

NEW JERSEY REAL ESTATE COMMISSION

NEW JERSEY REAL ESTATE COMMISSION,	)	DOCKET NUMBER: REC E24-009
	)	(REC Ref. No. 10017617)
Complainant	)	
	)	
v.	)	ORDER TO SHOW CAUSE
	)	
Jennifer Natal , licensed New Jersey real estate	)	
salesperson, (1756329); Crista Trovato licensed	)	
New Jersey real estate salesperson, (1539109)	)	
	)	
	)	
Respondent.	)	
	)	

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THIS MATTER being commenced by the New Jersey Real Estate Commission in the Department of Banking and Insurance, State of New Jersey ("Commission"), on its own motion, pursuant to the provisions of N.J.A.C. § 11:5-6.4 (k); N.J.S.A. 45:15-17(e), and it appearing that:

1. Jennifer Natal ("Natal") is an actively licensed New Jersey real estate salesperson, first licensed in New Jersey on August 31, 2017. Natal is currently licensed with Demoro East Monmouth LLC, a licensed New Jersey real estate brokerage whose main office is located at 750 Broad Street, Suite 1, Shrewsbury, NJ 07702.
2. Crista Trovato ("Trovato") is an actively licensed New Jersey real estate salesperson, first licensed in New Jersey on June 19, 2015. Trovato is currently licensed with Demoro East Monmouth LLC, a licensed New Jersey real estate brokerage whose main office is located at 750 Broad Street, Suite 1, Shrewsbury, NJ 07702.

### COUNT ONE

3. On or about February 9<sup>th</sup>, 2023, Natal uploaded a rental listing located at 401 3<sup>rd</sup> Ave, Ashbury Park, NJ 07712, into MLS based on the seller's request. In the Agent's notes, Natal stated "no section 8". On the MLS description, Trovato was listed as the seller's agent.
4. On February 21, 2023, SB Barabra Greely ("Greely") submitted a written Letter of Complaint against Natal , Trovato, and Gruosso. Greely is a licensed Broker Salesperson and Pre-licensing instructor. In her Complaint, Greely advised that one of her former students saw a rental listing located at 401 3rd Ave, Ashbury Park, NJ 07712, which stated "No Section 8". Greely further advised the investigator that the violations had been removed at the time the complaint was filed, therefore she was unable to obtain a copy of the listing.
5. On February 23, 2023, the investigator received an email from Greely which contained a screenshot of the status history of the Monmouth MLS History for the property in question. The listing with the description "no section 8" was originally posted on February 9, 2023. The screenshot showed that there was a change in the text on February 17, 2023.
6. On February 24, 2023, the investigator obtained the original description which contained the "no section 8" requirement.
7. Natal's conduct violates N.J.A.C. § 11:5-6.4 (k), by denying a source of lawful income used for rental payments in the property listing on the MLS. The U. S. Department of Housing and Urban Development states that section 8 is "[t]he housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments." Eligibility is

determined by income and family size. Pursuant to N.J.A.C. § 11:5-6.4 (k) licenses are barred from denying real estate brokerage services for many reasons, one being the source of lawful income used for rental payments. By putting “no section 8” in the description, Natal and Trovato objectively discriminated against the potential clients.

## COUNT TWO

8. On March 6, 2023, the investigator held a telephonic interview with Trovato. Trovato advised that an inexperienced administrator made the mistake of adding “no section 8”.
9. On March 20, 2023, Trovato provided a written statement. In the written statement, Trovato advised that Natal met with the customer. The customer wanted a possible tenant with a credit score of 700 or more, stable job history, and income to support the rent. Trovato advised that Natal uploaded the listing into MLS based on the seller’s request and “made an assumption”, which was a mistake. Trovato advised that she recently took over the position of office manager and her team has been overloaded with work and that they were short staffed. Trovato advised that she does not typically do rentals, but this listing was a favor for a past client. Trovato advised that Natal has no experience with rentals. Trovato advised that she received a call from the Monmouth County Board of Realtors, and the “no section 8” was “instantly removed.” Natal also submitted a letter with identical information.
10. On or about March 20, 2023, Trovato and Natal submitted letters to the Real Estate Commission admitting that Natal was inexperienced in rental properties.
11. Trovato and Natal’s conduct violates N.J.S.A. 45:15-17(e), as it demonstrates incompetency by failing to know that the denying a source of lawful income used for rental payments is a violation of N.J.A.C. § 11:5-6.4 (k). Natal and Trovato both advised that they did not intend to

discriminate. However, it is clear that “no section 8” is discriminatory towards potential tenants.

And for good cause shown,

IT IS ON THIS 17th DAY OF June 2024

ORDERED that Respondents Jennifer Natal and Crista Trovato shall show cause why her real estate license and/or eligibility to hold a real estate license should not be suspended or revoked and/or why fines or other sanctions should not be imposed pursuant to N.J.S.A. 45:15-17(e)

Respondents Jennifer Natal and Crista Trovato shall file a written Answer to the charges in this Order to Show Cause as required by N.J.A.C. 11:5-11.2 within twenty (20) days of the service of this Order. As required by N.J.A.C. 11:5-11.2, her written Answer must include specific admissions or denials of all allegations in the Order to Show Cause, state the factual basis of each and every factual allegation denied and assert any defenses that Respondents Jennifer Natal and Crista Trovato intends to present if this matter is deemed a contested case and a plenary hearing is held; and

IT IS FURTHER ORDERED that failure to comply with all the requirements of N.J.A.C. 11:5-11.2 may result in a determination that there are no material facts or issues of law in dispute and any presentation made to the Commission will be limited to the issue of the severity of any sanction or penalty to be imposed; and


IT IS FURTHER ORDERED that the New Jersey Real Estate Commission will review this Order to Show Cause and Answer(s) filed, if any, at a meeting scheduled on or after the

13th day of August , 2024 at 9:30 a.m. to determine whether there is a material fact or issue of law contested. No appearance is required at that time; and

IT IS FURTHER ORDERED that if the Commission determines that there is a material fact or issue of law contested, a hearing will be scheduled for a future date; and

IT IS FURTHER ORDERED that if the Commission determines that there is no material fact or issue of law contested, a hearing shall be scheduled at which Respondents Jennifer Natal and Crista Trovato will be limited to presenting witnesses and documentary evidence regarding the issue of the severity of any sanction or penalty to be imposed; and

IT IS FURTHER ORDERED that a copy of this Order be served upon Respondents Jennifer Natal and Crista Trovato as provided in N.J.S.A. 45:15-18, which service may be accomplished by serving a copy of this Order on Respondents Jennifer Natal and Crista Trovato personally, or by delivering a copy hereof to their last known business address via certified mail.



Justin Zimmerman  
Acting Commissioner  
New Jersey Department of Banking and Insurance