

# 30 Websites Brokers (and Consumers) Should Know (or Know Better)

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## INTRODUCTION

As an amateur genealogist, I love going down “rabbit holes” and looking for answers. Ever since the Internet arrived in our home around 1999, I have been honing my skills to find great resources for my hobby but also for my professional interests, including real estate brokerage and education.

The Internet and the World Wide Web are robust sources of information, but it can be very challenging to find those resources. Brokers and consumers need to be able to obtain information necessary in order to make appropriate real estate decisions.

The purpose of this course is to identify those resources that are freely available on subjects such as property locational attributes, taxes, environmental and tax matters, lending, material facts, licensing, and more.

In addition, this course will also help brokers improve their navigation skills on the Web and in correctly using key terms such as *browser*, *search engine*, and *URL*.

### What is the Internet?

To use an old expression, the Internet is the best thing since sliced bread. For many Americans, the Internet arrived in the 1990s. The Internet is a global network of billions of computers and other electronic devices. With the Internet, it's possible to access almost any information, communicate with anyone else in the world, and do much more. You can do all of this by connecting a computer to the Internet, which is also called going online.

The Internet is a network of networks that consists of private, public, academic, business, and government networks of local to global scope, linked by a broad array of electronic, wireless, and optical networking technologies. It is a robust and vast range of information resources and services, such as the inter-linked hypertext documents and applications of the World Wide Web (WWW), electronic mail, telephony, and file sharing. Think of the Internet as a huge solar system comprised of many things like stars, planets, comets and asteroids.

**We are going to focus on the resources available for free on the WWW.** Before we travel to these resources, let's review how these resources can be found.

### Searching the WWW

As mentioned, the WWW is one planet in the universe of the Internet. To find your way around the WWW, you need a browser, a search engine, and an address.

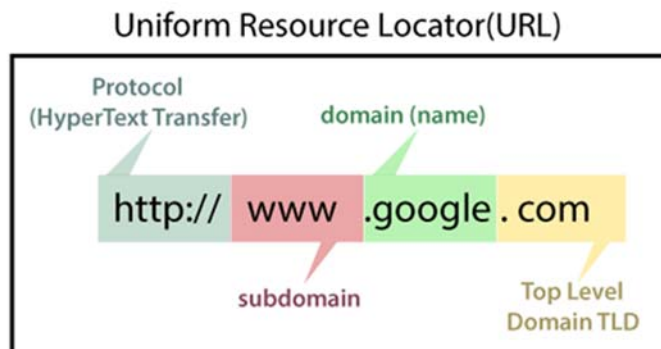
### What is the World Wide Web (WWW)? A browser? A URL?

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First to see the WWW, you must have a browser. There are many different browsers, such as Microsoft Edge and Google Chrome. (My personal favorite is Google or Google Chrome.)

You also need to have an address on this vast planet. An address is called a *Uniform Resource Locator* or URL.

If you don't know the address or URL of a website you want to visit, you will need a search engine to help you find it. Yahoo, Google (my favorite) and Bing are examples of search engines. (These are inexpensive or free and relatively easy to download to your device.) With a prompt such as "The North Carolina Real Estate Commission (NCREC)," search engines will lead you to the URL for the NCREC—[www.ncrec.gov](http://www.ncrec.gov). How does a URL work? A URL is composed of different parts, some mandatory and others optional. See the example below.



A URL is like a regular postal mail address. In the example above, the *protocol* is the postal service you want to use (http or hypertext protocol) ) and the *domain name* (google) is the city or town. A URL makes it possible for a computer to locate and open a web page on a different computer on the Internet. Most URLs start with `https://`, (similar to certified first-class mail), but today's browsers allow

you to go to a location without the http or the www. When you search for URLs, your search engine will often give you a list of “hot-linked” URLs. Hot links allow you to click on them and go directly to the address of the web resource you want.

Here are some tips for searching for a website or URL:

- Watch out for some search engines, like Google, who place advertising resources or links first.
- Vary your search engine: in fact, get used to using several, as they have different strengths.
- Use quotation marks: this narrows searches down to particular words and phrases.
- Avoid search pitfalls: the internet is a selling tool as well as a fantastic resource. Be sure that you only view advertisements if you want to.

## GENERAL INFORMATION RESOURCES ON THE INTERNET

In this section of the course, we are going to look at resources for real estate brokers and consumers that will help locate general information: Google, Google Translate, Google Scholar, World Cat, Chat GPT, and YouTube.

### *Google Resources*

As I mentioned earlier, **Google** is my favorite search engine. Google Inc. founded in 1998 by Sergey Brin and Larry Page, Google is now a subsidiary of the holding company Alphabet Inc. More than 70% worldwide online search requests are handled by Google, placing it at the heart of most Internet users’ experience. Go to <https://www.google.com/>.

Google began as an online search firm, but it now offers more than 50 Internet services and products, from e-mail and online document creation to software for mobile phones and tablet computers. Google’s expansion, fueled largely by keyword-based Web advertising, provided it with a sound footing to compete for dominance in other Web services, such as video content. In 2006, Google bought YouTube. Google also offers a free Web-based e-mail account known as **Gmail**.

Another subsidiary **Google Books**, (previously known as Google Book Search, Google Print, and by its code-name Project Ocean) is a service that searches the full text of books and magazines that Google has scanned, converted to text using optical character recognition (OCR), and stored in its digital database.

**Google Translate** ([translate.google.com](https://translate.google.com)) is a web-based free-to-user translation service developed by Google in April 2006. It translates multiple forms of texts and media such as words, phrases and webpages.

**Google Scholar** ([Scholar.Google.com](https://scholar.google.com)) is a freely accessible web search engine that indexes the full text or metadata of scholarly literature across an array of publishing formats and disciplines. Released in beta in November 2004, the Google Scholar index includes peer-reviewed online academic journals and books, conference papers, theses and dissertations, preprints, abstracts, technical reports, and other scholarly literature, including court opinions and patents.

**Google Image** (<https://www.google.com/imghp?hl=EN>) allows users to match photos from their own collection to other photos and Images on the web.

Another Google product, **YouTube** (<https://www.youtube.com/>), is a wonderful tool for illustrating complicated concepts in a visual way. Brokers can provide the URLs of useful videos to consumers and even create their own YouTube channel. (The NCREC videos can be found on YouTube, too!)

Real estate brokers will find the many components of Google extremely helpful in finding general real estate information.

### *World Cat*

There may be occasions where brokers and consumers want to get their hands on resources found on the Web. Not all resources have been digitized and some resources are condensed. Sometimes, local libraries don't have more obscure or expensive resources. **WorldCat** (<https://www.worldcat.org/>) can be the solution for this situation. WorldCat contains over 50 million records cataloged by member libraries throughout the world. WorldCat can be easily searched for books as well as manuscripts, computer data files, maps, computer programs, musical scores, films and slides, newspapers, journals, sound recordings, and videotapes. WorldCat does not include book chapters or individual articles in journals, magazines, and newspapers. WorldCat's database will tell you where the resource is located in a library close to the user (just type in a zip code).

### *ChatGPT*

**ChatGPT** (create a free account here: [OpenAI.com](https://openai.com)). It is an artificial intelligence(AI) chatbot developed by OpenAI and launched in 2022. ChatGPT quickly garnered attention for its detailed responses and articulate answers across many domains of knowledge. Its uneven factual accuracy, however, has been identified as a significant drawback. Nevertheless, it has great potential for agents to find simply worded answers to some difficult concepts, such as owner financing.

## **DISCLOSURE RESOURCES: LOCATION, LOCATION, LOCATION**

One of the many challenging jobs of brokers is to find information regarding material facts. The NCREC has often voiced its mandate that brokers must perform their own due diligence. The websites and topics we discuss in this course material-- Google Earth, GIS Maps, FEMA, NC flood maps, cemeteries, transportation noise, railroads, sex offenders, highways and roads, crime, school, and demographics—will help brokers and consumers find meaningful answers.

### *Google Earth (GE)*

**Google Earth** is a computer program that renders a 3D representation of Earth based primarily on satellite imagery. The program maps the Earth by superimposing satellite images, aerial photography, and GIS data onto a 3D globe, allowing users to see cities and landscapes from various angles. Users can explore the globe by entering addresses and coordinates, or by using a keyboard or mouse. The program can also be downloaded on a smartphone or tablet, using a touch screen or stylus to navigate. In addition to Earth navigation, Google Earth provides a series of other tools through the desktop application, including a measure distance tool. GE lets you take a virtual trip to anywhere in the world, with tons of photos, information, and other types of interactive displays you can explore.

Google Earth is not the same as Google Maps but over the past few years, they've become much more similar. This is largely due to the addition of new features to Google Maps, such as support for 3D Imagery and other features that used to only be available in GE.

The main difference: Google Maps is accessed through a browser and an Internet connection. GE is a program that you download and save on your computer, though now it does have a web browser plugin functionality.

In order to get Google Earth, go to <https://www.google.com/earth/versions/> or to <https://www.google.com/earth/versions/#earth-for-web>. You may have to try a different browser if you have difficulty.

GE is a great tool for brokers to discover what is in the backyard or near vicinity of virtually any spot on earth. An exploration with GE will allow brokers and consumers to ask questions and raise red flags (is that a nuclear vicinity? Is that a landfill?) as well as to calculate the distance between a subject property and an amenity, such as a grocery store or bus stop. GE also allows brokers to make little videos showing various material facts about the property and send them in an email to interested purchasers or tenants.

### *GIS Maps*

A **geographic information system (GIS)** consists of integrated computer hardware and software that store, manage, analyze, edit, output, and visualize geographic data. Simply, GIS is a system that creates, manages, analyzes, and maps all types of data; connects data to a map, integrating location data (where things are) with all types of descriptive information (what things are like there); helps users understand patterns, relationships, and geographic context.

All NC counties now have GIS mapping capabilities on their sites. To find your county's GIS maps, go to your search engine (such as Google) and type in *GIS maps NC* or more specifically, *GIS maps XXXX County*.

You can also go here for a complete list of GIS county maps: <https://www.lib.ncsu.edu/gis/counties.html>

In addition to finding topographical maps, brokers can find useful information about mineral rights and agricultural districts, just to name a few resources.

Another mapping site of use to brokers and consumers is **NC One Map**. A strategic resource providing a collection of authoritative data and web services, NC One Map partners with NC local, state, and federal government agencies, the private sector and academia. Go here for this resource: <https://www.nconemap.gov/>.

### *Flood maps*

Not only is flooding one of the most common and costly disasters, but flood risk can also change over time because of new building and development, weather patterns and other factors. Although the frequency or severity of impacts cannot be changed, **FEMA** works with federal, state, tribal and local partners across the nation to identify flood risk and promote informed planning and development practices to help reduce that risk through the Risk Mapping, Assessment and Planning (Risk MAP) program.

The FEMA website's maps are a critical resource for brokers: <https://www.fema.gov/flood-maps/tools-resources/risk-map>. Brokers should visit this site to determine if there are any red flags that indicate the property is at risk for flooding.

Another useful site to review is the **Flood Risk Information System (FRIS)** ([fris.nc.gov/fris/Home.aspx?ST=NC](https://fris.nc.gov/fris/Home.aspx?ST=NC)) which contains digitally accessible flood hazard data, models, maps, risk assessments and reports that are database driven. To use FRIS, read <https://www.iredellcountync.gov/DocumentCenter/View/6577/The-Incredible-Flood-Risk-Information-System>.

### *Cemeteries*

Cemeteries are of interest to brokers for lots of reasons: for one, some buyers and tenants are superstitious about nearby cemeteries and graves; two, there is a significant body of law in NC dealing with cemetery maintenance and removal of interest to developers and builders; and three, if a private cemetery is in a property's backyard, brokers must disclose the perpetual easement on that property making it possible for visitors to see the graves without permission.

To find the location of cemeteries, there are three sites of note:

**Find A Grave** ([https://www.findagrave.com/cemetery-browse/USA/North-Carolina?id=state\\_29](https://www.findagrave.com/cemetery-browse/USA/North-Carolina?id=state_29)) and **BillionGraves** (<https://billiongraves.com/>) are similar in that both websites have cemetery data. The primary difference between the two companies is that with BillionGraves, every record you find will have a photo and a GPS location. **Cemetery Census** (<https://cemeterycensus.com/nc/>) is a volunteer effort to provide free listings of complete cemetery surveys along with photographs of grave markers. Cemetery Census is more likely to provide information about private NC cemeteries.

### *Noise, transportation, railroads*

If a consumer wants to know if there are nuisances nearby such as trains and roads, there are a number of good websites to review.

**The National Noise Transportation Map** (<https://maps.dot.gov/BTS/NationalTransportationNoiseMap/>) provides information about noise from highways, airports, trains and planes. The **NC Department of Transportation** ([www.ncdot.gov](http://www.ncdot.gov)) website describes ongoing construction projects. A separate page of the NCDOT website <https://connect.ncdot.gov/resources/gis/Pages/Database-Map-HB620.aspx> has a database of private and public roads in North Carolina (whether a road is private or public is a material fact that brokers must disclose, so the NCDOT is a credible and valuable website for brokers to use when they list or sell property.)

**Open Railway Map** (<https://www.openrailwaymap.org/>) is a world-wide, open, up-to-date and detailed map of the railway network that includes all rail-mounted and automotive vehicles, e.g. railways, subways, trams, miniature railways and funiculars. The map does not include aerial ways, monorails, and maglevs. In light of frequent train derailments, consumers may want to know what train lines are near their properties. Another site of use is a North Carolina site provided by the **NC Railroad Commission**: <https://www.ncrr.com/nc-rail-map/>. Unfortunately, these sites do not disclose whether the trains are

carrying potentially toxic payloads, but they do describe whether the lines are cargo or passenger lines or both.

### *Sex offenses and other crimes*

Many consumers are interested in the types and frequencies of crime that may be occurring in the area of a subject property. It is best to provide consumers with the contact information for local law enforcement to obtain the best and most current information, but there are some websites that can be provided as additional resources. **The National Sex Offender Public Website** ([www.nsopw.gov](http://www.nsopw.gov)) allows the public to search for sex offenders registered in all 50 states, and United States territories. The site is run by the Department of Justice. For other types of crimes, a free website with transparent statistics is **Crime Mapping** at [www.crimemapping.com](http://www.crimemapping.com). If consumers are willing to pay for a crime report, they can go to [www.crimereports.com](http://www.crimereports.com).

### *Schools*

The quality of public and private schools is also a major topic of consumer interest and one that real estate brokers should refrain from discussing. Interested consumers should be encouraged to talk to the appropriate personnel at the schools their children will attend and be reminded that school boundary maps frequently change. Additionally, most schools and school districts have their own websites.

So does the state of NC. **The NC Department of Public Instruction** has “report cards” on the public schools here: <https://www.dpi.nc.gov/data-reports/school-report-cards> The **NC Department of Administration** has information about private schools here: <https://ncadmin.nc.gov/public/private-school-information/private-school-faqs>

### *Demographics*

One of the reasons that brokers should avoid discussing crime, school, or demographics is that such a discussion can lead brokers into very troubled waters when it comes to fair housing laws. If consumers are interested in racial or ethnic characteristics of a neighborhood, brokers should cite their obligations under federal and state fair housing laws and refrain from answering.

They can, however, point their consumers to the **Census website** which may answer some of their concerns. NC statistics can be found in these two places: [https://data.census.gov/profile/North\\_Carolina?g=0400000US37](https://data.census.gov/profile/North_Carolina?g=0400000US37) and <https://www.census.gov/topics/housing.html>.

## **ENVIRONMENTAL ISSUES**

Real estate brokers must disclose environmental hazards—these hazards are material facts. They specifically must disclose if a property has a radon reading greater than 4 picocuries and the right to test a property for lead-based paint (consumers are given a disclosure on housing built before 1978 for this purpose.) Other environmental disclosures are more problematic because no benchmarks for safety have been provided by governmental authorities and, sometimes, hazards are not obvious.



The best place to find information about environmental concerns is the **Environmental Protection Agency** (EPA) website at [EPA.GOV](http://EPA.GOV). This site is incredibly robust with many, many pages of information on a variety of subjects, such as mold, radon, lead in water, lead in paint, etc. Real estate brokers should explore the excellent resources on this site as well as recommend it to their consumers.

For topics specifically related to NC's environment, the **NC Department of Environmental Quality** (<https://deq.nc.gov/>) is an excellent resource as well. The DEQ is the lead stewardship agency for the protection of North Carolina's environmental resources.

## **FINANCE, TAXES AND LENDING**

In this section of the course, we look at resources that provide sophisticated loan calculators as well as government resources to help with general consumer questions about loans and taxes: Mortgage Professor, VA, FHA, HUD, CFPB, IRS, and CLUE reports.

The **Mortgage Professor** (<https://mtgprofessor.com>) is operated by a professor of business at Wharton. This website provides brokers and consumers with a lot of solid advice on mortgages and loans. Furthermore, the site has dozens of calculators: refinance calculators, mortgage payoff calculators, mortgage payment calculators, mortgage amortization calculators, mortgage comparison calculators, mortgage consolidation calculator, PMI (mortgage insurance) calculators, and more.

The **Veterans Administration website** has significant resource on its website dealing with the home buying (no down payment) loan programs for veterans. There are many webpages on the site but the specific resource can be found here: <https://www.benefits.va.gov/homeloans/> Given the great number of military personnel and stations in NC, all brokers should be familiar with the resources on this site.

Similarly, buyers who have low downpayment should be pointed to the **Housing and Urban Development** website that deals with Federal Housing Administration (FHA) loans here: [https://www.hud.gov/program\\_offices/housing/fhahistory](https://www.hud.gov/program_offices/housing/fhahistory)

Given the mortgage industry's less than stellar performance during the recession from 2008-2012, the federal government create the **Consumer Finance Protection Board** (CFPB.) Its website at <https://www.consumerfinance.gov/consumer-tools/> has a plethora of good reading material and resources for consumers about loan programs, loan estimate and closing disclosure forms and more.

### *CLUE Reports*

The cost of homeowners insurance has become unaffordable for many would-be buyers and owners. Certain risk factors, such as bad credit and big dogs, can increase the cost of premiums as can a subject property insurance claim history. It's a good idea for listing agents to ask sellers to get a **CLUE report** to determine how many claims the owners has filed in recent years and similarly, it is a good idea for buyer's agent to request a CLUE (Comprehensive Loss Underwriting Exchange) report for themselves to determine if they have blemishes that will cost them more as well. The place to request a CLUE report is <https://consumer.risk.lexisnexis.com/>. When you request a report from LexisNexis, you receive a Consumer Disclosure Report that includes your CLUE report, real estate transactions, bankruptcy and liens records, judgement records, and past addresses. A report details up to seven years of insurance claims history.



## Taxes

The purchase or sale of real estate has tax consequences—many of them positive (capital gains avoidance on primary residences) and some of them negative. Owning real estate in North Carolina also means that property owners will be paying a variety of taxes associated with their ownership.

When consumers ask questions about taxes, brokers should advise their clients to seek tax advice from professional tax advisors, but they can also recommend two resource that deal with general tax questions.

The **Internal Revenue Service (IRS)** site deals with some tax issues here: <https://www.irs.gov/businesses/small-businesses-self-employed/real-estate-tax-center>. The **National Association of Realtors®** has a webpage for homeowners-to-be here: <https://www.nar.realtor/taxes>. For information on NC taxes, the best site is on the **NC Department of Revenue** website at <https://www.ncdor.gov/taxes-forms/property-tax/types-property-be-taxed>.

## LICENSING

There is no better place to find out information about legal issues and real estate brokerage practices than the **North Carolina Real Estate Commission (NCREC)** website at [www.ncrec.gov](http://www.ncrec.gov). In addition to finding laws and rules that govern real estate on its website, the NCREC houses consumer publication, a video library, forms, and a robust search tool that allows brokers to find critical information more easily. Brokers can also find out their license status and whether they follow continuing education and renewal requirements. The **Association of Real Estate License Law Officials (ARELLO)** website at [ARELLO.COM](http://ARELLO.COM) provides details about agents in other states, useful information if referral fees are to be paid lawfully.

## NATIONAL ASSOCIATION OF REALTORS® (NAR)

The **NAR** has two websites—one for finding listings and another for the benefit of its members. While not all brokers are Realtors—that is members of the NAR—more than 50% of all brokers belong to this organization. Their members pay dues and one of their benefits is pass-word protected areas on the NAR website. Nevertheless, NAR has generously made part of its website at <https://www.nar.realtor/> open to the public and to non-member brokers. The site has great education resources such as reading and videos and an easy-to-find- and use search tool.

## SOME FINAL NOTES

The Internet and the World Wide Web have provided a fast way to find the answers we are seeking. It's also replete with dangerously inaccurate information.

It's important to look critically at all websites to make sure that the information we see is accurate, current, and credible.

Here are some tips to help you tell a good source from one that's biased, outdated, or inaccurate:

1. Check the domain name.

Look at the three letters at the end of the site's domain name, such as "edu" (educational), "gov" (government), "org" (nonprofit), and "com" (commercial). Generally, .edu and .gov websites are

credible, but beware of sites that use these suffixes in an attempt to mislead. Nonprofit websites may also contain reliable information but take some time to consider the organization's purpose and agenda to determine if it could be biased. Commercial websites, such as those of reputable news organizations, can also be good sources, but do some investigation to look for signs of reliability.

Also, you can check online to see who owns a domain name and whether the owner's IP address is in the U.S. or abroad.

## 2. Take a closer look at the source.

Does the article or study have any authors listed? If so, do they cite or link to authoritative sources, or are they writing their own opinions without backing these up with facts? Are their credentials listed?

Additionally, check the date of publication. In some cases, it may not matter if the source is older or hasn't been recently updated, but in fields of study where information can rapidly change, the data may be obsolete. One way to check: Look for a "last updated" date on the page or site.

## 3. Consider the site's Look.

If a site looks poorly designed and amateurish, chances are it was created by amateurs. Sloppy writing is another bad sign. Steer clear. But be careful: Just because a website is professionally designed doesn't mean it's reliable.

## 5. Search for additional information to back up what you've found.

As you find information, try to verify its authenticity and legitimacy using other reliable sites. If you find another credible site that contradicts your original source, further research may be required.

## 6. Use certain sources only to jump-start additional research.

For example, Wikipedia offers a large volume of information, but because its entries are created in a collaborative effort involving many different users, its reliability can vary widely. In some cases, users deliberately place incorrect information on the site; in others, well-meaning users unintentionally introduce inaccuracies. For these reasons, you can use Wikipedia as a jumping-off point to spark more research, but not as a source on its own.

In summary, use the CRAAP Test: This method provides you with a set of criteria that make a source more or less credible.<sup>1</sup> The criteria are:

- Currency: Timeliness of the information
- Relevance: Importance of the information for your needs
- Authority: Source of the information
- Accuracy: Truthfulness and correctness of the information
- Purpose: Reason the information exists

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<sup>1</sup> <https://guides.lib.uw.edu/research/faq/reliable>

As a reminder, the resources provided in this course are, at the time of this writing, free to their users as well as current. However, technology and the Internet change every second. Please advise me if you come across any nonfunctioning links in the course content or any new websites that brokers and/or consumers would find helpful.

It is my sincere hope that students who successfully complete this course will no longer have to contact me to find out "How do I..." or "What is the answer to..."? The ultimate purpose of adult educators is to make themselves obsolete!

Of course, I would love to help you if you are challenged in finding what you need! You can reach me at the contact information below.

## **ABOUT THE AUTHOR**

Deborah H. Long is a licensed real estate instructor in North Carolina. She completed her doctorate in educational leadership in 1994. Her research on the effect of ethics instruction on the ethical reasoning of real estate brokers received national media and industry attention. She has three other college degrees. She has been a teacher for more than 51 years.

In addition to holding a GRI (Graduate Realtor Institute) and CRS (Certified Residential Specialist) designations, Deborah earned the DREI (Distinguished Real Estate Instructor), the most prestigious designation for excellence in teaching offered by the Real Estate Educators Association.

She is the award-winning author of many articles and education programs as well as 18 real estate textbooks. Her real estate ethics program for educators received the "Best Single Education Program" award from the Real Estate Educators Association in 1996 and from the NC Real Estate Educators in 2014. In 2001, the North Carolina Real Estate Educators Association recently recognized Deborah as "Educator of the Year." She was also the editor of the prestigious REEA Journal for 10 years.

Deborah's real estate ethics research has been featured in the *Wall Street Journal* and on numerous radio talk shows. Her research has led her to write *Doing the Right Thing: A Real Estate Practitioner's Guide to Ethical Decision Making*, now available in its 4th edition.

She has been a proponent of online education since it became available and has taught numerous educators about technology. She earned the prestigious Certified Distance Education Instructor designation from ARELLO (Association of Real Estate License Law Officials).

In addition to offering online real estate classes online and continuing education for NC professionals, she also teaches licensing courses as well as continuing education programs on ethics, investment fundamentals, international real estate and cultural diversity, brokerage management, creative selling strategies, and Internet research skills for real estate agents, appraisers, surveyors, interior designers and architects, state regulators, engineers, and other licensed professionals.

Deborah provides real estate continuing education in Chapel Hill, North Carolina, her home, as well as around the state and country. Deborah was named Tar Heel of the Week in 2017 for her contributions to the community. Deborah can be reached at [DebbieTheTeacher@gmail.com](mailto:DebbieTheTeacher@gmail.com).