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THE NEWS

Harrison Row provides a new method of homeownership on the West Side

By Trey Arline

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Taliya Harris, a native of Garfield Park and North Lawndale, purchased her first home with Harrison Row. Photo provided by Taliya Harris.

Whether it's for financial reasons or lack of decent homes, West Siders have few options when it comes to finding a quality home to purchase in their neighborhood.

Systemic disinvestment in communities like Austin, East Garfield Park and West Garfield Park has led to population loss and gentrification over the years. For example, from 1980 until 2017, East Garfield Park **lost 43 percent of its Black population over that period of time**. Today, the population in **East Garfield Park stands at 19,992**.

Harrison Row, a group of affordable factory-built duplexes and townhomes on the West Side created by Structured Development, seeks to remedy the pressure of buying a home for families who can't afford to purchase one.

Back in February, it was reported that **half of the available homes were sold**. Right now, 28 homes are available for immediate occupancy at \$245,000, **according to Harrison Row's website**.

Taliya Harris, a 25-year-old accounting consultant who was born and raised around Garfield Park and North Lawndale, bought a four-bedroom home in Harrison Row with three floors and 2.5 bathrooms for \$245,000.

Growing up seeing unused lots of land in the community sit empty for years, like the lot where Harrison Row now sits once did, Harris said the price of the home was worth it as the rest of the area shows potential in providing other opportunities for the neighborhood.

"I just hope more people give this place a chance. It gives a better sense of safety and community," Harris said.

Harrison Row's prices are still below the city's average cost of a home. Real estate website Redfin estimates that average townhouse prices in Chicago **were around \$542,000** in 2023. The **median cost of a home in East Garfield Park is \$268,000**, according to real estate website Redfin.

While much of the West Side suffers from population loss, East Garfield Park has seen a big rise in housing costs. A report by **the Institute of Housing Studies at DePaul University** showed that the larger Humboldt Park/Garfield Park area's property value grew by 258 percent since 2000, the highest of any other neighborhood in the city in 2018.

According to a **report published** by the Institute for Housing Studies at DePaul University, the bulk of Chicago home loans for two- to four-flat residential buildings between 2018 and 2021 were purchased by Black and Latinx buyers.

Harris said it took two and a half months to close on the house after completing a series of non-traditional steps unique to Harrison Row. This includes getting pre-approval from a lender, homebuyer training from the Chicago Housing Trust and state's Housing and Urban Development agency, and a certification of household income.

Other requirements include being debt-free from the city, meaning the buyers must have no outstanding parking tickets or utility bills they owe the city as well.

"Your total household income (from all household members 18 and older) must be equal to or less than the 120% adjusted median income limit for your household size, and your monthly housing payment cannot exceed 33% of your monthly gross income," according to Harrison Row's website.

The adjusted median income amounts to \$87,600 for one person or \$125,040 for a family of four, according to Harrison Row's guidelines.

While the application process was a stressful endeavor, Harris said buying at Harrison Row was her best move as a first-time homeowner and encourages others to give a chance.

With Harrison Row affordable duplexes and townhomes, Taliya Harris was able to buy her four-bedroom home. Photo provided by Taliya Harris.

"[I] wouldn't have been able to buy a home without this program. All of my money would've gone to the house and I wouldn't have much else after buying it," she said.

Structured Development CEO J. Michael Drew said the homes are useful for those who don't make enough money to buy a home for their families but make too much money to qualify for government assistance in buying a home.

"It takes a few more hoops to get a home, but that's what is needed to get people stable and affordable housing," he told *The TRiiBE*. "It provides stability and increased rent or being forced out of a neighborhood due to gentrification. There's a lot of compelling to buy a home and it's gratifying to provide that to these families."

Annette Shelton is one of the realtors for Harrison Row, and sees home ownership in the area as a net positive for the West Side. Born and raised in Austin, she credits the decrease in gun violence and other violence prevention efforts for improving East Garfield Park's prospects for creating programs like Harrison Row.

"This neighborhood has been desolate and without many opportunities for almost 60 years so I'm grateful to say that things have been improving," she said.

To keep the housing in the hands of those living in Harrison Row and to those with a certain income, other conditions must be met by Harrison Row's owners after buying the house, Shelton said. Each home is bound to a covenant by the Chicago Community Land Trust for 30 years to prevent gentrification and to keep the houses affordable, ensuring that the homes cannot be "flipped" for a large sum in a short time.

The covenant also prevents homeowners from long and short-term rentals, and ensures future buyers must be within a similar income range of current homeowners if the house is ever sold.

Shelton said selling homes in East Garfield Park has been one of the most rewarding experiences of her career, helping people from all walks of life invest in an area of the city she grew up in.

"I've been in real estate for 20 years and closed on million dollar homes. But seeing the gratification of people who may be 60 and 70 year olds who haven't owned a home is priceless," she said. "The process is harder to put them through, but the satisfaction is absolutely worth it."

Trey Arline is a freelance contributor for *The TRiiBE*. He previously served as West Side Reporter for *Block Club Chicago*.

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