

SPECIAL PROGRAMS

Some resources are for those who prefer a more structured approach, with a plan of action and personal attention. Whatever course you decide to take, you'll find that the Housing Choice Voucher Program can be a solid foundation for success, offering you a strong safety net coupled with the resources you need to make dramatic life changes.

CHA offers special programs to HCVP participants as a structured support system to help you make dramatic life changes. The three award-winning initiatives are:

- Housing Opportunity Program (HOP)
- Family Self-Sufficiency Program (FSS)
- Choose to Own Homeownership Option (CTO)

Each program features a proven blueprint for success that includes personal attention, referrals to resources and services, the assistance of community partners, and the support of dedicated staff members who will work tirelessly on your behalf. In return, you'll be expected to work tirelessly on your own behalf, to have the desire to change, to sign a written agreement, and to meet specific benchmarks, while actively working toward your goals.

CHA's special programs offer a blueprint for success to help HCVP participants:

- Start a new career
- Move to one of the top 40 communities in Chicago
- Find better schools for their children
- Start their own business
- Build wealth and family assets
- Own their own home
- Realize their life's ambition

You can find out more about CHA's special programs by attending one of the information sessions held each month. A schedule can be found on CHA's website at www.thecha.org or by contacting the Call Center at (312) 935-2600. Or you can get started anytime, by calling the numbers listed at the end of each topic discussed on the following pages.

Housing Opportunity Program (HOP)

CHA's Housing Opportunity Program helps families with vouchers make "good moves." What's a good move? A good move is one that improves your quality of life. For some, it's living in a comfortable single family home in a quiet neighborhood with good schools and parks. For others, it's a bustling community filled with condos, a strong business presence, and job opportunities. For you, it may be something else. The point is, once you find a place that's safe and secure in a community that has the right mix of services and amenities, you'll find the ability to focus on what matters in life — your children's education, starting a new career, or another life ambition or goal. It has worked for thousands of Voucher Holders. It can work for you.

How the Program Works

HOP is open to Voucher Holders who are in good standing with HCVP regulations and have been a participant in the program for at least one year. Voucher Families who volunteer for HOP are assigned a Family Advisor who helps them to identify their needs and their wants in terms of housing and community services and then assists the Voucher Family in locating housing in Opportunity Communities that fit the bill. The program is successful because the advocate works with the Voucher Family before, during, and after the move process and helps them to overcome any obstacles such as credit issues and transportation to view units. HOP members also receive the following:

- Free credit report
- Landlord referrals
- Workshops on landlord/tenant rights
- Open houses exclusively for HOP members
- Opportunity for qualified candidates to participate in a security deposit program

Program Requirements

To take advantage of HOP services, you must sign an enrollment agreement, attend two workshops, and actively search on your own for housing in Opportunity Communities — the top 40 communities in Chicago based on quality of life features.

For more information, call (312) 786-3313.

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Family Self-Sufficiency Program (FSS)

CHA's Family Self-Sufficiency Program assists voucher program participants in obtaining good jobs and beginning the process of building family wealth. This national program uses goal setting, individual counseling, creative programming, and financial incentives to empower families to make positive life changes. To date, hundreds of families have graduated from FSS — embarking on rewarding careers in fields ranging from nursing to real estate to business to education — and sharing in excess of \$4.3 million in savings. FSS graduates have used their savings for down payments on homes, to purchase cars, to pay off debt, to start their own businesses, and more.

How the Program Works

FSS is open to HCVP participants who are in good standing and have a genuine desire to change. Under the program, the head of household works with a Family Advisor to establish goals and develop a personalized action plan to meet those goals. Services are tailored to the member's needs and include: skills assessment, GED preparation, career planning, computer literacy and skills training, money management workshops, child care referrals, and a host of employment services such as monthly job club meetings, referrals, and recruitment sessions with employers.

One of the most attractive components of the FSS program is its savings program. As FSS participants reach their goals and their earned income increases, CHA deposits an amount matching the increase into an escrow account. Once FSS members achieve all of their established goals, including maintaining full-time employment, they receive all of the money in the account, plus interest.

Program Requirements

To participate in FSS, you must enter into a written contract, maintain regular contact with your FSS Advisor, and make measurable progress toward your goals.

For more information, call (312) 786-3677.



Choose to Own (CTO) Homeownership Option

CHA's Choose to Own Homeownership Option is a program that gives voucher families the opportunity of homeownership. The program combines knowledgeable staff and strong community partnerships to provide families with a comprehensive support network that has created one of the most successful programs of its kind. CTO is recognized as a national model in both quality and quantity, helping hundreds of Chicago families to purchase homes.

How the Program Works

CTO is open to Voucher Holders who are in good standing and who are either first time home buyers or have not owned a home in the last three years. Families are required to undergo home buyer counseling and have a minimum three percent down payment, with at least one percent coming from their personal savings. CTO families may purchase a single-family home, town house, condominium, or cooperative anywhere in

Chicago. Once qualified, the program pays a portion of the Voucher Family's mortgage each month for up to 15 years the same way that the program paid a portion of their rent. (There is no limit on the number of years of assistance for elderly and disabled participants).

In addition to the financial support, CTO features include:

- Home buyer specialists to help families navigate the home buying process
- Referrals to lenders and pro bono (free or reduced fee) lawyers to assist with the closing
- Post-purchase legal matters
- Estate planning services

Program Requirements

To participate in CTO, you must earn at least \$10,300 annually, be continuously employed for at least one (1) year prior to application and have good credit.

For more information, call (312) 786-3340.



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ADDITIONAL RESOURCES

The voucher program offers participating families a vast array of services and resources to improve their quality of life.

CHA Resource Center & Resource Areas

The Central 60 office location offers a Resource Center open to everyone. Here you will find computers with Internet access, more than 2,000 resource materials, a telephone, and tables for your use. A bilingual staff member is also ready to assist you. Here you can go online to the Internet and look for employment opportunities, draft your resume, locate housing for rent, and even use the phone to set up appointments to view units. It's also the perfect place to research all kinds of topics. You'll find information on child care, food pantries, credit repair, legal services, college scholarships, training programs, and much more. The center is open weekdays from 8:30 a.m. to 4:30 p.m. No appointment is necessary. The CHA Satellite office locations offer resource areas where you may find additional information.

These resources can help you to:

- Facilitate your understanding and participation in the voucher program.
- Locate desirable housing that fits your budget and your lifestyle.

CHA's Website

CHA's website is everyone's virtual connection to the Housing Choice Voucher Program 24 hours a day, seven days a week. You can visit the site anytime day or night to review your family obligations, increase your knowledge of the inspection process, search for available housing for rent, access a calendar of workshops and events, download resource materials and more. Visit www.thecha.org to view all of the features of the website.

Going Places Newsletter

"Going Places" is CHA's participant newsletter that helps keep HCVP participants informed about program rules and changes. It also features interesting and informative articles to assist you in many aspects of your daily life. The newsletter is mailed quarterly to every household participating in the Voucher program. You can also obtain a copy of the latest issue at one of CHA's resource areas or the CHA website at www.thecha.org.

