



*Homeowner Susan Tovar greeting CHA CEO Eugene Jones Jr. (far right), Samantha Arroyo, Homeownership Counselor at The Resurrection Project and Chicago Ald. Michael Zalewski (23rd Ward) (Far Left) at her recently purchased home in the West Elsdon Community*

Susan Tovar sometimes just stops and looks out into her new backyard. And reflects on her hard work. And on the journey it took to get where she is.

“My little one gets home from school, and goes right out to the backyard and plays,” said Tovar, a mother with three children. “I watch him through the window. That means so much to me.”

Tovar was among the recent CHA residents who purchased a new home as the agency’s “Choose to Own” (CTO) program celebrated its 500th closing. The five-year CTO program allows qualified public housing families or those participating in the Housing Choice Voucher (HCV) program to use a portion of their rent payments to accumulate equity and offset a portion of their mortgage – the same way a voucher is used to offset a portion of rent.

Through a variety of community partnerships, participants are provided a comprehensive support network that includes financial assistance, homebuyer education, credit counseling and other services that help the families navigate the process and increase their chances of success as a homeowner.

“Congratulations to Ms. Tovar on this major accomplishment,” said CHA CEO Eugene Jones, Jr. “It’s not easy to make the sacrifices required for this program, but Ms. Tovar – and 500 other residents and participants – have done it, and it is a great achievement. We are happy to provide the services needed to help residents and voucher holders navigate the process of homeownership and become examples of self-sufficiency. I couldn’t be more proud.”

The 14-year-old CTO program – an innovative venture that provides CHA residents and HCV participants the ability to pursue the dream of homeownership – has been a great success.

“I’d like to welcome Ms. Tovar and her family to the 23rd Ward and the West Elsdon community,” said Ald. Michael Zalewski (23rd). “Homeownership is the backbone of strong neighborhoods and I am pleased that she has chosen our community in which to live and raise

her children. I wish her many years of happiness and success as she settles in to her new home.”

Rose Ann Zona, Manager of the CTO program for CHA, said through homebuyer education and one-on-one support and voucher assistance, Choose to Own families are more than prepared to buy a home.

“They have a permanent place of their own to be proud of on a daily basis now and for the future,” Zona said. “Although homeownership contributes to financial security and a stable environment, it is not just a financial investment, it’s an investment in their family, their future and their community – all of which will improve the family’s quality of life.”

Tovar began trying to purchase a house several years ago, but was laid off from her job. She found out about Choose To Own later, but knew one of the requirements was employment. So, during that time, she worked on her credit, saved up money, and then finally joined the program. When she landed a job with Easter Seals as a case manager, she was ready.

CHA partner The Resurrection Project guided Tovar through the steps to homeownership and provided workshops and credit-building. She is also a few credit hours away from earning her Associate degree in social work from St. Augustin College.

“It was very difficult because I had to attend workshops, meetings and trainings, and also be a full-time student and full-time worker and I’m a single mom with three children – two of them teens and one six years old,” she said. “There were several times that it seemed like too much to handle. It was a lot of stress.”

But she stuck it out. And now, she is the proud owner of a new home.

“Getting a house of my own was very emotional,” she said. “It’s a big accomplishment.”