



Peaceful block, peaceful home, peaceful soul:

How one Home First resident is experiencing life in Humboldt Park

Stephany Pantoja outside her accessible apartment provided by IFF Home First in Chicago. Photo: Camille Erickson

On days with a gentle breeze, Stephany Pantoja meanders outside to relax in front of her home's tangerine-colored door. Taking a deep breath, she watches the day unfold on her peaceful block in Humboldt Park.

Originally from California, the 28-year-old has lived in Chicago since she was 10. Two years ago, she moved into a newly constructed, three-unit apartment building that she absolutely loves.

"It's more than I had bargained for," she says. "And so much more accessible for me than other units I've had."

Stephany found her home with support from a program called Home First, which provides affordable, accessible rental housing for people living with disabilities. Home First was created by the mission-driven developer IFF, a nonprofit community development financial institution in Chicago.

Accessing housing when living with a disability can be fraught with challenges. People with disabilities are disproportionately low-income, and affordable rental options that meet even basic ADA standards are few and far between. What's more, the affordable, accessible options that do exist are limited to only a few neighborhoods and only a certain type of building - typically, large high-rises with elevator access.

These kind of restrictions were called out in the U.S. Supreme Court's *Olmstead* Decree, which stated that people with disabilities have the right to live in the least restrictive setting possible. That's why Home First aims to give residents more choices in where and how they want to live.

Home First has so far rehabbed or constructed 182 units in 67 scattered-sites throughout Chicago, Cook County, and Peoria. Some are apartments, others are condos. Some are in small three-flats, and others are in medium or large buildings. Logan Square, Hyde Park, and Lakeview are just some of the neighborhoods where Home First homes have been created. In addition to emphasizing community-integration, developers prioritize accessible, universal design standards.

Stephany's home, for example, features lowered light switches, modified counters, and zero-grade thresholds between rooms to help accommodate her life in a wheelchair. The exterior is also designed to fit seamlessly into the neighborhood - an area Stephany enjoys living.

Shortly after moving onto the tranquil block dotted with budding trees, she ran into a mechanical issue with her wheelchair and found herself in a bind - stranded many yards away from her home.

"Neighbors reached out of their way to push me all the way into my own apartment," she recalls. "It's nice to know that if you run into a little crunch, a helping hand is willing to go the extra mile to help out."

In Stephany's eyes, the extension of support made her feel safe and comfortable in the community.



According to developers at IFF, homes like Stephany's are also helping stabilize neighborhoods because they are being put in otherwise foreclosed properties or vacant lots.

"Developing scattered-site, accessible, affordable housing is a resource-intensive process. We're dealing with multiple condo boards and property closings, we're incorporating special design features that can add to construction costs, and we're doing it all with a complex mix of financing and rental subsidies to make it all affordable for residents," says Lisa Williams, IFF's Director of Universal Access. "But despite all these challenges, this type of housing still beats the cost of long-term institutionalized care - and it provides a much improved quality of life for the individuals living there."

Last year, Stephany hosted Thanksgiving dinner at her new home for the first time.

"I went bonkers," she says with a soft laugh and well-worn smile. "I cooked like I was going to feed the whole neighborhood. I had tons to give [guests] to take home, plus leftovers here."

Stephany feels at her best in the evenings – often reading books, drawing, or filling her kitchen with the smell of freshly baked cake. A shy grin snuck across her face as she confided that her friends even suggested she become a professional cake decorator.

When she thinks of her home, the word peace comes to her mind.

Lavender oil sat on her table alongside a purple, softcover book exploring the science of meditation. In the center of the table sat a miniature jade sculpture. Dried flowers and relics lined her windowsill forming a modest alter, emblematic of her spiritual practices. Stephany relishes moments of quiet when she can still her mind and her worries. She meditates daily, at times alongside her friends.

"We just all support each other and teach each other new things to help us with everyday stress or anxiety. We learn ways to keep each other much more relaxed," she explains.

Stephany is a curious, lifelong learner and, with a stable home, she can consider ambitious plans for her future. She may even write a memoir.

"Down the line, I just want to be able to help people in whatever ways I can," Stephany declares. "I've had a lot to be grateful for. I would like to be able to dish out the same feelings that I have had knowing people are there to support me."

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