House Bill 811

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By: Representatives Davis of the 87th and Scott of the 76th

A BILL TO BE ENTITLED AN ACT

1 To amend Chapter 4 of Title 10 of the Official Code of Georgia Annotated, relating to 2 warehousemen, so as to establish specific protections for consumers using a self-service

storage facility; to provide for definitions; to provide for requirements for an owner of a

self-service storage facility; to provide for rental agreement requirements; to provide for

5 unlawful, unfair, and deceptive trade practices; to amend Chapter 23 of Title 33 of the

6 Official Code of Georgia Annotated, relating to licensing, so as to provide for certain

disclosures by a limited licensee offering coverage for personal property stored at a

self-service storage facility; to provide for requirements for such licensee; to provide for a

short title; to provide for an effective date and applicability; to provide for related matters;

10 to repeal conflicting laws; and for other purposes.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

SECTION 1.

13 This Act shall be known and may be cited as the "Protections for Consumers Using

14 Self-service Storage Facilities Act."

SECTION 2.

16 Chapter 4 of Title 10 of the Official Code of Georgia Annotated, relating to warehousemen,

17 is amended by adding a new article to read as follows:

18 "ARTICLE 6

- 19 10-4-220.
- As used in this article, the term:
- 21 (1) 'Email' has the same meaning as provided in Code Section 10-4-211.
- 22 (2) 'Harborage' means any condition which provides shelter or protection or which favors
- 23 <u>the multiplication and continued existence of pests.</u>
- 24 (3) 'Infestation' means the presence of insects, rodents, or other pests in or around a
- 25 <u>location wherein the number of such pests may materially affect the health and safety of</u>
- 26 persons or the value of property at such location.
- 27 (4) 'Notice' means written communication of the information required by this article
- posted in a prominent and conspicuous position in a self-service storage facility so as to
- be accessible to all occupants at all times.
- 30 (5) 'Occupant' has the same meaning as provided in Code Section 10-4-211.
- 31 (6) 'Owner' has the same meaning as provided in Code Section 10-4-211.
- 32 (7) 'Rental agreement' has the same meaning as provided in Code Section 10-4-211.
- 33 (8) 'Self-service storage facility' has the same meaning as provided in Code
- 34 Section 10-4-211.
- 35 10-4-221.
- 36 (a) The owner of a self-service storage facility shall maintain such building so that it meets
- 37 minimum building code requirements.

38 (b) The owner of a self-service storage facility shall provide notice of the following

- 39 <u>information and shall update such notice within 30 days of any changes of such</u>
- 40 <u>information:</u>
- 41 (1) The date the self-service storage facility was built;
- 42 (2) The date and summary of any damage to such facility, including from weather
- events, flood, fire, or smoke, occurring within one calendar year of the posted notice;
- 44 (3) The date and summary of any significant repair to such facility, including mold
- 45 <u>remediation, within one calendar year of the posted notice;</u>
- 46 (4) The date the roof of such facility was installed;
- 47 (5) The date and summary of any significant repair to the roof of such facility within one
- 48 <u>calendar year of the posted notice;</u>
- 49 (6) The date and summary of any code enforcement inspection of such facility within
- one calendar year of the posted notice;
- 51 (7) The date and summary of any pest control service for such facility within one
- 52 calendar year of the posted notice:
- 53 (8) The date and summary of any crime occurring in such facility within one calendar
- 54 <u>year of the posted notice; and</u>
- 55 (9) The date such information was last updated and posted.
- 56 (c) Failure to establish and maintain the self-service storage facility as provided in
- 57 <u>subsection (a) of this Code section shall constitute a breach of the rental agreement.</u>
- 58 (d) Failure to post accurate information as provided in subsection (b) of this Code section
- 59 <u>shall constitute a breach of the rental agreement.</u>
- 60 <u>10-4-222.</u>
- 61 (a) The owner of a self-service storage facility shall control for the presence of insects,
- 62 rodents, and other pests in and immediately surrounding such facility by establishing and
- 63 maintaining sufficient controls to prevent the entry and presence of such pests; eliminating

harborage conditions that attract such pests; routinely inspecting the premises for evidence

- of such pests; and using appropriate methods to prevent, control, and remove such pests.
- 66 (b) Within 24 hours of knowledge of a confirmed infestation, the owner of a self-service
- 67 <u>storage facility shall post notice of such infestation in a prominent and conspicuous</u>
- 68 position in such facility so as to be accessible to all occupants at all times and shall provide
- 69 <u>notice to all occupants of such infestation by email.</u>
- 70 (c) Failure to post and provide the notice as provided in subsection (b) of this Code section
- 51 shall constitute a breach of the rental agreement.
- 72 <u>10-4-223.</u>
- 73 (a) The owner of a self-service storage facility shall establish and maintain a complaint
- 34 system and shall maintain records of all written complaints initiated by occupants for five
- years from the time such complaint is filed.
- 76 (b) The owner of a self-service storage facility shall provide a copy of the complaint log
- and any complaints related to code enforcement upon request by the code enforcement
- 78 <u>inspector investigating any complaint regarding such facility. Such complaint log and any</u>
- 79 complaints related to code enforcement shall be reviewed by such code enforcement
- 80 <u>inspector upon investigation of the facility.</u>
- 81 (c) Failure to establish and maintain a complaint system as provided in subsection (a) of
- 82 <u>this Code section or failure to provide the complaint log or any complaints as provided in</u>
- 83 <u>subsection (b) of this Code section shall constitute a breach of the rental agreement.</u>
- 84 <u>10-4-224.</u>
- 85 (a) The rental agreement for a self-service storage facility shall indicate at least the
- 86 <u>following information:</u>
- 87 (1) The monthly rate for the unit size;
- 88 (2) The dollar amount per square foot for the unit;

- 89 (3) Any fees associated with the transaction;
- 90 (4) Whether the unit is climate controlled;
- 91 (5) When and how the occupant may access the unit;
- 92 (6) Whether the facility has an onsite manager; and
- 93 (7) The maximum value of property allowed to be stored in the unit.
- 94 (b) It shall be an unlawful, unfair, and deceptive trade practice for the owner of a
- 95 <u>self-service storage facility to:</u>
- 96 (1) Increase the monthly rate for a unit by more than 50 percent per calendar year;
- 97 (2) Increase the monthly rate for a unit more frequently than twice per calendar year;
- 98 (3) Advertise a monthly rate for a unit when such facility has no intention of providing
- 99 <u>such unit at such rate for more than six months, unless the advertisement discloses a</u>
- limitation of the duration of such rate;
- 101 (4) Advertise that a unit is available at a certain monthly rate when such facility has no
- intention of supplying enough such units to meet reasonably expectable public demand,
- unless the advertisement discloses a limitation of quantity; and
- 104 (5) Advertise that a unit may be used for a certain amount of property, whether by
- description, size, or value, but limit the recoverable value of property stored in such unit
- to less than such amount.
- (d) Nothing in this Code section prevents an owner of a self-service storage facility and
- an occupant from contracting to set a monthly rate or to provide for greater liability based
- on the replacement value of items stored in a unit in such facility.
- 110 <u>10-4-225.</u>
- (a) Violations of the provisions of subsection (b) of Code Section 10-4-224 shall be subject
- to the same civil remedies and in the same manner as provided by Part 2 of Article 15 of
- Chapter 1 of Title 10, the 'Fair Business Practices Act of 1975,' for persons whose business

114 or property has been injured or damaged as a result of an unfair or deceptive act or practice 115 in violation of subsection (a) of Code Section 10-1-393. 116 (b) The provisions of subsection (b) of Code Section 10-4-224 may be enforced by the 117 Commissioner in the same manner as provided by Part 2 of Article 15 of Chapter 1 of Title 10, the 'Fair Business Practices Act of 1975,' for enforcement of the provisions of said 118 part by the Attorney General against a person reasonably appearing to have engaged in an 119 unfair or deceptive act or practice in violation of subsection (a) of Code Section 10-1-393, 120 121 and the superior courts may grant injunctive relief and impose the same civil penalties for

SECTION 3.

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124 Chapter 23 of Title 33 of the Official Code of Georgia Annotated, related to licensing in

insurance, is amended by revising paragraphs (4) and (5) of subsection (e) of Code

126 Section 33-23-12, relating to limited licenses, as follows:

violations of injunctions as provided in said part."

- "(4) No insurance shall be issued pursuant to this subsection unless the limited licensee
 provides to a prospective occupant written material that:
- 129 (A) Provides a summary of the terms of insurance coverage, including the identity of the insurer;
- 131 (B) Conspicuously discloses that the policy of insurance may provide a duplication of coverage already provided by an existing policy of insurance:
- 133 (C) Describes the process for filing a claim in the event the occupant elects to purchase coverage and experiences a covered loss;
- 135 (D) Provides information regarding the price, deductible, benefits, exclusions, 136 conditions, and any other limitations of such policy;
- 137 (E) States that the limited licensee is not authorized to evaluate the adequacy of the occupant's existing insurance coverages, unless such limited licensee is otherwise licensed; and

140	(F) States that the occupant may cancel the insurance at any time, and any unearned
141	premium will be refunded in accordance with applicable law;
142	(G) Discloses any compensation the limited licensee, owner, or self-storage facility
143	receives from the insurer for disseminating information about coverage or selling
144	coverage to the occupant; and
145	(H) States that the purchase of insurance is not required in order for the occupant to
146	purchase any other product or service from the self-service storage facility."
147	"(5) Notwithstanding any other provision of this subsection or any rule adopted by the
148	Commissioner, a limited licensee licensed pursuant to this subsection shall not be
149	required to treat moneys collected from occupants under rental agreements as funds
150	received in a fiduciary capacity, provided that and the charges for coverage shall be
151	itemized and be ancillary to a rental agreement. The sale of insurance not in conjunction
152	with a rental agreement shall not be permitted."
153	SECTION 4.
154	This Act shall become effective upon its approval by the Governor or upon its becoming law
155	without such approval and shall apply to any rental agreements for self-service storage

157 SECTION 5.

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facilities renewed or entered into after July 1, 2023.

158 All laws and parts of laws in conflict with this Act are repealed.