

AMEND ORDINANCE GENERAL FILE NO. 3301

“AN ORDINANCE OF THE CITY OF BRADFORD, MCKEAN COUNTY, PENNSYLVANIA AMENDING THE CITY CODE TO ADD A NEW CHAPTER TITLED "VACANT PROPERTY REGISTRATION" AND PROVIDING FOR THE REGISTRATION, MAINTENANCE, AND SECURITY OF VACANT AND FORECLOSED PROPERTIES; ESTABLISHING FEES; PROVIDING FOR ENFORCEMENT AND PENALTIES; AND PROVIDING AN EFFECTIVE DATE.”

IT IS HEREBY ENACTED AND ORDAINED by the City Council of the City of Bradford, County of McKean, Pennsylvania, that Ordinance General File No. 3301 is amended to read as follows:

VACANT PROPERTY AND FORECLOSING MORTGAGES, REGISTRATION OF

§ 164-1.	Purpose and intent.	§164-10.	Public nuisance.
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§ 164-1. Purpose and intent.

It is the purpose and intent of the City Council to establish a process to address the deterioration, crime, and decline in value of City neighborhoods caused by property with foreclosing or foreclosed mortgages located within the City, and to identify, regulate, limit and reduce the number of these properties located within the City. It has been determined that owner-occupied structures are generally better maintained when compared to vacant structures, even with a diligent off-site property owner. Vacant structures or structures owned by individuals who are economically strained and unable to meet their mortgage obligations are often not properly or diligently maintained, which contribute to blight, declined property values, and have a negative impact on social perception of the residential areas where they are located. It is the City Council's further intent to establish a registration program as a mechanism to help protect neighborhoods from becoming blighted through the lack of adequate maintenance of properties that are in foreclosure or foreclosed, and to provide a mechanism to avert foreclosure actions through timely intervention, education, or counseling of property owners.

§ 164-2. Definitions.

The following words, terms, and phrases, when used in this chapter, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning.

DEFAULT — Shall mean that the mortgagor has not complied with the terms of the mortgage on the property, or the promissory note, or other evidence of the debt, referred to in the mortgage or deed of trust

ENFORCEMENT OFFICER — Shall mean any law enforcement officer, building official, zoning inspector, property maintenance officer, fire inspector, building inspector, or other person authorized by the City to enforce the applicable code(s).

EVIDENCE OF VACANCY — Shall mean any condition that on its own, or combined with other conditions present, would lead a reasonable person to believe that the property is vacant. Such conditions may include, but are not limited to: overgrown and/or dead vegetation; past due utility notices and/ or disconnected utilities; accumulation of trash junk or debris; abandoned vehicles, auto parts and/or materials; the absence of furnishings and/or personal items consistent with habitation or occupancy; the presence of an unsanitary, stagnant swimming pool; the accumulation of newspapers, circulars, flyers and/ or mail; statements by neighbors, passers-by, delivery agents or government agents; and/or the presence of boards over doors, windows or other openings in violation of applicable code.

FORECLOSURE OR FORECLOSURE ACTION — Shall mean the process by which a property, placed as security for a real estate loan, is sold at public sale to satisfy the debt if the borrower defaults. A foreclosure or foreclosure action is deemed commenced upon a mortgagee's filing of a notice of lis pendens or similar evidence of default.

MORTGAGEE — Shall mean the creditor, including but not limited to, trustees; mortgage servicing companies; lenders in a mortgage agreement; any agent, servant, or employee of the creditor; any successor in interest; or any assignee of the creditor's rights, interests or obligations under the mortgage agreement; or any other person or entity with the legal right to foreclose on the real property, excluding governmental entities as the assignee or owner.

OWNER — Shall mean every person, entity, or mortgagee, who alone or severally with others,

has legal or equitable title to any real property as defined by this chapter; has legal care, charge, or control of any such property; is in possession or control of any such property; and/or is vested with possession or control of any such property. The property manager shall not be considered the owner.

PROPERTY MANAGER — Shall mean any party designated by the owner as responsible for inspecting, maintaining and securing the property as required in this chapter.

REAL PROPERTY — Shall mean any residential or commercial land and/or buildings, leasehold improvements and anything affixed to the land, or portion thereof identified by a property parcel identification number, located in the City limits.

REGISTRABLE PROPERTY — Shall mean:

- A. Any real property located in the City, whether vacant or occupied, that is (i) subject of a foreclosure action; (ii) has been the subject of a foreclosure action and a judgment has been entered but the property has not yet been sold; (iii) has been the subject of a foreclosure sale and title was transferred to the mortgagee or an affiliate entity of the mortgagee; or (iv) transferred to the mortgagee or an affiliated entity of the mortgagee under a deed in lieu of foreclosure or foreclosure sale. The designation of a real property as a registrable property pursuant to this subsection shall remain in place until such time as the property is sold to a non-related bona fide purchaser in an arm's length transaction or the foreclosure action has been dismissed; or
- B. Any property that is vacant for more than 30 days or any cancellation of utility or service, whichever occurs first.

REGISTRY — Shall mean a web-based electronic database of searchable real property records, used by the City to allow mortgagees and owners the opportunity to register properties and pay applicable fees as required in this chapter.

ANNUAL REGISTRATION — Shall mean six months from the date of the first action that require registration, as determined by the City, or its designee, and every subsequent six months. The date of the initial registration may be different than the date of the first action that required registration.

UTILITIES AND SERVICES — Shall mean any utility and/or service that is essential for a building to be habitable and/or perform a service necessary to comply with all City codes. This includes, but is not limited to, electrical, gas, water, sewer, trash service, lawn maintenance, and pool maintenance.

VACANT — Shall mean any parcel of land in the City that contains any building or structure to be used as a residence or for commercial or industrial purposes that is not lawfully occupied or used for its accustomed and ordinary purpose, as evidenced by conditions set forth in the definition of "evidence of vacancy." In the case of the use of residential property, "used for its accustomed and ordinary purpose" means as a place of abode.

§ 164-3. Applicability and jurisdiction.

This chapter applies to all real property within the City

164-4. Establishment of a registry.

Pursuant to the provisions of Chapter 164, the City, or its designee, shall establish a registry cataloging each registrable property within the City, containing the information required by this chapter.

§ 164-5. Inspection and registration of real property under foreclosure.

- A. Any mortgagee who holds a mortgage on real property located within the City shall perform an inspection of the property upon default by the mortgagor as evidenced by the filing of a foreclosure action, lis pendens, or notice of trustee's sale. Inspection means a careful examination of the property to determine occupancy and if it is in compliance with all applicable building, maintenance, and housing codes.
- B. Property inspected pursuant to Subsection A above that remains in foreclosure shall be inspected every 30 days by the mortgagee or mortgagee's designee. If an inspection shows a change in the property's occupancy status the mortgagee shall, within 10 days of that inspection, update the occupancy status of the property registration.
- C. Within 10 days of the date any mortgagee files a foreclosure action, the mortgagee shall register the real property with the City Registry, and, at the time of registration, indicate whether the property is vacant, and if so shall designate in writing a property manager to inspect, maintain, and secure the real property subject to the mortgage under a foreclosure action. A separate registration is required for each property under a foreclosure action, regardless of whether it is occupied or vacant.
- D. Registration pursuant to this section shall contain the name of the mortgagee and the mortgage servicer, the direct mailing address of both parties, a direct contact name and telephone number for both parties, a facsimile number and/or e-mail address for both parties, the folio or tax number, and the name and twenty-four-hour contact telephone number of the property management company responsible for the security and maintenance of the property.
- E. At the time of initial registration each registrant shall pay a non-refundable annual registration fee in an amount to be established by the City of Bradford's City Council's Fee Schedule for each property. Subsequent non-refundable Annual renewal registrations of properties and fees shall also be set by said Fee Schedule and are due within 10 days of the expiration of the previous registration. Said fees shall be used to offset the costs of:
 - (1) registration and registration enforcement,
 - (2) code enforcement and mitigation related to defaulted properties, and
 - (3) for any related purposes as may be adopted in the policy set forth in this chapter.

Said fees shall be deposited to a special accounting the City's Department dedicated to the cost of implementation and enforcement of this chapter and fulfilling the purpose and intent of this chapter. None of the funds provided for in this section shall be utilized for the legal defense of foreclosure actions.

- F. If the mortgage and/or servicing on a registrable property is sold or transferred, the new mortgagee/ servicer is subject to all the terms of this chapter. Within 10 days of the transfer, the new mortgagee shall register the property, if not already registered, or update the existing registration. The previous mortgagee(s)/servicer(s) will not be released from the responsibility of paying all previous unpaid fees, fines, and penalties accrued during their involvement with the registrable property.
- G. If the mortgagee sells or transfers the registrable property in a non-arm's length transaction to a related entity or person, the transferee is subject to all the terms of this chapter. Within 10 days of the transfer, the transferee shall register the property or update the existing registration. Any and all previous unpaid fees, fines, and penalties, regardless of who the mortgagee was at the time registration was required, including, but not limited to, unregistered periods during the foreclosure process, are the responsibility of the transferee and are due and payable with the updated registration. The previous mortgagee will not be released from the responsibility of paying all previous unpaid fees, fines, and penalties accrued during that mortgagee's involvement with the foreclosed property.
- H. If the foreclosing or foreclosed property is not registered, or the registration fee is not paid within 30 days of when the registration or renewal is required pursuant to this section, a late fee equivalent to 10% of the annual registration fee shall be charged for every thirty-day period, or portion thereof, the property is not registered and shall be due and payable with the registration.
- I. This section shall also apply to properties that have been the subject of a foreclosure sale where title is transferred to the mortgagee as well as any properties transferred to the mortgagee under a deed in lieu of foreclosure or by any other legal means.
- J. Properties subject to this section shall remain subject to the annual registration requirement, and the inspection, security, and maintenance standards of this section as long as the property remains registrable property.
- K. Any person or corporation that has registered a property under this section must report any change of information contained in the registration within 10 days of the change to the City.
- L. Failure of the mortgagee, owner, and/or transferees to properly maintain the property as required by this chapter shall be considered a violation of Chapter 307 of the City Code of Ordinances (Property Maintenance Code) and may be enforced accordingly.
- M. If any property is in violation of this chapter, the City may take the necessary action to ensure compliance with and/or place a lien on the property for the cost of the outstanding obligation and any additional cost incurred to the property into compliance.

§ 164-6. Inspection and registration of real property that is not subject to a mortgage in foreclosure.

- A. Any owner of vacant property, as defined in this chapter, located within the City shall within 10 days after the property becomes vacant, register the real property with the City Registry. Structures that are vacant property at the time of the adoption of this chapter must register within 30 days of the date this chapter takes effect.
- B. Initial registration pursuant to this section shall contain at a minimum the name of the owner, the mailing address of the owner, e-mail address, and telephone number of the owner, and if applicable, the name and telephone number of the property manager and said person's address, e-mail address, and telephone number.
- C. At the time of initial registration each registrant shall pay a non-refundable annual registration fee in an amount to be established by the City of Bradford's City Council's Fee Schedule for each property. Subsequent non-refundable annual renewal registrations of properties and fees shall also be set by said Fee Schedule and are due within 10 days of the expiration of the previous registration. Said fees shall be used to offset the costs of:
 - (1) registration and registration enforcement,
 - (2) code enforcement and mitigation related to vacant properties, and
 - (3) for any related purposes as may be adopted in the policy set forth in this chapter. Said fees shall be deposited to a special account in the City's Department dedicated to the cost of implementation and enforcement of this chapter, and fulfilling the purpose and intent of this chapter.
- D. If the property is sold or transferred, the new owner is subject to all the terms of this chapter. Within 10 days of the transfer, the new owner shall register the vacant property, if not already registered, or update the existing registration. The previous owner(s) will not be released from the responsibility of paying all previous unpaid fees, fines, and penalties accrued during that owner's involvement with the vacant property.
- E. If the vacant property is not registered, or either the registration fee or the annual registration fee is not paid within 30 days of when the registration or annual registration is required pursuant to this section, a late fee shall be equivalent to 10% of the annual registration fee shall be charged for every thirty-day period, or portion thereof, the property is not registered and shall be due and payable with the registration. This section shall apply to the initial registration and registrations required by subsequent owners of the vacant property.
- F. Properties subject to this section shall remain subject to the annual registration requirement, and the inspection, security, and maintenance standards of this section as long as the property is vacant.
- G. Failure of the owner to properly register or to modify the registration to reflect a change of circumstances as required by this chapter is a violation of this chapter and shall be subject to enforcement by any of the enforcement means available to the City.
- H. If any property is in violation of this chapter the City may take the necessary action to ensure compliance with and place a lien on the property for the cost of the outstanding obligation and any additional cost incurred to the property into compliance.
- I. Properties registered as a result of this section are not required to be registered again pursuant to the foreclosure mortgage property section.

§ 164-7. Maintenance requirements.

- A. Properties subject to this chapter shall be kept free of weeds, overgrown brush, dead vegetation, trash, junk, debris, building materials, any accumulation of newspaper circulars, flyers, notices, except those required by federal, state or local law, discarded personal items including, but not limited to, furniture, clothing, large and small appliances, printed material, or any other items that give the appearance that the property is abandoned.
- B. Registrable property shall be maintained free of graffiti or similar markings by removal or painting over with an exterior grade paint that matches the color of the exterior structure.
- C. Front, side, and rear yards, including landscaping, of registrable property shall be maintained in accordance with the applicable code(s) at the time registration is required.
- D. Registrable yard maintenance shall include, but not be limited to, grass, ground covers, bushes, shrubs, hedges or similar plantings, decorative rock or bark or artificial turf/sod. Acceptable maintenance of yards and/or landscape shall not include weeds, gravel, broken concrete, asphalt or similar material.
- E. Maintenance shall include, but not be limited to, watering, irrigation, cutting and mowing of required ground cover or landscape and removal of all trimmings.
- F. Pools and spas shall be maintained so the water remains free and clear of pollutants and debris and shall comply with the regulations set forth in the applicable code(s).
- G. Vacant storefront windows must contain a decorative screen within thirty days of vacancy.
- H. Failure of the mortgagee, owner, and transferees to properly maintain the property as required by this chapter shall be considered a violation of Chapter 307 of the City Code of Ordinances (Property Maintenance Code) and may be enforced accordingly.
- I. In addition to the above, the property is required to be maintained in accordance with the applicable code(s) of the City.

§ 164-8. Security requirements.

- A. Properties subject to these sections shall be maintained in a secure manner so as not to be accessible to unauthorized persons.
- B. A "secure manner" shall include, but not be limited to, the closure and locking of windows, doors, gates and other openings of such size that may allow a child to access the interior of the property or structure. Broken windows, doors, gates, and other openings of such size that may allow a child to access the interior of the property or structure must be repaired. Broken windows shall be secured by reglazing of the window.
- C. If a property is Registrable, and the property has become vacant or blighted, a property manager shall be designated by the mortgagee and/or owner to perform the work necessary to bring the property into compliance with the applicable code(s), and the property manager must perform regular inspections to verify compliance with the requirements of this chapter, and any other applicable laws.

D. In addition to the above, the property is required to be secured in accordance with code(s) of the City.

E. When a property subject to this chapter becomes vacant, it shall be posted with the name and twenty- four-hour contact telephone number of the property manager. The property manager shall be available to be contacted by the City Monday through Friday between 8:00 a.m. and 4:30 p.m., legal holidays excepted. The sign shall be placed in a window facing the street and shall be visible from the street. The posting shall be no less than 18 inches by 24 inches and shall be of a font that is legible from a distance of 45 feet. The posting shall contain the following language with supporting information:

THIS PROPERTY IS MANAGED BY _____.

AND IS INSPECTED ON A REGULAR BASIS. _____.

THE PROPERTY MANAGER CAN BE CONTACTED _____ BY

TELEPHONE AT _____ OR

BY EMAIL AT _____.

F. The posting required in Subsection E above shall be placed on the interior of a window facing the street to the front of the property so that it is visible from the street, or secured to the exterior of the building/structure facing the street to the front of the property so that it is visible from the street or if no such area exists, on a stake of sufficient size to support the posting in a location that is at all times visible from the street to the front of the property but not readily accessible to vandals. Exterior posting shall be constructed of and printed with weather-resistant materials.

G. Failure of the mortgagee and/or property owner of record to properly inspect and secure a property subject to this chapter, and post and maintain the signage noted in this section, is a violation and shall be subject to enforcement by any of the enforcement means available to the City. The City may take the necessary action to ensure compliance with this section and recover costs and expenses in support thereof.

§ 164-9. Provisions supplemental.

The provisions of this chapter are cumulative with and in addition to other available remedies. Nothing contained in this chapter shall prohibit the City from collecting fees, fines, and penalties in any lawful manner; or enforcing its codes by any other means, including, but not limited to, injunction, abatement, or as otherwise provided by law or ordinance.

§ 164-10. Public nuisance.

All registrable property is at risk of being a public nuisance and if vacant or blighted can constitute a public nuisance, the abatement of which pursuant to the police power is hereby declared to be necessary for the health, welfare, and safety of the residents of the City.

§ 164-11. Additional authority.

- A. If the Enforcement Officer has reason to believe that a property subject to the provisions of this chapter is posing a serious threat to the public health, safety, and welfare, the Property Maintenance Officer may temporarily secure the property at the expense of the mortgagee or owner and may bring the violations before the code enforcement, City Council, or special magistrate as soon as possible to address the conditions of the property. Nothing herein shall limit the City from abating any nuisance or unsafe condition by any other legal means available to it.
- B. The Sheriff, code enforcement, City Council, or special magistrate shall have the authority to require the mortgagee or owner affected by this section, to implement additional maintenance and/or security measures including, but not limited to, securing any and all doors, windows or other openings, employment of an on-site security guard or other measures as may be reasonably required to help prevent further decline of the property.
- C. If there is a finding that the condition of the property is posing a serious threat to the public health, safety, and welfare, then the Sheriff, code enforcement, City Council, or special magistrate may direct the City to abate the violations and charge the mortgagee or owner with the cost of the abatement.
- D. If the mortgagee or owner does not reimburse the City for the cost of temporarily securing the property, or of any abatement directed by the Sheriff, Property Maintenance Officer, code enforcement, City Council, or special magistrate, within 30 days of the City sending the mortgagee or owner the invoice then the City may lien the property with such cost, along with an administrative fee as determined in the City's fee ordinance to recover the administrative personnel services. In addition to filing a lien the City may pursue financial penalties against the mortgagee or owner.
- E. The City may contract with an entity to implement this chapter, and, if so, any reference to the Enforcement Officer herein shall include the entity the City contract with for that purpose.

§ 164-12. Opposing, obstructing enforcement officer; penalty.

Whoever opposes obstructs or resists any Enforcement Officer or any person authorized by the enforcement office in the discharge of duties as provided in this chapter shall be punishable as provided in the applicable code(s) or a court of competent jurisdiction.

§ 164-13. Immunity of enforcement officer.

Any Enforcement Officer or any person authorized by the City to enforce the sections hereinafter shall be immune from prosecution, civil or criminal, for reasonable, good-faith entry upon real property while in the discharge of duties imposed by this chapter.

§ 164-14. Penalties.

Unless otherwise provided for in this chapter, a violation of this chapter is declared unlawful. Any

person, firm or corporation who shall violate any provision of this chapter shall, upon conviction thereof, be sentenced to pay a fine of not less than \$300, nor more than \$1,000, plus costs. Each day's violation shall constitute a separate offense and notice to the offender shall not be necessary in order to constitute a separate offense, nor shall notice to the offender be necessary in order to constitute an offense. In default of payment of the fine stated herein, such offender may be subject to a term of imprisonment not to exceed 30 days.

§ 164-15. Amendments.

Registration fees and penalties outlined in this chapter may be modified by resolution passed and adopted by the City Council.

§ 164-16. Severability.

It is hereby declared to be the intention of the City that the sections, paragraphs, sentences, clauses and phrases of this chapter are severable, and if any phrase, clause, sentence, paragraph, or section of this chapter shall be declared unconstitutional by the valid judgment or decree of a court of competent jurisdiction, such unconstitutionality shall not affect any of the remaining phrases, clauses, sentences, paragraphs, and sections of this chapter.

§ 164-17. Repealer.

All ordinances or parts of ordinances in conflict herewith are hereby repealed and replaced

§ 164-18. Codification.

It is the intention of the City Council, that the provisions of this chapter shall become and be made a part of the City Code of Ordinances; and that the sections of this chapter may be renumbered or re-lettered to accomplish such intention, and the word "ordinance" may be changed to "section," "chapter," or such other appropriate word or phrase in order to accomplish such intentions.

§ 164-19. Effective date.

This chapter shall become effective immediately upon adoption

INTRODUCED THIS 22ND DAY OF JULY, A. D., 2025

FINALLY PASSED 12th DAY OF AUGUST, A. D., 2025

City Administrator

Mayor