## THE GENERAL ASSEMBLY OF PENNSYLVANIA

## SENATE BILL No. 900 Session of 2009

INTRODUCED BY ARGALL, YAW, PIPPY, ERICKSON, RAFFERTY, KASUNIC, WONDERLING, COSTA, O'PAKE, BROWNE, BAKER, FERLO, WASHINGTON, ALLOWAY, BOSCOLA, STACK, EARLL, EICHELBERGER, WILLIAMS, WARD, TOMLINSON, LOGAN, FOLMER AND KITCHEN, JUNE 17, 2009

SENATOR CORMAN, APPROPRIATIONS, RE-REPORTED AS AMENDED, JUNE 7, 2010

## AN ACT

Amending Title 53 (Municipalities Generally) of the Pennsylvania Consolidated Statutes, providing for neighborhood blight reclamation and revitalization.
The General Assembly of the Commonwealth of Pennsylvania
hereby enacts as follows:
Section 1. Title 53 of the Pennsylvania Consolidated
Statutes is amended by adding a chapter to read:
CHAPTER 61
NEIGHBORHOOD BLIGHT
RECLAMATION AND REVITALIZATION
Subchapter
A. Preliminary Provisions
B. Actions Against Owner of Blighted Property
C. Responsibilities of Mortgage Lenders
<del>D</del> C. Permit Denials by Municipalities
E D. Miscellaneous Provisions
SUBCHAPTER A

1	PRELIMINARY PROVISIONS
2	<u>Sec.</u>
3	6101. Short title of chapter.
4	6102. Legislative findings and declaration of policy.
5	<u>6103.</u> Definitions.
6	<u>§ 6101. Short title of chapter.</u>
7	This chapter shall be known and may be cited as the
8	Neighborhood Blight Reclamation and Revitalization Act.
9	<u>§ 6102. Legislative findings and declaration of policy.</u>
10	The General Assembly finds and declares as follows:
11	(1) It is the intent of the General Assembly to
12	eliminate neighborhood blight caused by property owners who
13	fail to maintain their property or to comply with municipal
14	property maintenance codes. The General Assembly declares
15	that it is in the best interest of the Commonwealth, its
16	citizens and its municipalities to establish a process as set
17	forth under this chapter to effectively deal with blighted
18	and abandoned properties in order to bring the properties up
19	to code standards, acquire and demolish them or, where cost-
20	effective and structurally sound, rehabilitate them and
21	return them to productive use. This includes constructing new
22	housing on sites that formerly contained blighted properties
23	and rehabilitating blighted buildings which have been
24	determined to be structurally sound and capable of being
25	rehabilitated.
26	(2) Pennsylvania's communities are important to this
27	<u>Commonwealth's economic health and provide a focal point for</u>
28	businesses and services. They also contribute to this
29	Commonwealth's quality of life with their rich histories,
30	culture, heritage and diversity, along with their parks,
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1	recreational attributes and historic buildings and
2	architecture. Many of these communities, however, are
3	presently being negatively affected by blighted properties
4	that either are in use in spite of their deteriorated state
5	<u>or have been abandoned.</u>
6	(3) Citizens of this Commonwealth living in its
7	communities are adversely affected by abandoned and blighted
8	residential, commercial and industrial properties, especially
9	individuals living or owning property in close proximity to
10	unsafe, substandard and deteriorated buildings.
11	(4) Substandard, deteriorating and abandoned
12	residential, commercial and industrial structures are not
13	only a public safety threat and nuisance, their blighted
14	condition diminishes property values in the communities in
15	which these properties are located. Nearby property owners
16	lose equity in their properties, and municipalities lose
17	desperately needed property tax revenues for municipal
18	services as a result of lower assessed property values which
19	result from the presence of blighted and abandoned buildings.
20	(5) Blighted properties presently sold at tax sales most
21	times remain blighted. When these blighted properties are not
22	rehabilitated or demolished immediately, they further
23	deteriorate, resulting in increased costs to the Commonwealth
24	and its municipalities to secure and demolish them.
25	(6) Providing a legislative mechanism to transform
26	abandoned and blighted properties into productive reuse
27	provides an opportunity for communities in Pennsylvania to be
28	revitalized while improving the quality of life for
29	individuals who live there. This revitalization includes
30	clearing sites of blighted properties and replacing them with
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1	new housing, as well as rehabilitating structurally sound
2	blighted properties.
3	<u>§ 6103 § 6102. Definitions.</u>
4	The following words and phrases when used in this chapter
5	shall have the meanings given to them in this section unless the
6	context clearly indicates otherwise:
7	"Abandoned property." A property on which there is a
8	building that has not been legally occupied for at least the
9	previous 12 months and is a blighted property.
10	"Blighted property." Any of the following:
11	(1) Premises which, because of physical condition or
12	use, have been declared by a court of competent jurisdiction
13	as a public nuisance at common law or have been declared a
14	public nuisance in accordance with the local housing,
15	building, plumbing, fire and related codes and ordinances,
16	including nuisance and dangerous building ordinances.
17	(2) Premises which, because of physical condition, use
18	or occupancy, are considered an attractive nuisance to
19	children, including, but not limited to, abandoned wells,
20	shafts, basements, excavations and unsafe fences or
21	structures.
22	(3) A dwelling which, because it is dilapidated,
23	unsanitary, unsafe, vermin-infested or lacking in the
24	facilities and equipment required under the housing code of
25	the municipality, has been designated by the municipal
26	department responsible for enforcement of the code as unfit
27	for human habitation.
28	(4) A structure which is a fire hazard or is otherwise
29	dangerous to the safety of persons or property.
30	(5) A structure from which the utilities, plumbing,

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1	heating, water, sewage or other facilities have been
2	disconnected, destroyed, removed or rendered ineffective so
3	that the property is unfit for its intended use.
4	(5) A vacant or unimproved lot or parcel of ground
5	in a predominantly built-up neighborhood which, by reason of
6	neglect or lack of maintenance, has become a place for
7	accumulation of trash and debris or a haven for rodents or
8	other vermin.
9	(6) An unoccupied property which has been tax
0	<u>delinquent for a period of two years.</u>
1	<del>(8)</del> (7) A property which is vacant but not tax
.2	delinquent and which has not been rehabilitated within one
3	year of the receipt of notice to rehabilitate from the
4	appropriate code enforcement agency.
5	"Building." A residential, commercial or industrial building
6	or structure and the land appurtenant to it.
7	"Code." A building, housing, property maintenance, fire,
8	health or other public safety ordinance enacted by a
9	municipality.
0	"Commonwealth agency." The Governor, departments, boards,
1	agencies, commissions, authorities and other officers of the
2	<u>Commonwealth, including those subject to the policy supervision</u>
3	and control of the Governor. The term does not include any court
4	or other officer or agency of the unified judicial system or the
5	General Assembly or any of its officers and agencies.
6	"Competent entity." A person or entity, including a
7	governmental unit, with experience in the rehabilitation of
28	residential, commercial or industrial buildings and the ability
29	to provide or obtain the necessary financing for such
30	rehabilitation.

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1	"Consumer." A person who is a named insured, insured or
2	beneficiary of a policy of insurance or any other person who may
3	be affected by the Insurance Department's exercise of or the
4	failure to exercise its authority.
5	"Cost of rehabilitation." Costs and expenses for
6	construction, stabilization, rehabilitation, demolition and
7	reasonable nonconstruction costs associated with any of these
8	projects, including, but not limited to, environmental
9	remediation, architectural, engineering and legal fees, permits,
10	financing fees and a developer's fee consistent with the
11	standards for developer's fees established by the Pennsylvania
12	Housing Finance Agency.
13	"Court." The appropriate court of common pleas.
14	"Department." The Department of Community and Economic_
15	Development of the Commonwealth.
16	"Electronically." Utilizing procedures promulgated by the
17	Department of Community and Economic Development to file forms
18	and obtain information electronically, provided the information
18 19	and obtain information electronically, provided the information is available to the requester under the act of February 14, 2008
19	is available to the requester under the act of February 14, 2008
19 20	is available to the requester under the act of February 14, 2008 (P.L.6, No.3), known as the Right to Know Law.
19 20 21	is available to the requester under the act of February 14, 2008 (P.L.6, No.3), known as the Right to Know Law. "Insurer," "company," "association" or "exchange." As these
19 20 21 22	<u>is available to the requester under the act of February 14, 2008</u> <u>(P.L.6, No.3), known as the Right to Know Law.</u> <u>"Insurer," "company," "association" or "exchange." As these</u> <u>terms are defined in section 101 of the act of May 17, 1921</u>
19 20 21 22 23	<u>is available to the requester under the act of February 14, 2008</u> <u>(P.L.6, No.3), known as the Right to Know Law.</u> <u>"Insurer," "company," "association" or "exchange." As these</u> <u>terms are defined in section 101 of the act of May 17, 1921</u> <u>(P.L.682, No.284), known as The Insurance Company Law of 1921,</u>
19 20 21 22 23 24	<u>is available to the requester under the act of February 14, 2008</u> <u>(P.L.6, No.3), known as the Right to Know Law.</u> <u>"Insurer," "company," "association" or "exchange." As these</u> <u>terms are defined in section 101 of the act of May 17, 1921</u> <u>(P.L.682, No.284), known as The Insurance Company Law of 1921,</u> <u>or any entity subject to Article XXIV of The Insurance Company</u>
19 20 21 22 23 24 25	<pre>is available to the requester under the act of February 14, 2008 (P.L.6, No.3), known as the Right to Know Law.    "Insurer," "company," "association" or "exchange." As these terms are defined in section 101 of the act of May 17, 1921 (P.L.682, No.284), known as The Insurance Company Law of 1921, or any entity subject to Article XXIV of The Insurance Company Law of 1921, the act of December 29, 1972 (P.L.1701, No.364),</pre>
19 20 21 22 23 24 25 26	<pre>is available to the requester under the act of February 14, 2008 (P.L.6, No.3), known as the Right to Know Law.     "Insurer," "company," "association" or "exchange." As these terms are defined in section 101 of the act of May 17, 1921 (P.L.682, No.284), known as The Insurance Company Law of 1921, or any entity subject to Article XXIV of The Insurance Company Law of 1921, the act of December 29, 1972 (P.L.1701, No.364), known as the Health Maintenance Organization Act, or 40 Pa.C.S.</pre>
19 20 21 22 23 24 25 26 27	is available to the requester under the act of February 14, 2008 (P.L.6, No.3), known as the Right to Know Law. "Insurer," "company," "association" or "exchange." As these terms are defined in section 101 of the act of May 17, 1921 (P.L.682, No.284), known as The Insurance Company Law of 1921, or any entity subject to Article XXIV of The Insurance Company Law of 1921, the act of December 29, 1972 (P.L.1701, No.364), known as the Health Maintenance Organization Act, or 40 Pa.C.S. Ch. 61 (relating to hospital plan corporations) or 63 (relating

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1	individuals and businesses regulated by the Bureau of
2	Professional and Occupational Affairs, to participate in a
3	certain activity or exercise a certain privilege.
4	"Licensing" or "certification." The issuance of a license or
5	the formal assertion in writing of some fact or qualification
6	from the Commonwealth or one of its agencies, excluding the
7	Bureau of Professional and Occupational Affairs.
8	"MORTGAGE LENDER." A BUSINESS ASSOCIATION DEFINED AS A
9	"BANKING INSTITUTION" OR "MORTGAGE LENDER" UNDER 7 PA.C.S. CH.
10	61 (RELATING TO MORTGAGE LOAN INDUSTRY LICENSING AND CONSUMER
11	PROTECTION) THAT IS IN POSSESSION OF OR HOLDS TITLE TO REAL
12	PROPERTY PURSUANT TO, IN ENFORCEMENT OF OR TO PROTECT RIGHTS
13	ARISING UNDER, A MORTGAGE, MORTGAGE NOTE, DEED OF TRUST OR OTHER
14	TRANSACTION THAT CREATED A SECURITY INTEREST IN THE REAL
15	PROPERTY.
16	"Municipality." A city, borough, incorporated town, township
17	or home rule, optional plan or optional charter municipality or
18	municipal authority in this Commonwealth. The term also includes
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19	any other governmental entity charged with enforcement of
19 20	any other governmental entity charged with enforcement of municipal housing, building, plumbing, fire and related codes
20	municipal housing, building, plumbing, fire and related codes
20 21	municipal housing, building, plumbing, fire and related codes and specifically includes a neighborhood improvement district
20 21 22	<pre>municipal housing, building, plumbing, fire and related codes and specifically includes a neighborhood improvement district and nonprofit corporation created under the act of December 20,</pre>
20 21 22 23	<pre>municipal housing, building, plumbing, fire and related codes and specifically includes a neighborhood improvement district and nonprofit corporation created under the act of December 20, 2000 (P.L.949, No.130), known as the Neighborhood Improvement</pre>
20 21 22 23 24	<pre>municipal housing, building, plumbing, fire and related codes and specifically includes a neighborhood improvement district and nonprofit corporation created under the act of December 20, 2000 (P.L.949, No.130), known as the Neighborhood Improvement District Act.</pre>
20 21 22 23 24 25	<pre>municipal housing, building, plumbing, fire and related codes and specifically includes a neighborhood improvement district and nonprofit corporation created under the act of December 20, 2000 (P.L.949, No.130), known as the Neighborhood Improvement District Act. "Municipal permits." Privileges relating to real property</pre>
20 21 22 23 24 25 26	<pre>municipal housing, building, plumbing, fire and related codes and specifically includes a neighborhood improvement district and nonprofit corporation created under the act of December 20, 2000 (P.L.949, No.130), known as the Neighborhood Improvement District Act. <u>"Municipal permits." Privileges relating to real property</u> granted by a municipality, including, but not limited to,</pre>
20 21 22 23 24 25 26 27	<pre>municipal housing, building, plumbing, fire and related codes and specifically includes a neighborhood improvement district and nonprofit corporation created under the act of December 20, 2000 (P.L.949, No.130), known as the Neighborhood Improvement District Act. "Municipal permits." Privileges relating to real property granted by a municipality, including, but not limited to, building permits, exceptions to zoning ordinances and occupancy</pre>

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1	including economic development or the promotion or enhancement
2	of affordable housing opportunities.
3	"Owner." The holder or holders of the title to or of a legal -
4	or equitable interest in A HOLDER OF THE TITLE TO residential,
5	commercial or industrial real estate, OTHER THAN A MORTGAGE
6	LENDER, WHO POSSESSES AND CONTROLS THE REAL ESTATE. The term
7	includes, but is not limited to, heirs, assigns, trustees,
8	beneficiaries and lessees, provided this ownership interest is a
9	matter of public record.
10	"Property maintenance code." A municipal ordinance which
11	regulates the maintenance or development of real property. The $\leftarrow$
12	term includes, but is not limited to, building codes, housing
13	codes and public safety codes.
14	"Property maintenance code violation." A violation of a
15	municipal property maintenance code.
16	"Public nuisance." Property which, because of its physical
17	condition or use, is regarded as a public nuisance at common law
18	or has been declared by the appropriate official a public
19	nuisance in accordance with the local housing, building, health,
20	fire or related A MUNICIPAL code.
21	"Registry." The Property Maintenance Code Violations
22	Registry established under this chapter.
23	"Residential building." Real property that consists of not
24	less than one nor more than four residential dwelling units.
25	"Serious violation." A violation of a housing, building,
26	property maintenance or fire safety code that poses an immediate
27	threat to the health and safety of a dwelling occupant,
28	occupants in surrounding structures or passersby.
29	"Substantial step." An affirmative action as determined by a
30	municipality on the part of a property owner or managing agent,

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1	<u>as determined by the municipality, to remedy a violation of a</u>
2	housing, building, property maintenance or fire safety code,
3	including, but not limited to, physical improvements or
4	reparations to the property.
5	"Tax delinquent property." Tax delinquent real property as
6	defined under the act of July 7, 1947 (P.L.1368, No.542), known
7	as the Real Estate Tax Sale Law, located in any municipality in
8	this Commonwealth.
9	SUBCHAPTER B
10	ACTIONS AGAINST OWNER OF BLIGHTED PROPERTY
11	<u>Sec.</u>
12	6111. Actions.
13	6112. Asset attachment.
14	6113. Duty of out-of-State owners of real estate in this
15	Commonwealth.
16	6114. Duty of corporate owners.
17	<u>§ 6111. Actions.</u>
18	In addition to other remedies, a municipality may institute
19	the following actions against the legal owner or owner of record
20	OWNER of any building, housing or land in serious violation of
21	an ordinance regarding a building or housing code CODE OR WHICH
22	CAUSES THE PROPERTY TO BE BLIGHTED:
23	(1) An in personam action may be initiated for a
24	continuing violation for which the legal owner or owner of
25	record OWNER takes no substantial step to correct within 60
26	days following notification of any violation RECEIPT OF AN
27	ORDER TO CORRECT THE VIOLATION, UNLESS THE ORDER IS SUBJECT
28	TO A PENDING APPEAL BEFORE THE ADMINISTRATIVE AGENCY OR
29	COURT.
30	(2) An action against the legal owner or owner of record

1	OWNER shall be for an amount equal to any penalties imposed
2	against the legal owner or owner of record OWNER and for the
3	amount expended by the municipality to abate the violation.
4	(3) A proceeding in equity.
5	<u>§ 6112. Asset attachment.</u>
6	A lien may be placed against the assets of an owner of
7	unremediated blighted real property after a judgment, decree or
8	order is entered by a court of competent jurisdiction against
9	the legal owner or owner of record OWNER of the property.
10	<u>§ 6113. Duty of out-of-State owners of real estate in this</u>
11	Commonwealth.
12	<u>A person who lives or has a principal place of residence</u>
13	outside this Commonwealth, who owns real estate in this
14	Commonwealth against which municipal housing code violations
15	have been cited under 18 Pa.C.S. § 7510 (relating to municipal
16	housing code avoidance), and who has been properly notified of
17	the violations may be extradited to this Commonwealth to face
18	criminal prosecution.
19	<u>§ 6114. Duty of corporate owners.</u>
20	Mailing a notice or citation for any property maintenance
21	code violation for any property owned by a corporation to the
22	mailing address used for real estate tax collection purposes
23	shall constitute good service by the municipality. WHERE, AFTER
24	REASONABLE EFFORTS, SERVICE OF PROCESS FOR A NOTICE OR CITATION
25	FOR ANY CODE VIOLATION FOR ANY PROPERTY OWNED BY A CORPORATION
26	OR BUSINESS ASSOCIATION CANNOT BE ACCOMPLISHED BY HANDING A COPY
27	OF THE NOTICE OR CITATION TO AN EXECUTIVE OFFICER, PARTNER OR
28	TRUSTEE OF THE CORPORATION OR BUSINESS ASSOCIATION OR TO THE
29	MANAGER, TRUSTEE OR CLERK IN CHARGE OF THE PROPERTY, THE
30	DELIVERY OF THE NOTICE OR CITATION MAY OCCUR BY REGISTERED MAIL,

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1	ACCOMPANIED BY A DELIVERY CONFIRMATION:
2	(1) TO THE REGISTERED OFFICE OF THE CORPORATION OR
3	BUSINESS ASSOCIATION.
4	(2) WHERE A CORPORATION OR BUSINESS ASSOCIATION DOES NOT
5	HAVE A REGISTERED OFFICE, TO THE MAILING ADDRESS USED FOR
6	REAL ESTATE TAX COLLECTION PURPOSES, IF ACCOMPANIED BY THE
7	POSTING OF A CONSPICUOUS NOTICE TO THE PROPERTY AND BY
8	HANDING A COPY OF THE NOTICE OR CITATION TO ANY ADULT IN
9	POSSESSION OF THE PROPERTY.
10	SUBCHAPTER-C
11	RESPONSIBILITIES OF MORTGAGE LENDERS
12	Sec.
13	6121. Residential, business or commercial mortgages.
14	<u>6122. Code compliance.</u>
15	6123. Residential mortgages.
16	<u>§ 6121. Residential, business or commercial mortgages.</u>
17	This subchapter shall apply to mortgage loans made for
18	residential, business or commercial purposes.
19	<u>§ 6122. Code compliance.</u>
20	(a) Liability assumed. Sixty days following the entry of a
21	foreclosure order or upon surrender of the right to possession
22	by a delinquent borrower of a building due to the owner of
23	record's default on a mortgage loan, the mortgage lender or
24	Federal insurer in possession of the building shall assume legal
25	responsibility and liability as the owner of record for all
26	exterior municipal housing, building and property maintenance
27	code requirements representing the following:
28	<u>(1) Serious violations.</u>
29	(2) Violations which contribute to blight in a
30	neighborhood due to their negative effect on the aesthetic

1	appearance of the structure or the neighborhood.
2	(b) Time period. The time period provided for under
3	subsection (a) shall be extended to 120 days following the
4	foreclosure of a property due to the owner of record's default
5	on a mortgage loan in cases where the mortgage lender or Federal
6	insurer has executed a contract to sell the property in question
7	or until final action regarding a petition for appointment of a
8	conservator filed under the act of November 26, 2008 (P.L.1672,
9	No.135), known as the Abandoned and Blighted Property
10	<u>Conservatorship Act.</u>
11	(c) Exception
12	<u>(1) A mortgage lender or Federal insurer in possession</u>
13	of a building shall not be subject to subsection (a) if the
14	mortgage lender or Federal insurer files a notice with the
15	county recorder of deeds assigning the right to possession of
16	the property, provided that there is:
17	(i) an acceptance of the assignment by the assignee;
18	(ii) a foreclosure sale or other disposition of
19	property by the mortgage lender or Federal insurer to the
20	city, borough, township or incorporated town within which
21	the property is located to a municipal housing or
22	redevelopment authority organized by the municipality or
23	to a nonprofit community organization designated by the
24	municipality or a municipal housing or redevelopment
25	authority organized by the municipality; and
26	(iii) a lien upon the property which takes priority
27	over the mortgage lender's or Federal insurer's interest
28	in the property to reimburse the municipality, authority
29	or nonprofit community organization for the costs of
30	bringing the property into compliance with exterior

1	housing, building and property maintenance code
2	requirements necessary to comply with subsection (a)
3	together with any other reasonable and necessary costs
4	incurred by the municipality, authority or community
5	development organization to protect or preserve the
6	property pending its sale or disposition.
7	(2) The notice of assignment shall provide the
8	municipality, authority or community development organization
9	possession of the property for the purpose of bringing it
10	into compliance with property maintenance code requirements
11	necessary to comply with subsection (a) and to protect and
12	preserve the property pending its final sale or disposition.
13	(3) The notice need not be accompanied by a signature,
14	acknowledgment or other indication of acceptance of the
15	assignment and lien by the municipality, authority or
16	community development organization.
17	<u>§ 6123. Residential mortgages.</u>
18	Entities that may grant or insure residential mortgages or
19	<u>participate in related activities for purposes of this</u>
20	subchapter shall include, but not be limited to, the following:
21	(1) A State-chartered bank, bank and trust company,
22	savings bank, private bank or national bank, a federally
23	chartered or State-chartered savings and loan association, a
24	federally chartered savings bank or a federally chartered or
25	<u>State-chartered credit union.</u>
26	(2) An attorney authorized to practice law in this
27	<u>Commonwealth who acts as a mortgage broker in negotiating or</u>
28	<u>placing a mortgage loan in the normal course of legal</u>
29	practice.

1	(P.L.15, No.9), known as the Real Estate Licensing and
2	Registration Act, who is principally engaged in a third-party
3	real estate brokerage business, but only to the extent that
4	the person provides information, verbal or written, to, or
5	negotiates or places a mortgage loan for, a buyer of real
6	estate and is not compensated by the buyer or any other
7	person for providing such information or negotiating or
8	placing such mortgage loan. If the person is compensated for
9	providing the information or negotiating or placing a
10	mortgage loan, the person shall be subject to sections 308,
11	310, 311 and 314(b) of the act of December 22, 1989 (P.L.687,
12	No.90), known as the Mortgage Bankers and Brokers and
13	Consumer Equity Protection Act.
14	(4) A seller of a dwelling if the person has resided in
15	the dwelling at least one year and as part of the purchase
16	price receives a first mortgage executed by the purchaser.
17	(5) A person who either originates or negotiates fewer
18	<u>than 12 mortgage loans in a calendar year in this</u>
19	Commonwealth.
20	(6) Builders, when obtaining mortgages for their own
21	construction or for the sale of their own construction.
22	
22	(7) An agency or instrumentality of the Federal
23	(7) An agency or instrumentality of the Federal Government or a corporation otherwise created by an act of
23	Government or a corporation otherwise created by an act of
23 24	Government or a corporation otherwise created by an act of Congress, including, but not limited to, the Federal National
23 24 25	<u>Government or a corporation otherwise created by an act of</u> <u>Congress, including, but not limited to, the Federal National</u> <u>Mortgage Association, the Department of Veterans Affairs, the</u>
23 24 25 26	Government or a corporation otherwise created by an act of Congress, including, but not limited to, the Federal National Mortgage Association, the Department of Veterans Affairs, the Federal Home Loan Mortgage Corporation and the Federal
23 24 25 26 27	Government or a corporation otherwise created by an act of Congress, including, but not limited to, the Federal National Mortgage Association, the Department of Veterans Affairs, the Federal Home Loan Mortgage Corporation and the Federal Housing Administration.
23 24 25 26 27 28	<u>Government or a corporation otherwise created by an act of</u> <u>Congress, including, but not limited to, the Federal National</u> <u>Mortgage Association, the Department of Veterans Affairs, the</u> <u>Federal Home Loan Mortgage Corporation and the Federal</u> <u>Housing Administration.</u> <u>(8) The Pennsylvania Housing Finance Agency.</u>

1	that a licensee who makes a mortgage loan other than under
2	the provisions of the Consumer Discount Company Act shall be
3	subject to the provisions of sections 304(b)(2) and (3), 308,
4	310 and 314(b) of the Mortgage Bankers and Brokers and
5	Consumer Equity Protection Act, excluding section 308(a)(1).
6	(10) Except for a licensee described under paragraph
7	(9), a subsidiary or affiliate of the following institutions:
8	(i) State chartered banks, bank and trust companies,
9	savings banks, private banks, savings and loan
10	associations and credit unions.
11	<u>(ii) National banks.</u>
12	(iii) Federally chartered savings and loan
13	associations.
14	(iv) Federally chartered savings banks.
15	(v) Federally chartered credit unions.
16	<u>A subsidiary or affiliate set forth under this paragraph</u>
16 17	<u>A subsidiary or affiliate set forth under this paragraph</u> shall be subject to the provisions of sections 308, 309(a)
17	shall be subject to the provisions of sections 308, 309(a)
17 18	shall be subject to the provisions of sections 308, 309(a) (3), 310 and 314(b) of the Mortgage Bankers and Brokers and
17 18 19	<pre>shall be subject to the provisions of sections 308, 309(a) (3), 310 and 314(b) of the Mortgage Bankers and Brokers and Consumer Equity Protection Act, excluding section 308(a)(1),</pre>
17 18 19 20	<u>shall be subject to the provisions of sections 308, 309(a)</u> (3), 310 and 314(b) of the Mortgage Bankers and Brokers and <u>Consumer Equity Protection Act, excluding section 308(a)(1),</u> and shall deliver annually to the Department of Banking
17 18 19 20 21	shall be subject to the provisions of sections 308, 309(a) (3), 310 and 314(b) of the Mortgage Bankers and Brokers and Consumer Equity Protection Act, excluding section 308(a)(1), and shall deliver annually to the Department of Banking copies of financial reports made to all supervisory agencies.
17 18 19 20 21 22	<pre>shall be subject to the provisions of sections 308, 309(a) (3), 310 and 314(b) of the Mortgage Bankers and Brokers and Consumer Equity Protection Act, excluding section 308(a)(1), and shall deliver annually to the Department of Banking copies of financial reports made to all supervisory agencies.    (11) An employee of a licensee or a person designated to</pre>
17 18 19 20 21 22 23	<pre>shall be subject to the provisions of sections 308, 309(a) (3), 310 and 314(b) of the Mortgage Bankers and Brokers and Consumer Equity Protection Act, excluding section 308(a)(1), and shall deliver annually to the Department of Banking copies of financial reports made to all supervisory agencies.     (11) An employee of a licensee or a person designated to     act on behalf of his employer.</pre>
17 18 19 20 21 22 23 24	<pre>shall be subject to the provisions of sections 308, 309(a) (3), 310 and 314(b) of the Mortgage Bankers and Brokers and Consumer Equity Protection Act, excluding section 308(a)(1), and shall deliver annually to the Department of Banking copies of financial reports made to all supervisory agencies.    (11) An employee of a licensee or a person designated to    act on behalf of his employer.    (12) An insurance company, association or exchange</pre>
17 18 19 20 21 22 23 24 25	<pre>shall be subject to the provisions of sections 308, 309(a) (3), 310 and 314(b) of the Mortgage Bankers and Brokers and Consumer Equity Protection Act, excluding section 308(a)(1), and shall deliver annually to the Department of Banking copies of financial reports made to all supervisory agencies.     (11) An employee of a licensee or a person designated to act on behalf of his employer.     (12) An insurance company, association or exchange authorized to transact business in this Commonwealth under-</pre>
17 18 19 20 21 22 23 24 25 26	<pre>shall be subject to the provisions of sections 308, 309(a) (3), 310 and 314(b) of the Mortgage Bankers and Brokers and Consumer Equity Protection Act, excluding section 308(a)(1), and shall deliver annually to the Department of Banking copies of financial reports made to all supervisory agencies. (11) An employee of a licensee or a person designated to act on behalf of his employer. (12) An insurance company, association or exchange authorized to transact business in this Commonwealth under the act of May 17, 1921 (P.L.682, No.284), known as The</pre>
17 18 19 20 21 22 23 24 25 26 27	<pre>shall be subject to the provisions of sections 308, 309(a) (3), 310 and 314(b) of the Mortgage Bankers and Brokers and Consumer Equity Protection Act, excluding section 308(a)(1), and shall deliver annually to the Department of Banking copies of financial reports made to all supervisory agencies.     (11) An employee of a licensee or a person designated to act on behalf of his employer.     (12) An insurance company, association or exchange authorized to transact business in this Commonwealth under the act of May 17, 1921 (P.L.682, No.284), known as The Insurance Company Law of 1921, and any subsidiaries and</pre>

1	Brokers and Consumer Equity Protection Act, excluding
2	<u>section 308(a)(1); and</u>
3	(ii) deliver annually to the Insurance Department
4	copies of financial reports made to all supervisory
5	agencies.
6	SUBCHAPTER D C
7	PERMIT DENIALS BY MUNICIPALITIES
8	<u>Sec.</u>
9	<u>6131. Municipal permit denial.</u>
10	<u>§ 6131. Municipal permit denial.</u>
11	<u>(a) Denial</u>
12	(1) A municipality may deny issuing to an applicant a
13	building permit, zoning permit, zoning variance, municipal
14	license, municipal permit or municipal approval for
15	contemplated action that requires the approval of the
16	municipality, if any of the following final and unappealable
17	tax, water, sewer or refuse collection delinquencies or code
18	violations apply:
19	(i) The applicant owns real property in any
20	municipality for which taxes, water, sewer or refuse
21	collection charges are delinguent.
22	(ii) The applicant owns real property in any
23	municipality that has been determined to be in serious
24	violation of applicable State or municipal housing,
25	building, property maintenance or fire safety code
26	requirements and has not taken substantial steps to bring
27	the property into code compliance.
28	(iii) The applicant owns any property in any
29	municipality which is in violation of an applicable State
30	or municipal housing, building, property maintenance or

1	fire safety LAW OR MUNICIPAL code requirement and has
2	taken no substantial steps to correct within six months
3	following notification of the violation.
4	(2) Letters required under this subsection shall be
5	verified by the appropriate municipal officials before
6	issuing to the applicant a municipal variance, approval,
7	<u>permit or license.</u>
8	(3) The municipal permit denial shall not apply to an
9	applicant's action to correct a violation of an applicable
10	State or municipal housing, building, property maintenance or 🗧
11	fire safety LAW OR MUNICIPAL code for which the building
12	permit, zoning permit, zoning variance, municipal license,
13	municipal permit or municipal approval for contemplated
14	action requiring such approval is required.
15	(4) The municipal permit denial shall not apply to an
16	applicant's delinquency on taxes, water, sewer or refuse
17	collection charges that are under appeal or otherwise
18	contested through a court or administrative process.
19	(b) Proof of compliance
20	(1) All municipal variances, approvals, permits or
21	licenses may be withheld until an applicant obtains a letter
22	from the appropriate State agency, municipality or school
23	district indicating the following:
24	(i) The property in question is not presently tax
25	<u>delinquent.</u>
26	<u>(ii) The property in question is now in code</u>
27	compliance.
28	(iii) The owner of the property in question has
29	taken substantial steps to bring the property into code
30	compliance.

1	(2) Letters required under this subsection shall be
2	verified by the appropriate municipal officials before
3	issuing to the applicant a municipal variance, approval,
4	permit or license.
5	(c) Applicability of other lawA denial of a building
6	permit, zoning permit, zoning variance, municipal license,
7	municipal permit or municipal approval for contemplated actions
8	that requires approval of a municipality shall be subject to the
9	provisions of 2 Pa.C.S. Chs. 5 Subch. B (relating to practice
10	and procedure of local agencies) and 7 Subch. B (relating to
11	judicial review of local agency action).
12	SUBCHAPTER E D
13	MISCELLANEOUS PROVISIONS
14	Sec.
15	6141. Education and training programs for judges.
16	6142. County housing courts.
17	6143. Conflict with other laws.
18	<u>§ 6141. Education and training programs for judges.</u>
19	Available funds shall be used to THE ADMINISTRATIVE OFFICE OF
20	PENNSYLVANIA COURTS MAY develop and implement annual and ongoing
21	education and training programs for judges, including
22	magisterial district judges, regarding the laws of this
23	Commonwealth relating to blighted and abandoned property and the
24	economic impact that blighted and abandoned properties have upon
25	municipalities. The education and training programs shall
26	include, but not be limited to:
27	(1) The importance and connection of municipal housing
28	code violations and crime.
29	(2) Time-in-fact violations as they relate to property
30	<u>maintenance</u> code violations.

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1	(3) Conduct of witnesses in prosecuting property
2	<u>maintenance</u> code violations.
3	(4) Limiting continuances in property maintenance code
4	violations.
5	(5) Use of indigency hearings in the prosecution of
6	property maintenance code violations.
7	§ 6142. County housing courts.
8	Upon a request or approval of a resolution by the county
9	commissioners, the president judge of a county may establish a
10	housing court to hear and decide matters arising under this
11	chapter and other laws relating to real property matters.
12	<u>§ 6143. Conflict with other law.</u>
13	In the event of a conflict between the requirements of this
14	chapter and Federal requirements applicable to demolition,
15	disposition or redevelopment of buildings, structures or land
16	owned by or held in trust for the Government of the United
17	States and regulated pursuant to the United States Housing Act
18	of 1937 (50 Stat. 888, 42 U.S.C. § 1437 et seq.) and the
19	regulations promulgated thereunder, the Federal requirements
20	<u>shall prevail.</u>
21	Section 2. This act shall take effect in 90 days.

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