

**Anderson Law Group PLLC
1010 Dale Street North
St. Paul, MN, 55117**

Steve Anderson, Partner

Matthew Anderson, Partner

MEMORANDUM

To: Ms. Marcia Moermond
Legislative Hearing Officer
City Council Legislative Hearings
15 W. Kellogg Blvd - Suite 310
Saint Paul, MN 55102

Date: July 27, 2020

Per the June 25, 2020 revised letter from Mai Vang, Hearing Coordinator, the following represents John and Mary Katter's status update concerning the cleanup of their home at 1904 Princeton Avenue.

I. Overview

As of July 27, 2020, the house is not broom ready, however Ms. Kattar and Mr. Kattar have shown significant progress in the past month, specifically:

- o Mary is working with a hoarding specialist
- o John is securing financing
- o A General Contractor is now engaged
- o ALG has hired a Project Manager

II. Hoarding Specialist

Mary is now working with Louise Kurzeka, owner of Everything's Together. Ms. Kurzeka has been helping hoarders for several years and deals with level 4 hoarders.

[https://www.facebook.com/pages/category/Business-Consultant/Everything-s-Together-](https://www.facebook.com/pages/category/Business-Consultant/Everything-s-Together-125833567470847/)

[125833567470847/](https://www.facebook.com/pages/category/Business-Consultant/Everything-s-Together-125833567470847/) As a result, Mary has made significant progress in July toward resolving her issues with hoarding, including a better understanding of what types of belongings trigger her

need for holding on. This breakthrough and others are seen by Ms. Kurzeka evidence that the house will be cleaned soon if Mary is allowed to finish the project (Exhibit 1).

III. Financing

John Katter is very much engaged and put together financing for the repair of the home. He has \$200K available in a retirement account that can be withdrawn without penalty and is securing a bank loan (Exhibit 2). John is however faced with a difficult situation. He is reluctant to withdraw \$200K from his retirement unless he knows the house will not be dropped.

IV. General Contractor

Mike Hamburger, the general contractor and owner of North End Roofing & Construction visited the home on July 7, 2020 and agreed to act as a GC on this project. Mr Hamburger has also issued a bid for obvious repairs of the home (Exhibit 3). Mr. Hamburger feels the house is structurally sound and that it would be a shame for the home to be demolished in a historic neighborhood such as Macalester-Groveland. No repairs have been made on the home until it is determined if the house will be dropped or not.

V. Formal Request for Extension

Ms. Kattar is now working with professional help – a huge step. She is still struggling with overcoming hoarding tendencies as recognized by the APA but is for the first time facing the issues head on. As a result, the Kattars respectfully request three or four additional weeks to reach broom ready status.

Steve Anderson
Anderson Law Group PLLC
(651) 253 - 8289



Mary Kattar Decluttering Plan: **Prepared by Louise Kurzeka of Everything's Together®**

I met with Mary Kattar on July 16, 2020 to discuss the project of assisting her with decluttering her vacant home at 1904 Princeton Ave, St. Paul, MN. I found her to be very open in talking about the challenges she has in dealing with her hoarding behavior. In my experience, that acknowledgement of a mental health disorder is a crucial plus for finding success in this project.

We met for an initial appointment at her home on July 20, 2020. Working as a team with me outside in the yard and she transporting items up from the basement laundry and workshop area, I observed her willingness to eliminate 90% of what was brought for review. Using her system, we filled one large contractor type bag with trash, set aside a bag of donatable items and placed the remainder into recycling options. She shows a strong motivation to continue working at a strong pace, something I do not always see with other clients who hoard.

In a follow-up phone call, she said she continued to work on her own that day with what remained in those areas as she had a goal of leaving the space with a clear floor. Again, this type of ability to stick to the activity unattended and to work towards a goal is not always typical of what I see in working with people who hoard. This speaks well to her ability to continue to work both with support and on her own to deal with the clutter load in the house.

Moving forward our plan is to work together a couple times each week with some additional phone coaching on my part for the time in between. We will continue to have focus goals for our time together and apart so as to clear areas completely room by room.

Mary is paying for my services directly and I am billing her weekly to keep the financial piece on track. She also is paying for any expenses for materials or disposal for the project. The intention is for us to continue the work until the home has been cleared and the property can be fully reviewed to determine needed remediation.

Everything's Together®
3301 Library Lane
St. Louis Park, MN 55426
(952)939-8080
louise@everythingstogether.com

Exhibit 2

Hi Steve,

Here is a summary of activities performed regarding funding for the house:

- Contacted Firefly Credit and applied for \$120,000 equity loan.
Loan would be 3% over 15 years little or no closing costs. Would cost roughly \$800 a month.
It will take 30 days to get loan approval.
Submitted House insurance info.
Sent Info on when the house was purchased.
Sent Paycheck Info.
- Contacted Prudential® Financial and discussed withdrawing funds from retirement account and its availability. Account has in excess of \$200K funds available that can be withdrawn with no penalty on as needed basis.
FED and State Tax's on money withdrawn is ~20% FED & ~6% State.

Contacted Sunrise Design and Construction to provide us with a general cost summary. No plans or numbers yet. Discussed in general the possible changes to the property as listed below.

- Meeting minimum city requirements
 - Add a full second story (3 much larger full bedrooms plus possibly up to 3 bathrooms) instead of the current two small dormer bedrooms
 - Re-layout first floor with a small addition for a larger kitchen, one larger bedroom and one Bathroom, plus a new kitchen eating area, instead of the current two small bedrooms, one bathroom, and a small kitchen. No changes to the living room or dining room.
 - Replace the garage.
 - Simplify the House Roof line and provide roof structure designed to hold solar equipment.
If requirements for fixing up this property are above my threshold for a successful completion of this work:
Several other option still remains on my list which do not require a construction company.
- Regards and Thanks
John Kattar



North End Contracting LLC
 663 Shryer Ave W
 Roseville, MN 55113 US
 (651)488-8605
 northendroofing@yahoo.com
 www.nerooof.com

Estimate

ADDRESS

STEVE ANDERSON
 1904 PRINCETON AVE
 ST. PAUL, MN 55105

ESTIMATE # 1152

DATE 07/08/2020

ACTIVITY	QTY	RATE	AMOUNT
Roofing TEAR OFF/REROOF HOUSE, INSTALL ARCHITECTURAL SHINGLE , INSTALL 6' ICE/WATER BARRIER, INSTALL SYNTHETIC FELT, INSTALL FLASHINGS, INSTALL NEW CHIMNEY FLASHING AND STUCCO REGLET FLASHING, VENTILATION, PULL PERMIT, DEBRIS REMOVAL	1	15,000.00	15,000.00
DECKING REDECK ROOF TO CODE	1	4,500.00	4,500.00
ELECTRICAL UPDATE CURRENT SERVICE TO CITY CODE NEW ARCHS TO BREAKERS UPDATE WIRING TO CODE	1	16,000.00	16,000.00
PAINTING PAINTING INLCUDING SEAL AND PAINT PREP CEILING REPAIR INTERIOR AND EXTERIOR PAINTING,	1	58,000.00	58,000.00

THANK YOU FOR THE OPPORTUNITY TO BE OF SERVICE TO
 YOU.
 ALL ESTIMATES ARE GOOD FOR 30 DAYS DUE TO VOLATILE
 MARKETS

TOTAL

\$93,500.00

Accepted By

Accepted Date

Michael Hamburger

7/24/2020