

RICK SCOTT Governor **KEN DETZNER**Secretary of State

April 25, 2014

Honorable Don Barbee Jr. Clerk of the Circuit Court Hernando County Room 131, 20 North Main Street Brooksville, Florida 34601-2800

Attention: Ms. Shannon Andrews, Administrative Services

Dear Mr. Barbee:

Pursuant to the provisions of Section 125.66, Florida Statutes, this will acknowledge receipt of your electronic copy of Hernando County Ordinance No. 2014-9, which was filed in this office on April 25, 2014.

Sincerely,

Liz Cloud Program Administrator

LC/mrh

Enclosure

#### **Shanna Andrews**

From: County Ordinances < CountyOrdinances@dos.myflorida.com>

**Sent:** Friday, April 25, 2014 12:24 PM

To: Shanna Andrews
Cc: County Ordinances

**Subject:** RE: Hernando County Ordinances

**Attachments:** Hernando20140425\_Ordinance2014\_9\_Ack.pdf

From: Shanna Andrews [mailto:sandrews@co.hernando.fl.us]

Sent: Friday, April 25, 2014 10:42 AM

To: County Ordinances

**Subject:** Hernando County Ordinances

Sender Full Name:	Shanna Andrews
Sender Phone number:	352-540-6738
County Name:	Hernando
Ordinance Number:	2014-09

# Shanna Andrews

Administrative Services
Hernando County Clerk of Circuit Court
20 N. Main Street, Room 131
Brooksville, FL 34601
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sandrews@hernandocounty.us

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# ORDINANCE NO. 2014-

AN ORDINANCE OF HERNANDO COUNTY, FLORIDA, RELATING TO

MORTGAGED REAL PROPERTY; AMENDING THE CODE OF

ORDINANCES OF HERNANDO COUNTY, FLORIDA, BY AMENDING

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39 40 CHAPTER 15 (HEALTH AND SANITATION), BY ADOPTING ARTICLE 10 "FORECLOSURE REGISTRY/REAL PROPERTY REGISTRATION SYSTEM'; PROVIDING PURPOSE AND INTENT, DEFINITIONS, AND APPLICABILITY; REQUIRING MORTGAGEE REGISTRATION RELATING TO REAL PROPERTY MORTGAGES IN DEFAULT; PROVIDING FOR MAINTENANCE REQUIREMENTS; PROVIDING FOR SECURITY AND POSTING REQUIREMENTS: PROVIDING FOR ENFORCEMENT; PROVIDING FOR INCLUSION IN THE CODE OF ORDINANCES, PROVIDING FOR SEVERABILITY AND CONFLICTING PROVISIONS; PROVIDING FOR FILING WITH THE DEPARTMENT OF STATE; AND PROVIDING FOR AN EFFECTIVE DATE. WHEREAS, the mortgage foreclosure crisis has serious negative implications for all

communities trying to manage the resulting vacant properties, increases in crime, homelessness, and other problems that stem from family financial crisis; and

WHEREAS, Hernando County has determined local codes must be adopted to mitigate the negative impact of foreclosures and abandoned or vacant property; and

WHEREAS, vacant foreclosed homes quickly become nuisances, grass and weeds grow, swimming pools become stagnant, public health hazards, landscaping either dies or grows out of control, windows are broken, and exteriors suffer damage from normal wear-and-tear and vandalism, that impact community appearance; thus resulting in loss of property value on neighboring residences then on neighborhoods, and ultimately the entire community; and

WHEREAS, registration requires the personal contact information of the owner or other responsible party who may be personally liable for any violation of codes when such person is or was the person owning or managing, controlling, or acting as agent in regard to buildings or premises; and

WHEREAS, most mortgages contain clauses allowing mortgagees to enter onto the mortgaged property and prevent waste, damage and correct or abate nuisances; and

WHEREAS, in the absence of the owner of the property, it is appropriate for Hernando County to expect and demand the mortgagee exercise their powers and be responsible to inspect and maintain the mortgaged property if it is abandoned or vacant while the owner is default on the mortgage; and

WHEREAS, Hernando County finds that neighborhoods should be protected from becoming blighted through the lack of adequate maintenance and security of abandoned and vacant properties subject to mortgages that are in default; and

 WHEREAS, Hernando County finds that the mortgagee's registration of abandoned and vacant real property, or property subject to a mortgage which is in default, will establish a contact person for Hernando County to address concerns regarding the maintenance and security of the property; and

WHEREAS, Hernando County finds that it is in the public interest to address safety, community appearance, and aesthetic concerns to assure that property subject to a mortgage in default or foreclosure will continue to be maintained and secured and that blight will not occur.

**NOW, THEREFORE, BE IT ORDAINED** by the Board of County Commissioners of Hernando County that:

SECTION I. CHAPTER 15 (HEATH AND SANITATION) is hereby amended to adopt Article X (FORECLOSURE REGISTRY/ REAL PROPERTY MORTGAGE REGISTRATION SYSTEM). Chapter 15 (Health and Sanitation) of the Hernando County Code of Ordinance is amended to adopt Article X, Foreclosure Registry/Real Property Mortgage Registration System with the following language added in its entirety:

# ARTICLE X. FORCLOSURE REGISTRY/ REAL PROPERTY MORTGAGE REGISTRATION SYSTEM

Sec. 15-252. Purpose and Intent: It is the purpose and intent of this article to protect community appearance by establishing a process to mitigate the amount of deteriorating property located within Hernando County, which is in default and vacant, which a public notice of default has been filed regardless of occupancy, is in foreclosure, or where ownership has been transferred to the lender or mortgagee by any legal method. It is further intended to establish a registration program as a mechanism to protect neighborhoods from becoming blighted through the lack of adequate maintenance of abandoned and vacated properties subject to a mortgage or properties subject to mortgages that are in default.

<u>Sec. 15-253. Definitions.</u> The following words, terms, and phrases, when used in this chapter, shall have the meanings ascribed to them, except where the context clearly indicates a different meaning.

Abandoned real property means any real property that is vacant or shows evidence of vacancy and/or is under a current notice of default, notice of mortgagee's sale, pending tax assessor's lien sale and/or properties that have been the subject of a foreclosure sale where title is retained by the beneficiary of a mortgage involved in the foreclosure, and any properties transferred under a deed-in-lieu of foreclosure sale, a short sale or any other legal means.

County means Hernando County, Florida.

Default means mortgagee declares said mortgage to be in default either in writing, by recording a lis pendens, or by its actions, or commences foreclosure proceedings.

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Enforcement officer means any authorized agent or employee of Hernando County whose duty it is to assure code compliance.

Evidence of vacancy means any condition that on its own, or combined with other conditions present would lead a reasonable person to believe that the property is vacant. Such conditions may include, but not be limited to, overgrown and/or dead vegetation, electricity, water or other utilities turned off, stagnant swimming pool, statements by neighbors, passers-by, delivery agents or government agents, among other evidence.

Foreclosure means the judicial process by which a property, placed as security for a mortgage loan, after a judicial process, is to be sold at an auction to satisfy a debt upon which the borrower has defaulted.

Local Property Manager means an individual property manager, property management company, property maintenance company, agent for the property, or similar entity located within the County, designated by the owner or mortgagee who is responsible for the maintenance of abandoned real property.

Property means any improved real property, or portion thereof, situation in the unincorporated County, designed or permitted to be used for dwelling purposes, and shall include the buildings and structures located on such improved real property.

Vacant means any building or structure that is not lawfully occupied or inhabited by human beings.

Sec. 15-254. Applicability. This Foreclosure Registry/Real Property Mortgage Registration System relates to all abandoned and vacant property subject to a mortgage that has been determined by the mortgagee to be in default, regardless of when the default has occurred. This article shall be considered cumulative and is not superseding or subject to any other law or provision for same, but shall rather be an additional remedy available to the County above and beyond any other state or local provisions for same.

### Sec. 15-255. Registration of real property mortgagee holding mortgages in default.

- Any mortgagee who holds a mortgage on real property located within Hernando County shall perform an inspection of the property that is the security of the mortgage, upon default by the mortgagor, or issuance of a notice of default. If the property is found to be vacant or shows evidence of vacancy, it shall be deemed abandoned and the mortgagee shall, within ten (10) days of the inspection, register the property with the County Code Enforcement Department, or authorized agent, on forms provided by the County. A registration is required for each vacant property.
- If the property is occupied but remains in default, it shall be inspected by the mortgagee or his designee monthly until:
  - the mortgagor or other parties remedies the default, or (1)

- (2) it is found to be vacant or shows evidence of vacancy at which time it is deemed abandoned, and the mortgagee shall, within (10) days of that inspection, register the property with the County.
- (c) Each registrant shall designate in writing a local property manager to inspect, maintain, and secure the real property subject to the mortgage in default.
- (d) Registration pursuant to this section shall contain at a minimum the name of the mortgagee and servicer along with the corresponding mailing addresses, email addresses, and telephone numbers and name of the registrant, owner of the property and local property manager. The registrant shall certify that the property has been inspected within the preceding ten (10) days, and certify the evidence of vacancy and condition of the property. The local property manager shall be responsible to inspect, secure and maintain the property. The property manager named in the registration shall be located within Hernando County and available for contact by the County Monday through Friday between8:00 a.m. and 5:00 p.m., holidays excepted.
- (e) All registrations shall be valid for one calendar year from the date of issuance. An annual registration fee of \$200 per property shall accompany the registration or \$50 for a modification of registration. There is no fee for modifying contact information if the organization information remains the same during the effective period of the last registration payment. Subsequent annual registrations and fees are due on or before the expiration of the previous registration. Any part of the registration process may be performed for the County by an agent, independent contractor or constitutional office for the County pursuant to an agreement or contract approved by the Board of County Commissioners.
- (f) This section shall also apply to properties that have been subject of a foreclosure sale where title is transferred to a beneficiary of a mortgage involved in the foreclosure and any properties transferred to the mortgagee under a deed in lieu of foreclosure/sale.
- (g) Any person or other legal entity that has registered a property under this ordinance must report any change of information contained in the registration within ten (10) days of the change.
- (h) Properties subject to this section shall remain under the annual registration requirement, inspection, security, and maintenance standards of this article as long as they remain vacant or having been declared by a mortgagee to be in default. Once the property is sold or the lis pendens and foreclosure action is terminated, the mortgagee must provide proof of sale or termination of the legal proceedings to the County Code Enforcement Department or its authorized agent. The registration and the mortgagee's continuing obligations under this article will then terminate.
- (i) Failure of the mortgagee and/or property owner of record to properly register or to revise from time to time the registration to reflect a change of circumstances as required by the ordinance shall be deemed a violation of this article.

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## Sec. 15-256. Maintenance requirements.

- (a) Properties subject to this ordinance shall be kept free of weeds, overgrown brush, dead vegetation, trash, junk, debris, building materials; any accumulation of newspapers, circulars, flyers, notices except those required by federal, state, or local law; discarded personal items including, but not limited to, furniture, clothing, large and small appliances; or any other items that give the appearance that the property is abandoned or not being properly maintained. Weeds, overgrown brush or dead vegetation over the height limitations imposed by the Hernando County Code of Ordinances are prohibited.
- (b) The property shall be maintained free of graffiti or similar markings by removal or painting over with an exterior grade paint that matches the color of the exterior structure. Yards shall be landscaped and maintained. Landscaping shall include, but not be limited to, grass, ground cover, bushes, shrubs, hedges or similar plantings, decorative rock or bark or artificial turf/sod designed specifically for residential, commercial or industrial installation, as applicable. Landscaping shall not include weeds, gravel, broken concrete, asphalt, or similar material.
- (c) Maintenance shall include, but not be limited to, watering, irrigation, cutting and mowing of required landscape or removal of all trimmings and weeds.
- (d) Pools and spas shall be kept in working order so that pool and spa water remains free and clear of pollutants and debris. Pools and spas shall be secured from public access.
- (e) Failure of the mortgagee and/or property owner of record to properly maintain the property shall be deemed a violation of this article.

## Sec. 15-257. Security and posting requirements.

- (a) Properties subject to this ordinance shall be maintained in a secure manner so as not to be accessible to unauthorized persons.
- (b) A "secure manner" shall include, but not be limited to, the enclosure and locking of windows, doors, gates and other opening of such size that may allow a child or adult to access the interior of the property and/or structure. Broken windows shall be secured by reglazing or boarding.
- (c) If a mortgage on the property is in default on the property and has become vacant or abandoned, a local property manager shall be designated by the mortgagee to perform the work necessary to bring the property into compliance with this article, and the local property manager must perform bi-weekly inspections to verify compliance with the requirements of this section, and any other applicable laws or ordinances of Hernando County.

(d) When the property becomes vacant or abandoned, it shall be posted with the name and twenty-four (24) hour emergency contact telephone number for the local property manager. The posting shall be no less than 18 inches x 24 inches, and shall be of a font that is legible from the distance of 45 feet. The posting shall contain the following language:

THIS PROPERTY IS MANAGED BY (Name of Local Property Manager). TO REPORT PROBLEMS OR CONCERNS CALL (Telephone number of Local Property Manager).

- (e) The posting shall be placed on the interior of a window facing the street to the front of the property so that it is visible from the street, or secured to the exterior of the building/structure facing the street to the front of the property so that it is visible from the street or if no such area exists, on a stake of sufficient size to support the posting in a location that is at all times visual from the street to the front of the property but not readily accessible to vandals. Exterior posting shall be constructed of and printed with weather-resistant materials.
- (f) The local property manager shall inspect the property on a bi-weekly basis to ensure that the property is in compliance with this section. Upon the request of the County, or its authorized agent, the local property manager shall provide a copy of the inspection reports to the County.
- (g) Failure of the mortgagee and/or property owner of record to properly inspect and secure the property, and post and maintain the signage noted in this section, is a violation of this article.

#### Sec. 15-258. Enforcement.

- (a) Enforcement officers for the County in the performance of their assigned duties or functions may issue notice to all violators of this article and shall order that such violations cease.
- (b) If necessary, the governing body, or any appropriate official of the governing body, may institute appropriate action in a court of competent jurisdiction to enjoin any violation of this article.
- (c) In addition, any violation hereunder may be prosecuted as described in Chapter 2 (Administration), Article III (Code Enforcement), or Chapter 15, (Health and Sanitation) Article V (Property Maintenance) of the Hernando County Code of Ordinances, as amended or renumbered from time to time.
- (d) Each violation hereunder shall be deemed a separate offense and a separate offense shall be deemed committed on each day during or on which a violation occurs or continues.
- (e) Any violation of this article shall constitute a misdemeanor and shall be punishable as provided in Chapter 1 (General Provisions), Section 1-8 (General Penalty) of the Hernando County Code.

#### Secs. 15-259. – 15-274. Reserved.

SECTION II. INCLUSION INTO THE CODE OF ORDINANCES. It is the intent of the Hernando County Board of County Commissioners that the provisions of this ordinance shall become and be made a part of the Hernando County Code of Ordinances, and that the sections of this ordinance may be renumbered or re-lettered and the word "ordinance" may be changed to "section," "article," "regulation," or such other appropriate word or phrase in order to accomplish such intentions.

**SECTION III. SEVERABILITY.** If any section, subsection, sentence, clause or phrase of this ordinance is, for any reason, declared by the courts to be unconstitutional or invalid, such decision shall not affect the validity of the ordinance as a whole, or any part thereof, other than the part so declared.

**SECTION IV. CONFLICTING PROVISIONS.** Special acts of the Florida Legislature applicable only to unincorporated areas of Hernando County, Hernando County ordinances, County resolutions, or parts thereof, in conflict with this ordinance are hereby superseded by this ordinance to the extent of such conflict except for ordinances concerning either adoption or amendment of the Comprehensive Plan, pursuant to Chapter 163, part II, Florida Statutes.

**SECTION V. FILING WITH THE DEPARTMENT OF STATE**. The clerk shall be and is hereby directed forthwith to send a certified copy of this ordinance to the Bureau of Administrative Code, Department of State, R.A. Gray Bldg., Room 101, 500 S. Bronough Street, Tallahassee, FL 32399-0250.

#### SECTION VI. EFFECTIVE DATE.

This ordinance shall take effect immediately upon filing with the Department of State.

DULY PASSED AND ADOPTED IN , 201	
	BOARD OF COUNTY COMMISSIONERS HERNANDQ COUNTY-FLORIDA
Attest: DOLLAR PRESENTATION OF THE PROPERTY OF	By: Wayne Differ
DOMESTIC BARBEE JR., CLERK	WAYNE DUKES, CHAIRMAN
BEAGEAL 8	
Approved as to form and Legal sufficiency	