



Real Estate Safety Matters: Safe Business = Smart Business



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Learning Goals

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



Module 1: Real Estate—A High-Risk Business?





A High-Risk Business?

- ▶ In 2016: 69 fatal injuries—10 of which were homicides
- ▶ Statistics don't include unreported incidents.
- ▶ **When, Why, How?**
 - Tuesday and Thursday.
 - 1 in 3 victims are men.
 - Robberies progress to more serious crimes.
 - Guns and physical force.
 - Suburban and rural locations.



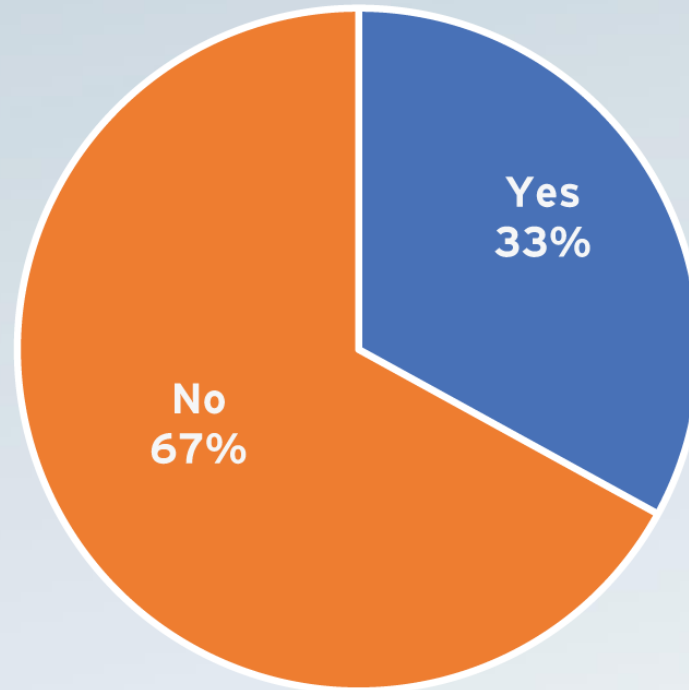
Why Is Real Estate Risky?

- ▶ Image of success
- ▶ Meeting unknown prospects at properties
- ▶ Unfamiliar properties and at odd hours
- ▶ Sitting open houses alone
- ▶ Entering vacant properties
- ▶ Driving with strangers and multitasking in cars
- ▶ In the public eye
- ▶ Multiple ways to make contact
- ▶ Handling a lot of client's personal information
- ▶ Who would harm me?

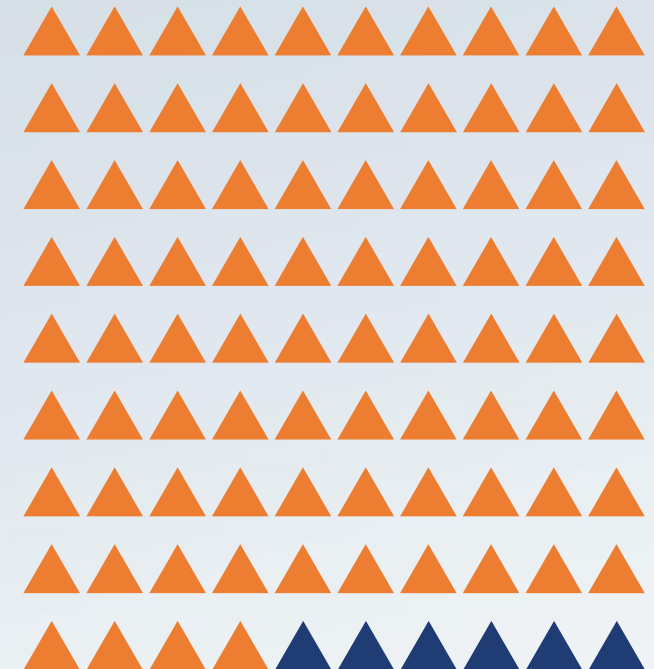


What Do Others Say?

Felt threatened on the job



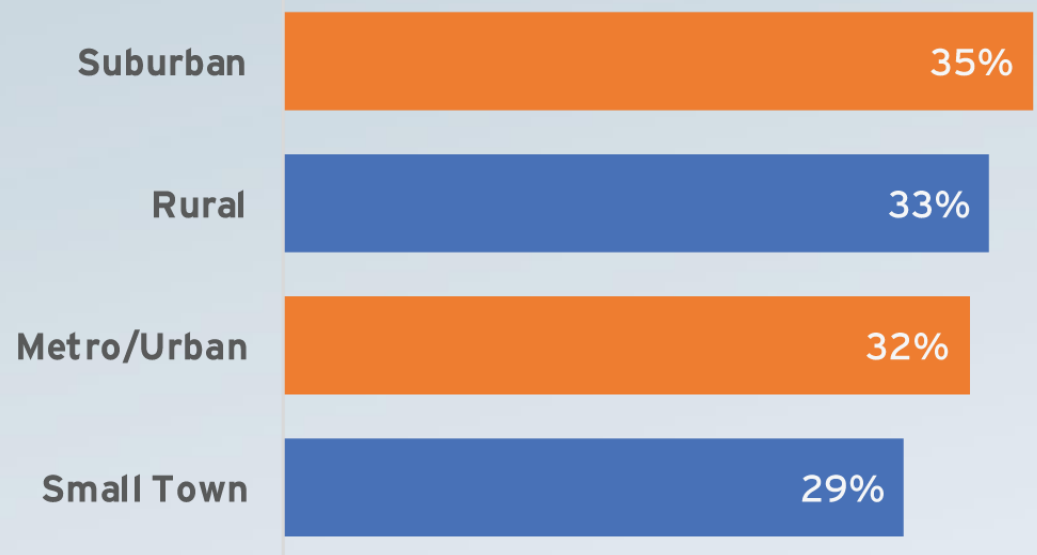
Have been the victim of a crime while on the job



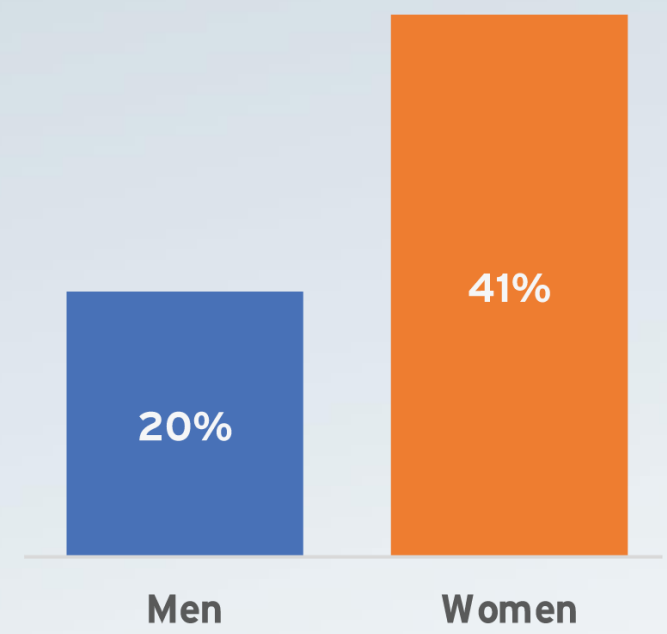


What Do Others Say?

Feared for personal safety or safety of personal information



Fear for personal safety





A High-Risk Business?

- ▶ 40% meet prospective buyers at the office or a neutral location before first viewing a home.
- ▶ 42% use a smartphone safety app.
- ▶ **Commonly used apps:**
 - iPhone Find My Phone, GPS for Android, Life 360, Homesnap Pro, bSafe, Glympse, Real Alert, React Mobile



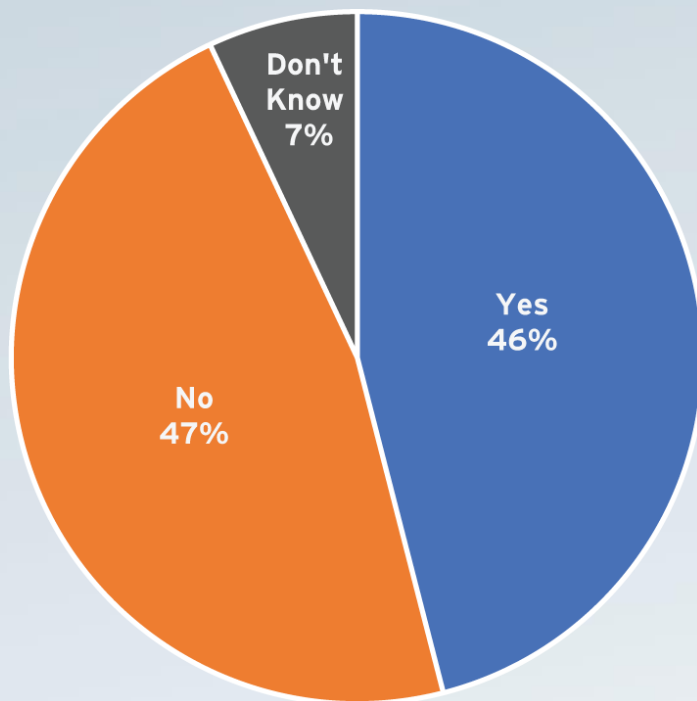
What Do Others Say?

- ▶ 45% of women, 40% of men surveyed carry a self-defense weapon.
- ▶ Women are more likely to carry pepper spray.
- ▶ Men are more likely to carry a firearm or pocket knife.

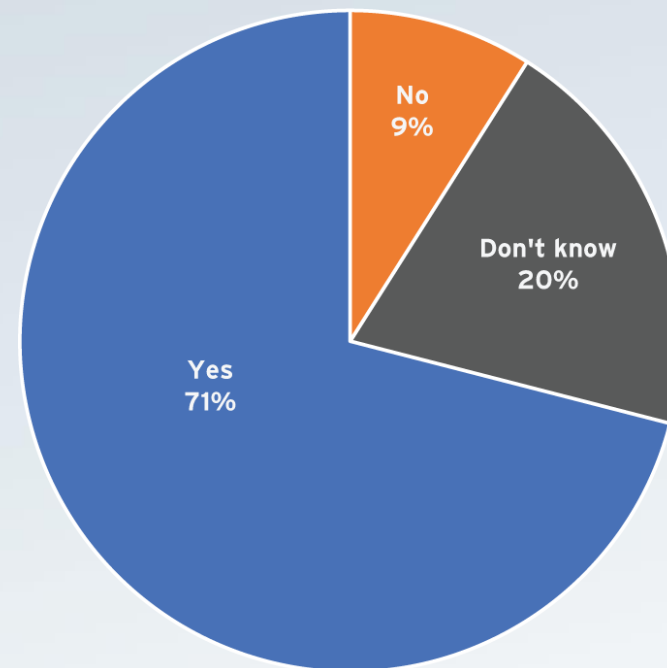


What Do Others Say?

Real estate brokerage has standard procedures for agent safety



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





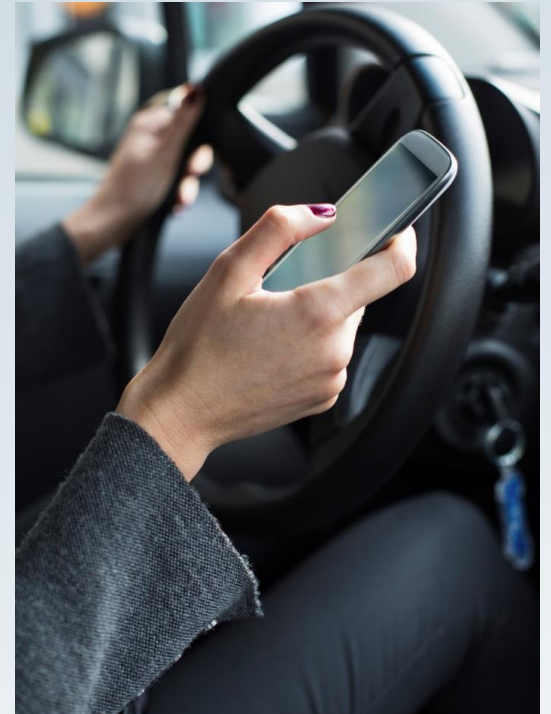
Module 2: Safety Systems to Limit Risk





Safety: An Essential Business System

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





Safety Systems = Professionalism

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





Your Smartphone—Your Personal Safety Tool

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





Property Showing Safety

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



Distress Codes

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





Showing Safety for Sellers

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



Open House & Model Home Safety

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



Showing Vacant Properties

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



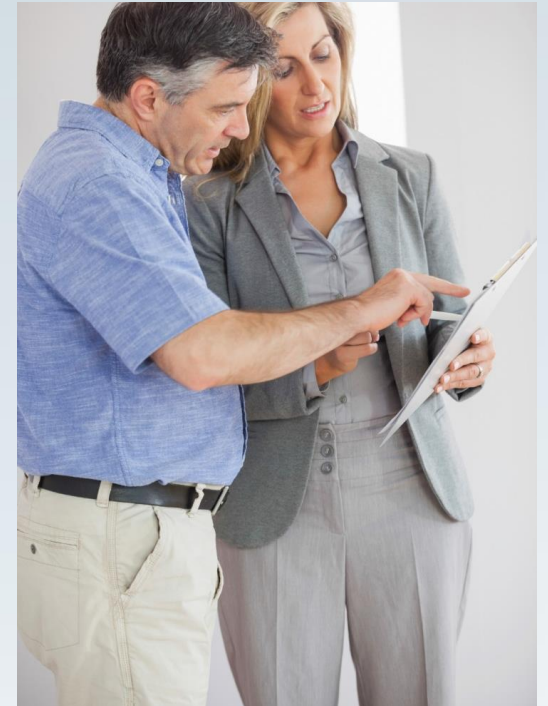
Commercial Properties

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



Listing Appointment Safety

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





Office Safety

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



Auto Safety

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



Parking Lot Safety

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



Module 3: You—Your First Line of Defense



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The Crime Equation

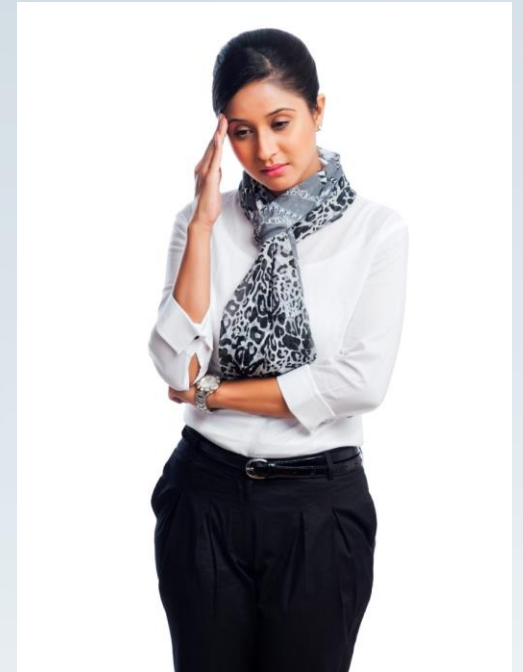
$$\begin{aligned} &\text{Motive} \\ &+ \text{Opportunity} \\ &\hline &= \text{Crime} \end{aligned}$$

Remove part of the equation, lessen likelihood of a crime



Sharpen Your Safety Sense

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





Fight or Flight?

Depends on a combination of factors:

- ▶ Physical capability
- ▶ Proximity of the attacker
- ▶ Presence of a weapon
- ▶ Knowledge of self-defense



The Strongest Defense

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

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



Escape the Situation

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





Can You Diffuse the Situation?

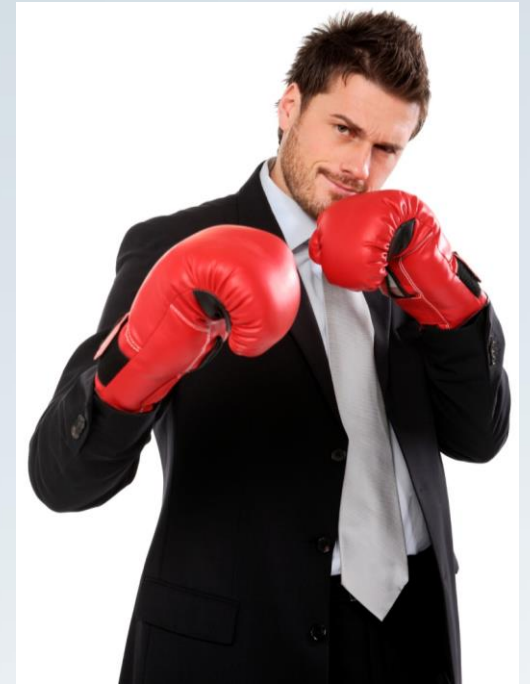
- ▶ Buy time to assess the situation, decide what to do.
- ▶ Create a distraction and escape.
- ▶ On the other hand...
 - May trigger the attacker's emotions
 - Justification for motives for attack



Should You Try to Defend Yourself?

Fighting back:

A conscious decision when escaping is not an option.





How We Respond to Threats

- ▶ **Denial and delay:**
This can't be happening!
- ▶ **Deliberation:**
What should I do?
- ▶ **Decision:**
Okay. Here goes!
- ▶ **Recycle through denial, delay, deliberation.**
- ▶ **Physical responses:**
 - Stress hormones
 - Heart rate increases
 - Dissociation
 - Shutting down: negative panic
- ▶ **What can we do?**
 - Confidence
 - Preparation



Should You Take a Self-Defense Class?

► Benefits

- Rehearse simulated confrontations
- Learn to recognize and evaluate threats
- Improve fitness

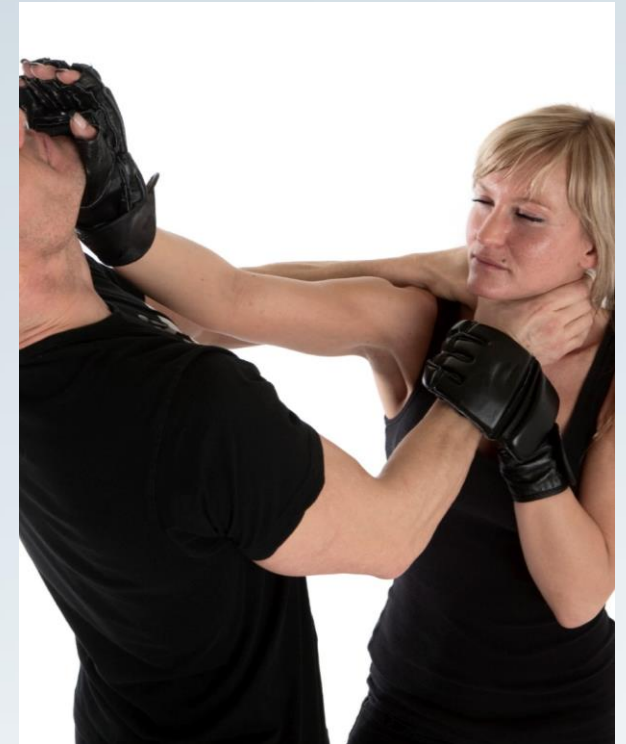
► Gain confidence to:

- Handle threats
- Choose right response
- Defend yourself
- Calm fear responses



Choosing a Self-Defense Class

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





Should You Arm Yourself?

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



Learn to Use Weapons for Self-Defense

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





Office Policy on Weapons

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



911 Rescue Me!

- ▶ Where do 911 calls go?
- ▶ Response time?
- ▶ Can the emergency system locate you?
- ▶ Is the system GPS enabled?
- ▶ Can the emergency operator call back?
- ▶ Can police provide extra patrols for open house events, around vacant properties?
- ▶ How/when to report non-emergencies?



Active Shooter Situation

▶ **Three choices for action:**

1. Run to a place of safety
2. Hide and deny access
3. Fight—the last resort

*Choose the best option and
Commit to take action*

▶ **Law Enforcement**

- First task is to end the situation
- May pass up injured
- Follow law enforcement instructions
- Keep your hands visible and empty with fingers spread



Module 4: Wild Wild Web



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Us vs. Hackers

▶ **Your most vulnerable point?**

- Your computer, tablet, or smartphone

▶ **Hackers' motives:**

- Bragging rights
- Theft
- Fraud

▶ **Reduce the crime opportunities:**

- Security technology
- Conscientious data handling
- Common sense



Email Security

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



Just One Click

- ▶ One click on a “phishy” website or email
 - Can expose the data for all of a company’s clients, customers, and employees
 - Interconnections between people and devices increase the risks exponentially
 - Malware, viruses, worms, Trojan horses, spyware, ransomware
- ▶ Most viruses and malware infect computers when users click on link or fall for scams



Phishing

- ▶ **Spear phishing:**
Involves targeting a specific victim, e.g. accountant or personnel employee
- ▶ **Whale phishing:**
Targets “big-fish” victims in upper levels of a company
- ▶ **Angler phishing:**
Targets social media users
- ▶ **Typo squatters:**
Rely on mistyped URLs or titles of websites



Business Enterprise Compromise

- ▶ Combines phishing with wire transfer fraud
- ▶ Urgent email impersonates the real estate professional or others (loan officer, accountant, attorney, contractor)
- ▶ Asks for quick wire transfer to the scammer's account to secure the transaction
- ▶ Wired funds withdrawn, account closed before fraud is discovered



Use Your Tech Smarts

- ▶ Don't click on links or open attachments from unknown senders
- ▶ Be suspicious of anonymous e-cards
- ▶ Verify the requestor's identity and query independently before sharing confidential information
- ▶ Watch for tipoffs in phishing emails
- ▶ Look for https: in the URL
- ▶ Secure passwords and password manager
- ▶ Avoid unsecured networks
- ▶ Adjust privacy settings



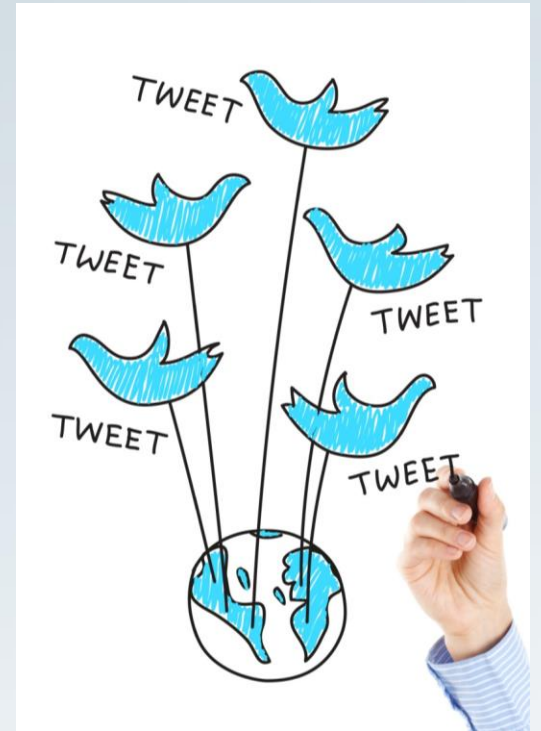
Smart Passwords

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



Social Media Safety

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





Geotagging—a Hidden Risk?

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



Identity Theft

- ▶ First line of defense:
Vigilance and caution.
- ▶ Use secure `https` connections.
- ▶ Look for the padlock icon.
- ▶ Check bills and statements.





Cleaning Up Identity Theft

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



Trash or Treasure

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



Child Identity Theft

- ▶ Fast growing area of identity crime
- ▶ May not be discovered for many years
- ▶ **Tip offs:**
 - Unpaid balances from collection agencies
 - Credit card and loan offers addressed to child
 - Warning pop up when you e-file your taxes and list your child as a dependent
 - IRS notice that your child owes taxes
- ▶ Create a credit report and freeze it
- ▶ Interactive toys, baby monitors can open door to hackers



5 Best Practices

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

Free Data Security Toolkit at
www.nar.realtor/data-privacy-security/nars-data-security-and-privacy-toolkit



Module 5: Our Company Safety System



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Our Safety Best Practices

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



Are We Taking Risks?

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



Resources

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

- ▶ www.nar.realtor/safety/safety-resources-for-nar-members
 - Resources you can use today
 - Develop your own best practices
 - FREE



Resources

- ▶ Articles and blog posts
- ▶ Planning your safety strategy
- ▶ Safety Videos
- ▶ Webinars
- ▶ Association safety programs



REALTOR® Safety Network

- ▶ REALTOR® Safety Alerts via social media when a physical or cyberthreat to REALTORS® warrants national attention
 - Widespread threat affecting REALTORS®
 - REALTOR® or the immediate family member is missing, family seeks assistance
 - Fraudulent use of association name or the names of its programs
- ▶ Alerts issued via Facebook.com/nardotrealtor and other social media, communications directors, and AEs
- ▶ Report an incident at www.nar.realtor/safety/realtor-safety-alert-submission-form



Every Day Is Safety Awareness Day

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



What Will You Do?

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



**Thank you for participating
in this course!**

