



CITY HALL NEWS POLITICS

## Housing advocates push to preserve two-flats in Chicago

A door-to-door campaign is part of a movement to preserve affordable units while helping homeowners build wealth, according to housing advocates.

By Elvia Malagón | Jul 16, 2021, 12:00pm CDT



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Jarvis Payton, left, a community leader with Rebirth for Greater Roseland and Corey Bilbro, Organizer with Communities Unites, leaves some information from the Chicago Flats Initiative at the door of a home in the Roseland neighborhood, Thursday, July 1, 2021. The information included renters and mortgage assistance programs. | Tyler LaRiviere/Sun-Times

As Korey Bilbro walked through Roseland on a recent afternoon, he called everyone he came across his neighbor as he handed out green plastic bags stuffed with information about housing assistance.

“I don’t know if everyone’s paid their rent this morning,” Bilbro said to residents as he stopped to talk with them outside their apartment building.

Bilbro, an organizer with Communities United, spoke to people in their cars, and other times he and three other volunteers left the bright green bags on doorways.

His efforts are part of a goal to reach 10,000 homes — primarily two-flat buildings — as advocates try to preserve this type of housing stock in Chicago they say provides affordable apartments while also generating wealth for homeowners in Black and Latino neighborhoods. Their initiative comes as residents are still reeling from the coronavirus pandemic and weeks away from the **eviction moratorium** ending.

Electa Bey, a West Ridge organizer with Communities United, said they’ve heard from people who have had to double up in residences, live in unlawful units and of buildings going into foreclosure. For Bey, it seemed like now more than ever people needed help with housing, and it’s why she and others are trying to find resources to help residents stay in their homes.

In predominantly African-American census tracts in Chicago, apartments in 2 to 4-unit buildings made up nearly 30% of the residences in those neighborhoods, according to research from the Institute for Housing Studies at DePaul University. In majority Latino census tracts, apartments in these types of buildings make up nearly 46% of the units in these communities.

Housing advocates started talking about how to preserve two-flats about two years ago and in recent months have launched the Chicago Flats Initiative, said Donna Clarke, the chief operating officer for the Neighborhood Housing Services of Chicago.

Two-flat buildings could be found in the neighborhoods they were working in, but some were deteriorating because of years of deferred maintenance while others were going into foreclosure, Clarke said. The outreach Bilbro and others are doing this summer are part of that initiative.







From left, Korey Bilbro, Organizer with Communities Unites, Charles Parker, 17, and Jacob Clayton, 18, both volunteers with Communities Unites and Jarvis Payton a community leader with Rebirth for Greater Roseland, walk around the Roseland neighborhood distributing information from the Chicago Flats Initiative to residents and homes in the neighborhood, Thursday, July 1, 2021. | Tyler LaRiviere/Sun-Times

Clarke said tenants and owners of these types of buildings are vulnerable, pointing out that an eviction could destabilize someone for a decade. And if an owner is unable to pay their mortgage, that results in the homeowner losing a wealth asset and the community possibly losing an affordable rental unit.

“So it’s a lose-lose for both,” said Clarke, who said the groups want to create holistic solutions. “There needs to be resources for the small-unit landlord. It’s a wealth-building opportunity for a lot of them. It also provides affordable housing for the renter. One is putting market pressure on the another; we wanted to make sure that we had solutions for both.”

Owners of these type of buildings often use rent generated from the units to pay the mortgage, Clarke said. Research conducted by DePaul on this type of housing stock found 34% of rental units with rents under \$900 were in two to four unit buildings.







Asiah Butler rents out her three-flat home on Chicago's South Side. Butler is the co-founder and CEO of Residents Association of Greater Englewood, one of the organizations in the coalition for the Chicago Flats Initiative. | Tyler LaRiviere/Sun-Times

Two-flat buildings in Chicago date back to around 1910 and 1920, said Adam Rubin, the director of interpretation at the Chicago Architecture Center. Two-flat buildings are as recognizable in Chicago as bungalows, he said. Bungalows are part of the city's single-family housing stock, according to the Chicago Bungalow Association.

Two-flat buildings can be found in community areas like Brighton Park, South Lawndale, West Garfield Park and New City, according to an analysis from the Institute for Housing Studies at DePaul University.

These buildings have been particularly useful for immigrants who were able to pay a mortgage by renting out one or two units in the building to a relative or another immigrant, Rubin said.

And the buildings continue to fit that function, Rubin said, noting how he and his family lived in a two-flat building for years.

"We were using the house exactly the same way that it was used in 1910," Rubin said. "This is a housing type that works then, it works now, and we need to make sure it's around."

In Little Village, an area community known for its Mexican immigrant community, apartments in two- to four-unit buildings make up 71% of residential units, according to data from DePaul's research.

Sara Heymann, of Únete La Villita, said while developers in other parts of the city are converting



two-flats into single-family homes, she has noticed developers buying these buildings in Little Village are making the apartments smaller to increase the occupancy.

Many families in Little Village still use these buildings to rent out to other relatives, Heymann said. But an owner-occupied building has sometimes created its own problems for tenants when the relationship sours, she said.

“They feel as if it’s their home and don’t recognize that it’s also the tenant’s home,” Heymann said.

Still, she thinks two-flats should be preserved, though Unete La Villita isn’t part of the Chicago Flats Initiative.

“It’s really important to keep affordable housing, owned by smaller landlords, not people who are trying to make a quick buck off of housing,” Heymann said. “But people who believe in community and the neighborhood.”

In Englewood, Asiaha Butler said she feels like she has built a village through her two-flat and three-flat buildings she owns on the same block. She’s worked with the residents in her building who have had financial hurdles come up through the pandemic by working out payment plans or seeking assistance.

Butler, who is the founder of the Resident Association of Greater Englewood, said she has been trying to help residents find resources to preserve two-flats in the area. She remembers when her grandmother owned a two-flat where her aunt lived in the upstairs apartment while her uncles lived in the basement.

“I think it’s a part of our heritage, and it should be preserved,” Butler said. “I’m not rich, but I can say I have assets that I can pass along to my family. I know many folks in Englewood didn’t have the opportunity to do that.”





Asiaha Butler, co-founder and CEO of Residents Association of Greater Englewood, sits with her brother's dog, in front of her three-flat home that she rents out on the South Side, Thursday, July 15, 2021. R.A.G.E is one of the organizations that's in a coalition for the Chicago Flats Initiative. | Tyler LaRiviere/Sun-Times

Sarah Duda, deputy director at the Institute for Housing Studies at DePaul University, said their research on two-flats has shown that foreclosure is a pathway for this type of housing stock to be lost in Chicago.

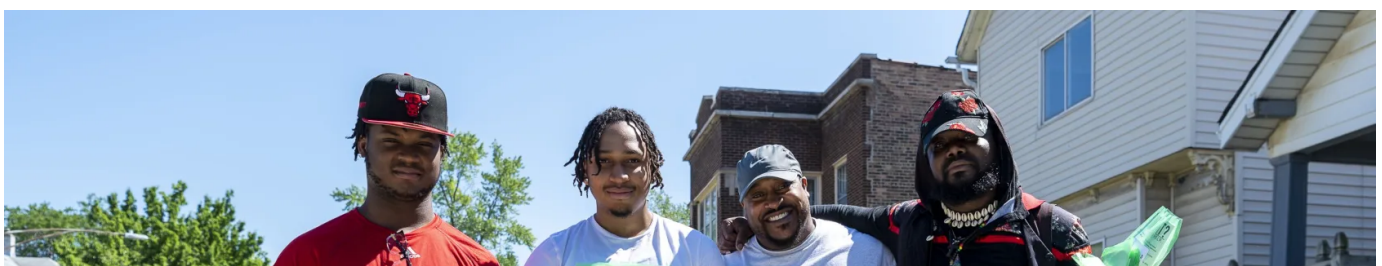
On the city's North and Northwest sides, some two-flats are converted into single-family homes while these buildings lost in lower-cost neighborhoods are demolished and the land is used for non-residential purposes, according to the [DePaul research](#).

Heather Barnes, a Roseland housing organizer for Communities United, has been working on the Chicago Flats Initiative. Barnes said one of the things they try to do is to guide renters and homeowners to programs that could help them not only preserve two-flats but also improve conditions.

"To build it so it's a healthy environment inside the home," Barnes said. "Not just pretty but making sure all the safety regulations are in place."

For Bilbro, he sees the preservation of two-flats as one way to help the entire community. He's lived in the Roseland area his entire life and remembers when there were so many amenities in the neighborhood that a resident didn't have to travel to the Loop.

"It hurts to see a community that was thriving just be disenfranchised for 20, 30, 40 years," Bilbro said. "A community that you love, you lived in your whole life and watch it continue to go down, down and down. You just get fed up and say enough is enough. What can I do?"







From left, Charles Parker, 17, and Jacob Clayton, 18, both volunteers with Communities Unites; Korey Bilbro, organizer with Communities Unites; and Jarvis Payton, a community leader with Rebirth for Greater Roseland, pose for a photo together in the Roseland neighborhood while they distributed information from the Chicago Flats Initiative to residents and homes in the neighborhood, Thursday, July 1, 2021. | Tyler LaRiviere/Sun-Times

*Elvia Malagón's reporting on social justice and income inequality is made possible by a grant from The Chicago Community Trust.*

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