

Student Manual

# Putting REALTOR® Safety First:

Safety Strategies for the Modern REALTOR®



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v2.0

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# Acknowledgments

During his 2015 NAR presidency, Chris Polychron was moved to transform the tragedy of REALTOR® Beverly Carter's death in 2014 into a source of hope for the future through the development of this course and other safety initiatives. This course is dedicated to her memory and each update is developed in that same spirit.

The 2021 REALTOR® Safety Committee's Education Pod also contributed tremendously to the development of this course. These members include: Kim Zweiner, Dave Legaz, Janet Judd, Donny Allen, Linda Rheinberger, and David Lucas. We also thank author Lee Goldstein for his contributions.



# Introduction



## 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

- ▶ **Module 1:**  
Your Personal Safety
- ▶ **Module 2:**  
Your Office Safety Team
- ▶ **Module 3:**  
Safety with Buyers
- ▶ **Module 4:**  
Safety with Sellers
- ▶ **Module 5:**  
Internet Safety
- ▶ **Module 6:**  
Safety for Your Home and Family
- ▶ **Exam**  
(if required for continuing education credit)

## Safety Self-Assessment

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

7. Do I take a colleague or buddy along when entering a vacant property?	Yes	No
8. Do I have a code word or distress signal set up with my office or family?	Yes	No
9. Do I inform sellers about steps to take to keep their property safe during showings and open houses?	Yes	No
10. Do I ask prospects to meet at the office or a public location for the first time before showing them properties?	Yes	No
11. Do I ask prospects to fill out an identification form and provide photocopies of their driver's licenses or IDs?	Yes	No
12. Do I have a safety app loaded on my smartphone?	Yes	No

### HOW MANY "YES" BOXES DID YOU CHECK?

- ▶ **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.

## NAR's Safety Program

The goal of the REALTOR® Safety Program is to reduce the number of safety incidents that occur in the industry, so every REALTOR® comes home safely to their family every night. We will accomplish this goal together with our members by improving the safety culture in the industry: talk about safety; create a safety plan and follow it; and encourage your fellow REALTORS® to do the same.

Tap into a wealth of resources including downloadable logos and safety tips at [www.nar.realtor/safety](http://www.nar.realtor/safety).

# MODULE 1:

## Your Personal Safety



## Your Spheres of Safety

As a real estate professional, you are probably very familiar with the concept of spheres of influence. In simplest terms, it's your personal network made up of all of the people you know. Similar to spheres of influence, you could think of the people you come in contact with and care about as your spheres of safety. And, like spheres of influence, what happens in one portion of your safety spheres can significantly impact others.

**“Putting REALTOR® Safety First: Safety Strategies for the Modern REALTOR®” focuses on the following key safety spheres:**

- ▶ Your personal safety
- ▶ Your office and colleagues
- ▶ Buyers
- ▶ Sellers
- ▶ Online
- ▶ Your home and family

Throughout the course, we will look at how to make your daily professional life safer by focusing on five key actions you can take starting today.

- ▶ **Strategy:**  
Plan and prepare what you can do to avoid or escape risky situations.
- ▶ **Best practices:**  
Emulate proven safety practices.
- ▶ **Learn from webinars and videos:**  
Learn more by viewing free webinars and videos at NAR's REALTOR® Safety webpage at [www.nar.realtor/safety](http://www.nar.realtor/safety).
- ▶ **Learn and use personal protection resources:**  
Learn how to evaluate and choose the safety products and choose those that are right for you.
- ▶ **Improve safety culture:**  
Support efforts to make every day REALTOR® safety day throughout your safety spheres.

## Real Estate—A High-Risk Business?

The most recent statistical compilation by the U.S. Bureau of Labor Statistics stated that 87 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. About a third of fatal injuries (29) were caused by “violence and other injuries by persons or animals”.<sup>1</sup>

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 infinitely 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.

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<sup>1</sup> “Fatal occupational injuries resulting from transportation incidents and homicides, all United States, 2019,” 2019 Census of Fatal Occupational Injuries, U.S. Department of Labor, Bureau of Labor Statistics, <https://www.bls.gov/iif/oshcfoi1.htm>.

## 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 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.

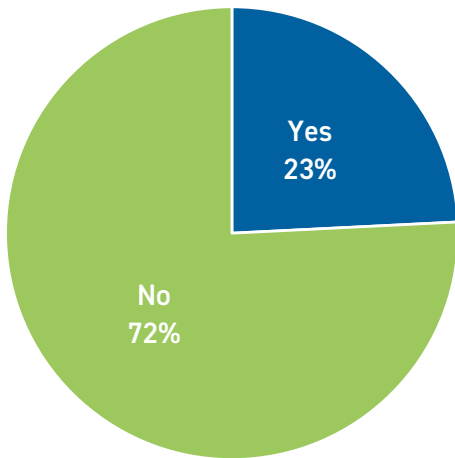
- ▶ **Driving with strangers while multitasking**  
Real estate professionals tend to spend lot of time in their cars. For many agents, chauffeuring prospects, often strangers, to property showings is common practice. Furthermore, multitasking drivers—those making phone calls, texting, taking notes, 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 put 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?

**Figure 1.1**

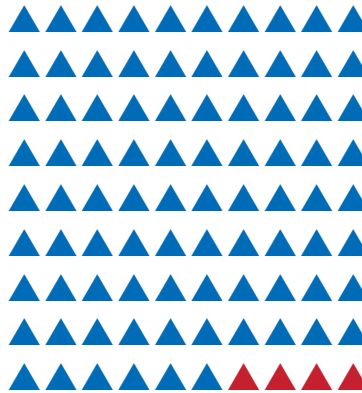
REALTORS® that have felt threatened on the job



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

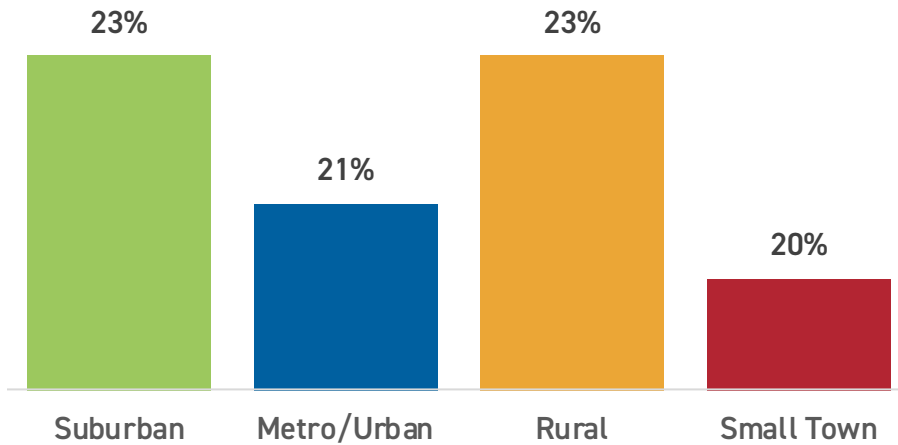
**Figure 1.2**

REALTORS® that have been the victim of a crime while on the job



**Figure 1.3**

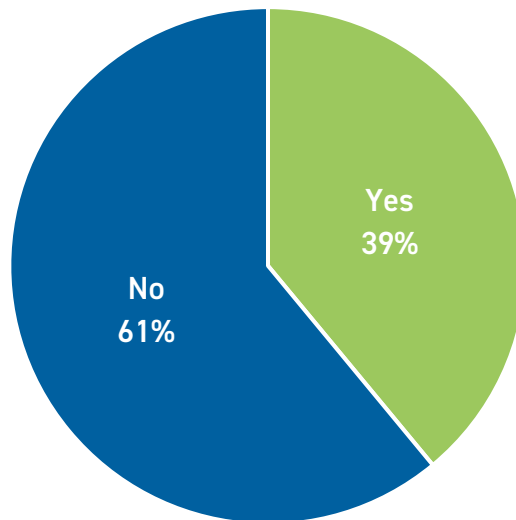
REALTORS® that have experienced a situation that caused fear for personal safety or safety of personal information



**Figure 1.4** When/Where did the crime occur?

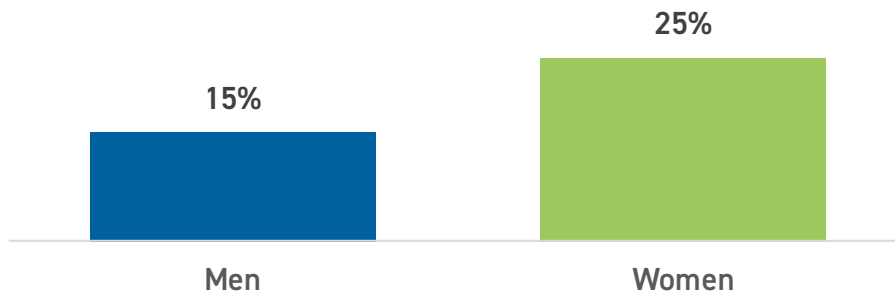
Situation/Location	%
After receiving a threatening or inappropriate email, text message, phone call, or voicemail	35%
During an open house	17%
While meeting a new client for the first time at a secluded location/property	7%
While driving a client in your car	7%
During a showing	7%
While meeting a new client for the first time in a public place	3%

REALTORS® that meet new prospective buyers at the real estate office or a neutral location first before viewing a home



**Figure 1.5**

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



**Figure 1.6**

Safety measures currently taken by REALTORS®

Uses a smartphone app to track whereabouts	58%
Carries a self-defense weapon	49%
Have taken a self-defense course	38%
Participated in a REALTOR® safety course	29%

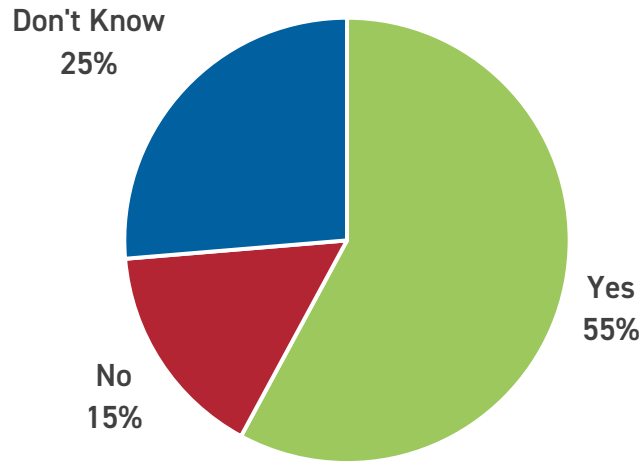
**Figure 1.7**

Most common types of weapons carried by REALTORS®

	Women	Men
Pepper spray	26%	5%
Firearm	11%	21%
Pocket knife	5%	11%
Taser	6%	1%
Baton/club	4%	6%
Battery operated noisemaker	2%	3%

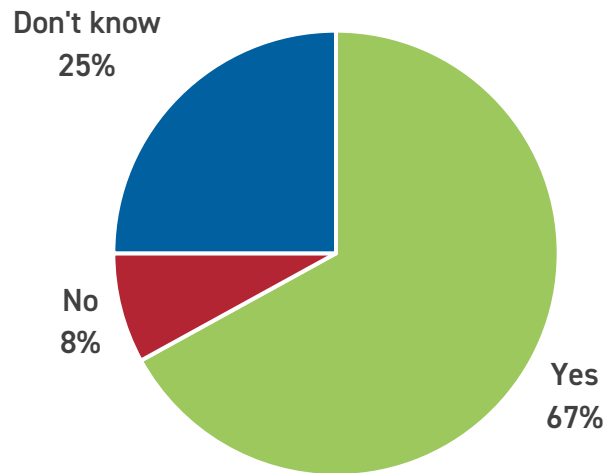
**Figure 1.8**

Real estate brokerage has standard procedures for agent safety



**Figure 1.9**

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



Statistics on these pages are from the National Association of REALTORS® 2020 Member Safety Report. Download a copy of the report at [www.nar.realtor/research-and-statistics/research-reports/member-safety-report](http://www.nar.realtor/research-and-statistics/research-reports/member-safety-report).

# Understanding Criminals, Crimes, Motivations

## 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.

## UNDERSTANDING THE CRIMINAL MIND AND MOTIVATION

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. Following is a snapshot profile of a predator compared to a thief.<sup>2</sup>

**Figure 1.10** Predator vs. Thief

	PREDATOR	THIEF
<b>Motive</b>	Power, control	Profit
<b>Crime</b>	Assault, rape, murder	Burglary, robbery
<b>Emotional</b>	Yes	No
<b>Goal</b>	Isolate the victim	Be isolated
<b>Decision Making</b>	Fulfill emotional needs	Potential profit versus risk

## REDUCE THE OPPORTUNITY

Neither you nor law enforcement can control the motivations, intentions, or behavior of criminals, but there are a variety of ways to reduce the opportunities. Throughout this course, we will focus on strategies for diminishing the opportunity element of the crime equation. The first step is sharpening your safety sense.

<sup>2</sup> Leo Goldstein and David Legaz, *Safe Selling, A Practical Guide for Preventing Crime Without Sacrificing the Sale, Real Safe Agent*, [www.realsafeagent.com/resources](http://www.realsafeagent.com/resources).

## Sharpen Your Safety Sense, Listen to Instincts

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.<sup>3</sup>

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

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 that your logical mind can make good decisions. In short, listen with your instinct and act with your head.

How does it feel to sharpen your safety sense about your surroundings? The 10-Second Safety Scan can heighten your situational awareness. Try the following exercise and make it part of your daily routine.

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<sup>3</sup> Gavin DeBecker, *The Gift of Fear—Survival Signals That Protect Us From Violence*, Little, Brown & Company, Boston, 1997.

# 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.

- ▶ **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?

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

## REMEMBER POWDER

- ▶ **P**arking your car
- ▶ **O**ut of your car
- ▶ **W**alking to the property
- ▶ **D**oor
- ▶ **E**ntering the property
- ▶ **R**everse the scan steps when leaving

## How We Respond to Threats and Attacks: Three Phases

### 1. Denial and Delay:

This can't be happening to me!

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

### 2. Deliberation:

What should I do?

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

### 3. Decision:

Okay. Here goes!

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

Adapted from *The Unthinkable, Who Survives When Disaster Strikes—and Why*, Amanda Ripley, Three Rivers Press, Random House, New York, 2009, [www.crownpublishing.com](http://www.crownpublishing.com).

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?

- ▶ **Gain 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.
- ▶ **Prepare**  
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, signal for help, or defend yourself.

## Fight or Flight?

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.<sup>4</sup>**

### FIRST CHOICE—CHOOSE FLIGHT OVER FIGHT

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.

▶ **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.

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<sup>4</sup> Amanda Ripley, *The Unthinkable, Who Survives When Disaster Strikes—and Why*, Three Rivers Press, Random House, New York, 2009, [www.crownpublishing.com](http://www.crownpublishing.com).

► **Safe location 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.

## **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.

## **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 Take a Self-Defense Class?**

**Self-defense training offers two benefits:**

1. Rehearsing simulated confrontations develops muscle memory of actions to take when threatened.
2. 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 if they are hesitant to do. The individual's right to make decisions about participation must be respected.

## Should Your 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 properly for self-defense. A weapon becomes a liability if an attacker can take it away and use it against 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 it 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.

### 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 spray regulations

## Your Smartphone— Your Personal Safety Tool

Your smartphone provides 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.”
- ▶ **Texting**  
Texting enables regular check ins with the office, friends, or family to provide updates and 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 our 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. Surveillance and recording must comply with state laws and disclosures.

▶ **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.

## **CALLS TO 911—YOU SHOULD KNOW!**

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?

## 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.

## Eight Criteria for Choosing Safety Products

With numerous safety products and apps on the market, how can you choose the ones that are best for you? Use the following checklist, courtesy of Safe Selling, to evaluate and select safety products.

1. The product should support behavioral and cultural change.
2. The product should be designed to prevent crime against agents.
3. Because predators follow behavior patterns, the product should be rooted in behavioral science.
4. If the product is designed to “alert others,” it should alert contacts based on their physical proximity to the agent issuing the alert. This criterion is important because their proximity determines how quickly they can get to the agent.
5. The product should include two different alert types, one alert for when the agent is just “uncomfortable” and does not want to be alone with the prospect any longer, and an emergency alert. This is important because predators always meet with multiple agents prior to making an attack, and those agents always report feeling uncomfortable. However, because agents can also feel uncomfortable periodically with legitimate prospects, they must have a way to get a third person there quickly without waiting to find out if the prospect is dangerous.
6. The product must be clandestine so that the agent can use it without making a legitimate prospect uncomfortable.
7. Considering the ineffectiveness of background checks and social media checks, the product must allow the agent to see “red flags” based on the prospect’s behavior and the reaction of others to that behavior.
8. The product should be integrated with 911 and should provide the 911 operator the ability to determine the agent’s location.

**Source:** *Safe Selling, A Practical Guide for Preventing Crime Without Sacrificing the Sale, Real Safe Agent*, Leo Goldstein and David Legaz, [www.realsafeagent.com/resources](http://www.realsafeagent.com/resources).

## 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. Keeping a flashlight and batteries in your car is a good idea too.

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 5 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.<sup>5</sup>

## PARKING LOT SAFETY TIPS

- ▶ 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.

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<sup>5</sup> “New VTTI study results continue to highlight the dangers of distracted driving,” Virginia Tech Transportation Institute (VTTI), [www.vtti.vt.edu](http://www.vtti.vt.edu).

## Learn More: Webinars and Videos

Check out these free webinars and videos at [www.nar.realtor/safety](http://www.nar.realtor/safety).

- ▶ 12 Safety Tips to Share
- ▶ A Day in the Life: Habits to Keep You Safe on the Job
- ▶ Everyday Actions That May Compromise Safety
- ▶ Personal Safety Tips for Real Estate Professionals
- ▶ Real Estate, Safety, and You
- ▶ REALTOR® Safety
- ▶ REALTOR® Safety from a Law Enforcement Perspective
- ▶ Safety: Do This Now

## More Safety Tips

- ▶ **Know who is calling:**  
Install a caller ID app on your cell phone.
- ▶ **Keep your cell phone ready to use:**  
Pre-program important numbers into your cell phone. Be sure your cell phone battery is charged.
- ▶ **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 wearable solutions, go to <https://www.nar.realtor/safety/resources-for-personal-protection>.
- ▶ **Know where you are going:**  
Always know the exact address of where you are going. When driving to a location, make mental notes of landmarks and intersections.
- ▶ **Roadside service:**  
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. Invest in a membership in a road side assistance auto service, like AAA.

▶ **Cold weather essentials:**

Keep a blanket in the trunk of your car along with a coat, some spare warm clothes, bottles of water, and snacks. Keeping a flashlight and batteries in your car is a good idea too.

▶ **Stalking—a predatory crime:**

Don't underestimate the seriousness of a stalking situation. For more information of steps to take, go to page 84 in the Resources section.

# MODULE 2:

## Your Office Safety Team



### 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 manual, remind us to apply precautions consistently and make safety an essential part of our business practice.

## **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.

## **Assessing Our Safety Best Practices**

How does your company compare to other real estate companies? At the beginning of this course, we learned that 55% of respondents said they were with companies that did not have safety procedures and 25% said they didn't know if their companies had safety procedures. Which group are you in?

## **STRENGTHENING YOUR OFFICE SAFETY CULTURE**

If your company lacks safety systems or applies them inconsistently, it's time to start strengthening your office safety culture by committing to the safety best practices you will follow. Creating a strong safety culture starts with clearly-stated rules and methods for working safely.

## **AS A COMPANY**

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.

## 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.

### **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.

## Planning Our Safety Strategies

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
- ▶ Agent's Property-Showing Safety Checklist
- ▶ Open-House and Model-Home Safety Checklist
- ▶ Listing Appointment Safety Checklist

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.

### SAFETY RESOURCES AT NAR.REALTOR

Visit [nar.realtor/safety](https://nar.realtor/safety) to tap into the online REALTOR® Safety program resources. Access a wealth of resources for planning safety strategies, training, safety tips, webinars, and more, including a downloadable safety kit for brokers and associations.

## Office Safety Checklist

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.<sup>6</sup>**

- Get to know workers in other nearby businesses and be aware of their schedules.
- Lock doors other than the main entrance and keep a clear exit route from the reception desk to the door.
- Keep windows unobstructed so that passersby can see in.
- In large companies, require visitors to sign in and wear a visitor badge—a simple stick-on name tag will do.
- When visitors arrive, the person with whom they have an appointment should escort them from reception and to the meeting area.
- Maintain an agent sign-in/sign-out board and ask agents to leave a property-showing itinerary at the office.
- 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.
- If you encounter an individual while working alone, indicate that you are not alone. Say something like, "My supervisor will be right with you."
- 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.
- Don't leave purses, wallets, or small electronic on desks or tucked behind counters.
- Keep file cabinets locked.
- Lock up business letterhead, business cards, checkbooks, invoices, and business forms.
- Inventory and mark business equipment for easy identification in case of theft or damage.
- Lock up AV equipment when not in use.
- Secure spare and master keys in locked cabinets.

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

## Every Day Is Safety Awareness Day

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.

## Safety as Teamwork

A buddy system is a durable safety best practice. Advise members/agents to travel in pairs while hosting open houses or during showings. Knowing that the goal of the predator is to isolate the victim, the buddy system is a simple but effective method for thwarting an attack. Criminals are less likely to attack if two or more people are present. Your office best practices should include use of the buddy system for:<sup>7</sup>

- ▶ Hosting an open house.
- ▶ Showing a property to a new prospect.
- ▶ Staying late at the office.
- ▶ Checking in and sharing work schedules.

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<sup>7</sup> Adapted from “Association and Broker Safety Discussion Tips,” NAR REALTOR® Safety Program, [www.nar.realtor/safety/realtor-safety-toolkit-for-associations-and-brokerages](http://www.nar.realtor/safety/realtor-safety-toolkit-for-associations-and-brokerages).

## USE THE BUDDY SYSTEM WHEN

- ▶ The property is vacant.
- ▶ There is poor cell phone service at the property.
- ▶ You have an uncomfortable feeling prior to the appointment.
- ▶ You haven't closed a deal in a while. You may be too eager to make a deal and ignore instincts something may be wrong.
- ▶ A medical emergency may occur and you need someone who can alert and provide immediate assistance.

## WHAT IF I WORK ALONE?

Real estate professionals who work alone should enlist the help of a trusted friend or family member as a “buddy” in the situations mentioned above. Your trusted contact should know your distress signals, model of your car and license plate number, and be able to ascertain your location.

## Office Policies

### SHOULD WE 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.

## SHOULD OUR COMPANY SPONSOR SELF-DEFENSE TRAINING?

Any programs offered must accommodate individuals with disabilities or special needs.<sup>8</sup>

- ▶ 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.

## SHOULD WE HAVE AN OFFICE PREPAREDNESS PLAN FOR A PANDEMIC?

Emergency closings caused by the COVID-19 pandemic made businesses aware of the importance of contingency plans for assuring the safety of employees, clients, and customers while continuing day-to-day operations. Go to the Resources section of this manual for NAR's sample preparedness plan.

## SHOULD WE HAVE AN OFFICE POLICY FOR ENVIRONMENTAL EVENTS?

Almost every region is subject to environmental threats—storms, earthquakes, or wildfires—that can interrupt business operations and put people at risk. For authoritative information on preparing and surviving natural disasters, go to the American Red Cross emergency preparation website at [www.redcross.org/get-help/how-to-prepare-for-emergencies.html](http://www.redcross.org/get-help/how-to-prepare-for-emergencies.html).

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<sup>8</sup> Adapted from "Window to the Law, Implementing Office Safety Measures Legal Considerations," Jessica Edgerton, Associate Counsel, National Association of REALTORS®. [www.nar.realtor/videos/window-to-the-law-implementing-office-safety-measures-legal-considerations](http://www.nar.realtor/videos/window-to-the-law-implementing-office-safety-measures-legal-considerations).

# REALTORS® Safety Network

The National Association of REALTORS® is committed to the safety of our members. Through the REALTOR® Safety Network, NAR will deploy REALTOR® Safety Alerts via social media when a physical or cyberthreat to REALTORS® warrants national attention. For example:

- ▶ A REALTOR® or the immediate family member of a REALTOR® goes missing.
- ▶ NAR learns that the association name or the names of its programs are being used fraudulently to attempt to collect money or information from REALTORS® or others.
- ▶ A physical threat to REALTORS® warrants national attention.

For incidents that don't meet the criteria for a national alert, the REALTOR® Safety Team will ensure the local association is informed.

## 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.

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This is a safe community; nothing ever happens here.

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

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I don't want to treat prospects like suspects.

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

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# What to Do:

## Active Shooter Situation

Although the odds of being involved in an active shooter situation are less than being struck lightning, these violent incidents are a tragic reality of American life. FBI statistics show that most mass shootings take place in commercial locations—workplaces and open spaces.<sup>9</sup> An active shooter situation is unpredictable, develops quickly, and may be over before law enforcement arrives on the scene. Seldom random or spontaneous, these crimes are premeditated and planned to settle grievances, and the shooter usually has some connection to the place: a disgruntled employee, customer, spouse, or partner of an employee. In an active shooter situation, you have three options: run, hide, or fight. Whichever option you choose, commit to taking action.<sup>10</sup>

### ▶ Run

- ▲ Be familiar with how to exit the premises.
- ▲ Respond as you would for a fire and get out NOW.
- ▲ Urge others to evacuate but don't delay if they won't agree to follow.
- ▲ Leave your belongings behind.
- ▲ Take shelter behind a solid barrier or vehicles.
- ▲ Call 911 when you reach a place of safety—describe the shooter, location, and weapons.
- ▲ Warn others against entering the premises.
- ▲ Do not pull a fire alarm—it creates confusion and could send people into hallways where they would be a target. Instead, yell “gun” or “shooter.”

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<sup>9</sup> *Making Prevention a Reality: Identifying, Assessing, and Managing the Threat of Targeted Attacks*, Behavioral Analysis Unit, National Center for the Analysis of Violent Crime, Federal Bureau of Investigation, 2016, [www.fbi.gov/file-repository/making-prevention-a-reality.pdf/view](https://www.fbi.gov/file-repository/making-prevention-a-reality.pdf/view).

<sup>10</sup> Adapted from *Active Shooter How To Respond*, Department of Homeland Security. [https://www.dhs.gov/xlibrary/assets/active\\_shooter\\_booklet.pdf](https://www.dhs.gov/xlibrary/assets/active_shooter_booklet.pdf).

▶ **Hide**

- ▲ If you cannot get out safely, find a secure hiding place—a room or closet—out of the shooter's sight and stay close to the floor.
- ▲ Try to take shelter in a location with sturdy walls—most office partitions are drywall.
- ▲ Lock the door or barricade it with furniture, close the blinds, and turn off the lights.
- ▲ Stay very quiet and silence all electronic devices and make sure they won't vibrate.
- ▲ Try to communicate silently with law enforcement by texting or through social media to tag your location, or put a sign in the window.
- ▲ Wait for the all-clear from law enforcement.

▶ **Fight—the Absolute Last Resort**

- ▲ If you cannot run or hide, as an absolute last resort, you may decide to fight.
- ▲ Be prepared to act aggressively and cause severe or lethal injury to the shooter—you are fighting for your life.
- ▲ Enlist others to ambush the shooter with makeshift weapons like chairs, fire extinguishers, scissors, or books.
- ▲ Throw items and improvise weapons to distract and disarm the shooter.

▶ **Understand the Role of Law Enforcement**

- ▲ Law enforcement's first task is ending the incident, and they may have to pass up injured.
- ▲ Officers may be armed with rifles, shotguns, and handguns and may use pepper spray or tear gas to control the situation.
- ▲ Officers will shout commands and may push individuals to the ground for their safety.
- ▲ Follow law enforcement instructions and evacuate in the direction they come from unless otherwise instructed.
- ▲ Keep your hands visible and empty with fingers spread.
- ▲ Don't yell, scream, or point .

▶ **Help Others**

- ▲ Take care of yourself first and then help the wounded before first responders arrive.
- ▲ If the injured are in immediate danger, try to help get them to safety.
- ▲ Provide first aid, if you have been trained to do so.
- ▲ Turn wounded on their side and keep them warm.

**Training Resources**

For more training materials, go to the Department of Homeland Security website at [www.dhs.gov/cisa/active-shooter-preparedness](http://www.dhs.gov/cisa/active-shooter-preparedness).

## Learn More: Webinars and Videos

Check out these free webinars at [www.nar.realtor/safety/safety-webinars](http://www.nar.realtor/safety/safety-webinars).

- ▶ Implementing Office Safety Measures: Legal Considerations
- ▶ Incorporating Safety Into Your Business
- ▶ Professional, Profitable and Protected
- ▶ REALTOR® Safety at the Office
- ▶ Safety at the Office

## More Safety Tips

▶ **Going to the bank:**

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.

▶ **Office distress code:**

Agree on an office distress code, such as “Please send me the easement file.”

▶ **Keep your ID handy:**

Be sure wear or carry your professional identification while on the job.

▶ **Working alone:**

Keep the doors locked if you working alone at the office, especially if working late in the evening.

▶ **Sign out and in:**

Always let someone know when you are headed to an appointment. Sign out and in on the agent in/out board.

# MODULE 3:

## Safety with Buyers



### First Meetings

Meeting new prospects may be the riskiest aspect of real estate practice in terms of personal safety, because it 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 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 at the real estate office or in a public location with many witnesses. Ask the prospect to complete a Prospect Identification Form (see page 47) 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.

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 in a public location.

## Equal Professional Services

Any procedures or forms used to collect information from prospects must be applied consistently. Based on the principle of equal professional services, inconsistent application of procedures and forms could be viewed as discriminatory.

### NATIONAL ASSOCIATION OF REALTORS®, CODE OF ETHICS, ARTICLE 10

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14)

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14)<sup>11</sup>

### SAFETY MATERIALS AT NAR.REALTOR

Go to NAR's REALTOR® Safety webpage 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

Visit [www.nar.realtor/topics/realtor-safety/resources-for-associations-and-brokerages](http://www.nar.realtor/topics/realtor-safety/resources-for-associations-and-brokerages).

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<sup>11</sup> National Association of REALTORS®, 2021 Code of Ethics, Article 10, [www.nar.realtor/about-nar/governing-documents/code-of-ethics/2021-code-of-ethics-standards-of-practice](http://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2021-code-of-ethics-standards-of-practice).

# 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: \_\_\_\_\_

**Please attach a photocopy of driver's license or photo ID.**

## Background Checks? Yes or No?

Doing a background check on a new prospect seems like a good safety step for revealing potential criminals. Online background check services are easy to find, but are they reliable?

### WHAT IS THE SOURCE OF THE DATA?

There is no single overall national database with complete and accurate criminal records. The closest equivalent is the FBI's National Criminal Information Center (NCIC), which is used by law enforcement. The NCIC relies on the reporting of crime statistics by state and county justice systems. State and county reporting is inconsistent in classifying crimes and is often months to years delayed in reporting.

### HOW MANY CRIMES ARE UNREPORTED?

National statistics on crime reporting present a rather dismal picture. According to the federal Bureau of Justice 2019 National Crime Victimization Survey, about half (52%) of aggravated assaults and less than half of robberies (46%) and simple assaults (37%) are reported to law enforcement. Most discouraging—only a third (33%) of rape and sexual assaults are reported.<sup>12</sup>

If your office procedures call for background checks for new prospects, keep in mind that the data is likely far from complete or accurate. Remember, if you decide to do background checks on new prospects, you must apply this procedure not only for those that raise suspicions but all prospects.

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<sup>12</sup> Reported in "What the Data Says (and Doesn't Say) About Crime in the United States," Pew Research Center, November 20, 2020, [www.pewresearch.org/fact-tank/2020/11/20/facts-about-crime-in-the-u-s/](https://www.pewresearch.org/fact-tank/2020/11/20/facts-about-crime-in-the-u-s/).

## Who Knows Your Location?

Knowledge of your whereabouts and whom 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. Or, take a showing buddy with you. 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.

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 easement 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.

## Arriving at the Property

Whenever possible, arrive at the property before the prospect so that you have time to prepare the home for maximum visibility from the outside and to identify escape routes.<sup>13</sup>

### PREPARE THE HOME

- Turn on all the lights for maximum visibility from the outside.
- Open drapes and blinds.
- Unlock exterior doors to enable a quick exit.
- Open interior doors.
- Open the garage door.
- Clear obstructions from escape paths.
- Put away dangerous objects that can be used as a weapon (knives, bats, trophies, easily accessible vases, pans).
- Position surveillance cameras to make sure they are clearly visible, and mention them during the showing.

### SET THE TONE

How and where you greet the arriving prospect sets the tone for the encounter and can help warn off a potential predator. Standing on the top step of a front porch—literally taking the high ground—and waiting for the prospect to come to you, sets an authoritative and in-control tone.

Maintain a social distance of about 5–7 feet from a prospect. This not only shows respect for the other person's personal space but also makes it more difficult for them to launch an assault.<sup>14</sup>

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<sup>13</sup> Aegis, *A Comprehensive Agent Safety Analysis & Guide for Real Estate Associations, MLSs, and Brokerages*, [www.realsafeagent.com/resources](http://www.realsafeagent.com/resources).

<sup>14</sup> Ibid.

## Risky Locations

Most real estate professionals already follow the practice of letting the prospect lead the way when showing a home. You could say that you want the prospect to experience the first impressions of the home. It's also a good practice to never turn your back to a prospect and make sure that the prospect is never standing between you and the escape path.

In addition to these best practices, some areas of a home present heightened risks. The following dead-end areas could turn into traps for a predator attack. When showing interior rooms, stay by the door and stand at a perpendicular angle so that you present a smaller target. Inform the prospect that they are welcome to view out buildings, garages, and basements on their own.

- ▶ Bedrooms and bathrooms
- ▶ Closets and pantries
- ▶ Out buildings
- ▶ Garages
- ▶ Basements

## STAIRS

Staircases present a particular hazard when showing a property because they are usually hidden from view. Furthermore, it's easy to catch someone off balance and knock them down. What's the safest way to navigate stairs with a prospect?<sup>15</sup>

- ▶ Allow the prospect to go up or down the stairs first and maintain at least a four-stair difference.
- ▶ Allow the prospect to move away from the top or bottom of the stairs before completing the ascent or descent.
- ▶ Maintain a grip on the handrail.

For more tips on safe property showing, read through the following checklist.

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<sup>15</sup> Ibid.

# Agent's Property-Showing Safety Checklist

## BEFORE A PROPERTY SHOWING

- Check out prospects on Google, social media, or a background-checking site.
- Ask prospects to meet at your office or in a public place.
- Ask all prospects to fill out a customer identification form and provide ID.
- Photocopy prospects' driver's licenses.
- Ask for a prequalification letter from a lender and 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 and 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 to 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 in 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 whom 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?**

### 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>

## 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.

Familiarize yourself with 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.

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. Ask the seller about the quality of cell phone service and test it yourself in several areas of the property.

## SHOWING A PROPERTY AFTER DARK

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.

## Red Flags

How can you tell if an attack is imminent? Agents should be particularly wary of certain combinations of behaviors, because the predator is likely "testing the waters" to see the potential victim's responses.

The predator will try to isolate the victim by intentionally standing between the agent and the door. The encounter will escalate from professional to personal through invasion of body space, uninvited touching (even if seemingly accidental), and personal questions. Signals of an imminent attack show up in body language and verbal clues.<sup>16</sup>

### ▶ Body Language

- ▲ Continually looking out the window
- ▲ Lack of eye contact
- ▲ Hands in the pockets (especially if they are large pockets on a coat)
- ▲ Wearing cool weather clothing in warm weather
- ▲ Dilated pupils
- ▲ Changes in breathing
- ▲ Changes in facial expression

<sup>16</sup> Aegis, *A Comprehensive Agent Safety Analysis & Guide for Real Estate Associations, MLSs, and Brokerages*, [www.realsafeagent.com/resources](http://www.realsafeagent.com/resources).

- ▲ Visible veins in the forehead or neck
- ▲ Wiping hands on pants or shirt or rubbing hands together
- ▲ Fidgeting or repetitive body movements such as scratching, or tapping
- ▶ **Verbal Signals**
  - ▲ Showing more interest in you than in the house
  - ▲ Issuing orders
  - ▲ Asking you to move closer
  - ▲ Sharing excessive personal information
  - ▲ Using suggestive or “double meaning” language
  - ▲ Escalating verbal communication from professional, to familiar, to intimate
  - ▲ Complimenting you on your looks or an article of clothing in an unprofessional manner
  - ▲ Speaking louder when there is no change in the noise level or distance
  - ▲ Talking faster
  - ▲ Speaking in a sharper tone, clearer diction, and emphasizing the first syllable of a word

## Exercise: What Would You Say?

**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?"

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

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

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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?"

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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."

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

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

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

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## Learn More: Webinars and Videos

Check out these free webinars at [www.nar.realtor/safety/safety-webinars](http://www.nar.realtor/safety/safety-webinars).

- ▶ Don't Get in the Pen With the Bull—and Other Safety Tips for Rural Land Professionals
- ▶ First Meetings—How to Lay the Groundwork for Safety
- ▶ Learning to Remove Dangers and Work Safely at REOs and Foreclosures
- ▶ REALTOR® Safety: Everyday Actions That May Compromise Safety
- ▶ Staying Safe While Meeting Strangers

## More Safety Tips

- ▶ **Quick Exit:**  
Have an excuse ready in order to make an exit.
- ▶ **Carry just the essentials:**  
Lock your purse or briefcase in your car trunk before arriving at an appointment and carry only the essentials with you.
- ▶ **Take a photo:**  
Use your phone to snap a photo of the prospect's car and license plate number and send it to the office.
- ▶ **Check your surroundings:**  
When you arrive at a property, use the 10-second scan to scope out the property and neighborhood.
- ▶ **Lock up:**  
After viewing the home, ask the prospect to wait outside while you turn off lights, close doors, and lock up the property.
- ▶ **Use your car key fob:**  
If the key fob for your car keys can sound the car alarm, you can use it to signal that you are in danger.
- ▶ **Don't say vacant:**  
When describing a listing, never say that a property is vacant. It's an invitation to criminals.
- ▶ **Wear flat-heeled shoes:**  
If you are wearing high heels, change to flat-heeled shoes that you can run in. It's also a good idea to avoid loose fitting clothes and scarves that an attacker can grab.
- ▶ **Evaluate the risk:**  
Use the Evaluate, Assess, React (EAR) Worksheet in the Resources section to evaluate risks.

# MODULE 4:

## Safety with Sellers



### 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 the prospect flirting and asking intrusive questions about you and your personal life, or someone other than the original caller 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.

You could use the Evaluate, Assess, React (EAR) Worksheet to help determine the relative risk level. Go to the Resources section of this manual.

## 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 whom 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?**

# 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.

## STAGING FOR SAFETY

When you talk with sellers about staging the property for appeal, also talk about staging it for safety and potential liability. 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. Pets should be secured or temporarily removed during showings.

Sellers should lock away or remove valuables such as 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.

Warn owners, especially children, not to show their home by themselves. 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.

## 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, and address books, as well as any family notes and schedules on the refrigerator or on 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.
- 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 unscheduled prospects or another agent come to the door.
- Warn children not to open the door for strangers.
- Place a "Not For Rent" sign in the window of a vacant property to prevent rental fraud.
- Review homeowner's 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 schedule, call-ins to your office or home, and program alerts on your phone.

### BEFORE THE OPEN HOUSE

Purses should 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, watches, and large sums of cash at home. Remember to wear flat-heeled shoes that you can run in.

When you enter an open-house property for the first time, take a few moments to familiarize yourself with 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 as well. For example, make sure that if you were to exit through the back door, you could escape from the backyard. High fences or dense shrubbery could present insurmountable obstacles. Check your mobile phone's battery life 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 the easiest escape route.

Check that the basement, 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. 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 UP**

Closing up 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, visit the Resources section of this manual.

# 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.
- Be cautious when placing open house directional signs. Turn off the car and take the keys and mobile phone with you for each sign.
- 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 and start up surveillance app.
- Determine at least two escape routes from the property.
- Check the outside for escape route obstacles—fences, shrubbery, ponds, etc.
- Unlock all deadbolt locks for easy access to the outside.
- Lock other entrances so there is only one entry point.

## DURING

- Do not allow visitors to enter before you have completed your safety checks.
- 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?**

## Best Practices: Photography and Virtual Tours

Homeowners may be surprised to learn 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.

### GEOTAGGING—A HIDDEN RISK?

When you take a photo with your phone and 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.

## Learn More: Webinars and Videos

Check out these free webinars at [www.nar.realtor/safety/safety-webinars](http://www.nar.realtor/safety/safety-webinars).

- ▶ Every Agent's Five-Step Plan for Open Houses
- ▶ How to Detect and Redirect Unwanted Attention From Past, Present, or Potential Clients
- ▶ Open House and Listing Appointment Safety
- ▶ Safe Selling in the Most Dangerous Season
- ▶ Safety at Open Houses
- ▶ Safety Tips to Share With Sellers
- ▶ Safety with Clients
- ▶ Top 10 Ways to Keep You and Your Clients Safe at Open House

## More Safety Tips

- ▶ **Warn owners (and children) not to show their home by themselves:**  
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.
- ▶ **Do you know the agent:**  
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. It would be easy to pose as a real estate professional in order to gain entry to a home to case it or steal.
- ▶ **Lock up personal information:**  
A property showing could become an opportunity for identify theft. Lock up credit cards, bills, checkbooks, mail, and bank statements.
- ▶ **No place to lock it up:**  
Suggest sellers buy a large, heavy trunk with a secure lock and use it to store valuables during showings.
- ▶ **Lock up prescription medicines:**  
Prescription medications, particularly prescription painkillers, anti-anxiety drugs, ADHD drugs, Zoloft, Xanax, Ambien, and Viagra, are frequent theft targets.

- ▶ **Take a tour from a “stranger’s viewpoint”:**  
Suggest that sellers walk around the home thinking like a stranger and noticing what would be easy to pick up and sell. This is a good guideline for all valuables, including wine, liquor, expensive perfumes, cosmetics and lotions, and even expensive designer clothes and handbags.
- ▶ **Protect children’s identity:**  
Don’t photograph or video anything in children’s rooms that show their names, such as doors, personalized items, and bulletin boards.
- ▶ **Identification required:**  
When you advertise the open house, state that identification will be required at the front door and video surveillance will be in use.
- ▶ **Neighbors like to know:**  
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.
- ▶ **Control open house traffic:**  
Maintain control of open house traffic by limiting the number of people who may be inside the home at the same time.
- ▶ **Watch out for the “white glove” test:**  
Do open house visitors run their fingers along the tops of windows like they are testing for dust? This could be a ploy to unlock a window for later entry and theft.
- ▶ **Owner post-showing check:**  
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.
- ▶ **Place a “not for rent” sign in the window:**  
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.
- ▶ **Extra surveillance:**  
As an extra precaution, the sellers might want to consider extra security monitoring or surveillance while the property is on the market.



# MODULE 5:

## Internet Safety



### 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 122 emails a day which totals more than 30,000 emails a year.<sup>17</sup> A company with 50 employees receives about 1.5 million emails a year. If just 1% of those emails contain a virus or a phishing link, that's 15,000 malicious emails a year; almost one a day for every employee. The most frequent pathway for a malware attack is through email—92% of incursions.<sup>18</sup>

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.

<sup>17</sup> *Email statistics Report, 2015–2019*, The Radicati Group, Inc. Palo Alto, California, [www.radicati.com/wp/wp-content/uploads/2015/02/Email-Statistics-Report-2015-2019-Executive-Summary.pdf](http://www.radicati.com/wp/wp-content/uploads/2015/02/Email-Statistics-Report-2015-2019-Executive-Summary.pdf).

<sup>18</sup> *2019 Data Breach Investigations Report*, Verizon, <https://enterprise.verizon.com/resources/reports/dbir>.

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.

## Just One Click!

Can one click really cause so much damage? One click on a “phishy” website or a reply to a fake email can expose the data for all of a company's clients, customers, and employees. Interconnections between people and devices—laptops, phones, tablets, desktop computers—increase the risks exponentially. That one click can open the door to legal liabilities and business-destroying scams, deceptions, trickery, and malicious intrusions.

Malware (short for malicious software) refers to software designed and deployed to steal data or harm operating systems or devices. It includes computer viruses, worms, Trojan horses, spyware, and ransomware. These harmful programs can steal, scramble, encrypt, or delete data, alter operating systems, render devices useless, or spy on user activity. Malicious infections often rely on phishing scams to trick users into clicking on email links that download and install the malware.

Computer viruses and phishing can pop up any day and true to the label, malware (i.e., malicious software) can wreak havoc on 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.<sup>19</sup>

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<sup>19</sup> Adapted from *Data Privacy: Protecting Your Clients and Your Business*, National Association of REALTORS®, 2018, Center for REALTOR® Development, <https://www.onlinelearning.realtor/a/home>.

## PHISHING, SPEAR PHISHING, WHALE PHISHING

### ▶ **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. A phishing attack deceives the victim into doing one of two actions: revealing confidential information or downloading self-installing malware. Phishing scams show up as spoofed websites or phony emails, texts (smishing), or tweets with links or attachments. There is even a variation for phones known as vishing.<sup>20</sup>

### ▶ **Spear phishing**

Involves targeting a specific victim, such as an accountant or personnel employee. The scammer, posing as a manager or senior executive, sends a personalized, urgent email to the targeted victim requesting confidential information. Names, titles, and contact information of company executives can be easily gleaned from company's "who we are" webpages.

### ▶ **Whale phishing**

Is similar to spear fishing. It targets "big-fish" victims in upper levels of a company.

### ▶ **Angler phishing**

Targets social media users, particularly on Twitter, and starts with complaints or comments to company customer service departments. Scammers, posing as customer service reps, intercept the communication and redirect the victim to a fake customer service website. Thinking the exchange is with a legitimate customer service department, the victim is tricked into revealing personal information.

### ▶ **Typo squatters**

Rely on mistyped URLs or titles of websites. A common misspelling—off by a letter or two—takes the victim to a spoofed website that looks just like the intended one.

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<sup>20</sup> Ibid.

## Wire Fraud

Wire fraud combines phishing with fake wire transfers. When real estate transactions are involved, the financial consequences can be devastating for clients and companies. Wire fraud scammers start by researching company executives and staff. They gather information on reporting lines as well as exact names and job titles so that specific staff members can be targeted.<sup>21</sup>

The scam starts with an urgent email impersonating the real estate professional or some other person involved in the transaction. The target could easily be the buyer in a real estate transaction with the fraudulent email sent over a broker's signature. The email could also impersonate a contractor completing a build, an attorney, or an escrow agent. The email appears legitimate and instructs the recipient to quickly wire funds to the scammer's account in order to secure the transaction. The email may carry the "sent from my phone" tag line which is meant to heighten the sense of urgency as well as excuse misspellings, grammatical mistakes, and lack of a company email signature.

When the victim initiates the requested wire transfer, the funds are lost. In most cases, by the time the fraud is discovered, the scammers have withdrawn the wired funds and closed the account.

## Use Your Tech Smarts

Some basic tech smarts—common sense along with a healthy dose of skepticism—offer a good first-line of defense.<sup>22</sup>

- ▶ Don't click on any links or open any attachment in emails from an unknown sender. Even friends and trusted colleagues can inadvertently forward malicious links. If a text or tweet seems suspect, ask yourself if you would click on the link if you received it in a business email?
- ▶ Be suspicious of e-cards sent "from a friend" or that contain a file with an .exe suffix.
- ▶ If someone asks for confidential information, verify the requestor's identity and query independently. Don't use the address in the email.

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<sup>21</sup> Adapted from *Data Privacy: Protecting Your Clients and Your Business*, National Association of REALTORS®, 2018, Center for REALTOR® Development, <https://www.onlinelearning.realtor/a/home>.

<sup>22</sup> Ibid.

- ▶ Watch for tipoffs in phishing emails such as misspellings, grammatical mistakes, lack of usual signature lines, and misplaced logos. If you have a personal relationship with the purported sender, did they address you by your full name instead of just your first name?
- ▶ When looking at websites, and particularly when shopping online, look for https: in the URL or the padlock symbol at the bottom of the screen or in the URL field. These notations mean that the site is secured and uses encryption to safeguard exchanged data.
- ▶ Develop secure passwords and use a password management program for storage.
- ▶ Avoid unsecured networks—coffee shop, airports, etc.—when communicating sensitive data. Subscribe to a virtual private network (VPN). Or, just wait until you are at the office or home.
- ▶ Adjust the privacy settings on mobile devices—phones, laptops, and tablets. Download apps for remote wiping.

## 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 sport, 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:<sup>23</sup>

- |                                |                                |
|--------------------------------|--------------------------------|
| ▶ <b>lluvU:</b> 1 second       | ▶ <b>welcome:</b> 1 second     |
| ▶ <b>12345:</b> 1 second       | ▶ <b>iloveme:</b> 4 minutes    |
| ▶ <b>iloveyou2:</b> 14 minutes | ▶ <b>howryou:</b> 2 seconds    |
| ▶ <b>qwerty:</b> 1 second      | ▶ <b>Starbucks:</b> 22 minutes |
| ▶ <b>Spongebob:</b> 52 seconds | ▶ <b>Highfive:</b> 52 seconds  |

<sup>23</sup> Estimated time it would take a desktop PC to crack this password. [www.howsecureismypassword.net](http://www.howsecureismypassword.net).

Passwords that mix random letters, numbers, symbols, and upper and lowercase 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](http://www.howsecureismypassword.net).

▶ **Random combinations**

Combine a random selection of letters with numbers and symbols.

▲ **Example:**

9r//ST==Ma147 (Time to crack: 465 million years)

▶ **Acronyms**

Create an acronym from any sentence or sequence of words, such as the first line of a favorite book or poem.

▲ **Example:**

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

**Acronym** = IttlIsns/Aplaat (Time to crack: 655 million years)

▲ **Example:**

My 3 favorite ice cream flavors are pistachio vanilla and strawberry

**Acronym** = m3f1cfRpv&s (Time to crack: 4 thousand years)

▶ **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.

▲ **Example:**

Ben Franklin beach volleyball July 4, 1776

BeFrBeVo741776 (Time to crack: 98 million years)

## 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. Password management apps store all your passwords, and you need to remember only one master password to access it.

# 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.<sup>24</sup>

**1. Take Stock:**

Identify types and sources of information you collect, store, and transmit about clients and customers.

**2. Scale Down:**

Consider whether or not you need to collect the information and stop collecting what you don't need

**3. Lock It:**

Assess security measures for protecting personal information—paper and electronic—from unauthorized access.

**4. Pitch It:**

Develop a document retention policy with time limits for specific types of documents and assign responsibilities for disposal to specific individuals.

**5. Plan Ahead:**

Develop a written policy and procedures for what to do in case of a data breach.

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<sup>24</sup> Adapted from *NAR Data Security and Privacy Toolkit*, [www.nar.realtor/data-privacy-security/nars-data-security-and-privacy-toolkit](http://www.nar.realtor/data-privacy-security/nars-data-security-and-privacy-toolkit).

## Learn More: Webinars and Videos

Check out these free webinars at [www.nar.realtor/safety/safety-webinars](http://www.nar.realtor/safety/safety-webinars).

- ▶ Are You and Your Data an Easy Target?
- ▶ Cyberscams and the Real Estate Professional
- ▶ Discover REALTOR® Safety Through Technology and Change Management
- ▶ Online Thievery: What to Do If You Experience a Data Breach
- ▶ Social Media and Cyber Safety Strategies
- ▶ Stay Safe by Building Better Business Relationships

## More Safety Tips

- ▶ **Safe online shopping:**  
When shopping online, look for https: sites; the "s" indicates that it's a secure site.
- ▶ **Shield your computer from viruses:**  
Invest in a robust antivirus program and regularly run safety scans of electronic devices.
- ▶ **Two rules of thumb for scaling down client data:**  
If there is no legitimate business need for the identifying information, don't collect it. Develop and adhere to a document retention policy.
- ▶ **Download a Free Data Security Toolkit:**  
Go to [www.nar.realtor/data-privacy-security/nars-data-security-and-privacy-toolkit](http://www.nar.realtor/data-privacy-security/nars-data-security-and-privacy-toolkit).

# MODULE 6:

## Safety for Your Home and Family



### Are You Oversharing?

How would you feel if a stranger sat next to you at a party and described where you live, your favorite restaurant, your kids' schools, and your best friend's name? Would you feel uncomfortable and wonder how a stranger could know so much about you? That is the result of oversharing on social media. Oversharing on social media can make you a target for identity theft, phishing, and even stalking.

**If you post any of the following publicly, you are probably oversharing.**

- ▶ Details about relationships, family matters, or personal dramas
- ▶ Rants and emotional venting
- ▶ Embarrassing photos of yourself or others
- ▶ Photos of restaurant meals or spa and salon appointments
- ▶ Photos of your children and information about their activities
- ▶ Vacation photos while away from home

The Internet is forever. Anything that you post on a social media account has a life of its own when others copy and share it. Even if you delete it. Privacy settings on social media limit who can view your posts on social media, but you have no control if someone among your friends or followers copies and shares your post with others.

## Social Media Safety

The risk inherent in social media 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 their 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. 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 accept, 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.

## Identity Theft

The goal of email, Internet, and mobile phone schemes and scams is often identity theft. The first line of defense is simple vigilance and caution.

▶ **Use secure https: connections**

Unlike websites, 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 or in the URL field. These mean that 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 your 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**  
1-888-836-6351

▲ **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/identity-theft](http://www.consumer.ftc.gov/topics/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.

## Child Identity Theft

Theft of children's identity is one of the fastest growing areas of identity crime—accounting for about 5% of identity theft.<sup>25</sup> Identity thieves usually use children's IDs to create a synthetic identity blending real and fake information. Most victims aren't aware of the theft when it happens. The theft may not be discovered until the child is old enough to apply for a driver's license or a credit card.

Although some child ID thefts may not show up for a decade or more, others produce some telltale signs that should alert parents. For example, unpaid balances from collection agencies; credit card and loan offers addressed to your child; a warning pop-up when you e-file your taxes and list your child as a dependent; or an IRS notification stating that your child owes taxes.

Children under the age of 15 shouldn't have a credit report. If they do, it may indicate identity theft. If enabled by state law, parents can create a credit report for a child and place a security freeze on it.<sup>26</sup> When a child reaches age 15, parents should consider requesting credit reports for the child from each of the big three credit rating agencies. If there are any issues, that will allow time to clear up problems before the child applies for a driver's license, a job, credit card, or student loan.

<sup>25</sup> 2018 Child Identity Fraud Study, Javelin Strategy, <https://www.javelinstrategy.com/coverage-area/2018-child-identity-fraud-study>.

<sup>26</sup> The National Conference of State Legislators reports that 29 states currently allow parents or guardians to place a security freeze on minor's credit reports. <http://www.ncsl.org/research/financial-services-and-commerce/consumer-report-security-freeze-state-statutes>.

## INTERACTIVE TOYS AND BABY MONITORS

The new generation of Internet-connected toys open a gateway for hackers with very bad intentions to interact with and influence children. Like any web-connected device, the toys use WiFi or Bluetooth to interact and communicate, which makes them open to hacking. The FBI, concerned over potential privacy issues involving interactive toys, issued a warning for consumers. The FBI recommends that parents closely monitor children's activity with the toys, ensure they are turned off (particularly those with microphones and cameras) when not in use, and use strong and unique log-in passwords when creating user accounts. Use of the toys should only be in environments with trusted and secured WiFi access.

Any device connected through WiFi, including baby monitors and nanny cams, can be hacked. It's even possible to hack into the speakers, which enables the hacker to talk to children and caretakers. When setting up any internet-enabled camera, create a unique username and password. Also, turning off the camera when not in use makes it a less likely target.

## Safety at Home

The aftermath of a home break-in is not only the loss of possessions but also the sense of violations and invasion of your most personal and secure space. Remember the crime equation presented at the beginning of this course? Crimes result from the combination of motivation and opportunity. The first step you can take to prevent a break-in is to make your home a less attractive target and eliminate the opportunity. Following are a few safety tips for staying safe at home—especially if you and family members are home alone.

- ▶ **Install security cameras.**  
Focus the cameras on ground level doors, main stairways and hallways, living room, kitchen, garage, and home office. WiFi-enabled security cameras make remote monitoring possible.
- ▶ **Install motion sensor outdoor lights.**  
Bright illumination around the premises is one of the most effective ways to discourage break ins. Prowlers don't want to be seen.
- ▶ **Install a smart doorbell.**  
A WiFi-enabled doorbell allows you to see who is at the door before you answer. It also creates a viewable record of anyone who approaches the entrance to your home.

- ▶ **Get to know your neighbors.**  
You don't have to be best friends, but knowing your neighbors creates a safer environment for everyone. You will be able to identify the people and vehicles that belong and will recognize suspicious activity.
- ▶ **Install smart locks.**  
Smart locks can be opened with a number code or even a fingerprint so there's no need to hide an extra key under a rock. Some smart locks let you lock or unlock a door remotely.
- ▶ **Check in with family or friends.**  
It's a good idea to establish a regular check-in with a friend or family member, especially if you live alone. Will you be home alone during home repairs or construction? If you don't know the repair professionals or contractors, ask a friend or family member to stay while work is in progress.
- ▶ **Keep the garage closed and secured.**  
The garage tends to be one of those most vulnerable entry points. Keep the door closed if you're working at home or working around the house. Don't leave the door opener in your car—a stolen opener is an open invitation for a break-in. If an opener is lost or stolen, reprogram the key code. Treat the door from the garage into your house like an exterior door—keep it locked.
- ▶ **Keep trees and bushes trimmed.**  
Trimmed trees and bushes won't block security camera sight lines or provide hiding places for prowlers.

For a more detailed home safety assessment, go to the Home Security Checklist in the Resource section.

## Learn More: Webinars and Videos

Check out these free webinars at [www.nar.realtor/safety/safety-webinars](http://www.nar.realtor/safety/safety-webinars).

- ▶ Get Smart About Smart Homes and Your Safety
- ▶ Holiday Season Safety Tips
- ▶ Identity Theft: Protecting You and Your Clients
- ▶ Personal Safety Is All About You
- ▶ REALTOR® Safety at Conventions
- ▶ REALTOR® Safety at Home
- ▶ Social Media and Cyber Safety

## More Safety Tips

- ▶ **Keep your photo professional:**  
Don't use alluring or glamour-shot photos of yourself online or in your marketing material.
- ▶ **Keep it private:**  
If a client or customer asks about your personal life—where you live, your kids' schools, your spouse or partner's job—be prepared with tactful responses that keep your personal information private.
- ▶ **Check the strength of doors and locks:**  
Make sure your home's exterior is sturdy and has reliable locks. Check the strength of window locks and replace any that are loose or missing. Supplement locks on patios doors with a security bar.
- ▶ **Keep track of keys:**  
Keep track of who has keys to your home or knows entry codes.
- ▶ **Change the locks:**  
Moving into a new home or apartment? The first step should be to change locks and key codes.
- ▶ **Monitor your financial accounts:**  
Do an online check of credit card and bank balances on a regular basis. Watch for unusual activity such as charges to unknown vendors.

# Resources



## A to Z Safety Review

### A

Apps make your smartphone a safety phone

### B

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

### C

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

### D

Defense—a good safety plan is the best defense

### E

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

### F

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

### G

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

### H

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

### I

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

## J

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

## K

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

## L

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

## M

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

## N

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

## O

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

## P

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

## Q

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

## R

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

## S

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

## T

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

## U

Unlock deadbolts during open-house events

## V

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

## W

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

## X

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

## Y

You—your first line of defense

## Z

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

## Stalking—A Predatory Crime

Stalking is a type of predatory behavior that seeks power over the victim. Most often, the stalker is a current or former intimate partner, but the stalker could be a stranger or casual acquaintance. What motivates a stalker? Most think of stalkers as seeking revenge for perceived humiliation when intimate partners break off a relationship. A stalker may, however, fantasize a love relationship with the victim and believe delusional feelings of love are reciprocated.

Stalking can take the form of following, showing up, spying, using technology to keep tabs on someone, making repeated contact in person, by phone, mail, social media, text, email, notes, or messages through others, or sending gifts. Although there is no one-size-fits-all solution, a stalking victim can take these key actions.

- ▶ **Take the threat or potential risk seriously.**  
Stalking can be a prelude to increased violence and psychological harm.
- ▶ **Break off all contact with the stalker.**  
After communicating to the stalker that the harassment is unwanted, have no further contact. Keep a record of how and when the stalker was notified.
- ▶ **Tell others about the situation.**  
Ask friends, family, and colleagues for their help in watching out for you and helping you stay safe. Make sure others know not to have any contact with the stalker and tell them what to do if the stalker contacts them.
- ▶ **Increase your personal protection and safety planning.**  
Step up your home security, change daily routines, strengthen passwords, and think ahead about what to do if the stalker shows up or makes contact.
- ▶ **Collect evidence.**  
Keep a record of every time the stalker makes contact. Save messages, voicemails, emails, social media posts, gifts, and cards and ask others to do the same. Photograph any property damage. When law enforcement becomes involved, the evidence will help establish the pattern and intent of the stalker's actions.

# Sample Preparedness Plan for Circumstances Relating to COVID-19

Source: National Association of REALTORS®, <https://www.nar.realtor/sample-preparedness-plan-for-circumstances-relating-to-covid-19>.

## DECISION-MAKING STANDARD

Ensure business continuity and delivery of first-class [member] services while demonstrating care for staff [and member] welfare, reducing the risk of exposure to and spread of COVID-19, and fulfilling our mission and vision.

## TELEWORK CONTINGENCY PLAN

Due to the COVID-19 pandemic, staff [may, but are not required to,] [must] work remotely until further notice as we continue to monitor the situation.

## PLAN TO ADDRESS STAFF REPORTS OF COVID-19

- A. Steps to follow IF a staff member or agent, in the case of a brokerage, has a confirmed case of COVID-19. KEY: Do not reveal the individual's identity in any communications.**
1. A senior Human Resources representative (or SVP of Human Resources, if applicable) will immediately remove the infected individual (let's call him Sam) from the building. Ask for, but don't require, a doctor's note.
  2. Report situation to Chief Executive Officer and building property managers. [CEO to inform leadership team executive committee or board of directors, as appropriate].
  3. Ask Sam to identify who he came in contact with in the building within the last 10 days.
  4. Require all individuals who work on the same floor as Sam to work remotely for 14 days. Encourage exposed individuals to be tested.
  5. Close the office to all employees and agents for 24–48 hours to allow for proper cleaning of the office space.
  6. Deep clean and sterilize the building.

7. Discreetly contact individuals identified by Sam as working on Sam's floor and require them to work remotely for 14 days. Do not disclose Sam's identity. Encourage exposed individuals to be tested.
  8. A senior Human Resources representative (or SVP of Human Resources, if applicable) sends a prepared and pre-approved email to staff and agents informing them that an individual in the building has a confirmed case of COVID-19 and describing the steps the company is taking in response (i.e., requiring exposed individuals to work remotely for 14 days, evacuating floor/building, deep cleaning).
  9. All other staff and agents in the building should be advised to practice social distancing and be allowed, but not required, to work remotely for 14 days following the announcement.
  10. Chief Financial Officer contacts building property managers and insurance company to engage company to perform deep cleaning of affected spaces.
  11. Chief Marketing Officer sends message to members [clients] regarding company's response to the situation.
- B. Steps to follow IF a staff member or agent, in the case of a brokerage, has had direct contact within the past 14 days with an individual with a confirmed case of COVID-19 [but does not test positive or show signs of sickness]. KEY: Do not reveal the individual's identity in any communications.**
1. A senior Human Resources representative (or SVP of Human Resources, if applicable) immediately removes the exposed individual from the building and requires them to work remotely, if able, for a 14-day period. Encourages exposed individual to be tested.
  2. Reports situation to Chief Executive Officer and property managers. [CEO informs leadership team executive committee or board of directors, as appropriate.]
  3. Allows individuals working on the exposed individual's floor to work remotely for a 14-day period, if desired.

4. A senior Human Resources representative (or SVP of Human Resources, if applicable) sends a prepared and pre-approved email to staff and agents informing them that an individual in the building has been exposed to an individual with a confirmed case of COVID-19 and describing the steps the company is taking in response (i.e., requiring exposed individuals to work remotely for 14 days, evacuating floor, deep cleaning).
  5. Chief Executive Officer contacts building property managers and insurance company to engage company to perform deep cleaning of affected spaces.
  6. Chief Marketing Officer sends message to members [clients] and agents regarding the company's response to the situation.
- C. Steps to follow IF staff or agent, in the case of a brokerage, returns from an area with confirmed cases AND exhibits signs of illness.**
1. The individual is not to report to the office, and if they do so, they should be immediately removed from the building.
  2. Individual is required to work remotely, if able, for a 14-day period. If individual is too ill to work, company's sick leave policies apply.
  3. Ask, but do not require, a doctor's note to go out on sick leave or to return to work. If an individual has a confirmed case of COVID-19, you may require a return to work note, but you cannot be too prescriptive with regards to the format of the note (i.e., an email or a call from the doctor is sufficient).
- D. Steps to follow IF staff or agent, in the case of a brokerage, resides in a household with someone who has been quarantined.**
1. The individual is not to report to the office, and if they do so, they should be immediately removed.
  2. Individual must immediately inform [name of senior Human Resources representative or SVP of Human Resources, if applicable] at [email and telephone number].

## Websites

- ▶ **National Association of REALTORS® Safety Resources**  
[www.nar.realtor/safety](http://www.nar.realtor/safety)
- ▶ **Federal Trade Commission, Consumer Information, email scams**  
[www.consumer.ftc.gov/features/scam-alerts](http://www.consumer.ftc.gov/features/scam-alerts)
- ▶ **How Secure Is My Password**  
[www.howsecureismypassword.net](http://www.howsecureismypassword.net)
- ▶ **Identity Theft Repair**  
[www.consumer.ftc.gov/topics/privacy-identity-online-security](http://www.consumer.ftc.gov/topics/privacy-identity-online-security)
- ▶ **NAR Data Security and Privacy Toolkit**  
[www.nar.realtor/data-privacy-security/nars-data-security-and-privacy-toolkit](http://www.nar.realtor/data-privacy-security/nars-data-security-and-privacy-toolkit)
- ▶ **The Real Estate Safety Council**  
Washington Association of REALTORS®  
[www.warealtor.org/safety](http://www.warealtor.org/safety)
- ▶ **Virginia Tech Transportation Institute (VTTI)**  
[www.vtti.vt.edu](http://www.vtti.vt.edu)

## Evaluate, Assess, React Worksheet

Use following worksheet to assess the overall relative risk of an appointment. The worksheet contains a list of criteria with negative or positive value, depending on whether it increases the risk or decreases the risk. Add the numbers to calculate an overall risk assessment. You can add, remove, or change the criteria values as you see fit. The lower the score, the higher the risk.

Adapted from *Safe Selling, A Practical Guide for Preventing Crime Without Sacrificing the Sale*, Real Safe Agent, Leo Goldstein and David Legaz, [www.realsafeagent.com/resources](http://www.realsafeagent.com/resources).

### EVALUATE THE PROSPECT

Criteria	Value	Score
The prospect is a stranger	- 1	
They found me on the Internet	- 1	
Cash buyer	- 2	
Looking for a foreclosure	- 1	
From out of town	- 1	
Referral from a previous client	+ 1	
Close friend or relative of the person that referred you	+ 2	
You confirmed prospect with the referrer	+ 3	
Prospect can't articulate what they are looking for in a home	- 2	
Prospect can only meet at a specific time that is after dark	- 2	
Prospect say they are an investor looking for empty homes	- 1	
Prospect says you can't call them back	- 3	
Prospect stumbles over lifestyle questions	- 2	
Abandoned property	- 10	
Prospect is specific about what they are looking for in a home	+ 1	
Prospect is flexible with meeting time/date	+ 1	
Prospect is open to seeing other homes	+ 1	
Prospect freely gives phone number	+ 1	
Prospect says they will be bringing kids	+ 1	
	<b>TOTAL</b>	

## EVALUATE THE PROPERTY

Criteria	Value	Score
The property is off the beaten path	- 2	
There is no or poor cell phone reception	- 10	
The property is poorly lit	- 1	
The property has a basement	- 1	
The property only has one exterior door	- 1	
The property is in a typical suburban neighborhood	+ 1	
Good cell phone reception	+ 1	
The property is well lit	+ 1	
There are multiple exit doors	+ 1	
One-story home	+ 1	
Limited windows and poor visibility	- 2	
Abundant windows and good visibility	+ 1	
	<b>TOTAL</b>	

## EVALUATE THE CIRCUMSTANCES

Criteria	Value	Score
You have an uncomfortable feeling	- 10	
You need to close a deal	- 10	
	<b>TOTAL</b>	

## OVERALL E.A.R. SCORE:

The lower the score, the higher the risk.

	Score
<b>Prospect Total</b>	
<b>+ Property Total</b>	
<b>+ Circumstances Total</b>	
<b>= TOTAL OVERALL EAR SCORE</b>	

## 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. More than half of all home buyers (53%) visit open houses during their home search. 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.

## 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 outdoors, 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.