

Name of agency/organization: \_\_\_\_\_

Contact person/phone/email: \_\_\_\_\_

Thank you for taking the time to answer these questions.

1. In your experience, how prevalent is the issue of squatting and adverse possession?

It is prevalent. Banks keep properties in limbo by not foreclosing for years leaving them vulnerable to squatters. My property has been in foreclosure process since Nov. 2010. I've been willing to give bank possession the entire time and they are dragging out the process. I had to get squatters out. It is really stressful. This is a bank issue! Please don't miss this important factor.

2. In what communities and districts do squatting and adverse possession appear most prominent?

3. When you receive notice or a complaint about these situations, what is your normal course of action?

4. What kinds of complications have arisen in the past that have prevented a successful resolution of the situation?

5. For those situations that have been successfully resolved, please describe what happened.

Pahoa police were able to help me remove squatters. I was lucky the squatter had previous issues with the law, so once the police were involved they left within the week. They trashed a cute little house before it was all over though. A friend has been staying at the property to keep squatters away. Because I'm still the owner of the property, squatters pose a potential huge financial liability. Even with proof I owned the property, it took a lot of work to convince the police officer I was liable for the property even though it was in the foreclosure process. He didn't have an understanding of the legal situation I was in with the house. By the way, I moved out of the house with the expectation the foreclosure process would take six months max after I surrendered the house to the bank.

6. What happens when you contact or try to contact the owner of record?

7. What solutions would you recommend?

Make banks foreclose in timely manner if homeowner has no issue with it. More importantly, make sure the property is put on the market after foreclosure. If there aren't empty abandoned houses, then there are no squatters. Adverse possession is a horrible idea unless the County actually created a system to place the homeless in bank owned homes that are not actively being sold. The person who squatted in my house was going for adverse possession and it was super stressful and irritating. It would be awesome however, if a homeless person/family worked with county agencies to become housed in a bank owned home until the situation is resolved. Maybe abandoned bank owned homes

should be forfeited to the County or NGO involved in housing if the bank is unwilling to put it on the market.

8. Are there any other comments you would like to make?

Please don't ignore the bank role in this mess. It is the root of the problem. Investigate how many of the abandoned properties are banked owned as well as how many have been in the foreclosure process for years. The banks are unconcerned and not held accountable for the inaction that leads to the degradation of our neighborhoods and community.