[00:00:00] **TRACEY HAWKINS:** Safety apps can be helpful when you're in an emergency, but they alone are not going to save your life.

[00:00:05] **CRAIG GRANT:** I just don't think they're extremely useful if you're already in a potentially dangerous situation.

[00:00:10] **TRACEY HAWKINS:** Safety apps are tools that you must use along with common sense and good practices.

[00:00:15] **MATTHEW RATHBUN:** You need to share what your plan and what your practices are with somebody so they understand how your business works.

[00:00:23] **TRACEY HAWKINS:** You're listening to Drive With NAR: The Safety Series—powered by REALTOR® Magazine in partnership with the REALTOR® Safety Program. Hear harrowing stories from real estate pros who have faced danger in the field and expert advice on how to work safely. Get more real estate safety tips at nar.realtor/safety.

I'm Tracey Hawkins and I'm here to tell you that your number one safety tool is your own instinct. Apps can add to your safety arsenal, but you need to know and get comfortable with best practices first. So what are the strongest safety practices and how can you use an app's feature to supplement your routine?

My guests today are the cream of the crop for technology speaking in the real estate industry. They're here today to share their insights and recommendations.

Craig Grant is the founder and CEO of Real Estate Technology Institute. Based in Florida, Craig is a certified instructor for multiple NAR designations and certification courses. He's also an expert on topics such as marketing, cybersecurity, and safety technology.

Hi, Craig.

[00:01:29] **CRAIG GRANT:** Hey, Tracey. How’re you doing?

[00:01:31] **TRACEY HAWKINS:** I am well. Next up is Matthew Rathbun. He's a managing broker at Coldwell Banker Elite in Fredericksburg, Virginia. He's also an instructor, author, and speaker with Dynamic Directions.

Thanks for joining us, Matthew.

[00:01:45] **MATTHEW RATHBUN:** Hey, thanks for having me, Tracey.

[00:01:46] **TRACEY HAWKINS:** Before we begin, I want to add that NAR does not endorse any product. It does not take a stance on any safety tool. Members are encouraged to use only those apps which they are properly trained.

I want to ask each of you, what would you advise agents who are considering safety apps? What are the top two or three things that an app must have in order for agents to use it effectively?

We'll start with you, Matthew.

[00:02:11] **MATTHEW RATHBUN:** I'm a big fan of apps. I was that “there's an app for that” kind of guy forever when people were looking for something. But I feel pretty strongly that the app needs to be a natural part of your workflow, something that you're using something that you would regularly engage and something that isn't going to require a whole lot of rewiring on how you do things. So I think that's important as we talk about this.

You mentioned instinct in the opening, your instinct, your practices and the technology all have to marry together to be effective.

[00:02:39] **CRAIG GRANT:** So I kinda have a little bit of different take on this. So if you go back a few years ago, I used to give out all kinds of apps that realtors could use if they're in the middle of a situation that they could use to trigger alarms and notify their emergency contacts and everything.

And then I came to the realization that typically. If a real estate professional is already in a dangerous situation, it's probably too late to use an app. So what I've honestly pivoted to is more apps that they can use in preparation before they might be in a bad situation, or that help them kind of understand the psychology and how they can kind of present themselves better online and in real life and everything.

And also wearable technology that's not tied to, you know, it's tied to an app, but it makes it where it's much more realistic that somebody could use if they're in a potential situation.

[00:03:24] **TRACEY HAWKINS:** When I talk safety tools, the number one tool, you're actually born with it, and that's called instinct, intuition, gut, sixth sense, flight or flight.

Now we know that apps alone are not enough to save your life. And Matthew, I know you're big on practices, so apps have to be built into your safety practices. Matthew, talk about how agents can weave the app into their regular, everyday safe work practices.

[00:03:50] **MATTHEW RATHBUN:** I do agree that instinct is a big part of what we do.

We are given from however your worldview is, are given a, uh, a sense. Microexpressions, for example. Even though we may register that our subconscious, they're gonna tell you there's something unsafe about this person. And you don't get to know that oftentimes when you're doing that first meeting. And by the time you're there, the app may have a security feature or a location feature, but it's just really telling you, or telling other people, where the incident may have occurred, so to speak.

And so if I want to meet with a new person or like if my agents are going to be with a new person, we recommend get a copy of their driver's license. Somebody who is ill intended is unlikely to allow you to do that. Vet them, follow your standard practices.

For a variety of reasons consistent practices are important. And so if I'm going to make someone get qualified with a lender before I show property, I'm going to do that with every single buyer that I'm getting ready to show property with.

And again, someone who has ill intention may not be willing to share any personal data, or meet you in a public place, or meet you at the office. And that's kind of the first barrier.

But then it's the practice of having some of these systems. So there's there's a variety of apps out there. Some of them are built into your lockbox system, some other third-party apps that will alert friends or family or buddies about where you are if you don't take action. So for example, if my lockbox system, me as a real estate professional, my lockbox system is our key, is set up so that I have to check in every 10 minutes, right? I have to say I'm okay every 10 minutes when it asks me if I'm okay. Then my buddies on that system should be A) people who are competent to respond if I have a problem and B) should be aware that that I'm diligent in this, that I constantly hit that 10-minute alert button and if I don't, something's wrong, and how can they find out where I am and who do they send to help.

Those type of practices is kind of the first step before I even integrate the technology.

[00:05:47] **TRACEY HAWKINS:** Great point. When I talk about safety, I talk about safety in layers. So that means safe practices. That means safe technology. We talk about weapons. We even talk about self-defense. So when we're talking about safe practices in layers, one of the first things that you have to do is know who you're meeting.

Now, Craig, I know you're familiar with the 4WARN app. And one thing that a lot of people focus on when we're talking about 4WARN, and I want you to explain the app, but they talk about the convictions and it shows if someone has been convicted, but you're, you're saying there's more to the data than that.

[00:06:19] **CRAIG GRANT:** I'm a big supporter of 4WARN and there are some holes that we'll kind of talk about of just, like you're saying, you got to really understand what's in the data and what might not be in the data. When I talked about previously about now I really have pivoted to tools that help prepare someone before they get in a situation, 4WARN is probably the best example of that.

So the whole concept of 4WARN, and this is an app that a lot of realtor associations and companies are partnering with them, providing as a benefit. And if not, you can purchase it for yourself as an individual. The idea of it is let's say somebody does contact you about a showing or meeting up with you.

Well, one of the reasons why the real estate industry is so heavily targeted by bad people, it's probably one of the only industries out there that somebody knows they can get you alone in a vacant location where somebody can't help you.

So the whole concept of 4WARN is, let’s say somebody calls you up and says they want to meet with you, while you're still on the phone with them you could very quickly go into 4WARN and look them up from the number this person calls you from. There are other ways to find somebody like their name, their age, location, things like that, but they could give you a false identity. So the phone number is usually the best, fastest way to find somebody in 4WARN.

And what it does it, as soon as you plug in a phone number, it looks at basically every phone number in the country and tries to find that person's identity. And if it doesn't come back with a result, let's say it doesn't find that phone number, right away that should make you a little bit suspicious because of what it typically means is either that person's using an unlisted burner phone number, like when you can pick up in a gas station, right? And those are typically used by criminals. Or they're using some other kind of unregistered phone number, such as a, you know, they, they created a WhatsApp number or Skype number, something like that, that's also not listed. And again, you'd want, you'd be a little bit suspicious of that. Or the third scenario is that person has no credit history at all, which either means they've never had a credit card, so maybe they just turned 18 or whatever. And if they've never had a credit card, the odds are they won't qualify for credit in the real estate world. Or they've been in jail and they just got out of jail, therefore they don't have credit history. So if it doesn't pull a phone number, then immediately, again, you should be somewhat suspicious of why does this person not have an identity, right?

If it does pull a result, it shows you very quickly across all 50 states. Does that person have any kind of criminal history? You can see every ticket they've ever gotten, everything they've been arrested for, anything like that. It also shows you if they were a file for any bankruptcies or liens, and what major assets they've owned, such as what vehicles they've owned and what properties they've owned and the prices they paid for those properties.

But when we talk about the holes, okay. When, first of all, let's say you look up somebody's phone number. Well, what if they've been on mommy and daddy's phone bill the entire time? And now you're seeing mixed results with their family history, not them. Or there could be a transfer of a phone number from one person to another and sometimes the data isn't perfectly clean. So there are some situations where maybe an arrest isn't there that should be there, or they're showing up as someone else's identity. It could be a family member or somebody else that had that phone number. So you got to really use 4WARN results almost as a first layer.

And then you got to dig a little bit deeper and maybe look them up on social media and try to figure out like who this person really is, because again, there could be missing or false information when you pull it. But to me, again, it is still an amazing first step you should do before you meet with somebody.

And if you find something in the results you're not comfortable with, there's nothing in the code of ethics that says you have to take a showing with that person or have to service them, right? But it is really that first layer you should do is look into this person before you go meet with them all alone.

[00:09:56] **TRACEY HAWKINS:** I like that you point that out. I can't tell you how many times agents feel that they must show anyone, regardless, because they don't want to get in trouble with fair housing laws. Speaking of fair housing laws, this is one of those apps that you actually need to use with caution. If you use it for one, you must use it for all.

[00:10:15] **CRAIG GRANT:** You just have to use it consistently. You can't say, I'm just going to look up people that are males, right. And not look up the females. I'm only going to look up people that have foreign names and not American sounding names. As long as you are consistent, look up every single potential customer with it, then it's completely safe and right to use.

[00:10:35] **MATTHEW RATHBUN:** A couple days ago, I looked up someone who called me who wanted to, to work with me and they had 57 convictions. That's what it said in the app. And when I went and looked, it was 57 traffic things. So what my takeaway was not that they're unsafe to work with, but I sure as heck, I'm not going to sit in a car with and let them drive.

But, you know, I think there's some reasonable case here to make sure you are backing up as I like Craig how Craig said this. It's the next steps that are important. The first layer is to do the check. The second one is to make sure the data is accurate and to decide what your behavior is going to be.

If I have 10 consumers I'm working with, I look up all 10 and because it's not very challenging to get a criminal conviction in the U.S. right now. Lots of people have things, you know. I'm hitting 49 and let's say I was 19 and I, I don't know, stole a pack of cigarettes. I never smoked, but let's pretend that I did. Um, that shoplifting thing, am I really a threat to society at 49 for something I did 30 years later that was a misdemeanor, if it even shows up in there at all. But, if you elect to not work with that person because of their shoplifting 30 years ago, I would hope you would apply the same behavior to the next person who had shoplifting from, and where do you draw that line?

Uh, you know, is it, is shoplifting okay? Is DUI okay? Is it assault and batteries not the line? I think you have to be able to articulate that it had something to do with your safety if you're being inconsistent in your care, especially considering how disproportionate some of our criminal justice system has been to minority and underserved groups in the past.

[00:12:03] **TRACEY HAWKINS:** Let's talk about another app that allows you to verify. And I like that 4WARN has multi uses. You can find out financial information as well as the crime information.

There's a new app that caught my attention and I've been watching it for a while. It's called Tether RE. Now what they do is they also offer a verification option, but what they do differently, and I think it makes a difference in the world of real estate agents who either like technology or are not really good with it, they have a productivity suite. And that blew my mind. And the fact that you not only can verify who you're going to work with, but also use it to set up showings, use it to share information on listings that you can share with the consumer. We're in an age now where agents are told you need to show your value. How do you show your value? And one way to do that is to use an app that allows you to share the showings and the listings, and then you can add notes to it.

And Craig, I think you talked a little bit about a Real Safe Agent app. Can you talk a little bit about some of the features of that app as well?

[00:13:05] **CRAIG GRANT:** So, Real Safe Agent, um, it has a lot of the same kind of features where if you're at a property you can notify a group of friends, things like that. And it's a, it's a good tool for in that aspect. But again, I'm not a big fan of at a location notification systems.

But one thing that I really do love that Real Safe Agent does is it's more on the educational side. Teaching a real estate professional how to present themselves and how to make themselves less of a potential target. Because whereas 4WARN approaches it of, you may not want to meet up with somebody with a criminal past, Real Safe Agent does it from the opposite direction of understanding the, um, the psychology and the mindset of a predator, because typically predators, it's not their first crime. They've done multiple crimes that have not been caught and the real estate agent being attacked is to be more of a predatory situation than a crime of passion or something happens, you know, just in the heat of the moment.

So what Real Safe Agent really tries to educate you on is your social media activity, or if you're posting things, sexy outfits, or just inviting or whatever it might be, that can make you more of a target. It talks about your car and just like, just like the whole package of you.

[00:14:21] **TRACEY HAWKINS:** We'd like to thank 4WARN for sponsoring this episode. The 4WARN app provides instant identity verification and risk assessment of prospects with as little as an incoming phone number, enabling safer engagements and smarter interactions. Visit www.4WARN.com to learn how to combat fraud, mitigate risk, and stay safe with 4WARN.

Let's talk about some of the practices that real estate agents have to employ as they are working.

One of them is sharing their location. In this business, the U.S. Department considers real estate sales and leasing a high-risk hazardous occupation simply based on the job description alone. That real estate agents make a living meeting complete strangers at empty houses. Real estate agents make a living sitting in empty houses waiting for strangers to walk in. And they also knock on the doors of strangers, go inside, and lock themselves inside.

So we need to talk about practices and how these apps can help with that. One of the apps that I hear consistently when I’m talking about safety is LifeS360. Now Life360 is a location app and it allows agents to share their location with certain circles. So you can have your family circle and then you can have your friend circle.

Matthew, Craig, can either of you think of any other location app that real estate agents need to know about that they can incorporate in their everyday safe practices?

[00:15:43] **CRAIG GRANT:** Well, I was going to say, um, Life360 to me, I don't know if I give out too many others because Life360 is a great tool to use.

It was originally meant for like parents of children, like from the family side of things to track your children, make sure they're safe and, you know, let you know if they leave the neighborhood and stuff like that. But it's become popular in the real estate world because you can make your, your team like a family. Like you talked about the circles.

There's crime reporting. It lets you know, if anyone has been arrested in your area and what they got arrested for. If you have a kid of driving age, you can notify, as a parent, if they're driving too fast or texting and driving. But again, that's another feature that can be rolled back to a real estate team. Because you could know if their car is going to a location you don't expect them to be at, right? Like you could see the tracking and the map and like, why are they going south if that property is on the east side of town?

So when you're sharing location and then you're able to see the activity of what's going on with that person, you can use that in some smart ways.

But to me, it all goes back to like Matthew talked about earlier, having right processes in place. Processes are great, but if they're not followed, it doesn't matter, right? So setting up your little circle of your family or your team, it's a good idea. But if your team members don't know, okay, here's what you need to look for.

If I'm not at that location, that's when you should know something's going on. If I don't tell you within 10 minutes that I'm safe, that's when you need to check on me, right? So location apps are great, but if there aren't processes in place and everyone on your team knows what to do, it's useless.

[00:17:17] **MATTHEW RATHBUN:** I just recently was looking to replace a particular productivity app.I looked at three or four of them and they were so similar. And at the end of these reviews are just like, whatever works best for you. And I agree with that philosophy.

So for me, my, my family and I are, are Apple people. And I do, again, from a practice, I think it starts before we even go to the property, share with a partner, a spouse, your broker, a mentor, depending on what, how your office is structured, uh, just a list of what homes you plan on showing that day. And there's a lot, lots of mapping services. A lot of MLSes have choose the five houses you're going to show, hit a button that tells you the fastest way to get there. You have your showing time or whatever service you're using, schedule it out to when your appointments are set. And now people know if, if you don't check in, where you are.

But as we've said a couple of times, those systems only maybe told somebody after the fact where you are to be able to track you down in case you need help.There's got to be a partner somewhere here, right? The digital device connects you and a partner who's, who's going to monitor you, check on you, make sure you're okay.

I share this story. Our lock box system has a security feature. And you can mash the button every 10 minutes. I mentioned that earlier. In this case, when we first got it, I put two people in there. I put my business partner and I put my wife. And I did not mash the button the first time that we got there, letting it, because I wanted to see what happened. And I explained to both of them what was going on. My business partner called me immediately, “Are you okay? It looks like, you know, you unlock this door.” Six hours later, my wife was like, “I guess you're okay.” This is the difference of someone who gets your life insurance policy versus someone who doesn't want more work if something happens to you. Um, no, I say that in jest, but my wife knew it was to help where location was, but she's working another job. She doesn't look at her phone all day long. My business partner did. I had two people there who checked on me. And by the way, my wife is very good at checking on me. We talk all day long. But this instant was just a good illustration of that if the practices aren't there, they aren't there.

[00:19:13] **CRAIG GRANT:** And the other thing that a lot of people just don't understand or don't know about is your phones themselves have some great default security built right into them.

So for example, on any iPhone, Apple device, if you hold down your power and your up volume button for more than five seconds, it initiates your emergency shutdown screen, which then has an SOS slider, which you can set off your alarm just by sliding that over. And Apple also supports the medical ID, so if you have any kind of medical situations that can be on the same shutdown screen. With Google, with Android, it's even easier. It's power and either volume button for five seconds. Right? So like, there's all these apps, you can, separate apps that'll do the same thing, set off an alarm, but it's already in the device by default, right? Like, why do you need a separate app?

And that's why I've really pivoted again to wearable technology, because to me, it's much more realistic if you're in danger that you could click on a small little button on a bracelet, or a necklace, a pendant, or a key chain fob or something like that, that's tied to an app that would set off your alarms, right?

The logic of, you're in the middle of a dangerous situation to get to your phone, unlock and get to the one app you need, or keep that open the entire time and keep your thumb on. It's just not realistic to me. Right? To me, wearable technology is a smarter way to go. So there's companies like invisaWear, which has a whole lineup of safe wearable devices, or just go to the, go to the internet, go to Google, go to Amazon and put in the words, “wearable safety devices,” there's now thousands of options that are out there that you can wear on yourself that can, again, set off your alarms and notify all your emergency contacts and everything you need to do.

[00:20:52] **TRACEY HAWKINS:** And keep in mind, almost all of us wear smartwatches, those are safety tools, too. They have a way that you can push a button and send an emergency notification to your contact list, or even get law enforcement there.

[00:21:05] **CRAIG GRANT:** I think the biggest thing is that a lot of real estate professionals kind of get lulled into complacency. Like, it can't happen to me. Kind of like Matthew was saying, I'm young, it's not going to happen. Right? Or they get that false sense of security that they use this tool. But like Tracey, you nailed it at the beginning.

Like, the person's instinct and just looking for the social cues and things like that. Like you gotta be on your toes at all times, no matter what, just because that person didn't have a criminal history on 4WARN doesn't mean they may not be a dangerous person, right? When you're actually with them in person and when you have all the processes in place, we've talked about, you still gotta be vigilant and looking out for everything the whole time.

[00:21:41] **TRACEY HAWKINS:** And before we wrap up with our technology safety call to action, I want to make sure everyone understands that we all have tools that we're using that we may not realize have safety features. For example, Google Calendar. Um, in real estate, we always talk about sharing your location. Someone needs to know where you are at all times.

You can share your Google Calendar. And speaking of Google, Google Maps amazing feature and most of us use it to map out wherever we're going, whether local or national, but you can share your location with Google Maps. You have an option of choosing who on your contact list can see your location in real time.

You also get to choose how long they have access to your information. So the goal is to know who you share your location with, and they have access to see where you are in real time using that feature.

So we're going to wind up here with both of you giving your call to action. What's the real estate safety app technical tool that agents need to have in order to work in a safe manner and to incorporate those into their regular, everyday safe practices?

Let's start with you, Matthew.

[00:22:47] **MATTHEW RATHBUN:** I mean, I hate to say start with the worst-case scenario, but how could you get help quickly? Who should know that you're there if something happens? If you fall downstairs in a house and break a leg, is your phone set up to use satellite as opposed to just local cellular service?

Does your spouse or partner or mentor at the company know where you would be throughout the day if something doesn't, you know, are you checking in and coming back? And consider what other things you have. We've mentioned a bunch of tools, but you know, some cars, some smart cars have cameras that can stay on the whole time. You can go in front of the camera of a home you're showing to make sure they can see you.

These are just really solid practices across the board. And you need to share what your plan and what your practices are with somebody so they understand how your business works and why you're including them in the practices that you have.

[00:23:34] **CRAIG GRANT:** To me, I mean, if we're talking about tools again, the, the main tools that I support, um, again, I think 4WARN’s a great tool to look into things before you, you jump, right? You look first. But then it's all about the processes that we've talked about. Again, no matter what tool you're using, you still gotta then look into the person more to see if what you're seeing is right.

You gotta make sure whoever's in your circle knows how to act if anything ever goes wrong, like what their role is and what they got to do. You know, so to me, you know, I don't think there's one tool. I think it's more about each real estate professional needs to kind of create a plan of what tools they're going to use and how they're going to leverage their circle to make sure they're safer.

[00:24:11] **TRACEY HAWKINS:** Excellent point. And those are calls to action, by the way, for those of you listening. And of course, I have to wind up with mine. What I'm saying and what the industry is asking for now, is for agents to have a way to show their value. I've been saying “lead with safety, always tell your consumer buyers or sellers that you're looking out for them.”

So my call to action is to investigate another tool and it's called Keepingly. And it also happens to be an NAR REACH lab’s product. And what it does is it allows you to store data on your home electronically. Think about a natural disaster or a fire or a burglary. When it's time to be able to pull the paperwork, if it's in the cloud, you know you have access to it. So that's a conversation that you get to have with the consumer. Helps you keep maintenance updates and everything that you do, store the receipts online, and that helps with the appraisal. So that's another way to be of safety. Thank you all so much for tuning in and thank you to Craig and Matthew, probably two of the biggest tech voices in the real estate industry. I appreciate you being here today. And everybody, stay safe. Thank you for joining us on Drive With NAR: The Safety Series. New episodes of the Drive with NAR podcast drop twice a month at magazine.realtor/drive, or wherever you get your podcast. NAR does not endorse any product and does not take a stance on any specific safety tool.

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