

MOVING TO CHICAGO

Neighborhoods, costs, and your first 90 days.

Maureen Moran

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A THOUGHT BEFORE YOU BEGIN

Most relocation guides lead with the skyline. I'd rather start with daily life, because that's what shapes how your first year here goes.

The most important decision in a Chicago move usually isn't the house. It's how you'll live day to day: your commute, your errands, and what you want close by. I've been helping people move into, around, and out of this city since 1995, and that's the one thing many relocating buyers wish they'd known sooner.

Chicago is officially divided into 77 community areas, with many smaller neighborhoods inside them. The questions relocating clients ask me follow a pattern, and this guide answers them in the order they tend to come up. Where a question belongs to an attorney, a lender, or a CPA, I'll say so plainly.

Clarity comes from local data, not national noise.
So let's start with what the national articles leave out.

WHO IS THIS FOR

This may be useful if:

- You're relocating to Chicago from out of state and don't yet know which neighborhood fits your life
- You've never lived somewhere with a car sticker, street cleaning rules, or a transit grid, and you want to know what you're walking into
- You're weighing whether to rent first or buy right away
- You want to know what it actually costs to live here, not the national average, the Chicago number
- You're trying to plan your first 90 days without missing a deadline that costs you money

The buyers who move here with the least friction are the ones who understood the rhythm of the city before they understood the real estate market.

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THREE THINGS WORTH KNOWING FIRST

Before you search. Before you tour.
Before you pack a box.

Nobody hands you the city sticker, but you're expected to know about it. New residents are required to buy one within 30 days, and for many people the first reminder is a parking ticket. The same goes for street cleaning, permit zones, and the overnight winter parking ban. Read every sign, every time.

A useful question: Does this block require a residential parking permit, and have I budgeted for a city sticker?

Distance isn't commute time. The L is built to bring you downtown first. A job three miles away can take longer to reach than one in the Loop, because crosstown trips often mean a transfer or a slower bus.

A useful question: Have I timed my actual commute at rush hour, not just measured the distance on a map?

Chicago isn't one market. Each home comes with its own practical details, like which L line is nearby or whether parking is deeded. Those details shape daily life as much as the home itself.

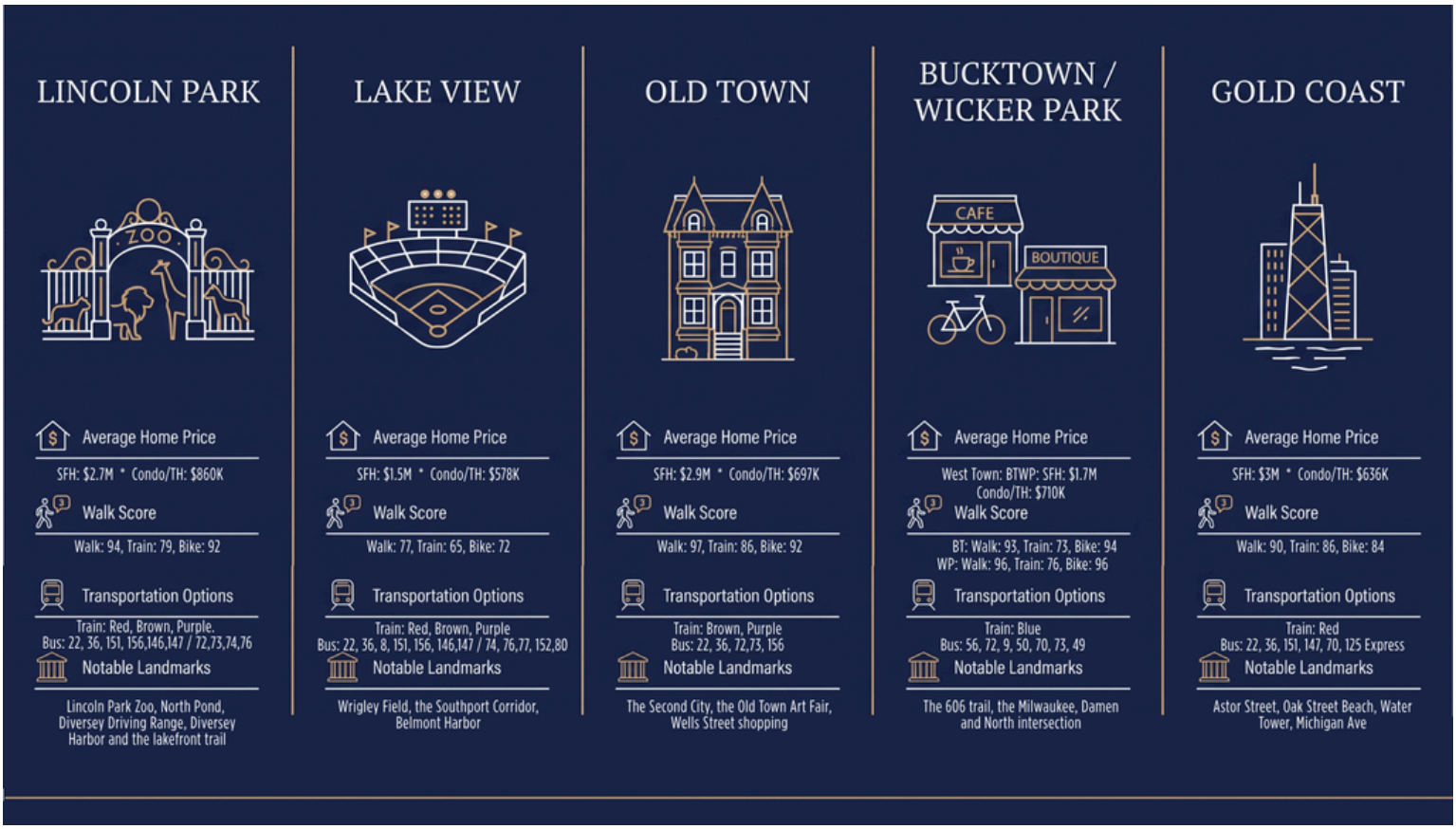
A useful question: Which L line or bus would I use every day, and how does parking work for this home?

Knowing the rules before you start isn't just useful. It's the difference between reacting and deciding.

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FINDING YOUR PLACE TO CALL HOME

A few of the North Side neighborhoods I know best.



If school attendance boundaries are part of your search, Chicago Public Schools publishes a school locator by address. I'll gladly show you where to find it so you can review it yourself.

My best advice for out-of-town buyers and buyers moving to a new neighborhood: walk your shortlist of neighborhoods twice, once on a weekday evening and once on a Saturday morning. If you commute to work, commute to the neighborhood you're considering. You'll get a sense of how long the commute is and how that feels. Stay for dinner or pick up take-out to get a sense of the vibe.

If you can't come in person, I'll walk them with you on video.

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WHAT IT ACTUALLY COSTS TO LIVE HERE

Chicago generally costs less than New York, Boston, or the Bay Area, but it has its own line items that surprise newcomers. None of them show up in a listing price.

Property taxes are paid a year behind. In Cook County, the bill you pay this year is for last year. At closing, the seller typically credits you for taxes owed during their ownership. Budget your first full bill based on the current assessment, not the seller's old exemptions.

Buyers pay part of the city transfer tax. The buyer pays the city's share of the transfer tax: $3.75 for every $500 of the price.

Condo and HOA assessments vary widely. Two similar condos can carry very different monthly costs depending on the building's reserves, amenities, and upcoming projects.

Vehicles add city fees. Every vehicle registered to a Chicago address needs an annual city sticker, and many blocks require a residential parking permit.

When you're ready for the full numbers, my guides to Chicago closing costs and the Cook County property tax system walk through each one.

Do you need a car?
It depends on where you live and your routine. Decide before you choose a home, because parking is a real part of the price.

- The L. Eight rail lines. The Red and Blue lines run around the clock, and the Blue Line connects to O'Hare.
- Metra. Commuter rail out to the suburbs, handy for suburban jobs and weekend trips.
- Divvy and bike lanes. The city's bike-share and growing protected-lane network make short trips easy in warmer months.
- If you keep a car. Plan for the city sticker, a residential permit where required, and the overnight winter parking ban on certain main streets from December 1 to April 1.

When you tour a home, ask exactly how parking works. A deeded garage space, a rented space in the building, and street parking are three very different things in January.

WHAT CHICAGO WINTERS ARE REALLY LIKE



Cold, windy, and long, with January averaging in the mid-20s and occasional stretches below zero. Most people who move here adjust faster than they expect, and the summers are the reward.

- **Heating**. Many vintage buildings use boilers and radiators. Ask the age of the system and who controls the heat.
- **Snow.** Homeowners clear their own sidewalks. In a condo building, find out who handles it.
- **Windows and insulation.** Older windows can make a beautiful room drafty. Your inspector can help you weigh what's worth updating.
- **Getting to the car or the train.** A heated garage or a short walk to the L feels very different in February.

If you can, see your top choice in winter. A home shows you its true character in the hardest season.

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CAN I BUY BEFORE I MOVE HERE?

Yes. Relocating buyers often purchase before they arrive, and much of the process can be handled remotely.

1. Sign a buyer representation agreement. Illinois law requires a written agreement before an agent works on your behalf as a buyer. It spells out what I'll do for you and how I'm paid, and every term is negotiable.
2. Line up your lender early. A pre-approval tells you what's comfortable and makes your offer stronger.
3. Hire a real estate attorney. It's customary in Chicago for both buyer and seller to have one.
4. Tour with purpose. I'll tour on video, send notes on the surrounding area as well as the home, and flag what photos don't show.
5. Inspect, then close. Much of this can happen without you on site. Your attorney will tell you what must be signed in person or notarized.

Buying a condo? Read the building, not only the unit. My guide "Buying Into the Building" covers the association documents, reserves, and true monthly cost.

Should I rent first or buy right away?

Both can be the right call. A few questions help clients decide:

- How sure are you about your job location and commute?
- Do you already know the neighborhood, or would you be choosing it from a map?
- How long do you expect to stay? Buying and selling both carry real costs.
- What would a lease commitment cost you if the right home came along in month four?

There's no wrong answer. There's only the answer that fits your timeline, and I'm happy to help you think it through, including helping you rent first if that's the better plan.

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A SIMPLE READINESS CHECK

Your first 90 days.

- Register your vehicle with the Illinois Secretary of State within 30 days of becoming a resident
- Get your Illinois driver's license within 90 days
- Buy your Chicago city sticker within 30 days, and ask about a residential parking permit if your block has one
- Set up ComEd, Peoples Gas, water, and internet
- File your change of address with the post office
- Register to vote at your new address
- If you bought a home, apply for the Homeowner Exemption with the Cook County Assessor. New owners often miss it.
- Learn your trash and recycling day and the winter parking rules through 311
- Pick one weekly ritual in your neighborhood, a farmers market, a lakefront running route, a standing coffee order. Chicago starts to feel like home one routine at a time.

If you can check off most of these, you're off to a strong start. Send me a note and I'll share the links for each step.

A CLOSING THOUGHT



Moving here always starts as a logistics puzzle to solve. The sticker, the sign on the tree, the right coat for February. But the buyers who end up loving where they land are the ones who paid as much attention to daily life around the home as to the home itself. That's the whole guide, really. Everything else is just the how.

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WHEN YOU'RE READY TO TALK

When the conversation is ready to move forward, I'm here. No timeline, no pressure, just an honest look at what's possible from where you are.

★★★★★

Relocated to the area and Maureen helped us learn about the area, construction, builders, etc. she was incredibly helpful and patient.

— J. Robins, Lakeview
Zillow review, 2020

Send me your shortlist and your move timing.

Scan to book

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IF YOU OWN A HOME

Deciding what comes next
"Should I Sell Now, or Wait?" · "Rightsizing Thoughtfully"

Getting ready to sell
"What's Worth Fixing — and What Isn't"

Living in a condo building
"Running the Building You Live In"

IF YOU'RE BUYING OR MOVING HERE

How buying works
"Buying a Home in Chicago" · "Who's Really in Your Corner?" · "Buying Into the Building"

What it really costs
"Making Sense of Chicago's Closing Costs" · "Navigating the Chicago Property Tax System"

Settling in
"Moving to Chicago"

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