Targeted Property Searches: Disclosures & Environmental Risk Factors

Course Notes

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Why Environmental Risk Factors Matter in Real Estate

Environmental hazards are more than just buzzwords, they're critical elements that can affect a property's livability, safety, market value, and insurability. For buyers, especially families with health sensitivities or financial limitations, these concerns can be deal-breakers. For sellers and agents, failing to disclose known issues could lead to legal consequences.

In Florida, particularly in coastal and older areas like Tampa, New Smyrna Beach, and Orlando, properties may be vulnerable to flooding, older construction issues, or proximity to hazardous sites. As climate change and regulatory scrutiny increase, knowing how to identify these red flags during the property search stage is more important than ever.

Common Environmental Concerns in Real Estate

Asbestos

Used in many homes built before the 1980s for insulation and fireproofing, asbestos becomes dangerous when disturbed and fibers are inhaled. Florida's hot and humid climate can worsen material degradation, increasing exposure risks during renovation. Inhalation can lead to severe respiratory illnesses including mesothelioma.

Lead-Based Paint

Banned in residential homes in 1978, homes built before this may still contain lead-based paint. It was valued for its durability and moisture resistance, especially in humid climates like Florida. Lead exposure is particularly dangerous for children and can result in developmental delays and neurological damage.

Flooding / Flood Zones

Flooding poses significant risks to homeowners and potential buyers, leading to property damage, increased insurance costs, and lower resale values. Properties in designated FEMA flood zones often require flood insurance. Flood risk impacts long-term affordability and eligibility for financing. In Florida, flood risk is rising due to coastal development and climate change. Even homes outside designated flood zones can be at risk due to heavy rain, poor drainage, or nearby construction.

Radon Gas

Radon is a naturally occurring radioactive gas that forms from the breakdown of uranium in soil, rock, and water. It's invisible, odorless, and tasteless, making it impossible to detect without specialized testing. As radon seeps up from the ground, it can enter homes through cracks in foundations, crawl spaces, sump pumps, and even well water. Once inside, it can accumulate to dangerous levels especially in enclosed, poorly ventilated spaces.

According to the EPA, radon is the second leading cause of lung cancer in the U.S., responsible for thousands of deaths each year. Florida is not typically known as a high-radon state overall, but pockets of elevated risk exist, particularly in certain counties with limestone-based soils or older home construction without proper sealing.

Underground Storage Tanks (USTs)

Common in older or rural properties, especially those once used for agriculture or commercial use. Leaking tanks can contaminate soil and groundwater, leading to expensive cleanups and property devaluation.

Proximity to Hazardous Sites

Living near a Superfund site, power plant, landfill, or industrial site can pose health risks and depress property values.

Florida Case Law: Johnson v. Davis (1985)

This landmark Florida Supreme Court case established that sellers have a duty to disclose known material facts that are not readily observable and that would affect the value of the
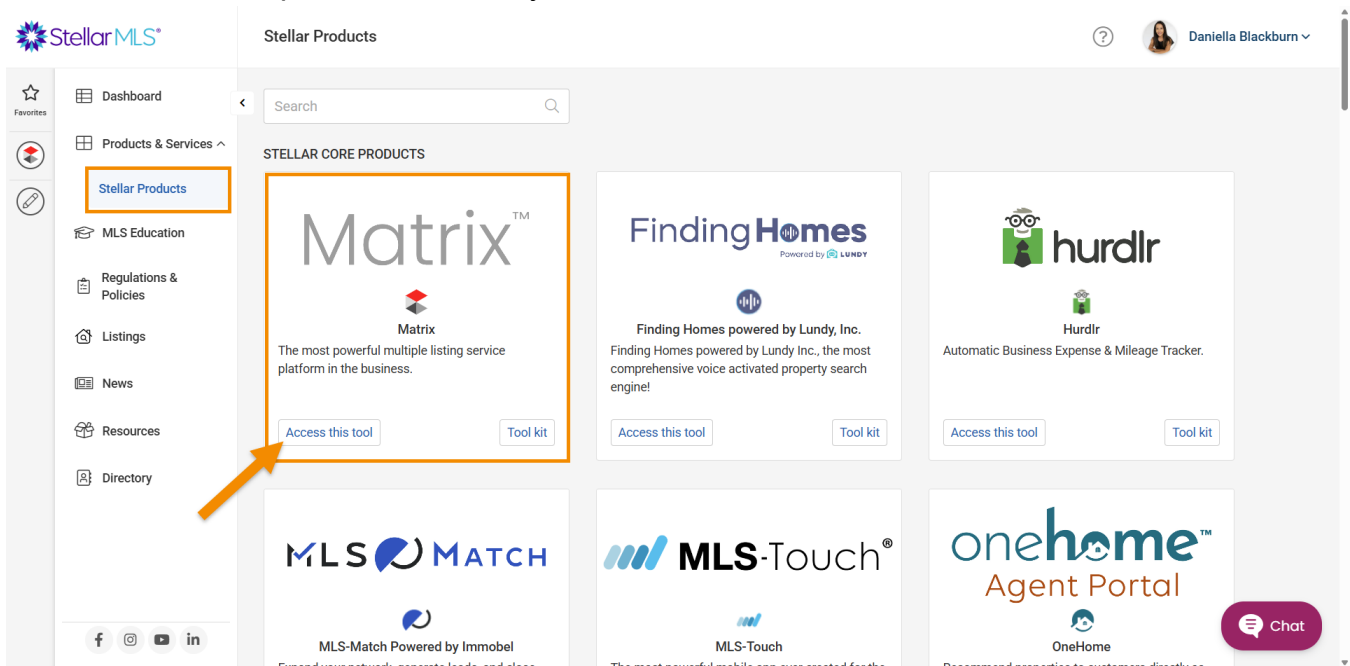
property.

In Johnson v. Davis, the sellers knew about roof leaks but failed to disclose them. The court ruled in favor of the buyer, stating sellers cannot remain silent about latent defects.

For agents, this case underscores the importance of full transparency and due diligence—especially regarding environmental risks.

Creating Environmental Searches in Matrix

1. In Stellar Central, open Matrix under your Products and Services.

2. Go to Residential Search. These searches can also be done in any other property classification.

3. At the bottom of the search page, right next to "Additional Fields" click on **ADD**.

4. On the bottom Search field, you can now search for any additional field you want to add to the search:

5. You can find the additional Fields and add them from "Available Fields" to "Selected Fields" by clicking on each and selecting the **Add** button in the middle.

For this course, the following Available Fields are recommended:
- Documents and Disclosures Search
- Public Remarks
- Realtor Only Remarks
- Flood Zone Code
- Disaster Mitigation

Step by Step: How to use Matrix Fields for Environmental Searches

Documents and Disclosure Search

Once you've added this field, scroll to the bottom of your search form. From the drop down menu of **Documents & Disclosures**, select options like "Environmental Disclosure," "Flood Disclosure," "Lead Paint," etc. This will limit your search to properties where the listing agent has uploaded disclosure documents.

Under the **Status** field, you can even select if these are attached, available, among other options.

You can also view these documents directly from the listing's Agent Single Line Display OR the 360 Property view by clicking the paperclip icon.

		ML #	Prop Type	Status	County	Legal Subdivision Name	Current Price	Address	Total Acreage	Beds	Baths	Built	SqFt Heated	Pool
		A4601517	RESI	ACT	Sarasota	STRATHMORE VILLA SEC 10	$234,000	3915 SCHWALBE DR Unit#	Non-Applicable	2	2	1964	1,195	Community
		O6321366	RESI	ACT	Lake	TAVARES WILSONS	$234,900	716 N ROCKINGHAM AVE	0 to less than 1/4	2	2	1950	742	None
		R4908998	RESI	ACT	Polk	NOT IN SUBDIVISION	$234,900	906 SE 3RD ST	0 to less than 1/4	3	2	1925	1,053	None
		O6283495	RESI	ACT	Orange	EVANS VILLAGE	$234,900	1810 KINGSLAND AVE	0 to less than 1/4	3	2	1961	1,136	None
		GC531068	RESI	ACT	Alachua	RICELANDS SUB	$235,000	4502 SW 47TH WAY	1/4 to less than 1	3	1	1959	962	None
		L4951793	RESI	ACT	Polk	WESWEGO SUB	$235,000	1048 ROSELLE AVE	1/4 to less than 1	3	2	1935	1,348	None
		L4951555	RESI	ACT	Polk	LAKE HUNTER TERRACE	$235,000	1028 W MARJORIE ST	0 to less than 1/4	3	2	1955	1,253	None

Listing   Tax   Photos   History   Parcel Map   Flood Map   Foreclosure

ORLANDO, FL 32808

County: Orange
Subdiv:
Subdiv/Condo:
Beds: 3
Baths: 1/0
Pool: None
Property Style: Single Family Residence
Total Acreage: 0 to less than 1/4
Minimum Lease Period: No Minimum
Garage: No **Attch:** **Spcs:**
Garage/Parking Features:
Assigned Spcs:
LP/SqFt: $273.14
New Construction: No
Total Annual Assoc Fees: $0.00
Average Monthly Fees: $0.00
Flood Zone Code:X

Status: Active
On Market Date: 02/16/2025
List Price: $239,000
Year Built: 1956
Special Sale: None
ADOM: 129
CDOM: 129
Pets:
Max Times per Yr:
Carport: No **Spcs:**

Heated Area:875 SqFt / 81 SqM
Total Area: 1,195 SqFt / 111 SqM

1 / 15

Virtual Tour 1: Click Here

Look for attached PDFs that may contain information about flooding, lead-based paint, or other environmental hazards.

You can also find information on the Listing tab, if you scroll down to Realtor Information. See below for an example.

List Agent: **List Agent ID:**   **List Agent Direct:**
List Agent E-mail: **List Agent Fax:**   **List Agent Cell:**
                                                                                         Call Center #:
List Office: **List Office ID:**
Original Price: $239,000   **List Office Phone:**
On Market Date: 02/16/2025   **List Office Fax:**   **LP/SqFt:**
Previous Price: **Price Change:**   **Expiration Date:** 08/14/2025
Seller Representation: Transaction Broker   **Listing Service Type:** Full Service
Occupant Type: Vacant
Owner: **Owner Phone:**
Financing Avail: Cash, Conventional, FHA, VA Loan   **Listing Type:** Exclusive Right To Sell
Realtor Info: As-Is
Confidential Info:
Showing Instructions: Lockbox - Coded, See Remarks, Use ShowingTime Button
Showing Considerations:
Driving Directions:
Carlsbad Pl. The home will be on the RIGHT.
Realtor Remarks: Seller will need extended close. Property is being sold 'as-is' with right to inspect. Please make showing appointments
through ShowingTime. For showings or access issues, call ShowingTime at1-800-746-9464. Contracts must be submitted via current "as-is"
contract along with MLS attachments. It is the buyers and buyers' agent responsibility to verify all room measurements, HOA rental restrictions,
rental guidelines, lot size and utilities and all data noted on the MLS. Seller has never occupied the property, so there are no Seller Disclosures.
Offers submitted late Friday or over the weekend will be reviewed on Monday. Please allow sufficient time. PLEASE DO NOT SUBMIT OFFERS VIA
ONLINE SIGNING PLATFORMS. OFFERS WILL ONLY BE REVIEWED IF SUBMITTED W/PRE-APPROVAL OR PROOF OF FUNDS TO THIS BROWSER
LINK: https://offerrunway.com/property_info/21244951.html

Documents and Disclosures	Status of Documents and Disclosures
Other	Attached
Lead Paint	Attached
Flood Disclosure	Attached

Public Remarks and Realtor Only Remarks Search

Public Remarks

Use this field to type in keywords that may appear in the listing's public-facing description. To cast a wider net, use wildcard searches with asterisks. For example, typing '*radon*' or '*lead*' will find listings mentioning those terms. This helps identify properties where the listing agent voluntarily mentioned known risks, mitigation systems, or upgrades.

Other suggestions are:

- *radon*
- *lead*
- *UST* or *underground tank*
- *asbestos*
- *Superfund* or *hazardous*
- *flood*, *zone AE*, *FEMA*

With wildcards, you can even **opt out** of options if your client wants to exclude these from their results. To exclude, you have to use the exclamation mark "!" This needs to be placed directly before the value you want to exclude:

Example: !*asbestos*

This will exclude all listing for properties that have the word asbestos in their Public Remarks.

Realtor Only Remarks

This field contains comments visible only to agents. Use it the same way as Public Remarks with wildcard searches. Search for keywords like '*asbestos*', '*UST*', '*Superfund*', or '*flood insurance required*'. Since agents sometimes share more candid information here, this field can reveal red flags or special considerations before showing a property.

Studio/Efficiency
Elevated
End Unit
Garage Apartment
○ And ◉ Or ○ Not

Ownership
Co-op
Condominium
Corporation
Fee Simple
Fractional
○ And ◉ Or ○ Not

△ Clear   [413 matches]   🗺 Map   ⊞ Results

▦ Additional Fields Add/Remove

	Documents & Disclosures	**Status**	
Documents and Disclosures Search	[dropdown]	[dropdown]	
	◉ And ○ Or		More
Public Remarks	[ ]	?	
Realtor Only Remarks	*lead*	?	
Flood Zone Code	[ ] ?		

Disaster Mitigation
Above Flood Plain
Fire Resistant Exterior
Fire/Smoke Detection Integration
Hurricane Insur. Deduction Qual.
Hurricane Shutters/Windows
○ And ◉ Or ○ Not

Flood Zone Code

After adding this field, use the dropdown menu to filter listings by FEMA flood zone designation. Look for codes like AE, VE, or X. AE and VE zones indicate higher risk and usually require flood insurance. If you're working with buyers sensitive to flood risk, filtering out high-risk zones can narrow your search. Conversely, use it to find listings that already note zone designation if flood insurance is a requirement.

Elevated
End Unit
Garage Apartment
○ And ◉ Or ○ Not

Ownership
Co-op
Condominium
Corporation
Fee Simple
Fractional
○ And ◉ Or ○ Not

△ Clear   [29 matches]   🗺 Map   ⊞ Results

▦ Additional Fields Add/Remove

	Documents & Disclosures	**Status**	
Documents and Disclosures Search	[dropdown]	[dropdown]	
	◉ And ○ Or		More
Public Remarks	[ ]	?	
Realtor Only Remarks	[ ]	?	
Flood Zone Code	AE ?		

Disaster Mitigation
Above Flood Plain
Fire Resistant Exterior
Fire/Smoke Detection Integration
Hurricane Insur. Deduction Qual.
Hurricane Shutters/Windows
○ And ◉ Or ○ Not

Disaster Mitigation

Disaster Mitigation forms the foundation for a properties long-term strategy to reduce disaster losses and break the cycle of disaster damage, reconstruction, and repeated damage. Once added, review the

available selections such as Above Flood Plain, Fire Resistance Exterior, Fire Smoke Detection System Integrated, Hurricane Deduction Insurance Qualified, Hurricane Shutters and Windows, Lightening Protection System, and Safe Room.

If your buyer is concerned about flooding, select "Above Flood Plain" to prioritize homes built at higher elevations, which may reduce flood insurance costs or risk.

For storm-related risks common in Florida, options like "Hurricane Shutter/Windows" or "Lightning Protection System" can indicate added safety measures and potential insurance savings.

Buyers focused on fire safety may be interested in homes with "Fire Resistant Exterior" or "Fire/Smoke Detection Integration."

If you're helping clients who value emergency preparedness, check for properties that offer a "Safe Room".

Use one or multiple criteria based on your client's priorities. This targeted filtering helps identify homes that offer peace of mind, especially for clients moving to high-risk zones or who are concerned with climate resilience.

💡 Pro Tip 💡 : If you click on the help bubble for Disaster Mitigation it will give you definitions of each option but also a direct link to the FEMA Flood Map.

Pro Tips to Level Up Your Searches

- **Search smarter with keyword combos**
  Use *lead*, *radon*, *asbestos*, or *UST* in **Public** or **Realtor Remarks** to catch red flags or upgrades agents have mentioned.

- **Don't skip the paperclip!**
  Check **Documents & Disclosures** to see attached PDFs like seller disclosures, elevation certificates, or inspection reports.

- **Flood Zone Code = Power Tool**
  Look for AE or VE zones for high-risk areas. Combine this with "Above Flood Plain" or "Hurricane Shutters" in **Disaster Mitigation** for extra value homes.
- **Disaster Mitigation is gold**
  Filter homes with hurricane upgrades, safe rooms, or lightning protection—great selling points for safety-focused buyers.
- **Use build year + remarks filters together**
  Example: Homes built **before 1980** + keyword *lead* = likely lead paint concerns or remediation disclosures.
- **Layer filters like a pro**
  Mix flood zone, remarks, disclosures, and disaster mitigation for a precise, client-ready search.
- **Zoom in with Map Search**
  Focus on coastal, flood-prone, or industrial-adjacent areas. Use FEMA maps or the layers in the Matrix Map tab.
- **Save & automate**
  Create custom searches and set up **auto-emails** for clients with environmental or safety concerns—they'll thank you for it!

Beyond the MLS: Trusted Research Tools

1. Storage Tank Contamination Monitoring (STCM)
🔗 https://geodata.dep.state.fl.us/datasets/FDEP::storage-tank-contamination-monitoring-stcm/about
Florida's database to check for underground storage tank contamination reports and cleanup status.

2. FEMA Flood Map Service Center
🔗 https://msc.fema.gov
Search properties by address to view official flood zone maps, zone codes, and elevation requirements.

3. CDC – Lead Poisoning Prevention Program
🔗 https://www.cdc.gov/nceh/lead/
Public health guidance on lead exposure, lead-safe housing, and data on childhood lead risk.

4. U.S. Department of Housing and Urban Development (HUD)
🔗 https://www.hud.gov/program_offices/healthy_homes
Offers homebuyer safety guides and environmental hazard info including mold, lead, and asbestos.

5. iMapp / Realist Public Records Tools
Used to verify flood zones, building permits, and owner history. iMapp can also show **code violations** and lot characteristics.

6. EPA Superfund Site Locator

🔗 https://www.epa.gov/superfund/search-superfund-sites-where-you-live

Identify proximity to hazardous waste or cleanup sites. Especially useful for industrial zones.

7. Florida Department of Environmental Protection (FDEP)

🔗 https://floridadep.gov

Find reports on soil and water contamination, stormwater permits, and brownfield redevelopment areas.

8. Florida Geographic Data Library (FGDL)

🔗 https://www.fgdl.org

Free GIS maps with overlays for wetlands, floodplains, conservation lands, and environmental concerns.

9. Florida Department of Health – Radon Program

🔗 http://www.floridahealth.gov/environmental-health/radon/

Florida-specific radon testing zones and licensed mitigation resources.

10. NOAA Sea Level Rise Viewer

🔗 https://coast.noaa.gov/slr/

Interactive tool showing projected flood risk and sea level changes by address or zip code.

11. Local City or County GIS Portals

Check local government GIS websites (e.g., Orange, Seminole, Volusia counties) for detailed zoning, flood history, parcel data, and environmental overlays.

Orange County- https://www.orangecountyfl.net/PlanningDevelopment/InteractiveMapping.aspx

Understanding how to uncover environmental risks using Matrix isn't just a helpful skill, it's a power move. These tools help you deliver smarter, safer, and more personalized listings that show your clients you're truly looking out for them. You'll become the go-to expert they trust, sending them the right properties before anyone else even knows they're available. Play around with the filters, try new combinations, and watch your confidence and client satisfaction grow with every search.