

1-4 Family Residential Home with a Mortgage?

NO

YES

STOP!
Not a Zombie Property
May be subject to local laws governing vacant and abandoned properties

Is the property Vacant?

- Have three consecutive inspections of the property conducted 25-35 days apart and at different times of the day shown that:
 - No occupant was present and no evidence of occupancy
 - Property was not being maintained in a manner consistent with the standards set forth in the New York Property Maintenance Code

NO

Is there evidence of lack of occupancy?

- ✓ Overgrown or dead vegetation
- ✓ Accumulation of newspapers, circulars, flyer or mail
- ✓ Past due utility notices, disconnected utilities, or utilities not in sue
- ✓ Accumulation of trash, refuse or other debris
- ✓ Absence of window coverings
- ✓ One or more boarded, missing or broken windows
- ✓ The property is open to casual entry or trespass
- ✓ The property has a building or structure that is or appears structurally unsound or has any other condition that presents a potential hazard or danger to the safety of persons

NO

I'M NOT SURE

YES

ZOMBIE PROPERTY
SUBJECT TO RPAPL 130B

Is there a Notice on the Property?

- Notice must be posted on an easily accessible part of the property that would be reasonably visible.
- Notice must identify the servicer responsible for the property and provide the servicer's toll free number or similar contact information

Is this an URGENT HEALTH AND SAFETY ISSUE?

Are there any past violations or observations that indicate that the property is structurally unsound and/or a potential hazard to peoples' safety?