

The Real Estate Journal

A quarterly publication of the Real Estate Board/Commission of Strata Corporations



Board Partners with Media Personality to Strengthen Public Education



Scene from one of five TV commercials shot as part of public education campaign effort

The Real Estate Board and the Commission of Strata Corporations are set to launch a wide-reaching public education campaign featuring well-known financial journalist and entrepreneur Kalilah Reynolds as spokesperson. This strategic engagement forms part of the organizations' commitment to educating the public about the organisation and its mandate, strata living and compliance, and other real estate related matters including, the importance of working exclusively with licensed professionals.

The campaign addresses also addressed the training and education options provided by the Board, through

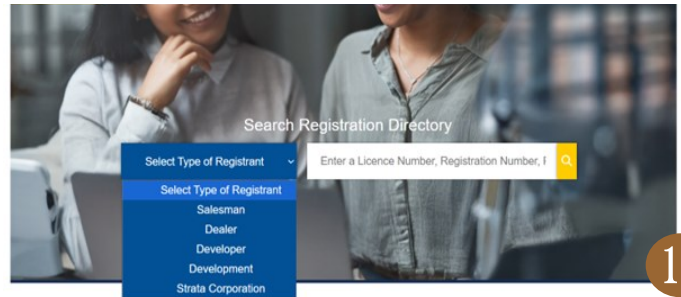
the Real Estate Training Institute. The Board noted that too often, members of the public enter into agreements with untrained or unlicensed persons, exposing themselves to unnecessary risk. Similarly, many prospective and current strata proprietors are unaware of their rights, responsibilities, and the services available through the Commission of Strata Corporations.

To tackle these issues head-on, five commercials have already been produced, all featuring Ms. Reynolds. These are expected to debut in the coming weeks. The commercials highlight critical areas such as the importance of using licensed professionals,

Contents



Board Partners with Kalilah Reynolds



Verify Status of Professionals
with Pocket ID, Website



CEO's Message



Cross-border Data Transfers



Development Schemes



REAL ESTATE Could be this funny!

Board Partners with Kalilah Reynolds

(cont'd from first page)

understanding strata responsibilities, the dispute resolution process, and the filing of annual returns.

In addition to the commercials, the campaign includes extended interviews to be hosted on the Money Media platform, delving deeper into the work of the Real Estate Board, the Real Estate Training Institute, and the Commission of Strata Corporations. These interviews will feature key representatives such as Dr. Tina Beale, Principal of the Real Estate Training Institute, and Jared Johnson, Legal Officer of the Board and Commission. Extracts from these conversations will also be shared across social media for maximum reach.

The roll-out plan is extensive, spanning multiple platforms. It includes television placements, radio spots, social media campaigns, and targeted YouTube in-video ads, ensuring the message reaches Jamaicans wherever they consume content. This multi-channel strategy is designed to resonate particularly with younger audiences who are active online, as well as established homeowners and industry professionals. Marketing Manager, Damian Wilson explained why this partnership is both timely and impactful. "This engagement is important to us because it allows the Real Estate Board and the Commission of Strata Corporations to meet Jamaicans where they are—on TV, radio, and especially online. The issues we are

addressing have real consequences for people's financial well-being and their peace of mind, and it's our responsibility to ensure they are better informed."

He added that the choice of Ms. Reynolds was deliberate. "We believe this campaign will be highly effective because Kalilah Reynolds is already a trusted voice in finance and investment. Her credibility, her reach, and her ability to explain complex issues in simple, relatable terms make her the perfect partner for this initiative."

Mr. Wilson also highlighted the organization's enthusiasm for the collaboration. "We are genuinely excited to be working with someone of Ms. Reynolds' calibre. She brings not just professionalism, but also authenticity and passion to the role. We are confident that this campaign will elevate the public's understanding of real estate, encourage compliance, and strengthen trust in the industry."

The campaign represents one of the most comprehensive outreach efforts by the Real Estate Board and Commission in recent years. By combining the authority of regulation with the influence of a respected media personality, the organization hopes to ensure that Jamaicans are better equipped to make informed decisions about real estate, whether purchasing, selling, or living in a strata property.

With commercials in final production and extended interviews ongoing, the public can expect to see and hear much more from Ms. Reynolds and the Real Estate Board in the weeks and months ahead.



We are genuinely excited to be working with someone of Ms. Reynolds' calibre. She brings not just professionalism, but also authenticity and passion to the role. We are confident that this campaign will elevate the public's understanding of real estate, encourage compliance, and strengthen trust in the industry."



CEO's Message PHILLIP CHAMBERS

As we present this issue of the *Real Estate Journal*, I am pleased to highlight several important initiatives that reflect our ongoing commitment to protecting the public and strengthening Jamaica's real estate sector.

A major focus at this time is our wide-reaching public education campaign featuring well-known journalist and entrepreneur Kalilah Reynolds as spokesperson. Through a series of commercials, extended interviews, and digital outreach, this initiative emphasizes critical issues such as the importance of working only with licensed professionals, understanding strata responsibilities, and navigating the dispute resolution process. By leveraging Ms. Reynolds' trusted voice and broad reach, we aim to meet Jamaicans where they are—on television, radio, and online—and ensure they have the knowledge to make informed decisions about real estate transactions.

Equally important is our reminder to the public to verify the status of all real estate practitioners before engaging their services. Whether by requesting to see a Pocket Licence or by checking the Public Register on our website, these simple steps are designed to protect consumers against fraud, scams, and even inadvertent involvement in money laundering. Safeguarding trust in the real estate industry begins with verification, and we continue to provide the tools necessary for the public to engage confidently with professionals.

This issue of the *Journal* also explores other vital

areas impacting the industry. We address the implications of cross-border transfers of personal data under Jamaica's Data Protection Act, underscoring the responsibility of organizations to adopt adequate safeguards when handling sensitive information. Additionally, we examine the importance of team building and collaboration in strengthening organizational performance—reminding us that trust and teamwork are not only essential within companies but also within the wider industry.

As always, the Real Estate Board and the Commission of Strata Corporations remain steadfast in our mission: to educate, to regulate, and to protect. By combining strong oversight with effective communication and public engagement, we are building a more transparent, trustworthy, and resilient real estate environment for all Jamaicans.

What is the Real Estate Training Institute?

The Institute is the official training arm of the Real Estate Board. It offers Pre-Licensing Courses and Continuing Professional Development Courses (CPD).

The Pre-licensing Course for Salesmen is the starting point to a career in Real Estate

What are the Course Requirements?

Applicants to the Salesman Course are required to have five (5) passes in CSEC/CXC (or their equivalent), inclusive of Mathematics and English Language

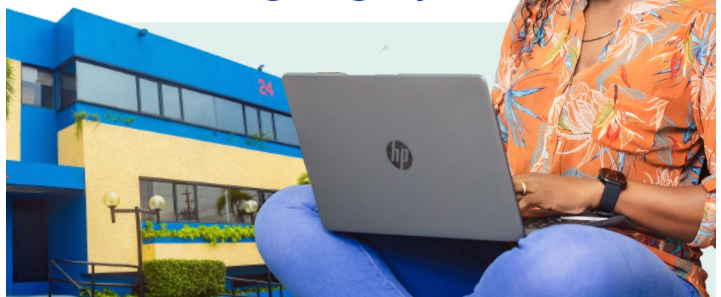
How long does the course last?

The course is fully online, on a part time basis. Classes are held Monday to Thursday evenings, or all day on Saturdays and Sundays

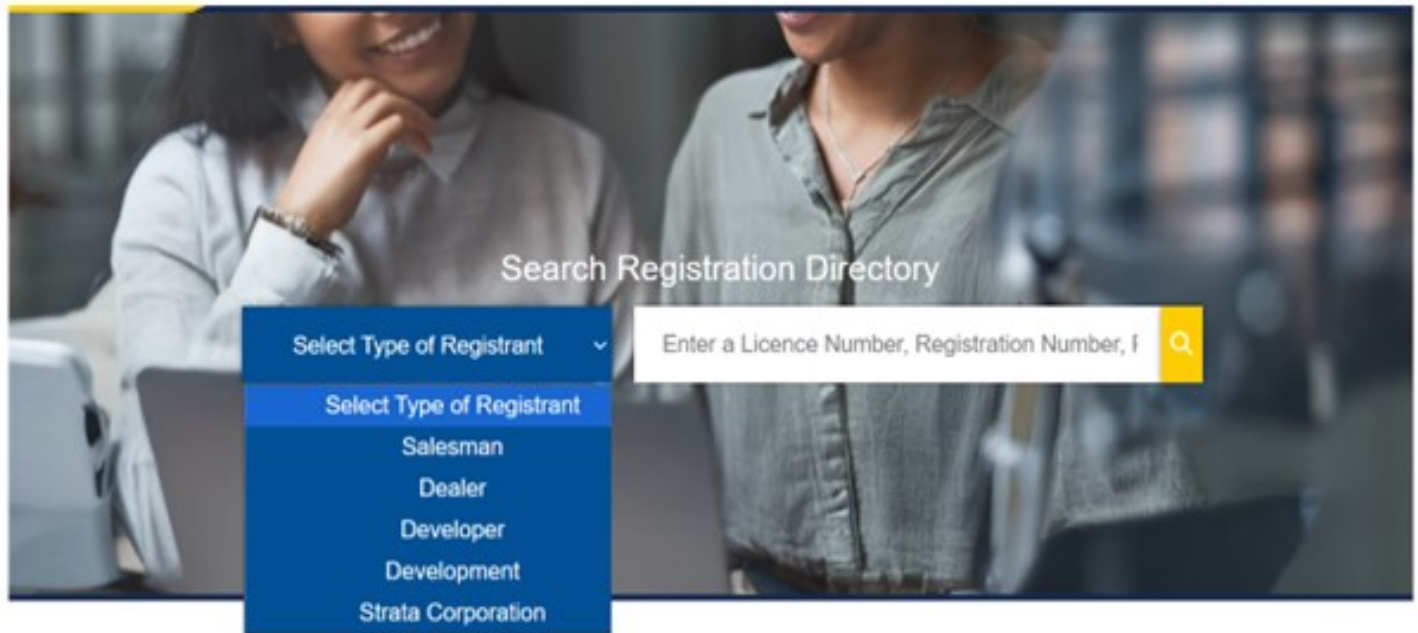


CONTACT US

**876-633-1292, 876-350-6761
e-mail: reti@reb.gov.jm**



Search Public Register



Use Pocket IDs, website to verify status of professionals Urges Real Estate Board

The Real Estate Board (REB) is reminding members of the public that before engaging the services of a real estate dealer or salesman, they should ensure that the individual is licensed and in good standing. This is to safeguard against the risks of fraud, scamming, or inadvertently becoming involved in money laundering activities.

To verify professionals, the Board is promoting two simple and reliable means of verification. The first is to request to see a Pocket Licence. Licensed dealer or salesman may be issued with an pocket-sized ID card by the Real Estate Board. This card confirms that the professional is licensed and has paid all applicable fees. Members of the public are encouraged to request and inspect this identification before doing business.

The public may also use the Public Register online. The REB's official website, located at www.reb.gov.jm, hosts a comprehensive Public Register. This can be accessed by clicking the button in the upper right-hand corner of the homepage. The directory allows users to search and filter by professional category, including dealers, salesmen, developers/developments, and strata corporations.

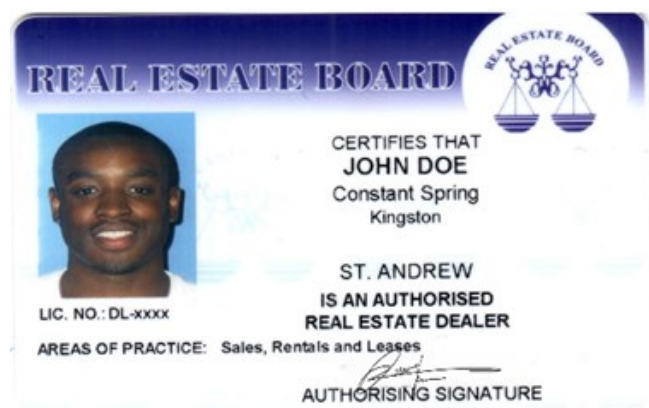
These measures are in place to give consumers confidence and assurance when conducting real estate transactions.

The Real Estate Board warns that dealing with unlicensed practitioners exposes individuals to

unnecessary risks. Without verification, persons could become victims of scams or unwittingly assist in the laundering of illicit funds.

As an additional safeguard, the public may contact the Real Estate Board directly via phone or email for confirmation.

The Real Estate Board remains committed to protecting the public interest and strengthening trust in Jamaica's real estate sector.



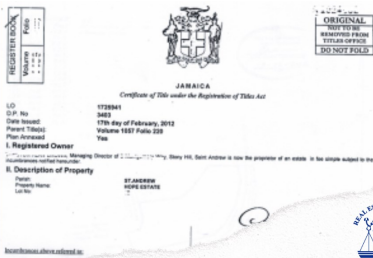


We use this opportunity to warn the public of unscrupulous persons posing as real estate salesmen, engaging in sales, rentals or leases. All registered salesmen must have a valid salesman number (e.g S-XXXX). Please verify the status of anyone you wish to engage with by contacting the Board or checking our website



Follow us on Instagram

@realestateboard



When you engage with a licenced real estate developer, you have the peace of mind in knowing that your investment is protected in cases of advanced or pre-payment contracts for land or units. The Board also monitors such payments by virtue of its Trust Account requirements, and lodges a mortgage interest on the title



Examples of Disputes before the Commission

- **Corporation vs. proprietor** - Breach of by-laws, non-payment of maintenance contributions
- **Resident vs. proprietor** - improper calculation of contributions, no proper notice of meetings, not keeping proper records, not insuring the buildings
- **Proprietor vs. Proprietor** - Noise nuisance

Second Half Payment Re



Download the free mobile **ISSUU** app on your smartphone or tablet. You may subscribe to The Real Estate Journal on **ISSUU** by clicking the SUBSCRIBE icon to be notified of new publications

ISSUU now features
THE REAL ESTATE JOURNAL

Read and download all issues of the Real Estate Journal from your browser or mobile devices free of cost

<https://issuu.com/realestatejournal>



Increase in NHT benefits takes effect two weeks early; new ceilings now in place



Secretary at the Board of Supervision, Treka Lewis. The Board is a statutory body under the Ministry of Local Government and Community Development

The Board of Supervision (BOS) is urging citizens to demonstrate greater compassion and active support for individuals experiencing homelessness.

The call comes as the BOS, through the Ministry of Local Government and Community Development, prepares to undertake the National Homeless Survey in October.

The Survey will serve as a national count of individuals experiencing homelessness, generating critical data to inform policy development and guide targeted intervention strategies.

Secretary at the Board, Treka Lewis, told JIS News that being homeless does not define an individual and, as such, it is important to see the humanity in every person affected by homelessness.

“Someone experiencing homelessness is, just at the moment, experiencing homelessness; it is not their definition... it is not who they are. It is just a stage in life that they have reached, based on varying circumstances... it can happen to anyone. So

these vulnerable individuals regain their soft skills.

Ms. Lewis noted that the last National Homeless Survey, conducted in 2017, identified 1,938 individuals experiencing homelessness across Jamaica.

She indicated that, since then, anecdotal reports from Poor Relief Departments within Municipal Corporations suggest that the number has risen to approximately 2,400.

“We want to ascertain the real truth on the ground; a survey will give us the real numbers,” Ms. Lewis said.

Data collection for the 2025 National Homeless Survey will commence on October 6 across all parishes, culminating on World Homeless Day, October 10.

I’m imploring all of us to remember the humanity and the human beings that you will see when you pass someone just lying on the ground,” she said.

Ms. Lewis further encouraged Jamaicans to engage meaningfully with individuals experiencing homelessness and offer support wherever possible.

“Volunteer at our facilities, at our drop-in centres, our night shelters, our transitional facilities, as well as provide financial support if you can, provide employment, provide training,” she said, adding that persons may also choose to come in and help

FTC sues Zillow and Redfin, alleging antitrust violation in online rental listings

INTERNATIONAL News



The Federal Trade Commission is suing real estate giants Zillow and Redfin, alleging the two illegally conspired to reduce competition in the online multifamily rental listing market, the agency said Tuesday.

In the complaint, the FTC alleges the companies violated federal antitrust laws earlier this year when Zillow paid Redfin \$100 million to essentially re-host Zillow multifamily rental listings on Redfin and its sites. Zillow- and Redfin-owned platforms such as Zillow Rentals and Rent.com are used by millions of Americans searching for their next home, the FTC said.

As part of the arrangement, the agency said Redfin agreed to terminate contracts with its existing advertising customers and assisted Zillow in acquiring that business. Redfin also committed to staying out of the multifamily advertising market for up to nine years and reduce its role to merely syndicating Zillow's listings, making Redfin's sites virtually identical to Zillow's.

The FTC also alleges Redfin fired hundreds of employees shortly after the deal was signed and then helped Zillow selectively rehire many of them.

"Paying off a competitor to stop competing against you is a violation of federal antitrust laws," said Daniel Guarnera, director of the FTC's bureau of competition, in a statement. "Zillow paid millions of dollars to eliminate Redfin as an independent

competitor in an already concentrated advertising market—one that's critical for renters, property managers, and the health of the overall U.S. housing market."

Following the FTC's announcement, shares of Zillow and Redfin parent Rocket Companies fell sharply in afternoon trading.

"Our listing syndication with Redfin benefits both renters and property managers and has expanded renters' access to multifamily listings across multiple platforms," a Zillow spokesperson said in a statement. "It is pro-competitive and pro-consumer by connecting property managers to more high-intent renters so they can fill their vacancies and more renters can get home. We remain confident in this partnership and the enhanced value it has delivered and will continue to deliver to consumers."

Redfin did not immediately respond to CNBC's request for comment.

The FTC's lawsuit seeks to unwind the agreement and may include requirements for divestitures or restructuring to restore competition in the rental advertising market.

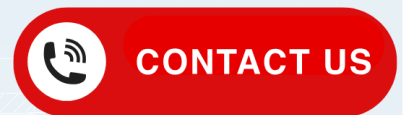
CNBC News | Luke Fountain
Savannah Morning News
September 30, 2025



Please be reminded that any email or communication related to the **MLS** is a matter for the **Realtors Association of Jamaica**, and not the **REAL ESTATE BOARD**

BEFORE BUYING INTO A DEVELOPMENT SCHEME

Check to see if that development and developer are registered with the Real Estate Board



876 926-9748/9



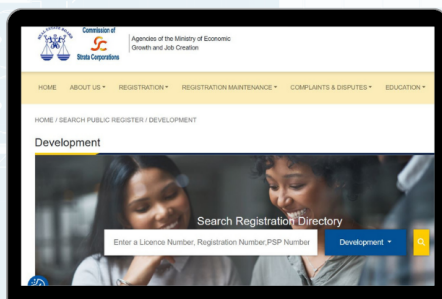
www.reb.gov.jm

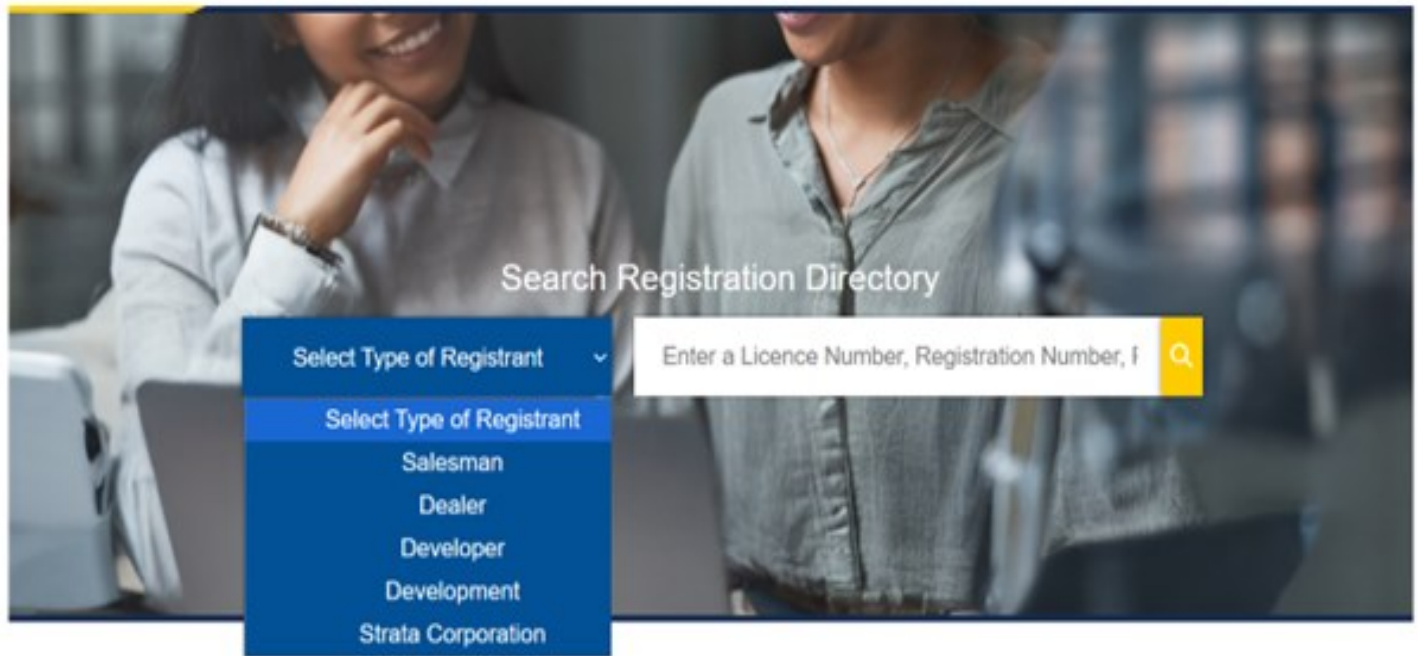


info@reb.gov.jm



24 Trafalgar Rd, Kgn 10





Use Pocket IDs, website to verify status of professionals Urges Real Estate Board

The Real Estate Board (REB) is reminding members of the public that before engaging the services of a real estate dealer or salesman, they should ensure that the individual is licensed and in good standing. This is to safeguard against the risks of fraud, scamming, or inadvertently becoming involved in money laundering activities.

To verify professionals, the Board is promoting two simple and reliable means of verification. The first is to request to see a Pocket Licence. Licensed dealer or salesman may be issued with an pocket-sized ID card by the Real Estate Board. This card confirms that the professional is licensed and has paid all applicable fees. Members of the public are encouraged to request and inspect this identification before doing business.

The public may also use the Public Register online. The REB's official website, located at www.reb.gov.jm, hosts a comprehensive Public Register. This can be accessed by clicking the button in the upper right-hand corner of the homepage. The directory allows users to search and filter by professional category, including dealers, salesmen, developers/developments, and strata corporations.

These measures are in place to give consumers confidence and assurance when conducting real estate transactions.

The Real Estate Board warns that dealing with unlicensed practitioners exposes individuals to unnecessary risks. Without verification, persons could

become victims of scams or unwittingly assist in the laundering of illicit funds.

As an additional safeguard, the public may contact the Real Estate Board directly via phone or email for confirmation.

The Real Estate Board remains committed to protecting the public interest and strengthening trust in Jamaica's real estate sector.



Cross-Border Transfers of Personal Data – An Overview



In today's interconnected world, organizations generally and/or routinely move personal data across national borders. Multinational companies rely on global IT systems, outsourcing, and cloud services that often involve processing information in multiple jurisdictions. While these transfers enable efficiency and possible growth, they also raise significant concerns under data protection laws. Understanding the risks and requirements of cross-border data flows is critical for compliance and for maintaining the trust of stakeholders (customers, employees, and partners).

Why Cross-Border Transfers Matter

Personal data is no longer confined to the country where it is collected. Customer support centres, payroll processing, cloud hosting, and analytics often involve moving information abroad.

Yet data protection frameworks—most prominently the EU's General Data Protection Regulation (GDPR)—emphasize that *individuals' rights should not be undermined simply because their data leaves one jurisdiction for another*.

This creates a tension: businesses need free data flows to operate effectively, but regulators demand assurance that personal data remains safe regardless of its

geographic location.

Adequacy and Legal Mechanisms

The first question organizations must ask is whether the destination country has been deemed “adequate” by the exporting jurisdiction's regulator. As found under the GDPR, an adequacy decision means the recipient country's privacy laws are considered essentially equivalent. For example, the EU has recognized countries such as Canada, the UK and Japan as adequate.

Under The Data Protection Act, 2020 of Jamaica, the eighth standard requires that *personal data shall not be transferred to a State or territory outside of Jamaica unless that State or territory ensures an adequate level of protection for the rights and freedoms of data subjects in relation to the processing of personal data*. Since there has been no adequacy decision thus far from the Office of the Information Commissioner (OIC), we consider the EU decisions as particularly persuasive.

No adequacy decision? Then organizations must rely on other tools, they are:

- Standard Contractual Clauses (SCCs)
- Binding Corporate Rules (BCRs)
- Limited derogations (e.g., consent, contractual

necessity)

Each mechanism imposes obligations on both the sender and the recipient to ensure continued safeguards.

The Role of Transfer Impact Assessments (TIAs)

Legal tools alone are no longer enough. Organizations are now expected to conduct Transfer Impact Assessments (TIAs).

A TIA evaluates the following:

- Local laws in the recipient country (especially government access powers)
- Practical risks to data confidentiality, integrity, and availability
- Mitigation measures such as encryption or pseudonymization

For example, if personal data is transferred to a country where government authorities may access it without sufficient safeguards, the exporting organization may need to strengthen technical protections.

Practical Safeguards

Even when transfers are legally authorized, the *real*

protection of personal data depends on effective safeguards, such as:

- Encryption (in transit and at rest)
- Pseudonymization or anonymization before transfer
- Strict access controls and multi-factor authentication
- Contracts limiting onward transfers and requiring breach notification
- Audits and staff training on data protection

By layering these safeguards, organizations reduce risk and demonstrate accountability.

Risks of Non-Compliance

Failure to properly safeguard cross-border transfers can lead to:

- Regulatory fines or suspension of transfers
- Loss of client contracts if obligations are breached
- Reputational damage, reducing consumer trust
- Operational disruption if transfers must be halted suddenly

For businesses operating and aiming for success in today's market, privacy is not only a compliance issue—it is a brand value.

UNSCRIA and Terrorism Prevention Act (TPA) Report Submission

PERIOD

SUBMISSION DATE

Jan-Apr

May 31

May-Aug

Sep 30

Sept-Dec

Jan 31

Dealers are reminded of the deadline for the submission of these reports to the FID via the GoAML platform

Personality test



Have you ever wondered why in some companies, problems get solved quickly and things move fast, despite a large workforce? And why do other organizations struggle to adapt to even the smallest changes in market forces? Because of teamwork.

When people communicate and collaborate well in their respective teams, and when all the workers in a company act like one big team, it's easy to make progress towards business goals.

But good teamwork doesn't start happening overnight. What makes teamwork work is team building. And if you're wondering why team building is important, we're going to dive deeper into the meaning of team building, and the benefits of team building initiatives at your workplace.

WHAT IS TEAM BUILDING?

Team building is a collective term for the activities you conduct, training you provide, and other efforts you make to help your teams build collaboration and communication skills needed to work together and meet common goals. Team collaboration is pivotal to the overall success of the team, especially in

hybrid workplaces.

Team building activities help your employees connect and bond with each other and contribute to a good employee experience.

Plus, they inspire team members to think and behave like a harmonious unit, not just separate individuals.

WHY TEAM BUILDING IS IMPORTANT

There are several advantages of having close-knit teams in your company, regardless of whether those teams are remote, hybrid, or office-based.

Team building builds trust

Trust is essential for your workplace. As compared to companies with a low level of trust, employees at high-trust companies report 74% less stress, 106% more energy, and 50% higher productivity.

And the importance of team building in establishing this level of trust cannot be denied. With team building, workers learn to support and fall back on one another when needed.

The trust you build also reduces micromanagement and makes employees feel safe to engage in open communication. And we've already

covered how important that is.

Team building builds bridges between departments

Picture this: Your company developed a new product. But as it rolled out, you realize that the product development and sales teams were not in sync with the customer support and IT departments.

So they did not have quick and satisfactory answers to customer questions and problems. This didn't just impact potential revenue from the product, but also increased its overall cost to the business.

Building a strong business isn't just about how team members work within their immediate teams, but also about collaboration with other departments.

Cross-functional collaboration is essential to meet objectives that require people from different teams in an organization to work together. That's where cross-functional team building comes in.

It lets employees familiarize themselves with people in different teams rather than working in a silo with direct team members. And the positive relationships formed as a result lead to a more productive business.

Team building improves communication

63% of leaders agree that team-building activities improve communication among employees. So that's another reason why team building is important.

Most collaboration activities and games require team members to communicate well. Take corporate scavenger hunts, for example. What the team members find, and how fast, depends a lot on their ability to communicate efficiently.

So they talk to one another about how to assign roles, organize tasks, share progress updates, and best meet the objective of the activity. Overall, all this practice comes in handy when they later work on actual projects.

Team building improves employee engagement and morale

A team-building session gives employees a collective vision — a chance to be a part of something bigger than themselves. This helps improve their sense of self and understand the role they play in the grand scheme of things.

The result? Workers feel more excited about their work and come back to their tasks more motivated and energized.

Team building boosts productivity

Productivity is another factor that speaks to why team building is important. When employees practice working in teams, they get many benefits that help increase productivity. These include:

- Picking up new knowledge and skills

- Sharpening their current skills
 - Understanding one another's weaknesses, strengths, and aptitude for certain tasks
 - Learning to divide and conquer their workload
- All these factors help employees work better together, contribute meaningfully, and be more efficient at work.

Team building brings workers together

57% of employees say that having a friend in the workplace makes their job more enjoyable. So it's important to give your workers opportunities to socialize and make friends at work. And organizing team-building initiatives is one of the best ways to provide such opportunities.

Potluck lunches, for example, bring food and employees together in an informal environment. So workers get a chance to communicate in a relaxed setting, which helps build rapport at work.

This way, team-building can help people break the ice, improve interpersonal relationships, and boost employee morale, leading to easy communication and collaboration in the organization.

Team building fosters creativity and learning

Creativity is more important than ever to solve some of the biggest problems facing teams and organizations. But employees can't come up with creative solutions if you don't give them regular opportunities to practice creative thinking.

According to a Gallup study, 35% of workers say they're given chances to hone their creativity only a few times a year or even less.

This is also why team building is important. Team building activities give workers the time and opportunity to brainstorm ideas. For example, a company wanted to refresh its branding. But instead of outsourcing to a design agency, senior leaders crowdsourced logo and slogan ideas from their employees.

And since the workers already had an intimate understanding of their workplace brand, this team-building activity led to dozens of great ideas that contributed immensely to the final brand collateral.

SOURCE:

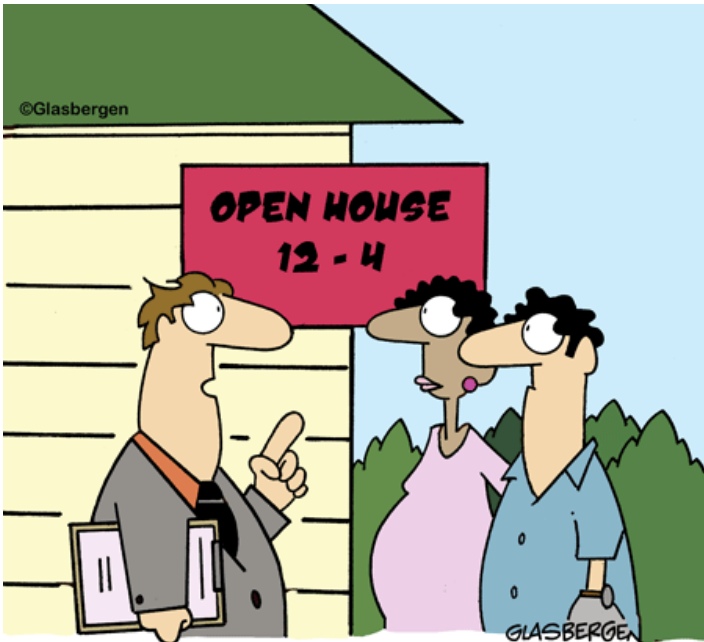
Why team building is important in the workplace | Blink. (n.d.).

Blink. <https://www.joinblink.com/intelligence/why-team-building-is-important>



Who Knew Real Estate

was this Funny

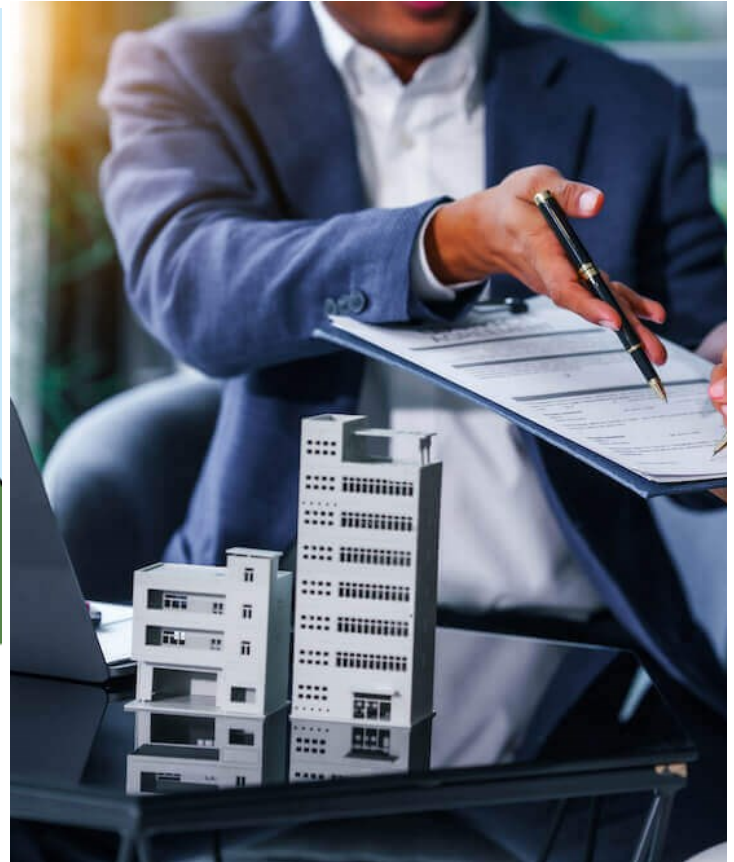


"This home is conveniently located near shopping, movies, music and education...if you have a computer and internet connection!"



"This home practically pays for itself. It's located on a very windy street, next to an ATM machine!"

A couple is house-hunting and their real estate agent takes them to see a beautiful home. The wife says, "Wow, this place is perfect! What's the catch?" The agent replies, "Well... the previous owner says it's haunted." The husband scoffs. "Ghosts? Please. That's just to scare off buyers." Suddenly, a vase floats across the room and smashes on the floor. The wife screams, "DID YOU SEE THAT?!" The agent calmly says, "Don't worry. That's just the ghost trying to lower your offer."



A man goes to see a house that's just been listed. The real estate agent greets him at the door with a big smile. "Welcome! This is a *hot property*. You'll want to act fast." The man looks around and says, "Hot property? The roof is sagging, the floor creaks, and I think I just saw a mouse run into the kitchen." The agent nods enthusiastically. "Exactly! It's so *hot*, even the wildlife wants in." They head upstairs. The man notices the walls are cracked. "Uh, are these cracks safe?" he asks. The agent beams: "Oh, those aren't cracks... they're *character lines*! This house has *history*." The man looks out the window and sees a power plant right across the street. "Wait... the listing said this place had a *great view*." The agent replies without missing a beat: "And it does! You'll have front row seats to watch the economy at work." Finally, the man sighs and says, "Look, I don't know if this place is right for me." The agent leans in and says, "Don't worry... at this price, the house might not be right for anyone. But if you buy it today, you'll win the ultimate prize in real estate..." The man asks, "What prize?" The agent grins: