#### Supreme Court upholds ruling restricting Short Term Rental



Supreme Court has upheld an earlier ruling of the Commission of Strata Corporations (CSC), which restricted a strata proprietor from using his strata lot for short term rentals. The strata corporation in question seemingly sought the Court's declaration that the CSC's decision is binding to entrench our ruling, and to allow for stronger The Court's order enforcement. carries significant sanctions for noncompliance; the proprietor against whom the declaration was sought may be held in contempt of Court, or have his assets seized and sold to satisfy the judgment, should he fail to adhere.

The Court's ruling was handed down by the Hon. Ms Justice Maxine Jackson in June of this year. The court granted a declaration requested by the strata corporation that the decision of the CSC made in February 2021 is binding on the proprietor.

As a result, the proprietor was restrained via permanent injunction from using his strata unit for short term rentals. The Court further awarded legal costs to the corporation, to be paid by the proprietor.

The genesis of the matter, and the CSC's 2021 ruling, was a complaint by the strata corporation on the grounds that the proprietor used his strata lot in contravention of its bylaws, specifically:

- (1) the unit was not being used for the sole purpose of a single private residence, and
- (2) the unit was being rented for short-term rental.

In determining the enforceability of an amended by-law that prohibited individual proprietors from using their strata lots for the purpose of short-term rentals, the CSC observed and accepted the judgment of the UK Privy Council in O'Connor v. PSP 51, borne out of an appeal from the Turks and Caicos Islands. That case established that. in certain circumstances, a strata corporation may disallow proprietors from using their lots for short-term rentals by an amendment to the by-laws, with a view to maintaining the residential character of a strata complex.

The UKPC held that "...statues prohibiting restrictions on dealing in strata lots do not prevent reasonable restrictions on the uses of the property, even though such restrictions may have the inevitable effect of restricting the potential market for the property."

With the popularity of short-term rentals, most commonly hosted on platforms like Airbnb, many persons acquire strata lots with this specific investment opportunity in mind. In contrast, many other proprietors want their corporation to retain an owner-occupier characteristic, and avoid the heavy turnover footprint that come with commercial activity. This is likely to lead to an increase in such disputes centred on the applicable Laws and by-laws. ruling therefore has farreaching implications for setting a legal precedent on the matter in Jamaica.

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**REAL ESTATE Could be this funny!** 



s we wrap another quarter, I would like to continue to contribute to the growth and standards. success of the Real Estate Board.

First and foremost, I want to thank all licensees who have made their second-half license This ensure that you will payments on time. continue to practice within the confines of the law and therefore practicing legally. You continue to remind our practitioners that the Client Portal remains the quickest and easiest way to make a range of payments to the Board.

A special note of appreciation also goes to the Consumer Affairs Commission for their role in conducting the recent Customer Satisfaction Survey. Your partnership and expertise in this exercise have provided us with valuable insights, and I would like to thank those who took the time to participate in the survey. Your feedback is essential in helping us continuously improve the quality of our services, and we remain committed to

implementing the necessary improvements to meet your needs.

I also use this opportunity to say to our clients, that we have an ongoing means of communicating any problems or concerns you have, using any range of channels available to you-whether email, phone or in-persons, we appreciate your feedback, good bad indifferent.

I would also like to extend my gratitude to all who attended our most recent Annual Returns Workshop. This is a quarterly endeavour and represents a level of detail on the part of the Commission of Strata Corporation, to, on each occasion invite a small group of attendees to walk them through the process of completing their Annual Returns, while also answering any questions they may have. Your active participation and engagement are key to fostering a compliant strata corporation. We look forward to seeing other participants again at future workshops.

Lastly, a big thank you to the consultants at Base Legal for their dedicated work in conducting the Gap Analysis for the Data Privacy regime. This crucial analysis will allow us to stay ahead of regulatory requirements and ensure we continue to protect the privacy and security of the data we handle.

Together, we are making great strides in take this opportunity to extend my heartfelt ensuring the real estate industry remains vibrant, thanks to the various stakeholders who customer-focused, and compliant with evolving

> First and foremost, I want to thank all licensees who have made their secondhalf license payments on time. This ensure that you will continue to practice within the confines of the law and therefore practicing legally.



protection has become a key priority for many organizations worldwide. Here is Jamaica, with the Major Priorities of the DPOC introduction of the Data Protection Act, 2020 (DPA). the requirements for compliance are clearly articulated. As the data privacy landscape becomes increasingly information and ensure compliance with privacy controls are in place to protect sensitive information. regulations. We will look briefly at the roles and framework.

#### Roles and Responsibilities of the DPOC

The DPOC is expected to play a crucial role in shaping and overseeing our data protection strategy. Comprised State of Our Data Protection Framework of senior executives, legal advisor, IT expert, and the Data Protection Officer (DPO), the ensures the Our organization's data protection framework is on the requirements under the DPA.

tasked with reviewing data protection policies, major incidents to report since registration. A recent contributing to the execution of risk assessments, and internal audit identified minor gaps in our operational overseeing the organisation's data protection incident and data retention practices, which are being addressed response approach. This includes ensuring timely with policy updates. Additionally, the DPOC will continue reporting of breaches and recommending corrective to oversee the implementation of key security actions to prevent future occurrences. The DPOC will enhancements further securing our data environment. also contribute to monitoring third-party compliance. ensuring external vendors adhere to the same strict data addressing emerging risks, strengthening our data protection standards. Additionally, the committee will governance, and ensuring ongoing compliance to protect contribute to the development of continuous staff the organization and its stakeholders. training, ensuring that all employees are aware of their

n today's quickly changing digital landscape, data role in protecting personal data.

At the heart of this compliance effort is the within the complex, the DPOC's priorities are focused on two key Real Estate Board/Commission of Strata Corporations areas. First, strengthening data governance is essential (REB/CSC) is the Data Protection Oversight Committee for clearly defining roles and responsibilities within the (DPOC), which is a dedicated body tasked with organization. This involves developing or refining data supporting the internal framework to safeguard sensitive classification protocols and ensuring proper access

Second, the DPOC is prioritizing privacy by responsibilities of the DPOC, its current priorities, and an design and default by embedding data protection update on the state of our organization's data protection principles into all new systems and processes. This means conducting Data Protection Impact Assessments (DPIAs) for any new projects involving personal data, ensuring that privacy is considered at every stage of development.

organization is on a path to meeting its regulatory path to being in a strong position. We are registered with the Office of the Information Commissioner (OIC) and are Among its key responsibilities, the DPOC is on our way to being fully compliant with the DPA with no

Looking ahead, the DPOC remains committed to





#### The Real Estate Board

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Participants listen attentively during the Annual Returns Workshop in the Board Room of the Real Estate Board, Thursday September 26, 2024. All participants were presented with a Certificate of Participation at the end of the session.

Check the status of a strata, developer, dealer or salesman. Visit and search the Public Register Section of the website www.reb.gov.jm





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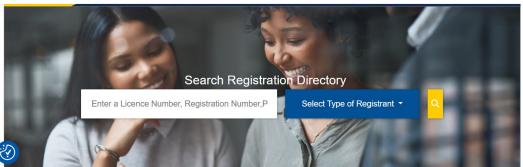
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Assistant General Manager for Corporate Communications Manager and Public Affairs, Dwayne Berbick, speaking at a recent JIS Think Tank

### NHT Urges Homeowners to Prioritise Insurance Coverage

he National Housing Trust (NHT) is urging all homeowners to prioritise insurance coverage to safeguard against natural disasters, including hurricanes and earthquakes.

Speaking with JIS News recently, Assistant General Manager for Corporate Communications and Public Affairs, Dwayne Berbick, said the need for insurance transcends the status of homeowners.

"I want to impress upon all homeowners, and I am not just talking about NHT homeowners, because a hurricane or earthquake does not know your status when it is coming," Mr. Berbick said.

He stressed that the Trust is committed to ensuring that homeowners understand the importance of protecting their investments and families against unforeseen disasters. Currently, the NHT offers peril insurance coverage to homeowners whose mortgages are solely held with the organisation.

This is included in the monthly mortgage payments.

"Also, we are happy to say that we looked at this facility a few years ago and extended it to those individuals who have even completed paying their NHT mortgage but want to continue the arrangement with us," Mr. Berbick added.

Homeowners interested in extending their insurance coverage after closing their mortgage are encouraged to contact the NHT.

The National Housing Trust aims to improve the quality of life of citizens by facilitating homeownership and providing support in times of need.

> The Jamaica Information Service Published: Thursday September 26, 2024 By Rocheda Bartley

# Here's how the Fed's big rate cut affects mortgages



he Federal Reserve's decision to implement a 50 basis point rate cut has injected a new layer of complexity into the mortgage market. While the impact of a standard 25 basis point reduction has likely been factored into current mortgage rates, which are sitting at an average of 6.15%, it's unclear exactly how mortgage rates will respond to this larger rate cut.

One outcome could be that the larger rate cut will cause mortgage rates to fall even further in the coming days and weeks, building on the recent trend of declining rates. This could create a more favorable environment for borrowers, with the possibility of mortgage rates dipping to levels not seen in years.

However, it's crucial to understand that the Federal Reserve's actions, while significant, are not the sole factor influencing mortgage rates. The mortgage market is a complex ecosystem affected by various economic indicators. Long-term bonds, particularly the 10-year Treasury yield, also play a pivotal role in determining mortgage rates. So while the Fed's rate cut will likely push these yields lower, other factors can also sway bond yields and, consequently, mortgage rates.

The mortgage industry itself may also play a role in tempering any dramatic rate drops. For example, lenders might be hesitant to lower rates too quickly or too far as they balance their desire to attract borrowers with the need to maintain profitability. This could result in a more gradual decline in mortgage rates rather than an immediate, sharp drop.

For potential homebuyers or those considering

# INTERNATIONAL

refinancing, the Fed's larger-than-expected rate cut presents both opportunities and potential challenges. On one hand, the prospect of lower mortgage rates is certainly appealing. Lower rates translate to more affordable monthly payments and increased buying power, potentially allowing borrowers to qualify for larger loans or more desirable properties.

The allure of lower rates could also bring its own set of complications, however. If mortgage rates decline even further, it's likely to attract more buyers to the market. This increased demand could lead to heightened competition for available properties, potentially driving up home prices and offsetting some of the benefits of lower interest rates.

Those waiting for rates to bottom out before making a move may also find themselves in a precarious position. Timing the market is notoriously difficult, and there's a risk that rates could begin to rise again before you can act. After all, economic conditions can shift rapidly, which could reverse the current downward trend in rates.

Lenders are also more likely to see an uptick in inquiries and applications in the wake of the Fed's decision. This increased volume could lead to longer processing times and potentially stricter underwriting standards, so borrowers should be prepared for this possibility and consider getting pre-approved or starting the application process early.

#### THE BOTTOM LINE

The Federal Reserve's unexpected 50 basis point rate cut will likely have a noticeable effect on the mortgage market, but its exact impact remains uncertain. While lower rates may materialize in the short term, a range of factors will influence how mortgage rates move in the future. So, homebuyers and homeowners who plan to refinance should carefully consider their options, recognizing that waiting for the perfect moment could be risky in an unpredictable market. Securing a favorable rate now may be the best course of action instead, especially with rates already at a two-year low.

**CBS News** 

Angelica Leicht Updated on: September 18, 2024



n its commitment to continuously improving its services and ensuring the highest level of satisfaction for its customers, the Real Estate Board and the Commission of Strata Corporations recently completed its external customer service survey, conducted by the Consumer Affairs Commission (CAC).

The overall objectives of the surveys were: to determine how satisfied customers were with the organization's service delivery, and to obtain practical, concise, and analytical reports on the results of the survey.

The organisation sees this as a vital tool to gather valuable feedback from its customers, specifically real estate dealers, developers, salesmen, and strata proprietors/property managers. This survey covered all functional areas of the organization, including but not limited to, registration and licensing, training, public education, and customer service departments, as well as other service areas where they engage with the public and/or industry professionals. The Real Estate Board (REB) and the Commission of

The Real Estate Board (REB) and the Commission of Strata Corporations (CSC) exist as two separate entities, which operate in a shared physical space located at 24 Trafalgar Road, Kingston 10. However, they each operate under separate pieces of legislation, with different mandates as established by their respective Acts. Additionally, they share a number of administrative functions including Human Resources, Information Technology, Marketing and Accounting. They operate separate inspectorates, which represent the core of the monitoring functions.

The CAC was commissioned, as reputable research entity, to ensure reliability and validity. The CAC is known locally for its survey of back-to-school expenses associated with the cost of textbooks as well as research into the cost of a range of (basic) goods and services across several supermarkets. It also does surveys looking at the cost of petrol. External customers with unique and valid email addresses were

sent a link to the online survey and invited to complete it

External customers with valid telephone numbers (including those who were previously sent emails) was contacted via telephone by CAC survey officers to facilitate their participation. The period of data collection was September 2-13, 2024.

#### Benefits of the Annual Customer Service Survey

The annual customer service survey will provide several important benefits to the Real Estate Board and its stakeholders:

- 1. Enhanced Service Delivery: Feedback from the survey will enable us to identify areas where we can improve our processes, ensuring that our services remain efficient, transparent, and customer-centric.
- 2. Stakeholder Engagement: By reaching out to our clients and other stakeholders, we are demonstrating that their opinions and experiences matter. This engagement fosters a stronger relationship between the Board and the public, helping to build trust and accountability.
- 3. **Data-Driven Improvements:** The survey results will provide us with quantitative and qualitative data, allowing us to make informed decisions regarding policy adjustments, service enhancements, and resource allocation.

Organizational Growth: The survey will cover all aspects of the organization's operations, enabling us to evaluate our performance in every area. Whether it's improving the timeliness of licensing approvals, enhancing the clarity of compliance guidelines, or streamlining our public-facing services, the survey will highlight strengths and opportunities for improvement across the board.

The findings of the survey will be reviewed at the highest level of the organization to ensure that it used in a very deliberate and strategic way to ensure that the benefits listed above are achieved and issued addressed.



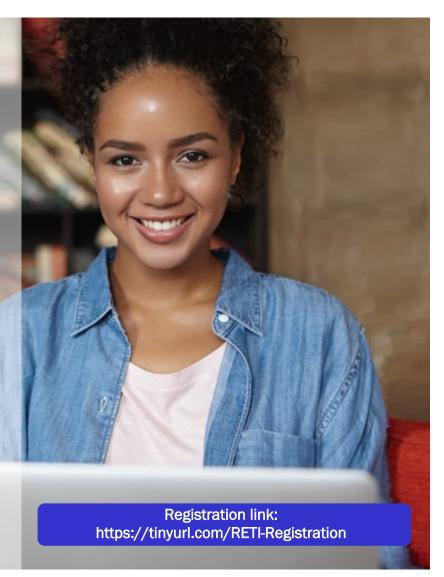
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#### How would your friends describe you?

Most of my good friends are persons I know from primary and first form high school, so they know me very well. I am sure my friends would describe me as very kind, loyal, emotionally intelligent, fair, impartial, a good listener, someone who say it as I see it and gives of themselves a lot.

They tell me all the time that I can also be very stoic, sarcastic, a Ms. Independent and a loner at times. This I may not necessarily agreed with, lol.

#### What schools have you attended?

Holy Childhood High School for girls, UWI, and Mona School of Business

#### What did you want to be when you were a child?

Bank Teller – because I loved going to the bank and seeing the tellers count the cash, in those time the banks didn't use these counting machines as much. I loved counting money. I thought all that money belonged to the tellers and that was super cool to me.

#### Tell us about your past jobs.

My first job ever was a summer intern at Scotiabank – This made me realise that I could never be a bank teller, the money did not belong to them. So, I started to reassess my life's dream

My last year at university, I was approached by Pricewater-

houseCoopers at offered a job in external auditing, and it was just the right job for me. As a professional, a lot of the values I have today were cemented in this job. I loved this job as it allowed me travel and learn a lot. I audited and gained knowledge in all industries, worked at all the banks, insurance companies and groups across the Caribbean and Canada which allowed me to strengthen my accounting knowledge and develop auditing skills, it was the best training ground. After years of the traveling back and forth, I decided it was time to settle down and focus on family.

I later worked at Sterling Asset Management, Health Corporation Limited (HCL)/National Health Fund (NHF), Housing Agency of Jamaica (HAJ) and MIND. All organisation to which I still maintain significant ties and bonds with colleagues. These jobs also provided me with the opportunity to travel across the island but on a lesser scale, which I came to appreciate. I love traveling.

#### What is your proudest accomplishment?

My proudest accomplishment to date is my kids and the little persons they show us as. Seeing them loving and walking with God, being mindful of others, showing empathy and working to add value to the world is what I am most proud of.

In my work life, one of my greatest accomplishments, I would say is delivering a consultant facilitation on Audit Fundamentals and Procurement to the staff at the

National Audit Office (NAO), St. Kitts and Nevis and assisting in streamlining the audit process within that arm of government in St. Kitts. This was a partnership between the GoJ through MIND and the government of St. Kitts to strengthen the countries auditing operations. This stands out in my mind because of the impact it had on the operations of NAO. I got a first-hand view of the strategic importance of being part of the Caribbean Community and the opportunities for collaboration to help in growing and building capability and capacity in some of the smaller Caribbean nations. I am still in touch with the Director of Auditing and a few staff at the NAO and I am always encouraged when I hear of the development that continues to take place.

### What two radio stations do you listen to in the car the most?

I used to live for Nationwide in the morning and evening when commuting and Fame FM on a Friday. Lately, I try to use my travel time to listen to the kids talk about their day and all the happenings, trust me its very entertaining and an ear full.

Have you ever had a nickname? What is it? Ohh, I am called all versions and short form of Dian. Di-Di, Dee, Princess Di, Dinessio, Diana Black and the list goes on .

#### What are your hobbies?

I love reading a good book, watching tv (movies and sports), traveling and experiencing new cultures.

## Aside from food, water, and shelter, what one thing could you not go a day without?

Hmmm, I don't need much to survive so definitely I would say talking to God and my family members, that brings me the most joy, so I wouldn't want to do without that.

#### List two pet peeves.

Drivers who don't obey the road code esp. around round a bout and at four ways. Talking to persons with air buds/

earphones in Saying "no offense" after saying something insulting. Slow internet Not taking responsibility when you clearly are wrong.

What's your favorite fast-food chain or restaurant, and what would you normally order? Fast food - Chick-fil- A (Spicy Chicken Sandwich, waffle fries and lemonade), Wendy's (Asiago chicken sandwich/Spicy chicken/ Apple pecan salad) Restaurant - Uncorked and TGIF for drinks

#### What is your favorite childhood memory?

One of my favorite childhood memories is of my earlier days when I lived directly across the road from my grand-parents. My brother and I would always 'thief' out to go and play by their house and they would cover for us. My grand grandfather, who I called Daddy, would take home peanut cake, grater cake, fruits and other treats for us every day. On Sunday evenings, we would play hopscotch, dandy shandy, bat and ball and bum pon wall, while waiting on "creamy" to come with ice-cream. My parents were very particular about being outside and the company we kept so anytime the games switched to ring games such a "wine nicky wine" you would instantly hear my mother calling, Dean and Dian!! Come in now! As old as we are when ever we hear Dean and Dian, we know what time it is. These memories bring an instant smile to my face.

What was your favorite subject in school? I loved school, it's kind of hard to choose, I will go with Literature, Math, History and Accounts...all of them, lol

#### What would you sing at Karaoke night?

Me singing in public may be categorised as a public nuisance. It depends on the mood and setting but my list would include Killing me softly – Fugees, Super woman – Karen Whyte, I will survive - Gloria Gaynor, 'I Want It That Way' by the Backstreet Boys, No Scrub - TLC

#### PAYMENT METHODS



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# Why is employee motivation important? (And how to improve it)



hat is employee motivation? Well, apart from the key to an organisation's success, it's also the level of commitment, drive and energy that a company's workers bring to the role every day. Without it, companies experience reduced productivity, lower levels of output and it's likely that the company will fall short of reaching important goals too.

Employee motivation is the level of commitment, energy and innovation that a company's staff hold during the working day. It's as important as it is difficult to track; maintaining and improving motivation in the workplace can be a problem for many companies, as not every task will be interesting. Therefore businesses must find ways to keep their employees engaged, with motivation monitored and nurtured too.

# Why is employee motivation important in the workplace?

Imagine an employee whose work motivation is particularly low. They're probably working at a slower pace, avoiding tasks, and spending time on their phones. But most of all, they're unfocused and aren't putting any energy into their work.

This isn't only wasting your resources but could

have a knock-on effect to other employees, potentially holding back the entire company from producing work to the highest standard or meeting important targets.

On the other hand, a motivated employee is enthusiastic, driven and takes pride in their work. They accomplish tasks quickly, take action and want to do a good job, both for themselves and for the company. Whether your company is at its best, or on its way up, staff motivation is very important. The moment it drops, revenue and output could soon follow.

# How to improve employee motivation in the workplace: 10 tips

The first step to improving employee happiness is making sure your workforce is motivated. These are the top 10 things you can do to help your employees stay engaged at work.

#### 1. Lead with vision

Everyone wants to know that their efforts are driving towards something. What's the next step? What does success look like for the company? A destination helps to motivate the journey, so make sure the vision for the company is clear.

#### 2. Make sure everyone understands the 'why'

Your employees will know what needs to be done, but you need to explain further; you need to communicate the 'why' of each task. The why is the company's overall mission. If everyone knows how their individual actions can personally add to the overall goal of the company, it brings much-needed intrinsic motivation to even the most simple task.

#### 3. Set frequent clear targets

You obviously have big targets that you want to hit as a company, but smaller goals are the key to motivation. All goals should add to the overall target, but breaking this into more attainable chunks feels less overwhelming. If employees are frequently hitting targets, the feeling of satisfaction grows and will act as a great motivator to continue on to the next set of goals.

#### 4. Recognize and reward great work

Employees need to know that their managers appreciate their hard work. Giving well-deserved recognition not only increases self-esteem but also enthusiasm and team morale.

A recognition platform is an effective tool to celebrate star performers who embody your company values. It's important to support employees all year round with team-building exercises, wellbeing schemes, secondment opportunities and EAP programs. However, for more special occasions, such as a 10-year work anniversary or employee of the month, we recommend going a step further and rewarding your teams.

The reward doesn't necessarily have to be monetary, it could be a gesture, such as giving them a day off. Rewards are particularly good promoters of motivation and job satisfaction. So if you want to encourage your employees to go the extra mile, make their effort worth it with a gift or thoughtful act.

#### 5. Give your team autonomy

Time is precious. So when we don't feel in control of our time and energy, motivation levels can really drop. Allowing for some elements of freedom in the workplace, whether that's flexible working hours or unlimited time off, demonstrates trust from leaders to employees. This adds motivation, as the satisfaction of a job well done comes with the feeling that they were in control and did it on their terms.

#### 6. Create a welcoming workplace environment

No one wants to sit in a gloomy office and desperately wait for home time every day. If workplaces create a friendly culture, with areas for rest and play, employees will look forward to coming into work. The saying 'work hard, play hard' is important here. As motivation and

mood go hand in hand, a poor mood can affect the ability to concentrate and will lower the feeling of energy in the workplace.

#### 7. Offer impressive benefits

Make everyone feel that they are working in the best place they can be. Offering employee benefits and perks, such as the wide range available through our perks platform, and fringe benefits that aim to make your people's lives better both in and outside of work, helps to boost the mood and sense of loyalty to the company. Make sure your benefits suit your employees' unique needs; for instance, if they live in London, they may require a London weighted allowance.

#### 8. Encourage teamwork

Collaboration between teams in the company allows ideas to be developed further. Working with those with different skill sets will, in turn, create more innovative results. In teams, there's power in numbers and anyone experiencing a lack of motivation should be boosted by those around them.

#### 9. Create a career path

No one wants to be static for long. We all want to know that we are going somewhere and focus on that next step. Ask employees what they want from their career, and lay out what they need to do to get there. Have growth conversations with team members to design a career path; this will help to create the drive to reach the next stage and feel that they have a long and productive journey ahead within the company.

## 10. Support staff motivation by supporting employee wellbeing

When organisations are implementing motivation strategies or employee incentive schemes, they often overlook wellbeing.

There's no dispute that using rewards as an incentive is a great motivator. However, if an employee is feeling tired or overwhelmed they won't produce their best work – no matter how hard they try.

Taking a well-rounded approach to wellbeing, so addressing your teams' mental, emotional, and physical health is a great way of keeping them healthy, happy, and at the top of their game.

#### Source:

Perkbox. (2020, January 15). Why is Employee Motivation Important? (+ How to Improve it). *Perkbox*. https://www.perkbox.com/uk/resources/blog/why-employeemotivation-is-important-and-how-to-improve-measure-and-maintainit#:~:text=Employee%20motivation%20is%20the%20level,every%2 Otask%20will%20be%20interesting.

#### Who Knew Real Estate

Why did the real estate agent break up with their partner? Because they couldn't find any "closure!"

What did one real estate agent say to the other?

"Your commission is safe with me!"



A couple is touring a house with their real estate agent when they notice a weird smell in the basement. The husband asks, "What's that smell?" The agent, thinking quickly, says, "Oh, that's just the house's way of welcoming you! It's full of... personality!" The wife looks skeptical and asks, "Are you sure it's not mold?" The agent smiles and replies, "No, no, that's the natural 'vintage' scent. Very trendy these days!" The husband sighs, "Well, I guess this place really has... a strong foundation."

A real estate agent is showing a house with a tiny backyard to a family. The dad looks out and says, "This yard is kind of small, don't you think?" The agent, without missing a beat, replies, "Not at all! It's the perfect size less yard work, more relaxation time!" The mom frowns and says, "But where will the kids play?" The agent grins and says, "Oh, you can always hang a picture of a park on the fence—gives the same feeling, with none of the mess!"

#### The Realtor and the Fortune Teller

A real estate agent was feeling down about her sales slump and decided to visit a fortune teller for some insight. After reading her palm, the fortune teller said, "You will make a huge sale next week, and it will be the deal of the century!"

The agent left feeling hopeful and excited. Sure enough, the next week, she closed a huge deal on a beautiful mansion, earning a big commission. Thrilled, she went back to the fortune teller and said, "You were right! I closed the deal of the century!" The fortune teller smiled knowingly and said, "Ah, but next week, you'll sell your own house."

# was this Funny



A real estate agent is showing a house to a potential buyer. As they walk into the living room, the buyer notices a crack running up the wall.

"Is that crack anything to worry about?" the buyer asks.

The agent smiles confidently and says, "Oh, that's just the house giving you a warm welcome! It's settling in."

They continue the tour, and in the kitchen, the buyer notices some stains on the ceiling. "What about those stains?" the buyer asks.

Without missing a beat, the agent says, "Those? The previous owners were artists—this is just... abstract ceiling decor!"

Finally, they step out into the backyard, where there's a giant hole in the ground. The buyer, looking skeptical, asks, "And that?"

The agent chuckles and says, "Oh, that's just a pool in progress—ready for you to finish and make it your own!"

Say What?...I don't have time for this...

