



DEPARTMENT OF BUILDINGS  
CITY OF CHICAGO

**VACANT BUILDING MORTGAGEE REQUIREMENTS**

If a residential building in the City of Chicago is vacant for more than 30 days, the mortgage is more than 60 days in default, and the owner has not registered the building, a mortgagee must:

1. **SECURE** all openings to prevent unlawful entry.
  - Openings with secure doors and windows, without broken or cracked glass, may be left as-is so long as they remain secure and in good condition.
  - Openings may be boarded with plywood or secured by other reasonable means. At least one exit must be maintained (more for larger buildings).
  - If a property has repeated break-ins, additional measures may be required.
2. **REGISTER** the vacant building on the Department of Buildings web site. (*see below*)
  - A registration fee (\$500) is required at the time of initial registration.
  - The registration must be renewed every 6 months for as long as the building remains vacant, and material changes in the registration information must be reported through the website within 20 days. There is no fee for renewal.
3. **POST** signs on the building, visible and legible from the nearest street and alley.
  - The signs must include the name, address, and phone number of the registered mortgagee (or mortgagee's agent) and the vacant building registration number.
4. **MAINTAIN** the property and inspect regularly to verify the exterior is clean and secure.
  - Keep the lot clean. Maintain fences and gates. Cut the grass, remove weeds, garbage, debris, dead trees and fallen limbs. In winter, shovel any accumulated snow to allow public use of the adjacent sidewalk and keep the property free from pests such as rats and other rodents.
  - Winterize the building's heating and plumbing systems.
  - Maintain the exterior of the building (walls, windows, doors and roof) and stairs and steps leading to the main entrance.

These requirements are subject to certain limitations and defenses. Consult the Municipal Code of Chicago for complete details. Failure to comply with these requirements may result in serious penalties. Registration of a vacant building will not prevent the City of Chicago from seeking authority to demolish or secure a vacant building as authorized by law

A property must be **deregistered** if the loan is transferred or released or if the building is reoccupied, sold, or demolished. A new **owner registration** must be created by any person who takes title to a vacant building following a judicial sale or other foreclosure-related transfer, including REO, within 30 days of taking ownership.

**ONLINE VACANT BUILDING REGISTRATION:**

*<https://ipweb.cityofchicago.org/VBR/>*

Contact the Department of Law, Building and License Enforcement Division at (312) 744-8791 with questions about the mortgagee vacant building requirements.

120 NORTH RACINE STREET, CHICAGO, ILLINOIS 60607