

THE CARDINAL

flyer

BROUGHT TO YOU BY—

Adrienne Green
REALTOR

HOW TO GET THE MOST FROM A HOME INSPECTION

Buying a home is probably the single most significant investment you'll make in your lifetime. When you're making such a significant purchase, you want to know exactly what you're getting.

This is the goal of a home inspection. A professional inspector will review the home and point out any potential concerns. Here's how it works.

1. Arrange for the inspection: Typically, you will include an inspection contingency as part of your offer to purchase the home.

This contingency will allow you to order an inspection (at your expense), then determine if you would like to proceed with the purchase, based on the results.

2. Complete the inspection: You should be present during the inspection so the inspector can review any items of concern with you in person.

He or she will inspect all the home's systems, structural components, and general condition and provide a report that notes any areas of concern.

3. Request repairs: You'll review the inspection report with your real estate agent and decide if there are any items you would like the seller to address. You can request that the seller make the repairs or provide a credit to cover their cost.

Typical things to address are safety concerns and anything that is not up to code.

If the sellers refuse to negotiate, you can decide whether you want to move forward with the purchase or move on to another home.

I'd be happy to connect you with a qualified inspector and help you smoothly navigate this process.

THIS POLICE OFFICER'S PROPOSAL WILL BE HARD TO TOP

Runners, hopeless romantics, and multitaskers, take note! Chicago officer Mike Nowacki showed his superhuman side when he took part in the Allstate Hot Chocolate 15k on Sunday, November 3, 2019.

A veteran of the Chicago Police Department and former army medic, Nowacki already knew a thing or two about keeping a cool head under pressure. Not only did he plan to run in full SWAT gear on the fateful day of the race, but he also planned to propose to his long-time girlfriend and fellow Chicago police officer Erin Gubala, who was stationed on bike patrol at the end of the 9-mile minimarathon.

Moments before he approached the finish line, still rehearsing the proposal in his head, the courageous officer put his romantic gesture on hold to answer the call of duty when he noticed a crowd of people gathered around an unconscious woman on the ground. He proceeded to administer CPR until the paramedics arrived to whisk her away to the hospital, where they treated her for cardiac arrest. Nowacki's quick thinking had saved her life!

Notified of the situation, Gubala anxiously awaited her beloved's arrival. Luckily for all involved, a happy ending was finally in sight. "Before I knew it, he was running at me, crossing the finish line," she said. "He got down on one knee, and I thought that he was hurt, and then he said, 'Erin, I don't know what to say.'" After catching his breath and getting the right words out, his high-octane proposal was met with a resounding "Yes!"



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 and I'll send it right out to you.



LOCAL BUSINESS FEATURE:

Elena Sonnino, Life Coach and Speaker

Elena is an amazing woman whose skills as a life coach and speaker help people discover their inner strength, get out of survival mode, and truly thrive. Here she shares more:

What are your goals for your business in the next 1-5 years?

As my practice has evolved, I've realized my true superpower is to create and hold space as a facilitator and speaker. 1:1 coaching work is powerful, but there is something about bringing individuals together as a group and the magic that emerges from the collective energy.

I'm on a mission to help more people embody their inner strength and wisdom – or as I call it, the Sunrise in Your Pocket. I've dreamed of creating a 2-day signature personal development event – which I'm excited to be bringing forward this year as well as my first international retreat for 2021. One day I'd love to own a waterfront property where I lead and host retreats!

What is Your Goal or Philosophy with your Practice?

At the core of my work are a few guiding principles. I believe that we each carry within us inner strength and wisdom everywhere we go and that we have everything we need and crave within us. I also believe that there is more to life than just surviving and that we are meant to thrive. Lastly, I've always believed in the idea of fostering self-sufficiency in others. I'd rather ask a great question that makes you think so that you can create your own answers and clarity. My goal for this work is to create ripples, if not waves, of awakesness, curiosity, and purpose in the world.

Can You Share a Customer Success Story?

Here is one story in the words of a former client:

"I started working with Elena right after New Years in January 2019. I had reached a point where I was feeling very tired, unhealthy, overwhelmed, anxious and I didn't know where to start to get back on track. I signed up for a retreat through my community, and that experience compelled me to work with Elena in a small group coaching session throughout 2019. When I look back and reflect on how different my life is now and how I feel a year later, I am pretty blown away. Working with Elena, I got centered on my core values, on my priorities and my dreams and worked on what was getting in the way of accomplishing those. Making changes takes time and Elena is patient. She also brings bodywork into her coaching which was incredibly important to me. I learned how to breathe, to hold space, to create a morning ritual, to journal, to prioritize self-care, compassion, awareness and taking chances. A year later I have taken control of my physical health, made some changes in my career, become a calmer, more present parent, and know when to say yes and when to say no to what serves me."

Can You Share a "Hidden Gem" in NOVA: something you enjoy that's under the radar ?

In 2019 I re-discovered Fountainhead regional park as a delightful place to Stand Up Paddleboard or kayak. I also love Ahsu in Brambleton for a delicious night out!

Learn more at elenasonnino.com, and Elena can be reached directly at findflight@elenasonnino.com.

WORTH READING

HOW TO RAISE AN OPTIMISTIC CHILD

By Meghan Moravcik Walbert
Lifehacker

Despite unrelenting predictions of mass environmental catastrophes and descriptions of political unrest, you can still raise optimistic kids. Teaching children to be optimistic doesn't mean avoiding reality. It means helping them respond to events appropriately. This includes putting events into perspective and, perhaps most importantly, being optimistic in front of them.

More: <https://tinyurl.com/worth0220a>

HOW TO PREVENT THE INTERNET FROM TRACKING YOU

By Steven Max Patterson
Gear Patrol

Social media networks were once seen as sites for self-expression. Today, it's easy to fret about eroding privacy online: finding practical and simple ways to protect yourself can seem complicated. Use this straightforward guide to help you fortify your online privacy, protecting both your personal and banking information as well as your digital footprint. This is not theoretical: the list includes specific suggestions for browsers, search engines, and software to use.

More: <https://tinyurl.com/worth0220b>



NORTHERN VIRGINIA REAL ESTATE MARKET STATISTICS

Sold Summary

	Dec 2019	Dec 2018	% Change
Sold Dollar Volume	\$1,527,346,565	\$1,291,466,089	18.26%
Avg Sold Price	\$566,601	\$537,439	5.43%
Median Sold Price	\$488,132	\$459,900	6.14%
Units Sold	2,678	2,403	11.44%
Avg Days on Market	30	41	-26.83%
Avg List Price for Solds	\$572,039	\$546,637	4.65%
Avg SP to OLP Ratio	98.3%	97.3%	1.04%
Ratio of Avg SP to Avg OLP	97.7%	97.0%	0.72%
Attached Avg Sold Price	\$428,659	\$413,847	3.58%
Detached Avg Sold Price	\$715,055	\$683,285	4.65%
Attached Units Sold	1,387	1,299	6.77%
Detached Units Sold	1,291	1,102	17.15%

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 2019	Dec 2018	% Change
Active Listings	2,840	3,930	-27.74%
New Listings	1,673	1,603	4.37%
New Under Contracts	0	1,317	0%
New Contingents	0	839	0%
New Pendings	1,811	2,156	-16.00%
All Pendings	2,417	2,930	-17.51%

Financing (Sold)

Assumption	0
Cash	248
Conventional	1,754
FHA	275
Other	32
Owner	0
VA	310

Days on Market (Sold)

0	73
1 to 10	1,018
11 to 20	367
21 to 30	238
31 to 60	428
61 to 90	213
91 to 120	122
121 to 180	123
181 to 360	82
361 to 720	12
721+	2

FIVE FINANCIAL BENEFITS OF OWNING A HOME

You want to make smart financial choices for your future. Do those include buying a home? Here are five financial benefits that point to yes.

1. Tax breaks: As a homeowner, you may qualify for tax benefits. These deductions can help offset other costs of homeownership. Potential deductions include the interest on your mortgage, property taxes, and home equity lines of credit.

2. Stability: If you take out a fixed-rate mortgage, you'll know what payments to expect for the life of the loan. Rent, on the other hand, often increases annually. When you own a home, you also typically have more control over expenses such as utilities, so you can make choices that encourage efficiency and save money each month.

3. Forced savings: Each month, as you pay down your mortgage, you are adding equity. This can be an excellent way to build wealth. In the future, you can sell the home for a profit or borrow against the equity to obtain needed funds. Medical emergencies, college tuition, and home repairs or renovations are common uses for these funds.

4. Good credit: A mortgage is considered "good debt," meaning that it looks good on a credit report and can help you establish a healthy credit score. As you faithfully pay off the loan, your score can increase. This can prove helpful in obtaining lower insurance rates and qualifying for lower rates on future purchases.

5. Final payment: When you buy a home, there will come a day when you no longer have to make your mortgage payment. It will eventually be your property, free and clear. (Time to celebrate!) This scenario is much different than paying rent, which will continue for a lifetime.

Are you wondering if a home purchase makes sense for your financial future? I'd be happy to discuss these and other benefits and help you determine if now is a good time for you to pursue homeownership.

ASK THE AGENT: *THIS MONTH'S QUESTION*

What is a contingency?

When a contract to purchase a home includes a contingency, this means the deal is contingent on (conditional, subject to, depends on) something for it to move forward. In other words, it is contingent on something the buyer must do. If a contingency clause is written into the contract, and the condition is not met, the buyer can break the contract without penalty.

Several types of contingencies are shared in real estate contracts. The buyer may include a home inspection contingency (to complete an inspection of the property), a financing contingency (to obtain a mortgage for the purchase), or a home sale contingency (to sell their current home before purchasing the new one).

Contingency clauses usually specify a date by which these conditions must be met. If they are not met by the deadline, the buyer can request an extension, or the contract may be canceled. You don't want to try to go it alone. A buyer's real estate agent will help determine what contingencies to include in the offer to purchase, so all their bases are covered.



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

Which US state produces the most roses for Valentine's Day?

Solve it!



PUFF PASTRY HEARTS

Yields 16 hearts

- 1/3 cup sugar
- 3/4 teaspoon ground cinnamon
- 1/4 teaspoon ground cardamom, optional
- 1 sheet puff pastry, thawed (follow directions on package if frozen)
- 5 tablespoons butter, melted

Preheat oven to 375 degrees.

Lightly grease a cookie sheet. In a small bowl, combine sugar and spices. Roll dough out slightly with a rolling pin, keeping a rectangular shape. Then brush 3 tablespoons butter on one side and sprinkle the spiced sugar evenly over the dough.

Starting with each of the short ends of the dough, roll them toward each other (like you would with a jelly roll) until they meet in the center of the rectangle. Refrigerate until chilled and firm, about 40 minutes.

With a sharp knife, cut the roll crosswise into 16 slices and place them 2 inches apart on the cookie sheet.

Gently and evenly press them down to 1/4-inch thick, then pinch and shape the bottom of each slice to create a heart shape.

Brush with remaining butter and bake until golden brown (about 10 minutes).

		4			7			9
	3	1						8
			9	3		1		
				9	5	7		4
		7	6		3	8		
5		9	7	2				
		8		7	9			
1						9	4	
4			3			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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Thanks for reading! If you're thinking of buying or selling real estate, please get in touch.