DBK Realty LLC

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SELLER RESOURCE · ST. LOUIS COUNTY, MISSOURI

The Occupancy Inspection Guide

What St. Louis County's cities require before you sell, what inspectors look for, and how to keep it from delaying your closing.

88
jurisdictions listed

67
require an inspection at sale or change of occupancy

6–8
weeks before closing is when to start



Compliments of DBK Realty · (636) 295-0608 · hello@dbkrealty.com

THE BASICS

What is an occupancy inspection?

Most cities in St. Louis County require a **municipal occupancy (or "re-occupancy") inspection** when a home changes hands. A city or county inspector walks the property and checks it against the local housing and property-maintenance code. The buyer usually can't legally move in until the city issues an occupancy permit. This is separate from the buyer's private home inspection.

Who does the inspection?

It depends on where the home sits, not what the mailing address says. A "St. Louis, MO" address may be in one of about 88 municipalities or in unincorporated county.

- **Your city's** building or code-enforcement department, or
- **St. Louis County Transportation & Public Works** for unincorporated areas and cities that contract with the county.

Look up your parcel on the St. Louis County Revenue / real-estate lookup site to see which municipality you're in.

Why it matters to you

- **Closing dates.** Scheduling, repairs and re-inspections can take weeks.
- **Surprise repairs.** Items like handrails, smoke detectors or a cracked driveway become must-fix.
- **Negotiation.** Knowing the list early lets you price, repair or offer credits on your terms.
- **Costs.** Fees often run about $50–$200, plus re-inspection fees in many cities.

How the process usually works

1. **Confirm your jurisdiction**
   Find your city and its rules. Some cities also inspect at every change of occupant, and some only for rentals.
2. **Apply when you list**
   Submit the application and fee (owner or agent). Ask how long the inspection stays valid; 90–180 days is common.
3. **Inspection**
   Usually interior and exterior. Someone must provide access, utilities must be on, and the home should be reasonably clear.
4. **Repairs & re-inspection**
   Fix the listed items. Some need permits or licensed contractors (electrical, plumbing, HVAC).
5. **Permit issued**
   The city issues the occupancy permit or certificate to the buyer. The title company typically needs it before closing.

Can't finish repairs before closing? Many cities allow a buyer to take on open items through a signed acknowledgment, a temporary or conditional permit, or a repair escrow held at closing. The rules vary, so ask the city *before* you sign a contract.

GET AHEAD OF IT

Pre-inspection checklist

Every city uses its own checklist, but these items come up again and again across St. Louis County. Check them before the inspector does, and most homes pass on the first visit.

Safety devices

- [ ] Working smoke detector in each bedroom, outside sleeping areas and on every level
- [ ] Carbon-monoxide detector where there are fuel-burning appliances or an attached garage
- [ ] GFCI outlets at kitchen counters, baths, laundry, garage, exterior and unfinished basement

Electrical

- [ ] Panel cover and every breaker slot closed; no open junction boxes
- [ ] Cover plates on all switches and outlets; no exposed or extension-cord wiring
- [ ] Working lights at stairs, entries and in each room

Plumbing & mechanical

- [ ] Water-heater relief valve with a discharge pipe to within 6″ of the floor
- [ ] Furnace and water-heater flues sealed and connected; dryer vents to the outside
- [ ] No leaks; working sinks, toilets, tub/shower; proper drain traps

Stairs & interior

- [ ] Secure handrails on stairs (often 4 or more risers), including basement stairs
- [ ] Windows open, stay open and lock; no broken glass; screens in place
- [ ] No peeling paint, water damage or missing floor and wall coverings

Exterior

- [ ] House numbers visible from the street (often 3″ + and contrasting)
- [ ] Gutters and downspouts attached; no wood rot, missing siding or loose trim
- [ ] Driveway, walks and steps without trip hazards; grass cut; no debris or inoperable vehicles

Paperwork

- [ ] Permits closed out for past work like decks, finished basements or panel changes
- [ ] Garage, fence or shed issues noted in prior city violations resolved
- [ ] Access arranged: keys, lockbox, pets secured, utilities on

DBK tip: Ask for the city's official checklist when you apply, and request the inspection soon after listing. Then any repair list arrives before buyers' inspection reports, not alongside them.

MUNICIPALITY DIRECTORY

Requirements by city

Use this as a starting point, not the final word. Ordinances, fees and validity periods change. **Always confirm with the city** (or with us) before listing.

Required · Not at sale · Rentals only · Call to confirm

MUNICIPALITY	AT SALE	NOTES
Unincorporated St. Louis County	Required	County DTPW · 314-615-5184 · ~$80 single-family
Ballwin	Required	Code inspection must clear before buyer's occupancy permit issues
Bel Nor	Required	
Bel Ridge	Required	
Bella Villa	Required	
Bellefontaine Neighbors	Required	
Bellerive Acres	Required	
Berkeley	Required	
Beverly Hills	Required	
Black Jack	Required	
Breckenridge Hills	Required	
Brentwood	Required	
Bridgeton	Required	
Calverton Park	Required	
Champ	Call to confirm	
Charlack	Required	
Chesterfield	Not at sale	Commercial occupancy only
Clarkson Valley	Not at sale	
Clayton	Required	
Cool Valley	Required	
Country Club Hills	Required	
Country Life Acres	Not at sale	
Crestwood	Rentals only	Re-occupancy permit for rental units
Creve Coeur	Not at sale	Commercial occupancy only
Crystal Lake Park	Required	
Dellwood	Required	
Des Peres	Not at sale	Commercial occupancy only
Edmundson	Required	
Ellisville	Required	

Requirements by city

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MUNICIPALITY	AT SALE	NOTES
Eureka	Call to confirm	
Fenton	Not at sale	
Ferguson	Required	
Flordell Hills	Required	
Florissant	Required	City allows an “as-is” sale without inspection; ask before listing
Frontenac	Not at sale	
Glendale	Required	
Grantwood Village	Required	
Green Park	Required	
Greendale	Required	
Hanley Hills	Required	
Hazelwood	Required	
Hillsdale	Required	
Huntleigh	Not at sale	
Jennings	Required	
Kinloch	Required	
Kirkwood	Required	Occupancy application required before utilities transfer
Ladue	Call to confirm	
Lakeshire	Required	
Mackenzie	Call to confirm	
Manchester	Required	
Maplewood	Required	
Marlborough	Required	Inspection by St. Louis County
Maryland Heights	Required	
Moline Acres	Required	
Normandy	Required	Includes former Glen Echo Park
Northwoods	Required	
Norwood Court	Call to confirm	
Oakland	Not at sale	
Olivette	Required	
Overland	Required	

Requirements by city

Required · Not at sale · Rentals only · Call to confirm

MUNICIPALITY	AT SALE	NOTES
Pagedale	Required	County interior inspection + city exterior inspection
Pasadena Hills	Call to confirm	
Pasadena Park	Call to confirm	
Pine Lawn	Required	
Richmond Heights	Required	
Riverview	Required	
Rock Hill	Required	
St. Ann	Required	County inspection first, then city permit
St. John	Call to confirm	
Shrewsbury	Required	
Sunset Hills	Required	
Sycamore Hills	Required	
Town and Country	Not at sale	Commercial occupancy only
Twin Oaks	Required	
University City	Required	$80/unit · 314-505-8500 · apply before listing
Uplands Park	Required	
Valley Park	Required	
Velda City	Required	
Velda Village Hills	Required	
Vinita Park	Required	Includes former Vinita Terrace
Warson Woods	Required	
Webster Groves	Required	Inspection must pass before permit application
Wellston	Required	
Westwood	Required	
Wilbur Park	Call to confirm	
Wildwood	Rentals only	Non-owner-occupied changes since Mar 2025
Winchester	Required	
Woodson Terrace	Required	

GOOD TO KNOW

Next door: City of St. Louis & beyond

City of St. Louis

The City of St. Louis is a separate county. It generally requires a **Housing Conservation (occupancy) inspection** before an occupied home is sold, unless a certificate was issued in the past 12 months. Apply through the City's Building Division.

St. Charles County & Illinois

Rules differ across the river and county lines. Many St. Charles County cities don't inspect owner-occupied sales, while some Metro East cities in Illinois do. DBK Realty is licensed in both Missouri and Illinois, so ask us about your area.

THINKING ABOUT SELLING?

We'll handle the city paperwork.

DBK Realty confirms your city's exact requirements, schedules the inspection, lines up trusted contractors for any repairs and builds the timeline into your closing date. Plus a free market valuation of your home.

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324 Bailey Road, Suite 381
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My sale: occupancy worksheet

MUNICIPALITY _____

CITY CONTACT / PHONE _____

DATE APPLIED & FEE _____

INSPECTION DATE _____

REPAIRS REQUIRED _____

RE-INSPECTION DATE _____

PERMIT ISSUED / VALID UNTIL _____

TARGET CLOSING DATE _____

Important: This guide is general information compiled in November 2026 from municipal websites, municipal codes and a public directory of St. Louis-area occupancy requirements. It was not verified with every municipality. Requirements, fees, validity periods and procedures change without notice and can depend on property type and circumstances. It is not legal advice. Confirm current requirements directly with the municipality or St. Louis County before listing or setting a closing date. If you are currently listed with another brokerage, this is not a solicitation of that listing.

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