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MAY+JUN 2015

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MAY+JUN Volume 98, Issue 3

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The RE+VIEW (ISSN 10988475) is published bi-monthly by the Northern Virginia Association of Realtors® as follows: combined issues for January/February, March/April, May/June, July/August, September/October and November/December. Periodicals postage paid at Fairfax, VA 22030 and additional mailing offices. Subscriptions account for \$19 of each member's annual dues. Annual subscriptions are available to non-members for \$39. Subscription inquiries may be sent to the RE+VIEW c/o Northern Virginia Association of Realtors® at 8407 Pennell Street, Fairfax, VA 22031-4505. Copyright 2015 by the Northern Virginia Association of Realtors®. All rights reserved.

Postmaster: Please send address changes to:

RE+VIEW

Northern Virginia Association of Realtors®

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By Mary Bayat

SAFETY SMARTS:

WHAT EVERY REALTOR® NEEDS;
WHAT YOUR ASSOCIATION OFFERS

Traditionally, September has been designated as Realtor® Safety Month by the National Association of Realtors®. But we know that the hard reality is that our safety concerns must be top of mind 24/7/365. I am sure you have heard the news about Realtors® becoming victims of violent crimes. I hope that you have stepped up your own security precautions.

Your association offers excellent resources to help you conduct business safely. At the national level, the NAR website has a wealth of information on this topic: **realtor.org/safety**. At NVAR, we recently hosted a safety program featuring tips from a Fairfax County police officer. During that event, I had the opportunity to speak with our members about dangerous situations they have encountered on the job, and also the precautions that they take to ensure their safety. We also learned about how NVAR has been successfully proactive when it comes to providing website cautions to our members. Members look out for members, and our association does, too.

The Virginia legislature also addressed the issue of Realtor® safety during the 2015 legislative session. On page 16, you can read about new legislation that was enacted to protect Realtors® from being lured into a house by someone who has the intent to commit a crime against them. That law takes effect on July 1.

Please read the cover article, "Safety: It's Elementary," beginning on page 24. Review the safety tips provided there so that you can be prepared to act. Your safety, and that of your colleagues and clients, is a top priority of your Realtor® association. Be safety smart! Your livelihood – and your life – depend on it!

Mary Bayat

2015 Chair of the Board





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The Recession Isn't Over in Northern Virginia, But There's a Light on the Horizon

NEW JOBS, PROFESSIONALS TO PROVIDE NEEDED BOOST

By Jessica Bigger

AS NORTHERN VIRGINIA DIGS OUT of a struggling economy, there is a light at the end of the turmoil, according to David Versel, senior research associate from the George Mason University Center for Regional Analysis. Versel was joined by Dr. Gerald Gordon, President and CEO of the Fairfax County Economic Development Authority and Whitney Winn, Outreach Manager of the Dulles Corridor Metrorail Project, for NVAR's April 7 Market and Economic Briefing. The presenters offered insight into this region's changing economic makeup.

The professional sector, employees earning \$60,000 or more, is the key, Versel said. As current businesses find other sources of revenue and new businesses come into the area, Versel believes that the Northern Virginia economy will not only recover, but continue to increase in a steady and healthy pace.

Both the 2008 market crash and last year's federal government sequestration have negatively affected our region's economy, he explained. "Federal procurement, the life blood of Northern Virginia, is the reason why what you see in this region now exists," said Versel. "We had \$82.5 billion in federal contracts in 2010; in 2013 [it dropped to] \$69 billion, a 16 percent decline in that three-year period."

The 25,000 federal jobs that we gained during the federal stimulus were lost in 2014, he noted. "Federal employment is down almost 7 percent from four years ago. The federal payroll



has gotten smaller, [due to] the decline of employment. Also, older workers are retiring at 13, 14, 15 GS levels, and are being replaced by younger workers at the 9, 10 and 11 levels. So less buying power, less contract spending – that's had a tremendously negative effect on our economy," stated Versel.

Although the higher paying jobs from the professional sector have declined and the lower paying jobs from education, healthcare and retail have increased, Versel said that he is beginning to see growth in the professional sector.

Fairfax County has been helping in that effort by courting businesses in such places as Southern California and overseas. Plus, current businesses have started to branch out.

"When Governor McDonnell was in office, he requested a meeting with all the prime contractors. The governor wanted to know, 'What can I do to help

you protect your federal contracts?' 'Wrong Question,' [the executives said]." They told him that they have started to take their federally acquired skill set and apply them to private contracting, Gordon explained.

Since Fairfax County has been supportive of economic growth for more than 30 years, it has attracted business from all over the world. Most Virginia governors and Fairfax County Board chairs have emphasized economic growth, which has contributed to local taxes and flexible land policies, according to Gordon. "Businesses are comprised of people. I hear business leaders say 'We feel loved here,' or 'We didn't feel loved in Cleveland. Northern Virginia is a great location to influence public policy without being in DC to do it," said Gordon. The more companies move in, the better our economy and real estate market will be, he added.

Currently, the real estate market is growing at a healthy rate, about 4-8 percent a year, according to Versel.

Inova Health System's long-term lease of Exxon's property in Fairfax County is another potential for growth in our community, said Gordon. Inova strives to be a leader in translational medicine, which provides genetic research that could transform the medical field. This scientific hub could attract additional medical and research facilities to the area, bringing in more professionals to our local economy, he explained.

An influx of new talent into the area could also pose a challenge, Gordon added. There is a gap between the available multi-million dollar luxury homes and lower-end properties such as townhomes and condos found in higher density areas. There is not much inventory in the middle ranges. A professional making \$100,000 a year, Gordon says, won't be able to

buy a single-family home, which would contribute more to the real estate industry, as well as our tax base.

Casting a wider regional economic net, the addition of the Silver Line Metro poses an attractive option for Northern Virginia residents. Ridership exceeded projections at the Reston station, according to Winn. The expansion of the Metrorail provides an attractive option for current and new residents to enjoy the benefits of Fairfax County, while commuting to work elsewhere within the Metro D.C. area. Winn detailed the Phase Two construction, which has already begun at Dulles Airport. When asked about the Silver Line's Phase Two opening, she explained that the estimated date is 2018, but it is still too soon to tell. At press time, that project date was reported to be delayed until at least 2019.

While recession effects still linger here, these should soon be in the rear-

view mirror, the speakers agreed. With current businesses branching out to create new sources of revenue, and with new firms that are not dependent on the federal government moving here, the region will continue to attract professionals. Those people will buy homes, support local businesses and boost the Northern Virginia economy, Winn projected.

Versel, Gordon and Winn agreed that despite the economic recession, there is a positive outlook for Northern Virginia. Local contractors have expanded their reach beyond government contracts; incentives continue to attract businesses from outside the area; and the Metro expansion offers more options for the regional workforce. +



Jessica Bigger is a Freelance Business Writer who lives and works in Reston.

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Housing Outlook for Millennials in Northern Virginia

REAL ESTATE REALITY CHECK KEEPS THEM RENTING

By David Versel

HOUSING ANALYSTS around the United States have been paying an extraordinary amount of attention to the housing wants and needs of the Millennial generation for one simple reason: there are so many of them! The Millennials are generally defined as those born between the years 1980 and 2000. As of 2013 there were 87 million residents of the U.S. who were in the age 15-34 bracket, which roughly corresponds with this time frame. The Millennials are finally overtaking the Baby Boomer generation in terms of sheer size; as of 2013 there were about 83 million Boomers living in the U.S., according to the U.S. Census Bureau.

With the oldest Millennials now well into their thirties, millions of young Americans are reaching the time in their lives when prior generations typically purchased their first homes. Numerous surveys have documented that the percentage of Millennials who want to own homes is no different from prior generations. In practice, however, today's young adults are far less likely to buy homes than those from 10 or 20 years ago.



“The Millennials are finally overtaking the Baby Boomer generation in terms of sheer size.”

Millennials have many good reasons for resisting their first home purchases. Some of these factors were documented in a recent research piece by John Burns Real Estate Consulting (JBREC) entitled, “Inside the Mind of a Millennial.” These include:

- **Lack of financial security**—Compared with prior generations, Millennials tend to earn less, carry a lot more debt (particularly from student loans) and have far less savings for down payments.
- **Later household formation**—The average marriage age today is six years higher than it was in the 1960s, which delays the typical age of home buying. Additionally, 15 percent of young adults age 25-34 still live with their parents.
- **Different priorities**—Millennials want to travel, spend time with friends and take advantage of amenity-rich apartment buildings, factors that all diminish their desire to purchase homes.
- **A mismatch between desire and reality**—A majority of Millennials want to live in newer units in desirable urban locations. The prohibitively high cost of such units puts them out of reach for younger prospective buyers. As a result, about half of Millennials report that they simply cannot find a home they want to buy within their budgets.

All of these factors have combined to have a dramatic effect on the housing market: the National Association of Realtors® reported that only 33 percent of homes sold in 2014 were to first-time buyers, representing the smallest share since 1987. In a high-cost area such as Northern Virginia, the problem is magnified.

WHAT CAN A TYPICAL MILLENNIAL FAMILY AFFORD?

For the purposes of this analysis, let's define a “typical Millennial family” as a three-person household with two adults between the ages of 25 and 34, and one young child. As of 2013, the median income for all three-person households in the Washington metro area, as reported by the American Community Survey, was \$107,147. That year, Bureau of Labor Statistics data reveals that the median earnings for a U.S. worker age 25-34 was 14 percent below the overall national median earnings level for all workers age 25 or older. Assuming that workers age 25-34

in the D.C. region earn 14 percent less than all workers, the median household income for a typical Millennial family in the area would be about \$92,000.

As discussed in a prior review of regional housing affordability (“Housing Budget Busters: A Closer Look at Northern Virginia Housing Affordability,” RE+VIEW, Jan-Feb 2015, page 16), the standard ratio of income to an affordable purchase price is 28 percent. Using this benchmark for affordability, a typical Millennial family in this region could expect to afford a home with a price tag of about \$329,000.

Taking a look around the region at active MRIS listings as of March 2015, there were 39 listings with at least two bedrooms with asking prices between \$325,000 and \$335,000.

Here is a sampling of these listings:



3BR/2.5 bath townhome in Burke (ZIP 22015)
 Built in 1980; 1,688 square feet; No garage
 Advertised as-is to avoid short sale



2BR/1 bath single family home in Franconia (ZIP 22310)
 Built in 1952; 702 square feet; No garage
 0.25 acre lot



3BR/2.5 bath condo-townhouse in Centreville (ZIP 20120)
 Built in 1993; 1,518 square feet; 1 car garage
 Part of community with pool and clubhouse, HOA fees apply



2BR/2 bath condo in South Arlington (ZIP 22204)
 Built in 1970s, converted to condos in 2005; 1,150 square feet
 2 garage parking spaces



2BR/2 bath condo-townhouse in Alexandria (ZIP 22304)
 Built in 1990; 1,150 square feet; 1 garage parking space
 2-over-2 unit, additional condo fees apply

Market Metrics continued on page 10



Memo to first-time buyers: Game on!

Help your first-time buyers achieve their goal of homeownership – with VHDA’s free First-time Homebuyer class. Online or in person, it’s a great way to kick off the homebuying process. We’ll also help you find a VHDA-approved lender for a home loan that’s affordable, and serviced by VHDA, right here in Virginia. Learn more at vhda.com/FreeClass and vhda.com/FindALender.



Virginia Housing Development Authority



continued from page 9



While there are certainly options out there for the typical Millennial family to purchase a home in Northern Virginia, units available in their optimal price range tend to be older, smaller, and/or located far from employment/urban centers than the optimal unit that younger buyers would like to find. For example the JBREC survey contained the startling figure that 73 percent of Millennials want to live within walking or biking distance from a “village square” with shops and restaurants. The only unit among the five profiled above that is in proximity to such amenities is a condominium in a 40-year old building near Columbia Pike in South Arlington. The others are all located in more auto-oriented and/or isolated environments.

WHAT DOES THIS MEAN FOR MILLENNIALS?

At first blush the prospect of buying a home in Northern Virginia may seem unpleasant to today’s younger buyers. For most such would-be buyers there are simply very few units available in their price range, and there are virtually none that meet all of their stated desires. The alternative to buying is, of course, to continue renting. In the first half of 2015, with a large supply of new rental units expected to hit the market, renters are not likely to see major rent increases. However, the pipeline for new apartment construction is set to slow down, which should result in a resumption of rental increases.



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“While there are certainly options out there for the typical Millennial family to purchase a home in Northern Virginia, units available in their optimal price range tend to be older, smaller, and/or located far from employment/urban centers than the optimal unit that younger buyers would like to find.”

As rents begin to increase, many Millennials are likely to consider purchasing their first homes. It is not too early for enterprising Realtors® to begin cultivating these clients and making the case to them that buying a home will be a far better choice in the long run than renting. Based on a 2013 analysis of the payback period for buying versus renting (“Is It Time to Say Good-‘Buy’ Lease,” RE+VIEW, Jul-Aug 2013, page 24), it would only take three to four years for an investment in a home in Northern Virginia to pay for itself. With interest rates expected to begin rising later in 2015, the payback period will increase, so it is important to reach prospective buyers now before this happens.

Another opportunity for Realtors® to connect with Millennial buyers is the 3 percent Down Payment Assistance

Grant just announced by the Virginia Housing Development Authority. This program provides a grant for up to 3 percent of the total purchase price for qualifying first-time homebuyers in Virginia. The maximum income for a three-person household in Northern Virginia is \$113,840, well above the income of our “typical” family. This program is only active until June 30, 2015, so Realtors® and their clients must act quickly in order to take advantage of it. +



David Versel is a Senior Research Associate with the George Mason University Center for Regional Analysis.

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November Elections:

IF WE DON'T VOTE, WILL THEY ALL GO AWAY?



By Mary Beth Coya

WISHFUL THINKING PERHAPS, but the answer, of course, is no. And while some people don't like politics and elections, the reality is that your local elected officials and state legislators have a HUGE impact on your business. For that reason, you should vote. And to protect your livelihood and the interests of your buyers and sellers, you should support real-estate friendly candidates.

THE SEATS

This year is what I call a "mega-election year." In November you will have the opportunity to vote for individuals who could affect your business each day. All 140 seats of the state legislature (House of Delegates and State Senate) are up for election. About 35 of those seats will represent the bulk of NVAR's membership. Four districts have retiring legislators.

"The reality is that your local elected officials and state legislators have a HUGE impact on your business."

Those seats will be "open," meaning there will not be an incumbent running for reelection.

In addition, many local governments are having elections. All 10 seats of the Fairfax County Board of Supervisors; the mayor and six Alexandria City Council members; and two seats on the Arlington County Board will be up for election. Also on the ballot will be the Loudoun and Prince William County Boards of Supervisors.

THE ISSUES

Don't want your BPOL or recordation taxes increased? Do you want to be able to put up "For Sale" signs? POAs and Condo Associations not adhering to the rules? Your prospective buyers are worried about the lack of transportation solutions. These, among hundreds of others, are issues that elected officials decide.

NVAR members and staff will be getting acquainted with the candidates for public office. We'll ask their point of view on many real estate issues. When you meet them in your neighborhood, you should ask them, too. This is your chance not only to learn their positions, but to help shape their opinions. Candidates are not experts on all issues; this is our opportunity to educate them.

The Northern Virginia Realtors' Political Action Committee (NV/RPAC) trustees will meet with candidates and incumbents. The trustees will review answers to the Realtor® questionnaires and make informed decisions about which candidates can likely be elected and will listen carefully to the Realtor® policy positions. We will update you on the candidates and let you know which ones are supported by NVAR. In the meantime, I hope you will try to meet the candidates on your own.

It's an important election year. The people we elect into office have the ability to affect you and your business significantly. You shouldn't miss the opportunity to get to know them and cast your informed votes in November. +



Mary Beth Coya is NVAR's senior vice president for public and government affairs, and chief lobbyist.

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Take Note: Virginia's New Laws Take Effect July 1, 2015

GENERAL ASSEMBLY APPROVES FULL REALTOR® AGENDA

By Mary Beth Coya and Josh Veverka

THE VIRGINIA GENERAL ASSEMBLY passed a number of measures affecting Realtors® and homeowners during the 2015 legislative session. NVAR and the Virginia Association of Realtors® worked to pass several measures on your behalf, including those introduced as part of our 2015 Realtor® Legislative Agenda.

In addition, VAR produces a Report Card which outlines legislators' votes on certain key real estate measures. The Report Card covers both Realtor®-introduced legislation (denoted on

pages 15-17 with the letter "R") and other designated bills.

All of the measures summarized here were signed into law by Governor Terry McAulliffe (D) and become **effective on July 1, 2015**. Please visit our website for more information about all new laws impacting our industry, as well as how you can help protect Realtors® through the Northern Virginia Realtors® Political Action Committee. **This information may be found at: go.nvar.com/govaffairs.**

REALTOR® AND REPORT CARD BILLS
Delinquent Payments for Water or Sewer Systems HB 1424 (Marshall, D.W.) SB 868 (Chafin)

Current law prohibits water authorities from attaching a lien or otherwise requiring a landlord or property owner to pay delinquent water bills incurred by their tenants before providing service to new tenants. However, an oversight in the Code allowed this practice to continue in a few localities. This clean-up bill corrects the problem.



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Landlord-Tenant Laws HB 1451 (Miller)

Makes several changes to the Virginia Landlord Tenant Laws, including the following:

- Provides that the 120-day termination notice shall not be waived, except in the case of a tenancy from month to month, which the landlord may terminate by giving the tenant 30 days' written notice prior to the next rent due date
- Provides that nothing in this law prohibits an owner of a commercial or residential building from including water, sewer, electrical, natural gas, or other utilities in the amount of rent as specified in the rental agreement or lease
- Prohibits a landlord from photocopying a U.S. government-issued identification under certain circumstances
- Allows a landlord and a tenant to

agree that the tenant pay prepaid rent

- Allows a landlord to enter into an agreement with a third-party service provider to maintain tenant records in electronic format, and releases the landlord from liability in the event of a breach of the electronic data of the third-party service provider
- Allows a landlord to include as part of the rent, the tenant's prorated share of the insurance coverage of the premises or the prorated share of a self-insurance program deposited in an escrow account by the landlord. The landlord may apply these funds to pay claims pursuant to the landlord's self-insurance plan
- Allows a landlord to release information about a tenant or prospective tenant to the managing agent or a successor to the managing agent
- Provides that when there is more than one tenant on a lease and there

is no forwarding address, after one year and 45 days, the landlord shall forward the balance of the security deposit and other monies due the tenant to the Virginia Department of Housing and Community Development

- Allows a landlord and tenant to agree for the tenant to temporarily vacate a dwelling unit in less than 30 days to provide access for the landlord to remedy nonemergency property conditions
- Provides that, if there is fire or casualty damage, the landlord may terminate the rental agreement by giving 14 days' notice to the tenant rather than 30 days' notice.

R - Recovering Rent or Possession for Family Trusts HB 1452 (Miller)

Because family trusts were not specifically spelled out in the VRLTA, property

New Laws continued on page 16

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continued from page 15

managers could not appear in court on behalf of their clients. This law corrects that oversight. An employee who has proper written authorization by a manager, general partner, or trustee of a family trust may sign pleadings to obtain a judgment for possession or for rent or damages under the VRLTA.

R - Enticing Persons to a Dwelling to Commit a Crime HB 1493 (Miller)

This law was enacted to protect Realtors® and other professionals from being lured into a house by someone who has the intent to commit a crime against them. The law provides that a person who commits certain specified crimes by enticing, soliciting, requesting, or otherwise causing the victim to enter the dwelling is guilty of a separate and distinct Class 6 felony. Examples of crimes that fall under this law include murder, abduction, robbery and rape.

R - Virginia Residential Property Disclosure Act HB 1642 (Stolle) SB 775 (Locke)

As localities are adding storm water facilities on individual properties and requiring that homeowners maintain these or risk penalties, buyers are advised to determine if such an agreement is attached to a property. The law adds language to the Virginia Residential Property Disclosure Statement's list of disclosures advising the purchaser to exercise due diligence in investigating whether there is a storm water retention maintenance agreement on the property.

Similarly, buyers should be able to identify whether properties that are located in FEMA-determined special flood hazard zones will need additional flood insurance. The law advises purchasers to exercise due diligence by: obtaining a flood certification or mortgage lender determination of whether the property is located in a special flood hazard area; and reviewing any map depicting special flood hazard areas to determine whether flood insurance is required.

Variances Granted by the Board of Zoning Appeals HB 1849 (Marshall, D.W.)

This law is a reform of the Board of Zoning Appeals (BZA) process which changes the burden of proof requirements to obtain a variance from a local zoning ordinance. The law eliminates the requirement that a variance is needed due to "unnecessary or unreasonable hardship to the property owner" and instead allows a variance to be issued because the ordinance "unreasonably restricts the utilization of the property." It also requires that the property owners and local government be given equal time to present their cases at the BZA hearing. The new law changes the burden of proof from existing law. In future BZA hearings, the property owner will have the burden of proof

by a preponderance of the evidence in a request for a variance. It also: establishes a statewide standard for private property owner variance request hearings; allows for and regulates communications between all parties involved in the case; and amends appeal processes.

R - Real Estate Transaction Recovery Fund HB 1965 (Rust)

The Real Estate Transaction Recovery Fund was established to award compensation to consumers who have been harmed in a transaction where the licensee was found guilty of a Virginia Real Estate Board (VREB) regulation. Previous law required judges to make a specific judgment of “improper or dishonest conduct” in order to find in favor of a claimant. This technicality was keeping the VREB from awarding money owed to consumers as a result of a general judgment. The new law eliminates the need for the prescriptive judgment and clarifies the eligibility requirements for consumers to make a claim under the fund.

R - Condo and POA Laws HB 2100 (Peace)

This legislation provides clarity regarding what fees may be charged by POAs and COAs, and what actions associations may take. Specifically, the new law prohibits a unit owners’ association from charging any fees not expressly authorized by law or in the declaration and gives the Common Interest Community Board the power to assess a monetary penalty for certain violations. The bill also contains technical amendments.

In addition, the law: provides that an association may not limit or prohibit an owner from renting a unit or lot unless authorized in the declaration; prohibits the association from charging fees for any rental, including a security deposit, or other processing fee in excess of \$50 as a condition of approval of the rental; and prohibits the association from requiring the owner to use a lease prepared by the association.

The law also: sets new rules for providing association disclosure documents electronically; requires an association to maintain a website link for 90 days if the disclosure packet is provided electronically by that link; and prohibits the charging of additional fees, beyond a \$50 update fee, for a 12-month period.

Cash Proffers for Residential Construction SB 1257 (Smith)

This bill removes the July 1, 2017, expiration date of a current law that delays the payment of certain per-dwelling-unit cash proffers until after the final inspection of the property and prior to the issuance of any certificate of occupancy. +

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Realtors® Ratchet Up Safety Practices

FAIRFAX COUNTY POLICE OFFICER SHARES STRATEGIES AT NVAR SAFETY EVENT

By John C. Marcario

“DETECT, DETER, DENY AND DELAY.” These are the four steps emphasized by Master Police Officer Patrick Lucas of the Fairfax County Police Crime Prevention Unit at the NVAR Fairfax headquarters on April 6.

With the spring real estate season in full bloom, open house signs are sprouting on street corners across Northern Virginia. Unfortunately, house hunters are not the only visitors to walk through the doors of a listed property.

Realtor® safety has been on the minds of many in the profession. News reports over the last several months have put a spotlight on the issue of safety, as Realtors® across the country have been victimized.

Lucas spoke to about 40 members during the April safety event. The veteran police officer, who delivers Realtor® safety presentations throughout Northern Virginia, said Realtors® need to have a plan during open houses and work in tandem.

Lucas said that displaying a home and its floorplan online may

be a major advantage for attracting buyers, but it also gives potential burglars that information. “Mentally be prepared before going into a house when showing someone the property,” he said.

Lucas recommended using the non-emergency police line to report suspicious activity and to not be afraid to report anything, no matter how small it may be.

“If it doesn’t get reported, it doesn’t show up on our records,” he said. That contact information can be found on the county website at: fairfaxcounty.gov/police. Incident reports can also be filed online.

“You have an instinct during open houses; use it,” Lucas said. “You have to be able to read people and see what their intentions may be.”

For additional safety information, read the article on page 24, and visit the NAR website at: realtor.org/safety. +



John Marcario is the former marketing manager for NVAR.

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| hot water heaters |

Hot Topic:

WATER HEATERS SUBJECT OF NEW EFFICIENCY STANDARDS

By Josh Veverka

NEW FEDERAL REGULATIONS on the efficiency of hot water heaters went into effect this past April. Realtors® need to understand this new policy in order to communicate the impact of the regulations to clients.

Under Department of Energy (DOE) rules, water heaters manufactured after April 16, 2015, must meet new efficiency requirements, including higher Energy Factor (EF) ratings. This standard applies to virtually all residential water heaters, whether they use gas, propane, oil or electricity. The new rules, prompted by the National Appliance Energy Conservation Act, will have impacts both positive and potentially problematic for homeowners who need to replace an aging or broken water heater.

POSITIVE IMPACT

The upside of the mandate is that new water heaters will save energy, reduce emissions, and cut energy costs. According to the DOE, the standards will help to save approximately 3.3 quads of energy and result in \$63 billion in energy bill savings for products shipped from 2015-2044. The standard will help to avoid about 172.5 million metric tons of carbon dioxide emissions—equivalent to the annual greenhouse gas emissions of about 33.8 million automobiles. Depending on the size, type and technology used in a newly-installed water heater, consumers could see utility bills cut significantly; water heating amounts to nearly 20 percent of a home's energy costs.

NEGATIVE IMPACT

The potential downside of the new rules is that the efficiency standards could limit the types of available water heaters, increase the initial cost of units, and in a worst-case scenario, require costly remodeling or relocation to accommodate the increased size of a new heater.

The latter consequence could impact larger units—those over 55 gallons—which will need increased insulation and new electric heat pump and gas condensing technologies to achieve the efficiency ratings. This means that water heaters with comparable capacity will be slightly larger and could require more space for installation. If the existing water heater is in a narrow, tight space with no room to spare, this could require buyers to relocate the appliance, opt for



“This regulation is imposed only on the manufacturer, not on retailers or consumers.”

smaller capacity units, or choose different technology such as tankless water heaters. Most tankless water heaters already meet established efficiency standards.

As with the introduction of any new technology, the initial cost of the updated water heaters will increase, possibly by as much as 30 percent. However, those costs will be recouped over time through energy savings.

This regulation is imposed only on the manufacturer, not on retailers or consumers. Retail outlets will continue to sell their remaining stock of water heaters beyond the April 16 effective date. Consumers are not required to install or upgrade to the more efficient units. From a Realtor® standpoint, there is no disclosure or buyer-beware requirement. Realtors® should be aware of these requirements and potential impacts so that they can appropriately advise clients if it appears that a water heater will need to be replaced.

More information on the standards can be found on the DOE’s Appliance and Equipment Standards website at: eere.energy.gov/buildings/appliance_standards +



Josh Veverka is the NVAR government affairs director.



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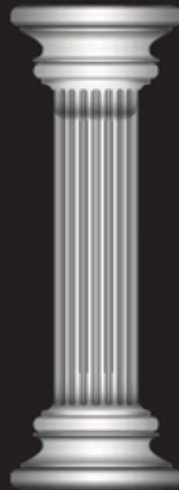
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NAR 's Realtor[®] Magazine Taps Two 'Under 30' Locals

GOODHART, KHAWAR PROVIDE TIPS ABOUT GETTING AHEAD, AND STAYING ON TOP

By Angel D. White



BORN AND RAISED IN ALEXANDRIA, Allison Goodhart of McEneaney Associates in Alexandria first entered the real estate world through her family's company. As a college student, Goodhart obtained her real estate license. Then she gained experience interning for Barbara Corcoran, New York's self-proclaimed "Queen of Real Estate" and TV personality

on ABC's hit show Shark Tank.

After college, Goodhart remained in her family's business, doing everything from answering phones and stuffing letters, to showing property and negotiating contracts. Now a manager, she is one of her firm's leading agents.

Goodhart advises all beginning agents to "connect with an experienced and successful agent," and to meet with a real estate coach. Rookie agents can learn how to grow in the industry by studying the successes of others, she says. Goodhart also encourages agents to take time off and have fun! With demanding, yet flexible schedules, she stresses the importance of taking time for yourself.

New agents need to be reminded to keep perspective, she advises. "Take it seriously," she says, "but make friends and enjoy the experience."



Saliq Khawar of Keller Williams Realty in Falls Church has conquered adversity to attain success at an early age. As a first-generation Pakistani-American, Khawar worked full-time as a teenager to help provide for his family. He experienced the trauma of being held

up at gun point as a child. Despite these and other trying life events, Khawar never gave up on his goal to create a name for himself in the field of real estate.

By working as an unpaid intern for five months when he most needed the money, Khawar demonstrated his dedication, strong will and passion. Instead of college, he worked to support his younger siblings and assist his mother. He obtained his real estate license to be able to achieve the American Dream—buy property and create a home for his own family.

At his Keller Williams office, Khawar is in charge of streamlining the buying and selling process using technology, including online tools and social media. He takes pride in redeveloping distressed homes into something brand new to sell, and even consults on floorplan design and landscaping.

Khawar enjoys his work because he helps to provide families with better homes to achieve their own American Dream, which enhances community value. He believes that "home ownership is the root of a free society."

He echoes Goodhart's advice about seeking a mentor or coach. It's important to have someone readily available to ask for help when needed, he explained. +



Angel White is a George Mason University senior and guest freelance writer.

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When Arkansas Realtor® Beverly Carter was kidnapped and murdered last year, the brutal crime galvanized many Realtors® and brokers to revisit their approach to personal safety for themselves and their clients. National Association of Realtors® 2015 President Chris Polychron, himself an Arkansas Realtor®, opted to make safety a prime mission for his term. While there's no doubt that Realtors® face unique challenges in terms of personal safety, since part of their job is to consistently meet new people and go to unfamiliar places, thankfully most Realtors® do not become crime victims.

SAFETY: IT'S ELEMENTARY

TIPS AND COMMON SENSE ADVICE

By Michele Lerner

NAR's 2015 Realtor® Safety Report found that 96 percent of members said they have not been victimized while working as a Realtor®, and 60 percent said they had not felt fear for their personal safety or for the protection of their personal information.

“Safety has always been a priority for NAR, but we realized that people get comfortable in their practices and sometimes they need to be reminded of the resources we can provide,” says Sara Wiskerchen, managing director of media communications for NAR.

New resources developed by NAR include weekly safety tips, new classes for state and local offices to offer and safety panels at the mid-year and annual NAR conferences. In addition, NAR has a video with tips about how to safely show a home.

“This is the only profession where you have to meet strangers in an empty house, so it’s important to remove as much risk from that process as possible,” says Kansas City, Missouri-based security expert Tracey Hawkins, known as “The Safety and Security Lady.”

NVAR’s own survey of its members earlier this year found that fewer than half of members (47.69 percent) believe that the real estate industry is becoming less safe, while 52.31 percent think that’s not true. Even those Realtors® who feel confident about their personal safety are taking steps to protect themselves and reduce their exposure to a potential crime. In addition, they’re offering advice to help their seller clients avoid being victimized while their home is on the market. View NVAR survey results at go.nvar.com/safetyresults.

REALTOR® SAFETY CONCERNS

NVAR’s March safety survey revealed that Realtors® feel the most vulnerable if they have never met someone before showing a house (46.15 percent) and when

an unknown person calls to see a house (41.21 percent). In addition, Realtors® feel safer in the daytime, with few (2.75 percent) expressing a sense of vulnerability when showing a home in the morning or afternoon, compared to 37.36 percent feeling vulnerable showing a house at night. Other concerns expressed by NVAR members were feeling vulnerable meeting a client at a house alone (31.87 percent) and feeling vulnerable at an open house (29.67 percent).

Realtors® and their brokers have a variety of techniques and tools they use to overcome these concerns.

BROKER POLICIES TO PROTECT REALTORS®

Talking about safety at weekly sales meetings and bringing in safety experts for training sessions should be done frequently, says Angela Rose, CEO and team leader of Keller Williams Realty in Arlington. Rose takes security issues personally, since she was kidnapped and sexually assaulted as a teenager.

“Safety isn’t a ‘one-and-done’ topic. It’s something we need to continuously remind each other about taking seriously,” says Rose.

Lorraine Arora, managing broker of Weichert, Realtors® in Fairfax, says signs are posted at the front desk and at all open houses that state the company policy that new clients need to have their driver’s license copied and must meet an agent in the office or in a public place. According to NVAR’s safety survey, just 24.16 percent of members require clients to leave a copy of their ID at the agent’s office.

“We also insist that all open houses be held in pairs because it’s better to have company in case there’s trouble,” says Arora.

Just 24.16 percent of members who responded to NVAR’s Safety Survey said that they require another person to accompany them while hosting an open house.

“I often have someone visit me during an open house, and I make sure to introduce myself to the neighbors,” says Heather Embrey, an associate broker with McEneaney Associates in McLean. “If the house is tucked away in the woods or at the end of a long driveway, then I’ll have someone stay with me. If you can’t find a Realtor® to do an open house with you, I think asking a lender is a great idea.”

Embrey says she once ran into a squatter in the basement of an empty house she was previewing, but that time her husband was with her. She says she won’t preview a vacant house alone.

Embrey uses security cameras during her open houses, which she purchased for about \$30.

“People are on their best behavior when they know they’re being filmed, so I make sure there are signs that tell them there are security cameras in use,” says Embrey. “They don’t have sound and we’re not leaving them constantly running, just during the open house hours. I can’t be everywhere during an open house. Hopefully the fear that someone will be caught on camera keeps them from snooping or stealing.”

In Virginia, you don’t have to announce that you’re videotaping as long as the homeowners approve, says Private First Class Katy Defoe, a crime prevention specialist with the Reston District Station of the Fairfax County Police Department.

Realtors® do occasionally notice someone stealing or exploring the personal belongings of the homeowners, but Defoe says the best thing you can do is be observant. Call 911, snap a photo or write down their license plate number and provide a description of the person, she says.

“I always tell agents to put their safety in front of someone else’s feelings,” says Jon Wolford, branch vice president of McEneaney Associates in McLean.

continued from page 25

“Realtors® need to be direct, but they should never put property above their personal safety. It’s better to have a call from an irate client than to have a call from the police or a family member that something has happened to an agent.”

BEST SAFETY PRACTICES FOR REALTORS®

Rose believes that everyone should rely on their gut instinct. She says that when she was abducted, she saw the man follow her to her car and believed that something was wrong. She ignored the feeling because she thought something so terrible couldn’t actually happen to her.

- **Call police whenever you feel threatened.** “If you think to yourself ‘Should I call the police?’ then you should,” says Defoe. “If you talk yourself out of it, it could be too late.” Defoe says people sometimes think they shouldn’t bother the police. She says the police would rather get calls and check them out and have them turn out to be nothing than to not get a call and have a crime take place.
- **Meet at a neutral location.** “The number one rule should be that you need to know who you’re dealing with before you go with them to an empty home,” says Hawkins. According to NVAR’s survey, 48.88 percent of members insist on meeting in the office or a public place.
- **Tell someone where you are meeting the person and when.** Whether you alert a colleague, a spouse or a friend, someone should

know where you are at all times. Nearly 73 percent of NVAR members take this step.

- **Search for information online about a prospective client.** According to NVAR’s survey, 41 percent of members do this.
- **Use “Red Folder” or another code for distress.** “Realtors® should always share a buzzword or code with people in their office or with a friend or family member. They can call that person and say something like ‘I left the red folder for the house at 123 Main Street’ or wherever they are, and that will trigger an emergency call to the police without alerting someone nearby,” says Defoe. “It’s important to make sure you have that code or buzzword in place with someone who will be available when you need them.”
- **Keep your cell phone charged and in your hand.** “The best weapon is your cell phone GPS and your ability to call others if you need help,” says Defoe.
- **Consider using security cameras.** “A sign that says ‘Smile you’re being videotaped’ can be a great deterrent to someone thinking about stealing something,” says Wolford.
- **Drive and park so you can get away.** Arora also reminds agents to drive separately from their clients for extra protection from predators. “Park so you can’t be blocked in by another car in case you need to get away,” says Defoe. “Park on the street instead of in the driveway.”
- **Let buyers go first.** “It may not

come naturally, but it’s always better to let someone go in front of you and let them go into the basement or attic alone,” says Rose.

- **Know how to get out of the house.** Arora says agents should check out the doors and windows in a home before starting an open house.
- **Be aware of your appearance.** “Realtors® need to present a professional appearance, but they also need to avoid flashing expensive jewelry that could make them a target for thieves,” says Wolford.

Hawkins says Realtors® sometimes allow inappropriate images of themselves to be used as marketing tools, such as a “sexiest agent” contest. This could attract the wrong kind of attention.

“People think real estate agents are rich, and of course agents need to show that they’re successful. However, they need to be aware that this means they’re targeted by criminals,” says Hawkins.

- **Make people sign in.** Tracking visitors to an open house can act as a deterrent to criminals or help police find someone if an item is stolen.

TECH TOOLS AND PROTECTIVE GEAR FOR REALTORS®

“It’s always better to avoid a bad situation rather than think you can protect yourself with self-defense classes or a weapon,” says Arora. “If you don’t know how to use something right, it can be used against you.”

While Rose carries pepper spray, she agrees that it’s important to learn how to use it properly.

“Recently there was a real estate agent in Gilbert, Arizona who was sexually assaulted. Even though she carries pepper spray and has taken boxing and self-defense classes, she says she froze when she was attacked,” says Hawkins. “The best thing you

SAFETY RESOURCES

NAR Video: Staying Safe While Meeting Strangers – go.nvar.com/narsafetyvid

NAR Member Safety Report: go.nvar.com/2015safety

NAR Seller Safety Tips: go.nvar.com/safetytips

Tracey The Safety Lady Site: safetyandsecuritysource.com

My Force App for Realtors®: www.RealEstateSafety.MyForce.com

Angela Rose article: go.nvar.com/angelarose

SAFETY TIPS TO SHARE WITH SELLERS

Hawkins says showing sellers how to be safer when their home is on the market can be a marketing tool for agents.

“Realtors® should take a positive approach with sellers and tell them, ‘We don’t expect anything to happen, but let’s be proactive and take a few steps to protect your home,’” says Rose.

- Lock up or remove prescription drugs before an open house or showing.
- Lock up or remove valuables such as jewelry, weapons, small electronics, laptops and even mail. “Tell homeowners not to wait for something to go missing,” says Wiskerchen. “Even trinkets that have sentimental value should be locked away.”
- Be more vigilant than ever about keeping your doors and windows locked.
- Consider investing in a security system while your home is on the market.
- Remove family photos to avoid attracting a stalker.
- Make sure your home is well-lit at night.
- Don’t let strangers into your home without an agent.

can do is to avoid any situation when you would need to use self-defense.”

However, Hawkins says some tools and technology can help Realtors® protect themselves. For instance, she says if buyers cannot meet in your office, you can have a virtual meeting via Skype or Facetime and let them know you’re saving a screenshot in your files along with a copy of their driver’s license.

Hawkins says apps that you can use to alert someone that you’re in trouble can be helpful, but she says they only work if you have your phone in your hand and have the app open.

“One app that I think is best for real estate agents is called ‘My Force,’” says Hawkins. “I encourage agents to try it out for free first. Basically, it turns your whole screen into a button so all you do is touch the front of your phone and it opens a microphone with a live person at the other end who can contact law enforcement. It also records the call.”

Rose says a fake call app can also be helpful because if your phone rings you may be able to get out of a potentially dangerous situation or at least use the moment with the phone to call for help.

“Our feedback from members is that getting information about safety is extremely important to them, but changing their practices can be very hard,” says Wiskerchen. “It’s easy to slip back when you’re busy, so we’re emphasizing the importance of safety to help them stick to best practices.” +



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 for print and online publications.

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Falls Church Land Swap with Fairfax County Brings New Commercial Opportunities, High School Campus

By Frank Dillow

IMAGINE A PLACE where “the academy and commerce meet, resulting in a creative marketplace of goods and ideas,” what the Greeks called an “Agora.” This is the vision of a development proposal for the northwest corner of Falls Church.

Covering 34 acres, the property is bounded by Leesburg Pike (West Broad Street in the city) and Haycock Road. Flanking the area is the West Falls Church Metro Station, I-66 and its access roads and a pedestrian overpass to the Northern Virginia Center for UVA/ Virginia Tech. Included within the study area are Mary Ellen Henderson Middle School and George Mason High School. There is currently no commercial or residential development at this location, which is not currently zoned by Falls Church.

The development opportunity came about one year ago as a result of an historic boundary adjustment between Falls Church and Fairfax County. When Falls Church turned over its water system to Fairfax County, the county ceded the 34 acres to Falls Church. Under the terms of the agreement, slightly more than 10 acres can be used by the city for commercial development. That will help support the cost of a new \$100 million high school campus to be built on the remaining 24 acres.

To assist in the planning for the new development, the City of Falls Church turned to a nine-member technical assistance panel of the Washington Urban Land Institute. The panel is directed by Robert Wulff, head of George Mason University’s Center for Real Estate Entrepreneurship.

“The new development would also create a ‘western gateway’ into Falls Church on Broad Street, coming east from Tysons.”

In the panel’s report to the city last fall, its vision was to use a large public plaza to physically link the 10-acre commercial development to the new high school campus. The report is available on the city’s website at fallschurchva.gov.

The new development would also create a “western gateway” into Falls Church on Broad Street, coming east from Tysons.

The panel recommendations include a high-quality commercial mixed-use development, including a fitness center, movie theater, restaurants and retail at the intersection of Leesburg Pike and Haycock Road. A street grid would provide access to general and medical commercial offices, as well as nearly 800,000 square feet of multifamily residential development and a small limited-service hotel.

Behind the commercial buildings, the plan envisions a new 320,000 square foot high school, including a four-story “academic tower” for an anticipated 1,500 students. The nearby middle school would remain untouched and share common amenities with the new



high school. Construction would begin with the new high school in 2020.

In March, the city and the Falls Church City Public Schools received an unsolicited offer from Clark Construction, a developer that participated in the public-private partnership that built Mary Ellen Henderson Middle School 10 years ago, for the construction of the 34-acre parcel.

According to a March 19 city press release, a joint task force established one year ago by the City Council and the School Board will evaluate the Clark proposal.

Dating back to the 1600s, Falls Church was developed along two Native American Indian trails where “the Falls Church” was established in 1734. Both George Washington and George Mason were among its early parishioners. Over the years the trails evolved into Leesburg Pike and Lee Highway, intersecting near the still functioning church and creating the main intersection for the community. Falls Church spans a little more than two square miles with a population of roughly 12,300.

Commercial Real Estate continued on page 30

continued from page 29

“Falls Church and Fairfax County are considering how to develop an ‘eastern gateway,’ where Leesburg Pike intersects Route 50 and Wilson Boulevard at Seven Corners.”

Providing less than 300 acres of commercial and industrial zoned land within its boundaries, the city is known for its commercial strip developments clustering along the main arteries, its school system and its high-priced homes.

Falls Church has not developed an overall comprehensive plan, but city planners and economic development staff have encouraged numerous “small parcel” plans for the past several years. As a result, various office and retail properties have been redeveloped along the two main arteries. View the box to the right for information about some of the projects currently under construction or consideration.

With the “western gateway” planning underway, Falls Church and Fairfax County are considering how to develop an “eastern gateway,” where Leesburg Pike intersects Route 50 and Wilson Boulevard at Seven Corners. Development at this location is complicated, because most of the commercial property and major streets there are in Fairfax County, rather than Falls Church.

Commercial development within the city near Seven Corners is largely limited to the current Koons Ford dealership and the Eden Shopping Center. Lining East Broad Street, historical residences welcome visitors into the Little City’s downtown intersection with Lee Highway. +



Frank Dillow is past chair of NVAR’s Realtor® Commercial Council and is a vice president in Long & Foster’s commercial division.

Reserve at Tinner Hill

430-580 South Washington St.



Status: Construction started; opening mid-2016

Mixed-use development with:

- 224 apartments
- 20,000 SF Fresh Market grocery
- 21,000 SF retail/restaurant space/portico retail
- 7,000 SF plaza
- 3 levels of underground parking

Rushmark Project

301 West Broad St.



Status: Construction started; opening mid-2016

Mixed-use development with:

- 288 apartments
- 60,000 SF Harris Teeter with public plaza offering outdoor café and seating
- 3,000 SF retail/restaurant
- 3 levels of underground parking

Northgate

450 North Washington St.



Status: Nearly fully occupied

Mixed-use development with:

- 105 apartments
- 15,000 SF office
- 23,000 SF retail/restaurant/commercial
- 37 surface spaces and 2 levels of underground parking

Kensington at Falls Church

700 West Broad St.



Status: Approved with construction starting in Spring 2015

Mixed-use development with:

- 120 assisted living beds
- 1,900 SF ground floor commercial space
- 1,100 SF art gallery space

Hilton Garden Inn

706 West Broad St.



Status: Now open; opened late Spring 2014

Hotel featuring:

- 110 hotel rooms
- 3,000 SF meeting room
- 2-level parking deck

400 North Washington

400 North Washington St.



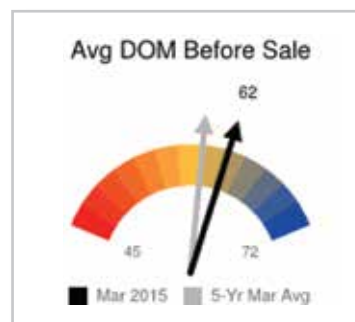
Status: Submitted, but not yet approved

Proposed:

- 100,000 SF office
- 8,000 SF retail
- 18 surface spaces and 3 levels of underground parking

Learn more about these projects at: fallschurchva.gov/1491/New-Developments

NVAR Region 5-Year Look-Back: March 2010-2015



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AND ARLINGTON

Arlington County: Smart Space for Living, Working, Playing – at Any Age

By Jill Parker Landsman

SO WHAT IS IT that makes Arlington County enlightened? It is not just that Arlington lands on so many “Best Places” lists that rank household income, social services, a hot real estate market, world-class public education, great parks, athletic facilities or just the hippest places to live. Plenty of counties appear on those lists, yet they don’t get high marks across the board.

It is in Arlington County that folks, from millennials to retirees, can find the perfect coffee shop, diehard sports bars, clubs, taverns and restaurants at almost any hour, on any day. It is a well-grounded, progressively-minded community with “residents who want to stay here for many phases of their lives,” explained Jay Fisette, the longest-serving member of the Arlington County Board.

Fisette wants to expand on Arlington’s innate potential, which he attributes not just to the county’s ability to attract an upwardly mobile population, but to its forward-thinking plans.

“We have challenges that many other counties wish they had,” said Fisette, “such as school enrollment growth and increasing

land values. We have succeeded because we have invested in this community, in our transportation, parks, schools and more,” he explained. “We are victims of our own success.”

THE SKY’S THE LIMIT

Fisette knows that his county’s new frontier is upward. He sees vertical growth. “We are the first locality in America to provide the LEED bonus density,” he said. “We use density as a way to incentivize development and secure substantial benefits for the broader community. It is the county’s priority to apply smart growth principles to connect land use and transportation.” Arlington’s ongoing commitment to reducing its energy consumption is part of Fisette’s vision for the future.

“If you make the commitment to sustainability, the cost differential is marginal,” he said. “Energy reduction should



Arlington County Board Member
Jay Fisette.

The Case for One of the Greatest Counties in the USA: Arlington, Virginia

Arlington is a compact, urban environment with countless amenities that make it a world-class place to live, work and play.

Just a few recent Arlington accolades:

- Ranked #6 of the **Top 10 Healthiest Cities** by Livability.com – 2015
- Ranked #7 of **The Most Hipster Cities in America** by FindTheHome.com – 2015
- Ranked #3 of **100 Best Places to Live** by Livability.com – 2015
- Selected as one of the **Top 7 Intelligent Communities in the World** by Intelligent Communities Forum – 2015, 2014
- Ranked #5 for **Best Places for Black-owned Businesses** by nerdwallet.com – 2015
- Ranked #1 **Post-College town** by USA Today – 2014
- Ranked #1 in **Best Cities for Young Entrepreneurs** by Nerdwallet.com – 2014
- Ranked #1 for **Highest Growth of Millennial Population** by RealtyTrac.com – 2014
- Ranked #1 for **Highest Percentage of Highly Educated Millennials** by Redfin.com – 2014
- Ranked #36 in **Top 50 Meetings Destinations in the U.S.** by Cvent - 2014
- Ranked #1 of the **20 Best Cities for 20-somethings** by Nerdwallet.com – 2013
- Ranked #2 of **America’s Leading Creative Class Counties** by CityLab – 2012
- Ranked #27 as one of **America’s 50 Best Cities** by Bloomberg Businessweek – 2012

Nothing But The Arlington Facts:

- Median household income - \$106,400
- Ranked among the top 3 percent of U.S. public high schools
- 71% of adults have at least a bachelor’s degree
- 86 miles of biking and jogging routes
- 26 square miles
- Mass-transit friendly
- AAA bond rating
- Lowest tax rate in the region
- Urban amenities
- Cultural attractions and opportunities

Source: Arlington County Board

be community wide. It helps reduce operating cost, makes us more economically competitive, and preserves and protects the environment.” With its LEED bonus density, Arlington County allows developers to add some density if their blueprints incorporate sustainable elements, he explained.

One of the pillars of the Arlington County smart growth policy includes a focus on high-density, mixed-use development along its three primary transportation corridors: Rosslyn-Ballston (Wilson/Clarendon Blvds.), Pentagon City/Crystal City (Route 1), and Columbia Pike. The plan preserves both open spaces and existing residential neighborhoods.

BASE REALIGNMENT COMMISSION (BRAC) IN ARLINGTON AND CRYSTAL CITY

One continual challenge arose from the BRAC impacts, Fisette explained. As a result of the 2005 BRAC recommendations, Arlington lost more than 4.2 million square feet of leased space. Crystal City is most affected with approximately 3 million square feet.

“We used to have a low 8 percent vacancy rate,” he said. “Now we have vacancies at 21 percent. In 2005, BRAC resulted in the loss of about 18,000 jobs, the bulk in Crystal City. We lost more jobs than any locality in America. Some left the region; some were relocated.”

The newly adopted Crystal City Sector Plan “will ultimately change the nature of Crystal City to a more vibrant place,” he pointed out. “The new balance of jobs and residences should help [Crystal City] had been more employment-based. The balance was a little off. All of this [mixed-use development] will help Arlington brace for the future.”

REAL ESTATE IN ARLINGTON

Arlington’s overall real estate market is appreciating, he pointed out. “Local government’s primary revenue source is the property tax, and we have an enviable 50-50 split between residential and commercial property,” he continued. “Residents cover up to 75 percent in other Northern Virginia localities.”

The strength of Arlington’s residential market balances the tremendous pressures from the commercial market due to the effects of BRAC and federal leasing policies, sequestration, and regional competition.

This past March, Arlington County saw an increase of 24 percent in home sales, up from 176 in 2014 to 219 sales. The average sold price rose 1.25 percent to \$628,483 in March 2015 compared to one year before. That increase pales in comparison to the median sold price, which increased 11 percent. The median 2015 price of \$570,000 rose from the 2015 median of \$515,000 during that time in 2014. Active listings rose more than 29 percent, which is a sure sign that Arlington homeowners see the current market’s rising tide.

GO TAKE A WALK: THE CAR-FREE DIET

“We offer a full range of transportation,” Fisette explained. “People can walk to their business; take a local bus, a bicycle share. We have a bicycle infrastructure.” Citizens, businesses, and public officials have rallied around Arlington’s Walk Friendly Community designation, actively promoting the walkability throughout the county, he pointed out.

Arlington’s future includes incentives that get people out of their cars while helping the environment.

ARLINGTON STRONG!

Arlington deserves high marks as a great place that holds together as one community “We have proven our resiliency,” Fisette proudly states. “We have a lot of success ahead of us.”

For many, jobs and family concerns are important drivers when deciding the best place to live. Arlington has its marquee welcome sign out for people from any nation, any generation, and all walks of life. Jay Fisette works toward maintaining and enhancing Arlington’s Best Places reputation. +



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

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Digital Privacy After Death?

SOMETHING TO THINK ABOUT

By Mary Beth Coya

THIS YEAR, the Virginia General Assembly passed the Privacy Expectation Afterlife and Choices Act, becoming the first state to do so.

Unknown by many, information that we secure on our computers is not accessible, even by our relatives, after death. Prior to the passage of this legislation, even if language was included in a will that granted access to family or an executor, that access couldn't legally be given. Federal privacy laws and the privacy policies of online service providers prevent access to records of the deceased. Today, with so much personal information contained in electronic communications, lack of access could cause significant problems for a personal representative trying to administer an estate.

According to a February 2014 poll conducted by a coalition of online technology businesses, more than

70 percent of Americans think that their private online communications should remain private after they die, unless they gave prior consent for others to access it. Seventy percent also believe that the law should err on the side of privacy when someone dies without documenting a preference about how to handle private communications.

Compromise legislation supported by estate attorneys and online service providers allows for strict circumstances in which a person's electronic records may be obtained from third party electronic service providers.

Under this new legislation, a personal representative may obtain records (i.e. recipient, sender and date) from the last 18 months of a decedent's life, provided the representative can confirm: the fact that the person is deceased; the decedent's user name and account information; that the purpose for obtaining the information is to administer the estate; and that the decedent did not object to the disclosure of records in a will. The representative may ask the court for records further back than the 18 months if the court agrees that the records are necessary to administer the decedent's estate. The records provided under these circumstances would give the representative information to help determine the various financial and other institutions a decedent had been corresponding with. This would aid the representative in efforts to close out such accounts.

A personal representative may obtain the actual content (i.e. the body of electronic communications, subject lines, etc.) of those communications if, in addition to all of the criteria listed above, the representative can show that the decedent expressly consented to the disclosure of records in a will or through an election with the electronic service provider.

While this is not something that many people have thought about, in today's digital environment, end-of-life issues are changing. This new legislation provides some protections to assist families or business representatives when closing out an estate. +



Mary Beth Coya is NVAR's senior vice president for public and government affairs, and chief lobbyist.

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Howard Beiles	Jakkampudi	Katreen Rinaldi
Thomas Bellanca	Carolyn Jones	Christopher Robinson
Edward Berenbaum	E. John Joyeusaz	Mike Rokni
David Billups	Matthew Kahn	Charles Rose
Christine Blackwell	Myung Hee Kang	David Rosenmarkle
Robert Blitzer	Kathleen Kennedy	Elizabeth Ross
Phil Bolin	Karen Kidwell	Hani Saab
Jessie Braudaway	Augustine Kim	John Sabo
Joan Bready	Lauren Kivlighan	Munshi Sadek
Michael Briggs	Robert Koenig	Mohamad Saleh
Karrina Brown	Rakesh Kumar	Don Samson
William Buck	Frances Kyte	John Samson
Cearia Buehler	Lisa Langlais	Sarah Santa Ana
Christopher Call	William Lauler	Jeff Satre
Frank Chang	Francis Lee	Philip Saunders
Jan Chang	Diane Lee	Brian Schantz
Siu Cheung	Yong Lee	Peter Schlossberg
Chongho Cho	Ashley Leigh	Carol Simmons
Louis Cironi	Diane Lenahan	Maureen Simpson
Candyce Clanton	James Leslie	Jason Smith
Matthew Cockerham	Betty Lewis	Thomas Spier
Russell Conners	Sonia Lieberman	James Stakem
Christopher "Reggie" Copeland	Deborah Linton	Kathleen Stark
Georgiana Copelotti	Thierry Liverman	Greg Stiger
Deborah Corbatto	Jose Lopez-Boggio	Jane Stottlemeyer
Charilyn Cowan	Madlin Mahdavi	Jeffrey Surdyk
Monica Crimmins	Ann Malcolm	Carol Sutfin
BichLan DeCaro	Patricia Mancini	Swindell Sutton
Lois Delaney	Charles Martin	Babak Taghavi
Munirshah Dellawar	Kathy Mason	David Tighe
Paul DiCicco	Ann McClure	Gregory Tomlin
Delores Dirr	Pamela McCoach	Kathleen Trainor
Catherine Drosos	William McCoy	Huong Tran
Esther Drourr	Shane McCullar	Rajiv Vashist
Mirtha Duty	Margaretha McGrail	Sanjiv Vashist
Stephanie Ellis	James McGrath	Virgilio Vasquez
Miriam Fernandez	Edward Mead III	Kamlesh Verma
Patrick Flynn	Puran Mittal	Diane Wagner
Kathleen Fong	Bernard Mizelle	Jane Wallace
Michele Forbes	Mark Milakar	Benjamin Wasz
Larry "Boomer" Foster	Jennifer Myers	Donald Weaver
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Linda French	Muraji Nakazawa	Lee Wilkinson
Ellen Gajda	Patricia Nassief	Vernada Williams
John Glorioso	James Nellis	Ann Wilson
Brandon Green	Anthony Nguyen	Greg Wilson
Ann Gutkin	Phi Nguyen	Jennifer Wong
Julie Hall	Mary "Boofie" O'Gorman	Brenda Wood
Donna Hamaker	Peggy Oremland	Holly Worthington
Ray Hamilton	Rebecca Owen	Felicia Wu
Shawn Hanna	Norval Peabody IV	Tony Yeh
Rebecca Hanrahan	Julie Pearson	Changsun Yoon
Melinda Hanson	Scott Pearson	Benjamin Zurun
	Deborah Pestronk	Mary Zurun

* Individuals pledged investment

Why I Support NV/RPAC – And Why You Should, Too

By John C. Marcario

John C. Marcario, former NVAR marketing manager, asked Angie Delboy, a Realtor® with RE/MAX Gateway in Lorton, what RPAC means to her.



Angie Delboy, RE/MAX Gateway

JM: In addition to supporting candidates, what issues does NV/RPAC fight for?

AD: Most of the issues that our Realtor® Political Action Committee fights for are beneficial for the community, consumer, and neighborhood. We fight for solutions to problems in our neighborhoods, clarification of our HOA laws, strengthening Realtor® safety and more.

JM: How important is NV/RPAC for someone's business, and why should real estate agents invest?

AD: If the economic environment is good for home owners, and the quality of our communities is one where people are proud to live, then that is good for our real estate business. Ensuring that we have a thriving community where there is a housing demand is our job security.

JM: What benefits do members see from NV/RPAC?

AD: As real estate professionals, we can avoid problems before they affect us and our clients. How? Because our association staff and volunteers address these issues first. We are accepting suggestions now about the next cause to fight for, the next proposed law to fight against—before it even becomes law. What ideas do you have that our Public Policy committee should hear? Tell us.

The reason Realtors® need an active RPAC is because we must be important players in the legislation and regulations that are affecting our business. We are respected by legislators because of our consistent involvement, smart dialogues, and active powerhouse role in the local and national economy.

You should contribute to NV/RPAC because increasing our voice is important. Think about how many more PACs air commercials during the election season. The election dollars are out there and we need the voice to be in favor of access to credit, increasing smart loan options, encouraging an environment of home ownership, and keeping Realtors® as the key resource in the transaction. Keep our industry vital by contributing to RPAC. +

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Changes Are Coming for the Settlement Industry

THERE'S A NEW DISCLOSURE IN TOWN: ARE YOU PREPARED?

By Lisa Lettau

FOR LOANS ORIGINATED ON OR AFTER AUGUST 1, 2015, creditors must provide consumers with a closing disclosure three days prior to consummation. Do you know what that means, and are you prepared? Realtors® who hear lenders talking about a “TRID” can rest assured that those lenders are familiar with the new rules, and should be ready to issue a “TILA-RESPA Integrated Mortgage Disclosure” for their upcoming transactions.

In response to the 2008 financial crisis, the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) was enacted in 2010. Dodd-Frank created the Consumer Financial Protection Bureau (CFPB), whose mission “is to make markets for consumer financial products and services work for Americans.” The CFPB issued its TILA-RESPA Rule in November 2013, which becomes effective on August 1. The Integrated Mortgage Disclosures under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z) become a reality this summer.

Lenders, settlement agents, and their software providers have been working on new forms to comply with these regulations. Lenders will provide the “Loan Estimate,” which combines the Good Faith Estimate (GFE) and the initial Truth in Lending (TIL) disclosure. The three-page HUD-1 Settlement Statement that has been used since January 1, 2010 will be replaced with a five-

page “Closing Disclosure” (CD). This document is a combination of the HUD-1, including GFE comparisons and the final TIL. It will include the agent’s name, license number, email address, and phone number, as well as the name and address for both the listing and selling brokers.

Lenders are responsible for the accuracy of the CD. Many have announced their intent to prepare it, and not have it done by the settlement agent. Fines for failing to follow the regulations range from \$5,000 per day up to \$1,000,000 per day for intentional violations. settlement

agents will still be responsible for having all documents executed, and for preparation of the two-page Seller Closing Disclosure.

THE THREE-DAY RULE

A three-day advance disclosure requirement will apply to both the Loan Estimate and the CD. Consumers must receive the CD three business days before closing, and Saturday may be counted as a business day, even if the lender is not open on Saturdays. There are no prior-to-closing delivery requirements for Sellers.

“For loans originated on or after August 1, 2015, creditors must provide consumers with a closing disclosure three days prior to consummation.”

NEW TERMINOLOGY TO LEARN

OLD	NEW
Lender	Creditor
Buyer/Borrower	Consumer
Settlement/Closing	Consummation

Sample TILA RESPA Integrated Disclosure Documents:

Fixed Rate H-24(B) – go.nvar.com/CFPBH24B

Fixed Rate H-25(B) – go.nvar.com/CFPBH25B

Fixed Rate H-24(I) – go.nvar.com/CFPBH25I



HOW DOES THIS AFFECT YOUR PRACTICE?

There are only three changes that will trigger a new three-business day-disclosure:

1. The APR becomes inaccurate,
2. The loan product changes, or
3. A prepayment penalty is added.

However, in order to avoid the possibility of incurring hefty fines, some lenders have indicated that they may overlay stricter requirements.

The three-day waiting period cannot be waived by the consumer except for a “bona fide personal financial emergency.” A natural disaster or imminent foreclosure sale are two examples.

EXEMPT TRANSACTIONS

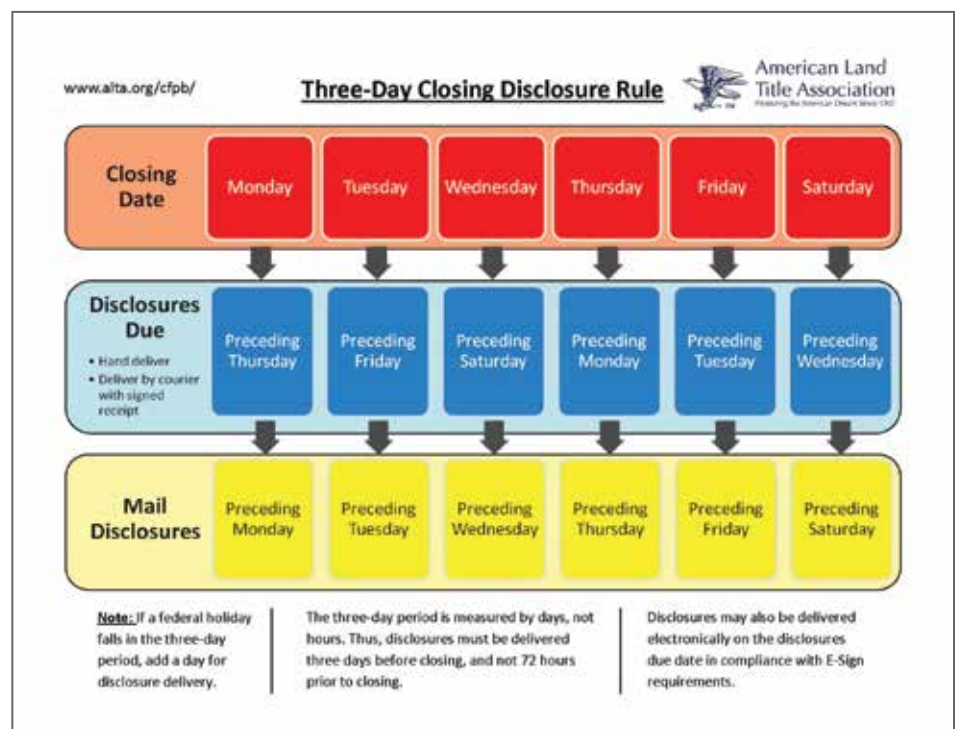
Some transactions will not be subject to the TILA-RESPA Rule. While it applies to “most closed-end consumer mortgages,” it will not apply to HELOCs, reverse mortgages, loans on mobile homes or on a dwelling that is not attached to real property. However, certain loans that are currently subject to TILA but not to RESPA will be subject to the new TILA-RESPA disclosure requirements. Construction-only loans, loans secured by vacant land or by 25 or more acres could be subject to the new regulations.

While the new regulations will challenge industry professionals, top-notch lenders and settlement agents will be prepared to make the closing process as smooth as possible for agents and their clients. +



Lisa Lettau is the Alexandria branch manager for The Settlement Group.

1. Expect 45 to 60 days from contract ratification to settlement
2. No more last minute changes to the settlement statement/closing disclosure, so:
 - a. Get inspections completed early
 - b. Get repairs completed early
 - c. Do the initial walkthrough seven days before closing
3. Prepare sellers and purchasers for the likelihood of lender settlement delays:
 - a. Understand the post-settlement and pre-settlement occupancy agreements; you may need them
 - b. Back-to-back and coinciding settlements may be problematic



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POST-LICENSING EDUCATION (PL)

VA Agency Law & Ethics (Day 1)

Time: 9 a.m. - 4 p.m.
Date/Location: July 13Fairfax

Contract Writing (Day 2)

Time: 9 a.m. - 4 p.m.
Date/Location: July 14Fairfax

Real Estate Law and Board Regulations (Day 3)

Time: 8:45 a.m. - 4:45 p.m.
Date/Location: July 15Fairfax

Fair Housing and Current Industry & Trends (Day 4)

Time: 10 a.m. - 3 p.m.
Date/Location: July 16Fairfax

Risk Management & Escrows (Day 5)

Time: 9 a.m. - 4 p.m.
Date/Location: July 17Fairfax

PRE-LICENSING EDUCATION

Principles of Real Estate: Day 1 -10

Time: 9 a.m. - 5 p.m.
Date/Location: June 15 - 26.....Fairfax

BROKER PRE-LICENSING

Broker Finance

Time: 9 a.m. - 5 p.m.
Date/Location: April 2 - May 7Fairfax

Broker Law

Time: 9 a.m. - 5 p.m.
Date/Location: June 4 - July 16Fairfax

Broker Management

Time: 9 a.m. - 5 p.m.
Date/Location: August 20 - September 24Fairfax

D.C. CONTINUING EDUCATION (CE)

DC Fair Housing and DC Legislative Update

Time: 9 a.m. - 4:15 p.m.
Date/Location: May 12Fairfax
July 14Fairfax

DC Fair Housing and DC Financing Issues

Time: 9 a.m. - 4:15 p.m.
Date/Location: May 19Fairfax
June 9Fairfax
July 28Fairfax

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.



CONTINUING EDUCATION (CE)

16 hr CE - Evening

Time: 6 - 9:30 p.m.
Date/Location: May 12 (Part 2A)Herndon
May 14 (Part 2B)Herndon
June 2 (Part 1A)Fairfax
June 4 (Part 1B)Fairfax
June 9 (Part 2A)Fairfax
June 11 (Part 2B)Fairfax
July 14 (Part 1A).....Herndon
July 16 (Part 1B)Herndon
July 21 (Part 2A).....Herndon
July 23 (Part 2B)Herndon

16 hr CE - Day

Time: 8:45 a.m. - 4:45 p.m.
Date/Location: May 9 (Day 1).....Fairfax
May 16 (Day 2).....Fairfax
July 11 (Day 1)Fairfax
July 18 (Day 2)Fairfax

Broker CE: Brokerage Risk and Liability

Time: 8:45 a.m. - 12:25 p.m.
Date/Location: May 13Fairfax
June 17Fairfax

Broker CE : Productive Agents and Offices

Time: 1 - 4:45 p.m.
Date/Location: May 13Fairfax
June 17Fairfax

8 hr Mandated Course

Time: 8:45 a.m. - 4:45 p.m.
Date/Location: May 19Herndon
June 23Fairfax

CE Elective: Construction Essentials

Time: 8:45 a.m. - 12:25 p.m.
Date/Location: May 20Herndon

CE Elective: Environmental Issues

Time: 1 - 4:45 p.m.
Date/Location: May 20Herndon

Specialty CE: Rules & Tools of Advertising

Time: 9 a.m. - Noon
Date/Location: June 5 (Part 1).....Herndon
June 12 (Part 2).....Herndon

CE Elective: Green Building

Time: 8:45 a.m. - 12:25 p.m.
Date/Location: June 24Fairfax

CE Elective: Home Innovations and Trends

Time: 1 - 4:45 p.m.
Date/Location: June 24Fairfax

NEW MEMBER ORIENTATION

Time: 9 a.m. - 12:30 p.m.
Date/Location: May 21Herndon
June 6Fairfax
June 23Herndon
July 21Fairfax

Time: 6 - 9:30 p.m.
Date/Location: July 7Herndon

FEATURED OFFERINGS

RPR Advanced

Time: 10 a.m. - noon
 Date/Location: May 15.....Herndon
 June 12Fairfax

Time: 1 - 3 p.m.
 Date/Location: July 15Herndon

RPR Basic

Time: 10 a.m. - noon
 Date/Location: June 5.....Fairfax

Time: 1 - 3 p.m.
 Date/Location: July 9Herndon

Military Relocation Professional (MRP) Certification

Time: 9 a.m. - 5 p.m.
 Date/Location: June 8.....Herndon

Seller Representative Specialist (SRS) Certification (2 Days)

Time: 9 a.m. - 5 p.m.
 Date/Location: July 8 (Day 1)Fairfax
 July 9 (Day 2)Fairfax

To register for a course listed or view a class description, visit RealtorSchool.com

NVAR Board Election Process Begins

NOMINATIONS OPEN ON 6/11/2015

Nomination forms for the 2016 NVAR Board of Directors will be available to download from **nvar.com** beginning Thursday, June 11, 2015. If you are interested in being part of NVAR's governing board, or would like to nominate a qualified colleague, this is your opportunity.

Election Timeline

THURSDAY, JUNE 11

Nomination forms available on **nvar.com**

THURSDAY, JULY 2

Nomination forms due by 5 p.m. E.S.T.

TUESDAY, SEPTEMBER 8

Election begins - Noon E.S.T.

FRIDAY, OCTOBER 9

Election ends - Noon E.S.T.



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NVAR Fairfax Headquarters
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 Fairfax, VA 22031

Herndon Service Center
 520 Huntmar Park Drive
 Herndon, VA 20170

703.207.3215
 > realtorshop.com

APPRAISERS

Alan Lord and Associates, Inc.	703-768-1954	F & F Appraisals	703-963-1743	Omni Appraisal Services	703-591-4001
Allen Appraisals	540-664-1169	Forte Appraisal Service, Inc.	703-433-2205	Philip Arnold Appraisal Co. LLC	703-250-2132
Anthony Appraisers	703-319-0500	Gee Appraisers, Inc.	703-451-9020	Preston Hummer	703-929-0857
AREAS Appraisers Inc.	703-866-6000	Harry Graef	571-213-7249	Residential Value Services	540-347-4570
BARCO	703-730-2272	Harry H. Arian	703-216-5147	Renner, Hansborough, & Reese	301-258-8181
BFM, Inc.	703-670-2586	Hartmann Group	703-406-7621	Riverpoint Appraisals	571-333-3747
Bruce W. Reyle and Company, Inc.	703-273-7375	Heiner Appraisal, Inc.	703-754-6110	Sandra A. Le Blanc	703-629-6842
Capitol Appraisal Service, Inc.	703-691-8800	Home Appraisers	703-709-5695	Silvey Appraisals LLC	703-577-1946
Chevy Chase Bank	301-907-5850	Homestar Real Estate Services	571-261-3367	Stewart Jarrett R E Appr & Con	703-671-3662
CMS Appraisals, Inc.	703-209-9123	Hundley and Associates	703-212-9080	Suburban Appraisers & Consultants	703-591-4200
Curry Appraisals	703-307-2579	Inman Appraisal Services, Inc.	703-644-9877	T. L. Hoover Appraisal Service	703-354-8981
D&R Appraisal Services, Inc.	540-751-2220	JDC Appraisals, Inc.	301-946-4865	Tech Appraisal Group LLC	703-631-1111
Dan W. Mori	703-339-6136	Karas Inc	703-753-5635	Terra Appraisals LLC	703-963-3988
DCO Appraisal Services Inc	301-855-3886	Kandhall Appraisal Services LLC	571-455-2622	The Benjamin Group, Inc.	703-684-3577
Dennis J. Park	703-750-0560	Kinder Appraisal Services	703-268-0756	Washington Appraisal Group, Inc.	703-813-8160
Diane V. Quigley Appraisal	703-830-6973	Lesley Omega Appraisers	703-403-2024	Weichert, Realtors®	703-760-8880
Dickman & Associates	703-938-6633	Marcia Novak & Associates LLC	703-585-2615	William C. Harvey & Associates	703-759-6644
Distinctive Homes Realty, LLC	540-338-4606	Metro Appraisal Services	703-644-7772	William Patten & Associates	703-642-8224
Dittmar Realty Group	703-893-0900	Monir Moshashaie	703-255-6451	World Mortgage	703-934-5502
dm Appraisal, LLC	703-449-0281	NB Valuation Group, Inc.	301-654-1719		
Donald R. Drake Jr.	571-237-9430	NVA Appraisal LLC	703-477-3178		

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

AFFILIATES

Bold Listings Are NVAR Partners

1031 EXCHANGES

Realty Exchange Corporation 703-754-9411

COMMISSION ADVANCE

Commission Express 703-560-5500

CREDIT UNION

REALTORS Federal Credit Union,
Division of NWFCU 703-709-8900

ENVIRONMENTAL SERVICES

Accurate Radon Testing 703-242-3600
Capital Environmental Testing LLC 202-257-9291
Guardian Radon 703-425-7001
RDV Environmental Services 540-303-7667

FINANCIAL SERVICES

1st Portfolio Lending Corporation 703-564-9100
Access National Bank - Reston 703-871-1833
Access National Mortgage - Manassas 703-871-1014
Access National Mortgage - Reston 703-564-7578
Access National Mortgage - Vienna 703-564-7594
Atlantic Coast Mortgage 703-991-7299
Bank of America 571-722-3033
BB&T Mortgage - Herndon 703-435-1000
BB&T Mortgage - Arlington 703-855-7403

BB&T Mortgage - Fairfax

BluePoint Financial 301-214-6790
Capitol Realty Group 703-707-6404
Chain Bridge Bank, N.A. 703-748-2005
Embrace Home Loans, Inc. 800-333-3004

EverBank 571-933-6884

Fairway Independent Mortgage Company 571-261-3462

Fidelity Bank Mortgage - Fairfax 703-466-4080

Fidelity Bank Mortgage - Falls Church 703-466-4050

Fidelity Bank Mortgage - Gainesville 703-466-4035

First Home Mortgage - Alexandria 703-299-4760
First Home Mortgage - Fairfax 703-652-1233
George Mason Mortgage - Arlington 703-890-2538
George Mason Mortgage - Fairfax 703-220-7516
Home Savings and Trust Mortgage 703-915-3729
Homebridge Financial Services, Inc. 703-795-8079

HomeBridge Financial Services Inc. - Rockville 240-403-7233

Homestead Mortgage 703-352-3295

HSBC Bank USA, N.A. 202-640-0368

Intercoastal Mortgage Co. 703-449-6800
McLean Mortgage Corporation 866-670-2018
MVB Mortgage, Inc. 703-864-4597
Northwest Financial 703-810-1072
PNC Mortgage 703-123-4567
Prime Lending 571-442-5193
Prospect Mortgage LLC 703-314-4077
Prosperity Mortgage 703-222-1800

Suntrust Mortgage 703-585-5775

SWBC Mortgage Corporation 703-579-0977

The Rosenbaum Lending Group - Annandale 703-879-5200

VHDA 804-343-5981

Wells Fargo Private Mortgage 703-801-2152

Wells Fargo Home Mortgage 703-333-5594

FURNITURE RENTAL

CORT 703-379-8846

GREEN LIVING

Renewed Living, Inc. 703-451-6355

GUTTER REPAIR

Gagnon's Gutterworks 703-716-0377

HOME CLEANING SERVICES

Maid Brigade - Alexandria 703-823-1726

HOME INSPECTIONS

AmeriSpec Home Inspections 571-235-2755
Anderson Inspection Consultant 301-855-0370
Barish & Associates of Frederi 540-693-5373
Beltway Home Inspections 703-957-0155
Burnett Home Inspections LLC 703-965-5260
C. Simons & Associates 703-850-4994
Clingenpeel Properties, Inc. 703-409-5292

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Excel Home Inspections LLC	571-281-3846
Great Inspectations, Inc.	571-577-0864
House Inspection Associates	703-453-0442
Hurlbert Home Inspection	703-577-7127
JIMCO Inspection Services	703-402-4699
Keystone Home & Environmental	571-238-5201
No Surprises Home Inspection	703-472-9020
NP Appraisal Services	570-606-4177
NOVA Home Inspection LLC	703-929-8349
Pillar to Post - McLean	703-291-0344
Pillar to Post - Herndon	703-657-3207
Pillar to Post - Oakton	703-402-2475
Pro-Spex, Inc.	301-675-8411
Red Star Home Inspection LLC	703-431-4339
Top To Bottom Services, Inc.	301-938-9100

HOME STAGING SERVICES

Market Ready	703-660-8727
M. Quinn Designs	703-354-6359
Preferred Staging	703-851-2690
Staged Interior	703-261-7026

HOME WARRANTY

HMS Home Warranty	800-843-4663
Old Republic Home Protection	800-282-7131

INSURANCE SERVICES

Prosper Insurance Marketing	410-474-1521
Victor Schinnerer & Co., Inc.	301-951-5495

JUNK REMOVAL

123 Junk	571-488-5713
Atlas Services, LLC	703-201-3084

LEGAL SERVICES

Brincefield, Hartnett, P.C.	703-549-4820
Fairchild Law PLC - Alexandria	571-271-4070
Fidelity National Law Group	703-245-0286
Friedlander, Friedlander & Earman PC	703-893-9600
Joseph A. Cerroni, Esq	703-941-3000
Keegan, DeVol, & Clarke PLC	703-691-1700
Law Office of James A Granoski	703-300-2786
National Real Estate Law Group	703-517-3333
Paradigm Law PLC	703-651-6811
Pesner Kawamoto	703-506-9440
Peterson Goodman & Hawkins PLC	703-442-3890
Redmon, Peyton, & Braswell LLP	703-684-2000
Rich Rosenthal Brincefield Manitta	
Dzubin & Kroeger	703-299-3440
Shulman, Rogers, Gandall, Pordy & Ecker	301-230-5200

LOCK SERVICES

Mr. ReKey of Virginia	703-444-0051
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MARKETING/MEDIA

My Marketing Matters	301-590-9700
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MOLD SERVICES

AHS Mold Aid	877-932-7177
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MOVING & STORAGE

College Hunks Hauling Junk	703-831-6409
JK Moving Services	703-260-4282
Interstate Moving & Storage	703-226-3282
My Guys Moving - Sterling	703-657-1402

NEW HOME BUILDER

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

PEST CONTROL SERVICES

Asian Pest Services LLC	703-752-1634
Hughes Pest Control, Inc.	703-481-1460
Mitchell Pest	844-234-1378
My Exterminator LLC	703-615-4028
My Pest Pros	703-665-4455

PLUMBING

Mid-Atlantic Waterproofing	301-206-9510
Plumbing Express	703-201-1399

PROPERTY MANAGEMENT

Cascade Management, Inc.	703-625-7645
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REAL ESTATE PHOTOGRAPHY

BTW images	703-340-6383
Exposurely Photography	703-899-4129
Jenn Verrier Photography	703-861-3682

ROOFING

DryHome Roofing & Siding, Inc.	703-891-4663
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SETTLEMENT SERVICES

Absolute Title & Escrow LLC	703-842-7525
Atlantic Closing & Escrow LLC	202-730-2635
Champion Title & Settlements	703-385-4555
Double Eagle Title Company	703-865-2519
Ekko Title - Centreville	703-448-3556
Ekko Title - Fairfax	703-560-3556
Ekko Title - Reston	703-481-6200
Ekko Title - Vienna	703-537-0800
First American Home Buyers Protection Corp	703-859-2700
Hometown Title & Escrow LLC	703-752-1117
Justice Title & Escrow LLC	703-273-5878

Key Title	703-437-4600
KVS Title - Bethesda	301-576-5580
KVS Title LLC - Fairfax	703-352-3030
MBH Settlement Group - Alexandria	703-739-0100
MBH Settlement Group - Arlington	703-237-1100
MBH Settlement Group - Chantilly	703-734-8900
MBH Settlement Group - McLean	703-734-8900
MBH Settlement Group - Reston	703-318-9333
MBH Settlement Group - Annandale	703-852-3000
MBH Settlement Group - Fairfax	703-279-1500
MBH Settlement Group - Burke	703-913-8080
MBH Settlement Group - Fairfax	703-279-1500
MBH Settlement Group - Vienna	703-242-2860
Monarch Title - Alexandria	703-852-7700
Monarch Title - Leesburg	703-771-0800
Monarch Title - McLean	703-852-1730
National Settlement Services	703-354-9677
New World Title & Escrow	703-691-4330
Provident Title & Escrow	703-451-6600
Pruitt Title	301-770-4710
Quantum Title Corporation	703-462-9931
Republic Title, Inc.	703-916-1800
RGS Title	703-903-9600
Slugg and Associates PLC	703-426-4320
Stewart Title And Escrow, Inc.	703-352-2935
The Settlement Group Inc - Alexandria	703-933-3090
The Settlement Group Inc - Burke	703-250-9440
The Settlement Group Inc - McLean	703-584-0450
Universal Title - Arlington	877-645-8319
Universal Title - McLean	703-354-2100
Vesta Settlements LLC	703-288-3333

TECHNOLOGY SERVICES

Centralized Showing Service	866-949-4277
Homesnap	202-999-2903
MRIS	301-838-7100

VIRTUAL TOURS

Captivate with Video	703-585-7772
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As of April 13, 2015**AFFILIATES**

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

What is the Legal Definition of a Bedroom?

By Sarah Louppe Petcher



Q. What is the legal definition of a bedroom? I have a listing for a condo that the seller told me had two bedrooms. I visited the condo and confirmed that the owner was using the “second bedroom” as a sleeping area. Since it had a closet and a window, I assumed it was a bedroom. On this basis, I marketed the property as a two-bedroom condo. The home inspector later informed the buyer that the other bedroom did not meet the local zoning requirements for a legal bedroom.

A. The legal definition of a bedroom is determined by the local municipality’s zoning codes. This definition can vary by jurisdiction, building type, and zoning for the particular lot. Assumptions about what constitutes a bedroom can differ substantially from the requirements of the different zoning codes. For example, many people may assume that a room is not a bedroom if it does not have a closet.

The interpretation of these rules can be difficult for those without a background in the construction industry or related trades. For this reason, matters related to the zoning of property are typically considered outside the scope of a real estate agent’s licensed area of expertise. Realtors® engaged in the practice of residential brokerage are often not aware of how to interpret the myriad of regulations and special exceptions that make up the zoning codes for local jurisdictions. +



Sarah Louppe Petcher is general counsel for NVAR.

State-Wide Requirements

Here are some requirements for bedrooms that apply state-wide:

- Means of Egress:** A bedroom must have two ways to exit: one that leads to the rest of the home and one that leads directly to the outside. In most cases, the outside egress will be a window. A bedroom egress window must be at least 5.7 square feet. It can be no more than 44 inches from the room floor, unless there is a permanent step installed. In addition, it is illegal to have locking bars or grates covering an egress window.
Also, in order to be considered a legal bedroom, its sole entrance must not be through another bedroom. Finally, the bedroom must have access to a bathroom without going through another bedroom.
- Closet:** Contrary to popular belief, Virginia has no closet requirement for a bedroom.
- Square Footage:** The minimum size of a bedroom is 70 square feet. If more than one person occupies the room, there must be 50 square feet per occupant.
- Ceiling Height:** Ceiling height must be no less than 7 feet.
- Heating and Ventilation:** Every bedroom must have access to natural ventilation (i.e. to the outside air), and must have a heat source. Portable heaters do not count as an adequate heat source.

LOCAL ZONING OFFICES:

If you are still unsure how to categorize a specific room, here are additional resources:

City of Alexandria Department of Planning and Zoning	703.838.4666
Arlington County Department of Planning, Housing and Development	703.228.3883
Public Works and Environmental Services for Fairfax County / Building Plan Review Office	703.222.0114
City of Fairfax Community Development and Planning	703.385.7930
City of Falls Church Zoning Division	703.248.5015
Town of Herndon Department of Community Development.....	703.787.7380
Town of Vienna Planning and Zoning Department	703.255.6341



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"I was referred to Mentoring Program after spending nine months with a company where I had no training or management support. Consequently, I was unable to earn any money. Since joining the program approximately three years ago, my income the last two years was in excess of six figures. Jw Grodt was always there to help and guide me when I needed help. This program is a must for any new agent or returning agent. I am so happy to be a RE/MAX Executives Associate."

- Lizzie Helmig



"The mentoring program was a great way for me to join the RE/MAX brand and learn the business quickly. My broker who led the program was always available to answer my rookie questions. I never felt alone and felt that I had the support I needed as a new agent any time of day and on the weekends. We had weekly meetings where I had access to Q&A sessions with top agents where I learned valuable information and didn't have to re-invent the wheel. I wouldn't start the business any way else!"

- Kim Darwaza



"I started in the real estate business in 2002 and I can not imagine being successful in this business if I had not had the good fortune to have been recommended for and attended Jw Grodt's Mentorship Program. Thanks to his professional knowledge and advice, my career prospered."

- Narda Rodriguez



"I was in the Mentoring Program in 2006. Although I was not a new agent, I had come from another company and I felt that I could benefit from being in this program. It was a great program and gave me the foundation I needed to expand my business and I believe every agent needs to succeed in this business. RE/MAX Executives is the most supportive company I have ever witnessed."

- Paul H. Krohn



"I was new to real estate in 2005 when I joined the RE/MAX mentoring program led by Jw Grodt. The information I learned was and still is invaluable to the success of my business. To be able to discuss real estate in an open setting with other new agents and a seasoned broker, allows you to learn more than if you sought out the broker individually. You gain experience by listening and learning about other agents' transactions you would never think to ask about until you find yourself in the same situation. This is extremely beneficial to a new agent as well as a veteran."

- Sharon Mills



"After a 20+ year career in high tech sales, I received my real estate license in 2002. Wanting to become a 100% RE/MAX agent, but NOT wanting to wait 10 years to be eligible to join RE/MAX, I contacted Jw Grodt and signed up for his newly formed RE/MAX Mentor group. The mentor program had just started (I think I was the #3 participating agent). Fast Forward in time- With a lot of invaluable advice, my hard work & commitment, I am a top producing agent, who learned how to be an excellent agent from the best! I cannot say enough good things about this program and RE/MAX Executives!"

- Patricia Mary Butler



"The mentoring program is tailored to provide the tools to new agents to succeed in such a challenging field. I'm extremely thankful to have been introduced to the RE/MAX Executives Mentoring Program almost 2 years ago! The wealth of knowledge from Jw Grodt not only gave me confidence but prepared me to start fast. Not to mention you have constant support and back-up!"

- Mari Torres



"The Mentor Program at RE/MAX Executives is second to none! There are ongoing, in-house classes 2X weekly, held by the most knowledgeable and experienced managing broker, Jw Grodt, who is also available to answer your questions 24-7! This is the place to learn and thrive!"

- Diana Kirtley



"I would definitely endorse the RE/MAX Executives Mentor Program. It is an excellent way to begin your real estate career. I had left the industry, and it is a perfect way to update my skills in contracts, legal and financial changes in the market place. In fact, I just sold my FIRST LISTING! So come join us, a great group of people to work with on a daily basis. Timely pertinent information that will help your career soar!"

- Judy Cary



"I started into the Mentoring Program with Jw less than a year ago and already have had sales and listings. I know almost every company says they have training but the RE/MAX Executives Program really works! It did for me and I'm sure it will for you. I know I need to be prepared to do the work. This program has given me the knowledge and the confidence to know I can serve my clients well."

- Dimitar Dimitrov

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