

## **Hoarders Without Borders**

**August 10, 2014**

**Dear Dave:** We own a zero lot line rental property. The home is located on a large lot in a cul-de-sac. Unfortunately, our adjoining neighbor qualifies for a spot on the Hoarders reality show! There is not an inch of his property not covered in "possessions", which includes half of an amusement park! The front of the home cannot be seen behind cars, trucks, motorcycles, campers etc. You get the picture? We had to remove, at our expense, a huge, menacing cottonwood tree that had grown on the property line as he refused to assist with the cost. Not a good neighbor. His property is lowering the value of our property which we would like to sell within the next few years. Any suggestions?

**Answer:** Hoarding is just one more addiction that some folks choose. Fortunately, local municipal authorities do place restrictions on this type of junkie and, just as with other addictive behaviour, intervention is probably needed at this stage.

Whilst there may be covenants for your subdivision restricting accumulation of artifacts on your neighbor's yard these can be costly to enforce. However, an Attorney could advise you in that regard. Fire codes may also be violated by your neighbor's habits, but the Fire Department may not have time to address the potential fire hazard when they are pre-occupied with real emergencies.

Your best bet is the Municipality, at least in Anchorage, where a Land Use Code Enforcement Officer will take your complaint seriously. Under Title 15 your neighbor is violating the "Nuisance Code" which prohibits local residents turning their properties into junk yards. Go to [www.muni.org](http://www.muni.org) and click on "Code Enforcement" under the "For Residents" section (your name will be kept confidential) and a Code Enforcement Officer will take action on your complaint.

**Dear Dave:** We are buying a home in South Anchorage that was purchased last year as a fixer upper following foreclosure and has been renovated for resale. I believe the term is that it was "flipped". Should we be concerned?

**Answer:** There is only one major precaution you must take before closing on this purchase. You must have a vigorous and in-depth inspection by a professional.

Many handymen/entrepreneurs are picking up foreclosures these days and 'flipping' them for a profit. Money is so cheap to borrow that the interest paid can easily be covered by the profit on resale.

The problem is that 'House Flippers' want to reduce their rehabilitation costs to a minimum. The temptation to do those repairs and upgrades on the cheap is extreme. Rot and mildew can be covered up, repairs outside of code can be involved, but cosmetic surgery alone cannot change the bones and basics of a house.

A highly skilled inspector can use moisture meters, black lights and infra-red technology to see behind the visible surfaces. Attics and foundations must be thoroughly reviewed. All heating

systems must be professionally inspected, not to mention the plumbing and electrical. Any suggestion of a structural problem needs an engineering evaluation.

Even if this costs you a thousand dollars, do not buy a rehabilitated property without thorough inspection. ‘Flippers’ have one goal in mind – Buy low, Sell high.

When purchasing any home, ask your Realtor how long the current owner has been in title and also, if available, how much it was purchased for. Also, do not let the seller waive the Property Disclosure Statement. They have a ton of knowledge and should be made to answer those probing questions required by Statute.

**Dear Dave:** I have a house rental here in Anchorage and desire to have credit checks done on prospective tenants. The house had been occupied for 6 years, so it has been quite some time since I have had to rent it.

I used to use Cook Inlet Realty for this purpose. They appear to no longer be in business. Now I cannot locate anyone that does it in person. Is it all on-line now? Or do you know of a place here in Anchorage that I could go to have it done? I have people that have completed tenant applications and I need to check credit before going ahead.

**Answer:** Unless you know someone who can assist you with running a credit report (e.g. a property management professional who already has an account), you will need to subscribe yourself to one of the Credit Bureaus - Equifax, TransUnion or Experian. Fees are around \$18 per month.

In addition, remember that it is unlawful to obtain someone's credit report without written authorization. Make sure your Tenant Application form has this consent included, and that it is signed by the prospective tenant.

**Dear Dave:** We are selling our Peters Creek home and are shocked to find that the Septic Tank is too small. The 5 bedroom property was built in 1977 and we have a 1,250 gallon tank. It was approved at the time, but now the engineer says it should be 1,500 gallons. What went wrong?

**Answer:** The code requirement is, and has been since the late 70's, that a 1,000 gallon tank will service 3 bedrooms, 1,250 gallons for 4 bedrooms, and 1,500 gallons for 5 bedrooms.

What went wrong is that the Municipality just erred in issuing their approval certificate. It is highly unlikely that this would happen today but, in the 70's, attention to detail was not as rigorous – and remember, Peters Creek was way out in the bush in those days. For further technical information on Alaska septic systems, take a look at [www.garnessengineering.com](http://www.garnessengineering.com).