

ALBANY PARK

Thousands Of Chicagoans Could Face Evictions Next Month. This Group Is Going Door To Door To Keep People In Their Homes

The Chicago Flats Initiative is connecting renters and homeowners to eviction- and foreclosure-prevention programs: “We don't want to see what happened in the 2008 housing crisis repeated.”




Alex V. Hernandez 7:40 AM CDT on Jul 9, 2021



Credit: Alex V. Hernandez/Block Club Chicago

Merced Alday leads a group of Communities United volunteers performing outreach in Albany Park June 30, 2021.



Credibility:  Original Reporting  On the Ground  Sources Cited

ALBANY PARK — As many as 21,000 Chicagoans could be hit with eviction notices after Illinois' eviction moratorium expires July 24, according to housing organizers.

Now, a citywide coalition has launched the Chicago Flats Initiative, a door-to-door outreach program connecting two-, three- and four-flat owners and renters to assistance programs that can keep them in their homes.

The effort is coming from community groups from across Chicago that long have organized around affordable housing.

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Organizers are passing out flyers detailing the Illinois Housing Department Authority's emergency rental assistance program, which can provide eligible people up to 12 months of unpaid rent and to three months of future rent, with a maximum grant of \$25,000.

The group also is telling neighbors about Neighborhood Housing Services of Chicago programs that include:

- Foreclosure prevention resources to keep homeowners of two- to four-flats in their homes.
- HUD-certified financial counseling services and homebuyer education classes.
- Competitive mortgages.
- Home purchase assistance up to \$20,000 and home improvement grants of up to \$25,000.
- Health and safety inspections.
- Construction management services.

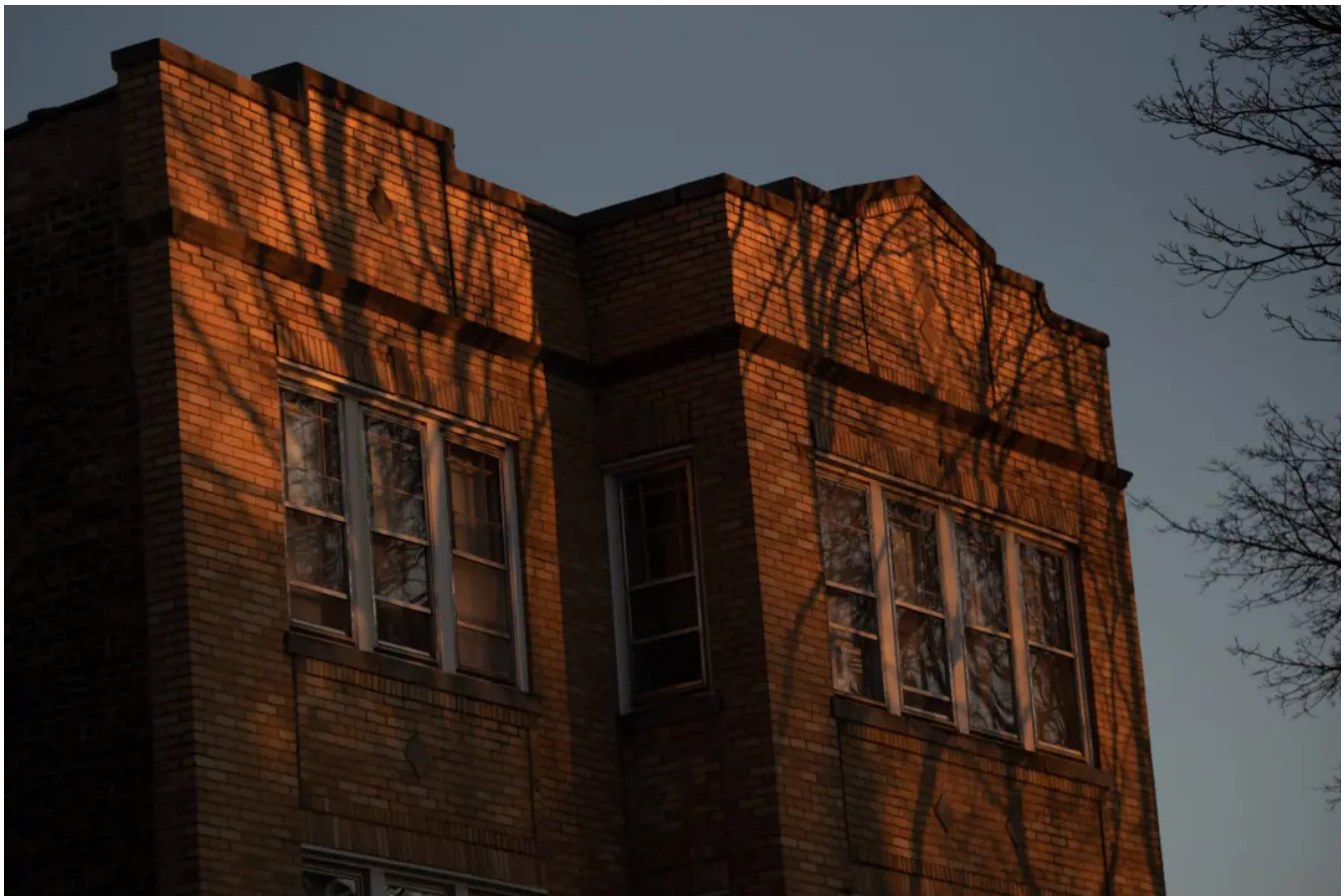
Evictions and foreclosures are expected to hit low- and moderate-income families

in Chicago's Black and Latino neighborhoods the hardest, according to the [Lawyers Committee for Better Housing](#).

In helping neighbors stabilize their housing, the Chicago Flats Initiative is supporting its larger goal of preserving the city's two-, three- and four-flat buildings. Those buildings make up 26 percent of Chicago's housing stock overall and 35 percent of all rental housing, [according to a DePaul University study](#).

"We don't want to see what happened in the 2008 housing crisis repeated," said Diane Limas, vice president of the board for Communities United, one of the groups going door to door. "The foreclosures during that crisis led to the displacement of Black and immigrant families from the city and in gentrifying areas. We didn't want to see that happen again."

RELATED: *View a map of where two-, three- and four-flats are disappearing*



Credit: Colin Boyle/Block Club Chicago

Sunlight graces the facade of a three-flat building in Albany Park on January 22, 2021.

'I Am Committed To Staying In This Neighborhood'

On a humid summer day, volunteers with Communities United knocked on doors near North Spaulding and West Pensacola avenues as part of their outreach. Communities United has fought for affordable housing in Albany Park and surrounding neighborhoods for decades.

The group has already covered at least 50 blocks in Albany Park. If property owners and renters don't answer the door, the group members leave behind a bag with flyers in Spanish and English explaining renters rights, resources for rental and mortgage assistance, homeowner programs, how to get vaccinated against coronavirus and more.

Among the group that day were Merced Alday and her daughter, Alexandra, 17. Merced Alday has lived in Albany Park for 27 years, and her daughter is a student at Roosevelt High School.

"Many times, people don't know where to go get this kind of help to begin with. Or they don't have immigration papers and they fear asking or seeking help," Alday said in Spanish. "But if they don't know about the kind of help that's available, families have nothing but stress and will often move when they can't afford to stay, especially with the loss of jobs in the pandemic."

That displacement hurts children who lack stability for their education and development, Alday said, which is why she volunteers to help her neighbors.

"The people we do end up talking to, they rejoice because almost all of them didn't know about these programs before we came to their door offering support," Alday said.

Another volunteer is Cresencia Delgado, who lives in an Albany Park two-flat. She said she's seen a lot of families leave the area because of high rents. The pandemic has only made things worse.

She relies on the affordability of her apartment to provide for her two children, one of whom has learning disabilities.

“I am committed to staying in this neighborhood so that my son, who has an individual education plan, can continue to go to the same school and receive the services he needs,” Delgado said.

Volunteers also have connected neighbors with homeowner financing programs to rehab units as long-term affordable units. That can generate familial wealth to stabilize communities facing housing displacement because of the pandemic. Around 54 percent of two- to four-flat buildings are owner-occupied, according to DePaul research.

“This initiative is unique since there are not many resources available for small, mom-and-pop-type of homeowners,” said Asiaha Butler, president and co-founder of the Resident Association of Greater Englewood. “I have been a homeowner of two-to-four-flats since 2002, and as someone who lives and works in Englewood, I understand firsthand the importance of preserving two-to-four-flats across Chicago neighborhoods.”





Credit: Colin Boyle/Block Club Chicago

An apartment building on Hamlin Ave in the North Lawndale neighborhood on March 10, 2021.

The Institute for Housing Studies at DePaul showed how such buildings, which have historically provided affordable housing to Black and Latino renters, are vanishing. In gentrifying neighborhoods, those homes are being replaced by single-family residences; in lower-income areas, they frequently become empty lots.

This type of housing comprises 45.8 percent of all housing units in majority Latino neighborhoods and 29.8 percent in majority Black neighborhoods, compared to 15.3 percent of units in majority-White areas, according to the initiative.

RELATED: *Chicago Is Rapidly Losing Its Signature Home, The Two-Flat: 'Now You Go Through Lincoln Park And It Looks Like The Suburbs'*

In Garfield Park, 70 percent of the neighborhood is renters, and half of all rental units are two-, three- and four-flats, said Mike Tomas, Garfield Park Community Council's executive director.

"We are losing the two-to-four-flat stock of housing due to disinvestment on the west side of Garfield Park and due to conversion to single-family developments on the east side of the park," Tomas said. "These are buildings that have offered affordable rental housing, homeownership and wealth-building opportunities for African American families in Garfield Park."

The conversion of multi-unit buildings into single-family "mansions" also is happening in Albany Park, Limas said. It increases rent, limits the affordable housing stock and also typically spikes property taxes for other owners of multi-unit buildings in the area.

"We need to preserve this two-to-four-flat housing stock because they probably have some of the lowest rents you'll see in Chicago," Limas said. "And you develop a relationship with your landlord, which you can't really do in a corporate-owned

rental building.”

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In addition to door knocking across the city, the initiative is also seeking city policy changes to preserve and maintain families in these small, multi-unit homes, said Seneca Oaddams, a Communities United board member.

“This is particularly important now, in a housing market that is prime for cash investors to take advantage of an anticipated foreclosure crisis that will affect both renters and owners,” Oaddams said.

To find out more information about NHS’ available services and grants, go [here](#), call Client Services at 888-294-3528 or email homeownership@nhschicago.org.

Groups participating in the coalition:

- [Communities United](#)
- [Elevate Energy](#)
- [Enterprise Community Partners](#)
- [Garfield Park Community Council](#)
- [Greater Chatham Initiative](#)
- [Institute for Housing Studies at DePaul University](#)
- [Neighborhood Housing Services of Chicago](#)
- [The Preservation Compact](#)
- [Resident Association of Greater Englewood](#)

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