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POLITICS & PANCAKES :

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CHRIS CILLIZZA

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SEP+OCT Volume 99, Issue 5

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By Virgil Frizzell

TAKING YOU FURTHER IS NVAR'S BUSINESS MODEL

WORKING HARDER TO DELIVER
WHAT YOU NEED TO SUCCEED

As we transition from summer into fall, with cooler (we hope!) temperatures, and back-to-school sales, I'm reminded of the changes occurring in our industry. Reflected in the pages of this issue are examples of shifting technologies, communities, and Realtor® demographics that contribute to our new opportunities and challenges.

Michele Lerner's cover article on page 26 reinforces the notion that Realtors® must be "on board" the technology train. We must keep up with the tools and strategies used by consumers to preserve our relevance in the marketplace and to our clients. The National Association of Realtors® has acknowledged this with the launch of its Center for Realtor® Technology. CRT Labs, based at the NAR Chicago headquarters, studies the "internet of things," smart home, renewable energy technology and more in order to understand their impacts on our industry. Search for CRT on realtor.org to learn more about how CRT Labs helps practitioners understand and have a voice in the development of smart home technology.

Commercial real estate is at the forefront of the technology-induced transition. As Frank Dillow explains on page 30, retail establishments are scrambling to keep up with shifting consumer expectations in the almost-instant-gratification world of online shopping. Communities are adapting to reflect preferences for live-work-shop environments.

Ensuring accessibility and adaptability for a homeowner's specific needs is the concept underlying universal design, explored on page 14 of this issue. Capabilities can change over time, and this article explores how today's homes can be welcoming to every resident.

Embracing new generations of Realtors® and homeowners is the premise of this year's NVAR Convention & Trade Show. Our Generation Realtor® theme explores tactics for bridging the gaps among our diverse population of colleagues and clients. Whether the challenge is generational, cultural or political, there are countless opportunities for education and enlightenment. Take a look at our Convention brochure mailed with this issue to learn more about this year's re-energized Convention. I hope you will join me on Tuesday, October 11.

Please keep in touch. As always, I welcome your thoughts and feedback!

Virgil Frizzell
2016 Chairman of the Board
chairman@nvar.com



BRIDGING GENERATIONS WITH STRATEGIC LEADERSHIP

NVAR TAKES OUR DIVERSE COMMUNITY FURTHER



This year's NVAR Convention and Trade Show marks my one-year anniversary as CEO of your association. The theme selected by our Convention

Task Force – Generation Realtor® – dovetails with my outlook for our future. A new generation of leadership offers vision through a different lens. This past year of working with your forward-thinking volunteer leaders and NVAR staff has brought that vision, guided by our Strategic Plan, into sharper focus.

This year, we have made great strides in Advocacy and Government

Relations; Professionalism and Education; Technological and Digital Relevance; Community Outreach and Public Relations; and Strategic Leadership. On page 10, take a look at the infographic of some of our 2016 strategic accomplishments. And there are more to come!

Our Core Philosophies, as outlined in our Strategic Plan, speak to the rich diversity of our membership. This diversity refers not only to our cultural mix, but also to the generations that you represent. From “The Greatest Generation” to Boomers to Gen-X, Millennials and Gen-Z, our members bring varied experiences and sensibilities to the transaction table for clients and to the whole industry.

I look forward to celebrating my first anniversary with you on October 11 at Northern Virginia Community College in Annandale. The brochure delivered with this issue has Convention details you'll want to save. Whether you have been a Realtor® for 40 years or four months, you are Generation Realtor®! Please join us at the Convention and share your unique Realtor® perspective with all of us. See you there!

Sincerely,

Ryan Conrad, CAE, RCE, e-Pro
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Condo Fees in the NVAR Region

OLDER BUILDINGS, AMENITIES, HIGHER FLOORS CAN BOOST COST AND DAYS ON MARKET

By Jeannette Chapman

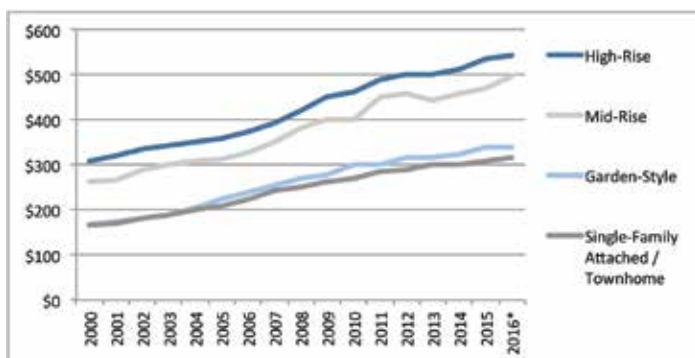
IN THE NVAR REGION, modestly priced homes are typically either condos or townhomes, and these property types accounted for 93.4 percent of all homes that sold for less than \$400,000 so far in 2016. But unlike fee simple ownership of single-family detached homes, building management and much of the building's maintenance is financed collectively through funds generated by a condo fee. High condo fees are often associated with high-amenity buildings, but the building type and age also affect the fees. Condo fees have increased over time and change the affordability calculations for both potential buyers and current owners.

CONDO FEES

Since 2000, the median condo fee in the NVAR region has increased an average of 4-5 percent per year for all property types (Figure 1). Condo fees have risen faster than the national rate of inflation, but may reflect local price increases.

The median condo fee in a garden-style building (those with 1-4 floors) had the sharpest increase and rose an average of 4.8 percent annually between 2000 and 2015. Despite the relatively steep growth rate, condo fees in this property type remain lower than those in mid-rise (5-8 floors) and high-rise (9+ floors) buildings. The lowest growth occurred in high-rise buildings where condo fees increased 3.7 percent annually between 2000 and 2015.

Figure 1. Median Condo Fee in Sold Homes – NVAR Region, 2000-2016



*Through June

Source: Metropolitan Regional Information Systems

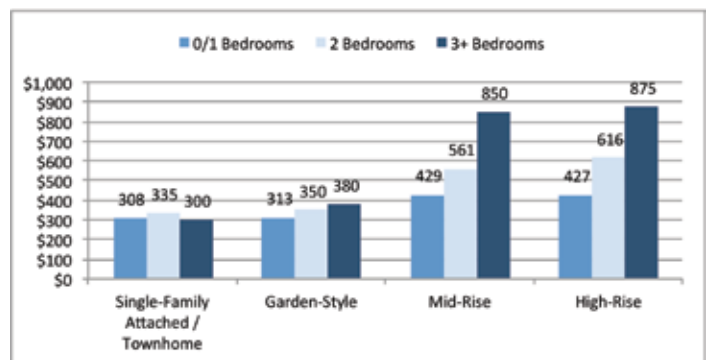
ABOUT THE DATA

The condo fee data noted here are collected from the Metropolitan Regional Information Systems, which records the fee as part of the sales listing. The trends reflect the date of sale and may not be representative of all condos. Only condo fees are shown, and any additional homeowner association fees that may exist are excluded. Additionally, homes that are in cooperative ownership structures are excluded. Co-op fees may include the underlying mortgage, which can significantly increase the fees. Lastly, these condo fees generally exclude special assessments, which can significantly increase the fee over a relatively short period. Assessments may be levied throughout the life of the building, as newer buildings need to build up a reserve and older buildings will need more repairs.

CONDO SIZE, BUILDING TYPE

Condo fees may vary by the size of the unit, but the patterns differ depending upon the building type. For both mid-rise and high-rise buildings, the median condo fee per square foot was consistent for all unit sizes. In a mid-rise building, the median fee is typically about \$0.50 per square foot. The median in a high-rise is about \$0.53 per square foot. As a result, condo fees increase proportionally by the size of the unit (Figure 2).

Figure 2. Median Condo Fee by Number of Bedrooms in NVAR-Region Homes that Sold between January and June 2016



Source: Metropolitan Regional Information Systems

On a square-foot basis, condo fees in townhomes and garden-style buildings become more affordable as the unit size increases. The median fee per square foot for a unit in garden-style buildings falls from \$0.43 for a 1-bedroom unit to \$0.29 per square foot for a 3-bedroom unit. The decrease is even sharper for townhomes, and fees drop from \$0.37 per square foot for a 1-bedroom to \$0.18 per square foot in a 3-bedroom unit. The total fee for units in townhomes and garden-style buildings is relatively constant across all unit sizes.

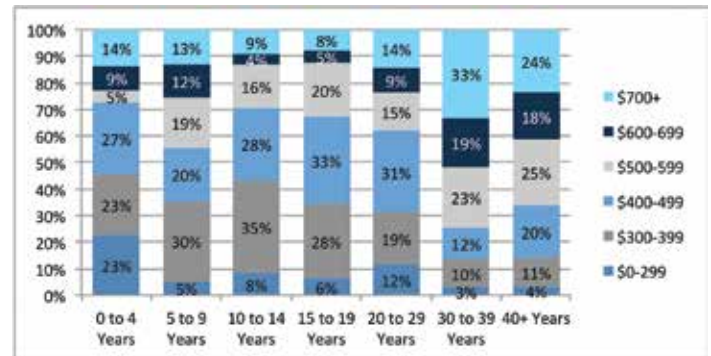
BUILDING AGE IMPACTS FEES

Condo fees tend to rise as the building ages, especially in mid-rise and high-rise buildings. As shown in Figure 3, the proportion of homes with fees less than \$300 drops sharply once the building becomes five years old. During the next 15 years of a building's life, the distribution is relatively stable and 35-45 percent of the units have fees of less than \$400.

Once the building becomes 20 years old, there is a modest uptick in the share of homes with higher fees. About 38 percent of homes in mid-rise or high-rise buildings aged 20 to 29 years old have fees higher than \$500, compared to 32.8 percent in buildings aged 15 to 19 years old.

After a mid-rise or high-rise building reaches 30 years, the shift in fees is dramatic. These homes were twice as likely to have fees of \$500 or more than their younger counterparts. Three-quarters (74.4 percent) of homes that were between 30 and 39 years old when they sold in 2015 had fees of at least \$500. Similarly, 66 percent of homes older than 40 years had increased fees.

Figure 3. Condo Fee Distribution by Building Age, Mid-Rise and High-Rise Buildings in NVAR-Region Homes that Sold in 2015



Source: Metropolitan Regional Information Systems

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“Based on past trends, condo owners should budget for a 4-5 percent increase per year in the base condo fees, or 1-2 percentage points higher than inflation. This growth excludes special assessments, which may be less predictable.”

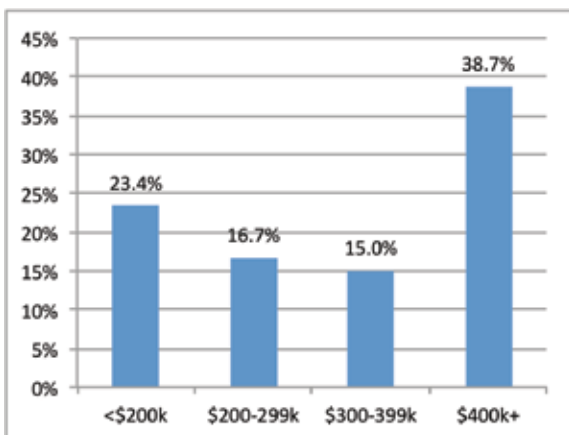
HOUSING AFFORDABILITY

In general, housing costs should be no more than 30 percent of a household’s gross income. In order to stay at or below this threshold, a household would need to earn an additional \$4,000 for every \$100 per month in condo fees. While the increment is relatively small, the total can add up quickly. A potential buyer looking at a home with condo fees of \$300 per month would need an additional \$12,000 in annual income compared to a home without fees. Some of these costs may be offset by a decrease in utilities, maintenance or other costs, but the owner may have less control over the fees and their increases. This may be particularly problematic for households on a fixed income, including retirees.

For households looking to buy, higher condo fees reduce the home price that is affordable to them and also shift the rent/buy timeframe. According to **Realtor.com**, an increase of \$100 in condo fees decreases the home price that a buyer can afford by nearly \$20,000. This means that a condo selling for \$280,000 with a \$100 condo fee would be equally affordable as a \$200,000 home with a \$500 fee.

This trade-off between home price and monthly fees seems to be reflected in closed sales data in 2016; homes that sold for less than \$200,000 are more likely to have condo fees of \$500 or more than those selling for between \$200,000 and \$400,000 (Figure 4). The condo fees in higher-priced units also tend to be higher, which may reflect greater building amenities.

Figure 4. Percent of Homes with Condo Fees of \$500 or More by Sales Price for NVAR-Region Homes that Sold between January and June 2016



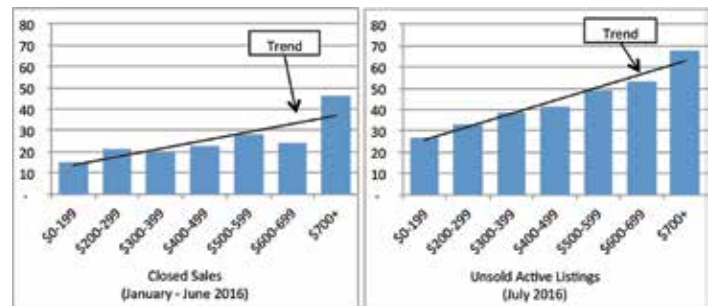
Source: Metropolitan Regional Information Systems

The effect of condo fees on a rent/buy calculation is largely dependent upon the down payment amount. High condo fees will have a minimal effect for buyers who put 20 percent down. But buyers who put 3 percent down will see the break-even point increase exponentially as condo fees rise.

HOUSING DEMAND

Homes with higher condo fees stay on the market longer than those with lower fees. For condo properties that sold during the first half of 2016, those with fees under \$200 were typically on the market for 15 days. Those with monthly fees between \$200 and \$700 were most likely to sell within 20-30 days, while those with higher fees took nearly twice as long to sell, at 47 days.

Figure 5. Median Days-On-Market by Condo Fee – NVAR Region



Source: Metropolitan Regional Information Systems

For condos that were unsold at the beginning of July of this year, the pattern is more linear. The median days-on-market increases by about five days for every additional \$100 in fees, until the fees reach \$700 per month. The median unsold condo with a fee of over \$700 has been on the market for 68 days.

CONCLUSION

Based on past trends, condo owners should budget for a 4-5 percent increase per year in the base condo fees, or 1-2 percentage points higher than inflation. This growth excludes special assessments, which may be less predictable. Owners in older buildings should expect fees to be higher, as should owners in mid-rise and high-rise buildings. Homes with higher fees take longer to sell, on average, which indicates that buyers are aware of the long-term implications of the fees. +



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



NVAR SNAPSHOT

January-July 2016 | NVAR Strategic Plan Successes

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ADVOCACY & GOVERNMENT RELATIONS

22

Meetings with local, state and congressional elected officials

275

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120

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55

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Watchful Eyes Matter: Building Safer Communities with Neighborhood Watch!

NVAR MEMBER LEAH WEBSTER ENSURES NO CRIME ON HER TIME IN HER OWN BACKYARD!

By Steve Russell

“WE WANTED TO PUT THE COMMUNITY ON NOTICE, we are vigilant, we are paying attention and we are a unit,” said Realtor® Leah Webster of RE/MAX Allegiance in Alexandria. She volunteers as the Neighborhood Watch Coordinator for her Dumfries community and she encourages other Realtors® to do the same.

Following a string of incidents involving vandalized cars on her street, Webster was fed up. “Instead of being passive, I decided to be proactive,” she explained. After contacting the Prince William County Police Department, Leah learned she and her neighbors could add a layer of

security to their homes by completing the county-sanctioned Neighborhood Watch program. In doing so, her neighborhood and each participating homeowner can post a Neighborhood Watch sign. This sign serves as a warning to possible law breakers that suspicious activity will be reported to police.

“It’s really simple, you just need to designate a watch coordinator, preferably someone who has time to go to the county meetings,” Webster explained. “Once the coordinator goes to the watch meeting, the PWCPD designates that person [as the program’s point of contact] and an officer will send out incident reports. I get an

incident report almost every day about what’s going on in the county,” Webster said.

The results have been more than just safer streets. Webster says the program has brought her neighbors closer together. “The neighbors get to know each other more,” she said. “It just helps the community to feel closer.”

As for encouraging fellow Realtors®, Webster says “It’s easy for Realtors® to get involved and the county is always encouraging people to volunteer their time.” +



Steve Russell is the NVAR editorial and social media specialist.



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Barrier Free Living

UNIVERSAL DESIGN AT HOME MAKES SENSE FOR THE SHORT, LONG TERM

By Jim Mueller

IT'S A SPECIAL MOMENT when homebuyers realize that they may have found their new home – the place where they might raise a family, welcome neighbors, family and friends, unwind after work, explore their hobbies, and enjoy their leisure years. That moment is not an accident, but rather the product of design – of the community, landscape, architecture, interior and even the products inside. How well the

designers of these features envisioned and accommodated the prospective homeowners determines how welcome they feel on that first visit and for years to come.

Some of the most important features may initially go unnoticed. The absence of stairs to the front entry might seem minor until Great-Aunt Betty comes to visit, or when furniture and appliances need to be moved. That

wider door and hallway are suddenly needed and appreciated. Levers on door latches might seem trivial until bags of groceries, or a sprained wrist, make a person's grappling with door knobs a frustrating experience. Electrical outlets that are easy to reach without stooping are another user-friendly feature.

These are just a few examples of universal design concepts at work in a home. They may be only mildly

Seven Principles of Universal Design

Some mistakenly equate “universal design” and “accessibility.” While universal design does incorporate many design features that improve access for people with disabilities, universal design focuses on common needs and preferences of people of all ages and abilities.

PRINCIPLE ONE: Equitable Use

The design is useful and marketable to people with diverse abilities.



This wide, no-step entrance welcomes parents with strollers as well as those using walkers or wheelchairs and makes moving furniture and appliances easier.

PRINCIPLE TWO: Flexibility in Use

The design accommodates a wide range of individual preferences and abilities.

Single-lever faucets can be used with right or left hand or elbow; handheld showerheads allow showering while standing or seated.

PRINCIPLE THREE: Simple and Intuitive Use

Use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.



The layout of this stove makes it easy to match each control to the proper burner.

PRINCIPLE FOUR: Perceptible Information

The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.



Thermostats with simple, high-contrast graphics, audio and tactile feedback make comfort and energy efficiency easier for everyone.

PRINCIPLE FIVE: Tolerance for Error

The design minimizes hazards and the adverse consequences of accidental or unintended actions.

Night lighting in hallways and on stairs reduces risk of falls; anti-scald water controls reduce risk of burns.

PRINCIPLE SIX: Low Physical Effort



The design can be used efficiently and comfortably and with a minimum of fatigue. Lever door handles accommodate people with manual limitations and those carrying a precious package.

PRINCIPLE SEVEN: Size and Space for Approach and Use



Appropriate size and space is provided for approach, reach, manipulation and use regardless of user's body size, posture or mobility. Carefully located wall outlets and switches are within convenient reach for anyone.

UD Home Design Features to Consider

EXTERIOR

- No-step pathway from sidewalk or driveway (no steeper than 1 inch high to 12 inches slope)
- No-step entry
- Railings on steps and porches
- Illuminated doorbell
- Additional lighting
- Bench/shelf by door for packages
- Roof overhangs
- Landscaping for low maintenance and easy access

GENERAL

- Lever door handles
- Swing-away hinges to widen doorways
- Flat paint to reduce glare
- Slip-resistant flooring
- Increased lighting
- Front-loading washer and dryer
- 32-inch wide clearance through doorways (minimum)
- Wall switches and controls 44 inches above floor

- Electrical outlets 15 inches above floor
- Loop handles on cabinets and drawers
- Handrails on both sides of stairways

KITCHEN

- Varying counter heights
- Lower wall cabinets
- Adjustable and pull-out shelving
- Front controls on appliances
- Single-lever faucets with anti-scald feature

BATHROOM

- Non-slip flooring
- Sinks that accommodate persons in a seated position
- Hand-held shower fixture
- Shower seat
- Grab bars
- No-threshold shower
- Single-lever faucets with anti-scald feature



FUTURE MODIFICATIONS

UD features to plan for now, for possible later implementation:

- First-floor bathroom with no-threshold shower
- First-floor bedroom, kitchen and entertainment area
- 48-inch wide stairways and hallways (minimum)
- Closet over closet for elevator at later date
- Bathroom walls reinforced for grab bar installation
- 60-inch diameter turning areas for wheelchairs in kitchen and bathroom
- 84-inch vertical garage door clearance

Source: Universal Design: Designing homes that enable everyone to prosper
<http://www.fairfaxcounty.gov/universaldesign/pdf/universal-design.pdf>

appreciated for years. But at some point, they may make the difference between keeping the home of a lifetime and being forced to relocate to find such features in a different home.

This is the essence of universal design, an approach to considering the needs of homeowners of all ages and abilities, and making everyone feel equally welcome and able to stay in their home.

Universal design isn't a "one-size-fits-all" approach. It's a design strategy that enables homebuyers to choose homes with the flexibility to adapt as needs change over their lifetimes and to welcome visitors – whatever their age or abilities. It's an approach that will enable the vast majority of homeowners to keep the home they love as they age.

They might be interested in having a ground-floor bedroom and bathroom. And the bathroom should have an ample doorway, glare-free lighting, and reinforcement behind the shower walls – ready to securely hold a grab bar wherever it might be needed someday. A non-slip floor that flows seamlessly into the shower and slopes down to the drain keeps water in its place, without the need for a threshold to step over. The shower might include space for a seat and a handheld shower head.

In the kitchen, cooks of any height can easily access a side-by-side refrigerator. A variety of counter heights accommodates cooking while standing or seated. Under-cabinet lighting focuses on tasks without causing uncomfortable glare. Single-

lever faucets in both the kitchen and bathroom make it easy to control water flow and temperature with one hand, or even a wrist or an elbow.

Nightlights along hallways and near stairs make getting around at night safer. Closets positioned directly on top of each other vertically on each floor could later be converted into an elevator shaft.

The beauty of universal design is that it adds to the value of the home, not only for the current owner, but for future owners, too. Universal design helps assure all occupants that, regardless of their age or limitations, the house they love will continue to make them welcome in their own home. +



Jim Mueller is a citizen member of the Fairfax County Building for All Committee.

2017 NVAR Board of Directors Candidate Profiles

(In alphabetical order – bios written by candidates)

To view the candidates' video bios, visit nvar.com when voting opens on **Sept 6**.

ON THURSDAY, AUGUST 18, the Board of Directors elected the 2017 leadership team: Bob Adamson, McEnearney Associates – Chairman of the Board; Lorraine Arora, Weichert, Realtors® – Chair-Elect; Christine Richardson, Weichert, Realtors® – Secretary-Treasurer. Virgil Frizzell, Long & Foster, will serve as Immediate Past Chair. In addition, pursuant to the NVAR bylaws, Derrick Swaak, TTR Sotheby, was appointed to fill the vacancy left by Suzanne Granoski. He will finish out her term and serve until December 31, 2017.

Meet the candidates for the four openings on the 2017 Board of Directors. The voting opens at noon on Tuesday, September 6 and closes at noon on Friday, October 7. The 2017 NVAR Board of Directors will be announced Tuesday, October 11 at the Annual Convention and Trade Show.

CHRISTOPHER BORIS, PEARSON SMITH REALTY



Christopher Boris is principal broker for Pearson Smith Realty in Virginia, Maryland, District of Columbia and West Virginia. He has served on the NVAR Grievance Committee, Professional Standards Committee and currently serves on the Standard Forms Committee. He is a certified mediator for NVAR and is active with VAR, GCAAR and EPBR Realtor® associations. Chris is passionate about the Realtor® brand and NVAR's continuing lead role for real estate on the local and national levels. He is a native to Fairfax County and started his real estate career in 1988. He currently lives with his wife, three kids, and two dogs in Loudoun County.

MOON CHOI, RE/MAX EXECUTIVES



Moon Choi is an Associate Broker in Fairfax with GRI, ABR, SRES, MRP and GREEN designations.

Moon has been a member of NVAR for over 20 years, and has served on many committees, currently serving on NVAR Cares, RPAC and on the 2016 NVAR Board of Directors. Moon is a member of the 2011 NVAR Leadership Institute, and a 2013 graduate of the VAR Leadership Academy.

He is vice president for the Asian Real Estate Association of America, D.C. Metro Chapter. He is also secretary of the Annandale Rotary Club.

In this ever-changing market, Realtors® face many challenges today. It's very important for Realtors® to have a strong voice, and NVAR is working hard to protect its members and the real estate industry. Moon would love to be a part of the NVAR Board again, representing fellow Realtors®.

As a U.S. Army veteran, Moon believes in teamwork. And he likes to lead by example.

TRACY COMSTOCK, SILVERLINE REALTY & INVESTMENT LLC



Tracy Comstock, ABR, ASP, BPOR, CIPS, e-PRO, GREEN, GRI, MRP, PSA, RSPS, SFR, SRES, SRS is the principal broker/owner of SilverLine Realty & Investment LLC – Vienna.

Tracy resides in McLean and is a licensed broker throughout the metro area specializing in residential, commercial and international real estate.

She provides continuing and pre-licensing education for NVAR and serves on NVAR's Board of Directors. Furthermore, Tracy is a member of the Asian Real Estate Association of America promoting NVAR values beyond the local region.

Tracy also has an extensive history of contributions to our community including participation in the Education Advisory Group, Global Leadership Advisory Group, Leadership Institute, Grievance Committee, RPAC, Korean Realtor® Forum, Convention Task Force, Community Outreach Committee and the Fairfax County Fair Housing Task Force.

For recreation, you'll find Tracy hiking along the Potomac, in Shenandoah National Park, or other regional trails with her husband of 19 years and 10-year-old son.

GENEVIEVE CONCANNON, ADVON REAL ESTATE

Genevieve Concannon brings over a decade of real estate experience in residential construction and multi-million dollar sales to her clients. As the broker/owner of Advon Real Estate, she manages a team of real estate leaders and cultivates complex real estate relationships within Northern Virginia.

Genevieve has consistently proven herself as a driving force behind the region's top boutique brokerages, and has delivered leading-edge results in construction management, green building, planning and sales. She recognizes the passion and dedication it takes to build and what homeownership truly means.

Genevieve is an incumbent Northern Virginia Association of Realtors® board member and is active in the NVAR Public Policy Committee, Legislative Review Task Force and 2015 Leadership Academy, and the Northern Virginia Building Industry Association. She is also a 2016 Leadership Arlington graduate, a longtime fundraiser for the Arlington Food Assistance Center and a strong advocate of environmental, sustainability and energy programming.

CORAL GUNDLACH, CENTURY 21 REDWOOD REALTY

Coral Gundlach, CRS, is a lifetime top producer residential Realtor® located in Arlington, Virginia with 20 years of real estate sales and marketing experience. Her reputation of going above and beyond to meet her clients' buying and selling needs has resulted in an active referral business from past clients and associates as well as multiple awards and recommendations. She is relentless in the marketing of her sellers' homes — uniquely packaging the features of a home and neighborhood, then strategically targeting prospective buyers. She offers 3D Virtual Tours, floor plans, videos and professional photography for her listings.

Coral's skills are invaluable to buyers. She listens first to their goals, concerns and needs. She has a wide network of lenders, title companies and inspectors to help get every aspect of home buying done with ease for her buyers. Her primary communities are close-in Northern Virginia counties and cities.

NICHOLAS LAGOS, CENTURY 21 GAWEN REALTY

Nicholas is an Arlington broker/owner and a 29-year NVAR member. Raised in Arlington, he has a vested interest in the NOVA area and the Realtor® community. Graduating from GMU with a management degree, he has held numerous management positions. Trained as a bank manager, he transitioned to operations director in commercial real estate, then joined Century 21 in 1987 as an agent and subsequently purchased the company. As a working broker, he has a pulse on what agents experience and require on a daily basis.

Nicholas has served as an NVAR director the past two years, volunteered since 2001 with Grievance and Finance committees, and as a mediator since 2008, and is past chairman of Professional Standards.

Nicholas has earned numerous sales awards and is a life member of NVAR's Top Producer's Club, but his proudest accomplishments are the Century 21 Quality Service awards he has earned annually since 1994.

CRAIG LILLY, LONG & FOSTER REAL ESTATE

Craig was born in D.C., and raised in Northern California. He is a graduate of the University of California at Davis. Craig served as a U.S. Navy officer for 22 years, and retired with the rank of Commander. He began his real estate career in 2002, and is licensed in Virginia, Maryland, and D.C. He is a Northern Virginia Association of Realtors® Lifetime Top Producer, a Graduate of the Realtor® Institute (GRI), and has won numerous productivity awards. He is currently affiliated with Long & Foster. He served on the Grievance Committee for five years and is currently a member of the NVAR Board of Directors and Public Policy Committee.

Craig has been married to Leslie Lilly, RN, for 34 years. They have two married daughters: Rachel Lilly Harris, a loan officer with Prosperity Home Mortgage and Sara Lilly Knopp, a full-time mom to grandson Ellis Knopp, age two.

PETER NGUYEN, COLDWELL BANKER RESIDENTIAL BROKERAGE

Peter was born in Saigon, Vietnam. He and his family immigrated to Virginia Beach in 1975. Growing up with very entrepreneurial parents, Peter is passionate about his own real estate business. He and his partner founded the Reef Team in 2009 with Coldwell Banker Residential Brokerage. The team has won multiple awards throughout the last seven years. They were named Best of Realtors® in the *Washingtonian* magazine for 2015 and 2016.

Since joining NVAR in 2009, Peter has been a 2011 graduate of the NVAR Leadership Institute, served as co-chair of YPN (2015) and currently serves as chair of the Vietnamese Realtors® Forum. He is also proud to chair this year's annual Convention.

When not volunteering, you may find Peter at a Washington Nationals game, running marathons and wine tasting at our local wineries. Peter is also a proud father of a 20-year-old son who is in college.

MARC PINA, CENTURY 21 REDWOOD REALTY



Marc was an agent with McEneaney Associates for six years before transitioning into management at Coldwell Banker in 2009. Since mid-2013, he's coached and managed the agents of Century 21 Redwood Realty. At Redwood, they believe in family and collaboration and use that energy to make the world a better place. He'd love to bring that outlook to the Board.

He's served on NVAR's Grievance and Standard Forms Committees. His goal on both committees was to ensure the highest level of ethics and efficiency for his peers. If elected, he will 1) be a champion for Realtors® rights and those of their clients, 2) guarantee that NVAR's membership has access to the best tools and resources; and 3) continue NVAR's tradition of community enrichment.

Outside of work, he's a loving husband and proud dad of an 11-year-old girl. In his free time, he enjoys cooking and quiet nights at home.

BROOKE SCHARA, REAL LIVING AT HOME



At the age of six, Brooke knew she wanted to be in real estate. For the last few years, she has been gathering a breadth of practical knowledge by traveling nationwide, seeking top mentors and participating in sponsored leadership training. She has also been sought out by the National Association of Realtors® as a speaker, been a cover page contributor to *The Washington Times*, and been asked to chair or participate on many state and local committees. Her well-reviewed involvement in the field, board certified instructor experience, and being the managing broker of multiple offices, has prepared Brooke to best advise agents and clients through their real estate quest. She constantly sets out to make this industry stronger, more ethical, and better service oriented.

When Brooke is not working (yes, it does happen from time to time) she is finding an adventure. Which way is the wind blowing?

THEO THEOLOGIS, SLONES REAL ESTATE



Theo Theologis is the principal broker of Slones Real Estate. Prior to founding Slones, he was affiliated with Arbour Realty, Long & Foster, McLean, and RE/MAX Allegiance, McLean.

A member of NVAR since 2003, Theo has served on the Budget & Finance, Public Policy, Grievance, and Professional Standards Committees, as well as VAR's Strategic Funding Committee.

Theo graduated from NVAR's 2010 Leadership Institute, VAR's 2015 Virginia Leadership Academy, and was the 2010 Chairman of NVAR's Young Professional's Network.

Beyond the Realtor® family, Theo is a member of National Association of Residential Property Managers®, sits on the Board of Zoning Appeals for the City of Falls Church, and volunteers with the Northern Virginia Pro Bono Landlord-Tenant Clinic.

Theo earned a business degree from Webster University in London, UK, a master's degree from Georgetown University, and a law degree from American University's Washington College of Law.

ANN YANAGIHARA, HANA ASSOCIATES



Ann has enjoyed a long career spanning almost 16 years in real estate. She started her own small, family-run brokerage, Hana Associates, where she now manages full time. Ann is also a licensed attorney in Virginia and Maryland.

Ann has been proud to be a member of NVAR for over 15 years. NVAR's commitment to the professionalism and ethics of our industry and the quality of life of our community is apparent in their educational programs, value-added services, their dedicated staff, and the commitment and passion of the members that dedicate themselves to the service of our members and advancement of issues that support our industry and our community. Ann has been proud to be a part of this service as a member of the Grievance and Public Policy committees and hopes to make an even more profound impact as a member of the Board of Directors. +

VOTE: visit nvar.com on Sept. 6

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SECOND BUSINESS & BEERS EVENT RAISES FUNDS FOR REALTOR® PARTY

ON THURSDAY, JULY 28, the Northern Virginia Realtors® Political Action Committee hosted the second in its Business and Beers Series with NVAR CEO Ryan Conrad. The evening of beer tasting, held at World of Beer in Reston, attracted a crowd of more than 50 members and raised \$1,425 for NV/RPAC. Thanks to Access National for sponsoring the event. Plan to attend Round 3, slated for Wednesday, Sept. 14 at Mustang Sally Brewing Co. in Chantilly.



Members, Government Affairs staff and event sponsors enjoyed the opportunity to taste beers while supporting the Realtor® Party on July 28 during NVAR's second Business & Beers event. Pictured (l – r): Tracy Comstock of SilverLine Realty and Investment, NVAR Government Affairs Director Josh Veverka, NVAR Senior V.P. of Public & Government Affairs Mary Beth Coya, Christine Richardson of Weichert, Realtors®, Moon Choi of RE/MAX Executives and Tom Ciolkosz, vice president – commercial banker with event sponsor Access National.



Representatives from event sponsor Access National were on hand at World of Beer to share give-aways and mingle with the beer-tasters. Pictured (l – r): Vice President Commercial Banker Tom Ciolkosz, Chief Executive Officer Mike Clarke and NVAR CEO Ryan Conrad.

Join us for another round!

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2016 NV/RPAC Investors List

(August 1, 2016)

PLATINUM R (\$10,000)

NVAR

GOLDEN R (\$5,000+)

Thomas Stevens^P

CRYSTAL R (\$2,500+)

Robert Adamson* Susan Mekenney*
 Candice Bower^P Sherry Rahnama*
 Moon Choi* Christine Richardson*
 Tracy Comstock Patricia Szego^P
 Suzanne Granoski*^P Theo Theologis*
 Nicholas Lagos* Jon Wolford^P
 Craig Lilly*

STERLING R (\$1,000+)

Access National Bank* Sita Kapur
 Lorraine Arora Pat Kline*
 Mary Bayat* Katharine Kratovil*
 Pat Buck Sarah Kwon*
 David Charron^P Gary Lange*
 Commission Express Scott MacDonald
 Genevieve Concannon Christina Macro
 Ryan Conrad* Tom Meyer
 Mary Beth Coya* Thai-Hung Nguyen
 Virgil Frizzell Anne Rector*
 Toni Glickman* Zinta Rodgers-Rickert
 Delk Hamaker Fetneh Schacht*
 David Howell Veronica Seva-Gonzalez*
 Margaret Handley Susie Branco Zinn*
 Rosemarie Johnson*

* Individual's Pledged Investment P President's Circle Investor

GOVERNOR'S CLUB (\$500+)

Angie Delboy*

CAPITOL INSIDER (\$250+)

Gay Ashley Pam McCoach
 Frank Donnelly Derrick Swaak
 Heather Embrey Babak Taghavi
 David Gillis Susan Tullington
 Kevin Lee Ann Yanagihara
 Natalie McArtor

\$99 CLUB (\$99+)

Matthew Ahn Kay Lee
 Larry Anderson Marijane Long
 Paige Audet Ryan Mills
 Cathy Baumbusch Robert Paxton
 Gregory Beeker Fatima Pereira-Shepherd
 Linda Blakemore Sarah Petcher
 Mary Ann Burstein Mayra Pineda
 Chan Choi Tracy Pless
 Darla Colletti Mark Richardson
 Lindsey Croft William Rucker
 Julie Gray-Roller Chris Saabye
 Ann Gutkin Janet Scaffido
 Ellen Heather Ryan Scavo
 Jina Hwang Nancy Steerts
 Darlene Johnstone Dallison Veach
 Matt Kahn
 Bonnie Kyte

Sign Of The Times: Local Sign Law Changes To Come By Year's End

SUBSTANTIVE CHANGES LIKELY

By Josh Veverka

WHEN NVAR MEMBERS POST SIGNS in the ground, they will have to think twice about whether that location is legally permitted. Sign laws are about to change, thanks largely to a 2015 Supreme Court decision. Several Northern Virginia jurisdictions have already begun the process of updating local ordinances to comply with the court ruling.

This ruling requires all sign ordinances to remain "content-neutral." Essentially, localities may no longer regulate "real estate signs" differently than political signs or other temporary signage.

While the majority of ordinance amendments needed to implement the ruling are technical in nature, many localities are likely to conduct a

comprehensive review of sign laws and also propose substantive policy changes.

The City of Alexandria passed sign ordinance amendments impacting on-site (private property) and off-site (public ways) temporary signs. NVAR members and staff lobbied to protect the ability of Realtors® to post signs in Alexandria. While the city reaffirmed the federal prohibition on signs illegally placed in the median and increased penalties for violations, it also expanded the allowable size limitations on for-sale signs. The new ordinance allows one sign or combination of signs totaling no more than seven square feet on any property for sale or rent (up from four square feet) to accommodate industry standards and required riders.

NVAR lobbyists worked with Fairfax County on an agreement several years ago to protect the use of real estate directional and other event signs on street corners from Friday to Monday. If Realtors® don't comply with the current ordinance and remove directional signs by Monday afternoon, there is a chance that the agreement will be eliminated.

NVAR staff continues to review proposed ordinance changes and will work with local governments during the comprehensive review process. Visit go.nvar.com/signs for a summary of relevant Virginia code and local ordinances. +



Josh Veverka is the NVAR government affairs director.

Tom Stevens Inducted into a Higher NAR RPAC Hall of Fame Category

FIRST NVAR MEMBER TO EARN THIS HONOR

THE REALTORS® POLITICAL ACTION COMMITTEE has added the first NVAR member to its “Hall of Fame” honor roll for industry commitment and an overall pledge of \$50,000.

The Hall of Fame recognizes dedicated members whose RPAC investments total an aggregate of at least \$25,000. Honorees are inducted at member meetings in May in Washington, D.C.

Tom Stevens, a past president of NAR, VAR and NVAR, and already a Hall of Fame member at the \$25,000 level, was recently inducted into the RPAC Hall of Fame at the \$50,000 Level.



“RPAC is there to help shape the future of our industry,” said Stevens, a Realtor® with Coldwell Banker Residential Brokerage in Vienna. “I’m proud to be a part of the Hall of Fame, and even prouder to have been a supporter all these years.”

The first RPAC Hall of Fame class was inducted in 2002 and contained only 22 Realtors®. Across the country, nearly 700 individuals have been inducted into the RPAC Hall of Fame. +

For more information about RPAC, please **visit go.nvar.com/rpac**.



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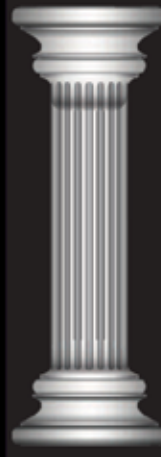
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Jimmy Aignay



Jacob Ojumu



Jay (Junghwan) Lee



Jeff Taylor



Josephine Duckett



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Joe Bartling



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Linda Web



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Tech: Transforming the Way We Work and Live



By Michele Lerner

BUYERS WANT SMART SEARCH AND HOME FEATURES; REALTORS® SHOULD USE SMART TOOLS, TOO!

The impact of technology can be felt in every aspect of modern lives from the moment a Fitbit vibrates in the morning to the voice command used to place a home in sleep mode. Technology has changed the real estate industry and homes themselves, with Realtors® focused on their role as a trusted advisor rather than as keeper of the keys. Learning to make the most of new technology can be challenging, but staying on top of tech trends for business and for homes has become an important factor in every Realtor's® success.

"Ultimately technology supports what Realtors® want to do: spend more time with current and potential customers," says Andrew Strauch, vice president for product innovation and marketing for the Metropolitan Regional Information System, the local MLS. "The idea is to use tools to do things more easily so you can work with people. If you can perform all the major tasks away from a desk, you're untethered."

Technology streamlines transactions to free more time for the personal relationships that are essential to the Realtor®-client rapport and to the industry.

“Technology has moved so quickly, but the real estate industry hasn’t moved as fast,” says Teddi Segal, president and broker, Honey House Homes in Alexandria. “There are a lot of smart agents and brokers who are using technology, including the top 3 to 5 percent of producers, but I would like to see the industry as a whole come into modernity.”

The National Association of Realtors® Center for Realtor® Technology researches new trends to find future tools for members.

“The NAR lab workers are basically like mad scientists researching new technology, finding products and reviewing them for members,” says Shawn Hanna, director of technology initiatives for NVAR. To learn more about CRT, visit <http://crt.blogs.realtor.org/>.

TRANSFORMATIVE TECH FOR REAL ESTATE PROFESSIONALS

Segal says that while consumers can access much of the same information as real estate professionals, Realtors® have to leverage that information to provide services to customers.

“The only way data is meaningful is when it is interpreted and used as part of a strategy,” says Segal.

While Realtors® who have been in business for decades may think the biggest tech transformation was finally eliminating massive real estate listings books or the opening of listing information to consumers, many experts think that the next big transformation is occurring right now, with the increased use of mobile technology.

“Real estate agents were among the first to embrace the internet and then accepted that consumers could have access to information, too,” says Guy Wolcott, founder of HomeSnap in Bethesda. “The reverse is true of mobile technology. Consumers have led the way and agents have had to catch up with them. We are still in the phase of patching the gap between consumers and agents, and making all the information agents need available on mobile devices.”

Realtors® use technology in every aspect of their business, including the following transformative tools:

HOMESNAP

HomeSnap started as a one-feature consumer app, says Wolcott. Basically it allowed people to take a photo of a house and then find out information about the property. Eventually it became a full-featured consumer app and then the company discovered that Realtors® were using it, too.

“We heard from Realtors® that while most of their professional tools had good data, they had to use them on the web or on a desktop rather than on their phones,” says Wolcott. “HomeSnap Pro combines all the data that both Realtors® and consumers need with a quality interface. We partnered with the MLS so it’s available to every agent rather than limited to subscribers.”

HomeSnap has a built-in messaging app for agents and consumers that Realtors® can use to communicate with each other. Strauch says the app functions as a remote meeting place to share information.

“HomeSnap has changed the way buyers and agents interact,” says Julie Zelaska, principal, Smith Schnider, LLC Residential Marketing and Brokerage in Arlington. “It’s a journey to figure out what you want to buy, so it’s helpful for buyers to use [the app] to educate themselves and to communicate easily with agents and share information.”

COMMUNICATIONS

Hanna says Realtors® should take advantage of the numerous opportunities technology offers, such as filling out a free **Realtor.com** profile and their profiles on Yelp, MRIS Homes, and other platforms that may interest them.

“NAR’s member benefits center has tools like the Realtors® Content Resource that members can use to provide information to clients such as the best ways to improve a house before selling,” says Hanna. “At NVAR, we’re working on improvements to our website so that it will populate with articles and information relevant to whatever someone is searching for.”

While Segal says a lot of technology can be valuable, products that remove the agent from the transaction and diminish the role of the Realtor® can make Realtors® look bad. For example, she says arranging home showings online reduces contacts between agents and customers.

“Customers want to work with people and have a chance for interaction,” she says.

Katie Wethman, a Realtor® with Keller Williams Realty in McLean, says she appreciates the automated scheduling for showings since it avoids wasting time playing phone tag with listing agents.

“The SentiSmart™ app that allows you to enter a code to open the lockbox is great, too,” says Wethman.

MARKETING

Zelaska says marketing, particularly for new home communities, has changed dramatically due to the ability to identify demographic groups that are potential buyers using social media and geography.

“Virtual reality is starting to be used, but that technology isn’t user-friendly yet,” says Zelaska. “While videos are essential and virtual reality is helpful if someone can’t visit a property, people prefer to see a model and to feel the energy that flows through a property.”

“I think every agent should devote a few hours every week to learning how to use the tools available to them,” says Zelaska. “They need to become masters of their profession.”

Customer Relationship Management tools can be used to streamline marketing communications. Wethman’s team uses multiple CRM products for various tasks, such as an e-newsletter, a drip campaign to reach possible leads and an excel spreadsheet for mailing lists. She says Google Drive works well for internal communications and to share folders.

“The value of using CRM tools is that you can create the process you want, set

up a reminder, and then forget it,” says Strauch. “The point of automating these systems is to open up time for face-to-face meetings and phone calls.”

TRANSACTION MANAGEMENT

“Technology has made it so much easier to accommodate everyone’s schedules,” says Wethman. “It used to take hours to meet with people to write an offer, get it signed and scan it, but now that’s a 15-minute process.”

Wethman says one risk of this convenience is that buyers don’t always read what they’re signing.

“That could happen with or without technology, but now that everything moves faster, it’s more obvious when people don’t read documents,” says Wethman.

Contract management tech allows buyers to be more efficient and agents to focus on the most important things, says Zelaska. On the other hand, she misses the days of presenting offers in person.

“It takes away the personalization of the experience,” says Zelaska.

NVAR provides Instanet Solutions products as a member benefit, which includes Authentisign™ and cloud storage and is available on every device a Realtor® uses, says Hanna.

“One of the most important elements of e-signatures is legibility,” says Segal. “We used to fax forms back and forth to the point that you could barely read anything on the page, but these are legal contracts and it’s essential that people be able to look at them carefully.”

ANALYTICS

Segal says a few companies such as SmartZip provide predictive analytics data on a localized basis to help agents determine who might want to sell a

property and to estimate the sales price and pace of sales.

“SmartZip is the big player for usable data analytics for Realtors® organized by zip code,” says Hanna. “Realtors® can subscribe to the data and then use their CRM to reach out to potential clients.”

MRIS and others have access to increasing amounts of data. “The goal is to make that data digestible with things like Smart Charts,” says Strauch. “Now we’re working on bringing more value to Realtors®, with more neighborhood and easily shared information.”

SmartZip also provides marketing services based on its data, although Segal says she prefers to use her own marketing materials.

“I use RPR [Realtor Property Resource® from NAR] reports, too. In fact I use as many sources as possible for each client and then repackage the information for them rather than rely on the prepackaged product,” says Segal.

TECH HELPLINE AND TRAINING

Strauch recommends that Realtors® go to NVAR training sessions or watch videos online from tech vendors to learn how to use the Instanet system, HomeSnap, RPR and other tools.

“You can go to the mentors in your office, too, but whatever you do, the more you know about how to use your technology, the more professional you appear to your customers,” says Strauch. “I also recommend that Realtors® take the training we offer for MRIS tools so they understand how to use them. It just takes a few minutes to use Smart Charts to increase your neighborhood knowledge.”

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HOMES FOR THE FUTURE

Earlier this year, Coldwell Banker Residential Brokerage and CNET, an online source of consumer technology news and reviews, collaborated to officially define the term “smart home” as “a home that is equipped with network-connected products (aka “smart products,” connected via Wi-Fi, Bluetooth or similar protocols) for controlling, automating and optimizing functions such as temperature, lighting, security, safety or entertainment, either remotely by a phone, tablet, computer or a separate system within the home itself.”

Some of the most common elements in homes today, says Hanna, include a thermostat, lighting, security system, locks and cameras that can be operated from a smart phone.

“Smart features aren’t all that great for marketing if they are built-in features that are outdated, such as intercom systems or a radio in the kitchen,” says Wethman. “Even newer homes with iPod docking stations look outdated now that everyone uses their phones for music. The tech trend in homes today is for moveable or removable features that won’t become outmoded.”

While some homes include elaborate surround-sound speaker systems, most people now use Bose or Sonos speakers and don’t need anything built-in, says Wethman.

“Most people aren’t necessarily looking for an automated home and don’t see a perceived need or value in that yet, but eventually it will be like cell phones and no one will be able to live without smart home features,” says Segal.

Zelaska says that home owners are beginning to get used to the idea of regulating their lighting, temperature and music through a smart phone or tablet, but she says security is the



most important smart home feature to most buyers.

Green building techniques are also gaining traction, but so far the majority of Realtors® say that buyer decisions are not directly driven by the presence or absence of green features, according to NAR’s 2016 Home Buyer and Seller Generational Trends report.

“MRIS has the most extensive listing possibilities for green features in the country and we believe this will become more important over time,” says Strauch. “Buyers and agents can search for things like geothermal heating or solar panels.”

Strauch says that eventually, particularly when green features translate into lower utility bills, more buyers will be interested in these factors and more Realtors® will provide that information in their listings.

Technology can be used to run a home and a business more efficiently and from any location. As consumers become more experienced with their own tech tools their expectations will increase for Realtors® to use technology to deliver information and stellar service.

Zelaska says agents should take as much online training as possible from NVAR and other sources.

“I think every agent should devote a few hours every week to learning how to use the tools available to them,” says Zelaska. “They need to become masters of their profession.”

NVAR’s Tech Helpline provides training and troubleshooting support for hardware, software, networking systems and devices.

“It’s like a ‘Geek Squad’ but designed for Realtors®,” says Hanna. “It’s free for our members and it also saves a lot

of time. It’s especially helpful when members are out in the field and need some immediate assistance.”

The HelpLine at 800.276.4216 is available weekdays from 9 to 8 and Saturdays from 9 to 5.

REALTORS®: VALUED CONSULTANTS

“The new reality of open access to information for consumers and Realtors® focuses attention on the consultative value of Realtors®, which helps buyers and sellers decide what they want,” says Strauch.

Wolcott thinks the next tech trends will include expansion of mobile technology and messaging, along with the rise of Facebook as a platform for more communication and marketing.

Realtors® use their knowledge and experience to work through the entire process of buying and selling a home, including the emotional side of the transaction, something no technology can ever replace. +



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.

Retailing Transformed by Technology...and Realtors® Scramble to Keep Up

By Frank Dillow

AS THE MOBILE, fast-paced world of the emerging “Internet of things” technologies transform how retailers do business, Realtors® must keep up with the massive changes affecting commercial real estate.

“Far from being immune to the rapid acceleration of technological change, the real estate industry...which is profoundly ‘old school’...will be deeply affected by innovation as adoption accelerates and disruption unfolds,” predicts Amy Erixon of commercial real estate firm Avison Young in a May 2016 research report.

Facing the greatest challenges are the existing “bricks and sticks” retailers ranging from local “mom and pop” stores to major international brands. With in-store visits dropping at an alarming rate for the past several years, retailers are replacing some goods on the shelves with quality experiences to lure shoppers to their stores.

Customers and retailers are rapidly changing the concept of what a store provides, as retailers downsize and shutter existing establishments, reduce inventories and move more of their inventory online.

The transforming nature of retailing has left commercial real estate agents facing at least four significant issues:

1. Helping clients downsize or terminate existing property arrangements while



2. Finding alternative uses for existing retail properties;
3. Relocating existing retailers into more attractive mixed-use locations combining retail, office and residential users; and
4. Helping landlords and tenants determine what mix of retailers, store sizes, formats and experiences will attract shoppers and enhance the business value of retail locations.

As declining sales and stagnant growth pinch profits, survival will depend on creating a community where shoppers will spend the day, and their money, along with family and

friends shopping, dining and enjoying entertainment.

“Customers want a shopping experience that is exciting and compelling,” noted Tina Leone, CEO of the Ballston Business Improvement District.

Helping to create a new identity beyond traditional product offerings, retailers have added events from Christmas tree lighting ceremonies to ice skating, musical events and food celebrations. At Tysons, developers have created the Lerner Town Square near the original shopping center, where the world-famous Cirque du Soleil performs through September 18. “Events like these put Tysons among the great cities

“Far from being immune to the rapid acceleration of technological change, the real estate industry... which is profoundly ‘old school’... will be deeply affected by innovation as adoption accelerates and disruption unfolds.” – Amy Erixon

anywhere,” Michal Caplan, CEO of Tysons Partnership enthused. “We want people to come and say...I had no idea what was going on at Tysons.”

On a smaller scale this approach is also being extended to grocery stores with eat-in food service and cooking classes, or department stores with in-house restaurants and fashion shows. Even Barnes and Noble, which already sells DVDs, CDs, toys and magazines at its bookstores, recently announced that it would be adding booze to books by including wine and beer sales at its in-house cafes.

Traditional retailers are also adopting “click and collect” services integrating online and in-store strategies. This strategy transforms their stores into showrooms where customers can select merchandise to be delivered to their homes from centralized warehouses, often with same-day service.

Abandoning an existing location may be extremely expensive for retail tenants, especially if there are years remaining on their lease, but landlords are also facing challenges in the new environment.

Successful landlords are increasingly looking to fill their spaces with tenants featuring a mix of product and experience providers. Grocery and department stores are locating side by side with restaurants, yoga studios, specialty shops, hair dressers, movie theaters and nail salons to mimic a walkable, urban shopping experience providing connections between living, working, playing and sleeping for nearby residential and office tenants.

In its new Commonwealth Center off Route 7 in Loudoun County, the Peterson Companies have jettisoned standard retail development by starting with a Top Golf location alongside an indoor sky diving facility called iFLY.

The two businesses are doing “phenomenally well” according to Paul Weinschenk, president of retail for the Peterson Companies, and have been positive for the community. His next challenge is adding to the development. A concern for the developer: “How do you fit in more traditional retailers?”

For traditional retailers the next question may be... “what next?” What are the technologies coming over the horizon that will affect retailing and the way consumers live and shop....driverless cars? drones? virtual reality? artificial intelligence? Whatever it is, as Erixon predicts, commercial agents will be among the first to deal with the disruption. +



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

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Why Aren't More New Residents in Northern Virginia Buying Homes?

THE OPTION TO RENT APPEALS TO THOSE WHO FIND HOME BUYING OUT OF REACH

By Lisa Sturtevant, Ph.D.

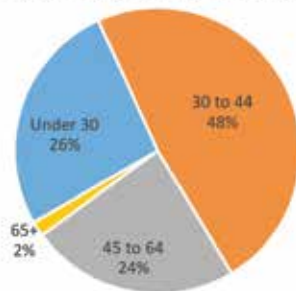
TENS OF THOUSANDS of people move into or within the Northern Virginia region every year. However, based on analysis of data from the American Community Survey, a relatively small share of these new households – about 30 percent – buy a home when they move. Younger households are particularly unlikely to become homeowners when they move in Northern Virginia.

The deficit in young, first-time homebuyers is having an impact on the overall housing market. An insufficient supply of appropriate and affordable housing may be limiting homeownership for new households. Student debt also impacts the creditworthiness of many prospective buyers.

In 2014, more than 110,000 households moved within or to Northern Virginia. Nearly half of these movers were between the ages of 30 and 44, about one quarter were under 30, and another quarter were ages 45 to 64. Only about 2 percent of movers in the Northern Virginia region were 65 years or older (Figure 1).

Increasing job growth in Northern Virginia has helped to attract new residents in recent years. As the housing market improves, many new residents often choose to rent.

Figure 1. Movers in Northern Virginia
Age of Household Head (2014)



Source: 2014 American Community Survey public use microdata sample (PUMS) file

MOST OF NORTHERN VIRGINIA'S RECENT MOVERS ARE RENTERS

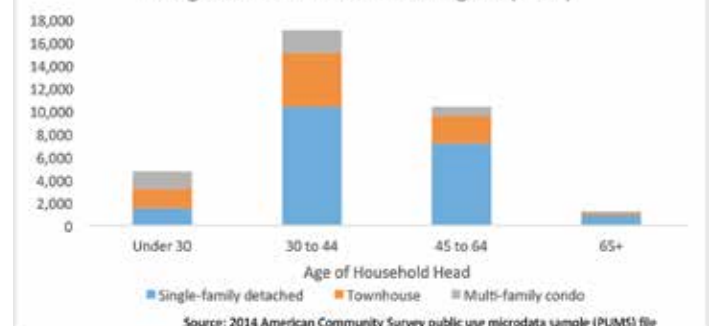
About 70 percent of recent movers in Northern Virginia are renters; 30 percent are homeowners. Among recent movers under age 30, only 16 percent became homeowners. That means, of the nearly 30,000 young adult households that moved



into or within Northern Virginia, less than 4,800 purchased a home. The national homeownership rate among movers ages 30 to 44 is 32 percent, half of the local rate.

The age of the head of a household impacts the type of home purchased. Overall, 60 percent of recent homeowners in Northern Virginia live in a single-family detached home. Owners under age 30 most often buy a townhouse or condominium (Figure 2). Availability and affordability are likely factors.

Figure 2. Home Type Among Recent Movers Who Bought a Home in Northern Virginia (2014)



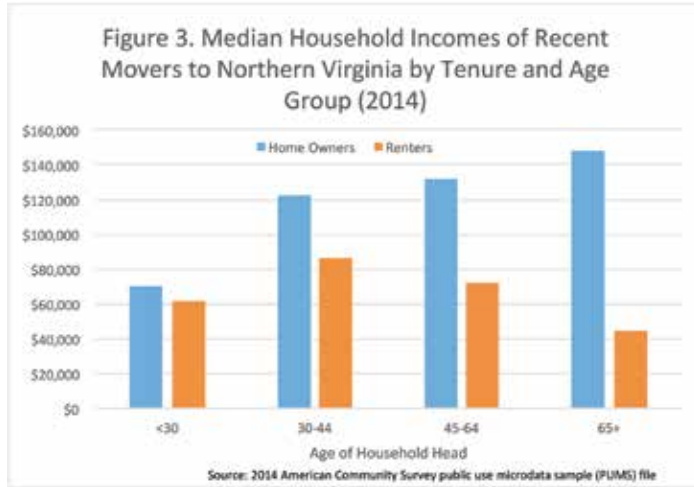
Source: 2014 American Community Survey public use microdata sample (PUMS) file

New Residents continued on page 36

continued from page 35

INCOME IS NOT A MAJOR FACTOR AMONG YOUNGER HOUSEHOLDS

Recent movers under age 30 who are homeowners had a median household income of \$70,000. When looking at under-30 movers who are renters, the median household income was \$62,000 (Figure 3). For older households, the difference in the median household incomes of homeowners and renters is much larger.



The modest difference in the incomes between under-30 homeowners and renters might explain the difference in homeownership rates. That \$8,000 income disparity suggests that there is probably more to the story about why younger households who moved to or within Northern Virginia rent. Homeownership rates among younger households continue to remain lower than they were before the housing market downturn. If not income, what else is keeping these movers in Northern Virginia out of homeownership?

HIGH HOUSING PRICES, LOW INVENTORY

Even if newcomers to the region have sufficient income and credit to buy a home, first-time homebuyers may not be able to find the right one. According to data from Real Estate Business Intelligence (RBI), in June 2016, the average price of a single-family detached home in the NVAR region was nearly \$770,000. An average townhouse sold for about \$490,000 and the average price of a condo was over \$330,000. First-time home buyers can find the median priced home out of reach, particularly if they must save about 10 percent for a down payment – although there are no-money-down options available for first-time buyers.

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“Even if newcomers to the region have sufficient income and credit to buy a home, first-time homebuyers may not be able to find the right one.”

While there are lower-priced homes available in Northern Virginia, the inventory of affordable homes is lean. At the end of June 2016, just over one-quarter of active listings in the NVAR region (27.4 percent) were priced below \$400,000. The vast majority of those—78 percent—were condominiums. Recent analysis by the George Mason University Center for Regional Analysis found that there is about a two-month supply of housing for sale at these lower price points.

Inventory has risen recently, which should provide more options for new residents moving forward. But will

it be enough to induce these new residents to buy a home when they move within or to the Northern Virginia region? It is possible that for some households, the threshold for homeownership remains too high.

If employment options are uncertain or plans include another move out of the region, young newcomers may continue to rent. The desire for a single-family home—rather than a townhome or condominium—might also be part of the reason some households are remaining renters. Since the housing market downturn, the supply of single-family homes for rent has increased, giving families more options.

While building equity is a great motivator to homeowners at every level, those just starting careers may prefer the mobility that renting provides. Owning a home also requires maintenance expenses. For some movers in this region, the benefit of putting down roots in the Northern Virginia community may be something that they choose to defer. +



Dr. Lisa Sturtevant is the president of Lisa Sturtevant & Associates, providing public and private sector clients with comprehensive analysis of economic, demographic and housing market data to support better housing policy and development decisions.

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8:30 a.m.-5 p.m.

LOCATION:

NVAR Fairfax

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CONTINUING EDUCATION (CE)

Commercial CE: Discovering Commercial Real Estate

Time: 9 a.m. - noon
Date/Location: September 8.....Fairfax

Commercial CE: Commercial Leasing

Time: 1 - 3 p.m.
Date/Location: September 8.....Fairfax

Specialty CE: Conquering Contracts

Time: 9 a.m. - noon
Date/Location: September 9 (Part I).....Fairfax
September 16 (Part II).....Fairfax

16 hr CE - Day

Time: 8:45 a.m. - 4:45 p.m.
Date/Location: September 10 (Day 1)Fairfax
September 17 (Day 2)Fairfax
October 15 (Day 1).....Herndon
October 22 (Day 2)Herndon
November 12 (Day 1).....Fairfax
November 19 (Day 2).....Fairfax

Broker CE : Brokerage Risk and Liability

Time: 8:45 a.m. - 12:25 p.m.
Date/Location: September 14Fairfax
October 12.....Fairfax
November 9.....Fairfax

Broker CE : Productive Agents and Offices

Time: 1 - 4:45 p.m.
Date/Location: September 14Fairfax
October 12.....Fairfax
November 9.....Fairfax

16 hr CE - Evening

Time: 6 - 9:30 p.m.
Date/Location: September 13 (Part 1A)Fairfax
September 15 (Part 1B).....Fairfax
September 20 (Part 2A)Fairfax
September 22 (Part 2B).....Fairfax
October 18 (Part 1A).....Fairfax
October 20 (Part 1B).....Fairfax
October 25 (Part 2A).....Fairfax
October 27 (Part 2B).....Fairfax
November 1 (Part 1A)Fairfax
November 3 (Part 1B)Fairfax
November 8 (Part 2A)Fairfax
November 10 (Part 2B)Fairfax

Specialty CE: Estates, Wills & Trust

Time: 10 a.m. - noon
Date/Location: September 22.....Fairfax

CE: 8 hr Mandated Course

Time: 8:45 a.m. - 4:45 p.m.
Date/Location: September 27Herndon
October 5.....Fairfax

CE Elective: How to Start A Brokerage Firm

Time: 8:45 a.m. - 12:25 p.m.
Date/Location: September 28.....Herndon

CE Elective: Environmental Issues

Time: 1 - 4:45 p.m.
Date/Location: September 28.....Herndon

CONTINUING EDUCATION (CE)

CE Elective: Home Innovations and Trends

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

CE Elective: New Rules for Real Estate Finance

Time: 1 - 4:45 p.m.
Date/Location: October 9.....Fairfax

Specialty CE: Advertising for Real Estate Agents

Time: 10 a.m. - noon
Date/Location: October 14.....Fairfax

NEW MEMBER ORIENTATION

Time: 6 - 9:30 p.m.
Date/Location: September 6Fairfax
November 21Fairfax

Time: 9 a.m. - 12:30 p.m.
Date/Location: September 22Herndon
October 14.....Fairfax
October 29.....Herndon
November 9.....Herndon

POST-LICENSING EDUCATION (PL)

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

Time: 9 a.m. - 4 p.m.
Date/Location: September 12Herndon
October 17Fairfax
November 14Herndon

Post Licensing (Day 2) - Contract Writing

Time: 9 a.m. - 4 p.m.
Date/Location: September 13Herndon
October 18Fairfax
November 15Herndon

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

Time: 8:45 a.m. - 4:45 p.m.
Date/Location: September 14Herndon
October 19Fairfax
November 16Herndon

Post Licensng (Day 4) - Risk Management & Escrows

Time: 9 a.m. - 4 p.m.
Date/Location: September 15.....Herndon
October 20Fairfax
November 17Herndon

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

Time: 10 a.m. - 3 p.m.
Date/Location: September 16.....Herndon
October 21Fairfax
November 18Herndon

PRE-LICENSING EDUCATION

Principles of Real Estate: Day 1-11

Time: 9 a.m. - 5 p.m.
Date/Location: November 7-21Fairfax

D.C. CONTINUING EDUCATION (CE)

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

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

D.C. Financing Issues

Time: 1 - 4:15 p.m.
Date/Location: November 8.....Fairfax

FEATURED OFFERINGS

RPR Basic

Time: 10 a.m. - noon
Date/Location: September 7.....Fairfax
October 12.....Herndon

Time: 1 - 3 p.m.
Date/Location: November 9.....Fairfax

RPR Advanced

Time: 10 a.m. - noon
Date/Location: September 15.....Fairfax
October 20.....Herndon
November 17.....Fairfax

Accredited Buyer Representative (ABR) Designation

Time: 9 a.m. - 5 p.m.
Date/Location: September 19 (Day 1).....Fairfax
September 20 (Day 2).....Fairfax

Refresher Series: Today's Buyer Clients

Time: 10 a.m. - noon
Date/Location: September 21.....Herndon
November 2.....Fairfax

Time: 1 - 3 p.m.
Date/Location: October 5.....Herndon

Refresher Series: Sharpening Your Listing Skills

Time: 1 - 3 p.m.
Date/Location: September 21.....Herndon
November 2.....Fairfax

Time: 10 a.m. - noon
Date/Location: October 26.....Fairfax

Refresher Series: It's Never Too Late to Plan

Time: 10 a.m. - noon
Date/Location: October 5.....Herndon

Time: 1 - 3 p.m.
Date/Location: October 26.....Fairfax

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

Time: 9 a.m. - 1 p.m.
Date/Location: October 13.....Herndon

Military Relocation Professional (MRP) Certification

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

Senior Real Estate Specialist (SRES) Certification

Time: 8:30 a.m. - 5 p.m.
Date/Location: October 3 (Day 1).....Herndon
October 4 (Day 2).....Herndon

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

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Exposure Photography..... Ashley Sullivan 703-899-4129
Homevisit Dave O'Brien 703-953-3866

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Homesnap Stephanie Rall 202-999-2903
Listhub..... Allison Hartle 877-847-3394

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Veterans Assoc. of Real Estate Prof. 703-822-1107

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Access National Bank..... Tom Ciolkosz 703-871-2100
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Access National Bank..... John French 703-871-2100
Access National Bank..... Don Wipf 703-871-1833
Access National Mortgage..... Patricia Foster 703-871-1014
Anh Nguyen Insurance & Financial Svcs Anh Nguyen 703-739-8982
Arlington Community Federal Credit Union..... Bryan Payne 703-526-0200
BB&T Mortgage..... Kevin Connelly 703-855-7403
BB&T Mortgage..... Cheryl Jackson 703-259-2477
BB&T Mortgage..... Nella Vargas 703-841-5035
BluePoint Financial..... Brian Hutt 301-214-6790
Caliber Home Loans..... Michael Morris 703-638-1200
Chain Bridge Bank, N.A..... Marv Stanger 703-748-2005
Citizens One Home Loans..... Andy Tran 571-214-2097
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Eagle Home Mortgage..... Victoria Kiser 703-852-1276
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EverBank..... Frank Donnelly 703-261-8882
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Fidelity Bank Mortgage..... Bob Shupp 703-466-4050
Fidelity Bank Mortgage..... John Slye 703-466-4050
Fidelity Bank Mortgage..... Mark Webster 703-466-4050
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HomeBridge Financial Services, Inc..... Eric Caudill 240-403-7233
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M&T Bank Mortgage Division..... George Matthews 703-748-3780
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United Nations Federal Credit Union..... Sylvia Setash 703-448-8240
VHDA..... Linda Wine 804-343-5981
WashingtonFirst Mortgage..... Michael Eastman 571-327-2145
Wells Fargo Home Mortgage..... Laurie Thurston-MacDonald 703-333-5541
Wells Fargo Private Mortgage..... Phillip Grisdela 703-801-2152

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Fidelity National Law Group..... Michael Tompkins 703-245-0286
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Potomac Real Estate School..... Patti Chapell 703-758-0034

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Atlantic Closing & Escrow, LLC..... Christopher Saabye 202-730-2635
Atlantic Closing & Escrow, LLC..... Jonathan Villalobos 202-730-2635
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Central Title & Escrow, Inc..... Jennifer Ploutis 703-658-1300
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Ekko Title..... Marcus Simon 703-537-0800
Ekko Title..... Stacey Smith 703-481-6200
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Hometown Title & Escrow, LLC..... Sharon Keegan 703-752-1117
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MBH Settlement Group..... Ryan Stuart 703-739-0100
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MBH Settlement Group..... Andrew DiPaola 703-242-2860
Monarch Title..... Charles Fincher 703-771-0800
Monarch Title..... Cary Melnyk 703-852-1730
Monarch Title..... Erin Rauner 703-852-7700
National Settlement Services..... Loretta Colom 703-354-9677
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New World Title & Escrow..... Grace Swersey 703-338-5950
New World Title & Escrow..... Nicholas Vlissides 703-691-4330
Provident Title & Escrow..... John Richter 703-451-6600
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RGS Title..... Edward Schudel 703-903-9600
Stewart Title And Escrow, Inc..... Kamelia Sacks 703-352-2935
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 F & F Appraisals.....Jerry Fleming.....703-963-1743
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 Terra Appraisals, LLC.....James McGraw.....703-963-3988
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 William C. Harvey & Associates.....Richard Olsen.....703-759-6644
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 Guardian Radon.....Terry Strange.....703-425-7001
 Mose Services, Inc.....Douglas Mose.....703-929-7092
 PEARL Home Certification.....Cynthia Adams.....434-825-0232
 RDV Environmental Services.....Richard Vance.....540-303-7667
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 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
 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
 Keystone Home & Environmental.....Brian Henley.....571-238-5201
 Master Home Inspection, LLC.....Richard Park.....703-851-3339
 NB Valuation Group, Inc.....Susan Browning.....301-654-1719
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 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
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 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
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 Top To Bottom Services, Inc.....Matthew Kaufman.....301-938-9100
 Vertex Home Inspection, LLC.....Alan Steinmetz.....571-765-1515

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 Preferred Staging.....Monica Murphy.....703-851-2690
 Staged Interior.....Trish Kim.....703-261-7026

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 HMS Home Warranty.....David Pikovsky.....800-843-4663
 Old Republic Home Protection.....Molly Flory.....800-282-7131

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123 Junk.....Deborah McCallen.....571-488-5713
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 Atlas Services, LLC.....Shannon Hildreth.....703-201-3084
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 Veteran Pest & Wildlife Services.....Morgan Jones.....703-581-3559

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RENTAL FURNITURE

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ROOFING

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SIGNS

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List is current as of press time.



Interested in becoming an NVAR Partner or have a correction to this list?
 Please contact Frank Doyle at fdoyle@nvar.com.

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

HER GIFT KEEPS ON GIVING

Suzanne Granoski's Fingerprint Remains on NVAR's Momentum, Initiatives, And In Our Hearts

By Jill Parker Landsman

SUZANNE GRANOSKI was a woman with multiple talents and many gifts. Unscripted, she stayed on message and spoke with the stage presence of a natural-born motivator. A shining light went out when Suzanne left us on August 4. She died in Fairfax Hospital, after a brief illness. She is missed.

All of us at NVAR are profoundly sad about the loss of our Chair-Elect Suzanne Granoski. The only solace we can have from remembering her life cut short is that her legacy and contributions live on in our hearts, our memories and our plans. Her goal was to help NVAR elevate members to work smarter, to serve clients better and to help keep our industry in its forward momentum. She was a positive force among us and for that we are all incredibly grateful.

Many of us agree. Suzanne was colorful. Not just her clothes and her accessories, but also in her spirit. She had a distinctive style and elegance, likely sparked from her pre-real estate work at Talbots in Arlington, or from collegiate days at Trinity College and Oxford University. Vivid jewel tones and preppy styles a la Lilly Pulitzer or Kate Spade were her trademark. But it was her confidence, directness and warmth that made so many people love her.

Many of NVAR's successes can be traced back to ideas from Suzanne's foresight. She thought up the 2015 Nationals Barbecue-Bus Trip RPAC "fun'-raiser, now an annual event. She also suggested we feature Stephan



Swanepoel, who was the keynote speaker at the 2015 convention. Suzanne gushed great ideas.

Always a "we" person, and never an "I" person, she delivered persuasive RPAC pitches emphasizing that RPAC was all about "you." With exuberance, she would say, "RPAC starts with you. It is funded by you. It's all about you. Realtors® need to have a voice, a seat at the table. RPAC is about the Realtor®, You, Your Business."

All about giving back to the industry, Suzanne visited 10 local associations this year to prompt members to assemble phone banks to increase RPAC investments.

Suzanne had an agenda and was always motivated: for her work as a Virginia Realtor®, her successes in charitable fundraising, for sharing her skills as a Buffini-student, or helping out at her son's schools.

Born to an Irish Catholic family in Brooklyn, she was the oldest of three

children: her brother Christopher and sister Megan. She graduated from the well-respected Lincoln-Sudbury High School in Sudbury, Massachusetts before attending Trinity College in Washington D.C. from 1985 to 1989, spending her sophomore year at Oxford University in England.

Suzanne's contributions were visionary. The arm's length list of her NVAR committee, forum and advisory group participation since she joined in 2005 is just one element of her dedication. She was a champion in our industry at the local and state levels and was just warming up as an NAR leader. She is survived by her husband James Granoski, an Alexandria attorney, and son Robert "Robbie," who now works on political campaigns. +



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



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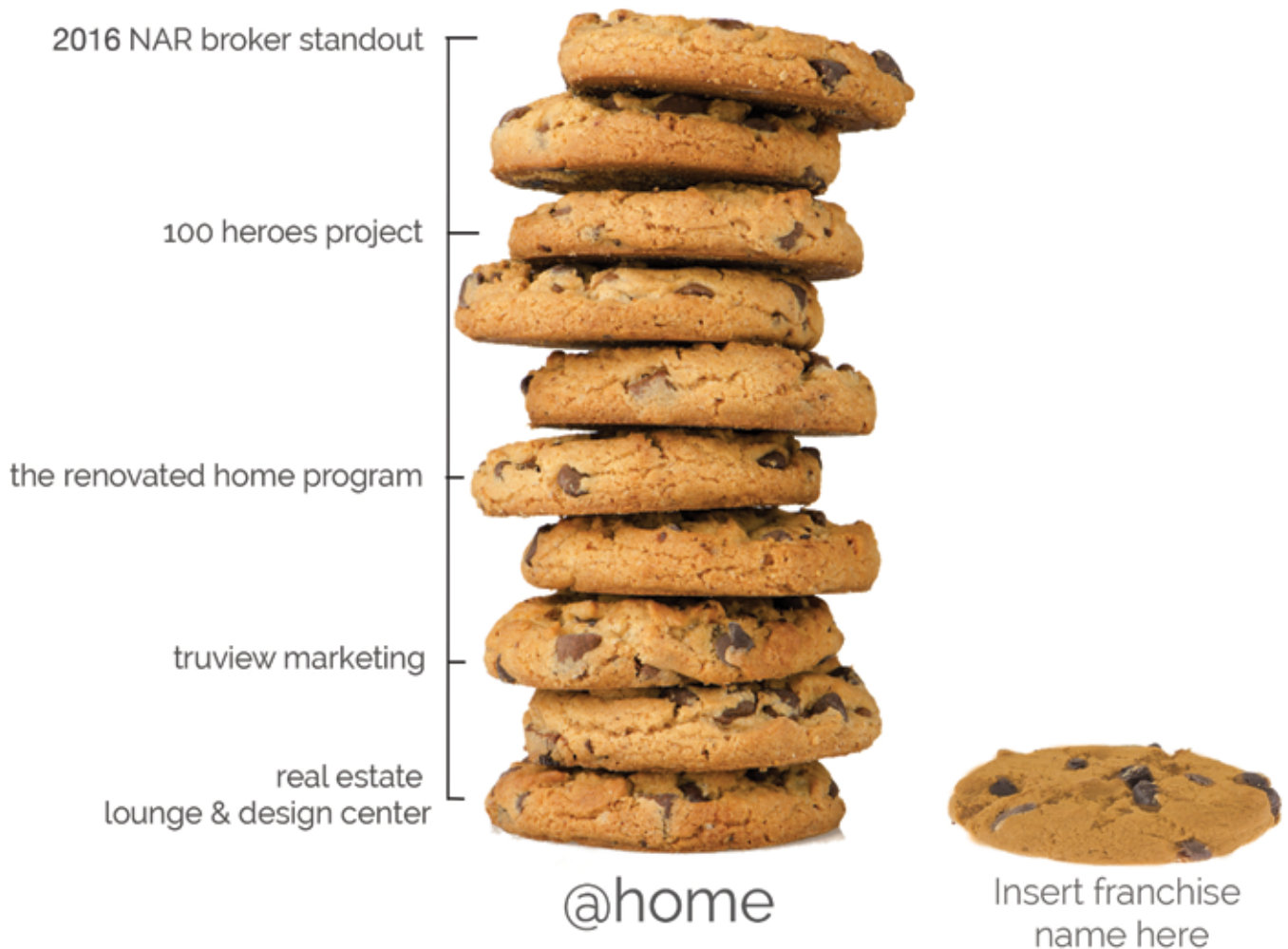


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