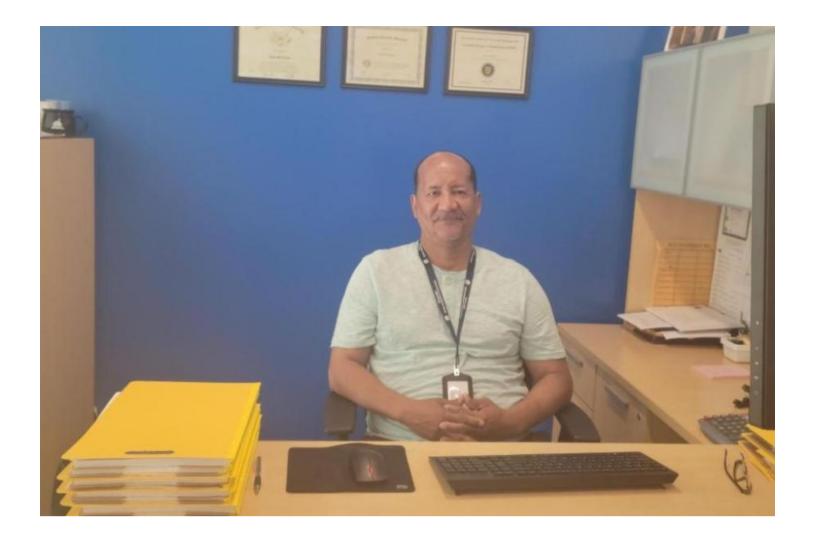
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Resident Spotlight: Jose Serrano

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In 1989, Jose Serrano was desperate. He was recently married and had two young daughters. He had a manufacturing job but wasn't making ends meet. He needed a lifeline.

He got one in the form of the Chicago Housing Authority, first with a Housing Choice Voucher (HCV), and then as a participant of the Choose To Own (CTO) program, where CHA residents can use their portion of the rent for a mortgage.

Today, Serrano is years removed from a public housing subsidy, having transitioned off the program and embarked on a successful property management career. And his daughters are reaping the benefits.

"We spent about eight years in the Austin house through CTO, and CHA said, 'You don't need us anymore. You are self-sufficient," said Serrano, a property manager at Bickerdike Development. "My daughter then grew independent, and now she bought a condo, and I'm living in a property owned by my daughter. I'm paying her mortgage, but she's getting equity. There's nothing better than to help the young people."

Serrano worked as a maintenance clerk, a leasing agent and an assistant manager while living on a CHA voucher, before landing the job at Bickerdike. He will celebrate his 18th anniversary there in October. "CHA is the one who moved everything forward for me," he said.