

YOUR GUIDE TO LIVING IN

# MARYLAND

WASHINGTON D.C. &  
NORTHERN VIRGINIA



CG

Caryn Gardiner

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RELOCATION MADE SIMPLE: EXPERT INSIGHTS  
FOR MD, DC, AND NORTHERN VA



# Welcome to Your MD, D.C. & VA Relocation Guide

Thank you for downloading this Relocation Guide. I'm Caryn Gardiner and I'm excited to help you discover everything this amazing region has to offer.

Whether you're considering a move for career opportunities, lifestyle, or family, this area offers a perfect blend of history, culture, and modern amenities.

This guide will walk you through the essentials: neighborhoods, housing, cost of living, schools, activities, healthcare, and more. I'm here to make your transition smooth and informed. Welcome aboard—and welcome to Maryland, D.C., and Northern Virginia!

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**Let's get started on your  
exciting new journey!**



## Why Move to Maryland, Washington, D.C., and Northern VA?

The greater D.C. area is one of the most desirable places to live in the U.S. for good reason. Known for its proximity to the nation's capital and a mix of urban, suburban, and rural living, this region offers a dynamic lifestyle.



**Outdoor Lifestyle:** Hiking, biking, boating, and more are just minutes away.

**Community Appeal:** Friendly neighborhoods, excellent schools, and diverse cultural offerings make this region a great place to settle down.

**Affordability:**

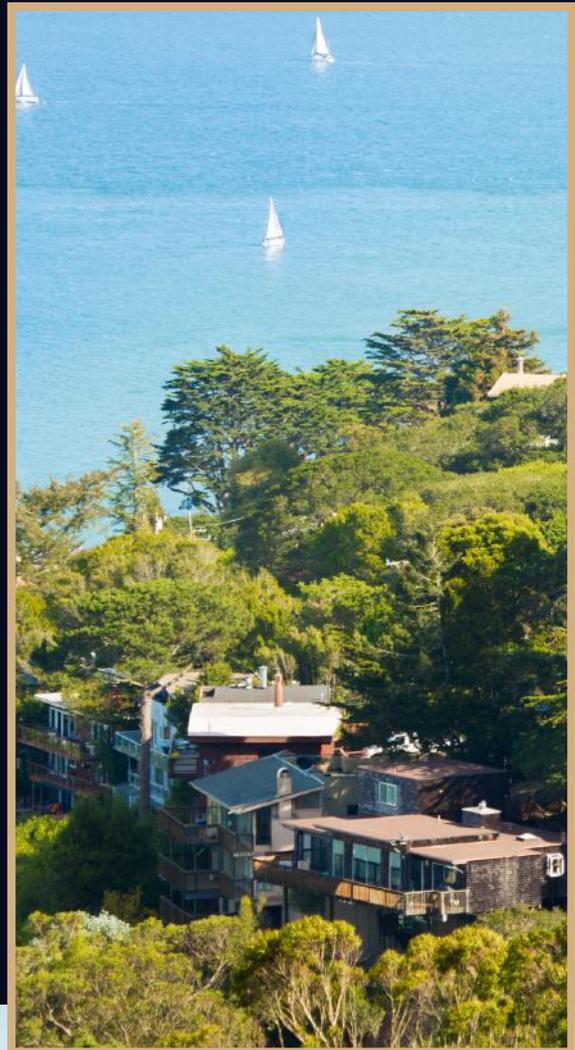
While some areas can be pricey, Northern Virginia and parts of Maryland offer affordable housing options compared to the city itself.

**Thriving Economy:** The D.C. metro area is home to government agencies, tech companies, and major employers.

# Housing Overview of Maryland, Washington, D.C. and Northern VA

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The real estate market in Maryland, Washington, D.C., and Northern Virginia is competitive, driven by strong demand due to the area's proximity to the nation's capital. Median home prices in the D.C. area hover around \$600,000 (2025), while housing in Maryland and Northern Virginia can vary based on proximity to the city. New construction is especially prevalent in the suburbs of Northern Virginia like Arlington, Alexandria, and Fairfax.



# Neighborhoods to Watch

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## **Bethesda, MD:**

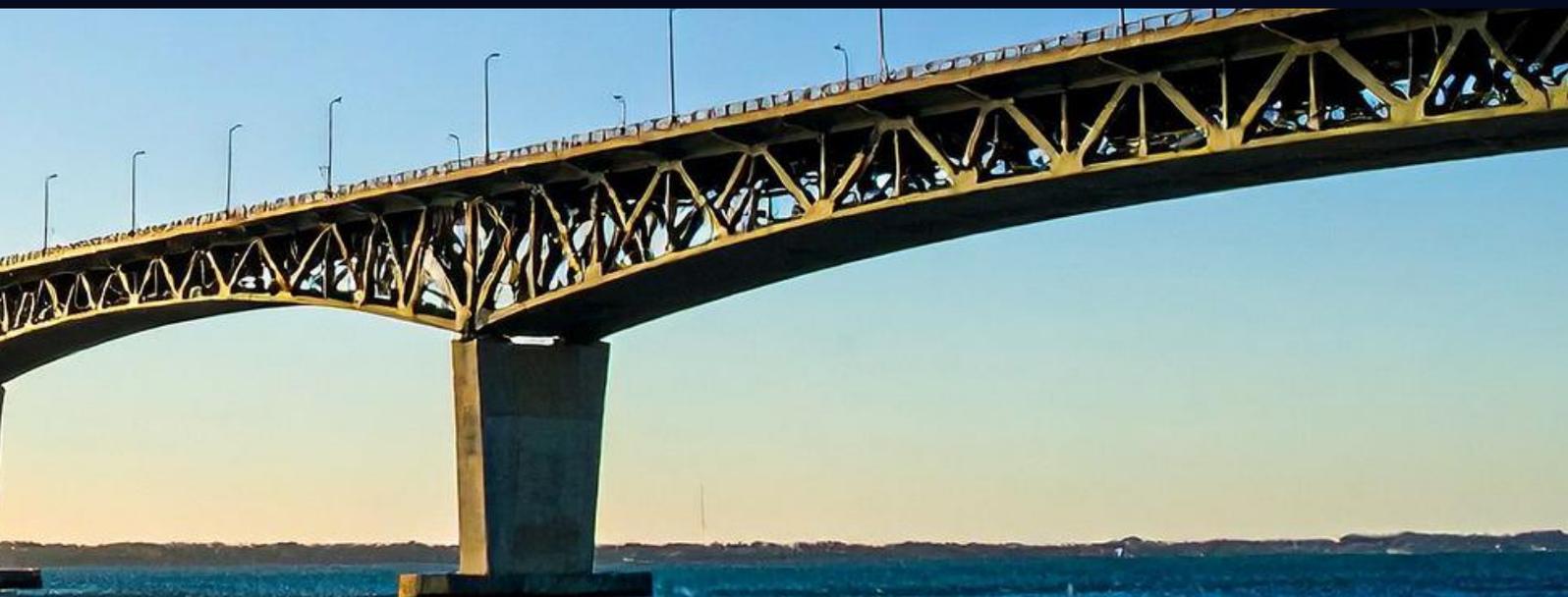
An affluent suburb with top schools, parks, and a bustling downtown area, perfect for families and professionals alike.



**Georgetown:** Known for its historic charm and upscale homes, Georgetown is a desirable area for those seeking luxury and city life.



**Arlington, VA:** Just across the river from D.C., Arlington offers convenient metro access, a variety of housing options, and a strong community feel.



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**Rockville:**

A bustling suburb with a mix of historic homes, modern condos, excellent schools, and a vibrant downtown area.



**North Potomac:**

A peaceful, family-friendly suburb with spacious homes, great schools, and easy access to parks and trails.



# Why Buy in Maryland, Washington D.C. & Northern VA?

This region offers a high quality of life, from vibrant cultural experiences to access to excellent job opportunities. The proximity to Washington, D.C. makes it an ideal spot for professionals, while the family-friendly suburbs provide a variety of housing options for every budget.

## 💰 Cost of Living in Maryland, Washington, D.C., and Northern Virginia

The cost of living in the D.C. area can be high, particularly in the city itself. However, many suburbs in Northern Virginia and Maryland provide more affordable options without compromising on quality of life.

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**Housing:** Median home prices in Washington, D.C. are around \$600,000 (2025). Northern Virginia and Maryland offer homes at varying price points depending on proximity to D.C.

**Groceries & Healthcare:** Grocery prices and healthcare costs are above the national average but reasonable considering the area's resources and services.

**Utilities & Transportation:** Utility costs are in line with the national average. Public transportation is widely available through Metro services, making commuting convenient but sometimes costly.





# Taxes Explained

**Income Tax:** Maryland has a progressive state income tax rate ranging from 2% to 5.75%. Virginia follows a similar structure, with rates ranging from 2% to 5.75%. D.C. has its own tax system with rates from 4% to 8.95%.

**Sales Tax:** Maryland's state sales tax is 6%, while Virginia's is 5.3%. D.C. has a 6% sales tax.

**Property Taxes:** Property tax rates are relatively low in Virginia, averaging around 0.8%, while Maryland and D.C. are slightly higher.





# Transportation & Commute Guide



**Public Transit:** The D.C. Metro system provides extensive coverage across the city and surrounding suburbs.



**Major Highways:** Key highways include I-66, I-495 (the Beltway), I-95, and US-50, which offer access to all areas of the region.



**Airport Access:** Residents have convenient access to all three major regional airports—Washington Dulles International (IAD), Ronald Reagan Washington National (DCA), and Baltimore/Washington International Thurgood Marshall (BWI)—offering a wide range of domestic and international flights.



**Average Commute Times:** The average commute in the D.C. metro area is about 30 minutes, which is higher than the national average due to the dense population and traffic.



Culture & Lifestyle

The D.C. area is known for its rich history, cultural offerings, and professional opportunities.

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### **Arts & Museums:**

The Smithsonian Institution, National Gallery of Art, and various other museums offer world-class art and history exhibits.

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### **Music & Nightlife:**

You'll find live music venues, jazz clubs, and performance spaces in Washington, D.C., Bethesda, and Silver Spring, plus rooftop bars, breweries, and vibrant nightlife throughout the DMV.

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### **Sports Teams:**

Cheer on the Washington Commanders (NFL), Washington Capitals (NHL), and Washington Nationals (MLB) in the D.C. area, and over in Baltimore, catch the Baltimore Ravens (NFL), Baltimore Orioles (MLB), and Baltimore's other local favorites.

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### **Local Traditions:**

Enjoy Maryland's iconic crab feasts, the Preakness Stakes at Pimlico, the Maryland Renaissance Festival, and countless waterfront festivals and farmers markets across the state.





# Outdoor & Nature

Despite being a major metropolitan area, the D.C. region offers an abundance of parks and green spaces.

### **Parks:**

Visit Great Falls National Park and hike the popular Billy Goat Trail, or explore the scenic trails and picnic spots at parks across Montgomery, Howard, and Anne Arundel counties.

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### **Hiking & Biking:**

Enjoy sections of the Appalachian Trail, the C&O Canal Towpath, and the Capital Crescent Trail, along with local greenways and bike paths throughout the state.

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### **Water Recreation:**

The Chesapeake Bay, Deep Creek Lake, and Ocean City's beaches offer boating, fishing, paddleboarding, sailing, and swimming, from the Eastern Shore to western Maryland.

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### **Nearby Escapes:**

Head west to Deep Creek Lake and Wisp Resort for skiing and mountain activities, or east to charming Eastern Shore towns like St. Michaels and Oxford for a slower, waterfront pace.

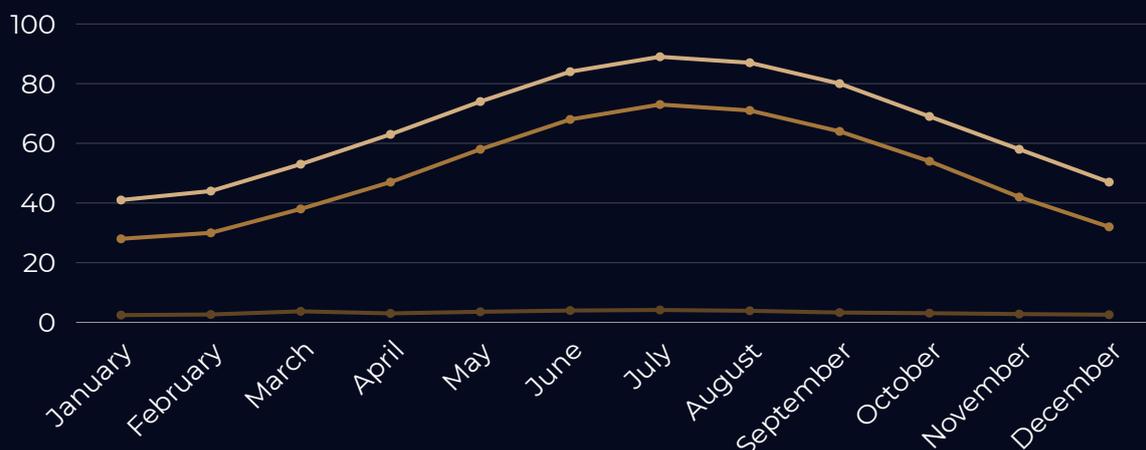


# Seasons in the Old Line State



The Maryland, Washington D.C., & Northern VA area enjoys four distinct seasons, with chilly winters, warm and often humid summers, and beautiful spring and fall transitions. Along the coast and around the Bay, temperatures are moderated by the water, while the more inland areas can experience colder winters and heavier snowfall. This climate applies to the broader DMV region, offering diverse weather experiences throughout the year.

## Average Monthly Climate (°F & Precipitation)



# Stay Connected on YouTube!

Want to see Maryland, Washington D.C.,  
and Northern VA in action?

Visit my channel Living in Maryland with  
Caryn Gardiner, where I share  
neighborhood tours, real estate updates,  
lifestyle insights, and relocation tips.

Don't forget to subscribe so you never  
miss new content!

**WATCH OUR VIDEOS**



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# Discover

MD, D.C. & VA

with Our Interactive Map

Explore neighborhoods, schools, shopping, and more through our interactive map, available on our website. This tool lets you visualize where you'll live, shop, and play, making your relocation research easy and fun.

Visit [www.needhomeinfo.com](http://www.needhomeinfo.com) to try it out!



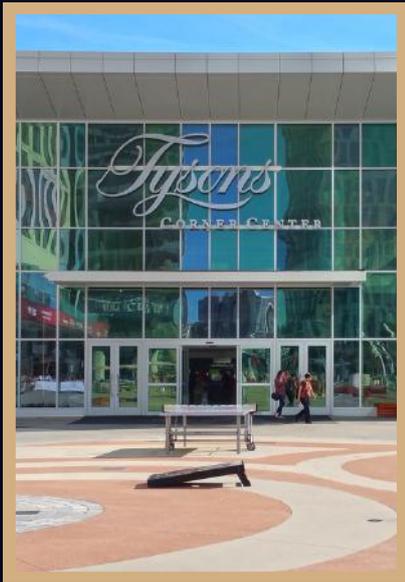
VISIT OUR WEBSITE TO TRY IT OUT!





# Retail & Lifestyle Highlights

This region offers a wide variety of shopping experiences, from large malls and lifestyle centers to charming local boutiques. Whether you're looking for major retailers, unique local finds, or a place to spend a day with family, the D.C. area has something for everyone. Here are the top shopping destinations:



### **Tysons Corner Center (McLean, VA):**

As one of the largest malls in the region, Tysons Corner Center offers a wide range of high-end retailers, dining options, and entertainment venues. It's perfect for a day of shopping and family fun.

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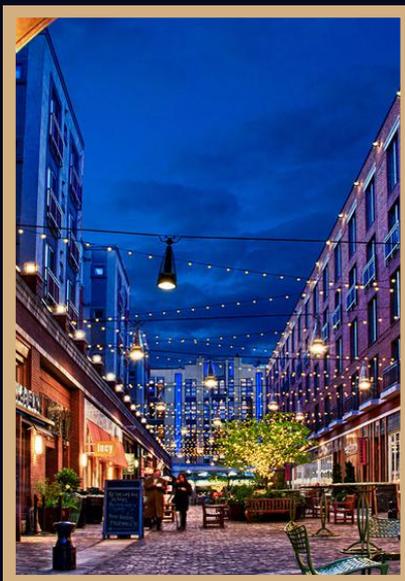
### **CityCenterDC (Washington, D.C.):**

This upscale shopping district is home to luxury boutiques and restaurants, offering a more sophisticated shopping experience in the heart of the city.



### **Bethesda Row**

Located in the heart of Bethesda, this vibrant shopping district offers a mix of boutique shops, high-end retailers, and diverse dining options. With its trendy atmosphere, outdoor cafés, and regular cultural events, Bethesda Row is perfect for a day of shopping, dining, and enjoying the local arts scene.





# Top Dining in the D.C. Area

The food scene in the D.C. metro area is diverse and rich with options, offering everything from upscale dining to casual eateries. Whether you're craving gourmet cuisine or a cozy meal, this region offers something for every palate. Here are the top must-try restaurants:



### **Founding Farmers (D.C.):**

Located near the National Mall, this farm-to-table restaurant offers comfort food with a twist. It's known for its hearty breakfasts and delicious American cuisine.

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### **Gringos & Mariachis (Bethesda)**

Located in downtown Bethesda, Gringos & Mariachis offers a vibrant, modern take on traditional Mexican cuisine. With a focus on fresh, locally sourced ingredients, the menu features flavorful tacos, inventive margaritas, and other Mexican favorites, all served in a lively, colorful setting. It's a must-visit for those seeking a fun dining experience with bold flavors in the heart of Bethesda.



### **The Inn at Little Washington (Washington, VA):**

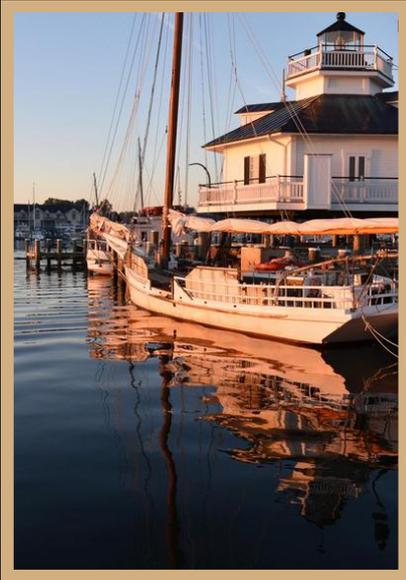
An upscale dining experience with three Michelin stars, it's known for its elegant atmosphere and exceptional culinary creativity.



# Things to Do

## Maryland, D.C., and Northern VA

Washington, D.C., Maryland, and Northern Virginia offer endless opportunities for adventure and exploration. Whether you're an outdoor enthusiast, an art lover, or someone seeking family-friendly fun, this area has it all. Here are the top 3 activities to enjoy in the region:



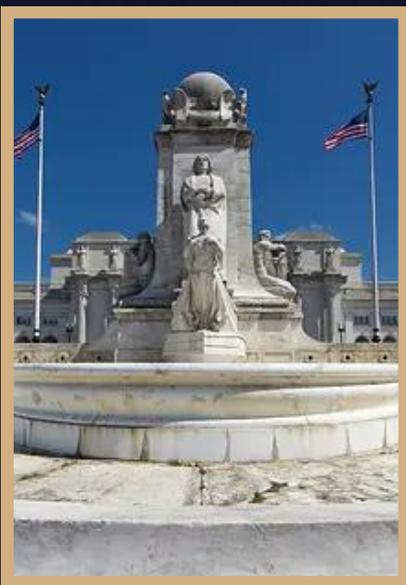
### **Chesapeake Bay & Annapolis Waterfront**

Spend a day along the Chesapeake Bay, strolling through Annapolis's historic streets, taking a harbor cruise, sailing, or enjoying fresh seafood with waterside views. It's a must-visit for anyone who loves maritime history and coastal living.

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### **C&O Canal Towpath & Western Maryland**

Explore sections of the C&O Canal National Historical Park for biking, walking, and history along the Potomac River, or head to western Maryland for mountain views, hiking, and winter sports at Wisp Resort and Deep Creek Lake.



### **National Mall and Memorial Parks (D.C.):**

A must-visit for anyone new to the area, featuring iconic landmarks such as the Lincoln Memorial, Washington Monument, and the U.S. Capitol.

# Top Schools & Universities



The D.C. metro area is home to some of the best educational institutions in the country, offering excellent opportunities for students of all ages. Here are the top 3 universities and schools in the region:

## **Georgetown University (D.C.)**

A prestigious private university known for its academic excellence in law, international relations, and business.

## **University of Maryland (College Park, MD)**

As the state's flagship public university, University of Maryland, College Park offers a wide range of undergraduate and graduate programs in engineering, business, education, public policy, and more. It's a major research university and a key driver of innovation in the region.

## **Walt Whitman High School (Bethesda)**

Located in Montgomery County, Walt Whitman High School is consistently ranked among the top public high schools in Maryland and the U.S., with strong academics, AP offerings, and college preparatory programs. It's one example of the high-performing school districts that attract families to the D.C.-area suburbs.



# Top Medical Providers



The D.C. area offers some of the best healthcare facilities in the country, providing top-tier services across a wide range of specialties. Here are the top healthcare providers:

## **MedStar Washington Hospital Center (D.C.)**

The largest hospital in the D.C. area, known for its emergency care and advanced medical services.

## **The Johns Hopkins Hospital (Baltimore)**

Consistently ranked among the top hospitals in the nation and the best in Maryland, The Johns Hopkins Hospital offers world-class care in numerous specialties, from cardiology and neurology to oncology and pediatrics.

## **Inova Fairfax Hospital (Falls Church, VA)**

A comprehensive medical center offering cutting-edge care in cardiology, cancer treatment, and trauma care.



# Economic Drivers of the D.C. Metro Area



The D.C. metro area is not only a great place to live, but also a hub of employment opportunities across various industries. Here are the top employers in the region:

## **The U.S. Government (D.C.)**

As the seat of the federal government, D.C. offers a wide range of job opportunities across various agencies.

## **The National Institutes of Health (NIH)**

NIH is one of the largest medical research institutions in the world, driving innovation in healthcare and biotechnology. It is a major employer in the region with thousands of employees across multiple research and healthcare initiatives.

## **Federal Agencies & Research Centers (e.g., NIH, Fort Meade/NSA)**

Maryland is home to major federal agencies and research institutions such as the National Institutes of Health (NIH) in Bethesda and Fort Meade/NSA in Anne Arundel County, along with contractors that support them. These employers anchor high-paying jobs in biomedical research, cybersecurity, and national defense.





EXPLORE AREAS

# Potomac

Prestigious, Family-Oriented, Suburban



## Amenities

Well-developed parks, golf courses, excellent schools, and community centers. Residents enjoy access to the Potomac River for outdoor activities like fishing and boating.

## Notable Attractions

Great Falls Park, C&O Canal and Billy Goat Trail are local favorites.

## Why Residents Love This City

Potomac is known for its scenic beauty, quiet atmosphere, and close-knit community. Residents love its proximity to D.C., excellent public schools, and high-end real estate.

## Community Vibe

Potomac's vibe is upscale, tranquil, and suburban. It is a family-centric community with a strong emphasis on privacy and outdoor recreation.



POPULATION  
45000



\$1150000  
MEDIAN HOME PRICE



SCHOOL DISTRICT  
Montgomery County Public  
Schools



PUBLIC TRANSIT  
Metrobus, Commuter Rail,  
Local Buses

# Bethesda

Urban, Walkable, Vibrant



## Amenities

Walkable downtown, top-tier restaurants, Bethesda Row, art galleries, and Capital Crescent Trail.

## Notable Attractions

The Music Center at Strathmore, National Institutes of Health (NIH) campus.

## Why Residents Love This City

Bethesda offers an urban feel with a small-town vibe. It has high-end amenities, green spaces, and top-rated schools, making it attractive to both professionals and families.

## Community Vibe

The community is dynamic and diverse, with a mix of young professionals and long-time residents. It's perfect for those who want a mix of city energy and suburban calm.



POPULATION  
65000



MEDIAN HOME PRICE  
\$850000



SCHOOL DISTRICT  
Montgomery County Public  
Schools



PUBLIC TRANSIT  
Metro, Bus, Ride-On Bus

# Rockville

Suburban, Growing, Convenient



**LIVING  
IN ROCKVILLE  
WORTH IT?**

## Amenities

Rockville Town Square, fitness centers, parks, and excellent schools. The city has abundant shopping and dining options.

## Notable Attractions

Rockville Town Square, Lakewood Country Club, and Rockville Civic Center Park.

## Why Residents Love This City

Residents love Rockville for its strong sense of community, excellent public services, and proximity to employment centers like Bethesda and D.C.

## Community Vibe

Rockville is family-friendly with a suburban atmosphere, yet close to the urban excitement of D.C. It has well-kept neighborhoods and lots of parks.



POPULATION  
68000



MEDIAN HOME PRICE  
\$625000



SCHOOL DISTRICT  
Montgomery County Public  
Schools



PUBLIC TRANSIT  
Metro, Bus, Commuter Rail

# North Potomac

Peaceful, Family-Oriented, Residential



## Amenities

Residential communities, parks, and nearby schools provide a family-friendly atmosphere. Great for nature lovers with the nearby Great Seneca Creek Park.

## Notable Attractions

Black Hill Regional Park and Seneca Creek State Park are the prime spots for outdoor enthusiasts.

## Why Residents Love This City

North Potomac's quiet streets, excellent schools, and proximity to both Rockville and Gaithersburg make it an ideal place for families.

## Community Vibe

North Potomac offers a calm suburban lifestyle with a strong community vibe, yet it's still close to urban amenities in neighboring towns.



POPULATION  
24000



MEDIAN HOME PRICE  
\$740000



SCHOOL DISTRICT  
Montgomery County Public  
Schools



PUBLIC TRANSIT  
Bus, Local Shuttles, Nearby  
Metro Stations

# North Bethesda

Modern, Upscale, Thriving



## Amenities

A vibrant community near D.C. with upscale homes, top schools, and the lively Pike & Rose development, offering a mix of shops, dining, and entertainment.

## Notable Attractions

Rock Creek Regional Park, Strathmore Music Center, Glenstone Museum.

## Why Residents Love This City

North Bethesda provides an upscale lifestyle, with easy access to Bethesda and Rockville. It's perfect for professionals who want proximity to D.C. without the hustle.

## Community Vibe

The vibe is lively and urban, with a lot of young professionals and families. The community offers modern living with close access to D.C. and excellent local amenities.



POPULATION  
20000



MEDIAN HOME PRICE  
\$735000



SCHOOL DISTRICT  
Montgomery County Public  
Schools



PUBLIC TRANSIT  
Metro, Bus, Ride-On Bus

# Chevy Chase

Upscale, Quiet, Tree-Lined Streets



## Amenities

Exclusive homes & country clubs. Nearby, there are great shops, including Chevy Chase Pavilion and restaurants.

## Notable Attractions

Capital Crescent Trail, Broad Branch Nature Center, Mazda Galleria & The Collection at Chevy Chase.

## Why Residents Love This City

Chevy Chase is known for its tree-lined streets, affluent real estate, and a peaceful atmosphere. It's perfect for those seeking an affluent lifestyle near D.C.

## Community Vibe

The community vibe is serene and affluent, with a strong emphasis on family and privacy. It's a quiet area with proximity to urban attractions.



POPULATION  
30000



MEDIAN HOME PRICE  
\$1300000



SCHOOL DISTRICT  
Montgomery County Public  
Schools



PUBLIC TRANSIT  
Metro, Bus

# Kensington

Historic, Charming, Small-Town Feel



## Amenities

Kensington Historic District, small town main street with cafes, antique shops, and a weekly farmers market. Great schools and parks for families.

## Notable Attractions

Kensington Park, Kensington Cabin Park, Sandy Spring Museum.

## Why Residents Love This City

Kensington offers a charming small-town vibe with a close-knit community, historic homes, and convenient access to Silver Spring and Bethesda.

## Community Vibe

The vibe is welcoming, calm, and family-oriented, with a strong sense of community pride and local history. It has a village-like atmosphere, perfect for those seeking peace and proximity to city life.



POPULATION  
2300



MEDIAN HOME PRICE  
\$600000



SCHOOL DISTRICT  
Montgomery County Public  
Schools



PUBLIC TRANSIT  
Metro, Bus

# Germantown

Suburban, Affordable, Diverse



## Amenities

BlackRock Center for the Arts, Germantown SoccerPlex, and Germantown Town Center.

## Notable Attractions

Germantown Historic District, Little Bennett Regional Park.

## Why Residents Love This City

Germantown is known for its diversity, affordable housing, and recreational amenities. It offers easy access to Gaithersburg and Rockville while providing a quieter suburban feel.

## Community Vibe

The community vibe is laid-back with many families, professionals, and retirees. It's a suburban area with plenty of green spaces and recreational options.



POPULATION  
90000



MEDIAN HOME PRICE  
\$380000



SCHOOL DISTRICT  
Montgomery County Public  
Schools



PUBLIC TRANSIT  
Metro, Bus

# Gaithersburg

Diverse, Convenient, Active



## Amenities

Rio Washingtonian Center, numerous parks, Gaithersburg Town Center, Downtown Crown and Kentlands.

## Notable Attractions

Bohrer Park and Summit Hall Farm are popular attractions, offering outdoor activities like hiking, picnicking, and community events.

## Why Residents Love This City

Gaithersburg is highly attractive due to its strong economic development, good schools, and diverse, growing population.

## Community Vibe

The community is vibrant and welcoming, offering a mix of cultures, community events, and a strong connection to nature through its many parks.



POPULATION  
70000



MEDIAN HOME PRICE  
\$470000



SCHOOL DISTRICT  
Montgomery County Public  
Schools



PUBLIC TRANSIT  
Metro, Bus

# Silver Spring

Vibrant, Urban, Walkable



## Amenities

Silver Spring Town Center, arts and culture scene, and diverse dining.

## Notable Attractions

Downtown Silver Spring, Afternoon Art Walks, Discovery Communications HQ.

## Why Residents Love This City

Silver Spring is perfect for those who want urban living with a short commute to D.C. It offers a blend of culture, dining, and entertainment in a dynamic urban center.

## Community Vibe

The vibe is energetic and youthful, with a mix of residential and commercial spaces. Silver Spring feels cosmopolitan, yet welcoming.



POPULATION  
80000



MEDIAN HOME PRICE  
\$425000



SCHOOL DISTRICT  
Montgomery County Public  
Schools



PUBLIC TRANSIT  
Metro, Bus, Ride-On Bus

# Washington, D.C.

Urban, Political, Historic



## Amenities

Museums, theaters, parks, iconic landmarks, and a vibrant downtown.

## Notable Attractions

The National Mall, Smithsonian Museums, White House.

## Why Residents Love This City

Washington, D.C. is rich in history and culture, offering countless professional, recreational, and educational opportunities. It's a prime destination for those seeking an urban lifestyle with unparalleled access to national monuments.

## Community Vibe

The city is bustling, diverse, and politically charged. The urban vibe is intense but balanced with numerous green spaces and cultural districts.



POPULATION  
700000



MEDIAN HOME PRICE  
\$700000



SCHOOL DISTRICT  
D.C. Public Schools



PUBLIC TRANSIT  
Metro, Bus, DC Circulator

# Northern Virginia

Diverse, Expansive, Suburban



## Amenities

Parks, shopping centers, excellent public schools, and easy access to D.C.

## Notable Attractions

Shenandoah National Park, Old Town Alexandria, Virginia Beach.

## Why Residents Love This City

Virginia offers a mix of rural, suburban, and urban living. Residents enjoy diverse options depending on where they live—whether it's the hustle of Arlington, the charm of historic Alexandria, or the peacefulness of the Blue Ridge Mountains.

## Community Vibe

The community vibe is varied depending on the area, from cosmopolitan urban spaces to laid-back rural towns, offering something for everyone.



POPULATION  
8.5 million



MEDIAN HOME PRICE  
\$460000



SCHOOL DISTRICT  
Various, including Fairfax,  
Loudoun, Arlington County  
Schools



PUBLIC TRANSIT  
Metro, Bus, VRE

# Your Next Chapter Starts Here

Relocating to a new state is an exciting journey, and Maryland has so much to offer, from vibrant cities and charming waterfront towns to excellent schools, healthcare, and job opportunities. I hope this guide has given you a clear picture of what life in Maryland can be like and helped you explore the neighborhoods, amenities, and lifestyles that best fit your needs.

Whether you're searching for your first home, upgrading to a larger property, investing in real estate, or simply exploring your options, I'm here to guide you every step of the way. My goal is to make your move as smooth, informed, and stress-free as possible.

Caryn Gardiner

Maryland Real Estate

■ Phone: [301-802-4182](tel:301-802-4182)

✉ Email: [caryn01@gmail.com](mailto:caryn01@gmail.com)

**CG** Caryn  
Gardiner

