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# CHA Helps 15 Families Reach Their Homeownership Dreams in January

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In the past month alone, 15 families became homeowners with the support of CHA's HOME program. HOME offers two impactful pathways: Choose to Own (CTO) and Down Payment Assistance (DPA). These programs are not just about buying homes—they're about creating stability, building generational wealth, and opening doors to long-term financial independence.

The **Down Payment Assistance** program offers a grant of up to \$20,000 for CHA residents/participants and \$10,000 for non-CHA applicants. This grant can be used for a down payment, to lower the loan amount, or to cover closing costs. You can either currently participate in a CHA program or simply be an IL resident (living in or moving to Chicago) meeting the income limits.

**Choose to Own** lets qualifying Housing Choice Voucher and Public Housing families use their housing subsidy to purchase a home. Participants receive monthly assistance to help with a portion of their mortgage payments for up to 15 years (or up to 30 years in some cases).

Both programs bring together experienced staff, community partnerships, and industry professionals to create a strong support network.

If you or someone you know are ready to take the first step toward homeownership, [you can learn more here.](#)