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# Gov. JB Pritzker's ambitious housing plan for Illinois: More four-flats, looser rules



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PUBLISHED: April 12, 2026 at 5:00 AM CDT

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Above the bay windows that run up the center of a two-story apartment building in Uptown, Nick Serra stands on what had been the roof but will soon be the balcony for a new third-floor unit he's adding.

In many circumstances, the construction work would be a sure sign that another traditional Chicago apartment building was being gutted and converted into a single-family home that could fetch more than \$1 million.

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“Versus, you know, two people and their golden retriever,” Serra said, as he stood last week on the unfinished top floor.

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Serra is part of a cohort of developers adding units to existing buildings rather than tearing them down or converting them to single-family homes — a practice many housing advocates say helps with affordability in high-demand neighborhoods. But finding lots zoned to allow the additional square footage and density he needs is difficult, particularly on the North Side, where he primarily works. Under current rules, he has managed roughly two dozen such projects over five years.

Those difficulties finding lots for such projects could change significantly under a package of proposals from Gov. JB Pritzker that would make it easier for developers and property owners across Illinois to build the kind of multiunit housing Serra specializes in.

The plan, a cornerstone political and policy piece of Pritzker’s [State of the State address](#) in February, would loosen zoning restrictions that currently limit the residential density allowed on a given lot and, supporters say, open the door to new multifamily buildings across the state.

Additional local rules for building size and height could still apply, potentially restricting a building of the exact dimensions of the one in Uptown.

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But the prospect of allowing four-flats or six-unit apartments on quiet suburban streets, and granny flats in backyards across the state, has raised alarms among many local leaders.

The response from the governor's office? Something has to be done in the face of a housing shortage across the state, and the Pritzker administration is pushing forward anyway.

"For a long time, folks haven't seen small-scale development happen in their neighborhoods," said Olivia Ortega, Pritzker's director of housing solutions. "What that's gotten us is a really severe housing crisis where affordability is out of the question and home ownership is a really far-off dream."

It's an ambitious effort that could reshape housing from Chicago to Peoria and across downstate Illinois. But while Pritzker is trying to build support for a far-reaching proposal backed by housing advocates and many developers, he faces opposition from local leaders who say the sweeping approach is wrong for their communities.

The bills would still need to pass the state House and Senate and could be amended in negotiations. If Pritzker succeeds, it would mark not only a policy win for housing advocates but also a major political victory for the second-term governor as he tries to bolster his progressive credentials

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Illinois faces a shortage of about 142,000 housing units and would need to build 227,000 units over five years to keep pace with demand, according to [a joint study](#) published last year by the Illinois Economic Policy Institute and the Project for Middle Class Renewal at the University of Illinois Urbana-Champaign.

At the same time, rent increases in Chicago are outpacing national trends. While it's known for relative affordability compared with the largest coastal cities in the U.S., Chicago had the sixth-fastest year-over-year rent growth in the country as of last month, even as rents fell nationally, according to Apartment List.

And for homeownership statewide, median list prices climbed 26% from June 2019 to June 2024, to \$340,000, according to a state advisory committee on so-called "missing middle" housing. The same committee also found that nationwide housing supply had not recovered to prepandemic levels by 2024 and that Illinois' supply had decreased more and rebounded more slowly than national trends over the five years leading up to June 2024.

"The reality is that we do need some housing growth. Otherwise, the challenges in front of us are only going to get worse," Ortega said.

The proposed fix Pritzker is pushing includes a package of bills that would widely allow accessory dwelling units and four- to eight-unit developments in residential areas, depending on lot size, along with a suite of other changes that could affect everything from bureaucratic red tape to parking.

Pritzker and his aides have framed it as a relatively modest intervention — "a little bit more housing in a lot of different places," Pritzker said after an event discussing the proposals in Bloomington last month. "It's not like we're picking on these communities, and (saying), 'Now you're going to have to have big condo buildings where there never was one before.'"

Still, the package reads like a wish list come true to some pro-housing advocates and housing developers. And it prompted an immediate outcry from the Illinois Municipal League, which called the bills a broad

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The Tribune spoke with more than 25 state and local government officials, developers, homeowners, housing advocates and other stakeholders about how the proposals could play out if enacted. With some exceptions, they split along a fault line rooted in a single question that has long dominated housing debates: Does this have to be in my backyard?

## **More homes, fewer parking spots**

The centerpiece of the legislative package would generally allow four units to be built on residential lots larger than 2,500 square feet; six units on lots larger than 5,000 square feet; and eight units on lots bigger than 7,500 square feet.

A standard Chicago residential lot, which is long and narrow at 25 feet by 125 feet, would qualify for four units under the plan. The Uptown building Serra is converting into six units sits on a 5,440-square-foot lot.

Other elements of the package would legalize statewide accessory dwelling units, also known as granny flats or ADUs, without additional restrictions beyond those required for single-family homes.

Minimum parking requirements would also be reduced to cut costs. Under the proposal, local governments could not require more than half a parking space per multifamily unit or one space per single-family home, or any parking at all for dwellings under 1,500 square feet, though developers could still build more if demand warranted, said Democratic state Rep. Kam Buckner of Chicago, the bill's House sponsor.

Also, in an attempt to bring down costs, the legislative package would allow single stairways — rather than two — in many smaller buildings up to six stories that meet other safety requirements, a provision that has drawn fire safety concerns. Other changes would standardize certain fees and allow third-party plan permit reviews and inspections if local governments fail to meet set timelines.

Overall, the package is not primarily aimed at subsidizing affordable housing but rather at making middle-income housing accessible to more people, a contrast to chatter on some conservative social media channels

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The proposals are in line with many of Abundant Housing Illinois' priorities, said Steven Vance, a leader at the organization.

Emily Bloom-Carlin, director of housing and community development at the Metropolitan Planning Council, said the proposals take on some of the zoning issues that MPC's research has shown drive inequitable outcomes.

"These reforms are slow to come into effect, but lead to a modest but positive growth in homes," Bloom-Carlin said. Some elements of the package, such as allowing third-party review, would save time and money on all kinds of developments, including more traditional affordable housing, she added.

## **'One-size-fits-all' fix?**

But the plan has created consternation among local leaders in Illinois, including among Democrats.

Peoria Mayor Rita Ali compiled a document illustrating what she believes the bill could mean for her city, using edited images of existing neighborhoods. One depicts a large ADU nearly the size of the single-family home beside it; another shows an eight-unit apartment building sandwiched between two suburban houses on a street of large lots.

"We have the same concerns that everybody else has about doing something about housing within the state of Illinois," Ali said. "But this one-size-fits-all doesn't work for all communities."

It's not the first time Pritzker has irked local leaders, after he passed the buck for the [state's grocery tax](#) in 2024 and has blamed municipalities for high property taxes despite indications that the [state could be doing more](#).

In the past month and a half, Buckner said he's personally spoken with about two dozen mayors about the housing legislation — including four or five on the day he spoke to the Tribune.

South Barrington Mayor Paula McCombie said her residents chose to live

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“On those vacant properties, if somebody were to say, ‘OK, we’re going to put two houses on that’ — oh my gosh, people would have a heart attack, because they put all their hard-earned money into their homes,” she said.

Rockford Mayor Tom McNamara said his city’s challenge is different: High construction costs make it more profitable for developers to build in neighboring communities. Plus, adding multifamily housing could lead to the concentration of poverty in town, he worried.

The opposition extends into Chicago itself. Aldermen have fiercely defended their control over zoning in their wards, beating back a push by former Mayor Lori Lightfoot to end so-called [aldermanic prerogative](#). According to research from the Metropolitan Planning Council and the Urban Institute, 41% of Chicago is zoned for single-family homes or two-flats only, while 11% is zoned for three- and four-flats and apartment buildings.

Many older multifamily buildings were built in areas later zoned for single-family homes, meaning units can’t be added. At the same time, Chicago has seen thousands of deconversions of two-, three- and four-flats into single-family homes, particularly in higher-cost North Side neighborhoods, and lost other small, multiunit buildings to vacant land, especially in lower-cost neighborhoods, according to an analysis published in 2021 by the Institute for Housing Studies at DePaul University.

Ald. Marty Quinn, 13th, who led opposition to a mayor-backed effort to legalize the construction of [additional dwelling units](#) across the city, said Pritzker’s plan is another overly broad density push that doesn’t fit his Southwest Side ward.

“We’re at capacity,” Quinn said.

He added that his residents’ top concern is parking and that the governor’s ideas would only worsen the issue by adding more units. He also said the initiative would worsen rat infestations and school crowding and strain police resources.

In Chicago, aldermen recently sidestepped a Johnson-backed effort to legalize the construction of additional dwelling units citywide. The

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Northwest Side Ald. Jessie Fuentes, 26th, fears the proposals could displace naturally occurring affordable housing and replace it with pricier units. That concern is shared by some Northwest Side activists, including some at the organization Palenque LSNA.

“There’s so many other spaces across the city where we can also be building,” Fuentes said.

Beyond zoning politics, the provision allowing single stairways and multiple separate buildings to be built close together could pose safety concerns or fire code violations, said the Illinois Fire Chiefs Association’s executive director, John Buckley.

## **In my backyard? Sure.**

Not all local leaders are opposed.

Oak Park Village President Vicki Scaman spoke in favor of the proposals when asked about them at a February event with the governor. And Chicago Ald. Matt Martin, whose Lincoln Square-area 47th Ward welcomed ADUs under a recent pilot project, said he was “encouraged” by the proposals.

“If aspects of what the governor’s proposed ultimately aren’t an ideal fit for other parts of the state — OK, well, what can we do in the alternative to ultimately ensure that everyone who needs a home can find one that they can afford?” Martin said.

For Julia Sutherland, a 65-year-old former project manager who lives less than a mile from where the governor spoke in Bloomington, the question of whether she’d invite more housing into her backyard has a simple answer: Yes. And she means that literally.

After her father died, Sutherland decided last year to build an apartment for her mother behind her juniper-green Victorian. Bloomington had legalized ADUs with some restrictions; the governor’s legislation would allow such units statewide without additional requirements beyond those required of single-family homes.

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The 400-square-foot unit behind her house looks like a detached garage from the outside, or a scaled-up Monopoly house, as it mimics the larger home's clapboard siding and white trim. Her mother didn't move in right away, so Sutherland rented it to her friend Mila Troytsky, an architect and designer.

"A lot of it has to do with families," Sutherland said, about why denser housing might make sense even far outside of Chicago. Though she said she knew few specifics of the governor's policy proposals, Sutherland said in the past she had envisioned that multiple small houses on larger lots could work in some parts of town. "People choosing to live near each other but independently is what strengthens family and human relationships."

Bloomington-Normal's median home list price jumped to \$375,000 in 2024 from \$167,250 in 2019, a 124% increase, according to the state report on middle housing.

The governor's office disputes arguments that so-called upzoning drives down property values, citing a 2023 review of studies showing, in part, properties in upzoned areas kept high values given their potential for different types of development.

Developers would also still have to comply with local zoning standards governing the appearance and other aspects of buildings, senior officials in the governor's office acknowledged, and in many cases those standards would continue to shape the scale of what gets built.

"At the state level, some type of basic standardization around legalizing housing is a really meaningful way to ensure that we're able to build enough," Ortega said, "especially in the communities where there is the highest need or demand."

The bill also doesn't change zoning in that it won't affect how communities zone areas as residential or commercial.

As an enforcement mechanism, property owners, developers and others could go to court over potential municipal violations of the legislation, though the likely remedy would be correcting noncompliance rather than

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While the package of proposals revolves around changes in the law, Pritzker is also proposing \$250 million for a mix of site infrastructure preparation, housing financing and down payment assistance programs, according to officials in the governor's office.

## Developments in demand

Several developers and others in the housing business in Chicago and the suburbs welcomed the governor's proposals, saying more options to build, particularly in high-demand areas, could meaningfully ease housing supply constraints.

Serra acknowledged that the top unit in his Uptown building, which he said he plans to lease as soon as this summer for around \$6,000 per month, will likely be among the most expensive in the neighborhood.

Still, he said he thinks "all units help" with affordability by relieving the demand that drives up rents for the existing housing options, a belief in line with an emerging pro-abundance theory held by some left-leaning political observers.

In single-family neighborhoods, allowing multiunit buildings is "a kind of existential point," Serra said. He questioned whether the same high demand would exist in affluent communities outside the city — for example, a four-unit project in a Winnetka neighborhood.

"That's a pretty bespoke, expensive project that could be pretty difficult to actually pull off in a way that makes money for the developer," he said, as buyers in wealthy suburbs might not want to share walls with their neighbors or might be drawn to more pricey features.

The greatest demand from this type of change could be in higher-cost areas with larger lots, said Daniel Kay Hertz, director of housing at Impact for Equity, a law and policy center. But it could also make lower-cost housing easier to build in communities that have not yet seen significant investment, he added.

In general, housing affordability facilitates healthy population growth, said

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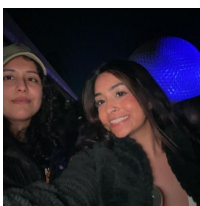
“That’s one of the things we have going for our state that could go away,” Ahitow said, adding that he favored allowing larger buildings to move the needle on supply more significantly.

“It’ll be a mishmash mess,” McCombie, the South Barrington mayor, said of the proposed changes. “Like in a subdivision that has — we have one going right now that only has like five houses in it with 50 or so lots in there. What would happen to the people who bought in the subdivision?”

*Tribune reporter Jake Sheridan contributed.*

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