin Brindley Strategic Gifting.....	Kristin Brindley	313-971-8312
Willowford Virginia.....	Stacey Kessinger	571-297-2000

PEST CONTROL SERVICES

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

PLUMBING

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

CORT Furniture Rental.....	Frances Boller	703-379-8846
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ROOFING

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

A & M Septic Service LLC.....	Michael Wehrle	703-350-1121
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List is current as of January 2, 2018.

Interested in becoming an NVAR Partner or Service Provider, or have a correction to this list?

visit NVAR.com/services or email info@nvar.com.



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

Social Media Advertising Rules of the Road

By Matthew L. Troiani, Esq.



Q. What disclosures must be made when I'm posting information online through a website?

A. Realtors® must comply with both Virginia law and the Code of Ethics in their communications and advertisements. Article 12 of the Code of Ethics also requires that a Realtor's® status as a real estate professional be readily apparent in their advertising, marketing and other representations – including websites. All advertisements must include the Realtor's® firm name.

According to Virginia Real Estate Board Regulations, "Advertising" includes all forms of representation, promotion and solicitation disseminated in any manner, and by any means of communication, to consumers for any purposes related to licensed real estate activity. "Electronic Media Advertising" includes any advertising conducted online and not in print, business card or signage form. All Electronic Media Advertising by a licensee must include the following to comply with Virginia law:

- 1) Licensee's name
- 2) affiliated firm name
- 3) The city and state in which the licensee's place of business is located

In addition to Virginia law, the Code of Ethics requires that Realtor® and firm websites also include:

- 4) State(s) of licensure

Q. How do these requirements apply to social media?

A. Under the Code of Ethics, the term "website" generally includes social media. However, to accommodate changes in technology and real estate practice, the National Association of Realtors® has adopted a policy whereby the required information and disclosures can be no more than "one click away" from the social media or website post. For example, a social media posting may include a link to a listing or to a Realtor's® website. If the required information is included on the linked page, the Realtor® may be in compliance.

If the website has an "About" page with this information that can be accessed from any other page on the website, the Realtor® may be in compliance. However, the Code of Ethics still requires that this information be readily apparent. Therefore, one should not have to click to a second page, scroll through several screens, or actively search through small font for the required information.

Some suggested best practices include:

- 1) Include the required information in your profile or "About Me" section.
- 2) Include the information in the banner or footer of your website so that it is present on every page within the site.
- 3) Always review hyperlinks in your postings to ensure that the required information is included on the linked page.

Q. I have two separate pages for Facebook — one for personal use and one for professional use and marketing. Do I have to include all of the required disclosures and information on my personal page?

A. It is a good idea to include the information required under the Code of Ethics and Virginia law on your personal page, or have a link to the required information. You never take off your Realtor® "hat," even in your personal life. It is possible that some of your friends on your personal page are also professional contacts and colleagues. If you like or link to real estate-related articles, listings or advertisements on your personal page, it could be interpreted as real estate advertising or solicitations that would require disclosure. Including the required information will reduce the risk of violating the Code of Ethics or Virginia law if you inadvertently post about a real estate related matter.

Members with specific questions are encouraged to contact the NVAR Legal Hotline at NVAR.com/legalhotline. +



Matthew L. Troiani, Esq. is vice president of professional development and deputy general counsel.

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