

## Environmental Issues in Your Real Estate Practice

Online Distance Learning (2010 thru 2012)

Course Provider: Quality Workshops  
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Program Offering Dates: Ongoing

Number of Hours of Education: 6

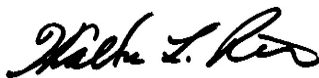
### Support Personal:

Walter Rice – Licensed Broker  
Russell F. Niquette Jr., Esq. – RE Attorney  
Justin Rice – Content & Marketing

Course Style: Online

Course Purpose: Continuing Education

*We hereby certify that the information contained in this application is true and accurate to the best of our knowledge and belief. We have read the course responsibility checklist and agree to adhere to all requirements.*



**Walter L. Rice – Principle**



**Justin N. Rice – Sales and Marketing**

# Environmental Issues in Your Real Estate Practice

## Course Syllabus

### I. Program Information

#### A. Course Description

This electronic course teaches agents what to look for when evaluating a property, how to perform "due diligence" regarding environmental issues, and how to avoid legal liability. This course combines lessons that students can review at their own pace, up to five different types of interactive exercises, visually stimulating instructional graphics, and exams that measure student understanding of the material.

#### B. Course Format

1. Reading Assignment Topics
2. Reading Comprehension Quiz
3. Interactive Exercises
4. Unit Exam

#### C. Learning Objectives

1. To list environmental hazards of which a real estate licensee should be aware for each consumer: residential, commercial, or developers:
  - a. Lead-Based Paint
  - b. Radon
  - c. Mold
  - d. Asbestos
  - e. Volatile Organic Compounds (VOCs) and Pesticides
  - f. Drinking Water
  - g. Other Indoor Pollutants
  - h. Underground Storage Tanks (USTs)
  - i. Waste Sites and Toxic Substances
  - j. Construction Issues
  - k. Wetlands, Watersheds, and Endangered Species
2. To explain why environmental concerns often surface during real estate transactions.
3. To discuss why clients expect assistance from their real estate agent.
4. To explain the value of seller property disclosure forms and what they do not cover.
5. To list five rules to follow that can keep an agent out of trouble.
6. To consult a list of sources for gaining additional information.

## Environmental Issues in Your Real Estate Practice

### Course Syllabus - continued

#### II. Implementation and Instruction:

Per *REcampus* online electronic course

#### III. Technology & Aids:

Online accessibility for students with access to the Internet

#### IV. Textbooks / Workbooks / Publications:

Inclusive with electronic program; any and all sections may be copied for personal use.

#### V. Instructor Information: (Support personal)

Instructors/Address	Phone/ Resume	Programs	Qualifications
<b>Justin N. Rice</b> 389 Plank Road Vergennes, Vermont 05491	802-877-2465 - Resume with application cover page <a href="mailto:jrice22@qualityworkshops.com">jrice22@qualityworkshops.com</a>	<b>ALL</b>	Marketing and Web Master for Quality Workshops since 2004. Managed classroom programs from 2004 to present and has passed the real estate exam, license pending.
<b>Walter L. Rice – Broker</b> 389 Plank Road Vergennes, Vermont 05491	802-877-2465 - Resume with application cover page <a href="mailto:walt@qualityworkshops.com">walt@qualityworkshops.com</a>	<b>All</b>	Founder, Program Developer, Broker, Principal and Instructor for Quality Workshops since 1992.
<b>Russel F. Niquette Jr. Esq.</b> PO Box 1 7-9 E. Allen St. Winooski, VT. 05404	802-655-0780 - Resume with application cover page <a href="mailto:niqlaw@aol.com">niqlaw@aol.com</a>	<b>All</b>	Active attorney with vast experience in laws of agency, has been an instructor for Quality Workshops since 1992 and believes in education as a means of preventing litigation.
<b>RECampus</b> Dearborn Publishing	(888) 213-5124 <a href="mailto:REtechsupport@dearborn.com">REtechsupport@dearborn.com</a>	<b>ALL</b>	24-7 Technical Support and Program Publisher

#### VI. Program Advertising:

Through partnership with [www.REcampus.com](http://www.REcampus.com) plus links from Quality Workshops site at <http://www.qualityworkshops.com/distancelearning/index.htm>

# Environmental Issues in Your Real Estate Practice

## Course Outline

**Note: All content related materials are copy written by Dearborn Publishing. This outline is being provided to Vermont's Real Estate Commission for review and approval.**

### I. General Issues

- A. What is Different about Real Estate Transactions Today?
- B. Why Have Environmental Issues Become A Big Concern?
- C. Do All Consumers Have The Same Concerns?
- D. What Do Consumers Want From Real Estate Licensees?
- E. What About Property Disclosure Forms?
- F. What Rules Should Agents Follow to Avoid Trouble?
  - 1. **B** = Know the **Basics**
  - 2. **R** = Keep **Records**
  - 3. **E** = Call the **Experts**
  - 4. **A** = **Ask** Questions
  - 5. **D** = **Disclose** Early and Often
  - 6. Where Can I Get More Information?
  - 7. Case Study

### II. Lead-Based Paint

- A. What is Lead?
- B. What are the Effects of Lead in the Human Body?
- C. What are the Sources of Lead Exposure?
  - 1. Air
  - 2. Food
  - 3. Water
- D. What is the Treatment for Lead Poisoning?
- E. How is Testing for the Presence of Lead Done?
  - 1. Chemical Spot Testing
  - 2. Paint Scrapings
  - 3. X-Ray Fluorescence
- F. Can Lead-Based Paint Be Cleaned Up?
  - 1. Replacement
  - 2. Encapsulation
  - 3. Off-Site Chemical Stripping
  - 4. Wet Scraping
  - 5. Heat Guns
- G. What Efforts Have Been Made to Ban the Use of Lead?
- H. What are the Five Basic Requirements of the EPA's Regulations?
- I. Who Must Comply with these Regulations?
- J. Do these Regulations Apply to Owners of All Housing?
- K. How can Agents Avoid Problems?
- L. Are There Penalties for Noncompliance?

# Environmental Issues in Your Real Estate Practice

## Course Outline

(Lead-Based Paint – continued)

- M. What About the Disclosure Forms?
- N. Is this All There Is?
- O. What Is the Effect of Disclosure or Testing on Contract?
- P. Where Can I Get More Information?
- Q. Case Study

### III. Radon

- A. What is Radon?
- B. How Does Radon Become a Health Hazard?
- C. Is there a Safe Level?
- D. Is Radon a Carcinogen?
- E. How Does Radon Compare to Other Cancer-Causing Substances?
- F. Are Smokers Affected Differently?
- G. Perceived Risk versus Actual Risk
- H. How Does Radon Get into a Building?
- I. Where is Radon Found in the United States?
- J. How Long Does Testing Take?
- K. What Testing Devices are Used?
- L. Who Does the Testing?
- M. How is Test Tampering Prevented?
- N. Tips for Good Measurements
- O. Can Homes be Fixed?
- P. Who does Repairs?
- Q. Can New Homes be Constructed that are Radon-Resistant?
- R. Can Radon Enter through the Water Supply?
- S. How Should Radon Testing be Dealt with in Real Estate Sales?
- T. What About Property Disclosure Forms?
- U. What Should Agents Avoid Saying?
- V. Where can I get More Information?
- W. Case Study

### IV. Mold

- A. Why is Mold a Significant Issue for Realtors®?
- B. Have Legal Actions Been Taken Against Real Estate Licensees?
- C. Why are there so Many Mold Problems Recently?
  1. Construction Techniques
  2. Construction Materials
  3. Health and Lifestyle Factors
- D. What are Molds?
- E. What makes Molds Grow?
- F. How does Mold Spread
- G. Is it Mold or Mildew?

# Environmental Issues in Your Real Estate Practice

## Course Outline

### Mold (continued)

- H. Why do Molds Make People Ill?
  - 1. Microbial VOCs
  - 2. Spores
  - 3. Mycotoxins
  
- I. What are some of the More Toxic Molds?
  - 1. Stachybotrys
  - 2. Aspergillus
  - 3. Fusarium
  - 4. Penicillium
  - 5. Paecilomyces
  
- J. What are the Health Issues for Humans?
  - 1. Allergenic Effects
  - 2. Chronic Sinusitis
  - 3. Toxic Effects
  
- K. Who is Most at Risk?
- L. What can People do to Prevent Mold in their Homes?
- M. What about Filters and Air Exchangers?
  
- N. Are there Tests to Find Mold in Homes?
  - 1. Air Sampling
  - 2. Surface Lifting
  - 3. Destructive
  
- O. Are there Tests to Find Mold in Homes?
- P. Can Homeowners do Testing Themselves?
- Q. What about Professional Testing Services?
- R. What must be considered during Mold Abatement?
  
- S. How are Mold Infestations Cleaned Up?
  - 1. Level I
  - 2. Level II
  - 3. Level III, IV, V
  
- T. Why do Many Older Homes Smell like Mold?
- U. How should Real Estate Licensees handle Mold Issues?
- V. Where can I get More Information?
- W. Case Study

# Environmental Issues in Your Real Estate Practice

## Course Outline

### V. Asbestos

- A. What is Asbestos?
- B. Is Asbestos Harmful to Humans?
  - 1. Mesothelioma
  - 2. Asbestosis
  - 3. Lung Cancer
  - 4. Digestive System Cancers
- C. How are People Exposed to Asbestos?
- D. Where has Asbestos been Used?
- E. Where should Property Owners Look for Asbestos?
- F. Are all ACMS the Same?
  - 1. Friable ACM
  - 2. Nonfriable ACM
- G. Is Asbestos Easily Recognizable?
- H. How is Asbestos Testing Done?
  - 1. Bulk Sample Test
  - 2. Air Sample Testing
- I. Why is it so Important to Prevent Exposure to Asbestos?
- J. What is the Solution when Finding Asbestos in a Building?
  - 1. Encapsulation
  - 2. Enclosure
  - 3. Removal
- K. Who is Permitted to Test for and Remove Asbestos?
- L. Are there Laws Regarding Asbestos?
- M. Are there any Safe Substitutes for Asbestos?
- N. What should Real Estate Licensees Remember?
- O. Where can I get More Information?
- P. Case Study

### VI. Volatile Organic Compounds (VOCs) and Pesticides

- A. What are VOCs?
- B. What is Formaldehyde?
- C. Is Formaldehyde a Health Hazard?
- D. Is Formaldehyde Poisoning a Concern?
- E. Is Sensitivity to Formaldehyde a Life-Threatening Condition?

# Environmental Issues in Your Real Estate Practice

## Course Outline

### Volatile Organic Compounds (VOCs) and Pesticides – Continued

- F. Where is Formaldehyde Found in a Home?
- H. Is Formaldehyde Found in Places besides Homes and Workplaces?
- I. Is there a Formaldehyde Test?
- J. Has the EPA Set any Standards for “Safe” or “Allowable” Levels?
- K. Is anything being done to Reduce Indoor Air Pollution from Formaldehyde?
- L. What can a Homeowner do to Reduce Exposure to Formaldehyde?
- M. Where can I get more Information?
- N. What are Pesticides and Who uses Them?
  
- O. Are Pesticides a Health Problem?
  - 1. Toxicity
  - 2. Dose - Volatile Organic Compounds (VOCs) and Pesticides (continued)
  - 3. Route of Absorption
  - 4. Duration of Risk
  
- P. Where are we exposed to Pesticides and How can we Prevent Exposure?
  - 1. Exposure thru Water
  - 2. Exposure thru Air
  - 3. Exposure inside the Home
  
- Q. Are there Federal Guidelines?
- R. Where do Pesticides Fit into the Real Estate Transaction?
  
- S. What is “Sick Building Syndrome”?
  - 1. Sick Building Syndrome (SBS)
  - 2. Building-Related Illness (BRI)
  
- T. Where can I get more Information?
- U. Case Study

### VII. Drinking Water

- A. What is the Importance of Safe Drinking Water?
  
- B. What are the most Common Water Contaminants and their Health Effects?
  - 1. Nitrates
  - 2. Lead
  - 3. Radon
  - 4. VOCs
  - 5. Pesticides
  - 6. Chlorine
  - 7. Giardia and Cryptosporidium



# Environmental Issues in Your Real Estate Practice

## Course Outline

(Drinking Water – Continued)

- C. What is the Solution?
- D. When should Water be Tested?
- E. Where can Water be Tested?
- F. Are there Federal Laws to Protect our Water Supplies?
- G. How does this Affect the Real Estate Licensee?
- H. Where can I get more Information?
- I. Case Study

### VIII. Other Indoor Pollutants

- A. What are other Sources of Indoor Air Pollution?
- B. What are Biological Pollutants?
- C. What are the Health Issues?
- D. What can be done to Prevent or Eliminate Biological Pollutants?
  - 1. Source Control
  - 2. Ventilation Improvements
  - 3. Air Cleaners
- E. What is the Role of Real Estate Licensees?
- F. Where Can I get more Information?
- G. What are Combustion Pollutants?
  - 1. Environmental Tobacco Smoke (ETS)
- H. What is Carbon Monoxide?
- I. What Health Problems have been Noted?
- J. What are Acceptable Indoor Levels of CO?
- K. How does Carbon Monoxide Build Up to Fatal Levels?
- L. How is Carbon Monoxide Poisoning Treated?
  - 1. Evacuate
  - 2. Contact Medical Help
  - 3. Ventilate
  - 4. Investigate
- M. What can Landlords and Homeowners do to Reduce Combustion Pollutants?
- N. Where does the Real Estate Licensee Fit in?
- O. Have there been any Lawsuits?
  - 1. A True Story

# Environmental Issues in Your Real Estate Practice

## Course Outline

(Other Indoor Pollutants - continued)

- P. Where can I get more Information?
- Q. What are Meth Labs and where are they Found?
- R. What are Methamphetamines?
- S. What are the Problems Associated with Meth and Meth Labs?
  
- T. How are Meth Labs Cleaned Up?
  - 1. Removal
  - 2. Ventilation
  - 3. Neutralization
  - 4. Encapsulation
  
- U. What is the Impact on Real Estate Transactions?
- V. Case Study

### IX. Underground Storage Tanks (UST)

- A. What is an UST?
- B. Where are USTs Found
  
- C. What are the Most Common Testing Methods for Leaking Tanks?
  - 1. Soil Borings
  - 2. Tank Integrity Test
  - 3. Soil Vapor
  
- D. How are Leaking USTs (LUSTs) Cleaned Up?
- E. What Laws Cover USTs?
- F. Who is affected by these Regulations?
- G. How Common are USTs?
- H. How do USTs affect Real Estate Licensees?
- I. Where can I get More Information?
- J. Case Study

### X. Waste Sites and Toxic Substances

- A. What does the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Mean?
- B. What is the Superfund Amendments and Reauthorization Act (SARA)?
- C. What is the Hazard Ranking System (HRS)?
- D. What is the Toxic Substances Control Act (TSCA)?
- E. What is the TSCA Chemical Substance Inventory?

# Environmental Issues in Your Real Estate Practice

## Course Outline

(Waste Sites and Toxic Substances – continued)

- F. What are some of the Banned or Restricted Chemicals?
  1. CFCs – Chlorofluorocarbons
  2. PCBs – Polychlorinated Biphenyls
  3. MTBE – Methyl Tertiary Butyl Ether
  4. TCE – Trichloroethylene
- G. What are Brownfields?
- H. What is being done to Relieve Brownfields?
- I. How do these Substances Impact Real Estate?
- J. Where can I get More Information?
- K. Case Study

### XI. Construction Issues

- A. What is an Exterior Insulation and Finish Systems (EIFS)?
- B. What is the Problem with EIFS?
- C. What Causes the Water Penetration?
- D. Are New EIFS Installations still a Problem?
- E. How can Owners Determine if their Home has EIFS Water Intrusion Problems?
- F. Can Leaking EIFS be Repaired?
- G. What is the Impact on Real Estate?
- H. Where can I get more Information?
- I. What is Pressure-Treated Lumber?
- J. What are the Problems with Treated Lumber?
- K. What is being Done to Reduce the Risk of CCA-Related Health or Environmental Problems?
- L. What are the Alternatives to Chromated Copper Arsenate?
- M. What Should Homeowners do to Minimize Health Risks?
- N. What is the Impact on Real Estate?
- O. Where can I get more Information?
- P. Case Study

### XII. Wetlands, Watersheds, and Endangered Species

- A. What are Wetlands?
- B. Why do we need Wetlands?
- C. What is the Problem?
- D. Are there Laws to Protect Wetlands?
- E. What Federal Agencies Supervise Wetlands?
- F. What are Watersheds?
- G. What are the Issues Affecting Watersheds?
- H. What Laws cover Wetlands and Watersheds?

## Environmental Issues in Your Real Estate Practice Course Outline

(Wetlands, Watersheds, and Endangered Species – continued)

- I. What is the Endangered Species Act?
- J. What should a Property Owner Do?
- K. How does all of this involve a Real Estate Licensee?
- L. Where can I get more Information?
- M. Case Study

### XIII. Environmental Reports and Consultants

- A. What is an Environmental Impact Statement (EIS)?
- B. What is an Environmental Site Assessment (ESA)?
- C. What does an ESA Require?
- D. Is there a Standard for Environmental Site Assessments?
- E. What are some Considerations when Hiring an Inspector?
- F. When do Licensees get Involved?
- G. Where can I get more Information?