



Learning Goals

- Understand exposure to risks.
- Follow safety best practices.
- Assess a potentially dangerous situation and take appropriate action.
- Safeguard your own and your clients' personal data.
- Encourage all to follow safety best practices and company safety policies.

**Chapter 1: Real Estate:
A High-Risk Business?**

Remember Beverly!

After deliberating for a little less than an hour, a jury found defendant Arron Lewis guilty of capital murder and kidnapping in the Beverly Carter case.

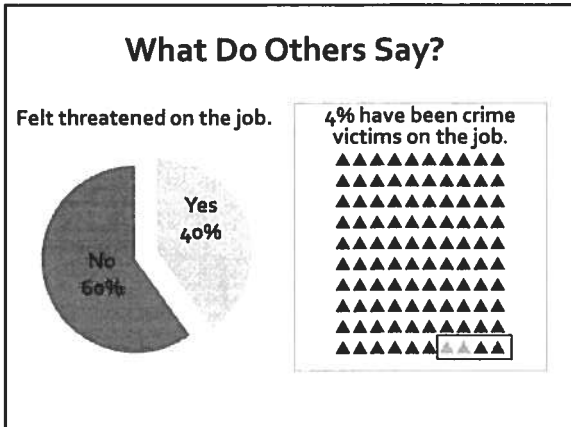


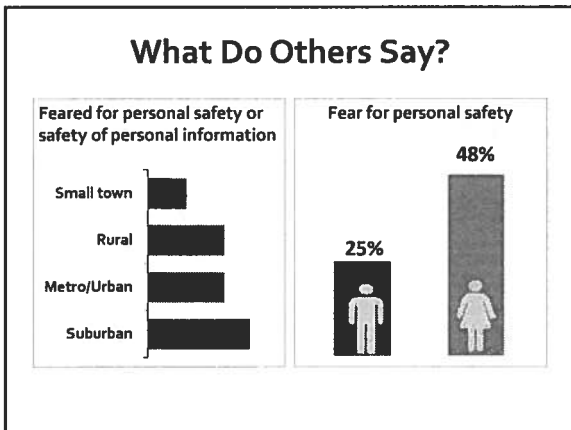
A High-Risk Business?

- Higher risk than mining?
- Statistics don't include unreported incidents.
- When, Why, How?
 - ▶ Tuesday and Thursday.
 - ▶ 1 in 3 victims are men.
 - ▶ Robberies progress to more serious crimes.
 - ▶ Guns and physical force.
 - ▶ Suburban and rural locations.

Why Is Real Estate Risky?

- | | |
|--|--|
| <ul style="list-style-type: none">■ Image of success■ Meeting unknown prospects at properties■ Unfamiliar properties and at odd hours■ Sitting open houses alone■ Entering vacant properties | <ul style="list-style-type: none">■ Driving with strangers and multitasking in cars■ In the public eye■ Multiple ways to make contact■ Handling a lot of client's personal information■ Who would harm me? |
|--|--|





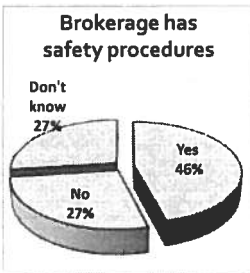
- ### A High-Risk Business?
- 50% meet prospective buyers at the office or a neutral location before first viewing a home.
 - 13% use a smartphone safety app.
 - Commonly used apps:
 - ▶ Life 360
 - ▶ iPhone Find My Phone
 - ▶ bSafe
 - ▶ Guardly
 - ▶ Google Family Locator

What Do Others Say?



- 36% of REALTORS® surveyed carry a self-defense weapon.
- Women are more likely to carry pepper spray or a Taser.
- Men are more likely to carry a firearm or baton/club.

What Do Others Say?



Safety Self-Assessment

1. Do I avoid wearing a valuable wristwatch or jewelry on the job? • Yes • No
2. When showing property or sitting an open house, do I park my car at the curb where it cannot be blocked in? • Yes • No
3. Am I physically fit enough to run for a city block or fight off an assault? • Yes • No
4. Do I keep separate Facebook pages (or other social media) for personal and business? • Yes • No
5. Does most of my business come from referrals from people I know? • Yes • No
6. Do I show properties only during daylight hours? • Yes • No

Safety Self-Assessment

7. Do I take a colleague or buddy along when entering a vacant property? • Yes • No

8. Do I have a code word or distress signal set up with my office or family? • Yes • No

9. Do I inform sellers about steps to take to keep their property safe during showings and open houses? • Yes • No

10. Do I ask prospects to meet at the office or a public location for the first time before showing them properties? • Yes • No

11. Do I ask prospects to fill out an identification form and photocopy their driver's licenses or IDs? • Yes • No


12. Do I have a safety app loaded on my smartphone? • Yes • No

How many "yes" boxes did you check?

Chapter 2: Safety Systems to Limit Risk

Safety: An Essential Business System

- Think about safety as an essential business system.
- Safety systems remind us to apply precautions consistently.
- *A Special Message for Men*



Safety Systems = Professionalism



- Safety systems demonstrate your professionalism.
- Prospective clients will appreciate and respect you for taking steps to ensure everyone's safety.

A Special Message for Men



Men may underestimate the possibility of becoming crime victims, believing gender, physical strength, or machismo shields them from risky situations. Yet, in real estate, one in three crime victims are men. Furthermore, when men don't take safety steps they make it more difficult for women to apply precautions as a consistent business practice. Setting the expectations for safety is good business even when you don't feel personally at risk. Ignoring safety precautions can put the women in your professional and personal life at risk.

Your Smartphone—Your Personal Safety Tool



- GPS tracking
- SMS
- Alerts and alarms
- Photo sharing
- Surveillance
- Call blockers

Smartphone Safety Checklist 1

- Download safety apps
- Carry your phone with you
- Keep the battery fully charged
- Program emergency numbers for alerts
- Set up a distress or alert signal that your emergency contacts will recognize
- Inform the office, your family, and co-workers of what to do in case of an alert
- Check signal strength at the location
- Advise the office of your location



Smartphone Safety Checklist 2

- Provide the name and phone number of the client you are meeting
- Ask the office to call you on a regular schedule if you don't call in
- Take a picture of the prospect's license plate and send it to your office
- Program your phone to you call back, so you can simulate a conversation
- Use the hands-free mode while driving
- Avoid texting, taking notes, doing paperwork, or reading while driving
- What else could you add to the list?



Property Showing Safety

- The riskiest aspect of real estate practice?
- CITO
- Do background checks.
- Office should know where you are, who you are with.
- No showings after dark.
- Park at the curb.
- Carry only the essentials: keys, phone.
- Never turn your back to a prospect.
- Avoid spaces that could be traps.

Distress Codes

- Secret word or phrase to signal danger.
- "Could you email me the RED FILE?"
- What code words do you use?



Prospect Identification Form

Prospect Identification Form

This form is designed for your use only and is not to be used for any other purpose. All information provided on this form is for your use only and is not to be used for any other purpose. All information provided on this form is for your use only and is not to be used for any other purpose.

Information may be subject to verification

Agent Name: _____

Title: _____

Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Company: _____

Business Address: _____

City: _____ State: _____ Zip: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Website: _____

Showing Safety for Sellers

Before a Property Showing

- Check out prospects on Google, social media or a background checking site
- Ask prospect to meet at your office or in a public place
- Ask all prospects to fill out a customer identification form and provide ID
- Photocopy a prospect's driver's licenses
- Ask for a prequalification letter from lender, verify the letter's authenticity
- Introduce prospects to the office manager or a coworker
- Sign out on the office tracking board
- Leave a copy of your property-showing itinerary at the office.
- Wear a company identification badge and display your company name on your car

Showing Safety for Sellers

Before a Property Showing

- Dress professionally in business outfits, wear shoes that you can run in
- Take a partner/another agent, friend, or family member—with you
- Set up a distress code with the office, friends, or family
- Make sure that co-workers, friends, or family who receive an alert know what to do
- Lock your purse or briefcase in your car trunk before arriving at an appointment
- Remind your clients to remove or lock away keys, credit cards, mail, bills, family photos, firearms, drugs, jewelry, fine crystal, furs, and other valuables and secure pets

Showing Safety for Sellers

At the Property

- Learn the house before your show it, look for escape routes and obstacles like fenced yards
- Show the property in daylight
- Park your car at the curb in front of the property, not the driveway
- Take a photo of the prospect's license plate and send it to the office
- Call or text the office to let them know you have arrived, where you are, and who you are with
- Set the alarm app on your phone for the time you think it will take to show the home
- Set the alert app on your phone for quick emergency notifications

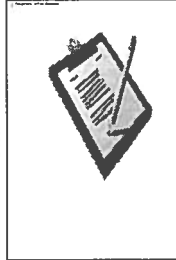
Showing Safety for Sellers

At the Property

- Keep at least one hand free
- Before entering a vacant property, walk the perimeter to check for signs of squatters, break-ins, or other illegal activity
- Follow lockbox procedures
- Leave the front door unlocked for a quick exit
- Walk behind the prospect as you view the property, don't turn your back
- Keep prospects together
- Stay close to the entrances of rooms and avoid going into cellars, attics, walk-in closets, and other "dead-end" rooms
- What else could you add to the list?

Seller's Property-Showing Checklist 1

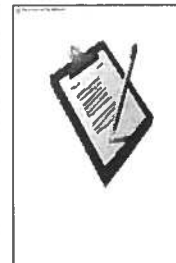
- Remove keys, credit cards, checks, and cash*
- Lock up anything that contains personal information including letters and bills, ID badges, address books, and family notes and schedules on the refrigerator or a bulletin board*
- Remove or lock up valuables such as jewelry, furs, crystal, small electronics, laptops, and valuable collectibles*
- Remove or lock up firearms and ammunition, knives, and other weapons including knife blocks on kitchen counters*
- Lock up prescription drugs*
- Remove family photos, particularly of children*
- Repair items like a loose bannister and remove obstacles that could cause a fall
- Make arrangements to remove or secure pets during showings



Seller's Property-Showing Checklist 2

- Consider extra security or monitoring for the period that the property is on the market
- After a showing, do a walk through to check that doors and windows are locked, no items are missing, and nothing has been damaged
- Don't show the home on your own if prospects or another agent comes to the door
- Warn children not to open the door to strangers
- Place a "Not For Rent" sign in the window of a vacant property to prevent rental fraud
- Review homeowners insurance coverage
- **What else could you add to this list?**

*These items should be out of sight during photographing and filming for virtual tours posted on the Internet.



Showing Safety for Sellers

- Staging for safety as part of listing presentation.
- Lock away valuables, drugs, weapons, family information including photos.
- Opportunity for thefts, predators?
- Virtual tours = virtual casing of properties.
- Extra security while on the market.
- Not every prospect, agent is who they claim to be.

Open House & Model Home Safety

- No opportunity to screen prospects.
- Model homes in isolated locations.
- Use the buddy system.
- Learn the property—inside and outside.
- Keep office, family, or a friend informed of your whereabouts and schedule.
- Inform the neighbors, ask for their help.
- Visitor sign-in.
- When closing up, never assume that the home is vacant.

Showing Vacant Properties

- Learn the house before you show it.
- Squatter inside? Leave immediately, call police.
- Angry former homeowner? Apologize for the disturbance, leave. Call lender, asset management company, or listing agent.
- Meet the neighbors.
- No after-dark showings.

Commercial Properties



- Schedule showings of vacant commercial sites during daylight hours.
- Thick walls and remote locations may interfere with mobile phone reception.

Listing Appointment Safety

- Could be a lure.
- Who referred the caller?
- Who is the owner?
- History of property.
- Is it a safe neighborhood?
- If it doesn't feel right, leave immediately.



Office Safety

- Get to know workers in nearby businesses.
- Locked doors, unobstructed windows.
- Agent sign-in/sign-out board.
- Emergency contact information.
- Don't leave purses, wallets, or small electronic on desks.
- Keep file cabinets locked.


Auto Safety



- Drive separately or be the driver.
- Keep car in top operating condition.
- Breakdown essentials in trunk.
- Know where you are going.
- Avoid aggressive drivers, road rage situations.
- No texting, multitasking while driving.

Parking Lot Safety

- Keys out, ready to open the car door.
- Unlock only the driver-side door.
- Check the back seat.
- Lock all the doors immediately and get moving.
- Car keys on separate ring from house, office keys.



Chapter 3: You—Your First Line of Defense

The Crime Equation

Motive + Opportunity = Crime	Remove part of the equation, lessen likelihood of a crime
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Sharpen Your Safety Sense

- All of us have a built-in safety sense, our survival instinct.
- What does instinct feel like?



Fight or Flight?



- Depends on a combination of factors:
 - ▶ Physical capability
 - ▶ Proximity of the attacker
 - ▶ Presence of a weapon
 - ▶ Knowledge of self-defense


The Strongest Defense

The strongest defense is a plan of what you will do to avoid high-risk situations and what you will do if you find yourself in danger.

Amanda Ripley, *The Unthinkable, Who Survives When Disaster Strikes—and Why.*

Escape the Situation


- If threatened—act decisively and escape unharmed.
- Don't apologize or announce intention.
- Running away is as courageous as fighting back.
- Can you make an escape?



Can You Diffuse the Situation?

- Buy time to assess the situation, decide what to do.
- Create a distraction and escape.
- On the other hand...
 - ▶ May trigger the attacker's emotions
 - ▶ Justification for motives for attack

Should You Try to Defend Yourself?



Fighting back:
A conscious decision
when escaping is not
an option.


How We Respond to Threats

<ul style="list-style-type: none">■ Denial and delay: <i>This can't be happening!</i>■ Deliberation: <i>What should I do?</i>■ Decision: <i>Okay. Here goes!</i>■ Recycle through denial, delay, deliberation.	<ul style="list-style-type: none">■ Physical responses:<ul style="list-style-type: none">▶ Stress hormones▶ Heart rate increases▶ Dissociation▶ Shutting down: negative panic■ What can we do?<ul style="list-style-type: none">▶ Confidence▶ Preparation
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Should You Take a Self-Defense Class?

- Benefits
 - ▶ Rehearse simulated confrontations
 - ▶ Learn to recognize and evaluate threats
 - ▶ Improve fitness
- Gain confidence to:
 - ▶ Handle threats
 - ▶ Choose right response
 - ▶ Defend yourself
 - ▶ Calm fear responses

Choosing a Self-Defense Class



- Ask family, friends, and colleagues
- Observe a class
- Ask about the training goals
- Match your fitness level
- Choose group instruction
- Check for safety precautions
- No-pressure environment

Should Your Arm Yourself?

- Personal choice.
- Comply with all state and local laws.
- Follow best practices for firearm safety.
- Learn to use the weapon for self-defense.
- Consider other options for self-defense weapons: sprays, baton, Taser.

Learn to Use a Weapon for Self-Defense

- A weapon is a liability if an attacker can take it away and turn it on you.
- Learn how to use it for self-defense.



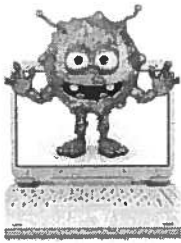
Office Policy on Weapons

- Work with an attorney to develop an office policy.
- Weapons policy should cover:
 - ▶ State laws regarding concealed carry
 - ▶ Licensing and registration requirements
 - ▶ Storage in or near office premises
 - ▶ Transportation in vehicles
- Employers cannot require employees to carry a weapon.

Email Security

- Not a secure communication channel.
- How many emails do you receive every day?
- Every email passes through servers of a 3rd party.
- No control after it's sent.
- Most serious security threats originate from human behavior.

Malware and More

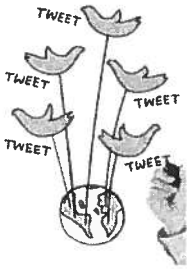


- Malware
- Phishing
- Adware programs
- Often email attachments
- Best defense = common sense.
- Don't click on links, download, or respond.
- Buy robust, regularly updated antivirus software.

Email Scams

- "Nigerian" email scam
- "National Do Not Email Registry" scam
- Mail order scam
- FTC pending consumer complaint
- Masquerade attack, spoofing
- URL or trademark expiration scam
- "Your computer is infected" alert
- Fake funeral notice

Social Media Safety



- Keep business and personal separate.
- Watch what you say.
- Use privacy controls.
- Control friend requests.
- Don't reveal too much information in profiles.
- Tweets are forever.

Geotagging—a Hidden Risk?

- Embeds GPS metadata with digital photos.
- Location data posted with photo.
- Criminals can follow your movements, establish patterns, know when you're on vacation.
- Disable metadata on phones, cameras.
- Don't disable GPS location tracking.

Identity Theft

- First line of defense: vigilance and caution.
- Use secure <https> connections.
- Look for the padlock icon.
- Check bills and statements.



Cleaning Up Identity Theft

- Place a Fraud Alert at one:
 - ▶ Equifax
 - ▶ Experian
 - ▶ TransUnion
- Order Credit Reports from all 3.
- Create an Identity Theft Report with police.

Trash or Treasure?



- Shred anything with personal information:
 - ▶ Unwanted credit card applications
 - ▶ "Convenience checks"
 - ▶ Credit card receipts and statements
 - ▶ Outdated financial records
- Break down shipping boxes, stuff in trash bags, closed dumpster.

Smart Passwords

- Purpose: slow down hackers so they don't try.
- Social media profiles can make guessing easy.
- Secure passwords:
 - ▶ Random combinations
 - ▶ Acronyms
 - ▶ Picture, Action, Object (PAO)
 - ▶ www.howsecureismypassword.net
- Use a password management app—remember one password.

5 Best Practices

- 1 Take Stock
- 2 Scale Down
- 3 Lock It
- 4 Pitch It
- 5 Plan Ahead

Free Data Security Toolkit at
www.Realtor.org

Chapter 5: Our Company Safety System

Our Safety Best Practices

- How does our company compare?
- You don't have to wait to adopt individual precautions.
- "Company policy" must apply to everyone, every time or it could be discriminatory.
- Company-wide commitment to safety.
- Your actions could put others at risk.

Are We Taking Risks?

- What do agents and employees do, not do?
- Individual precautions or company best practice?
- Use checklists in manual to take stock.
- Decide what best practices to adopt as a company.

Resources

Your on-the job safety is a top priority for the National Association of REALTORS®:

- www.realtor.org/topics/realtor-safety
- Resources you can use today
- Develop your own best practices

■ FREE



Resources

- Articles and blog posts
- Planning your safety strategy
- Presentations
- Webinars
- Materials
- Videos



Every Day Is Safety Awareness Day



- Talk about safety.
- Share what you have learned.
- Help your colleagues stay safe.

What Will You Do?

■ What safety best practices will you adopt as a result of this course?

Thank you for participating in this course.
