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Choose to Own

The Choose to Own program (CTO) allows eligible CHA residents to use their housing subsidy to buy a home. CTO participants are supported through every part of the home buying process.

[Attend an Orientation](#) [See How Choose to Own Works](#)

See How Choose to Own Works



Program Overview

CHA's Choose to Own Homeownership Program (CTO) allows qualified Housing Choice Voucher (HCV) and Public Housing families to use their housing subsidy to buy a home and receive monthly assistance with a portion of their mortgage payment. In addition to financial assistance toward the mortgage payment, the CTO program provides referrals to pre- and post-purchase homebuyer education, credit counseling, real estate and lending professionals, and other services to help families navigate the homebuying process.

Most CTO families utilize the voucher to pay a portion of their mortgage - the same way families use a voucher to pay a portion of their rent. CHA uses the Housing Assistance Payment (HAP) to help families pay a portion of their monthly mortgage payment for up to 15 years for working head of households and up to 30 years for elderly (age 62+) and disabled head of households.

[Click here for full eligibility guidelines.](#)

Full Eligibility Requirements for the Choose to Own Program

- You must be a CHA voucher holder or public housing resident for a minimum of one (1) year.
- You must be in compliance and in good standing with HCV or PH lease.
- You must be a first-time homebuyer and may not have owned a home in the last 3 years.
- Be a first-time homebuyer, meaning you have not owned a home in the last three years.
- You must meet the income, credit, and savings requirements.

Credit

Must be credit worthy with 1 year of good credit history.

Savings/Down Payment

- Working or self-employed families must have \$3,000 in a bank account with the capability of continuing to save.
- Elderly (62+) or disabled head of households must have \$2,000 in a bank account with the capability of continuing to save.

Orientation Sessions

Virtual Orientation

Attend a Virtual Session to learn more about the CTO program.

[Aug 28, 2025 11AM](#) [Sept 4, 2025 11AM](#) [Sept 11, 2025 11AM](#) [Sept 18, 2025 11AM](#) [Sept 25, 2025 11AM](#)

Additional Resources

- [Y2025 CTO Eligibility Flyer](#)
- [Y2025 CTO Eligibility Flyer - Spanish](#)
- [Y2025 CTO Program Brochure](#)
- [Y2025 CTO Program Brochure - Spanish](#)
- [CHA's HOME Comparison Chart](#)
- [CHA's HOME Comparison Chart - Spanish](#)

Contact Us

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Similar programs you may be eligible for



Down Payment Assistance

The Down Payment Assistance Program (DPA) helps families with upfront costs of buying a home. CHA residents are eligible for a \$20,000 grant.



LevelUp: 6 steps to Economic Power

CHA's LevelUp Program, (formerly known as the Family Self-Sufficiency (FSS) Program), helps participants achieve financial stability while working towards their educational, professional, and perso