

House on a hill



PHOTOS BY JUNE STANWICH

The new Georgian style façade includes a brick surfaced porch, an Adam-style entry and a second level balcony with balustrades. Michael Nash resolved inherent site problems by deploying deep footings as foundation support, eliminating the need to excavate.



Before Exterior Front elevation

■ Skillful solution transforms contemporary into welcoming Southern Colonial

BY JOHN BYRD
SPECIAL TO THE FAIRFAX COUNTY TIMES

Huntsville, Ala. is a pretty small town, yet it has three historic districts and more homes in the national register than most places twice its size. Growing up in such a community, Gina Jones is understandably attracted to welcoming porches and grand foyers—hallmarks of the antebellum style.

Alas, when Jones, relocated to Northern Virginia several years ago, the place that came closest to suiting her family's needs was an Oakton

contemporary, one of four on a private drive at the top of a hill.

Like most successful transplants, Jones adapted to her new setting just fine. But after occupying the house for a few years, certain shortcomings became apparent.

"I was looking for a larger master bedroom, a guest room... and I really wanted a front porch and a foyer," Jones recalls. "The foyer was important in my childhood home. It's where the house begins".

The practical problem with the last part of the vision, however, was the steeply sloping grade immediately outside the existing front door. The more Jones learned about her home's inherent site problems, in fact, the more the search for new square footage became concentrated on the rear elevation.

"We wanted to stick to our budget," Jones recalls "so the remodeling proposals we received were all focused on the back of

the house."

It was at this juncture that Jones met Sonny Nazemian, president of Michael Nash Kitchens and Homes, and an innovative remodeler with a knack for finding unexpected solutions.

"Sonny's plans not only made our new façade feasible, but actually created more square footage than we'd thought we could afford," Jones explains. "Naturally, we were thrilled with that."

The project's main challenge was engineering a structural template that would allow for a front-facing addition on a sharply sloping front yard. Because of its formidable downward-thrusting weight, a two-level addition traditionally must be offset by an eight to ten foot foundation. Nazemian's team, however, proposed an alternative every bit as effective, but a lot less expensive.

"We re-graded, leveled and re-compacted the whole front yard,"

the remodeler explains. "That may sound simple, but the site changes are very carefully calibrated. This allowed us to specify deep footings for structural support, eliminating the need to excavate."

Naturally, the plan required working closely with Fairfax County building inspectors. But Nazemian says the option saved his client substantial sums, money which was used to increase the project's size and scope.

With the site satisfactorily prepared, Nazemian next con-

centrated on the addition itself, converting the existing front patio into a 14-by-26 footprint for a two level enclosure.

The lower level now accommodates a spacious foyer with ten foot ceilings, a first level guest room and a full bath. On the second level, the remodeler co-opted one of three existing bedrooms to form a substantially larger master

bedroom suite.

Best yet, the new site plan permits a top item on the wish list: a 25-by-6 two level front porch that, Jones says, evokes the graciously welcoming facade of her childhood home.

Inside, the new interior faithfully explores late 18th century de-

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The new interior faithfully explores late 18th century design elements-- presenting a period-appropriate setting for several collectibles and antiques



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corum in detailing several period collectibles and antiques.

Beginning with an Adam-style front door bordered by sidelights and a Palladium window, the foyer is a perfectly articulated anteroom embellished in hardwood flooring, crown molding and embossed knee high panels. Two Doric columns on either side of a stair accessing the main living area are both decorative and structural.

Adjacent to the foyer, the new first level addition provides for a home office that doubles as a guest suite with a private entrance. The suite includes a full bath finished in Brazilian slate-tile, granite countertops and cherry cabinetry. This room is practical, yet aesthetically-pleasing. Upstairs, the new front-facing master bedroom is more than double the size of its predecessor.

The master suite opens out onto the upstairs porch with a stunning view of wooded acreage abutting the property.

In a corner of the master suite, Nazemian installed a gas fireplace, elevating it for visibility from the bed.

"It's a Bed and Breakfast fireplace," Jones reveals, "and it's also an effective heat source."

The master bath features a double vanity and soaking tub, a walk-in shower, heated floors and towel racks. Structured porcelain covers the floors, shower and tub surrounds; the cherry cabinets have granite countertops. Warmly cream-colored walls confer a restful ambiance ideal for soaking.

Other interior touches were introduced to better rationalize the existing rooms. Standard oak floors and wall-to-wall carpeting were replaced with richly stained Brazilian woods, showcasing a rich and well-balanced transfor-

mation throughout.

The project so impressed other remodelers, in fact, that it was named the Washington area's best residential addition in the \$100,000 to \$250,000 category by the National Association of the Remodeling Industry in their annual "Contractor of the Year" (COTY) competition.

"It's the details that make the whole house so cohesive," Jones observes.

To give the eclectic architecture a unifying cast, the exterior elevations are clad in cedar shake and painted a vivid Wedgwood blue. "It just works beautifully," Jones says. "And it feels like home."

For information: 703-641-9800 or MichaelNashKitchens.com

John Byrd has been writing about home improvement for 30 years. He can be reached @ www.HomeFrontsNews.com or byrdmatx@gmail.com.

THE TOP TEN SALES IN FAIRFAX COUNTY

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 RESTON 2112 LIRIO CT, RESTON, VA 20191 \$655,000 4 bed, 3 bath	 FAIRFAX 3625 EMBASSY LN, FAIR- FAX, VA 22030 \$467,000 3 bed, 2 bath	 FAIRFAX 13099 BELLE COTE LN, FAIRFAX, VA 22033 \$1,262,500 5 bed, 4 bath	 CENTREVILLE 14838 WOOD HOME RD, CENTREVILLE, VA 20120 \$439,900 4 bed, 3 bath	 CENTREVILLE 13509 PORTAGE PL, CENTREVILLE, VA 20120 \$705,550 4 bed, 3 bath

Step-by-step guide for first-time home-buyers

BY ALAINA TWEDDALE
RISMEDIA

Here's a secret for first-time home-buyers: No two home-buying experiences are the same. Even with a Zillow sneak peak, a shopper never really knows what homes will look like until they see them in person or what snags they'll encounter once mortgage lenders and home inspectors get involved.

For some people, it's the unpredictability of the experience that makes it most exciting. Others prefer to go in armed with as much knowledge as possible. If you fall in the second camp, and you've been eyeing open houses, this nine-step guide can help you prepare for your first time buying a house.

Figure out if buying is a good idea

Some first-time homebuyers don't know that homeownership isn't right for everyone. There are several scenarios in which renting might be a better option, according to financial planner Katie Brewer, such as the following:

- You plan to move to a new area in the next few years. The costs associated with buying a home can total between 5 and 8 percent of the purchase price of a new home. It can take at least four years — or more in a down market — to recoup that cost in increased market value.
- You like having location flexibility. If you're in a bustling part of town but think you might want something quieter when you settle down, then homeownership might cramp your style — for now.
- You don't want to deal with home maintenance. When the toilet breaks and you're renting, the landlord sends someone to repair it. If you're the owner, you have to be prepared to make your own repairs — and to pay for them, too.

Check your credit

Even the most meticulous bill payers can be surprised to find dings on their credit reports. Bills get sent to old addresses, and creditors sometimes make mistakes. You might find someone else's credit mistakes commingled with your history if that person has the same name or a name similar to yours. Worse yet, you might unwittingly be the victim of credit fraud or identity theft.

"Make sure you don't encounter any surprises when you're applying for loans," says Brewer. She suggested pulling your credit reports from AnnualCreditReport.com or directly from each of the three major credit bureaus — Equifax, TransUnion and Experian — to check for errors or other problems.

Fix any errors and improve your score

"Improving your credit score, even by just a few points, can help you get better financing terms when shopping for a mortgage," says Ross Anthony, a real estate agent in San Diego. "Interest rates, points and even city-funded first-time homebuyer assistance programs can all be influenced by your credit rating."

- To improve your credit score:
 - Contact each of the three credit bureaus and report any errors.
 - Pay down your credit card debt.
 - Pay off any small balances.
 - Make sure to pay all of your bills on time.

Your lender might have more ideas and options for enhancing your credit score, says Anthony. "Give yourself at least six months to see results," he says.

Find a lender

Most buyers spend several months working closely with their

chosen lender. You want to make sure you've picked someone who understands your financial vision and won't push products that aren't in your best interest.

"Many unprepared home-buyers wait until they find their perfect home before seriously sitting down with someone to work through the numbers," says Anthony. This can be a huge financial mistake. If you haven't lined up a lender, and you find the home of your dreams, you might feel rushed into picking a mortgage provider.

"Pick a person you trust after talking on the phone with them," says Matt Oliver, a senior loan consultant in Glendale, Ariz. "You can pick one person to do the prequalification and then shop rates and fees when you get a purchase contract." It might require a couple of extra steps, but it's the best way, he added.

Anthony suggested interviewing at least three lenders and getting a prequalification or even preapproval, which holds more weight, before starting your home search. "The more you've done upfront, the stronger your offer will be when you get to the negotiating table," he says.

To get preapproved, you'll need at least the following:

- Bank statements for the two most recent months
- Verification for the source of

- your down payment
- Tax returns from the last two years
- A copy of your driver's license and Social Security card

Set your buying budget

"Most folks underestimate how much their costs will be until they meet with me," says Casey Fleming, mortgage advisor and author of "The Loan Guide: How to Get the Best Possible Mortgage." Think about how much cash you have to pay the upfront costs, which will include your down payment and closing costs, as well as what you can afford to fork over each month in mortgage, tax and insurance payments.

"All of your fixed expenses — including the mortgage, student loans, car loans, utilities, cellphone, day care, subscriptions and any other fixed expenses — should be no more than 50 percent of your take-home pay," says Brewer. "The mortgage company only looks at your income and your loan payments, and not at the rest of your expenses, to determine how much they will lend to you."

In other words, it's up to you, not your lender, to figure out how much mortgage you can comfortably afford.

Make a list of must-haves

Decide ahead of time what your ideal home includes, what your deal-breakers are and where

you're willing to compromise. "At the risk of sounding pessimistic, it is highly unlikely you will find the perfect home with every feature you want in your ideal price range," says Anthony. "It just doesn't happen very often. There will be compromises."

Anthony suggested each spouse or partner rank his or her top five needs, along with the reasons for each. "If you can establish the 'why,' you'll find it's often more important than the 'what,'" he says.

When emotions run high during the home search, as they inevitably do, a prepared list can provide added clarity to your decision-making process.

Find an agent

When searching for a real estate agent, consider the agent's industry expertise, of course, but also how willing he/she seems to jump in and help you when things get messy. First-time — and sometimes second- or third-time — home-buyers can get emotional and make mistakes, some of which can fracture a deal or cost a lot of money to correct.

"Realtors are usually compensated (by) the seller of a property," says Brewer. Make sure you're working with someone who can see past the compensation structure and keep your needs at the forefront of the home search.

Brewer suggested that home-buyers interview several real estate agents. Don't settle until you find the one who's a good fit for you.

Prepare for emotional ups and downs

Home shopping online can be a blast. The reality of pounding the pavement in search of the perfect house can sometimes be a drag.

"You might not get the first house that you put an offer on," says Brewer. "You might fall in love with a house online but find out that it doesn't look as great in person."

Even after a contract has been signed, there can be problems closing the sale. Your home inspector might find mold in the basement. The home might not appraise for the expected value. Your name could be spelled wrong on the title documents.

All of these glitches could delay your settlement date or even cause your deal to fall through. Get excited about buying your first home, but always remember that it's not a done deal until you've been handed your new keys at the closing table.

Get ready for a settlement

Settlement is when your new home becomes yours officially. You'll sit down with your title agent or attorney — or possibly both — and sign a mountain of paper-

work. Be prepared with a cashier's check for the down payment, says Oliver. "It will need to match the bank name from the statements you provided to your mortgage lender. It can't come from an account that's been undisclosed."

Finally, settlement is when you'll be handed the keys to your new house. It's time to break open a bottle of champagne and celebrate — but probably not in the title agent's office. Do that in the comfort of your new home, instead.

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Hear from an MS expert and learn about an oral treatment option for relapsing MS.

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Speaker:
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