

# 2024-2025 Current Issues in Washington Real Estate Residential Course Curriculum

## Introduction

Every two years, the Washington State Department of Licensing (DOL) and Washington State Real Estate Commission (Commission) release a set Current Issues (CORE) curricula specifically designed to provide a mandated three-hour legislative, legal, and business practices update for real estate professionals.

For the 2024/2025 CORE curricula, DOL and the Commission utilized the following data points and resources to guide eventual content determinations:

- An alignment review of RCW, WAC, and other legislative mandates
- An assessment of real estate compliance data
- An identification of new key issues/trends and out-of-date content/topics based on stakeholder input received March-June 2023

## Recommended Hourly Breakdown

Required Course: 2024 to 2025 Current Issues in Washington Residential Real Estate (CORE)

Duration: 3 hours

Recommended Learning Level: B-2 Comprehension

Course providers may choose to employ any hourly breakdown that meets the required hours for fair housing. DOL recommends the following hourly breakdown:

- Topic Area I: Forms Updates (1 hour)
- Topic Area II: Legislative Update (30 minutes)
- Topic Area III: Business Practices Updated and Professional Standards (1 hour 30 minutes)

Learning levels, known as “Bloom’s Taxonomy,” are described in the designations on page 2. These designations are used to identify the learning level recommended for a particular set of topics.

Given the difficulty to attain deep learning levels with only three (3) clock hours of instruction and still cover all required topic areas, topics in this curriculum should be taught at the *B-2 Comprehension* level. Additionally, while it is not required to teach subjects in the sequence shown in this curriculum, every education provider must ensure that the courses taught meet the basic learning objectives required to ensure that prospective licensees are minimally competent.

**NOTE:** With ever-evolving legislative, legal, and business practices in the real estate profession, this curriculum is subject to change. Such changes are often minor, rarely involving more than the modification of a sub-objective or an element of a sub-objective, and in most cases do not constitute re-adoption of the curriculum by the Commission. Should they occur, DOL will post an updated curriculum with such changes to its website at [Curriculum: Real estate educators | Washington State Department of Licensing](#). Education providers will be expected to show course alignment to such changes within thirty (30) days of the effective date of the changes.<sup>1</sup>

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<sup>1</sup> WAC 308-124H-850(1)

## Topic Areas

- I. Forms Review and Updates (1 hour)
  1. Evidence of Funds
  2. Inspection Addendum
  3. Inspection Response
  4. Buyer Broker Compensation
  5. New forms that are effective 2023
  6. Early or Delayed Occupancy
  7. Agency Law Pamphlet
  8. Earnest money
  
- II. Legislative Updates (30 minutes)
  1. Reforming real estate agency law
  2. Review recent legislation and the effect it has on daily real estate activities
  
- III. Business Practices Updated and Professional Standards (1 hour 30 minutes)
  1. Raising the bar of professionalism in interactions
  2. Managing Broker responsibilities for managing a firm/branch office/team leader
  3. Multiple offer scenarios
  4. Risky practices in an abundant market
  5. Transaction Coordinators
  6. Review top 10 violations by agents, discuss infraction and law
  7. Broker Personal Safety

## Recommended Learning Levels

### Learning Levels

#### **B-1 Knowledge**

Knowledge is defined as the remembering of learned material. This may involve the recall of a wide range of material, from specific facts to complete theories, but all that is required is the remembering of the appropriate information.

Examples: Know definitions of common terms, basic concepts, methods and procedures and principles.

#### **B-2 Comprehension**

Comprehension is defined as the ability to grasp the meaning of material. These learning levels go one step beyond the simple remembering of material and represent the lowest level of understanding.

Examples: Understand and interpret facts and principles.

#### **B-3 Application**

Application is defined as the ability to use learned material in new situations.

Examples: Apply laws and theories to practical situations. Demonstrate correct usage of a method or procedure.

#### **B-4 Analysis**

Analysis refers to the ability to study or determine the nature and relationship of the parts.

Examples: Distinguish between fact and inference and evaluate the relevance of data.

### **B-5 Synthesis**

Synthesis refers to the ability to put parts together to form a new whole. Learning outcomes in this area stress creative behaviors, with major emphasis on the formulation of new patterns or structures.

Examples: Propose a plan for an experiment, integrating learning from the different areas into a plan for solving a complex problem.

### **B-6 Evaluation**

Evaluation refers to the ability to determine the significance or worth of something by careful study.

Examples: Form a valid opinion through weighing of evidence.

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## **Forms Review and Updates**

**Recommended Durations:** 1.0 Hour

Upon completion of this unit, the learner will know and be able to:

**Educational Objective:** Identify and discuss forms that are currently used by agents in the field. This will include emphasizing purposes, standards of practice and pitfalls, specific loan program updates affecting the industry. Topics to understand could include the following:

### **1. Evidence of Funds – gain competency on all transactions**

- a. Should be required on all offers to identify sources of funds including "non-contingent funds", i.e., cash on hand, and especially "contingent funds", e.g., stocks or withdrawal from retirement funds, or other funds like gifts

### **2. Inspection Addendum – gain information on the overall function**

- a. The buyer can request additional inspection prior to the negotiated timeline to finalize inspection response.
- b. Pre-Inspection Agreement
- c. Inspection Addendum
- d. Seller Request
- e. Sewer Inspection Addendum
- f. Well Addendum

### **3. Inspection Response**

- a. Students will receive information on how to use the inspection response form to navigate the inspection contingency including buyer's notice to the seller, seller's response to the buyer's notice, and the buyer's reply to the seller's response.
- b. Inspection Response
- c. Well Addendum Response

### **4. Buyer Broker Compensation**

- a. Listing Agreement
- b. Buyer Agency Compensation Agreement
- c. Compensation Disbursement Form

### **5. New Forms effective 2023**

- a. Notice of Termination – Information Verification Period
- b. Notice of Low Appraisal
- c. Notice of Appraisal Work Order
- d. Sewer Inspection Addendum
- e. Well Addendum Response
- f. Notice to Second Buyer

### **6. Early or Delayed Occupancy**

- a. Buyers Occupancy Prior to Closing
- b. Sellers Occupancy Prior to Closing

### **7. Agency Law Pamphlet**

- a. Instructors will discuss the revised agency law pamphlet which is due to be distributed January 2024. See [RCW 18.86.120](#).

### **8. Earnest Money**

- a. Forfeiture vs seller election of remedies.
- b. Late delivery, what it means and do the licensees have to prepare an addendum for the parties to sign.
- c. What the PSA says about earnest money when one party is in default.
- d. How much can be forfeited?
- e. Interpleaders: What it is and how does it work?
- f. Earnest money released to seller should be deposited to Escrow and not released to seller.

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## Legislative Update

**Recommended Durations:** 30 minutes

Upon completion of this unit, the learner will know and be able to:

**Educational Objective:** Identify and describe common concepts relating to legislation. Topics to understand could include the following:

**1. Reforming real estate agency law (effective date: January 1, 2024)**

- a. The law amends the real estate agency law to require written brokerage services agreements, improves consumer disclosures, and provides that certain legal duties of brokers apply to all parties in the transaction. Amendments to the agency law include provisions that:
  - I. Create default buyer agency terms of 60 days but allow buyers and brokers to agree to a different length of term in writing.
  - II. Clarifies the difference between "exclusive" and "non-exclusive" for consumers
  - III. Disclosure and agency relationships

**2. Review the most recent legislation and the effect that it has on the daily practice of real estate activities.**

- a. HB 1042: Concerning the use of existing buildings for residential purposes.
- b. HB 1046: Expanding housing supply by supporting the ability of public housing authorities to finance affordable housing developments by re-benchmarking area median income limits.
- c. HB 1070: Exempting the sale and leaseback of property by a seller from the residential landlord-tenant act when the seller agrees to written lease at closing.
- d. HB 1074: Addressing documentation and processes governing landlord's claim for damage to residential premises.
- e. HB 1110: Increasing middle housing in areas traditionally dedicated to single-family detached housing.
- f. HB 1181: Improving the state's response to climate change by updating the state's planning framework.
- g. HB 1293: Streamlining development regulations.
- h. HB 1337: Expanding housing options by easing barriers to the construction and use of accessory dwelling units.
- i. 2SHB 1009: Military Spouse employment
- j. SB 5045: Incentivizing rental of accessory dwelling units to low-income households.
- k. SB 5058: Exempting buildings with 12 or fewer units that are no more than two stores from the definition of multi-unit residential building.
- l. SB 5258: Increasing the supply and affordability of condominium units and townhouses as an option for homeownership.
- m. SB 5290: Concerning consolidating local permit review processes.
- n. SB 5399: Future Listing Contracts
- o. SB 5412: Reducing local government's land use permitting workloads.

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## Business Practices and Professional Standards

**Recommended Durations:** 1.30 hours

Upon completion of this unit, the learner will know and be able to:

**Educational Objective:** Identify and describe common concepts relating to best practices and professional standards. Topics to understand could include the following:

- 1. Raising the bar of professionalism in interactions.**
- 2. Managing Broker responsibilities regarding managing a firm or branch office or as a team leader.**
  - a. Role and Responsibilities of Designated Broker
  - b. Enhanced supervision of new licensees with less than 2 years
- 3. Multiple Offer Scenarios**
  - a. How to evaluate offers based on a buyer's ability to close on terms acceptable to seller.
  - b. How to avoid evaluating offers based on discriminatory information or protected classes.
  - c. Seller and Buyer options when facing multiple offer situations.
  - d. Time is of the essence when presenting offers.
  - e. Best practices in multiple offer situations.
- 4. Risky practices in an abundant market**
- 5. Transaction Coordinators**
  - a. There are many brokers who are using transaction coordinators who are either licensed brokers or employees of other firms. This typically happens when a broker is listing or selling a property in an area distant from where they are licensed. The issue is that the transaction coordinator is not licensed to the listing/selling broker's firm, so who they represent in the transaction is not clear to the buyer or seller. In some cases, the broker hires the transaction coordinator (or sometimes a licensed broker) to "just show the property" to the client. Again, this presents an issue with agency, and with supervision of that broker's activities at the property and their interaction with the first broker's clients.
- 6. Review the top violations by brokers and discuss the infraction and the law that is applicable.**
  - A. Recordkeeping
    - Failure to retain all required items.
    - Not meeting standards of storage (for privacy or security).
    - Lack of accessibility.
  - B. Trust Accounts: Failure to set up or maintain properly.
  - C. Broker Responsibilities
    - Lack of proper delegation.
    - Conducting duties outside of scope (where delegation is not permitted).
  - D. Advertising:
    - Individuals, teams, or branches not doing business as licensed.
    - Missing information on materials (signage, website, etc.)

- Failure to update information such as address with the Department.
- E. Failure to cooperate with the Department (investigations)
- F. Unlicensed activity.

## **7. Broker Personal Safety**

- A. Teach safety practices when showing homes and conducting Open Houses.

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## Resources for Instructors

Below are sample resources related to CORE training; the list is not mandatory or exhaustive, rather sample resources for instructors.

### State/Federal Agencies

- Washington State Department of Licensing Real Estate Program Webpage: <http://www.dol.wa.gov/business/realestate/index.html>
- National Association of Realtors® Federal Issues Tracker: [www.nar.realtor/political-advocacy/nars-federal-issues-tracker](http://www.nar.realtor/political-advocacy/nars-federal-issues-tracker)
- Washington Legislature Webpage <http://leg.wa.gov/>
- Real Estate Broker license <https://www.dol.wa.gov/business/realestate/brokerslicense.html>
- Managing Broker license <https://www.dol.wa.gov/business/realestate/mngbrokerslicense.html>
- Real Estate Educators <https://www.dol.wa.gov/business/realestate>
- Course Search (Chrome Browser) <https://professions.dol.wa.gov/s/course-search>
- Fingerprinting & Background Checks WAC 308-124A-700 <https://www.dol.wa.gov/business/fingerprinting.html>
- Real Estate Excise Tax Legislation Washington Realtors Legislative Update 2019 Part 1
- Age Discrimination in Employment Act (ADEA): <https://www.eeoc.gov/statutes/age-discrimination-employment-act-1967>
- Americans with Disabilities Act (ADA): [www.ada.gov](http://www.ada.gov)
- Equal Credit Opportunity Act: <https://www.justice.gov/crt/equal-credit-opportunity-act-1>
- “Guide to Service Animals and the Washington State Law Against Discrimination,” Washington State Human Rights Commission: [Service Animals and the Washington Law Against Discrimination-032019.pdf](http://www.wshrc.com/Service-Animals-and-the-Washington-Law-Against-Discrimination-032019.pdf)
- Merriam Webster: <https://www.merriam-webster.com/>
- Municipal Research and Services Center of Washington: <https://mrsc.org>
- National Housing Law Project: <https://www.nhlp.org/initiatives/fair-housing-housing-for-people-with-disabilities/fair-housing-and-domestic-violence/>
- Oyez: <http://oyez.org>
- Seattle Office for Civil Rights: <https://www.seattle.gov/civilrights/civil-rights/fair-housing/fair-chance-housing>
- City of Seattle Office for Civil Rights – Types of Racism: <https://www.seattle.gov/Documents/Departments/RSJI/Resources/RSJI-4-Types-of-Racism-August-2021-City-of-Seattle-Office-for-Civil-Rights.pdf>
- The Seattle Civil Rights & Labor History Project (University of Washington): <https://depts.washington.edu/civilr/segregated.htm>
- United States Department of Justice: <https://www.justice.gov/>
- U.S. Equal Employment Opportunity Commission: <https://www.eeoc.gov>
- Washington State Commission on Hispanic Affairs: [www.cha.wa.gov](http://www.cha.wa.gov)



Washington State Human Rights Commission: <https://www.hum.wa.gov/fair-housing>  
Forms

- YouTube Video relating to Form 35 <https://youtu.be/y-cFjX9LsXs>

Inspection Addendum:

- YouTube video regarding inspection addendum for reference option:
- <https://www.bing.com/videos/search?q=youtube+insepction+addendum&view=detail&mid=F7B847A0A0FA24D28D6FF7B847A0A0FA24D28D6&FORM=VIRE>
- 35E Escalation Addendum
- 22EF Evidence of Funds
- 35 Inspection Addendum
- 35R Inspection Response
- Closing and Possession Provisions
- 22A Financing Contingency Addendum
- 22AD Additional Down Payment

Professionalism

- NAR's Pathways to Professionalism: <https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/pathways-to-professionalism>
- NAR's Buyer's and Seller's Guide to Multiple Offer Negotiations: <https://www.nar.realtor/about-nar/policies/professional-standards-and-code-of-ethics/a-buyers-and-sellers-guide-to-multiple-offer-negotiations>
- National Association of Realtors Buyers and Sellers Guide to Multiple Offer Negotiations <https://www.nar.realtor/about-nar/policies/professional-standards-and-code-of-ethics/a-buyers-and-sellers-guide-to-multiple-offer-negotiations>

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