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# Cook County opens first modular homes in \$12 million affordable housing push

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Credit: Dennis Rodkin

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Cook County Board President Toni Preckwinkle will open the first two of 120 planned modular-built houses today, a little more than a year after the county board approved spending \$12 million, or \$100,000 per unit, to build the homes as new affordable housing options.

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The first two completed homes are located on Homan Avenue in Humboldt Park where Preckwinkle will hold an event today, along with officials of the county and the Cook County Land Bank Authority, plus Tim Swanson, whose firm, Inherent L3C, built the three-bedroom houses.

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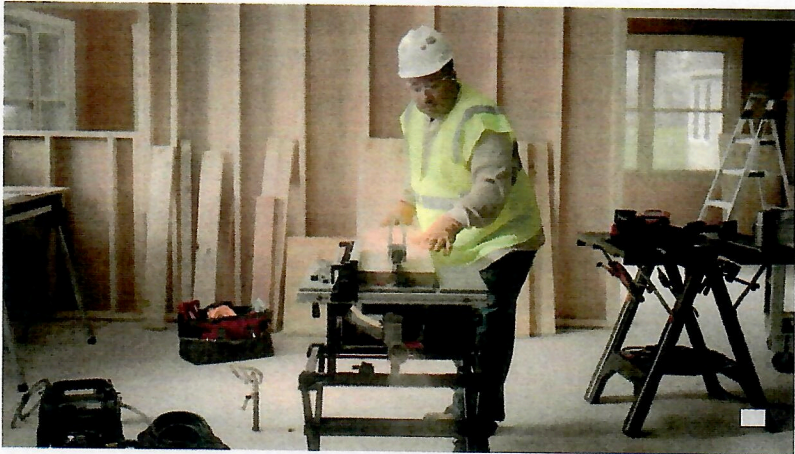
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The pair of houses is the start of an initial dozen in the Humboldt Park neighborhood, each built in Inherent L3C's factory 3.5 miles away in North Lawndale and delivered by truck as two pieces — first floor and second floor — to the lot.

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"If we're going to meet the housing crisis in this country, we're going to have to invest a lot more in modular housing," Preckwinkle told Crain's in an interview ahead of the event. "It takes less time than stick-built, and they're built in a controlled environment where there's no rain or snow that takes extra time."

Shortly after the county board [approved the plan in May 2024](#), Susan Campbell, director for the Cook County Department of Planning & Development, told Crain's that going with modular construction "affords us the speed" to add units at a pace that can help fill the county's deficit of affordable housing.

Swanson said the modules were delivered to the Homan lots about three weeks before the process of finishing them — tying in the utilities, installing kitchen appliances and wrapping the exterior in brick, cedar and Hardie board siding — was done. Conventional ground-up construction takes about six months. **(See photos of the interior at the bottom of this story.)**

"There's a price attached to the time," Preckwinkle said, "and the more quickly you can get them built, the less it costs."

The price is \$395,000 for the Homan Avenue houses, both of which have buyers lined up and are scheduled to close in the next several weeks. Buyers are unlikely to pay that full price, as there's a [\\$25,000 down payment assistance program](#) through the county and other incentives available.

The 1,400-square-foot homes come fully finished, including sod in the yard, and have a second-floor family room — because there's no basement — a parking pod on the alley and a front entrance that easily modifies to add a wheelchair ramp. They're designed to be energy efficient, keeping homeowners' monthly bills lower.

By supporting a modular-building startup and helping households afford to buy, Preckwinkle said, "it's public investment in both the (housing) provider and the prospective homeowners." To qualify to buy, households can have no more than 120% of the area median income, [which for a family of four is about \\$144,000](#).



Swanson [launched Inherent L3C in 2022](#) and has delivered factory-built homes to [North Lawndale](#), [Woodlawn](#) and other locations. In all, he said, 30 completed homes have been delivered from the Polk Street factory, some to developers for their sites and some to his own sites.

By doing most construction in the factory, Swanson said, "we have the ability to deliver for \$40,000 to \$50,000 cheaper than stick-built."

Those savings clearly dovetail with Preckwinkle's desire to, as she said, "meet the demand for reasonably priced for-sale housing in Cook County." Preckwinkle has been a proponent of increasing the stock of affordable housing for decades, dating back to at least the early 2000s, when she was alderman of the city's 4th Ward, in Hyde Park. At the time, she advocated for [a requirement that all new residential developments contain at least one-fifth of affordable housing](#).

There's also the mild thrill of filling vacant lots quickly. The Homan lots had been vacant for an unknown number of years before the Cook County Land Bank sold them to a wing of Inherent L3C in late 2024. "It's something pretty cool to me that a month ago these were vacant lots and a month from now families will live here," Swanson said. "That's pretty powerful."



Credit: Dennis Fordkin