

Calumet City Property Closing Checklist

Requirements checked 2026-10-11 | Match tasks to your property and contract.

Coordinate point-of-sale inspection, buyer repair consent, municipal tax and water clearance, stamp pickup, and rental follow-through in Calumet City.

Property: _____ Closing date: _____

Coordinator: _____ Buyer / seller: _____

Use as a coordination worksheet. Official requirements and contract terms control. Confirm conditional tasks with your closing team; checking a box does not establish legal approval. The full guide explains exceptions and cost examples.

BEFORE CONTRACT

☐ Confirm parcels, ownership, occupancy, and proposed use

Recommended: include separate lots, all units, current occupants, buyer entity, and planned use. Resolve discrepancies before relying on projected income.

Who: Buyer, seller, attorney, and title company | When: Before inspection applications or loan structuring

Complete with: Property summary matching contract and title records

Completed / not applicable: _____ Notes: _____

☐ Verify lawful unit count and municipal property history

Recommended: point-of-sale review includes illegal conversions. Investigate additional apartments or changed uses before building the rental budget.

Who: Buyer and attorney with Building and Zoning | When: During initial due diligence

Complete with: Zoning information, permits, notices, and supported unit count [1]

Completed / not applicable: _____ Notes: _____

☐ Review flood, drainage, and insurance questions

Recommended: evaluate prior water entry, drainage work, available elevation records, and proposed renovation rules. Do not assume all city parcels have identical exposure.

Who: Buyer, inspector, insurer, and Building and Zoning | When: Before the buyer review period ends

Complete with: Parcel-specific flood information, condition findings, and quotes [2]

Completed / not applicable: _____ Notes: _____

UNDER CONTRACT

☐ Assign calendar dates and responsible people

Recommended: allow separately for inspection scheduling, repairs, document processing, lender conditions, and possession.

Who: Parties, agents, attorneys, and coordinator | When: Immediately after signing

Complete with: One calendar covering municipal and contract deadlines

Completed / not applicable: _____ Notes: _____

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UNDER CONTRACT

☐ Confirm inspection scope or claimed exemption

City requirement: applicable sales and transfers require point-of-sale review. Ask how Section 14-1 applies to the exact transfer; deed type alone is insufficient.

Who: Seller and attorney with Building and Zoning | When: Before relying on an exception

Complete with: Accepted notice/application or written exemption direction [1]

Completed / not applicable: _____ Notes: _____

☐ Apply, pay, and schedule the point-of-sale inspection

City residential fee: \$150 for first unit plus \$25 each additional unit. Confirm property-specific fees and arrange lawful access for every inspected space.

Who: Seller or authorized representative | When: Packet guidance: allow 14-21 days to schedule

Complete with: Application, fee receipt, appointment, and access confirmation [3]

Completed / not applicable: _____ Notes: _____

☐ Collect entity and signing-authority documents

Conditional City requirement: entity buyers need organizational evidence described in the packet. Confirm exact LLC/ corporate documentation and other closing-party needs.

Who: Buyer, attorney, lender, and title company | When: Early in an LLC, corporate, trust, or estate transaction

Complete with: Accepted organization, good-standing, and signer records [3]

Completed / not applicable: _____ Notes: _____

INSPECTIONS AND REPAIRS

☐ Obtain reports and calendar each validity date

City packet measures report validity from initial inspection; code measures seller certificate validity from issuance. Confirm both dates for the file.

Who: Seller, buyer, and attorneys | When: After inspections; again if closing is delayed

Complete with: Complete reports, issue list, and confirmed expiration dates [3]

Completed / not applicable: _____ Notes: _____

☐ Complete private condition review and cost repairs

Recommended: evaluate matters beyond municipal review. Separate code corrections, optional renovation, specialist investigations, and inaccessible areas.

Who: Buyer with chosen inspectors and contractors | When: Within the contract review period

Complete with: Private findings, itemized bids, and repair contingency

Completed / not applicable: _____ Notes: _____

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INSPECTIONS AND REPAIRS

☐ **Choose seller completion or conditional buyer compliance**

Conditional City process: Section 14-1 addresses director-set security or the specified limited fine alternative plus a buyer agreement. Obtain staff approval for the actual file.

Who: Parties, attorneys, and Building and Zoning | When: Before finalizing repair terms

Complete with: Written route to certificate issuance and repair allocation [1]

Completed / not applicable: _____ Notes: _____

☐ **Execute original buyer consent and confirm all conditions**

City requirement: original consent documents are required. Confirm occupancy, security, repair deadline no later than 180 days after closing, and no further transfer until finalized.

Who: Buyer and attorney with Building and Zoning | When: Before conditional certification, if applicable

Complete with: Original notarized consent, buyer ID, and issued conditional approval [3]

Completed / not applicable: _____ Notes: _____

☐ **Confirm contractor approvals, permits, and reinspection plan**

Conditional City requirements: code addresses licensed and bonded contractors. Arrange final acceptance before the repair deadline; do not assume extensions are available.

Who: Responsible owner and contractors | When: Before starting required work

Complete with: Required permits and a construction/inspection schedule [1]

Completed / not applicable: _____ Notes: _____

MUNICIPAL CLEARANCE

☐ **Request final water reading on the coordinated schedule**

City sources use two timing instructions. Satisfy both and confirm actual dates with Water Billing; allow time for payment and stamp processing.

Who: Seller or seller representative with Water Billing | When: At least 5 days before closing and 48 hours before stamp purchase

Complete with: Request confirmation, reading date, and final amount due [3]

Completed / not applicable: _____ Notes: _____

☐ **Pay final water bill and other municipal balances**

City requirement: final water and outstanding municipal obligations must be resolved. Water payment accepts cash, cashier check, or money order; no personal check.

Who: Seller or assigned payer | When: Before stamps issue

Complete with: Paid final bill and accepted clearance of fines and fees [3]

Completed / not applicable: _____ Notes: _____

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MUNICIPAL CLEARANCE

☐ Review tax computation and complete City declaration

City form through \$2 million: buyer \$4 and seller \$4 per \$1,000 or part thereof. Ask Clerk for treatment above the form range or an exemption.

Who: Attorney and authorized applicant | When: After price and taxable consideration are confirmed

Complete with: Signed consistent declaration and assessed tax amount [4]

Completed / not applicable: _____ Notes: _____

☐ Submit the complete transfer packet to Building and Zoning

City packet: declaration, two deed copies, two MyDec or contract copies, and applicable approval/entity documents. Submit at 670 Wentworth or listed mail/delivery routes.

Who: Authorized applicant with attorney | When: Allow 3-5 business days for stamp processing

Complete with: Receipt or confirmation for accepted completed submission [3]

Completed / not applicable: _____ Notes: _____

☐ Obtain Clerk notification and arrange stamp pickup

City pickup: 204 Pulaski Road. Confirm payment method and hours. Submission location is different; a processing estimate is not an approval.

Who: Applicant and assigned payer | When: After approval, before closing needs the stamps

Complete with: Ready notice, payment confirmation, and issued stamps [3]

Completed / not applicable: _____ Notes: _____

BEFORE CLOSING

☐ Complete lender conditions and appropriate insurance

Loan-dependent: disclose repairs, conditional approvals, occupancy plans, flood information, and changes in price or ownership. Verify repair-fund access.

Who: Buyer, lender, and insurer | When: Before funding deadlines

Complete with: Lender clearance and accepted coverage documents

Completed / not applicable: _____ Notes: _____

☐ Reconcile charges, prorations, and prior payments

Contract-dependent: check municipal tax split, inspection fees, water, deposits, rents, assessments, tax adjustments, credits, and any restricted repair funds.

Who: Parties, attorneys, and closing agent | When: When reviewing the final settlement statement

Complete with: Approved figures, payoffs, and supporting receipts

Completed / not applicable: _____ Notes: _____

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BEFORE CLOSING

☐ Verify rental registration and new-tenant occupancy steps

Conditional City requirements: rental registration and inspection are separate from transfer approval. Obtain current fees and application instructions.

Who: Buyer or manager with Building and Zoning | When: Before promising a rental start or changing occupants

Complete with: Ownership-change instructions and applicable rental approvals [5]

Completed / not applicable: _____ Notes: _____

☐ Inspect the handover condition and verify signing arrangements

Recommended: resolve damage, missing items, unfinished work, keys, access, association arrangements, and any tenant record discrepancies.

Who: Buyer and seller with attorneys and closing agent | When: Before funding and contractual possession

Complete with: Walkthrough results, written resolutions, verified funds, and approved signers

Completed / not applicable: _____ Notes: _____

CLOSING AND AFTER

☐ Confirm funding and transfer authorized possession

Contract-dependent: communicate new ownership and payment directions as advised by counsel. Preserve inspection and conditional-compliance records.

Who: Parties, closing agent, and manager | When: When authorized by the contract and closing instructions

Complete with: Funding confirmation, keys, utilities, and management handoff

Completed / not applicable: _____ Notes: _____

☐ Finish repairs and obtain accepted final inspection

Conditional requirement: code states no extensions of the conditional certificate. Buyer consent prohibits further transfer until inspection is finalized.

Who: Buyer and contractors with Building and Zoning | When: Within City deadline, no later than 180 days after closing if conditional

Complete with: Final approvals and issued compliance certificate [1]

Completed / not applicable: _____ Notes: _____

☐ Close the municipal file and retain recorded documents

Recommended: retain receipts and permits, confirm any remaining rental obligations, and calendar renewals or inspections required for ongoing use.

Who: Owner and attorney with City and title company | When: After final acceptance and recording

Complete with: Written file closure, deposit-release decision, deed, and title policy

Completed / not applicable: _____ Notes: _____

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Official sources and closing notes

[1] https://library.municode.com/il/calumet_city/codes/code_of_ordinances?nodeId=MUCO_CH14BUBURE_ARTIINGE

[2] <https://calumetcity.org/flood-prevention/>

[3] <https://calumetcity.org/wp-content/uploads/2026/10/2026.3-Purchasing-or-Selling-FAQ-1.pdf>

[4] <https://calumetcity.org/wp-content/uploads/2026/07/Real-Estate-Transfer-Declaration.pdf>

[5] <https://calumetcity.org/wp-content/uploads/2023/04/rental-process.pdf>
