

## REQUIREMENTS FOR MORTGAGEES OF VACANT BUILDINGS

If a 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, the Building Commissioner may require additional security measures.
2. **REGISTER** the vacant building on the Department of Buildings web site.
  - A \$700 registration fee is required at the time of initial registration.
  - The initial registration lasts for six months. The registration must be renewed every six months until deregistered. A \$30 fee must be paid for each six-month renewal.
3. **POST** a sign in a prominent location on the building, visible from the nearest street.
  - The sign must include the name, address, and telephone number of the registered mortgagee (or mortgagee's agent) and the vacant building registration number.
4. **MAINTAIN** the property and visit regularly to verify the property 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 the 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.

**FOR MORE INFORMATION AND TO REGISTER:**

<http://www.chicago.gov/vacant/>