

# REALTOR® Safety Series: Vacants, Squatters, and Occupy Portland

Since before the beginning of the lingering recession, people with less than honorable intentions have found their way into homes and set up camp. In this edition of our REALTOR® safety series, we have compiled a few stories from our subscribers, some harrowing and some amusing, as cautionary tales of which any real estate professional should be aware. Granted, these are rare and strange cases, but they have been known happen and can easily happen to the most thorough real estate professional.

## Squatters, Joy Riders, and Other Things That Go Bump in the Vacant

Usually when a vacant property is put up for sale, the process is not much different than any other listing. Sometimes the home has been winterized, maybe even staged with furniture to entice buyers as well as deter looters. But since 2008, we have received an increasing number of reports where agents visit their listings only to find them in some substandard condition.

An agent once went to show a townhouse when they were greeted with squatters who tried to pass themselves off as prospective buyers looking around. The sliding glass door in the back was damaged and off the rail. They had also left a mess of garbage and personal effects. They left promptly, but the client was not far behind them.

I got a call from an agent who said she once went to a high end listing in the West Hills with a client, only to open the door and find two squealing teenage girls barreling past them. As they fled, they called out that their boyfriends were still

in the house. Well, *no one* was in the house, especially the stunned agent and the client, who stayed outside until police had a chance to come and search the place. Nothing was taken from the house, so the girls were likely joy riding, but the experience rattled the client, naturally, who didn't even want to look at the house after that.

In a really bizarre case, I received a call in which neighbors contacted the listing agent, saying they didn't realize the house sold so quickly. The agent was confused; the house *hadn't* sold. Apparently, someone who had toured the house managed to move into the vacant property, even going so far as to introduce himself to the surrounding neighbors as the new owner. When the agent arrived (unadvisedly alone) to investigate, she fled after the individual lunged at her and tried to pull her into the house. The agent escaped unharmed, and had a SWAT team in there soon after, but the perp had already disappeared.

We always try to reiterate personal safety. If you think someone is in the house, never go in without the authorities.

### Occupy Portland Twist

Last summer *The Oregonian* and other news outlets ran several pieces on squatters in foreclosed or vacant homes, some claiming to be associated with Occupy Portland in protest:

- *Portland Tackles Backlog of Complaints About Vacant Houses, Many in Foreclosure*
- *Occupy Portland Squatters Take Over Home Woman Still Owns on North Mississippi*
- *Squatters with Plan Arrested in Portland Homes*

Sadly, these squatters did more damage to the properties than the bank ever could. Some reports suggest that the squatters were orchestrating foreclosure letters in an attempt to get owners out of their homes.

### Zombie Foreclosures

I've seen reports of disgruntled homeowners facing eviction who then take it upon themselves to gut their house and remove all the appliances and finishes. Now in recent news, there are reports of homeowners moving out of homes facing foreclosure, only to have the banks stall on the foreclosure process, leaving the house in a limbo state, unbeknownst to the homeowner (aka "zombie" titles). Consequently, the house is then vacant and the homeowner is still liable for the taxes and maintenance on the home. Years later, they are presented with code violations, tax liens, and clean-up costs resulting from looters and squatters.

### What Can Be Done?

What can you as a real estate professional do about this? If you find yourself with a vacant listing with little viewing activity, here are some things to consider:

- Make a point to visit the property weekly, making times of your visits sporadic, to not set a pattern, in case someone is casing activity on the house.
- Check all locks and entrances to the house.
- Consider setting the lights on a timer.
- Don't mention the location of the lockbox in the listing's public remarks. To gain entry to the house, squatters can just as soon pick a lock, but the lockbox has been known to be a target. There have been reports over the years of listings with missing lockboxes, but no damage or theft to the house. Many times vandals take bolt cutters to the shackle and take the box to work on it elsewhere to limit visibility. If that's the case, call the police, change the locks, and consider calling your business insurance.
- Don't hesitate to enlist the help of neighbors to keep an eye on the place. It's also in their best interest the house remains safe.

Photo courtesy of Patrick Feller on Flickr.

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# **REALTOR® Safety Series: Scams Affecting REALTORS® and Their Business**

Most of us want to take people at their word and believe that they have the most honest of intentions. Sadly, that has never been a totally realistic expectation to have. Many say the problem has increased with the internet, but it may be that the internet has just complicated matters by offering new ways to play old tricks. Most of the following scams you will find on either the internet or in your mailbox.

Many times, the REALTOR® is not the victim directly, but these crimes can tarnish the industry and also compromise the trust of the public. As the country begins to climb out of one of the worst recessions of the last century, we want everyone to have the best possible experience when buying and selling real estate. Part of that is knowing all that can possibly deter that pleasant experience. Read the following for more information and what you can do in the event that you suspect you or your clients are the targets of a real estate scam artist.

**Craigslist Rental Scams:** REALTORS® and their sellers have been increasingly victimized by individuals taking their listings or photos from a website and posting them on bulletin sites to try and secure deposits from prospective renters. The houses may be vacant or owner occupied. Fortunately, people are usually well aware of the scams on bulletin sites and realize a listing for a four bedroom house in an affluent neighborhood doesn't rent for \$500.

If the listing is occupied, the owners can be alarmed if they find people casing their property or looking in their windows to size up the living room. An owner's shaken confidence can be damaging when a listing agent is legitimately trying to sell their property.

If you find a listing has been hijacked, flag it for Craigslist to remove and if you like, contact the FTC and FBI's Internet Crime Complaint Center.

**Large Homes, All Cash, Quick Escrow...:** You usually lose nothing but time and gain only frustration with deals that seem too good to be true. A prospective buyer claims to have X amount of money, all cash, and needs a quick closing. Everything is perfect until the time comes to submit the earnest money or sign the papers. Always go on instinct and trust your judgment, and get verification.

**Leads for FSB0 Listings:** Someone claims to have connections with frustrated FSB0s who need REALTORS® or have other listing leads. This individual then attempts to sell these names for \$10-15 a head. Usually they claim to get their leads through an affiliation with either a reputable brokerage firm or educational institution. The names are either of FSB0s with no interest in working with an agent or home owners who are not even in the market to sell. Either way, you are still out \$100-150 (these "leads" are often presented as a package deal) with little room for recourse since the situation is hard to prosecute. Always approach such offers with extreme caution.

**Overseas Transactions:** People from overseas purchase property all the time. However, scams originate overseas as often as they do locally. It is always a good policy to enter into transactions with people you can see past an e-mail and with verified funding.

**Real Estate Scam for Lawyers:** Someone will contact a real estate agent expressing interest in a large property. They

will then request a recommendation for an attorney to set up a trust for escrow, sending a cashier's check to the attorney for an exorbitant amount of money. After the deal is written, the scammer then rescinds and requests a refund back when the original check was no good in the first place. This is just a minor twist on the classic confidence scam that can still lead to a very unfortunate outcome.

**Resources:** If or when you have a brush with any of these scenarios, contact your local police department, the Federal Trade Commission, the Better Business Bureau, and your state's Attorney General:

**Oregon:**

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
(503) 378-4400  
consumer.hotline@doj.state.or.us

**Washington:**

Washington Attorney General  
1125 Washington Street SE  
PO Box 40100  
Olympia, WA 98504-0100  
(360) 753-6200  
Online Complaint Form

*Next time in our series: Vacants, Squatters, and Occupy Portland.*

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# REALTOR® Safety Series: Personal Safety in the Field

Real estate is a very personal business. You're not selling people a blender or a car. You are helping your clients navigate their purchase or sale of property, potentially one of the most stressful times in their life. As such, every phone call, every inquiry is a new opportunity to make that personal contact and foster business.

We are coming out of an unprecedented and volatile chapter of real estate history. Among all the well-intentioned buyers and sellers out there, there still remain people looking to take advantage of a real estate professional for no reason other than the fact that they saw your name and phone number on a billboard, a yard sign, or a website. It's an occupational hazard, and you should be prepared always to protect you and yours.

Over the next few weeks we will be highlighting some of the many safety concerns impacting REALTORS® today and heighten our subscribers' awareness. The first is, perhaps, the most important. Money and personal effects can be replaced; *you*, however, cannot.

## **Crude, Lewd, and Rude**

You've heard it probably from a colleague before. Crank callers and lewd suggestions on the other end of the phone line at 2am in the morning often lead to nothing other than lost sleep for the recipient. But this can easily escalate into harassment. If this *does* become the case, keep a log of the times and number of calls and the nature of these calls. Be sure to keep all text messages to forward to law enforcement. They will have other instructions and suggestions when you contact them.

## **Luring to a Vacant Property or Meeting Alone**

Never meet a new client alone. "Stranger danger" doesn't go away after you trade in your short pants. At RMLS™, we have received calls from agents who have corresponded with individuals who become irate and even threatening when the agent refuses to meet the "client" alone. Red flag. A true prospective client will not have a problem following your office's policy of meeting in the office or a public place like a café or restaurant. Also, be wary of people asking overtly personal questions, asking to work specifically with a particular type of person. There have been reports of people requesting to work with only female agents alone, for example.

## **Robbery During a Showing or Open House**

It happens. Usually this happens when it's a slow day and there are no others in the house. If that is the case, give them your wallet. Never confront your assailant. They are unpredictable, and, therefore, very dangerous, if cornered. Usually, they will push you or anything blocking their way to escape, but consider the alternative. Let's not...just give them the wallet.

## **Other Ideas**

Always be aware of your surroundings, and always trust your instincts and intuition.

- Tell people where you are going and when you're expected back.
- Take someone with you.
- Take down your client's license plate number and leave it with someone at the office.
- Never underestimate the power of self-defense training and pepper spray.
- When showing a house, don't let your client come between you and the door.
- Keep your phone on your person and in an accessible



area.

Always limit your vulnerability as much as possible when alone or meeting someone for the first time.

### **Further Reading**

Go to REALTOR.org for more information and tips on keeping safe in a variety of scenarios. Following are articles with more information:

<http://www.realtor.org/topics/realtor-safety/articles-blog-posts>

<http://realtomag.realtor.org/sales-and-marketing/feature/article/2010/09/real-estate-safety-stories-how-i-stay-safe>

<http://rebr.com/realtor-safety-theres-an-app-for-that/>

<http://realtomag.realtor.org/sales-and-marketing/feature/article/2011/09/safety-lessons-saved-my-life>

<http://realtomag.realtor.org/sales-and-marketing/feature/article/2010/09/real-estate-safety-stories-how-i-stay-safe>

[http://www.mortgagenewsdaily.com/7262006\\_Reator\\_Safety\\_Tips.aspx](http://www.mortgagenewsdaily.com/7262006_Reator_Safety_Tips.aspx)

*Next time: Scams Specific to Real Estate*

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# **Hot Weather Tips for Real Estate Agents**

Here's a few hot weather tips I came up with for real estate agents as we all cope with a potential high of 107 today here

in Portland!

- 1. If buyers close on 100+ degree day, offer a window A/C unit as a closing gift (good luck finding one right now, though).*
- 2. Selling agents: if your listing has A/C or is A/C ready – make sure you're showing those houses now! The heat should really make that selling point stick in the buyer's mind (and their shirt stick to their back).*
- 3. Keep a cooler full of water bottles for your clients in your trunk when showing homes.*
- 4. Always offer to purchase a Slurpee for your clients.*
- 5. If you happen to be rolling in a convertible while showing homes – apply sunscreen between 10 a.m. and 3 p.m., or put the top up.*

PS: If you use an ActiveKEY, make sure not to leave it in a hot car for long:

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## **Can Other Agents Find Your Listings? Double Check the Map Point to Be Sure**

With the recent changes to maps in RMLSweb it's more important than ever that you make sure your listings are mapping correctly so other agents can find them later when running a map search.



Watch this short tutorial to learn more about how to double

check and edit your map point if needed.

***Need Help with New Mapping Features?***

- **Read:** 5 Ways to Use the New Mapping Features in RMLSweb
- **Watch:** Searching with Map Ranges Tutorial
- **Read:** Mapping Tip Sheet
- **Watch:** Create a Prospect Profile or Hotsheet with a map
- **Watch:** Save a custom map and use it later in other searches

If you have questions please feel free to contact our help desk at 503-872-8002 or toll-free at 1-877-256-2169.