**MAY+JUN 2017** 

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5

Using Technology to Put Your Brand – and Your Listing's – Best Face Forward ANNUAL FINANCE SUMMIT: MORTGAGE NEWS, TRENDS ATTEND ON WED., MAY 24 PAGE **37** 

NIGHT AT THE NATIONALS: FRI., JUNE 9

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PAGE 12

### TAKES Potential Threats to Tax Benefits of Homeownership

YOU Board Election Process Begins June 8 FURTHER New Laws Take Effect July 1 31

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# **RE+VIEW**

#### MAY+JUN Volume 100, Issue 3

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### REALTORS® ACT, WE ALL WIN: MAY IS REALTOR® ADVOCACY MONTH

JOIN US IN WASHINGTON ON MAY 17-18!

By Bob Adamson

As Realtors<sup>®</sup>, we're not typically ones to stand on the sidelines unless we're rooting for our favorite sports team. We act. We attend community events, we network, we speak up – we get things done! This issue of RE+VIEW highlights our successes: we get laws passed (page 31); we educate our elected officials (page 14); we listen to candidates (page 11); we celebrate with legislators (page 16); we stay up-to-date on the latest technology (page 36). And while we haven't yet, at press time, logged all of your Realtor<sup>®</sup> Community Action Day April charitable activities, I know that we make a difference in our communities, too.

But that was last month!

May is Realtor<sup>®</sup> Advocacy Month. I challenge you to join me in taking these actions in May:

- Attend the Realtors<sup>®</sup> Legislative Meeting & Trade EXPO in Washington DC the week of May 15. Register for free and view the latest schedule at nvar.com/midyear. On Wednesday and Thursday, May 17 – 18, NVAR will have a booth at the Trade EXPO. Stop by on either day for your chance to win a prize drawing!
- 2. Invest in RPAC. If you haven't already this year (or even if you have!), make an investment in an amount that's right for you. Invest at the \$99 and above level, and be recognized in *RE+VIEW* magazine (page 15). Learn more and invest at **nvar.com/RPAC**.
- 3. Stay informed. Attend NVAR's May 24 Finance Summit to hear industry experts share the latest finance news that can help your clients. Visit **nvar.com/Finance17** to learn more and register.

And here are your June assignments:

- Nominate someone perhaps yourself for our NVAR Board of Directors. NVAR involvement is an excellent way to share your experience and talents for the benefit of our industry. We need you! Volunteer involvement is what keeps us going strong. Nomination forms will be available on **nvar.com** beginning June 8. Check out the election timeline on page 40.
- 2. On Friday, June 9, show your support for our Washington Nationals and the industry by attending our annual NV/RPAC Night at Nat's Park. You can find details on page 12.

Enjoy the rest of your action-packed spring. I look forward to seeing you in our Nation's Capital in May and at the ballpark in June. Let's hear it for Realtors®, baseball and homeownership!

Bob adamson

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



### **TECHNOLOGY IS CHANGING THE REAL ESTATE INDUSTRY – LET'S TOOL UP**



There is no question that technology is a growing force in our industry, and NVAR is here to help you learn about it, embrace

it and incorporate it into your business. Recently, I met with **Realtor.com** industry executives, including CEO Ryan O'Hara, at their new state-of-the art headquarters in Silicon Valley. They are preparing for the future by investing significantly into technologies like Augmented Reality (AR), Virtual Reality (VR), predictive analytics and much more.

From 3-D photography to AR, your ability to adapt could soon make or break your listing presentation. This issue's cover article on page 20 examines how Realtors<sup>®</sup> are upping their game when it comes to listing photos, video, social media and more. While technological advances can be intimidating, NVAR has resources to help you succeed.

At NVAR, not only do we have a staff person dedicated to ensuring that we're at the leading edge of industry technology -Senior Director of Technology Initiatives Shawn Hanna - we've also created an internal, cross-departmental, Digital Experience Team that will focus on improving your membership experience through technological advances. These staff resources are paired up with two brand new member committees - the Technology Advisory Group and the Products and Services Advisory Focus Group. Our redesigned website is part of this initiative, and you'll see further exciting enhancements in the months

to come. We're committed to providing programs and services that allow you to work with buyers and sellers in the digital spaces that they demand. You can read about two recent programs on page 36.

To help troubleshoot your technology hardware and software issues, we pioneered the Tech Helpline member benefit in Virginia in 2015. It proved so successful, that Virginia Realtors<sup>®</sup> is now offering it as a benefit statewide!

Our goal is to deliver the technology information, tools and services you need so that you can do the same for your clients. So hold on tight, follow us on social media, read your NVAR e-newsletters and check out our **nvar.com** news feed – as we navigate the future of real estate. +



# YOU OUGHTA BE IN PIXELS

Using Technology to Put Your Brand – and Your Listing's – Best Face Forward PAGE 20

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

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# **2017 MEMBER SURVEY SHOWS** NVAR Is Moving In the Right Direction as a Membership Organization Improvements over 2016 are noted in brackets.

<b>RESPONDENT DEMOGRAPHICS</b> THIS PAST FEBRUARY, we surveyed our NVAR membership to measure the association's effectiveness of delivering on our strategic plan goals To review survey results in greater detail, please visit <b>nvar.com/survey17</b> .	
AGE         48 - 67         56%         GENDER         Female         62%           18 - 47         30%         Male         38%           68 +         13%         FULL-TIME 78%         PART-TIME 20%	SERVE AN INTERNATIONAL CLIENTELE YES 24% Would like to learn more. 17%
WOULD LIKE TO LEARN MORE ABOUT TECHNOLOGY	MEMBERSHIP HAS ENHANCED MY PROFESSIONALISM AND ELEVATED MY BUSINESS
LEAD GENERATION46%ONLINE MARKETING39%SOCIAL MEDIA32%	STRONGLY AGREE OR AGREE72% [+4%]DISAGREE OR STRONGLY DISAGREE5% [-1%]NEUTRAL21% [-5%]
STRONGLY AGREE OR AGREE       85% [+4%]         DISAGREE OR STRONGLY DISAGREE       3% [-4%]	NVAR IS THE REGIONAL VOICE IN REAL ESTATESTRONGLY AGREE OR AGREE86% [+5%]
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STRONGLY AGREE OR AGREE 87% [+4%]	RE+View Magazine:7Membership Value:7

## NVAR Region Housing Inventory Remains Tight

FIRST QUARTER METRICS FOR NEW HOME SALES IN NORTHERN VIRGINIA REFLECT A VIBRANT MARKET

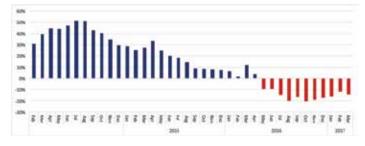
By Spencer A. Shanholtz

LOW INVENTORY continues to affect both the NVAR region (comprised of Alexandria City, Arlington County, Fairfax County, Fairfax City and Falls Church City) and the national residential real estate markets. Within the NVAR region, the rate of year-over-year change in active listings has declined continuously since May 2016, and January 2017 saw the lowest inventory number in three years.

Tight inventory is the result of high demand and the shrinking number of available homes for sale, as total sales consistently surpass the number of new listings. The inventory of some home types was increasingly tight, including singlefamily attached properties and lower-priced properties. The negative growth rate in active listings eased during the winter months of December, January and February, but if the typical spring increase in new listings continues to lag behind sales, inventory will continue to contract.

Between March 2016 and March 2017, active listings declined 14.5 percent, leaving a total active inventory of 3,668 homes. Figure 1 shows that the year-over-year growth rate has declined since April 2015 and has gone negative since May 2016, having declined 20.4 percent at its bottom in October 2016.

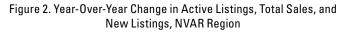
Figure 1. Year-Over-Year Percent Change in Active Listings, NVAR Region

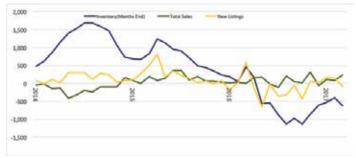


Source: Bright MLS. Statistics calculated 4/5/2017

Unsold active listings at months' end (otherwise known as housing inventory), are composed of closed sales and new listings added each month. Beginning in 2015, total closed sales began tracking closely with new listings, thereby reflecting slower inventory growth. Early 2016 saw a typical spring recovery with a spike in new listings before the summer buying season.

However, a 17.1 percent drop in new listings followed, with a corresponding triple digit year-over-year increase in sales during the summer months (Figure 2). March, 2017 numbers display a similar trend occurring as we move into the second quarter. This increased buyer demand—combined with lack of new supply—contributes to an inventory shortage, as there were only two months of supply in February. In other words, it would take two months to sell the current inventory at the current sales pace.





Source: Bright MLS. Statistics calculated 4/5/2017

#### MEDIAN DAYS ON MARKET REFLECTS LOW INVENTORY

As the housing market tightens, homes are selling at increasingly faster rates. The median number of days on market (DOM) for NVAR region homes in March 2017 was 12 days—14 days lower than the prior March, and the largest year-over-year decrease since March 2013 (Figure 3). The length of time a house sits on the market typically increases during the winter months.

However, this past winter proved different as median DOM increased slightly, but still continued at a rapid rate

## "As the housing market tightens, homes are selling at increasingly faster rates."

of decline. Mild weather likely contributed to this market activity, as unseasonably warm weather set records. This should set up a spring and summer market that will likely see inventory turnover at record speeds.

Figure 3. Year-Over-Year Percent Change in Active Listings and Median Days on Market, NVAR Region



Source: Bright MLS. Statistics calculated 4/5/2017

## RAPIDLY DECLINING INVENTORY OF SINGLE-FAMILY ATTACHED HOMES AND CONDOS

Figure 4 shows that among all housing types, there were fewer months of supply in March 2017 than one year prior. This is a trend that has persisted since May 2016. Single-family detached homes comprised the majority of active listings with 2,226 homes for sale in March, a decrease of 6.5 percent from the previous year. These types of homes typically drive the total inventory numbers, and stand now at a three-year March low of 2.8 months of supply.

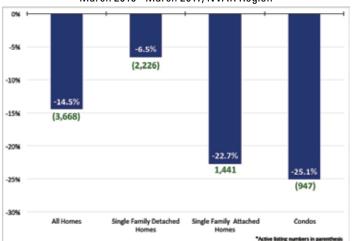


Figure 4. Percent Change in Active Listings by Housing Type, March 2016 - March 2017, NVAR Region

Source: Bright MLS. Statistics calculated 4/5/2017

Condos and attached single-family home inventory also decreased from March 2016 to March 2017, leaving 1.8 and one

months of supply, respectively. Condo inventory decreases are primarily the result of high demand.

New condo listings decreased 12.5 percent from March 2016, while closed sales increased 15.8 percent during the same period. Single-family attached homes were the tightest market segment, as inventory decreased 22.7 percent from March 2016. This left only 494 single-family attached homes on the market at the end of March. Given the increasing sales numbers and the 572 sales in April 2016, we can expect a continued tightening of supply of single-family attached homes in our NVAR footprint.

#### LOW TO MID-PRICED PROPERTIES ARE IN SHORT SUPPLY

The NVAR region's inventory increasingly favors highpriced properties, and therefore higher income buyers. March 2017 had the highest median active listing price, \$719,995, in more than a decade. Figure 5 shows the March inventory distribution by price of listing and its change from March 2016.

The largest share of inventory, 1,096 homes, is priced above \$1 million, and homes at this price point increased the most at 3.5 percent from last year. This is the highest number of million dollar home listings in February in more than 10 years.

At the current rate of sale, lower-priced properties from \$200,000 to \$399,999, and properties in the \$400,000-\$599,999 range have about one month supply, and they have decreased at a relatively fast rate: -19.9 percent to -41.6 percent from March 2016. Inventory of mid-priced properties (\$600,000-\$799,999) shows signs of stabilization, yet still remains at two months' supply.

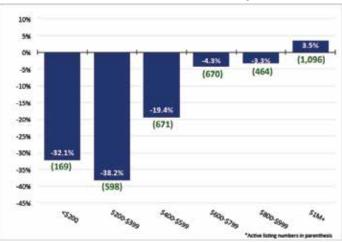


Figure 5. Percent Change in Active Listings by Listed Price, March 2016 - March 2017, NVAR Region

Source: Bright MLS. Statistics calculated 4/5/2017

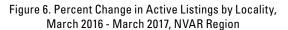
New listings in the spring will help to replenish the housing supply, but this may slow as owners of lower priced homes are

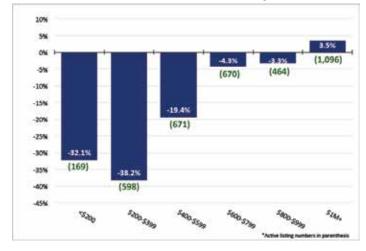
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less likely to vacate and sell if they cannot afford the homes on the market. High demand for lower and middle priced homes will absorb much of the new supply as the spring progresses, depleting inventory further.

#### FAIRFAX COUNTY SAW THE LARGEST INVENTORY DECLINE

Largely due to its population, Fairfax County comprised the majority of inventory in the NVAR region, at 2,666 homes and two months' supply. Fairfax County also saw the largest reduction in active inventory from March 2017 (Figure 6). Inventory in the City of Fairfax rose 17.9 percent from last March, its first gain in year-over-year active listings since September 2015. However, housing change statistics for the cities of Fairfax and Falls Church can be volatile due to low volume. Mimicking the region, Alexandria and Arlington both saw their 19th straight month of year-over-year decline in inventory. Alexandria and Arlington face unique challenges as smaller urban communities, with limited land to develop, constraining inventory.







While there is much discussion about converting unused office space into residential units, and there are some conversion projects in the planning pipeline, it will be some time before such units come onto market. Of course, the redevelopment of office space will do little to get more folks in the mood to sell their single-family homes in our premier Northern Virginia locations such as Alexandria and Arlington – especially given our love affair with the historically-cheap mortgages we have on our current homes.

## "Supply has seen a lull in its downward spiral, but demand looks poised to continue rising."

## INVENTORY EXPECTED TO CONTINUE ITS CONTRACTION, BUT REGIONAL ECONOMIC UNCERTAINTY REMAINS

New listings grew faster than sales in the winter months of 2016-2017, as reflected in the recent upward trend in yearover-year inventory growth. Despite the 14.5 percent decline in active inventory in March, the number of new listings, at 23,668, is 8.1 percent higher than the five-year February average of 3,392. However, the number of new pending sales increased year-over-year 5.3 percent to 1,832 in February and 6 percent to 2,606 in March, serving as a potential indicator of increasing future home sales. Supply has seen a lull in its downward spiral, but demand looks poised to continue rising.

Contract ratio compares the total number of homes under contract in a given period to the overall number of active listings. A higher ratio signifies a relative increase in contracts compared to supply, and indicates the market is moving in the sellers' favor. The contract ratio of 0.84 in March 2017 signals that 84 percent of homes on the market in the NVAR region were under contract and ready to close. This is the highest contract ratio since March 2014, and a sign that—barring any significant shift in the local economy—the region can expect inventory to continue contracting absent a significant increase in new inventory.

However, the change in Administration has the potential to alter the scale of federal employment and contracting, which could create uncertainty about the region's future economic trajectory. Significant reductions in federal employment and employment opportunities might limit the extent to which many workers are willing to move to, or remain in, the NVAR region.

This might also further limit supply as existing homeowners could become reluctant to move due to financial limitations. Regardless, it will take some time for these developments to fully impact the housing market. In the short term, the real estate market this spring is shaping up to continue strongly in sellers' favor. +



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

# Virginia Gubernatorial Candidates Share Their Vision for Virginia's Future

ECONOMIC GROWTH, HEALTHCARE, TRANSPORTATION ON THE DRAWING BOARD

**ON WEDNESDAY, APR. 26,** the NVAR Public Policy Committee hosted Virginia gubernatorial candidates Ed Gillespie (R) and Lieutenant Governor Ralph Northam (D) at a town hallstyle meeting for a select group of volunteers and RPAC Major Investors. Each candidate was given an opportunity to share his vision for Virginia and answer audience questions.

The Republican and Democratic primaries will be held on Tuesday, June 13. In-person absentee voting is currently underway in jurisdictions across the region. The deadline to request an absentee ballot by mail is June 6. Candidates successful in the primary election will face each other in the November 7, 2017 general election. For more voting and election information, visit **nvar.com/realtors/issues/election-info**.



Lieutenant Gov. Ralph Northam, democratic gubernatorial candidate, told the town hall attendees that the current administration is "working very hard to bring skills to jobs."



Republican gubernatorial candidate Ed Gillespie expressed his concern about significant job losses in manufacturing and coal sectors in some parts of the Commonwealth. "I will be a governor for all Virginians," he said.



Following his remarks, Lieutenant Gov. Northam (D) paused to pose with NVAR members Moon Choi and Ava Nguyen.



NVAR Chairman Bob Adamson (right) introduced candidate Ed Gillespie (R) to the group of invited NVAR leaders. Gillespie discussed his campaign platform, which includes working towards greater economic diversification. +

### | federal issues |

# Serious Threats for Tax Benefits of Homeownership and Flood Insurance

FEDERAL LEGISLATION ON THE SPRING/SUMMER DOCKET

By Josh Veverka

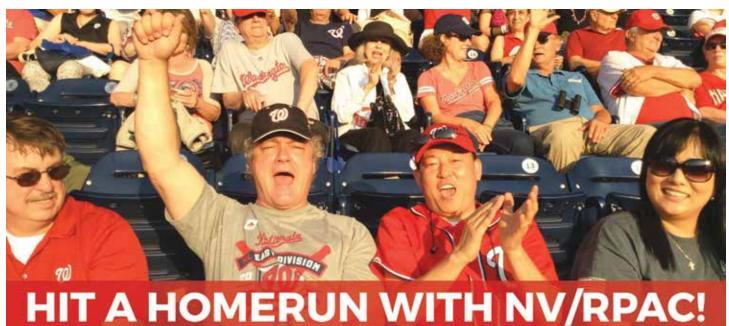
#### ITEMIZED DEDUCTIONS ON THE CHOPPING BLOCK

The leaders of the congressional tax-writing committees and President Trump have expressed a strong desire to accomplish tax reform. Realtors® are facing an environment that includes the real possibility of serious changes to federal tax law. Realtors® have lobbied successfully to protect the Mortgage Interest Deduction (MID), which most legislators support. However, proposed tax reform plans might unwittingly cause more harm to the real estate industry than a repeal of the MID.

The reason for concern is that a central feature of each of the proposed tax reform plans is the elimination of all or most itemized deductions, except the MID and the deduction for charitable contributions. Along with these changes, the standard deduction would be nearly doubled. While at first glance, it may seem that retaining the MID would hold homeownership tax incentives harmless, this is far from the case. In reality, a plan that eliminates most itemized deductions, while doubling the standard deduction, would mean that only about 5 percent of taxpayers would claim itemized deductions, down from about one-third under the current law.

For the great majority of Americans, there would no longer be a tax difference between owning a home and renting one. Any modification of real estate-related tax benefits in the current economy could do serious damage. It would create uncertainty for prospective purchasers, would decrease the incentive for first-time homebuyers, and could lead to a drop in the value of existing homes.

Tax reform legislation is likely to come into focus this summer, and NVAR expects to call on all members to take



Join us for our annual NV/RPAC Night at Nat's Park

### Friday, June 9

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

MORE INFORMATION: NVAR.com/Nats

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



action in support of homeownership. Realtors® are not opposed to tax reform.

The National Association of Realtors<sup>®</sup> acknowledges the complexity of the current tax system, but asserts that reforms must support the goals of homeownership and freedom to buy, maintain and sell real estate. Homeownership is neither a special interest, nor a tax loophole.

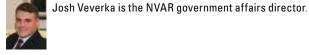
## NATIONAL FLOOD INSURANCE PROGRAM SET TO EXPIRE, FACES BUDGET CUTS

Congress must reauthorize the National Flood Insurance Program (NFIP) to continue providing flood insurance after September 30, 2017. Without the NFIP, millions of home and small business owners nationwide, not just those in coastal or waterfront areas, will not be able to obtain a mortgage or insurance to protect their property against the most expensive and common natural disaster in the U.S.: flooding.

A program lapse could delay or derail more than 1,300 transactions each day, or nearly 40,000 real estate transactions every month. In addition to this pending program sunset, the President's budget proposal eliminates \$190 million in federal funding for flood mapping and cuts \$667 million from flood mitigation grant programs.

Realtors<sup>®</sup> are supporting a renewed and strengthened federal flood insurance program with long-term viability. As of press time, legislation has not yet moved, but Congress is expected to act quickly toward reauthorization, with the House likely to consider legislation in late spring.

Watch for additional updates and possible calls for action from the NAR and NVAR Government Affairs teams on these and other critical issues in the coming months. +



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## NV/RPAC Major Investors Are Briefed About Regional, National Issues at Exclusive Annual Congressional Breakfast

By Josh Veverka

SIXTY TOP-TIER Northern Virginia/Realtors® Political Action Committee (NV/RPAC) investors were invited to an exclusive breakfast on March 24 with the Northern Virginia congressional delegation. While Congress almost derailed the event by scheduling a debate and a possible vote on a health care reform measure, Congressman Gerry Connolly (D-11) was able to attend and lead an insightful discussion.

Representative Connolly discussed current issues in Congress that would impact Northern Virginia and pose threats to the real estate industry, including the federal budget, tax reform, transportation and financial regulation. After brief remarks, the Congressman made time to field a few questions from this group of Major Investor Realtors® before returning to Capitol Hill for the floor debate.

In addition to this annual breakfast, Major Investors receive complimentary VIP access to numerous NVAR forums, summits and events, including the convention-day Politics & Pancakes breakfast, featuring a nationally recognized political analyst. Major Investors are also recognized in a *RE+VIEW* magazine monthly listing and an annual photo spread. They receive special acknowledgment from VR and NAR, including plaques, pins, web and print recognition, and invitations to special receptions at events.

To learn more about NV/RPAC, including how you can join this exclusive Major Investor group, please visit **nvar.com/RPAC**.



NVAR members Ava Nguyen of Westgate Realty Group (center) and Thai-Hung Nguyen of Better Homes and Gardens Real Estate share a light-hearted moment before NVAR Chairman Bob Adamson (left) opens the annual recognition program.



NV/RPAC Major Investors enjoy an opportunity to network before sitting down to breakfast with Congressman Connolly.



NVAR CEO Ryan Conrad (left) and NVAR member Zinta Rodgers-Rickert (right), the NAR Federal Political Coordinator to Congressman Gerry Connolly, discuss issues facing Realtors<sup>®</sup> on Capitol Hill.



Congressman Gerry Connolly (left) addresses NV/RPAC Major Investors at the annual recognition breakfast at the Tower Club, Tysons Corner. +

# 2017 NV/RPAC Investors List

### **PLATINUM R**

### (\$10,000)

#### **NVAR**

### **GOLDEN R**

### (\$5.000+)

(\$2.500+)

Maureen McEnearney Dunn Tom Stevens HOFPC **Theo Theologis** 

### **CRYSTAL R**

Robert Adamson Moon Choi **Robert Adamson** Candice Bower\* Moon Choi **Tracy Comstock** Mary Beth Coya Nicholas Lagos\*

**Christina Macro** Susan Mekenney Sherry Rahnama Christine Richardson Trish Szego<sup>PC</sup> Jon Wolford\*

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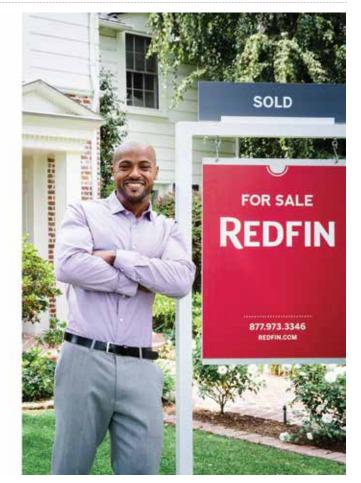
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**MAY+JUN 2017** 

## Realtors<sup>®</sup> Honor Northern Virginia Elected Officials at Annual Reception

A CROWD of about 120 Realtors® filled the NVAR Fairfax atrium on Wednesday, Apr. 26 for the annual Legislative Reception. Thirty elected officials attended for the opportunity to speak with Realtor® constituents and connect with legislative colleagues.



Senior Vice President of Public & Government Affairs Mary Beth Coya (at podium) shares a light-hearted moment with legislators after thanking them for their efforts on behalf of the real estate industry.



The annual Legislative Reception provides an opportunity for NVAR members to mingle with their elected officials. Pictured here (left – right): Delegates Jennifer Boysko(D), Eileen Filler-Corn (D), Senator George Barker (D), NVAR member Ashok Varma of A-One Realty and Chairman Bob Adamson of McEnearney Associates.



NVAR Board member Christine Richardson of Weichert, Realtors® connects with Senator Dick Saslaw (D).



Pictured left – right, Delegates Kathleen Murphy (D), Randy Minchew (R), and Senator Jennifer Wexton (D) enjoy a post-legislative session reunion.



Fairfax Supervisor Dan Storck (D - left) and Alexandria City Councilman Willie Bailey (D) take the opportunity for cross-county conversation.

### legislative reception



NVAR Public Affairs Committee Chair Genevieve Concannon of Advon Real Estate introduces the legislators in attendance and expresses gratitude for their commitment to Northern Virginia.



The NVAR Fairfax atrium offers ample space for Realtors<sup>®</sup> to network with colleagues, mingle with elected officials and enjoy an array of appetizers and beverages.



Delegates Jim LeMunyon (R – left) and Mark Keam (D) strike a bi-partisan pose. +

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#### By Ann Gutkin

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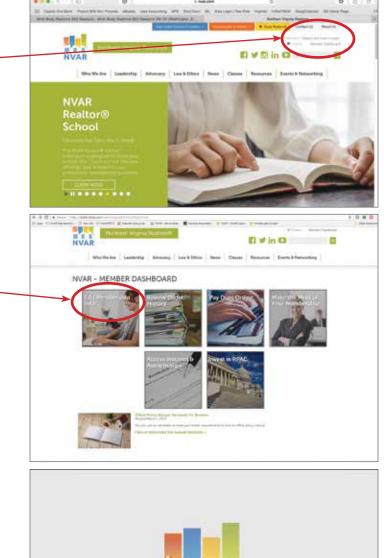
Make desired changes to your contact information, password, mailing preferences and more. Remember to click the red "submit" button to save any changes. Please note that to change brokerage information, you must first submit to NVAR a Brokerage Transfer Form signed by your new broker. Download the form at nvar.com/transfer.

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Ann Gutkin is the NVAR senior communications director.



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# YOU OUGHTA B IN PIXELS

Using Technology to Put Your Brand – and Your Listing's – Best Face Forward



Putting your best face forward and presenting your listings in a dynamic way are essential elements of a successful career. While high-tech gadgets and the latest apps can be great for staying hyper-organized and on top of your game, technology also offers multiple new ways to do the old-fashioned thing: market yourself and your listings. Both buyers and sellers start online when they're thinking about making a move, and stay online when they're seriously shopping or deciding to sell.

### "Things like video testimonials from customers, videos about ourselves, and neighborhood profiles attract consumers." – Scott Avery, AveryHess, Realtors®

"Technology has leveled the playing field for agents and brokerages," says Scott Avery, president of AveryHess, Realtors® in Dunn Loring. "Everyone can access all the tools that are out there, so professionals need to differentiate themselves with information that shows who we are as people. Things like video testimonials from customers, videos about ourselves and neighborhood profiles attract consumers."

#### LET YOUR PERSONALITY SHINE

At TTR Sotheby's International Realty, about 30 agents recently participated in a new project of personal videos that tell their individual stories. Trish Yan, vice president of business development and community leadership at TTR Sotheby's International Realty in Washington, D.C., says the agents paid \$5,000 each to work with a videographer to create a two-to-three-minute video about their life story.

"The process of making the videos included a questionnaire to help them decide what to talk about and where to shoot the video, a one-hour meeting with the producers to formulate the story and then a four to eight-hour shooting schedule," says Yan.

The company is about to start a second round of videos with more agents. The videos are showcased on the brokerage website, agent sites, in email signatures and on social media.

"The more open and vulnerable you are and the more effort you put into it, the better the video," she says.

Robyn Burdett, CEO and associate broker with RE/MAX Living in Fairfax,

sends short videos by email to stay in touch with clients, using BombBomb. She spends about \$500 annually to send individual happy birthday videos, as well as messages to groups of clients.

"I use Facebook and Facebook Live to show my human side and to draw people into the things I like to do," says Burdett. "I'd say 90 percent of what I post is personal and 10 percent is business, so I do Facebook Live videos when I'm at a winery or walking in a park or attending events."

Avery says short videos, particularly client testimonials, are a growing trend for agents to market themselves since they are easy to post on social media.

"We've been piloting a program to test testimonials and we've learned that you need a greater volume of testimonials for them to be the most effective," says Avery. "Buyers are more apt to choose an agent with more testimonials, even if that agent has a slightly lower rating, than pick someone with five stars who only has one testimonial."

Avery's agents send personal videos to sellers prior to listing presentations so that the sellers can get to know agents better before the first meeting.

"We send videos when we respond to client leads to help them understand the person they're working with and to bridge the gap between static marketing and emotional conversations," says Chris Speicher, a Realtor® with the Speicher Group of Long & Foster Real Estate in Bethesda. "We use BombBomb so we can click a button, record a video and send it to a client instantly. The open rate is much higher for emails with video content compared to those with just written content." Speicher says they follow up online leads with a short video from the team leader to set expectations and explain that a buyer's agent will be in touch with a video email introduction.

"When clients have questions we often respond with a 20 or 30-second video," says Speicher. "People never know who's answering an email, so a video lends credibility and gives them confidence about who is responding."

Although Speicher is a fan of video, he thinks Facebook Live isn't targeted enough.

"You won't be likely to catch someone on Facebook when they are in buying or selling mode," he says. "If you do it too consistently you could alienate your audience, too."

Avery says his agents use Homesnap Pro to create paid ads for Facebook and Instagram that market agents and their listings. The ads can be targeted to more than just the agent's sphere, and generate daily reports on the demographics of people accessing the ads.

Personalization is at the heart of Compass brokerage's new "Collections" interactive online home search tool, which uses photos rather than links for properties, according to Mandy Mills, a Realtor® with Compass in Washington, D.C. Mills explained that she uses this collaborative tool to stay in touch with potential clients by sending market updates with a link to a Collection page.

"Collections provides a visual workspace like a Pinterest board," says Mills. "We used to have to send a link to a Matrix listing, which expires after a certain amount of time. Now we can set up a collaborative, visually appealing space where anyone invited to share the space can comment. We

Video Technology continued on page 22

### | photo technology |-

continued from page 21



"While technology can sometimes seem cold and impersonal, using high-tech tools along with a human touch can produce stellar results for you and your clients."

can immediately ping the buyer when something new comes on the market that fits their search criteria and schedule an appointment to see it."

Buyers can include friends and relatives to see potential properties and easily compare homes, even ones they have already rejected but may have features they like. Mills sets up Collections for sellers, too, with properties in their neighborhood so they can see the competition and know when prices change or homes sell. The site can be accessed on smartphones, tablets, laptops and desktops with a simple log-in.

### VIRTUAL STAGING, VIDEOS AND MORE

Technology can be used to upgrade property marketing as well as personal marketing.

"Marketing plans today need to focus on how you can best showcase a property online and in social media to get buyers to come to the property in person," says Avery. "The second step is to find a way to make them remember the property and you after they leave."

"The single most effective thing we do is to hire a professional photographer for every listing," says Speicher.

Burdett also hires a professional photographer for every listing, typically spending from \$300 to as much as \$500 depending on whether the photographer also creates brochures and uploads the photos to various sites. Burdett posts photos on Instagram and Pinterest in addition to standard listing sites. She also uses Facebook Live to talk about open houses and properties that are coming on the market soon.

Depending on the property, Burdett sometimes uses a drone to take photos, which she bought for \$1,200 to \$1,500.

"A townhouse or a house with an uninteresting yard doesn't need a photo taken by a drone," says Burdett. "But if the house is on an incline you can use a drone to take a bird's-eye view of the front of the house."

Burdett is careful to avoid violating any rules when she uses her drone. Avery notes that it's essential to get the permission of neighbors when using a drone because there could be a liability issue if their home is visible in the photos.

"The best use for a drone might be in a rural area where you want to show the topography," says Avery, as the use of drones is prohibited in much of the DMV area. Learn more at: http:// knowbeforeyoufly.org/air-space-map/.

Before drones were available, Speicher once hired a single-engine plane to take photos of a Potomac estate that featured a riding ring, a stable and a lake.

For interior videos, Avery prefers a walk-thru video with an agent actually showing the property, instead of a 3D video walk-thru, which he says feels less personal.

Burdett has a different perspective. She purchased a Matterport 3D imaging machine to use for listings. "You can walk through the entire house and zoom in on things like the tile and closets, which I think helps buyers decide whether they want to see a property in person," says Burdett. She prides herself on being honest with buyers and sellers, even when using techniques such as virtual staging.

"We always put a disclaimer on the virtual staging and don't change things like the flooring," she says.

Virtual staging and 3D imagery helps buyers see the potential in a home, says Taylor Wilding, business development manager at roOomy in San Jose, Calif., a company that provides interactive 3D images of homes.

"We start with existing images and then we digitally remove all or some of the furniture and work with our internal design team to create a home based on the style preferences and demographic information supplied by the listing agent," says Wilding.

RoOomy provides high resolution images, an iPad app and a 3D web viewer that can be embedded in the agent's site. Viewers can manipulate the images to try out different flooring and furnishings and even click on photos with links to retail sites where they can purchase items used in the staged scene. Wilding says the services cost \$109 to \$139 per image, with an average of 2.6 photos per property. Agents typically limit the number of 3D imaged spaces per property to control costs.

Realtors<sup>®</sup> have a host of options to choose from when it comes to showcasing their listings. While technology can sometimes seem cold and impersonal, using high-tech tools along with a human touch can produce stellar results for you and your clients. **+** 



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.

### Perfecting your Photos

"Photos are like Internet dating for your house," says Glenda Cherry, owner of Glenda Cherry Photography in Herndon. "You don't need every bathroom and every closet, but you want to evoke an emotional response from potential buyers so they want to see it."



To find a talented professional photographer, Cherry suggests:

- Look for a photographer who specializes in real estate photography, not a wedding or portrait photographer who also does property photos.
- Check out their portfolio to see if you like the photos. "Some photographers use software to compensate for the lack of lighting and it can result in cartoonish-looking, over-saturated photos," she says. "It's best to have multiple off-camera lights so the rooms look real, just with better lighting."
- Ask photographers if they have specialized equipment to take property photos. Cherry uses a wide-angle lens, but not too wide. "If you see three walls in a shot then you know the shot is too wide and that can be distorted," she says.
- Ask photographers what they supply is it just photos or do they do brochures and virtual tours?
- Ask about marketing partnerships: does the photographer promote listings with a photo on their Facebook page?
- Compare fees from a couple of photographers. Cherry charges by the square foot because she knows approximately how many photos she'll need to take based on the size of the property.

For agents who insist on taking their own photos, Cherry recommends:

- Use a better camera than your iPhone, particularly so you can coordinate the off-camera lighting. "But don't think that getting an expensive camera means your photos will be better," she says. "You need to learn how to use it, how to do lighting and how to edit your photos, which may not be the best use of your time."
- Look at other property photos and notice good angles that you can replicate.
- Make sure you have good lighting, particularly when you are taking a shot from one room into the other. For example, you don't want a dark dining room or family room to be visible past the kitchen.
- Be certain that your sign does not show up in the photo. Cherry says that Bright MLS will fine agents \$500 if they post a photo with a sign in it.
- Learn how to use editing software. "Fifty percent of good photos come from the editing," Cherry says.

Most important, to make sure your property photos don't end up on the "Really Bad MLS Photos" Facebook page: make sure the property is completely photoready and has been decluttered. Cherry sends a checklist to her clients to remind them of things like moving their trash cans and clearing the kitchen counters of most items to improve the quality of the photos. +



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# Real Estate Developments in Northern Virginia are Reaching New Heights

By Frank Dillow



NEW HIGH-RISE CONSTRUCTION is changing Northern Virginia's skyline. Like tall firs in an apple orchard, the new buildings are impacting the nature of their surroundings, creating exceptional opportunities for Realtors<sup>®</sup> in both commercial and residential markets.

From its inception, Washington, D.C. was envisioned as a low-rise development-an "American Paris," as Thomas Jefferson described it, with "low and convenient" buildings and "light and airy" streets. Among commercial buildings, the Old Post Office, newly refurbished as the Trump International Hotel, has been the tallest in the district – at 315 feet – since its completion in 1889. Congress soon put a stop to high-rise commercial construction. However, with the passage of the 1910 "Height of Buildings Act," the rule capped the height of commercial buildings to the width of its "Facing Street" plus 20 feet, but never more than 130 feet.

But if Washingtonians want to be part of the high-rise life, they can look across the Potomac. Starting with the river's west bank in Rosslyn, and continuing west to Tysons – and soon even to Reston – high-rise construction projects are transforming Northern Virginia.

#### ROSSLYN

Arlington County pioneered the formula for economic growth in the late 1960s when it encouraged construction of high-density shops, offices and apartments clustered along the new Metro stops on the Orange and Blue lines.

"As the front door to Virginia, Rosslyn is critical to the business environment in our state," Cynthia Richmond, deputy director of Arlington Economic Development observed. "The special zoning allowing for high-rise development in Rosslyn differentiates the area and provides an opportunity for us to diversify how we use office space throughout the county." Most notable among the newer developments has been 1812 North Moore, an office building construction by Monday Properties without preconstruction lease commitments. Completed in March 2013, its 384-foot height easily surpassed the nearby Rosslyn "twin towers" and is still the tallest building in the Metropolitan area. Its high-rise prominence for the following four years was exceeded only by its stark emptiness as it sat vacant waiting for its first tenant to sign a lease.

Implementation of the federal government's Base Realignment and Closure recommendations, followed by federal budget cutbacks resulting from congressional budget sequestration and the lingering effects of the 2009 recession, all roiled the local commercial real estate markets, and vacancy rates in Rosslyn climbed above 30 percent.

This past February, Monday Properties inked a lease with Nestlé, USA to relocate its American headquarters from California. "This is a trophy tenant for a trophy building," Richmond said. "It was a perfect match between the corporate, community and building presence."

Also in February, the 31-story residential portion of Rosslyn's Central Place development opened, offering 377 apartments in a 387-foot tower. By next spring, developers JBG Smith plan to complete construction on the matching office tower, which will be occupied as CEB's new headquarters. The building will feature an observation deck providing the public with unobstructed

### "The explosive growth in high-rise construction is no accident."

Max Peker, CoStar Group

views across the Potomac at our nation's capital.

#### TYSONS

As Metro's Silver line turns the corner across Chain Bridge Road and slows down for its first Tysons stop at McLean station, a huge steel-framed skyscraper with curved glass panels can be seen under construction nearby. The main tower will be the new headquarters for Capital One, and is on its way to becoming the tallest commercial building in the area, projected at 470 feet with almost 1 million square feet of office space. Built to meet the specifications of Capital One, the 28acre complex will also include residential towers for 826 units, additional office buildings, a community center and a Wegman's grocery store.

At Metro's nearby Greensboro station, Fairfax County Supervisors have approved an 18-acre development to be known as "the Boro," which will include 14 new "mostly high-rise" buildings with more than 1.8 million square feet of office space, 1500 residential units, a new 19,000 square-foot public library, two hotels and retail shops, including the largest Whole Foods grocery store in the D.C. area. Developers will also create three new streets, four new "city blocks" and seven "urban parks." Located on the highest ground in Fairfax County, the buildings appear even higher, and developers boast, "future tenants will see West Virginia from the top floor!"

#### RESTON

Leaving Tysons, the Metro stops next in Reston, which will soon feature its own high-rise addition on land adjacent to the Reston Town Center. Located at 1760 Reston Parkway on land currently occupied by a five-story office building, the 23-story One Reston Town Center building recently has been approved by the Fairfax County Supervisors. It will rise 330 feet, to become the tallest building in Reston, looming 125 feet above the next tallest building at One Freedom Square. Developers Akridge and RTC Partnership anticipate beginning construction as soon as they lease the first 150,000 square feet in the 420,000 square-foot building.

"The explosive growth in highrise construction is no accident," according to Max Peker, market analyst at commercial real estate firm CoStar Group. "Northern Virginia's local governments have been adopting new plans and zoning changes that encourage building dense, mixed-use, transitoriented developments to attract more business and jobs, to locations where residents can work, shop and play." +



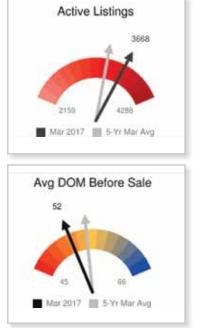
Frank Dillow is a past chair of NVAR's Realtor<sup>®</sup> Commercial Council and is a senior commercial broker in Long & Foster's Commercial Division. He can be reached at francis.dillow@longandfoster.com.



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







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

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# Nisha Thakker Tapped as NVAR's Senior Director of Strategic Partnerships

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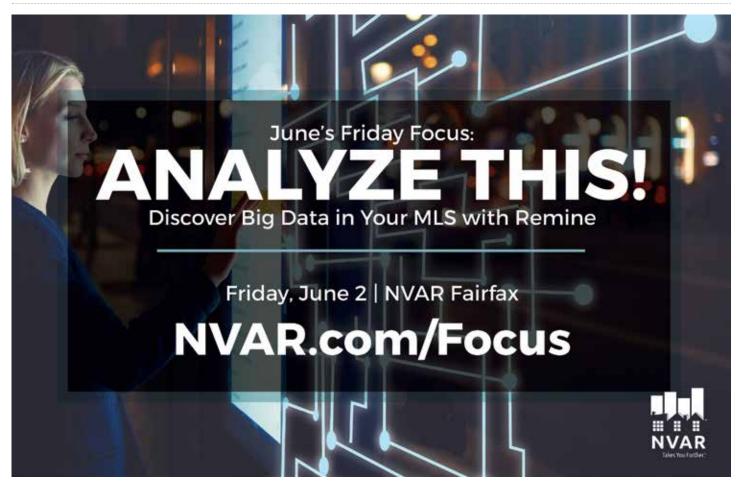
#### THE NORTHERN VIRGINIA ASSOCIATION

OF REALTORS<sup>®</sup> is pleased to announce the appointment of Nisha Thakker to the newly-created position of Senior Director of Strategic Partnerships. Formerly NVAR's associate general counsel, Thakker will serve as a partner outreach and product development leader for NVAR. In this new capacity, working across all Association departments, she will focus on forging strategic alliances to develop and facilitate new product and service delivery.

Thakker will lead NVAR's strategic sponsorship and affiliate partner program to develop a greater membership value proposition for the association's 12,000 members.

Building on NVAR's strategic plan goals, Thakker will work with a newlyformed cross-departmental Digital Experience Team (DXT), to focus on the continued technological and digital relevance of the Association.

Senior Director of Technology Initiatives Shawn Hanna and Senior Director of Communications Ann Gutkin join Thakker as DXT leaders, with a goal of continuing to identify innovative tools and resources that provide exceptional member value. +



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## Take Note: Virginia's New Laws 2017

RULES FOR PROPERTY MANAGERS, COMMON INTEREST COMMUNITIES, SHORT-TERM RENTALS ENACTED

By Josh Veverka

#### THE VIRGINIA GENERAL ASSEMBLY

passed measures affecting Realtors® and your clients during the 2017 legislative session. NVAR and the Virginia Realtors® lobbied successfully on your behalf for legislation introduced as part of our 2017 Realtor® Legislative Agenda.

All of the measures summarized below were signed into law by Governor Terry McAulliffe (D). They will become effective July 1, 2017. Please visit **NVAR.com** for more information about all the new laws impacting our industry and to find out how you can help protect Realtors® through the Northern Virginia Realtors® Political Action Committee.

#### **REALTOR® BILLS**

#### TRANSFER OF SECURITY DEPOSITS UPON THE SALE OF A DWELLING UNIT (HB 1623 - YANCEY; SB 991 - DANCE)

Codifies common law practice in which the tenant in a foreclosed unit may remain in the unit as a month-tomonth tenant until the new owner gives notice of termination.

Provides that, until the new owner terminates the month-to-month tenancy, the terms of the terminated rental agreement remain in effect, except that the tenant may pay rent (i) to the new owner; (ii) to the property manager of the owner, if any; or (iii) into a court escrow account.

Provides that the current owner of rental property will transfer any security deposits to the new owner at the time of the transfer of the rental property. If a management agreement exists, this law allows a property manager to transfer



the security deposit to the current owner prior to settlement and to provide written notice to the tenants, versus having to obtain the written consent of the owner and tenants.

#### LICENSEE RESPONSIBILITIES -TRANSFER OF ESCROW FUNDS AND FORECLOSURES (HB 2281-LEFTWICH: SB 966-OBENSHAIN)

Allows for a written property management agreement to continue in place following a foreclosure on a month-to-month basis until terminated by either the property manager or the new owner, unless a shorter period is specified in the property management agreement. Provides that if rent is paid to a real estate licensee acting on behalf of the landlord as a property manager in a unit which has been foreclosed on, the managing agent may collect the rent and place it into an escrow account following receipt. In the event of foreclosure, a real estate licensee will not transfer any funds to a landlord whose property has been foreclosed upon.

Allows a property manager who elects to terminate a property management agreement, to transfer any funds held in escrow to the landlord without his consent, provided that the property manager provides written notice to each tenant.

#### POA ACT AMENDMENTS (HB 2045-J. MILLER; SB 1231-STANLEY) CONDO ACT AMENDMENTS (HB 2274-D. MARSHALL; SB 1255-DESTEPH)

Allows the Common Interest Community Board to assess a monetary penalty against any property owners'

### new 2017 laws

continued from page 31

association or common interest community manager for failure to deliver the association disclosure packet or resale certificate within 14 days. States that the CIC Board may receive a complaint directly from any person aggrieved by an association's failure to deliver the resale certificate or disclosure packet within the time period required.

Except as expressly authorized in the declaration or condo instruments, no property or unit owners' association can require the use of any "for sale" sign that is (i) an association sign or (ii) a real estate sign that does not comply with the requirements of the Real Estate Board.

An association may, however, prohibit the placement of signs in the common area and establish reasonable rules and regulations that regulate (a) the number of real estate signs, so long as at least one real estate sign is permitted; (b) the geographical location of real estate signs; (c) the manner in which real estate signs are affixed to the property; and (d) the period of time after settlement when the real estate signs will be removed.

Prohibits a property or unit owners' association from requiring any owner to execute a formal power of attorney if the owner designates a real estate licensee to represent his or her clients before the association; requires the association to recognize such representation if the association is given a written authorization signed by the owner confirming representation.

Clarifies the Condominium Act to provide a right of cancellation if the purchaser has not been notified that the resale certificate will not be available and the resale certificate is not delivered to the purchaser.

#### AMENDMENTS TO THE RESIDENTIAL DISCLOSURE ACT (HB 2034-J. MILLER)

Allows for electronic delivery of the form to the potential purchaser. Renames the "red-flag" disclosure statement the "buyer to beware" statement and adds the following buyer to beware statements:

- The owner makes no representations with respect to underlying conservation or other easements.
- The owner makes no representations with respect to an underlying community development authority.

Requires that an owner with knowledge of either of the following shall provide a written disclosure stating such: (i) any pending enforcement actions under the Statewide Building Code that affect the safe, decent, sanitary living conditions of the property, which the owner has been notified of in writing by the locality, or (ii) any pending violation of the local zoning ordinance that the violator has remedied.

#### OTHER BILLS OF INTEREST ASSISTANCE ANIMALS; FAIR HOUSING RIGHTS AND RESPONSIBILITIES (HB 2006-CARR; SB 1228-BARKER)

Sets out the rights and responsibilities under the Virginia Fair Housing Law with respect to maintaining an assistance animal in a dwelling. Establishes a process through which a person with a disability may submit a request for a reasonable accommodation to maintain an assistance animal in a dwelling, including supporting documentation from a person with whom the tenant has a therapeutic relationship, verifying the disability and need for an accommodation. The Act prohibits the charging of a pet fee or deposit or any additional rent to maintain an assistance animal, but requires the tenant to be responsible for any physical damages caused by the animal.

Establishes definitions for "assistance animal," "major life activities," "therapeutic relationship," and "physical or mental impairment."

Allows for a request for accommodation to be denied if (i) the person is not disabled; (ii) there is no disability-related need for the accommodation; (iii) the accommodation imposes an undue financial and administrative burden on the person receiving the request; or (iv) the accommodation would fundamentally alter the nature of the operations of the person receiving the request.

#### RESIDENTIAL LANDLORD AND TENANT ACT (HB 2033-J. MILLER)

Provides that the Virginia Residential Landlord and Tenant Act applies to all residential tenancies, but allows a landlord who owns no more than two single-family residential dwelling units subject to a rental agreement to opt out of the Act by stating so in the rental agreement.

Conforms general landlord and tenant law relating to residential tenancies to the Act, including the security deposits, lease terms, notice, and disclosure provisions. Sets requirements for the application and disposition of security deposits and allows the landlord, for unclaimed security deposits, to submit such funds to the State Treasurer rather than the Virginia Housing Trust Fund. Changes the requirement that a landlord make reasonable efforts to advise the tenant of the right to be present at the landlord's inspection to a requirement that written notice of the right be provided.

Establishes that any activity involving a criminal or willful act that also poses a threat to health and safety by the tenant or authorized occupants, guests, or invitees is an immediate non-remediable violation for which the landlord may terminate the tenancy.

Authorizes a landlord to dispose of the property of a deceased tenant if a personal representative has not been appointed by the circuit court. The landlord may proceed with the disposal after providing 10 days' notice.

The Act: (i) provides that authorized occupants, guests, or invitees must vacate the dwelling unit after the death of a sole tenant; (ii) allows a landlord to request during the pendency of an unlawful detainer action an order requiring the tenant to provide the landlord with access to the dwelling unit; (iii) adds oil to the utilities that may be included in ratio utility billing; (iv) requires the landlord to provide a written security deposit disposition statement following a move-out inspection and provides for the landlord to seek recovery for additional damages discovered after the security deposit disposition has been made; and (v) authorizes a landlord to retain an attorney to prepare or provide any required written notice and permits the use of an electronic signature or an electronic notarization.

#### LIENS FOR WATER AND SEWER SERVICES (SB 1189-EDWARDS)

Provides that no lien may be placed on the property of an owner when a lessee or tenant has delinquent fees for water or sewer charges until the locality has made reasonable collection efforts and practices, including (i) applying the security deposit to the payment of the outstanding balance, and (ii) either filing for the Setoff Debt Collection Program or placing the account with a debt collection service. A lien against the lessee or tenant is equivalent to a lien for unpaid taxes.

When a locality does not require a security deposit from a lessee or tenant to obtain water and sewer services, the locality shall waive its lien rights against the property owner. A locality or authority cannot deny service to a new lessee or tenant when there are unpaid fees for services to a previous lessee or tenant unless a lien against the property owner is placed on the property.

#### SHORT-TERM RENTALS (SB 1578-NORMENT)

Authorizes localities to establish a short-term rental registration of persons offering property for shortterm rental and allows for reasonable registration fees to be charged. Exempts: (i) individuals licensed by the Real Estate Board and properties managed by real estate licensees; (ii) individuals registered under the Virginia Time-Share Act; (iii) individuals licensed by the Department of Health to provide lodging; or (iv) any individuals licensed or registered with the locality related to the rental or management of real property, including licensed real estate professionals, hotels, motels, campgrounds, and bed and breakfast establishments.

"Short-term rental" is defined as the provision of a room or space suitable for sleeping or lodging for less than 30 consecutive days in exchange for a charge for the occupancy. Authorizes localities to impose penalties not to exceed \$500 per violation on persons who violate the registry ordinance and allows the locality to prohibit persons from renting property if they violate the registry ordinance on multiple occasions.

Nothing in the Act supersedes existing local authority to regulate the short-term rental of property through general land use and zoning authority.

Amends the Alcoholic Beverage Control (ABC) Act to clarify that certain property rented on a shortterm basis is considered a bed and breakfast establishment for purposes of ABC licensing.

#### PROPERTY OWNERS' ASSOCIATION ACT AMENDMENT OF DECLARATION (HB 1554-BULOVA)

Except as otherwise provided in

the declaration of a property owners' association, the Act provides that a declaration may be amended by a twothirds vote of the owners.

#### TENANT OBLIGATIONS RELATED TO PEST EXTERMINATION (HB 1869-LOPEZ)

Provides that in addition to complying with the terms of a rental agreement, a tenant is obligated to be financially responsible for the added cost of treatment or extermination of any insects or pests due to the tenant's unreasonable delay in reporting the existence of the insects or pests or the tenant's fault in failing to prevent infestation of any insects or pests in the area occupied.

#### WASHINGTON METRORAIL SAFETY COMMISSION INTERSTATE COMPACT (HB 2136-LEMUNYON; SB 1251-BARKER)

Authorizes Virginia to become a signatory to the Washington Metrorail Safety Commission Interstate Compact. The compact establishes a state safety oversight authority for the Washington Metropolitan Area Transit Authority (WMATA) Rail System, pursuant to the mandate of federal law, to review, approve, oversee, and enforce the safety of the WMATA Rail System.

This legislation was necessary to ensure that Virginia receives Federal Transit Administration funding. This funding is being withheld until Virginia, Maryland and the District of Columbia pass identical legislation. +



Josh Veverka is the NVAR government affairs director.



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Kevin Lee Fairfax City Office 703-766-2710

Rodney Bennett

202-471-4200 / 301-794-9400



Kathy Bonzano Falls Church Office 703-533-8660



Ana Soto Silver Spring Office 301-439-9500



Toni Larios Falls Church Office 703-533-8660



Gerard Occhiuzzo Silver Spring Office 301-439-9500

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Felicia Tran Graphic Designer



Jason Williams Marketing Consultant



Jane Ripley Executive Assistant



Justin Tran Graphic Designer

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## Real Estate Re-imagined

NVAR TECH SERIES TACKLES 'BIG DATA,' SMART HOME TECHNOLOGY

By Shawn Hanna and Ann Gutkin

THIS PAST APRIL, NVAR hosted back-to-back technology programs that explored the latest advances in smart home technology, "Big Data" and Realtor® productivity tools.

#### SMART HOME TECHNOLOGY

NVAR Young Professionals Network partnered with the Realtor<sup>®</sup> Builder Series for a two-part smart home event on April 12. Realtors<sup>®</sup> gathered at the Mad Fox Brewery in downtown Falls Church for refreshments and networking, before dividing into groups for a short walk to the nearby **Alarm.com** demo house. **Alarm.com** representatives explained the home's "smart" security, monitoring, automation and energy management features, including a video doorbell, water sensor and shutoff, lighting and thermostat regulation and much more – all controllable with a smartphone app.

One lucky attendee won the drawing for a smart home package provided by Link Interactive, an **Alarm.com** authorized service provider.

#### MORE THAN MLS

On Thursday, April 13, representatives from Bright MLS (formerly MRIS), Remine and ListHub visited NVAR's Fairfax

headquarters to demonstrate how members can unlock the power of their multiple listing service.

Etiah White of Listhub explained how brokers can:

- advertise on more than 70 real estate websites at no cost
- take advantage of free tools like lead routing functionality and the ability to redirect traffic to their brokerage website
- access reporting enhancements to communicate with clients and deliver marketing reports, with benchmarking.

Remine, a company formed by current and former real estate practitioners, has partnered with Bright MLS to bring the power of Big Data to all members as part of their subscription. Remine CEO Leo Pareja and COO Jonathan Spinetto explained how the company:

- turns a Realtor's® raw data into actionable intelligence
- helps agents send "the right message to the right person at the right time" using predictive analytics
- offers a single-sign-on solution for agents by deploying through the MLS
- lets agents improve the level of service offered to their customers using data and visualization tools.



**Alarm.com** representatives shared information about the company at the Mad Fox Brewery before Realtors® broke into groups for a short walk to the demo house.



Realtors<sup>®</sup> learn about available "smart" security, automation and monitoring features during the **Alarm.com** demo home tour.

Adam Iobst of Bright MLS closed the program with an overview of the new Bright MLS website and photo upload capabilities. Iobst also shared tips and tools for Realtors® about how to make the most of their subscriptions, including how to create and share a custom display and how to use Google alerts to know when their listings are viewed on a website.



Following a brief introduction at the Mad Fox Brewery in Falls Church, Realtors® took a short walk across the street to join **Alarm.com** representatives for a tour of the company's demo home.

Stay tuned for more news about how NVAR Takes You Further<sup>™</sup> with technology. **+** 



Senior Director of Technology Initiatives **Shawn Hanna**, and Senior Director of Communications **Ann Gutkin**, are part of NVAR's newly-formed Digital Experience Team.











# Welcome New Members LEARN MORE AT NVAR.COM/REALTORS/RESOURCES

#### Joel Abalos Amjad Abbasi **Christie Abramovic** Sezai Acur Farah Adeeb Nicholas Africano **Robert Agnew** Sylvester Aldridge II Mohammad Ali Judy Allen Sai Allu Farid Alsafi Dashzegve Altanbasan Nuris Aybar Javid Baig **Charlestine Bailey** Michelle Baker Sybil Baker Rajesh Bandi Joanna Banks Leigh Ann Barber-Walls Jose Barreto Mary Barrett **Blair Beander** Kendra Bearden Melissa Bell Karen Bewick Mihai Bivol Marc Blackwood **Danny Blakeney** Haley Bowden Michael Brady **Michael Bramble** Lisa Brewer Lauren Bruzonic **Rikki Bryant** Khoi-Nguyen Bui **Reginald Butler Jr.** Kristen Cacoperdo Mary Ann Campbell Nathan Carnes Craig Carter Cynthia Carter Kathrine Casey Natasha Castro Usha Chand Susan Chang **Richard Cheetham** Jason Cheperdak **Elizabeth Chiramel** Eun Joo Choi Michael Christian Laurence Christie Jr. **Krystin Chu** Tierra Church Andres Cifuentes

Renita Clarke Alain Clerinx Geoffrey Clopton Jr. Thomas Cochran **Michael Collins Christel Compton Michael Corum** Zachary Costello James Cottledge Stephanie Covington Victor Criales Kristy Crombie Hermann Cuadros Marissa Cullen **Rebecca** Cullinan Flecia Dahir Scott Darwin Akash Dave Phillip Davis **Rock Davis** Monique Dean Yuhui Deng William Doherty Thanh Duong **Yildiz Duransoy Richard Dusewicz Rita Echols-Smith** John Edwards **Rafael Encarnacion** Vanessa Escorcia **Deedra Everett** Ajmal Fagiri Raina Farampanah Alynne Faughnan Joshua Feltz Maria Fernandez **Erich Fischer** Brett Flanagan Kell Flood **Omar Flores-Sanchez** Juliet Ford Tvnnishua Fowler **Ruth Franke** Lisbeth Fried Simon Frost **Elizabeth Fuller** Lisa Garrity Alex Gobran Pilar Goicoechea de Jaramillo Daniel Goodwin Caroline Goree Akhil Gowda Laura Grande Robert Granoski Natalie Gravette

Yoon Green Elizabeth Guecia Julia Gull Marin Hagen Radha Hajaji Scott Haley Paul Hartley James Haughery **Kelly Hayes** Jonathan Henkel Luis Hernandez **Dustin Higgins** Jocelyn Hinschberger James Holben Jr. Leonard Holton Jr. **Tracey Hopkins** Mynul Hug **Chad Huttner** Dao Huynh-Vuong Mehmet Irmak **Robert Jennings** Mercy John-Ekanem Barry Johnson Jr. Joyce Johnson Nikki Johnson Kristen Jones Hyun-Joo Juon Claudia Kabir Arshia Kia Hyun Kim Joon Kim Sean Kline Sara Knight Tanya Salseth Lambreton Alyssa Lancaster Michael Lang **Kristin Leathers Tammy Lewis Timothy Lewis** Morgan Lolar Angela Lopez **Glenn** Lorenz Claudia De Freitas Lukasz Jeffrey Lutz David Lutz Jr. Robin Luu John Lytle Rong Ma Laura MacDonald Nancy Mann **Eileen Marshall** Vahid Mashkoufi John Masich Latrece Mason Mercedes McGann Debra McInnis

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## Two NVAR Members Achieve REALTOR<sup>®</sup> Magazine's '30 Under 30' Status

ELIZABETH STONE AND WILL WIARD: YOUNG REALTORS® ON AN UPWARD TRAJECTORY

### By Steve Russell

EACH YEAR, REALTOR® Magazine's "30 Under 30" list recognizes top up-and-coming talent in the real estate industry. These Realtors® are selected for their creativity, business skill, professional success and leadership ability.

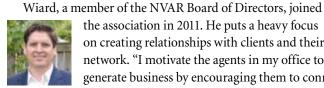
NVAR is proud to congratulate Elizabeth Stone of Re/MAX Allegiance and Will Wiard of Weichert, Realtors® for receiving this prestigious distinction.



Stone, a member of NVAR since 2014, is committed to going the extra mile by providing data and quality-of-life information for her clients. Stone says that she creates tailored,

annotated reports that show property maps layered with local amenities like dog parks or coffee shops along with potential commuting options and times. She is serious about analyzing information and leads, and created the systems used by her team to track their clients' data. Stone built most of their systems from scratch. These tools help them discover which

leads are most serious and ready to work with the team.



the association in 2011. He puts a heavy focus on creating relationships with clients and their network. "I motivate the agents in my office to generate business by encouraging them to connect

with all of their contacts, including family, friends, and past clients." He also puts a strong emphasis on growing his team's skills and making sure they stay up to date with trends such as social media. "I hold a training session in my office to help agents better understand contracts, buyer and listing presentations, best practices for client follow-up, and the use of social media. It's important to always refine your skill set," Wiard says. +



Steve Russell is the NVAR editorial and social media specialist.

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# NVAR Board Election Process Begins

Nomination forms for the 2018 NVAR Board of Directors will be available to download from **nvar.com** beginning Thursday, June 8, 2017. 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 8	Nomination forms available on nvar.com
Thursday, June 29	Nomination forms due by 5 p.m. E.S.T.
Tuesday, September 5	Election begins - Noon E.S.T.
Friday, October 6	Election ends - Noon E.S.T.
Tuesday, October 10	Election results announced at NVAR Annual Convention and Tradeshow

# New NVAR Course Offering

CONQUERING BROKERAGE AGREEMENTS - ADDRESSES AGENCY, DISCLOSURE, ENFORCEMENT ISSUES

By Brenda Heffernan

THE NVAR EDUCATION DEPARTMENT is excited to launch a new 2017 program designed to help agents understand the legal principles of brokerage agreements and why those agreements are so important in a real estate transaction. The course, Conquering Brokerage Agreements, covers the types of agency relationships that exist between a licensee and client; disclosure requirements of the licensee; and the interpretation and enforcement of the listing agreements and buyer broker agreement forms currently used in the Northern Virginia real estate market. Specifically, licensees will learn the importance of having a buyer broker agreement in place at the outset of the working relationship with a buyer: it establishes the business relationship between the buyer and agent, and also the duties and obligations of all parties to the transaction.

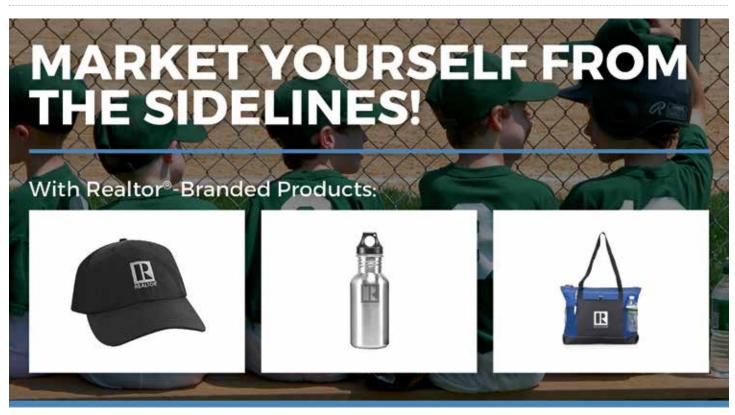
Conquering Brokerage Agreements debuts June 16 at NVAR Fairfax from 9 a.m. - noon. This course will be taught by NVAR General Counsel Sarah Louppe Petcher, and carries



three hours of broker management CE or three hours of elective CE. View the schedule of upcoming NVAR Realtor® School classes on pages 42-43, or visit **RealtorSchool.com** +



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



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### **CONTINUING EDUCATION (CE)**

16 hr	- Day 1
Time	-

Time:	8:45 a.m 4:45 p.m.	
Date/Location:	May 13 June 10 July 15	Fairfax
16 hг - Day 2		
Time:	8:45 a.m 4:45 p.m.	
Date/Location:	May 20	Fairfax
	June 17	Fairfax
	July 22	Fairfax

#### Specialty CE: Conquering Contracts

Time:	9 a.m 4 p.m.
Date/Location:	May 19Fairfax

## 16 hr CE - Evening

Time:	6 - 9:30 p.m.	
Date/Location:	May 16 (Part 1A)	Herndon
	May 18 (Part 1B)	Herndon
	May 23 (Part 2A)	Herndon
	May 25 (Part 2B)	Herndon
	June 13 (Part 1A)	Fairfax
	June 15 (Part 1B)	Fairfax
	June 20 (Part 2A)	
	June 22 (Part 2B)	

## Broker CE : Brokerage Risk and Liability

lime:	8:45 a.m 12:25 p.m.	
Date/Location:	May 24	Fairfax
	June 14	
	July 12	Fairfax

#### **Broker CE : Productive Agents and Offices**

Time:	1 - 4:45 p.m.	
Date/Location:	May 24	Fairfax
	June 14	Fairfax
	July 12	Fairfax

#### **Specialty CE: Negotiations**

Time:	8:45 a.m 12:25 p.m.
Date/Location:	June 7 Fairfax

### Specialty CE: Conquering Broker Agreements

lime:	9 a.m - noon
Date/Location:	June 16Fairfax

#### Commercial CE: Discovering Commercial Real Estate

Time:	9 a.m noon	
Date/Location:	June 23	Fairfax

#### Commercial CE: Commercial Leasing

Time:	1 - 3 p.m.
Date/Location:	June 23 Fairfax

### **CONTINUING EDUCATION (CE)**

CE: 8 hr Mandate Time: Date/Location:	
Time:	<mark>truction Essentials</mark> 8:45 a.m 12:25 p.m. June 28Fairfax
Time:	<mark>e Innovations and Trends</mark> 1 - 4:45 p.m. June 28Fairfax
CE Elective: Gree Time: Date/Location:	-
Time:	<mark>/ Rules of Real Estate Finance</mark> 1 - 4:45 p.m. July 11Herndon

### **POST-LICENSING EDUCATION (PL)**

Post Licensing (	Day 1) - VA Agency Law & Eth	nics
Time:	9 a.m 4 p.m.	
Date/Location:	May 8	Fairfax
	July 17	Fairfax
	September 18	

#### Post Licensing (Day 2) - Contract Writing Time: 9 a.m. - 4 p.m.

9 a.m 4 p.m.	
May 9	Fairfax
July 18	Fairfax
	9 a.m 4 p.m. May 9 July 18 September 19

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

8:45 a.m 4:45 p.m.	
May 10	Fairfax
July 19	
September 20	Herndon
	May 10 July 19

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

Time:	9 a.m 4 p.m.	
Date/Location:	May 11	Fairfax
	July 20	Fairfax
	September 21	Herndon

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

Trends		
Time:	10 a.m 3 p.m.	
Date/Location:	May 12	Fairfax
	July 21	
	September 22	

#### 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.



## FEATURED OFFERINGS

RPR Basic Time: Date/Location:	10 a.m noon May10Herndon June 22Fairfax July 12Herndon
<b>Refresher Series</b>	<mark>s : The Not So Secret Secrets of the Pros</mark>
Time:	9 a.m 1 p.m.
Date/Location:	May 17Herndon
RPR Advanced: l Deals	Jsing RPR to Impress Clients and Close More
Time:	10 a.m Noon
Date/Location:	May 24Herndon
Time:	n <mark>d Professional Responsibility</mark> 9 a.m 4 p.m. June 1Fairfax
Military Relocat	<mark>ion Professional Certification (MRP)</mark>
Time:	9 a.m 5 p.m.
Date/Location:	June 10Fairfax
Time:	Data, Powerful Reports - Anytime, Anywhere 10 a.m noon June 29Fairfax
Property Manag	<mark>ement Lunch 'n Learn</mark>
Time:	11:30 a.m - 1 p.m.
Date/Location:	July 12Fairfax
GRI 508: Real Es	t <mark>ate Law &amp; VA Regulations</mark>
Time:	9 a.m 4 p.m.
Date/Location:	July 13Herndon
RPR Mobile App	for Smartphones
Time:	10 a.m noon

## D.C. CONTINUING EDUCATION (CE)

and DC Legislative Update	
9 a.m 4:15 p.m.	
	5

July 19 .....Herndon

### DC Fair Housing and DC Financing Issues

Time:	9 a.m 4:15 p.m.
Date/Location:	June 13Fairfax

## **BROKER PRE-LICENSING**

### **Broker Finance**

Date/Location:

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

### **Broker Law**

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

## NEW MEMBER ORIENTATION

Time: Date/Location:	9 a.m 1 p.m. May 12 June 12 June 28 July 14 July 29	Fairfax Herndon Herndon
Time: Date/Location:	6-9:30 p.m. May 31	Fairfax

## PRE-LICENSING EDUCATION

<b>Principles of Re</b>	al Estate: Day 1 -11	
Time:	9 a.m 5 p.m.	
Date/Location:	June 5 - June 19	Fairfax

To register for a course listed, view a class description or find other offerings, visit

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## PROFESSIONAL SERVICES

Ites Pechange Corporation       William Horan       703-754-9411         ASSOCIATIONS       Veterans Assoc of Real Estate Prof.       Marshall Williams       703-822-1107         COMMERCIAL REAL ESTATE SERVICES       Commission Express       John Stedman       703-650-5500         COMDO ASSOCIATION       Toba Stedmans       703-821-8100       Filmancial         FINANCIAL       Autumn Fields       703-821-8100         FINANCIAL       Access National Bank       Marshall Chapman       703-871-2100         Access National Bank       Ton Ciolkosz       703-871-2100         Access National Bank       John French       703-871-2100         Access National Bank       John Winte       703-871-2100         Access National Bank       John French       703-871-2100         Access National Bank       John Winte       703-871-2100         Access National Bank       John Winte       703-871-2100         Access National Bank       John Winte       703-872-8717         BBat Mortgage       Choryl Jackson       703-872-8747         BuePoint Financial       Brian Hutt       701-274-8700         Chard Jackson       703-782-8747       BuePoint Financial       703-782-7477         BuePoint Financial       Brian Hutt       703-782-7477       B	1031 EXCHANGE		
ASSOCIATIONS       Waterans Assoc. of Real Estate Prof.       Marshall Williams       703-822-1107         COMMERCIAL REAL ESTATE SERVICES       Cushman & Wakefield       703-757-5155         COMMISSION ADVANCE       Toga-757-5155         Commission Express       John Stedman       703-660-5500         CONDO ASSOCIATION       Toga-821-8100       File         The Rotonda Condominum Unit Owners Assoc       Autumn Fields       703-871-2100         Access National Bank       Marshall Chapman       703-871-2100         Access National Bank       John French       703-871-2100         Access National Bank       John French       703-871-2100         Access National Bank       John French       703-871-2100         Access National Bank       Don Wipf       703-871-2100         Access National Bank       Don Wipf       703-871-2100         Access National Bank       Don Wipf       703-825-8763         BBAT Mortgage       Kevin Connelly       703-825-4703         BBAT Mortgage       Kevin Connelly       703-826-4703         Dueroint Financial       Brian Hutt       301-214-2097         Citzens One Home Loans, Inc.       Ban Marshall Blackwelder       703-33-3004         Embrace Home Loans, Inc.       Ben Hortgage       800-333-3004		William Horan	703-754-9411
Veterans Assoc.of Real Estate Prof.         Marshall Williams         703-822-1107           COMMERCIAL REAL ESTATE SERVICES         703-757-5155           COMMISSION ADVANCE         703-560-5500           CONDO ASSOCIATION         703-821-8100           FINANCIAL         703-871-2100           Access National Bank         Marshall Chapman         703-871-2100           Access National Bank         Tom Cickosz         703-871-2100           Access National Bank         John French         703-871-2100           Access National Bank         John French         703-871-2100           Access National Bank         John Mitte         703-871-2100           Access National Bank         John French         703-871-2100           Access National Bank         John Mitte         703-871-2100           Access National Bank         John White         703-821-830           AnnieMac Home Mortgage         John White         703-821-870           Batt Mortgage         Cheny Jackson         703-259-2477           BluePoint Financial         Brian Hutt         301-214-6709           Churchill Mortgage Corporation         Marshall Blackwelder         703-350-4990           Citzens One Home Loans, Inc.         Hary Bieh         800-333-3004           Embrace Home Loa	, , ,		700-704-0411
COMMERCIAL REAL ESTATE SERVICES           Cusiman & Wakefield           COMMISSION ADVANCE           Commission Express           John Stedman           COMDO ASSOCIATION           The Rotonda Condominium Unit Owners Assoc           Autumn Fields           COMDO ASSOCIATION           The Rotonda Condominium Unit Owners Assoc           Autumn Fields           Colspan="2">Colspan="2" <colspan="2"<colspan="2"<colspan="2"<colspan="2"<colspan="2"<colspan=< td=""><td>ASSOCIATIONS</td><td></td><td></td></colspan="2"<colspan="2"<colspan="2"<colspan="2"<colspan="2"<colspan=<>	ASSOCIATIONS		
Cushman & Wakefield       703-757-5155         COMMISSION ADVANCE	Veterans Assoc.of Real Estate Prof.	Marshall Williams	703-822-1107
COMMISSION ADVANCE         John Stedman         703-560-5500           CONDO ASSOCIATION         The Rotonda Condominium Unit Owners Assoc         Autumn Fields         703-821-8100           FINANCIAL         Access National Bank         Marshall Chapman         703-871-2100           Access National Bank         More Collabor         703-871-2100           Access National Bank         John French         703-871-2100           Access National Bank         John French         703-871-2100           Access National Bank         John White         703-824-5876           B&T Mortgage         John White         703-825-7403           BB&T Mortgage         Cheryl Jackson         703-2748-2005           Churchill Mortgage Corporation         Marshall Blackwelder         703-350-4990           Citizens One Home Loans, Inc.         Harny Biell         800-333-3004           Embrace Home Loans, Inc.         Brance         Brance         800-333-3004           Embrace Home Loans, Inc.         Harny Biell         800-333-3004         Embrace Home Loans, Inc.         Steve Miller </td <td>COMMERCIAL REAL ESTATE SERVICE</td> <td>S</td> <td></td>	COMMERCIAL REAL ESTATE SERVICE	S	
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The Rotonda Condominium Unit Owners Assoc.       Autumn Fields.       703-821-8100         FINANCIAL       Access National Bank       Marshall Chapman       703-871-2100         Access National Bank       Vicki Cooper       703-871-2100         Access National Bank       John French       703-871-2110         Access National Bank       John French       703-871-2110         Access National Bank       Don Wipf       703-871-803         AnnieMac Home Mortgage       John White       703-828-5876         BB&T Mortgage       Cheryl Jackson       703-259-2477         BluePoint Financial       Brian Hutt       301-214-6790         Churchill Mortgage Corporation       Marshall Blackwelder       703-382-1276         Embrace Home Loans       Andy Tran       571-214-2097         Egle Home Mortgage       Victoria Kiser       703-852-1276         Embrace Home Loans, Inc.       Ben Hogan       800-333-3004         Embrace Home Loans, Inc.       Ben Hogan       800-333-3004         Embrace Home Loans, Inc.       Patrick Holland       800-333-3004         Embrace Home Loans, Inc.       John Stamm       800-333-3004         Embrace Home Loans, Inc.       John Stamn       800-333-3004         Embrace Home Loans, Inc.       John Stamn <t< td=""><td></td><td></td><td>703-300-3300</td></t<>			703-300-3300
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AnnielVac Home Mortgage John White 703-828-5876 BB&T Mortgage Kevin Connelly 703-825-7403 BB&T Mortgage Corporation Cheryl Jackson 703-259-2477 BluePoint Financial Brian Hutt 301-214-6790 Chain Bridge Bank, N.A. Marv Stanger 703-748-2005 Churchill Mortgage Corporation Marshall Blackwelder 703-350-4990 Citizens One Home Loans Andy Tran 571-214-2097 Eagle Home Mortgage Victoria Kiser. 703-852-1276 Embrace Home Loans, Inc. Busan Banville 800-333-3004 Embrace Home Loans, Inc. Harry Biehl 800-333-3004 Embrace Home Loans, Inc. Ben Hogan 800-333-3004 Embrace Home Loans, Inc. Patrick Holland 800-333-3004 Embrace Home Loans, Inc. Patrick Holland 800-333-3004 Embrace Home Loans, Inc. Charly Biehl 800-333-3004 Embrace Home Loans, Inc. John Stamm 800-333-3004 Embrace Home Loans, Inc. John Stamm 800-333-3004 Embrace Home Loans, Inc. John Stamm 800-333-3004 EverBank Ching Beveridge 703-934-66000 EverBank 800-302-747-4980 Fidelity Bank Mortgage Corporation Arthur Smith 571-261-3462 Fidelity Bank Mortgage Corporation Arthur Smith 571-261-3462 Fidelity Bank Mortgage Biele Steve Salvatore 703-466-4050 Fidelity Bank Mortgage Biele Steve Salvatore 703-466-4050 Fidelity Bank Mortgage Biele Steve Salvatore 703-466-4050 Fidelity Bank Mortgage Corporation Ana Tolentino 703-652-1233 George Mason Mortgage LLC Brian Kempf 571-130-481 Homebridge Financial Group Robert Devin Jr. 703-766-2319 George Mason Mortgage LLC Brian Kempf 571-130-4816 MOVEYCORP Spencer Holms Scan 5703-745-8079 Intercoastal Mortgage Biele Scan 5703-745-8079 Intercoastal Mortgage Biele Scan 5703-745-8079 Intercoastal Mortgage Biele Scan 571-442-5193 Prospect Mortgage LLC Use Para Credit Union 703-867-73455 Reators <sup>®</sup> Federal Credit Union Lori Day 703-703-703-703-703-703-703-703-703-703-	Access National Bank	Jonn French	/U3-8/1-2100
BB&T Mortgage       Kevin Connelly       703:455-7403         BB&T Mortgage       Cheryl Jackson       703:259-2477         BluePoint Financial       Brian Hutt       301-214-6790         Chain Bridge Bank, N.A.       Mar Stanger       703:350-4990         Churchill Mortgage Corporation       Marshall Blackwelder       703:350-4990         Citizens One Home Loans, Inc.       Susan Banville       800-333:3004         Embrace Home Loans, Inc.       Banville       800-333:3004         Embrace Home Loans, Inc.       Ben Hogan       800-333:3004         Embrace Home Loans, Inc.       Patrick Holland       800-333:3004         Embrace Home Loans, Inc.       Patrick Holland       800-333:3004         Embrace Home Loans, Inc.       Patrick Holland       800-333:3004         Embrace Home Loans, Inc.       Stem Miller       800-333:3004         Embrace Home Loans, Inc.       John Stamm       800-333:3004         Embrace Home Loans, Inc.       John Stamm       800-333:3004         EverBank       Frank Donnelly       703:466-4005         Fidelity Bank Mortgage       Fich Mortgage       71:261:3462         Fidelity Bank Mortgage       Steve Salvatore       703:466-4055         Fidelity Bank Mortgage       Steve Salvatore       703:466-4055 <td>Access National Bank</td> <td>Don wipi</td> <td>703-871-1833</td>	Access National Bank	Don wipi	703-871-1833
BluePoint Financial       Brian Hutt       301-214-6790         Chain Bridge Bank, N.A.       Marv Stanger.       703-748-2005         Churchill Mortgage Corporation.       Marshall Blackwelder.       703-350-4990         Citizens One Home Loans.       Andy Tran       571-214-2097         Eagle Home Mortgage       Victoria Kiser.       703-852-1276         Embrace Home Loans, Inc.       Ban Hogan.       800-333-3004         Embrace Home Loans, Inc.       Ben Hogan.       800-333-3004         Embrace Home Loans, Inc.       Patrick Holland.       800-333-3004         Embrace Home Loans, Inc.       Patrick Holland.       800-333-3004         Embrace Home Loans, Inc.       Steve Miller.       800-333-3004         Embrace Home Loans, Inc.       Steve Miller.       800-333-3004         EverBank       Chip Beveridge       703-3261-8802         EverBank       Chip Beveridge       703-346-4030         Fairak Mortgage       Fric Rumgardner.       703-466-4050         Fidelity Bank Mortgage       Steve Salvatore.       703-466-4050         Fidelity Bank Mortgage       Bob Shupp.       703-466-4050         Fidelity Bank Mortgage       Bob Shupp.       703-466-4050         Fidelity Bank Mortgage.       Bohort Slye.       703-466-4050	RB&T Mortagao	Kovin Connolly	703 855 7/03
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Churchill Mortgage Corporation.       Marshall Blackwelder       703-350-4990         Citizens One Home Loans       Andy Tran       571-214-2097         Eagle Home Mortgage       Victoria Kiser.       703-852-1276         Embrace Home Loans, Inc.       Bannyille       800-333-3004         Embrace Home Loans, Inc.       Ben Hogan.       800-333-3004         Embrace Home Loans, Inc.       Ben Hogan.       800-333-3004         Embrace Home Loans, Inc.       Patrick Holland.       800-333-3004         Embrace Home Loans, Inc.       Hal Johnson       800-833-3004         Embrace Home Loans, Inc.       John Stamm.       800-333-3004         Embrace Home Loans, Inc.       John Stamm.       800-333-3004         EverBank.       Chip Beveridge.       703-934-6000         EverBank.       Frank Donnelly.       703-261-8882         EverBank.       Frank Donnelly.       703-466-4080         Fidelity Bank Mortgage       Fric Bumgardner.       703-466-4035         Fidelity Bank Mortgage       Steve Salvatore.       703-466-4050         Fidelity Bank Mortgage       John Slye       703-466-4050         Fidelity Bank Mortgage       John Slye       703-466-4050         Fidelity Bank Mortgage       John Slye       703-466-4050	Chain Bridge Bank, N A	Mary Stanger	703-748-2005
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George Mason Mortgage, LLC.       Brian Kempf       571-309-4911         Homebridge Financial Services, Inc.       Thomas Chess.       703-795-8079         Intercoastal Mortgage       Fred Bowers       703-449-6828         Intercoastal Mortgage       Alex Norcini       571-298-8166         MONEYCORP       Spencer Holmes       866-258-8343         Movement Mortgage, LLC       Jose Paiz       703-868-7580         Movement Mortgage, LLC       Lee Lecea       703-123-4567         Navy Federal Credit Union       Richard Eul       703-967-8845         Prime Lending       Doug Enger       571-442-5193         Prospect Mortgage, LLC       William Hocker       301-972-4933         Protec Inspection Services       Amy Devine       301-972-8531         Quicken Loans       Mark Millar       888-541-7625         Realtors® Federal Credit Union       Lori Day       703-709-8900         Stearns Home Loans       Stan Schnippel       703-615-7373         SunTrust Mortgage       Richard Munch       703-507-3657         SunTrust Mortgage       Loretta Clark       410-897-6409         WHEP Compared       David Qlaverio       703-704-704-704-704-704-704-704-704-704-704	Coorgo Mason Mortago II C	Shown Parapage	000 220 0200
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Intercoastal Mortgage       Alex Norcini       .571-298-8166         MONEYCORP       Spencer Holmes       .866-258-8343         Movement Mortgage, LLC       Jose Paiz       .703-868-7580         Movement Mortgage, LLC       Lee Lecea       .703-123-4567         Navy Federal Credit Union       Richard Eul       .703-967-8845         PNC Mortgage       Brandon Krueger       .703-123-4567         Prime Lending       Doug Enger       .571-442-5193         Prospect Mortgage, LLC       William Hocker       .301-972-4933         Protec Inspection Services       Amy Devine       .301-972-8531         Quicken Loans       Mark Millar       .888-541-7625         Realtors® Federal Credit Union       Lori Day       .703-709-8900         Stearns Home Loans       Stan Schnippel       .703-507-3657         SunTrust Mortgage       Richard Munch       .703-507-3657         SunTrust Mortgage       Loretta Clark       .410-897-6409         SWRE Mortgage       Loretta Clark       .410-897-6409	Intercoastal Mortgage	Fred Bowers	703-449-6828
MONEYCORP       Spencer Holmes       866-258-8343         Movement Mortgage, LLC       Jose Paiz       703-868-7580         Movement Mortgage, LLC       Lee Lecea       .703-123-4567         Navy Federal Credit Union       Richard Eul       .703-967-8845         PNC Mortgage       Brandon Krueger       .703-123-4567         Prime Lending       Doug Enger       .571-442-5193         Prospect Mortgage, LLC       William Hocker       .301-752-4933         Protec Inspection Services       Amy Devine       .301-972-8531         Quicken Loans       Mark Millar       .888-541-7625         Realtors® Federal Credit Union       Lori Day       .703-709-8900         Stearns Home Loans       Stan Schnippel       .703-615-7373         SunTrust Mortgage       Richard Munch       .703-507-3657         Swurge       Loretta Clark       .410-897-6409         SWRE Mortgage       Loretta Clark       .410-897-6409	Intercoastal Mortgage	Alex Norcini	571-298-8166
Movement Mortgage, LLC       Lee Lecea       .703-123-4567         Navy Federal Credit Union       Richard Eul       .703-967-8845         PNC Mortgage       Brandon Krueger       .703-123-4567         Prime Lending       Doug Enger       .571-442-5193         Prospect Mortgage, LLC       William Hocker       .301-752-4933         Prospect In Services       Amy Devine       .301-972-8531         Quicken Loans       Mark Millar       .888-541-7625         Realtors <sup>®</sup> Federal Credit Union       Lori Day       .703-709-8900         Stearns Home Loans       Stan Schnippel       .703-615-7373         SunTrust Mortgage       Richard Munch       .703-507-3657         Sympt Mortgage       Loretta Clark       .410-897-6409         SWREC Mortgage       Loretta Clark       .410-897-6409         SWREC Mortgage       David Qliverin       .703-509-703-509-907	MONEYCORP	Spencer Holmes	866-258-8343
Navy Federal Credit Union       Richard Eul       .703-967-8845         PNC Mortgage       Brandon Krueger       .703-123-4567         Prime Lending       Doug Enger       .571-442-5193         Prospect Mortgage, LLC       William Hocker       .301-752-4933         Protec Inspection Services       Amy Devine       .301-972-8531         Quicken Loans       Mark Millar       .888-541-7625         Realtors® Federal Credit Union       Lori Day       .703-709-8900         Stearns Home Loans       Stan Schnippel       .703-615-7373         SunTrust Mortgage	Movement Mortgage, LLC	Jose Paiz	703-868-7580
PNC Mortgage       Brandon Krueger       703-123-4567         Prime Lending       Doug Enger       571-442-5193         Prospect Mortgage, LLC       William Hocker       301-972-8531         Quicken Loans       Mark Millar       888-541-7625         Realtors® Federal Credit Union       Lori Day       703-709-8900         Stearns Home Loans       Stan Schnippel       703-615-7373         SunTrust Mortgage       Richard Munch       703-507-3657         Suntrust Mortgage       Loretta Clark       410-897-6409         SWRE Mortgage       David Qliverio       703-509-907	Movement Mortgage, LLC	Lee Lecea	703-123-4567
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Protec Inspection Services       Amy Devine       301-972-8531         Quicken Loans       Mark Millar       888-541-7625         Realtors® Federal Credit Union       Lori Day       703-709-8900         Stearns Home Loans       Stan Schnippel       703-615-7373         SunTrust Mortgage       Richard Munch       703-507-3657         Suntrust Mortgage       Loretta Clark       410-897-6409         WREC Mortgane       David Qlivering       703-570-9077	Prime Lending.	Doug Enger	5/1-442-5193
Quicken Loans       Mark Millar       888-541-7625         Realtors® Federal Credit Union       Lori Day       .703-709-8900         Stearns Home Loans       Stan Schnippel       .703-615-7373         SunTrust Mortgage       Richard Munch       .703-507-3657         Suntrust Mortgage       Loretta Clark       .410-897-6409         WRC Mortgage       David Qliverio       .703-570-9077	Protoc Internation Services	vvillani Hocker	201 072 0521
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Suntrust Mortgage	SunTrust Mortgage	Richard Munch	703-507-3657
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HomeTeam Inspection Service	Carl Craig	F71 765 7700
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Interstate Moving and Storage JK Moving Services Paxton Van Lines	Brian McGuinness. Brittany Hampton Cindy Calhoun Remberto Gonzalez Roger Laing Chau Tran Richard Diggs Cleveland Dixon Scott Hohein	703-260-4282 571-499-3186 703-495-8900 571-505-2775 703-450-3900 703-752-1634 703-752-1634 703-752-1634 703-569-9333 703-569-9333
Interstate Moving and Storage JK Moving Services Paxton Van Lines	Brian McGuinness. Brittany Hampton Cindy Calhoun Remberto Gonzalez Roger Laing Chau Tran Richard Diggs Cleveland Dixon Scott Hohein	703-260-4282 571-499-3186 703-495-8900 571-505-2775 703-450-3900 703-752-1634 703-752-1634 703-752-1634 703-569-9333 703-569-9333
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## Understand the Limits of a Prospective Landlord's Right to Know

APPLICATION GUIDELINES MUST BE FOLLOWED CONSISTENTLY, APPLIED TO ALL APPLICANTS

By Nisha Thakker

I'm working with a landlord who has set an acceptable credit score range for applicants. One of the applicants was well within the range, and the landlord asked me to run a criminal background check as well. The background check revealed that the applicant has a criminal past but not the specific type of criminal charge. Can I reject the applicant based on this information?



If you are representing a landlord in a rental transaction, you should work with the landlord to create written policies that are applicable to all applicants. If you intend to run a criminal background check on one applicant, you must run one on all applicants and notify them that they will be subject to a background check. Here are some considerations when referring to criminal background checks in rental applications:

- 1. You may never consider arrest records, only convictions.
- 2. Limit your "look-back period" to 7-10 years. Again, make sure to have a written policy outlining your look-back period.
- 3. People who have been convicted of crimes that affect the safety of people and/or housing may be denied on that basis.

4. If possible, fall back on denying applicants based on their credit score or history rather than the criminal history. And remember, even though individuals with criminal record histories are not in a protected class, you may face other claims of discrimination if you don't have equally applied policies.

> The landlord I'm working with asked me to provide all of the applications we've received in their entirety, including credit reports. Is that something I can do?

Unless you have the applicant's permission in writing, you may not provide the landlord with the credit report. We also recommend that you withhold the application itself. The landlord hired you to do the screening based on a written set of policies. Should the landlord persist, you may provide him or her with portions of the application that are relevant to the applicant's worthiness as a tenant. This would include the applicant's history as a tenant, credit score (but not the report), and employment verification.

I have an Exclusive Right to Lease agreement with a landlord. To vet applicants, we have them complete an online credit and background check on www.xyztenantscreen.com. A prospective tenant completed the questionnaire, and it turns out she has a very low credit score. The landlord instructed me to decline her application based on her score. Besides telling her that she has been rejected based on her poor credit history, do I have to give her any other notices?



If you're denying an applicant based on credit history, you must provide an Adverse Action Notice. This notice must include: the name, address and telephone number of the entity that supplied the

consumer report, including a toll-free telephone number for reporting agencies that maintain files nationwide; a statement that the entity that supplied the report did not make the decision to take the adverse action and cannot give the specific reasons for it: and a notice of the individual's right to dispute the accuracy or completeness of any information the credit reporting agency furnished, and the consumer's right to a free report from the agency upon request within 60 days.



The landlord I represent is requiring that all applicants provide to her a photocopy of federalor state-issued identification that includes a picture. Is that permissible?

This question raises two issues. The first is that it is a violation of federal law to photocopy federal credentials. As a real estate licensee, you may ask to see the credentials and jot down the relevant information to verify identity, but you cannot make a copy. The second issue relates to fair housing. We strongly recommend that you do not provide landlords with copies of applicants' photo IDs. While there is no law preventing you from doing this, it could raise fair housing flags. When representing a landlord, your role is to find the most qualified applicant based on written criteria provided by the landlord. The applicant's name and likeness are not relevant to the decision making process. +



Nisha Thakker is NVAR's senior director of strategic partnerships.

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