

RESIDENTIAL PROPERTY TYPES & HOME STYLES GUIDE

A plain-language orientation to common Illinois and Chicagoland homes - what the names generally mean, how the rooms are often arranged, and why you see these styles throughout our region.

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The goal is simple: give you enough vocabulary to recognize what you like, explain it to your contracted real estate broker, and evaluate actual homes. A style name is a starting point - not a guarantee that every home has the same layout.

High Touch | High Class | Low Pressure

1 | Three Different Ways a Home May Be Described

Property type describes the physical form or use: for example, detached single-family, attached townhouse, condominium unit, or multi-unit property. Architectural style describes the home's general design and layout tradition: for example, Ranch, Bungalow, Georgian, Tudor, or Prairie. Ownership structure describes how the real estate is legally owned or governed: for example, fee-simple ownership, condominium ownership, cooperative ownership, or a home subject to an HOA. Example: A home might physically be an attached townhouse, resemble a Georgian in design, and legally be condominium ownership. The everyday label helps you search; the transaction documents tell you what you are actually buying.

About the Home Styles in This Guide

The property types and architectural styles described in this guide are examples of some of the more commonly encountered homes in Chicago and the surrounding Chicagoland area. They are not an exhaustive list of residential property types, architectural styles, designs, or floor plans. For purposes of this guide, "Chicagoland" is used broadly and may include Chicago as well as communities throughout the surrounding and outlying suburban areas. Housing styles, terminology, construction methods, and typical layouts can vary by community, neighborhood, builder, era, and individual property. A home may also combine characteristics of more than one architectural style or may have been substantially altered through additions, renovations, conversions, or modernization. Use this guide as an orientation - not a classification manual. If you encounter a property type or home style that is not included here, or you are unsure how a particular property should be described, discuss it with your real estate professional and, when appropriate, the qualified professional responsible for the specific question.

2 | Common Chicagoland Home Styles - What You May

Actually Find A home's style can give you clues about its layout, but it does not tell the whole story. Additions, finished basements, dormers, conversions, renovations, and builder choices create plenty of exceptions.

Ranch

What it may feel like

Think mostly one-level living. The living room, kitchen, bedrooms, and bathroom are generally on the main floor, often with a garage nearby.

Typical layout / build-out

Some ranches sit over a full or partial basement; others were built over a crawl space; and some are essentially slab-on-grade with no basement. That difference can affect storage, utilities, stairs, and how the home feels, so do not assume 'ranch' automatically means 'with basement.'

Why you see it here

Ranches became especially common as Chicagoland expanded after World War II. New suburban development, larger lots, automobiles, and demand for practical modern housing helped one-story ranches become a familiar part of the regional housing supply.

Raised Ranch

What it may feel like

You commonly enter near a middle landing and then go up a short flight to the main living area or down to the lower level. Bedrooms, kitchen, living, and dining spaces are often on the upper level, with recreation, utility, garage, or additional finished space below.

Typical layout / build-out

Unlike a traditional ranch, the lower portion is more visibly part of the home's everyday layout. Buyers who want fewer stairs should pay attention to the entry configuration.

Why you see it here

Raised ranches became common during the postwar suburban building era as builders looked for efficient ways to create more usable space on a relatively compact footprint.

Bungalow

What it may feel like

Think compact, practical living. A classic Chicago bungalow commonly places the living room toward the front, dining and kitchen farther back, with bedrooms and a bathroom arranged along the main floor. Many have a full basement and an attic or half-story that may be unfinished or later improved.

Typical layout / build-out

The famous Chicago version is commonly brick and adapted to the city's long, narrow lots. The exact layout varies, especially after decades of remodeling.

Why you see it here

Bungalows spread rapidly in Chicago during the early 1900s as the city expanded and working- and middle-class households sought modern single-family homeownership. Chicago developed its distinctive 'Bungalow Belt,' and thousands remain part of the city's housing identity.

Georgian

What it may feel like

Think straightforward two-story living. The first floor commonly contains living, dining, and kitchen areas; bedrooms and the main bath are typically upstairs. Many Chicagoland examples also have a basement.

Typical layout / build-out

The familiar local Georgian is often compact and brick, with rooms stacked efficiently from one floor to the next.

Why you see it here

Georgian-inspired homes became a practical and recognizable part of Chicago-area residential development, especially where builders wanted a compact two-story home that used urban and suburban lots efficiently.

2 | Common Chicagoland Home Styles - Continued

Craftsman

What it may feel like

Think comfortable gathering spaces and visible craftsmanship. A front porch often leads into living and dining areas, with bedrooms arranged on the main or upper level depending on the size of the home.

Typical layout / build-out

You may notice built-in cabinetry, woodwork, substantial porch columns, fireplaces, and practical room arrangements. Craftsman is a design family, so layouts vary considerably.

Why you see it here

The style grew from the Arts and Crafts movement and became popular in the United States in the early 20th century. Its emphasis on workmanship and natural materials influenced many Midwestern homes, including early Chicago-area bungalows.

Tudor

What it may feel like

Think a traditional-looking home that may have a more separated room arrangement than today's open-concept houses. Living and dining rooms are commonly on the first floor, with bedrooms upstairs; basements are also common in older Midwestern examples.

Typical layout / build-out

Steeper roofs can create interesting upstairs ceiling shapes, dormers, nooks, or attic areas. Layouts range from modest homes to large residences.

Why you see it here

Tudor Revival homes became popular in American neighborhoods during the early 20th century. Brick and masonry construction made the style particularly compatible with many established Chicago-area communities.

Cape Cod

What it may feel like

Think compact first-floor living with additional space tucked under a steep roof. A common layout has living areas plus one or more bedrooms on the main floor and additional bedrooms or finished space upstairs.

Typical layout / build-out

Dormers may increase headroom and light upstairs. Some Cape Cods have basements; others vary by builder and location.

Why you see it here

Cape Cod designs have older New England roots but became widely reproduced across the country, particularly during 20th-century housing growth because their compact form could be built economically and expanded over time.

Colonial

What it may feel like

Think a traditional two-story arrangement. Living, dining, kitchen, and gathering spaces are usually downstairs, while bedrooms are generally upstairs. A central hallway or staircase is common in many versions.

Typical layout / build-out

Colonial is a broad label, so actual room sizes, additions, garages, basements, and floor plans vary.

Why you see it here

Colonial-inspired designs have been repeatedly revived in American homebuilding. Their familiar proportions and adaptable two-story layouts made them common in many Midwestern suburban developments.

2 | Common Chicagoland Home Styles - Continued

Prairie

What it may feel like

Think wide, horizontal living rather than a tall, narrow appearance. Main gathering spaces may flow across the first floor, with strong connections among living, dining, windows, porches, and the surrounding site.

Typical layout / build-out

Some Prairie homes are highly architectural originals; others simply borrow Prairie characteristics. Floor plans therefore vary substantially.

Why you see it here

Prairie architecture has a special relationship with Chicago and the Midwest. It emerged around the turn of the 20th century as architects developed an American design language suited to the broad Midwestern landscape; Frank Lloyd Wright became its best-known practitioner.

Bi-Level

What it may feel like

Think two principal living levels with the front entry positioned between them. From the entrance, a short flight commonly goes up to living/kitchen/bedroom areas and another goes down to recreation, utility, garage, or additional finished space.

Typical layout / build-out

The arrangement can provide separation without a full traditional two-story staircase, but stairs are part of everyday movement through the home.

Why you see it here

Bi-level designs became common during postwar suburban expansion as builders sought efficient ways to provide more usable living area on moderate-size lots.

Tri-Level / Split-Level

What it may feel like

Think three staggered zones connected by short flights of stairs. A common arrangement has living, dining, and kitchen near the entry level; bedrooms several steps up; and family, recreation, laundry, or utility space several steps down.

Typical layout / build-out

Instead of one long staircase, you move among levels in smaller increments. This can create separation between household activities but may not suit someone seeking true one-level living.

Why you see it here

Split-levels became especially popular in the post-World War II suburban era and, along with ranches, became a dominant form in many newer Chicagoland communities.

2 | Common Chicagoland Home Styles - Continued

Quad-Level

What it may feel like

Think of the split-level idea expanded to four staggered levels. One level may hold living and kitchen space, another bedrooms, another a family room, and another utility, storage, or additional finished areas.

Typical layout / build-out

Because the floors are staggered, the house can feel larger than its footprint suggests. Buyers should walk the actual home carefully because layouts vary and stairs connect several everyday spaces.

Why you see it here

Quad-levels developed from the same mid-century suburban demand that produced split-level housing: more functional separation and living space without simply building a conventional tall two-story house.

Townhome

What it may feel like

Think an individual residence attached side-by-side to one or more neighboring homes. Living and kitchen spaces are often on the main level with bedrooms upstairs, although ranch-style and multi-level townhomes also exist.

Typical layout / build-out

The word 'townhome' tells you about the physical form more than the legal ownership. Exterior maintenance, roofs, yards, insurance, common areas, and association responsibilities depend on the actual governing documents.

Why you see it here

Attached housing has long been used to create efficient residential density. Modern Chicagoland townhome developments became especially common as suburbs grew and buyers sought a middle ground between detached houses and apartment-style condominium living.

Row House

What it may feel like

Think a line of individual attached homes sharing side walls, usually with each residence having its own street-facing entrance. Traditional layouts are often narrow and deep, with living spaces downstairs and bedrooms upstairs.

Typical layout / build-out

Row houses can resemble townhomes, but the term often describes an older urban building pattern. Ownership, lot lines, common walls, associations, and maintenance responsibilities still need to be verified.

Why you see it here

Row houses developed as an efficient urban housing form where land was valuable and lots were narrow. Examples and related attached-home forms remain part of Chicago's older residential fabric.

3 | Common Property and Ownership Terms

Single-Family Detached

One residential structure that does not share a side wall with another residence. Its architectural style might be Ranch, Bungalow, Georgian, Tudor, Cape Cod, Colonial, Prairie, or something else.

Condominium

A form of ownership, not one particular building style. A condominium can look like an apartment, townhouse, low-rise, high-rise, or even a detached residence. Review the declaration, bylaws, budget, assessments, insurance responsibilities, and other governing documents with the appropriate professionals.

HOA / Planned Community

A homeowners association may administer common property, assessments, rules, maintenance obligations, or community services. An HOA does not by itself tell you whether the home is detached, attached, condominium, or fee-simple.

Cooperative (Co-op)

A different arrangement in which a cooperative entity owns the real estate and residents typically own shares connected to occupancy rights. Financing and transfer requirements can differ from condominium ownership.

Townhome / Row House

These commonly describe physical forms of attached housing. Verify the actual ownership structure, lot lines, common elements, association responsibilities, insurance, and maintenance obligations.

4 | Turn the Style Name Into Useful Search Criteria

Instead of saying only, 'I like ranches,' tell your contracted real estate broker what is behind that preference. You might mean: 'I want most of my daily living on one floor, but I would still like a basement,' or 'I like bungalow neighborhoods, but I need three usable bedrooms without relying on a finished basement.'

Questions worth considering

- Do I want one-level living, or are stairs comfortable for me?
- Do I specifically want a basement, or would a crawl space or slab be acceptable?
- Do I want bedrooms together on one floor or separated among levels?
- Do I prefer an open gathering area or more traditional separate rooms?
- Is an attached home acceptable, and what association responsibilities come with it?
- Has the home been expanded, converted, or remodeled in ways that affect its original layout?
- Does my lender have requirements tied to the property or ownership type?

Style helps you search. The actual property and its documents tell you what you are buying.

5 | Use the Right Guide for the Next Question

Use the Buyer's Guide for the broader purchase process. Use the 2-4 Unit & Mixed-Use Property Guide when residential multi-unit or potentially eligible mixed-use property is involved. Use the ADU, Modular & Manufactured Homes Guide when additional dwelling units or factory-built housing are relevant. Your contracted real estate broker can help identify and evaluate available real estate information. Attorneys, lenders, inspectors, appraisers, municipalities, associations, engineers, insurance professionals, and other qualified sources address matters within their respective fields.

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