

CE#6993000-RE

Presented by Alexandra Nikolov

Key Topics Covered in this Course

- 1) Why are real estate agents at risk?
- 2)Information Security
- 3) Client Confidentiality
- 4)Disclosures
- 5) Fair Housing
- 6) Best Practices for Showing Homes
- 7) Situational awareness
- 8) How stress affects the body
- 9) Mindset and Defensive Strategies/Defensive options

What are some of the risks a Real Estate Agent can face?

Group exercise, 3 examples:

Meeting people, often for the first time at a vacant home?

Too much information on social media?

Open houses?

What else?

Informational Security

Keeping your client's information secure

Do you have personal information, social security numbers, birthdates, credit card information on your computer or lpad?

What if you get hacked? What if you leave your lpad at Starbucks? How do you protect yourself and your client?

Tip:

Be aware of security settings (firewalls).

Shredding of the record containing the personal information

Erasing of the personal information from the records.

Client Confidentiality

- It is the client that decides what is confidential not the agent.
- We must hold any confidential information for one year after the termination or revocation of the brokerage agreement.
- What could be considered confidential?

Disclosures

NRS 645.252(1)(a) tells us a licensee:

- 1. Shall disclose to each party to the real estate transaction <u>as soon as is practicable:</u>
- (a) Any material and relevant facts, data or information which the licensee knows, or which <u>by the exercise of reasonable care and diligence should have known</u>, relating to the property which is the subject of the transaction.

SRPD Disclosure

Make sure to understand it, and be able to explain it Make sure it's been completed properly Make sure it's the latest version Make sure you get it completed and delivered in a timely manner

FAIR HOUSING

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)

Are you using consistent repeatable systems with your clients, to ensure they are being treated equally and are receiving the same high level of service?
What are they?
Meeting buyers for the first time?
Meeting sellers for the first time?

Could you be putting yourself or your clients in an unsafe situation by not being consistent?

Best Practices For Showing Homes

- Don't go alone if you don't have to. Partner up with a colleague when showing properties and holding open houses.
- **Dress sensibly.** Will you be able to run through a lawn or over rocky terrain if required?

Take stock of the area. Know what you're walking into and create an emergency escape plan for every listing

Situational Awareness

What is it and where can I get some?

"Situational awareness is the currency that buys you the time and opportunity to solve the tactical problem" The further away I am from a possible threat the more options I have available.

Color codes of awareness:

Condition White

Condition Yellow

Condition Orange

Condition Red

Looking vs. Seeing

Event Indicators

Threat Indicators

Recognizing a Threat

Use your senses

Set a baseline

Deter, Detect, Delay

The attack cycle

Breaking the attack cycle

How Stress Affects the Body

- Flight: putting as much distance as possible between yourself and the threat while escaping to a safer location
- Fight: a counterattack; doing whatever it takes, with whatever tools you have, to put yourself in a position to escape
- Freeze: giving up or surrendering; hiding could potentially be a reasonable version of "freeze," but that generally results with the attack being completed
 - Adrenaline will allow you to run faster and fight harder, but you could lose manual dexterity.
 - Endorphins will give you an elevated pain threshold
 - Tunnel Vision & Heightened Visual Clarity
 Vision is reduced to a few degrees but
 provides very high-resolution images

Also							
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Mindset and Defensive Strategies

Mental exercises

Distance Management

Threat De-escalation:

- 1) **Disengage:** Do not respond. Leave and find a safer location.
- 2) Apologize and walk away: It doesn't matter who is at fault; a simple "sorry" can de-escalate a potential confrontation. Don't assume this is a cowardly course of action.
- 3) **Divert and diffuse:** Redirect his or her attention to something else.

Safety Considerations before you meet a client:

- Don't go alone if you don't have to. Partner up with a colleague when showing properties and holding open houses.
- Dress sensibly. Will you be able to run through a lawn or over rocky terrain if required?

■ Take stock of the area. Know what you're walking into and create an emergency escape plan for every listing.

Entering the property

Know who you are meeting Announce "Read the building"

Departing the Property

Don't let your guard down Rings of Security Keys ready Observe Get off the phone!

Defensive Options

Communication tools
Unarmed techniques
Non-lethal use of force tools
Potentially lethal tools

Check in with a trusted source or better yet, work as a team!

Get trained and know the law!
Do you know Emergency First Aid? First aid kit
Wrap up/Questions?

Nikolovre@gmail.com 702-528-2222



NAR Research Staff:

Lawrence Yun, Ph.D.

Chief Economist and Senior Vice President

Jessica Lautz, Dr.RealEst.

Vice President, Demographics and Behavioral
Insights

Meredith Dunn *Manager*

Brandi Snowden

Director, Member and Consumer Survey Research

Lead Author:

Sidnee Holmes
Research Assistant



NAR's REALTOR® Safety Program

More than a decade ago, NAR launched the REALTOR® Safety Program to educate REALTORS® about the potential risks they face on the job. Being aware of potential dangers and empowering themselves with precautions and preparations will help REALTORS® avoid risky situations on the job, and could mean the difference between life and death.

Knowledge. Awareness. Empowerment. These are the core components of REALTOR® Safety. As part of NAR's ongoing efforts to keep our members safe, we continue to grow and strengthen the REALTOR® Safety Program with new resources and tools, like REALTOR® Safety Grants for REALTOR® associations, and the REALTOR® Safety Network, which capitalizes on the nationwide system of REALTOR® organizations to notify members across the country of safety concerns and emergencies.

Each year, NAR dedicates September as REALTOR® Safety Month, though we strongly encourage associations, brokerages and members to keep safety at the forefront of their minds every day of the year.

Through the REALTOR® Safety Program, associations, brokerages and members can access a variety of resources including:

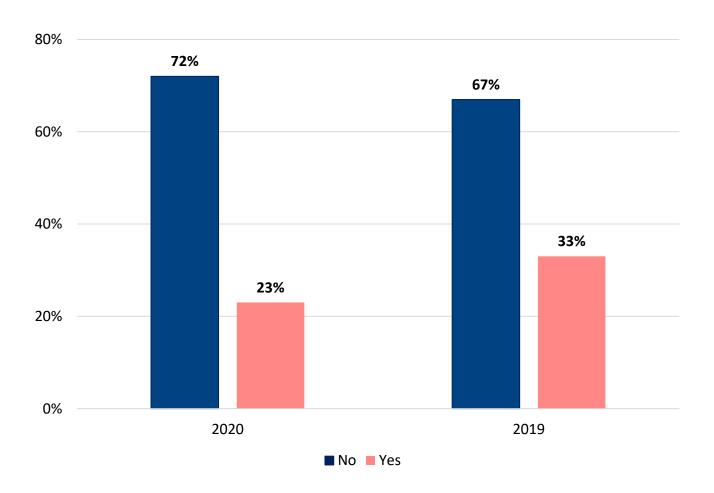
- Webinars and videos on REALTOR® Safety, presented by industry experts.
- Shareable content, including weekly social media messaging for Associations to easily share with members, and safety discussion topics for brokers.
- Safety materials including forms, protocols and best practices.
- NAR's annual REALTOR® Safety Survey and Report.

Access these resources and more at www.nar.realtor/safety.

For further questions about the REALTOR® Safety Program, please e-mail <u>safety@nar.realtor</u>.

REALTOR® Experienced a Situation That Made Them Fear for Their Personal Safety or Safety of Their Personal Information

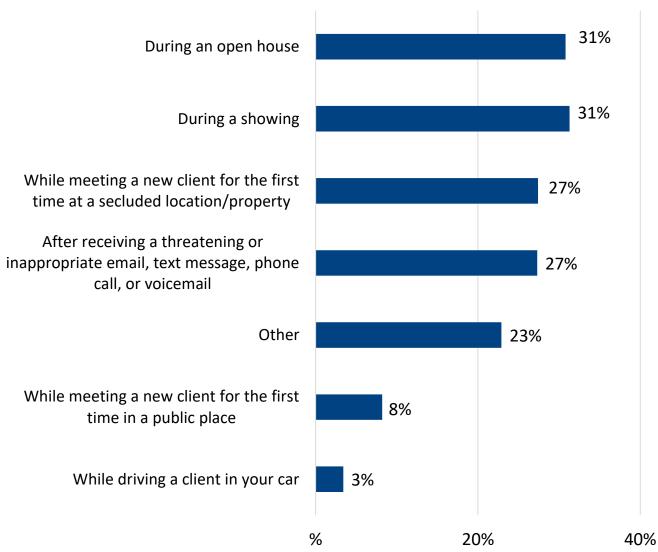
REALTORS® were more likely to say they had not experienced a situation that made them fear for their personal safety or the safety of their personal information in 2020 (72%).





Situation in Which REALTOR® Feared for Their Personal Safety

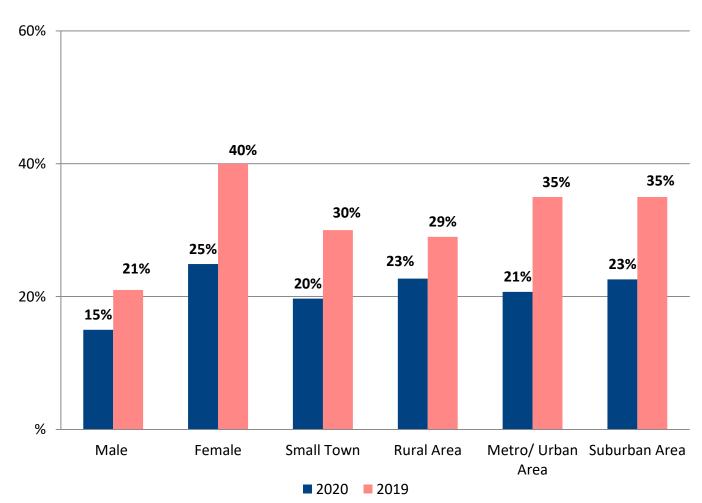
REALTORS® reported feeling unsafe during an open house and showings (31%).





REALTOR® Experienced a Situation That Made Them Fear for Their Personal Safety or Safety of Their Personal Information

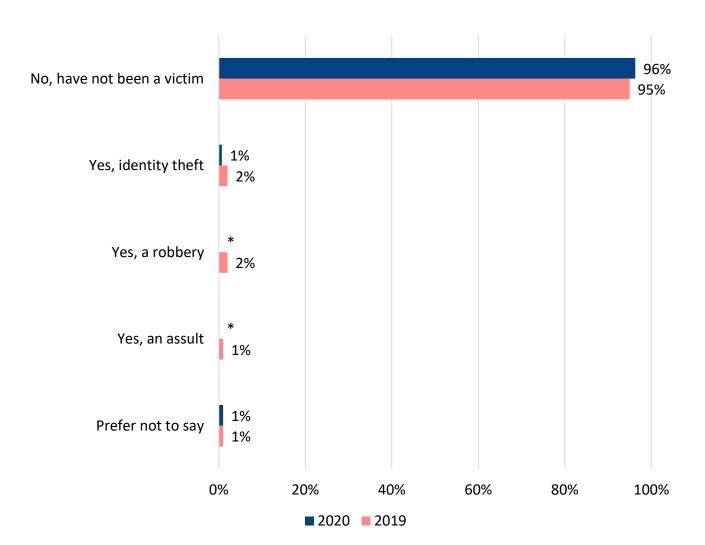
As in 2019, this was more common among women and real estate professionals in suburban or metro/urban areas.





REALTOR® Was a Victim of a Crime (Violent or Not) While Working as a Real Estate Professional

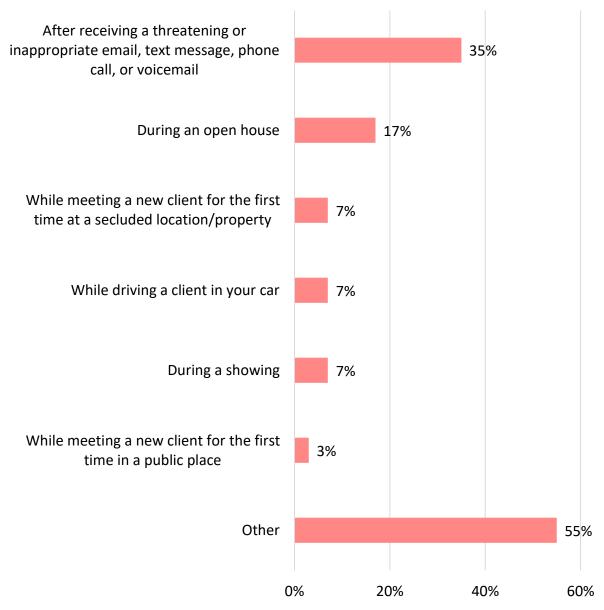
REALTORS® were slightly more likely in 2020 than in 2019 to say they had not been a victim of a crime while working as a real estate professional.





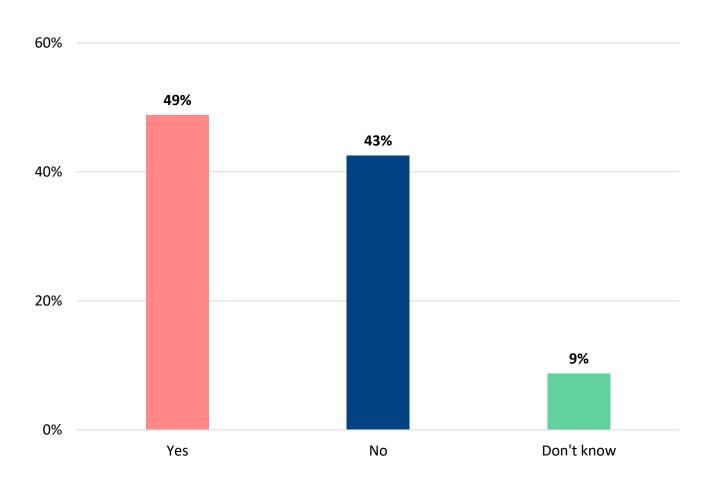
Where/When the Crime Occurred

REALTORS® were likely to encounter crimes after receiving a threatening or inappropriate email, text message, phone call, or voicemail (35%) or during an open house (17%).



Prior to This Survey, REALTOR® Was Aware That Crimes Committed Against Real Estate Professionals are Mostly Predatory in Nature as Opposed to Random Acts of Violence

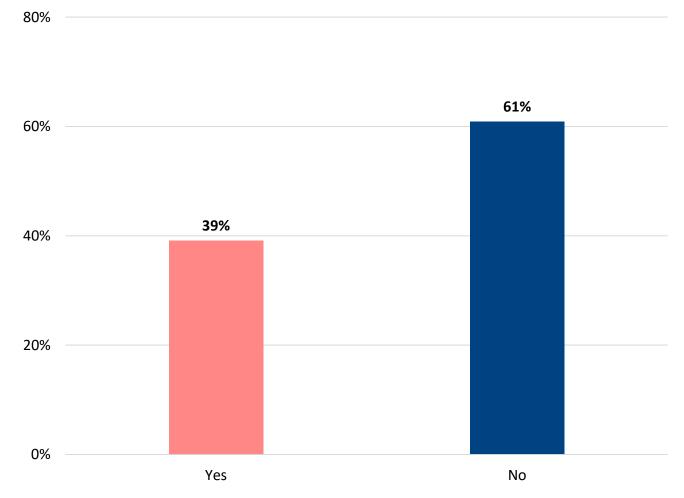
Forty-nine percent of REALTORS® were likely aware of the predatory nature of crimes committed against real estate professionals .





Over the Past 12 Months, REALTOR® Has Met a New or Prospective Client Alone at a Secluded Location/Property

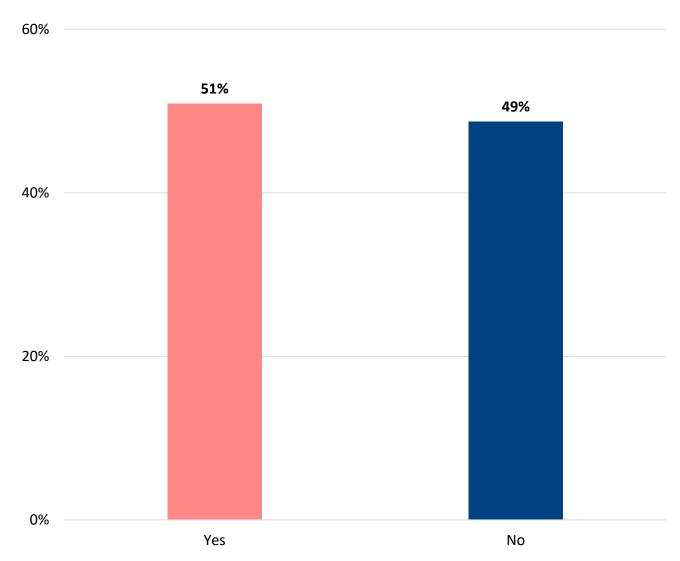
Thirty-nine percent of REALTORS® said that they had met a new or prospective client alone at a secluded location or property. REALTORS® said that they typically meet new clients alone in a secluded property 25% of the time.





Over the past 12 months, REALTOR® Has Hosted an Open House Alone

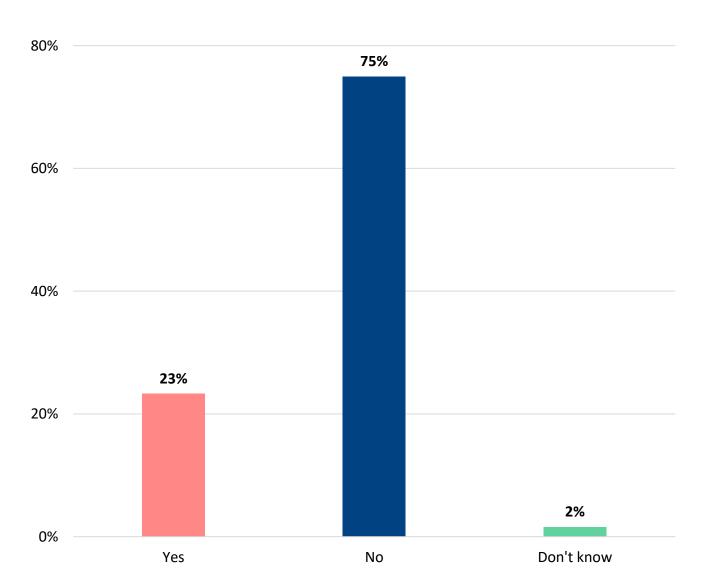
Fifty-one percent of REALTORS® hosted an open house alone in 2020.





Over the Past 12 Months, REALTOR® Has Felt Unsafe While Hosting an Open House Alone

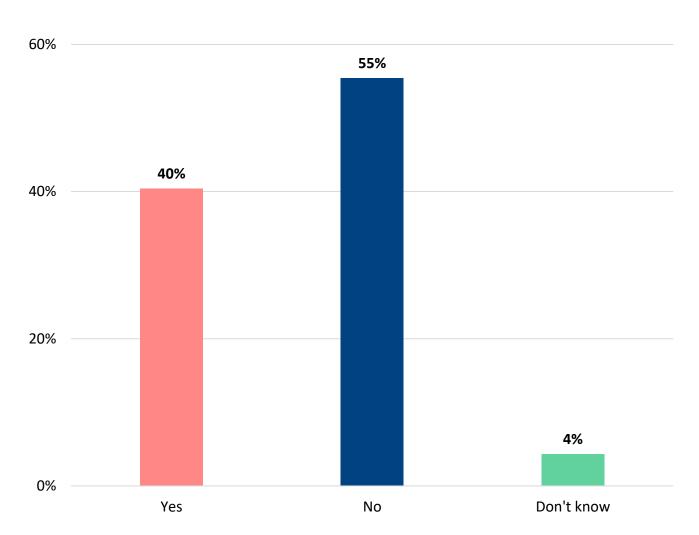
Twenty-three percent of REALTORS® felt unsafe while hosting an open house alone.





Over the Past 12 Months, REALTOR® Has Shown Vacant Properties in Areas with Poor or No Phone Coverage

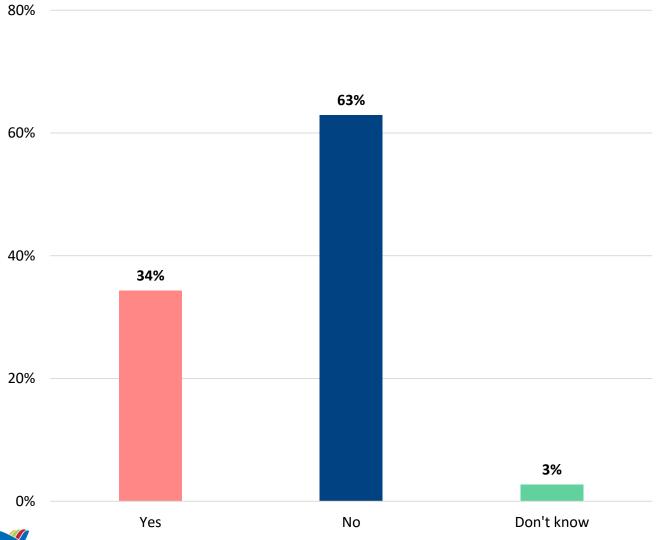
Forty percent of REALTORS® show vacant properties in areas with poor or no phone coverage.





Over the Past 12 Months, REALTOR® Has Felt Unsafe While Showing Vacant Properties in Areas with Poor or No Phone Coverage

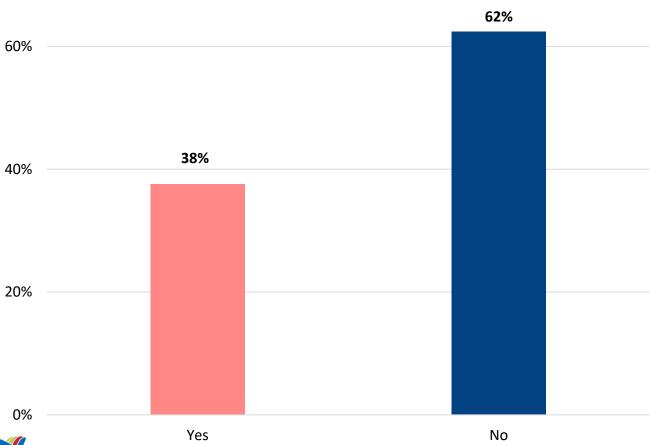
Thirty-four percent of REALTORS® felt unsafe while showing vacant properties in areas with poor or no phone coverage.



REALTOR® Has Participated in a Self-Defense Class

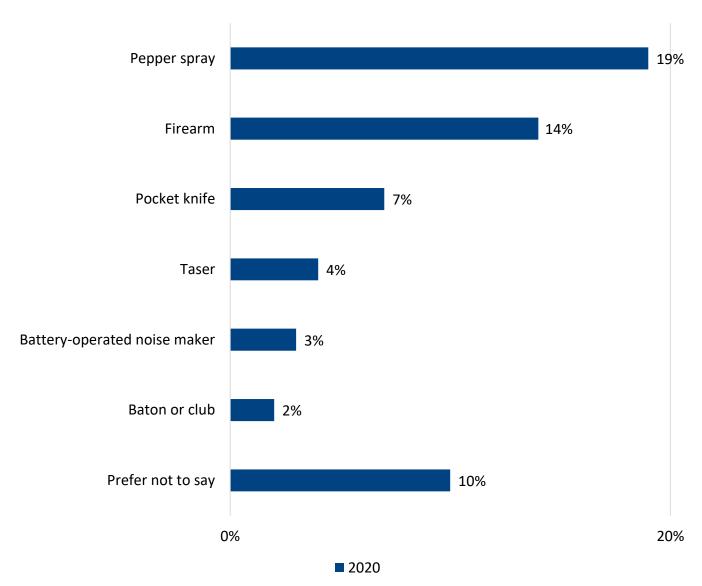
Thirty-eight percent of REALTORS® said that they have participated in a self-defense class.





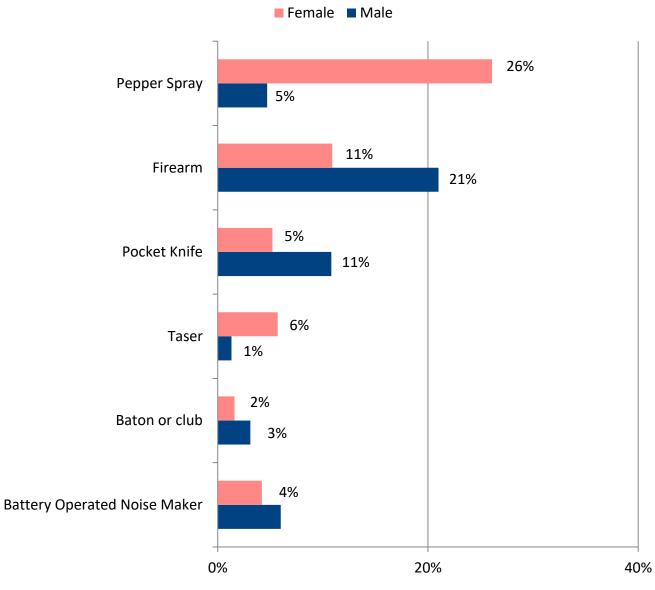
Self-Defense Weapons

Forty-nine percent of members choose to carry self-defense weapons, up slightly from 44% in 2019. The most common self-defense weapons carried are:



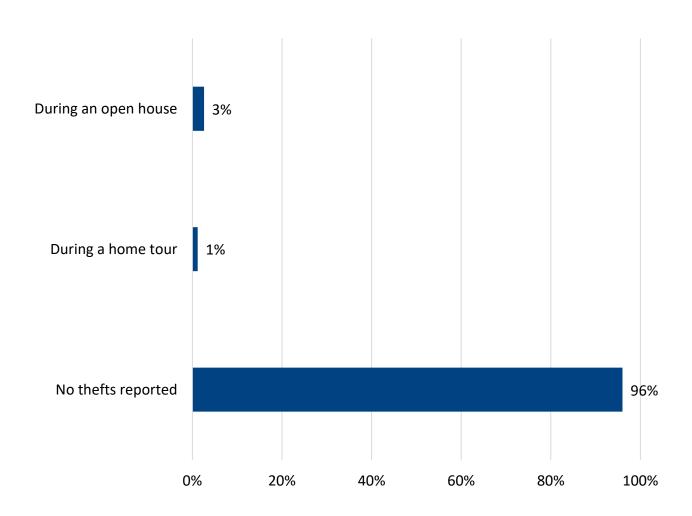
Self-Defense Weapons

Forty-six percent of men and 50% of women carry a self-defense weapon or tool, down from 45% of men and up from 49% of women in 2019.



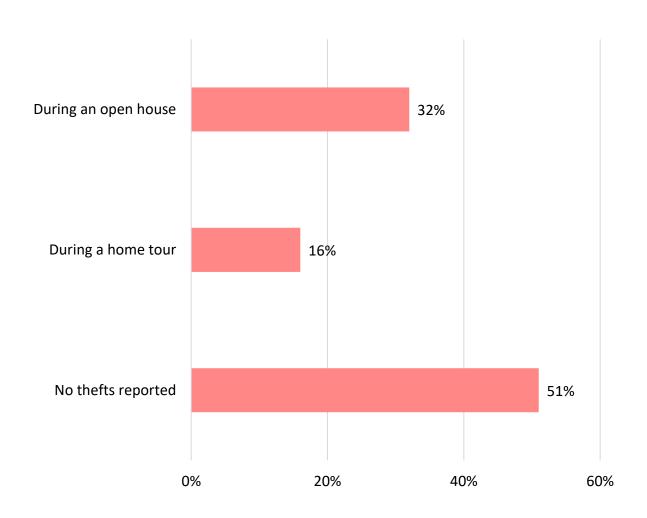
Theft of Prescription Drugs

Ninety-six percent of members clients' did not report any thefts of prescription drugs from their home. Three percent reported a theft during an open house, and 2% during a home tour.



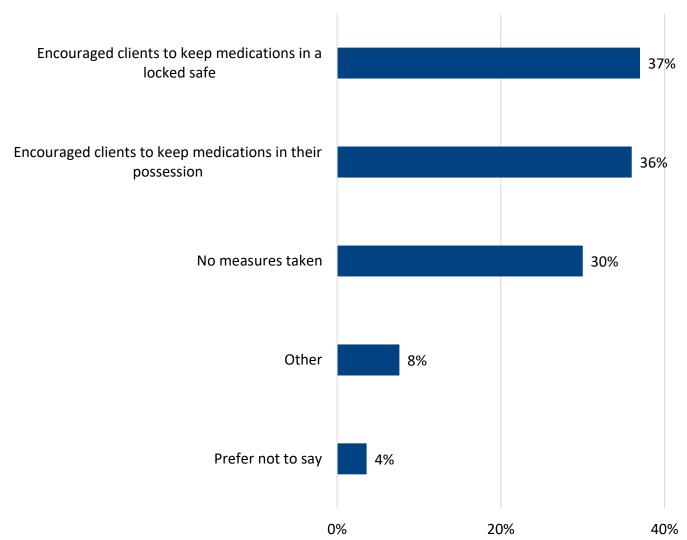
Theft of Opioid Prescription Drugs

Fifty-one percent of members clients' did not report any thefts of opioid prescription drugs from their home. Thirty-two percent reported a theft during an open house, and 16% during a home tour.



Measures to Safeguard Clients' Medications From Theft

Thirty-seven percent of REALTORS® said they have encouraged clients to keep medications in their possession, and 36% have encouraged clients to keep their medications in a locked safe.





Use of Smart Phone Safety Apps

Fifty-eight percent of members use a smart phone safety app to track whereabouts and alert colleagues in case of an emergency, up from 53% in 2019. The most commonly used app listed are similar to those in 2019.

Most Commonly Used Smart Phone Apps:	
Find My iPhone feature	36%
GPS Phone Track for Android	7
SentriKey (TM) Real Estate App: Agent Safety Feature	8
Forewarn	5
HomeSnap Pro	3

Other less commonly used apps mentioned: Guard Llama, KATANA Safety, Kleard, Lifeline Response, People Smart, PROtect, SafeShowings, See Something Send Something, Sprint Safe & Found, Wearsafe.

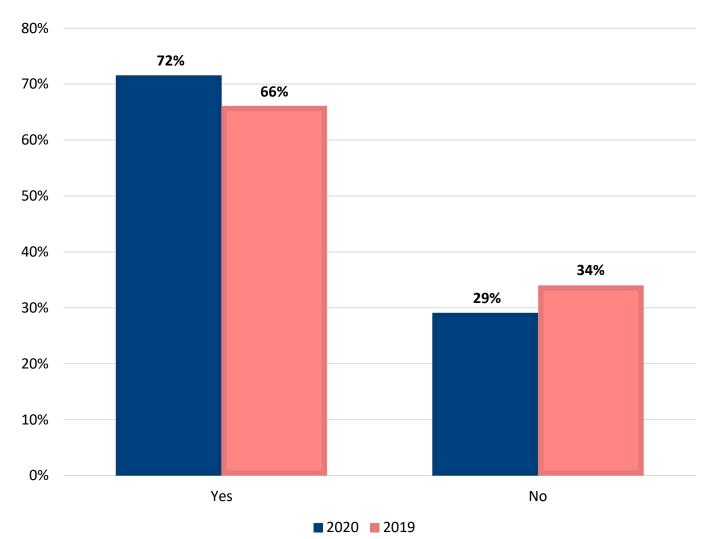
As a safety precaution, many members listed notifying a spouse, friend, or family member of their location before showing a home. Females are more likely to use apps or a safety notification procedures at 64% compared to 47% for males.



Personal Safety Protocols

Seventy-two percent of REALTORS® said that they have personal safety protocols in place that they follow with every client.

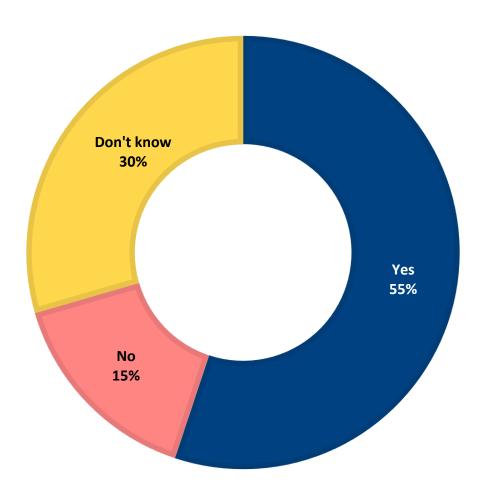
REALTORS® Has Personal Safety Protocols in Place to Follow with Every Client:



Standard Procedures for Agent Safety

Fifty-five percent of REALTORS® said that their brokerage has these procedures in place.

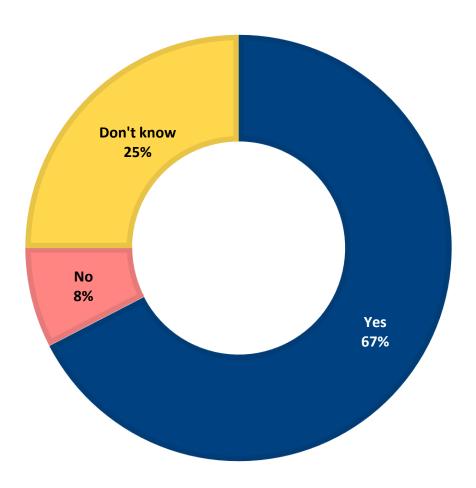
Real Estate Brokerage Has Standard Procedures for Agent Safety:



Standard Procedures for Client Data and Information Safety

Sixty-seven percent of REALTORS® said that their offices have these procedures in place.

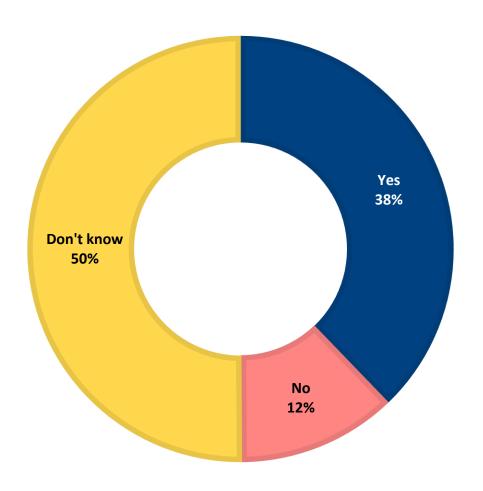
Real Estate Office has Standard Procedures for Safeguarding and Proper Disposal of Client Data and Client Information:



Local REALTOR® Association Safety Training

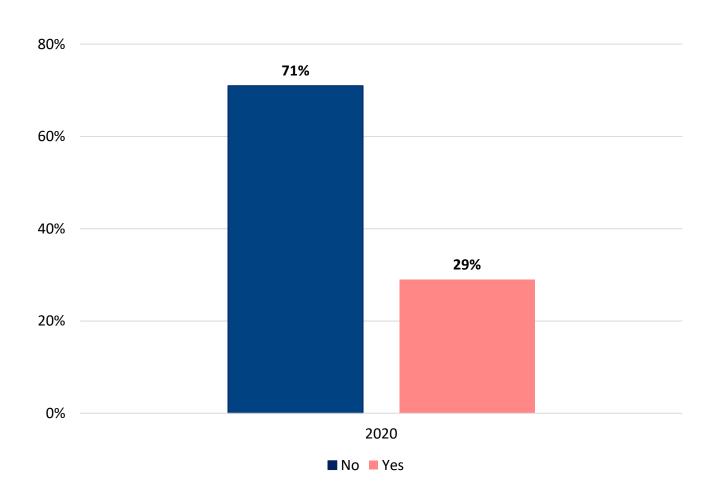
Thirty-eight percent of REALTORS® said that their local REALTOR® Association includes safety training as part of new member orientation.

Local REALTOR® Association Includes Safety Training as Part of New Member Orientation:



REALTOR® Has Attended a REALTOR® Safety Course

Twenty-nine percent of REALTORS® have attended a REALTOR® Safety course in 2020, down slightly from 2019.

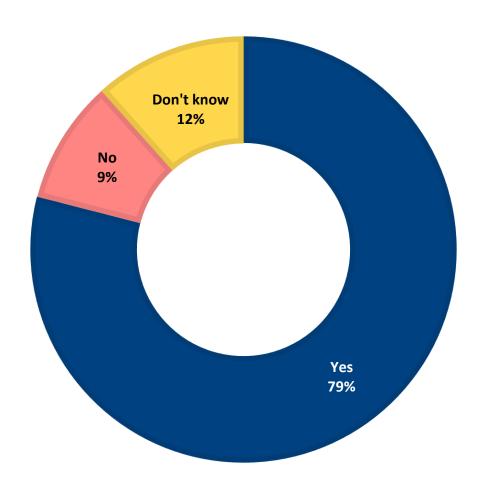




REALTOR® Feels More Prepared After Taking A REALTOR® Safety Course

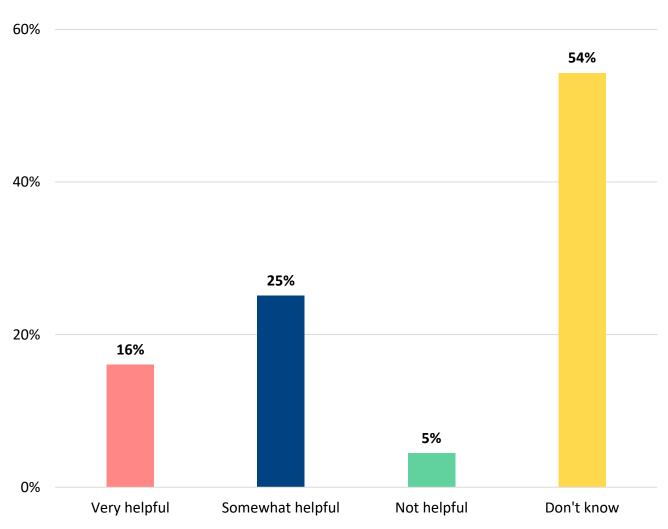
Seventy-nine percent of REALTORS® said that they feel more prepared for unknown situations after taking a REALTOR® Safety course.

REALTOR® Feels More Prepared for Unknown Situations After Taking A REALTOR® Safety Course:



Weekly Safety Tips Posted on NAR's Social Media Accounts Helpful

Forty-one percent of REALTORS® said that the weekly safety tips posted on NAR's social media accounts were very or somewhat helpful.

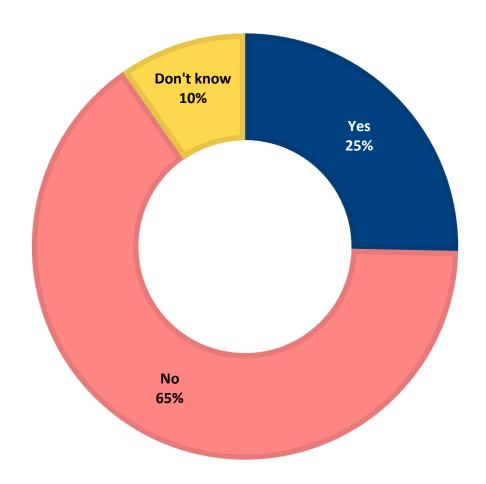




REALTOR® is Aware of REALTOR® Safety Program

Twenty-five percent of REALTORS® said that were aware of the REALTOR® Safety Program.

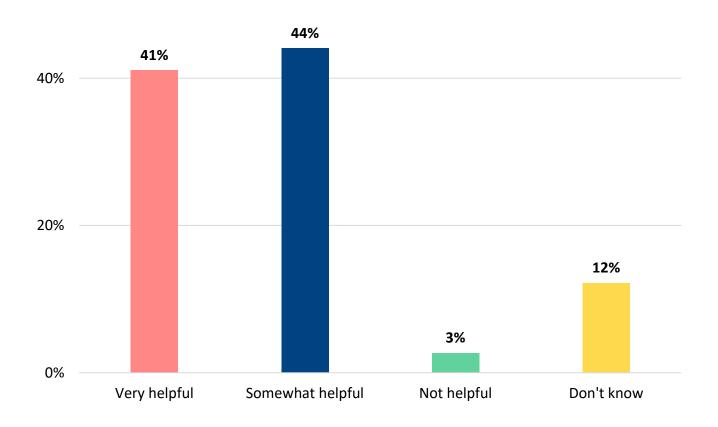
REALTOR® is Aware of **REALTOR®** Safety Program:



Safety Tips and Information available in the REALTOR® Safety Program Helpful

Eighty-five percent of REALTORS® said that the safety tips and information available in the REALTOR® Safety Program were very or somewhat helpful.

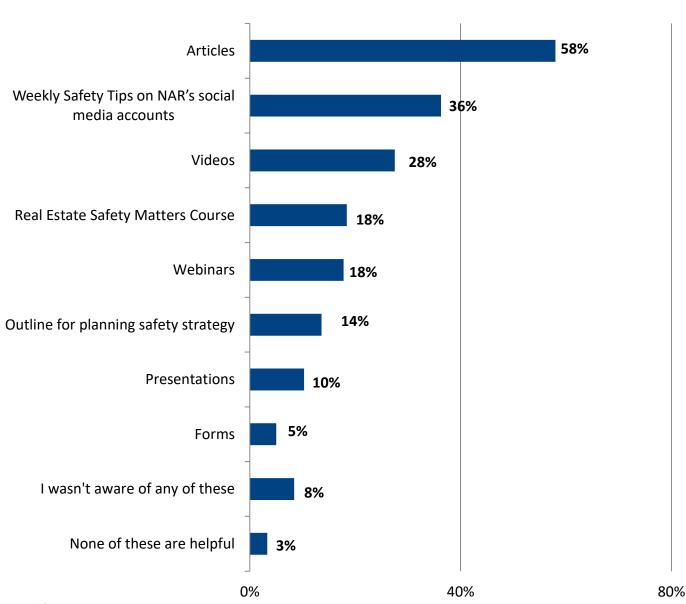
60%



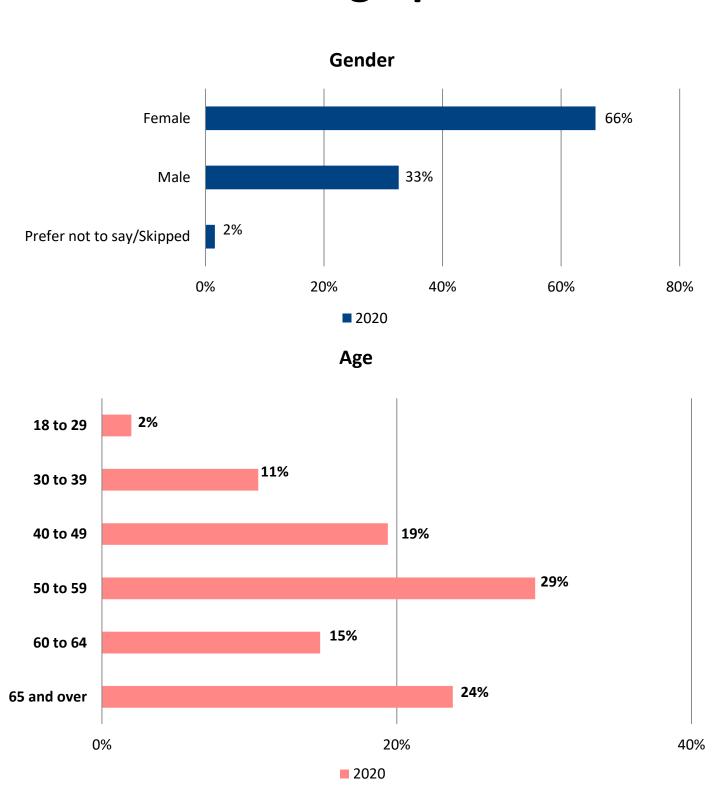


REALTOR® Safety Program Resources

Most Useful REALTOR® Safety Program Resources



Demographics

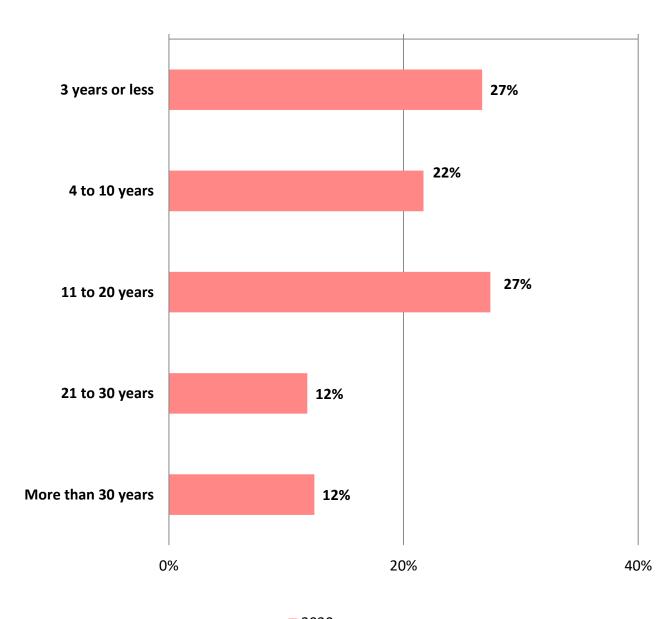


^{*}According to NAR's 2020 Member Profile, 66% of REALTORS® are female. 2020 respondents are slightly older and more likely to be female than the typical REALTOR®.



Demographics

Years in Real Estate

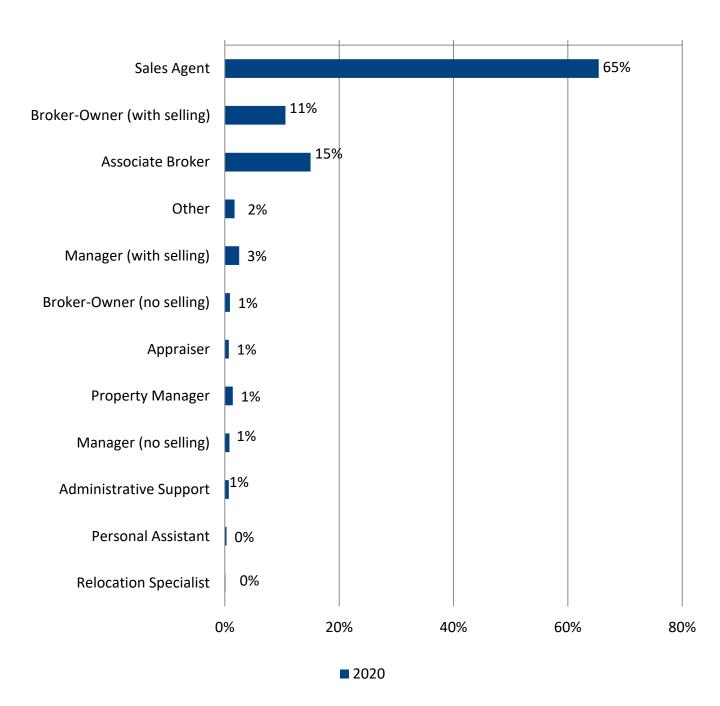




2020

Demographics

Function in Real Estate*







Proactive Procedures for Safety

- The typical respondent meets prospective clients whom they've never met before either at their office or in a neutral location 61% of the time.
- Seventy-two percent have personal safety protocols in place that they follow with every client. This is more likely among females (75%) than among males (64%).
- Thirty-eight percent of members have participated in a self-defense class, down slightly from 2019.
- Twenty-nine percent have participated in a REALTOR® safety course, similar to 2019. Females (33%) are more likely to have done so than males (21%), and those in urban/metro areas are less likely than members in other areas to have done so (26%).
- Among those who participated in a REALTOR® safety course, 79% feel more prepared for unknown situations after taking the course (similar to 79% in 2019).

NAR REALTOR® Safety Program

- Forty-four percent found the NAR weekly safety tips posted on NAR's social media accounts somewhat or very helpful. Fifty-nine percent said they were unsure.
- Twenty-five percent were aware of NAR's REALTOR® Safety Program. This is unchanged from 2019.
- Among those aware of the program, 85% found the safety tips and information available in the REALTOR® Safety Program somewhat or very helpful. This is similar to 2019.
- When asked what additional tools or resources from their National, State, or Local Associations would help them stay safe on the job, the suggestions given most often were self-defense classes, safety courses, and more awareness.



Methodology

The survey was sent to 45,019 REALTOR® members. There were 3,007 respondents for a response rate of 6.7%. At the 95% confidence level the margin of error is plus-or-minus 1.79%.



The National Association of REALTORS® is America's largest trade association, representing more than 1.4 million members, including NAR's institutes, societies and councils, involved in all aspects of the real estate industry. NAR membership includes brokers, salespeople, property managers, appraisers, counselors and others engaged in both residential and commercial real estate.

The term REALTOR® is a registered collective membership mark that identifies a real estate professional who is a member of the National Association of REALTORS® and subscribes to its strict Code of Ethics.

Working for America's property owners, the National Association provides a facility for professional development, research and exchange of information among its members and to the public and government for the purpose of preserving the free enterprise system and the right to own real property.

NATIONAL ASSOCIATION OF REALTORS® RESEARCH GROUP

The Mission of the NATIONAL ASSOCIATION OF REALTORS® Research Group is to produce timely, data-driven market analysis and authoritative business intelligence to serve members, and inform consumers, policymakers and the media in a professional and accessible manner.

To find out about other products from NAR's Research Group, visit https://www.nar.realtor/research-and-statistics.

NATIONAL ASSOCIATION OF REALTORS®

Research Group 500 New Jersey Avenue, NW Washington, DC 20001 202-383-7518 data@realtors.org



Nevada REALTORS® Safety Guide





An exclusive guide for Nevada REALTORS® members

760 Margrave Drive, Suite 200 Reno, NV 89502 775-829-5911 or 800-748-5526 *email*: info@NVAR.org

REALTOR® Safety

Increased awareness on this issue has led the real estate industry to respond. New policies are being promoted to change the way REALTORS® work with new clients. These efforts will protect both agents and consumers. Some key examples are: new clients are asked to meet agents in the office for an initial consultation, potential buyers are asked to present identification upon meeting an agent and get lender pre-approval before viewing properties.

It's important to understand the large majority of consumers are honorable, but REALTORS® must also remember the old adage "Better to be safe than sorry," alluding to the small percentage of the public that has to be guarded against.

This is a list of safeguards all REALTORS® should adhere to:

- Be careful with personal info
- Verify customer information
- Enlist a coworker for safety measures
- Announce showings
- Scout locations early
- Keep phone in hand
- Keep customer in sight
- Pay attention to exits
- Take a self-defense class
- Trust your gut

Nevada REALTORS® is committed to protecting its members and maintaining their personal safety. By educating REALTORS® about potential threats and providing them with resources to protect themselves, Nevada REALTORS® can help members stay safe.



- Partners In Real Estate Safety - Security Steps for Companies

Real estate brokerages are often in the best position to help keep practitioners out of harm's way. Here are some effective ideas you might try to keep safety first in the minds of your salespeople.

- Establish safety measures. Initiate office safety strategies such as the buddy system. Give agents option to leave 'important info' cards with brokers so that those can be shared with law enforcement if needed.
- Have office visitors sign a registration book or prospect card. In large offices issue an in-house ID tag or access card to salespeople and staff that can be worn at all times.
- Establish a secure location in your office where staff can go in case of a threatening situation.
- Make sure private offices and work areas aren't accessible to visitors. The less outsiders know about the inner workings of your office, the better chance staff members have to escape in an emergency.
- Suggest safety measures for agents, such as notifying a friend, co-worker or family member informing them of location and how long the plan is to be on location.



Safety checklist for hosting an Open House or showing property

- 1. Notify a co-worker or a family member/friend (for business and off hours showings) of your plans. Make plans to check in with the designated person at designated times and a protocol if contact at the specific time is not met.
- 2. Check cell phone strength and signal prior to the open house/property viewing. Have emergency numbers programmed on speed dial. Carry an extra, fully charged cell phone battery.
- 3. Once at the property, turn on the lights and open the curtains. These are not only sound safety procedures, but also great marketing tactics.
- 4. Determine several escape routes that can be used in case of an emergency. Make sure all dead-bolt locks are unlocked to facilitate a faster escape.
- 5. Make sure that if a back-door escape is usedescape from the backyard is possible. Frequently high fences surround yards that contain swimming pools or hot tubs

- 6. Inform a neighbor the property will host a showing and ask if he or she would keep an eye and ear open for anything out of the ordinary.
- 7. Call the local police department and ask them to have a squad car drive by during your open-house hours.



- 8. When clients/prospective buyers begin to arrive, jot down their car descriptions, license numbers and physical descriptions.
- 9. When showing property, always walk behind a prospective buyer. Direct them; don't lead them. Say, for example, "The kitchen is on your left," and gesture for them to go ahead of you.
- 10. Listen to your instincts. If a situation feels unsafe or uncomfortable, get out of it RUN if needed.

"You'll never stop attacks. They'll always occur. In almost all attacks, there was pre-attack surveillance by the attacker.
Understand that ... Show would be attackers you are concerned about security. Portray a strong personal image. Make attackers move on to something else."

Bill Masters Author - 'The Gift of Fear"

REALTOR® Safety

t's not pleasant to think about, but even the most safety-conscious real estate professionals might find themselves in a dangerous situation. If this happens, remember that the primary goal in any incident is to escape from the danger and call for help. Try to find a discreet way of removing yourself from the situation, such as saying you need to step outside to make a phone call and then not going back inside.

If an attack does occur, trust yourself and stay as calm as possible. Think rationally and evaluate your options. There is no one right way to respond to a conflict, because each situation is different. The response depends on the circumstances: location of the attack, your personal resources, the characteristics of the assailant and the presence of weapons. There are many strategies that are effective, but you must rely on your own judgment.

Make a conscious effort to get an accurate description of your attacker(s). Even the smallest details may give authorities a clue to finding the suspect. Tell authorities everything you can remember, no matter how small a detail it might be. The more information they have, the more likely your attacker is to be caught.

NAR Safety Resources

NAR's REALTOR® Safety program helps REAL-TORS® understand the risks they face through awareness, and empowerment. Go to NAR.org/safety to read up on its many safety precautions.





SAFETY TIPS

Share knowledge, awareness, and empowerment with your members year-round

Keep a strong focus on REALTOR® Safety throughout the year when you share these safety tips with your members every week. You can post them on your Web site, add them to your newsletters, or e-mail them directly to your members.

Feel free to rearrange the tips if you like. Regardless of when you send them, these weekly tips will help remind our members of the tenets of REALTOR® Safety: knowledge, awareness, and empowerment.

All tips are taken from the NATIONAL ASSOCIATION OF REALTORS'® REALTOR® Safety Program. Direct your members to your own Association Web site or to nar.realtor/safety for more information on the important topic of REALTOR® safety.





TIP #1

Keep it light

Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights and open shades prior to going inside with your client.



TIP #2

Checking in

When you have a new client, ask him/her to stop by your office and complete a Prospect Identification Form (Find a copy online at nar.realtor/safety). Also, photocopy their driver's license and retain this information at your office. Be certain to properly discard this personal information when you no longer need it.

TIP #3

Don't be too public

Limit the amount of personal information you share. Consider advertising without using your photograph, home phone number and/or home address in the newspaper or on business cards. Don't use your full name with middle name or initial. Use your office address—or list no address at all. Giving out too much of the wrong information can make you a target.

TIP #4

Touch base

Always let someone know where you are going and when you will be back; leave the name and phone number of the client you are meeting and schedule a time for your office to call you to check in.

TIP #5

Open house: it ain't over till it's over

Don't assume that everyone has left the premises at the end of an open house. Have a colleague or buddy help you check all of the rooms and the backyard prior to locking the doors.





TIP #6Stranger danger

Tell your clients not to show their home by themselves. Alert them that not all agents, buyers and sellers are who they say they are. Predators come in all shapes and sizes. We tell our children not to talk to strangers. Tell your sellers not to talk to other agents or buyers, and to refer all inquiries to you.

TIP #7

Sturdy doors are key to home safety

Make sure that all your home's doors to the outside are metal or solid, $1 \frac{3}{4}$ " hardwood and have good, sturdy locks.

TIP #8

Block identity theft

Contact the fraud department of any of the three consumer reporting companies— Equifax®, ExperianSM and Trans Union®—to place a fraud alert on your credit report. The fraud alert automatically lets credit card companies and other creditors know they must contact you before opening any new accounts or making any changes to your existing accounts.

TIP #9

Keep track of colleagues

Have a check-out employee board at your office, listing your name, destination, customer name, date and expected return time.

TIP #10

Wear your REALTOR® ID

Always wear visible company identification such as a badge, and always carry your photo id card on you. These will be invaluable for identification if you need to get assistance.

TIP #11

Bring up the rear

When showing a home, always have your prospect walk in front of you. Don't lead them, but rather, direct them from a position at least 3-4 arm lengths behind them. You can gesture for them to go ahead of you and say, for example, "The main bedroom is in the back of the house."

TIP #12

Pick up some self-defense skills

The best way to find a good self-defense class is to learn what is available, and then make a decision. Many health clubs, martial arts studios and community colleges offer some type of class. You can also ask your peers, friends and family if they have taken a self-defense class that they would recommend.

TIP #13

You take the wheel

Do not drive clients in your car. Instead, have them meet you at the property.
When you leave your car, lock it.

TIP #14

Shield your computer from e-mail viruses

Computer viruses can impair and seriously damage your computer. Viruses are often distributed via attachments in e-mail spam. Never open an attachment from someone you don't know, and, if you receive a strange or impersonal-sounding message from a familiar address, check with that person to make sure that they really sent it.

TIP #15

Got cell service, everywhere?

When you're showing commercial property, thick walls and/or remote locations may interfere with mobile phone reception. Be sure to check the cell service of the property before the showing, call the listing agent if necessary, if there is no or poor cell service always take an accompaniment.

TIP #16

Choose flight over fight

While every real estate agent should take a basic self-defense course, the primary goal in any threatening situation is to escape from immediate danger and call for help.

TIP #17

"Who's calling?"

Install caller I.D. on your telephone, which should automatically reject calls from numbers that have been blocked. This will provide you with immediate information about the source of the call.

TIP #18

Your trash is another man's Treasure

Just bought a new entertainment system? A bunch of empty boxes out by the curb triggers an alarm to would-be thieves. Instead of putting boxes out in plain sight, cut them down, and stuff them in trash bags.

TIP #19

Hide personal information

Tell your sellers: don't leave personal information like mail or bills out in the open where anyone can see it. Be sure to lock down your computer and lock up your laptop and any other expensive, easy-to-pocket electronics, like iPods, before your showing.



TIP #20

Agree on an office distress code

Create a voice distress code, a secret word or phrase that is not commonly used but can be worked into any conversation for cases where you feel that you are in danger. Use this if the person you are with can overhear the conversation, but you don't want to alarm them. Example: "Hi, this is Jennifer. I'm with Mr. Henderson at the Elm Street listing. Could you e-mail me the RED FILE?".

TIP #21

Have vour excuse read

Part of being prepared to deal with a threatening situation is having "an out." Prepare a scenario in advance so that you can leave—or you can encourage someone who makes you uncomfortable to leave. Examples: Your cell phone went off and you have to call your office, you left some important information in your car, or another agent with buyers is on his way.

TIP #22

Take 2 seconds when you arrive at your destination to check out potential dangers:

- Is there any questionable activity in the area?
- Are you parked in a well-lit, visible location?
- · Can you be blocked in the driveway by another vehicle?

TIP #23

You are not alone

If you are working late or alone in your office, always lock the doors. But, if you do encounter an individual while working alone, indicate to that person that you are not alone. Say something like, "Let me check with my supervisor to see whether she's able to see you now."

TIP #24

Your e-mail is public

Don't send any vital or private information via e-mail. Keep in mind that unlike Web sites, e-mail is never secure.

TIP #25

Don't get lost

If you are in an unfamiliar area, make mental notes of landmarks, points of interest and intersections. And always know the exact address of where you are going. If you must use a GPS, then pull over and stop in a safe place first.

TIP #26

Careful with cash deposits!

If you periodically carry large deposits to the bank, be especially aware of any strangers lurking around the office parking lot. If you must transport cash deposits, use the buddy system or arrange for a security service or police escort.

TIP #27

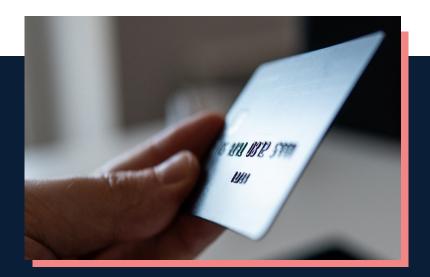
Lock up client keys

Be sure to use the lockbox property-key procedure that has been established to improve real estate agent safety. A reliable, secure lockbox system such as those made by NAR REALTOR Benefits® Partner SentriLock (sentrilock.com) ensures that keys don't fall into the wrong hands.

TIP #28

Shop online safely

When shopping online, check out a Web site before entering your credit card number or other personal information. Enter this information only on secure Web pages with addresses that start with "https" and have a closed padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers.



TIP #29

Nothing personal...

When talking to clients and prospects, be friendly but still keep your personal information private. This means avoiding mention of where you live, your after-work or vacation plans, and similar details.

TIP #30

Take two seconds as you walk towards your destination to check out potential risks.

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

TIP #31

Be careful with keys

Don't hand out house keys to friends, even if they are trustworthy. Know the location of all your house keys all the time. Never use hide-a-keys or leave the key under the doormat, above the door, in a flowerpot, or anywhere outside the house. You may think you're being clever, but experienced thieves know all the tricks. Also, keep your car keys and house keys on a different ring if you ever use valet parking or leave your keys with parking lot attendants or even at a repair garage.

TIP #32

From dawn till dusk

When showing a vacant commercial site, find out if the property is well lit and has good cell phone coverage—if one or both of those criteria do not apply, take someone with you on the appointment.

TIP #33

Thwart thieves

Remind your clients that strangers will be walking through their home during showings or open houses. Tell them to hide any valuables in a safe place. For security's sake, remember to remove keys, credit cards, jewelry, crystal, furs and other valuables from the home or lock them away during showings. Also remove prescription drugs. Some seemingly honest people wouldn't mind getting their hands on a bottle of Viagra, uppers or downers.

TIP #34

Long-term thinking

If you think it may be some time before a property sells (and you may, therefore, be showing it often), get acquainted with a few of the immediate neighbors. You will feel better knowing they know your vehicle, and they will feel better about the stranger (you) who frequently visits their neighborhood.

TIP #35

Don't dial and drive!!

Using a cell phone while driving can cause an accident. For driving safety, purchase a hands-free phone kit for your vehicle. And never attempt to take notes while driving – pull over and stop in a safe place first.



TIP #36Carry less

If you carry a purse, lock it in your car trunk before arriving at an appointment. Carry only non-valuable business items (except for your cell phone), and do not wear expensive jewelry or watches, or appear to be carrying large sums of money.

TIP #37

Don't get parked in

When showing property or meeting someone, park your car in front of the property rather than in the driveway. You will avoid having your car blocked in, you'll have an easier time escaping in your vehicle, and you will attract lots of attention running and screaming to your car at the curb area.

TIP #38

Monitor your financial accounts

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

TIP #39

Take two seconds to pause and look around as you enter your destination.

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



TIP #40

Plan ahead with escape routes

Upon entering an open house property for the first time, check each room and determine at least two "escape" routes. Make sure all deadbolt locks are unlocked for easy access to the outside. If necessary, move furniture slightly to create a straighter path to the door. If there is an interior door and a storm door, open the interior door; this increases visibility and ensures that you do not have to open an inward swinging door to escape.

TIP #41

Keep it professional

All of your marketing materials should be polished and professional. Don't use alluring or provocative photography in advertising, on the Web or on your business cards. There are many documented cases of criminals actually circling photographs of their would-be victims in newspaper advertisements.

TIP #42

Best practices for model home showings

When a person comes through the office to view a model home, have them complete a guest register that includes their full name, address, phone number, e-mail, and vehicle information.

TIP #43

Safe apartment living

Moving into an apartment? Have the locks changed when you move in. (The maintenance crew can simply swap lock cylinders with a random vacant apartment, a project that is free and takes only a few minutes.) And just use your last name, or if necessary last name and first initial, on your door or mailbox. This keeps strangers from knowing your gender or how many people live in your apartment.

TIP #44

Rely on good neighbors

Inform a neighbor that you will be hosting an open house, and ask if he or she would keep an eye and ear open for anything out of the ordinary.

TIP #45

Be prepared: pre-program!

To best prepare for an emergency, preprogram important numbers into your cell phone. These may include your office, your roadside assistance service or garage, and 9-1-1.

TIP #46

Beware of "phishers"

Don't respond to e-mails requesting personal or private information such as passwords, credit card numbers or bank account numbers. Even if a message appears to be from your bank or a trusted vendor, credible companies never request private information this way.

TIP #47

Scam alert!

Control your open house traffic by limiting the number of people allowed in the house at any given time. Police have reported groups of criminals that target open houses, showing up en masse near the end of the afternoon. While several "clients" distract the agent, others go through the house and steal anything they can quickly take.

TIP #48

Make your clients your "safety partners"

Inform clients who are selling that while you are taking safety precautions, and that you've checked and locked the home before leaving, they should immediately double-check all locks and scout for missing items immediately upon their return, in case you've missed any less-than-obvious means of entry.

TIP #49

Don't use the "V word"

When describing a listing, never say that a property is "vacant." This may be an invitation to criminals or squatters.

TIP #50

Check suspicious e-mails

Before you act on an e-mail request, check a list of the latest e-mail scams on the Federal Trade Commission's Web site at **ftc.gov/bcp/menu-internet.htm**.

TIP #51

Check suspicious e-mails

Thoroughly shred all papers with personal information before you throw them away. Shred unwanted credit card applications and "convenience checks" that come in the mail, credit card receipts with your account number, outdated financial papers and papers containing your clients' personal information.

TIP #52

Public Transportation Should be for the public...Not from the public

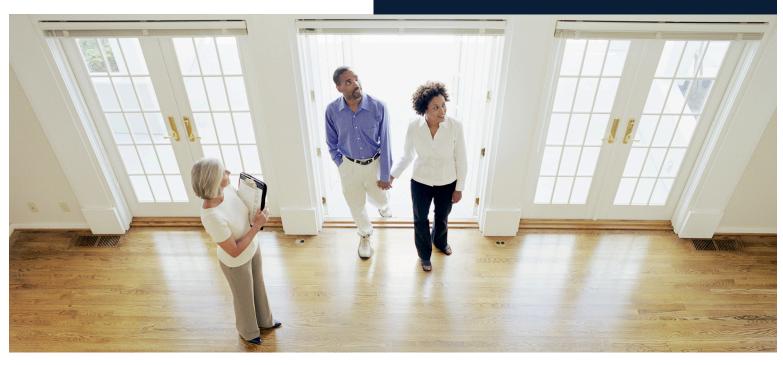
If you plan on using public transportation, whether it's from a convention or to an open house, make sure that you are riding in a registered taxi (**before entry**). Be aware that people may be soliciting rides using their own vehicles. Ask yourself some questions before entering:

- Can you definitively indicate that the vehicle you are about to enter is a registered form of public transportation? (Look for signs, symbols, or a phone number on the car to confirm its validity).
- · If in doubt stay out

TIP #53

Be in Charge

Whenever possible, be sure your cell phone battery is charged, and always check the cell coverage of the property prior to the appointment. If needed, call the listing agent to confirm. If there is poor or no cell coverage at the property, always take someone with you.



TIP #54

People are not who they say they are

Even with the help of caller I.D, you can never be too sure you know who you are talking to. For example, if someone who claims to know you gives you a call and starts to make unusual requests on your behalf, then stop talking!! Scammers feed off your reactions in order to compile additional information. Hint: If the caller has no recollection of previous conversations, then they are not who they say they are.

TIP #55

Have a lifeline

Always let someone know when you are headed to an appointment and when they should expect to hear from you. Always check-in after appointments to let a colleague/spouse/friend know that you have left the appointment and are safe.

TIP #56

Be aware of adware and malware

Be sure that you don't click on error messages with unfamiliar logos that state "your computer has been infected with a virus" or "trojan found". These messages with unfamiliar logos will tell you there is something wrong with your computer and to download their protection service, when in actuality you are downloading a virus and setting yourself up for information loss.