

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.