

# **Arkansas Real Estate Commission**

**Report To**

## **Legislative Task Force on Sustainable Building Design and Practices of the Arkansas General Assembly**

Monday, June 11, 2012

Room 151, State Capitol

Little Rock, Arkansas

**Presented by**

**Gary Isom, Executive Director**

**Arkansas Real Estate Commission**

## **Status of Real Estate Continuing Education on Topics Related to Sustainable Building and Design**

- **Approved CE Topics for 2012**
- **Statutory Limitation for Real Estate Continuing Education**
- **Current and Proposed Course Offerings**
- **AREC Scholarship Offering (Presented as a resource to consider)**

# Arkansas Real Estate COMMISSION

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## Licensing Information

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## 2012 Education Topics

### 2012 Continuing Education (CE) Topics

#### Required One-Hour Topic:

AREC Legislation Passed During the 2011 Legislative Session

#### Topics Highly Recommended by the Real Estate Commission:

1. License Law and Commission Regulations
2. Agent and Broker Responsibility (Includes Post-Licensure Course Module IV)
3. Regulatory Compliance with Trust Account Record Keeping and Transaction File Maintenance (Includes Post-Licensure Course Modules III and V)
4. Real Estate Policies and Procedures (Includes Post-Licensure Course Module V)
5. Real Estate Contracts and Forms (Includes Post-Licensure Course Module II)
6. Agency and Disclosure (Includes Post-Licensure Course Module I)
7. AREC Formal Hearing Procedures, Commission Decisions, and Reasons for Complaints Being Filed
8. Closing Methods and Practice (Includes Post-Licensure Course Module III)
9. Ethics and Professionalism in Real Estate
10. Real Estate Law (i.e., Antitrust, Misrepresentation, Megan's Law, etc.)
11. Fair Housing
12. Property Management and Landlord -Tenant Relationships
13. Environmental and Hazardous Substances Issues (e.g., Lead-based Paint Disclosure and Mold - Federal Requirements)
14. Short Sales

#### Other Acceptable Topics:

15. Applied Construction and Land Use
16. Appraisal / Establishing Marketing Value Range
17. Commercial, Industrial and Investment Real Estate
18. Farm - Rural Property
19. Finance (mortgage fraud, mortgage programs FHA / VA, HUD, FmHA, Conventional, etc.)
20. Real Estate Tax Issues
21. Buyer Representation
22. Real Estate Auctions
23. Home Inspections With Emphasis on Inspection and Repair Clauses in Real Estate Contracts
24. New Technology Including Usage of Computers in Real Estate Activity

#### These Topics Cannot Exceed Two Classroom-Hours of Content:

25. Real Estate Court Decisions
26. Researching County and City Records and Requirements Regarding Real Estate (Practical information about local ordinances, zoning and property records)
27. Security Issues - Protection of Clients' Property
28. Real Estate Advertising Through Interactive Media

**NOTE: All Topics Must Be Real Estate-Related.**

## Excerpt from Arkansas Real Estate License Law

17-42-502. Curriculum.

**(a) (1) The Arkansas Real Estate Commission may establish the continuing education curriculum by identifying subject matter topics.**

**(2) The commission may identify a specific topic or topics of not more than one (1) hour to be included in the six-classroom-hour annual continuing education requirement.**

**(3) The commission shall not require licensees to complete specific courses within the subject matter topics.**

(4) Changes in the curriculum shall be applicable beginning with the license renewal period subsequent to the curriculum change.

(b) The State Board of Private Career Education shall approve continuing education courses and may approve only those continuing education courses which meet the criteria prescribed by the commission. In establishing such criteria, the commission shall give due consideration to the advice and recommendations of the board.

(c) The board shall determine the classroom

**Real Estate Licensing Continuing Education Courses Approved  
in 2012 Related to Green and Sustainable Building**

**McKissock (Distance Education Provider)**

**Basics of Green Building for Real Estate (4 hrs Distance Ed)**

**Foundations in Sustainability (7 hrs Distance Ed)**

**Environmental Issues in Real Estate (3 hrs Distance Ed)**

**Arkansas Real Estate School (Little Rock)**

**Green \$ Benefits for Home and Office (Classroom)**

**Camp Real Estate School (Mountain Home, AR)**

**Sustainable Housing and Building Green (Distance Ed)**

**How Much are the Utilities (Classroom)**

**Pending Course**

**The CE Shop (Distance Education Provider)**

**Going Green: The Environmental Movement in Real Estate**

**(4 hrs Distance Ed)**

## Basics of Green Building for Real Estate

This course is intended to provide some basic insight into "green building." Its purpose is not to make the student an expert by any stretch of the imagination. Rather it will offer an overview of recent activity across the United States regarding the green building movement and how consumers are responding. Because there are hundreds of controversial and diverse ideas being floated by environmentalists, politicians, and other stakeholders, it is important that licensees have a place at the table and a fundamental and basic understanding of the principles.

### Learning Objectives

Upon completion of this course, participants will be able to:

- Relate the concepts behind green building
- Explain how a building works as a system in green design
- Discuss how new building materials contribute to sustainability
- Explain the importance of efficiency rating systems
- Identify the areas where property owners can improve energy efficiency
- Discuss how energy efficient mortgages give consumers greater buying power
- Explain the role of Photovoltaics in the use of solar power
- Discuss the difference between open- and closed-loop geothermal heat pump systems
- Identify how a fuel cell differs from a traditional battery
- Describe the importance of wind energy to the future of green design

### Schedule

Introduction	20 minutes
Quiz	5 minutes
What is Green Building?	10 minutes
Quiz	5 minutes
What's this Sustainability Stuff?	10 minutes
Green Building Materials	5 minutes
Quiz	5 minutes
<b>Chapter Quiz</b>	<b>10 minutes</b>
Introduction	5 minutes
LEED Rating System	15 minutes
Quiz	5 minutes
ENERGY STAR Rating System	10 minutes
Quiz	5 minutes

RESNET Rating System	5 minutes
Quiz	5 minutes
Comprehensive HERS Rating	5 minutes
Energy Efficient Mortgages	5 minutes
Quiz	5 minutes
<b>Chapter Quiz</b>	<b>10 minutes</b>
Introduction	5 minutes
Biomass	10 minutes
Solar Power	5 minutes
Quiz	5 minutes
Geothermal Heat Pumps	10 minutes
Quiz	5 minutes
What about Fuel Cells?	5 minutes
Wind is Free	5 minutes
Hydroelectric	5 minutes
Green Building Finance Consortium	5 minutes
Introduc	5 minutes
<b>Chapter Quiz</b>	<b>10 minutes</b>
Final Exam	20 minutes
<b>Total</b>	<b>240 minutes</b>

Foundations in Sustainability: Greening the Real Estate and Appraisal Industry  
7 hours

### Course Description

This course is intended to be a solid foundation of building science and systems as it relates to sustainable building practices. We will discuss the many definitions in the marketplace for "green", synergy and how it relates to sustainable building design, the building envelope and fundamental building systems. This course will also cover information that your clients should know in regards to sustainable building practices.

### Learning Objectives

Upon completion of this course, students will be able to:

- Interpret the principle of "greenwashing" and know where to go for further information
- Define "synergy" and summarize how it applies to the sustainable design of buildings
- Explain what "systems integration" means and why it is so important to take into account *before* construction begins
- Identify and analyze the most common forms of heating and cooling systems
- Describe how water conservation can be achieved and where the potential cost savings can be found
- Distinguish the building types most common to each client

### Schedule

Introduction	5 minutes
Why "Green"? Why Now? Why Me?	5 minutes
Quiz	5 minutes
What do we Mean when we Say "Green?"	5 minutes
Quiz	10 minutes
Where Does Certification Fit In?	5 minutes
Quiz	5 minutes
"Greenwashing"	5 minutes
Chapter Quiz	10 minutes
Introduction	5 minutes
The Principles of Synergy	10 minutes
Quiz	5 minutes
Systems Integration	10 minutes
Quiz	5 minutes
Sustainability by Design	5 minutes
Quiz	5 minutes
The Law of Unintended Consequences	10 minutes



Foundations in Sustainability: Greening the Real Estate and Appraisal Industry  
7 hours

Quiz	5 minutes
Chapter Quiz	10 minutes
Introduction	5 minutes
The Art and Science of Building Envelopes	10 minutes
Quiz	5 minutes
The Components – 21 <sup>st</sup> Century Technology to the Rescue	5 minutes
Building Examinations and the Building Envelope	5 minutes
Quiz	5 minutes
Chapter Quiz	10 minutes
Introduction	5 minutes
Heating & Air Conditioning	10 minutes
Quiz	5 minutes
Water Heating and Plumbing	10 minutes
Quiz	5 minutes
Building Controls	10 minutes
Quiz	5 minutes
Chapter Quiz	10 minutes
Introduction	5 minutes
Lighting Systems	5 minutes
Quiz	5 minutes
Appliances	10 minutes
Quiz	5 minutes
Water Conservation	10 minutes
Quiz	5 minutes
Waste Management	10 minutes
Quiz	5 minutes
Chapter Quiz	10 minutes
Introduction	5 minutes
Who are your Clients and What are their Needs?	10 minutes
Quiz	5 minutes
Understanding the Principles of Green Costs	10 minutes
Quiz	5 minutes
Educating the Client	10 minutes
Quiz	5 minutes
Risk Aversion	5 minutes
Quiz	5 minutes
Chapter Quiz	10 minutes
Final Exam	45 minutes
<b>Total</b>	<b>420 minutes</b>

## Environmental Issues in Real Estate

### Course Description

This course is designed to satisfy the three hours of real estate continuing education. The objective of this course is to provide students with an overview of the environmental issues that are affecting real estate buying and selling.

### Learning Objectives

Upon completion of the course, participants will be able to:

- List the hazards posed by radon and how to test for radon
- Summarize procedures for radon mitigation
- Describe molds and the conditions that promote mold growth
- Explain the hazards posed by lead, asbestos, and Underground Storage Tanks (UST's)
- Recognize and describe wetlands and their regulation
- Be familiar with Superfund sites
- Relate recent efforts to revitalize brownfields
- Understand various kinds of indoor air pollutants

### Schedule

Introduction	5 minutes
Radon	20 minutes
Mold	10 minutes
Lead	20 minutes
Quiz	5 minutes
Asbestos	15 minutes
USTs	5 minutes
ASTs	5 minutes
Wetlands	20 minutes
Quiz	5 minutes
Superfund Act	15 minutes
Brownfields	10 minutes
Indoor Air	15 minutes
External Air	5 minutes
Quiz	5 minutes
Final	20 minutes
<b>TOTAL</b>	<b>180 minutes</b>

## **Arkansas Real Estate School (Little Rock, AR) (Instructor Ronald Hughes)**

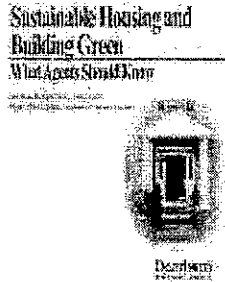
### **Green \$ Benefits for Home and Office (6 hr Classroom Course)**

**Course Description** – 6-hour continuing education class teaches the student to recognize the concepts of “green,” comfort, air quality, energy efficiency, home performance, sustainability, and the concept of the house as an “interactive system.” Identify and explain energy features in new homes, how they work and how to explain their importance to the prospective buyer. Recognize and explain the features, advantages, importance and benefits of EPA’s Energy Star Home program to home owners and prospective buyers. Describe the meaning of LEED for homes, list what it includes and how it benefits the homeowner. Compare the National Green Building Standard (NAHB) to LEED and benefits to the homeowner. Generally screen listings and suggest potential remedies for homes that do not comply with the Healthy Homes concept requirements. Cite utility, mortgage and tax incentives available to buyers and builders.

## CAMP Real Estate School (Mountain Home, AR)

### Sustainable Housing and Building Green (CE)

Course Length: 6 Hours



This new course presents the fundamental basics of sustainable housing, or building "green", as it relates to real estate professionals and their clients. Discussion includes the role of agents, consumer concerns, key terminology, and more. Case studies and quizzes help students apply concepts and test their knowledge.

### How Much Are The Utilities? (6 hr Classroom)

This course is on the leading edge of current information regarding the consumer demands on energy saving building products, appliances and lifestyles. As a result, the information presented will serve as a real estate agents guide to increased profits when marketing to environmental and energy conscious buyers. A wealth of information on real estate trends and happenings from an instructor with an REBAC "Green Designation" certification. The Green Buyers are already here - and they are looking for agents who understand "Green"!



# Going Green: The Environmental Movement in Real Estate v2 Timed Outline

## Course Objectives

- Discuss sustainability and the impact it has on the environment, the individual, and the real estate market.
- Explain several ways that a homeowner can improve their home's environmental impact and reduce their carbon footprint.
- Identify the benefits to a seller for improving the green makeup of their home, and how it will make their home more sellable.

## Unit 1: Defining Green

Time	Ch #	Chapter Title	Lesson #	Lesson Titles	Unit Learning Objectives
15.0	1	Introduction to Green Real Estate	1	What Does It Mean to be "Green"?	Define the concepts and terminology that support the efforts behind going green.
30.0	2	Green Footprints	1	Interactive activity What Is an Ecological Footprint?	Identify the components that make up a carbon footprint and an ecological footprint.
			2	Interactive activity What Is a Carbon Footprint?	Discuss sustainability and the impact it has on the environment, the individual, and the real estate market.
			3	Interactive activity How Does Going Green in the Home Affect Carbon Footprints and the Environment? Interactive activity	

15.0	3	The Impact of Sustainability	1	What Does Sustainability Mean?	
				Interactive activity	
			2	How Can a Property be Sustainable?	
				Interactive activity	
10.0	UE	Unit Exam			

### Unit 2: Finding Green Homes in the Industry

25.0	1	Calling a Home "Green"	1	Requirements to Officially Call a Property "Green"	Describe key areas in which properties can become more environmentally friendly.
				Interactive activity	
				Interactive activity	
	2				Explain several ways that a homeowner can improve their home's environmental impact and reduce their carbon footprint.
15.0	2	Renewable Energy Sources: Solar Panels and Wind Turbines	1	The ENERGY STAR® Label Interactive activity Photovoltaic Solar Panels	Identify the benefits to a seller for improving the green makeup of their home, and how it will make their home more sellable.
				Interactive activity	
	2			Compact Wind Turbines/Windmills Interactive activity Green Insulation	
15.0	3	Green Insulation and High-Efficiency Heating and Cooling Systems	1	Interactive activity	
			2	Air Conditioning and SEER Ratings Interactive activity	
15.0	4	Water Heaters and Efficient Water Usage	1	Tankless Water Heaters	

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10.0	UE	Unit Exam						
10.0	7	Green Features for Outside the Home	1	Landscaping for Energy Efficiency	Interactive activity			
			2	Selecting the Appropriate Watering System	Interactive activity			
			2	Ceiling Fans	Interactive activity			
15.0	6	Additional Green Remodeling Features: Flooring and Ceiling Fans	1	Recycled and Renewable Flooring	Interactive activity			
			3	Lighting Solutions	Interactive activity			
			2	Tubular Skylights	Interactive activity			
15.0	5	Windows, Tubular Skylights, and Lighting	1	Tinted / Dual-Pane Glass Windows	Interactive activity			
			3	Low-Flow Showerheads and Faucet Aerators	Interactive activity			
			2	Small Tank / Dual-Flush Toilets	Interactive activity			

### Unit 3: Putting It Into Practice

15.0	1	The Most Effective Green Changes for Sellers	1	Quick, Easy, and Inexpensive Green Changes	Identify the costs and benefits of green technologies and ideas.
				Interactive activity	
	2	From Painting to Staging: The Finishing Green Touches	2	From Painting to Staging: The Finishing Green Touches	Discuss methods of support that real estate professionals can provide to homeowners and buyers that are considering going green.
				Interactive activity	
15.0	2	Leading by Example	1	Green Real Estate Practice	Describe how a real estate professional can provide meaningful advice when discussing green issues with home sellers and buyers.
				Interactive activity	
	2	Going Paperless	2	Going Paperless	
				Interactive activity	
10.0	UE	Unit Exam			
20.0	FE	FINAL EXAM			
205		TOTAL MINUTES			
4.1		TOTAL HOURS			



## **Public Information and Communication Resources Available through Arkansas Real Estate Commission**

- AREC Newsletter (Samples attached)
- AREC Website
- Arkansas REALTORS® Association Newsletter

ARKANSAS REAL ESTATE COMMISSION  
612 SOUTH SUMMIT STREET  
LITTLE ROCK, AR 72201-4740

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## INSIDE THIS ISSUE

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Reciprocal States* ..... Insert

### FROM THE EXECUTIVE DIRECTOR CONTINUED FROM PAGE 1

#### **Regulation 10.8 Trust Funds; Trust Accounts.**

Clarifies the timing to deposit trust funds in a trust account, to the execution of a real estate contract by the seller and buyer, since real estate contracts are sometimes countered by the seller and accepted by the buyer.

#### **Regulation 10.10 Agreements to be written.**

Clarifies that clients and all parties with whom a licensee deals must receive copies of all agreements signed by the parties. Requires exclusive agency agreements or contracts to be written.

A copy of the changes to the Regulations is enclosed with this newsletter.

### ARKANSAS ENERGY CODE FOR NEW BUILDING CONSTRUCTION

To help homebuilders understand and meet the energy efficiency requirements of the code, the Arkansas Energy Office created a new Simplified Energy Code Compliance tool for each of the four climate zones in Arkansas. Each licensed homebuilder in Arkansas has received a copy of the Simplified Energy Code Compliance tool based on the climate zone for their business address.

The 2004 Arkansas Energy Code for New Building Construction, which includes the Arkansas Supplements and Amendments to the 2003 International Energy Conservation Code can be viewed and downloaded at a new web site located at [www.1800arkansas.com/energy/energycode](http://www.1800arkansas.com/energy/energycode). Also available at this web site are simplified compliance tools for the other climate zones and ARKcheck™, the compliance software that allows more flexibility with trade-offs between all envelope components and heating equipment.

Questions, inquiries regarding the 2004 Arkansas Energy Code for New Building Construction, Code, may be addressed to:

Arkansas Department of Economic Development – Arkansas Energy Office  
Attn: 2004 Arkansas Energy Code for New Building Construction  
One State Capitol Mall  
Little Rock, AR 72201

Email: [srecken@1800arkansas.com](mailto:srecken@1800arkansas.com) or [rbowen@1800arkansas.com](mailto:rbowen@1800arkansas.com)  
Phone: 800-558-2633 or (Susan Recken) 501-682-7334

# Arkansas Energy Code Consumer Campaign

An article in AREC's March 1996 Newsletter provided information about the new Arkansas Energy Code. The Arkansas Energy Office of AIDC will soon be promoting a consumer campaign designed to educate home buyers about the Arkansas Energy Code efficiency standards. Real estate professionals may receive questions about information that consumers see, hear or read regarding the Arkansas Energy Code. For that reason, we have printed below samples of the information which will be presented to consumers as part of the consumer campaign. For more information contact Susan Recken at the Arkansas Energy Office at 1-800-558-2633 outside of Little Rock, or 682-6235 in Little Rock.

**Q** Exactly what is the Arkansas Energy Code seal?

**A** It is a seal placed on your heating or cooling unit or electrical service panel by your home builder. It means that your builder has taken the necessary steps to make sure your home is energy efficient - and that it meets the Arkansas Energy Code standards.

The Arkansas Energy Code is based on overall energy efficiency of the home rather than strict rules for construction, insulation or heating and cooling equipment. For example, if you prefer many windows or aluminum windows, which are generally energy inefficient, standards may be met by increasing insulation in other parts of the home.

**Q** Does it apply to all buildings?

**A** The Code applies to all new home and apartment construction, including additions and some renovations.

The Code does not apply to structures built before June 1, 1995, mobile homes, homes built by the owners for their own occupancy or temporary structures such as out-buildings, barns, hunting and fishing camps, boat houses and cabins.

**Q** Who is responsible for meeting the Code and placing the seal inside the new home?

**A** The lead builder or contractor is responsible. In some Arkansas cities, building inspectors check for the seal as a part of their routine construction inspections.

**Q** How does the Code affect me?

**A** As an Arkansas home owner, you will enjoy lower utility bills and a more comfortable home because builders follow the Code. You can also be confident that new homes are built to energy efficiency standards which help conserve natural resources.

**Q** How will this affect home financing?

**A** Research indicates that the new standards will cost buyers approximately \$400 more per home. However, that cost will be offset through savings on utility bills within the first six to 12 months.

Also, mortgage lenders have modified the rules for getting a home loan with HUD, FmHA and VA. The new procedures allow an increased debt to income ratio of two percent for qualifying homes. This means more buying dollars for you!

**Q** How is the Code enforced?

**A** Arkansas home builders are responsible for following the Code and they work with the Arkansas Energy Office to ensure their buildings meet the Code standards. The Arkansas Energy Office can also assist you in determining if your home meets the Code.

**Q** What is the Arkansas Energy Efficiency Partnership?

**A** It is a group of utility companies providing energy to Arkansas homes. They work together with the Arkansas Energy Office to inform residents and businesses about energy efficiency. The partnership consists of the AIDC Energy Office, Arkansas

Electric Cooperatives of Arkansas, Arkla, Energy and SWEPCO.

For more information about the Arkansas Energy Code, call the Arkansas Energy Office at 1-800-558-CODE.

*This tag can lower your utility bills!*



It's the Energy OK tag. And it's the only way you can be confident that your new home meets the Arkansas Energy Code efficiency standards. Because it hangs from your thermostat - where it's easy to see - you can be sure that your home has been built for energy efficiency. If you find the Energy OK tag hanging from your thermostat, you'll know that the Arkansas Energy Code seal has been permanently placed on your heating or cooling unit or electrical service panel.

Look for the Energy OK tag before you buy a new home. It means more affordable utility bills and a more comfortable home for you and your family.

## New Arkansas Energy Code

Brokers need to know that the new 1994 Arkansas Energy Code for new home and commercial building construction was effective as of June 1, 1995. Home buyers that purchase a home built after this date will be able to file civil suits against their builder if he/she fails to build the home to the new standards. The Arkansas Energy Office, within the Arkansas Industrial Development Commission, or the local code enforcement authority will be responsible for investigating consumer complaints and conducting spot-home inspections to determine whether builders are complying with the new Code.

The Arkansas Energy Code Regulations, which were driven by the Federal Energy Policy Act of 1992, now hold home builders and building professionals responsible for observance of the 1994 Arkansas Energy Code for new home and commercial building construction. Each builder will be required to place a signed certification seal on the inside of a new home to identify that provisions of the 1994 Arkansas Energy Code have been met. The adhesive seal must be placed on the heating or cooling equipment cabinet or the electrical service panel where it is readily visible to the building occupant and inspectors.

Homes with financing guaranteed through the federal HUD, FmHA, FHA, and VA already must comply with National Energy Standards which are contained in the Arkansas Energy Code. Home buyers benefit from modified loan underwriting procedures for these federal programs which allow a 2 percent increase to the debt to income ratio for qualifying homes.

For more information about the 1994 Arkansas Energy Code, contact Susan Recken at the Arkansas Energy Office at 1-800-558-2633 outside of Little Rock, or 682-6235 in Little Rock.

### Look For The Seal!

### 1994 Arkansas Energy Code

(Address) \_\_\_\_\_

Ceilings R- _____ R- _____	Heating <input type="checkbox"/> Resistance <input type="checkbox"/> Heat Pump <input type="checkbox"/> Natural Gas <input type="checkbox"/> Propane <input type="checkbox"/> Ground Source HP <input type="checkbox"/> Other
Floor R- _____ R- _____	Cooling <input type="checkbox"/> Heat Pump <input type="checkbox"/> Central A/C <input type="checkbox"/> Absorption Chiller <input type="checkbox"/> Other
Walls R- _____ R- _____	Water Heater <input type="checkbox"/> Electric <input type="checkbox"/> Natural Gas <input type="checkbox"/> Propane <input type="checkbox"/> Heat Pump
Windows U- _____	
Doors U- _____	

The 1994 Arkansas Energy Code meets or exceeds CABO/MEC 1992.

**BUILDER**

I certify that this structure was built in compliance with the 1994 Arkansas Energy Code. Further, I understand that a complete inspection may be done on this structure within two years of completion. If I fail to conform to these requirements, I understand the structure must be brought up to AEC compliance level within 60 days of notice. The facts stated in this certification are true to the best of my knowledge.

Print Name \_\_\_\_\_ Phone # \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

LOCAL BUILDING OFFICIAL (if applicable)

Signature \_\_\_\_\_ Date \_\_\_\_\_

Arkansas Energy Office 1-800-558-CODE

### 1994 Energy Code Seal

## Energy Saving Home Mortgages Available for Arkansans

Arkansas was selected as one of six test states for an Energy Efficient Mortgage pilot program created by the U. S. Department of Housing and Urban Development (HUD) and Federal Housing Administration (FHA). This program has now been expanded nationwide. The program will allow qualified buyers to finance up to an additional \$4,000 in Arkansas for energy efficiency improvements when purchasing new or existing homes or when refinancing their present homes with an FHA loan. The real estate market could realize both immediate and long term benefits from this program, such as:

- **MORE AFFORDABLE HOUSING** for buyers who will be able to finance the cost of energy efficient improvements.
- **MORE MARKETABLE PROPER-**

**TIES** for sellers who own property in need of such improvements.

- **NO DELAYS TO CLOSING** because the energy efficient improvements are made after closing.
- **MORE COMFORTABLE HOUSING** for the occupant.
- **REDUCED UTILITY COST** with more energy efficient homes.
- **INCREASED PROPERTY VALUES** as a result of the energy efficient improvements.
- **COMMUNITY REINVESTMENT ACT CREDIT** for Lenders.

To qualify, the cost of the improvements cannot exceed 5 percent of the property's appraised value; or, up to \$4,000 in cost effective energy improvements, whichever is greater. Once the buyers qualify for the base loan, they automatically qualify

for the increased amount to make the energy efficient improvements with no resulting increase to the down payment. Energy efficient improvements that are eligible may include among others, replacement of heating and air conditioning equipment, installation of central air conditioning, added insulation, energy efficient replacement windows, weather stripping, caulking, and repairs to duct work.

For more information including the five basic steps to obtaining an Energy Efficient Mortgage, contact Susan Recken at the AIDC Energy Office at 1-800-558-2633 outside of Little Rock, or at 682-6235 in Little Rock.




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## About Real Estate Forms

Brokers (and/or agents) are required to use forms written by or approved by Arkansas attorneys. An Arkansas Supreme Court Decision is clear on the point that brokers (and their agents) have legal authority only to fill in blanks on forms written or approved by an Arkansas attorney. This decision is known as the Pope County Bar Association Decision. If you would like a copy of an article Attorney Tim Grooms wrote about this decision send a SASE to AREC.

AREC does not write, approve or sell forms. As a matter of convenience for brokers, AREC does furnish information about forms. The February 1996 Broker Bulletin included a list of forms that can be purchased by any Arkansas broker from the Arkansas Realtors Association. That material was included in the Broker Bulletin for the benefit of all brokers, whether or not members of the Arkansas Realtors Association. AREC does not require the use of any of the Realtor forms or any other forms.

# Arkansas Real Estate COMMISSION

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### AREC Smart Search

Services Agencies/People All

Search for Services



### Quick Links

Booklets | All

- 8 and 10 Quick Reference Guide
- Agency Representation Brochure
- Consumer and Licensee Guide

Broker Forms | All

- Broker Experience Form
- Instructions for the Broker Experience Form

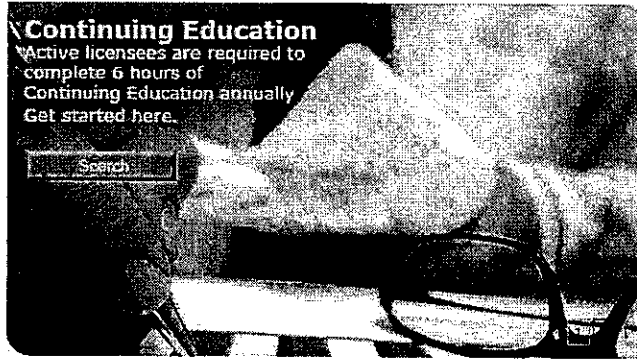
Forms | All

- 2012 Expired Licensees Instruction Packet
- Activation Form
- Complaint Form
- Firm Name/Address Change
- 2010 Renewal Form
- 2011 Renewal Form
- Personal Name or Home Address change form
- Transfer Form
- Law Book | All
- 2012 License Law, Time-share Law and Commission Regulations
- 2012 License Law and Time-share Law
- 2012 Commission Regulations and Time-share Regulations

Newsletters | All

- AREC Newsletter | July 2011
- AREC Newsletter | March 2012
- AREC Newsletter | February 2010
- AREC Newsletter | October 2011
- AREC Newsletter | July 2010

**FREQUENTLY ASKED QUESTIONS** *Get the facts about agent and licensing information.*



### Education & Classes

Link to providers who offer real estate license preparatory and continuing education classes.

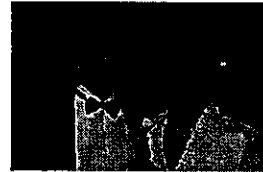
### News

The Unauthorized Practice of Law Regulation 4.1 Broker Candidate Experience Change  
 Principal Brokers Legislative Changes  
 \*\*\*New Law and Regulations for Broker Price Opinion\*\*\*  
 Proposed Regulation Changes

### Calendar of Events

- 5/25/2012 9:00 AM AREC Commission Meeting
- 7/9/2012 9:00 AM AREC Commission Meeting
- 8/13/2012 9:00 AM AREC Commission Meeting
- 9/17/2012 9:00 AM AREC Commission Meeting

Photo Gallery | Click Photo to View



**Licensed Real Estate Agents**  
 License Renewals  
 Continuing Education  
 Recruiting Registry

**Career in Real Estate**  
 License Information  
 Education Providers  
 License Application

**Real Estate Firms**  
 License Renewals  
 Forms & Publications  
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## Other Resources

- Other States' Real Estate Commissions
  - Example of a Commission Designed Course (Alabama)
- National Association of REALTORS® (Green Designation)

**Alabama Real Estate Commission**

**Course Title: SUSTAINABLE HOUSING - BUILDING GREEN (Distance Education Course)**

**Total Course Hours: 6**

Chapter 1: Real Estate Licensees and Green Building (48 minutes)

- 15 Recognize the evolving roles & responsibilities of real estate licensees as consumers discuss buildings/environment
- 18 Differentiate among sustainable building practices
- 15 Analyze the shift to thinking green and this effect on emerging quantifiable rating systems

Chapter 2: Sustainable Building Concepts (75 minutes)

- 15 Describe components of the whole building approach
- 15 Recognize ways in which land can be used responsibly
- 15 Discuss how to use energy more efficiently
- 15 Explain ways to create a tight envelope in order to reduce energy loss from the building
- 15 Differentiate among the values of renewable power sources and their effect on indoor air quality

Chapter 3: Energy Audits (60 minutes)

- 15 Discuss the value and components of an energy audit
- 15 Describe issues to consider when hiring an energy auditor
- 15 Identify common problems in many houses
- 15 Summarize the role of a real estate licensee when clients ask about energy audits

Chapter 4: Partnerships That Work: The EPA

- 15 Identify components of Energy Star programs
- 15 Explain the home energy rating system program
- 15 Describe components of Building America homes

Chapter 5: LEED

- 15 Identify the organization that developed LEED standards and the components of LEED certification
- 15 Describe the efforts of the National Association of Home Builders (NAHB) to develop levels of green building
- 15 Discuss the programs developed by the Green Building Initiative (GBI)

Chapter 6: Key Sustainable Practices Organizations (46 minutes)

- 15 Explain sustainable forestry practices
- 16 Discuss the contributions of the International Code Council (ICC)
- 15 Summarize the efforts of other organizations that are promoting green education and training

Unit 7: Role of Appraisers

- 15 Describe the characteristics of an energy efficient mortgage (EEM)
- 15 Explain why pension funds and other trusts could be interested in green projects



400 TOTAL MINUTES

After completion of this course, the student will be able to:

Recognize the evolving roles & responsibilities of licensees as consumers discuss buildings & the environment

Differentiate among sustainable building practices

Describe components of the whole building approach

Discuss the value and components of an energy audit

Summarize the influences on sustainable housing of the Environmental Protection Agency (EPA)

List reasons that green building certifications are valuable to consumers

Explain sustainable forestry practices

Explain the value of identifying green features in multiple listing services and the importance of using them when compiling a competitive market analysis and/or appraisal

## **NAR's Green Designation / GREEN**

The National Association of REALTORS® created NAR's Green Designation to provide ongoing education, resources and tools so that real estate practitioners can successfully seek out, understand, and market properties with green features. Register to take the new, completely residential-focused NAR Green Designation. The innovative program offers specific themes, ranging from sustainability, green building science and business applications. Green your practice, and your bottom line.

### **Presented by The Green REsource Council**

Established by the National Association of REALTORS® (NAR), the Green REsource Council serves real estate professionals by providing comprehensive training and access to cutting-edge resources and tools as well as promoting green excellence, leadership, and consumer awareness within and across multiple real estate disciplines. Practitioners who complete the 3-day program are awarded NAR's Green Designation, the only green training program recognized by NAR. For information on NAR's Green Designation, e-mail [greendesignation@realtors.org](mailto:greendesignation@realtors.org), call 800/498-9422 or visit [www.GreenREsourceCouncil.org](http://www.GreenREsourceCouncil.org).