



Real Estate Safety Matters: Safe Business = Smart Business



Student Manual

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Contents

1. Real Estate: A High-Risk Business	1
A High-Risk Business?	2
Why Is Real Estate Risky?.....	3
What Do Other Real Estate Professionals Say?	5
Practitioner Perspective: Smarter Business Is Safer Business	7
Safety Self-Assessment	8
2: Safety Systems to Limit Risk.....	9
Safety: An Essential Business System	10
Your Smartphone—Your Personal Safety Tool.....	11
Property-Showing Safety	14
Practitioner Perspective: Screening Strategies.....	18
Exercise: Safety System Scripts.....	19
Property-Showing Safety for Sellers	21
Open House and Model Home Safety	24
Showing Vacant Properties	27
Listing Appointment Safety.....	28
Practitioner Perspective: In the Public Eye.....	30
10-Second Safety Scan	31
Office Safety.....	32
Auto Safety.....	33
3: You—Your First Line of Defense	35
The Crime Equation	36
Sharpen Your Safety Sense	36
Practitioner Perspective: Situational Awareness.....	38
Flight or Fight?	39
Should You Take a Self-Defense Class?.....	42
Should You Arm Yourself?	44
911 Rescue Me!	46
4: Wild Wild Web	47
Email Security.....	48
Email Scams.....	50

Practitioner Perspective: Keeping Data Safe	52
Social Media Safety	53
Geotagging—A Hidden Risk?	54
Identity Theft	55
Smart Passwords.....	56
Five Best Practices for Protecting Client Data	59
5. Our Company Safety System	61
Assessing Our Safety Best Practices.....	62
Are We Taking Risks?	63
www.nar.realtor/topics/realtor-safety	64
Safety Videos at www.nar.realtor/topics/realtor-safety	65
Every Day Is Safety Awareness Day	66
Exercise: What Would You Say?	67
What Will You Do?	68
Resources.....	70
A to Z Safety Review	71
Websites	72
Videos.....	72
Webinars	73
Safe Open-House Events.....	74
Home Safety Checkup	75

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Foreword from Chris Polychron, 2015 President of the National Association of REALTORS®

One of my favorite things about the real estate industry is you, the REALTOR®. Our national association has over one million members, as well as affiliations with over 80 countries worldwide. No doubt about it, the REALTOR® family is a global community. I often talk about the REALTOR® family, but I've been thinking a lot lately about what that means. Why is our family so great? Or what makes us different from other industries? Are we really that special?

I believe we are. And, I think it's because REALTORS® come from everywhere and from every walk of life. Think about that for a second. We're often told when we're young that we can do anything—that when we grow up, we can BE anything. But, how many of us wanted to be a REALTOR® when we were children?

The truth is, we all became REALTORS® very gradually, because of who we are and how our lives shaped us. We developed a devotion to the simple American dream of owning where you live. Along the way, we discovered that we like helping people. We like the feeling we get when we guide someone new through a place they could call their own. And we realized we love our communities. What's the neighborhood like? Ask a REALTOR®. Good place to raise a family? Ask a REALTOR®. Can this house become our dream home? Ask a REALTOR®.

All of this comes at a cost, however. To the many homebuyers and American Dream-ers out there, we are the shoulder they lean on during one of the biggest decisions of their lives. To the twisted few who want to harm others, however, we are public figures and easy targets.

That is the reality we have to live with. But, it is not the reality we should submit to. With this new course, my hope is that we usher in a new era of safety in the REALTOR® profession—that we are not just safe, but we are “REALTOR® Safe.”

This course is meant to be universal. Every association can and should make this course part of their training calendar. Within these pages, you'll find the most comprehensive look at safety the REALTOR® profession has ever known.

Finally, I want to express my eternal thanks to each and every person who has helped make this training course possible. It has been an honor to see so much hard work turn the tragedy of Beverly Carter's death last year into a source of hope for the future. This course, and all of our safety efforts, are dedicated to her memory.

Just like becoming a REALTOR® was a life-long process, our road to safety will meet bumps, turns, and roadblocks. But, the journey will never stop. The REALTOR® family sticks together and we always look out for one another.

Stay safe.

Course Goal

The goal of this course is to instill safety awareness and habits as second nature so that real estate professionals—as well as their clients and customers—know how to avert or respond to dangerous situations and avoid harm as they practice their profession.

Learning Objectives

- Motivate real estate professionals to realize their exposure to risks.
- Follow safety best practices when showing property, conducting an open house, working in the office, and driving alone or with clients or customers.
- Learn how to quickly assess a potentially dangerous situation and take appropriate action.
- Safeguard your own and your clients' personal data, as well as practice prudent use of social media and mobile phone technology.
- Encourage all agents and employees to follow safety best practices and company safety policies.

Course Structure

- ① Real Estate: A High-Risk Business?
- ② Safety Systems to Limit Risk
- ③ You—Your First Line of Defense
- ④ Wild Wild Web
- ⑤ Our Company Safety System

1. Real Estate: A High-Risk Business?



A High-Risk Business?

The most recent statistical compilation by the U.S. Bureau of Labor stated that 64 real estate professionals met with fatal injuries; a group that includes lessors of real estate, offices of real estate agents and brokers, and property managers. An even more alarming statistic is the number of homicides—20 real estate professionals.¹

Not reflected in these statistics are the numerous incidents that are never reported, like stalking, pilfering from open houses and property showings, hacking into websites and client data, and harassing phone calls. In perspective, the number of incidents represents an infinitesimally small percentage of the thousands of daily interactions between real estate professionals and their clients and customers. But when someone is grievously harmed on the job, wherever the incident happens, the entire community of real estate professionals suffers. You can probably recall incidents from your own experience or front page news.

The purpose of talking about crimes against other real estate professionals and citing harsh statistics is not to frighten you or make you feel bad. The purpose is to raise your awareness of risks involved in the practice of real estate for you and your clients.

When, Why, How?

A safety research study found the following commonalities among reported crimes involving real estate professionals:²

- Crimes occurred most frequently on Tuesday and Thursday, least frequently on Sunday and during daylight hours.
- About one in three crime victims were men.
- Crimes that start out as robberies often progress to murder or sexual assault.
- Guns were the most frequently used weapon followed by physical force.
- The majority of attacks occurred in the suburbs and rural areas, not major metro areas

¹ "Fatal occupational injuries by industry and selected event or exposure," U.S. Department of Labor, Bureau of Labor Statistics, 2016

² 2011 REALTOR® Safety Report, a joint study by MOBY, S.A.F.E., and AGBeat, <http://agbeat.com/housing-news/realtor-safety-report-2011-violence-against-realtors-on-the-rise>.

Why Is Real Estate Risky?

■ **Projecting an image of success**

Real estate professionals work hard to earn the rewards of success. However, dressing fashionably, driving a nice car, and wearing a status wristwatch or expensive jewelry create the impression that real estate professionals are wealthy and a good mark for robbery. In fact, most crimes against real estate professionals start as robberies but lead to more serious situations.

■ **Meeting unknown prospects at properties**

In the eagerness to make a sale, many real estate agents meet prospective buyers at properties without taking time to meet them at the office first. Would-be assailants know that real estate is a very competitive business and real estate agents hesitate to pass up the chance to sell a property. And, unlike other professionals who never leave their offices to meet with clients, real estate professionals usually go to their clients. A predator who has been watching a particular sales agent can easily locate a home for sale, call the office, and ask the agent to meet at the home. A typical ruse might be, "I'm a cash buyer and only in town for the day."

■ **Working at unfamiliar properties and at odd hours**

Unlike traditional 9 to 5 jobs where workers go to the same workplace every day, real estate agents may work at unfamiliar properties. Plus real estate business happens on the time schedules of clients and customers who often want to look at properties on weekends and after work.

■ **Sitting open houses alone**

An open house presents risks for both the real estate agent and the seller. Anyone can walk through the door of an open house and there is no opportunity to screen visitors. It's difficult to keep track of how many visitors are in the house.

■ **Entering vacant properties**

Foreclosed, vacant properties can be havens for squatters and criminal activity. In addition, unmaintained properties are prone to all sorts of injury hazards, from exposed wiring to wildlife taking up residence.

■ **Driving with strangers and multitasking in cars**

Real estate professionals tend to spend lot of time in their cars. For many agents, chauffeuring prospects, often strangers, to property showings is common practice. Furthermore, multitasking drivers—those making phone calls, texting, taking notes, jotting down reminders—tend to be distracted drivers.

■ **Marketing puts agents in the public eye**

Real estate business relies on marketing, but all the ways that real estate professionals market their services puts them in the public eye. Marketing efforts meant to invite contact from prospects can also attract the attention of predators who troll the Internet looking for their next victims. Marketing materials featuring glamour photos, provocative clothing, and alluring poses cross the line to exposure and send the wrong message to criminals. There are documented cases of criminals actually marking photos of their would-be victims in advertisements.

■ **Offering multiple ways to make contact**

Most real estate professionals provide a variety of ways for prospects to make contact. This essential business practice also opens the way for people with bad intentions to make contact or hack into vulnerable business websites and emails.

■ **Handling client's personal information**

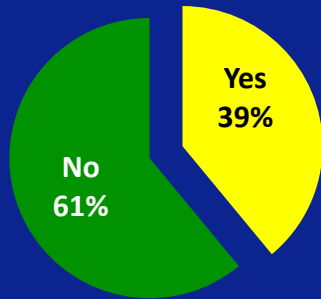
In the course of handling transactions, real estate professionals collect a lot of information, including financial records, about their clients. Furthermore, transaction details happen increasingly online with client data transmitted and stored online “in the cloud” which may be vulnerable to hackers.

■ **Believing they are not at risk**

Sometimes lack of awareness puts real estate professionals at risk. In seemingly benign environments, like small towns or quiet suburbs, complacency about risks can diminish caution. Unfortunately, it may take an extreme incident, with news coverage, to raise awareness of vulnerability. On the other hand, real estate professionals may realize there are safety issues, but don't know what to do about them.

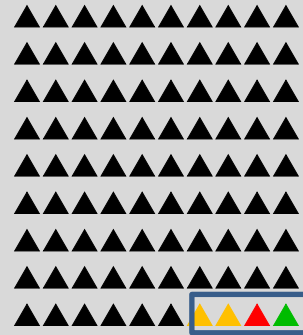
What Do Other Real Estate Professionals Say?

Have felt threatened on the job



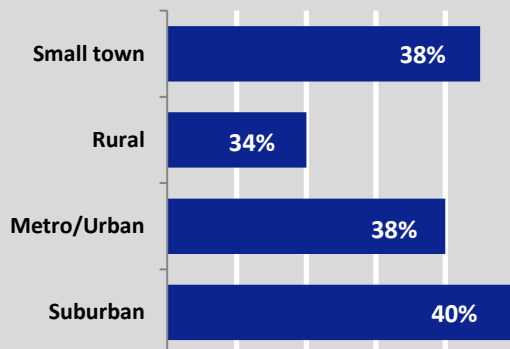
Common situations that caused fear: open houses, vacant homes, model homes, unlocked or unsecured properties, properties in remote areas.

Have been the victim of a crime while on the job

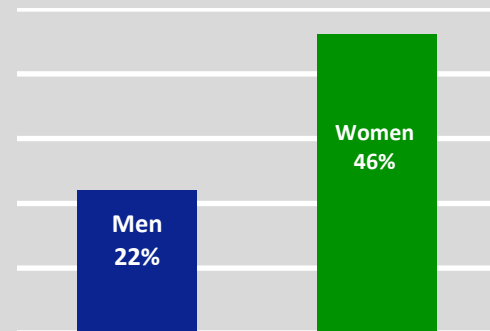


96% Have never been a crime victim
 2% Victim of a robbery
 1% Victim of an assault
 1% Victim of identity theft

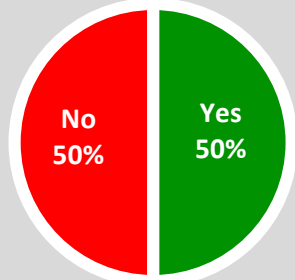
Have experienced a situation that caused fear for personal safety or safety of personal information



More women than men have experienced a situation that caused them to fear for their safety.





Meets prospective buyers that they do not know at the real estate office or a neutral location before first viewing a home.



42% of members use a smartphone safety app to track whereabouts and alert colleagues in case of an emergency.

Commonly used apps

iPhone Find My Phone
 GPS for Android
 Life 360
 Homesnap Pro
 bSafe
 Glympe
 Real Alert
 React Mobile

	 Women	 Men
Have taken a self-defense course	37%	46%
Participated in a REALTOR® safety course	21%	12%
Carries a self-defense weapon	30%	27%

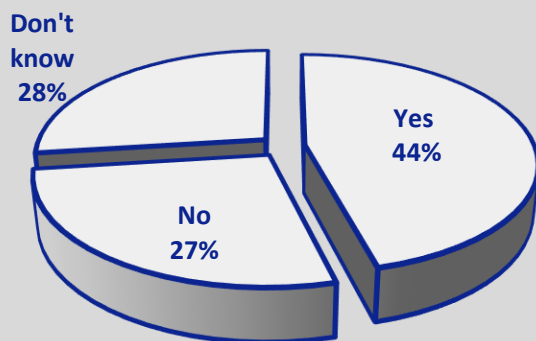
Do real estate professionals carry self-defense weapons?

The most common types of weapons are:

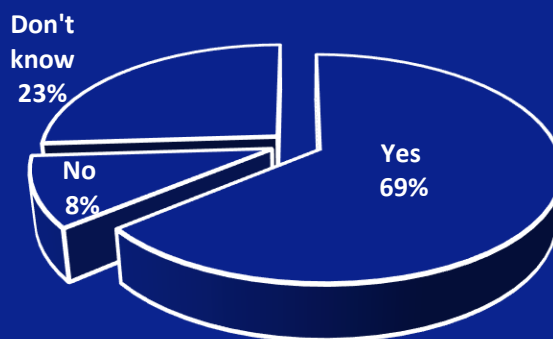
Pepper spray.....	21%
Firearm	16%
Pocket knife	8%
Taser.....	5%
Baton/club.....	3%
Battery operated noisemaker ...	2%
Prefer not to say	12%

Women are more likely than men to carry pepper spray. Men are more likely to carry a firearm or pocket knife.

Real estate brokerage has standard procedures for agent safety.



Real estate office has standard procedures for safeguarding and proper disposal of client data and client information.



Statistics on these two pages are from the National Association of REALTORS® 2016 Member Safety Report. Download a copy of the report at www.nar.realtor/reports/2016-member-safety-report.



Practitioner Perspective: Smarter Business Is Safer Business



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Inherent risks

We make it so easy for people to harm us. We have a mentality that if we don't rush out to meet buyers alone in a vacant house, they'll go to the competition. I'd rather have them go to the competition. Smarter business is safer business and prevention is better than a cure.

Even veterans take risks

People think new agents are more vulnerable, but new agents haven't been trained in bad habits and don't know the "wrong" way yet. I've seen veterans lulled into a false sense of security. Their attitude: this is how we've always done things. No one expects to be attacked or harmed.

Young, fit, and strong is no protection

When I was in my twenties, I listed a house for an ex-cop. I had no personal security worries about this client. During a meeting at his house, we were discussing a problem and he became angry. He got more agitated and started pounding his fists on the table. His face was bright red and his temples were pulsing. I got up to leave. He took a swing at me, which took me by surprise. Then he kept hitting me.

People who are strong, fit, and young can be injured when attackers have the element of surprise. A colleague, who has a black belt in tae kwan do, was attacked in his office by a contractor. He was beaten so badly that he needed eye surgery. It was a surprise attack and he was hit from behind. Imagine what could happen if you're not strong, fit, and young. We need to change how we meet strangers in this business.

We need new industry habits

- Train the public so they don't expect us to meet strangers in vacant properties. Every brokerage should require prospective clients to visit the office first.
- Better screening. If you're going to get in my car, I need a photo ID and a pre-approval letter from a lender or proof of funds.
- Work more in teams.
- Stop being sitting ducks at open houses.

Safety Self-Assessment

1. Do I avoid wearing a valuable wristwatch or jewelry on the job?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. When showing property or sitting an open house, do I park my car at the curb where it cannot be blocked in?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Am I physically fit enough to run for a city block or fight off an assault?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Do I keep separate Facebook pages (or other social media) for personal and business?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Does most of my business come from referrals from people I know?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Do I show properties only during daylight hours?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Do I take a colleague or buddy along when entering a vacant property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8. Do I have a code word or distress signal set up with my office or family?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9. Do I inform sellers about steps to take to keep their property safe during showings and open houses?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
10. Do I ask prospects to meet at the office or a public location for the first time before showing them properties?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11. Do I ask prospects to fill out an identification form and photocopy their driver's licenses or IDs?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12. Do I have a safety app loaded on my smartphone?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

How many "yes" boxes did you check? _____

- ☐ **10–12:** Congratulations! You are safety conscious.
- ☐ **7–9:** You are usually safety conscious, but not all the time
- ☐ **4–6:** There's room for improvement
- ☐ **5 or fewer:** You are taking some major risks.

2. Safety Systems to Limit Risk



Safety: An Essential Business System

Think about the systems you use in your real estate business. You probably have systems in place for prospecting, handling referrals, working your spheres of influence, managing client contact lists, planning your work day, and others. Experienced real estate professionals know that success depends on development and consistent application of business systems. Yet few think of on-the-job safety as an essential business system.

For some, adapting a safety system may seem like a new way of doing business. Other real estate professionals have been following safety precautions but never took the time to think of safety as a business system. Others just don't think they are at risk.

Does this sound familiar? A prospective buyer calls a real estate office to look at a listing. The agent, hungry for business, pops up from the desk and rushes out to show the property without taking time to qualify the prospect or consider the risks.

When we imagine good things happening—getting a listing, making a deal, earning a large commission check—we tend to discount the negative possibilities and take risks, large and small. Our optimistic subconscious weighs the risks and says, “Not me. Not this time.” or “Who would want to harm me?”

Safety systems, like the checklists presented in this chapter, remind us to apply precautions consistently and make safety an essential part of our business practice.

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.



Safety Systems = Professionalism

Applied consistently, safety systems, such as meeting with prospective buyers at the office first and asking them to fill out identification forms, demonstrate your professionalism. Prospective clients will appreciate and respect you for taking steps to ensure everyone's safety and they will notice those who take no precautions.

Your Smartphone—Your Personal Safety Tool

This chapter looks at safety strategies in day-to-day real estate practice like showing property, sitting an open house, working in the office, and driving. In each of these situations, you can make your smartphone a very effective tool in your safety arsenal. Downloadable apps can find your location, send alerts, sound alarms, send distress messages, snap and share photos, and surveil properties. Safety apps turn your smartphone into a personal safety tool.

■ GPS tracking

Tracking apps provide real-time information on your location and movements. If a situation turns dangerous, a tracking app combined with an alert send the message, "I need help and here's where I am."

■ SMS

Your smartphone probably came with an SMS (an acronym for short messaging service) app for sending and receiving text messages. Use the SMS app to check in regularly with the office, friends, or family, to provide updates, and to send coded distress or all-clear signals.

■ Alerts and alarms

Alert apps let you set a time frame, with a countdown, for activities like showing a property, walking to your car in a parking lot, or driving to an appointment. When the countdown finishes you can confirm your safety or extend the countdown. If you don't confirm your safety, the app notifies designated contacts—by SMS, email, or social media—and provides your GPS location. Various apps provide features like a panic or SOS button to send a silent signal, start shooting video or snapshots when an alarm is triggered, or send a silent alert when the power button is pressed repeatedly or when the user shakes the phone. Alarms, like a

continuous loop of sirens or screaming, attract the attention of those nearby if it's not possible to yell for help.

■ **Photo sharing**

Photo sharing apps let you snap a photo—like a prospect's license plate—and automatically send it to the office, a photo sharing site, or social media.

■ **Surveillance**

Monitoring apps connect a smartphone to home security devices, like webcams and motion detectors, to keep a watch on empty properties. The apps can sound an alert in case of break-in and store video or snapshots of activity. When sitting an open house, you can use your smartphone to connect with webcams to monitor the entrance and keep an eye on visitors.

■ **Call blockers**

When caller ID is blocked on an incoming call, unblocking apps can reveal the source of the call and help alert you to suspicious calls.

Do You Know the Caller?

Even with the advantage of caller ID, you can be tricked into a conversation with someone you don't know. Scammers feed off of your reactions in order to engage you and ferret out information. For example, a caller could claim to know you, or to have looked at property with you. Listen to your instincts. If you don't remember the caller it is probably because you have never met. You could say something like, "We must have met at the open house on [a fictitious name] Street." If callers say yes, end the conversation, because they are not who they claim to be.

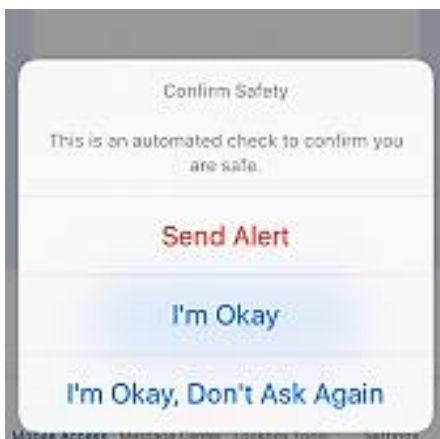


Download an app to see the caller ID even when the call is blocked. Check apps like TrapCall, Call Unblock, SnagCall®, and Whoscall.*

*Note: App suggestions are not recommendations or endorsements.

Smartphone Safety Checklist

- ☐ 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.
- ☐ 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?**



SentriSmart™ Agent Safety App

SentriLock, NAR's official lockbox solution, offers SentriSmart™ mobile app users a safety feature called Agent Safety. When an agent accesses a SentriLock lockbox, the app asks the agent to confirm their safety. If the agent doesn't respond, the app sends a message with location to a designated emergency contact. To access the safety feature, users can visit Settings in the SentriSmart™ Mobile App, turn on the service, and designate emergency contacts.

Property-Showing Safety

Property showings may be the riskiest aspect of real estate practice for personal safety because they can bring you face-to-face with a would-be assailant. Following safety best practices, however, gives you the advantage. Precautions put you in control of the interaction, give you time to listen to your instincts, and provide opportunities to trip up and expose a phony prospect.

Your number one safety precaution should be to practice CITO—Come Into The Office—and never meet a stranger at a property. First meetings should take place in the real estate office or a public location with many witnesses. Ask the prospect to complete a Prospect Identification Form (see page 16) and provide identification like a driver's license. Photocopy the ID and attach it to the form. Away from the office, use your smartphone to snap a photo of the prospect's ID and send it to the office. People are accustomed to providing identification at the start of a business transaction, but some may resist because they feel that it collects too much personal data. Explain that it is standard office policy for the safety of both the prospect and the firm's agents. State that everyone is asked to complete the same form, which stays in the office, and provide ID. Criminals want to avoid the possibility of someone else being able to identify them, so introduce the prospect to someone else in the office. If a prospect refuses to follow your safety process, pressures you, leaves or breaks off contact, you may have avoided a bad situation.

Safety Materials at REALTOR.org

Go to NAR's REALTOR® Safety web page for pre-designed safety forms that you can customize and use in your office.

- ▶ **Agent Identification Form**
- ▶ **Agent Itinerary**
- ▶ **Office Safety Action Plan**
- ▶ **Prospect Identification Form**

www.nar.realtor/topics/realtor-safety/resources-for-associations-and-brokerages

What if the first contact is by email? You should be wary of email contacts that won't provide a full name. At minimum, you can check out an email prospect on Google and social media or run a quick background check before meeting at the office or a public location.

Knowledge of your whereabouts and who you are with provides a good line of defense. Before leaving the office, make sure a colleague or your supervisor knows what properties you plan to show. Call or text the office to confirm your arrival at each property. Ask for a call back if you don't call in within an expected time frame. You could also set the alarm app on your phone for the time you think it will take to show the home. Some agents use their smartphone to snap a picture of the prospect's car and license plate and send it to the office.

Showing properties after dark not only presents numerous risks, it's not a very effective way to show a property. If you must show a property after dark, turn on all lights as you go through and don't lower any shades or close curtains or blinds. Advise your supervisor of the appointment time and ask a colleague, friend, or family member to accompany you.

Lock your purse or brief case in your car trunk before arriving at an appointment. Park your car at the curb for a quick getaway, not in the driveway where you can be blocked in. Carry only the essentials—your phone and car keys—and keep one hand free. If the key fob for your car keys can sound the car alarm, you can use it to signal that you are in danger. If you are wearing high heels, change to flat-heeled shoes that you can run in. And, it's a good idea to avoid loose fitting clothes and scarves that an attacker can grab.

Never turn your back to a prospect when showing a property. Let the prospects walk in front of you and direct them from behind. For example, "the den is to your right." Avoid going into basements, attics, walk-in closets, and small confined spaces.

A spoken or texted distress code can provide a way out of a threatening situation. A distress code is a secret word or phrase that can be worked into any conversation to signal danger. For example, you could call the office and say something like, "Hi, this is Jennifer. I'm with Mr. Henderson at the Elm Street listing. Could you email me the RED FILE?"

When the showing is complete, follow lockbox procedures to secure the property and return the key to the lockbox. Ask the prospect to step outside while you check that all of the doors are locked. Notify your office that the showing is complete and state where you are going next.

For more tips on safe property showing, read the checklist on page 17.

Prospect Identification Form

This form is designed for your safety and security, as well as the safety of property owners and our agents. We appreciate your consideration and cooperation in supplying the requested information. All security information is kept confidential and is not shared, sold, or used for solicitation purposes. Completed forms are kept in this office.

Information may be subject to verification

Agent Name: _____ Date: _____

Your Name(s): _____

Home Address: _____

City: _____ State: _____ ZIP: _____

Home #: _____ Work #: _____ Mobile #: _____

Email: _____

☐ **From out of town/area?**

Local Address: _____

I/we can be reached at this location until: _____

Employer: _____ Phone #: _____

Auto

Make/Model: _____ Color: _____

Owner: _____

License Plate #: _____ State: _____

Photocopy of driver's license or photo ID attached.

Agent's Property-Showing Safety Checklist

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.
- ☐ 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.

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.
- ☐ 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?**

Practitioner Perspective: Screening Strategies



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Passing the test

Before I'll even consider meeting someone, they have to pass my tests.

- ✓ Are you pre-qualified? When were you pre-approved?
- ✓ Have you seen other houses? When was the last time?
- ✓ Who is your agent
- ✓ Have you made any offers?

The answers give me a sense of how motivated prospects are. Few make the cut. Savvy consumers ready to buy usually are working with someone.

We're running a business. Yes, every call is an opportunity, but if I run out to meet every person, I waste time. There are better uses of my time, like networking with other brokers.

Sizing up random callers

You sense that crazy urgency. Some prospects may be legitimate and it's important to be able to differentiate among those callers. But I'm *not* going to meet someone alone at a house just because a person sounds good over the phone. Someone may say, "I don't want to come to the office." I tell people that we have to have a consultation before we look at houses. I have met prospects at coffee shops for consultations.

Managing the "ladies first" mentality

No one needs to be "toured" through a house. We need to walk behind people and guide them and measure their reactions to the house. I say, "I want to let you experience the rooms first." Most accept that. If they don't, I just insist.

Stay safe on-the-job

- Keep mobile devices charged.
- Have a buddy for open houses. If prospects won't sign in, they don't get into the house.
- Scan your surroundings and know how to get away.
- Don't park in driveways. You can get blocked in.
- Check in and let someone know where you're going and who you're meeting.
- When a "siren" goes off, trust your gut.

Exercise: Safety System Scripts



How would you respond to these questions and comments from prospective buyers?

Prospective buyer on the phone: "We're parked in front of a house you have for sale. Can you meet us here?"

Prospective buyer on the phone: "Why do I need to come to your office first? "

Prospective buyer via email: "We saw the home online and already know it's the one for us. We really want to write an offer on this property before it goes under contract. Can you help us get into this property or not?"

Prospective buyer via email: " I don't have time to meet you at your office and it's out of my way. Why can't I just meet you at the house?"

Prospective buyer at an open house: "Why do you need to see my ID? I haven't been asked to provide identification at other open houses."

Prospective buyer during a consultation session at the office: "Why do you need all of this information about us?"

Buyer at a property showing: "Let me hold the door for you."

Buyer during a property showing: "Why are you calling your office?"

Property-Showing Safety for Sellers

Real estate professionals are not the only ones at risk during property showings—so are sellers. Make safety awareness for sellers part of your listing presentation. You can provide safety tips, and suggest steps the sellers can take to safeguard belongings and personal information as well as reduce potential liability from hazards. Describe the steps you take to screen and prequalify prospective buyers. Sellers should realize that other agents may not take the same precautions to weed out phony prospects with bad intentions. Talking about the seller's safety—something competitors may neglect to do—could be the deciding factor that wins the listing, as well as prevents an unfortunate incident.

When you talk with sellers about staging the property for appeal also talk about staging it for safety. A first step in making the property safe for showings may be doing repairs and removing obstacles, such as uncluttering a stairway that could cause a fall. The seller should make arrangements to secure or temporarily remove pets during showings. If a prospective buyer suffers a fall or a dog bite, the owner is liable.

Sellers should safeguard their belongings by locking away or removing valuables. Items to remove or lock away include jewelry, furs, cash, small collectibles, luxury crystal, iPods, tablets, cameras, small electronics, and extra keys for the house and cars. Firearms, ammunition, weapons, and knives, including the kitchen knife block, should be safely secured out of sight or removed. Prescription drug theft is a growing problem. Drugs that have a street value, like antidepressants and prescription pain relievers, can be pocketed and resold. In addition, the label can reveal personal information about the occupants of the home. These precautions are especially important if an open house is planned.

A seller might be surprised to know that a property showing could become an opportunity for identify theft or for predators to target victims. For this reason, it's important to safeguard personal information about the owner and family. Lock up credit cards, bills, checkbooks, mail, and bank statements. Family photos, particularly those of children, should be removed as should notes and family schedules posted on the front of the refrigerator or a bulletin board.

Another fact, perhaps surprising for homeowners, is that thieves can use virtual tours to case a home from a smartphone or computer. Consequently, anything that would be removed for a showing should be out of sight when photographing and shooting the video tour. That includes large items, like valuable artwork, computers, and gaming

systems. If the item cannot be removed for filming, then avoid capturing it on the video. Don't photograph or video anything in children's rooms that show their names, like doors, personalized items, and bulletin boards.

As an extra precaution, the sellers might want to consider extra security monitoring or surveillance while the property is on the market. And, placing a "Not For Rent" sign in the window can prevent rental fraud, particularly if the home is vacant.³ It's also a good idea to let the neighbors know that the home is on the market and ask them to alert the owners or agent if they see any suspicious activity.

Immediately after a showing, the owners should do a walk-through of the home. Check that doors and windows are locked and that nothing is missing or damaged.

Finally, warn owners—especially their children—not to show the property on their own. Not every prospect or agent, for that matter, is who they claim to be. If someone knocks on the door and wants to see the house, ask them to contact you to arrange a showing. It's always better to err on the side of caution.

Know the Agents

Do you know every agent who practices in your market area? Take time to identify brokers and agents who want to show one of your listings and ask for lockbox codes. People aren't always who they say they are and it would be easy to pose as a real estate professional in order to gain entry to a home to case it or steal.



³ Rental fraud is prevalent in some markets. Would-be renters are duped into signing a lease and paying a deposit for a property that is for sale. The fraud is exposed when the unsuspecting renters show up to move into the home and surprise the owner.

Seller's Property-Showing Checklist

- ☐ 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.
- ☐ 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.

Open House and Model Home Safety

Imagine sitting in your house with the front door unlocked and a sign posted saying “Come on in,” while you wait for passersby to come through the door and take a look around. Sounds crazy, doesn’t it? Yet, that is what real estate professionals do when they sit open houses and model homes. Neither open houses nor model homes allow opportunity to screen prospects. Furthermore, model homes are often isolated in new developments with few neighbors nearby. All of the safety precautions for property showings apply to sitting open houses and model homes, plus you can take some additional steps to keep yourself and the property safe. If possible, another person should work with you at the home. But, even if you are on your own, you can follow some simple safety precautions before, during, and after an open house.

Inform local law enforcement of the event and ask for an extra patrol of the area. If they have the time, patrols may be able to drive by a couple of times. You may be able to hire off-duty officers to provide unobtrusive protection or surveillance during the event and help with closing up.

As with any property showing, your office, family, or a friend should know where you are and when you expect to close up and return to the office or home. Like a scheduled property showing you should set up a distress signal as well as a schedule of call-ins to your office or home, and program your phone for alerts.

Purses go in the trunk of your car before you leave your home or office, not when you arrive at the open house. Carry only what you need—business items, phone, and car keys. Leave expensive jewelry and watches and large sums of cash at home. Remember to wear flat-heeled shoes that you can run in.

The neighbors would probably like to know what is happening in their neighborhood so take a few minutes to meet and inform them that the house is on the market and you will be hosting an open house. Ask them to help by keeping an eye on the property and contacting you if they see any suspicious activity.

When you enter an open-house property for the first time, take a few moments to learn the house. Check each room for confined areas to avoid and determine at least two escape routes for fast exit. Unlock the deadbolt locks for quick access to the outside.

Check around the outside of the house too. For example, make sure that if you were to exit by the back door, you could escape from the backyard. High fences or dense shrubbery could present insurmountable obstacles. Check your mobile phone's strength and signal prior to the open house. When you pick a room to wait in during the open house, choose the one with a strong phone signal and easiest escape routes. Check that the basement and garage exits and other doors are locked from the outside so that visitors can enter through only one door. Now you are ready to begin. Don't allow anyone to enter until you have completed your safety routine.

As visitors arrive, ask them to sign in and provide identification.⁴ For model homes, you could maintain a sign-in list, separate from the buyer registration list. At some model homes, registering with the developer can cause agency representation issues if the buyer already has a client relationship with a real estate agent.

Closing is a particularly vulnerable time for open-house events. For example, sometimes criminals work in groups and, posing as visitors, show up near closing time. One group member distracts the real estate agent while the others steal drugs and valuables. When closing up, never assume that the home is vacant. Lock the front door before you begin checking the house. Check the interior of the house from the top floor to the bottom and back to the front locking the doors behind you. Check the backyard and garage to make sure that no one is lurking there. Even if you sit the open house alone, try to enlist some help for closing time. Ask a colleague, friend, or family member to stop by at closing time to help you check and secure the property. If another open-house event is going on in the neighborhood, you could offer to team up with that agent so you both can close up safely. In this case, quickly lock the front door and leave the property where you are working and go to the other property. One agent can stay by the entrance while the other checks the house and locks the deadbolts. When finished, go to the other property and repeat the process.

If your car is not parked nearby, set an alert timer on your phone or make a phone call as you walk. Assailants will be less willing to attack if you are mid conversation with another person. Give your friends a call—they would love to hear about your day.

For more ideas on safe open-house events, go to page 74 in the Resources section of this manual.

⁴ When you advertise the open house, state that identification will be required at the front door and video surveillance will be in use.

Open House and Model Home Safety Checklist

Before

- ☐ State in advertisements that identification will be required and surveillance will be in use.
- ☐ Ask a friend or colleague to sit the open house or model home with you.
- ☐ Lock your purse in your car trunk before arriving at the open house location.
- ☐ Park at the curb so your car cannot be blocked.
- ☐ Keep a hand free--carry only non-valuable business items.
- ☐ Keep your phone and car keys with you at all times.
- ☐ Check mobile phone's signal strength prior to the open house.
- ☐ Inform neighbors of the open-house event and ask them to alert you of suspicious activity.
- ☐ Check the rooms for dead ends and small spaces.
- ☐ Position webcams, start up surveillance app.
- ☐ Determine at least two escape routes from the property.
- ☐ Check the outside for escape route obstacles—fences, shrubbery, ponds.
- ☐ Unlock all deadbolt locks for easy access to the outside.
- ☐ Lock other entrances so there is only one entry point.
- ☐ Do not allow visitors to enter before you have completed your safety check.s

During

- ☐ Sit in a room with a strong phone signal.
- ☐ Start up the alert and alarm apps on your smartphone.
- ☐ Establish a schedule for calls or alerts so that if you don't check in, your contact will call you.
- ☐ Ask visitors to complete a guest register with full name, address, phone number, email, and vehicle information.
- ☐ Throughout open house and model home hours, be alert to visitors' comings and goings.
- ☐ Consider hiring a security officer for the open-house event.
- ☐ If the home has a security system, know how to trigger a remote notification of distress.

After

- ☐ Inform the office, friend, or family when you begin closing; set an alert countdown or check-in time.
- ☐ Lock front door before you do the security check of all doors and windows.
- ☐ At close-up time, check the interior of the house prior to locking deadbolts.
- ☐ Work from the top floor to the bottom, back of the house to the front, locking the deadbolts behind you.
- ☐ Check the backyard and garage.
- ☐ **What else could you add to this list?**

Showing Vacant Properties

Vacant and foreclosed properties present distinct hazards for property showings. Unfortunately, vacant properties may become hangouts for squatters, drug users, gang activity, meth labs, and even the former owner.

Learn the house before your show it. Start by walking the perimeter of the property and checking for signs of break-ins. Tipoffs include open or kicked-in doors or windows, extension cords running from a window to a neighboring property, boxes or wooden pallets placed under a window for access, graffiti, and takeout food wrappers and containers. Call police if you suspect someone is in the property.

What should you do if you encounter a squatter inside the property? Say as little as possible and don't spend time explaining why you are there. Leave immediately. When you get to your car, drive away and call police when you are a safe distance away. Let the police deal with trespassers.

Lenders are still dealing with a backlog of foreclosed properties and may lack the manpower to go ahead with evicting former owners. If you find yourself face-to-face with an angry former homeowner, don't try to explain the need to move out because the lender now owns the property. Apologize for the disturbance, get in your car, and drive away immediately. Call the lender, asset management company, or listing agent and explain what happened.

If you think it may be some time before a property sells (and you may, be showing it often), get acquainted with a few of the immediate neighbors and provide your business card. Everyone will be more comfortable if you are a familiar face in the neighborhood.⁵

Commercial properties are often vacant and may invite some of the same problems as vacant and foreclosed homes. Try to schedule showings of vacant commercial sites during daylight hours. An after-dark showing is risky and probably ineffective if the electricity is not on in the space. Plus, thick walls and remote locations may interfere with mobile phone reception.

⁵ When describing a listing, never say that a property is vacant. It's an invitation to criminals.

Listing Appointment Safety

Listing appointments offer less risk than property showings because they allow more opportunity for investigating the caller and property. But a listing appointment can still be used as a lure or you could find yourself in the midst of a hostile situation.

Start by asking who referred the caller or how they found out about you and decided to contact you. Ask about the ownership of the property and circumstances of the sale. Before you go, check tax and deed records to confirm that the person who called is the owner. Do a background check on the caller and check out the history of the property as well as its location and neighborhood. Is it in an isolated place or a dangerous neighborhood?

As with property showings, always let someone know where you are going and when you will be back. Leave the name and phone number of the prospect you are meeting and schedule a time for a check-in. Schedule the appointment at a time when someone can go with you. It's an excellent opportunity to take a trainee along.

If you arrive at an appointment and it doesn't feel right, leave immediately. Red flags might include flirting and intrusive questions about you and your personal life, or someone other than the caller who set up the appointment meeting you at the property.

You could say that you left something behind at the office and head for the door. Get in your car and drive away immediately.

Find Me Now

GPS-enabled tracking devices, including GPS-enabled jewelry, provide a discreet way for you to let someone know exactly where you are without making a phone call. For suggestions on a variety of wearable solutions, go to www.nar.realtor/topics/realtor-safety/safety-resources.*

*Product suggestion is not an endorsement or recommendation by the National Association of REALTORS®.

Listing Appointment Safety Checklist

- ☐ Ask how the seller found your company and you
- ☐ Verify the address and location of the property.
- ☐ Verify if the caller is the owner of the property.
- ☐ Subscribe to a background check website.
- ☐ Do a background check on the caller.
- ☐ Check out the history of the property (foreclosed? vacant? previously listed? FSBO?).
- ☐ Check out the location and neighborhood (is it in an isolated place? a dangerous neighborhood?).
- ☐ Take a colleague with you.
- ☐ Let your office, family, or a friend know where you are going and who you are meeting.
- ☐ Set your smartphone to send an alert or alarm.
- ☐ When touring the property, always let the owner walk in front of you.
- ☐ Avoid going into attics, basements, walk-in closets, or small dead-end spaces.
- ☐ **What else could you add to this list?**

Practitioner Perspective: In the Public Eye



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In the public eye

We really put ourselves out there because being recognized is part of our marketing. We have our photos on business cards and signs, people can find out where we went to school, who our family is, and how to reach us. Because we're so visible, we need to be extra cautious about how we conduct business.

Someone posing as a paramedic called one of our agents in the middle of the night and told her that her sister had been in an accident and that he was with her. He knew the agent's name, the sister's name, and their home towns. He then described the horrible things—sexual violence—he was planning to do to her. The agent called the police. When they went to the sister's apartment, she was home and just fine. That same night, the guy called another agent and me, but I didn't pick up the phone. The

caller had done extensive research on his victims and knew all sorts of personal information, like parents' names, siblings' names, and where they lived. It's available online.

Ask questions

Many buyers say they don't want to waste time at the office. They just want to meet at the house. Ask questions to weed out dangerous people. Are you pre-approved? With whom? Are you working with an agent? Buyers should be able to answer some basic questions.

Tools and strategies

There are things we can do to stay safe, but many, especially new agents looking for clients, don't take the time. I was recently nervous about a listing appointment so I told my assistant exactly where I'd be and asked her to call every 20 minutes to check on me.

There are a lot of tools and strategies that we can use to reduce risks:

- If you're nervous, take someone along to a meeting.
- Let clients enter the house and rooms first.
- Carry mace or a firearm, if you're comfortable handling them.
- Use phone safety apps that dial 911 for you.

10-Second Safety Scan

People can find themselves in dangerous situations simply because they weren't paying attention. Whenever you arrive at a property, step out of your car, approach and enter, follow this 10-second safety scan to observe your surroundings.

Make it part of your daily routine.

Take 2 seconds when you arrive at your destination

- Is your car parked in a well-lit, visible location?
- Can your car be blocked in the driveway?
- Is there any questionable activity in the area?

Take 2 seconds as you step out of your car

- Are there suspicious people around?
- Do you know exactly where you're going?

Take 2 seconds as you walk toward the property

- Are people coming and going?
- Is the area unusually quiet?
- Do you observe any obstacles or hiding places in the parking lot or along the street?
- Is anyone loitering in the area?

Take 2 seconds at the door

- Do you have an uneasy feeling as you're walking in?
- Is someone following you in?

Take 2 seconds as soon as you enter your destination

- Does anything seem out of place?
- Is anyone present who shouldn't be there?

Remember **POWDER**

Parking your car

Out of your car

Walking to the property

Door

Entering the property

Reverse the scan steps when leaving

Adapted from "What You Can Do About Safety," *REALTOR® Magazine*, September 2000, courtesy of Night Owl/Vector Security, Landover, Maryland.

Office Safety

Does your office feel like your home away from home? How could such a familiar environment present risks? Do you:

- Work alone late in the evening, early in the morning, on weekends or on holidays?
- Meet unknown prospects there when no one else is around?
- Carry large sums of cash to the bank on your own?

Use these precautions to protect your office premises, business and personal property, and the well-being of your colleagues.⁶

- | | |
|--|--|
| <ul style="list-style-type: none"><input type="checkbox"/> Get to know workers in other nearby businesses and be aware of their schedules<input type="checkbox"/> Lock doors other than the main entrance and keep a clear exit route from the reception desk to the door<input type="checkbox"/> Keep windows unobstructed so that passersby can see in<input type="checkbox"/> In large companies, require visitors to sign in and wear a visitor badge—a simple stick-on name tag will do<input type="checkbox"/> When visitors arrive, the person with whom they have an appointment should escort them from reception and to the meeting area<input type="checkbox"/> Maintain an agent sign-in/sign-out board and ask agents to leave a property-showing itinerary at the office<input type="checkbox"/> Keep an up-to-date list (for use by managers and supervisors only) of agents' emergency contact information as well as make, model, and license plate numbers of vehicles | <ul style="list-style-type: none"><input type="checkbox"/> If you encounter an individual while working alone, indicate that you are not alone. Say something like, "My supervisor will be right with you"<input type="checkbox"/> Don't discuss where you live or after-work or vacation plans within earshot of visitors, temporary or new coworkers, or anyone else who makes you feel uncomfortable<input type="checkbox"/> Don't leave purses, wallets, or small electronic on desks or tucked behind counters<input type="checkbox"/> Keep file cabinets locked<input type="checkbox"/> Lock up business letterhead, business cards, checkbooks, invoices, and business forms<input type="checkbox"/> Inventory and mark business equipment for easy identification in case of theft or damage<input type="checkbox"/> Lock up AV equipment when not in use<input type="checkbox"/> Secure spare and master keys in locked cabinets |
|--|--|

If you must carry large sums of money—cash or checks—to the bank, use the buddy system or arrange for a security service or police escort. Stay aware of your surrounding throughout the trip. Be wary of any strangers lurking around the building entrance or office parking lot.

⁶ Adapted from NAR's REALTOR® Safety website, courtesy of Sonoma County Crime Crushers.

Auto Safety

Do you pick up hitchhikers? You probably wouldn't consider it because of the risks of allowing a stranger to ride with you in your car. Yet driving with strangers in the car can be an everyday occurrence for real estate professionals who chauffeur prospective buyers to property showings.

The best approach is to drive separately and ask the prospective buyer to follow you from listing to listing. But if you must take one car, avoid riding in a stranger's car. Make sure you are the driver.

Even when you are driving on your own, a few safety precautions help safeguard your car and your personal well-being. The first step you can take is to keep your car in tip-top operating condition with a regular auto service and inspection schedule, including tire rotation. But even the most conscientious maintenance regimen can't avoid the occasional breakdown. Keep roadside breakdown essentials in the trunk, including flares, a tire-inflation canister, basic hand tools, spare belts and hoses, water, a flashlight, and a first-aid kit. You don't have to be an auto mechanic, but you should know how to change a flat tire. Membership in an auto service, like AAA, is a worthwhile investment. Visible company identification, like an ID badge or card, and the company logo marked on your car facilitate identification if you need to ask for assistance.

Dress for the weather. If your car breaks down or you need to escape a dangerous situation on foot, you could find yourself exposed to harsh weather conditions for an extended period of time. In the winter, bring a coat and keep a blanket in the trunk of your car along with some spare warm clothes, bottles of water, and snacks. A flashlight and batteries are a good idea too.

Know where you are going and the exact address. When driving in an unfamiliar area, make mental notes of landmarks and intersections.

If you're driving at night and a vehicle with blue lights approaches, exercise caution. Call 911 to identify the vehicle, turn on your flashers to acknowledge that you see the police car, and keep moving until you're in a well-lit area. A legitimate law enforcement officer will understand your caution.

Avoid aggressive drivers and situations that may provoke a road-rage incident such as tailgating, flashing your lights, or honking your horn. If you encounter an angry driver, avoid eye contact, move over, and let the driver pass you. If you are concerned for your safety, call 911.

Not While Driving

Almost all states (48 plus D.C.) ban texting while driving. No state bans talking on a phone while driving but some (14 states plus D.C.) ban talking on a handheld phone while driving.

Research by the Virginia Tech Transportation Institute found that five seconds is the average time your eyes are off the road while texting. When traveling at 55 mph, that's enough time to cover the length of a football field—blindfolded.



Source: "New VTTI study results continue to highlight the dangers of distracted driving," Virginia Tech Transportation Institute (VTTI), www.vtti.vt.edu.

Parking Lot Safety

- Be wary of a van or large vehicle with tinted windows parked next to your car. You can ask a security guard, or look for a nearby couple, to walk with you to your car. You could say something like, "That van wasn't there when I parked. Would you mind making sure I get into my car safely?"
- Have your key ready to open the car door. Never stand next to your car searching through your purse. Robbers, carjackers, and sexual predators all watch for this type of distraction.
- If you have an unlocking button or keyless entry system, make sure you unlock only the driver door. Unlocking all doors allows a predator to slide into the car from the passenger side.
- Glance in the back seat and make sure that no one is hiding there. Make sure that your dome light is always functioning properly so you can see the backseat after dark.
- Once in your car, lock all the doors immediately and get moving. Don't sit in your car talking on your phone, adjusting the music, or looking through your purse or briefcase. If you need to take notes or make a call, drive to another location and pull over.
- Leave only your car keys with parking attendants and repair garages. Keep your house and office keys on a separate key ring from your car keys.

3. You – Your First Line of Defense



The Crime Equation

Motive + Opportunity = Crime

Law enforcement officers will tell you that crimes happen when motive and opportunity combine. Take away part of the equation, motive or opportunity, and the likelihood of a crime diminishes.

In the previous chapter, we looked at many steps you can take to remove opportunity from the equation. Certainly, the visible presence of police in the community does a lot to reduce the opportunity for crimes to happen. But police cannot control the other element of the equation: the motives, intentions, or behavior of criminals.

Unlike you, criminals lack moral and ethical brakes on their conscience or behavior. For most crimes, the motive—quick money, access to drugs, sexual gratification—is the goal and the victim is secondary. Furthermore, most criminals, while they may be devious, usually have average or mediocre intelligence. You have the intelligence and the instincts to outwit them almost every time, but you must hone your safety sense to do it.

Sharpen Your Safety Sense

All of us have a built-in safety sense, our survival instinct. Whether we call it intuition, instinct, a gut feeling, a hunch, suspicion, or extrasensory perception, our survival instinct is hardwired into our psyches. Learning to listen to your own intuition sharpens your innate safety sense.

What does instinct feel like? Instinctual feelings don't always come with goose bumps, a pounding heart, or an ominous soundtrack. Sometimes it can be the most commonplace of feelings.⁷

- | | |
|-------------------|---|
| ▶ Nagging feeling | ▶ Doubt |
| ▶ Wonder—What if? | ▶ Hesitation |
| ▶ Anxiety | ▶ Suspicion |
| ▶ Hunches | ▶ Apprehension |
| ▶ Gut feeling | ▶ Fear |
| ▶ Curiosity | ▶ Dark humor—a way to communicate concern without looking foolish |

⁷ Gavin DeBecker, *The Gift of Fear—Survival Signals That Protect Us From Violence*, Little, Brown & Company, Boston, 1997.

Faster than rational thinking, instinct is our subconscious trying to get the attention of our conscious mind and urge it to take action. To our own disadvantage, we tend to respect others' instincts, but often discount our own. Our rational mind, pragmatic and analytical, talks us out of taking any action by saying, "I'm just imagining things." It cautions us not to let "irrational" feelings get in the way of doing business.

But you will sharpen your safety sense if you think of your instincts not as an obstacle to rational thought, but as signposts pointing you in the right direction so your logical mind can make good decisions. In short, listen with your instinct and act with your head.

Practitioner Perspective: Situational Awareness



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Law enforcement background

I've been a reserve deputy with the county sheriff since 2011, and I ride 10 to 20 hours per month as a volunteer back-up officer. I get the same training as police officers.

Situational awareness

I use my law enforcement knowledge to stay safe in my real estate practice. I use situational awareness, always being aware of my surroundings and how people are behaving. I notice clenched jaws and fists, sweating, a pumping carotid artery, and someone looking around for witnesses as visual cues that someone is fixing to do harm.

Anyone can get into a dangerous situation

I was getting ready to leave for vacation and I got a last-minute call on a listing. He said, "I live in the area. I really want to see the house. I'll meet you there." I went.

Because he was poorly dressed and had a crummy car, he didn't look like he'd qualify for a \$300,000 house. I also noticed his waistline: on one side he had a phone and on the other side was the bulge of a gun. I had a weird vibe, I didn't know what his motive was and my family was sitting outside in the car because we were leaving for our trip. So I was on high alert.

I never heard from the prospect again. The lesson is anyone—even someone like me with training and who's 6'2"—can get into dangerous situations.

Four safety basics:

1. Have standard safety procedures in place at the office and don't bypass them.
2. Meet prospects at the office first.
3. Don't meet strangers at empty houses, even if you're desperate for a check.
4. Screen prospects. Get some basic information like a driver's license, and prequalify clients. People who want to harm you don't want to reveal that much information about themselves.

Flight or Fight?

Sometimes, despite all of your precautions, you may find yourself in a potentially dangerous situation. It isn't pleasant to think about the possibility, but it is important to think through strategies for handling the situation.

Whether you choose to escape a situation or fight back depends on a combination of factors like your physical capability, proximity of the attacker, presence of a weapon, and your knowledge of self-defense. You don't have to be a victim, but you don't need to be Rambo either.

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.⁸

First Choice—Escape the Situation

The best approach to any threat is simply to leave. If your safety sense perceives a threat, act decisively and escape unharmed. You don't have to apologize for your behavior or announce your intention. Running away from danger and calling for help is as courageous as fighting back and you don't need any special training to do it. The ability to escape a situation may, however, be impacted by several factors.

Can You Make an Escape?

■ Fitness level and stamina

How far can you run without stopping? Your ability to escape a situation may depend on your fitness level and physical capabilities. Age, weight, and mobility can affect the ability to move quickly away from harm.

■ Clothing

High heels and close-fitting clothing can impede quick movement. Before showing a property, change to low-heeled shoes you can run in. The alternative may be to run bare foot.

⁸ Amanda Ripley, *The Unthinkable, Who Survives When Disaster Strikes—and Why*, Three Rivers Press, Random House, New York, 2009, www.crownpublishing.com.

■ **Terrain and obstacles**

Whether preparing to sit an open house or show a property, you should scout out all of the exits and obstacles that could block an escape. Fences, walls, and swimming pools are obvious obstacles. Challenging terrain—rocks, steep hillsides, cliffs, and ravines—can block escape routes too.

■ **Anyplace to run to?**

In an urban setting or busy suburban neighborhood, a person running down the street bare foot and screaming is bound to attract attention. But what if the location is isolated? Running to your car, parked for a quick getaway, may be the best course of action. Lock the car doors and leave immediately. When you reach a place of safety, notify police and your office.

Can You Diffuse the Situation?

Appearing to go along with an attacker may buy some time to let your rational mind assess the situation and decide a course of action. It may be possible to create a distraction and then try to escape.

On the other hand, an attempt to talk an attacker out of harming you may trigger the emotions that justify, in the predator's mind, an attack. Remember, criminals and especially predators lack moral and ethical constraints on their behavior.

Should You Try to Defend Yourself?

Defending yourself depends on both your physical strength and knowledge of self-defense. Fighting back should be a conscious decision when escaping the situation is not an option.

But before we discuss self-defense measures, let's take a look at common physical, emotional, and instinctual reactions in threatening situations. When survival instincts kick in, these automatic responses impact our ability to respond to threatening situations.

How We Respond to Threats and Attacks: Three Phases⁹

❶ Denial and Delay

This can't be happening to me!

- Initial shock
- Realizing something is wrong, but unsure of the threat
- Disbelief

❷ Deliberation

What should I do?

- Calculating the risks
- Do nothing and wait?
- Frantic thoughts
- Flight or fight?

❸ Decision

Okay. Here goes!

- Coming to terms with our bad luck
- Reaching a decisive moment
- Deciding what to do and taking action

In a dangerous or threatening situation, we quickly and unconsciously cycle back through the phases of denial, deliberation, and decision as we react to threats and dangers. Too often, we hunker down in denial and delay taking any action.

Physical Responses

- Stress hormones, cortisol and adrenaline, surge and give muscles a boost but overwhelm the system and cloud thinking.
- Heart rate jumps to 115–150 bpm which speeds reactions, but at more than 150 bpm reactions and capabilities deteriorate quickly.
- Dissociation slows and numbs perceptions.
- Shutting down—a type of paralysis—is a common reaction to the flood of stress hormones.
- At the critical moment, many shut down—negative panic—and do nothing.

What Can We Do?

Confidence

Confidence in our ability to respond and take action in a threatening situation calms the physical effects of fear responses. Calming the physical fear reactions gains time to assess the situation and overcome the urge to shut down. Knowing how we are likely to react unconsciously, we can consciously move through the mental phases. Instead of lingering in denial, we buy time for rational thinking and decisive action.

Preparation

We gain confidence by sharpening our safety sense, implementing safety systems, and planning how we will respond. The best way to perform in extremely stressful situations is to rehearse your response; rehearsals, like fire drills, build muscle memory. Everything you do to plan and prepare for action under stress helps you calm the fear responses and take action to escape and signal for help or defend yourself.

⁹ Adapted from *The Unthinkable, Who Survives When Disaster Strikes—and Why*, Amanda Ripley, Three Rivers Press, Random House, New York, 2009, www.crownpublishing.com.

Should You Take a Self-Defense Class?

Self-defense training offers two important benefits:

- Rehearsing simulated confrontations develops muscle memory of actions to take when threatened.
- Learning to recognize and evaluate threats fosters safety intelligence.

A worthwhile self-defense class is not just about developing muscle, although improving your fitness level may be a side benefit. Effective self-defense training empowers by bolstering confidence in your ability to handle a threatening situation, choose an appropriate response, and defend yourself when necessary. Remember that confidence calms the fear responses that scramble our thoughts and gains time to choose a course of action.

Choosing a Self-Defense Class

- **Ask for suggestions**
Ask family, friends, and colleagues for suggestions. Health clubs, martial arts studios, YMCAs, and community colleges often offer classes.
- **Observe a class**
Watch a class in progress before you sign up. Observe how the instructor conducts the class and interacts with participants. Make sure the atmosphere of the class is conducive to learning and every student has the opportunity to participate.
- **Ask about the training goals**
You should look for comprehensive training that teaches how to assess threats and choose the best course of action. Comprehensive programs offer a variety of defense options and techniques, and emphasize evaluation of threats before taking action. Toning up your muscles may be a side benefit, but effective training emphasizes brain over brawn.
- **Match your fitness level**
Observation of a class in action helps you choose the best training for your fitness level. You will have a better learning experience if your fellow students have similar levels of physical fitness and mobility.

- **Choose group instruction**

Group instruction offers advantages over one-on-one training. In a group setting you can gauge your progress in comparison to classmates. In addition, you gain experience practicing with and observing the variety of body types and skill levels of the other students

- **Check for safety precautions**

Look for a controlled environment and the use of padded safety equipment. Self-defense training typically requires some physical exertion, but it shouldn't put you at risk for injury. Avoid training that subscribes to the "no pain, no gain" approach.

- **No-pressure environment**

Encouraging students to participate and stretch beyond their comfort zones is normal practice. But students should not be pressured or bullied into participating in activities they are hesitant to do. The individual's right to make decisions about participation must be respected.

Company-Sponsored Self-Defense Training

- Any programs offered must accommodate individuals with disabilities or special needs.
- Training programs should be offered to everyone, regardless of gender. Both men and women are vulnerable in the field.
- Make sure that outside safety trainers are properly qualified and insured.
- Before hiring a safety trainer, ask your attorney to review the engagement contract.
- If the training will involve physical activities or weapons training, ask participants to sign a waiver.
- Work with your attorney on all of these steps.



Adapted from "Window to the Law, Implementing Office Safety Measures Legal Considerations," Jessica Edgerton, Associate Counsel, National Association of REALTORS®. Go to www.nar.realtor/videos/window-to-the-law-implementing-office-safety-measures-legal-considerations.

Should You Arm Yourself?

States regulate the ownership and use of firearms. Every state allows concealed carry of firearms in public. However, state laws on ownership, licensing, transporting weapons, and other aspects vary widely. For example, some states require a permit for concealed carry but others do not. When transporting weapons in a vehicle, some states, depending on the type of license, require the weapons to be unloaded or visible from outside the vehicle. States also regulate weapon-free zones such as schools, government offices, and gun-free workplaces, including storage of guns in cars in workplace parking lots.

A Personal Choice

Ultimately, the decision to carry a weapon—a firearm or defensive spray—is a very personal choice. If you opt for carrying a weapon, you must comply with all state and local laws for ownership, registration, licensing, storage, and transportation in vehicles. In addition to compliance with state laws, you have a responsibility to your family and colleagues to follow best practices for firearm safety, especially around children.

Learn to Use a Weapon for Self-Defense

If you choose to carry a weapon, you should learn how to use it for self-defense. A weapon becomes a liability if an attacker can take it away and turn it on you. Look for training that prepares you to use the weapon in a self-defense situation. Shooting holes in a paper target at a firing range will teach you how to load and fire a gun, but won't simulate the experience of using it for self-defense. Even if you are used to guns for hunting, using a handgun for personal protection is a very different experience.

Realize that there are other options for self-defense, such as defensive sprays. Check out your state's regulation on use of defensive sprays. Some states regulate the types and amounts of sprays, authorized sellers, and permit requirements.

Should You Have An Office Policy on Weapons?

Before implementing workplace rules on weapons, offering weapons training, or even discussing the use of weapons with agents and employees, a company should work with an attorney to develop an office policy. An office weapons policy should cover items such as:

- State laws regarding concealed carry
- Licensing and registration requirements
- Storage of weapons in or near office premises
- Transportation of weapons in vehicles

Companies cannot require their agents or employees to carry a weapon. If a company decides to keep firearms off the office premises, a “weapons-free” notice should be posted at the entrance.

Things to Know About Your State’s Weapons Laws

Concealed or open carry: _____

Registration and licensing: _____

Types of firearms and ammunition allowed: _____

Authorized sellers: _____

Transporting a firearm in a vehicle: _____

Gun ownership training: _____

Gun-free zones and workplaces: _____

Defensive sprays regulations: _____

911 Rescue Me!

If you find yourself in a threatening situation and call 911, what do you expect to happen? Most would say, “The police will get here and arrest the person who is threatening me.” In order to respond to your call, police need to know where you are. If you place a 911 call from a landline, most emergency response systems can identify the location. But mobile and wireless phones are not associated with any location, which means that you must tell the emergency operator your location. Even if you are equipped with GPS capability, the local emergency system may or may not be able to determine your exact location. Furthermore, most 911 centers cannot receive texts, photos, or videos.

Learn Law Enforcement Capabilities

It’s important for you and your colleagues to know the capabilities of local law enforcement organizations. The police department in your town or county likely has a community outreach program that can help you learn about emergency capabilities. What do you need to know?

- Where do 911 calls go?
- How quickly can police respond to an emergency call?
- If you use a mobile phone to call 911, can the emergency system locate you?
- Can the emergency system locate you using GPS?
- If your call to 911 is disconnected, can the emergency operator call you back?
- Can police provide extra patrols during open-house events or around vacant properties?
- What is the phone number for reporting non-emergencies?
- What kinds of calls should go to the non-emergency number?

4. Wild Wild Web



You may double lock the doors of your office and home and install a surveillance system. But the most vulnerable point in your security system may be sitting on your desk or resting in your hand—your computer, tablet, or smartphone.

Sometimes it seems that as soon as a new technology debuts, hackers find ways to break in and exploit it. Hackers may want only to brag about exposing the vulnerabilities of new technology, but too often their motives involve stolen identities, credit card numbers, bank deposits, and fraud. We can reduce the crime opportunities for hackers and online scammers through a combination of security technology, conscientious data handling, and some common sense habits. In this chapter, we'll look at some of the common deceptions and entry points cyber thieves, predators, and scammers exploit and actions we can take to outsmart them. We'll begin by looking at the most common and oldest app, email.

Email Security

It's such a common part of our day that we seldom stop to think about the security of email. The truth is that email was never designed to be particularly secure. All the ways we send, receive, share, store, and use email messages makes fully securing email a very difficult problem. Well publicized career-ending email hacks of major companies are a stark reminder that email is not a secure communication channel.

How Many Emails Do You Receive Every Day?

A recent research study found that the average worker receives about 80 emails a day which totals about 29,000 emails a year. A company with 50 employees receives about 1.4 million emails a year. If just 1 percent of those emails contain a virus or a phishing link, that's 14,000 malicious emails a year; almost one a day for every employee. The same study found that within a year's time two-thirds of businesses experienced a malware infection through email and more than one in five lost sensitive or confidential data through an email-based leak.¹⁰



¹⁰ 12 Best Practices in Email, Web and Social Media Security, Osterman Research, Inc., 2014.

Why is email so vulnerable? Every email that you send passes through the servers of another company, like Outlook or Gmail, before it reaches the recipient. On that trip from your computer or phone to the recipient, there are multiple opportunities for messages to be intercepted and most email is sent and stored in unencrypted plain text. Furthermore, you have little control over what happens to email after it's sent. Anyone who receives an email can save it or forward it to another recipient.

By far, the most serious email security threats and leaks originate from human behavior. Although it's disheartening to think that our own actions open the door for email shenanigans, the good news is that any threat caused by human action can be prevented by human action.

Malware, Viruses, Trojans, Phishing, Adware

Viruses, malware, and other maladies often arrive attached to an email with an innocuous message like, "Check out these cute photos." When the recipient clicks on a link or downloads a file, a virus infiltrates the computer and may lurk there undetected for months.



Phishing involves phony websites and emails that trick readers into revealing information. A typical phishing email may ask a recipient to supply a bank account number in order to verify it. Credible companies never request private information this way.

Less pernicious, but extremely annoying, are adware programs that find their way onto your computer as you shop online and view advertisements. These programs plant cookies on your computer that sense when you are online and then flood your screen with popup ads.

The good news is that the best defense against invasions is common sense. Almost all malware requires the user to take some action, like clicking on a link, downloading an executable file (.exe), or responding to an email. All of these actions are 100 percent avoidable. For those that manage to slip through, robust regularly updated antivirus software, like Kaspersky, Norton, or McAfee can identify and resolve most threats.

Email Scams¹¹

Computer viruses and phishing can pop up any day and true to the label, *malware*, i.e. malicious software, wreak havoc with business operations. Major software programs, like Windows and Adobe®, issue regular updates to combat known hazards. But many, if not most, viruses and malware infect computers when users click on links in fraudulent emails or fall for scams. Listed below are some common email scams.

- **“Nigerian” email scam**

So-called “Nigerian” email scams present a picture that sounds too good to be true, but people still fall for it. Senders usually claim to be a business person or the spouse of a former government official in Nigeria or some other country. They state, in very polite and compelling language, that their money is tied up temporarily and offer, in return for payment of the fees or taxes, to transfer a huge sum to the recipient’s bank account for short-term safekeeping. The scammer then steals the money and sometimes the identity of the recipient.

- **“National Do Not Email Registry” scam**

If you have submitted your email address to a “National Do Not Email Registry” in hopes of reducing the number of spam emails, you are the victim of a high-tech scam that tricks consumers into disclosing their email address or personal information. There is no such national registry. The scammers collect valid email addresses and sell them to spammers or identity thieves.

- **Mail order scam**

An email informs you that your order has been received and processed and your credit card will be billed for charges ranging from \$250 to \$899, but you haven’t ordered anything. The email advises consumers that if they have questions about the order or want to speak to a representative they should call a given telephone number. Callers find themselves connected to an adult entertainment service and later charged for an expensive international phone call

- **FTC-pending consumer complaint**

The email warns that a complaint against you has been filed with the FTC. It asks you to click on a link or attachment for more information or to contact the FTC. Clicking on the link installs

¹¹ Federal Trade Commission, Consumer Information, [www.ftc.gov/search/site/email scams](http://www.ftc.gov/search/site/email%20scams).

malware that steals your personal information, sends spam, or hacks into business networks.

- **Masquerade attack**

A hacker posing as a loan officer, your accountant, or you instructs a buyer to complete an urgent financial transaction, like a wire transfer for earnest money. The spoofed or cloned emails appear legitimate. Once money is wired to the bogus account, it can be nearly impossible to recover. Combat this scam by warning your clients to check with you before wiring or sending any funds.

- **URL or trademark expiration scam**

An email states that your company web address or trademark is about to expire if you don't pay a renewal fee immediately. The fraudster counts on you being too busy to investigate and quickly paying what amounts to a fake invoice.

- **Your computer is infected alert**

A scary email informs you that your computer is in imminent danger. The typical message line blares "Your computer has been infected with a virus" or "Trojan found." These messages instruct you to download a protection service, but when you click on the link malware infects the computer and sets you up for information theft.

- **Fake funeral notice**

A bogus email with the subject line "funeral notification" appears to be from a legitimate funeral home and invites you to click on a link to offer condolences and receive more information about the upcoming services. Clicking on the link downloads malware to your computer.

Practitioner Perspective: Keeping Data Safe



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Talk to clients about data security

It's important to discuss with clients exactly what to expect during a transaction. We tell them that we'll never send emails asking them to wire funds. They know that we'll call first to discuss money transfers and explain how they should be done.

Email fraud can happen to you

We were the listing agents for a house and someone broke into the buyer agent's email and told the buyer to wire funds to an account. The buyer agent's email wasn't from an agency account, but from a public email like Yahoo or Gmail. But to the buyer, the email looked legitimate.

The buyer wired—and lost—money.

Keeping client data safe

Use a company email address with its own server, firewall, and other protections. I like Dropbox. It's a way to share documents about transactions with clients and there's nothing—account numbers or financial information—included that is compromising. The documents are behind a firewall and the site is password protected.

A referral network is a safety network

When you start building a network of repeat clients and referrals, it has an effect on safety. Because most of my business comes from repeat clients and referrals, I worry less about safety because the people aren't strangers. That's just another reason why building a referral network is important.

Social Media Safety

The risk inherent in social media like Facebook, Twitter, and LinkedIn is the creation of online relationships with people you really don't know and perhaps wouldn't want to meet face-to-face. The casual nature of social media can easily lead to oversharing. Some common sense habits about posting and sharing information provide your first line of defense against misuse of social media.

■ **Keep business and personal separate**

The simplest action you can take is using separate social media accounts for business and personal. Use privacy controls to keep personal accounts restricted to family and known friends only, and don't post personal information on business accounts. You can build good client relationships without divulging information about your children, spouse or partner, after-work activities, family occasions, or vacation plans. The profile information on social media or websites may offer just the information criminals need to target the next victim.

■ **Watch what you say**

On your business accounts, everyone doesn't need to know where you are, what properties you are showing, or your buyers' reactions to properties. In fact, revealing information about buyers' actions and thoughts could hurt their negotiating position when it's time to make an offer. Describing properties as vacant invites trouble.

■ **Use privacy controls**

Set privacy levels so your personal social media accounts are viewable only by family and approved friends. For example, when you sign up for Twitter, the default setting for tweets is public, which means anyone can follow you and read your tweets. You can, however, restrict followers to those you have approved; anyone who wants to follow you must send a request. Approved followers can read your tweets, but they cannot retweet them. Switching between public and private affects past tweets. If you switch from public to private, public tweets will no longer be public, but if you switch from private to public, any previously protected tweets are made public. Check privacy settings from time to time to make sure nothing has changed.

■ **Control friend requests**

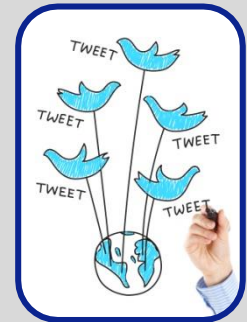
You don't have to accept every friend, follower, and connection request that you receive. Before you click on the accept link, consider if you want to establish a connection with the person. Don't be caught up in measuring your popularity by the number of Twitter followers, Facebook friends, or LinkedIn connections you have.

■ **Don't reveal too much information in profiles**

Posting too much information in personal profiles can reveal enough information, like the high school you attended or the name of your first pet, for hackers to guess passwords and security question answers.

Tweets Are Forever

Did you know that the Library of Congress houses the largest archive of public tweets? The Library has collected tweets since 2006 and the archive grows by about 500 million tweets a day. Archivists believe that these ephemeral messages reveal a unique picture of American culture. However, the archive lacks a software solution for cataloguing and searching it. Simple search requests can take more than 24 hours to process. Consequently, the Library of Congress continues to deny almost all access to the Twitter archive until implementation of a workable search solution.



Geotagging—A Hidden Risk?

When you take a photo with your phone, post it on Facebook or other social media, you reveal information about the location and date of the photo. Using GPS technology, your phone and some cameras embed location information, called metadata, with the photo. The metadata goes wherever you send or post the photo. Geotagging becomes a security issue when it is used by criminals to follow your movements. For example, if you routinely snap and post photos, the metadata can be used to establish a pattern of your movements. Or, posting photos while you are on vacation lets a thief know that you are out of town.

Geotagging is the default setting for many cameras and smartphones, which means you must manually disable it. But be careful not to switch

off the GPS location feature of your phone completely. The built-in GPS locator is an important safety feature.

Identity Theft

The goal of all of the above schemes and scams is often identity theft. But the first line of defense is simple vigilance and caution.

- **Use secure https connections**

Unlike web sites, email is never secure and should not be used to send any vital or confidential information. Connections like http: or ftp: are easily hacked. Instead use encrypted connections such as https: and sftp: whenever possible; the “s” stands for secure.

- **Look for the padlock icon**

When shopping or paying bills online, check out a website before entering your credit card number or other personal information. Look for https websites that have a closed padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers.

- **Check bills and statements**

Open your credit card bills and bank statements right away. Check for any unauthorized charges or withdrawals and report them immediately. Call if bills don’t arrive on time. It may mean that someone has changed contact information to hide fraudulent charges.

Three Immediate Actions to Clean Up Identity Theft

- ① **Place a Fraud Alert**

Call one of the three credit reporting companies to put a fraud alert on your credit report.

- ▶ Equifax 1-800-525-6285
- ▶ Experian 1-888-397-3742
- ▶ TransUnion 800-680-7289

The company you call must inform the other two. An initial fraud alert can make it harder for an identity thief to open more accounts in your name. The alert lasts 90 days but you can renew it.

② Order Credit Reports

Identity theft victims are entitled to a free credit report from **each** of the three credit reporting companies. If you know which of your accounts have been tampered with, contact the related businesses. Talk to someone in the fraud department and follow up in writing. Send your letters by certified mail and ask for a return receipt. That creates a record of your communications. As you contact businesses to make corrections, ask for copies of any documents the identity thief used to open a new account or make charges in your name.

③ Create an Identity Theft Report

An Identity Theft Report gives you some important rights that can help you recover from the theft. To create one, file a complaint with the FTC and print out your Identity Theft Affidavit. Use the Affidavit to file a police report and create your Identity Theft Report. An Identity Theft Report will help you deal with credit reporting companies, debt collectors, and businesses that gave the identity thief credit or opened new accounts in your name.

For detailed information on what to do if your identity is stolen along with sample letters and forms go to www.consumer.ftc.gov/topics/repairing-identity-theft.

Trash or Treasure?

Identity thieves don't need high-tech tools. Rifling through your trash can reveal all they need to know. Before you throw away papers that contain personal information, thoroughly shred them. Shred unwanted credit card applications, "convenience checks" that come in the mail, credit card receipts and statements, outdated financial records, and anything else containing personal information. Just bought a new entertainment system or new computers for the office? A bunch of empty boxes sitting on the curb alerts would-be thieves. Instead of leaving boxes out in plain sight, cut them down and stuff them in trash bags or a closed dumpster.



Smart Passwords

The point of using an uncrackable password is to slow down hackers so they abandon attempts to decipher it. Common words and sequences of numbers are so easy to decipher that they offer no protection at all. In

addition, the information you post on social media or your website can make it easy for a hacker to simply guess a password, like the names of your children, your birthday, a phone number, a favorite hobby or sports time, or a pet's name. Other types of passwords to avoid include names, places, sequences of numbers, and any word that appears in the dictionary. For example, look at these passwords and the estimated time to crack them:¹²

▶ lluvU	1 second	▶ 12345	1 second
▶ lloveyou2	14 minutes	▶ qwerty	1 second
▶ Spongebob	52 seconds	▶ welcome	1 second
▶ lloveme	4 minutes	▶ howryou	2 seconds
▶ Starbucks	22 minutes	▶ Highfive	52 seconds

Passwords that mix random letters, numbers, symbols, and upper and lower case letters slow hackers down. The problem is creating a complex combination that you can remember. Following are some methods for creating hard-to-crack passwords. You can test the strength of passwords at www.howsecureismypassword.net.

■ Random combinations

Combine a random selection of letters with numbers and symbols

9r//ST==Ma147

Time to crack: 465 million years

■ Acronyms

You can create an acronym from any sentence or sequence of words such as the first line of a favorite book or poem or a sentence you will remember.

I think that I shall never see/A poem lovely as a tree

Acronym: Ittlsns/Aplaat

Time to crack: 655 million years

My 3 favorite ice cream flavors are pistachio vanilla and strawberry

Acronym: m3ficfRpv&s

Time to crack: 4 thousand years

¹² Estimated time it would take a desktop PC to crack this password.
www.howsecureismypassword.net.

■ **Picture, Action, Object (PAO)**

Imagine a memorable character, place them in a vivid setting, and imagine an action. Then create a password using the first two letters of the main words. For example, Ben Franklin at the beach playing volleyball on the 4th of July in 1776

Ben Franklin beach volleyball July 4, 1776

BeFrBeVo741776

Time to crack: 98 million years

**Try creating some secure passwords using the methods described above.
Test the strength of the password at www.howsecureismypassword.net.**

Remembering Passwords

A basic rule for secure passwords is creating a unique password for every device and sign in. For most people, that would mean memorizing 40–50 different passwords or more. Tucking a written list in a desk drawer or storing a document on a phone or computer labeled “passwords” is not a secure solution. A better option is a password management app, such as LastPass, RoboForm, Password Safe, or KeePass¹³. Some of these apps offer basic service for free and charge a fee for premium services. Password management apps store all of your passwords and you need to remember only one master password to access it.

¹³ Suggested apps are not endorsed by the National Association of REALTORS®.

Five Best Practices for Protecting Client Data

Think about all of the personal data you collect from clients and customers. They expect that the information entrusted to you will be kept safe and confidential. If client information is stolen from your business and misused, the result can be a public relations nightmare.

Following are five best practices that any real estate professional or company can use to handle client data responsibly. ¹⁴

① Take Stock

- ▶ Identify types and sources of information you collect about clients and customers
- ▶ Identify all the ways information is transmitted
- ▶ Determine how and where information is stored: locked in a file cabinet, stored on a password-protected network in encrypted files, in the cloud
- ▶ Determine who has access to the information

② Scale Down

- ▶ Consider whether or not you need to collect the information
- ▶ Stop collecting what you really don't need

Two Rules of Thumb for Scaling Down

#1 If there is no legitimate business need for the personally identifying information, don't collect it. If there is a legitimate business need, keep the information only as long as it's necessary. Once that business need is over, dispose of it properly.

#2 Develop and adhere to a document retention policy for information that must be kept for business reasons or to comply with the law. Identify what information must be kept and plan how to secure it, how long to keep it, and how to dispose of it securely when you no longer need it.

¹⁴ Adapted *NAR Data Security and Privacy Toolkit*, www.nar.realtor/topics/data-privacy-and-security/resource.

③ Lock It

- ▶ Determine what kind of physical security is used to protect personal information—paper and electronic—from unauthorized access
- ▶ Institute security measures to protect electronic personal information stored on devices and networks
- ▶ Institute measures to prevent unauthorized access
- ▶ Use encryption, password protection, or firewalls to protect personal information
- ▶ Assign responsibility for detecting and alerting others of a security breach
- ▶ Inform employees, independent contractors, and service providers of their responsibilities for protecting your business's information.

④ Pitch It

- ▶ Determine and evaluate current policies and procedures for document disposal or retention
- ▶ If needed, draft a policy that includes time limits for retention of specific types of documents and assigns responsibilities for disposal to specific individuals
- ▶ Ask an attorney to review the document retention policy
- ▶ Distribute the policy to employees and independent contractors and monitor compliance
- ▶ Review and update the policy periodically

⑤ Plan Ahead

- ▶ Learn state laws on notifying consumers of a security breach
- ▶ Develop a written policy and procedures for what to do in case of a breach
- ▶ Draft a sample breach notification
- ▶ Ask an attorney to review the notification
- ▶ Assign responsibility for notifying consumers

Download a Free Data Security Toolkit

For more information on data security best practices, download the free NAR Data Privacy and Security Toolkit at www.nar.realtor/topics/data-privacy-and-security/resource (member login required).

5. Our Company Safety System



Throughout this course, we have learned about risks and what we can do to stay safe on the job. With this knowledge, think how devastated you would feel if, after learning about on-the-job safety, one of your colleagues was harmed as a result of a situation that could have been avoided. On the other hand, think how fortunate you would feel if your safety precautions prevented harm. The last portion of the course looks at what you can do, individually or as a company, to develop and implement safety best practices.

Assessing Our Safety Best Practices

How does your company compare to other real estate companies? At the beginning of this course we learned that less than half of respondents are associated with real estate companies that have safety procedures. Of all survey respondents, 27 percent said they were with companies that did not have safety procedures and 28 percent said they didn't know if their companies had safety procedures. Which group are you in?

If your company lacks safety systems, it's time to start developing the safety best practices you will follow.

On Your Own

There are precautions you can take as an individual without waiting for your company to develop best practices. For example, you can start parking your car at the curb, wearing flat-heeled shoes, walking behind buyers as you show property, letting others know where you are going, downloading safety apps for your phone, or participating in a self-defense course.

As a Company

Other best practices must be adopted and followed by everyone in the company because inconsistency could be seen as discriminatory. For example, if you tell a prospect that it is company policy to ask for and photocopy IDs, then you must make this request of every new prospect. Company policies that must be applied consistently include:

- Collecting and storing client data
- Meeting new prospects in the office prior to showing property

Any safety best practices adopted as company policy must comply with state regulations and should be reviewed by legal counsel.

Everyone or No One?

The best safety policies and precautions are ineffective if applied inconsistently by company agents and staff. Everyone in the company must commit to following safety best practices. You may feel that following safety best practices is an individual choice that doesn't affect others. But your actions could put others at risk. If you ignore precautions and take risks, you make it difficult for others in your company to apply safety best practices. Furthermore, if you don't follow company policies, your actions could be construed as discriminatory regardless of intent. In other words, no one is safe unless everyone is safe.

Are We Taking Risks?

Even if your company has safety procedures or best practices, a good place to start enhancing a safety program is by finding out what agents and employees do day-to-day. You can use the checklists in this manual to take stock. As you work through the checklists, note if you take the precautionary step on your own and as a company best practice.

- ✓ **Smartphone Safety Checklist** (page 13)
- ✓ **Agent's Property-Showing Safety Checklist** (page 17)
- ✓ **Open-House and Model-Home Safety Checklist** (page 26)
- ✓ **Listing Appointment Safety Checklist** (page 29)

Our Best Practices

After taking stock, the next step is to decide, as an individual and as a company, what best practices to adopt. The good news is that you do not have to start from scratch. Starting on page 69, you will find a compendium of resources—all free—that you can put to use today.

www.nar.realtor/topics/realtor-safety

Your on-the job safety is a top priority for the National Association of REALTORS®. Go to the dedicated webpage to tap into all the resources you need to develop your own best practices.



**REALTOR®
SAFETY**

Articles & Blog Posts

We've put together a list of articles and tips for use in promoting REALTOR® Safety. There is a "download" link at the bottom of each article so you can customize them any way you choose.

Featured Articles

[Convention Safety: 5 Things You Must Add to Your Safety Checklist](#)

[REALTOR® Safety Forms: More Than Just Space Filler](#)

[Technology: Keeping It Safe, Keeping You Safe](#)

More Articles

[Make Safety a Brokerage Priority](#) (via REALTOR® Magazine)

[3 Cybersecurity Tips That Can Pay Off for Your Business](#)

Planning Your Safety Strategy

Keep safety awareness top-of-mind with these weekly tips and monthly articles, regular presentations, promotion of NAR's new safety webinars, posting the artwork on your site, and much more.

Step 1: Plan Your REALTOR® Safety Strategy

Use the information and materials from this site to develop a strategy for your association or office, or incorporate them into your current programs.

The [free presentation section](#) is designed so that you can present all the information in a single session, or divide it into the following segments:

• Safety at the office
• Safety with clients
• Safety at home

Safety Presentations

NAR makes it easy for you to share the message of REALTOR® Safety with members. Simply download our comprehensive REALTOR® Safety training presentation, including guidelines for the presenter.

[Presentation Guidelines](#) (PDF: 177 KB)

[Presentation](#) (PDF: 299 KB)

[Section 1 Introduction](#) (PDF: 64 KB)

[Section 2 Safety at the Office](#) (PDF: 50 KB)

[Section 3 Safety with Clients](#) (PDF: 86 KB)

[Section 4 Safety at Home](#) (PDF: 73 KB)

[Additional Resources](#) (PDF: 316 KB)

Safety Webinars

Archived REALTOR® Safety Webinar: Safety Tips to Share With Sellers

Date: September 9, 2014

The National Association of REALTORS® has worked hard to keep REALTOR® Safety foremost in everyone's minds. But what about your clients? They, too, face some dangers in allowing strangers into their homes or visiting their homes.

During this free NAR REALTOR® Safety webinar, you will learn:

• How to identify and steps to share with your clients

• How you will learn:

• How to need to be safely put away

• How to be able to access person

• How to target at open

In this section

[REALTOR® Safety Home](#)

[Background](#)

[Articles & Blog Posts](#)

[Share & Promote](#)

[Presentations](#)

[Videos](#)

[Webinars](#)

[Materials](#)

[Resources for REALTORS®](#)

Safety Materials

Crisis Communication Checklist for Associations

A crisis at your Association can take several forms, such as a data breach, a situation involving a member, or a weather-related incident, to name a few. Whatever the crisis is, it can have a serious impact on your Association, which is why you should have a crisis communication plan in place that outlines specific framework for a variety of situations. To help you with your efforts, NAR has created a Crisis Communication Checklist for Associations. It can be used as the first step in creating a crisis communication plan or it can be seamlessly incorporated into an already existing plan.

Office Safety Forms

A variety of pre-designed safety forms that you can customize and use in your office.

[Agent Identification Form](#) (DOC: 26 KB)

[Agent Itinerary](#) (DOC: 33 KB)

Safety Videos at www.nar.realtor/topics/realtor-safety



◀ Safety at the Office

Safety with Clients ▶



◀ Implementing Office Safety Measures: Legal Considerations
Jessica Edgerton, NAR Associate Counsel

Safety at Conventions ▶



◀ Social Media and Cyber Safety

Every Day Is Safety Awareness Day

Now that you know more about the risks that real estate professionals face on-the-job and precautions you can take, what can you do to make every day safety awareness day?

- **Talk about safety**

One of the most effective methods of spreading safety awareness is word of mouth. Talk with your colleagues and peers. Make safety a regular feature of company meetings. New licensees in particular may not be aware of the risks they will encounter. Even seasoned real estate professionals may take their personal safety for granted. Remind your colleagues that safe business is smart business and that risky behavior puts the entire real estate community at risk.

- **Share what you have learned**

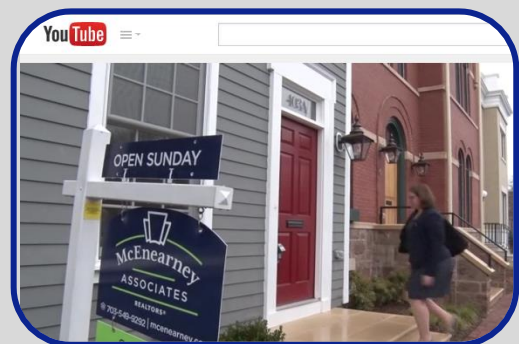
There are many resources in this course manual, including checklists and information sources, that you can share with colleagues. Share links to videos, webinars, product suggestions, and other resources you find on your own.

- **Help your colleagues stay safe**

When a colleague asks for your help as a buddy for a property showing, an open-house event, or an emergency contact, be willing to help.

12 Safety Tips to Share

For a quick review of property-showing safety precautions, go to YouTube and watch ***Staying Safe While Meeting Strangers***, produced by REALTOR® Magazine. Share the link with colleagues who didn't attend the course.



<https://www.youtube.com/watch?v=c31S9PBEx1I&feature=youtu.be>

Exercise: What Would You Say?

How would you respond to these comments from other real estate professionals?

All of these safety measures get in the way of forming a relationship with a client.

This is a safe community, nothing ever happens here.

If I don't respond fast to show a property, the business will go to someone else

I don't want to treat prospects like suspects.

I'm 6'2" and used to be a linebacker, no one is going to mess with me.



What Will You Do?

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

Resources



Resources

A to Z Safety Review	71
Websites and Videos	72
Webinars.....	73
Safe Open-House Events.....	74
Home Safety Checkup.....	75

A to Z Safety Review

Apps make your smartphone a safety phone

Buddy system is the best approach whenever you feel uneasy about a situation

CITO, Come into the office is the best policy for initial meetings with prospective buyers

Defense—a good safety plan is the best defense

Escape routes—look for at least two at open-house events

Flat-heeled shoes you can run in are the best choice for property showings

Gut feelings—learn to respect your instincts and those of others

Hands free—keep one hand free during showings and use a hands-free phone while driving

ID form—every prospect should be required to complete a prospect ID form

Jot down on a business card the time you arrive at an open house, leave it in a kitchen cabinet

Key, ID, business items, phone—the essentials to carry with you during property showings

Learn a property before showing it especially vacant properties and model homes

Market edge—discussing seller safety during listing presentations may win you the listing

Never go into cellars, attics, or confined spaces or turn your back on a prospect

Office policies should provide safeguards for agents, like requiring completion of ID forms

Park your car at the curb where you cannot be blocked in

Quickly leave a property if you encounter a squatter or criminal activity

Run away if you are threatened or attacked; scream to attract attention

Set up distress codes, call--and call-back schedules

Ten-second rule—POWDER—do this safety scan when you arrive at a destination

Unlock deadbolts during open-house events

Valuables should be secured or removed for property showings and virtual tour videos

Whereabouts while working—your office, family, or a friend should know where you are

X-out from prospect lists anyone who makes you feel uneasy

You—your first line of defense

Zero—the number of times you should make exceptions to your safety rules

Websites

National Association of REALTORS®

REALTOR® Safety

www.nar.realtor/topics/data-privacy-and-security/resource

Federal Trade Commission, Consumer Information, email scams

[www.ftc.gov/search/site/email scams](http://www.ftc.gov/search/site/email%20scams)

How Secure Is My Password

www.howsecureismypassword.net

Identity Theft Repair

www.consumer.ftc.gov/topics/privacy-identity-online-security

NAR Data Security and Privacy Toolkit

(Member log-in required)

www.nar.realtor/topics/data-privacy-and-security/resource

The Real Estate Safety Council

Washington Association of REALTORS®
www.warealtor.org/safety

Virginia Tech Transportation Institute

(VTTI), www.vtti.vt.edu

Videos

From NAR

- Cyber Scams and the Real Estate Professional
- Implementing Office Safety Measures: Legal Considerations
- Real Estate Safety and You
- Social Media and Cyber Safety Strategies
- Staying Safe While Meeting Strangers
- REALTOR® Safety
- REALTOR® Safety at the Office
- REALTOR® Safety at Home
- REALTOR® Safety With Clients
- REALTOR® Safety at Conventions

From State Associations of REALTORS®

- **Arkansas Association of REALTORS®**
 - Auto Safety
 - Fight or Flight
 - Marketing and Social Media Safety
- **California Association of REALTORS®**
 - REALTOR® Safety
- **Washington Association of REALTORS®**
 - REALTOR® Safety 2015

Webinars

Listen to these webinars at www.nar.realtor/topics/realtor-safety/safety-webinars

- Are You and Your Data an Easy Target?
- Discover REALTOR® Safety Through Technology and Change Management
- Don't Get in the Pen With the Bull - and Other Safety Tips for Rural Land Professionals
- Every Agent's Five-Step Plan for Open Houses
- First Meetings—How to Lay the Groundwork for Safety
- Get Smart About Smart Homes and Your Safety
- Holiday Season Safety Tips
- How to Detect and Redirect Unwanted Attention From Past, Present, or Potential Clients
- Identity Theft: Protecting You and Your Clients
- Incorporating Safety Into Your Business
- Learning to Remove Dangers and Work Safely at REOs and Foreclosures
- Online Thievery: What to Do If You Experience a Data Breach
- Open House and Listing Appointment Safety
- Personal Safety Is All About You
- Professional, Profitable and Protected
- REALTOR® from a Law Enforcement Perspective
- REALTOR® Safety: Everyday Actions That May Compromise Safety
- Safe Selling in the Most Dangerous Season
- Safety at Open Houses
- Safety Tips to Share With Sellers
- Social Media and Cyber Safety
- Top 10 Ways to Keep You and Your Clients Safe at Open House

Safe Open-House Events

Despite the risks for both the seller and the agent, open-house events are still a popular way to showcase a home and make contact with other prospective buyers. Half of all home buyers (50 percent) visit open houses during their home.¹⁵ Real estate instructor Linda O'Connor offers these suggestions for conducting a safe open house:

Make a Plan

- ✓ How will you know who attended the open house?
- ✓ How will you ensure that anyone who enters the home actually leaves?
- ✓ Will you ask visitors for identification?
- ✓ Where will you park?
- ✓ How will you verify the security of the property before and after the event?
- ✓ Do you have an emergency plan and a backup plan in case something goes wrong?

Open House Options

■ Reservations required

When advertising the event, state that reservations are required and provide a call-in number or online RSVP. Ask anyone who shows up without a reservation to complete a customer identification form and provide ID.

■ Sunday brunch for the neighbors

Invite the neighbors to a special “neighbors-only” open house. Offer a continental breakfast or brunch buffet. Ask them to help you and the sellers find the next owner who will be their new neighbor.

■ Client appreciation

Invite your top 25 clients to a client appreciation open house and ask them to bring a friend along. Offer a wine and cheese or dessert buffet. You will showcase the home to past clients, who can help you sell the home, reinforce your commitment to top-notch client service, and demonstrate your continuing success as a real estate professional who can get results. The memorable event will keep you top-of-mind with past clients and build your referral network.

Source: Reprinted with permission of Linda O'Connor, ABR®, CRS, GRI, LUX Realty North Shore, Beverly Farms, Massachusetts.

¹⁵ 2016 Profile of Home Buyers and Sellers, National Association of REALTORS®, www.nar.realtor/research-and-statistics.

Home Safety Checkup

- ▶ Outside doors should be metal or solid, 1¾" hardwood and secured with sturdy locks.
- ▶ Keep doors and windows locked, even if you're at home, and teach children this habit, too.
- ▶ Always lock your home's doors when you go out, even if away for only a few minutes.
- ▶ Secure a sliding glass patio door with a lock as well as a metal security bar, available at most hardware stores or put a wooden dowel or broomstick in the door track.
- ▶ Make sure ground-floor windows are equipped with sturdy locks.
- ▶ Make sure porches and other entrances are well lit.
- ▶ Install motion-sensing lights for outdoor lights especially in the back and side yards.
- ▶ Trim back bushes or trees that hide doors or windows.
- ▶ Lock up ladders, tools, toys, and recreational equipment inside when not in use.
- ▶ Don't hand out keys to friends, even if they are trustworthy.
- ▶ Limit the number of people who have house keys and keep track of the location of all keys.
- ▶ Don't use hide-a-keys or leave the key under the doormat, above the door, in a flower pot, or anywhere outside the house.
- ▶ Keep your car keys and house keys on different rings. Leave only your car keys with parking attendants and at repair garages.
- ▶ Keep a written inventory of furniture, jewelry, electronics, and valuable collectibles. If possible, keep the inventory in a safe deposit box, fireproof safe, or other secure place. Take pictures or a video, and keep purchase information.
- ▶ Lock up firearms and weapons.
- ▶ Keep serial numbers, if available, to help law enforcement track recovered items.
- ▶ Your house number should be displayed clearly so police and emergency vehicles can find your home quickly.
- ▶ Upon returning home, if you see a cut screen, broken window, or open door, don't go in. Call the police from a neighbor's house or your car.
- ▶ If nighttime noises alert you to a possible break-in or intruder, quietly call the police and wait calmly until they arrive. Leave if you can. Otherwise, lock yourself in the room and pretend to be asleep.

Apartment Safety

- ▶ Ask the building manager to change the lock when you move in. If permitted, install a deadbolt lock.
- ▶ Keep the door to your apartment locked at all times, even if you are at home.
- ▶ Use the peephole before opening the door and don't open the door for strangers. Ask for identification from package delivery services, even if they're in uniform.
- ▶ All of the building's public areas should be well lit: entryway, hallways, stairwells, parking lot, and laundry room.
- ▶ Get to know your neighbors, and watch for suspicious people on the premises.

