

CITYWIDE

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

Chicago has lost thousands of two-, three- and four-unit buildings. In wealthy areas, they've become single-family homes. In poorer neighborhoods, they're now vacant lots.

Hannah Alani 8:00 AM CDT on May 14, 2021



**Credit:** Colin Boyle/Block Club Chicago

A three-flat apartment building gets some tuck pointing done on Hamlin Ave in the North Lawndale neighborhood on March 10, 2021.

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WICKER PARK — The city's wealthiest and poorest neighborhoods are losing thousands of two-, three- and four-flat buildings — but for starkly different reasons, new data shows.

A [report](#) from the Institute for Housing Studies at DePaul University released Thursday shows Chicago has lost more than 4,800 two- to four-unit buildings since 2013, representing 11,775 rental and owner-occupied housing units.

Researchers say the swift loss of that housing illustrates the growing socio-economic divide in an already deeply segregated city.

**[View a map of where two-, three- and four-flats are disappearing](#)**

Of the two-, three- and four-flats that have been eliminated, 47.5 percent of them were replaced with a single-family home through conversion, or demolition and new construction, with the work being done mostly in North Side neighborhoods. These areas also have experienced increases in [higher-income households](#) and [families with children](#).

Meanwhile, about one-third of the city's flats gave way to vacant land, with that happening mostly in South and West side neighborhoods dealing with disinvestment, long-term [population loss](#) and a foreclosure crisis.

**[RELATED: Wait, Are Two-Flats Only A Chicago Thing? Why These Uniquely Chicago Homes Have Thrived For A Century](#)**

The loss of this uniquely Chicago home is occurring as city leaders are trying desperately to restore affordable housing and slow displacement in gentrifying neighborhoods. Mayor Lori Lightfoot and the City Council have used tactics — like banning de-conversions, increasing affordable units in new construction, and allowing coach houses — to try to save the city's affordable housing stock.





**Credit:** Colin Boyle/Block Club Chicago

Homes across the street from Winnemac Park in Chicago's Lincoln Square neighborhood on January 29, 2021.

## 'You Want To See Units Added To Neighborhoods, Not Taken Away'

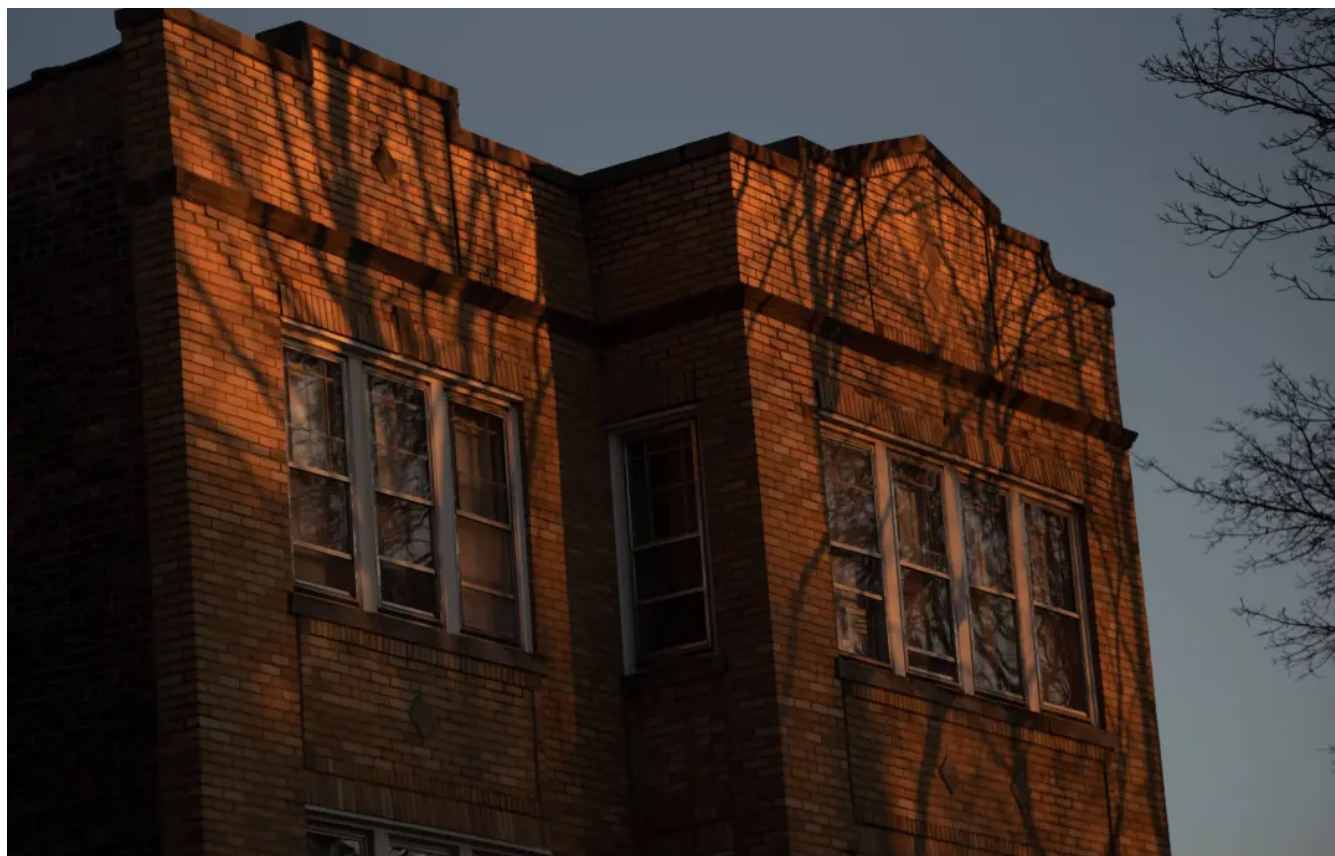
On the North Side, the data around single-family home conversions illustrates a "second wave of gentrification," developer David Schwartz said.

In neighborhoods like Lincoln Park and Wicker Park — where many working-class families have already been displaced — affluent property owners are further eliminating housing stock by converting their multi-family flats into single-family homes, Schwartz said.

In the 1980s and 1990s, Lincoln Park was packed with dense, multifamily residential buildings, Schwartz said.







**Credit:** Colin Boyle/Block Club Chicago

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

From greystones to brick flats, these buildings lined the neighborhood's streets, providing ample housing stock for working-class families, he said. But today, Schwartz sees a very different Lincoln Park. The multifamily flats have largely been turned into single-family residences.

The DePaul research bears that out. Community areas with the highest concentration of two- to four-unit buildings lost to single-family homes include North Center, Lakeview, West Town, Logan Square and Lincoln Park.

"Now you go through Lincoln Park and it looks like the suburbs," he said. "I hate when they de-convert and the city becomes suburbanized. ... You want to see units added to neighborhoods, not taken away. They are disappearing."

Sometimes property owners seek de-conversion because a single-family home is more lucrative than a two-flat, Schwartz said. And it's a lot easier to de-convert than to jump through city hoops to apply for zoning change allowing greater

density — which would also increase value, he said.

“The problem is you have a lot of two-family dwellings that are in single-family home districts,” he said. “You can’t build bigger, you can only build smaller. ... People can’t maximize the value unless they build a big single family home.”

DePaul researchers also found this trend in pockets of moderate-cost census tracts in Avondale, Portage Park, Bronzeville, Oakland, Woodlawn on the South Lakefront and in Humboldt Park near The 606.



**Credit:** Kelly Bauer/Block Club Chicago

Two-flats sit along Oakley Avenue in North Center.

By contrast, in some South and West side neighborhoods, often there is nothing replacing two- to four-flat buildings once they’re gone, data shows.

Researchers say 1,150 two- to four-unit buildings have been lost in lower-cost communities since 2013. Of those, 80.6 percent were converted to non-residential land uses. And of those, 89.1 percent are classified as vacant land.

The top five community areas with the highest shares of two- to four-flats lost to vacant land include Englewood, West Englewood, New City, Austin and North Lawndale.



It's not illegal to convert a two-flat into a single-family home, but more ordinances are being enacted to slow the trend as city leaders increasingly try to encourage development that doesn't price out longtime residents.

For example, the [demolition ban along the Bloomingdale Trail](#) prevents owners from tearing down two-flats and building single-family residences. An [anti-deconversion ordinance in Pilsen](#) aims to interrupt the loss of cheap housing stock in the gentrifying neighborhood.

There's also a new ordinance permitting a [pilot program for Accessory Dwelling Units](#).

Those who reside within the pilot zone can apply to turn their coach houses, basements and attics into rentals, a move Schwartz said he hoped owners of single-family residences on the North Side would consider to increase housing stock.

**RELATED: [Learn More About City's New Rules On Coach Houses And Garden Units](#)**



**Credit:** Phil Thompson/Cape Horn Illustration

Ravenswood artist Phil Thompson creates detailed drawings of two-flats from around Chicago.

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