

My name is Kaitlyn Espada. I am a REALTOR® in the Mat Su Borough and a homeowner, and I am writing in support of SB 207.

Homeowners need teeth when they are trying to get people they have not authorized to be in their home out. Most people's home is their life savings. It represents years of work, sacrifice, and planning. If that home is destroyed or significantly damaged by someone who never had a legal right to be there, some families may never financially recover. The current process can be slow and expensive, and during that time the owner continues to carry the mortgage, taxes, insurance, and risk. SB 207 creates a clear, sworn process that allows law enforcement to verify ownership and act quickly, while still protecting occupants from wrongful removal through penalties for false statements and the ability to recover damages and attorney fees.

I also want to clarify a few important points. Many people are referring to this as the "Squatter Bill," but squatting is a legal term in Alaska tied to adverse possession laws. This bill does not amend those laws. We support the intent to criminalize deed fraud and deceptive practices, especially as they relate to selling or leasing property without the right to do so. However, it is critical that a REALTOR® who is an unknowing victim of a fraudulent seller is not exposed to a Class C felony for simply advertising a property in good faith. We respectfully ask for an amendment clarifying that these criminal penalties apply only to those with actual knowledge that the transaction is fraudulent.

Finally, when an unauthorized occupant is removed, they often leave behind trash or personal property. Under current civil law, owners can be required to go through a costly, month long storage process. In many cases, removal and storage costs run into the thousands of dollars. I encourage the committee to consider whether those expenses can be clearly defined as damage caused by the occupant so that homeowners are not further burdened after already being victimized.

Thank you for your consideration and for working to protect property rights and the financial security of Alaska families.