

Brief Real Estate Guide: Navigating the City of Chicago

From, [Chicago FPC Service](#)

Chicago is an enormous municipality with numerous departments. Each of these offices have their own processes. When engaging in a Chicago real estate transaction the most common departments encountered are: Chicago City Clerk, Chicago Water Department and Chicago Zoning Department.

- Chicago City Clerk
- Chicago Water Department
- Chicago Zoning Department
- Reference Materials: Chicago Water Department & Chicago Zoning Department

Fast Fact: The Chicago Buildings Department stopped requiring building registrations in 2014 on large multi-unit building transactions.

This is a guide for the general public.

Chicago City Clerk

Located:

121 N. LaSalle St, Room 107 Chicago

Description:

The [Chicago City](#) Clerk is the location where [City transfer stamps](#) can be purchased. All property transferring hands in Chicago requires City transfer stamps.

What would you do:

In order to obtain your Chicago municipal transfer stamps, the Clerk will require a [MyDec](#) and a Water Certification. In addition, if the property being transferred qualifies, the Clerk may also want to see a Zoning Certification. Once these items are presented to the Clerk and are satisfactory, you will be granted your City municipal transfer stamps and can then walk across the hall, to record with Cook County.

Chicago Water Department

Located:

333 S State St #410, Chicago, IL 60604

Description:

The State Street location for the Chicago Department of Water Management is where you can pay water bills, request a [Full Payment Certificate](#) (FPC), and pick up water lien releases.

What would you do:

To make a [Full Payment Certificate](#) (FPC), you can go in person to the Water Department location or apply online. The Water Department will require proof that the transaction is taking place (Deed, a Title

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Commitment, Judicial Sale, ect). Remember a water certificate is required for all transactions in Chicago, this includes commercial, residential, exempt transfers and non-exempt transfers.

To secure a water lien release – you need to visit the [Chicago Water Department](#) in person with a copy of the water lien as well as a paid Full Payment Certificate. After submitting the required paperwork, you will be asked to return the next day to pick up the release. Once the release is obtained you can record with the Cook County Recorder of Deeds.

Chicago Zoning Department

Located:

121 N. LaSalle St., Room 905, Chicago

Description:

The [Chicago Zoning Department](#) is the location where you would apply for a Zoning Certificate.

What would you do:

A zoning certification is required whenever a residential property is being transferred in the City of Chicago, that is under five dwelling units and is not a condo or a co-op. If the property is mixed use, only the residential units on the property are subject to the zoning certification. The certifications are deemed valid and current for a year once certified.

Interestingly, that while the Cook County Assessor lists a property type, the City of Chicago does not deem this as reliable. The Chicago Zoning Department does not note the legality of dwelling units. The Zoning Administrator reserves the right to reconsider and revoke any Certificate of Zoning Compliance issued based on false or otherwise incorrect information provided by the applicant.

To certify your zoning, fill out the Chicago Zoning Certification form at the Department office and submit with the clerk. After submitting the form with the clerk and paying the City fee, you will be asked to return in five business days for pickup. When picking up the zoning certification, they will either approve or deny your certification request based on research that the office conducts to verify legal dwelling units.

The Zoning Department can provide a copy of prior zoning certifications only if you are able to provide the month and year in which the certification occurred. This being the case, please always keep scanned copies of your paperwork with the City of Chicago.

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Reference Materials: Chicago Water Department & Chicago Zoning Department

Water Department

- [FPC Status Page](#)
- [FPC Paper Application](#)
- [FPC Online Application](#)

Zoning Department

- [Zoning Ordinance](#)
- [City of Chicago Zoning Map](#)
- [2nd City Zoning Map](#)
- [Cook County Assessor](#)