

AUSTIN, GARFIELD PARK, NORTH LAWNSDALE

Affordable Two-Flats Coming To 11 Vacant Lots On The West Side

The homes will be built in the 1200 block of South Troy Street. Each lot cost the developer just \$1 through the City Lots for Working Families program, which is aimed at keeping housing costs low for families who will eventually buy the homes.

Pascal Sabino 7:10 AM CDT on Sep 22, 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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NORTH LAWNSDALE — A stretch of vacant land on the West Side will be turned into a row of affordable homes with the help of a city program to sell the land for cheap.

City Council last week approved selling 11 parcels of city-owned land to GMP Development to create affordable homes in the 1200 block of South Troy Street in North Lawndale. Each lot cost the developer just \$1 through the City Lots for Working Families program, which is aimed at keeping housing costs low for the families who will eventually buy the homes.

The project, called Troy Street Development, will build 11 two-flats, the signature Chicago-style homes that have been disappearing in recent years. Houses will be built with help from GMP Labs, a workforce development program that offers neighborhood residents an apprenticeship to learn construction trades. Apprentices are guaranteed gainful employment after graduating from the program.

“There’s an insatiable demand for affordable housing in Chicago, that’s for sure. Affordable housing creates the ability to generate intergenerational wealth for homeowners,” GMP COO Scott Siegel said.

The city program will require the homes to be affordable to families making up to 140 percent of the area median income. That amounts to about \$91,000 for a single person, \$104,000 for a two-person household, \$117,000 for a family of three and \$130,000 for a family of four.

But the Troy Street Development homes are expected to be “even more affordable” than the threshold set by the city program, Siegel said.

The row of two-flats will restore homes that were once a common and defining feature of Chicago’s housing stock but now are “sort of an endangered species of housing in Chicago,” Siegel said.

A report from the Institute for Housing Studies at DePaul University released in May shows Chicago has lost more than 4,800 two- to four-unit buildings since

2013, representing 11,775 rental and owner-occupied housing units.

The loss of the two-flats is part of a trend in the housing market that favors larger single-family homes. Many two- and three-flats have been “deconverted into single-family housing,” Siegel said.

“They’re smallish, and they make a really nice single-family home when you combine the two units. But it’s not necessarily practical in neighborhoods where we need affordability,” he said.

In neighborhoods that have struggled with redlining, neglect and disinvestment, many two-flats have been lost to foreclosure and demolition, leaving vacant lots in their wake. About one-third of the two- to four-unit buildings lost since 2013 are now vacant lots, especially on the South and West sides, the DePaul report shows.

Two-flats are a unique wealth-building opportunity for working families because homeowners can build equity on the property they live in and earn income by renting the second unit.

Developers are not only looking to revive the tradition of two-flats in Chicago, but also the upward mobility and opportunity for generational wealth the homes once symbolized, Siegel said.

“That was traditionally a way for people to get into homeownership and investment all at once,” Siegel said. “It’s been the gateway housing type for families to acquire and generate wealth.”

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