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ONLINE

## Greener Pastures: A Woodlawn developer transforms the neighborhood's vacant lots into affordable new homes

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**Enter Woodlawn:** Get off the Cottage Grove bus at Marquette Road. Turn east and cross the street. Keep trudging through knee-deep snow for as long as you can stand it; if there are no cars coming, it might be easier to walk in the less-snowy street. Use your judgment. Look around and you'll see some abandoned lots, a package of beef jerky peeking through the frost, sad-looking brownstones sighing under the weight of winter. But if you look closer, some color starts to peek out of the snowy grayness: some of the brownstones don't look so sad, and they have bright signs in their front yards advertising amenities like high-grade soy insulation, hardwood floors, and energy-efficient construction (call for details).

“This whole area was completely vacant when I started ten years ago,” says Benjamin van Horne, president and CEO of Greenline Development, of the 6600 block of South Ingleside. Now, the block is full of activity: the owners of the houses on the block are standing amidst the swirling snow, trying to figure out how to dig out the cars that line the street. A green column on the northwest corner announces the presence of the 6600 S. Ingleside Block Club. Van Horne tells me a story about an incident last year, when he was living on the block in his construction trailer: “There were some drug dealers who thought they were going to start dealing openly on the block. The neighbors know each other and we all got on the phone with each other and we all called over and over again. We got the apartment building on the corner to put in really bright [outdoor] lights, and they’re not dealing drugs on the street anymore.” Where there was once empty, overgrown city-owned land, 6600 S. Ingleside now houses a thriving community of people invested in the future of their block—and the neighborhood as well.

Greenline Development, founded in 1999 by van Horne, played no small part in bringing this change to Woodlawn’s landscape. The company was spurred by his interest in affordable housing, which developed after witnessing how decaying housing stock in his home of St. Louis affected the community. He bought his first building at 66th and Maryland for \$35,000, which he charged on his credit card. Fortunately for him, the gamble paid off.



According to its website, Greenline is “a progressive housing development company, combining strong social goals with profit-seeking ventures.” All of Greenline’s properties are in Woodlawn; they plan on adding eleven

condominium buildings to the neighborhood, six of which are already built. The condos are affordable—all the ones for sale currently cost from \$159,000 to \$184,900—with the added benefit of \$20,000 in down payment assistance from the City of Chicago. Even in a depressed housing market, many buyers are finding this too good a deal to pass up. “Woodlawn has always had basic features that make it attractive,” says van Horne. “Its lakefront location, public transportation access, proximity to the University [of Chicago] as a stabilizing element, the large parks surrounding the neighborhood, and there are some strong institutions that have stuck out the hard times and have continued to survive...What makes me so attached [to Woodlawn] are the people I’ve met here.”

Over the past decade, it seems that more and more people are realizing the charms of the neighborhood. In the past ten years, the median sale price for a standalone single-family home in Woodlawn has gone up by 243 percent, according to a 2006 report from the Chicago Department of Planning and Development; in the past five years alone, it has gone up by 365 percent. For attached single-family homes, like condominiums or apartments, the equivalent percentages are 225 percent and 53 percent. This is a much more dramatic increase than in neighborhoods that analysts had high hopes for, like Kenwood and the Near South Side.

A lot has changed since 2006, which is the year that many economists agree that the U.S. housing market began to “correct” itself—in other words, when the housing bubble started to burst. According to city-data.com, housing prices generally continued to increase in Woodlawn until 2008, when the median sale price plummeted by about twenty-five percent by the end of the year. Prices were also falling in the Near South neighborhoods, but rose dramatically in the fourth quarter—right around the election of Kenwood’s own Barack Obama. Real estate analysts call this the “Obama effect”: Obama’s ascendancy has garnered a lot of attention for Kenwood and the Near South Side. “Even before Obama won the election, the resurgence of new residential development was under way on the South Side, and now we expect demand to increase during the Obama administration,” said Andy Schcolnik, president of the Southside Builders Association, to the Chicago Sun-Times on January 18, 2009. The effect doesn’t seem to have reached Woodlawn yet, which is farther from the newly-elected President’s home. Even in areas on the South Side where home prices are going up or staying stable, relatively few houses are being sold. While Greenline is staying afloat—though not with the same easy success it was enjoying a few years ago—many other developers are being foreclosed on or going out of business.

Van Horne doesn’t believe that the housing bust will send Woodlawn back in time to an era of neglect and underdevelopment; as he puts it, Woodlawn has “turned a corner.” “There are hundreds of people of means who have invested heavily in the neighborhood, either buying condos or two-flat houses, who are not going to let their investments decline in value unnecessarily,” he predicts. “There are a lot of people who have lived in Woodlawn for decades who are fine citizens and who are just waiting for Woodlawn to turn around. They, in combination with the new people who are moving in—some of whom are old people who grew up here—I don’t think they’re going to let Woodlawn slide back.”

“Turning a corner” can be a euphemism for “gentrification” or “displacement,” especially with the UofC looking to expand south of the Midway Plaisance and several seminaries setting up shop in Woodlawn. Would this concern deter a developer with a social conscience from building condos, instead of rental property, in the neighborhood? Greenline Development includes “development without displacement” as the first of its four core values on its website, alongside “creating new home ownership opportunities whenever possible; positively influencing the



creation of mixed-income, stable communities; and the highest quality of products, design, management, and relationships.” Van Horne stresses the importance of keeping current residents in their homes: he only builds on vacant lots or develops empty buildings (as opposed to buying out a currently-inhabited building and booting the renters in order to make condos). And Greenline’s relatively affordable condos open up homeownership to people who might not have been able to afford homes before. “I cannot deny that the city down payment assistance has made most of these deals possible,” van Horne admits. “People probably would not have been able to find financing without it, whereas a year or a year and a half ago, people would have been able to find 100 percent financing.” Ultimately, while he says that property taxes in Woodlawn have gone up to “a frightening degree,” van Horne believes that the root of the gentrification problem lies beyond the ability of developers to fix; the responsibility lies in the hands of city planners and tax officials to change the tax structure.



Van Horne shows me around the Hathaway, one of his buildings on 6600 S. Ingleside. The model apartment is small, but clean, evidently well-built, and shiny new. It’s decorated in neutral Ikea chic, which nicely sets off the stainless steel appliances and the warm tones of the blonde wood floors and cabinetry. One can easily imagine a young couple with a baby building a home here, or a stylish bachelorette pad for the demographic that van Horne says are his most frequent customers: “young, single professional black women with some kind of roots on the South Side.” A common misconception of Greenline Development is that it was named after the El line that connects the neighborhoods in which it operates, but van Horne says the moniker originates from a less friendly past: “I wanted to build in areas that were once redlined.” Redlining was the practice of marking a red line on a map that indicated a neighborhood where a bank would not invest, denying mortgages and credit wholesale to residents. A neighborhood generally got redlined because too many African-Americans moved in for the bank’s comfort, resulting in low homeownership rates in black inner-city neighborhoods. Despite a miserable housing market that could keep homeownership out of reach, that red line is starting to turn green in Woodlawn.