

S. Tahoe Realtor to speak at national convention

By Kathryn Reed

Two dynamic women will be addressing the National Association of Realtors today – Deb Howard and Hillary Clinton.

Howard, who owns D. Howard & Company real estate in South Lake Tahoe, is one of the panelists of a breakout session focusing on referrals. Clinton is the keynote speaker.

Howard's talk is not expected to be controversial. Clinton's already is because she isn't letting the media in even though NAR would have welcomed the coverage. The *San Francisco Chronicle* earlier this week called Clinton out for her decision.

The 1 million-strong real estate group has not met in California for a number of years. It's expected that 22,000 will attend the Nov. 8-11 conference, including many from the Lake Tahoe Basin. Howard will be speaking at one of the 100 workshops.



Deb Howard

For 10 years she has been on the NAR Resort and Second Home Committee. Her topic today is how to make money through referrals.

"I think it's easy. Everyone you meet is a potential

referral,” Howard told *Lake Tahoe News*.

She said it’s important to be nice to everyone, hand out business cards, and follow-up with an email to remind people who you are and how you might be able to help them.

To her peers Howard says it is important to be involved in the community and know what is going on. In Tahoe, this means understanding Tahoe Regional Planning Agency regulations, what may be built where, attending community planning meetings and being educated.

“We can work together to raise the level of professionalism, the customer service we provide clients, and know what the TRPA Code of Ordinances means, land coverage rules, and how entitlements works, that is other dark closet people don’t want to go in because it is scary. But that is the kind of stuff that helps us all,” Howard said.

She takes advocacy a step further by going to Washington each year to bend the ear of federal lawmakers. Banking and lending regs have a tremendous impact on the real estate industry.

For instance there are few loan options for condos that double as hotel rooms. An FHA loan is about the only option other than cash. Lakeland Village in South Lake Tahoe is an example of such a property where individuals own the unit but there is a traditional hotel front desk because so many people put their place in the rental pool. Getting a conventional loan for one of those units is near impossible.

Howard said it is critical to ensure there is a “ healthy flow of money to the borrowers.”

Overall, reports from NAR show the housing market improving. Prices are going up between 5 to 10 percent, with greater gains in markets that were severely hurt by the recession.