

Sexual Harassment in Housing

The Sexual Harassment in Housing Initiative is an effort to combat sexual harassment in housing led by the Civil Rights Division of the Department of Justice. The goal of the Initiative is to address sexual harassment by landlords, property managers, maintenance workers, loan officers or other people who have control over housing.

Sexual harassment in housing includes demands for sex or sexual acts in order to buy, rent, or continue renting a home. It also includes other unwelcome sexual conduct that makes it hard to keep living in or feel comfortable in your home.

The following may be examples of sexual harassment in housing:

•My landlord made a lot of comments about having sex with me. I ignored him. When I fell behind on rent, he said there was another way I could pay.



I said no and he evicted me.

•The housing authority inspector wouldn't approve the apartment I wanted to rent with my voucher unless I performed a sexual act on him. I agreed in order to get my family off the street.

•The maintenance man won't fix anything in my apartment unless I have sex with

him. I don't know what I'm going to do about the broken heater when it gets even colder.

•I went to look at a home to rent and the owner told me he would lower the rent if I had sex with him.

•I wanted to buy a home. When I went to look at it, the loan officer grabbed my

Staging During the Holidays

hen you're selling your home, you want it to look its absolute best for the potential buyers who walk through the door. That's where home staging comes in. This is a growing trend in real estate. It is especially important in slow markets with high inventory and many competing homes.

Home staging is a method of decorating meant to highlight your home's most impressive assets and help buyers imagine themselves moving in and living there. Do it right, and you should have no problem selling your home quickly.

According to the National Association of Realtors' (NAR) 2017 Staging Stats report, 49% of buyers' agents believe that home staging has an effect on how a buyer views the home, with 77% saying that it makes it easier for buyers to visualize the property as their own. On the sellers' agent side, 21% report that home staging increases the value of a home between 6% and 10%, and 39% note that it greatly decreases the total amount of time a home is on the market.

Individuals who have their property on the market over the holidays face unique challenges when staging. It is easy to go overboard with decoration, making it difficult for buyers to see the home's full potential. Entice holiday



home shoppers into making a purchase by using these staging tips from NAR:

Stage the Table

Give your potential buyers the ability to visualize a holiday meal by setting the table for a feast. Consider an attractive tablecloth which works with the existing design scheme and a candle-lit centerpiece. Show off how much space is available for gatherings by placing slim chairs around the table and place plates, silverware and glasses in front of each. This comfortable environment can entice potential buyers by showcasing the entertainment value a home has.

Spruce up the Front Door

A home's entrance is like a person's smile. While many shoppers have already viewed the interior and exterior of a property online, the front door typically impacts a first impression once they arrive in person.

Use small accents like wreaths and planters to make a festive statement. The NAR suggests using silver colors as they will shine in the sun and grab a buyer's attention. Be sure to keep the steps clear of clutter and free of snow and ice if shoppers will be stopping by when winter weather is present.

Take Advantage of a Fireplace

Buyers also pay attention to a mantle's attractiveness and potential. You can make it stand out in your room by draping small stockings, leafy garland and matching candles to tie a room together. It's important not to overdo this centerpiece as excessive decorating may take away from its beauty.

Hiring a Stager

It's OK, if you're not an interior designer, you can still obtain attractive staging by hiring a professional. Check around your local community for experts in your area. Their assistance can be the difference in a home sitting on the market or a speedy sale.

Get Help

Need assistance? We will be happy to meet with you and share our guidance. Schedule an appointment today. Call us at 888-670-6791.■



breasts. I said no and left immediately. I never heard about the home or the loan again.

•The security guard in my apartment building has been talking about my body and sending me naked pictures. I asked him to stop. I came home one day and found him naked in my bed. •The owner of the home I rent makes comments about my body, clothes, and the sexual acts he wants me to perform on him.

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- Advise you on the best way to take title (eg: tenants in common or joint tenants with right of survivorship).
- Advise you on the best type of deed to use (there are many types of deeds).

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EQUITY SMART REALTY

Increasing Your Home's Value



BY JOE SZYNKOWSKI

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ot all home improvement projects are the same. The impact of a project or upgrade depends on factors such as the market you're in, and your existing home value. Some projects like adding a pool or wood floors tend to have bigger increases for more expensive homes, while projects like a kitchen remodel or adding a full bathroom tend to have a bigger increase for less expensive homes.

With housing prices increasing again, there has never been a better time to invest in your home. There are always ways to improve the value of your home — no matter your budget. Check out the following suggestions, categorized into three modest price points:

Improvements under \$500

•Paint. Simple and cost effective, fresh paint will have a dramatic impact on a space.

•Remove outdated ceilings. In the 1980s and 90s, popcorn ceilings were all the rage. And now, their time has come to an end. This project requires more elbow grease than money.

•Attend to small repairs. This means things like a loose hinge on a kitchen cabinet, burned out light bulbs, squeaky doors and jiggly handles. While these things may not seem like much, they speak to the care of a home.

Improvements \$500-\$1,500

•Install closet storage. Closets can be a blank canvas for clutter. Installing organiz-



ers keeps things in their place and provide a little luxury.

•Improve small bathrooms. This could be as simple as new light fixtures, an updated vanity or a new shower curtain. You are guaranteed to see a return on investment on most bathroom upgrades, so this is a safe area to spend on.

•Upgrade old appliances. Kitchens add big value to your home, so even updating the sink or swapping out a microwave range hood for a sleek drop down will maximize value.

Improvements \$1,500 and Up

•Update flooring. This could be as simple as replacing the tiles in the small hall bath or removing the wall-to-wall carpeting and installing hardwoods throughout.

•Refresh exterior paint. Curb appeal is a big deal and can increase the property val-

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ues of an entire neighborhood. A fresh coat of paint keeps things looking clean and crisp.

•Resurface concrete. While a cracked driveway or walkway may not seem like much, the weeds growing in the cracks whisper of neglect. A solid surface stained eith an attractive color shows that a property is well-looked-after.

Remember that the cost and payback of each project will vary depending on your region of the country, neighborhood within that region, as well as the overall condition of your home.

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KNOW YOUR RIGHTS

Tenant Privacy and the Landlord's Right to Enter Rental Property

BY JANET HOWARD

any people don't realize that the law restricts the ability of a landlord to enter a tenant's home or apartment. Laws vary by state, but landlords usually need to notify a tenant ahead of time before scheduling an inspection or entering to make repairs. Only in emergencies are landlords typically allowed to enter a rental unit without providing advance warning. Before someone becomes a landlord, they should develop a good working knowledge of the laws and ordinances that govern tenant privacy.

Background

In the United States, there is the common law principle of "the right of quiet enjoyment." This gives tenants the right to live in rented housing as the sole occupants. A landlord, or people working for the landlord, cannot just come and go as they please; they must follow state and local laws regarding entering rental property.

Reasons for Entry

State and local landlord-tenant laws define the reasons why a landlord can enter a rental unit as well as whether the landlord must give advance notice to the tenant. Typical reasons why a landlord may be permit-



ted under the law to enter a renter's home include:

•Inspections: Some jurisdictions give landlords the right to schedule inspections to make sure that the rental property is in good condition and to address potential problems before they become costly to repair.

•Repairs: If a landlord becomes aware of the need for repairs or the tenant requests that repairs be made, the landlord is allowed to enter the rental unit.

•Abandonment: Occasionally, tenants simply move out of a rental property without informing the landlord. If the landlord has good reason to believe that a tenant has abandoned the property, the law often gives the landlord the right to enter and clean out the property so that it can be re-rented to someone else.



•Emergency: If a landlord has reason to believe that a dangerous condition exists in the rental unit, such as frozen pipes or fire, the landlord usually can enter the unit to identify and address the problem.

Providing Notice

The law often requires landlords to provide tenants with advance notice of the landlord's plans to enter the tenant's home. The notice may be written or verbal, and the law may also require a waiting period before the landlord can enter the unit. The tenant may also be able to ask the landlord to reschedule the visit to a time more convenient to the tenant.

Lease Terms

In some cases, a tenant's lease may specify the conditions under which a landlord can enter the rental. It's important to note, however, that lease terms cannot provide fewer protections than those provided by the law. For example, if the law states that a landlord must provide tenants with a 24-hour written notice before entering, a valid lease cannot state that the landlord only has to give 12-hours. Clauses that violate state and local laws can invalidate the lease.

Legal Remedies

Both landlords and tenants usually have legal remedies in cases where one partybreaks the law or lease terms regarding landlords entering the rental unit. For example, a landlord may be able to sue and/or terminate the lease of a tenant who refuses to allow the landlord into a rental. Conversely, a tenant may be able to sue the landlord or terminate their lease if the landlord enters the rental unit without following proper procedures. If the tenant wishes to stay in the rental unit, he or she may even be able to get a restraining order against the landlord.

Getting Help

Landlords and tenants who have questions about a tenant's right to privacy in a landlord's right to enter a rental unit should seek attorneys who handle landlord-tenant issues and can advise clients about their rights and the best way to handle their situation.

Understanding legal rights and responsibilities improves landlord-tenant relationships. Both property owners and renters should review state laws so that they understand when a landlord can enter a property and how he or she needs to notify the tenant of an upcoming visit.

If you have a landlord or tenant issue, please do not take the law in your own hands. Get a FREE consultation. Ask the Lawyer. Call 855-768-8845.■

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Sexual Harassment Lawsuit Against New York Property Owner

In August 2019, the Department of Justice (DOJ) announced that Douglas S. Waterbury and his co-defendants will be obligated to pay \$850,000 in damages and civil penalties to resolve two Fair Housing Act lawsuits alleging that Waterbury sexually harassed numerous female tenants and prospective tenants for nearly three decades at properties he owned in and around Oswego, New York. The Department filed one of the lawsuits and a group of private plaintiffs brought the other.

Under the Consent Decree in United States of America v. Douglas S. Waterbury, et al., which still must be approved by the U.S. District Court for the Northern District of New York, Defendants have agreed to pay a total of \$450,000, which includes \$400,000 in monetary damages to former tenants and potential tenants who were harmed as a result of the sexual harassment, as well as a \$50,000 civil penalty. Additionally, the Defendants will pay \$400,000 to compensate nine plaintiffs in the related private suit. The Consent Decree also bars Douglas S. Waterbury from participating in the rental or management of residential properties.

"The sexual harassment of the vulnerable female applicants and tenants in this case by their landlord is an egregious and intolerable violation of federal civil rights law," said Assistant Attorney General Eric Dreiband. "The Department of Justice will continue to pursue any depraved landlords and others who prey upon vulnerable women."

"No woman should have to endure harassment and discrimination to obtain housing," said Grant C. Jaquith, United States Attorney for the Northern District of New York. "Landlords who sexually harass their tenants in our district will be held accountable under the Fair Housing Act."

The Department's complaint, filed in 2018, alleged that Douglas S. Waterbury, his business partner, and two related entities operated an extensive real estate business involving more than 50 residential rental properties in and around Oswego, New York. The lawsuit further alleged that Douglas S. Waterbury subjected former tenants and potential tenants of these homes to sexual harassment, including unwanted sexual intercourse, sexual advances and comments, groping or other touching of their bodies without consent, and offers to reduce or eliminate security deposits and rent in exchange for sexual contact. The complaint further alleged that Waterbury took or threatened to take adverse action against residents when they refused or objected to his advances.

Since launching the initiative, the Department of Justice has filed 10 lawsuits alleging a pattern or practice of sexual harassment in housing. The Justice Department has filed or settled 15 sexual harassment cases since January 2017 and has recovered over \$2.6 million for victims of sexual harassment in housing.

Source: Department of Jutstice www.justice.gov



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HOME OWNERSHIP

Things Home Buyers Forget

Buying a home is a hectic, rewarding and sometimes scary experience. Many homebuyers forget or are unaware of important steps which make the process easier. According to the National Association of Realtors, the average buyer takes about 12 weeks before they officially buy a home.

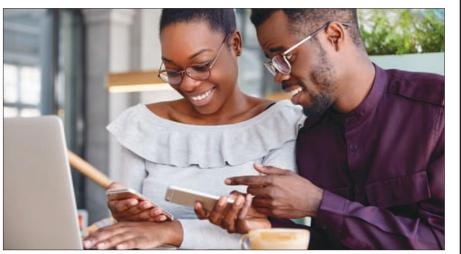
Making this sizeable investment requires great patience, proper research and sticking to budget. Take your time to find the property that speaks to you and offers everything on your list.

If you are planning to begin house hunting, keep these tips in mind from the American Society of Home Inspections (ASHI) before signing on the dotted line.

Set a Budget

Develop a budget before you even begin your search. To avoid foreclosures or becoming overwhelmed financially, it is crucial to know what you can afford. Avoid visiting homes outside of your price range as it is easy to become infatuated with expensive features or properties.

A great way to know your limit is by being pre-approved for a loan. Make an appointment with a local lender to determine how the asking price of a home will look as a monthly payment. You should also consider the extra expenses a home requires like utilities, repairs, possibly association fees and property taxes.



Get an Inspection

Once you have decided on a home which meets your budget and desires, don't skip an inspection. A professional will investigate the home and find issues that you may have missed during the excitement. They will also analyze the integrity of the home from aspects that aren't easy to spot if you're inexperienced. Some things they will inspect include:

- Integrity of the foundation.
- Electrical system safety.
- Soundness of the structure.
- Plumbing and HVAC problems.

Worry about the Important Things

You may walk in a home and be unimpressed with decoration schemes, color choices or types of appliances. Buying new furniture or repainting rooms is easy and can be done down the road.

The ASHI urges buyers to consider the important aspects of a home when house hunting.

Instead of the appearances, pay attention to how well the layout works for you, number of rooms and functionality of the property.

Free Consultation

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For any questions please contact 800-636-9517



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4 Tips to Writing a Great Real Estate Agent Resume

Real estate agents generally work "for themselves." But that doesn't mean once you earn your real estate license, your resume writing days are over. Licensed real estate agents must hang their license with a broker. Your real estate resume presents an opportunity to shine a light on your skills and accomplishments and earn you a seat in the interview chair with the brokerage of your dreams. Here are four tips you can use today to write a stronger real estate resume and open yourself up to bigger and better opportunities:

1. Start with a Strong Headline

People often focus their resume-building efforts on listing professional accomplishments and education experience...just the facts. They forget that the ultimate goal is to tell the broker who they are, and why they'd be a great addition to the agent roster. (This is good practice for when you join a brokerage and have to sell your personal brand.) A headline is often undervalued. Many resumes don't even include them. But a great headline can establish your identity and set the tone that the reader carries with them throughout your entire real estate resume. The headline is where you emphasize your unique selling points.

2. Demonstrate Self-motivation

Recruiting is the lifeblood of any real estate brokerage. However, time and money spent recruiting people who ultimately don't earn their license or fail within the first year of earning a license, is a major loss for brokers. While many brokers have training and mentorship programs available, a broker's ideal candidate is one who will hit the ground running with as little support from the broker as possible.

3. What You've Done Matters More than Where You've Been

The things you've achieved matter more on a real estate resume than where you achieved them and how long you stayed there. It is important to list previous experience, but the bullet points listed beneath those former brokers or employers is the meat of your previous experience.

List and explain awards you've won. Detail a successful project you took the reins on and point to the value of your leadership. Spell out impressive sales numbers and what you did to achieve them. So brag a little—you've earned it!

4. Emphasize Your Specialty

A common mistake we all make when writing a resume is assuming that we need to appear to be an expert in everything. But that's a fruitless endeavor. Nobody is great at everything and trying to reflect that unrealistic reality on your resume will likely make you look like an expert in nothing.

There are naturally areas where you excel. This is your specialty, your personal brand as a real estate professional, and it's the reason you're an ideal candidate for this broker's agent roster.

Source: Kapre.com

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