

# THE CARDINAL

# flyer

BROUGHT TO YOU BY—

Adrienne Green  
REALTOR

## PETUNIAS OR POINSETTIAS? WHICH FLOWERS FOR WHICH OCCASION?

Roses are red. Violets are blue. Which kind of petal is best for you? Like precious stones, flowers have symbolism. Different varieties have different meanings, as do their hues. There are flowers to represent friendship, romance, sympathy, well wishes, and more. Here's a quick guide to the best blooms for a variety of occasions.

**For anniversaries and Valentine's Day:** Red and pink roses are representative of love and passion, making them a timeless choice. For something less obvious, tulips also signify love. Stay away from yellow, as the color most commonly symbolizes friendship.

**For sympathy:** Lilies, daisies, and roses are suitable options for flowers you're sending or bringing to a grieving person's home. Funeral flowers are different; these are often large, specialized wreaths or baskets delivered to the funeral home by the florist. It's important to note that flowers aren't appropriate in the Jewish mourning tradition.

**For those who are sick:** Get-well flowers differ depending on whether the ill person is at home or in the hospital. If he or she is in the hospital, stay away from highly fragrant flowers, which might be irritating to patients. Tulips are your best bet. If the person is at home, a houseplant, which offers more permanence and whose greenery can signify life and well-being, is a nice idea.

**For friends:** Whether it's to say thank you or just because, the best flowers for friends are their favorite variety. Not sure what they like? Opt for orchids, lilies, daisies, or carnations (just not yellow carnations, which represent disappointment).

## THINKING OF BUYING A HOME? GET MY FREE GUIDE.

Buying a home is a complex process with many factors to consider.

Prepare for the decisions you'll need to make along the way by requesting my free report, "10 Easy Steps to Buying a Home."

Just call me at (571) 207-0890 or email me at [adrienne@adriennegreen.com](mailto:adrienne@adriennegreen.com) and I'll send it right out to you.




## WHY IS 'FOR SALE BY OWNER' SUCH A BAD IDEA?

When it's time to sell your home, you may wonder which route to take: partner with a real estate agent or go it alone with FSBO. Which will deliver better results? Here are three reasons you should avoid the FSBO path.

The paperwork is daunting: Buyer offers. Real estate contracts. Lender forms. Inspection reports. Closing documents. Not every homeowner is prepared for the piles of paperwork involved in a real estate transaction. Details and deadlines can easily be missed. Bad deals can be made. A real estate agent is familiar with all the documentation involved, will walk the seller through the process, and will handle much of the paperwork required.

The process is challenging: Buyers want to see your home when it's convenient for them. Without an agent to show your home, it's up to you to make all arrangements for showings. This includes getting your home ready for the market. What work should be done? What's worth the investment of time and money? An agent could answer these questions for you. If you don't have one, you're on your own to prep your home, show it to buyers, negotiate offers, and get the deal to closing.

The cost is more than you think: A common reason for choosing FSBO is to try to save money. FSBO isn't as cheap as you might think. You'll have to cover all marketing costs, and you'll have to devote your personal time to these efforts. And it might take longer to sell due to the limited exposure you can get without an agent marketing the home. To top it off, FSBO homes typically sell for less than homes listed by real estate agents. The net result: zero savings.



**LOCAL BUSINESS FEATURE:**  
Mobile Medical Health  
Alyssa Laeser PA-C, Owner & Provider



In each newsletter I profile a local business owner I know. This month we're hearing from *Alyssa Laeser PA-C, the provider and owner of Mobile Medical Health*, where Alyssa provides concierge medicine, including house calls and telemedicine.

**Why Did You Create This Business?**

*After working for 18 + years in the ER and urgent care, I realized I was only giving the patient six actual minutes of time. I felt like I was just the antibiotic police, and patients weren't getting good care. I want to bring back personalized care and time.*

**What Is Your Goal or Philosophy With This Business?**

*My tag line is "bringing healthy to you." I want to remove barriers of traffic, time, fear and expense for the patient. My goal is for the patient to feel like they are cared for.*

**How Does Being in Northern Virginia Enhance Your Business?**

*Northern Virginia has so much traffic, mostly two working parents with incomes in the six figures, and very well educated patients. There is a huge much social media presence in our area as well, and this all makes my company an ideal fit.*

**Can You Share a Success Story of Someone Using Your Service?**

*I have seen patients at their home who haven't left their room for two years - due to Lyme related psychological issues recently and the mother was very appreciative of the service.*

Alyssa can be reached at [mobilemedicalhealth@gmail.com](mailto:mobilemedicalhealth@gmail.com) or (703) 727-0523. Learn more at [mobilemedicalhealth.com](http://mobilemedicalhealth.com)



**How Does a Mortgage Credit Certificate from the VHDA Work?**

If you're looking to purchase your first home, you could begin the process by applying for a Mortgage Credit Certificate (MCC) and possibly saving thousands of dollars. A helpful non-profit to familiarize yourself with if you are searching for a home in Virginia is the Virginia Housing Development Authority (VHDA) which serves as a great resource for first-time homebuyers and offers fantastic programs with the MCC.

**What exactly is an MCC?** MCC's are certificates issued by Housing Finance Agencies (HFA's) that are designed to help first-time homebuyers qualify for a home loan by reducing their tax liabilities below what they would otherwise have to pay. With an MCC, borrowers can receive a dollar-for-dollar tax credit for a portion of the mortgage interest they pay each year.

- The credit is equal to 20 percent of the annual mortgage interest you pay.
- The remaining 80 percent may still be taken as a tax reduction.
- The MCC is effective for the life of your mortgage, as long as you live in the home.

You should keep in mind that there is a difference between tax deductions and tax credits. Tax deductions reduce your taxable income which in turn lowers your tax liability. On the other hand, tax credits are subtracted directly from your total federal income tax and can reduce your tax liability even more. Visit [fhmtg.com](http://fhmtg.com) for more information.

**WHY NOT PASS ME TO A FRIEND?**

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

# NORTHERN VIRGINIA REAL ESTATE MARKET STATISTICS

## Sold Summary

	Dec 2018	Dec 2017	% Change
Sold Dollar Volume	\$1,291,466,089	\$1,355,695,891	-4.74%
Avg Sold Price	\$537,439	\$521,622	3.03%
Median Sold Price	\$459,900	\$450,000	2.20%
Units Sold	2,403	2,599	-7.54%
Avg Days on Market	63	79	-20.25%
Avg List Price for Solds	\$546,637	\$529,492	3.24%
Avg SP to OLP Ratio	97.3%	97.2%	0.08%
Ratio of Avg SP to Avg OLP	97.0%	96.1%	0.98%
Attached Avg Sold Price	\$413,847	\$395,945	4.52%
Detached Avg Sold Price	\$683,285	\$649,347	5.23%
Attached Units Sold	1,299	1,310	-0.84%
Detached Units Sold	1,102	1,289	-14.51%

### Notes:

- SP = Sold Price
- OLP = Original List Price
- LP = List Price (at time of sale)
- Garage/Parking Spaces are not included in Detached/Attached section totals.

## Inventory

	Dec 2018	Dec 2017	% Change
Active Listings	3,930	4,501	-12.69%
New Listings	1,603	1,691	-5.20%
New Under Contracts	1,317	877	50.17%
New Contingents	839	1,079	-22.24%
New Pendingings	2,156	1,956	10.22%
All Pendingings	2,930	2,695	8.72%

## Financing (Sold)

Assumption	
Cash	281
Conventional	1,560
FHA	189
Other	98
Owner	1
VA	270

## Days on Market (Sold)

0	123
1 to 10	266
11 to 20	213
21 to 30	224
31 to 60	635
61 to 90	405
91 to 120	225
121 to 180	202
181 to 360	87
361 to 720	19
721+	0

## WHAT TO DO WITH YOUR WORN-OUT WARDROBE

Seasons change. Fashions evolve. Clothes get old. When they do, you purge your closet. Then what? Recycle, reuse, re-create!

When you've examined your wardrobe and decided to discard everything you will never wear again, don't send it all to a landfill. Give clothes a second life. Here's how.

**Clothes in good condition:** Donate. Pop them in a drop box or take them to a shelter. Can't afford to part with something new? Try a swap meet and trade for something new to you.

**Stained or torn clothes:** Try different stain removers and washing techniques to eliminate stubborn stains. Try repairing tears yourself or find a skilled professional. Search for a local repair café where folks help each other.

**Recycle:** Clean, natural fabrics can be composted, and some clothing brands now accept their own used clothes for recycling. The Blue Jeans Go Green program takes old jeans and uses them for insulation. There are other possibilities too; check online.

**Upcycle:** Turn old sweaters into scarves, flannel shirts into tote bags, and old tees into quilts. Refashion old clothes into craft projects, or simply use them as cleaning rags.



## ASK THE AGENT: THIS MONTH'S QUESTION

### WHAT IS EARNEST MONEY?

When sellers receive an offer on their home, they want to know the buyer is serious. To demonstrate the genuineness of their offer, buyers provide earnest money.

This check (or cash) typically equals one or two percent of the purchase price. It is given to the sellers with the offer. If the offer is accepted, this "deposit" helps reserve the home for the buyer.

These funds are deposited into an escrow account until closing, when they are applied to the purchase of the home. If the deal does not go through, the seller returns the earnest money to the buyer. However, if the buyer backs out of agreed-upon terms, the money may not be returned.

Buyers can work with their real estate agent to protect their earnest money by writing certain contingencies into the contract.

**QUICK**  
*Quiz*

Each month I'll give you a new question. Just email me at [adrienne@adriennegreen.com](mailto:adrienne@adriennegreen.com) or call (571) 207-0890 for the answer.

*Cats are feline; cows are bovine; what are eagles?*

# Solve it!

	2						3	
	7	6			2			
3		8			4	1	6	
				4		9	1	
6		7				5		3
	3	4		5				
	9	5	4			3		6
			6			2	9	
	6						5	

**Sudoku instructions:** Complete the 9 × 9 grid so that each row, each column and each of the nine 3 × 3 boxes contains the digits 1 through 9. Contact me for the solution!

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## THE recipe BOX

### SAUSAGE, SAGE, AND SQUASH SKILLET PIZZA

Makes 1 12" pizza

Preheat oven to 525 degrees

- Flour and cornmeal for dusting
- 1 pound store-bought pizza dough
- 1 tablespoon olive oil
- 3 ounces marinara sauce
- 2–3 cups grated mozzarella cheese
- 1 cup cooked, crumbled mild Italian sausage
- 1 cup cubed, cooked butternut squash
- 1 tablespoon fresh sage or 1 teaspoon dried
- Honey
- Red pepper flakes

Place a 12" cast iron skillet over medium-high heat. Dust pan lightly with flour and cornmeal. On a countertop, flatten the dough into a round disc and carefully place in skillet, pulling the sides of the dough up the sides of the pan. Brush dough with oil and allow it to cook for 1–2 minutes. Spread marinara sauce evenly over the dough, then top with cheese, sausage, squash, and sage. Place in oven for 10–12 minutes or until melted and golden. Mix two tablespoons honey with half tablespoon water and a pinch of red pepper flakes. Brush mixture over hot crust and serve.

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Thanks for reading! If you're thinking of buying or selling real estate, please get in touch.