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LANDLORDS, REALTORS®

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RE+VIEW

NOV+DEC Volume 100, Issue 6

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
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By Bob Adamson

REFLECTIONS ON A YEAR OF LEADERSHIP

REALTORS® DO CARE

In my final column as your 2017 chairman of the board, I want to share some of what I've learned about our industry, our community and our members.

We care about our clients and their ability to be able to buy, sell or lease a home for themselves.

We care about our industry and know that it takes advocacy to keep laws in place that favor homeownership and a free market – so that homeownership can be obtained and maintained.

We care about our communities where our clients and their families work, live and play. Safe and healthy neighborhoods with good schools and public services are what make Northern Virginia such a desirable place to live.

Because we care, we must act. NVAR provides our members with the opportunity to make a difference at all levels.

NVAR Cares – about what we do in the communities, and offers multiple ways to get more involved: with Graham Road Elementary School; with Habitat for Humanity build days; with our NVAR Cares Committee, making recommendations about delivering support to worthwhile organizations. There are many ways to act and show that you care, too. Check out the stories on page 18 about some of our members who have heeded the call to serve others, and who are nominated for our first-ever NVAR Hero award.

NVAR Acts – through advocacy that supports our industry. Understand the issues, and be prepared to respond to the Call for Action on tax reform. Learn more about what's at stake on page 15.

NVAR is **#WorthIt!** And so are you. Our 2017 Convention & Trade Show, which took place on October 10, proves NVAR continues "Taking us Further." Take a look at the photos on pages 7-10, which demonstrate that our association knows we are **#WORTHIT**. The NVAR staff and task force chair Karen Hall worked with a group of leaders to make sure that we have the tools, knowledge and connections we need to help our clients understand that we're **#WorthIt** – and they are, too! Consumers deserve the professionalism that we deliver, with the help of our association.

I am looking forward to our December 7 Installation and Recognition event when I will pass the baton to your 2018 Chair Lorraine Arora, and we'll also announce our NVAR Hero Award winner. Mark your calendars!

It has been an honor to serve as your 2017 chair. As always, my door is open and my phone is on, ready to hear your comments, suggestions and concerns. I wish you all the best for a happy, healthy, productive and successful 2018.

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



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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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VISION 2020: KEEPING AN EYE ON THE FUTURE OF YOUR BUSINESS

STRATEGIC LEADERS ARE PLANNING TO GO THE DISTANCE



As 2017 draws to a close, your leadership team is thinking about how NVAR can continue to help you achieve your professional vision.

At the beginning of 2015, NVAR adopted a three-year plan that is drawing to a close. Looking back at our accomplishments, I can state with confidence that together we've achieved success in delivering on our strategic goals in these areas: Advocacy and Government Relations; Professionalism and Education; Technological and Digital Relevance; Community and Public Relations; and Strategic Leadership.

You're probably familiar with the phrase, "Hindsight is 20/20." The saying implies that it's often easier to know the correct course of action after something has already happened, but it's hard to predict the future.

Of course, in every organization, there is opportunity to reflect and to take things further. A new year brings new opportunities to deliver the education, tools and resources that you, our members, expect and deserve.

Our industry is evolving in significant ways. We're committed to understanding industry trends so that we can keep our members at their professional best. While we may not have perfect foresight about what the future holds for real estate professionals, we have an excellent team of staff and volunteer leaders who are ready to move forward.

Having 20/20 vision does not necessarily mean perfect vision, but it does indicate sharpness or clarity of vision *at a distance*.

In 2018, members of the NVAR leadership team will work with a task force to develop a new strategic plan that will focus on going the distance for the next three years—through the year 2020. The Strategic Plan task force will provide clarity about our "Vision 2020."

For NVAR, Vision 2020 means digitizing to simplify and streamline your interactions with NVAR, and to help identify the best tools for your business. It means collaborating with members, brokers, strategic partners and the community in a way that elevates your professional image and expands business opportunities. It also means professionalizing NVAR in a way that positions us as the best service provider and uncontested leader among Realtor® associations locally, nationally and internationally.

Be on the lookout for advancements that will help you work smarter to achieve success. Collaborate with us to ensure that you get the most out of your NVAR membership. Take advantage of all that we offer so that you can be the trusted professional making a difference for homebuyers and sellers.

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



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Regional Development That's #WorthIt!

EXPERTS TACKLE AFFORDABLE HOUSING CHALLENGES, OFFICE OBSOLESCENCE

By Jill Parker Landsman



Experts Discuss the Regional Landscape. (left-right) Moderator Mark C. Looney, attorney with Cooley, LLP; David R. Millard, principal of Avison Young; David Diaz, CEO of The Tysons Partnership; Bo Menkiti, CEO of KW Capital Properties; Buddy Rizer, CEO of Loudoun County's Department of Economic Development.

THE REGIONAL AFFORDABLE HOUSING

GAP is a dilemma for the long-term, agreed NVAR Convention session panelists discussing the current commercial and residential market. Reality is that many neighbors are challenged to secure affordable, decent housing.

Presenters at the 11:15 a.m. Regional Market session said that local governments continually struggle to solve that need. One point of agreement: a long-term solution for their respective locations is years or perhaps decades ahead.

It is no secret that reduced federal funding for housing has meant that local governments must make decisions about how to provide workforce housing. Discussing the commercial and residential market were Moderator Mark C. Looney, attorney with Cooley LLP; David R. Millard, principal of Avison Young; David Diaz, CEO of The Tysons Partnership; Bo Menkiti, CEO of KW Capital Properties; and Buddy Rizer, CEO of Loudoun County's Department of Economic Development.

HOW WELL IS THE CURRENT SYSTEM WORKING?

"Going to the office" just isn't like the old days, according to Millard. "Trends that started five years ago focus around the mantra that work is what you do, not where you do it anymore," he said. With the advent of working remotely and digitally, the virtual office arrangement "is going to accelerate."

He pointed out that with new emphasis on work-life balance, commuting to work by Metro is just one choice; working from home or from the local Starbucks are viable work site alternatives.

The commercial market has its own growing pains regionally. Millard cited that "65 percent of all office buildings in Northern Virginia are at least 20 years old [and reaching] the end of their useful life." What developers do with aging buildings that are not amenity-rich is a problem for commercial practitioners.

Diaz knows that with the region's high vacancy rate, the market will take

time to "absorb all that product." He announced plans for more residential diversification around Tysons, which will include townhomes and senior housing residences. "As a city planner, I like that the region appeals to millennials and boomers," he said. "Five years from now, we will offer more nightlife and culture." While most think of work or retail for the Tysons area, he predicts that will change. "Capital One is building a 1,500-seat performing arts cultural center, among other Tysons upgrades," he noted.

A work-lifestyle balance shift is also taking place in Washington, D.C., according to panelist Menkiti. He pointed out that while the District offers established retail corridors, as in Georgetown, D.C. retailers also want to remake themselves. Expansion is happening more broadly in the city, with the idea of 'the downtown' as a broader geographical land mass.

Lifestyle is a major priority to those living in the District, Menkiti said. "People want a living working lifestyle experience. It's about where you work; where you live; where you play."

Since Class A luxury apartment products predominate the construction landscape, he explained the dilemma that current D.C. job growth does not sustain the high-end housing that is being created.

Rizer highlighted the rapid growth of Loudoun, which went from 100,000 people to 375,000 people in the past 10 years. "That has been an interesting dynamic, he said. "We are known for our 10 million square feet of data centers with another 3 million square feet under development."

continued from page 7

Metro is a main consideration when planning Loudoun's future, as three stops are scheduled to open in Phase 2. "We added 10,000 new jobs in the last three years. This is a pace that will grow even faster," he said. "Surely some new employees will want to move there. How are we going to house these people? That is making a big difference in our planning. We have to change our conversation about housing, as we do want walkable

communities. [Housing] has been cash negative in our community."

With the current housing market throughout Northern Virginia and in the District, all panelists know that residential affordability questions prevail. It used to be that people would drive until they qualify, they all agreed. Consensus was that there are new challenges that must be addressed in the coming decade. The panelists agreed

that incentivizing affordable housing at the government level was one solution that could help each region create a solution in its own backyard.

"Workforce housing is a neglected part of our economy," concluded Millard. +



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

Value Visualized!

RECORD-BREAKING NVAR CONVENTION 2017

From the early morning Networking Pods to the closing Marketplace Mixer, the NVAR 2017 Convention & Tradeshow, held October 10 at the Northern Virginia Community College in Annandale, reinforced Realtor® value—proving the theme, Realtors®: You're #WorthIt!

During the opening session annual meeting, Chairman Bob Adamson announced NVAR Realtor® of the Year honors for 2016 Chairman Virgil Frizzell and introduced the newly-elected 2018 board of directors, led by incoming Chair Lorraine Arora of Weichert, Realtors®.

Frizzell helped to establish NVAR as an ambassador to real estate professionals from across the country and around the globe by initiating NVAR's mid-year showcase of innovative ideas, now in its fourth year—just one significant accomplishment during his years of involvement.

Under the volunteer leadership of Convention Task Force Chair Karen Hall, NVAR pulled out all the stops

with new technology, all-star speakers and innovative learning experiences. Pictured on these pages are just a few of the #WorthIt moments from October 10.



NVAR Chairman Bob Adamson (left) congratulates 2016 Chairman Virgil Frizzell on his 2017 Realtor® of the Year honor.



Returning and newly-elected 2018 board members pause for recognition during the opening session annual meeting. Pictured (left-right): 2018 Immediate Past Chair Bob Adamson, 2018 Chair Lorraine Arora, 2018 Chair-Elect Christine Richardson, 2018 Secretary-Treasurer Nicholas Lagos, Craig Lilly, Tracy Comstock, Peter Nguyen, Derrick Swaak, Reggie Copeland, Gary Lange, Ann Yanagihara, Coral Gundlach, Dallison Veach, Robert Wittman and Heather Embrey (Not pictured: Marc Pina).



NVAR Chairman Bob Adamson gets a hands-on product demo in the Realtor® Marketplace.



Your Bright Future: (left-right) Bright MLS board member Scott MacDonald asks Bright's Secretary/Treasurer Cindy Ariosia and CEO Tom Phillips about how Bright will help members expand their markets and improve their business.



New technology tools were in evidence throughout the 2017 Convention venue, including online bidding for the NV/RPAC silent auction, pictured here. Automated registration kiosks expedited attendee entrance.



Closing celebrity keynote Hilary Farr of HGTV's *Love It or List It* (second from right), poses for photo ops with invited guests during an afternoon reception hosted by CEO Ryan Conrad. Pictured here (left-right): Convention Task Force Chair Karen Hall, NVAR Chair Bob Adamson, reception sponsor MBH Settlement Group CEO Fred Westerlund, Hilary Farr and NVAR CEO Ryan Conrad.



Capping off a day of blockbuster keynotes, experiential learning and interactive networking, members mingle with colleagues and make new connections during the Marketplace Mixer happy hour.



NVAR COO Frank Doyle announces prize winners from a perch above the Marketplace Mixer crowd. Lucky members took home everything from an Apple TV to Amazon Echoes and Dots. #WorthIt!



New York Times, *Wall Street Journal* and *USA Today* best-selling author of *Wealth Can't Wait*, David Osborn, packs the house during his opening keynote session.

continued from page 9



Social Media Steve, aka NVAR Digital Engagement Manager Steve Russell, helps members navigate the Scavify digital scavenger hunt app, making its NVAR debut at the 2017 Convention and Trade Show.



HGTV star Hilary Farr of HGTV's *Love It or List It* wows the afternoon closing session crowd with her presentation on design do's, don'ts and trends.



"Standing Room Only" is the phrase of the day as members take advantage of powerful learning opportunities, including this session about Technology and Demographics presented by Leo Pareja, Remine CEO.



An all-new charging station kept attendees' and exhibitors' smartphones powered up to participate in the digital scavenger hunt, online bidding and lead capture app.



Scores of convention-goers take advantage of free professional headshots offered for the first time this year by HDBros.

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Look Who's Joined Our Team!
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Karen Daily to our new
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Pre-Convention Politics

KELLY O'DONNELL SERVES UP STORIES OF PRESIDENTIAL COVERAGE

CONTINUING AN ANNUAL CONVENTION-DAY TRADITION, the NVAR Government and Public Affairs Committee hosted breakfast for registered members and legislator guests to kick off the day's festivities. This year, Kelly O'Donnell shared reflections about her experiences as an *NBC News* White House and Capitol Hill correspondent.



Delegate Jackson Miller (R) (left) and NVAR Chair-Elect Lorraine Arora exchange insights about upcoming local elections, just before the Politics and Pancakes Breakfast.

This year's Politics & Pancakes speaker was Kelly O'Donnell, political reporter for *NBC News*, who serves as the White House and Capitol Hill correspondent. She explained what it was like to report on the Presidential candidates.



Senator George Barker (D) (left) connects with Realtor® Audrey Shay and other breakfast attendees.



The morning opportunity provided pre-Politics and Pancakes networking for (left-right) NVAR Secretary-Treasurer Christine Richardson, Arlington County Board member John Vihstadt (l), 2015 NVAR Chair Mary Bayat and Arlington County Clerk of the Court Paul Ferguson.



Delegate Dave Albo (R) (left) talks Northern Virginia politics with Fairfax Supervisor John Cook (R).



Arlington County Board member Christian Dorsey (D) (center) discusses politics of the moment with NVAR Board Member Derrick Swaak (right) during breakfast.

Going Once, Going Twice, Going Digital

NVAR'S FIRST ONLINE NV/RPAC AUCTION YIELDS TOP RESULTS



BIDDERS at the 2017 Convention-day NV/RPAC Silent Auction may have noticed something missing...the bid sheets! This year the auction went digital with an all-new mobile bidding platform, thanks to our online sponsor, **Remine**.

The results are in: the event and new online bidding platform were a tremendous success! Raising \$15,500 from 51 individual investors, including 24 new NV/RPAC supporters, the 2017 auction was the largest and most profitable to date.

Special thanks to our auction-day sponsors, **Quantum Title** and **Toll Brothers**, as well as our generous item sponsors and donors:

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2018 NVAR Legislative Program

A Mixed Bag of Priorities

SIGNS, EARNEST MONEY DEPOSITS, FAIR HOUSING, TOLLS AND PROFESSIONALISM ON THE REALTOR® RADAR

By Josh Veverka

EACH FALL, NVAR compiles legislative and regulatory policy goals for the following year's legislative session. The program is developed based on feedback and recommendations from NVAR members.

The process begins in March, when NVAR committees and forums, as well as the membership at-large, are asked to submit issues to the NVAR Public Policy Committee for consideration. Following approval by the Board of Directors, NVAR forwards the program to the Virginia Realtors® for consideration in the statewide list of legislative priorities.

The issues in the 2018 NVAR Legislative Program listed below, as well as those developed by local associations throughout Virginia, have not yet been adopted as part of the state program and may not move forward as proposed legislation in 2018. Local associations are working with the Virginia Realtors® to develop the statewide program that will be published in January. The full NVAR legislative program may be found at NVAR.com/Advocacy.

- **REAL ESTATE TEAMS and INDUSTRY COMPETENCY/ PROFESSIONALISM**— NVAR supports legislation to enhance the knowledge and professionalism of Virginia's real estate licensees. To this end, Realtor® members from associations throughout northern and central Virginia have met with the Virginia Realtors® and proposed legislation to define real estate teams and their responsibilities. NVAR also supports strengthening the licensing and education requirements of real estate licensees.
- **SIGN ORDINANCES** – NVAR supports limited, reasonable on-site and off-site sign restrictions and the enforcement of sign prohibitions in highway rights-of-way by trained and authorized local government designees.
- **TIMELY DISPOSITION OF EARNEST MONEY DEPOSITS**— NVAR will seek legislation to ensure timely and responsive services to buyers related to earnest money deposits (EMDs). This issue is in response to the practice of some sellers who intentionally fail to respond to the release of funds request. Such sellers allegedly withhold EMDs from buyers because the sellers are upset over the termination of the transaction.



The proposal reduces the amount of time that a buyer must wait for return of the EMD when a seller is non-responsive.

- **FAIR HOUSING** – NVAR—and the NAR Code of Ethics—maintain that all consumers should be treated equally in their housing transactions. NVAR will support legislation under the Fair Housing law to prohibit discrimination in housing transactions on the basis of sexual orientation and gender identity.
- **STUDENT LOAN DEBT REFINANCING** – NVAR will support legislation to develop creative solutions, including the authority to refinance student loan debt, to mitigate the impact of rising student debt on homebuyers, and to protect the dream of homeownership for all Americans.
- **DULLES GREENWAY TOLLS** – Currently Dulles Greenway tolls are permitted to rise each year under a formula tied to inflation. This is mandated by 2008 legislation, set to expire in 2020, which states that the State Corporation Commission shall approve toll increases by one of three rates outlined in the statute, adopting the highest calculation. NVAR will oppose any legislation extending the expiration date of this law beyond 2020. NVAR recommends legislation granting the state flexibility in the rate setting process and providing for, or encouraging, reasonably apportioned distance-based tolling on the Dulles Greenway. +



Josh Veverka is the NVAR government affairs director.

National Association of Realtors® Urges Congress: Protect Middle Class Homeowners

NAR has launched a Call for Action and public issue advocacy plan to highlight Realtor® opposition to any proposal that results in a higher tax burden on middle class homeowners. The graphic below is running in targeted Capitol Hill publications. Additional efforts are aimed at influencing Virginia Senator Mark Warner (D), who serves on the Senate Finance Committee, where any tax reform measures will be heard. **Please take notice of opportunities to engage legislators and make your voice heard in opposition to homeowner tax increases.** +

Don't raise taxes on middle class homeowners



As Congress begins to reform our tax code—remember—homeowners already pay 83% of all federal income taxes.

The need to maintain incentives for homeowners, like the mortgage interest deduction and the state and local property tax deduction, is critical for a strong housing market that creates jobs and builds strong communities.

Some of the tax reforms being discussed could result in a drop of more than 10% in home values.

Don't let tax reform become a tax increase for middle class homeowners.

CONGRESS: Reform our tax code AND protect middle class homeowners.



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NVAR Public & Government Affairs



2018 Legislative Trip To Richmond

Thursday, February 1, 2018

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Will Wiard
Ann Yanagihara
Susie Branco Zinn*

GOVERNOR'S CLUB

(\$500+)

Roya Delaney
Pat Kline
Sarah Santa Ana

Audrey Shay
Malia Tarasek
Susan Tullington

* Pledged investments
^{HOF} RPAC Hall of Fame
^{PC} Presidents Circle

CAPITOL INSIDER

(\$250+)

Meg Bandas
Tom Bellanca
Laura Bien
Chrissy Burton
Charilyn Cowan
Paul DiCicco
Laura Fall
Alasgar Farhadov
Jim Foster
Jennifer Hammond
Ellen Heather
Doris Houston

Matt Kahn
Denise Longo
Natalie McArtor
Kimberly McClary
Maxine Miller
Karen Olmstead
Sarah Louppe Petcher
Esin Reinhardt
Kamelia Sacks
Peter Schlossberg
Jake Sullivan

\$99 CLUB

(\$99+)

LaSonya Abney
Kacou Aboi
Irene Adams
Elizabeth Adams
Rafael Aguilera
Are Andresen
Kannan Annamalai
Paige Audet
Julia Avent
Carlo Baietti
Aaron Banikiotes
Deborah Baxter
Barbara Bechtle
Gregory Beeker
Howard Beiles
Stefena Bennett
Ashok Bhagi
David Billups
Jennifer Blessman
Robert Blitzer
Phil Bolin
Jaime Borda
Christopher Boris
Mary Bowen
Jacqueline Boykin
Linda Brack
Jessie Braudaway
Joan Bready
Michael Briggs
Stanley Brock Jr.
Karrina Brown
Brian Brown
Mary Ann Burstein
Cathy Bush
Dianna Campagna
Erick Campos
Marilyn Cantrell
Leslie Carter
Joshua Chapman
M Deborah Cheung
Connie Chillemi
Jae Cho
Lou Cironi
Candyce Clanton
John Collier
Darla Colletti
Kevin Connelly
Georgiana
Copolotti
Jennifer Crider
Alicia Davis
BichLan DeCaro
Lois Delaney
Harry Demetriou
Ritu Desai

Michelle Doherty
Frank Donnelly
Allan Dosik
Catherine Drosos
Wanda Farrar
Wallace Felts
Kathleen Fong
F. Gary Garczynski
Deborah Gill
David Gillis Jr.
Brandon Green
Coral Gundlach
Elizabeth Gunggoll
Ann Gutkin
Julie Hall
Melinda Hanson
David Hess
Janet Hewitt
Guo Huang
Song Hutchins
Ellen Ing
Sally Irizarry
Kenneth Isaacman
Jo Ann Jones
Marianne Jordan
Sanjay Joshi
Janet Kang
Terrilynn Kelley
Kathleen Kennedy
Christian Kerge
Gye Shil Kim
Marin Kinov
Victoria Kiser
Robert Koenig
Subba Kolla
Sarah Kwon
Frances Kyte
Joseph Labow
Dana-Jean
LaFever
Jill Landsman
Mary League
Agnes Lee
Diane Lee
Stephen Lefave
Keri Lesniak
Daniel Lesniak
Jose Lopez-Boggio
Helen Lyman
Ann Malcolm
Patricia Mancini
Ali Mansouri
Nathaniel
Margenau

Christopher
McCarrick
Ann McClure
Debra McElroy
Margaretha
McGrail
Casey Menish
David Michalski
Ryan Mills
Puran Mittal
Louise Molton
Melanie Khoury
Moumen
Jennifer Myers
Roger Nakazawa
Patricia Nassief
James Nellis
Lisa Nelson
Stuart Nesbitt II
Ryan Nicholas
Boofie O'Gorman
Kyungsoon Oh
Tawakalitu
Olanrewaju
Elliott Oliva
Sylvia O'Neal
Terrie Orie
James Oxley II
Courtney Parks
Julie Pearson
Fatima Pereira-Shepherd
Brunhilda Peters
Natalie Phan
Gwenda Plush
Richard Pruitt
Jane Quill
Robert Ransom
Thomas Reed
Carly Richardson
Ross Richmond
Rob Rickert
Patrick
Riddlemoser
Katreen Rinaldi
Rod Rochowiak
Narda Rodriguez
Vanessa Rodriguez
David Rosenmarkle
Elizabeth Ross
Robert Ross
Judith Rudat
Ramona Ruiz
Wally Sabrii

Donny Samson
Michelle Sanoske
Pat Ann Sawhney
Janet Scaffido
Brian Schantz
Mary Schrodt
Jason Secrest
Teddi Segal
Amir Shahna
Pat Shannon
Joyce Sheftic
Jeffery Shumaker
Carol Simmons
Maureen Simpson
John Slye
Ronald Smith
Robert Spigner
Kathleen Stark
Nancy Steorts
Connie Stommel
Kristin Stone
Jeffrey Surdyk
Carol Sutfin
Joan Sutton
Swindell Sutton
Babak Taghavi
Nisha Thakker
Gregory Tomlin
Karen Trainor
Kenneth Trotter
Kenneth Ulsaker
Marriah Unruh
Terrell Varley
Kamlesh Verma
Jonathan
Villalobos
Janet
Weatherford-Baker
Charles
Weihbrecht
Brad Weissbratten
Susan Westbrook
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NVAR Cares, Communities Thrive

REALTOR® ACTIONS MAKE A POSITIVE IMPACT IN NORTHERN VIRGINIA

By Jill Parker Landsman

WHEN NVAR CHAIRMAN BOB ADAMSON was installed in December 2016, he announced his theme for 2017: NVAR Cares. This year, NVAR members and staff have been taking caring to a new level, and there has been a significant impact. We do know why our members volunteer: **THEY CARE**, and they are **#MoreThanRealtors**.

Each effort put forth made a difference – to someone, some group, some neighborhood, some pets, some passion that our members care about.

In addition to April's Community Action Day successes, NVAR members volunteered at two Habitat for Humanity ReStores and dispatched an NVAR Cares team to a Herndon townhouse. Plus, a team of NVAR Young Professional Network volunteers helped Second Story for Homeless Youth move to a new location. Check out the photos on the next page.

Perhaps the crown jewel of the NVAR Cares achievement list is the creation of NVAR's first ever Hero Award. The following stories of award candidates prove that NVAR members care about community, lifestyle, prospering neighborhoods and family life.

HERO AWARD NOMINEES

The NVAR Hero Award recognizes members who have gone above and beyond to make a difference to others. Each of the candidates nominated has made significant contributions to our community and continues to improve the lives of others. We are thankful and proud to support NVAR members who continue to exemplify leadership in volunteering, organizing charitable work and providing valuable resources.

The following five candidates were nominated by their peers and are excellent examples of what it means to be an NVAR Hero.



Stacy Hennessey has been involved with Homestretch for 18 years and currently serves on its board of directors. The goal of Homestretch is to empower homeless families to obtain permanent housing and achieve self-sufficiency, by giving them the skills, knowledge and hope they need to be

productive participants in the community. This year Stacy organized an auction that raised more than \$100,000 for the organization.



Since 2006 **Sasala Challa** has donated nearly \$300,000 to various undergrad and post-graduate scholarship programs and research organizations. In addition to supporting programs across the country, Sasala also provides funding for the Challa Foundation, which contributes to higher education and research institutions.



Nicholas Pasquini Jr. is the chairman of the board for Redwood Gives Back, a charitable platform for Century 21 Redwood. A recent example of the work Nicholas and his team have accomplished includes raising \$50,000 to build homes for Haitian families impacted by the 2010 earthquake.



Ed Huebner has been a Realtor® for more than 30 years, during which he has contributed time to several volunteer efforts and thousands in donations to charitable institutions. Some of the organizations Ed has been involved with include The Bethany House, the 29 Diner Christmas Gifts for Children Program. This year, he was a major part of the Centreville Moose Lodge efforts to fill a semi-truck with supplies for victims of Hurricane Harvey.



Mary Ann Burstein has led volunteer efforts at the Arlington Animal Shelter, Bailey's Crossroads Community Shelter, Arlington Food Assistance Center and several City of Falls Church Arts and Humanitarian events. Mary also encouraged Long & Foster Falls Church colleagues to expand their volunteerism, and the office now participates in a volunteer activity each month.



NVAR's YPN volunteers help Second Story for Homeless Youth move furniture and office supplies to the organization's new location.



The Sweat Equity that Proves NVAR Cares:

This 2017 NVAR Cares Team deployed on Friday, Sept. 8 to work on a Habitat-for-Humanity-acquired foreclosed, Herndon townhouse. Working on the fully gutted home were the Habitat

for Humanity sandlot team along with NVAR members (left-right: then clockwise) Paul Stivers, Mary Ann Burstein, Bethany Ellis, Heather Embrey, NVAR Chair-Elect Lorraine Arora, NVAR Chairman Bob Adamson, NVAR Cares Committee Vice Chair Marriah Unruh, NVAR CEO Ryan Conrad, Dallison Veach and Jill Parker Landsman.



Using the Tools of the Trade to Help Others at the Habitat for Humanity Restore in Chantilly. On Sept. 29, the NVAR Cares Team helped the community. Team members were (left-right: then clockwise from bottom): NVAR Chairman of the Board Bob Adamson, Amy O'Dell, Heather Embrey, Miguel Calvo, Mary Ann Burstein, Bethany Ellis, Anthony Barr, Val Sotillo, Helen Krause and Javier Gonzalez. +

VHDA's 2017 Top Producing Loan Officers

Northern Virginia Region



Carlos Larrazabal
WashingtonFirst Mortgage

476370 *
192767



Joanna Butler
Laura Triplett
Jeffrey Neilsen

310500 C&F Mortgage Corporation
181420 Atlantic Coast Mortgage, LLC
193504 First Heritage Mortgage, LLC

147312
643114
86548



Brian Whetzel
Rob Heltzel
Jerome Jones
David Bridges Jr.
Sarah Pichardo
Ana Tolentino
Vickie Tiller
Jennifer Brown
Alexander Branower
Janice Lanning
Liz McElroy

194118 C&F Mortgage Corporation
203008 George Mason Mortgage, LLC
207537 First Savings Mortgage Corporation
222490 First Heritage Mortgage, LLC
229120 George Mason Mortgage, LLC
659522 Atlantic Coast Mortgage, LLC
609892 Virginia Credit Union*
175902 J.G. Wentworth Home Lending, LLC
1136409 NVR Mortgage Finance
247520 Prosperity Home Mortgage, LLC
659461 First Heritage Mortgage, LLC

147312
153400
38694
86548
153400
643114
407552
2925
1127
75164
86548



Lea Frye
Don Gay
James Walker
Ireldy Fuentes
Glen Bralley
Jeremy Johnson
Melissa Bell
Sebastian Rivera
Mac Church
Scott Hill
Kimberly Ramey
Todd Call
Christian Searle
Ana Arana
Richard Donohoe
Greg Mullan
Jacque Sommer
Nick Bohn
Shannon Leydig

192699 George Mason Mortgage, LLC
148501 Fairway Independent Mortgage Corporation
303104 First Heritage Mortgage, LLC
340509 J.G. Wentworth Home Lending, LLC
233063 McLean Mortgage Corporation
251879 McLean Mortgage Corporation
450558 McLean Mortgage Corporation
190984 MVB Mortgage
659377 Atlantic Coast Mortgage, LLC
187713 Freedom Bank of Virginia
232472 George Mason Mortgage, LLC
214957 McLean Mortgage Corporation
659508 MVB Mortgage
204145 First Heritage Mortgage, LLC
659392 Fidelity Bank Mortgage
483951 George Mason Mortgage, LLC
194354 McLean Mortgage Corporation
450883 Movement Mortgage
197958 WashingtonFirst Mortgage


153400
2289
86548
2925
99665
99665
99665
181319
643114
518039
153400
99665
181319
86548
477139
153400
99665
39179
192767

See the full list of Top Producing Loan Officers at:
vhda.com/FindALender



*NMLS Numbers



A photograph showing two hands holding two white puzzle pieces together. The background is a blurred city street with tall buildings and a car. The text "STRENGTHENING THE BOND BETWEEN BROKERS AND AGENTS" is overlaid in white, bold, sans-serif font.

STRENGTHENING THE BOND BETWEEN BROKERS AND AGENTS

"You just call out my name, and you know wherever I am, I'll come running, running, yeah, yeah, yeah, to see you again."

Well, maybe Carole King wasn't singing about your broker, but being available by phone, email or text is an essential part of the job of a real estate broker.

"I can always reach my broker if I have a situation and need help," says Bonnie Rivkin, a Realtor® with Coldwell Banker Residential Brokerage in Alexandria. "I even got an immediate text response from her when she was on vacation overseas."

By Michele Lerner

“Petersen says building a new office with an open workplace and lots of windows was one of the best things her company did, since it encourages people to come into the office and collaborate.”

The Virginia Administrative Code, which regulates the Virginia Real Estate Licensing Board, establishes the broad responsibilities of a broker, which basically require the broker to be available to agents for essentially every business-related need.

“I am in my office and always accessible to my agents,” says Lorraine Arora, managing broker of Weichert, Realtors® in Fairfax. “My agents know I’ve got their back unequivocally and will be ready to face the public if a mistake has been made.”

Brokers have broad responsibilities. On the basic side, they are responsible for reviewing and approving documents, providing training and written policies to agents, supervising the management of the brokerage and updating agents about regulatory changes. Also each brokerage can determine how to structure its office, establish its own policies and train and interact with its own agents.

“Every broker should have an office policy manual, which should be a good indication for agents of the level of involvement they should expect from their broker,” says Sarah Louppe Petcher, NVAR General Counsel. “Agents should also read their independent contractor agreement so they know what to expect.”

For a complete list of broker responsibilities mandated by Virginia regulations, visit nvar.com/VABrokerDuties

COMMUNICATING IN THE AGE OF THE HOME OFFICE

A big challenge for many brokers is that many of their agents are working from home and don’t come into the

office, says Petcher. She says there are a variety of tools brokers can use to address that lack of face-to-face communication.

“We don’t see the agents who work from home very often,” says Athena Petersen, managing broker of Long & Foster Real Estate in Reston. “I go through my roster of agents periodically and just call the ones I haven’t seen in a while to see how they are doing and whether they need anything from me.”

Petersen says building a new office with an open workplace and lots of windows was one of the best things her company did, since it encourages people to come into the office and collaborate.

Petersen also schedules purely social events once each month and makes it a point to connect there with the agents she rarely sees.

“One great way to communicate with people who aren’t in the office is through Facebook forums and similar group sites,” says Bic DeCaro, a Realtor® with Westgate Realty Group in Falls Church. “It’s a good replacement for weekly meetings to get information and to collaborate with agents without needing to be in the office.”

DeCaro says internal sites connected to a brokerage could be used to upload new forms and even to record the weekly sales meeting so that agents could watch it later if they must miss it.

Petersen’s office is structured with two brokers so that one of them is always available for their 180-plus agents.

“I never delegate my accessibility to agents if I can help it, because that’s what I want to do the most,” says Petersen. “We have mentors and trainers to help the agents, too. If someone specifically

wants me to do one-on-one coaching, I do that, too.”

DeCaro says that her broker, Vinh Nguyen, is always available via text or phone even though the brokerage is large. She says Westgate also has an office manager to provide quality assurance and to double-check every contract. The office manager acts as support for the broker, too.

Arora asks her agents how they prefer to communicate, such as via text, email or phone. She also uses BombBomb™ videos, sent through email, to share news or a special listing with her agents.

“Although I’m in a large office, my broker is always available by cell phone,” says Scott Shawkey, a Realtor® with the Capital Area Real Estate Group of Keller Williams Realty in McLean. “We also have a compliance specialist on our team who watches over everything we do and checks all our documents, plus a compliance officer for the entire office who reviews all contracts.”

Shawkey says he has a team leader, an assistant team leader and a leadership committee with mentors at his office to handle business planning and career advice, which frees the broker to handle specific situations.

“If agents aren’t happy with the support they are getting from their broker, they should talk to the broker, find a mentor or ask for help at their association,” says Petcher. “They need to figure out the kind of brokerage model that will make them comfortable from a risk management perspective and from a business perspective. If the structure at their current brokerage isn’t working for them, they can start interviewing elsewhere.”

continued from page 21

ADAPTING TO VARIED PERSONAL STYLES AND LEVELS OF AGENT EXPERIENCE

Depending on the size of the brokerage, brokers could have dozens of new Realtors® working alongside mid-range agents, as well as top producing agents. Realtors® of all skill levels could all be eager to take their business to the next level.

“We provide a wide range of meetings and training sessions so that agents can get exactly what they need,” says Petersen. “New agents meet one-on-one with mentors, and I provide one-on-one coaching with some agents, too, for accountability.”

Some brokers work with their agents to set goals and write a business plan, while others are more hands-off.

“It’s not mandatory, but I do an annual goal-setting meeting with my broker,” says DeCaro. “But I also get outside coaching, which a lot of other agents do, too. Agents who have been in business awhile tend to rely less on their broker, at least on a regular basis.”

The frequency of interactions between a broker and an agent should be different with each agent, says Petersen.

“Brokers need to be careful so that they are not overbearing and not micromanaging, but they also need to provide the right amount of attention when someone needs it,” she says.

Arora says she tries not to bombard her agents with too much communication, but she sends out an email every Monday to all agents updating everyone with what happened

over the weekend. On Fridays, she sends an email asking about open houses and reminding her agents to send information about listings, traffic and sales to her on Monday.

“I sometimes also send small group texts or one-on-one texts about specific issues,” says Arora. “There are lots of different methods of communication to use. I meet one-on-one quarterly with each agent and work on business plans with each agent in September.”

Arora says she works more closely with new agents to help them make decisions about how they’ll handle their work and to talk about their strengths and the kind of work they like best.

“I have a business planning session once per year with each agent to set goals and do time-blocking for the year,” says Petersen. “Accountability is a big part of this business, so we work in groups or individually to track expectations and success.”

EDUCATION AND TRAINING TO SUPPORT AGENTS

The amount of training provided by brokers varies from office to office, but DeCaro says what agents want most is relevant training that relates to what is happening in the market now.

“My coach is out-of-state, so it’s very helpful to have a broker with lots of news and local information that we can use to help our clients,” says DeCaro. “It’s also good to get perspective on housing market statistics and hear from lenders about what’s happening with financing.”

Arora schedules a sales meeting every Tuesday and offers in-house training every Thursday, taught by affiliate leaders, outside teachers or sometimes by her, depending on the topic.

“I teach the [terms of the] contract, paragraph by paragraph, to help agents avoid mistakes,” says Arora. “We also provide technology training, marketing training and budgeting.”



Arora says her agents requested that she reinstate weekly meetings when she reduced their frequency because they like to engage with other agents in the office. Anywhere from five to 40 agents attend each week.

“We get almost too much training,” says Rivkin. “It’s great for new agents, though.”

Rivkin says she tries to attend weekly meetings where she can learn about loan products and contract changes from the in-house lender and title company.

Petersen provides twice-per-week training and accountability sessions for new agents and once-per-week training for mid-level agents.

“We also have our core service partners teach classes twice per month for continuing education credits,” says Petersen. “I teach a post-licensing class for new agents and a ‘Ninja Selling Services’ class four times per year for three-and-a-half days each session.”

Shawkey says his office provides a variety of training sessions three or four times per week, taught by senior agents, the broker and other office leaders. He asks his team members to take at least three classes per month and asks everyone to attend the weekly meeting when the broker provides updates and ideas about what’s happening in the local market.

While training agents provides the foundation for a strong brokerage, both agents and brokers say that the most essential function of a broker is for support during special situations such as a tough negotiation, an uncooperative client, or a conflict with another agent. Arora says, “Your broker should be a buffer between you and a client or a difficult situation.”

Rivkin says great brokers have a calm personality and can cope with lots of different agents with various personalities. “It’s important that agents

feel comfortable with their broker and don’t feel a separation between themselves and their broker,” she says.

Petersen says an important part of the broker’s job is to listen well to agents and to teach agents to listen to their clients and peers.

“Even if someone is knowledgeable, it’s important to ask questions and wait for the answer,” says Petersen. “Clients and agents need to know that someone will listen to them and work toward their goals.”

It is important for each practitioner to set goals and enlist the help of their brokers to achieve them with success. The chemistry between the Realtor® and the broker must be right for both parties or it might be time to find a better match. +



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

Tips for Agents

- Agents should go out of their way to ask for help from their broker when they need it and not expect the broker to intuitively know when they need help.
- Agents should ask their broker questions to increase their knowledge.
- Agents should be collaborative with other agents and their broker to foster a positive atmosphere.
- Agents should listen to their broker, their peers and their clients to understand everyone’s needs and to work toward mutual goals.
- Agents should let their broker know how they like to communicate and how often.

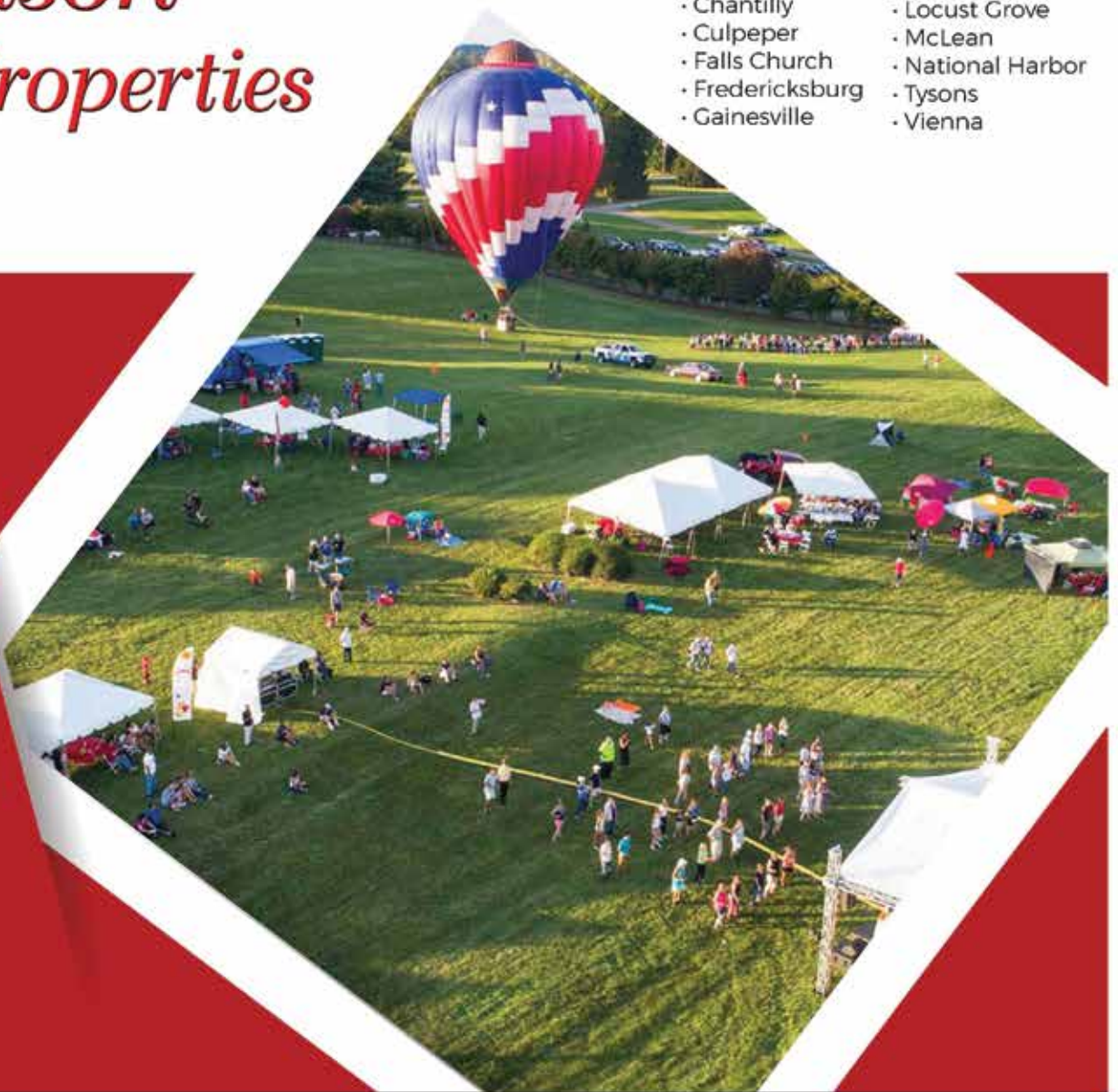
Tips for Brokers

- Brokers should get to know their agents and adjust their expectations for each agent’s goals.
- Brokers should check in periodically with agents to ask them how they are doing and what they need.
- Brokers should be able to cope with widely different personalities and be the voice of calm during stressful situations.
- Brokers should listen to their agents as much as they talk, so they understand what the agents are thinking and also get new ideas.
- Brokers should establish a mentoring program for new agents.
- Brokers should let their agents use them as a sounding board and a place to vent.



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"Before any of us agents came to Samson Properties we asked ourselves if it was really as good as advertised. Truth is, it's way better. Danny has given us all the framework to build a business as big as we can dream! I feel like I'm a dreamer, but the tools and support Samson Properties continues to add outpace what I could envision. In my near six years with the company, our family has benefited from his kindness, generosity, vision, support, encouragement, and all the tools to build a sustainable and growing business. For that we are forever grateful."

- Jason Sanders, Realtor®



"This is brokerage is experiencing fantastic growth with an entrepreneurial business model. Management is genuinely interested in the success of the agents, and not just the corporate success. It's been a refreshing change of pace for me, a proud Samson Realtor for over two years. Feel free to contact me with any questions about why I chose Samson."

- Mary Williams, Realtor®

"At Samson Properties, they care about me genuinely and want to see me succeed. If you are a top performer, it doesn't go unnoticed; I am in the Cardinal Club and I feel very blessed to have that opportunity. I have been able to increase my income significantly because of the 100% commission, and it has definitely helped me to better my life for myself and my kids. They will sit down with you and give you hands-on opportunities to grow your business even more. Samson Properties made everything so seamless for me and I would never think of going anywhere else."

- Desiree Rejeil, Realtor®



"Danny Samson changed my life. His vision for real estate and passion for running a company are unequalled, and translate into people like me who know nothing about real estate, switching careers and ending up earning more money than ever dreamed possible."

- Bernie Kagan, Realtor®

"I've been with Samson Properties for almost two years and it's been absolutely incredible. What you see and hear from Danny Samson is exactly what the company is all about. Agents gain respect; we are respected for what we do, and there's more support than you could ever need. I was with another company for 32 years, so it was a hard decision to make, but it was the best move I've ever made."

- Margaret Ireland, Realtor®



"Samson Properties is the best place to work! The owner, Danny Samson, is so motivating and truly cares about his people. He wants everyone to be successful and provides a commission structure that ensures that. The program is fantastic for both agents and clients. The meetings aren't mandatory but I never want to miss them; I learn so much. Top producers share their secrets and we all share ideas. It's like a family. I can't imagine working anywhere else!"

- Nancy Femrite, Realtor®

"An amazing establishment of which I am so proud to be a part of. Samson is by far in a league of their own in Northern Virginia. From the moment you walk through the door of the office you feel welcome because of the professional and kind staff who are all eager to assist. The great part about this brokerage is that it has a "family feel" to it because it actually is a family run business. The integrity and the charismatic attitude sets these Realtors apart from the rest. I am so grateful to work with such a great group of individuals."

- Kelly Finucan, Realtor®



Millennials: Crowded Out of Homeownership in the NVAR Region

By Spencer A. Shanholtz



SEVERELY LOW INVENTORY of available homes has plagued the NVAR region and much of the U.S. during the past year. In September there were 4,561 active listings in the region—a figure 6.1 percent less than the five-year September average.

Low inventory pushes housing prices up, and, therefore, makes new entry to homeownership increasingly difficult. Census Bureau figures from the 2016 American Community Survey released in September, 2017 show 340,000 owner households in the NVAR region, excluding Fairfax City and Falls Church, which were excluded from this survey.

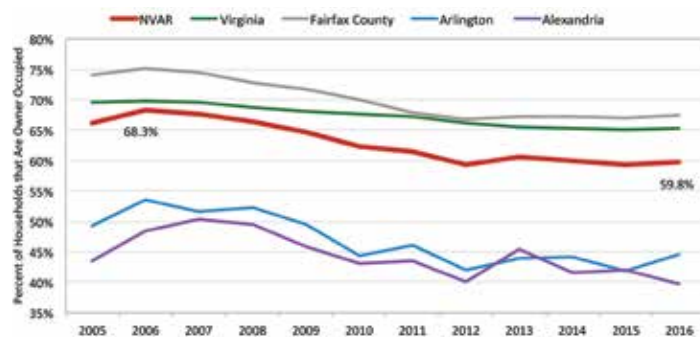
Who is living in these households, and why are they staying put? Answering these questions and addressing the dynamics of homeownership could help us understand the region's persistent inventory issue.

HOMEOWNERSHIP RATE IS DECREASING

The NVAR region homeownership rate has been on a downward general trend over the past decade. Owner-occupied households have declined almost 10 percentage points between 2006 and 2016 (Figure 1), and this trend is persistent both statewide and nationally. However, homeownership levels have remained relatively stable in the NVAR region—around 60 percent—since 2012.

By no coincidence, the region's population growth has slowed significantly since 2012; from 18,870 new residents in 2012 to 4,859 added in 2013. This, combined with extremely low inventory, has led to a stuck housing market where younger renters generally continue renting and older owners continue to remain in their homes.

Figure 1: Homeownership Rate in the NVAR Region (Excluding Fairfax City and Falls Church)



Source: 2016 American Community Survey 1-year estimates, US Census Bureau

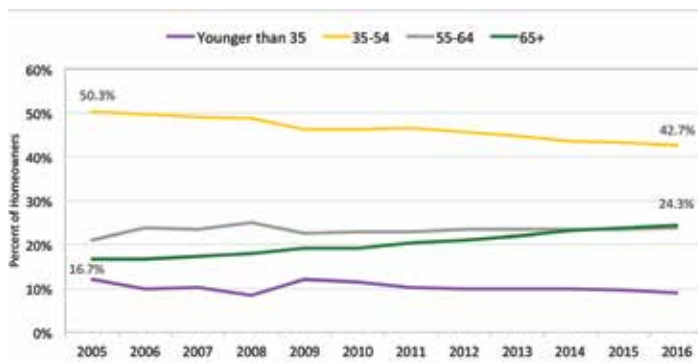
Demographic trends contribute to the overall decline in homeownership as younger households and minority households, who are less likely to own their own homes, replace older households, many of whom own their homes. The total number of owner-occupied households has remained relatively unchanged over the past decade—341,128 owner households in 2005 and 340,145 in 2016—yet the distribution among age groups has shifted.

YOUNGER PEOPLE ARE INCREASINGLY LESS LIKELY TO OWN THEIR OWN HOMES

When broken down by age group (Figure 2), homeowners aged 35 to 54 made up half of all homeowners in 2005, and 43 percent in 2016. During this time, homeowners aged 55 and up increased from 38 percent of homeowners in 2005 to nearly half in 2016.

The millennial age group (younger than 35) has stayed relatively stable as a proportion of homeowners at about 9 percent, but in absolute numbers they have decreased nearly 25 percent since 2005. Since the total number of owner-occupied households has remained stable, we can conclude that homeowners are simply “aging up,” with little new entry into the homeownership market.

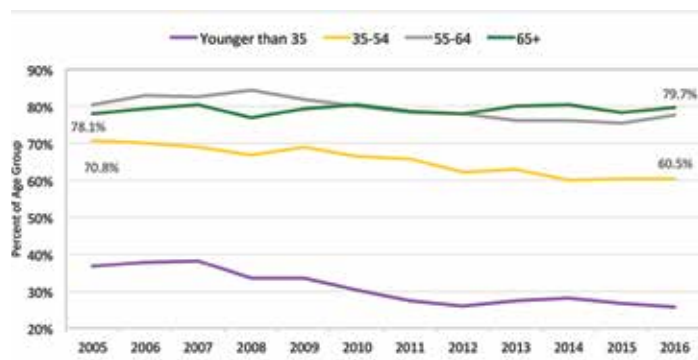
Figure 2: Percent of Homeowners by Age group, NVAR Region (Excluding Fairfax City and Falls Church)



Source: 2016 American Community Survey 1-year estimates, US Census Bureau

When age groups are broken down by homeownership, we see that younger households are increasingly less likely to own homes. Figure 3 shows the proportion of owners within each age group. In 2016, 25 percent of millennial households were homeowners, compared to 37 percent in 2005. For households aged 65 and older, 80 percent owned their own home in 2016—an increase of 2 percent during the past decade.

Figure 3: Percent of each Age Group that are Homeowners, NVAR Region (Excluding Fairfax City and Falls Church)



Source: 2016 American Community Survey 1-year estimates, US Census Bureau

THE TIGHT MARKET IS MULTIFACETED

The NVAR region’s stalled housing market is two sided. Current homeowners who are typically older are not moving out, while new homeowners who are typically younger are not entering the housing market. Although it is often framed in such a manner, the narrative should not focus on a clash between boomers and millennials, as both have logical motivations for their actions.

HOMEOWNERS ARE STAYING IN THEIR HOMES LONGER

As homeownership rates have declined over the past decade, owners are mostly staying in the same home. In 2005, 89.1 percent of those living in owner-occupied households were in the same house one year ago, compared to 92.2 percent in 2016. It is logical that older owners would be more likely to live in the same house for longer, and vice-versa for younger homeowners.

Overall in the NVAR region, 91 percent of owners who are 65 years or older have lived in the same home for more than five years (Figure 4). However, we see that across all ages the proportion of homeowners who have been in the same home for more than five years has increased between 2011 and 2016. In other words, a positive change number highlighted in red in Figure 4 indicates that a greater proportion of people in that age group are staying in their homes longer. In the NVAR region as a whole, regardless of age, more homeowners are holding onto their homes for longer.

Figure 4: Percent of Owner Householders that Have Lived in the Same Home for More than Five Years by Age Group, NVAR Region (Excluding Fairfax City and Falls Church)

	Age	2011	2016	11-16 Change
NVAR	15-35	12.0%	12.1%	0.1%
	35-64	66.4%	68.1%	1.8%
	65+	90.5%	91.3%	0.8%
Fairfax	15-35	12.1%	13.4%	1.3%
	35-64	67.8%	69.4%	1.6%
	65+	90.2%	91.4%	1.2%
Arlington	15-35	17.3%	9.8%	-7.5%
	35-64	60.6%	64.8%	4.2%
	65+	91.8%	93.9%	2.1%
Alexandria	15-35	3.8%	6.8%	3.0%
	35-64	60.3%	60.9%	0.7%
	65+	91.4%	86.0%	-5.5%

Source: 2016 American Community Survey 1-year estimates, US Census Bureau

Why are homeowners not moving out and freeing up inventory? Often it is because there are no open homes to buy. In order to put their house on the market, they need another house that matches their needs. Such homes often are not available due to tight inventory.

Many are also locked into unaffordable mortgages, or older homeowners are drawing from their mortgaged assets to fund their retirement years. As older generations in the U.S. continue to live longer than in the past, homes are increasingly occupied with aging homeowners who do not plan on moving.

PROSPECTIVE HOMEBUYERS CANNOT FIND OR AFFORD A HOME

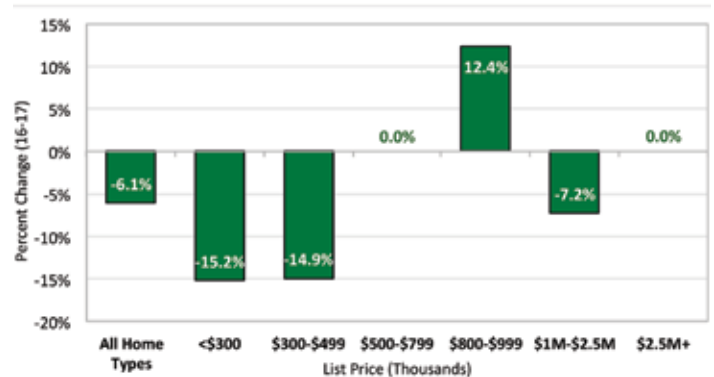
The limited number of available entry-level homes makes choices low for potential new homebuyers, and also drives up prices.

The September median sold home price in the NVAR region was \$479,950—the highest September sales price on record and the 10th straight month of year-over-year median price increase. Someone buying a \$515,000 home with a traditional FHA 3.5 percent down-payment loan should expect to come up with \$32,500 for the closing minimum—nearly twice as much as the national figure.

A 2015-2016 Bureau of Labor Statistics Consumer Expenditure Survey reports that the average resident of the Washington, D.C. metropolitan area spends \$26,743 on housing related expenses each year—with \$10,715 each year for mortgage, taxes and maintenance for owned residences. This makes homeownership even more difficult for those who do find a suitable home to buy in the region.

Inventory is not tight at all price points—lower list price homes make up the lowest proportion of active listings but are decreasing the fastest (Figure 5). NVAR region properties listed for less than \$300,000 make up 13.9 percent of active listings in September, down 15.2 percent from September 2016. At the same time, property listings on the higher end of the market—often not accessible to first-time homebuyers—are decreasing at much lower rates and even increasing, as is the case of the 528 available homes in the \$800,000 to \$1 million range.

Figure 5: Change in Inventory by List Price, September 2016-2017, NVAR Region



Source: Bright MLS. Statistics calculated 9/6/2017

YOUNGER HOMEBUYERS ARE HELD BACK, BUT THINGS ARE LOOKING UP

High home prices combined with increasing student debt have created a financial equation that has hindered many young potential homebuyers. Nationwide, there was \$1.44



“As older generations in the U.S. continue to live longer than in the past, homes are increasingly occupied with aging homeowners who do not plan on moving.”

Figure 7: Family and Married Couple Households by Age as a Percent of Total Households)

	US			VA			NVAR		
	2005	2016	'05-'16 Change	2005	2016	'05-'16 Change	2005	2016	'05-'16 Change
Family households:	66.9%	65.4%	-1.5%	67.1%	66.1%	-1.0%	62.7%	64.3%	1.6%
Married-couple family:	49.7%	47.9%	-1.8%	51.2%	49.9%	-1.3%	50.5%	51.9%	1.4%
Householder 15 to 34 yrs	8.8%	6.8%	-2.0%	8.8%	7.1%	-1.6%	7.6%	7.9%	0.3%
Householder 35 to 64 yrs	32.2%	30.1%	-2.1%	34.4%	31.9%	-2.6%	35.9%	35.3%	-0.7%
Householder 65 yrs +	8.8%	11.0%	2.3%	8.0%	10.9%	2.9%	7.0%	8.7%	1.7%

Source: 2016 American Community Survey 1-year estimates, US Census Bureau

trillion in outstanding student loans at the end of the first quarter of 2017, according to the Federal Reserve, and 20 percent of all households had student loan debt in 2015, up from 12 percent in 2001. Survey estimates from the National Association of Realtors® say that student loan debt delays homeownership by seven years.

Not only has increased debt itself prevented home buying, but across the country it typically has also delayed other milestones that prompt entering the housing market. Life events such as getting married or having children are typical triggers to buying a home.

Compared to previous generations, millennials are less likely to be married, have children, and own a house. But, as shown in Figure 7, the NVAR region is opposing this trend—between 2005 and 2016 the percent of family households has increased 1.6 percentage points, and this figure has increased 1.4 percentage points for married couples. This is compared to decreases in the proportion of family and married-couple households in both the US and Virginia. People in the NVAR region are increasingly forming families, but not buying homes.

Things are looking up in the Washington region, as recent census data showed that in 2016, millennials' incomes jumped 7 percent, far more than most other groups. Employment data also shows that the percentage of 25-to-34-year-olds in the labor force is the largest it has been since the recession.

In a stronger financial position, more millennials are starting families and the US Census Bureau projects that national household formation will average about 1.5 million per year through 2020, up from the 900,000 annual average in the past five years. If demand is expected to increase for new homebuyers, but affordable starter homes are not available, then people will be more likely to leave the region or avoid the area entirely.

It is intuitive to think that an increase in young people entering the housing market would boost demand and

further tighten inventory, but the future of the region's housing market depends on steady new household formation. Homeownership has long been considered an important factor in wealth formation for middle-class households. Continued low entry into homeownership will impact the region negatively moving forward.

The longer households wait to buy, the less wealth they will accumulate throughout their lifetime. This could exacerbate income inequality and limit future regional sale volume.

AN INVENTORY JUMPSTART IS NEEDED

The overall cause behind the consistently low number of active listings is simple: demand is steadily outpacing supply. A large portion of housing supply relates to homes already on the ground, and the financial availability to enter into homeownership drives demand. The current stalemate between the two has led to low and stagnant inventory levels, especially for lower-price-point homes. The needed turnover between current and future homeowners is not occurring due to roadblocks on both sides.

Unfortunately, homebuilding to open up inventory has slowed, and the homes that are for sale are attached to bigger price tags than ever before. The slower homebuilding is caused by a combination of high building costs and builder hesitancy lingering since the previous housing crisis in the late 2000s. As more millennials age into household formation, the pace of housing starts will need to not only meet—but also exceed—the growth in new households. Absent an influx of new homes, the inventory shortage will continue to burden the region's housing market. +



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

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FROM BRICKS AND MORTAR TO ONLINE SHOPPING

Technology and Consumer Preferences Spell Change for Retailers, Landlords, Realtors®

By Frank Dillow

WITH THE CLOSING of familiar retail stores and the growth of e-commerce, it's easy to forget that 90 percent of retailing is still done in "brick and mortar" retail stores.

Nevertheless, e-commerce, combined with the emergence of younger consumers who prefer to shop with their computers rather than their feet, and who spend their retail dollars on experiences rather than things, is driving the most profound changes in retailing in the past 100 years.

Author Marc Levinson, in his book *"The Great A&P and the Struggle for Small Business in America,"* has used the history of this once-dominant grocer to analyze the changes in American retailing. Starting in the 1860s as a Manhattan tea importer, A&P mastered the skills of "low price/high volume" grocery retailing to achieve \$1 billion in annual sales by 1929, becoming the most profitable retailer in America.

Here's what grocery retailing looked like in 1929:

- there was one grocery store for every 51 families, mostly in neighborhoods and downtown locations where shoppers could walk every day
- the typical grocery store occupied a 20 x 30-sq.-foot space, with the owner at the front counter selecting products such as coffee, sugar and flour that the customers requested from bulk containers. The proprietor would measure or weigh the products, then package and sell them to the customer, usually on credit. But crucial advances in technology



soon resulted in profound changes in food retailing:

- ▶ tin cans, cardboard boxes and cellophane allowed stores to prepackage and brand their foods; products such as canned vegetables, evaporated milk, and breakfast cereals became popular
- ▶ refrigeration enabled fresh produce and meat to be shipped by railroad across the country to be sold by grocers
- ▶ automobiles allowed customers to drive greater distances to shop in larger stores with more selection.

As Levinson points out, no retailer was more adept at mastering the new technologies than A&P. The company would hold its place as America's most successful retailer for a remarkable 44 consecutive years.

By 1962, new retailers such as Target and Kmart began to offer a broad array

of products at discounted prices in "big box" stores and regional "power" retailing centers. In 1963, Sears upset A&P's grocery cart to become America's most successful retailer.

The A&P stores, which had clung to their grocery-only format, became isolated in their older, smaller, lower-cost locations. Revenues dwindled. By 2015, A&P declared bankruptcy.

The store-based retailing model created in the 1920s has run its course. The Walmarts and Amazons have taken their place. Retailers face new challenges to create convenient, price-competitive alternatives combining "high tech" online shopping with "high touch" personalized sales of products and services:

- Walmart is testing a "shopping cart to the fridge" service in which groceries would be purchased online, delivered

to the customers' homes and placed in their refrigerator or pantry

- Nordstrom is trying out a "local" concept with 3,000-sq.-foot retail space, rather than its typical 40,000-sq.-foot store. The space has no merchandise, but instead employs tailors to take measurements for custom-made clothes, personal shoppers, personal stylists, manicurists and a bar
- Apple, known for its high-tech products, is opening its latest store in the D.C. market not in a mall, or even a store, but rather in the old Carnegie Library. Built in 1903, and most recently home to the D.C. Historical Society, the location is being called a "town square"—a gathering place where customers can socialize with friends.

Meanwhile Amazon recently spent \$13.7 billion to purchase Whole Foods grocery chain, giving the leader in e-commerce retailing 440 stores and 11 distribution centers in high-income neighborhoods. This expansion into store-based retailing also bolsters Amazon's "last mile" delivery service, even for non-grocery products.

As the definition of retail expands, Realtors® are also seeing the traditional retail physical space adapting to new uses, replacing department stores and big box retailers with spaces dedicated to new purposes:

- "experience" venues such as restaurants, athletic centers and spas;
- "medical" spaces, such as urgent care centers, clinics, wellness centers or health food stores;
- "entertainment" destinations such as movie theaters, game rooms, microbreweries and wine or hookah bars;
- "educational and religious" locations such as places of worship, learning centers, language schools and tutoring programs.

As the definition of retail expands to fill the new demand and investors respond with mixed-use developments that combine retail with residential and office uses, local governments and landlords will need to be more flexible with zoning and exclusive-use restrictions.

The stakes are high for landlords, who see many traditional retailers, including large anchor tenants, closing shop or downsizing.

For local governments the threat is just as great. For instance, the top three taxpayers in Fairfax County in 2016 were the operators for Tysons Corner, Fair Oaks Mall and the redeveloped Springfield Town Center. These three properties provided roughly \$27 million of Fairfax County's annual real estate tax revenues.

For Realtors® in commercial real estate, their long-term survival could depend on how well they adapt to the new retail environment. +



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

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What's Driving Demand in Northern Virginia?

2017 NVAR ECONOMIC SUMMIT SPEAKERS EXPLORE COMMERCE, INVENTORY, TRANSPORTATION CHALLENGES

By Ann Gutkin

LISTENING TO THE PANELISTS at the 2017 NVAR Economic Summit, one might conclude that Northern Virginia is a victim of its own success. With shortfalls of affordable housing stock, skilled IT workers and viable transportation options, the region faces challenges in its continuing quest to retain its title as the “Silicon Valley of the East.”

THE NATIONAL OUTLOOK

Opening the September 18 Summit with an analysis of how national economic trends impact the local Northern Virginia market, National Association of Realtors® Chief Economist Lawrence Yun drilled down on interest rates, demand and potential challenges to the mortgage interest deduction.

Yun noted an immediate increase in mortgage interest rates following the U.S. presidential election one year ago, which came as a surprise to some economists. Whether fueled by the prospect of a better economic picture with a pro-business leader, or by the anticipation of a worsening budget deficit, the result was a higher cost to borrow for homebuyers. However, mortgage rates remain comparatively low from a historical perspective, and nationwide home sales are higher compared with the 12 months prior, Yun explained.

Post-election, consumer confidence grew, according to NAR survey results, with respondents believing it was a good time to buy a home. The problem, Yun said, is one of too many buyers and not enough inventory. Builders are not building enough, Yun noted. “We have



Pictured here (left-right), summit presenters took questions from the moderator and the audience: Supervisor Martin Nohe, chairman of the Northern Virginia Technology Council; Dr. Jerry Gordon, president and CEO of the Fairfax County Economic Development Authority; Dr. Terry Clower, director of the George Mason University Center for Regional Analysis; and Dr. Lawrence Yun, chief economist and senior vice president of research for the National Association of Realtors®.

a shortage of lots, labor, lending and lumber.”

Despite a continued consumer belief in homeownership as the “American Dream,” the homeownership rate is at a 50-year low, pointing to a pent-up housing demand, Yun said. “There are 6.9 million missing households,” Yun said. “Young adults, aged 25-34 are living with their parents, therefore not creating housing demand.”

Yun’s housing market outlook for 2018: an increase in prices due to low inventory and overall improvement in total sales.

NORTHERN VIRGINIA’S STRENGTHS, CHALLENGES

The number one thing about the region’s economy, said Dr. Terry Clower, chairman of the George Mason University Center for Regional Analysis: “I’m surprised by the strength in our job growth.”

Even with lower federal procurement spending, our economy is still growing, Clower said. We’re creating Professional and Business Services jobs, which are “pretty high paying,” he noted.

“Unemployment is not a problem,” Clower said. This doesn’t mean that everyone has the job they want, however. “A substantial number are underemployed.”

Northern Virginia is faced with the problem of outmigration, Clower said. More people have chosen to leave the region than to come in. “We’re trying to understand why,” he said. “Are key workforce people leaving for a lower cost of living?” Clower suggested that Realtors® may be well positioned to learn the answer to this question.

A lack of inventory is the real challenge for this region, Clower said, echoing Yun’s assessment. “We’re continuing to under-produce housing in this market.”

COMMERCIAL DEVELOPMENT AND DIVERSIFICATION: KEYS TO REGIONAL GROWTH

“We must have growth in the business community to offset the cost of services to residents,” said Dr. Jerry Gordon, president and CEO of the Fairfax County Economic Development

continued from page 35

Authority. With such a dramatic population growth, comes an increase in public works—schools, roads, safety, libraries, he explained.

Virginia provides public services on the basis of income taxes, Gordon noted. “44 percent of all income tax in Virginia comes from Northern Virginia,” he said. “Just shy of 25 percent comes from Fairfax County alone.” These funds are distributed throughout the state, with just 19 cents of every dollar available to the county for programs and services, Gordon explained.

Emphasizing the importance of commercial development, Gordon said, “64 percent of all County expenses [are funded by] real estate taxes.” There are two parts to the real estate tax: commercial and residential, Gordon said. “Residents take back more in services than they pay in taxes—\$1.60 for every \$1.00 paid; businesses take back around \$.35 for each \$1.00 paid.”

The good news, Gordon noted, is that Fairfax County has grown to have the second largest volume of suburban commercial space in the U.S., behind Orange County, California. The bad news, he said, is that of the 120 million sq. ft. of available office space, 18 million sq. ft. is vacant – all of the tax burden is on owners, and can’t be passed through to tenants.

The challenge for FCEDA: fill that office space! The county is pursuing new opportunities that include companies providing IT, including cyber-security, data analytics and cloud computing; software development; translational medicine; and telecommunications.

“One of the greatest flaws we have is that we don’t have enough IT [Information Technology] workers,” Gordon said. “You’re golden if you have those skills. And you’re golden if you have a security clearance.”

“Diversity is important,” Gordon emphasized. The Fairfax County population is 48 percent minority, he said.



Special thanks to Fidelity Bank Mortgage, Interstate Relocation, MBH Settlement Group and VHDA for sponsoring the 2017 Economic Summit. Representatives of each organization were on hand to share information and give-aways with attendees.

Residents come because they want a diverse community, and businesses appreciate the many different problem-solving perspectives that a diverse workforce brings, he noted.

And surprisingly, Gordon said, compared to our top competing regions, homes in Northern Virginia are actually more affordable, and traffic is less congested!

BUSTING THE REGIONAL BOTTLENECK

“Northern Virginians talk about traffic the way people in other parts of the country talk about the weather,” said the Honorable Martin Nohe, chairman of the Northern Virginia Transportation Authority and a member of the Prince William County Board of Supervisors.

Speaking about the number one complaint of many Northern Virginia residents, Nohe said, “The biggest challenge we have is that we don’t have enough options.” While there are many transportation systems in the region, they aren’t networked, Nohe said.

A significant roadblock to improving the region’s transportation woes is convincing nine governing bodies to work together, Nohe explained. “Intra-regional transportation has become a bigger challenge than before,” Nohe explained. A



A camera crew and reporter from New Tang Dynasty Television captured comments from Dr. Lawrence Yun following his presentation.

regional plan would need to address seven major corridors.

“How can we deliver congestion solutions and target regions where people are most in need of help,” Nohe asked. There are 358 projects that have been identified, which would cost \$44.1B, Nohe said. The catch: “I don’t have \$44.1B.”

The region has \$300M earmarked annual for Northern Virginia as a result of legislation passed during the McDonnell Administration. The NVTa staff is tasked with determining how to spend those funds. And the bottom line, Nohe said: “If we build everything, things get marginally better, but not good.”

Involvement in an organization like NVAR is valuable not just for a Realtor’s® business, but also for the region, Nohe said to the audience of real estate professionals.

“If you’re not talking about transportation in Northern Virginia, you’re not talking about making Northern Virginia a better place,” Nohe concluded.

To view the speakers’ PowerPoints, visit nvar.com/presentations. +



Ann Gutkin is the NVAR senior communications director.

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ADA Compliance for Brokers: Sufficient Accessibility Includes Websites, Buildings, Accommodations

PREPARATION COULD PREVENT FUTURE LITIGATION

By Sarah Louppe Petcher and Greg Hoff

IN 1990, Congress passed the Americans with Disabilities Act (ADA), with the aim of providing equal access and protection to millions of Americans living with disabilities. Title III of the ADA requires that public accommodations and commercial facilities provide adequate accessibility to disabled persons. This requires businesses to conform to regulations and standards dictating how new facilities should be constructed, and how existing ones must be altered to achieve the required conformity. Brokerages that maintain physical office spaces must comply with Title III in order to avoid vulnerability to lawsuits.

For many years, businesses have focused on the **physical** requirements of Title III. However, as more commerce has shifted online, websites have become intrinsic to transacting business. These online spaces have become the next frontier of Title III compliance.

There is no explicit provision in Title III, or anywhere else in the ADA, addressing online spaces. But recently, the Department of Justice (“DOJ”) proposed regulations that would create some Title III accessibility rules for company websites. Thus, it is increasingly important for companies to provide adequate accessibility to both their physical and online business spaces.

Title III guarantees people with disabilities the “full and equal enjoyment of the goods, services, facilities, privileges, advantages or accommodations of any place of public accommodation.” These regulations involve “surmounting whatever

physical barriers may exist, but also [ensuring] that the eligibility criteria for participating in the site’s activities do not screen out people with disabilities, and the public spaces may not bar individuals with disabilities from enjoying the benefits and privileges available at the site.”

Construction standards for accessibility can be found in the ADA Standards for Accessible Design (which can be accessed through the ADA government website www.ada.gov), and were updated as recently as 2010. Specific regulations governing accessibility to public accommodations can be found in Title 28, Part 36 of the Code of Federal Regulations. Such accommodations can include, but are not limited to:

- Installing ramps and ensuring that curbs are ramped
- Widening doors and walkways to allow for wheelchair access
- Installing accessible door hardware
- Creating designated accessible parking spaces
- Removal of obstructing furniture or other objects that block access to areas such as restroom facilities.

While Title III regulations have undoubtedly provided much-needed accessibility options to millions of disabled Americans, the ADA, since its inception, also has triggered an increasing tidal wave of litigation. Companies with physical spaces frequently have been the subject of lawsuits resulting from building specifications that fail to comply with ADA standards, even for minor compliance issues. Since Title III

permits the collection of legal fees, this has created a cottage industry for attorneys who visit properties looking for easily missed accessibility violations, such as the height of door handles, improper signage, or poorly marked handicapped parking spaces.

Further complicating the matter is the lack of a “notice-and-cure” provision. This means that the property owner is not given a reasonable amount of time to remedy the infraction before a suit can be brought. In his *City Journal* article, *The ADA Litigation Monster*, author Mark Pulliam explains that when a property owner receives a demand letter, the options are either to “pay a sizable settlement and correct the violation, or go to trial.” The costs of defending this type of lawsuit often “can add up to a hefty bill,” Pulliam says. Furthermore, he adds, “courts have held that any member of the public can bring Title III claims, including ‘testers’ who are not even patrons of the allegedly noncompliant business.” As of 2016, Pulliam notes, more than 26,000 ADA claims were filed each year.

With the advent of new technologies, the scope of Title III will continue to broaden to include online space. In 2010, the DOJ issued a Notice of Proposed Rulemaking to potentially revise Title III by establishing compliance parameters for public accommodations via the internet. While the DOJ has not yet issued new rules or revised Title III, it has published Web Content Accessibility Guidelines (WCAG 2.0). These non-binding guidelines provide a framework for making websites



adequately accessible, similar to what could be required if the ADA is extended to regulate online spaces. Online content publishers can utilize WCAG 2.0 (found on the ADA government website, www.ada.gov) to ensure that their websites and other online content conform to the overall ADA mission of providing sufficient accessibility to all.

WCAG 2.0 is based on four main principles, instructing companies to ensure that their websites are perceivable, operable, understandable, and robust. These principles suggest that information and operation of a website's user interface must provide clear language, and be robust enough that it can be interpreted reliably by a wide variety of user agents, including assistive technologies.

Given this uncertain landscape, what can business owners do to protect themselves from a Title III lawsuit? While the DOJ has yet to release regulations governing website accessibility, consent decrees reached between the agency and some companies do provide guidance.

Consistent in these consent decrees are two requirements: (1) that the company's website contain an accessibility statement which provides an alternative method of communicating with the company either via email or via phone. An

example of this can be found at www.nar.realtor/accessibility; and (2) that each company provide training to at least one staff person to respond to accessibility concerns raised by website users.

There also is consensus that if a business has the means to do so, the best step is to hire a digital accessibility expert to perform a website audit, and consider needed accessibility improvements. Affordable alternatives may include web-based accessibility evaluation tools. However, these programs are fairly rudimentary and may not provide accurate assessments.

Absent a full compliance review, initial steps toward WCAG 2.0 compliance can include, but are not limited to:

- (1) Adding text equivalents to every image on the site. This includes text stating the names and positions corresponding to any pictures of staff
- (2) Making sure that any documents, including fillable forms or articles, are uploaded in a text, rather than PDF format, or providing a text alternative to the PDF
- (3) Allowing users to control the font size and colors on the site through their browser settings or operating systems
- (4) Providing keyboard accessibility

- (5) If posting videos to the website, providing captions (or a transcript) and audio description of the video
- (6) Avoiding or minimizing blinking and flashing features
- (7) If the website contains pages that time out, ensuring that this feature can be turned off.

Taking these steps towards website accessibility not only benefits the community at large, but also demonstrates to "drive-by" plaintiffs a commitment to comply with WCAG 2.0 guidelines.

The varied and complex ADA Title III regulations make it difficult for a business to achieve full compliance. The combination of complex regulations and a fast-track litigation process has seen Title III claims skyrocket since the regulation's inception 27 years ago. While ADA compliance litigation has yet to find traction in the online sphere, brokerages should take steps to make websites accessible in accordance with WCAG 2.0 in anticipation of a likely regulatory expansion. ➦



Sarah Louppe Petcher is senior vice president of professional services and general counsel for NVAR.



Greg Hoff is 2nd year law student at George Mason University's Scalia Law School, serving as a legal intern for NVAR.

CONTINUING EDUCATION (CE)

Broker CE : Brokerage Risk and Liability

Time: 8:45 a.m. - 12:25 p.m.
Date/Location: December 13Fairfax
January 18Fairfax

Broker CE : Productive Agents and Offices

Time: 1 - 4:45 p.m.
Date/Location: December 13Fairfax
January 18Fairfax

16 hr CE Day 1

Time: 8:45 a.m. - 4:45 p.m.
Date/Location: December 2Fairfax
January 20Fairfax

16 hr CE - Day 2

Time: 8:45 a.m. - 4:45 p.m.
Date/Location: November 11Fairfax
December 9Fairfax
January 27Fairfax

16 hr CE - Evening

Time: 6 - 9:30 p.m.
Date/Location: November 7 (Part 1A)Fairfax
November 9 (Part 1B)Fairfax
November 14 (Part 2A)Fairfax
November 16 (Part 2B)Fairfax
December 12 (Part 1A)Fairfax
December 14 (Part 1B)Fairfax
December 19 (Part 2A)Fairfax
December 21 (Part 2B)Fairfax

CE: 8hr Mandated Course

Time: 8:45 a.m. - 4:45 p.m.
Date/Location: November 28Herndon
December 5Fairfax
January 10Herndon

CE Elective: Buyer Beware - Foreclosed and Neglected Properties

Time: 8:45 a.m. - 12:25 p.m.
Date/Location: November 29Herndon

CE Elective: Environmental Issues

Time: 1 - 4:45 pm
Date/Location: November 29Herndon

CE Elective: Detection and Prevention of Contract Fraud

Time: 8:45 a.m. - 12:25 p.m.
Date/Location: January 11Herndon

CE Elective: Agency and Disclosure in Virginia

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

CE Elective: Home Innovations and Trends

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

CE Elective: Home Innovations and Trends

Time: 1 - 4:45 p.m.
Date/Location: January 11Herndon

POST-LICENSING EDUCATION (PL)

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

Time: 9 a.m. - 4 p.m.
Date/Location: November 13Herndon
January 8Fairfax
February 5Herndon

Post Licensing (Day 2) - Contract Writing

Time: 9 a.m. - 4 p.m.
Date/Location: November 14Herndon
January 9Fairfax
February 6Herndon

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

Time: 8:45 a.m. - 4:45 p.m.
Date/Location: November 15Herndon
January 16Fairfax
February 12Herndon

Post Licensing (Day 4) - Risk Management & Escrows

Time: 9 a.m. - 4 p.m.
Date/Location: November 16Herndon
January 22Fairfax
February 13Herndon

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

Time: 10 a.m. - 3 p.m.
Date/Location: November 17Herndon
January 23Fairfax
February 20Herndon

NEW MEMBER ORIENTATION

Time: 9 a.m. - 1 p.m.
Date/Location: November 10Herndon
November 28Fairfax
December 9Herndon

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

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FEATURED OFFERINGS

RPR Basic

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

CRS 201: Listing Strategies

Time: 9 a.m. - 5 p.m.
Date/Location: November 16 (Day 1) Fairfax
November 17 (Day 2) Fairfax

RPR Mobile App for Tablets

Time: 10 a.m. - noon
Date/Location: November 29 Herndon

Friday Focus Lunch 'n Learn

Time: 9 - 11:30 a.m.
Date/Location: December 1 Fairfax
February 2 Fairfax

VHDA Professional Training Course

Time: 10 a.m. - noon
Date/Location: December 13 Herndon

Getting Started with RPR

Time: 10 a.m. - noon
Date/Location: January 18 Fairfax

RPR Mobile App

Time: 10 a.m. - noon
Date/Location: January 25 Herndon

GRI 504: Working with Buyers

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

PRE-LICENSING EDUCATION

Principles of Real Estate: Day 1 -11

Time: 9 a.m. - 5 p.m.
Date/Location: June 4 - 21 Fairfax
November 1 - 16 Fairfax

D.C. CONTINUING EDUCATION (CE)

D.C. Fair Housing and D.C. Legislative Update

Time: 9 a.m. - 4:15 p.m.
Date/Location: November 14 Fairfax
February 13 Fairfax
June 12 Fairfax

DC Fair Housing and DC Ethics

Time: 9 a.m. - 4:15 p.m.
Date/Location: December 12 Fairfax
April 10 Fairfax

BROKER PRE-LICENSING

Broker Appraisal

Time: 9 a.m. - 5 p.m.
Date/Location: January 31 - March 7 Fairfax

Broker Law

Time: 9 a.m. - 5 p.m.
Date/Location: June 7 - August 19 Fairfax

Broker Management

Time: 9 a.m. - 5 p.m.
Date/Location: August 16 - September 20 Fairfax

Broker Finance

Time: 9 a.m. - 5 p.m.
Date/Location: October 4 - November 8 Fairfax

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.



Statement of Ownership, Management and Circulation (10/2017)

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Signed - September 28, 2017

Jill M. Landsman, RE+VIEW Editor-in-Chief +



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

Remine..... Briana Evans..... 855-217-0171

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

Remine..... Vinky Marolia..... 855-217-0171

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

Sentrilock LLC..... Dan Kinzie..... 513-644-1511

Sentrilock LLC..... Erika Tiery..... 513-644-1708

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

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

Trinity Wiring & Security Solutions..... Liam Armstrong..... 703-257-9403

VIRTUAL TOURS

houzelens.com..... Michael Sharp..... 703-220-2545

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

MARKETING & TECHNOLOGY

MARKETING/MEDIA

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

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

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

Sun Gazette/InsideNoVa.com..... Bruce Potter..... 571-333-1538

REAL ESTATE PHOTOGRAPHY

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

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

HDBros..... Bobby Cockerille..... 571-233-5327

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

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

TECHNOLOGY SERVICES

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

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

Cox Business..... Jason Lewis..... 571-839-6709

Immoviewer..... Steven Bintz..... 888-400-8858

PROPERTY SERVICES

APPRAISAL

Allen Appraisals	Charles Allen	540-664-1169
Allert Appraisals	Dale Allert	703-848-5209
Amanda Rae Smith	Amanda Smith	703-895-4993
AMC Appraisal Group	Keith Smith	571-282-5952
Anthony Appraisers	Michael Magnotti	703-319-0500
Appraisal Works, Inc.	Dennis Park	703-906-8258
AREAS Appraisers, Inc.	Cindy Coffman	703-866-6000
AREAS Appraisers, Inc.	Gilbert Rogers	703-866-6000
Barbara Lafalce	Barbara Lafalce	703-887-7091
Barish & Associates of Frederi	Stephen Barish	540-693-5373
BFM, Inc.	Robert Thompson	703-670-2586
Bruce W. Reyle and Company, Inc.	Michael Jackie	703-273-7375
Burns Appraisals	Alicia Burns	240-277-3951
Capitol Appraisal Service, Inc.	Richard Bowman	703-691-8800
Chevy Chase Bank	Donald Shoop	301-907-5850
CMS Appraisals, Inc.	Silvia Bennis	703-209-9123
D&R Appraisal Services, Inc.	Dawn Blalock	540-751-2220
DCO Appraisal Services, Inc.	David Olynik	301-855-3886
Dickman & Associates	John Dickman	703-938-6633
Distinctive Homes Realty LLC	Michelle Gore	540-338-4606
dm Appraisal LLC	David Maeng	703-449-0281
Donald R. Drake Jr.	Donald Drake	571-237-9430
F & F Appraisals	Jerry Fleming	703-963-1743
Forté Appraisal Service, Inc.	Anthony Forte	703-433-2205
Gee Appraisers, Inc.	Robert Gumbrewicz	703-451-9020
Harry Graef	Harry Graef	571-213-7249
Hartmann Group	Lynette Hartmann	703-406-7621
Heiner Appraisal, Inc.	Despina Gellios	703-754-6110
Home Appraisers	Thomas Runion	703-709-5695
Homestar Real Estate Services	Daniel Gartrell	571-261-3367
Hundley and Associates	Julie Lawrence	703-212-9080
Inman Appraisal Services, Inc.	Scott Inman	703-644-9877
Kandhall Appraisal Services LLC	David Hall	571-455-2622
Karas, Inc.	Melissa Jones	703-753-5635
Kinder Appraisal Services	Jill Kinder	703-268-0756
Lesley Omega Appraisers	Lesley Omega	703-403-2024
Marcia Novak & Associates LLC	Marcia Novak	703-585-2615
Metro Appraisal Services	Stephen McArdle	703-644-7772
Monir Moshashaie	Monir Moshashaie	703-255-6451
Murray Appraisal Services	Tom Murray	804-747-9326
NP Appraisal Services	Surendra Patel	570-606-4177
NVA Appraisal LLC	Jeffrey Kidwell	703-477-3178
Omni Appraisal Services	John Chapman	703-591-4001
Omni Appraisal Services	Nathalie Palmer	703-591-4001
Patricia A. Rasser	Patricia Rasser	202-505-0645
Preston Hummer	Preston Hummer	703-929-0857
Preston Hummer	James Hummer	703-929-0857
Real Estate Appraisals 4 You	Diane Richard	703-794-9118
Remner, Hansborough, & Reese	Jan Symons	301-258-8181
Residential Value Services	Daniel Swinney	540-347-4505
REX Appraisal Services	Esther Omorodion	703-468-1123
Riverpoint Appraisals	Robert Riddell	571-333-3747
Sandra A. Le Blanc	Sandra LeBlanc	703-629-8842
Stewart Jarrett R E Appr & Con	Stewart Jarrett	703-671-3662
Suburban Appraisers & Consultants	James Loizou	703-591-4200
Tech Appraisal Group LLC	Amy Switzer	703-631-1111
Terra Appraisals LLC	James McGraw	703-963-3988
The Benjamin Group, Inc.	Joseph Grouby	703-694-3577
Washington Appraisal Group, Inc.	David Shin	703-813-8160
William C. Harvey & Associates	Richard Olsen	703-759-6644
Westover Appraisals LLC	Ray Taylor	954-218-1062
World Mortgage	Patricia Kearns	703-934-5502
Zeena Deeb	Zeena Deeb	703-964-7473

CARPET CLEANING

Affordable Carpet & Flooring	David Reading	703-360-7777
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ENVIRONMENTAL & MOLD SERVICES

AART, Inc.	Christine Sleigh Popeck	703-425-2822
Accurate Radon Testing	Alexandra Bukowski	703-242-3600
AHS Mold Aid	John Taylor	877-932-7177
Capital Environmental Testing LLC	Todd Hix	202-257-9291
Dominion Environmental Testing LLC	Rex Brouillard	703-496-3799
Guardian Radon	Terry Strange	703-425-7001
Mose Services, Inc.	Douglas Mose	703-929-7092
PEARL Home Certification	Cynthia Adams	434-825-0232
Pollard Environmental LLC	John Pollard	804-749-3339
Radon Defense	Nicholas DeFelice	703-688-3797
RDV Environmental Services	Richard Vance	540-303-7667
Renewed Living, Inc.	Elaine Gibson	703-451-6355
VESCO	Ken Conte	703-722-8851
VESCO	Gregory Caudill	703-722-8851
Yuck Old Paint LLC	Raea Leinster	888-509-9825

GUTTER REPAIR

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

Abode Check LLC	Raquel Barrientos	703-255-6622
AmeriSpec Home Inspections	Stephen Blanchard	571-235-2755
Anderson Inspection Consultant	Gary Anderson	301-855-3337
Beltway Home Inspections	Dennis Pelczynski	703-957-0155
BN Real Estate, Inc.	Brenda Nguyen	703-599-9463
Burnett Home Inspections LLC	Chris Burnett	703-965-5260
Clingenpeel Properties, Inc.	Vince Clingenpeel	703-409-5292
District Home Inspection LLC	Scott Robertson	202-577-4489
Donofrio & Associates LLC	Stephanie Donofrio	571-289-4144
Excel Home Inspections LLC	Ian McNaught	571-281-3846

Great Inspections, Inc.	Richard Henry	571-577-0864
Hampton Home Inspection	Mark Hampton	703-929-4944
HomeScope	Martha Hamner	703-590-0348
Home Sweet Home Inspections LLC	Andrew Gardner	703-677-2009
HomeTeam Inspection Service	Carl Craig	571-765-7799
HomeTeam Inspection Service	Tony Griffin	703-475-5577
HomeTeam Inspection Service	Stephen Park	703-927-7758
HomeTeam Inspection Service	Garritt Parsons	571-236-2747
House Inspection Associates	Jiri George Danihel	703-453-0442
Hurlbert Home Inspection	Seth Hurlbert	703-577-7127
Inquiz Home Inspections	Peter Anspach	703-244-9141
JIMCO Inspection Services	James Purvis	703-402-4699
Master Home Inspection LLC	Richard Park	703-851-3339
NextDay Inspect	Michael Dowling	703-450-6398
No Surprises Home Inspection	Paul Cummins	703-472-9020
NOVA Home Inspection LLC	Sergio Delhoyo	703-929-8349
Pillar to Post	Kevin Dougherty	703-291-0344
Pillar to Post	Eric Boll	703-657-3207
Pillar to Post	Lisa Lloyd	703-520-1440
Pillar to Post	Michael Ward-Dahl	703-402-2475
ProSpect Inspection Services LLC	Anthony Kelly	703-407-7841
Pro-Spex, Inc.	Glenford Blanc	301-675-8411
Protect Inspection Services	Amy Devine	703-927-8531
Protect Inspect LLC	Timothy Zenobia	703-401-8881
Royal T Home Inspection	Troy Vogt	703-910-3251
Square One Home Inspections	James Fletcher	703-345-8380
The Robert Paul Jones Company	W. Scott Gudely	703-385-8556
Top To Bottom Services, Inc.	Daniel Deist	301-938-9100
Top To Bottom Services, Inc.	Matthew Kaufman	301-938-9100
US Inspect	Raymond Montminy	301-717-1073
VA Home Inspect LLC	Joseph Najm	703-786-3368
White Consulting	Nanette White	888-572-7860

HOME STAGING

M. Quinn Designs	Maira Quinn Leite	703-354-6359
Leslie Anderson Interiors	Leslie Anderson	703-973-8734
Market Ready Staging Solutions	Susan Driscoll-Blount	703-660-8727
Preferred Staging	Monica Murphy	703-851-2690
Staged Interior	Trish Kim	703-261-7026

HOME WARRANTY

2-10 Home Buyers Warranty	Lisa Clements	800-795-9595
First American Home Warranty	Ana Thompson	703-859-2700
Home Warranty of America	Anne Lang	703-220-9633
HMS Home Warranty	David Pikovsky	800-843-4663
Old Republic Home Protection	Molly Flory	800-282-7131
Super	Jackson Mosley	202-316-8889

JUNK REMOVAL

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

MOVING & STORAGE

Brogley's Estate Organization and Relocation	Rebekah Miller	202-827-5276
Interstate Moving Relocation Logistics	Michelle Ball	703-569-2121
Interstate Moving and Storage	Sherry Skinner	703-569-2121
JK Moving Services	Brian McGuinness	703-260-4282
Moving is Easy	Muslim Muratov	888-558-3279
Olympia Moving & Storage	Daniel Sheehan	703-566-4391
Paxton Van Lines	Brittany Hampton	571-499-3186
Quality Services Moving	Cindy Calhoun	703-495-8900
RG Quality Moving and Storage	Remberto Gonzalez	571-505-2775

OTHER REAL ESTATE NEEDS

Belfor Property Restoration	Roger Laing	703-450-3900
Crown Trophy of Ashburn	Curtis Berger	703-729-1229
Kristin Brindley Strategic Gifting	Kristin Brindley	313-971-8312

PEST CONTROL SERVICES

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

PLUMBING

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

CORT	Frances Boller	703-379-8846
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ROOFING

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

Lowen Sign Company	Jeb Sommers	620-960-5229
One EZ Post	Randy Jorgensen	423-765-2118

WELL & SEPTIC

A & M Septic Service LLC	Michael Wehrle	703-350-1121
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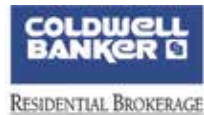
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