



## Message from the Chief Executive Officer

With fall in full swing, we want to make certain that you have all the information needed to keep you secure for the coming winter months. With all the news about foreclosures and rising energy prices, in this issue you'll find information both on specific concerns and how generally to keep your household in good standing.

In this issue you'll find tips to keep your home warm during the winter without burning through money. You'll also learn about the rights and protections you have should you find yourself in a building undergoing foreclosure. You'll also learn more about your responsibilities and rights as an HCV participant to make certain your voucher and home are secure all year long. Finally, you'll read about the new operation of the Call Center. Keep the information handy, so that you'll know where to turn to when you have a problem or just when you have a question.

The Housing Choice Voucher Program is a partnership, and working together, we can all ensure its continued success.

*Kind regards,*  
**Lewis Jordan, President and Chief Executive Officer**  
Chicago Housing Authority

## New Law Provides Relief to Tenants Experiencing Unit or Building Foreclosure

As unfortunate as foreclosures can be to the property Owner, it can be even more upsetting for the tenants. This is especially the case with responsible tenants who are completely unaware of the impending foreclosure and have been diligent in paying their rent.

Thanks, however, to a new law recently passed by the State of Illinois, if you are a renter whose unit or building is in foreclosure, there are new laws to protect you and govern what can and cannot happen during the foreclosure process. This new law, which went into effect on August 26, 2008, provides tenants a minimum of 90 days to vacate the foreclosed property prior to being evicted.



continued on page 2



## The CHA Call Center — Your Front Line Resource

Did you know that call center representatives receive more than 2,000 calls daily from more than 34,000 Participants and their families? Our priority is to take care of your needs as quickly and efficiently as possible. To make sure we provide you with excellent service, in the recent months we have hired additional staff to reduce callers' on-hold wait time and invested many hours in employee training.

Process improvements have enabled us to reduce on-hold wait time by over 85%. You will experience even less wait time if you call later in the week, like Wednesday or Thursday or even better yet, Friday when call volume is lowest. While you'll receive your answers more quickly on these "off-peak" days, if you have an urgent question, call immediately.

Remember to contact the Call Center first when you have questions. While you may have worked with a Housing Specialist at one of the Satellite Offices in the past, they are often times busy with new applicants and scheduled interviews. As a result it may take them a few days to call you back. A Call Center representative can almost always provide you with the information you seek immediately. If not, they will forward your inquiry directly to a Housing Specialist who will call you back with an answer in a few days.

## Call Center to Provide After Hours Service with Automated Phone System

The CHA is pleased to announce that beginning later in November, callers will soon have access to much of their desired information 24 hours a day, 7 days a week. This automated phone system will provide answers to frequently asked questions such as payment details, recertification status, and interim completion status. Callers will have the option to utilize this convenient service later in November.

continued on page 3

# HCV — A Partnership...Upholding Your Family's Obligations

Did you know that each of the partners in the Housing Choice Voucher Program have specific responsibilities? They do. Each partner — the CHA, the building Owners and the Participants — signs an agreement outlining their rights and responsibilities. It is essential that you, as a Participant, know what is expected of you and your family as part of this important 'contract'.

*This article, is the first in a series of articles designed to help families understand their role and responsibilities in the HCV program.*

We are starting the series by focusing on *Residency Obligations*. These rules and regulations are some of the most important responsibilities to be aware of as violations in this area are the most frequently cited grounds for a Participant's termination from the program.

One of the most important Obligations is a rule that specifically forbids any unauthorized persons from residing in your unit. This includes *any* individual not identified in the lease or the Owner's contract with the CHA. Failure to comply with this regulation can have serious consequences, including termination of a family from the Program. This problem can be easily avoided however; when a Voucher Holder wishes to add any other family or non-family member as an occupant to the unit, simply contact both the Owner and the CHA. After meeting with a Housing Specialist, the eligibility of the desired occupant will be determined and the Participant will be notified.

A Participant's thorough understanding of and respect for all Family Obligations ensures a more positive experience while on the program. Other Residency Obligations are listed to the left.

## Residency Obligations

- Request and receive both the CHA's and Owner's written approval prior to allowing any individual not identified on your lease to reside in your home.
- Request and receive prior written approval from the CHA to change the name of the head of household.
- Notify the CHA of any changes in household composition including birth, adoption, or court-awarded custody of a child.
- Notify the CHA in writing within 30 days if any family member no longer lives in the unit, including a death of any member of the household.
- Do not permit unauthorized guests to reside with you.
- Do not assign the lease or transfer the unit.
- Do not sublease or sublet the unit.

## Relief for Tenants Experiencing Building Foreclosure continued from page 1

The CHA wants you to be informed about the current foreclosure laws, available resources, and your rights and responsibilities if your unit or building is in foreclosure. *As long as you keep paying rent, your legal rights include the following:*

- Minimum of 90 days notice to vacate the property.
- No eviction on the tenant's credit record.
- Protection from threats or any attempt to lock a tenant or their possessions out of their unit.

*Remember, only tenants who continue to pay rent or have at least made good faith attempts to pay the rent will be eligible to receive the protections outlined above.*

It is important to make sure you do all you can to protect yourself if your building is in foreclosure. *Tenants' responsibilities include the following:*

- Maintain good records, including copies of the lease, proof of security deposit, proof of rent payments/receipts.
- Pay the rent on time with a money order or check. Document attempts to make payments.
- Be alert for warning signs that the building may be in foreclosure (utilities shut off, landlord not collecting rent).
- Keep identification and proof of tenancy handy in the event of an eviction order.
- Open all mail even if it says "occupant" or "unknown occupant".
- Seek legal assistance or advice to understand your rights. (Refer to the right for many helpful resources.)

- Be aware of unscrupulous people claiming to be the "new landlord". Seek legal help and/or contact law enforcement authorities if you suspect a scam.
- Upon receiving notice of foreclosure, immediately bring the foreclosure documents to your CHA Satellite Office to begin the moving process.

## Resources for Tenants Encountering Foreclosure

### Legal

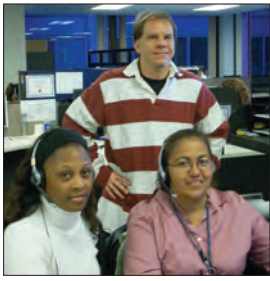
- *Lawyers Committee for Better Housing*  
Free legal representation for low-income renters.  
(312) 347-7600 or [www.lcbh.org](http://www.lcbh.org)
- *The Legal Assistance Foundation of Metropolitan Chicago*  
Free legal representation for low-income renters.  
Contact the Central Office to be directed to the office nearest you.  
(312) 341-1070 or [www.lafchicago.org](http://www.lafchicago.org)

### Financial

- Limited funds are available to assist income-eligible households with emergency relocation rental assistance. Dial 311 and request "short-term help".
- If you are a CHA Housing Choice Voucher Holder and in need of assistance due to foreclosure, contact the CHA Call Center.  
(312) 935-2600

### Other

- *Metropolitan Tenants Organization*  
Provides information regarding tenants' rights.  
(773) 292-4988 or [www.tenant-rights.org](http://www.tenant-rights.org)



*“Consider us your main source for managing your routine voucher business. We are here to serve you as your front line resource.”*

## The Call Center Can Answer Questions Such As:

- Can I change my recertification appointment?
- What is the status of my interim recertification?
- How much is my UAP and when will it be mailed?
- Moving to another housing authority?
- Forgot when your inspection appointment is?
- Change in family income?
- Change in family composition?
- Need waiting list information?
- Moving within the CHA’s Program?

### Call Center Hours

Monday through Friday  
8:30 a.m. to 5:00 p.m.  
(312) 935-2600

## Think Winter This Fall — Save Money; Gain Comfort

Thanksgiving and the cold months of winter will be upon us soon. Here are some steps you can take to make sure that you can be ahead and stay ahead of both the cold and higher heating bills by taking action now.

**Make Sure Your Heat Is On** — All building Owners are required by law to provide heat between September 15th and June 1st. Make sure the heat in your building is on and working properly. Contact the property Owner if you are having problems with your heating system. If you are unable to resolve the problem with the Owner, contact the Inspections Department at (312) 895-2409.

**Make Certain Your Windows and Doors Are Well-Insulated** — Proper insulation helps reduce heating costs. The City of Chicago provides free easy-to-use home weatherization kits at their Winter Preparedness Fairs. Take home a kit and use it. You’ll save money and be comfortable. Check on the City’s website ([www.cityofchicago.org](http://www.cityofchicago.org)) for dates and locations of the Fairs.



**Lower Your Thermostat** — Each degree that you lower your thermostat saves about 3% off your heating bill. If you usually keep your home at 74°, think about lowering it to 70° to save yourself 12% off next month’s bill.

**Be Energy Smart** — When not using computers, televisions or radios, turn them off.

**Be Energy Safe** — Never use the stove or space heaters to keep you and your family warm.

**Get Heating Help From Mother Nature** — On sunny days open blinds and drapes and let the sun warm your rooms. At night, close blinds and drapes to keep the heat in.

**Plan Now For Later** — Energy companies predict that heating bills may increase significantly this winter due to the high price of fuel. Plan now for how you will pay the higher heating bills. Both utilities (ComEd and Peoples Energy) offer year-round payment plans to help you budget for this expense.

Additional information about the City’s Winter Preparedness Fairs, utility payment plans and tips for staying warm this winter is available by visiting [www.cityofchicago.org](http://www.cityofchicago.org) or by calling 311.

## Satellite Offices Now Open Every Other Saturday for Your Convenience

*As part of our continued efforts to improve customer service, all Satellite Offices will be open for a full day on the first and third Saturday of each month from 8:30 a.m. to 5 p.m.*

### Central Office

#### CENTRAL 60

60 E. Van Buren Street, Chicago, IL 60605

### Zip Codes Served

60040, 60104, 60153, 60155, 60409, 60411, 60419, 60425, 60426, 60429, 60438, 60473, 60478, 60610, 60611, 60613, 60614, 60616, 60618, 60622, 60625, 60626, 60630, 60631, 60634, 60635, 60639, 60640, 60641, 60645, 60646, 60647, 60651, 60656, 60657, 60659, 60660, 60706, 60707

### West Satellite Office

#### SATELLITE 33

3333 W. Arthington, Suite 220  
Chicago, IL 60624

### Zip Codes Served

60605, 60607, 60608, 60612, 60623, 60624, 60644

### South Satellite Office

#### SATELLITE 75

1741 E. 75th Street  
Chicago, IL 60649

### Zip Codes Served

60615, 60637, 60649, 60653

### Southwest Satellite Office

#### SATELLITE 88

1550 W. 88th Street  
Chicago, IL 60620

### Zip Codes Served

60609, 60617, 60619, 60620, 60621, 60627, 60628, 60629, 60632, 60633, 60636, 60638, 60642, 60643, 60655, 60827

Chicago Housing Authority  
60 E. Van Buren Street  
Chicago, IL 60605

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## Share Your Ideas with the CHA — We Want Your Feedback!

Do you have creative ideas for areas of improvement in the Housing Choice Voucher (HCV) program? Would you be interested in sharing your great ideas and enthusiasm with other Participants and the CHA in an upbeat and positive atmosphere? If you answered yes to these questions then we'd be interested in hearing from you!

The CHA is forming a *Participant Council* consisting of 12 Voucher Holders who will represent different neighborhoods in the Chicago area. The Council will work with HCV staff to inspire innovative ways to improve voucher program and customer services.

Participants who are eager to bring about positive change in a team environment are encouraged to apply. Council members will attend luncheon meetings every other month. The meeting site will rotate among all four Satellite Offices.

If this sounds exciting to you, please express your desire to serve your community and play an important role in this Council by submitting a letter with 300 words or less. Include your contact information and how long you have been a Voucher Holder.

**Submit your Letter of Interest by December 1st to:**

Darryl Flenoy, Landlord Relations Manager  
60 E. Van Buren Street, 8th Floor, Chicago, IL 60605  
e-mail: [dflenoy@thecha.org](mailto:dflenoy@thecha.org)