**‘Is This a Safe Neighborhood?’ Don’t Answer That**

[00:00:00] **FIRDAUS RAHMAN:** Mr. Agent, I heard a car was broken into just a block away from this house. Do I need to worry about that in this neighborhood?

[00:00:10] **GEOFF FAHRINGER:** Well, Ms. Byer, you may hear about that kind of thing around here a little bit more than the last place we saw. But it's still a really great place to live.

[00:00:21] **TRACEY HAWKINS:** Now you may think that the agent here is saying something good, something helpful, doing their job, right?

But what if the agent only provided the reassurance to a black client? What if the agent said something different to their white client? Like, Oh yes, I've heard lots of stories about this neighborhood. Let me show you somewhere safer. Now we have a fair housing problem. You're listening to drive within AR, 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. com. I'm Tracy Hawkins. So the question is, how should that conversation have gone?

We're going to bring back our role play actors. They're actually real estate professionals, and they're going to share and help us understand how agents respond appropriately to client questions about neighborhood safety. First, we have Firdaus Rahman. She's an agent with Remax Partners in Mobile, Alabama.

She's a past chair of NAR's Diversity Committee. Thanks for being here, Firdos. I'm so happy to be here. And our next guest is Geoff Fahringer. He's an agent with Downing Fry Realty in Marco Island, Florida. He's also a realtor safety instructor and former law enforcement officer. Hi, Geoff.

[00:01:45] **GEOFF FAHRINGER:** Thanks so much for having me here today.

[00:01:47] **TRACEY HAWKINS:** Let's go back to the role play conversation. Now the agent in that scenario said that even though you hear about muggings and crimes in this neighborhood more than others, it's still a safe place to live. But then they told the client of a different background that they should stay away. Now, it might sound like the agent was just doing their job as a salesperson trying to sell the neighborhood, right?

Tell us why that's a problem, Geoff.

[00:02:10] **GEOFF FAHRINGER:** The problem we get into is that as real estate professionals, we think that we're doing the right thing. We think we're being helpful to our customers, but in essence, it's a slippery slope that we're going down. We should never make assumptions about which client would feel safe where.

We should never offer opinions or offer our own research that we've done, no matter how valid we think our research is, to our customers, that could lead us into steering clients toward or away from neighborhoods based on their identity, which is against the law. What I call it is, is that you need to be the connection to the source of the information.

You don't want to be the source yourself. So in this situation, when questions like this come up about a neighborhood, the safety of a neighborhood, the quality of the schools, anything at all that could impact fair housing, as far as how you're portraying that neighborhood versus another neighborhood, as good as your intentions are, the smart thing to do here is to, Give your customer a wide variety of sources that they can research themselves and get the information that they want, no matter what the topic is.

And there's a number of areas that are readily available to be able to get your customer that type of information.

[00:03:33] **TRACEY HAWKINS:** And I like that you said to be the source of the source. Tell me why that's so important for agents in this situation.

[00:03:39] **GEOFF FAHRINGER:** The problem is if you're the source of the information, for example, we have a neighborhood that there was some type of a crime issue, so I went to the law enforcement in that area and I said, Hey, what's the story on this?

And on that day, the law enforcement agency, which has really no obligation to complete accuracy, they try to be honestly, says, well, that's the first time we've had a crime. Robbery in 15 years in this neighborhood. So I go back and tell my customer, well, listen, yeah, there was a robbery last week, but it's the first time that there's been a problem in 15 years.

It's really a great neighborhood, but really based on that information, it is. And then two weeks later, my customer buys a house and gets robbed or something else comes up or by extension, the comment of saying, this is a little more of a crime ridden area than the neighborhood we were just in. Am I now steering my customer back to another area, perhaps a listing that was my listing in that other neighborhood?

I'm not consciously doing that, but that's what I am doing by being the source of information myself.

[00:04:46] **TRACEY HAWKINS:** You

[00:04:46] **GEOFF FAHRINGER:** are

[00:04:47] **TRACEY HAWKINS:** speaking

[00:04:47] **GEOFF FAHRINGER:** my

[00:04:48] **TRACEY HAWKINS:** language. You took some of the words right out of my mouth. And I love that because I teach agents to lead with safety in this environment. You're hearing people tell agents now to show your value.

So how do you show your value? If a client asks about safety, be the agent talking about the resources. Use some of the resources that are available to you. Jeff, I know you can speak to this, the crime prevention police officer. Go to the police department, find the officer, and typically they publish statistics of crimes in neighborhoods.

Are you familiar with that, Jeff? Can you speak to that?

[00:05:20] **GEOFF FAHRINGER:** Yes, I can. And there's actually a whole bunch of avenues that a professional real estate agent can use to their advantage. We actually have a PowerPoint presentation in Florida that talks about real estate license safety. Open houses, for example, smart move for a real estate professional to have.

Contact and connections with the local law enforcement agencies so they can actually have someone know that they're doing an open house, but more importantly, what the subject we're talking about, law enforcement agencies have a couple of different things at your disposal. First of all, every law enforcement agency has what's called a PIO, a public information officer.

That person is dedicated to being the conduit to the media. And they're a tremendous source of information because they're constantly getting their information together. when they're going to be interviewed via a media outlet. The other thing that has come about, actually all the way back to the 90s, is what they call COPS deputies, or Community Oriented Policing Officers, who are designated specifically to be in neighborhoods.

If a client raises safety concerns with you, that officer could be a great resource. It would be a smart move. You can go on, obviously the internet, Collier County, Florida, where I'm located here with Collier County sheriffs. You can look up the crime statistics. I think 2022 is the latest one. The idea is to have these sources of information readily available.

Honestly, have them available ahead of time. You could do an information packet for your customers. That would be contact information for law enforcement, for the fire department, the school district, the superintendent of schools, the local principal, have a packet with that information so that your customer doesn't have to do a lot of work to find out the answers they want.

This is another great opportunity if you would, to put yourself forth. Remember as, as, as real estate professionals, we're not only selling A product we're selling ourselves, and this is a fantastic opportunity to show ethical behavior. You can almost say to your customer. That, you know, I'm sorry, I can't get into that subject myself.

It's not only unethical, but it could be a violation of the 1968 civil rights act to even discuss that. But I have a source of information for you to make it very easy to get these questions answered. I just showed my customer that I'm an ethical real estate professional. And as far as not violating the fair housing act and being conscious of that.

Well, I'm also going to be an ethical real estate professional doing business with you as my customer.

[00:07:54] **TRACEY HAWKINS:** And as a 50 year law enforcement veteran, you know of what you speak. So I want agents to understand that the police department is there to provide information and to be a resource. So I appreciate you bringing that up.

Now, let me tag on to what Firdos has said about ways that you can do your research. If a client asks about safety, there are other sources of information besides the police. There's websites such as spotcrime. com, primometer, LexisNexis Community Crime Map. Talking to neighbors is important as well. If you see them outside, it doesn't hurt to ask them about the crime rate.

That way you get it firsthand. And there are tools and everyone always asks me tools. There are tools like spotcrime. com is a source to put an address in and it gives you the crimes in the neighborhood, the date, the location, so that that way The buyer can make a educated decision right up front about the types of crimes.

And if it's a fit for them, instead of you putting yourself on the line. Firdos, you have unique perspective here. You immigrated here from Pakistan and you had a story that you wanted to share that talks about what you experienced in the real estate community based on your background. Can you share your story?

[00:09:06] **FIRDAUS RAMAN:** 11, of course, didn't help. I am from Pakistan, and I am a Muslim, and so I am a terrorist. And this was the wide impression. I lost a lot of business during that time. My hairdresser Wouldn't cut my hair anymore. I was working with the builder and other agents convinced the builder that you are doing wrong.

Nobody is going to buy your houses from a terrorist. So he dismissed me. I had to go to work, myself and prove to them that I'm not a terrorist. And you know, it's very funny. I'm going to tell you the story. I have gone out, met people, and I have won the hearts of so many just with my cooking. People love the curry.

People love the biryani, which is a rice. And they all just fall in love. So you have to think of different ways to show that who you are. Don't just wait for other people to come. And shake your hands and, and be nice to you. You start the process. And this is something I advise all minorities to do. Don't just sit back and wait.

You start the process, think of ways that you can show friendship and it will become so much easier after that.

[00:10:33] **TRACEY HAWKINS:** What wonderful advice and thank you for sharing your story. And it does show how people's prejudice and bias can shape the real estate industry. So thank you for sharing your story and hopefully it will raise awareness.

Now Jeff, we talk about the question, is this a safe neighborhood? When clients ask that question, you should not give your personal impressions or assumptions. You should turn it back around and ask the client, what does safety mean to you? Get them to be specific. What do you think about that, Jeff?

[00:11:05] **GEOFF FAHRINGER:** Ask a lot of questions.

What are you looking for in a neighborhood? What are your pros? What are your cons? Just be careful. Don't step on a landmine. If someone should say to you, well, I'd like to be a, you know, I'm Jewish. I want to be in a Jewish community, for example. Well, right here on Marco Island, there's a really nice synagogue just down on Winterberry drive.

It would not be in my best interest, even though I know it's true, to say, well, if you buy on South Marco in that Winterberry drive area, I know there's several really nice Jewish families and it's within walking distance of the synagogue. What did I do wrong here? I just pointed a client to a neighborhood based on religion.

Which could qualify as steering. So what should I have done? Puts us right back to give someone a source to do the research that they want. Don't be the source. What I should say is, I can't tell you the religion of particular neighborhoods. But here's the local Jewish paper. Here's the local Jewish community center website.

Why don't you go do some research and then come back to me when you've picked some neighborhoods that look good to you. And if you explain that to them, once again, it gives you the chance to show your value to them as a professional, ethical real estate agent. And you're putting the choice in their hands.

[00:12:28] **TRACEY HAWKINS:** Excellent points. Now, oftentimes we hear people talk about the bad part of town. One thing I say in my programs is as long as criminals have cars, no such thing as a bad part of town. They can go anywhere and everywhere. So everyone, no matter where you're working, you need to be on alert and you need to be very careful.

Now, Jeff, back to you again. You did a seminar or a webinar for NAR last September during World Tour Safety Month, where you talked about situational awareness. I think that's important for agents when they're going into neighborhoods to make sure that they're paying attention to what's going on around them.

Talk to us a little bit about how situational awareness can keep agents safe in neighborhoods.

[00:13:07] **GEOFF FAHRINGER:** There's all kinds of possible issues where a real estate professional can get jammed up. Homeless people living in the building, animals, raccoons, all kinds of things. In the real estate commercial world, they talk about doing a real thorough preview of the property before you take a customer in.

It's the same thing as far as being situation aware of your listings. Don't just assume you've got six houses. You're just going to drive around with your customer. Of course, you look foolish anyways because now both of you are on your phones trying to figure out where a street is. It doesn't look very professional.

Preview your stuff in advance and see if there's any issues that you may be concerned with. That also gives you the opportunity to stop by a local law enforcement precinct, flag down an officer at a car, introduce yourself, tell them you're working in the area, is there any concerns. And that's not, again, to be shared with your customer, you're not going to be the source.

But if that officer said to you, man, yeah, this particular area over here, we have a problem with blah, blah, blah. You know, we've got a special unit in there, whatever. That would be where I would tell my customer, well, the precinct for this neighborhood is over on South 3rd Street. You really should probably stop in and talk to the law enforcement officers to answer your questions and your concerns.

[00:14:23] **TRACEY HAWKINS:** Great advice. And before we wrap up here with your action words for your fellow real estate agents, for those, I have one more question for you. You talk about fair housing is a way of life, and I love that sentiment. We also talked a little bit along those lines about removing the You're saying people should be able to live and still be in compliance with Fair Housing.

Talk to me about your opinion of removing photos from listings, and then I'll share my safety opinion about that.

[00:14:52] **FIRDAUS RAMAN:** When I was new in this business, I was advised by other agents that if I'm going to list a house where an African American family or any other minority live, Asked them to take down all their pictures and anything that would kind of give away who the owners are.

And I kind of thought that was sad. People should have the right to show whatever they want in their house. And it shouldn't affect the sale or the appraisal. They are selling their home, which is very well kept and well taken care of. That's all I need.

[00:15:32] **TRACEY HAWKINS:** And I appreciate your insight. Some of it's hard to hear, but we need to hear it.

We need to have those conversations. When I talk about pictures, I'm coming in saying remove all pictures no matter who you are. That way, whoever's buying the house doesn't get to know you personally. They don't know who lives there. They don't get an idea. And not only remove pictures, but remove schedules that are on the refrigerator door, anything showing who you are, where you are, and where you and your family hang out.

So I really appreciate your perspective. So let us wrap this up. And I always like Action phrases. I want you all to tell your fellow agents what they need to do going forward to make sure they're safe as well as following fair housing laws. But first, I want everyone to understand that fair housing is not just about the crime in the neighborhood.

It covers disabilities, it covers sexual orientation, and agents need to make sure. Everyone feels safe and secure and included and not let that change. Anyway, their safety plans, everyone needs to be protected. So Jeff, let's go to you. I'm about all about lessons learned. So with your law enforcement background, your real estate background, what is your call to action for your fellow real estate agents to follow fair housing and to still be able to work safely?

[00:16:45] **GEOFF FAHRINGER:** Let me say this to my brothers and sisters here as real estate professionals. We all. Want to please a customer. We want to do our job and we want to make a sale and we want that commission. We have to pay our bills like everybody else, but we need to understand that by cutting corners, not being ethical in our business practices, we could be limiting people's choices about where they can live and resulting fines and issues that you're going to have.

If you don't pay attention to your behavior is going to outweigh the value of that commission check. I would say it to everybody. It's a simple, simple thing. The Board of Ethics, our ethic rules, and all the things we deal with in Fair Housing, those are positive tools that we can use to our advantage.

Like I've already said, and I'm not going to beat it to death. It's a great opportunity to make sure we're making housing available wherever our customers want it. That's how we show our customers that we are ethical in our business practices. It's not enough just to sell it to a customer. We have to be ethical in our everyday business practices.

We have to take a second and say, are we doing the right thing? What is an ethical thing to do in our business, right down to the point where you could have a customer who was so outrageous in their views, so outrageous in their attitudes that you're going to have to tell them, I can't work with you.

[00:18:13] **TRACEY HAWKINS:** Simple yet powerful. I love that advice. And for those, what advice do you have for your fellow real estate professionals about fair housing, how they can do it safely yet fairly for everyone?

[00:18:25] **FIRDAUS RAMAN:** Well, you know, I'm a strong believer that just because I'm a minority, You don't have to treat me differently.

Treat me like any other customer. Follow the ethics, as Jeff has advised us. You just do your job the same way, and it will be appreciated. There's nothing different that you have to do. These people, if they're qualified buyers, they can live anywhere they choose to. And we treat them as ethically and as lovingly as we treat anybody else.

[00:19:01] **TRACEY HAWKINS:** This conversation could not have been with two better people. Both of you bring great knowledge and perspective and your advice is wonderful. So keep in mind that although April is Fair Housing Month, every month should be Fair Housing Month.

[00:19:16] **FIRDAUS RAMAN:** Right. Way of life.

[00:19:18] **TRACEY HAWKINS:** Exactly. It should be your way of life. I want to thank you both so much for sharing your stories and your advice and for being here.

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