Chicago Flip Due Diligence Checklist

Pre-offer and pre-closing checks for a Chicago or Cook County flip: what to look up, which office holds the record and what the answer does to your budget or schedule.

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Property identification

Every search below runs on the address or the PIN. Get both right before you start.

Property address (and address range, if a corner or multi-unit building) _____

Property Index Number (PIN), all 14 digits _____

Community area and ward _____

Year built _____

Seller of record, and how they hold title _____

Checks completed by, and date _____

Before you offer: the building record

What to check	Where to check it	Why it matters on a flip
Permit history, inspections and alleged code violations	City of Chicago Department of Buildings, Building Permit and Inspection Records search (by address)	Shows open violations you will inherit and whether past work was permitted. The Department notes that a clean result does not prove the building complies with the code.
Administrative building cases	City of Chicago Department of Administrative Hearings, Buildings Hearings Division; the City publishes case records in its Ordinance Violations dataset	Unpaid fines and open orders can become liens and must be resolved or budgeted before closing.
Building court cases	Circuit Court of Cook County, First Municipal District, Housing Section; case search through the Clerk of the Circuit Court of Cook County	Dangerous or hazardous conditions are sent to court. A pending case can come with court dates, a compliance schedule and limits on what you do with the building.

What to check	Where to check it	Why it matters on a flip
Vacant building registration	City of Chicago Department of Buildings, Vacant Building Registration (VBR) site	Owners of vacant buildings must register, insure, secure and maintain them. Registration and its fees pass to you if the building is still vacant after closing.
Stop-work orders and unpermitted work in progress	Department of Buildings records, plus a site visit	A stop-work order has to be released before your contractor can start, and the release can require a permit for work already done.

Before you offer: zoning, units and landmark status

What to check	Where to check it	Why it matters on a flip
Zoning district and overlays	City of Chicago interactive Zoning Map	The district controls how many units, how much floor area and what additions are allowed. It decides whether your plan is a permit or a zoning change.
Legal number of dwelling units	Certificate of Zoning Compliance, issued by the City of Chicago Department of Planning and Development (Zoning Ordinance Administration)	Required when residential property with five or fewer dwelling units is sold, except condominiums and cooperatives. Value and rents rest on the legal count, not on the number of kitchens you see.
Chicago Landmark or landmark district status	Commission on Chicago Landmarks; permit review is done by the Historic Preservation Division of the Department of Planning and Development	Permit applications for designated and proposed landmarks and districts are routed for review of the work, which adds a step and can limit exterior changes.
Chicago Historic Resources Survey (CHRS) color rating	CHRS ratings appear on the City of Chicago interactive Zoning Map	Buildings rated red or orange are subject to the Demolition-Delay Ordinance, which places a hold on issuing a demolition permit while the City considers preservation.
Planned changes that need zoning relief	Zoning Administrator (administrative adjustment) or Zoning Board of Appeals (variation)	A certificate of zoning compliance does not let you expand a nonconforming use. Relief takes time that the loan term has to cover.

Property taxes and assessment

What to check	Where to check it	Why it matters on a flip
Current-year bills, amounts due and payment history	Cook County Treasurer, property tax search by PIN	Unpaid installments are prorated or paid at closing. Bills are paid in arrears, so the seller credit you receive is an estimate.
Sold, forfeited or open prior-year taxes	Cook County Clerk, Delinquent Property Tax Search (by PIN)	Sold taxes must be redeemed through the Clerk, with interest and fees, on an Estimate of the Cost of Redemption. A tax buyer can eventually seek a deed.
Property class and assessed value	Cook County Assessor's Office, property details by PIN or address	Confirms the class the County taxes the property under and the value history you will be reassessed from.
Exemptions on the current bill	Cook County Assessor's Office, exemption history and status	Homeowner and senior exemptions belong to the occupant who qualified. An investor owner does not qualify, so the bill you carry and the bill your buyer sees will be higher than the seller's.

Title, water and transfer

What to check	Where to check it	Why it matters on a flip
Title commitment: mortgages, judgments, liens, easements, building court lis pendens	Your title company; recorded documents can be searched by PIN at the Cook County Clerk, Recordings Division	Every item on Schedule B has to be paid, released or accepted before the lender funds.
Water, sewer and garbage account balance	City of Chicago Department of Finance, Utility Billing and Customer Service; Full Payment Certificate application	A Full Payment Certificate is required in transfers of real property in Chicago, and the City will not issue transfer stamps without it. If it is skipped, buyer and seller are jointly liable for the old balance.
Transfer tax declarations	Illinois Department of Revenue MyDec system; City of Chicago Department of Finance Real Property Transfer Tax	State, county and city transfer taxes are declared and paid at closing. In Chicago the city tax has a buyer portion and a seller portion.
Survey	Illinois licensed professional land surveyor	Shows encroachments, lot lines and whether the garage, porch or fence is actually on the lot. Title companies and lenders commonly require a current one.

Occupancy, tenants and lead

What to check	Where to check it	Why it matters on a flip
Who is living there and under what agreement	Leases, rent roll and estoppel letters from the seller; a visit to every unit	You inherit leases at closing. An occupied unit changes the rehab sequence, the insurance and the loan.
Residential Landlord and Tenant Ordinance (RLTO) coverage	Municipal Code of Chicago, Chapter 5-12; City of Chicago Department of Housing	The RLTO covers most Chicago rentals, with an exception for owner-occupied buildings of six units or fewer. An investor owner is covered, including the rules on security deposits and notices.
Lead-based paint (housing built before 1978)	U.S. Environmental Protection Agency: Lead-Based Paint Disclosure Rule and the Renovation, Repair and Painting (RRP) Rule	When you resell, you must disclose known lead information and give the buyer the EPA pamphlet. Firms paid to disturb paint must be certified, and EPA says the RRP Rule applies to people who buy, renovate and sell homes for profit.
Water service line material	City of Chicago Department of Water Management	Many older buildings are served by lead service lines. Replacement belongs in the plumbing scope if you are doing it, with its own permit.

Physical condition, utilities and insurance

- [ ] Inspection by a licensed home inspector or your general contractor, including roof, parapets, lintels, porches, foundation and basement water
- [ ] Sewer line camera inspection to the street
- [ ] Electrical service size and number of meters compared with the unit count
- [ ] Gas and electric service status with Peoples Gas and ComEd
  A shut-off or removed meter can take weeks to restore and may need an inspection first.
- [ ] Heat: boiler or furnace age, one system per unit or shared
- [ ] Insurance quotes for a vacant building under renovation (builder's risk), bound before closing
  Get the quote during attorney review. Some carriers decline vacant masonry buildings with open violations.
- [ ] General contractor license confirmed on the Department of Buildings list of licensed general contractors

Condominium units

Skip this section for houses and two- to four-flats.

- [ ] Resale disclosure documents under Section 22.1 of the Illinois Condominium Property Act (765 ILCS 605/22.1)
  The seller obtains them from the Board of Managers: declaration and rules, unpaid assessments and liens, planned capital expenditures, reserve balance, financial statement, pending suits and insurance.

- [ ] Special assessments approved or under discussion
- [ ] Rental restrictions and any rule against sales to investors
- [ ] Renovation rules: work hours, elevator reservations, insurance certificates, board approval of plans
- [ ] Owner-occupancy ratio and any litigation, which affect what your resale buyer can finance

Sign-off before the contingency deadline

Open items and who is clearing each one	
Cost added to the budget from these checks	
Days added to the schedule from these checks	
Go, renegotiate or cancel	
Attorney review and inspection deadline	

Ready to price the deal? Get Chicago fix and flip terms from Jaken Finance Group: **jakenfinancegroup.com/submitflip** · (833) 264-7776

Agency names and tools were verified in November 2026. Offices reorganize and move their search tools; confirm each one before you rely on a result, and have your attorney review title and municipal items. General education for real estate investors, not legal, tax or zoning advice. Rates, terms and conditions are offered only to qualified borrowers and are subject to change without notice. Non-owner-occupied investment property only. Chicago Flip Due Diligence Checklist, version 1.0, November 25, 2026. https://chicagofixandfliploans.com/downloads/chicago-due-diligence-checklist/