

# PRIDE *of* OWNERSHIP

— | dreamtown ♥ lgbt | —

## mission statement

Dream Town's definition of family has always been inclusive ... driven by a heartfelt respect for all our clients and real estate consultants. As Illinois' historic new Marriage Equality laws take effect in June 2014 —and Chicago's LGBT buyers & sellers begin to form their new families — we know many will have questions about the implications this change in legal status will have on home finance options, title transfer, taxes and other residential ownership issues.

We're committed to making sure that the LGBT community has all the tools they need to fully understand their newly won real estate rights & responsibilities. That's why we created the Dreamtown LGBT Client Services Division— the first of it's kind in Chicagoland.

This new division will offer resources and connections —powered by Dreamtown's award-winning residential consultants who specialize in serving the diverse needs of this unique market —in order to help the LGBT community fully celebrate their "Pride of Ownership." Sign up here to receive information about upcoming seminars and events.

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## *testimonials*

# testimonials

## *What clients are saying about our brokers*

“Todd [Szwajkowski] was a phenomenal real estate agent. With him, I sold my place for more than the other agents I interviewed were even willing to list it for! He was also a tremendous pleasure to work with, great bedside manner and entertaining to be around!” – **Victoria Ehle**

“Liz Latour rules. Highly recommend her to anyone who wants to love their house.” – **Nick Reed**

“Riz [Gilani] = EXTRAordinary. The service and effort we received from Riz could not be surpassed. He’s a true professional with a personal touch that we greatly appreciated.” – **Lisa and Ginger**

“Amie [Klujian] was everything that we expected in an agent: consultative, knowledgeable, respectful, detail-oriented, prompt.” – **Mike Dizon**

“Having worked with Ben Bodelson in a short sale situation I was impressed with his knowledge of the real estate market, sales and negotiation, and his overall performance.” – **Francesco Fiorentino**

“From the moment I met Mason Barnes, it was apparent how well versed and aware he is in the real estate world. With his innate personality, enthusiasm and communication skills to his infectious tenacity for his career, his capacity to work with his clients is immeasurable.” – **Timothy M.**

“I was terrified by the prospect of becoming a first-time homeowner but Stephanie [Sullivan] made everything a lot easier than I thought possible.” – **Megan Russell**

# leadership



## *YUVAL DEGANI*

Founder & CEO of  
Dream Town Realty  
312.543.6200

Yuval's vision for Dream Town began as a simple promise to clients - to be a company you can trust with your dreams.

At that time there wasn't any flashy office or two hundred-agent team to see his vision through, but Yuval knew Dream Town's tight-knit crew had the commitment and heart to be a "different kind of real estate company." One that could take care of your every need and always look after your best interests through teamwork, exceptional service and a unique philosophy that leaves traditional "selling" behind and puts the client-agent relationship at the forefront.

Yuval sees both agents and clients as family, as someone you want to succeed and be happy ... whose success and happiness are your own. So, through Dream Town he created a home for Chicago real estate agents to flourish and grow, and a haven for clients to find trusted advocates who have their personal real estate goals at heart.



## *TODD SZWAJKOWSKI*

President of Dream Town's  
LGBT Client Services Division &  
President of The Swake Group  
773.531.7707

After earning two degrees from Iowa's Cornell College in 1991, Todd Sz wajkowski moved back home to Chicago and began a career in Marketing. He immediately made his home on the north side and has always taken great pride in being a son of this great city. Over the next thirteen years, Todd worked in marketing for a Chicago neighborhood redevelopment organization, an international hardware retailer and global marketing and promotions agency.

In making the transition to real estate, Todd brought a wealth of knowledge in marketing and project management - two skill sets essential to successfully managing real estate transactions. His first year in the industry ended with a commendation from the Chicago Association of Realtors for sales volume.

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# press



## media mentions

### REALTY FIRM TARGETS LGBT BUYERS, SELLERS

<http://my.chicagotribune.com/#section/544/article/p2p-79749308/>

### DREAM TOWN REALTY CREATES LGBT CLIENT-SERVICES DIVISION

<http://www.windycitymediagroup.com/lgbt/Dream-Town-Realty-creates-LGBT-client-services-division/47318.html>

### BROKERAGE ADDS DIVISION CATERING TO LGBT CUSTOMERS

<http://realtomag.realtor.org/daily-news/2014/04/04/brokerage-adds-division-catering-lgbt-customers?sf2475434=1>

### DREAM TOWN REALTY LAUNCHES LGBT DIVISION

<http://chicagoagentmagazine.com/dream-town-realty-launches-lgbt-division/>

### ILLINOIS REAL ESTATE FIRM BECOMES FIRST IN US TO OFFER LGBT DIVISION

<http://lgbtweekly.com/2014/04/02/illinois-real-estate-firm-becomes-first-in-us-to-offer-lgbt-division/dream-town-realty/>

### DREAM TOWN REALTY LAUNCHES LGBT DIVISION

<http://agentage.com/2014/04/03/dream-town-realty-launches-lgbt-division/>

### DREAM TOWN REALTY LAUNCHES LGBT DIVISION

<http://www.activerealtygroup.com/dream-town-realty-launches-lgbt-division>

### DREAM TOWN REALTY LAUNCHES LGBT DIVISION

<http://www.inman.com/2014/04/03/dream-town-realty-launches-lgbt-division/>

### REALTY FIRM TARGETS LGBT BUYERS, SELLERS

<http://gayfriendlybiz.com/new/uncategorized/realty-firm-targets-lgbt-buyers-sellers>

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## Q &amp; A

***WHAT BENEFITS DOES A BROKER PROVIDE FOR A SAME-SEX COUPLE LOOKING FOR A HOME?***

Many Chicago Realtors don't understand the specific needs and wants of gay and lesbian couples. Not that same sex couples are so different, but the home buying process is a very personal thing. So guiding a client through the traditional heterosexual family experience of finding a home is not always optimal for the LGBT community.

For example, a Chicago real estate agent who assumes the "norm" might show a gay and lesbian couple a home with two separate master bathrooms and bedrooms, when they really only need one. Or the agent might assume that one person will take title and the other person will rent. It can get awkward trying to explain yourself in this situation. Maybe you're not comfortable sharing this kind of information or you may be afraid that the real estate agent will treat you differently.

Working with one of our Chicago Realtors, you can feel at ease because they're used to thinking about your needs. They're also aware of the current laws and regulations regarding gay and lesbian couples and how these affect home ownership.

***WHAT IS DIFFERENT FOR A MARRIED SAME-SEX COUPLE VERSUS A NON-MARRIED COUPLE LOOKING FOR REAL ESTATE?***

When you buy a home, you and your partner need to decide how to legally take ownership (or title) of the property. This important step has lasting consequences, so you must choose wisely and seek the counsel of an experienced Illinois real estate attorney. Home buyers have a few different choices.

**1. TENANTS IN THE ENTIRETY**

Starting in June 2014, gay and lesbian couples can claim ownership of a property as tenants in entirety. You and your partner will be considered as one entity, which means that if you or your partner dies, the full ownership of the property is automatically transferred to the surviving spouse. No other person will be able to take claim on your home.

**2. SOLE OWNER**

If the title only contains one name, this person is the legal owner of the property in question. That means that the sole owner has the right to sell or will the home as they wish even if another person contributed to the purchase of the property. There are some benefits to this type of ownership. Gay and lesbian couples can save on taxes if one of your incomes is much higher than the others and you can avoid creditors if you or your partner has bad credit.

## Q &amp; A

## 3. JOINT TENANCY

Gay and lesbian couples can claim title as joint tenants and have an equal share of the property. If one partner dies, the other person can claim ownership of the share, even if it says otherwise in the will. This procedure – called right of survivorship – is a great advantage of joint tenancies since you can avoid the expense and trouble of proceedings after your partner's death. But beware – if you or your partner decide to sell your share, the joint tenancy is broken.

## 4. TENANTS IN COMMON

This is the most common way unmarried couples take the title to property. Tenants in Common, however, are not entitled to right of survivorship. If you or your partner dies, his or her share will be given to whoever is specified in a will or living trust. If there is no will, intestate heirs will receive the share –and this does not include domestic partners. Be careful about naming your partner as the one who will receive your share after death. This can be changed anytime without notification.

Your best bet is to talk to a lawyer because laws change all the time. It's a bit ironic that you have to decide what will happen with a property when you or your partner dies or your relationship ends right when you're starting a new chapter together. Having the right legal documents in place will help you avoid a potentially big mess later. No one understands that better than a professional real estate lawyer.

What are the advantages of home ownership?

There are tax advantages, appreciation advantages and pride of ownership advantages. Your Realtor can help you evaluate your situation, which includes an

analysis of your tax bracket (for mortgage and interest deduction), several scenarios showing the future value of your home under different appreciation situations, and customization that can be worthwhile doing as a homeowner but not as a renter (custom blinds, bathroom and kitchen remodeling, etc).

Owning a home is a very personal matter. You can express yourself with your style and taste and really make a property a home you happily come back to every night. There is pride in home ownership and a sense of security and comfort that you won't get from an apartment. And eventually, if your home increases in value, you'll build equity.

#### ***WHAT ARE THE ADVANTAGES OF HOME OWNERSHIP?***

There are tax advantages, appreciation advantages and pride of ownership advantages. Your Realtor can help you evaluate your situation, which includes an analysis of your tax bracket (for mortgage and interest deduction), several scenarios showing the future value of your home under different appreciation situations, and customization that can be worthwhile doing as a homeowner but not as a renter (custom blinds, bathroom and kitchen remodeling, etc).

Owning a home is a very personal matter. You can express yourself with your style and taste and really make a property a home you happily come back to every night. There is pride in home ownership and a sense of security and comfort that you won't get from an apartment. For more answers to frequently asked questions, visit [dreamtown.com/lgbt/#faq](http://dreamtown.com/lgbt/#faq).

# lgbt study



## lgbt pulse survey

Dream Town Realty partnered with veteran consumer researchers at CMI Community Marketing & Insights to get a better understanding of the LGBT community and their preferences within the real estate process. Through online surveys, telephone interviews, intercepts, focus groups and advisory boards, the results were insightful and help us better cater to our clients needs

**55%**

*of LGBTs in the Chicago Metro area prefer to work with a broker who self-identifies as LGBT.*

**95%**

*stated that their broker must at least be LGBT-friendly.*

**57%**

*of LGBTs report concern over the possibility of discrimination in the home purchase process.*



[Download our entire market survey](#)

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