

THE 2026 EDITION

# The San Diego Business Owner's Guide to Stopping *Theft, Squatters & Liability* Before They Happen.

A no-nonsense field manual from a retired Chula Vista PD officer — built for the property owners, HOA boards, managers and businesses who are tired of waiting for "something to happen" before they act.

✓ 24+ Years San Diego Security

✓ Founded by Retired CVPD Officer

✓ Licensed PI + Armed/Unarmed Guards

✓ Free Field Guide · Not for Resale

**MT Security & Investigations**

Real Law Enforcement Experience. Real Security Results.

**(619) 765-2222**

sdsecurityguards.com · 24/7

# If you're reading this, something has already told you to look closer.

Maybe it was a break-in three blocks away. A missing tool from your jobsite. A 2 a.m. call from a board member. Or just the slow, nagging feeling that the security you have isn't really security.

I spent 15 years as a Chula Vista Police Department officer before I founded MT Security & Investigations in 2002. In those 15 years I saw exactly how criminals choose targets — and I can tell you with certainty: **they don't pick at random.** They pick the property where nobody seems to be paying attention.

This booklet is the same conversation I have with every new client, condensed and put on paper. It walks through the problems we see most often across San Diego County — what they actually cost, why they're getting worse, and what you can do about them today (even for free).

By the time you finish, you'll know more about protecting your business, your community, and your investment than 95% of the property owners I've ever met. If at the end you want to talk through your specific situation, our number is on the cover and the back. There's no charge for the assessment, and there's no pressure to hire us.

My promise is simple: I'll always tell you the truth about what you actually need — even when that means telling you that you don't need us at all.

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## ***Michael T.***

Founder & CEO · MT Security & Investigations

Retired Chula Vista PD · 15 yrs · Outstanding Officer of the Year (1991), Life Saving Award (1996), Auto Theft & Recovery Award (1997)

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Skim it. Skip around. Or read it cover-to-cover in about 25 minutes.

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## Need help right now?

Our emergency line is staffed 24/7 — by leadership, not a call center. Typical on-site response is 15–30 minutes across San Diego County.

**(619) 765-2222**

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# 01

CHAPTER ONE

## Why Security Is Getting Worse — Not Better.

If you feel like the rules changed and nobody told you, you're not imagining it. Here's what's actually happening in San Diego, and why "wait and see" is now the most expensive plan you can choose.

# The threats moved. Most security companies didn't.

For decades, property crime followed a predictable rhythm: weekends were worst, the holidays were a spike, and the rest of the year you could mostly relax. That rhythm is gone.

Three shifts are driving the change, and every San Diego property owner is exposed to all three:

## 1. Organized theft replaced amateur crime.

What used to be a smash-and-grab is now a logistics operation. Crews scout properties via Google Street View, time their windows by patrol patterns, and have a buyer lined up before they even break a window. California alone reported **132,076 shoplifting incidents in 2024 — the highest on record**, and organized retail crime investigations have grown 31x in the last six years.

## 2. Vacant property became a magnet.

Foreclosures, slow construction projects, and post-disaster evacuations all create the same thing: a structure with no eyes on it. Copper alone — at **\$8 per pound in 2026** — is now worth more than most of the equipment criminals used to steal. A single empty home can lose its copper plumbing, HVAC, and wiring in under 48 hours.

## 3. Response times stretched.

Local police are doing their job, but they are also stretched thinner than ever. Average response times to non-violent property crimes across most California municipalities now exceed 30 minutes. By the time a cruiser arrives, the crew is gone and your insurance deductible is the only thing left to argue about.

*"We don't get called when someone is thinking about hiring security. We get called the morning after the break-in. The cost of doing it then is always 10x what it would have been."*

— Michael T., Founder

### △ MOST-OVERLOOKED RISK IN 2026

Properties that look "kind of protected" — old cameras, a posted sign, a deadbolt — are now **more** attractive to organized crews than fully exposed ones, because the visible deterrents tell them you have something worth taking but no one watching it in real time.

# 02

## CHAPTER TWO

# The Numbers Nobody Wants to Show You.

If you've been told that crime is "actually down" in San Diego, you've heard half the story. Here are the figures the news doesn't put on screen — pulled from federal, state, and industry sources.

## What the data says about right now.

San Diego's overall property crime numbers have improved year over year — and that's real. But the averages hide where the pain is actually concentrated. These are the figures that matter when you're the person paying the bill.

# \$796 BILLION

Total U.S. retail losses in 2025 when inventory shrink, returns abuse, fraud and operational leakage are combined (Appriss Retail 2026 Benchmark Report).

## \$5.23B

California's annual losses from shoplifting and retail theft — the highest of any state.

## \$1B+

Copper stolen from U.S. construction sites every year. Copper hit \$8/lb in 2026 — record high.

## 85%

Of construction companies experience some form of theft during a project lifecycle.

## \$1B–\$3B

Annual cost of workers' compensation fraud to California businesses (CA Dept. of Insurance).

## 42,508

Commercial properties burglarized in the U.S. in a single recent year — restaurants, gas stations, and retail led the list.

## < 7%

Recovery rate for single-item construction theft. Once it's gone, it's almost always gone.

### And the one statistic that should stop you cold

Burglary and theft are now the **second most common claim filed by small businesses** — about 20% of all small-business property insurance claims, a number that hasn't dropped in a decade. The average claim sits between \$3,000 and \$8,000, but the real cost — once you add premium increases, lost inventory, downtime, and customer trust — is usually 3–4x higher. *Insurance pays for the door. It does not pay for the customer who never comes back.*

# 03

## CHAPTER THREE

# The 7 Most Common Security Problems Hurting San Diego Businesses.

These are the calls we get every week — the patterns we see across hundreds of properties. If one of them sounds like your situation, you are not alone, and the fix is rarely as expensive as you think.

## Read each one. Be honest with yourself.

### 1 After-hours break-ins and burglary

The most common call. A commercial property gets hit between 10 PM and 5 AM — often through a side entrance, rear roll-up door, or a window the owner forgot was there. Loss isn't just inventory: it's the next 3–6 weeks of operational drag while you replace doors, glass, locks, and your sense of security.

### 2 Inventory shrink and internal theft

The hardest theft to catch because it's slow. Tools, products, petty cash, gift cards, fuel — disappearing in amounts small enough that no single shift notices, but adding up to tens of thousands per year. The cause is almost always either an employee or a vendor with too much unsupervised access.

### 3 Squatters and trespassers on vacant property

California's adverse-possession laws make squatter cases brutally slow and expensive — sometimes requiring formal eviction proceedings that take months. Once a squatter is established, you cannot just remove them; you must legally process them out. Prevention is the only economically sane strategy.

### 4 Vandalism, graffiti and "soft" property damage

Broken windows, tagged walls, damaged landscaping, and slashed tires don't make the news, but they cost San Diego businesses tens of thousands annually in cleanup and repairs — and they tell other criminals "nobody is watching this place."

### 5 Construction site theft (especially copper, tools, fuel)

The average loss per construction theft is \$6,000–\$30,000, and 85% of contractors experience some kind of theft during a project. Copper is the prize — and at \$8/lb in 2026, crews are now stripping conduit, wire, and HVAC coils at speeds that would have seemed impossible five years ago.

### 6 Workers' comp fraud and false injury claims

One fraudulent claim can raise your business's experience modifier for years. California businesses lose between **\$1 billion and \$3 billion every year** to workers' comp fraud. The good news: most fraudulent claims fall apart under proper licensed surveillance — court-admissible video usually settles the case in days, not months.

### 7 Premises liability and "slip-and-fall" lawsuits

An injury on your property — even one you didn't cause — can lead to a six-figure claim if you don't have records, lighting, and visible security in place. Most premises-liability cases that go against the owner are lost before the lawsuit is even filed, because there was no documentation to prove the property was reasonably maintained and supervised.

#### ⚠️ BONUS RISK MOST OWNERS FORGET

**Event security gone wrong.** Weddings, fundraisers, church events, sports tournaments — when planned security falls through at the last minute, the host becomes personally liable for anything that happens. This is one of the most common same-day calls we receive.

## Recognize more than two of these?

You don't need a long sales conversation — you need a 15-minute walkthrough with someone who has seen the pattern hundreds of times. Free, no obligation, no follow-up unless you ask for one.

**Call (619) 765-2222**

# 04

CHAPTER FOUR

## High-Risk Properties: HOAs, Foreclosures, and Post-Disaster Sites.

Three specific property types where the risk profile is so different from everything else that they deserve their own playbook — and where the consequences of getting it wrong are the most expensive.

# When the rules are different, generic security fails.

## HOAs and gated communities

HOA boards face a brutal combination of pressures: residents who want to feel safe, a budget that's already over-committed, and personal liability if "the board should have known" about a risk that materialized. The biggest mistakes we see are (1) treating security as a line item to be cut whenever the pool needs resurfacing, and (2) hiring whichever patrol company quoted the lowest hourly rate without checking what they actually do during a shift.

Effective HOA security isn't about visibility alone — it's about **documentation**: incident reports, timestamped patrols, clear chain of command, and residents knowing who to call. Done right, it pays for itself in resident retention and lower insurance premiums.

## Foreclosed and bank-owned property (REO)

These are the single most-targeted properties in California. Banks, lenders, and out-of-state property managers often inherit San Diego properties they have never physically seen. Within 48 hours of being publicly identified as vacant, a foreclosed property in the wrong neighborhood can lose its copper, its appliances, its catalytic converters (if a car is on the lot), and start collecting squatters.

This is our specialty. We provide daily written reports, timestamped photo documentation, and 24/7 coverage so out-of-state owners can manage their San Diego asset as if they were standing on it.

## Post-fire and post-disaster evacuation zones

The January 2025 Eaton and Palisades fires were the most expensive natural disaster in California history — and within days, dozens of looting arrests were made in evacuation zones. In Altadena, theft from homes **increased 450%** compared to the previous year. People impersonated firefighters to access burn areas. State law was amended specifically to address looting in evacuation zones.

San Diego County has more wildfire exposure than almost any region in the country. The window to deploy private security after an evacuation is hours, not days — and most property owners don't realize they have the option until it's too late.

# When You Need a Private Investigator (Not a Lawyer).

Most people think a private investigator is the last resort. Often, it should be the first call — before lawyers, before insurance, before HR. Here's when a PI is the right tool.

## Workers' Comp Surveillance

When a claim doesn't add up, court-admissible surveillance video usually settles the case in days. Our clients have used our footage to defeat six-figure claims.

## Background Checks

Before a partnership, a hire, a tenant, or a marriage. Court records, civil judgments, work history, identity verification — done right and on the record.

## Infidelity & Family Cases

Discreet documentation for divorce, custody, and family-law proceedings. Always handled with confidentiality and proper chain of evidence.

## Employee Theft & Fraud

Inventory shrink, cash skimming, vendor kickbacks, and ghost employees. Internal investigations done without tipping off the subject.

## Skip Tracing & Missing Persons

Locating a debtor, a witness, a beneficiary, a former employee, or a family member. Legal databases plus old-fashioned field work.

## ⚖️ Litigation Support

Process serving, witness interviews, evidence collection, and pre-trial investigation. Court-ready documentation for attorneys.

*"A good PI saves you the cost of a bad lawsuit. Not by replacing your attorney — by giving them facts to work with."*

### WHEN TO CALL A PI VS. A LAWYER

#### Facts come before law.

If you don't yet know what actually happened — who, when, where, how often — call a PI first. If you already know the facts and need them prosecuted, defended, or enforced, call your attorney. A good PI gives your attorney the evidence they need to be effective.

# Most of these are free. All of them work.

If you do nothing else after reading this booklet, do these ten things in the next seven days. They are pulled directly from how we audit a new client property.

## TIP 01 · FREE · 30 MIN

### Walk your property at the time crime happens.

10 PM, not 10 AM. Walk every entrance, look at what's lit, what's hidden, and what an outsider would see. You'll spot 3–5 vulnerabilities you've been blind to for years.

## TIP 02 · FREE · 10 MIN

### Take photos of every entry point. Save them dated.

If something is ever damaged or replaced, you'll have proof of prior condition. This is the single cheapest piece of liability insurance you can give yourself.

## TIP 03 · FREE · 20 MIN

### Test every camera and alarm you already own.

More than half of the properties we audit have at least one camera that hasn't recorded properly in months. Cameras you can't review on demand are decoration, not security.

## TIP 04 · ~\$50

### Add motion-triggered lighting to side and rear approaches.

Front entries get attention. Side and rear entries are where 70% of break-ins start. Motion lights are the single highest-ROI deterrent under \$100.

## TIP 05 · FREE · 5 MIN

### Change your locks if there's been ANY turnover.

Departed employee, ex-tenant, former contractor, lost key — change the locks. Every time. It's still the cheapest way to take your property back.

**TIP 06 · FREE · 15 MIN**

**Trim landscaping that hides windows and entry points.**

Overgrown hedges, blocked sight lines, and dark corners are an invitation. A criminal needs cover to work. Take it away from them.

**TIP 07 · FREE · 10 MIN**

**Remove visible inventory from windows after hours.**

Smash-and-grab thieves don't browse — they target what they can see. If laptops, tools, or product are visible from the street at night, you've already pre-qualified yourself as a target.

**TIP 08 · FREE · ONGOING**

**Write everything down. Build the paper trail.**

Every incident, every suspicious car, every "weird feeling." Date and time it. If you ever go to insurance, court, or eviction, the documented pattern is what wins the case.

**TIP 09 · FREE · 5 MIN**

**Tell your neighbors when you'll be away.**

The cheapest, most reliable security in America is still a neighbor who knows your routine. Don't post it on social media — tell them in person.

**TIP 10 · FREE · 1 PHONE CALL**

**Get a professional second opinion on your current setup.**

Even if you don't hire a security company, knowing where you stand is free. We do walkthroughs at no charge for San Diego property owners — call (619) 765-2222.

**Want all of this as a printable checklist?**

When you book a free assessment, we leave behind a personalized version of this checklist with the items most relevant to your property already prioritized for you.

**(619) 765-2222**

[sdsecurityguards.com/contact](https://sdsecurityguards.com/contact)

# How to Hire a Security Company Without Getting Burned.

If you remember nothing else from this booklet, remember this: the cheapest hourly rate is almost always the most expensive contract you'll ever sign. Here's what to actually ask.

## The 9 questions that separate real security companies from the rest

- Are you licensed by the California Bureau of Security and Investigative Services (BSIS)?** Ask for the PPO number. Verify it at [bsis.ca.gov](http://bsis.ca.gov). Anyone who hesitates is hiding something.
- Are you bonded and insured? What are your coverage limits?** A real firm carries general liability, errors & omissions, and workers' comp. Ask for a current COI naming you as additional insured.
- Who answers the phone at 2 AM?** A call center? An automated system? Or someone who can dispatch a guard? You want the third option.
- What is your typical response time in my area?** Anything over 30 minutes in San Diego is a red flag. Ours is 15–30.
- What training do your guards actually receive?** California requires only 8 hours to start. Ask about ongoing training, de-escalation, scenario drills, and how often supervisors check in on guards mid-shift.
- What does an incident report look like? Can I see a real one (redacted)?** If they can't show you, they probably don't write them.
- How do you handle staffing? Is the guard at my property full-time, or rotating?** Familiarity matters. A guard who knows your property notices what doesn't belong.
- Will I have direct access to leadership, or only to a customer service rep?** If you can't reach the owner when something goes wrong, you've hired the wrong company.
- Can you share named client references in my industry?** Generic "happy customers" is meaningless. Ask for the names.

### △ RED FLAG LIST

Hesitation on licensing · Unclear pricing · No incident report samples · No 24/7 leadership access · No San Diego-specific knowledge · Guards arriving in unmarked clothing · No written contract with scope, hours, and escalation paths · Asking you to pay upfront for "training" or "equipment."

# 08

CHAPTER EIGHT

## Why MT Security & Investigations Is Built Differently.

This is the part of the booklet where most companies tell you why they're the best. We'd rather just show you the difference — and let you call the references yourself.

## Real law enforcement experience. Real security results.

MT Security & Investigations was founded in 2002 by Michael T., a retired Chula Vista Police Department officer with 15 years of decorated service. Most security companies hire guards who took a weekend course. We're led by someone who spent a career making split-second decisions that saved lives.

### 24+

Years protecting San Diego since 2002. Most competitors weren't around 10 years ago.

### 15

Years our founder served as a Chula Vista PD officer before launching MTSI.

### 200+

Clients protected across San Diego County — including Horne LLP, Helix Charter, and RealManage.

### < 15 min

Typical emergency response time across greater San Diego.

### What you actually get when you hire us

- **A guard who thinks like an officer.** Real situational awareness, real reporting, real follow-through — not a placeholder in a uniform.
- **Direct access to leadership.** When something happens at 2 AM, you call Michael — not a call center or out-of-state dispatcher.
- **Documentation you can actually use.** Timestamped reports, photos, written summaries — the paperwork that wins claims and protects you in court.
- **Specialty experience.** Foreclosed and REO property, HOA patrol, construction sites, post-fire zones, workers' comp surveillance, background investigations — things most security companies don't do, we do every week.
- **Both sides of the badge.** Security AND licensed Private Investigations under one roof — rare in San Diego, critical when a security issue becomes a legal one.

*"We don't hire guards who treat it like a job. We hire people who treat it like a calling."*

— Michael T., Founder

# How to Get Your Free On-Site Assessment.

There is no catch and no obligation. We will walk your property, point out what's working, identify the 2–3 things actually worth fixing, and leave a written summary behind. Whether you hire us or not is entirely up to you.

## Everything we offer, under one roof

### Armed & Unarmed Guards

\$18–\$55/hr depending on scope. Commercial, retail, residential, executive.

### HOA & Community Patrol

\$2,500–\$10,000/mo. Patrol, access control, incident reporting, board liaison.

### Foreclosed & REO Property

Specialty service. Daily photo reports, immediate squatter response, 24/7 coverage.

### Construction Site Security

Armed or unarmed. Mobile patrol. Copper/tool/fuel protection.

### Church & School Security

Threat assessment, active-shooter preparedness, visible deterrence.

### Post-Fire & Disaster Response

Deployable within hours. Documentation, anti-looting, property preservation.

### Event Security

Same-day dispatch. Last-minute bookings. Weddings, fundraisers, corporate events.

### Private Investigation

\$75–\$150/hr. Workers comp, background, infidelity, fraud, legal support.

## Three ways to get started — pick whichever feels easiest.

1. **Call us:** (619) 765-2222 — 24/7. You'll usually reach Michael directly.
2. **Visit:** [sdsecurityguards.com/contact](https://sdsecurityguards.com/contact) — short form, response within 2 hours.
3. **Email:** [info@sdsecurityguards.com](mailto:info@sdsecurityguards.com)

**(619) 765-2222**

[sdsecurityguards.com](https://sdsecurityguards.com)

## YOUR NEXT STEP

# You read all 19 pages. That puts you ahead of 95% of San Diego property owners.

Now do the one thing they don't: pick up the phone before something happens, not after.

### CALL 24/7

**(619) 765-2222**

### VISIT

**sdsecurityguards.com**

### EMAIL

**info@sdsecurityguards.com**

### HEADQUARTERS

**123 Worthington St #201  
Spring Valley, CA 91977**

✓ CA BSIS PPO Licensed

✓ Licensed Private Investigators

✓ Fully Bonded & Insured

✓ Founded by Retired CVPD Officer

✓ 24+ Years Protecting San Diego

✓ 24/7 Emergency Response