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SIMPLE STEPS TO STRENGTHEN YOUR CYBERSECURITY

Protect Your Data – and Your Customers'

ATTEND THE
2018 FINANCE SUMMIT: 5/23
PAGE 13

"OVER THE EDGE"
RAPPELLING OPPORTUNITY
PAGE 35

NORTHERN VIRGINIA Association of REALTORS®

RE+VIEW

MAY+JUN Volume 101, Issue 3

Publisher: Ryan Conrad, CAE, CIPS, RCE, rconrad@nvar.com
Editor-In-Chief: Jill Landsman, M.R.E., jlandsman@nvar.com
Managing Editor: Ann Gutkin, agutkin@nvar.com
Editorial Assistants: Kate O'Toole, kotoole@nvar.com, Steve Russell, srussell@nvar.com
Advertising Sales: Arlene Braithwaite, arlenetbg@comcast.net
Graphic Designer: Wanda Ng Fontana
Contributors: Frank Dillow, Michele Lerner, Kate O'Toole, Spencer Shanholtz, Matthew Troiani and Josh Veverka

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RE+VIEW
Northern Virginia Association of Realtors®
8407 Pennell Street, Fairfax, VA 22031-4505
Telephone: 703.207.3200 | FAX: 703.207.3268
Web: NVAR.com
E-mail: re+view@nvar.com
Advertising Info: Arlene Braithwaite | arlenetbg@comcast.net
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LEADERSHIP + INNOVATION = WINNING FORMULA FOR INDUSTRY RELEVANCE

By Lorraine Arora

In April, I was fortunate to attend Stefan Swanepoel's T3 Summit in Miami, and got a sneak peek into the future of our profession. You can read more about and see pictures from this awesome event on page 40, but here are a few of my take-aways:

- Change will happen! We need to be cognizant or it will take us by surprise.
- Traditional brokerages will not go away, but we have to stay relevant.
- Consumers want transparency and they want knowledgeable agents. They're willing to pay for true expertise, so we must demonstrate value.
- Use of Artificial Intelligence and predictive analytics will change how we do business.

The great news is that these ideas and others shared at T3 helped to shape our own NVAR Strategic Plan: Vision 2020 (**NVAR.com/stratplan**). Our volunteer leaders and staff are staying ahead of the curve by studying industry trends, exploring the latest tools, and collaborating with the best business partners to deliver resources that will keep us all ready and relevant in today's marketplace!

On April 13, we hosted the first in a series of quarterly NVAR Broker IDEA-X programs. One of my goals as your Chairman this year is to engage our NVAR brokers in discussions that will lead to greater member engagement, professionalism, and ultimately relevance for our clients and our community. At this first IDEA-X, Dr. Terry Clower, director of the George Mason University Center for Regional Analysis, asked the brokers in the room about our experiences in the Northern Virginia marketplace. Their feedback will provide the Realtor® sentiment component of Dr. Clower's next NVAR market forecast, which you can share with your clients.

Our partnership with GMU is just one example of NVAR's collaborative efforts to keep our members at the center of the real estate transaction. Together with a host of technology partners, NVAR is continuing to explore tools and services that will add value to your business. You'll be learning more about these exciting advancements over the next several months.

Being front and center in our local communities also contributes to relevance in the eyes of homebuyers and sellers – plus, it's the right thing to do! This month, NVAR is the Media Day sponsor for Habitat for Humanity's "Over the Edge" fundraiser. Check out the information on page 35 to learn how you can go over the edge in support of housing by winning the chance to rappel down the Hilton Headquarters building on Saturday, May 19!

Please stay in touch, and share what matters most for your business today. I am listening!

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

DEPARTMENTS

STRATEGIC VISION
Focus on Member Impact

One of the most rewarding aspects of my role at NVAR is witnessing the successful collaboration of members, staff and partners in achieving organizational goals. Our strategic plan provides a blueprint for our mission (what we do) and our vision (NVAR's impact). This spring has brought exciting progress towards our vision of Northern Virginia Realtors® as the voice of real estate taking the industry further.

This past April, we had the opportunity to host staff members from the National Association of Realtors® as part of NAR's "Day in the Life" program. Over the course of five days, we demonstrated how our volunteer leaders and staff work together to deliver programs, products and services that support member success and reinforce Realtor® impact. Photos from these visits are included below.

Feedback from NAR staff reinforced what I already know about our staff team: we are committed to working each day with energy and enthusiasm to deliver excellence to support you – our members.

Whether it's developing an award-winning website to improve your membership experience, provide a valuable community resource and highlight Realtor® expertise; cultivating media opportunities for member leaders to be the voice of real estate in Northern Virginia; or offering events where members can interact meaningfully with local, state and national elected officials – our strategic plan of action is designed to promote your success.

The next time you visit our website, go to **NVAR.com/realtors/news**, and take a few minutes to read some articles featuring quotes from NVAR members. You are the trusted local experts, and NVAR is dedicated to providing the resources you need to maintain the level of expertise that homebuyers and sellers rely on. Check out **NVAR.com/video** to see videos, photos, presentations and more – highlighting our promise to connect you to the experts and decision-makers that influence our industry.

As you read this issue of *RE+VIEW*, know that the information, events, products and services highlighted in these pages are part of our stated mission: Elevating Realtor® success by delivering exceptional value, driving innovation and impacting the industry.

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

NAR Staffers Get Local 'Boots on the Ground' Experience

WHEN NATIONAL ASSOCIATION OF REALTORS® CEO Bob Goldberg took the helm this year, he launched a "Day in the Life" program, charging every NAR staff member to participate in one of three in-the-field options – one of which includes visiting a local or state Realtor® association for an entire day and working side-by-side with that association's staff.

Over a period of five days this past April, NVAR introduced several groups of NAR staff members to activities that included a new-member orientation, a forum event, a professional development class and a committee meeting.

Pictured below are scenes from the visits, which included NAR staff members: April Gavin, Jon Waclawski, Jackie Zaporowski, Daniel Blair, Jim MacGregor, Kanoa Nehu, Andrea Moore, Catherine Mesick, Helana Neumann, Wendy Penn, Lynda Keese, Patricia Tarhorn, Gay Cororaton, Helen Devlin, Ken Wingert and Darren Wilburn. +

Capitalize DC – The MIPIM Report

LEADERSHIP TEAM REPORTS ON INTERNATIONAL CONFERENCE OPPORTUNITIES

By Kate O'Toole

NVAR Chairman Lorraine Arora and GCAAR President Tom Daley speak with a MIPIM attendee.

THIS PAST JANUARY, the Northern Virginia Association of Realtors® (NVAR), Greater Capital Area Association of Realtors® (GCAAR), and District of Columbia Association of Realtors® (DCAR) created Capitalize DC, a coalition of local Realtor® associations collaborating to promote international investment in the National Capital Region. Capitalize DC debuted in March at MIPIM, one of the largest real estate property events in the world, in Cannes, France as part of the National Association of Realtors® USA Pavilion.

More than 80 NVAR members gathered at Fairfax headquarters on Friday, April 6, to attend NVAR's International Business Forum program: "Capitalize DC – The MIPIM Report." The event offered a recap of the March conference and Capitalize DC participants' global outreach experiences there.

Presenters included 2018 MIPIM attendees, NVAR Chairman of the Board Lorraine Arora, NVAR CEO Ryan Conrad, GCAAR President Tom Daley, and a remote appearance by Missouri Realtors® CEO John Sebree, whose organization has been a MIPIM participant for several years.

The value of attending MIPIM, Conrad explained, includes direct exposure to over 5,000 international investors, unrivaled access to 26,000 attendees, the ability to promote our region's development projects, and networking opportunities to identify potential investors and bring business back to the region and to Realtors®. Members of the Capitalize DC delegation recorded videos each day during the conference to share details about their experiences with members of their associations in the D.C. Metro region. To view those videos, visit **capitalizedc.net/engage**.

"I appreciate what you guys are doing," NVAR 2015 Chair Mary Bayat said. "You are exploring the possibilities and showing us the possibilities in other countries – not just here – because I personally look at the world like my country. The rest of it is up to us to learn how to deal with these opportunities. We have to educate ourselves."

The presenters encouraged members to start thinking about how they can get involved in MIPIM next year, whether by attending the conference, sharing real estate projects for the Capitalize DC website (**capitalizedc.net**) and 2019 event brochure, or helping to promote MIPIM and global investment opportunities in the D.C. Metro region.

As the event ended, Arora asked the audience if they would be interested in participating in MIPIM in 2019. Many members raised their hands – a promising sign of further interest and involvement in NVAR's global outreach initiatives.

Interested in learning more about MIPIM or other NVAR global opportunities? Visit **NVAR.com/global**. ✚

MIPIM attendees gather under the NAR USA Pavilion.

The Capitalize DC booth – part of NAR's USA Pavilion at the conference.

Making the Leap to Homeownership

AN EVALUATION OF BUYING VS. RENTING IN THE WASHINGTON, D.C. REGION

By Spencer Shanholtz

SINCE THE END OF THE GREAT RECESSION, more real estate and financial professionals have preached about the economic benefits of home buying as opposed to renting. The reasoning behind this was attributed to: low prices, high rents, excess inventory of homes for sale, and historically low mortgage interest rates. Nearly 10 years later, the D.C. area has record low inventory, record high prices, and rising mortgage interest rates.

This report updates a 2013 buying versus renting evaluation prepared by the GMU Center for Regional Analysis. As the housing landscape has shifted significantly in the past five years, these new regional dynamics call for a fresh look at the economics behind the better decision: to buy or rent a home.

CHANGING CONDITIONS AND COMPLICATED DECISIONS

Tight inventory and rising interest rates put upward pressure on home prices. In March 2018, there were 2,893 active listings in the NVAR region – 21.1 percent lower than March of 2017 and the lowest March number in five years. The NVAR region's median sales price in March 2018 of $514,500 was 16 percent higher than five years ago in March 2013, and the region's highest March price in more than a decade.

This median sales price now surpasses the pre-recession peak of $491,200, reached in June 2007.

According to Kathy Orton of the *Washington Post,* the 30-year fixed rate home loan at the end of April rose to a level not seen since August 2013. The Federal Reserve raised the benchmark interest rate this past March, further contributing to mortgage rate increases. Provided continued job growth, low unemployment, and a generally strong economy continue, we can expect at least two more rate hikes from the Fed in 2018.

Potential homebuyers weigh competing factors about whether they should buy now or continue to rent, with the hope that prices moderate and interest rates stay low. These potential homebuyers typically need to determine if owning a home is a good investment compared to renting.

Answering this question depends on:

- The amount of savings that needs to be invested as a down payment;
- The difference in carrying costs between principal, interest, taxes, and insurance (PITI), as well as repairs and maintenance needed for an owned property, and how this compares to lease rate, usually monthly, on a rental property;
- The income tax benefits of writing off mortgage interest;
- Costs related to homeowners' associations and/or condo fees;
- Projected rental cost increases over time; and
- Projected property value appreciation over time.

Online tools are available to help determine the "payback period" for buying a home – that is, how many years a buyer will need to own a home before it becomes a better financial investment than renting. Many Realtor® or homebuilder websites and associations provide these tools, which some prospective homebuyers might view as

Market Metrics continued on page 10

continued from page 9

biased in favor of homeownership. Other "housing-neutral" organizations have developed similar tools, such as *The New York Times* (NYT) online calculator **nytimes.com/interactive/business/buy-rent-calculator.html.**

The GMU Center for Regional Analysis used the *NYT* tool to evaluate renting versus buying for the Washington, D.C. region's six core jurisdictions: Washington, D.C.; Montgomery County, MD; Prince George's County, MD; Arlington County, VA; Alexandria City, VA; and Fairfax County, VA (including the cities of Fairfax and Falls Church).

The evaluation considers single-family detached, townhouses, and multi-family units separately, and begins with a comparison of current market-rate sale and rental prices for each jurisdiction and unit type.

MEDIAN RENTAL AND SALE PRICES

Home prices are highest in Arlington County, where the median price for single-family homes sold between January 1 and March 28, 2018 was $850,000 – 13 percent or $100,000 higher than the same period in 2013. The median townhouse in Arlington sold for $720,000, a gain of almost 5 percent since 2013. Arlington also has the highest median rental rate for multi-family units ($1,900), which is nearly identical to the rental rate during the same period in 2013.

The District of Columbia has the highest median prices for multi-family, for-sale units ($450,500) – an increase of 10 percent in five years, while the rental price of those same units increased nearly 20 percent to $2,250. Median prices for D.C.'s single-family rentals are the region's highest as well at $4,250. The most expensive rental townhouses are also in D.C., with a median rental price of $3,000 per month.

Prices in suburban Maryland were lower than in D.C. or Virginia for both median sale and rental prices, with Prince George's County having the lowest median levels for all unit and ownership types. Montgomery County has the next lowest prices for all categories, though its medians are only slightly below Fairfax County (Figure 1).

PAYBACK PERIOD

Using the current prices and rents listed in the *NYT* model, we estimated the number of years that it would take for buyers to recoup their investments into their homes. The analysis considers a range of variables, including the funds invested as a down payment, annual home value/rent appreciation, closing costs, needed maintenance and repair costs, utility subsidies for rentals, and HOA/condo fees. Additionally, the overall premise of this exercise relies on the assumption that a homebuyer can afford a down payment and qualify for a loan. The model also includes other assumptions about the relative costs of owning compared to renting (see box on facing page).

Owning a home becomes financially better than renting for all unit types and jurisdictions in the D.C. area in no

Figure 1: Median Rental and Sale Prices, January 1-March 28, 2018

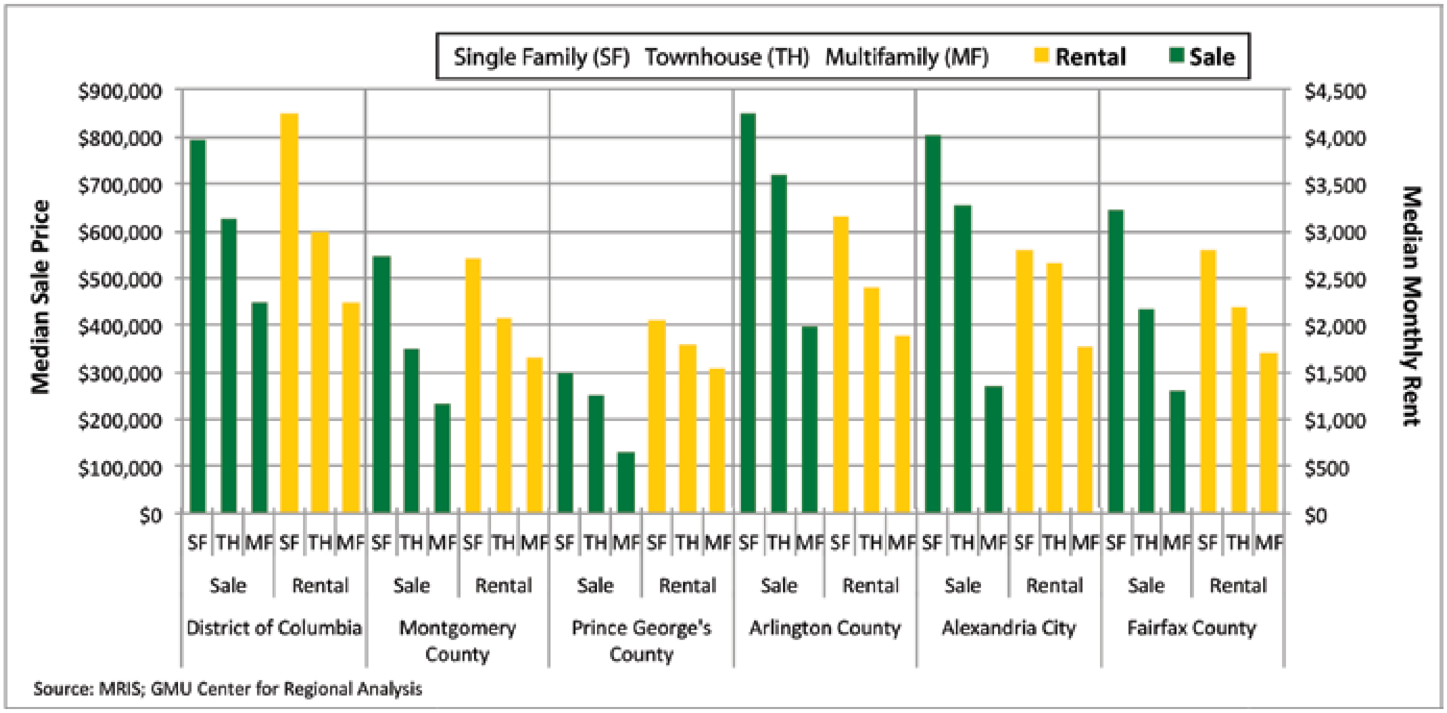


Table 1. Year When Owning Becomes Preferable to Renting

	Single-Family Detached	Townhouse	Multi-Family
District of Columbia	4	4	4
Montgomery County	4	3	4
Prince George's County	3	3	2
Arlington County	7	9	6
Alexandria City	9	6	4
Fairfax County	5	4	4

more than nine years, and in four years or less in most situations (Table 1).

The quickest payback periods are in suburban Maryland, where home prices are lower. In Prince George's County, ownership pays off in two or three years across all types. Montgomery County has the next fastest payback period, at three or four years. Despite high median purchase prices in D.C., the relatively high cost of renting keeps the breakeven period low at four years.

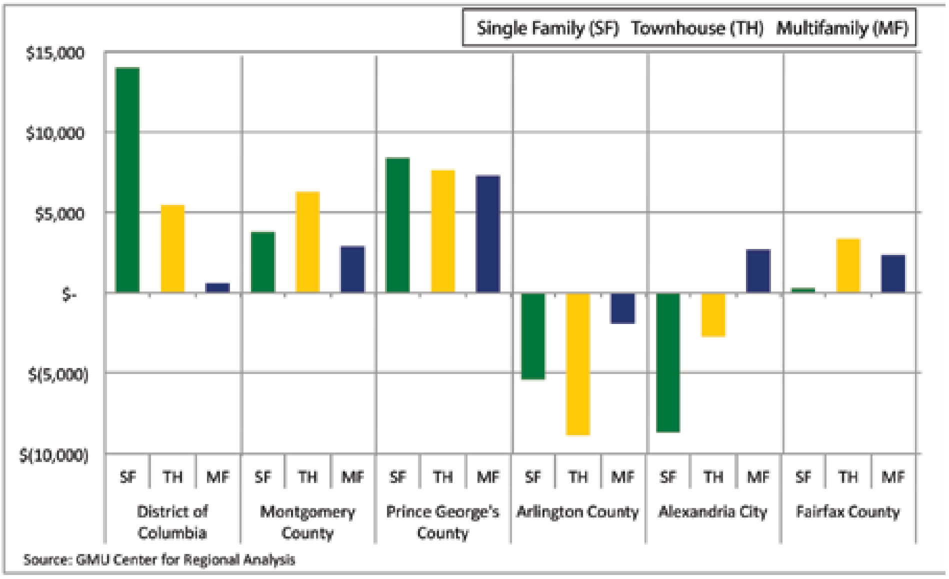
Arlington payback periods are the highest for townhomes (nine years) and multi-family units (six years). The payback period for single-family detached homes is highest in Alexandria at nine years. Sales inventory has not kept up with rental inventory, thereby causing relatively low rental prices compared to the soaring sale prices. This has increased the amount of time for ownership to pay off.

YEAR-FIVE SAVINGS FROM OWNING

After five years, average annual savings from purchasing a home varies widely across jurisdictions. Savings are overall greater in D.C. and the Maryland suburbs, while Northern Virginia shows little to no financial return as of year five (Figure 2).

Single-family detached homes generate the greatest annual savings by year five in D.C. ($13,992) and Prince George's County ($8,376). In both Montgomery and Fairfax counties, townhomes provide more savings than the purchase of a single-family unit at year five. Due to high sale prices and low rental costs, the purchase of a single-family home in Arlington and Alexandria does not pay off after five years on average.

Figure 2. Average Annual Savings from Owning, Year Five



Prince George's County leads in savings for townhouses, where the buyer of a median-priced townhouse would save $7,625 in year five, followed closely by Montgomery County at $6,267. Among all home types and jurisdictions, Arlington townhouses show the greatest cost of ownership investment after five years at an average annual loss of $8,883 when compared to renting. This can be largely attributed to high supply and lower costs of rental townhome units when compared to the purchase price.

ASSUMPTIONS

Assumptions incorporated into the model are based on national averages and locally-available data, as follows:

DOWN PAYMENT:
10 percent of purchase price

MORTGAGE TERMS:
30-year fixed, 4.24 percent annual interest, no points

AVERAGE BUYER'S FICO SCORE:
675

CLOSING COSTS:
Seller: 8 percent
Buyer: 3 percent

ANNUAL COSTS AS PERCENTAGE OF PURCHASE PRICE:
Maintenance: 0.50 percent;
Renovation: 0.50 percent;
Insurance: 0.25 percent

MONTHLY HOA/CONDO FEES:
Single-family: $98
Townhouse: $111
Multi-family: $400

ANNUAL VALUE APPRECIATION:
3 percent

ANNUAL RENT INCREASE:
3 percent

RENTERS' INSURANCE COST:
1.32 percent of rent

Market Metrics continued on page 12

continued from page 11

Across the board, the purchase of multi-family units shows the most consistent savings and thus the least risky ownership investment. The greatest year-five savings from buying a multi-family unit is in Prince George's County ($7,278), as the county's median multi-family sales price of $130,000 is the region's lowest. The only jurisdiction not providing multi-family ownership savings over renting at year five is Arlington County (cost of $1,907). In Alexandria, multi-family is the only housing sector that shows annual savings from owning at year five ($2,679).

WHAT IF…? ANALYSIS

Several key inputs and assumptions were adjusted to better understand why payback periods and savings differ by housing type and jurisdiction (Table 2). This allows us to view alternative situations and outcomes, and provide an indication of which variables most impact the model. Fairfax County was chosen as the example since it has the largest sample size of transactions and its median prices are closest to regional medians. The following sensitivity variables were considered in this analysis: sale price, interest rate, value appreciation over time, and increased HOA/condo fees. Adjusting the down payment amount

Table 2. Fairfax County Sensitivity Analysis, January 1-March 28, 2018

		Scenarios								
	Baseline	Prices Up 10%	Prices Up 20%	Prices Up 30%	Int Rate at 5%	Int Rate at 7%	No Value Apprec.	5% Value Apprec.	Assoc Fee Up 25%	Assoc Fee Up 50%
Payback Year										
Single-Family detached	5	6	7	9	6	13	18	3	6	6
Townhouse	4	5	6	7	5	9	12	3	5	5
Multi-Family	4	5	6	7	5	8	11	3	5	6
Year 5 Savings										
Single-Family detached	$278	($3,404)	($7,031)	($53,012)	($3,504)	($13,407)	($18,068)	$13,432	($223)	($559)
Townhouse	$3,348	$885	($1,515)	($19,849)	$861	($5,746)	($8,908)	$12,307	$2,961	$2,570
Multi-Family	$2,344	$893	($558)	($10,045)	$799	($3,064)	($5,042)	$7,701	$1,006	($335)

had virtually no effect on the model, so it is not cited here.

Interest rates and value appreciation have the greatest effect on the rent versus buy decision. If interest rates increased from their current level to 7 percent, the payback period would more than double for all property types, and the buyer of a median-priced single-family home would lose $13,407 in year five by owning instead of renting. If a home did not appreciate, the payback period would triple, and the year-five costs of owning a single-family home relative to renting would be $18,068.

The profound effects of having high interest rates or flat-value appreciation make sense, as both undermine homeownership's financial advantages. If buyers pay more in mortgage interest and their home values do not increase, they will be spending more out of pocket each month without generating value from their investments. The sensitivity analysis shows that there is not much wiggle room if prices and interest rates continue to increase.

CONCLUSIONS

Potential homebuyers in the D.C. area have reasonable prospects for achieving positive financial returns, if they are willing to hold on to their property for at least four or five years and are strategic in choosing their housing type and residence location. With home value appreciation not showing any signs of slowing down and the regional economy trending upward, a home purchase is still a reasonable investment. However, with expected rising interest rates and increasing prices comes a sense of urgency: our sensitivity analysis shows that small changes can quickly make the rental option more cost-effective for some people.

Also, it is important to remember that the decision to own versus rent a home is not solely about the numbers; the additional benefits to homeownership are often worth the extra costs. Overall quality of life factors influence home buying and add to its value. These factors may include: safety of neighborhoods, quality of schools, recreation and transportation access, among others. Purchasing a home and putting down roots gives residents an investment and permanency in their community, leads to more civic engagement and even improved health.

While financial models can provide valuable input into the home buying decision-making process, they are just one part of the rent versus own analysis. +

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

Take Note: Virginia's New Laws 2018

GENERAL ASSEMBLY DEFINES REAL ESTATE TEAMS AND CLARIFIES BROKER SUPERVISION AND EDUCATION

By Mary Beth Coya and Josh Veverka

THE VIRGINIA GENERAL ASSEMBLY has passed legislation affecting Realtors® and their clients during the 2018 legislative session, including those introduced as part of the 2018 Realtor® Legislative Agenda.

All measures summarized below were signed into law by Governor Ralph Northam (D), and unless otherwise noted, take effect July 1, 2018. Please visit **NVAR.com/NewLaws** for additional bills and more detailed information about new laws impacting the industry.

REALTOR® BILLS

REAL ESTATE TEAMS DEFINITION; REQUIRED TO OBTAIN BUSINESS ENTITY LICENSE (HB 862-PEACE; SB 758-STURTEVANT)

(Takes effect January 1, 2019.)

Clarifies that all Real Estate Teams must obtain a business entity salesperson license. The requirement to obtain a business entity license already exists in state law; this is simply a clarification to ensure that teams are obtaining the appropriate licenses. The bill defines a Real Estate Team as *"two or more individuals, one or more of whom is a real estate salesperson or broker, who (i) work together as a unit within the same brokerage firm, (ii) represent themselves to the public as working together as one unit, and (iii) designate themselves by a fictitious name."* Note that this means individual licensees with unlicensed assistants who identify as a team are included in this definition.

Requires any principal broker maintaining more than one place of business to obtain a branch office license for each place of business maintained. The law also codifies a definition for supervising brokers and clarifies that Real Estate Teams are to be supervised by supervising brokers, to include providing guidance of advertising and marketing materials of any affiliated Real Estate Teams.

Requires brokerage agreements (buyer's and seller's agreements) to include the name and contact information of the supervising broker.

TRANSLATION OF REAL ESTATE DOCUMENTS (HB 439-BULOVA; SB 528-MASON)

Allows a real estate licensee to assist a party to a real estate transaction in obtaining a translator or an electronic translation service to translate a contract or other real estate document from English to another language. The bill provides that the licensee cannot charge a fee for this assistance and relieves the licensee of any liability for any inaccuracies in the translation.

REAL ESTATE LICENSEES; BROKER EDUCATION; POST-LICENSE CE; EARNEST MONEY DEPOSITS; AND OTHER TECHNICAL CHANGES (HB 864-INGRAM; SB 514-SUETTERLEIN)

(The provisions of the bill amending curriculum and education requirements take effect January 1, 2019; all other provisions take effect July 1, 2018.)

Stipulates that two hours of the existing eight hours of broker continuing education relating to supervision and management must include an overview of the broker supervision requirements under the Code of Virginia and the Real Estate Board Regulations. The bill also adds real estate-related finance to the existing curriculum for post-licensure education. It clarifies that the 30-hour post-licensure education requirement must be completed within one year from the last day of the month in which the initial license was issued.

Provides that when a transaction is not consummated, the principal broker or supervising broker has the option of holding an earnest money deposit in escrow until (i) all principals to the transaction have agreed to their disposition in writing; (ii) a court orders the disbursement of the funds; (iii) the funds are successfully interpleaded; OR (iv) the broker releases the funds to the party in the transaction who is entitled to receive them in accordance with the clear and explicit terms of the contract. The broker also has the option to send written notice of the intent to disburse funds with a 15-day "protest period" for one of the parties to object in writing.

Requires the Real Estate Board to develop a form to be signed by the parties acknowledging that the purchaser has been advised to review the residential property disclosure statement on the Board's website.

Makes various technical edits to sections of the Real Estate Licensing Law.

COMMON INTEREST COMMUNITY BOARD; SUMMARY OF CONDO CERTIFICATES AND PROPERTY OWNERS ASSOCIATIONS PACKETS (HB 923-BULOVA)

Requires all Common Interest Communities (Condo and Property

Owner Associations) to provide a short summary on a form, developed by the Common Interest Community Board, of important information contained in the resale certificate or disclosure packet, delivered at the same time as the Resale Certificate or Disclosure Packet. This form will list the types of items that may affect a prospective purchaser's decision, including the following:

- Obligations to pay annual dues or special assessments
- Penalties for failure or refusal to pay assessments
- Purposes for which assessments may be used
- The importance of the declaration, condo instruments and other governing documents
- Rental limitations or restrictions
- Parking or storage restrictions on motor vehicles and boats
- Pet restrictions
- Architectural guidelines and restrictions
- Limitations on the operation of home businesses
- Length of declarant control
- That the purchase contract is a legally binding document

LANDLORD'S ACCEPTANCE OF RENT WITH RESERVATION (HB 855-PEACE; SB 197-LOCKE)

Provides that a landlord may accept full or partial payment of rent and receive an order of possession from a court pursuant to an unlawful detainer action, then proceed with eviction. The landlord must have stated in a written notice to the tenant that any amounts owed to the landlord by the tenant would be accepted with reservation and would not constitute a waiver of the landlord's right to evict the tenant. This notice may be included in the termination notice given by the landlord to the tenants, and there is no requirement for the landlord to give the tenant a subsequent written notice. The purpose of this legislation is to clarify the rent with reservation process by removing the requirement for a second notice for the time period between entry of an order of possession and prior to eviction.

UNLAWFUL DETAINER IN FORECLOSURE; CLARIFICATION OF SUPREME COURT CASE (HB 311-SIMON)

This legislation is intended to prevent the derailment of unlawful detainer cases, based on an assertion of insufficiency of legal title to real property, made by a tenant or other occupant.

Provides that if, on the date of a foreclosure sale of a single-family home, the former owner remains in possession of the dwelling, such former owner becomes a tenant at sufferance. This tenancy may be terminated by a written notice from the successor owner with at least a three-day notice. After the three-day period, the successor owner may file an unlawful detainer.

OTHER BILLS OF INTEREST

LOCAL GOVERNMENT AUTHORITY TO REQUIRE ABATEMENT OF CRIMINAL BLIGHT ON PROPERTY (HB 594-CARR; SB 451-DANCE)

Authorizes local governments to enact ordinances requiring corrective action to address "criminal" blight conditions.

RENTAL PROPERTY; INSTALLATION AND MAINTENANCE OF SMOKE AND CARBON MONOXIDE ALARMS (HB 609-CARR; SB 391-BARKER)

Allows localities to require a landlord to install smoke alarms and certify that the alarms have been inspected and maintained. Also requires a landlord to install a carbon monoxide alarm upon request by a tenant. Prohibits a tenant from tampering or removing batteries of smoke and carbon monoxide alarms. Reasonable accommodations must be made for persons who are deaf or hearing impaired, upon request.

FORECLOSURE; NOTICE OF SALE WHEN OWNER IS DECEASED (HB 755-LEFTWICH; SB 422-CHAFIN)

Provides that when the owner of a property to be sold by a trustee is deceased, the notice of the sale shall be delivered to the last known address of the deceased owner, any personal representative of the deceased's estate, and any heirs of the deceased as recorded in the land records where the property is located.

ZONING; MODIFICATIONS FOR DISABILITIES (HB 796-HOPE)

Requires a locality to consider the need for reasonable modifications in accordance with the Americans with Disabilities Act or state and federal fair housing laws when preparing a zoning ordinance. Requires variances to the zoning ordinance to be granted if a reasonable modification to a property will alleviate a hardship as requested by a person with a disability. States that the variance granted may expire when the person benefited by it is no longer in need of the modification.

UNLAWFUL DETAINER; EXECUTION OF WRIT OF POSSESSION (HB 856-PEACE)

Permits a judge to issue a writ of possession immediately upon entry of judgment in an unlawful detainer case. Requires the sheriff to serve notice of the writ, including the date and time of eviction, on the defendant at least 72 hours prior to execution of the writ.

VIRGINIA RESIDENTIAL LANDLORD AND TENANT ACT (HB 857-PEACE)

Removes all remaining differences between general landlord and tenant provisions and the Virginia Residential Landlord and Tenant Act. Also makes the

New Laws continued on page 16

continued from page 15

following changes: (a) clarifies the lease termination process; (b) provides that if a tenant allows renter's insurance to lapse, the landlord may provide coverage and require the tenant to pay the premium; (c) establishes protection for landlords who provide tenant information to a federal census official; (d) authorizes a landlord or property manager to appear in court to seek final rent and damages related to a dwelling unit; and (e) clarifies remedies for a tenant's failure to prepare the dwelling unit for insecticide or pesticide applications.

ONSITE SEWAGE SYSTEMS; MAINTENANCE (HB 887-ORROCK)

Provides that the adjustment or replacement of sewer lines, conveyance lines, distribution boxes, or header lines is considered maintenance of an onsite sewage system and thus does not require a permit.

COMMON INTEREST COMMUNITIES; DISCLOSURE PACKETS; FEES
(HB 1031-WATTS)

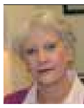
Allows a POA that is not professionally managed to charge fees in line with professionally managed POAs for (i) expediting the inspection, preparation, and delivery of the disclosure packet; (ii) providing an additional hard copy of the disclosure packet; and (iii) providing third-party commercial delivery service, as long as the association provides the disclosure packet electronically if requested and complies with the other requirements of professionally managed POAs.

LANDLORD AND TENANT LAW; TRANSIENT LODGING AS PRIMARY RESIDENCE; SELF-HELP EVICTION
(HB 1227-HAYES; SB 286-SPRUILL)

Clarifies that the availability of the use of self-help eviction for transient lodging (fewer than 90 consecutive days) shall not preclude an owner from pursuing civil or criminal remedies under the laws of the Commonwealth.

VESTED RIGHTS; OWNERS NOT REQUIRED TO RETROFIT EXISTING LANDSCAPE COVER MATERIALS
(HB 1595-WILT; SB 972-OBENSHAIN)

Provides that a property owner who has an occupancy permit issued as of January 1, 2018, is not required to retrofit existing landscape cover materials (i.e. mulch). Allows the owner to continue to use, supplement, or refurbish existing landscape cover materials at such property. +



Mary Beth Coya is the NVAR senior vice president for public & government affairs.

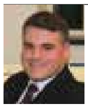
Josh Veverka is the NVAR government affairs director.

NV/RPAC Major Investors Recognized at Annual Congressional Breakfast

By Josh Vererka

EACH YEAR, the Northern Virginia/ Realtors® Political Action Committee (NV/RPAC) invites Major Investors to attend an exclusive breakfast with the Northern Virginia congressional delegation. The event offers Realtors® who invest $1,000 or more with the opportunity to meet, mingle and discuss issues with their federal elected representatives and colleagues in a relaxed setting.

To learn more about getting involved with NV/RPAC please visit **NVAR.com/RPAC** +



Josh Veverka is the NVAR government affairs director.

NVAR Immediate Past Chairman Bob Adamson is the NAR Federal Political Coordinator (FPC) to Congressman Beyer. Adamson and the Congressman share a laugh over coffee before the breakfast program. FPCs play a crucial role in communicating Realtor® issues to the members of Congress with whom they have developed a close relationship.

To open the 2018 NV/RPAC Major Investor Recognition Breakfast, Representative Don Beyer (D-8) shared poetry and a story about the similar jobs of politicians and Realtors®. Not to be outdone, Representative Gerry Connolly (D-11) quipped, "My wife is a Realtor®!"

Realtors® Secure Metro Funding with Minimum Impact on the Real Estate Industry

GRANTORS' TAX NOT INCLUDED IN FINAL BILL

By Mary Beth Coya

A MAJOR INITIATIVE for the greater Washington region during the past year was to secure sustainable, annual funding for the Washington Metropolitan Area Transit Authority (WMATA or Metro).

Metro is the only major transit system in the country that does not have dedicated funding. Governments and businesses throughout the region worked together with the intention that Maryland, D.C. and Virginia would each provide a source of ongoing funds.

GRANTORS' TAX TARGETED

While the hope was for substantial state funding, outgoing Virginia Governor Terry McAuliffe introduced a budget bill to secure $154 million annually from Virginia, and included a 10-cent increase in the local grantors' tax. Also included was an increase in the local hotel tax, a transfer of local transportation construction funds to Metro, and some state funding.

NVAR leadership scheduled the first of several meetings with their counterparts in the Dulles Area Association of Realtors® and the Realtor® Association of Prince William. Accepting additional costs on homebuyers and sellers through grantors' tax increases is a difficult decision for any of the association members to make.

After much consideration, the joint position of the associations was that Realtors® are supportive of strengthening and improving Metro, which is a vital component to the economic success of the greater metropolitan area and provides benefits to the entire state. The associations recognized the need for dedicated and sustained funds for Metro – as long as the funding stream was broad, without a disproportionate reliance on real estate.

The goal of the Realtor® associations was to eliminate, or at least reduce, the proposed grantors' tax. Throughout the 90-day session, association representatives were engaged with legislators on the issue. Realtor® leaders met in Richmond with the Secretary of Transportation to present their arguments. Association representatives lobbied the legislature for additional state funding and supported a gas tax floor on the regional gas tax in Northern Virginia – both of which ultimately passed. They testified before funding committees and met with local elected officials.

Of additional concern to the association members was the potential diversion of a large proportion of local and regional transportation monies intended for priority infrastructure projects, to instead be used solely for Metro.

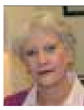
GRANTORS' TAX UNTOUCHED

By staying engaged, Realtors® negotiated the grantors' tax from the proposed 10 cents to 7 cents, and then to 5 cents in the Governor's amendments. By including some level of grantors' tax increase, the Governor's amendments would have lessened the hit to local transportation projects. At the reconvened session in April, however, the final bill did not include any grantors' tax.

REALTOR® ENGAGEMENT MAKES A DIFFERENCE

Enacting legislation is not a spectator sport. The willingness of the Realtor® leadership to make tough decisions and to stay at the negotiating table resulted in a positive outcome. Metro will receive funding from Maryland, D.C. and Virginia. No grantors' tax is included. Necessary reforms are being made to the governance of Metro.

As local and state officials move forward with Metro, and as local governments seek to replenish some lost infrastructure funds, Realtors® will continue to be part of the discussion. Realtors® gained the respect of legislators and business leaders for bringing increased economic activity, real estate activity and value to the region, while protecting the industry from additional taxes. +



Mary Beth Coya is the NVAR senior vice president for public & government affairs.

Joint Realtor® Statement Regarding Metro Funding Proposal

NORTHERN VIRGINIA Association of REALTORS® Takes You Further.®

DAAR Dulles Area Association of Realtors®

REALTOR® ASSOCIATION OF PRINCE WILLIAM

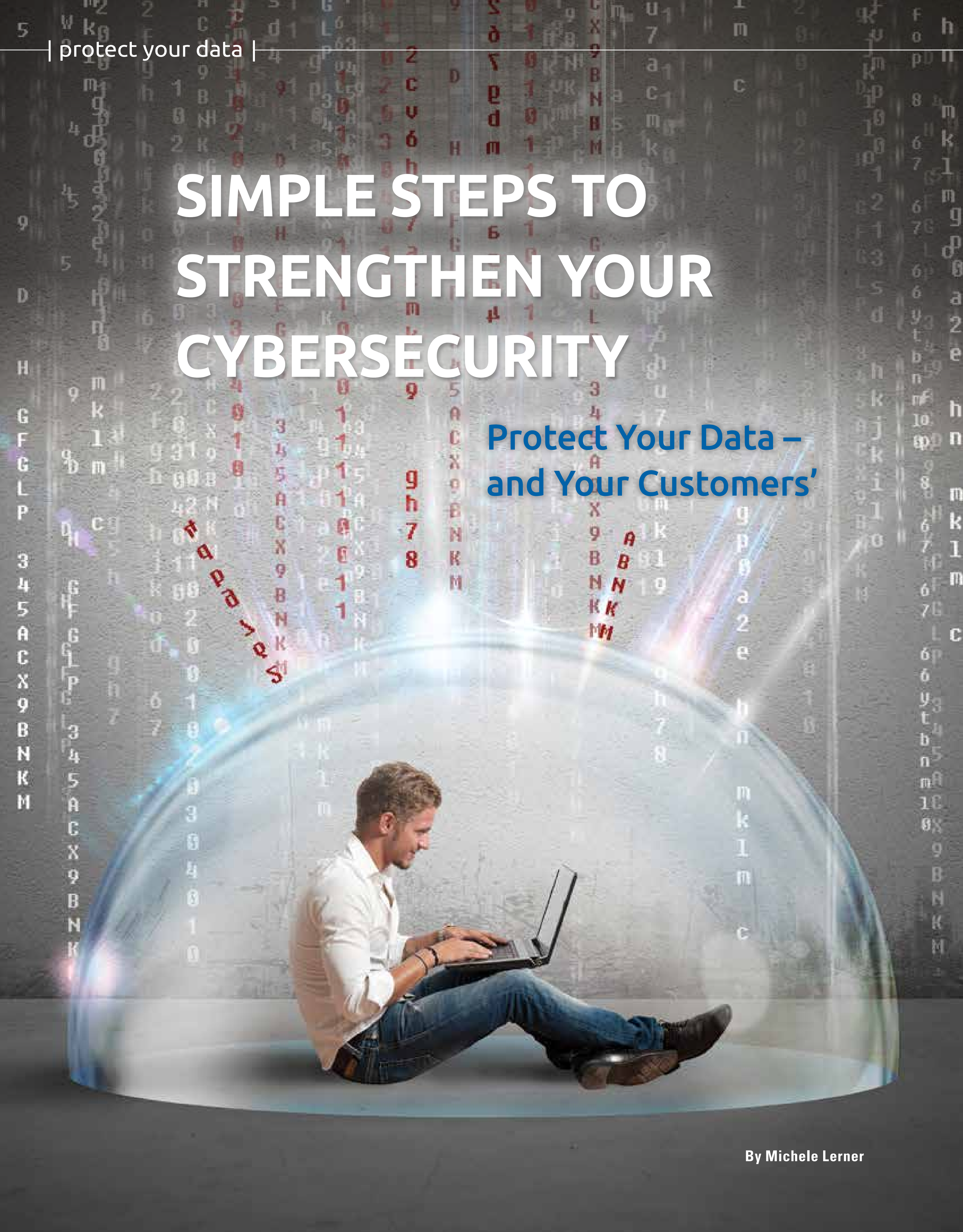
THE RESPECTIVE PUBLIC POLICY COMMITTEES and the leadership teams of NVAR, the Dulles Area Association of Realtors® (DAAR) and the Realtor® Association of Prince William (PWAR) reviewed the Governor's proposed Metro funding package in January. Below is the joint position developed by the three associations, which guided advocacy efforts on this important issue in the General Assembly:

Realtors® in the greater Northern Virginia region have long been supportive of strengthening and improving Metro which is a vital component to the economic success of the greater metropolitan area.

To that end, we recognize additional dedicated and sustained funds are needed. In the past, Realtors® have been willing for the real estate industry to be part of regional transportation solutions.

Governor McAuliffe's proposed 2018 budget includes an increase of 10 cents in the current Northern Virginia regional grantors' tax ("congestion relief fee"). This would take the regional tax to a total of 25 cents/\$100. The total grantor's tax that property owners would pay is 35 cents/\$100 which includes the 10 cents/\$100 collected and provided to the state. While Realtors® remain committed to Metro funding, we do have serious concerns. First, the timing of this proposal comes on the heels of federal tax reform, which is ultimately going to add additional costs to homeowners in this region and discourage some from homeownership. Second, Realtors® are concerned about the continued reliance on real estate to fund government services.

We are supportive of a dedicated funding stream for Metro that is broad, without a disproportionate reliance on real estate, and that includes state and federal funding. +



SIMPLE STEPS TO STRENGTHEN YOUR CYBERSECURITY

Protect Your Data – and Your Customers'

By Michele Lerner

When prospective homebuyers Sean Smith and Erin Wrona received an email asking them to wire $1.57 million for their cash purchase of a Cleveland Park home in Northwest Washington, D.C., they complied. A month later, when the couple arrived at the settlement table to finalize their purchase, they discovered they were victims of wire fraud. While they certainly are far from the first people to have been scammed, the amount of money involved drove this incident to the top of national headlines.

"Pretty much every company I talk to has had money taken through wire fraud at some point," says Todd Ewing, founder and CEO of Federal Title and Escrow in Washington, D.C., the title company involved in the Smith and Wrona case. "Phishing attempts have been rampant for the past two or three years."

Attempts at wire fraud during real estate transactions typically start with the breach of someone's email account, says Finley Maxson, counsel for the National Association of Realtors®.

"It could be an email account of the title company, the attorney, the real estate broker, an agent, a lender or the customer that gets hacked," says Maxson. "After that, the scammers monitor the emails so they know when a closing is imminent and then send instructions to wire funds to an account they control."

In the Smith and Wrona case, which Ewing cannot discuss directly because of an ongoing lawsuit, the couple was able to purchase their house with the help of family members who wired them the cash a second time. The couple sued Federal Title, which claimed that it was hacked.

"People think it won't happen to them, but we've had several recent instances of someone attempting wire fraud," says Helen Krause, marketing director of New World Title and Escrow in McLean. "Someone emailed us twice in one week recently posing as the listing agent in an upcoming settlement and asking for information about where to send the proceeds for the seller. The email went to everyone in the office, so we were suspicious; then we saw the listing agent in person and confirmed that this was fraud."

Krause said the email looked as if it came from the listing agent, but no money was transferred to the wrong location in that case. She reported the incident to the FBI.

In another recent instance, the email of a buyer's agent was hacked and the buyer received two different sets of wiring instructions, according to Krause.

"Luckily, the buyer called us to confirm the instructions before anything was transferred," says Krause.

After receiving requests from lenders without a property address or a name, Krause calls first to ask for those details before providing any information.

"Scammers can be logged into your email and lurking in the background ready to send a realistic-looking email as soon as a closing is scheduled," says Simon. "We've trained everyone in our office not to click on a link or an attachment, no matter how real it looks, without confirming that it's real. Even if your computer doesn't instantly crash if you click on the link to what's supposed to be a contract or an offer, the scammers are logging your keystrokes so they know your password," he cautioned.

A common scam, warns Ewing, is when a fake buyer makes an all-cash offer and requests a quick closing.

"The buyer writes an earnest money deposit check for $100,000 or some other large amount and then a few days later withdraws the contract and demands a wire transfer to immediately return the deposit," says Ewing. "The check won't have cleared the bank by then and it will never clear, so the agent or broker loses that money."

PICK UP THE PHONE: HAVE SECURITY IN PLACE

Prevention of wire scams and other cybercrime requires both sophisticated technology and old-fashioned tools.

"Pick up the phone and call before you open anything unexpected," says Simon. "It just takes a few minutes."

Be sure to look up a phone number for the person or company sending the email on their website rather than call the number listed in the email, advises Ewing, since that phone number will be fake if the email is a scam.

> "Attempts at wire fraud during real estate transactions typically start with the breach of someone's email account."

Protect Your Data continued on page 22

continued from page 21

"Backing up all your data won't prevent a data breach, but it can protect you in the event of a ransomware attack."

"Assume that anything you send over email can be accessed by other people," says Simon. "Don't send sensitive business over email."

Changing your email password every 30 days should be standard practice, says Simon, who recommends installing a password-keeping app on your smartphone.

Other low-tech advice that could prevent a data breach includes not leaving paperwork with Social Security numbers or other sensitive information in your car or on your desk where these can be seen or photographed by a passerby.

"The thing to remember is that even though lenders and title companies have secure portals, any person in the real estate process can be hacked at any time," says Krause. "That's why it's so important to train everyone to call a number from a website, not an email you received, and check before sending any money."

Frequent reminders to yourself, your team and other agents can prevent a security breach in many cases.

"We've had our IT provider do rigorous training for the entire staff for the past two years, including providing faux email tests to catch staff members who were clicking on links that they should ignore," says Ewing.

It's human nature to make mistakes, says Ewing, but one of the silliest – and contradictory – he saw earlier this year was a legitimate email from an agent with wiring instructions for a client even though the email had a disclaimer on the bottom which stated, "This brokerage will never transmit wiring instructions via email."

In addition to basic protections of avoiding links and attachments and calling someone who appears to have sent you legitimate information, Maxson recommends taking inventory of the data you're collecting electronically and getting rid of what you don't need.

"You should have a data protection plan in place as well as a cyber security program," says Maxson. "Make sure your network is separated, so that people only have access to the information they actually need and not to all information. Make sure your network connections are secure and your software is up-to-date."

Backing up all your data won't prevent a data breach, but it can protect you in the event of a ransomware attack, says Maxson. If you have everything backed up, you won't be tempted to pay someone to give you access to your hacked computer.

"Make sure all your vendors are implementing proper security procedures, too," says Maxson.

Insurance policies offer some protection against cybercrime, but as with all policies, Simon recommends making sure you understand the limitations of the coverage.

"Insurance companies may be willing to pay $10,000 or $25,000 for IT services in the event of a ransomware attack, but I don't know of any company that would pay out more than $1 million if someone wired money to the wrong place," says Simon.

WARNING YOUR CLIENTS

Realtors® should educate their clients from the beginning about the potential for wire fraud, says Maxson.

"Make sure your clients know you won't ask them to do anything important over email, so if they do get something that looks like it's from you, it will seem out of place," says Marcus Simon, office manager of Ekko Title in McLean.

"We ask agents to send the message to their buyers and sellers that we take wiring money very seriously," says Ewing. "We never wire instructions that aren't encrypted. We only send wiring instructions to a buyer, never to an agent."

Federal Title's system is that customers talk to an agent on the phone before a settlement and then are sent an email with a link that asks them to answer a security question before they can access the wiring instructions.

Many agents include a message near their email signature warning about the potential risks of wire fraud.

Realtors® should work with their clients and help examine the wire instructions to see if there are any typos, grammatical errors, or names of banks that are suspect. Verifying the bank's location and address should be done outside of the information in the wiring instructions. Foreign banks should be considered a red flag.

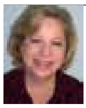
NAR offers the following email template as a sample for its members:

IMPORTANT NOTICE: Never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. Never wire money without double-checking that the wiring instructions are correct.

"The best thing you can do is be vigilant about your email because that's where this all starts," says Simon.

The National Association of Realtors® has a downloadable Cybersecurity Checklist for Real Estate Professionals: **https://www.nar.realtor/law-and-ethics/cybersecurity-checklist-best-practices-for-real-estate-professionals.**

Additional resources from NAR can be found at: **https://www.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.

FTC CYBERSECURITY TIPS

The Federal Trade Commission provides articles and videos to help you manage your cybersecurity and the security of your customers. For more resources, visit https://www.ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection/small-businesses.

10 FTC TIPS FOR YOUR BUSINESS

1. Keep your software up-to-date.
2. Back-up your files.
3. Use strong passwords – on every device and app.
4. Turn-on two-factor identification.
5. Never leave your smartphone, tablet or laptop unattended in public or a locked car.
6. Protect all account information.
7. Provide sensitive information only on an encrypted site.
8. Set up a secure router and turn on the encryption feature.
9. Be careful using public Wi-Fi networks.
10. Report any instances of fraud or hacking to local law enforcement and the FBI. Realtors® should also notify NAR.

FIVE FTC TIPS TO PROTECT YOUR CUSTOMERS' INFORMATION

1. Take stock. Know what personal information you have in your files and on your computers.
2. Scale down. Keep only what you need for your business.
3. Lock it. Protect the information that you keep.
4. Pitch it. Properly dispose of what you no longer need.
5. Plan ahead. Create a plan to respond to security incidents.

Join over 1700 happy Realtors® that are part of the Samson Family!

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

- Jason Sanders, Realtor®

"Samson has been a fantastic move for me! After 18 years being affiliated with a large realty firm, I found Samson Properties has been breath of a fresh air. Samson offers great managing brokers, skilled educators, wonderful marketing support, and personable, helpful technical departments. It's a happy environment for me to work in!"

- C.C. Webster, Realtor®

"Samson is amenity rich for agents selling at all levels of production. The brokerage is unabashedly agent centric and their vision has brought them to the forefront of regional real estate brokerages which operate for the benefit of the agent not the company. With 14 offices, training 6 days a week, a Social Media Manager, etc., you can take the net commission split paid to your former broker and use that money to market and develop more business at Samson!""

- Deb Gorham, Realtor®

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

- Bernie Kagan, Realtor®

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

- Margaret Ireland, Realtor®

"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!"

- Ernie Dill, Realtor®

"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!"

- Tammy Irby, Realtor®

'The Times They are a Changing'

Commemorative Fair Housing Event Teaches about the Fair Housing Act's Background, Its New Direction

PROMOTING INTEGRATION, EQUITABLE HOUSING POLICIES IN THE 50-YEAR-OLD FAIR HOUSING ACT

By Jill Parker Landsman

(L to R) Congressman Gerry Connolly (D-VA), NVAR CEO Ryan Conrad, NVAR Past Chair Mary Bayat, Fairfax County Human Rights Specialist Lena Albibi, Senator Tim Kaine (D-VA), NVAR Chairman Lorraine Arora, NVAR Board member Tracy Comstock, NVAR member Mayra Pineda and NVAR member Genie Nguyen participated in the Regional Fair Housing 50th Anniversary event.

"Economic inequality is one of the most significant issues facing cities and entire nations today. But a mounting body of research suggests that housing inequality may well be the biggest contributor to our economic divides."

– Richard Florida, **wwwcitylab.com**

CITING A RECENT ONLINE ARTICLE at the Regional Fair Housing symposium on April 20, 2018, keynote speaker Senator Tim Kaine (D-VA) quoted the above statement. He added, "Physical things are not important. But a house is an extension of who you are as a person; it is an extension of your personality." The case for the value of a stable home cannot be quantified, he explained, as it has emotional and psychological impacts.

Kaine spoke at the jointly hosted event, spearheaded by the Fairfax County Office of Human Rights and Equity Programs along with platinum sponsor: The Northern Virginia Association of Realtors®, gold sponsor: the Prince William County Human Rights Commission, and silver sponsor: Legal Services of Northern Virginia.

Kaine cut his teeth as a rookie lawyer in a Richmond law firm on a housing discrimination case for his first client, Lorraine. Just as he was, Lorraine was new in town. Both had just conducted contrasting home searches.

"Lorraine inquired about a listing she liked, and was invited to view the property," Kaine said. "When she arrived, she was informed that the place was 'already taken.' Suspicious, she asked her colleague to ask about availability, and he was invited to come the next day. With their testimony, I drafted the complaint." Lorraine was denied because of the color of her skin, he recalled.

After winning Lorraine's case, Kaine dedicated 17 years to trying comparable discrimination cases. He explained that there is work still ahead: "We need to think of new and creative solutions to housing policies."

Congressman Gerry Connolly (D-VA) pointed out that "1968 was the most indelibly imprinted year. It started with such hope: It was the end of the war; we elected a new president who would unify the country.

"Then we saw Dr. Martin Luther King killed in April; then, Bobby Kennedy in June. The one bright spot was the Fair Housing Act. We have come a long way, but the fight ain't over yet. Last year, there were 2 million racial fair housing complaints. Even in tough times, battles can be won," he said.

NVAR Chairman of the Board Lorraine Arora reflected on her struggles with civil rights in India and her reactions to hearing about the U.S. Civil Rights Movement on her family's radio. She said, "There [was] a lot of discrimination, and I wanted to give back. I decided to become a Realtor®. Every person needs a home. It gives you stability whether you rent or own. Today is a momentous day [honoring the Fair Housing Act]. We have a lot of great people to thank for it. We have a lot of work to do. I ask that you continue to work for equality. Treat everyone the same: with dignity. Let us work together to narrow the gap and make the American dream a reality."

Dr. Gregory Squires, professor at the George Washington University,

At the end of the Fair Housing luncheon, the Fairfax County School System Fair Housing contest winners were announced. (L to R) Along with these student winners pictured here are NVAR VP Communications Jill Landsman; NVAR Past Chair Mary Bayat; Immediate Past Chairman Bob Adamson; Past Virginia Realtors® President Mary Dykstra; art winner Christina Choi from Centreville High School; literary winner Kaycee Hubbard from Chantilly High School; Fair Housing Task Force Co-Chair and Past NVAR Chairman Susan Mekenney; Past VR President and Past NVAR Chairman Trish Szego; NVAR CEO Ryan Conrad; 2018 NVAR Chairman Lorraine Arora; and NVAR member Mayra Pineda.

moderated a panel comprised of Fred Underwood, of the National Association of Realtors®; Michael Allen, of Relman, Dane & Colfax; and Lisa Rice, president of the National Fair Housing Alliance.

They debated issues about the compliance of the Fair Housing Act and its evolving protected classes. Panelists discussed their views of fair housing's next frontier. They agreed on two points:

- Housing inequality has been a long-standing driver of wealth inequality among renters and buyers at all price points.
- Housing plays an instrumental role in determining who will be the next generations' winners or losers.

In addition to the keynote address and panel discussion, the program attracted 200+ attendees for fair housing education presented by attorneys from Legal Services of Northern Virginia.

The year 2018 marks the 50th anniversary of the passage of the Fair Housing Act. Far more than a celebration, the ongoing commemoration will move real estate practitioners closer to a nation where fair housing and opportunity are the norm in communities of every ilk: rich or poor, large or small, urban or rural. Realtors® have a clear role in making that happen.

For more information, visit: **www.fairhousing.realtor.** +

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

Thank you to our

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*as of April 12, 2018

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Longtime NV/RPAC supporter Shane McCullar, a broker with Keller Williams Realty in Alexandria, sets a high bar for industry commitment with his $10,000 Platinum Level investment. To learn more about how you can invest in the future of your industry, visit **NVAR.com/RPAC.**

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Meet Our Awesome Management Team!

Johanna Bendfeldt
Tysons & Herndon Offices
703-752-8660 / 703-766-9800

Kevin Lee
Fairfax City Office
703-766-2710

Kathy Bonzano
Falls Church Office
703-533-8660

Toni Larios
Falls Church Office
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Sasha Jaggar
Falls Church Office
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NVAR Member Janice Spearbeck Earns NAR's '30 Under 30' Honor

ENGAGEMENT, EDUCATION, GIVING BACK

By Kate O'Toole

EVERY YEAR, the National Association of Realtors® features 30 young, rising real estate professionals in its *Realtor® Magazine* as the "30 under 30." Out of 300 applicants this year, the 2018 class of 30 Under 30 was selected for their customer service, community involvement, business acumen and motivational energy.

Janice Spearbeck, NVAR member and a Realtor® with RE/MAX Gateway, is one of this year's honorees. In 2017, Spearbeck completed an impressive 91 transactions with an individual sales volume of $26.1 million. Spearbeck said her success is due in large part to her team's commitment to being active in the community and keeping in touch with clients.

One of the ways Spearbeck's team stays in touch is with cookies. With a cookie machine in their office, they bake almost 500 cookies each month and distribute them to clients, vendors or others they meet.

After graduating from college and living in Australia for a brief time, Spearbeck returned to the U.S. looking for a new career. Her family friend and now-broker, Scott MacDonald, helped her launch a career in real estate, and she has enjoyed it since.

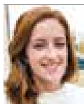
"I love helping people, and most people's goal in life is to own a home," she said. "It's exciting to help people achieve that."

Spearbeck spends a majority of her free time volunteering in her community. She is an active member of several local organizations, including the Junior League, her local country club and the Leadership Arlington Young Professionals Program.

Her advice to new agents is to take classes, soak up as much information as possible, and ask questions. She also suggests talking to agents about budgeting, as this can be a challenge when just starting out as a Realtor®.

Above all, she recommends learning from and working with other agents and real estate professionals to achieve success.

"Nobody can do it alone," Spearbeck said. "Ninety-one transactions in a year is a lot, and I couldn't have done it without my team." +



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

Local Market, Regulatory Knowledge is Key for Realtor® Success

SPRING BRIEFING PROVIDES ESSENTIAL UPDATES

By Kate O'Toole

AT NVAR'S APRIL 4 Market and Legislative Briefing, experts explained how state legislation, federal tax reform, and local and national economic factors impact the real estate industry.

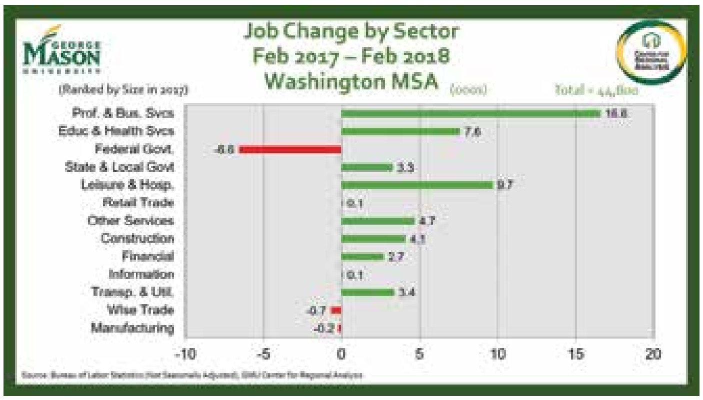
THE LOCAL REGION – EMPLOYMENT AND POPULATION

Dr. Terry Clower, director of the George Mason University Center for Regional Analysis, opened the annual briefing at NVAR's Fairfax headquarters with a discussion of the local market.

According to Clower, job growth has continued in the Washington, D.C. region but slowed compared to 2016 and the first half of 2017. He said that certain factors, such as uncertainty surrounding the recently-passed federal budget, could explain this trend.

"We had a little bit of an uptick in January and February, but really, things are moving at a little bit of a slower pace and that's creating some concern," Clower said.

The largest employment sector in the region, Clower reported, is Professional and Business Services – making up roughly 752,000 jobs, or almost a quarter of our total employment base. This sector includes government procurement services, such as contractors, and a wide range of other fields, including cyber security. He noted that the federal government job sector lost 6,600 jobs from 2017 to 2018, which was the highest loss of all the job sectors.



From 2016-2017, our region had 21,543 more residents leave the region than move in. Although this can partially be attributed to retirees, Clower said most of these residents are millennials moving elsewhere for a more suitable lifestyle based on their income.

For the D.C. region, net international migration was the largest source of population growth in 2017 at about 45,000 people.

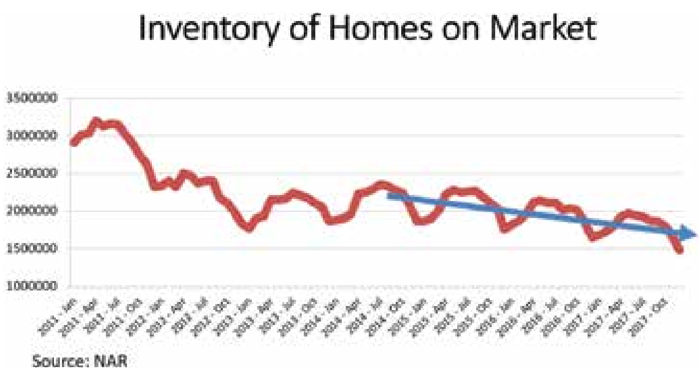
Addressing Amazon's second headquarters location, Clower said he is uncertain what the outcome will be.

"The point of the matter is that we have a good chance. But what I want you to think about is, if Amazon was going to hire 50,000 workers over a four- or five-year period, where is the housing inventory going to come from?" he said.

THE NATIONAL MARKET – STATS AND A FORECAST AHEAD

Ken Wingert, senior legislative representative for the National Association of Realtors®, explained that NAR has predicted national new home sales for 2018 will be at 700,000 – about 100,000 more than 2017. NAR also forecasted that existing home sales for 2018 will stay flat at 5.6 million, and price growth will be a little less than last year at 4 percent.

Although homes continue to be built, they aren't constructed fast enough. The U.S. has about a three-month supply of new homes, whereas the ideal equilibrium is six months, Wingert explained.



"A lot of different factors are going into this," Wingert said. "Interest rates; we're not building more; we've got more folks coming into the market; as the economy improves, those that were living in mom and dad's basement are now going out and wanting to form families and buy, which is putting pressure on supply and demand."

Another trend Wingert discussed is an increase in the length of time people are staying in their homes. In the 1980s, the average number of years in a home was five, and now it is 10 years.

Briefing continued on page 34

continued from page 33

TAX REFORM – WHAT CHANGED?

Wingert discussed the Tax Cuts and Jobs Act and related implications for the market and real estate professionals.

"The bottom line is that about 90 percent of taxpayers overall are going to see some sort of tax cut," Wingert said. "We can argue over what the size of that is; how much that's going to impact their daily budgets; how much that's going to impact their decision not to buy a house. But, there are going to be tax cuts and more money in people's pockets to go into the economy, which arguably, will have some sort of effect."

As part of the new tax law, personal exemptions were eliminated and the standard deduction was doubled. In addition, in an effort to accommodate for the loss of personal exemptions, the child tax credit doubled to $2,000 per dependent child until age 17. (See chart at right.)

> "The elimination of personal exemptions will likely cause fewer people to itemize, which could diminish the incentive of MID and SALT deductions for buying a home and negatively affect residential real estate."

Standard Deduction Bait and Switch

	Prior Law	New Law
Single:		
Standard Deduction	$ 6,500	$ 12,000
Personal Exemption	4,150	- 0 -
Total Untaxed	$10,650	$ 12,000
Married with 3 children:		
Standard Deduction	$ 13,000	$ 24,000
Personal Exemptions	8,300	- 0 -
Dependency Exemptions	12,450	- 0 -
Total Untaxed	$ 33,750	$ 24,000

Source: Ken Wingert, National Association of Realtors®

According to Wingert, NAR was opposed to the initial bill, which reduced the $1 million Mortgage Interest Deduction (MID) cap to $500,000, eliminated deductions for second homes, and eliminated the deduction for home equity loans. After extensive lobbying efforts, the final law limits the MID to $750,000, preserves the deduction for second homes, and ensures that home equity loans can still be deducted if the money is being used to improve the home.

Another provision of the new law states that State and Local Tax (SALT) deductions are limited to $10,000 per tax return, regardless of whether the taxpayer is married or single.

"Given what property taxes and property values are in the Northern Virginia region, this is the one that really hurts and where I think our next step in lobbying is going to be: can we make this doubled if you're married? Can we index this for inflation because as prices go up, taxes go up?" Wingert said.

The elimination of personal exemptions will likely cause fewer people to itemize, Wingert said, which could diminish the incentive of MID and SALT deductions for buying a home and negatively affect residential real estate.

In order to claim the capital gains tax exclusion, prior tax law stated that a person must own and live in a home for at least two of the five years before the sale. The original bill changed the required time for exclusion to five out of the past eight years in the home, but after lobbying efforts, the prior law was retained.

A provision that affects real estate professionals directly is the Qualified Business Income deduction. This allows for the deduction of 20 percent of the business income earned by pass-through businesses, but with certain conditions.

"Some of this is going to be interpreted by Treasury and IRS, and that's what we're working on now: to make sure that this deduction that we fought for, you're able to claim as we think you should be entitled to," Wingert said.

In addition, entertainment is no longer deductible as a business expense. For example, if you bought Nationals tickets and handed them out to your clients, that would no longer be tax deductible.

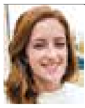
As the new tax law takes effect, Wingert recommended that Realtors® speak with their accountants to determine what they are able to deduct.

THE FINAL VERDICT – VIRGINIA LEGISLATIVE UPDATES

The Virginia General Assembly meets annually, beginning on the second Wednesday in January. This year's session, which was 60 days long, adjourned without a budget agreement and with a vote to re-open on April 11 for a special session.

Mary Beth Coya, NVAR senior vice president of public and government affairs, and Josh Veverka, NVAR government affairs director, gave an update of legislation following this year's General Assembly session. An explanation about the bills passed can be found on page 14.

To watch the Market and Legislative Briefing video, please visit **facebook.com/nvar.realestate.** +



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

A Prescription for Change in Medical Offices

By Frank Dillow

LONG A MAINSTAY of commercial real estate markets, traditional medical office buildings may soon seem as out of date as yesterday's fashion.

The combined effects of changing demands for medical services, technological innovation, and an aging population are impacting commercial properties once used exclusively for medical offices.

The high cost of medical office space with its extensive specialized buildout has squeezed medical providers already burdened by higher costs for medical services, lower levels of insurance reimbursement, and patients' demands for improved, more personalized, health care.

As a result, medical services are increasingly being delivered closer and more conveniently to patients, by using less costly, more targeted locations.

Different approaches to medical offices can also reduce patients' need for hospital stays and cut provider costs. The ability to accommodate newer technologies, including innovative uses of telemedicine, artificial intelligence and remote or micro surgeries, is an added benefit.

With medical services increasingly leasing space in non-traditional properties, providers may be found in retail locations alongside pharmaceutical or cosmetic products and services. Shared medical space is also more commonplace, as are providers working from administrative offices to dispatch home health care providers. Sometimes, doctors are working directly in their patients' homes.

By having access to advanced techniques to retrieve, analyze and use the enormous amount of medical data being generated and available remotely, providers can make health care more efficient and deliver it more precisely, while patients benefit from receiving medical services where and when they need it.

THE UBER APPROACH TO MEDICAL CARE

A recent addition to Northern Virginia health providers is Heal, a California-based medical practice. It promises patients that they can go online to access services from the firm's 1,000-square-foot administrative office tucked away in one of McLean's general office buildings. For a fee of $99, a doctor arrives at the patient's home within two hours and can do anything from a standard checkup to blood tests on site.

SHARED MEDICAL OFFICE SPACE

The aging Bradlee Medical Building, near the King Street exit off I-395, has been used to create a state-of-the-art "shared medical office" that can be leased by doctors by the day, with as little as a one-day-a-week commitment for one year.

"Our building is older, but the space is built out to 'Class A' specifications," explained Cecilia Gondor, the building's managing partner. "The all-inclusive lease, with no requirement for a long-term commitment, is ideal for three types of doctors: those who are cutting back their work load in anticipation of retiring; new doctors who want an attractive office without the need to pay for expensive state-of-the-art buildouts; and regional doctors looking for a satellite medical presence in Alexandria."

The space allows medical practices to have a secure networked internet connection, access to electronic records, a robust phone system, HIPAA-compliant storage and ADA-compliant restrooms and access.

The more than 1,900-square-foot office includes an on-site lab, sterilizing equipment, four exam rooms, reception area and a waiting room with Wi-Fi access for patients. Gondor has also provided the doctors with modular storage units to secure their equipment and patient files when another doctor uses the space.

HOME HEALTH CARE

Nefr Isreal started her home health care business, “Care with Love,” and purchased a general office condo overlooking Braddock Road near the George Mason University campus nearly one year ago. The convenient location and visibility for her business were key factors in purchasing her office.

“The home health care business is booming, with more than 300 successful providers now operating in Fairfax County alone,” she said.

The aging population is driving much of the growth in the home health care business, she explained. Home health care services do not need the expensive medical buildouts of typical medical office buildings, but it is important for their administrative offices to have security for patient records, as well as a pleasant work environment for employees.

MEDICAL AS RETAIL

“Retail is evolving, and it is not uncommon now to see more medical uses occupying retail spaces,” observed Diana Shipley, vice president-leasing for Saul Centers, Inc. “More treatment centers closer to where people live simply reduces the time and delay in getting medical services.”

Urgent Care Centers and expanded pharmacy “walk-in” patient clinics are part of the community services provided in local retail centers, Shipley noted.

“It’s where the residents are, and that makes it convenient for them to use. Typically, medical services are located in the smaller, neighborhood retail centers, not the large entertainment-based centers like National Harbor,” Shipley pointed out.

From a landlord’s perspective, it also provides incentives for tenants to sign longer-term leases. As providers become more established and expand their services to include such options as X-ray or outpatient care, it encourages them to remain in the same location longer to stay connected to their patients.

A PRESCRIPTION FOR CHANGE

As medical providers continue to seek ways to reduce costs, while becoming more specialized and technologically integrated, Realtors® need to recognize a prescription for change in the kinds of facilities that will be adapted for medical use. And with corporate mergers combining pharmacy, medical insurance, and medical service in one location, Realtors® can expect to see continued changes in the types of commercial properties their medical clients will occupy. +

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

Welcome New Members

LEARN MORE AT **NVAR.COM/REALTORS/RESOURCES**

Jennifer Abarca
Stefani Abel
Hamed Abouzied
Haitham Abu-Ghannam
Salah Eddin Adam
Muhammad Adnan
Carlos Acosta Aguilar
Zakiyyah Ali
D'Aydra Allen
Deborah Anguizola
Ursula Angulo
Rima Ansari
Ckarla Asin
Jana Aslam
Aaron Astley
Candyce Astroth
Kieran Baker
Matthew Ballintyn
Murad Bangash
Amanda Barnes
Kevin Bednoski
Donald Beeby
Jerald Bell Jr.
Rigoberto Benitez
Lisa Bessette
Tyron Bey
Taraneh Bigdeli
Oliver Bissey
Albert Bitici
Kesha Black
Rhoda Boenke
Rebecca Bogucki
Jessica Boisseau
Matthew Borowsky
Nancy Bossard
Ellen Bove
Theresa Brennan
Felicia Brewster
Hykeem Brodie
Tirsit Brooks
Linda Ann Brown
Chester Bryant Jr.
Lauren Buchman
James Bull
Valerie Burke
Calvin Burns
Diego Bustillo
Dyllan Calderwood
Heather Calio
Rebecca Callaghan
Chalita Carmichael
Megan Cavida
James Chang
Kelley Chang
Suresh Chappidi
Arjun Chauhan
Tak Cheung
Oksoon Choi
Alisha Chugh
Beth Cichowski
Nicholas Clemente
Shannon Coble
Patricia Collins
Dennis Connelly
Stephen Cosenke
David Coyle
Charles Crismon
Khristine Crisostomo
Maurice Crossland
Tracy Cruz-Johnson
Geraldine Cuny
Sufian Da'mes
Karen Daniel
Ashley Davis
Cynthia Davis
Melissa Davis
Joseph Dawson
Jacqueline Deane
Pamela DeBell
Joseph Deeds
Anita Dendrinou
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Fabio Aybar Dominicci
Margaret Donabedian
Frederick Dondero
Nilda Robilliard D Onofrio
Wei Dou
Judith Edmunds
Adrian Edwards III
Firoozeh Ekrami
Adrienne Ellis
Steven Ellis
Waldell Epps
Michael Evans
Samuel Faz Jr.
Edrees Feda
Jennifer Ferris
Gary Feth
Zulma Fidler
Kyechong Fitts
Ricky Fitts
Osvaldo Flores
Brittany Floyd
Dwayne Floyd
LaTaesha Folkes
Demetrio Ford
Kevin Ford
Wanda Foster
Harrison Fowler
Antoinette Franklin
Brandy Frayer
Shayla Frye
Archana Ganotra
Jamie Garcia
Mary Garcia
Regina Garnett
Eamonn Garvey
Bala Gatla
Michael George
Khalil Gharbieh
Frank Girgenti
Lee Ann Gonzalez
Iryna Goula
Alex Granger
Osvaldo Gratacos
Stephanie Grise
David Guerrero
Carlos Gutierrez
Diane Hagarty
Ayman Hamed
Mark Hamm
Jennifer Harlow
Sherry Harriss
Colin Heath
Haythem Hedda
Eric Henriquez
Robert Herrity
Brittney Holmes
Kristi Howard
Lisa Hsu
Xuejin Hu
Larry Huang
Chad Hunt
Dana Hyde
Raphael Ikhile
Desislava Ivanova
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Haseeb Javed
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Diane Landers
Hunter Lang
Josselyn Lazo
Fu Li
Jia Li
Li Li
Rachel Lima
Ju Lin
Zhen Lin
Claudia Llamas
Penelope Logue
Carlyn Lowery
Marcy Loy
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Frank Martin
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Marissa Newberry
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Technology, Trends, Thought Leadership

ANNUAL T3 SUMMIT EXPLORES THE FUTURE OF REAL ESTATE

2018 NVAR Chairman Lorraine Arora with T3 President and host of the T3 Summit, Stefan Swanepoel.

EACH YEAR, STEFAN SWANEPOEL, real estate thought leader and *New York Times* bestselling author, hosts a brainstorming event with executives who are analyzing, shaping and redefining business and real estate. NVAR CEO Ryan Conrad and Chairman Lorraine Arora joined the discussion in Miami this past April, and learned about innovation and opportunities in store for Realtors®.

"Gradually, then suddenly," was the theme of Swanepoel's keynote. Explaining the importance of analyzing the pace of marketplace change, he said research strongly suggests that real estate brokerage is already 30 to 40 percent down the path of transformation – and approaching the SUDDENLY part! Swanepoel suggested that, with the right preparation, brokerages can use the existing momentum in their favor.

Check out additional T3 take-aways.

The 2018 T3 lineup included Frits Van Paasschen, former CEO of Starwood Hotels and Resorts Worldwide and The Coors Brewing Company, who explained how technology is disrupting industries at a rapid pace, and that pain points cause disruption. He suggests that organizations use technology to deliver a more valuable experience.

NAR President Elizabeth Mendenhall talks about "A New Day" at NAR. Included among NAR's 2018 Strategic Priorities are: defining measurable increases in professionalism; increasing influence in an uncertain legislative, regulatory and political environment; taking the management of real estate data to the next level; and ensuring that the role of the Realtor® is essential to the consumer.

Top MLS Executives from across the country spoke about the importance of coming together as an industry to solve pain points. They're examining the adoption of Real Estate Standards Organization (RESO) standards; the end of Real Estate Transaction Standards (RETS); endorsement of the MLS Grid; and creating a consolidated back-end common data repository and a front-end of choice.

Cassandra Miller, former CEO of See Jane Go, a ride-hailing service for women, advocated that leaders remove the words "always" and "never" from their vocabularies. She explained that disruption can occur when there are friction points, inefficiencies, and opportunities for cost reduction.

Major Recognition for **NVAR.com**

WEBSITE NAMED 2017 SITEFINITY™ ASSOCIATION WEBSITE OF THE YEAR

By Ann Gutkin

THE NVAR TROPHY CASE is expecting a new addition, with the announcement that **NVAR.com** has been named a 2017 Progress® Sitefinity™ Website of the Year winner in the Association category. The awards recognize websites for creativity, design, user experience, functionality and overall presentation. Winners were selected from the finalists based on the highest number of votes received during the public voting process.

The Progress Sitefinity award culminates a post-launch year of forward momentum for NVAR, with website recognition for design and content from: DOTCOMM (Platinum winner), W³ (Silver winner), Hermes Creative (Gold winner), Communicator (Award of Excellence), and AVA Digital (Gold winner).

"Congratulations to the Northern Virginia Association of Realtors® on this incredible achievement," said John Ainsworth, senior vice president, core products, Progress. "While thousands of organizations worldwide rely on Progress Sitefinity to personalize and optimize the customer experience across websites and devices, these awards honor the most creative and innovative organizations that deliver differentiated experiences and set the bar in their respective industries."

This year, 51 websites were nominated across 17 categories: Consumer Goods & Services, Banking, Financial Services, Government, Automotive & Transportation, Healthcare, Manufacturing, Education, Real Estate & Construction, Services, Technology, Tourism & Hospitality, Food & Beverages, Associations, Non-Profit, Multisite and Graphic Design.

More information about the contest and the winners is available at **sitefinity.com/customers/website-of-the-year/2017**. NVAR teamed up with the Matrix Group International, Inc. to create the new **NVAR.com,** which was launched on Jan. 5, 2017. +

Ann Gutkin is the NVAR senior communications director.

NVAR Board Election Process Begins

LEADERSHIP TAKES YOU FURTHER

Nomination forms for the 2019 NVAR Board of Directors will be available to download from **NVAR.com** beginning Friday, June 8, 2018. If you are interested in being part of NVAR's governing board, or would like to nominate a qualified colleague, this is your opportunity.

ELECTION TIMELINE

Fri., June 8, 2018	Nomination forms available on NVAR.com
Fri., June 29, 2018	Nomination forms due by 5 p.m. E.S.T.
Wed., September 5, 2018	Election begins 12 p.m. (noon) E.S.T.
Sat., October 6, 2018	Election ends 12 p.m. (noon) E.S.T.
Tue., October 9, 2018	Election results announced at NVAR Annual Convention & Tradeshow

Becoming a Realtor®

BECOMING A REALTOR®

Principles of Real Estate
9 am - 5 pm
June 4 - 21 .... Fairfax
November 1-19 .... Fairfax

BROKER PRE-LICENSING

Broker Law
9 am - 5 pm
June 7 - July 19 .... Fairfax

Broker Management
9 am - 5 pm
August 16 - September 20 .... Fairfax

Broker Finance
9 am - 5 pm
October 4 - November 8 .... Fairfax

Your First Year

NEW MEMBER ORIENTATION

9 am - 1 pm
May 30 .... Fairfax
June 11 .... Herndon
June 23 .... Fairfax

POST-LICENSING EDUCATION (PL)

Agency Law
9 am - 12 pm
July 16 .... Fairfax

Ethics
1 pm - 4 pm
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
June 12 (Part 1) .... Fairfax
June 14 (Part 2) .... Fairfax
June 19 (Part 3) .... Fairfax
June 21 (Part 4) .... Fairfax

July 10 (Part 1) .... Herndon
July 12 (Part 2) .... Herndon
July 17 (Part 3) .... Herndon
July 19 (Part 4) .... Herndon

CE: 16-hour Course (Day 1)
8:45 - 4:45 pm
May 12 .... Fairfax
June 9 .... Fairfax
July 14 .... Fairfax

CE: 16-hour Course (Day 2)
8:45 - 4:45 pm
May 19 .... Fairfax
June 16 .... Fairfax

CE: 8-hour Mandated Course
8:45 am - 4:45 pm
May 23 .... Herndon
June 26 .... Fairfax

CE Specialty: Effective Team Management
10 am - 12 pm
May 11 .... Fairfax

CE Elective: Construction Essentials
1 pm - 4:45 pm
May 24 .... Herndon

CE Elective: New Rules of Real Estate Finance
8:45 am - 12:25 pm
May 24 .... Herndon

CE: Elective: Home Innovations and Trends
8:45 am - 12:25 pm
June 27 .... Fairfax

CE Elective: Environmental Issues
1 pm - 4:45 pm
June 27 .... Fairfax

CE Specialty: Electronic Communications, Copyrights, Website ADA and Advertising
10 am - 12 pm
July 11 .... Fairfax

Register for classes at

RealtorSchool.com

Taking It Further

DC CE

Fair Housing
9 am - 12:15 pm
June 12.......Fairfax

Legislative Update
1 pm - 4:15 pm
June 12.......Fairfax

MARYLAND CE

Maryland Legislative Update
9:15 am - 12:15 pm
May 21.......Fairfax

Maryland Code of Ethics
9:30 am - 12:30 pm
June 4.......Fairfax

MREC Agency Residential
9:30 am - 12:30 pm
June 22.......Fairfax

Credit Reporting & Scoring
1 pm - 3 pm
May 21.......Fairfax

Ins & Outs of Contracts
1:30 pm - 3 pm
June 4.......Fairfax

Fair Housing
1:30 pm - 3 pm
July 30.......Fairfax

BROKER CE

Brokerage Risk & Liability
8:45 am - 12:25 pm
May 22.......Fairfax
June 20.......Fairfax

Productive Agents and Profitable Offices
1 pm - 4:45 pm
May 22.......Fairfax
June 20.......Fairfax

FEATURED OFFERINGS

RI 501 - Agency in Virginia
9 am - 4 pm
July 12.......Herndon

RI 502 - Sales Contracts
9 am - 4 pm
May 17.......Fairfax

RI 508 - Real Estate Law and Virginia Regulations
9 am - 4 pm
June 6.......Fairfax

Military Relocation Professional Certification (MRP)
9 am - 5 pm
June 11.......Fairfax

Senior Real Estate Specialist (SRES)
9 am - 5 pm
July 16 & 17.......Offsite*

Friday Focus
9 am - 11:30 am
June 1.......Fairfax

Realtor® 007
1:30 pm - 4:30 pm
June 6.......Herndon
July 11.......Fairfax

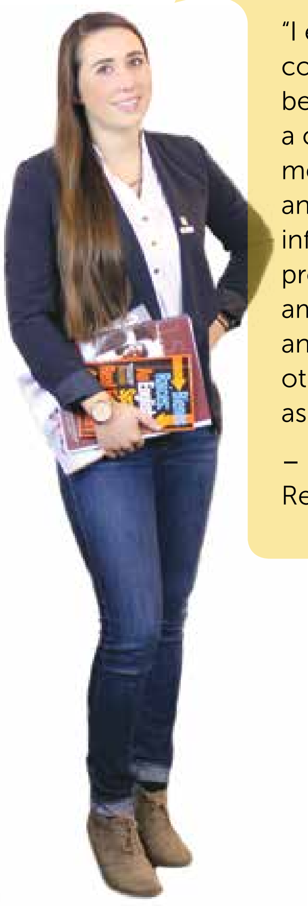
Getting Started with RPR®
10 am - 12 pm
June 6.......Fairfax
July 11.......Herndon

RPR® Mobile App
10 am - 12 pm
June 20.......Fairfax

Meet Buyers' Demands with RPR®'s Search Tools and Deliver a Successful Buyer's Tour
10 am - 12 pm
May 16.......Herndon

Broker Orientation
12 pm - 2 pm
June 6.......Fairfax

*** The July 16-17 course will be held at Sunrise of Fair Oaks, 3750 Joseph Siewick Dr. Fairfax, VA 22033.**



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

NAIHBR	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
ACOPIA Home Loans	Bruce Park	703-930-6434
Bayshore Mortgage Funding	Jon Lucas	703-539-5350
BB&T Mortgage	Kevin Connelly	703-855-7403
BB&T Mortgage	Cheryl Jackson	703-259-2477
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.	Marv Stanger	703-748-2005
Citizens One Home Loans	Andy Tran	571-214-2097
Eagle Home Mortgage	Victoria Kiser	703-852-1276
EasiLoans LLC	Charles Riordan	410-850-8511
Embrace Home Loans, Inc.	Sam Atapour	703-980-5443
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	Natasha Harth	540-520-2594
Fairway Independent Mortgage Corporation	Nicole Wilkes	571-261-3462
Fairway Independent Mortgage Corporation	Patrick Maloney	571-267-4898
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
Flagstar Bank	Ron Reyner	949-677-0609
Flagstar Bank	Eddie Jackson	202-596-4710
George Mason Mortgage LLC	Shawn Barsness	703-595-2233
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
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
Prime Lending	Doug Enger	571-442-5193
Prosperity Mortgage	David Rotell	703-222-1800
Quicken Loans	Caroline Isern	248-633-6182
Realtors® Federal Credit Union	Reginia Tuttle	703-307-6160
Stearns Home Loans	Stan Schnippel	703-615-7373
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
United Nations Federal Credit Union	Raymond Friday	703-448-5930
United Nations Federal Credit Union	Timothy Jeffrey	703-448-5930
Universal Title	Elizabeth Wasserman	610-517-6089
VHDA	Toni Ostrowski	800-227-8432
VHDA	Linda Wine	804-343-5981
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	Megan Holeyfield	202-895-5166
Wells Fargo Home Mortgage	Carlos Gonzaga	202-895-5152
Wells Fargo Home Mortgage	Damien Ha	202-895-5174
Wells Fargo Private Mortgage	Clarry 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	George Hawkins	703-442-3890
Dunlap Bennett & Ludwig, PLLC	Toula Gross	703-853-4128
Fairchild Law PLC	Pamela Fairchild	571-271-4070
Fidelity National Law Group	Michael Tompkins	703-245-0286
Friedlander, Friedlander & Earman PC	Jerome Friedlander	703-893-9600
Joseph A. Cerroni, Esq	Joseph Cerroni	703-941-3000
Law Office of Ann-Lewise Shaw	Ann-Lewise 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, Pordy & 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
Central Title & Escrow, Inc.	Jennifer Ploutis	703-658-1300
DB Title LLC	David Burger	703-734-8506
Double Eagle Title Company	Georgina Clough	703-865-2519
Ekko Title	Lisa Mitchell	703-448-3556
Ekko Title	Todd Condron	703-481-6200
Ekko Title	Jon Lyon	888-821-3556
Ekko Title	Mark Barrett	888-821-3556
Ekko Title	Jennifer Wexton	888-824-3556
Ekko Title	Marcus Simon	703-537-0800
Ekko Title	Sara Rodriguez	703-560-3556
Ekko Title	E. Sheldon Leggett	703-481-6200
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.	Christina Burton	703-734-8900
MBH Settlement Group L.C.	Fred Westerlund	703-587-2423
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.	Mark Carlson	703-734-8900
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.	Richard Beard III	703-279-1500
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	Helen Krause	703-691-4330
New World Title & Escrow	Nicholas Vlissides	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
Quantum Title Corporation	Christina Shin	301-770-4710
Realty Title Services of Tysons	Luisa White	703-790-1001
Republic Title, Inc.	Bob Malico	703-916-1800
RGS Title	Edward Schudel	703-903-9600
Stewart Title And Escrow, Inc.	Kamelia Sacks	703-352-2935
Strategic National Title Group	Mike Piple	703-637-9030
Strategic National Title Group	Sanam Virasta	703-637-9030
The Settlement Group, Inc.	Ann Johnston	703-250-9440
The Settlement Group, Inc.	Myrna Keplinger	703-642-6002
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
Exposurely 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
Instanet 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 Tirey	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	571-282-5952
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.	Cindy Coffman	703-866-6000
AREAS Appraisers, Inc.	Gilbert Rogers	703-866-6000
Barish & Associates of Fredericksburg	Stephen Barish	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 Appraisal Services, Inc.	Dawn Blalock	540-751-2220
DCO Appraisal Services, Inc	David Olynik	301-855-3886
Dickman & Associates	John Dickman	703-938-6633
Distinctive Homes Realty LLC	Michelle Gore	540-338-4606
dm Appraisal LLC	David Maeng	703-449-0281
Donald R. Drake, Jr	Donald Drake	571-237-9430
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
Gee 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 Runion	703-709-5695
Homestar Real Estate Services	Daniel Gartrell	571-261-3367
Hundley and Associates	Julie Lawrence	703-212-9080
Inman Appraisal Services, Inc.	Scott Inman	703-644-9877
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	703-268-0756
Lesley Omega Appraisers	Lesley Omega	703-403-2024
Marcia Novak & Associates LLC	Marcia Novak	703-585-2615
Metro Appraisal Services	Stephen McArdle	703-644-7772
Monir Moshashaie	Monir Moshashaie	703-255-6451
Murray Appraisal Services	Tom Murray	804-747-9326
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
RSG Commercial, Inc.	James Ruffner	703-273-9106
Sandra A. Le Blanc	Sandra LeBlanc	703-629-6842
Stewart Jarrett Real Estate Appraisal and Consulting	Stewart Jarrett	703-671-3662
Suburban Appraisers & Consultants	James Loizou	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

ENGINEERING SERVICES

Mosaic Engineering and Consulting	Mark Leeman	703-582-1548

ENVIRONMENTAL & MOLD SERVICES

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

GUTTER REPAIR

Gagnon's Gutterworks	Timothy Gagnon	703-716-0377

HOME INSPECTION AND PROPERTY DISCLOSURE

Abode Check LLC	Raquel Barrientos	703-255-6622
Alban Inspections	Brad Hambley	240-457-0685
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	Stephanie Donofrio	571-289-4144
Genesis Home Inspection, LLC	Jung Kim	703-728-5714
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	Seth 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	Moira 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	Taryn Christian	703-731-2259
SUPER	Bill Davis	703-731-2259
SUPER	Dilyana Mazur	703-731-2259
SUPER	Jackson Mosley	202-316-8889
SUPER	Jorey Ramer	617-817-1334
SUPER	Heather Stephenson	703-731-2259

HVAC

Infinity Air LLC	Haichen Ren	571-334-9893

JUNK REMOVAL

123JUNK	Shane Gaboury	703-348-6662
1-800-GOT-JUNK	Richard Galliher	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	301-760-7636
Crown Trophy of Ashburn	Curtis Berger	703-729-1229
Kristin Brindley Strategic Gifting	Kristin Brindley	313-971-8312
Sunrise at Fair Oaks	Valarie 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

PROPERTY MANAGEMENT

Mason Properties of NOVA Inc	John Mason	703-807-0803

RENTAL FURNITURE

CORT Furniture Rental	Frances Boller	703-379-8846

ROOFING

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

WELL & SEPTIC

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

List is current as of April 25, 2018.

Fair Housing Compliance Tips for Property Managers

By Matthew L. Troiani, Esq.

Q. I represent a landlord and recently received an application from five friends seeking to rent a single-family residence in Fairfax. Is it a Fair Housing violation to reject the application, even though the property has five bedrooms?

A. Rejecting an application to rent a single residence to five unrelated people is likely not discrimination on the basis of familial status under Fair Housing laws. Furthermore, most local municipalities, including Fairfax County, have enacted zoning ordinances that include restrictions on the number of unrelated persons who can live in a single residence. For the purposes of this question, we assume that the five friends are unrelated. However, Article 2 Part 5 of the Fairfax County Zoning Ordinance states that no more than four unrelated persons can live in a single residence, unless the property is approved as a group residential facility. The landlord's obligation to comply with the zoning ordinance is an objective basis for denying the application without violating Fair Housing laws.

Q. I represent a landlord and have a prospective tenant who has notified me of his intent to have an emotional support animal in the property, but my landlord client has a "No Pets Policy." Do Fair Housing laws apply?

A. Under the Fair Housing Act, an applicant with a disability may request that the landlord make a reasonable accommodation to the existing "No Pets Policy" and permit the applicant to have an emotional support animal in the dwelling.

An accommodation request can be denied if an applicant has failed to adequately support the request or has failed to respond to appropriate requests for information from the housing provider. A reasonable accommodation request cannot be denied simply because a housing provider cannot readily determine that the applicant has a disability. Documentation from a reliable source may be requested if the disability is not apparent. However, the Fair Housing Act does not allow questioning of individuals whose disability is readily apparent.

Even if the disability is readily apparent, a housing provider may request information about the connection between the disability-related need and the particular assistance animal where the connection is not readily apparent. Remember, it is not permissible to demand specific details about the disability itself or to see the applicant's medical records. The Department of Housing and Urban Development (HUD) has provided examples of proper documentation.

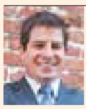
If the applicant has met the criteria in the request for an accommodation, the landlord must provide an exception to its policy in the dwelling and common areas. However, an accommodation request can be denied if the assistance animal presents a particular risk of harm to others or the property of others or otherwise creates an undue burden. The analysis of whether a particular animal presents a risk relates to the actual animal in question and not other criteria, such as a particular breed or size. However, if the animal in question poses a risk of harm to others or would otherwise create an undue financial burden for the housing provider, the request can be denied. The housing provider must demonstrate a legitimate basis for denying a request because the law presumes that the accommodation should be granted.

For real estate professionals, your client should make the determination whether to grant an accommodation request. The real estate professional could request documentation from the applicant in support of the client's accommodation request, but should always make it clear to the applicant that the request is being made by the housing provider client, not the real estate professional.

Under Article 11 of the Code of Ethics, Realtors® should not undertake services outside of their field of competence. Determining the "legitimacy" of the disability-related need or whether a particular animal is connected to the need is likely beyond the competence of a real estate professional. The Fair Housing Act does not distinguish between service animals and assistance animals. Certification of assistance animals is not well regulated, so reliance on certificates pulled from unverified sources is not recommended.

The NVAR Board of Directors has recently approved new forms for July 1, 2018 release which will assist our members in handling reasonable accommodation requests. Stayed tuned for details.

Members with specific questions are encouraged to contact the Legal Hotline at **NVAR.com/legalhotline** for further information. +



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

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