

THE CARDINAL

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Adrienne Green
REALTOR

THE YEAR IN REVIEW: A LOOK AT THE TOP HEADLINES OF 2019

It's nearly the start of a new year and a new decade. As 2019 comes to an end, here's a look at some of the most newsworthy stories of the year.

Diabetes research makes huge strides:

Researchers at the University of California in San Francisco announced in February that they had successfully turned human cells into insulin-producing cells. The news brought hope that a cure for type 1 diabetes could be within reach.

Fire at the Notre Dame: The famous Notre-Dame de Paris cathedral went up in flames on April 15. More than 400 firefighters battled the blaze, which severely damaged the structure's spire, roof, and upper walls.

Prince Harry's heir arrives: Prince Harry and Meghan Markle welcomed their first child, Archie Harrison Mountbatten-Windsor, on May 6. Baby Archie is currently seventh in line for the British throne.

Women astronauts make history: On October 18, NASA astronauts Jessica Meir and Christina Koch entered the history books when they made the first-ever all-women spacewalk. The pair visited the International Space Station to replace a faulty battery charger.

Plant-based food goes mainstream:

Beyond Burger became a household name this year when its surprisingly beef-like patties began widespread distribution in North America and beyond. The burgers and other meatless alternatives by maker Beyond Meat brought plant-based alternatives onto the public menu.



WANT TO SELL YOUR HOME FAST? GET MY FREE GUIDE

Preparing your home for sale can make the difference between getting the price you want – or ending up disappointed.

Discover some easy things you can do by requesting my free guide, "50 Tips to Prepare Your Home for a Speedy, Top-Price Sale."

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

HOTTEST HOUSING MARKETS OF 2019 ACROSS AMERICA

You might be surprised to discover the hottest zip codes of 2019. The real estate market saw some new trends this year that caused a shift in hot spots.

Metropolitan giants like New York and San Francisco are no longer leading the pack. To find the fastest-selling homes in America, we have to set our sights on smaller locales.

Realtor.com reports that Grand Rapids, Michigan; Omaha, Nebraska; and Boise, Idaho took the top three slots in 2019 for hottest zip codes. The rankings are based on how quickly homes sell and how frequently they are viewed on Realtor.com. The top ten list, which also includes zip codes in New Hampshire and Kansas, demonstrate growing trends in the real estate market.

One of the most significant shifts is the influx to areas outside the big cities. With prices in the Big Apple and other metropolises beyond many buyers' budgets, home seekers are looking to markets where housing is less dense and is smaller and more affordable.

Millennials are a big part of the new trends. Making up the largest percentage of Americans taking on mortgages, millennials are seeking strong local job markets and affordable homes.

According to Realtor.com, millennial salaries in the top ten zip codes are, on average, 13 percent higher than the national median millennial income. Additionally, job growth projections for these areas are exceeding national growth projections. Lastly, the average home price in these areas is significantly lower, at \$272,000, than the national median price of \$316,000. If you'd like to learn more about current housing trends, I'm just an email or phone call away.



LOCAL BUSINESS FEATURE:

Angel D. Fischer

Owner, Graphic Designer

Halo Designs

Angel is a local graphic designer who specializes in print & digital design, logo & image development, and writing & editing. She collaborates with clients to develop designs that best represent their businesses.

When Did You Create Halo Designs?

I started freelancing on the side as Halo Designs in 1999. I can't believe it's been 20 years now! I started freelancing full time in 2006.

What is Your Background?

I went to college for an English degree because I loved creative writing, but I knew I needed a profession with a more reliable income stream. I had always loved art but considered it a hobby. When I discovered graphic design, I realized this was the perfect fit for me because I could use both my design and writing skills to help clients with their promotional materials. I've worked for a commercial printer, a publication company, and a nonprofit organization, so I have a wealth of experience in print design and customer relations.

What is Your Goal or Philosophy with Halo Designs?

Image isn't everything, but I do believe first impressions are important. I want to help small businesses and nonprofits to elevate their first impressions so they can reach the clients, customers, and/or members they need to be successful.

How Does Being in Northern Virginia Enhance Your Business?

Northern Virginia has amazing networking groups (I'm a regular at Sterling Women and Net 2.0), and the people I've met here are positive and supportive.

Can You Share a Customer Success Story?

When I started freelancing full time, I ended up temping at a local credit union as a receptionist. I was there long enough to share that I was actually a graphic designer. They hired me to do a few small jobs in 2007 and were so pleased with my work that they put me on retainer, and I've been working with them ever since, even after I moved out of state. In fact, I've now worked with them remotely for longer than I worked with them locally.

Can You Share a "Hidden Gem" in NOVA: A place or event that you enjoy that's under the radar ?

If you like frozen custard as much as my husband and I do, you have to check out Abbott's Frozen Custard in Sterling. Abbott's was started in Rochester, N.Y., and my husband introduced me to it when we started dating. We were completely shocked when we discovered an Abbott's here in Northern Virginia! Apparently, we're not the only former Rochester residents to have moved here. I highly recommend the peanut butter cup sundae!

View Angel's portfolio and learn more about her business at halodesigns.net, or reach her directly at (585) 944-3807, or angel@halodesigns.net.

WORTH READING

7 Small-Talk Tips for Holiday Parties

By Mirel Ketchiff

Shape

Even the most gregarious party guest can find small talk with strangers difficult. Incorporate the strategies outlined in this article into your party preparations. Just like you plan your travel to and from parties, plan what you'll do at the party. Be prepared to talk about yourself and ask questions that will allow the conversation to continue. Don't fret: as this article shows, you can even end an unwanted conversation gracefully. More: <https://tinyurl.com/worth1219a>

15 Unique New Year's Countdowns You Didn't Know Existed

Matthew Holland

Vacations Made Easy

Forget jetting to New York City to watch a glittering ball drop. There are similar parties all across the United States. You can fly to Hawaii to watch a giant pineapple drop in Honolulu. For something completely different, head to Duncannon, Pennsylvania, and start the New Year by watching a glowing sled fall. This list includes many more interesting options ranging from beach balls and pinecones to caged opossums. More: <https://tinyurl.com/worth1219b>

11 Useful Gifts That Don't Create Clutter

By Sarah Kollmorgen

HuffPost

Great gifts don't need to take up tons of space. This list has a range of ideas. A common solution is finding gifts that have many purposes, like dish racks that can be colanders, small mirrors with built-in speakers, or attractive calendars that are as much wall art as appointment keepers. More: <https://tinyurl.com/worth1219c>



NORTHERN VIRGINIA REAL ESTATE MARKET STATISTICS

Sold Summary

	Oct 2019	Oct 2018	% Change
Sold Dollar Volume	\$1,656,081,380	\$1,409,353,797	17.51%
Avg Sold Price	\$544,823	\$517,954	5.19%
Median Sold Price	\$480,000	\$446,500	7.50%
Units Sold	3,035	2,721	11.54%
Avg Days on Market	27	33	-18.18%
Avg List Price for Solds	\$548,734	\$523,429	4.83%
Avg SP to OLP Ratio	98.5%	97.9%	0.62%
Ratio of Avg SP to Avg OLP	98.0%	97.6%	0.33%
Attached Avg Sold Price	\$422,643	\$393,662	7.36%
Detached Avg Sold Price	\$679,068	\$662,699	2.47%
Attached Units Sold	1,590	1,451	9.58%
Detached Units Sold	1,445	1,256	15.05%

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

	Oct 2019	Oct 2018	% Change
Active Listings	4,824	6,701	-28.01%
New Listings	3,629	3,718	-2.39%
New Under Contracts	0	1,202	0%
New Contingents	0	1,839	0%
New Pendings	2,976	3,041	-2.14%
All Pendings	3,526	3,574	-1.34%

Financing (Sold)

Assumption	1
Cash	339
Conventional	1,910
FHA	300
Other	45
Owner	0
VA	369

Days on Market (Sold)

0	62
1 to 10	1,351
11 to 20	441
21 to 30	245
31 to 60	438
61 to 90	203
91 to 120	113
121 to 180	125
181 to 360	45
361 to 720	9
721+	3

IS A FIXER-UPPER THE RIGHT INVESTMENT FOR ME?

You've read the headlines: Build sweat equity. DIY special. Needs some TLC.

These homes are far from turnkey, but they can offer good opportunities. With the right renovations, fixer-uppers can be a profitable investment.

But is this type of purchase right for you? To answer this question, consider three important factors.

Your plans. If you're hoping to get a good deal on real estate and flip it for a profit, this can be a good option. Another great option is buying a fixer-upper and doing the repairs yourself in order to transform the house into your dream home. On the other hand, if you have watched a lot of real estate shows and expect to spend a couple of weekends working on the home and then make big bucks, you're probably on the wrong path. Keep in mind that renovations are often costly, time-consuming, and far more complicated than they look on television.

Your budget. Consider whether you can realistically afford the renovations. How much would it take to make the home liveable? Would basic cosmetic changes be enough, or do you need a budget for more extensive repairs?

If major construction is required, you may qualify for a home improvement loan program. If you'd like more information about current loan programs, I can review what is available and connect you with a lender to check your eligibility.

Your time. Examine your calendar. First, consider if you will have a place to live while renovations are completed. If you're selling your current home and need to move out by a certain date, you'll need to make plans for temporary housing.

You must also consider the time required to manage this type of project. You'll need to hire and coordinate contractors, or, if you're doing the work yourself, you'll need to budget significant time for your labor.

Think a fixer-upper might be right for you? I can help you find deals in your area. Just give me a call.

ASK THE AGENT: *THIS MONTH'S QUESTION*

Is it better to buy new construction or an existing home?

This boils down to a matter of preference. Both new construction and existing homes offer unique advantages.

If you purchase new construction, you can usually choose your own flooring, color schemes, upgrades, and more. However, you may be able to find an existing home with many of the features you're looking for at a lower price.

Landscaping is another example. You may enjoy all-new surroundings in a freshly constructed home, but the lot may feature little to no landscaping. By contrast, you may find an existing home with a lushly landscaped yard, meticulously maintained by the previous owner who sank thousands of dollars into beautiful flowerbeds and inviting walkways.

Ultimately, you have to decide which advantages are more important to you. And keep in mind that you don't have to decide up front which type you prefer. You can always look at options for both new construction and resale, then decide which direction is best for you.



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

What insect migrates to a warmer climate 2,500 miles away each winter?

Solve it!

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

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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PEANUT BUTTER KISS COOKIES

These holiday cookies are a perennial favorite. Makes approximately 30 cookies

- 1 and 3/4 cups all-purpose flour
- 1 teaspoon baking soda
- 1/2 teaspoon kosher salt
- 1/2 cup butter, softened
- 1/2 cup smooth peanut butter
- 1/2 cup brown sugar, packed
- 1/4 cup granulated sugar, plus more for rolling
- 1 egg
- 2 tablespoons milk
- 1 teaspoon vanilla extract
- Hershey's Kisses (about 30)

Preheat oven to 375°. Using a whisk, combine flour, baking soda, and salt in a small bowl. In a larger bowl, beat the softened butter and the peanut butter until smooth (use a hand mixer). Add both sugars and beat until the mixture is fluffy. Beat in the egg, then the milk and vanilla, and mix until well combined. Gradually add the flour mixture, beating at a low speed until the dough is just combined. Line two cookie sheets with parchment paper. Form the dough into balls, then roll each in white sugar before placing them on the cookie sheets. Bake for eight to 10 minutes, until the cookies have puffed up. Remove them from the oven and quickly top each cookie with an unwrapped Hershey's Kiss.

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