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By CAROL ASHCRAFT

here was just one thing about buying a house that Wei-Guo Liu didn't quite understand: the part about private property. For an explanation he and his wife Wendy looked to York Properties Realtor Helen Tam, a native of Hong Kong. She helps sort out the new real-ities for those of her clients who are from main-

Tam is not the only full-time agent locally who has conquered language, cultural and business differences to enter real estate. As the Triangle diversi-fies — and Raleigh in particular matures nto a city with an increased internation al presence --- other real estate sales agents who grew up speaking Arabic. Dutch, Čantonese Persian, Turkish or other languages have entered the local industry, often spe-cializing in helping international imm grants with their homebuying.

In some ways these agents' experiences in the business are unique, but all who ommented indicate those experiences vary more individually than by national origin. And they confirm that the dream of home ownership is not just "the American dream," but one tran-scending cultural divides.

Tam, who works in York's Creedmoor Road office, estimated about half of her sales come from U.S. natives and about half from Asian or other foreign buyers. She speaks compassionate ly of the newcomers.

They are going through a very rough time in their lives.

They don't know about buying a bome here. They are pretty frustrated because they don't know about applying for a

loan," Tam said. Tam explained that many of these buyers have een on in economies where debt was strongly discouraged by cultural and tax laws; the U.S. economy, designed to reward debt, is hard for them to fathom

"Here everyone is on credit, and appears to be rosperous," which contradicts everything they

have been taught, Tam said.

One successful immigrant she knew was a quick study, though. "Now he understands credit is needed to build a good credit record," she said.
While Tam enjoys helping newcomers, she said

they require much more of her time per sale than they require much more of ner time per sake usan American buyers do, simply because American buyers understand how the system works. With the first-time arrivals, "If they are new, then they are more dependent on you for guidance."

And a foreign-born agent can't just coast on cultural loyalties to get compatriots' business, Tam

I thought that because we were a minority here. they would be more loyal to me," Tam said, but loyalty is really more on a case-by-case basis. A few of the more recent arrivals appear to be "suspi-cious of us [agents]." Those few may "think of us

like used car salesmen," because they have no acquaintance with American-style real estate, with its professional requirements and training.

Still, it's worth the extra work that some immi-grant buyers require, according to Tam, because of the personal satisfaction of helping the family. She continues to advertise to that market.

Shaker Karmous, an Egyptian-born agent and broker who runs his own agency, Cardinal Realty, estimated about 60 percent of his sales are from Americans, both black and white, and the rest from stly Arabic-speaking buyers. His experience leads him to believe that he does benefit from

U.S. clients, Ali Gholizadeh of Iran breaks the pattern. His general contracting, real estate and appraisal business relies on a virtually all-American market.

None of the agents said they had experienced obstacles from discrimination, but they did cite curiosity, mistaken assumptions, and just plain bewilderment over names un@miliar to Americans, Gholizadeh said his name, for one,

made starting out difficult.
"I didn't have the luxury of being called John Smith," he said. When he started a remodeling

business, "It was so difficult to get jobs from other people [contractors:. Gholizadeh came up with a direct, head-on solution: "I started my own general contracting business," called with equal earnestness the General Contracting Co.

"Iran is not exactly a (avored nation," he noted wryly, "And Iranians are not exactly the favorite people." And yet, he found that he was judged more by his work than by where he was from.

The circle of people I The circle of people I work for are the most under-standing people I can see anywhere, Cholizadeh said with conviction, in English more fluent and less accented than many Americans'. "I can say I enjoy working for

all of them."

Tam, who considers her-self ethnically Chinese, said she has been approached in a store and asked if she is Japanese, A tactful and refined woman, Tam described such questioners

calmly as "just curious."

Karmous approached comments about his origins with a broad and tolerant sense of humor, often smil-ing as if pleased. Even when he is asked "Where did you park your came! today?" hi response is to joke back. "If they don't like me, they wouldn't joke with me," he said. And if he senses any hostility, Karmous said You stop dealing with them." A Dutch agent, Maria

"Riet" Josemans, of York Properties' Cary office, said she felt more singled out as "a Yankee" than as a European when she and her husband first moved to Smithfield, N.C. from

Minneapolis. Now living in Raleigh, Josemans said in Smithfield "We were the only Yankees in town On top of that, I was the only foreign Yanker," she said, and laughed.

said, and laughed.

Josemans said she doesn't find that Europeans seek her out, but she has heard clients from northern states say they came to her because they found her Dutch-accented English easier to understand than a Southern accent. She has found that "Most people who have traveled a little bit have no problem working with someone who doesn't talk the same way. Those who haven't are slower to accept you than people who have been in the same situation.

But in the end, all the agents sounded very much

like their American counterparts; they cited the rewards of placing families in a home of their own

There's nothing like it, according to Tam. She said watching people who never thought they would be able to have their own home be able "to realize their dream, here in America" is deeply rewarding.

Ahuja was even more emphatic. Remembering a Vietnamese family he helped, he said "There is no other place in the world that, in such a short time, a refugee family could find what was for them a dream house. That's the core of the goodness of this society," he said.



The Liu tamily at their new home in Cary, accepting a house-warming gift from York Properties' Helen Tam. Of international customers, she said, "If they are new, then they are more dependent on you for guidance."

Strangers in paradise

Real estate agents who've emigrated to the Triangle from around the world find there's a booming business helping other internationals settle here

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goodness of this society. – Rana Ahula Fonville-Morisey broker

heing able to assist Arabic-speaking buyers through the process, since they often have family and friendship connections that lead to other contacts and repeat business.

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However, Rana Ahuja, an agent and broker with Fonville-Morisey's Cary office on Kildaire Farm Road, and a native of India, said he deals almost completely with U.S. buyers. Of his four most recent sales, Ahuja said three of them were to American buyers. The fourth sale involved buyers originally from India, but who had been living in Raleigh for many years and were moving to Cary

Ahuja's father was an English teacher, and Ahuja grew up fluent in English, But just when it seems a connection might be made between English-speaking influences and a higher rate of