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Chicago Flats Initiative Aims to Preserve Affordable Multifamily Housing

Erica Gunderson (/stories-by-author/Erica Gunderson) | June 19, 2021, 5:30 pm

As the state's eviction moratorium winds down, a housing crisis looms in Chicago.

As many as 21,000 evictions are anticipated in the city in August once the ban on

evictions is lifted, further threatening communities that are already struggling with economic fallout from the pandemic.

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In response, a coalition of community organizations has started the Chicago Flats Initiative to help keep those families in their homes. They're trying to save a multifamily housing stock that helped build Chicago during its boom years: 2-to-4 flats.

Raul Botello, co-executive director of Communities United (<https://communitiesunited.org/>), says 2-to-4 flats are crucial to Chicago's housing stock, especially in Latino communities where multigenerational living is common.

“Historically, those 2-to-4 flats were designed really for families. Over the years, those were the most affordable housing stock for our families, and particularly in your immigrant families,” Botello said. “So that is really why in many ways the 2-to-4 is not just unique to Chicago, but it's the bedrock and the foundation of affordable housing, naturally occurring affordable housing where the owner, usually it's a family member, you know, subsidizes a lower rent for the second unit ... I think there's just a lot of opportunity at the moment to really focus on these, 2-to-4-unit stock that really is Chicago in many ways.”

The situation for 2-to-4 flats in Garfield Park on the West Side is particularly dire, said

Mike Tomas, executive director of the Garfield Park Community Council (<https://www.gpcommunitycouncil.org/>).

“After the recession, we were hit hard with the foreclosure crisis. And on the east side of the park of Garfield Park, we’re seeing those 2-to-4 flats being converted to single family homes,” Tomas said. “On the west side of the park, we’re seeing disinvestment, we’re seeing the threat of demolition of those properties. We’ve also seen a lot of business buyers coming in and purchasing these properties. So we’re constantly trying to find homeowners that want to purchase these properties while they’re competing against cash buyers that are scooping up these properties at lower prices.”

Chicago Flats Initiative programs offered through Neighborhood Housing Services of Chicago (<http://www.nhschicago.org/>) include:

- HUD-certified financial counseling services and homebuyer education classes
- Foreclosure prevention resources to keep homeowners of 2-to-4s in their homes
- Competitive mortgage loans
- Home purchase assistance up to \$20,000; home improvement grants up to \$25,000
- Health and safety inspections
- Construction management services

Tomas says that in the short term, the Chicago Flats Initiative is focusing its efforts on getting financial assistance to the owners and renters of 2-to-4 flats.

“Several of the members of the initiative have contracts with the state of Illinois with the city of Chicago to provide rental assistance, both of the housing provider, the landlord, as well as to the renters. So we’re diligently trying to continue with our outreach efforts,” he said.

Organizations involved with the initiative include 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 and Resident Association of Greater Englewood.

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