A bill to be entitled
An act relating to contracts for the sale or lease of pets; creating s. 828.32, F.S.; providing legislative intent; defining the term “pet”; declaring that certain contracts entered into on or after a specified date for the sale or lease of a pet are void and unenforceable as being against the public policy of this state; providing an exception; providing remedies for noncompliance; providing penalties; providing an effective date.

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

Section 1. Section 828.32, Florida Statutes, is created to read:
828.32 Contracts for the sale or lease of pets.—
(1) It is the intent of the Legislature to protect consumers in this state from deceptive and predatory financing arrangements and to protect pets from the harmful effects of such arrangements by making it a policy of the state to prohibit the leasing of pets.
(2) As used in this section, the term:
(a) “Pet” means a living animal that has been acquired for the primary purpose of providing companionship to the owner, rather than for a business or agricultural purpose.
(b) “Pet dealer” has the same meaning as in s. 828.29(13).
(3) A contract entered into on or after July 1, 2020, to do any of the following is against the public policy of this state and is void and unenforceable:
(a) Transfer ownership of a pet, if the pet is used as collateral for the contract or is subject to repossession in any manner upon default of the contract. Such prohibition does not apply to sales in which payments are made to repay an unsecured loan for the purchase of the animal.

(b) Lease a pet, if the contract provides for or offers the option of transferring ownership of the animal at the end of the lease term.

(4) In addition to any other remedies provided by law, the consumer taking possession of a pet transferred under a contract described in this section is the owner of the pet and is entitled to the return of all amounts the consumer paid under such contract.

(5) A person who offers a pet for lease or as collateral for a contract in violation of this section commits a noncriminal violation as defined in s. 775.08(3) and upon conviction shall be punished as provided in s. 775.082(5) by a civil fine of not more than $500 for a first violation and not more than $1,000 for a second or subsequent violation.

Section 2. This act shall take effect July 1, 2020.