



Vacant and Foreclosed Property Registry (VFPR)

Frequently Asked Questions

What is the purpose of this ordinance?

The purpose of the VFPR is to provide the City of Rockford an additional tool as we continue to fight against the spread of blight in our neighborhoods and commercial corridors. The City has aggressively attacked large scale properties such as Essex Wire, the Midway Theater, and the former nursing home at 1920 N. Main Street, but better tools and information are needed to have a meaningful impact on smaller-scale properties which are numerous and spread throughout the City.

With over 125,000 parcels throughout the City, tracking and ensuring that the City has information to communicate with persons and companies responsible for the maintenance of the property is a significant endeavor. According to peer municipalities that have adopted similar registries, the communication tools which the registries provide act as a force multiplier to existing staff and enable better customer service. The VFPR will help City engage in meaningful conversations with owners of blighted or at-risk properties and develop interventions at the earliest possible stage, including connecting owners with grants and other funding sources to encourage the revitalization of their properties.

How do I know if I need to register a property and what will it cost?

While more details about the registration process will become available once a vendor for the registry is identified and approved by City Council, generally speaking a property owner is not responsible for self-identifying their property. The registration requirement will be triggered in one of two ways: (1) a foreclosure is filed in the court system or (2) the Code Official for the City identifies that a property is "vacant" as defined by the VFPR, and a notice is sent to the owner of the property with instructions directing the owner to register, as well as how that decision can be appealed.

The City will contract with a 3rd party vendor to administer the VFPR. The vendor will be selected in accordance with the City's procurement policy. City Council will set the registration fee based on the costs charged by the vendor to administer the VFPR and anticipated staff time associated with program.

What is a "Vacant Building"?

A "Vacant" building is a structure that is not lawfully occupied for an extended period of time and is in blighted condition. As it applies in the VFPR, a "vacant building" isn't a home where a tenant moves out on Monday and has to be registered on Tuesday. Properties that are only temporarily unoccupied are not considered "vacant" for purposes of the registry. A determination that an unoccupied property is "Vacant" as defined by the VFPR is made by the Code Official who reviews a number of factors such as:

- Dangerous conditions such as a collapsed porch, holes in the roof, missing or broken windows;
- Reports of criminal activity;

- Junk, debris, or abandoned vehicles at the property;
- Overgrown lawn, weeds, or other vegetation;
- Whether the building is in a state of dilapidation, deterioration or decay; improperly constructed; or damaged by fire to the extent that it no longer provides shelter; is in danger of collapse or structural failure; or is danger to anyone on or near the premises;
- Whether the building is unsafe for human habitation;
- Boards or other materials covering the windows or doors for significant periods of time;
- Permits pulled for work at the property indicating that the building is actively undergoing construction or rehabilitation;
- Whether the property is being marketed for sale or rent.

No single condition will determine if the property is “vacant.” Building will be looked at on a case-by-case basis to determine if the VFPR is the best tool to address concerns at a particular property.

I leave Rockford during the winter and my house is unoccupied. Do I have to register it?

No. The VFPR is not aimed at properties that are unoccupied for periods of time while you are away or when it is between tenants, provided that the property is not otherwise in violation of any codes and is being well maintained. The VFPR is targeted at properties where the owner or responsible party is not providing for maintenance or working towards a lawful use or occupancy for the location.

I own a vacant lot in Rockford. Do I have to register it?

No. The VFPR creates an obligation to register vacant buildings as defined by the ordinance, and does not apply to vacant lots which have no structures on them. However, you are still required to mow and maintain your lot(s) as required by other sections of the City of Rockford Code of Ordinances.

How do I report a property to the City which I believe should be registered?

You may submit a complaint about any property in the City online through the City’s website. From the homepage, select “Service Request” and follow the prompts to submit an issue. You may leave contact information or submit a report to the City anonymously

Do I have to register my property if I am going through a foreclosure?

No. A property owner going through a foreclosure does not have an obligation to register their property. The foreclosing party (typically a bank or mortgage servicer) is responsible for registering the property and paying the required fee.

As a property owner, however, you have the right to remain in your home during the foreclosure process until ordered otherwise by a judge. As the owner, you are still responsible to maintain your property up to the minimum standards as set forth by code until such time as a deed is recorded transferring the property. You should consult an attorney about your rights and responsibilities during the foreclosure process. You may want to communicate with the court’s residential foreclosure mediation program, or a local housing counseling agency, for additional assistance in remaining in your home.

What if a property becomes vacant during a foreclosure?

Properties that become vacant during foreclosure proceedings before a bank takes title are often referred to as “zombie properties.” They are at a higher risk of becoming dilapidated and blighted because neither the foreclosing banks nor the owners maintain the properties.

One of the main goals of the VFPR is to prevent “zombie properties.”



Under the new ordinance, foreclosing banks are required to register the properties at the beginning of the foreclosure process and must also inspect the properties every month to make sure they have not become vacant. If properties become vacant, the banks must notify the City of the vacancy and must also assume responsibility for maintaining the properties up to minimum safety and neighborhood standard codes until the foreclosures are complete and the properties are sold to a new owner.

However, owners who abandon their properties during the foreclosure proceeding are not absolved of their responsibilities. They are equally responsible for maintaining their properties until the foreclosure is complete and the bank takes title.