

**ULI Chicago 7th Annual Vision Awards
June 13, 2018**



Program Finalist: IFF HOME FIRST

Program Operator: IFF

Program Description:

Individuals with disabilities face major barriers to finding accessible, affordable housing in communities of their choice. This is especially true for those transitioning out of nursing homes and other large institutions. IFF's Home First program provides an alternative by creating accessible, scattered-site rental housing specifically for people with a broad range of disabilities.

Home First began as a grassroots response to the Supreme Court's Olmstead Decree, which stated that people with disabilities have the right to live in the least restrictive setting possible. IFF, a mission-driven lender and developer, identified the State of Illinois' need for community-based housing for people with disabilities under the Olmstead Decree, recognized the public and private sectors were not filling this need, and then rallied the partners and resources necessary to address it by creating Home First.

Most affordable accessible housing projects in Chicago focus on large buildings for seniors or 100-percent supportive housing developments that, while important, do not provide the type of community-integrated options called for in the Olmstead Decree. Home First addresses this unmet need by developing scattered-site housing that other developers might overlook as too small or too complicated.

Home First developments are as diverse as the people they serve - from new construction duplexes and flats to rehabbed condos and vintage apartments, in bustling urban centers and quiet suburbs. Today, Home First provides more than 200 units of housing for people with disabilities in the greater Chicago area and Peoria.

The units' design serves people with a range of disabilities. Every unit features visual doorbells and alarms for people who are Deaf or hard of hearing; contrasting floor borders for people with low vision; lever door handles and accessible appliances for those who might not have full use of their hands; dual peepholes; and adjustable closet shelving to customize storage to each resident's needs. All condominium and first floor units are Type A fully accessible with roll-in showers, roll-under kitchen and bath cabinets, wide halls and accessible kitchen workspaces.

But Home First does more than just provide housing options - it has transformed communities. "Community" is nuanced: it can mean "a group of people living in the same place" or "a group having a particular characteristic in common." Home First serves both definitions of community, providing affordable housing for people with disabilities while investing in neighborhoods experiencing foreclosure, disinvestment or loss of affordable housing stock. By focusing projects on foreclosed properties and infill lots, Home First stabilizes neighborhoods while stretching scarce resources. Vacant lots and neglected buildings are transformed from eyesores into beautiful homes, proving that affordable neighborhood homes for people with disabilities provides both economic and social returns.

The Home First program is uniquely creative in pursuit of its mission. Its projects are agile and evolving, allowing flexibility to take advantage of opportunities as they emerge. Examples of Home First's creativity and flexibility at work include:

Illinois Accessible Housing Initiative: When the Chicago area condominium market flooded with foreclosed units after the market crashed, Home First saw an opportunity to help both people with disabilities and condo communities experiencing foreclosure. Using \$15 million in State capital funds, Home First acquired 70 foreclosed condominiums in 17 elevator buildings across Chicagoland and renovated the units and public spaces to be wheelchair-friendly. Residents leaving care facilities were referred through Access Living, Home First's advocacy partner, and rents were kept affordable through project-based rental subsidies. This project not only led to the creation of 70 affordable accessible apartments, but also strengthened the condominium communities that had been saddled with vacant and foreclosed units and provided no-cost public space improvements that help all residents age in place.

Access Peoria: Peoria's East Bluff neighborhood was hard hit by foreclosures, abandoned properties and disinvestment. The City of Peoria had identified East Bluff as a priority neighborhood for targeted revitalization and housing stabilization, so IFF and USC-Peoria collaborated to obtain National Foreclosure Settlement funds and HOME funds to build eight scattered-site duplexes on city-owned infill lots. Completed in December 2015, the new construction duplexes provide sixteen units of fully-accessible housing in a neighborhood that had little accessible housing stock, and put abandoned properties back into productive use.

Access Housing Logan Square: Home First's most recent and ambitious development features 54 scattered-site rental units in newly constructed two- and three-flats on city-donated lots as well as rehabbed vintage buildings formerly in foreclosure. Logan Square is a gentrifying neighborhood, and affordability was rapidly disappearing as higher-income single family homes replaced older multi-family apartment buildings. Access Housing preserves affordability in the neighborhood by rehabbing many of those older multi-family buildings as well as building beautiful new accessible rental buildings on infill lots. From the customizing of each new structure to reflect the architectural character of its street, to the thoughtful interior design that breaks down barriers, Access Housing leads the way in community-integrated housing. This is Home First's first development built with Low Income Housing Tax Credits.

Through each of its projects, Home First lays the groundwork for a deeper cultural transformation by bringing people with disabilities out into their communities. By creating accessible housing where individuals with disabilities can live side-by-side with non-disabled individuals, the program creates an environment in which people can be neighbors instead of labels.

Developing these scattered-site, accessible, affordable homes is a resource-intensive process - but is a relative bargain compared to the cost of long-term institutionalized care. Home First projects leverage an array of funding resources, including Low Income Housing Tax Credits, state and local government funds, Federal Home Loan Bank support, donation tax credits, and private corporate and foundation support. Referrals are provided through government and nonprofit partners, and apartments are supported by rental subsidies to ensure they remain affordable.

Creating this type of housing on a small, community-integrated scale is pioneering because it flies in the face of affordable housing development's conventional wisdom. But Home First is not driven by return on investment - it is about giving people with disabilities the opportunity to live independently in their communities of choice.