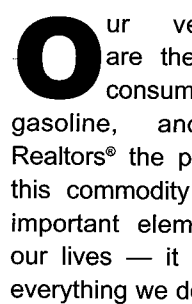


It's not so bad here: Just take a look at the gas and housing prices in Europe

by THEODORA UNIKEN VENEMA



Our vehicles are the main consumers of gasoline, and as Realtors® the price of this commodity is an important element in our lives — it effects everything we do.

When the price of

oil rises by \$1.00 per barrel, we notice it immediately at the gas station. Surely, the world situation as influenced by instability, war, terrorism, and economic imbalance makes us realize that gasoline is a vital component of our daily expense budget. When we have to pay \$.05 more per gallon, we become agitated but may forget about it until the end of the month when cred-

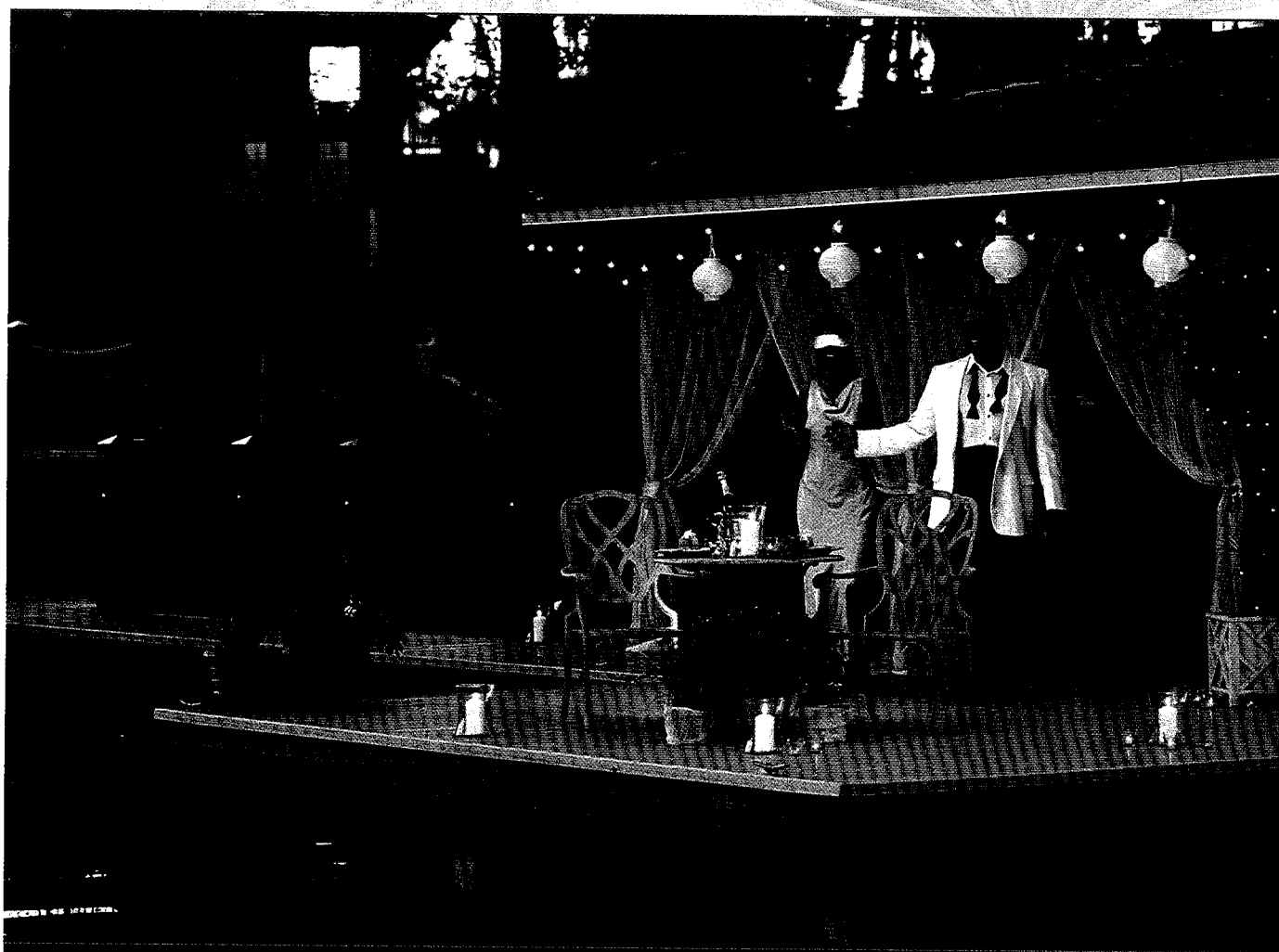
it card invoices arrive.

One time I was fueling up at a gas station in Europe, and next to me was an American who had come here for the first time. He began crawling around on his knees, looking underneath his car. I asked him if anything was wrong, and he replied, "I really thought there was a leak in my gas tank when I saw the price the pump indicat-

ed." He literally could not believe his eyes as the price of gas in Europe is four times what we pay here in the U.S. This is a good reason to keep our European friends in mind when we fill up here in Florida.

Our recent hurricane experiences will soon play a significant role in gas prices. Just look at the "blue roofs" everywhere! An enormous number of roofs have been destroyed or at least damaged. When the repair and reconstruction of these roofs are in full force, it puts a tremendous strain on new supply of shingles and other roofing materials. This demand is about three times the regular demand, and requires a greater supply of raw materials such as tar and oil. The result is higher gas prices at the pump.

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Global Market: In Sweden home prices have risen 17.8 percent, and in France (+14.2 percent) and Ireland (+13.7 percent) there are also consistent value increases.

As Realtors®, our "cost prices" will go up accordingly and we'll think twice about how many places we drive our customers.

By comparing house prices between Central Florida and Europe, you can see that homes here are much more affordable. Statistics show that the average price of a home in Central Florida is \$178,000. Compare that with the European average of \$240,000 (EU 200,000)! Here are some other comparisons:

- In Germany, the average price of a house is \$196,000 (EU 164,000), and Germany is the only European market with a decrease (3 percent) since 2003. The high unemployment and economic instability in Germany has caused the housing market there to plummet, and experts expect a further downturn in the coming years. Of course, where there are a lot of sellers there also great opportunities for those who can hold on to their properties for a long time! This action requires a real European mindset!

—continued on next page

Selling homes the European way is a world of difference from the U.S.

by THEODORA UNIKEN VENEMA



In Europe, the process of selling a home is quite different from the process here in the U.S.

First of all, the real estate agent and the seller have a shared role in the process (which is much different than the norm here). When putting a house on the market, the seller plays an active role.

Once a real estate professional commits to selling the home, he or she will indicate to the seller how long the house is forecast to be on the market. The real estate agent will put the house on the "Funda" (similar to the MLS) with pictures and information such as room sizes, year built, real estate taxes for the year, and even sewer tax, waste tax, and pollution tax calculated per person living in the house. The price of the home reflects the total price including all costs to the buyer.

Then, things get really bizarre. The agent will prepare an information sheet for the seller to hand out. The agent will arrange for open houses, arm the seller with information sheets, and disappear from the scene. The seller now has the bull by the horns and the real estate professional has a very commit-

ted "assistant." The owner has to stay at home on the day of the open house (usually once every couple of weeks) per the agent orders. The seller guides candidates through the house, answers questions, serves coffee, and keeps it businesslike.

It should be no surprise that a European real estate professional's commission is not the fat 3 to 7 percent that we are used to, but rather around the 1 percent mark!

At this point the sales process is entirely in the hands of the seller. The seller reports to the agent at the end of each day of showing... and everybody waits. Sometimes, however, if a agent has a potential buyer, the agent will call to show the house without the seller present (much like our standard practice here). Even in this scenario, the agent's commission does not increase.

The housing market in the Old World is less significant than in the U.S.

A European only moves on average twice in a lifetime: once out of the parental home after marriage and once into a nursing home. European jobs in general are kept for life, and there is hardly any reason to be on the move. Additional children might result in additions to the home.

On rare occasions, when there is a promotion to another job in another city where it would take more than a two-hour commute each way, there is consideration for another home. Even after a family's children grow up and move out, the parents will stay in the home. And when a child moves out, parents will assist in financing the child's home; a bank is hardly ever used.

The role of the banker in Europe is greatly expanded. Bankers serve as insurance agents, lawyers, and travel agents just to mention a few roles. In addition, bankers assist in financial matters such as how to invest the 20 percent that every European saves religiously every paycheck!

When buying a new home in Europe an amazing sequence of events takes place, one that is an altogether different process than the one we know. The buyer puts up nothing and signs a contract with a builder, and then the buyer takes the lead. The buyer determines everything from paint color to additions to specifications, and the builder keeps on building until the day the home is finished and ready for delivery.

It is then up to the buyer to move in when they so choose. Perhaps they choose to live in their old home until it gets sold and then move in. It is only after they take delivery and move in and after the title gets transferred that the buyer goes to the bank and makes financial arrangements for the purchase. All this time the builder pays for and maintains what he put out there!

Knowing the circumstances under which selling and buying of real estate takes place in other parts of the world surely creates appreciation for the system we have here in the U.S.

Theodora Uniken Venema, a Broker with Downtown Brokers LLC, is a native of the Netherlands. She is a multilingual author and can be reached at theodora@downtownbrokers.net.

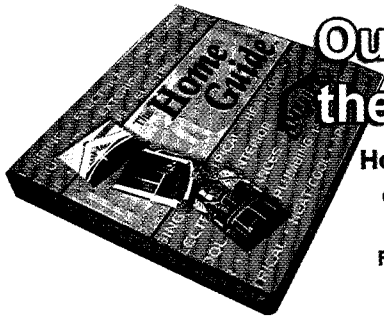
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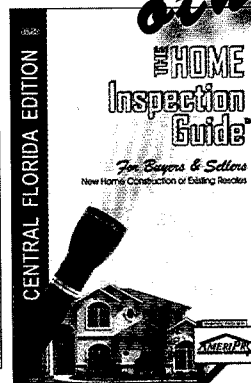
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Strict Laws And Controls Require Extra Effort From International Practitioners

by THEODORA UNIKEN VENEMA



In the United States, requirements to own, acquire, and sell property have been increased dramatically. Since the events of September 11, more disclosures need to be signed, and the source of funding has become a vital issue in our ever-changing world. In international banking there has always been standardized routes and procedures, but nowadays transfers to

and from certain countries can raise a red flag.

There has always been a limit of \$10,000 cash — or an equivalent in foreign currency — that can be brought into the United States. This transaction itself needs to be filled in on the blue declaration form when entering the United States. Traveling with a lot of

cash is dangerous, and it creates questions at the bank where the funds will be deposited. In all these situations, the real estate broker becomes the “know it all” for the foreign buyer, who finds himself having to deal with a lot of uncertainties: will the money get there in time; will it be enough to cover the currency changes in the meantime; will it be accepted by the local bank; etc. The

broker will certainly have to facilitate the closing, and doing homework beforehand is imperative.

The opening of bank account by a foreign individual is a difficult hurdle that must be crossed before closing can take place and requires (at least) a valid passport and visa. Generally, when there is a relationship between the client's domestic bank and the United States receiving bank, the opening of an account is less complicated.

Drivers License Requirement

A non-immigrant visitor must also have a non-immigrant driver's license, which is often required to open a bank account. Since September 11, drivers licenses must specifically coincide with the visitor's length of stay, so a non-immigrant drivers license needs to be purchased for every visit. This type of drivers license automatically loses its validity when the visa expires, and the licensing procedure is complicated and time consuming.

Rental Income Controls

Stricter controls on rental income by foreign nationals has put another burden on brokers, which is to report and withhold 30 percent of the income of the foreign owner to the IRS. When a transaction regards the sale of a property owned by a foreign national, the broker has the obligation to withhold 10 percent of the sales price whether the seller makes a profit or not. Extensive preparation is required by brokers to prepare our foreign buyers and sellers, including the creation of a detailed timeline. Foreign buyers and sellers also need time to arrange for their ITIN number, which they need in order to receive credit for payment to the IRS. Brokers must steer clients to the proper international CPA to handle the transaction.

Be sure to ask your clients about their exact intentions, and discuss the matter in depth if they do not yet have a specific desire. Often, it is necessary to put clients in touch with an international lawyer who is truly internationally informed and can advise them of corporate structures, trusts, and the like. This move is especially critical to protect older foreign buyers, as they have no inheritance exemptions like we do. Keeping clients informed will result in a better chance at a realistic closing.

New rules and stricter controls — whether to fight terrorism or to regulate practices — have changed the face of doing international business. The burden on the broker has increased
—continued on page 28



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CASE STUDY

Case #1-10:

Obligations Under Exclusive Listing

At the time Client A signed an exclusive listing agreement with Realtor® B, they discussed market conditions and prevailing prices and agreed on listing at \$156,900. After six weeks with no apparent interest in the house, Client A called Realtor® B to learn why his property was receiving scant attention from prospective buyers.

Realtor® B said, "It's not hard to diagnose the trouble. Your property is

overpriced. That was clear to me by the time we had it listed for ten days. In this market, it would take a really interested buyer to go as high as \$149,000 for it. That's why it hasn't been possible for us to push it."

"When you reached that conclusion, why didn't you tell me?" asked Client A.

"Because," said Realtor® B, "it wouldn't have done any good. I know from experience that sellers can't be

convinced that they are overpricing their property until they get tired of waiting for an offer that will never come. Now that the market has taught you something that you would not take as advice, let's reduce the price to \$148,900 and push it."

Client A complained about Realtor® B to the board of Realtors®, detailing these circumstances and strongly insisting that Realtor® B had fully agreed with him on the price at which

the property was originally listed. Client A reiterated this point strongly at the hearing of his complaint, which was held before a hearing panel of the board's professional standards committee. Realtor® B did not contest this, taking the position that at the time of the listing it was his judgment that a price of \$156,900 was fair and obtainable in the market. He stated that a strong immediate sales effort had convinced him that the listed price was excessive, and he defended his action of reducing his sales effort as he had done in his discussion with the client. He said that many years of experience as a broker had convinced him that once a seller decides on a definite price for his property, no argument or analysis will shake his insistence on getting that price; that only inaction in the market is convincing to a seller.

The hearing panel concluded that Realtor® B's conduct had violated Article 1 of the Code of Ethics, which requires Realtors® to protect and promote their clients' interests. The panel also found that since Realtor® B honestly felt the original listing price of \$156,900 was the fair market value at the time he listed it, Realtor® B had not violated the Code of Ethics by suggesting that the price be lowered. However, since Realtor® B later concluded the property was overpriced, he should have immediately notified Client A of his conclusion and not waited for Client A to call him six weeks later. 🐼

(Originally Case #7-12. Reaffirmed May, 1988. Transferred to Article 1 November, 1994. Revised November, 2001.)

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INTERNATIONAL BUYER

—continued from page 20

tremendously. She has to really study the matters at hand and be able to explain in great detail every single aspect to foreign buyers and sellers. Brokers have to drive their clients everywhere until they have the required licenses, and brokers have to coach clients through difficult situations, often without a good grasp of the language. Brokers also have to remember that their clients may be embarrassed to admit they don't understand.

Realtors® with international clients often become a mentor, motivator, private chauffeur, coach, when adjusting clients to a new environment. But, in the end, international real estate is a perfect way to broaden your horizons and get a taste of the world that is out there around us. 🐼

Theodora Uniken Venema, a Broker with Downtown Brokers LLC, is a native of the Netherlands. She is a multilingual author and can be reached at theodora@downtownbrokers.com.

As International Real Estate Business Increases In Central Florida, International Realtor® Etiquette Must Likewise Be Up To Par

by THEODORA UNIKEN VENEMA



Even if you are not yet "infected" by the international bug, watch out - the economic and financial effects of the international real estate business are dramatic by any means and can be felt throughout. A staggering

70 percent of all real estate business in Florida has a foreign connection, so international real estate is becoming the backbone of our economic stability.

For this reason, let us examine how we can meet international standards of behavior and etiquette. We all know that we can only make one first impression. When we schedule to meet a foreign buyer or seller for the first time, be ready

to dress up, regardless of Central Florida's 100-degree temperatures. A nice dark business suit - for male as well as female professionals - shows dedication. It is important that we separate ourselves from the theme park traffic.

Business cards play a crucial role in international business. Let it never come so far that you "just ran out" of your cards. It's a matter of planning for

the visit of your clients. Keep some in your car at all times. A picture speaks a thousand words and makes it much easier for your clients to remember you when they are back home.

The presenting of your card is a polite ritual. Use only your right hand to present your card, and look directly at your client. In Asia, you present your card with both hands, accompanied with a graceful bow. Make sure you have the card clearly readable from your client's prospective. Don't ever start writing on the card you just received from your foreign client - it's the kiss of death. In case you specialize in a particular country, think of having the backside of your card printed in the country's language. In fact, it's a good idea to have your cards translated and printed while visiting your foreign clients in their home country.

Table manners is quite a different subject altogether. Be wise and learn the dining customs of other countries and you'll be treated like a king or queen, whichever may be the case.

In France, the only foods you may eat with your fingers during dinner are *pommes frites*, asparagus, raw shellfish, and frog legs. Never ask that leftovers from your meal be packed to go. Eat it or leave it.

In Hungary, never clink glasses for a toast. Back when Austrian troops occupied Budapest, they'd do that just before shooting another Hungarian.

In Arab countries, never use your left hand to pick up food.


You never leave a tip in a British pub. Also in England, during teatime around 4 p.m., you should not pour your own drink but instead ask for the waiter to do so.

In China, use chopsticks to take food from the serving plate, then place the food atop your rice - never carry the food from the serving plate to your mouth. (Remember the SARS outbreak?) Do not lean your chopsticks on food plates or bowls, even your own.

In Italy, don't bother waiting for the rest of your party to be served their pasta before you begin eating. The Italians philosophize *amici e maccheroni, se non sono caldi, non sono buoni* (if friends and macaroni are not warm, they are not good).

Now, enjoy your next foreign business deal even more! You'll look and act like a pro! 🍴

Theodora U. Venema, Broker with Downtown Brokers LLC, is a native of the Netherlands. She is a multilingual author and can be reached at theodora@downtownbrokers.net.




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Sleepy Realtors®, Dogs, And Cats Can Benefit From Respect of the Global Clock

by THEODORA UNIKEN VENEMA



A phone call at midnight can be disturbing and even keep you awake all night. The call can come from your international real estate contact, who is so excited about a project you have listed that he or she forgot all about the

time zone difference. Exciting indeed, but after you explain the time difference and receive a sheepish apology, you become aware of what it means to be working internationally. Now not only you are awake, but also your dog, who stumbled out of his basket and barked in surprise at hearing the phone ring at this odd hour; and your cat who jumped on the bed in great disbelief. Only your

goldfish continues his happy life as before, unaware of any changes!

The time zone difference guides us in how to conduct our international business. When you get an inquiry late in the day, make a special effort to respond before you close off the day. That extra hour will be worth your while for your Asian clients as well as your European customers, as it means they can catch

up as soon as they get to the office in the morning.

It is my experience that our customers to the East in Hong Kong, China and Taiwan, who are a half a day ahead of us, especially appreciate hearing back from us at the start of their business day, even though it requires putting in some extra effort just as we are winding down for the evening. With the options of emailing and faxing, it's truly easy enough, and it takes that kind of dedication to work China and the Far East.

As for as our European friends, we have to bridge a five- to six-hour time difference. That difference means we have to respond to them certainly before 11 a.m., but absolutely before we go out to lunch in order not to lose a whole day and with it their business. When the business is hot, it's hot: Don't give it a chance to get cold! Business will go to the true professional amongst us who is willing to be there, go the extra mile, and stay on the job until it's finished. The foreign client who knows he or she can depend on you will be won over. More often than not have I made a special trip to the office at a very early hour to fetch a client file. However, with advent of the Internet those early trips are becoming more and more unusual.

It is also helpful to ask your international customer, at the beginning of your relationship, for a calendar of country holidays. Let the customer explain to you which days are important, and when offices will be closed. Easter, Pentecost and Christmas in Europe are celebrated at the very least with two days off. In addition, Europeans like to add a week or even two weeks onto holidays. And be aware of Ascension day, which falls on a Thursday and means that Friday will be taken off also.

Finally, don't be surprised if European attention stalls completely during the summer months, from the middle of July through the end of August. You can expect many Europeans to be gone for four weeks with no way of reaching them. Nor do they want to be reached! In order not to get caught in this trap, be sure to have all business finalized before holidays and summertime.

International business is a 24-hour a day commitment, as I have said before. Is it not exciting to "play the world" from your desk while imagining yourself in your customers' circumstances, wherever they may be? ☘

Theodora Uniken Venema, Licensed Real Estate Broker with Downtown Brokers LLC, is a native of the Netherlands. She is a multilingual author and can be reached at theodora@downtownbrokers.net.

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Treating International Buyers with Kid Gloves

By THEODORA UNIKEN VENEMA



Favorable news about the status of real estate in Central Florida crosses international borders as easily as foreign nationals travel to the Sunshine State. Improved communication technologies such as the Internet, e-mail and other means of information, keep business people and individuals all over the globe abreast of what's going on here. A few minutes later when any news is out, parties in a variety of countries can share and are able to make decisions under nearly the same circumstances.

For real estate companies who cater to the international clientele interested in buying in Central Florida, surely the good times have arrived. Downtown Orlando is seeing an unparalleled "high-rise boom" and nearly

everywhere in Metro Orlando construction is going on at a fast pace.

The prosperous news about the real estate market in Central Florida attracts the attention of potential foreign buyers; however, homes, and condominiums are to this day, not yet sold over the Internet. Our real estate sales force still needs to guide and consult buyers from other parts of the world on a one-on-one basis.

After September 11, the requirements that have to be met by foreign buyers have multiplied and candid information needs to be provided as situations from before that day in 2001, will be in the history books forever.

Traveling to the United States, and particularly remaining in our country, depend on a number of circumstances and proven track records.

As a consequence, our foreign clients have come to expect more from local licensed real estate professionals. This puts more weight on the shoulders of those agents who specialize in the

international arena. In addition, foreign buyers experience dramatic changes in their part of the world as well, such as the expansion of the number of European Union member states, the consolidation of the South American economy, and the instability in several African countries — and don't forget the global fear of terrorism.

With the cultural differences between the U.S. society and circumstances, the customs, religious, and cultural upbringing in other countries, it is of utmost importance that we not only show understanding in the approach and reasoning of our foreign buyers, but we take it one step further. Besides the guidance through the paper shuffling associated with a purchase where we expect our buyer's signature sooner or later, the acquisition of a home has a much more sentimental value for our international clientele than we may imagine. We, as members of the Realtor® corps, are becoming a liaison into their personal lives. We are becoming a part of their "inner circle." Trust

and confidential approaches are becoming more essential. We will have to show a deep interest into their culture and family's well-being. Establishing such relationships holds promise for the future. Real estate brokers become more than a professional... more so a friend for life.

The future will hold a lot of growth for agents who work the international market such as "referrals" of their friends once a level of confidence is set. You might become their only contact in this country and if they need your personal advice, steer them straight, lend them your ear, and possibly give them your heart! Do not forget that international real estate business is a 24 hour commitment. ☛

Theodora Uniken Venema, Licensed Real Estate Broker with Downtown Brokers LLC, is a native of the Netherlands. She is a multilingual author and can be reached at theodora@downtownbrokers.net.



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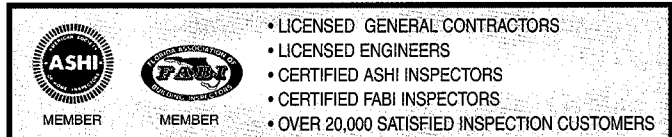
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PHASE 2 Framing Inspection



Plumbing lines pierced with nails; too close to electrical wiring with no nail protection; rotted wall sheathing due to poor storage & over-exposure; window built out of square

PHASE 3 Final Inspection



Insufficient stucco thickness; siding missing flashings; incorrect siding installation; incorrectly sized HVAC; missing sealants

PHASE 4 1 yr. Warranty Inspection



Moisture intrusion; stucco cracking/improper application; siding imperfections; roof or chimney leakage; missing/improper duct work, missing insulation, etc.