

BOROUGH OF McKEES ROCKS

ORDINANCE # 1748

AN ORDINANCE AMENDING ORDINANCE NO. 1680 OF THE BOROUGH OF MCKEES ROCKS TO REQUIRE LANDOWNERS TO OBTAIN PROPERTY AND FIRE INSURANCE FOR BUILDINGS CONTAINING RENTAL DWELLING UNITS AND PROVIDING FOR THE DENIAL OF OCCUPANCY PERMITS FOR RENTAL DWELLING UNITS WHERE THE REQUIRED INSURANCE IS NOT PROVIDED

WHEREAS, the Borough of McKees Rocks is an intensely developed community, with a majority of residents residing in residential rental units; and

WHEREAS, Borough Council finds that the failure of landowners to insure buildings with rental dwelling units results in a lack of insurance proceeds available to repair or remove damaged buildings and is detrimental to the safety of tenants and to the public health, safety and welfare.

NOW, THEREFORE, the Borough of McKees Rocks, in Council assembled, ordains and enacts as follows:

- I. Ordinance No. 1680, regarding residential rental licensing and inspection, is hereby amended at Section 3 (“Owner’s Duties”) to add new subsection M, as follows:

M. Property and Fire Insurance Required. In order to protect the health, safety and welfare of the Borough, and of tenants, and of property owners in the immediate vicinity of rental dwelling units, all owners of rental dwelling units shall be required to maintain property and fire insurance coverage in effect at all times in an amount as set forth below in order to obtain an occupancy permit. No occupancy permits shall be issued for any such rental unit unless the owner of the unit provides proof to the Borough that property and fire insurance is in effect, as required by this Ordinance. Occupancy permits issued after adoption of this

Ordinance may be revoked for failure to maintain or provide proof of the required insurance.

1. Minimum Coverage. Property and fire insurance shall be provided in an amount equal at least to the value of the property insured but in no case less than \$25,000.
2. Insurance Requirements. The property owner shall provide the Borough at least annually and also upon request, with the insurance company name, policy number, policy expiration date, and the amount of insurance coverage, and with a certificate of insurance acceptable to the Borough and containing proof that the required insurance is in place and will not be terminated without thirty (30) days advance notice to the Borough.
3. Alternative to Insurance. In lieu of the insurance requirements stated above, the property owner may furnish the Township with a bond or irrevocable letter of credit issued by a federal or Commonwealth chartered lending institution actively conducting business in Allegheny County, or a cash deposit. The amount of such letter of credit, bond or cash deposit shall be equal at least to the value of the property insured or \$25,000, whichever is greater. Such bond or letter of credit shall provide for and secure to the Borough the repair or removal of any property damage or a fire, accident, natural disaster or lack of maintenance by the owner. The proceeds of such bond, letter of credit or cash deposit shall be accessed and used by the Township for costs of any nature incurred in connection with removal or repair of the property, including but not limited to Township labor costs, material costs, costs of outside contractors, professional fees, expense of court proceedings, and the filing of liens.
4. Notification to Tenants. Within sixty (60) days of this Ordinance, each landowner shall notify each tenant of the insurance requirement set forth in this Ordinance and that the landowner's failure to maintain or provide proof of such insurance may terminate occupancy of the rental dwelling unit.
5. Insurance Requirement Effective Date. The requirement to maintain fire and property insurance as required by this Ordinance shall go into affect sixty (60) days after the date of adoption of this Ordinance by the Borough Council.
6. Determination of Value and Sufficiency. The Borough shall, in its sole discretion, determine the value of the property and/or the

sufficiency of insurance, an insurance certificate, bond or letter of credit for purposes of implementing this ordinance.

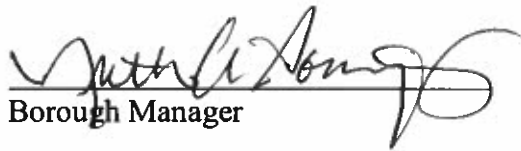
7. Regulations and Forms. The Borough Council is authorized to adopt by way of Resolution, any rules and regulations necessary or helpful for the implementation or enforcement of this Ordinance. The Officer may adopt and require the completion of any form to implement this Ordinance.

II. This Ordinance shall take effect within sixty (60) days.

ORDAINED AND ENACTED INTO LAW this 13 day of March, 2018.

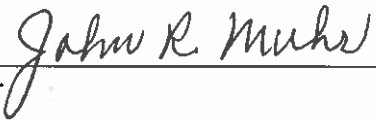
ATTEST:

BOROUGH OF McKEES ROCKS


Borough Manager

By 
President of Council

Examined and approved by me this 13 day of March, 2018.


Mayor

