

GROUPS LAUNCH CHICAGO FLATS INITIATIVE TO PRESERVE TWO-TO-FOUR FLATS

Coalition Aims to Preserve Affordable Housing Options In Light of Looming Eviction Crisis

CHICAGO -- Evictions and foreclosures are hanging over the heads of many low- and moderate-income families in Chicago's Black and Latinx communities as pandemic-related moratoriums end. To avert these potential crises, local community groups are coming together to form the **Chicago Flats Initiative** whose goal is to provide short- and long-term assistance in the form of resources and counseling.

"Addressing the potential wave of evictions and foreclosures is key to Chicago's ability to stabilize families and communities," said Seneca Oaddams, a Communities United board member. "Our initiative is made up of outreach, financing, policy and direct service organizations that have come together to preserve and maintain families in these small multi-unit homes. 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."

Community organizations on the South, West, and Northwest sides launched this program, with a focus on two- to four-flat buildings, which make up 26 percent of Chicago's housing stock overall and 35% of all rental housing. They play a particularly important part providing housing in communities of color making up 45.8% of all residential housing units in majority Hispanic/Latino neighborhoods and 29.8% in majority black neighborhoods compared to 15.3% of units in majority-white areas. For example 50 percent of all rental unit buildings in Garfield Park are 2 to 4 units, noted Mike Tomas, executive director of Garfield Park Community Council.

"These are buildings that have offered affordable rental housing, homeownership and wealth-building opportunities for African American families in Garfield Park," he said. "Currently, 70% of Garfield Park residents are renters. We are losing the 2-4 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."

Initiative partners have amplified their outreach efforts through knocking on doors in Garfield Park, Austin, Greater Chatham, Englewood, Roseland, Belmont Cragin, Albany Park and West Ridge. Their goal for this program is connecting homeowners and renters to available mortgage and rental assistance programs as well as other services. They will also connect residents to financing programs for homeowners to rehab units as long-term affordable units and generate wealth.

"I've seen many families move out of the neighborhood because they can't afford the rent, and the pandemic has made things worse," said Cresencia Delgado, an immigrant and long-term resident in Chicago's Albany Park neighborhood who lives in a 2-4 flat. She has relied on the affordability of her apartment to be able to provide for her two children, one who has learning disabilities. She is a Communities United leader who is door knocking and educating tenants and landlords on available resources such as rent and mortgage assistance to be able to stay in their homes. "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," she said.

The timing of this effort is related to the imminent lifting of the eviction moratorium, which phases out in August, after which an [estimated 21,000 formal evictions are anticipated in the first month](#). Outreach efforts began in June and will continue through July as part of the unified response.

“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 2-4 flats since 2002, and as someone who lives and works in Englewood I understand firsthand the importance of preserving 2-4 flats across Chicago neighborhoods.”

While nearly half of the Englewood neighborhood is made of 2-4 flats, most of the buildings are either vacant or are owned by people who don't live in the neighborhood, Butler said. “This has led to an increase in violence and impacts the resources coming into the neighborhood. The Chicago Flats Initiative focuses on preserving 2-4 flats and connecting small home owners like me to services and resources to be able to be a good landlord and be able to stay in the neighborhood. That is why the Resident Association of Greater Englewood is excited to also partner with the Chicago Flat Initiative.”

Initiative planners believe the mass outreach effort can mitigate displacement and help stabilize low- and moderate-income families.

“We are working with researchers, policy experts and community partners from across the City to preserve these properties,” Tomas said. “In the past, we tried to do it alone.”

A recent report by the Institute for Housing Studies at DePaul University highlighted the market pressures that have accelerated the [loss of the 2-4 housing stock](#), which has historically served to provide affordable housing to Black and Latino renters. Some 53% of 2-4s are owner-occupied, providing wealth-building opportunities for prospective homeowners in those communities. This new partnership targets this housing stock as key to stabilizing families and communities.

Chicago Flats Initiative programs offered through Neighborhood Housing Services of Chicago include:

- **HUD-certified financial counseling services and homebuyer education classes**
- **Foreclosure prevention resources to keep homeowners of 2-4s 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**

To find out more information about NHS' available services and grants, visit <http://www.nhschicago.org> or call Client Services at 888-294-FLAT(3528) or email: homeownership@nhschicago.org.

Initiative organizations 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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