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JUL+AUG Volume 101, Issue 4

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
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By Lorraine Arora

NVAR: CARRYING YOUR MESSAGE ACROSS COMMUNITIES – LOCAL, REGIONAL AND REALTOR®

At NVAR, we take seriously the role of providing a voice for real estate – and Realtors®. In this issue of RE+VIEW magazine, you'll find many examples of ways that NVAR and our volunteer leaders serve our members by providing representation at every level of the Realtor® organization.

Our annual Legislative Reception, covered on page 28, illustrates the scope of Realtor® influence among our local and state elected officials. More than 30 legislators made it a priority to attend this year's event – spending time speaking with our members about issues that matter the most.

As part of the National Association of Realtors® Midyear Legislative meetings, NVAR served as local host to Realtors® from across the country and around the world. Our members and staff shared highlights of our local region and information about unique NVAR programs and opportunities. You can read about our participation during the NAR Midyear Legislative Meetings on page 7.

Reflecting our members' deep commitment to the people and charitable causes in this region, the association also serves as an example of corporate responsibility and compassion within the Northern Virginia Community. Our hands-on NVAR Cares Committee meets each month to make decisions about how we can support worthy organizations. This year, I'm pleased that we became a media sponsor for the Habitat of Northern Virginia's 'Over the Edge' fundraiser. Read about that on page 34, and see how two of our members literally rappelled over the edge of a building in support of affordable housing!

This past April, I was invited to be interviewed for Federal News Radio's "What's Working in Washington" podcast, where I shared information about, among other topics, how Realtors® lobbied to limit the impacts of tax reform on home ownership. You can find the link, together with other examples of members in the news, on our website at NVAR.com/realtors/news. As you'll see, NVAR ensures that our members are the go-to real estate experts when the media call.

Also in April, I was a presenter at the sold out Regional Fair Housing symposium, which celebrated the 50th anniversary of the passage of the Fair Housing Act. Our association was instrumental in planning this event and contributed as Fairfax County's biggest sponsor. I explained my point of view about the importance of fair housing compliance by all of us. It was my privilege to share the stage with Senator Tim Kaine, who was the keynote speaker. The fact is, fair housing is a 24/7/365 practice that all of us must understand and deliver. That was the message from that luncheon, but it is also in our Code of Ethics.

And finally, I'm pleased that during our first "Broker IDEA-X" session in April, discussion centered around Realtor® professionalism. Our second session, scheduled for July 13, will explore that topic in greater detail.

I'm proud to be a member of this great organization that positions us all at the center of the real estate transaction, news story, legislation and more. I hope that you are, too! Please share your thoughts with me at chairman@nvar.com.

Lorraine Arora
2018 Chairman of the Board
chairman@nvar.com



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YOUR MEMBERSHIP – YOUR WAY

Recognizing *Your* Business Needs



Delivering value is one of three key components of our NVAR Strategic Plan: Vision 2020. Defining and measuring value isn't necessarily the same

for every person. At NVAR, we serve approximately 13,000 Realtor® and service provider members, each with a diverse set of professional aspirations, needs and accomplishments. Our goal, in Vision 2020, is to deliver a unique value proposition to each individual NVAR member.

Be on the lookout for developments that will deliver a more personalized member experience. One of those changes will be the opportunity to make choices about the email communications you receive from NVAR. And coming soon is an updated login experience that will allow you to

select your username, authentication process and login time. These upgrades are being implemented in response to requests from our members. Also, expect enhancements to the audio-visual equipment in our Herndon and Fairfax locations – designed to deliver more effective learning experiences for our live and recorded sessions.

While NVAR may be your local association, we are proud to be the delivery hub for a vast array of Realtor® benefits from many sources, including all three levels of the Realtor® organization.

Whether it's teaching Realtors® how to develop an online presence using your free realtor.com profile, or providing answers for your tough questions through our Legal Hotline and the Tech Helpline, or offering professional development programs on your terms – onsite, online, every day – NVAR is committed to your success. No matter where you are in your career trajectory, NVAR

aims to deliver the products, services and opportunities you need.

Realtor® dues renewal opens on Aug. 1. Your NVAR dues invoice includes the amounts assessed by the National Association of Realtors® and Virginia Realtors®. As you may know, this year NAR and Virginia Realtors® have each implemented an increase for 2019. NVAR is pleased to be able to maintain the local portion of your dues at the same amount it has been for the past 18 years.

To learn more about the NAR and Virginia Realtors® 2019 dues analysis, please visit NVAR.com/2019duesinfo. We look forward to a productive, fulfilling year for all of our members, and pledge to deliver on the Vision 2020 promise of value, innovation and impact.

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

Paula Martino Joins NVAR Team as Northern Virginia RPAC Development Strategist

By Jill Parker Landsman



THE NORTHERN VIRGINIA ASSOCIATION OF REALTORS® is pleased to announce the hiring of Paula Martino to the newly-created

position of Realtor® Political Action Committee development strategist.

“In an effort to increase NVAR Realtors® Political Action Committee investments and to strengthen NVAR in the local and state political landscape, we hired Paula to create a new fundraising campaign as part of our Vision 2020 Strategic Plan,” said NVAR CEO Ryan Conrad. “Enlisting Paula’s talents and national expertise will provide the sparks we need to enhance the association’s NV/RPAC culture. A

successful NV/RPAC campaign ultimately helps our members’ businesses by raising consumer and legislator awareness. They will better understand the importance of a robust and thriving real estate market for local homeownership, homebuying and sustainable economic prosperity.

“NVAR is a proactive, industry-leading association, and our legislative and government affairs effort has never been more important,” said Conrad. “We are braced to go to the next level.”

Formerly the National Association of Realtors®’ director of corporate fundraising, Martino was responsible for the launch of NAR’s Realtor® Party Corporate Ally Program. Last year, that CAP program raised \$1.35 million for Realtor® Party advocacy at the local, state and federal levels. As the government affairs director for both the Southern Maryland Association

of Realtors® and the Maryland Association of Realtors®, Martino successfully created RPAC investment campaigns that exceeded annual goals each year with the help of a team of dedicated volunteer members.

“I am delighted to be on board with NVAR because I see the great opportunity to create and develop an exciting new approach to RPAC fundraising,” Martino said. “I look forward to working with NVAR staff and leadership on a campaign that will grow and be appreciated by the association’s 13,000 members as a valuable tool for NVAR’s public and government affairs efforts.”

A graduate of the University of Maryland at College Park, Martino earned a bachelor of science in business and a master’s degree in art history. She is also a graduate of the Women’s Campaign School at Yale University and a certified professional fundraiser. +

NVAR Plays Regional Host to Realtors® from Across the Nation and Around the World

2018 NAR MIDYEAR MEETING MILESTONES

By Kate O'Toole

THE NATIONAL ASSOCIATION OF REALTORS® Midyear Legislative Meetings and Trade Expo took place from May 14 to 18 in Washington, D.C. – connecting Realtors® and association leaders from across the country and around the globe.

For the second year, NVAR hosted a booth on the tradeshow floor where attendees could snap a photo with Social Media Steve, take a virtual-reality tour of NVAR’s headquarters, learn about new member initiatives and enter to win prizes.

Leading up to the event, a team of NVAR staff “popped by” broker offices and encouraged Realtors® to take advantage of the opportunity to attend – just a METRO ride away and a Realtor® member benefit.

On May 17, NVAR hosted its fifth annual Showcase of Innovative Ideas and Concepts, where 88 leaders – including 16 international attendees from seven different countries – visited NVAR’s Fairfax headquarters to learn about the association and bring ideas back to their home organizations.

As the only local association with a presence at NAR Midyear, NVAR was proud to represent Northern Virginia Realtors® and feature some of the unique benefits and services provided to our members. +



On their way to NVAR Fairfax for the Showcase of Innovative Ideas and Concepts, attendees receive a tour of the D.C. area and visit the United States Marine Corps War Memorial (Iwo Jima Memorial) in Arlington.



Bob Adamson, past NVAR Chairman of the Board, serves as on-board tour guide as attendees leave D.C. and head to Fairfax for NVAR’s open house.



NVAR’s “Social Media Steve (Russell)” entertains passers-by and demos Virtual Reality goggles at the NVAR Trade Expo booth.



Several lucky winners at a pop-by visit to the Weichert, Realtors® Vienna office find “golden tickets” under their seats and receive prizes, including a METRO card and an extra chance to enter a raffle at NVAR’s booth during the NAR Midyear Trade Expo.



NVAR staff (l-r) Joanne Salazar, Paige Audet, Debe Glakas and Jina Myers greet visitors at the Trade Expo booth, share information about NVAR special programs, and encourage attendees to enter prize drawings.

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Mid-Year Market Outlook

INVENTORY CHALLENGES OVERSHADOW REGION'S ECONOMIC, WAGE AND JOB GROWTH

By Spencer Shanholtz

MIDWAY THROUGH 2018, the Northern Virginia Association of Realtors® region (comprised of Alexandria City, Arlington County, Fairfax County, Fairfax City and Falls Church City) has experienced steady economic growth, constricting inventory, and moderate increases in home sales and prices. Economic expansion supported by consistent regional job growth continues to boost housing activity and provides the basis for stronger demand. The region's extremely limited inventory suppresses home sales but maintains high prices. Throughout the remainder of 2018, we can expect subdued sales growth, as there appears to be no immediate relief from the limited supply of homes.

STEADY JOB GROWTH, YET CONCERNS OVER WAGES

Northern Virginia (defined as the counties of Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford and Warren and the cities of Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas and Manassas Park) displayed steady job growth throughout 2017 – albeit slower than the first half of 2016 (Figure 1). This stagnant growth trend can be attributed, in part, to record low unemployment rates with the economy approaching full employment.

Northern Virginia job growth has shown an uptick during the first quarter of 2018, with 2.2 percent employment growth, led in part by the addition of 31,500 net new jobs between February 2017 and February 2018. Growth slowed somewhat moving into April 2018 but remains on par with the past few years; the region gained nearly 21,100 jobs

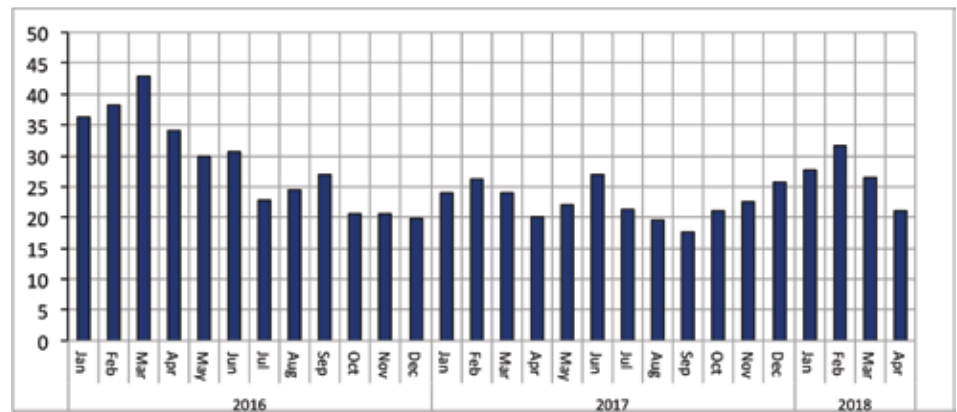
and grew 1.5 percent since April 2017. Where employment grows, housing demand typically follows. However, this is contingent on the types of jobs being added (e.g., high wage jobs in growth sectors versus low wage, locally serving sectors) as well as positive demographic and migration trends.

The average wage in the NVAR region has remained stagnant over the past seven years with a 0 percent average annual growth rate. The wage has reached a record high, but is only slightly over the

2015 peak of \$83,200 (Figure 2). However, since 2014, wages have increased 1.8 percent, and between 2016 and 2017, the average annual wage increased 1.1 percent to \$83,000 when adjusted for inflation.

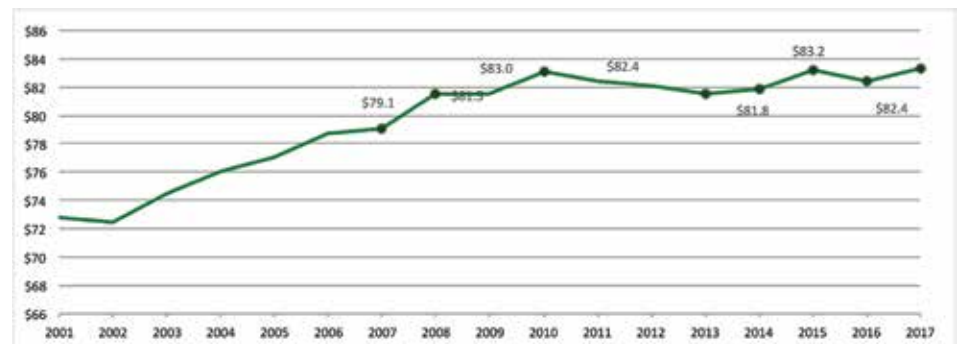
Among NVAR jurisdictions, Falls Church saw the fastest wage growth at 5.9 percent since 2016, and it now has an average wage of \$69,742. Arlington has the region's highest average wage (\$88,688), and it has increased 3.2 percent over the past year, with similar growth numbers for Fairfax County. Depending on the

Figure 1. Year-Over-Year Job Change, Northern Virginia (in thousands)



Source: U.S. Bureau of Labor Statistics

Figure 2. Average Wage, NVAR Region (in thousands of 2017 \$)



Source: U.S. Bureau of Labor Statistics, *adjusted for inflation using annual Consumer Price Index

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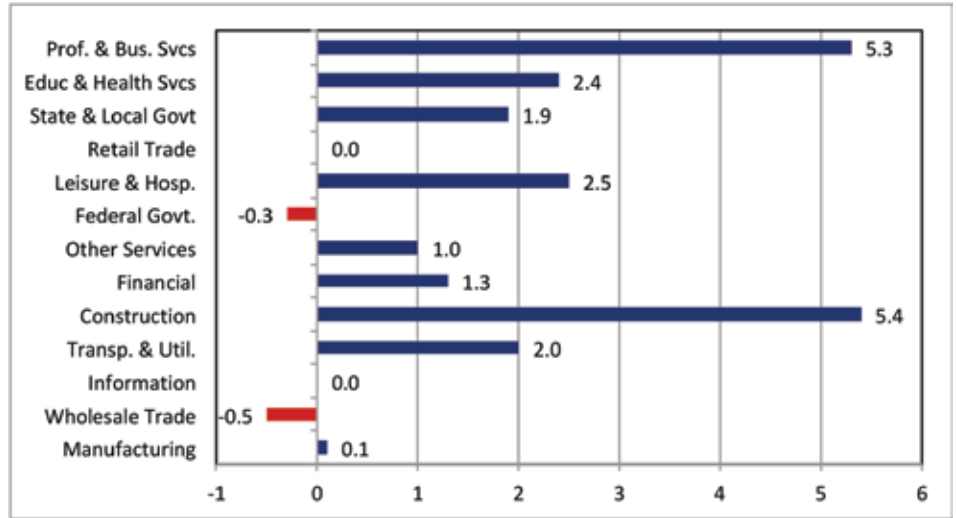
sector composition of job growth in the first four months of 2018, described as follows, average wages have the potential to rise throughout the region.

The high-paying professional and business services sector continues to drive NVAR regional job growth, but not as much as in prior years. Over the past year, this sector accounted for almost one out of every four net new jobs created in Northern Virginia between April 2017 and April 2018 (Figure 3). This is compared to nearly half of all jobs created over the same period between 2016 and 2017. Given its high annual average wages – over \$112,190 in 2017 – continued growth of the professional and business services sector will be vital for growing regional wages.

With an average regional wage of \$113,710, the federal government continues to be an important source of good paying jobs. However, Northern Virginia lost more than 1,000 federal government jobs over the past year and this is its 13th straight month of year-over-year decline. This inevitably has had a negative effect on overall regional wage growth and the ability for many to purchase new homes.

Construction is another sector showing increasing growth relative to last year, as the sector gained 5,400 net new jobs between April 2017 and April 2018. This growth represents just over one quarter (26 percent) of the region’s growth during that period. This sector has a moderate average wage of \$71,285, which is about 85 percent of the regional average, yet higher than most. Construction jobs are also a source of well-paying employment for those without extensive postsecondary education, and potentially allow those workers to enter the housing market. Furthermore, increased construction hiring can indicate greater builder confidence, which in turn can lead to more home construction and greater housing inventory.

Figure 3. Job Change April 2017 to April 2018, Northern Virginia (in thousands)



Source: U.S. Bureau of Labor Statistics

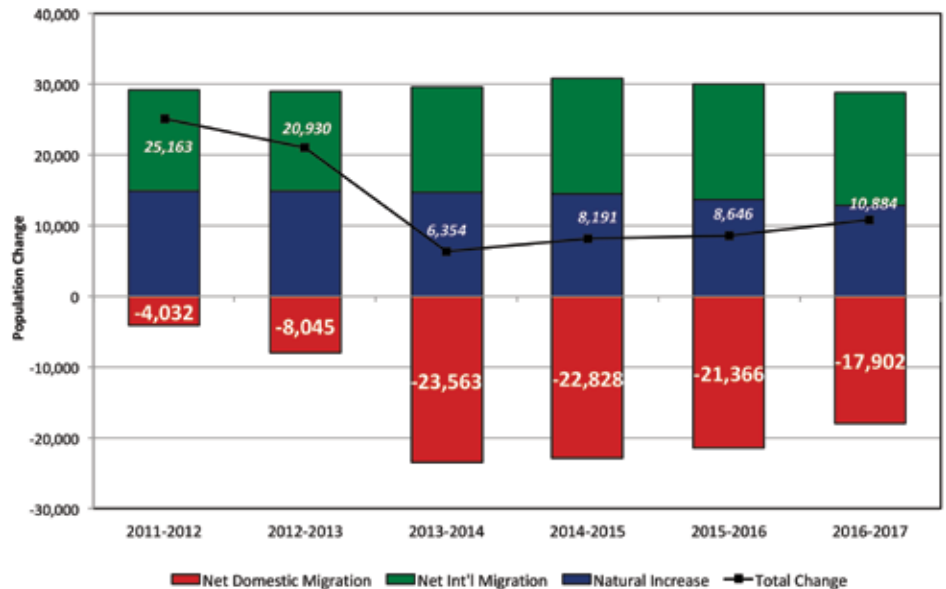
The region also continues to add jobs in lower-paying sectors. For instance, the leisure and hospitality sector, which typically creates relatively low-wage, part-time and seasonal jobs, added 2,500 net new jobs between April 2017 and April 2018. This sector is the region’s fourth largest employing sector, but only pays annual average wages of \$24,450 in the NVAR region – a wage that has decreased nearly 20 percent over the past year. Workers in these lower-wage

sectors typically cannot afford homes in Northern Virginia, and often they must commute from outside the region. As a result, disproportionate growth in lower wage jobs can subdue home sales.

REGIONAL POPULATION GROWTH HINDERED BY NET DOMESTIC OUTMIGRATION

The NVAR region’s population grew relatively slowly between 2016 and 2017, compared to past growth, at a rate of

Figure 4. Population Change, NVAR Region



Source: US Census Bureau, Population Estimates Program, V2017

0.7 percent. This is on par with the national growth rate of 0.72 percent and the state growth rate of 0.6 percent over the same period. During this time, the region added 10,884 new residents (Figure 4). This is a significantly slower pace of growth than what the region experienced between 2010 and 2013, but it is consistent with the region's growth trends since 2014.

There are three components of population change – natural increase (births minus deaths), domestic migration and international migration. When a region gains new employment and resident workers, the corresponding changes in the population can serve as an indicator of regional attractiveness, potential housing demand and economic stability.

One of the region's more pressing trends has been net domestic out-migration. Since 2011, the region has lost more domestic residents than it has gained. This trend has slowed the region's overall population growth, as domestic residents are increasingly finding opportunities to live and work elsewhere. In 2017, almost 18,000 more people left the NVAR region than moved into the region from elsewhere in the U.S. This trend has slowed over the past three years, but it remains an important regional challenge. This large departure rate raises concern about the region's affordability and attractiveness as a place to live and work, and it continues to pose a significant threat to the residential real estate market.

INVENTORY IS TIGHT, SALES AND PRICE GROWTH ARE MODERATING

INVENTORY AND CLOSED SALES

In the NVAR region, low inventory persists. January saw the lowest number of active listings in five years, and as of May 2018, inventory was down 11.9 percent from this point last year (Figure 5). In fact, inventory has declined from the previous year for 25 straight months

beginning in May 2016. The expected spring inventory growth was down from record lows last year, as February and March inventory growth compared to 2017 remained at -19.4 percent and -21.1 percent, respectively. Active listings in April stood at 3,398 – 17.3 percent fewer than in April 2017.

Low inventory of homes contributes to the increasingly downward trending closed-sales growth (Figure 5). Closed sales in the first three months of 2018 decreased from the year before and declined on average 2 percent – compared to growth of 11.1 percent over the same period last year. April saw a spike in closed sales numbers, but May sales reverted back to early 2017 growth rates – declining nearly 2.7 percent from the previous year. Existing home sales

growth continues to outpace new listings, so expect inventory to remain tight.

In light of moderate economic and job growth, low inventory appears to be suppressing demand, and buyers find it increasingly difficult to find a suitable home. Sporadic, yet generally declining growth in sales numbers during the latter half of 2017 and beginning of 2018 demonstrate this trend.

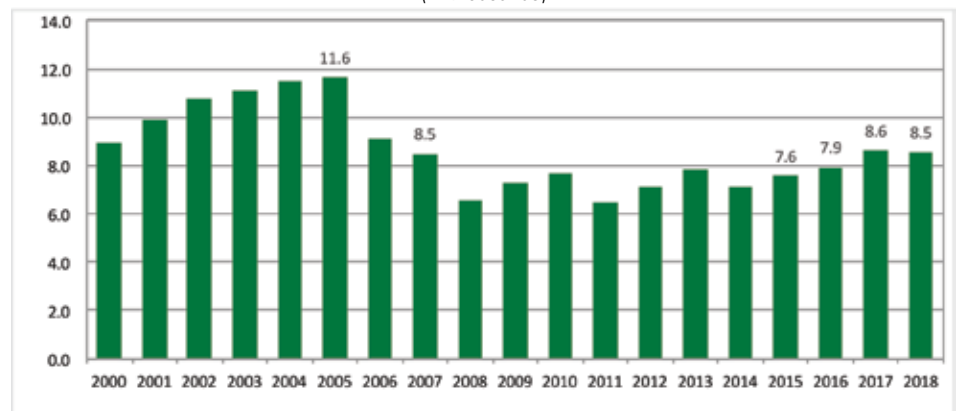
During the first five months of 2018, the total number of closed sales was 0.7 percent lower than during the same period in 2017 (Figure 6). Compared to 2017, condo and townhome sales increased over the first five months, rising 2.3 percent and 3.8 percent respectively. Single-family detached homes had 5.1 percent less sales. Alexandria (+6.3 percent) and Fairfax City (+7.7 percent)

Figure 5. Active Listings and Closed Sales, Percent Change from Prior Year, NVAR Region



Source: Bright MLS. Statistics calculated 6/5/2018

Figure 6. Closed Sales in the NVAR Region, January through May of Each Year (in thousands)



Source: Bright MLS. Statistics calculated 6/5/2018

Market Metrics continued on page 12

continued from page 11

were the only NVAR jurisdictions that had more closed sales in the first five months of 2018 compared to the same period in 2017. Arlington (-3.1 percent) and Fairfax county (-1.1 percent) sales declined slightly from last year, while Falls Church (-32.2 percent) experienced significantly diminished sales numbers.

According to the National Association of Realtors®, for the fourth year in a row, difficulty finding the right property has surpassed the difficulty in obtaining mortgage financing as the most cited reason limiting potential clients. With the March and June 2018 interest rate hikes and others expected in 2018, home purchases may decline as financing becomes more expensive, resulting in fewer sales and fewer vacating households. As

buyers become even more discouraged and closed sales growth moderates, inventory will continue its precipitous decline while regional job growth continues.

AVERAGE SALES PRICE

Tight inventory typically edges up housing prices, increasingly pushing homeownership out of reach for many new residents who are drawn by the region’s job growth. In this environment, renting becomes a more financially viable option. Average existing home sale prices for all regional jurisdictions and property types continue creeping upward. However, prices are not rising as fast as they did last year. According to the latest Standard & Poor’s (S&P) CoreLogic Case-Shiller Home Price Index, prices in the

Washington, D.C. region rose 2.4 percent over the past year – the slowest growth rate among the nation’s 20 largest cities and much lower than the national increase of 6.3 percent.

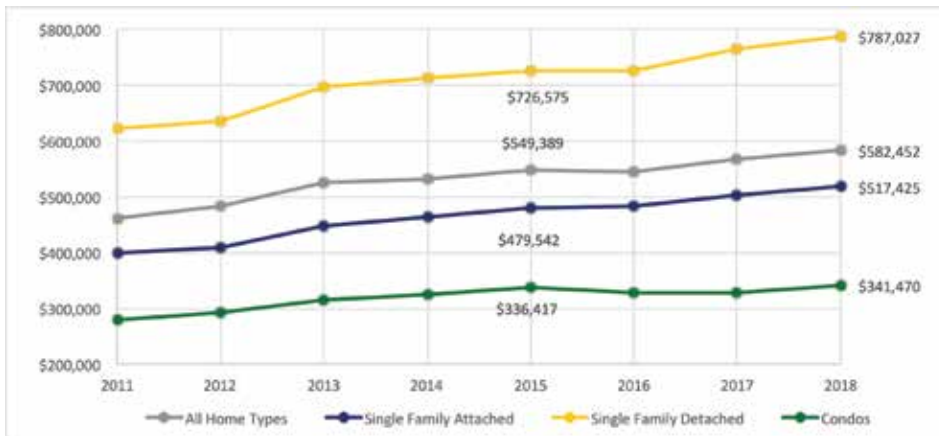
After sustained increases throughout 2017, the average NVAR region sales price rose only slightly in the first five months of 2018 (Figure 7). The year’s average sales price through May 2018 has increased 1.9 percent overall, compared to the same timeframe in 2017. Nevertheless, it has still reached the highest average sales price in recorded history over the first five months of the year, at \$582,452. Property segment average price growth was led by condos, growing around 4 percent, while townhome and single-family detached home prices each rose 2.9 percent.

Among the NVAR jurisdictions, Arlington and Fairfax counties both remained relatively steady in average sales price. Arlington increased 0.6 percent, and Fairfax increased 2.7 percent during the first five months of 2018 compared to the same timeframe in 2017 (Figure 8). Falls Church prices also remained similar to last year with an average sales price decrease of 0.9 percent during this period. The two other regional jurisdictions that had larger growth in sales values were Fairfax City (+14.2 percent) and Alexandria (+6.5 percent).

Frustrated, yet savvy and informed buyers may be driving the unusual trend of record tight inventory along with moderating price increases. The NVAR market has favored sellers for several years, but buyers increasingly know what they want and understand its value. Therefore, aggressive pricing turns off buyers, and sellers are forced to negotiate, lest their properties sit on the market. Young buyers are waiting and renting longer in order to save for higher-priced homes.

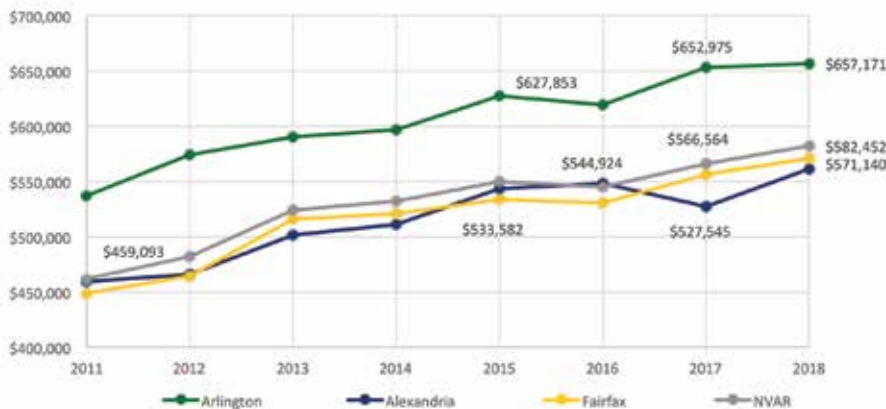
Even if the region continues to add jobs, new workers might choose to remain renters if the cost of homeownership exceeds rental prices. According to Zillow,

Figure 7. Average Sales Price for Property Types in the NVAR Region, January through May of Each Year



Source: Bright MLS. Statistics calculated 6/5/2018

Figure 8. Average Sales Price for NVAR Region Jurisdictions, January through May of Each Year



Source: Bright MLS. Statistics calculated 6/5/2018

“Consistent and slightly increased economic growth in the NVAR region will likely continue through the remainder of 2018.”

the number of apartment units in the D.C. region is up 19 percent from a year ago, which is the greatest increase in rental inventory among the country’s largest metro areas. Multi-family construction is also growing considerably, having risen 51 percent through April 2018 compared to the same period last year, and this in turn keeps rents low. Builders are banking on continued, strong demand for rental apartments, as homebuyers struggle to find affordable homes.

Nevertheless, the economics of supply and demand will ultimately prevail. As the region’s millennial-heavy workforce

creeps toward greater homeownership and as jobs in high paying sectors are continually added, demand for housing will persist. Combined with low inventory, there is little sign that home prices will decrease in the near future.

NEAR-TERM REGIONAL OUTLOOK

Consistent and slightly increased economic growth in the NVAR region will likely continue through the remainder of 2018. The new tax law temporarily incentivizing investment and the recently passed federal budget will likely drive regional job and wage growth,

but this growth nevertheless relies heavily on federal spending. Continuous increases in high-wage jobs, particularly in the professional and business services sectors spurred by federal contracting, should signal an overall rise in average wages and thus housing demand.

However, housing supply continues to fall behind the level of demand. Inventory will be a persistent drag on sales for the remainder of the year. Expect lower sales growth than in previous years, and price increases to continue their upward rise. As higher-wage residents become accustomed to the new normal cost of a home purchase, lower-wage residents and workers will continue to rent or move elsewhere. +



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



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2018-2019 REAL ESTATE BASE PROPERTY TAX RATES

EFFECTIVE JULY 1, 2018

Residential real estate property taxes changed for many Northern Virginia homeowners on July 1. Below is a list of those tax rates for local jurisdictions, as well as transportation surcharge rates for commercial properties in certain jurisdictions. +

FY 2018 - 2019 REAL ESTATE TAX RATES

All rates are per \$100 of assessed value.

City of Alexandria	\$1.130
Arlington County	\$1.006
City of Fairfax	\$1.060
	(Old Town Serv. Dist. +\$0.06 per \$100)
Fairfax County	\$1.150
City of Falls Church	\$1.355
Town of Herndon	\$0.265 + Fairfax County Tax
Loudoun County	\$1.085
Prince William County	\$1.125
Town of Vienna	\$0.225 + Fairfax County Tax

COMMERCIAL PROPERTY TAX – TRANSPORTATION SURCHARGE

These amounts are in addition to the general tax rate above.

Arlington County	\$0.125
City of Fairfax	\$0.115
Fairfax County	\$0.125

Summer Brings Hope for Heating Up the Northern Virginia Commercial Real Estate Market

By Frank Dillow

ONE OF THE WETTEST SPRINGS in memory didn't dampen the commercial office market in Northern Virginia, but with the warmer days of summer, prospects have begun heating up for what could become one of the hottest markets ever.

Building on strong 2017 results Northern Virginia vacancy rates improved slightly through the first quarter of 2018 at roughly 14 percent – nearly 4 percent higher than the national average, according to CoStar's first quarter report.

Omeed Naderi, CoStar market analyst, pointed out in his June 13 presentation at NVAR's Leasing Summit that overall office demand has been flat for the past several years due to federal budget disputes. However, he said, "Northern Virginia's positive business climate has been successful in recent years, attracting major tenants including a number of the largest leases in the Washington, D.C. market."

By year end, total available office space in Fairfax County had grown to more than 117 million square feet, with more than 18 million square feet remaining vacant, according to the Fairfax County Economic Development Authority's (FCEDA) 2017 real estate report. The highest vacancy levels remained in the Bailey's Crossroads and Newington/Lorton submarkets, where vacancy rates hovered near 40 percent.

Similarly, of the roughly 10.5 million square feet of office space currently under construction in the Washington, D.C. market, the



largest, by far, is the nearly 1 million square-foot Capital One headquarters building being constructed in Tysons. An additional 625,000 square feet is being built in Springfield to house the new headquarters for the Transportation Safety Administration (TSA).

As the summer winds begin to blow, the likelihood for further major improvements in Northern Virginia may turn on the pending decision by Seattle-based Amazon about where to locate its second headquarters.

Amazon predicts its new campus will occupy roughly 8 million square feet of office space and add some 50,000 new workers and nearly \$5 billion in new investment to the local economy over the next decade. After a nationwide search, in which 238 local jurisdictions submitted proposals that were whittled down to a final 20 options by Amazon executives, Northern Virginia still

remains under consideration. The company expects to make its final decision by the end of the year.

In the meantime, adding a little more heat to the summer outlook, there are reports that Virginia Governor Ralph Northam has also been showcasing several Northern Virginia locations, from Alexandria to Crystal City, Tysons and Loudoun County, as a potential second headquarters location for Apple Corporation. Although Apple has not made public the potential size of its local expansion, estimates are for an additional 4 million square feet of space. This would support an estimated 20,000 new workers added to the local economy over the next several years.

Northern Virginia remains an attractive site for both campuses. It offers a well-developed positive business climate that is already home to the headquarters of 10, and soon

to be 12, of the Fortune 500 largest corporations in America. Multiple high-quality universities attract students from around the world to support the human resource needs of existing and potential new corporate residents with a young, well-educated and highly diverse work force. Northern Virginia's high-tech infrastructure, extensive mass transit facilities, densely populated walkable neighborhoods, and convenient international airports are all attractive considerations for a growing corporate presence.

If Amazon and Apple decide to locate in Northern Virginia, along with Bechtel Corporation, which recently announced the relocation of its headquarters from San Francisco to Reston, there will be a profound impact on the region's development – fueling Northern Virginia's future economic growth.

“The benefits are so humongous,” Dr. Stephen Fuller, head of the Stephen S. Fuller Institute for Research on the Washington Region's Economic Future at George Mason University, predicted. “This is really big.”

Northern Virginia has been absorbing roughly 50,000 new jobs a year for the past several years, but the difference is that the new corporate jobs would be high-paying jobs for skilled professionals, rather than the lower-paying tourism and entertainment jobs that have fueled much of the region's recent growth.

Looking towards the future, the addition of Amazon and Apple headquarters in Northern Virginia could be the catalyst that brings together the patchwork of current city and county jurisdictions that comprise Northern Virginia – with a focus on cementing the region as an economic powerhouse.

Realtors® can play a critical role in this transformation by working with developers, property owners, local government officials and potential tenants to create a thriving Northern Virginia. In these relationships, Realtors® help position the region as a strong place to invest in commercial real estate, while attracting and retaining more of the young, diverse workforce necessary to create and sustain a hub of innovation.

The stakes for Realtors® couldn't be higher. As vacancy rates go down and lease rates go up, economic returns are stronger for everyone, including the agents of change: the Realtors® of Northern Virginia! +



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

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NVAR Standard Forms Changes

EFFECTIVE JULY 1, 2018

By Matthew L. Troiani, Esq.

THE NVAR BOARD OF DIRECTORS has approved the following new forms and forms changes, as proposed by NVAR's Standard Forms Committee:

1. **K1375 – ASSISTANCE ANIMAL ADDENDUM** **NEW**
This is a new form that was created to provide a lease addendum where the landlord has approved a request for an assistance animal in accordance with the Americans with Disabilities Act and the Fair Housing Act, and is not the same as the Pet Addendum. The Addendum permits a tenant to have an assistance animal in the dwelling, subject to certain tenant responsibilities for the animal.
2. **K1376 – ASSISTANCE ANIMAL APPROVAL NOTICE** **NEW**
This is a new form that was created to provide a formal notice by which a landlord can approve a tenant's request for a reasonable accommodation for an assistance animal.
3. **K1377 – ASSISTANCE ANIMAL DENIAL NOTICE** **NEW**
This is a new form that was created to provide a formal notice by which a landlord can deny a tenant's request for a reasonable accommodation for an assistance animal.
4. **K1378 – REQUEST FOR REASONABLE ACCOMMODATION/RULE OR POLICY** **NEW**
This new form was created to provide a formal request by a tenant or applicant for a reasonable accommodation to a rule or policy. This form will allow the landlord to review and either approve or deny the request. This form will work in conjunction with K1376 and K1377.
5. **K1379 – REASONABLE MODIFICATION ADDENDUM/PHYSICAL STRUCTURES** **NEW**
This new form was created to provide a formal request for a tenant or applicant to make a modification to the physical structure of a dwelling in order to reasonably accommodate a disability. The form is to be provided by the landlord upon request, and incorporated into the lease as an addendum if the modification is approved.
6. **K1380 – VERIFICATION OF DISABILITY** **NEW**
This new form was created for a tenant or applicant to complete with the assistance of a verifier who has a therapeutic relationship with the tenant/applicant in situations where a disability is not readily apparent. Once completed, the form will be submitted along with the Request for Reasonable Accommodation/Rule or Policy.
7. **K1383 – NOTICE - LEASE** **NEW**
This new form was created to provide a blank form in which parties can provide notice under the VRLTA and Common Law Leases.
8. **K1273 – NOTICE-SALE**
This form was updated to distinguish it from the new Notice – Lease form and to update changes in terminology since 2015.
9. **K1017 – PROPERTY MANAGEMENT AGREEMENT**
This form was significantly updated to reflect changes in the law, required disclosures, and property management practice since 2001. The form was also reorganized for convenience of use.
10. **K1374 – PROPERTY MANAGEMENT INFORMATION FORM**
This form was updated to reflect changes in the law, the Property Management Agreement, and property management practice.
11. **K1333 – LEASE COMMON LAW**
This form was updated as follows:
 - a) To create a new separate Paragraph 11 addressing smoking on the Premises, including electronic cigarettes.
 - b) Paragraph 31 (formerly Paragraph 30) was updated to provide notice to the parties, not just to the tenant, that separate commission may be owed if the tenant purchases the property.
 - c) The Assistance Animal Addendum was added as an option in Paragraph 39.
 - d) Paragraph 44 was added to provide the statutorily-required notice that one or more parties may be real estate licensees.
 - e) Brokerage Information was added to the end in the same manner as the Residential Sales Contract.

Standard Forms continued on page 18

continued from page 17

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12. K1354 – Lease VRLTA

This form was updated as follows:

- a) To create a new separate Paragraph 11 addressing smoking on the Premises, including electronic cigarettes.
- b) Paragraph 31 (formerly Paragraph 30) was updated to provide notice to the parties, and not just to the tenant, that separate commission may be owed if the tenant decides to purchase the property.
- c) The Assistance Animal Addendum was added as an option in Paragraph 40.
- d) A new Paragraph 45 was added to provide the statutorily-required notice that one or more parties may be real estate licensees.
- e) Brokerage Information was added to the end in the same manner as the Residential Sales Contract.

13. K1321 – RESIDENTIAL SALES CONTRACT

This form was updated in three areas:

- a) Paragraph 4 – The clause requiring that the Settlement occur on the prior business day in the event the Settlement Date falls on a Saturday, Sunday or legal holiday was moved from Paragraph 33(E) to Paragraph 4.
- b) Paragraph 13 – Clarifies that while wall mounted electronic components/devices do not convey with the property, related mounts, brackets and hardware do convey with the property unless the parties agree otherwise in writing. This is intended to clarify conveyance and to address disputes between parties regarding the removal of the mounts and the adequacy of repairs of the holes left behind when mounts are removed.
- c) Paragraph 20 – Adds a check box for situations where no Wood-Destroying Insect Inspection is required or requested by a lender or the parties.

14. K1282 – EXCLUSIVE RIGHT TO REPRESENT TENANT

These changes were administrative in nature to correct a typographical error in Paragraph 15. +



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



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THE GAME CHANGER

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A career as a Realtor® requires numerous abilities and personality traits. You need to be a good listener, know how to communicate and be a skilled negotiator. Entrepreneurial and organizational talent is critical. In addition, you must be educated about best practices and the local real estate market.

Identifying one thing out of that diverse skill set as the most important is nearly impossible, but we asked successful Realtors® to share a decision or a moment that they believe was a turning point for their career – a game changer that strengthened their business. Perhaps one of their game-changing experiences could be transformational for you, too.

By Michele Lerner



“I learned it’s not about working longer or harder (although those characteristics certainly do help!); it’s really about working smarter.”

– Johanna Baker, Compass

JOHANNA BAKER: HIRED A COACH

BAKER IS AN ASSOCIATE BROKER WITH COMPASS IN D.C. AND VIRGINIA.

I’ve been selling real estate for over 15 years and have tried many different strategies to increase my production. In looking back, I can say the investment that had the greatest impact was hiring a business coach. My business partner and I hired a coaching company and spent two years working with different coaches who shared strategies and habits that helped us increase our productivity.

I learned it’s not about working longer or harder (although those characteristics certainly do help!); it’s really about working smarter. Maintaining a system for accountability and scheduling activities each day that keep me in touch with my clients are two important changes I made to my weekly routine. These changes are just a couple of the many adjustments I made to my strategy for creating and maintaining client relationships. After my team and I worked with the consulting company, my business more than doubled.

MORGAN KNULL: RETHOUGHT HIS BUSINESS MODEL

KNULL IS AN ASSOCIATE BROKER WITH RE/MAX GATEWAY IN D.C., MARYLAND AND VIRGINIA.

I was in my mid-20s when I became a Realtor®. I spent the decade that followed moving around with some frequency – taking advantage of being my own best client. But I worried that my transience meant that I’d never be able

to “farm” a specific neighborhood. Then a business coach offered an insight that finally put me at ease: The cornerstone of my business model is building human relationships, not farming neighborhoods. And that’s what my real estate practice is all about.

MARNIE SCHAAR: EMBRACED THE TEAM APPROACH

SCHAAR IS A REALTOR® WITH LONG AND FOSTER REAL ESTATE IN RESTON.

My business has grown quickly over the last 16 years, and it got to the point where I was constantly reacting versus being proactive. Forming a team with Margo Sotet and Tiffany Frederick has allowed me to take a step back and really focus on developing effective marketing, which includes a new logo, a new website, social media campaigns and print marketing for my listings. This has really been a game changer for me and my business. We have systems in place that are truly bringing us the results we hoped for. With the support of my management at Long & Foster and brand development from an outside consultant, I’m at a whole new level.

VIVIANNE COUTS: TURNED A BOOK CLUB INTO SUCCESS

COUTS IS A REALTOR® WITH COLDWELL BANKER RESIDENTIAL BROKERAGE IN FAIRFAX.

Two years ago, our manager, Paul Sanford, hosted a “book club” every week to discuss a chapter in the book “7L: The Seven Levels of Communication: Go from Relationships to Referrals.” For each

book club, Paul would outline some bullet points or takeaways from the chapters and we would discuss. We would then be given homework, so the people in the class could hold each other accountable. At our sales meetings, he would also mention highlights of the book.

Most of the chapters in the book are things you always know you should be doing, but the book is great at giving “real world” examples of how these strategies work. The combination of the book and the class led my production to increase about 25 percent and my partner’s production to double. In addition, the continued use of the methods in the book has created a snowball effect – meaning we are getting more referrals from continuing to follow the advice in the book. The author also has a website and Facebook page with additional ideas and strategies.

SHOSHANNA TANNER: EMBRACED FULL-TIME PROFESSION

TANNER IS A REALTOR® WITH COMPASS IN D.C. AND VIRGINIA.

My game-changing moment came a few years ago when I had been working as a Realtor® on a part-time basis, while also working for the federal government part-time as an attorney. At the time, I was doing quite well in real estate, but was nervous to give up the security and stability I had with my “day job,” even though I hated it. Ultimately, working 80-plus hours a week for several years took a huge mental and physical toll on me. After my income in real estate more than doubled my government earnings,

Game Changer continued on page 22



I realized that I didn't need the latter as a security blanket anymore. In order to grow my business further, I knew I needed to be fully committed to real estate. Once I made that decision to leave the government, I was able to focus my attention on my business and my sales volume increased by over 50 percent in the following year.

BETHANY ELLIS: PUSHED AWAY NEGATIVITY

ELLIS IS A REALTOR® AT LONG & FOSTER | CHRISTIE'S BASED IN MCLEAN.

My pivotal point was someone in management telling me I had plateaued at year five. I thought, "To heck with that. I'm going to be awesome." I found a really great mentor in Karen Kidwell, our regional vice president. With Karen encouraging and supporting me, I started implementing systems. I have a plan every

day, and I focus on staying in touch with people. I listen to Brian Buffini, a real estate coach who talks about relationships versus transactions. It helped to have someone like Karen saying, "Don't ever believe you've plateaued. That isn't true. You always have room for growth."

KOKI ADASI: DEVELOPED A GEOGRAPHICAL NICHE

ADASI IS A REALTOR® WITH COMPASS IN D.C., MARYLAND AND VIRGINIA.

One thing that changed my career is when I decided around 2013 to roll out a targeted marketing campaign in the U Street Corridor. I had a solid real estate business and had been named to the "30 Under 30" list by Realtor® Magazine in 2008, but I was looking to increase my average sales price and increase the number of listings my team was selling on an annual basis. The result of our efforts helped us significantly increase

our market share in the coveted Harrison Square neighborhood. Not only were we assisting families with the sale of their homes in the \$800,000 to \$1.1 million range, we also were helping them with the purchase in the \$1.2 million to \$1.8 million range. By focusing on a niche market, we were able to bring a high level of value and knowledge to our clients while increasing our overall production.

RYAN NICHOLAS: EARNED A NEW DESIGNATION

NICHOLAS IS A REALTOR® WITH COLDWELL BANKER RESIDENTIAL BROKERAGE IN FAIRFAX.

I would say that once I got the Certified Home Buying Advisor (CHBA) designation, that changed my business and confidence level. It gave me the training, authority, strategies and confidence to a) get every buyer I meet with to sign on with me, and b) have excellent buyer strategies to provide a great buying experience and results, which has led to more referrals.

ANDRE PEREZ: DEVELOPED A NICHE BASED ON HIS ARCHITECTURAL PASSION

PEREZ IS A REALTOR® AND VICE PRESIDENT WITH COMPASS IN D.C., MARYLAND AND VIRGINIA.

Finding a niche was my game changer. The local real estate business has gone through many changes during my 20-plus years of experience. But it was combining a personal interest and professional focus that ultimately became my game changer. I had long admired modern, mid-century and contemporary architecture – all of which are interrelated facets. As years went on, I delved deeper into what was, at the time, a niche market. In a stroke of serendipity,

“What changed my career was the understanding that I could only get so far as a one-man operation.”

– Timur Loynab, CondoNest

modernist design mounted a significant comeback. This is a region rich in pockets of architecture that go against the grain of more traditional forms. And that became my specialty: using a genuine passion for modern homes to set myself apart from other brokers – and gave my practice a significant boost in business and revenue.

TIMUR LOYNAB: EXPANDED HIS NICHE WITH THE HELP OF A TEAM

LOYNAB IS A PRINCIPAL OF CONDONEST IN D.C.

What changed my career was the understanding that I could only get so far as a one-man operation. Building a team was the smartest, most strategic move I've made because it has enabled me to quadruple my business and make significant inroads in the resale market. I began my career in new home sales. After a few years of working in this niche market, a number of people to whom I sold originally reached out to me for help selling their homes. The business was unsolicited and based exclusively on the relationship that I had built with these homeowners when they were making their new construction purchases. I realized then that this was one of the ways I could build a clientele.

My new-home sales would eventually lead to resale work and feed my resale business. The challenge arose when these resale requests came when I was in the throes of selling a multi-unit condo building. I would routinely have to turn down this resale business or refer it to others because I didn't have the time to do both or, more importantly, do both well. It took me a while to realize how I was limiting my success and my volume by continuing to go it alone. When I took a step back and evaluated the business I was turning down or giving away or not actively pursuing (i.e., not doing any outreach to those I had sold to previously), the opportunities lost were eye opening.

IDENTIFYING YOUR SUCCESS GAME PLAN

Whether changing attitudes, pursuing more designations, embracing a full-time real estate career, gathering a team, or pursuing a niche – these Realtors®

have all discovered paths to reach their turning point towards success. Many of them recognize that the support from other agents, coaches, mentors and brokers was the critical play that helped them achieve greater results, or at least identify a path to those game-changing achievements.

Additional resources from NAR can be found at: nar.realtor/data-privacy-security. +



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.

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JASON SANDERS
Realtor®

"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."



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"Samson Properties allows my team and I the freedom to provide our clients with more value, bottom line. My team is a family team, and family values run deep at Samson Properties. We love that! The support we get as agents is second to none, and you can tell that they truly care for us and are invested in our careers. Cardinal Title Group is in-house, so if there are ever any questions, you can go right to the source for answers. I could write paragraphs explaining why you should join the Samson family, but I can't think of one reason why you shouldn't!"



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"I joined Samson Properties in June of 2015, leaving a large corporate brokerage to do so. As a significant producer, keeping 100% of my commissions was an enormous plus! Ideas for your growth are prevalent throughout the company—in sales meetings, on the administrative sites, and directly from Samson Family hands-on management. I am honored to recommend this stellar and fast-growing company!"



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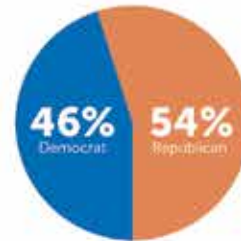
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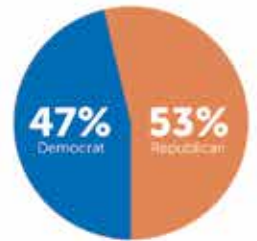
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Weichert, Realtors®

"I support NV/RPAC to promote home ownership through investing in our profession and leveraging Realtors® clout."



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Contributions to Northern Virginia/Realtors® Political Action Committee (NV/RPAC) are voluntary. A contribution to RPAC is divided between the NV/RPAC (40%), RPAC of VA (30%) and National RPAC (30%). Contributions are not deductible for federal income tax purposes and are used for political purposes.

NVAR Connects Realtors® with Northern Virginia Elected Officials at Annual Reception

By Josh Veverka

THIRTY-ONE STATE and local legislators from across the region joined more than 120 Realtors® for the NVAR Legislative Reception on May 2. This annual event, hosted by the NVAR Public Policy Committee, gives Realtors® and their elected representatives a chance to connect in a fun, relaxed setting at the NVAR Fairfax Headquarters. More photos are available at NVAR.com/reception. +



Delegate Ken Plum (D) and Herndon Town Councilmember Signe Friedrichs discuss issues impacting the Reston-Herndon area.



Arlington Board Member Christian Dorsey (D) is greeted by NVAR Public Policy Committee member David Gillis of Long & Foster (right).

NVAR Board Chairman Lorraine Arora introduces the 31 legislators attending the reception and expresses gratitude for their commitment to Northern Virginia.



Fairfax County Supervisor John Cook (R) connects with NVAR Immediate Past-Chair Bob Adamson of McEneaney Associates.



(L to R) Shelia Jackson of Long & Foster Real Estate shares a moment with Freshman Delegate Jennifer Carroll-Foy (D).



(L to R) NVAR member Rosemarie Johnson and NVAR Board Member Dallison Veach of RE/MAX Executives took a break from networking for a photo op with Fairfax County Board Chair Sharon Bulova (D).



(L to R) Alexandria City Councilman John Taylor Chapman (D) chats with Paul Stivers of Embrace Home Loans, an NVAR strategic partner.

Night at the Ballpark Event Scores a Win for NV/RPAC

By Ann Gutkin

A CELEBRATION OF BASEBALL, summer weather and the Realtor® Party, NVAR's annual Night at the Ballpark returned on Friday, June 8. From the opening tailgate until the buses were loaded, and on to Nationals Park, revelers enjoyed camaraderie, refreshments and the satisfaction of investing in their industry.

More than \$10,000 was raised for NV/RPAC, including \$1,450 from 16 new investors who had not previously given to RPAC.

Thanks to all who participated, including our Partners: Fidelity Bank Mortgage and Trinity Wiring & Security Solutions! +



Ann Gutkin is the NVAR senior communications director.



With close to 185 members and guests in attendance, the NVAR group formed a sizable cheering section for (mostly!) the Nats against the San Francisco Giants.



Generating enthusiasm on one of three packed buses headed for Nationals Park, NVAR Chair-Elect Christine Richardson with Weichert, Realtors® (left) represents in NVAR attire!



Strategic Partners Trinity Wiring & Security Solutions and Fidelity Bank Mortgage braved the heat to provide excellent resources and cool give-aways during the pre-game tailgate party at NVAR Fairfax headquarters.



Fortunate to be among early game arrivals, the NVAR group scored Ryan Zimmerman bobbleheads. Pictured here (l – r): Jina Myers, manager of the NVAR Shop Realtor® program, Marian Koegel with Long & Foster Real Estate, Sherry Skinner with Interstate Moving & Storage, and Peter Nguyen with TTR Sotheby's International Realty.

A New Age of Finance

2018 FINANCE SUMMIT EXPLORES MARKET, TECHNOLOGY TRENDS

By Kate O'Toole

INVENTORY, MILLENNIAL HOMEBUYERS AND DIGITAL IDENTITY

were just a few of the topics discussed at NVAR's 2018 Finance Summit, hosted by the Real Estate Finance and Settlement Forum.

At the standing-room-only event, held at NVAR Fairfax headquarters on May 23, experts shared information and predictions about the latest finance trends impacting Realtors®, consumers and the future of the real estate market.

LOCAL AND NATIONAL MARKET OVERVIEW

The national unemployment rate is at an 18-year low and will continue to decline, according to Dr. Michael Fratantoni, chief economist and senior vice president of research and industry technology at the Mortgage Bankers Association.

However, Dr. Terry Clower, director of the George Mason University Center for Regional Analysis, said that despite low unemployment rates and a tight labor market, wages have not increased as expected.

“By and large, I don’t think companies are having to fight to keep their workers,” Clower said. “And until that happens, we may see these wage levels not really rise as much – even though other . . . economic conditions would suggest they should be rising relatively dramatically.”

Although a strong job market is fantastic when working with homebuyers, housing inventory remains low and home prices continue to rise,

which is true nationally and locally, Fratantoni explained.

“We are just not putting up enough units to meet demand, and as a result, we are running into a huge affordability problem across the country – with home prices going up more than twice the rate of income,” he said.

The housing affordability issue is exacerbated by the fact that mortgage rates are at their highest in seven years, Fratantoni said. He predicted rates will reach 5 percent by the end of 2018.

For a closer look at the NVAR region, Clower presented a consensus forecast, which was created as part of GMU’s partnership with NVAR.

In Fairfax, Clower predicted a 6 percent year-over-year growth in median sales price, which could be attributed to high demand over supply. In addition, he predicted the total number of units sold in Fairfax will decline about 7 percent. Trends in Arlington were similar to Fairfax; however, Clower noted that the smaller the market, such as in Arlington

and Alexandria, the less a pattern is discernable in the data.

Clower predicted a decrease in median sales price in Alexandria, which he said isn’t necessarily an indicator that market values are going down, but that smaller units are more likely to sell. He also forecasted an increase in the number of units sold in Alexandria.

“Keep in mind the differential here might be a matter of 20 units sold in a month or not even that many,” Clower said. “The difference here is so small that it’s hard to make a whole lot out of it. But nonetheless, there is going to be some increase in that market.”

Across all markets, Clower predicted a decrease in inventory on a three- or four-year trend.

However, Clower said he believes there will be market opportunities despite low inventory.

“Inventory and sales do not move in lock step,” Clower said. “Just because of low inventory doesn’t mean that you can’t have some sales.”



Source: Mortgage Bankers Association



Presenter Susan Dewey, executive director of the Virginia Housing Development Authority (VHDA) (second from left), joins other VHDA team members who attended the Finance Summit. VHDA was one of four NVAR Strategic Partners sponsoring the May 23 event. Representatives from Access National Bank, Great Jones Capital and Vesta Settlements were also on hand to share information with attendees.

A WAVE OF MILLENNIAL HOMEBUYERS

Roughly 4.7 million people in the United States are 25 to 26 years old and just beginning to form their own households (see chart on page 30). Since 31 to 32 years old is peak first-time buyer age range, this upcoming wave of millennial homebuyers is significant in today's market, Fratantoni explained.

"If you take nothing else from this room, this is a simple reason for why you are in a good business – at least for the next six or seven years," Fratantoni said.

Attracting and retaining millennial households is critical to the vitality of Northern Virginia's economy and housing market, said Susan Dewey, executive director of the Virginia Housing Development Authority (VHDA).

According to Dewey, VHDA has noticed that millennials are moving out of the region.

The challenges for these buyers include: low inventory of starter homes, increased competition in the lower price range, and a student debt burden that often prevents millennials from saving enough to afford a home, Dewey said.

However, according to Fratantoni, the student debt burden isn't as substantial as the financial press portrays.

As this new wave of homebuyers prepare to hit the market, Fratantoni and Dewey both discussed solutions available to help address millennials' needs, such as student debt repayment plans, VHDA's Mortgage Credit Certificates and VHDA's Down Payment Assistant Grant Program.

TECHNOLOGY AND DIGITAL IDENTITY

Essential to every transaction is trust in identity, explained Matt Thompson, director of business development at Capital One.

Whereas physical commerce is built on a photo ID and face-to-face interaction, digital commerce relies on identity information that can be easily obtained and stolen.

"This past year saw the most data breaches and negative impacts to U.S. consumers, when it comes to their data, in history," Thompson said.

For Realtors®, proof of identity, credit and financial assets in a secure and transparent manner are vital to the transaction process, he said.

According to Thompson, a type of fraud that has been on the rise and could affect first-time homebuyers is synthetic identity fraud. Synthetic identities are fake identities created with an individual's social security number and other fake information,

which are then used to open fraudulent accounts and make purchases.

"They [young identity theft victims] going to end up 18, 20 [years old] and apply for a loan for the first time to realize that their credit history has been stolen," Thompson said.

To protect against this type of identify fraud, Thompson advised consumers to freeze their credit, which new legislation recently made free.

"Why this is a big deal is that it is actually the biggest proactive measure you can take in order to protect yourself," Thompson said.

Other significant trends he discussed were digital payment apps; technology companies moving to obtain banking licenses; the expectation of real-time payments; and the expansion of ecommerce into more products and industries.

Fratantoni praised Realtors® for their adaptation to new technology, as the industry becomes digital and consumers expect a speedy and efficient transaction process.

To watch a video of the Finance Summit, please visit [facebook.com/nvar](https://www.facebook.com/nvar). [realestate](https://www.nvar.com/realstate). PowerPoint presentations are available at [NVAR.com/finance](https://www.nvar.com/finance). +



Presenters (l-r) Dr. Terry Clower of the GMU Center for Regional Analysis, Matt Thompson of Capital One and Dr. Michael Fratantoni of the Mortgage Bankers Association, take audience questions at the end of the program.



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

Hoarding and Fair Housing Law

WHEN REASONABLE ACCOMMODATION IS REQUIRED

UNDERSTANDING WHEN HOARDING behavior can be evidence of a disability is important for property managers.

The Virginia Fair Housing Office has created a pamphlet for housing providers with facts about hoarding as it relates to fair housing laws. Learn more and download the brochure at NVAR.com/hoarding. Some of this information is excerpted here:

For fair housing purposes, disability means: “with respect to a person, (i) a physical or mental impairment that substantially limits one or more of such person’s major life activities; (ii) a record of having such an impairment, or (iii) being regarded as having such an impairment.”

Hoarding may be a mental impairment that limits a person’s ability to conduct one or more major life activities – for example, caring for one’s self. Hoarding becomes a legitimate concern to housing providers when it affects the health and safety of the hoarder, other residents, staff and the property.

REASONABLE ACCOMMODATIONS:

Residents who are compulsive hoarders have the right to request reasonable accommodation from housing providers – even though they may not always ask for an accommodation. If the housing provider knows (or should have known) the resident is a hoarder with a disability, the law requires attempts to reasonably accommodate before evicting. At the same time, minimum health and safety standards must be met, even if the resident who hoards requests or is offered a reasonable accommodation.

The reasonable accommodation request will sometimes be for an extension of time, to bring the unit up to housing codes before lease termination or eviction proceedings begin. A plan of action included in the reasonable accommodation offer is a useful tool for holding the resident who is hoarding accountable and for documenting the housing provider’s efforts to accommodate the request.



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HOARDING CHARACTERISTICS:

- Hoarders' homes may have clutter/disorganization in what appears to be random piles or paths.
- Hoarders are indecisive about discarding items for fear of making the “wrong” decision or not being able to see their things.
- Hoarders are very private and may not acknowledge they have a problem.
- Hoarders are intelligent and include people from all backgrounds and walks of life, including teachers, engineers, rocket scientists and business owners.
- Hoarders are most often elderly women.
- Hoarders are frequently obese.
- Hoarders are not messy, lazy or defiant.

FACTS ABOUT HOARDING:

1. Hoarding is the excessive accumulation of items along with the inability to discard them even if they appear useless.

2. Hoarding and squalor are not the same. Squalor is defined as filthiness or degradation from neglect.
3. Animal hoarding involves accumulation of multiple animals. It is problematic because of fecal and urine smells, sickly or diseased animals, and lack of control by the pet owner/resident. (Concerns about animal hoarding should be directed to the SPCA.)
4. Studies show that 2 to 5 percent of the population – 15 million adults – is comprised of hoarders.
5. Compulsive hoarding may be a mental disability. A vast majority (92 percent) of hoarders also suffer from one or more other mental health disorders, such as depression, anxiety, OCD and social phobia.
6. Hoarders are often unable to use their kitchens and bathrooms as intended.
7. Hoarding creates health and safety concerns that may lead to lease violations: fire hazards; blocked entry/exit; trip and fall risks; infestations; non-working plumbing; and unsafe structural or sanitation systems. +

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Opening the Door on Cost-Effective Housing

NVAR HELPS SUPPORT THE MISSION OF HABITAT FOR HUMANITY NORTHERN VIRGINIA WITH OVER THE EDGE FUNDRAISER

By Jill Parker Landsman



THE ONGOING WORK OF HABITAT FOR HUMANITY

Northern Virginia results from the region’s acute lack of affordable housing. Habitat’s dedicated staff and volunteers create sustainable housing opportunities for specially selected families.

NVAR stepped up this year as Habitat NOVA’s Media Day sponsor at the nonprofit’s first-ever Over the Edge fundraiser on Friday, May 18, at the Hilton headquarters in McLean.

NVAR Chairman Lorraine Arora chose one member from those who donated to the NVAR raffle. The winner could select one rappeler who would vault down the Hilton Headquarters on Saturday, May 19 and represent the association. This sponsorship was considered and supported by the 2017 and 2018 NVAR Cares Committee members. +



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



NVAR Cares Committee member and Board of Directors member Heather Embrey, Better Homes & Gardens Real Estate Premier, volunteered at the Habitat NOVA Over the Edge fundraiser event. Her reward was to have the edgy experience of rappelling down the Hilton headquarters just before the Media Day event started on Friday, May 18.

Dave Hawkins (center), the managing broker of the McEneaney Associates Old Town Alexandria office, was selected to be the NVAR Roper at the Habitat NOVA Over The Edge fundraiser by Over the Edge raffle winner Bob Adamson. Hawkins is flanked by his wife, Amy, and son, Will, who proudly watched him rappel down the Hilton Headquarters without missing a step on Sat., May 19.



Supporting the Habitat NOVA Over the Edge Media Day on Fri., May 18 were NVAR Cares Committee members (l to r) Karlene Tolbert, Clarry Ellis, Habitat NOVA’s Director of Construction Romana Sanchez, and NVAR Cares Committee members: Mary Ann Burstein, Susan Mekenney and Dallison Veach.

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Multi-Million Dollar Sales Club Breakfast

2017 HONOREES RECOGNIZED FOR SALES SUCCESS

By Kate O'Toole

THE MULTI-MILLION DOLLAR SALES CLUB, established in 1955, continues to grow each year – with over 1,000 applicants in 2017. NVAR recognized the 2017 honorees at a celebratory breakfast on May 7 at the Falls Church Marriott Fairview Park.

The Multi-Million Dollar Sales Club distinguishes the highest volume and unit sales agents of NVAR. The award honors these members for their hard work and allows them to share their success with clients and the community.

This year, 254 First-Timers were welcomed into the sales club. At the breakfast, NVAR recognized First-Timers, members with anniversary milestones, Lifetime Top Producers and Life Members.

To earn sales club membership, Realtors® must complete \$3 million in sales or 24 units. Top Producer status is marked by \$6 million in sales or 48 units. Lifetime Top Producers have earned Top Producer status for five years and Life Members have been in the sales club for 10 cumulative years.

Applications for 2018 sales club membership will be accepted at the end of 2018. To stay updated and learn more about the Multi-Million Dollar Sales Club, please visit NVAR.com/salesclub. +



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



Honorees pose for a celebratory group photo to commemorate their 2017 sales successes.



NVAR Chairman of the Board Lorraine Arora (l) and Sherry Skinner, client services manager at Interstate Moving & Storage (r), present Tony Rivas of Pearson Smith Realty with a gift certificate for winning one of the event partner prize drawings.



Dolly Riegert Woodruff, Realtor® with Berkshire Hathaway HomeServices, accepts a certificate for her 20-year milestone in the sales club.



At the Falls Church Marriott Fairview Park, honorees enjoy breakfast before walking the red carpet to receive their award certificates.



Life Members, who have been in the sales club for 10 cumulative years, gather for a photo following the awards ceremony.



Broker Gary Lange (l), with Weichert, Realtors® in Vienna, joins his agents Nancy Kane and Brett Motiff, who are celebrating their sales club success.

Photo Credit: Bobby Cockerille, HD Bros.

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Cathy Bauer
Joshua Beamon
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Alexandra Dempewolf
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Jennifer Donnell
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Arlington Public Schools Boundary Lines

CHANGES PLANNED FOR 2019-2020 SCHOOL YEAR

By Ann Gutkin

A BIG DRAW for many homebuyers in Northern Virginia is the quality of the region's public schools. While fair housing laws prohibit Realtors® from commenting on the relative desirability of a school or district, agents may direct prospective buyers to independent information resources, some of which are included in the box on this page.

Since school boundary lines sometimes shift, Realtors® should verify such information in their local communities. Boundary information for most local jurisdictions can be found on the school systems' websites.

ARLINGTON COUNTY SCHOOL BOUNDARY CHANGES

On Dec. 14, 2017, the Arlington School Board approved new middle school boundaries, which will take effect for the 2019-2020 school year. A new middle school will open in 2019 at the Stratford site – currently the site of the HB Woodlawn and Stratford program. The boundary changes will affect students entering grades six, seven and eight in 2019.

Elementary school boundaries are being reviewed, with potential adoption of new boundaries to take

SCHOOL RATING RESOURCES

- schoolquality.virginia.gov
(Virginia Department of Education School Quality Profiles)
- greatschools.org
- niche.com

place in November 2018 for adoption in September 2019. Additional changes may be phased in with the 2021 opening of Reed Elementary School.

In 2019, Henry Elementary will relocate to the Thomas Jefferson Middle School site and will be renamed Alice West Fleet Elementary. Montessori will relocate from Drew Model Elementary School to the Henry Elementary building, and Drew Model School will become a neighborhood school.

To learn more, visit apsva.us/engage, or view the online searchable boundary locator at apsva.us/boundary. +

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Alexandria Public School News

FERDINAND T. DAY ELEMENTARY SCHOOL, WALK ZONE CHANGES

By Helen Lloyd

IN FEBRUARY, the Alexandria City School Board voted to name the new West End school Ferdinand T. Day Elementary School after one of Alexandria’s civil rights icons.

Ferdinand T. Day was born in Alexandria and grew up during a period when racial segregation was part of his daily experience. He attended the segregated Parker-Gray School and, because Alexandria offered no formal high school education for African-Americans, completed his secondary education in District of Columbia public schools.

Day earned a bachelor’s degree in geography and history and hoped to become a teacher. Because there were limited places where blacks could teach in Alexandria, he went to work for the federal government, eventually retiring from the U.S. State Department as a foreign service resource officer.

The impact of segregation and the limitations it imposed on him had a profound effect on Day. He dedicated his life to



working toward desegregation in education and to improving the lives of people of color. Day was one of a group of African-American men working toward civil rights and the integration of schools and other public institutions in Alexandria in the late 1950s and early 1960s.

In 1964, Day was elected to the Alexandria City School Board and later became the first African-American to be elected chair of a public school board in Virginia. He also served as vice chairman of both the Northern Virginia and the Virginia State Boards of Community Colleges. He was later selected by the Secretary of Education to assist in the desegregation of higher education in Virginia.

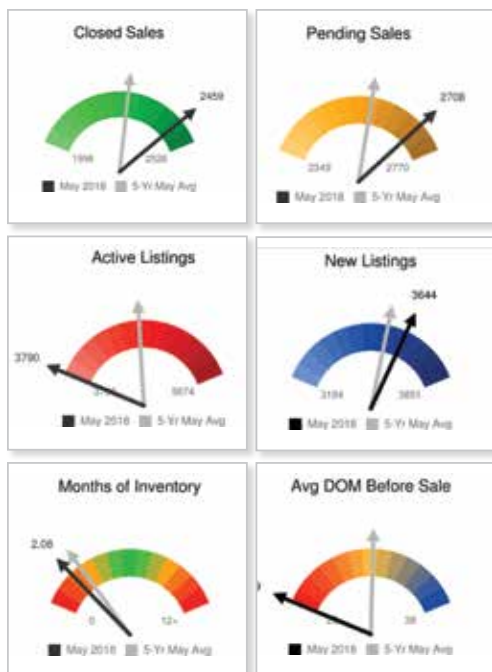
Day was named a Living Legend of Alexandria for his role in the integration of Alexandria schools and his work in obtaining rights and opportunities for African-Americans. He was instrumental in the integration of T.C. Williams High School, as memorialized in the film, “Remember the Titans.”

Ferdinand T. Day Elementary will be a STEM school, focused on Science, Technology, Engineering and Math. It will open in September 2018.

CHANGES TO SCHOOL WALK ZONES

The Board also approved changes to the walk zone policy for FY 2018-19. Two major changes are: 1) distances for K – 8 walk zones will be measured by the actual walking distance from the school instead of a straight line; and 2) the one-mile walk zone will expand beyond K – 5 to apply to all K – 8 students. For complete details, visit acpsk12.org/news/?p=9300. +

NVAR Region 5-Year Look-Back: May Data



NVAR’s Market Stats are sponsored by:



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Data provided by Showing Time as of June 10, 2018. +

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



Helen Lloyd is the director of communications for the Alexandria City Public Schools.

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Ethics

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July 16 Fairfax

Contract Writing

9 am - 4 pm
July 17 Fairfax

Real Estate Law & Board Regulations

8:45 am - 4:45 pm
July 18 Fairfax

Risk Management

9 am - 12 pm
July 19 Fairfax

Escrows and Protecting Other People's Money

1 pm - 4 pm
July 19 Fairfax

Fair Housing

10 am - 12 pm
July 20 Fairfax

Current Industry & Trends

1 pm - 3 pm
July 20 Fairfax

Maintaining Your License

CONTINUING EDUCATION (CE)

CE: 16-hour Course (4 evenings)

6 pm - 9:30 pm
July 10 (Part 1) Herndon
July 12 (Part 2) Herndon
July 17 (Part 3) Herndon
July 19 (Part 4) Herndon
August 7 (Part 1) Fairfax
August 9 (Part 2) Fairfax
August 14 (Part 3) Fairfax
August 16 (Part 4) Fairfax

CE: 16-hour Course (Day 1)

8:45 - 4:45 pm
July 14 Fairfax
August 11 Herndon
September 8 Fairfax

CE: 16-hour Course (Day 2)

8:45 - 4:45 pm
July 21 Fairfax
August 18 Herndon
September 15 Fairfax

CE: 8-hour Mandated Course

8:45 am - 4:45 pm
July 24 Herndon
August 21 Fairfax

CE Specialty: Electronic Communications, Copyrights, Website ADA and Advertising

10 am - 12 pm
July 11 Fairfax

CE: Elective: Buyer Beware: Foreclosed and Neglected Properties

1 - 4:45 pm
July 25 Herndon

CE Elective: Agency & Disclosure

8:45 am - 12:25 pm
July 25 Herndon

CE Specialty: Architecture, Styles, Building Nomenclature and Materials

9 am - 12 pm
August 14 Fairfax

CE Elective: New Rules of Real Estate Finance

8:45 am - 12:25 pm
August 22 Fairfax

CE Elective: Negotiation Skills

1 pm - 4:45 pm
August 22 Fairfax

Register for classes at

RealtorSchool.com

Taking It Further

DC CE

Fair Housing

9 am - 12:15 pm
August 7 Fairfax

Ethics

1 pm - 4:15 pm
August 7 Fairfax

MARYLAND CE

Maryland Legislative Update

9:30 am - 12:30 pm
July 30 Fairfax

Fair Housing

1:30 pm - 3 pm
July 30 Fairfax

MAR Residential Contract of Sale

12:45 pm - 3:45 pm
August 11 Fairfax

MREC Agency Residential

9:30 am - 12:30 pm
August 24 Fairfax

Maryland Law Prep Course

9:00 am - 12 pm
August 11 Fairfax

BROKER CE

Brokerage Risk & Liability

8:45 am - 12:25 pm
July 26 Fairfax
August 15 Fairfax
September 12 Fairfax

Productive Agents and Profitable Offices

1 pm - 4:45 pm
July 26 Fairfax
August 15 Fairfax
September 12 Fairfax

FEATURED OFFERINGS

Getting Started with RPR®

10 am - 12 pm
July 11 Herndon
August 8 Fairfax
September 13 Herndon

Realtor® 007

1:30 pm - 4:30 pm
July 11 Fairfax
August 8 Herndon
September 12 Fairfax

RI 501 - Agency in Virginia

9 am - 4 pm
July 12 Herndon

Senior Real Estate Specialist (SRES)

9 am - 5 pm
July 16 & 17 Fairfax

RPR® Mobile App

10 am - 12 pm
July 18 Herndon

Realtors® Refresh: Sharpening Your Listing Skills

10 am - 12 pm
August 8 Fairfax

RI 503 - Business Planning

9 am - 4 pm
August 9 Fairfax

Grow Leads and Increase Your Listing Inventory with RPR®

10 am - 12 pm
August 15 Fairfax

Broker Orientation

12 pm - 2 pm
September 5 Fairfax

RI 506 - Risk Management

9 am - 4 pm
September 6 Fairfax

Let's Talk Leasing Lunch'n Learn Series

11 am - 1:30 pm
September 7 Fairfax

Discovering Commercial Real Estate Course

9 am - 12 pm
September 13 Fairfax

Commercial Leasing Course

1 pm - 3 pm
September 13 Fairfax

Malia Tarasek

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

– Malia Tarasek, Realtor®



FAIRFAX HQ ACCESSIBILITY:

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



PROFESSIONAL SERVICES

1031 EXCHANGE		
Realty Exchange Corporation	William Horan	703-754-9411
ACCOUNTING		
Beta Solutions CPA LLC	Kevin Matthews	703-476-2234
ASSOCIATIONS		
NAIHB	Jim Pesavento	855-733-8100
The Rotonda Condominium Unit Owners Association	Autumn Fields	703-821-8100
COMMISSION ADVANCE		
Commission Express	Missy Rigatti	703-560-5500
Commission Express	John Stedman	703-560-5500
FINANCIAL		
Access National Bank	Tom Ciolkosz	703-871-2100
Access National Bank	Vicki Cooper	703-871-2110
Access National Bank	John French	703-871-2100
Access National Bank	Athena Ullrich	703-871-5720
Access National Bank	Don Wipf	703-871-1833
Bayshore Mortgage Funding	Jon Lucas	703-539-5350
BluePoint Financial	Brian Hutt	301-214-6790
Brand Mortgage	Lisa Perry	571-316-2961
Caliber Home Loans	Robert Hoy	703-638-1207
Chain Bridge Bank, N.A.	Mary Stanger	703-748-2005
Citizens One Home Loans	Andy Tran	571-214-2097
EastLoans LLC	Charles Riordan	410-850-8511
Embrace Home Loans, Inc.	Sam Atapour	703-980-5443
Embrace Home Loans, Inc.	Shawn Barsness	828-506-0487
Embrace Home Loans, Inc.	Victoria Kiser	703-328-7238
Embrace Home Loans, Inc.	Mariana Montalvo	800-333-3004
Embrace Home Loans, Inc.	Patrick Holland	800-333-3004
Embrace Home Loans, Inc.	Susan Banville	800-333-3004
Embrace Home Loans, Inc.	Paul Stivers	800-333-3004
EverBank	Scott Barr	703-261-8894
EverBank	Frank Donnelly	703-261-8882
EverBank	Richard Eul	703-967-8845
Fairway Independent Mortgage Corporation	Nicole Wilkes	571-261-3462
Fairway Independent Mortgage Corporation	Patrick Maloney	571-267-4980
Fairway Independent Mortgage Corporation	Kelly Katalinas	703-844-2060
Fidelity Bank Mortgage	Eric Bumgardner	703-466-4080
Fidelity Bank Mortgage	Steve Salvatore	703-466-4035
Fidelity Bank Mortgage	John Slye	703-466-4010
Fidelity Bank Mortgage	Mark Webster	703-466-4076
Fidelity Bank Mortgage	Bob Shupp	703-466-4050
Fidelity Bank Mortgage	Richard Donohoe	703-466-4057
FitzGerald Financial Group	Kevin Rudorfer	703-943-9738
FitzGerald Financial Group	Debra Langbacka	703-904-2378
George Mason Mortgage LLC	Rob Heltzel	703-580-5179
George Mason Mortgage LLC	Brian Kempf	571-309-4911
George Mason Mortgage LLC	Holly Silas	703-259-0835
Great Jones Capitol	Jordan Hepner	202-810-8273
Guaranteed Rate Affinity	Blaise Yanick	703-868-7482
Homeside Financial	Andrew Whearty	703-570-8233
Intercoastal Mortgage Co.	Fred Bowers	703-449-6828
Intercoastal Mortgage Co.	Alex Norcini	571-298-8166
M&T Bank	Alberto Garcia	703-748-3780
M&T Bank	Hugh Tran	703-748-3722
Merscope Holdings, Inc.	Laurinda Clemente	703-328-4080
Movement Mortgage LLC	Stacey Barowich	703-629-6678
Movement Mortgage LLC	Maria Clark	807-873-5493
Movement Mortgage LLC	Kerry Hogan	703-385-1567
Movement Mortgage LLC	Sumeeth Theruvath	804-839-8776
MVB Mortgage	Tom Elwood	202-746-9145
MVB Mortgage	William Kinberg	202-669-0600
MVB Mortgage	Rob Ross	703-568-3749
PNC Mortgage	Brandon Krueger	703-123-4567
PNC Mortgage	Babak Garakani	703-659-3679
PNC Mortgage	Brenda Thorne	703-689-4735
Prime Lending	Doug Enger	571-442-5193
Prosperity Mortgage	David Rotell	703-222-1800
Quicken Loans	Caroline Isern	248-633-6182
SunTrust Mortgage	Richard Munch	703-507-3657
SWBC Mortgage Corporation	David Oliverio	703-579-0977
The Benjamin Group, Inc.	Joseph Grouby	703-684-3577
The Federal Savings Bank	Jason Suber	703-454-0806
Tidewater Mortgage Services, Inc.	Max Sandler	757-292-0757
Triumph Mortgage	Dustin King	901-316-3343
Union Home Mortgage Corp.	Daniel Aminoff	571-762-2236
Union Home Mortgage Corp.	Bruce Park	703-661-9518
United Nations Federal Credit Union	Raymond Friday	703-448-5930
United Nations Federal Credit Union	Timothy Jeffrey	703-448-5930
Valley National Bank	Stan Schnippel	703-615-7373
VHDA	Ayan Addou	804-343-5527
VHDA	Janice Burgess	703-343-5926
VHDA	Dan Kern	804-343-5992
VHDA	Joni Moncure	804-343-5595
VHDA	Toni Ostrowski	800-227-8432

VHDA	Regina Pinkney	804-343-5748
WashingtonFirst Mortgage	Michael Eastman	571-327-2145
Wells Fargo Home Mortgage	Steve Palladino	202-895-5161
Wells Fargo Home Mortgage	Kelley May	703-442-5320
Wells Fargo Home Mortgage	Brandon Frye	202-895-5155
Wells Fargo Home Mortgage	Morgan Holeyfield	202-895-5166
Wells Fargo Home Mortgage	Negas Gonzaga	202-895-5152
Wells Fargo Home Mortgage	Damien Ha	202-895-5174
Wells Fargo Private Mortgage	Clary Ellis	703-969-3648
Wells Fargo Private Mortgage	Amy O'Dell	703-969-6348
Wells Fargo Private Mortgage	Javier Gonzalez	571-283-9076

INSURANCE		
Allstate Angles Insurance	Christine Angles	703-330-9400
Atkinson Insurance Agency	Cory Nicastro	703-517-5020
MIM Insurance Solutions	Maurice Mbata, Jr	844-872-3391
Pearl Insurance	Debbie Bindeman	800-455-1154
Victor Schinnerer & Co., Inc.	Eric Myers	301-951-5495

LEGAL SERVICES		
Dunlap Bennett & Ludwig, PLLC	Robert Deal	571-252-3322
Dunlap Bennett & Ludwig, PLLC	Toula Gross	703-853-4128
Dunlap Bennett & Ludwig, PLLC	George Hawkins	703-442-3890
Dunlap Bennett & Ludwig, PLLC	Sarah Louge Petcher	703-865-3543
Fairchild Law PLC	Pamela Fairchild	571-271-4070
Fidelity National Law Group	Michael Tompkins	703-245-0286
Friedlander, Friedlander & Earman PC	Jerome Friedlander	703-993-9600
Joseph A. Carroni, Esq.	Joseph Carroni	703-941-3000
Law Office of Ann-Lewis Shaw	Ann-Lewis Shaw	703-774-7626
Pesner Kawamoto	Susan Pesner	703-506-9440
Redmon, Peyton, & Braswell LLP	F Paul Maloof	703-684-2000
Rich Rosenthal Brincefield Manitta Dzubin & Kroeger LLP	Beau Brincefield	703-299-3440
Shulman, Rogers, Gandal, Porfy & Ecker	Marc Lipman	301-230-5200

REAL ESTATE TRAINING		
Potomac Real Estate School	Patti Chapell	703-758-0034

SETTLEMENT		
Absolute Title & Escrow LLC	Karen Day	703-842-7525
Bridge Trust Title Group	Melanie Gardner	703-349-3480
Central Title & Escrow, Inc.	Jennifer Ploutis	703-658-1300
Champion Title & Settlements	Jessica Youngs	703-385-4555
DB Title LLC	David Burger	703-734-8506
Double Eagle Title Company	Georgina Clough	703-865-2519
Double Eagle Title Company	Mona Wilcox	703-992-0880
Ekko Title	Mark Barrett	888-821-3556
Ekko Title	Jane Clawson	703-497-3556
Ekko Title	Todd Condron	703-481-6200
Ekko Title	E. Sheldon Leggett	703-481-6200
Ekko Title	Jon Lyon	888-821-3556
Ekko Title	Lisa Mitchell	703-448-3556
Ekko Title	Sara Rodriguez	703-560-3556
Ekko Title	Marcus Simon	703-537-0800
First Solutions Title, LLC	Ana Melton	703-740-8638
Hazelwood Title & Escrow, Inc.	Sandy Hazelwood	703-263-1455
JP Title LLC	Carolina Duque	703-828-6440
Key Title	Steven Sacks	703-522-3900
KVS Title LLC	Martin Stanton	301-605-1420
MBH Settlement Group L.C.	Richard Beard III	703-279-1500
MBH Settlement Group L.C.	Christina Burton	703-734-8900
MBH Settlement Group L.C.	Mark Carlson	703-734-8900
MBH Settlement Group L.C.	Shannon Doyle	703-277-6883
MBH Settlement Group L.C.	Jody Esposito	703-216-8607
MBH Settlement Group L.C.	Richard Hayden	703-417-5000
MBH Settlement Group L.C.	Ryan Stuart	703-739-0100
MBH Settlement Group L.C.	Fred Westerlund	703-587-2423
MBH Settlement Group L.C.	Dan Withers	703-242-2860
Metropolitan Title LLC	Sonia Downard	703-753-9005
Monarch Title	Cary Melnyk	703-852-1730
Monarch Title	Erin Rauner	703-852-7700
National Settlement Services	Loretta Colom	703-354-9677
New World Title & Escrow	Valerie Triplett	703-560-3556
New World Title & Escrow	Helen Krause	703-691-4330
New World Title & Escrow	Andrew DiPaola	703-854-7880
New World Title & Escrow	Grace Swersey	703-338-5950
Provident Title & Escrow	John Richter	703-451-6600
Realty Title Services of Tysons	Luisa White	703-790-1001
Republic Title, Inc.	Bob Malico	703-916-1800
RGS Title	Carrie Lindsey	571-248-8777
RGS Title	Edward Schudel	703-903-9600
Stewart Title And Escrow, Inc.	Kamelia Sacks	703-352-2935
The Settlement Group, Inc.	Ann Johnston	703-250-9440
The Settlement Group, Inc.	Myrna Keplinger	703-642-6002
Universal Title	Elizabeth Wasserman	610-517-6089
Vesta Settlements LLC	Keith Barrett	703-288-3333
Vesta Settlements LLC	Melissa Fones	571-236-3345
Vesta Settlements LLC	Laurie Kauffman	703-314-6366
Vesta Settlements LLC	John Showalter	703-350-8700

MARKETING & TECHNOLOGY

MARKETING/MEDIA		
Bright MLS	Customer Service	301-838-7100
My Marketing Matters	Kelly Ryan	301-332-0537
Sun Gazette/InsideNoVa.com	Bruce Potter	571-333-1538
Vision Idea Design	Russ McIntosh	703-594-1099

REAL ESTATE PHOTOGRAPHY		
BTW images	Brian Woods	703-340-6383
Exposure Photography	Ashley Marks	703-899-4129
HDBros	Bobby Cockerille	571-233-5327
Homevisit	Dave O'Brien	703-953-3866

TECHNOLOGY SERVICES		
Alarm.com	Shawn Barry	877-389-4033
Centralized Showing Service	Robert Russell	866-949-4277
Cox Business	Jason Lewis	571-839-6709
Home 123	George Ty Watson	800-466-3123
Immoviewer	Steven Bintz	888-400-8858
Instant Solutions	Steve Mapes	800-668-8768
Ixact Contact Solutions, Inc.	Rich Gaasenbeek	416-256-5011

Listings To Go	T. Mason Miller	703-293-9366
Realtor.com	Rhett Damon	312-513-1918
Realtor.com	Tricia Tough	800-878-4166
Remine	Briana Evans	855-217-0171
Remine	Jon Ferris	855-217-0171
SentriLock LLC	Erika Tiry	513-644-1708
SentriLock LLC	Dan Kinzie	513-644-1511
SmartZip Analytics	Josh Burns	571-766-6863
The Pop By Kit	Brad Blanks	325-305-9070
Trinity Wiring & Security Solutions	Brendan Armstrong	703-257-9403
Trinity Wiring & Security Solutions	Liam Armstrong	703-257-9403

RESTAURANT/DINING		
Tower Club	Jeff Brouse	703-761-4250

VIRTUAL TOURS		
HouseLens	Michael Sharp	703-220-2545
TruPlace, Inc.	Andy Francis	301-972-3201
TruPlace, Inc.	Colleen Smith	301-972-3201

PROPERTY SERVICES

APPRAISAL

AD Brown Appraisals.....	Alan Brown.....	703-541-8212
Allen Appraisals.....	Charles Allen.....	540-664-1169
Amanda Rae Smith.....	Amanda Smith.....	703-895-4993
AMC Appraisal Group.....	Keith Smith.....	571-282-5982
Anthony Appraisers.....	Michael Magnotti.....	703-319-0500
Appraisal Works, Inc.....	Dennis Park.....	703-906-8258
Appraise Metro DC LLC.....	John Osipchak.....	703-200-6400
AREAS Appraisers, Inc.....	John Osipchak.....	703-866-6000
AREAS Appraisers, Inc.....	Cindy Coffman.....	703-866-6000
Barish & Associates of Fredericksburg.....	Gilbert Rogers.....	540-693-5373
BFM, Inc.....	Robert Thompson.....	703-670-2586
Bird & Associates.....	Mark Bird.....	703-864-2093
BN Real Estate, Inc.....	Brenda Nguyen.....	703-599-9463
Bruce W. Reyle and Company, Inc.....	Michael Jackie.....	703-273-7375
Capitol Appraisal Service, Inc.....	Richard Bowman.....	703-691-8800
Chevy Chase Bank.....	Donald Shoop.....	301-907-5850
Classic Appraisals.....	David Kontny.....	703-675-2265
CMS Appraisals, Inc.....	Silvia Bennis.....	703-209-9123
D&R Appraisals Services, Inc.....	Dawn Blalock.....	540-751-2220
DCD Appraisal Services.....	David Olymik.....	703-907-5850
Dickman & Associates.....	John Dickman.....	703-939-6633
Distinctive Homes Realty LLC.....	Michelle Gore.....	540-338-4806
dm Appraisal LLC.....	David Maeng.....	703-449-0281
Donald R. Drake, Jr.....	Donald Drake.....	571-237-9430
ENL Appraisal Services.....	Surendra Patel.....	301-660-7365
F & F Appraisals.....	Jerry Fleming.....	703-963-1743
Forte Appraisal Service, Inc.....	Anthony Forte.....	703-433-2205
Fortune Appraisal Service.....	Wanda Graham.....	571-449-6136
Gea Appraisers, Inc.....	Robert Gumbrewicz.....	703-451-9020
Hartmann Group.....	Lynette Hartmann.....	703-406-7621
Heiner Appraisal, Inc.....	Despina Gellios.....	703-754-6110
Home Appraisers.....	Thomas Runicin.....	703-709-5695
Homestar Real Estate Services.....	Daniel Gartrell.....	571-261-3367
Hundley and Associates.....	Julie Lawrence.....	703-212-9080
Inman Appraisals Services, Inc.....	Scott Inman.....	703-644-9877
JDC Appraisals, Inc.....	Jeff Cunningham.....	301-946-4865
Kandhall Appraisal Services LLC.....	David Hall.....	571-455-2622
Karas, Inc.....	Melissa Jones.....	703-753-5635
Kinder Appraisal Services.....	Jill Kinder.....	703-288-0756
Lesley Omega Appraisers.....	Lesley Omega.....	703-403-2024
Marcia Novak & Associates LLC.....	Marcia Novak.....	703-585-2615
Metro Appraisal Services.....	Stephen McArdle.....	703-644-7772
Monir Moshashaie.....	Monir Moshashaie.....	703-255-6451
Murray Appraisal Services.....	Tom Murray.....	804-747-9326
NVA Appraisal LLC.....	Stephen Capistrant.....	703-477-3178
NVA Appraisal LLC.....	Jeffrey Kidwell.....	703-477-3178
Omni Appraisal Services.....	John Chapman.....	703-591-4001
Omni Appraisal Services.....	Nathalie Palmer.....	703-591-4001
Patricia A. Rasser.....	Patricia Rasser.....	202-505-0645
Pemberley Appraisal.....	Teresa Gilg.....	703-618-7265
Preston Hummer.....	James Hummer.....	703-929-0857
Preston Hummer.....	Preston Hummer.....	703-929-0857
Real Estate Appraisals 4 You.....	Diane Richard.....	703-794-9118
Renner, Hansborough, & Reese.....	Jan Symons.....	301-258-8181
REX Appraisal Services.....	Esther Omorodion.....	703-468-1123
RH Real Estate Appraising.....	Richard Hayes.....	703-731-5040
RSG Commercial, Inc.....	James Ruffner.....	703-273-9106
Sandra A. Le Blanc.....	Sandra LeBlanc.....	703-629-8842
Stewart Jarrett Real Estate Appraisal and Consulting.....	Stewart Jarrett.....	703-671-3662
Suburban Appraisers & Consultants.....	James Loizow.....	703-591-4200
Tech Appraisal Group LLC.....	Amy Switzer.....	703-631-1111
Walker Valuation Services.....	Dan Mori.....	703-339-6136
Washington Appraisal Group, Inc.....	David Shin.....	703-813-8160
Westover Appraisals LLC.....	Ray Taylor.....	954-218-1602
William C. Harvey & Associates.....	Richard Olsen.....	703-759-6644
World Mortgage.....	Patricia Kearns.....	703-934-5502
Zeena Deeb.....	Zeena Deeb.....	703-964-7473

CONSTRUCTION SERVICES

MaxSalePrice.com.....	Matt Siegal.....	844-944-2629
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ENGINEERING SERVICES

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

1-800 Water Damage.....	Johnnie Shaffer.....	703-650-9104
AART, INC.....	Christine Sleigh Popeck.....	703-425-2822
Accurate Radon Testing.....	Alexandra Bukowski.....	703-242-3600
AHS Mold Aid.....	John Taylor.....	877-932-7177
Capital Environmental Testing LLC.....	Todd Hix.....	202-257-9291
Dominion Environmental Testing LLC.....	Rex Brouillard.....	703-496-3799
Guardian Radon.....	Terry Strange.....	703-425-7001
PEARL Home Certification.....	Cynthia Adams.....	434-825-0232
Radon Defense.....	Nicholas DeFelice.....	703-688-3797
VESSCO.....	Gregory Caudill.....	703-722-8851
VESSCO.....	Ken Conte.....	703-722-8851
Yuck Old Paint LLC.....	Raea Leinster.....	888-509-9825

GUTTER REPAIR

Gagnon's Gutterworks.....	Timothy Gagnon.....	703-716-0377
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GLOBAL DEVELOPMENT

ECI Development.....	Mike Cobb.....	703-795-2555
ECI Development.....	Rachel Jensen.....	703-795-2555

HOME INSPECTION AND PROPERTY DISCLOSURE

Abode Check LLC.....	Raquel Barrientos.....	703-255-6622
Alban Inspections.....	Brad Hambley.....	240-457-0695
Anderson Inspection Consultant.....	Gary Anderson.....	301-855-3337
Beltway Home Inspections.....	Dennis Pelczynski.....	703-957-0155
Burnett Home Inspections LLC.....	Chris Burnett.....	703-965-5260
District Home Inspection LLC.....	Scott Robertson.....	202-577-4489
Donofrio & Associates LLC.....	Donna Seeker.....	703-771-8374
Donofrio & Associates LLC.....	Stephanie Donofrio.....	571-289-4144
Donofrio & Associates LLC.....	PJ Moore.....	703-559-5111
Genesis Home Inspection LLC.....	Jung Kim.....	703-728-5714
Great Inspections, Inc.....	Richard Henry.....	571-577-0864
Hampton Home Inspection.....	Mark Hampton.....	703-929-4944
HomeScope.....	Martha Hamner.....	703-590-0348

HomeTeam Inspection Service.....	Carl Craig.....	571-765-7799
HomeTeam Inspection Service.....	Stephen Park.....	703-927-7758
House Inspection Associates.....	Jiri George Danihel.....	703-453-0442
Hurlbert Home Inspection.....	Jiri Hurlbert.....	703-577-7127
Inquiz Home Inspections.....	Peter Anspach.....	703-244-9141
Master Home Inspection LLC.....	Richard Park.....	703-851-3339
Master Home and Building Inspections.....	Donald Masters.....	240-292-8175
National Property Inspections.....	Christopher Nelson.....	571-330-0974
National Property Inspections.....	John Nelson.....	571-330-0974
NextDay Inspect.....	Michael Dowling.....	703-450-6398
No Surprises Home Inspection.....	Paul Cummins.....	703-472-9020
NOVA Home Inspection LLC.....	Sergio Delhoyo.....	703-929-8349
Pillar To Post Home Inspections.....	Kevin Dougherty.....	703-291-0344
Pillar To Post Home Inspections.....	Eric Boll.....	703-657-3207
Pillar To Post Home Inspections.....	Lisa Lloyd.....	703-520-1440
Pillar To Post Home Inspections.....	Michael Ward-Dahl.....	703-402-2475
Property Disclosure Solutions LLC.....	Nanette White.....	888-572-7860
ProSpect Inspection Services LLC.....	Anthony Kelly.....	703-407-7841
Pro-Spex, Inc.....	Glenford Blanc.....	301-675-8411
ProTec Inspection Services.....	Amy Devine.....	301-972-8531
ProTec Inspection Services.....	Francis McDonald.....	301-972-8531
Protect Inspect LLC.....	Timothy Zenobia.....	703-401-8881
Royal T Home Inspection.....	Troy Vogt.....	703-910-3251
The Robert Paul Jones Company.....	W. Scott Gudely.....	703-385-8556
Top To Bottom Services, Inc.....	Daniel Deist.....	301-938-9100
Top To Bottom Services, Inc.....	Matthew Kaufman.....	301-938-9100
US Inspect.....	Dean Heim.....	571-639-7500

HOME STAGING

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

HOME WARRANTY

First American Home Warranty.....	Ana Thompson.....	703-859-2700
Home Warranty of America.....	Anne Lang.....	703-220-9633
Old Republic Home Protection.....	Molly Flory.....	800-282-7131
SUPER.....	Tarvin Christian.....	703-731-2259
SUPER.....	Bill Davis.....	703-731-2259
SUPER.....	Dilyana Mazur.....	703-731-2259
SUPER.....	Jorey Ramer.....	617-817-1334
SUPER.....	Heather Stephenson.....	703-731-2259

HVAC

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

123JUNK.....	Shane Gaboury.....	703-348-6662
1-800-GOT-JUNK.....	Richard Gallier.....	800-468-5865
Atlas Services LLC.....	Lori James.....	703-201-3084
Atlas Services LLC.....	Shannon Hildreth.....	703-201-3084

MOVING & STORAGE

Able Moving & Storage, Inc.....	Andy Lopez.....	703-986-9901
Brogley's Estate Organization and Relocation.....	Rebekah Miller.....	202-827-5276
Interstate Moving Relocation Logistics.....	Erick Barr.....	703-569-2121
Interstate Moving Relocation Logistics.....	Sherry Skinner.....	571-296-0405
Interstate Moving Relocation Logistics.....	Kim Woods.....	703-569-2121
Interstate Moving Relocation Logistics.....	Mike Stine.....	703-863-7238
Interstate Moving Relocation Logistics.....	Sara Gunn.....	703-864-8266
Interstate Moving Relocation Logistics.....	Sid Sillah.....	703-380-7278
Moving is Easy.....	Muslim Muratov.....	888-558-3279
On The Move, Inc.....	Logan Dollander.....	830-428-0780
Paxton Van Lines.....	Brittany Hampton.....	571-499-3186
RG Quality Moving and Storage.....	Remberto Gonzalez.....	571-505-2775

OTHER REAL ESTATE NEEDS

Academy Door & Control Corp.....	Alan Greenberg.....	703-541-0300
Alexandria Auctions LLC.....	Joshua Wilbanks.....	540-999-8860
Aqua Guard Waterproofing.....	Saidah Adams.....	301-595-9670
Asian-American Homeownership Counseling, Inc.....	Song Hutchins.....	301-760-7836
Budget Blinds.....	AJ Montalvo.....	703-556-8989
Crown Trophy of Ashburn.....	Curtis Berger.....	703-729-1229
Dolce Vita Italian Restaurant and Wine Bar.....	Meghan Schulze.....	703-385-1530
Fairfax Estate Sales & ThriftFrog Valet.....	Janeene Silvester.....	703-609-3335
Fastsigns Fairfax.....	Cleopatra Burke.....	703-352-6200
Kristin Brindley Strategic Gifting.....	Kristin Brindley.....	313-971-8312
Liberty Carpet One.....	Mark Bisbee.....	703-691-1616
Rooftop Chimney Sweeps, LLC.....	Andrew Raycroft.....	703-836-7858
Sunrise at Fair Oaks.....	Valerie Parker.....	703-264-0506
Willowsford Virginia.....	Stacey Kessinger.....	571-297-2000

PEST CONTROL SERVICES

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

PLUMBING

Friedman Plumbing Express.....	Kirk Ballenger.....	703-201-1399
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PROPERTY MANAGEMENT

Mason Properties of NOVA Inc.....	John Mason.....	703-807-0803
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RENTAL FURNITURE

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

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

A & M Septic Service LLC.....	Michael Wehrle.....	703-350-1121
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List is current as of June 5, 2018.

What is GDPR and Why Should It Matter to Real Estate Professionals?

By Matthew L. Troiani, Esq.

Q. What is GDPR?

A. GDPR stands for the General Data Protection Regulation. This European Union regulation took effect on May 25, 2018. You may have noticed that many of the websites you visit published updates on their website or delivered a notice regarding updates to their privacy policies in the days leading up to that date. Many of these updates were designed to comply with GDPR.

GDPR alters how businesses and public organizations handle information submitted by or collected from their customers, clients and consumers. It also gives individuals greater ability to control their personal and private information held by these organizations.

Q. I don't live or conduct business in any European Union nations; why should I be concerned with GDPR compliance?

A. The internet knows few boundaries. You may be subject to GDPR without realizing it. GDPR protects citizens of EU countries, as well as non-citizens who reside in EU countries, and does not depend on the location of the entity holding those people's data. Most companies cannot guarantee that they will not collect data from visitors to their websites who happen to reside in the EU. We currently do not know how the EU would enforce the regulation against entities located outside the EU's jurisdiction. However, the fines could be significant and it is possible that other countries will eventually follow the EU's lead.

Q. What are some of the requirements to comply with GDPR?

A. This list is not exhaustive, so please consult an attorney if you are concerned about GDPR compliance. However, here are some of the most common GDPR requirements:

- 1) Consent – Many entities are updating their website privacy policies and/or terms of use to state that site use constitutes consent to collect the information of customers and visitors.
- 2) Breach Notification – Most U.S. states have requirements of notification in the event of a security breach where personal

information is compromised. GDPR has among the highest requirements for notification of a security breach. Customers must be notified within 72 hours of discovery of the security breach.

- 3) Right to Access – Customers have a right to obtain confirmation about whether and how personal data is being processed.
- 4) Right to Be Forgotten – Many entities have a higher burden for demonstrating what data they are storing and why. When data is no longer relevant to its original purpose, customers can request that their data be erased and no longer distributed.
- 5) Data Portability – Customers have the right to obtain and reuse their personal data for their own purposes by transferring it across different IT systems. Entities are responsible for creating processes and identifying employees who respond to requests for the portability or erasure of personal data. For organizations with 250+ employees, a Data Protection Officer must be appointed.

Q. What steps can be taken in order to comply with GDPR?

A. If you are particularly concerned with managing GDPR compliance and work with EU citizens or EU residents, there are some steps that can be taken to manage the risk.

- 1) Consult an attorney for specific guidance.
- 2) Audit the types of data that you collect from customers or clients, and determine the legal or business purpose for collecting and storing such data.
- 3) Update your privacy policies and/or terms of use to allow customers and clients to "opt-in" to having their personal data collected.
- 4) Appoint an employee or member with the responsibility of monitoring security breaches and responding to requests for personal data access, portability or erasure.



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



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