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Complimentary **Personal Safety Course**



This course has been brought to you through your association in hopes that the material will keep you and your clients safe.

If you decide to print this course for reading later, we highly suggest printing it in black & white to save toner costs.

We hope you enjoy!

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Course Syllabus:

Criminals focus on men and women. In fact, men may not be as cautious as women and can easily be targeted. Men should follow the same advice as women on taking self-defense classes and taking daily precautions to reduce their risk of safety. A predator can sense when a person is more concerned about their perception than of their safety.

The criminal isn't always a man. Police have also seen an increase in crimes where a woman sets up a victim. Women real estate professionals tend to be much more trusting of other females and let down their guard. Until you really know a prospect, keep on your guard, regardless of the gender, appearance, attire or charisma.

For real estate professionals, violence can be a problem in the field. One of the reasons for this is attributed to the fact that many agents work by themselves. One key point to remember is to always ask to meet at your office or a public place after office hours. Take a partner along with you. Never fall for the excuse that the client is too busy to meet you in the office. Convenience always takes a "back seat" to safety.

This course is designed to provide you with the knowledge to stay safe when showing a property. The risk of danger cannot be eliminated. However, specific steps can be taken to reduce these risks.

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Lesson #1:

Understand why the real estate profession faces specific personal safety risks in their daily operations.

Isolation makes it Difficult

A major concern for real estate professionals is personal safety and the safety of their clients. Often an agent is working alone in showing a property, holding an open house, or manning a model house in a new subdivision. Often on a daily basis, agents interact with strangers and put themselves at risk. The more isolated the situation, the greater safety risk. The nature of showing real estate makes agents vulnerable to attack.



Example

Mary was holding an open house. She was by herself and did not take any safety precautions even though the house was on 10 acres in a wooded area. A well dressed and groomed man visited the open house. He was very friendly and struck up a great conversation with Mary. He asked if he could view the backyard of the home. They went outside, and Mary pointed out certain features about the yard and the deck which was suitable for entertaining a large number of guests. After returning inside the structure, the stranger asked if he could see the rest of the home. Upon entering the master bedroom, the stranger raped Mary. The only thing she could give police was a description of the man as she had not taken down a license plate number, make or model of his car or even asked him to sign the guest list.



Crime Statistics

The real estate, rental, and leasing industries have seen an increase in work-related deaths from 64 per year in 2015 to 91 per year in 2016, according to the [Bureau of Labor Statistics](#). In 2016 transportation incidents were the most common fatal event with violence and other injuries by persons or animals being the second most common fatal event. The best way to protect yourself is to arm yourself with a solid level of mistrust and an intelligent approach to safety.

Get to Know Your Client

Most agents are so busy and don't take the time to properly protect themselves. They may also lack the formal security training to realize when they might be in a potentially dangerous situation. Many agents don't believe that crime can happen to them and are unprepared for an attack.



One key that can help agents avoid such situations is to "know their client". If you are meeting someone new, take extra precautions to ensure your safety by finding out as much as possible about the person. Don't be afraid to ask for documents and ID and always ask questions to get familiar with the prospect. Further lessons go into much more detail about documentation and the specific things an agent could ask for. Aside from the typical real estate questions about what the buyers are looking for and how much they qualify for, personal questions can (and should be) asked, if done in a businesslike manner. Some of the questions a real estate professional might ask to get to know their client are:

- How did you find out about our brokerage and the services we provide?
- Where are you living now?
- How long have you been in the area?
- Where will you be commuting to?
- Have you been pre-qualified or pre-approved by a lender? If so which one?

- Will your lender be able to provide a letter of pre-qualification or pre-approval? If so, when?
- Is access to public transportation important for you?
- Will you be making a purchasing decision on your own or will other people you know have an input?

Safety can never be assured. The measures discussed in this course can help reduce the risk of being a victim of a violent crime, but they cannot reduce the risk entirely. Those real estate professionals who practice solid safety measures on a daily basis are much less likely to be the victim of a crime.

Know How to Defend Yourself

Just because we may not think of doing harm to others, it doesn't mean that others won't do harm to us. There are many self-defense classes available to reduce the risk of being a victim of crime. Many of these classes are actually developed and taught by real estate professionals. These classes could center around the following:

- Self-defense for women;
- Martial arts;
- Self-defense when being attacked; and
- Self-defense and safety tips.

The classes are readily available. Some places to search out this instruction might be:

- The internet;
- Community programs;
- Local police precincts;
- Safety blogs; and
- Martial arts studio.



Until you are able to participate in a self-defense class there are some basic ways to protect yourself when you are attacked, such as:

- Yelling for help;
- Hitting the assailant with the heel of your shoe;
- Kicking the person in the knees or groin;
- Poking them in the face (especially the eyes);

- Using pepper spray; and
- Freeing yourself so you can run away and get help.

Studies show that 80% of women who fought back in an attack situation have gotten free.

Safety is not Just for Women

Criminals focus on men and women. In fact, men may not be as cautious as women and can easily be targeted. Men should follow the same advice as women on taking self-defense classes and taking daily precautions to reduce their risk of being harmed. A predator can sense when a person is more concerned about their perception than their safety.



Example

A man stops for gas late at night and is asked to give a ride to a stranger. The person has a gas can in his hand and claims that his car ran out of fuel a mile away. The stranger could be dangerous.

Criminals are Not Just Men

Police have also seen an increase in crimes where a woman sets up a victim. Women real estate professionals tend to be much more trusting of another female and let down their guard. Until you really know a prospect, keep on your guard, regardless of the gender, appearance, attire or charisma.



Example

Linda was manning a new construction home sales site by herself. A well-dressed woman visited the site and asked some questions about the homes within the development and asked if she could see the model home. Linda felt at ease since the prospect was a woman. The woman wanted to use the restroom which meant she had to go back to the sales office. Linda did not accompany her. While there, the prospect stole Linda's briefcase and left the premises.



Summary

For real estate professionals, violence can be a problem in the field. One of the reasons for this is attributed to the fact that many agents work by themselves (criminals don't like witnesses). The real estate and property management professions have seen an average of 77 deaths a year from 2008 to 2011. The risk of danger cannot be completely eliminated; however, specific steps can be taken to reduce the risks.

Lesson #2:

Identify advertisements and social media posts that can pose a risk to the personal safety of agents and clients and be aware of safe self-promotion techniques to decrease the threat of violence.

How You Present Yourself

Self-promotion can be the key to a real estate professional's success. Give some thought to how you promote yourself. It's great to see a sharp looking, young, energetic person on advertisements and business cards, but this may not be the safest approach.

Many brokerages are suggesting (and some even have office policies) that their affiliates use a first initial and last name on all advertising so as to hide their gender. Other offices are suggesting that their agent eliminate photos on business cards and flyers for safety reasons so that a criminal cannot select a "particular look" to target.

Assess your personal advertising. Are you portraying the polished and professional business image that you hoped to? Your marketing materials can jeopardize your safety as a real estate professional. Divulging too much information can put you at risk of being harmed. Concentrate on your professional proficiency rather than personal information in ads, resumes, on business cards and websites. Avoid glamour shots and concentrate on your skills and experience in the real estate arena.

Your Business Card

As we discussed many brokerages are discouraging the use of photos. If you do choose to use a photo on a business card, avoid expensive clothing and jewelry. Never list your home address on the card and never have a photo that includes family members. It's



important to keep them safe as well as yourself. A criminal can target family members as well. Never give out your home phone number on a business card.

Brochures and Flyers

Brochures and other forms of advertising can be a great way to promote your services and your niche in the marketplace. Again, care should be taken that these pieces be as professional as possible and avoid references to personal information.

Advertising in General

As stated earlier, ensure that you are providing the utmost in professionalism and eliminating as much personal information as possible.

Advertising on the Internet

Advertising on the internet can be a great way to promote yourself. Care must be taken that you follow the rules of your brokerage and of your individual state when maintaining these websites. Even if you have a web designer, you are, and often times your brokerage is, responsible for the content and maintenance of the site. If you plan to advertise upcoming events, be sure that you have someone with you at these events at all times. Criminals often target websites for information about a person's whereabouts.



Example

Jaylene advertised on her website that she was holding a mid-week open house on her new listing. A criminal read this and targeted her open house. She was by herself and the thief stole her purse, briefcase and laptop.

Social Media

Social media can be a powerful tool for advertising your services and listings. It can also endanger your safety if the wrong information is displayed. Many real estate professionals have two [facebook](#) accounts (one for their personal information and one for the professional business). Avoid family reference on the personal account and be sure not to post when you are gone or will be on vacation so that people will note know when you won't be at home.



Professional clothing

Dress for success holds very true. Make sure your attire is professional and not suggestive.

Safety Clothing

Agents work out in the field as well as in an office environment. Because they are in the field, they need to be aware of having clothing that can promote their safety and protect against the elements. This might include:

- Rain gear;
- A snowsuit;
- Boots;
- Warm jackets;
- Umbrellas;
- Gloves or mittens; and
- Layered clothing for transitions from indoors to outdoors.

⚠ NOTE: Hypothermia is when the body temperature becomes dangerously low due to the cold. Hypothermia occurs when the body loses more heat than it can produce. It is usually the result of being exposed to very cold temperatures. There is a higher risk of it with the elderly, people under the influence of alcohol or drugs, people who spend long periods of time outdoors and babies or young children. The symptoms can include:

- Shivering;
- Confusion;
- Memory loss;
- Hallucinations; and
- Drowsiness.

Jewelry

Expensive/flashy jewelry can attract criminals and should not be worn for business in most cases.



Summary

Caution should be taken when placing advertising and when posting to all social media sites. An agent should be able to identify what types of postings will increase the threat of being harmed for themselves and their clients. Care in self-promotion advertising should also be exercised to discourage criminal activity.



Lesson #3:

Describe basics steps to use for agent safety.

Do Not Meet a Stranger at a Property

Ask to meet at your office (or a public place after office hours) so others can see the prospect. Take a partner along with you (another agent, broker, family member). Never fall for the excuse that the client is too busy to meet you in the office or in a public environment and that it would be "easier" to meet at the property. Convenience always takes a "back seat" to safety.



Develop a Safety Checklist

Tailor the list to different situations such as:

- Meeting with a prospect for the first time;
- Touring with a prospect for the first time;
- Holding an open house; and
- Who to notify of your whereabouts when touring and holding an open house.



Take Your Own Car

Your environment is safer. Never ride with a stranger. If they insist on driving, have them take their own vehicle. If you do drive clients to properties after you get to know them, be sure that you carry the proper insurance needed to have clients drive with you in your vehicle.

Avoid Working After Dark

End an open house well before dark. View property only during daylight. If possible, write offers and counter offers during daylight. If not possible, find a partner.

Agents should be aware that, even with a partner, touring properties after dark poses a greater insurance and safety liability.

There are other safety issues concerned with working after dark aside from your safety with clients. Agents and their clients have a better chance of falling or tripping over something when an area is not well lit (on the exterior of the house and in the yard). Never show a home after dark that has the utilities turned off. A flashlight in hand is NOT a substitute for having electricity. Always wait until daylight to show these properties.



EXAMPLE

Example

Joan was touring a property with her client after dark. Because of the lack of light, they couldn't see that the wooden steps leading to the front door were covered with moss. Joan's client slipped and fell on the stairs. The client's injury was, in itself, bad enough, but there was also the possibility of liability for Joan, her brokerage and to the seller.

Driving after dark poses its own set of problems, especially in inclement (cold, wet or freezing) weather. Not only is safe driving an issue, but it is difficult to see the house numbers on structures in the dark.



EXAMPLE

Example

Real estate agent Henry was touring a property after dark with his clients. The home was not well lit on the exterior. The clients liked the property and they wrote an offer. It was accepted by the sellers and 3 days later the buyers performed a structural inspection. During the inspection, it was discovered that part of the foundation was sagging and the cost to repair it was extensive. The potential buyers did not want to deal with an issue of this magnitude and rejected the structural inspection. This defect could have been determined when Henry and his clients initially viewed the property had there have been enough light. Had this issue been detected earlier, it would have saved Henry a lot of work in writing, presenting and negotiating an offer. In addition, it would have saved the clients the cost of the structural inspection.

Draft a Showing Itinerary

Use a preprinted form. Map out which properties you intend to tour and in what order. Leave a copy with the office or a friend or family member. Let the person you are touring with know that a copy exists. This will also have the benefit of making you appear professional and organized and that you have done sufficient research before touring.

Dress for Safety

Dress professionally, yet comfortably. Avoid attire that would indicate that you are anything but a professional business person. Wear comfortable shoes that you can run in. In the case of an attack, you'll want to have the ability to outrun your attacker and get help if at all possible. Some real estate professionals carry an extra pair of shoes in their vehicle (one pair for office wear and another pair for touring properties and holding open houses). Some agents also carry an extra change of clothes with them so they can continue to look professional should they spill coffee, food etc. on themselves when working.



Avoid expensive/flashy jewelry. It's often more professional to wear less jewelry. In the event of an attack or robbery, less jewelry can make things simpler.

Don't carry large amounts of money and keep handbags and briefcases with you at all times or locked in the trunk of your car. Know where your keys are located at all times as well.



Example

Hanna's husband is a jeweler. He keeps her well stocked in the latest fashions of gems and jewelry. When planning on touring or holding an open house, she leaves most of the jewelry at home.



Example

Use a Prospect ID List

Before showing property, have a prospect list on a printed form with information such as name, address, auto make and

model, auto license plate number, driver's license, passport and two references. If at all possible, verify the information before touring.

Use an Agent ID Form at Your Office

Make sure your office knows your auto make and model, license plate number, cell phone number and persons to contact in case of an emergency.



Establish a Pre-rehearsed Distress Signal

In an emergency, be able to have a pre-rehearsed message that you can relate to your office or someone at your home that would appear harmless to a prospect but would alert others that you are in danger.

Stop Working Immediately

At the first suspicious sign stop working with the prospect. These signs might include:

- Unwillingness to answer questions;
- Inconsistent answers; or
- Abnormal behavior.

Always trust your intuition and "gut" feelings. An embarrassing moment or a lost sale is better than the alternative of being a victim of a crime.

Notify Your Managing Broker Immediately

Your managing broker should be alerted anytime something is/was suspicious. The broker may have good advice for you and help you decide what plan of action to pursue.



Be Suspicious of Everyone

We're not suggesting that you be paranoid, just careful. Keep your guard up at all times. Be aware of your surroundings and those in it. Incorporate safety measures into your daily routine. Don't let your guard down. It might not be until the third meeting that a criminal decides to make their move. They like to gain your trust and confidence, so you feel comfortable and are no longer taking safety precaution measures.



Summary

There are some basic steps that all real estate professionals can take to reduce the threat of being victims of a crime. Practicing these can greatly reduce safety risks. The key here is having agents incorporate these measures into their daily routines and schedules. As mentioned many times throughout this course, checklists are a great way to ensure as many steps as possible are taken to reduce the risk of criminal activity and personal harm.

Lesson #4:

Identify the items real estate professionals should have to increase their safety.

What is an Agent Safety Toolkit?

An agent safety toolkit is a group of products or devices that are used to promote your safety as an agent. Many people carry roadside safety kits in their vehicles in case their vehicle becomes disabled. An agent safety toolkit is similar, and the roadside kit should also be part of the agent safety toolkit.



What does the Agent Toolkit Consist of?

An agent safety toolkit can contain a variety of items depending on the agent and their circumstances. While this list is not exhaustive and not every real estate agent should carry all of these devices, the following are some ideas to aid in protecting your safety:

- Smartphone;
- iPad or other tablet device;
- Chargers for electrical devices;
- Mace or pepper spray;
- Extra pair of shoes;
- Extra change of clothes;
- Whistle;
- Agent ID form;
- Prospect ID list;
- Roadside toolkit; and
- Pen and Paper.



Smartphone

One of the most valuable tools an agent can carry is a smartphone. Because of the numerous functions, there are a number of ways to protect yourself with this device. The applications for this item are many, but some of the more important ones are:

- Telephoning for Help;
- Use of the Camera;
- Flashlight;
- Safety Applications;
- News Flashes and Bulletins;
- Information on Weather Alerts;
- Time and Date Information; and
- Notepad.



Telephoning for Help

An agent has the ability to telephone for help if they feel they are in danger or suspect something suspicious. With speed dial and built in address books it is even easier to reach numbers that have been pre-programmed into the phone.



Example

Julie has set up a system where she calls her friend every hour while holding open houses. She also will call her friend if she suspects that she is in danger. She has programmed her friend's number into her cell phone, so she can dial it quickly.

Use of the Camera

Phones that have built-in cameras are ideal for safety concerns. Here are just some of the many uses for photos:

- Taking a photo of a suspicious person;
- Taking a photo of an attacker;
- Snapping a picture of a person's license plate; and
- Taking a photo of someone's identification.

**Example**

Hong was holding an open house by herself in a questionable neighborhood. A car pulled up into the driveway. The visitor somehow looked suspicious to Hong, so she took a photo of the license plate number on the vehicle.

Flashlight

A flashlight can come in handy for seeing in areas that are not well lit. It can also be a great safety device should the electricity fail.

**Example**

Jill was holding an open house and there were two visitors inside the home. The electricity unexpectedly went out. She was able to use the flashlight on her phone for safety. This helped ensure that no one would trip over something in the dark and that nothing was stolen from the property.

Safety Applications

There are a number of safety apps for smartphones. The details of these apps, their cost and functions are discussed in further detail in another lesson.

News Flashes, Bulletins and Weather Alerts

Your phone can be used to get the latest news. Examples of this might include:

- Information about local criminals who are on the loose;
- Amber Alerts;
- Information about inclement weather so the real estate professional can plan ahead and not get stranded due to unexpected weather; and
- News about natural disasters.



DEFINITION: AMBER ALERT – an emergency response system that disseminates information about a missing child.



Example

Because of the heavy rain there was some talk in Bakersville of flooding. Hau was holding an open house that day. He was able to check the weather on his phone on a regular basis to avoid getting stuck in a flood.

Time and Date Information

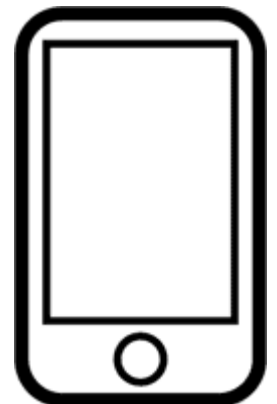
Agents can easily check the time and date from their smartphone. They can also track the number of minutes a visitor tours the property.

Notepad

A notepad on a smartphone can be used to record important safety information.

Ipad or Other Tablet Device

Ipads or other tablets have similar features to those of a smartphone. In addition, a real estate professional may be able to look up listing information for a visitor of an open house.



Chargers for Electrical Devices

Electronic devices have no purpose unless they work. This means they must be charged. It's a great idea to always carry an additional charger in your vehicle to ensure that batteries are not running low.

Mace or Pepper Spray

Mace or pepper spray can be purchased online and is inexpensive. Many of them come disguised as a keychain holder or spray perfume bottle.

▲ NOTE: Pepper spray purchased online cannot be shipped to New York, Massachusetts, Alaska or Hawaii.

Extra Pair of Shoes

It's a great idea to have a change of shoes in your vehicle to change into for touring and holding open houses.

Extra Change of Clothes

It is also a great idea to have a change of clothes and some cold weather gear in your vehicle. If there is inclement weather or you are stranded by the roadside this gear can help you keep safe.



Whistle

A whistle can be used as a warning signal if you get into danger. They are inexpensive, are made in a variety of shapes and sizes and easy to acquire.

Agent ID Form

An agent ID form is one that a real estate professional can fill out for their brokerage. Included in this form can be personal information such as license plate number, make and model of agent's vehicle and emergency contact information. This form can also be used to document the whereabouts of an agent when touring and holding open houses.



Prospect ID List

A prospect ID list can be given to a new prospect. Questions on the list might include:

- Current address;
- License plate number;
- Make and Model of their vehicle;
- Driver's license number;
- Passport number; and
- Etc.

This list can be used to verify a person's identity.

Roadside Toolkit

A roadside toolkit can be invaluable as a safety device in any situation where your vehicle is stalled.

There are also a variety of roadside assistance programs available such as:

- [Allstate Motor Club](#);
- [AAA](#);
- Wal-Mart Roadside Assistance; and
- Paragon Motor Club.

Pen and Paper

A pen and paper are always handy to jot down important safety information. If a smartphone or tablet is not available (or not charged or out of range) this is a great alternative.

Summary

Agents should each have their own basic toolkit for safety. These items are usually easy to procure, inexpensive and easy to use. In addition, many of these items may already be owned by real estate professionals. Putting them to use for safety's sake may be the key to prevent being a crime victim.



In this lesson, we discussed some of these "toolkit" items which can be used for safety.

Lesson #5:

Describe certain measures a seller can take to reduce the threat of theft.



Introduction

The key to representing sellers is great communication. A discussion of the common items that thieves seek out in open houses and showings is important. The key is not to cause the seller to become upset or paranoid, but rather to exhibit your knowledge of seller representation, showing properties and open houses.

Sellers should be counseled on protecting their valuables before a property is listed and also before any photographs used for marketing purposes are taken. Providing a checklist of measures the seller can take to discourage theft will also show that you have their best interests in mind and you care about their home and possessions. Discuss this list with your seller clients and tailor it to their individual needs.

Homeowners selling their property need to remember that strangers will be walking through their home.

Out of Site Out of Mind

The following are some items that should not be in plain sight or should be locked away:

- Jewelry;
- Medications;
- Small electronics such as cell phones, iPads, laptops etc.;
- Cash;
- Keys;
- Garage door openers;
- Personal photos;
- Wallets and purses;
- Breakables; and



- Small collectibles (crystal, figurines, antiques, coin collections, stamp collections).

Jewelry

Store jewelry in a safety deposit box if at all possible.

▲ NOTE: If jewelry is ever stolen, the owner should consider checking online sites that allow the public to sell used items. They may also want to check out local area pawn shops to see if the thief pawned the goods.

Medications

Both prescription and over-the-counter medications should be placed in an area where a thief would not think to look. Leaving medications in a medicine cabinet IS NOT a good idea.

✍ TIP: Since medications are small items, they could be placed in a zip lock bag and taken with the owner when they leave the home.



Small Electronics

Small electronics are both easy to steal and very saleable on the used market. They may also contain information that can lead to identity theft as we will explore in more detail in the next lesson.

Cash

Cash should never be in sight. This includes coin jars and piggy banks.



Example

Harold places all the coins left in his pockets in a 5-gallon water bottle. After years of saving, the bottle had quite a bit of money in it and could be a target for thieves.

Keys

Never leave any keys lying around the house. Some households have hanging key holders. Many of these hold spare keys and are in plain sight. If a thief were to obtain these keys, they might be able to steal a car.



Example

The Andersons had a hanging key holder in their kitchen for their spare keys. A thief stole one of the car keys. The Andersons never noticed it was missing. Their car was stolen in the middle of the night.

If you leave home and leave a vehicle behind—lock it and take the keys.

Garage Door Openers

Most people don't pay attention to garage door openers. If stolen, thieves can enter a garage in the middle of the night or when the homeowners are away and have complete access to the garage. This access may be dangerous and open to theft in the following circumstances:



- Thieves can steal items from the garage (this is also where valuable tools might be stored);
- Thieves that enter a garage may be able to gain entrance into the house if there is an attached garage with a door leading to the house that isn't locked;
- Thieves may be able to steal a vehicle or car parts in the garage; and
- Thieves may be able to access chemicals stored in the garage and commit arson on the property.

Garage door openers should never be left on the premises of a house and should also not be left in the car in case of vandalism of a vehicle.



Example

Joan was holding an open house and did not park where she could see her vehicle. Someone broke into her car (though she was not aware of it) during the open house. They stole some items from her car including the garage door opener.

While she was still holding the open house, they used the garage door opener to gain access to the garage and stole valuable items.



Example

A seller of a property left his extra garage door opener in the home. It was stolen by people viewing the property. The seller seldom used the device and didn't even realize it was missing. In the middle of the night the thieves opened the garage door and stole all his tools, his wine collection and an antique collection of miniature toy trains.

Personal photos

While family photos add a warm touch to a home, they can also leave your loved ones vulnerable. A photo of the children could initiate ideas in a thief's mind of abduction or other harm.

Wallets, Purses and Briefcases

Wallets, purses, and briefcases should be put away. Even when empty, a thief might not take the time to look through them before stealing and most of these items are expensive and difficult to replace. There is also the issue of identity theft with these items as we will discuss in the next lesson.

Breakables

Breakables should be kept out of sight to avoid an accident. This especially includes ones that are difficult to replace.

Small Collectibles

Small collectibles such as crystal, figurines and antiques should be stored away from the home or in a safe deposit box. They may command high dollars on the resale market. Many of these items may be one-of-kind collections and not replaceable.

Storing Items Off Site

Though it may take some extra effort or expense, some items are best stored off-site. Ideas for storing items off-site might include:

- A professional storage facility;
- A friend's home;
- Safety deposit box; and
- An offsite heavy duty safe.



Summary

The key for representing sellers is great communication. A discussion of the common items that thieves seek out in open houses and showings is important. The key is not to cause the seller to become upset or paranoid, but rather to exhibit your knowledge of seller representation, showing properties and open houses.

Sellers should be counseled on protecting their valuable possessions before a property is listed and also before any photographs are taken. Providing a checklist of measures the seller can take to discourage theft will also show you have their best interests in mind and that you care about their home and possessions. Discuss this list with your sell clients and tailor it to their individual needs.

Lesson #6:

Explain the basics of identity theft and some ways to prevent it.



Introduction

Identity theft is the illegal use of someone's personal information. Identity theft and identity fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain.

In many cases, a victim's losses may include not only out-of-pocket financial losses, but substantial additional financial costs associated with trying to restore his credit reputation and correcting erroneous information for which the criminal is responsible.

Many people don't realize how easily criminals can obtain our personal data without having to break into a home. A person could be touring a home with a real estate agent or be visiting an open house. In public places, for example, criminals may engage in "shoulder surfing" – watching you from a nearby location as you punch in your telephone calling card number or credit card number or listening in on your conversation if you give your credit-card number over the telephone to a hotel or rental car company.

In recent years, the internet has become an appealing place for criminals to obtain identifying data, such as passwords or even banking information. People sometimes respond to "spam" – unsolicited E-mail – that promises them some benefit but requests identifying data, without realizing that in many cases, the requester has no intention of keeping his promise. In some cases, criminals reportedly have used computer technology to obtain large amounts of personal data.

With enough identifying information about an individual, a criminal can take over that individual's identity to commit a wide range of crimes. Examples would include:



- False applications for loans and credit cards;
- Fraudulent withdrawals from bank accounts;
- Fraudulent use of telephone calling cards; and
- Obtaining other goods or privileges which the criminal might be denied if he were to use his real name.

If the criminal takes steps to ensure that bills for the falsely obtained credit cards, or bank statements showing the unauthorized withdrawals, are sent to an address other than the victim's, the victim may not become aware of what is happening until the criminal has already inflicted substantial damage on the victim's assets, credit, and reputation.



Criminals can obtain personal information from a lost/stolen wallet or handbag, unsecured mail or documents in the home, phishing schemes (phone or email or faxing), can obtain access to personal information via government offices, banks, bills, hospitals, clinics, nursing homes, schools, public records, government offices, etc.

Also, tax identity theft is on the rise. With a stolen Social Security Number and some basic personal information, identity thieves can file a fraudulent tax return in someone's name. Citizens have lost billions of dollars to tax identity theft.

Information on the latest scams and threats as well as what you can do to reduce your risk of becoming a victim can be found on the internet. Information on how to avoid becoming a victim of these scams can also be obtained from some of the major companies who prepare taxes.

Checks and Bank Statements

Both checks and bank statements may contain account numbers or routing numbers and should be locked up or taken with the owner when they leave the home.



Example

Gail left her checkbook and bank statement on her desk when she left home. These contained account numbers and balances. A thief could copy these numbers without ever

actually stealing the items and use the information to get cash.

Credit Cards, Statements or Bills that Contain Account Numbers

Almost anyone would be alarmed to know their credit cards numbers were in the hands of thieves.



Sensitive Documents

Passports, driver's licenses, Social Security cards, birth certificates etc. could all lead to the dissemination of personal information and also lead to identity theft. They should be stored in a safe deposit box or lock box whenever possible.

Small Electronics

Small electronics such as cell phones, iPads, laptops etc. should be locked up or stored elsewhere. These small electronic devices are very marketable and usually contain valuable information, which could be used for identity theft. The following are some examples of information that may be contained on these devices that a homeowner would NOT want a thief to have:

- Passwords;
- Travel plans or tickets to events, anything that would indicate when the residents would be away from the home and a thief could return during that time for additional robbery;
- Items used for identity theft (birth dates, Social Security numbers, credit card numbers, passport numbers etc.);
- E-mails indicating personal information about the homeowner, their family or friends that could be used by thieves;
- Intellectual property (patent information, writings such as courses or books);
- Personal health information; and
- Information about children in the home.



Case Study – Statistics

Approximately 15,000,000 people in the US have their identities used fraudulently each year.

Approximately 4.5% of all citizens have their identities misused each year.



The sophistication level of professional identity thieves is growing.

As the methods used to perform identity theft expand, so do the types of accounts and services being stolen by identity thieves. Credit, debit, checking and saving accounts are no longer the main targets. Identity fraud has grown to include theft of cell and landline phone service; power, water, gas and electric service; Internet payment service; medical insurance; home mortgages and rental housing, forms of financing and loans; and government benefits.

Every individual or business is vulnerable to attack when it comes to personal or corporate information.



Summary

Approximately 15 million United States residents have their identities used fraudulently each year with financial losses totaling billions of dollars. This equates to about 4.5% of all adults in this county.

The thefts can come in the form of copying down credit cards numbers, bank statements, social security card numbers, driver's licenses, passports, passwords stolen from electronic devices, theft of mail etc. The complicated issue with identity theft is that the victim may not know for many weeks or months that something has been "stolen" from them. If a tangible item is stolen, it can be obvious. This is usually not the case with identity theft. The actual document may be left in the place where the seller originally stored it with just the numbers copied by the thieves to use in identity theft. This lesson discussed many ways to deter thieves from attempting identity theft.

For more information about identity theft, visit [Federal Trade Commission](#) consumer information.

Lesson #7:

Identify those items which can be dangerous and those which have a high risk of danger if left in a property that is on the market.



Firearms

Firearm safety rules apply at all times. Firearms that are brought into the home must be properly stored to reduce the risk of injury to children, visitors or others. A majority of the states, at least 28 currently have safe storage laws which require guns to be stored safely so that a child or teen can't gain easy access. Research shows the risk of suicide increases in homes where guns are kept loaded and/or unlocked. States with

higher rates of household firearm ownership have significantly higher homicide victimization rates.

The presence of unlocked guns in the home increases the risk not only of accidental gun injuries but of intentional shootings as well. In 60% of fatal accidents involving a firearm, the weapon was located near the home. Even having firearms in a locked case may not deter someone who has the ability to break into it.

All firearms should be removed from the home prior to listing it. Suggestions for storing firearms off-site might include:

- A storage shed;
- Indoor gun range; or
- Friend or family's house.

If firearms cannot be removed from the property they should be kept out of site, locked up and unloaded.

Pets

Even the very friendliest of pets can be a danger when strangers are viewing their home.

Almost everybody loves pets except the potential home buyer who is viewing your property. Pets make some people very nervous. This includes real estate agents. Not everybody grew up with a pet. It's not only dogs that instill fear in people.

The best thing to do to ensure top price for your property is to remove your pets while your property is on the market. This might not be easy, but it ensures safety. Putting them in the back yard, in the garage or in a carrier that you keep locked is insufficient, and it may not be fair to them.



Some suggestions might include:

- Taking them with you;
- Boarding them; or
- Let a relative or friend take care of them.

Knives

Anything that could be used as a weapon should be removed from a property before it is listed. If they cannot be removed, they should be placed out of site. These would include, but not be limited to:

- Knives;
- Ice picks; and
- Sharp kitchen utensils.



Chemicals

Chemicals can be dangerous for visitors to the property with small children. Some of them can also be used for arson to cause damage to the property when it is on the market.

Tips for Staging the Home with Safety in Mind

There are many steps that real estate professionals and sellers can take to promote safety for those showing and viewing the property. Any person injured on the

property can cause potential liability for the seller. These steps include, but are not limited to:

- Repair all loose handrails;
- Remove moss from any walking areas including steps;
- Repair any water leaks causing a slippery walking area;
- Remove items that can easily be tripped upon;
- Remove items that can be easily shattered such as ornamental glass; and
- Remove electrical cords that can cause tripping.

Keep Your Seller Safe from Unscrupulous Visitors

The agent can install a rider (small sign attached to the bottom of the "For Sale" sign) stating "Do Not Inquire Within" and counsel the seller on ways to handle a situation where someone simply inquires about the property by knocking on the door.



Summary

A property may have many dangers, especially to those unfamiliar with a structure. Such items might include loose handrails, moss covered steps, water seepage causing slippery floors etc. A seller needs to be aware of liability/insurance issues for those who enter the property while it is on the market. These items should be repaired/eliminated before the property is listed. Many household items may have the potential of serious danger for the seller, their agent or any other real estate professional showing the property. These might include firearms, weapons or knives for example. These items should be removed from the property prior to any showings or holding any open houses.

Also discussed in this chapter were tips for seller safety when dealing with unscrupulous visitors such as the agent installing a rider (small sign attached to the bottom of the "For Sale" sign) stating "Do Not Inquire Within" and counseling the seller on ways to handle a situation where someone simply inquires about the property by knocking on the door.

Lesson #8:

Describe safety tips for holding an open house.

Know How to Get Out

Upon entering a house for the first time, unlock all door locks and deadbolts. Know where all the escape routes are in a home. Make sure that if you were to exit by the back door, you could escape from the backyard. Notice locks on fences and gates. Make sure there is an unlocked gate through which to escape.



Don't Be Alone, and Set Up a Call Schedule

Also, set up a special time that you will call the office or someone to let them know all is well. Let your office know that you'll call in hourly, so they can check on you if they don't hear from you.



Example

Kati and Ken work as a team at open houses. Ken attends all of Kati's open houses and Kati attends all of his. They review a checklist they have prepared on open house safety at the beginning of each open house. They also have a signal between them to use if they suspect anyone or anything is dangerous.

When visiting

When you initially approach the property, check out the neighborhood and look for anything out of place, something that doesn't seem right. Trust your gut instincts. If there is any doubt, seek assistance.

Guard your back

Always walk behind prospects while touring the home. Having them walk behind you is not a great idea as your back is turned toward them and this makes you more vulnerable. Allow them to enter and leave rooms first. Direct them; don't lead them. Say, for example, "The family room is on your right," and gesture for them to go ahead of you.



Keep keys and phone with you

Keep your cell phone with you as you tour with prospects. Have your car keys in your hand, pocket or handbag. You might need to make a hasty exit and call for help. Check your cell phone's strength and signal prior to the open house. Have emergency numbers programmed on speed dial.

Get license numbers if you can

Try to have a vantage point where you can jot down license plate numbers. If something disappears from the home, you'll have information for the police report.

Meet the neighbors

Inform a neighbor that you will be showing the house and ask if they would watch for anything that looks suspicious. Keep the front door and all the windows open if the weather permits, so if you try to call out for help you can be easily heard.



Example

Before every open house, Jean visits a neighbor and asks if they will be home during the open house. She asks them to keep an eye out for anything suspicious. She also gives them her business card and circles her cell number, so they can warn her of anything suspicious. She also invites them to visit the open house to enjoy the food being served and compare their property with the home for sale. She has gotten 10 more listings because of these invitations.

Check the entire premises before leaving an open house

Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard. Then make sure that all doors and windows are locked. Thieves commonly use open houses to scout for valuables and possible points of entry and then return after the agent leaves. There are even thieves who would hide in rooms or inside the closets and wait until everybody is gone before committing a crime. Again make sure that all windows and doors are locked.

Put away the kitchen knives and other things that can be used as weapons, scissors, hammers, bats, tire irons, golf clubs, etc. and keep them in a place where they cannot be easily found or reached.



Example

Jane did a walk through with the sellers before the first showing of their open house. She suggested they remove the following items and place them out of sight:

- Heavy glass paperweights (could be used to throw at someone);
- A baseball bat and golf clubs (could be used to hit someone);
- Kitchen knives (for obvious reasons);
- Certain tools in the garage (could cause harm to someone); and
- Their children's baseball bats.

Provide a sign-in sheet

Maintain an information sheet and have all open house visitors sign in. Ask for full name, address, phone number, and email address. If you make it clear to all prospects that they must sign a register and leave their identification with you while they view the home, then you are following a policy to protect the seller as well as yourself. Legitimate prospects won't mind and may be impressed. They'll think the licensee would be just as protective of their home should they consider listing with the brokerage.



Licensee's personal items

Licensee should place their personal items out of sight. This includes purses, briefcases laptops, iPads, keys etc.



Example

A licensee was holding an open house and left her keys on the kitchen counter. She had shown the home to a number of people. A few hours later, she noticed her keys were missing. She had no way to get home since she didn't have car keys and had to call for a ride. She had to hire a locksmith to gain entry to her house (no house keys). She finally entered her house, retrieved a second set of keys, got a ride back to the site, only to find her car had been stolen.

Keep the visitors together

If showing a home to multiple guests, try to keep them all together whenever possible. The person left alone could have a better chance of stealing something.



Example

Ann was holding an open house and a couple visited. She headed toward the master bedroom and he headed toward the kitchen. Ann pointed out that the sellers had insisted that the parties stay together so she could point out certain features of the home to both of them.

Consider taking a basic self-defense class

There basic self-defense classes are offered in many communities. Many of them are designed specifically for women. Consider taking one of these courses. Invite your fellow associates to join you.



A special note for women

In the event that a woman would need to be able to run from a person who might cause harm, she needs to be able to do just that. Plainly stated, wear comfortable shoes that are suitable for running. High heels and the latest in-fashion shoes make no sense when showing properties or conducting an open house.



Summary

There are many actions that should be taken before, during and after holding an open house. Many of these actions are intuitive and many are NOT intuitive at all. Real estate professionals should be versed in these activities and practice them regularly. While not every suggestion discussed here applies to every open house, this lesson offers good practical advice on keeping safe while holding most properties open to the public.

Discussed in this lesson are also suggestions for recording information about open house visitors such as jotting down the make, model and license plate of their car as well as a basic description of the person(s).

Lesson #9:

Discuss the steps an agent should take when meeting buyers for the first time and identify when to trust your "gut."

Crime Rates

Neighborhood safety is a concern for most buyers. When asked about crime rates in certain neighborhoods, real estate professionals must understand that they are not law enforcement officers. Real estate professionals should suggest to their buyers to do their own research on crime statistics.

The following are some references you can recommend to your buyers:

- [Sex Offender Registry](#);
- Local Police Precinct;
- Neighborhood Crime Watch Programs;
- Internet; and
- Crime Blogs.



On the first meeting with a new buyer client, always meet them at your office, never at a property. Get as much personal information as possible. A copy of the driver's license is a good start not only for safety but also for a client database.

During this first meeting, if you have any suspicions or uneasiness about a client, do not go to the showing alone. Ask another person to accompany you. If you are at an open house and you feel that you are in danger, leave the home and seek assistance. If you have any suspicions or uneasiness about a client that develops after the first meeting, do not go to another showing alone, no matter what time of day it may happen to be. Ask another person to accompany you.



ID and pre-qualify prospects at your first meeting. Whether you are at your office or meeting at a property, get some form of identification from the prospect. Also, it is to your benefit that a potential client buying a home is pre-approved or pre-qualified. Someone who is pre-approved or pre-qualified by a lender and meets you at the office is less likely to be a predator. Start a file with all their identification, including information such as a license plate and employer contact information. Information about the identification of the prospect could come from many forms such as:

- Personal references;
- Passport;
- Driver's license;
- Employer reference;
- State identification;
- Vehicle license plate number; and
- Etc.

Whether you are at your office or meeting at a property, get some form of identification from the prospect. Requesting information about religion, family status or disabilities could violate discrimination laws.

Always drive your own car to the property as this might be your only means of escape. Keep your car locked while driving to the property and after you park it. On the way make notes on the type of car, color, and license plate number of the prospect and call the office with this information. Once at the property do not park your vehicle where it can be blocked.



Always follow the prospect through the home and never let them get behind you. Your attention should be focused on the client, not on the house when showing a property. In some neighborhoods, locking the doors once everyone is inside for the tour may be wise. This is more of a judgment call from the real estate professional.

Check Out Your Surroundings

Always be aware of the neighborhood and the particular general aspects of the property. Get in the habit during first showings of asking yourself the following questions:

- Is there anything that looks suspicious in the neighborhood?
- Are there any homes nearby where someone could hear you if you had to yell for help or seek assistance?
- Is there a back gate in the backyard in case you have to run out the back door? Is it unlocked? (the thought of trying to scale a 6-foot fence without a gate for escape is grim)
- Is there anything in the house that looks suspicious? Such things as vandalism, squatters etc.
- Does the prospect seem at ease or look nervous? If so, this could mean danger,
- Does the prospect supply conflicting answers? This could mean trouble.
- Do you have your smartphone with you in case you need to call for assistance? Is it charged and ready to operate?
- Are your keys in a place where you can easily access them in a hurry if you need to escape?
- Do you feel some level of trust with your prospect?
- Have you taken the necessary steps for safety measures?



Your Role and Your Team

Safety starts with you as a real estate professional. It is not your duty to show a suspicious stranger a property, even if that property is listed by you. Develop a team that you can count on to promote safety measures. This could be a friend, family member or another real estate professional. We will be discussing "buddy system" with other agents in your office in future lessons.



Summary

When meeting buyers for the first time, the agent should take some extra precautions. Never meet at a property and always try to meet at the office. Insist on documentation from the buyers and take a copy of what is provided. This can consist of a driver's license or other form of state ID, passport, make, model, year of their vehicle, license plate number, pre-qualification or pre-approval from a lender etc. When driving to a property always take your own car and never ride with a buyer you've just met (if they insist on driving take 2 cars). Always have someone from your office know where you are when showing or holding an open house.

The main focus of this lesson is to trust your instincts. If there is EVER any doubt as to whether the buyers are for real, always trust your instincts and "gut feeling". You are NOT obligated to show a stranger a property if you don't have some level of trust.

Lesson #10:

Develop and describe a checklist for showing properties.

A checklist is a great way to jog your memory and ensure that all measures are taken to promote safety. We sometimes get in a hurry and have many things on our minds. It's easy to forget about safety for ourselves and our clients.

The following are some suggestions that could be incorporated into a showing checklist with some Do and Don't actions:



- When a person comes to the office have them complete a guest register that includes making a copy of their driver's license, personal references, make, model and color of their vehicles. Give this information to the office and make sure that the prospect knows this file exists. Things you can put on your checklist for identification purposes are: employment references, passport numbers, and state identification numbers.
- Keep the keys to your vehicle and your cell phone with you at all times. Keep your handbag, wallet or briefcase locked in the trunk of your vehicle rather than in your desk or in a cupboard in the home.
- When closing a model home or open house for the night never assume that the home is vacant. Be familiar enough with each home and the exits. Check the interior of the house prior to locking the doors, working from the top floor to the bottom, back of the house to the front, locking the doors behind you. Also check windows to ensure that they are closed and locked. Be aware of your surroundings at all times and focus on the visitors and not the property. Be prepared to protect yourself if necessary.
- Enroll in a self-defense education course to protect yourself until someone can respond to your call for help. Some brokerages offer in-house self-



defense courses or offer their affiliates a discount on the enrollment fee for outside classes. Never assume that you can talk your way out of a situation. Look for and take the first opportunity to escape.

The DO list:

- Take the safest and best-lighted route while driving to all appointments.
- Always inform your office of where you will be, who you will be with and when you will next be in touch. Make sure the person you are meeting knows that you've given your office this information. At least one contact from your brokerage should know where you are at all times when you are showing or touring properties.
- Be aware of the neighborhood in which you are showing a listing. If the neighborhood poses any possible threat to your personal safety, take another person with you.
- Establish a method for being able to relate an emergency situation to the office or a contact person.
- Have a secret phrase to notify the office you are in trouble such as "Pick up cat food" when you don't have a cat.
- Always keep your smartphone and keys near you.
- Walk behind your prospects while showing.
- Park your vehicle where you can see it if at all possible.
- Introduce yourself to neighbors and have them watch for anything suspicious.
- Turn on all lights while showing.
- Try to keep all prospects together when showing.
- Trust your "gut" instincts.
- Unlock all doors when holding an open house.
- Lock all doors and windows before leaving.
- Be certain that animals in the house will not pose a threat to you or your visitors.
- If you are suspicious of a person, even though nothing has happened to you, jot down a description of the person.
- Take a photo of a suspicious person's license plate.



- Keep your cell phone or smartphone with you at all times and make sure it is charged.
- Keep your handbag, wallet or briefcase locked in the trunk of your vehicle while you are hosting an open house. Have your car keys readily available by keeping them either in a pocket or clipped to a belt. You may need your keys to enter your car in a hurry to escape being victimized. Having to search for them could cause problems.
- Use the checklist on a regular basis and make it part of your routine.
- Counsel the sellers on how to protect their property.

The DON'T list:

- Don't hold an open house alone, if at all possible. Working with a partner allows you the safety of having someone available to call or go for assistance if needed, and someone to help monitor how many people are in the house and their locations. If you must do an open house alone, stay near the door and let the prospect look through the house alone.
- Don't Host an open house at a property you have not already previewed. Know the location of all of the exits and how to contact the closest neighbors. Make sure that if you use the backyard as an escape route that there is an exit out of it.
- Don't Wear expensive jewelry.
- Don't show a property after dark or one where the electricity has been turned off.
- Don't judge a prospect by their attire.
- Don't assume that everyone can be trusted.





Summary

This lesson emphasizes the need for developing a showing checklist and provides solid tips for Dos and Don'ts when showing properties. Awareness is the key point here. Items addressed are checking the surroundings, parking in safe places, and keeping your keys, smartphone, and valuables near you. Emphasis is also placed on not to be too trusting. Always be prepared and don't trust a person because of their attire or their vehicle. Real estate agents are urged to keep their eyes on the visitor(s) and not the property.

Lesson #11:

Identify ways that a brokerage can assist their agents with showing an open house safely.

The Buddy System

A real estate brokerage can institute and help promote a buddy system for their affiliates. This is a situation where two agents team up and act as buddies for each other to help promote personal safety.

The following are some examples of how the buddy system can work:



- Accompany your buddy when they are meeting someone new for the first time.
- Accompany your buddy at showings or an open house.
- Be their secret phrase person and take calls from your buddy if they feel they are in danger.
- Act as a guide and another decision maker to determine if a situation is potentially dangerous or suspicious.
- Review a safety checklist with your buddy to determine that safety measures have been taken.
- Take note at an open house to determine if the sellers are protecting their belongings and have removed suggested items.
- Take photos of license plates and record descriptions of suspicious visitors.

Secret Phrases and Training the Staff and Agents on Their Use

As we mentioned earlier, it's a great idea to have a secret phrase to notify the office, your buddy or a family member if you are in trouble such as "Pick up dog food" when you don't have a dog. The key to making these secret phrases work is having all agents and staff know the secret phrases and also knowing what to do when they receive a call from an agent using one.

A brokerage can be of great assistance in training all affiliates in using secret phrases.

Agents can be coached on when to call into the office and what to say when they do.

Staff and agents answering the phones can be trained on how to handle these calls and what to say to the caller. The important thing to remember when being on the receiving end of these calls is to always assume that the caller is being overheard by a potential criminal. With this in mind, it's important to ask questions that only require "yes" or "no" answers. Never ask open-ended questions like, "What would you like for me to do?"



Example of a Correct Dialog

Agent Caller: "Hi this is Jane and I just wanted to remind you to pick up dog food".

Person Receiving the Call: "Do you suspect you are in trouble?"

Agent Caller: "Yes"

Person Receiving the Call: "Do you want me to call 911?"

Agent Caller: "Yes"

Person Receiving the Call: "Are you at the open house address that you left at the office this morning?"

Agent Caller: "Yes"

Person Receiving the Call: "I will call 911 immediately and they will be on their way shortly. Stay calm and stay focused and remember what you have learned to protect yourself. Call me after they get there. I am also calling the managing broker."

Agent Caller: "Great"



Example of an Incorrect Dialog

Agent Caller: "Hi this is Jane and I just wanted to remind you to pick up dog food".

Person Receiving the Call: "Tell me if this is a joke or if it is for real"

Agent Caller: "Yes"

Person Receiving the Call: "Yes, which one?"

Agent Caller: "Make sure you pick up the dog food OK"

Person Receiving the Call: "What kind of danger are you in?"

Agent Caller: "Yes"

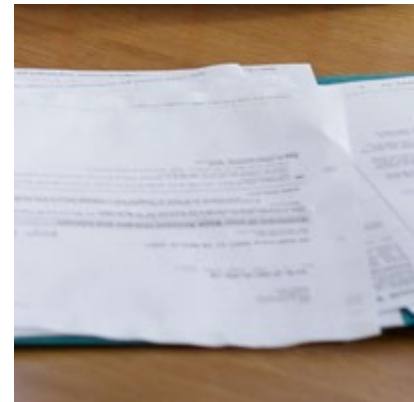
Person Receiving the Call: "So this is for real. What can I do to help you?"

In the incorrect dialog the person receiving the call was asking questions that required more than just "yes" and "no" answers and the agent who was in trouble could not answer them because she was being over heard by the potential criminal.



In-House Safety Classes

Brokerages can offer in-house safety training. Before or after or in place of an office meeting a brokerage can bring in a self-defense instructor to train their agents and staff in self-defense.



Tuition Assistance for Outside Safety Classes

Some brokerages offer tuition assistance for those affiliates who take outside self-defense training. Tuition assistance helps with the fees associated with taking courses.

Office Policy Manuals

Brokerages can assist in agent safety by incorporating certain rules into their policy manuals. These rules might include:

- New agent safety orientation;
- Mandatory training on how to handle secret phrase calls for those who answer the phones;
- Rules for having a buddy system;
- Policies on showing after dark; and
- Policies for business cards and "for sale" signs using only an initial for the first name and a full last name to mask the gender of the person.



Summary

This lesson describes some ways that a brokerage can assist their agents with safety. Topics discussed were partnering up with other agents in the office for showings and open houses, having a designated person at the office keep track of agents who are showing and holding houses open, developing a schedule of agents and when they are touring, providing self-defense and safety classes at the brokerage and devising a call system where an agent can call in using certain code words when they feel they are in danger. Also discussed is developing an office policy regarding such topics as showing properties after dark, showing properties as a result of a phone call, developing policies about having a first initial and last name on all business cards and "For Sale" signs so as to conceal gender identity and to prevent anyone from asking for a person by name unless they are a personal acquaintance.

Lesson Title: Explain the advantages of working only with pre-approved or pre-qualified buyers. (Expected minutes: 0)

If a buyer has been pre-approved or pre-qualified they are more likely to be a bona fide buyer. With either process, their lender should give them a letter (on company letterhead) verifying how much they are qualified to borrow and what kind of loan they are seeking. The type of loan is important because it may disqualify some properties.



Example

The buyers pre-approval letter states they are qualified for a purchase price of \$300,000 using a VA loan. They would like to purchase a condo. With most condos, the entire complex will have to be VA approved before a lender will grant a loan for one of the units. So if they were looking at a condo in a complex that is not VA approved, they could not obtain financing for one of the units.

The price of the property, borrower's qualification, down payment, interest rate and credit scores all have a role in the type of loan that a borrower may obtain. The value of the property, in particular, may be a determinant as to whether a loan is a "make sense" proposition or not.



Example #1

The price of a home is \$980,000. The buyers have a 10% down payment. This makes the down payment \$98,000. The loan amount is \$882,000. Because this is over the conforming amount, the buyers will need to qualify for a jumbo loan. Jumbo loans, for the most part carry a higher rate of interest. The higher interest rate may have an effect on the buyer's qualification for the loan.



Example #2

The price of the property is \$225,000. This falls under the FHA loan limits under the county guidelines in which the property is located. FHA guidelines call for a 3.5% down payment instead of a 10% down payment for a conventional loan. This is attractive to these buyers since they don't have a lot of cash in reserve. FHA also allows the buyers to have higher income-to-debt ratios than a conventional loan. This could mean that the buyer might qualify for a greater

loan amount than using a conventional loan. An FHA loan may be the best choice for these buyers. If the price of the property is over the FHA loan limits, then the buyers will not have this option.

An agent can call the lender after receiving the letter to verify that the prospect did, in fact, deal with the lender and that the letter is genuine. Those letters not on a company letterhead should be considered VERY suspicious.

Common types of loans from a lender are conventional, FHA, VA and USDA.

Importance of Qualifying the Purchaser

A buyer must know what they can afford before they begin to shop and tour properties.

If a buyer is touring properties that are unaffordable for their budget, it is an inefficient use of both their time and their agent's time. From a psychological point of view, it can be very disappointing when a buyer has been shopping for properties above their means and then realizes they must accept a home of lesser value.

In the pre-qualification process, the lender will ask questions about the borrower's debt and income and calculate a maximum figure for a purchase price.

The pre-approval process is more detailed than the pre-qualification process. The borrower will furnish proof of income and debt, complete a loan application, furnish proof of funds for down payment or closing costs and give the lender permission to obtain a credit report. The buyer will be pre-approved through preliminary underwriting (with some exceptions such as an appraisal and conditions that nothing on the application changes prior to closing) and will obtain a commitment from the lender on the maximum loan amount and purchase price.

In the pre-approval process, the following information that is provided by the buyer, may be commonly used:



- Income tax returns for the previous 2 years (for self-employed purchasers);
- Pay stubs from an employer (for employees), verification of income from other sources (child support, second job, state income, spousal maintenance, pensions, dividends, etc.);
- Any income that is expected to continue (such as overtime), installment debt (car payment, credit card payments, consumer loans, student loan payments, etc.);
- Current housing debt;
- Amount and source of down payment;
- Ability to pay closing costs; and
- Credit score.



A lending professional should always advise the purchaser not to make any large purchases which require the use of credit until after the loan has closed. This includes purchases transacted with terms such as "90 days same as cash". These purchases could be construed as new credit and could cause the borrower to not qualify for the loan, especially if the borrower's ratios were high.



Summary

This lesson stresses the importance and advantage of working only with pre-approved or pre-qualified buyers. It points out that buyer(s) who have been to a verified lender may be a serious buyer and not as likely to be a person wanting to commit a criminal act.

There are other important advantages to working with these buyers such as making sure that the buyer(s) can qualify for the price range they are searching in so as to not waste the agent's or buyers time. Another advantage discussed is the type of loan the buyer is seeking. The type of loan may very well be a determinant as to which properties a buyer may qualify for. FHA and VA loans as an example have certain guidelines as to physical property conditions and in the case of a condominium, the complex may need to be FHA or VA approved.

Lesson #12:

Explain what to expect from a self-defense course.

There are many self-defense courses available to real estate professionals. Most of these courses are taught live and some of them may be available online. While self-defense courses are not just for women, many may be geared for females. There are many formats for training and may be as short as an hour or as long as 10 weeks.



What is a Self Defense Course?

Self-defense is a group of awareness, assertiveness, confrontation skills, safety strategies, and physical techniques that enable someone to escape, resist, and survive violent attacks. A good self-defense course provides awareness and verbal skills, not just physical training. Self-defense training can increase your options and help you prepare responses to interrupt an attack.

The following are topics that you might expect to have covered in a self-defense course:

- How to take preventative measures to avoid being attacked;
- How to handle confrontation;
- The power of body language;
- What to carry to defend yourself;
- How to use your smartphone as a safety item;
- How to learn to use your voice;
- How where and when to strike;
- Escape from chokeholds and grabs;
- What to do when a weapon is involved; and
- Where to hit an attacker (how to punch, kick, jab and stomp).



How to take preventative measures to avoid being attacked



Prevention is the best self-defense. Attackers, whatever their objectives, are looking for unsuspecting, vulnerable people. Be sure to follow general safety tips like being aware of your surroundings, only walking and parking in well-lit areas, keeping your keys in hand as you approach your door or car, varying your route and times of travel.

If you can defuse a situation (talk someone out of physically assaulting you) or get away by handing over your wallet/purse or whatever they want, then do that. Handing over your money is better than fighting. Money is not worth more than your life or health.

If violence is unavoidable you need to know how to defend yourself. It's possible to fight back even with someone who is larger and stronger than yourself.

Basic tips for prevention

Look where you're going and be aware of your surroundings – check out your environment even before you walk into a situation or get out of your vehicle. Increase your peripheral vision. Know what and where the possible dangers are. Locate the nearest exits. When something shocks us, we typically freeze, and that's what the attackers often rely on. The key to not freezing is having a plan.

Turn off electronic devices that can distract – such as cell phone tablets, ipods etc.

Be prepared to react – those who react fastest have the best chance of getting away from an attacker.

Watch your alcohol – alcohol causes slower reactions and can cloud your judgment on measures that can be taken to promote your safety.

Walk wide around building corners – to avoid getting jumped.

Don't let a stranger in your home and install a peephole in the door – never let a stranger in your home. If someone rings the doorbell or knocks at the door better to try to talk through the door than open it. The small safety chains that some people use on their doors may be able to be busted by an intruder.

Know some tips on what to do when your vehicle has a flat tire in a bad neighborhood – drive on your rims if you have to. The cost of replacing the rims is not too high a price compared to your personal safety.



Stop and wait – if you think someone is following you stop in a safe place and wait for the person to pass. You can also pretend to take a different walking path or make a phone call. If you see a suspicious person nearby watching you, change your route and walk in the opposite direction. Don't wander without direction. Walk briskly, head up, with purpose and confidence. Do not have your back to this person. Take note of the person's reactions in trying to determine if they are a threat. Above all else, self-defense experts insist, trust your instincts. Lose the fear about coming across as rude and go with your natural "gut feeling".



EXAMPLE

Example

Lynne incorporates walking into her daily exercise routine. She walks briskly and is confident and looks as though she has a purpose. She never walks slowly or just wanders around. She also alternates the time of day she takes her walks, so a criminal would not be able to detect a pattern in the time of day she might pass a particular area. She also makes sure that her walks are done in the daylight.

Walk to your car with your keys ready – having to dig through your pockets or a purse could set you up as a victim.

ATMs – automated teller devices may be a handy way to get cash on the spot, however they can also be a potentially dangerous place in some areas, especially after dark or where there are very few people.



Example

Ann likes the convenience of using an ATM machine to get cash but is very aware of the dangers associated with using them. She uses the indoor ATM machine at her local supermarket and always makes sure that she tucks her cash safely in her wallet before leaving the building.

Where to hit an attacker

If it comes to having to hit an attacker, the areas in RED are the most effective body parts to hit.

Some short tips for striking an attacker from experts:

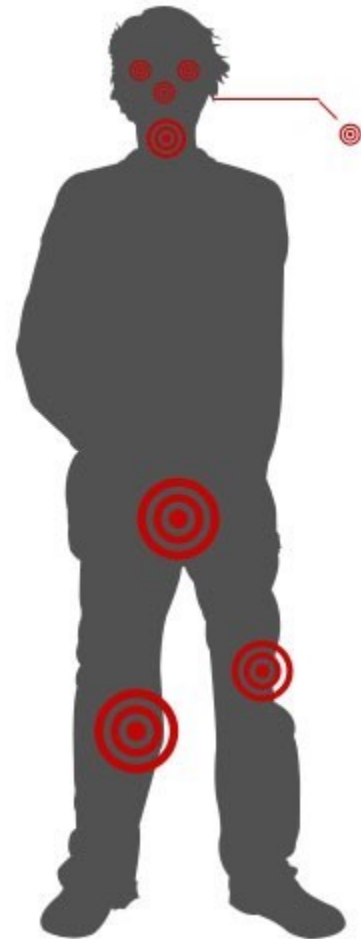
Scrape the heel of your shoe down the side of the attacker's shin – If you are approached from behind, one of the most effective ways to throw off your attacker is to run your heel down the front of their shin.

Aim for the nose – If your attacker grabs you from behind, another tactic is to throw your head back as far as possible and try to head butt your assailant's nose.

Aim for the throat – Self-defense experts also recommend poking your finger into your attacker's windpipe – the part of the air passage found below the Adam's apple.

Go for the eyes and try to poke them – If your attacker is heading towards you, grab his ear with your fingers and press your thumb firmly along the whole of his eye.

Kick the groin or shins – this may give you enough time to run away from the attacker.





Summary

This lesson explores the various tactics agents might learn when enrolled in a self-defense course. Measures that we may never have thought about to keep ourselves safe are discussed in detail along with general tips to prevent being attacked. Self-defense experts offer tips on how to handle yourself when being attacked. Awareness, being prepared and trusting your instincts are stressed as personal safety tactics.

Lesson #13:

Describe some common applications for agent safety that can be used on a mobile device.

A mobile app is a computer program designed to run on smartphones, tablet computers, and other mobile devices. The term "app" is a shortening of the term "application software". Usually, they are downloaded from the platform to a target device, such as an iPhone, BlackBerry, Android, or Windows Phone, but sometimes they can be downloaded to laptops or desktop computers. Some apps are free, while others must be bought. The popularity of mobile apps has continued to rise, as their usage has become increasingly prevalent among mobile phone users. Having one of these apps is a high priority for every real estate professional.

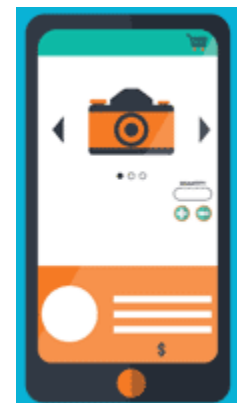


There are a number of applications designed to be used on your smartphone or mobile device for safety. Please note that technology changes rapidly and the real estate professional should research these applications before purchasing.

The following are some of the more popular ones.

Guardly

Guardly is a company that focuses on safety. It offers many safety solutions for businesses, organizations and individuals. One of the most popular offerings for individuals is the Guardly Safety App. Available for every smart device, the Guardly app offers automatic connection with emergency services, real-time notification to designated people, real-time location tracking and an emergency beacon. Although download is free, a monthly subscription for most of Guardly's features is \$1.99, with a one-year subscription of \$19.99.



IcePics (In Case of an Emergency Pictures)

IcePics allows you to take a photo of a suspicious person with just one press of a button and have it e-mailed instantly to your emergency contacts, along with your location information. It is an iPhone app that makes your camera instantly accessible via an icon on the front screen of your phone. You can snap a photo discreetly as well by holding the phone to your ear and pretend you're making a phone call but tilt the phone toward the person to take the photo. The photo is taken without a click sound and is instantly sent to your emergency contacts, without making any noise. The app is available on iPhone and costs \$2.99 to download.

RealAlert

RealAlert allows you to quickly alert your emergency contacts or police when you feel threatened as well as discreetly record "creep data," key details about suspicious people you encounter. The app works with iPhone and Android devices and costs \$1.99 to download.

The app features:

- A quick tap one-button push to speed dial and alert your emergency contacts when you need help;
- A quick-tap button (double tap in this case to avoid accidental calls) to instantly call 911;
- The ability to record "creep data," which allows you to detail physical descriptions, vehicle information, and other important information for police. You can also record audio details or even take a photo;
- The ability to retrieve the location of nearby hospitals by using your GPS location;
- A quick-tap button to sound an alarm to ward off potential attackers. (The volume will depend on the sound setting on your phone); and
- The ability to turn your smartphone into a flashlight.

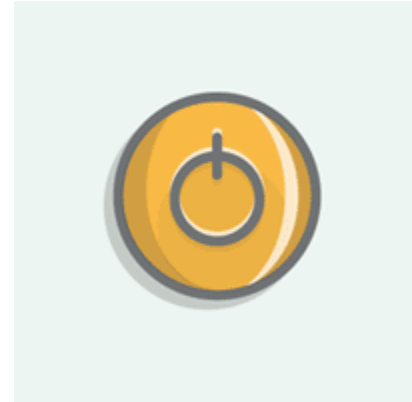


SafeTREC

SafeTREC features the ability to send text and email panic alerts to an emergency contact list with a GPS locator.

With this app, whenever you feel in danger, you can press a panic button on your phone that instantly alerts others that you need help. E-mail and text messages then will be sent to your emergency contacts, along with your precise location using your phone's GPS technology. The paid version of this app will also send the message to a 24/7 live conference call help center, which will contact emergency responders if necessary. There are also many other features to this app.

It's available for Androids and the cost is free for a basic plan and \$9.95 per month for a full featured plan.



SmrtGuard (for BlackBerry)

SmrtGuard allows you to activate a one-push panic button to send out an email, text message, or Twitter message with location information to your contact list and trigger an emergency call to any preset number, including 911. There are also many other features to this app. The basic plan is free. The premium plan is \$2.49 per month and there are also yearly license plans available.

Moby

Moby is available on iPhones and BlackBerry Phones. It allows you to share your location with family and friends; set a recurring schedule to ask, "Are you OK?" and in case of emergency alert chosen contacts and emergency services (only on a BlackBerry). If two questions go unanswered, the app will automatically notify the contacts you select that you failed to respond and provide your GPS location, which it gathers automatically. There are also many other features to this app. The basic plan is free, and the premium plan is \$9.95 per month or a yearly plan of \$99.95.



Agents Armor

Agents Armor created with real estate agents in mind, Agents Armor is available to individual agents as well as brokerages. You have to pay (subscription-based pricing) to download the app, but once downloaded, you have access to one-button emergency service dialing, several kinds of alerts to your select contacts, GPS location detection, designated check-in times, and more.



Summary

This lesson describes the various applications that can be used in conjunction with mobile devices. Many of these apps were devised by people in the real estate industry to assist with agent safety. As many details as were available were offered such as the devices the apps are compatible with, cost and features. Students should take note that with our rapidly growing and ever-changing technology, these apps may have changes in features, compatibility and cost. You should investigate whether these apps and their features match your needs before purchasing any of this technology.

Lesson #14:

Describe wearable technology and give concrete examples.

The new thing in technology is wearable technology. You may have already seen people walking around with smart watches. Several different companies are manufacturing these. (Most, if not all, smart watches have 911–calling capability plus GPS.) Now that's being extended to other devices crafted specifically for your safety.



Smart Watch

A smart watch is a computerized wristwatch with functionality that is enhanced beyond timekeeping. While early models can perform basic tasks, such as calculations, translations, and game–playing, modern smart watches are effectively wearable computers. These devices may perform the following functions:

- Time keeping;
- Camera;
- Calendar;
- Calculator;
- Cell phone;
- GPS navigator;
- Apps;
- E–mail;
- Messages;
- Maps;
- Weather;
- Alarm; and
- Stopwatch.



Some smart watches are also sport watches which track activities and fitness. They may also support Bluetooth technology. They track when you walk, run, take the

stairs and even when you stand up and take a break from sitting. Some encourage you to keep moving by adding up your activities.

Stiletto

[Stiletto](#) is still being crafted and is meant to look just like any piece of jewelry. However, the device has a number of features, beyond its looks, that make it attractive: built-in microphone, the ability to "speak" to 911 when you can't, enhanced indoor location technology, route planning, multiple alert systems, and more.



Stiletto has a high-fidelity microphone, vibration motor and an alert speaker. The rechargeable battery can last nearly a week. The service works anywhere 911 or similar services exist.

First Sign

First Sign is a collection of products meant for personal safety. They have a mobile app, which helps alert friends and co-workers if you don't "check in" with the app within a certain time. The app is also meant to work with a number of First Sign products, including a pod that, with extra monitoring charges of around \$5 a month, has the ability to detect trauma if it's worn in a headband, it can alert to possible head trauma; if worn around the wrist, trauma suffered from a fall.

Tile

[Tile](#) is a device that you can attach to pretty much anything keys, purses, computer cases, etc. Powered by Bluetooth, Tile has a 100-foot range. Working within the app, however, it also records the last place the item was, and also alerts you when you're getting close to finding the item. So, if you're not sure whether you've misplaced your keys or someone has actually walked off with them, you can use the app and find out. Currently, Tile is only available for iOS devices, although they're always releasing updates and new features. The tile app supports up to eight "tiles".



When a person begins searching for an item, their smartphone tracks the Bluetooth signal strength of your Tile device. As they get closer to the item the app tracking circle fills in giving them an indication of their progress in tracking the item.

NOTE: iOS device refers to products that use Apple's iPhone operating system, including the iPhone, iPod touch and iPad. It specifically excludes the Mac.

FiLIP 2

The new-and-improved [FiLIP 2](#) is a wrist watch, GPS locator and cell phone that works with an accompanying iOS or Android application. It's modern, lightweight and water-resistant.

The Guardian Angel

The Guardian Angel described by its creators as an "accessory with a purpose," the Guardian Angel can be worn as either a pendant or a bracelet and works via Bluetooth with an app on your smartphone. When stuck in an unsafe situation, you push a small button and your cell phone will ring immediately, creating a distraction. If pushed for longer than three seconds, the device will go a step further and send an emergency alert, along with your location, to a contact you've pre-programmed.

Charm Alarm

There's also the anti-theft-focused [Charm Alarm](#), which is a connected necklace that keeps tabs on your purse and wallet. It warns you if you walk too far away from your belongings or if someone tries to grab your bag and walk away. It also makes noise to attract attention to the theft in progress.



Summary

One of the newest categories of products in the technology world is wearable technology. It consists of things such as jewelry (bracelets, rings and pendants), cuff links, headbands, and watches. Each device is designed with its own features and technology in mind and can be used in a variety of ways for safety applications. New technology is being developed on a very frequent basis. Real Estate professionals are urged to research the latest devices that will accommodate their individual needs and fit into their business budget.

Lesson #15:

Discuss techniques and their applications for agent safety through common scenarios.

A real estate professional took a listing where the seller had a dog. The seller assured the agent that the dog was very friendly. Every time the agent came to visit the sellers or showed the property the dog would show his teeth and growl at her. She was fearful of what the dog might do. What should the agent suggest to the sellers?



Answer:

- She could ask them to have the dog boarded while the home was listed;
- She could ask them to have the dog stay with friends while the home was listed; or
- She could ask them to have the dog relocated off the premises while the home was being shown.

A buyer's agent showed a property. There were multiple keys and garage door openers on the seller's home office desk. What could the buyer's agent do?

Answer:

- She could watch those items very carefully to make sure her prospects did not steal them; or
- She could call the listing agent and suggest that the sellers remove these items.

Before holding an open house on a listing that Janis had never seen, she previewed the listing. What did she look for as a safety measure?



Answer:

- She viewed the property to look for an escape route in case she was in danger while holding the house open;
- She viewed the property to look for potential dangers such as loose handrails, slippery steps or things that could be easily tripped upon; and
- She viewed the property to look for potentially dangerous objects such as firearms, knives and baseball bats.

Ron is in the process of signing a listing agreement with his seller clients. What are some of the things he might counsel the sellers to remove from the property before a showing?

Answer:

- Firearms or any dangerous substances;
- Medications;
- Small electronics;
- Keys and garage door openers;
- Pets;
- Small breakable objects;
- Bills and credit card statements;
- Credit cards, driver's license, passports and any confidential paperwork;
- Items that could be easily tripped upon;
- Jewelry;
- Personal photos; and
- Valuable antiques.



Mary was meeting with some prospects for the first time. What precautions might she take to ensure her safety?

Answer:

- Meet the prospects at the office or in a public place;
- Ask for identification;
- Ask for a letter of pre-qualification or pre-approval from a lender;
- Ask questions to get to know the prospect and listen for any conflicting answers;
- Have someone know where she will be and the time of their meeting; and
- Trust her "gut" instincts if she feels suspicious.

Jill had toured with the Johnsons many times before. Because of their schedule, the Johnsons asked if she would meet them at a house to view it after dark. Jill suggested they wait until daylight. Why might she suggest this?

Answer:

- Driving at night can be more dangerous;
- House numbers are more difficult to find at night;
- Positive and negative features of the house are more difficult to determine after dark;
- There is a greater chance of someone tripping or getting injured after dark; and
- The potential buyers may want to make an offer on the house at night and then back out later after additional items are discovered in the daylight.

Hong keeps her smartphone on her belt at all times during an open house. Why is this?

Answer:

A smartphone has many functions for her safety such as:

- Being able to call for help;
- Safety apps on the phone if she has signed up for them;
- A camera to take photos of anything suspicious;
- A flashlight should the power go out;
- Information on weather alerts;
- Time and date information; and
- Notepad.

Gail always carries an extra pair of comfortable shoes and boots with her in the trunk of her vehicle. She also carries foul weather gear and a roadside toolkit. Why might this be?



Answer:

She wants to be able to wear comfortable shoes when touring properties and holding open houses, so she can outrun a criminal if need be. Wearing fancy shoes with high heels is discouraged. She also wants to keep warm by having boots and foul weather gear with her for showings in inclement weather or if she is stranded on the roadside. The roadside toolkit can be an important safety device if she is stranded. All real estate professionals are also urged to investigate having a roadside assistance program that can help them if they get stranded.

Before closing an open house for the evening, Bill always checks the house. Why would he do this?

Answer:

He checks the house to make sure all visitors at the open house have left the premises (both inside the house and in the garage). He also makes sure that all doors and windows are closed and locked. He also takes note of anything that might be out of place.



Rampod just signed a listing agreement with his client. He counseled his seller to remove all medications from the house before showing the property. What medications should the seller remove?

Answer:

All medications (prescription and over-the-counter) should be removed.

Case Study #11

Most real estate agents are so busy and don't take the time to properly protect themselves. What might be the reason for this?

Answer:

Real Estate professionals often lead very busy lives. They may also lack the skills and knowledge necessary to protect themselves. Some agents trust everyone and forget that crime can happen to anyone. All real estate agents are advised to take a class in self-defense.

Cindy was searching for a place to take a self-defense course. She knew that it was in her best interest to take a class since she didn't have a clue how to defend herself if she was attacked. Where might she search for a class?

Answer:

- The internet;
- Community programs;
- Local police precincts;
- Safety blogs;
- Martial arts studio;
- Crisis and rape center; and
- Self-defense videos.



Some criminals seek out personal information on individuals or businesses with the idea of committing identity theft. What are some of the ways a criminal might use this personal information?

Answer:

- False applications for loans and credit cards;
- Fraudulent withdrawals from bank accounts;
- Fraudulent use of telephone calling cards; and
- Obtaining other goods or privileges that the criminal might be denied if they were to use their real name.

Dave's clients were concerned about the crime in a particular neighborhood. They were considering purchasing a home there. They asked Dave if he knew about any crime rates or statistics for the area. Dave knew that he was not an expert in crime rates and should not take on the liability of doing his research for his clients. He suggested they perform their own search. Where could he direct the clients for information?

Answer:

- Sex Offender Registry;
- Local Police Precinct;
- Neighborhood Crime Watch Programs or Other Local Groups;
- The Internet;
- Crime Blogs; and
- News releases.

**Summary**

In this lesson, we explore a variety of scenarios involving real estate agent safety. Most scenarios had multiple directions (measures) which the real estate professional could take to reduce the risk of harm. In each scenario, there are comments from the author on suggestions for various actions and choices.

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