By Senator Bennett

1

2

3

4

5

6

7

8

9

10

1112

13

14

15

16

17

18

19

2021

22

23

24

2526

27

28

29

21-00750-12 2012970

A bill to be entitled An act relating to foreclosure proceedings; creating s. 702.11, F.S.; providing a short title; providing purposes of the act; authorizing a financial institution or lender that institutes a foreclosure action to file a motion requesting that the circuit court issue a certificate of abandonment and preservation of property; requiring that the sheriff or deputy sheriff conduct an inspection of the property to determine if it appears to be abandoned; requiring that the sheriff or deputy sheriff post a notice on the property if it appears to be abandoned; providing requirements for the notice and that it be posted for a specified period; requiring that the sheriff or deputy sheriff conduct a second inspection confirming that the property appears to be abandoned; authorizing the sheriff or deputy sheriff to charge a fee for each inspection; requiring that the financial institution or lender pay the fee upon filing the motion for a certificate of abandonment and preservation of property; authorizing the financial institution or lender instituting the mortgage foreclosure proceeding to perform certain actions in order to preserve the property; providing that the financial institution or lender is not liable for damages or costs incurred while preserving the property; providing that the costs incurred by the financial institution or lender while preserving the

property are the responsibility of the homeowner;

21-00750-12 2012970

providing that the costs be included in the final judgment of foreclosure; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Section 702.11, Florida Statutes, is created to read:

## 702.11 Florida Property Preservation Act.-

 (1) This section may be cited as the "Florida Property Preservation Act."

(2) The purposes of this section are to preserve property values in the state, prevent urban blight, and require financial institutions and lenders to maintain properties throughout the

institutions and lenders to maintain properties throughout the process of a mortgage foreclosure.

(3) (a) A financial institution or lender that institutes an action to foreclose a mortgage may file a motion in the circuit

court requesting a certificate of abandonment and preservation of property. Upon receipt of the motion, the court shall issue an order requiring that the sheriff or deputy sheriff of the county in which the property is located conduct a visual

 inspection of the property to determine if it appears to be abandoned.

(b) If the sheriff or deputy sheriff finds that the property appears to be abandoned, the sheriff or deputy sheriff shall post a notice on the front door of the property or on a conspicuous location on the property. The notice must be in a font size of at least 20 points and in substantial conformity with the following:

21-00750-12 2012970

NOTICE TO PROPERTY OWNER OR RESIDENT

ATTENTION OWNER or LAWFUL RESIDENT: On ... (date of inspection)..., the Sheriff's Department of ... (name of county)... inspected this property and has determined that it appears to be abandoned. Please file a responsive document with the court to notify the court that this property is NOT abandoned and to preserve your access to this property within 30 calendar days after the date on this notice.

If you fail to respond to this notice, your home will be secured and preserved by your financial institution or lender in accordance with s. 702.11, Florida

Statutes. The costs associated with the preservation of this property will be YOUR responsibility. Your financial institution or lender is not liable for any actions taken to preserve this property.

The sheriff or deputy sheriff will conduct another inspection of this property at the end of 30 calendar days after the date on this notice to confirm that this property appears to be abandoned. A determination by the sheriff or deputy sheriff that this property does not appear to be abandoned may not be sufficient to protect your access to this property.

- (c) The notice shall be posted on the property for 30 calendar days after the first inspection is conducted.
  - (d) Upon the expiration of the 30-day period, the sheriff

21-00750-12 2012970

or deputy sheriff shall conduct a second inspection confirming that the property appears to be abandoned. The sheriff or deputy sheriff shall provide the inspection documents to the court and copies of the documents to all the parties involved in the mortgage foreclosure proceeding.

- (e) The sheriff may charge a fee of \$100 for each property inspection, which shall be paid by the financial institution or lender filing the motion for a certificate of abandonment and preservation of property and collected by the clerk of the court upon the filing of the motion.
- (4) (a) Upon the issuance of a certificate of abandonment and preservation of property, the financial institution or lender instituting the mortgage foreclosure proceeding is authorized to:
  - 1. Secure the property;
  - 2. Maintain utilities to the property;
  - 3. Remove trash and debris;
  - 4. Maintain the lawn in a reasonable manner;
  - 5. Maintain any pool in a safe, clean, and secure manner;
- 6. Perform other reasonable and necessary acts to preserve the property and prevent waste as ordered by the court;
- 7. Maintain proper insurance against catastrophic damage; and
  - 8. Pay any and all property taxes.
- (b) While acting in accordance with this section, the financial institution or lender is not liable for damage incurred as a result of trespass or damage to the dwelling or to any chattel. All costs incurred by the financial institution or lender while preserving the property are the responsibility of

	21-00750-12	2012970
117	the homeowner. The costs shall be assessed as damages an	
118	included in a final judgment of foreclosure, subject to	
119	determination of reasonableness by the court.	<del></del>
120	Section 2. This act shall take effect July 1, 2012	