



HCV At a Glance

An overview of the Chicago Housing Authority
Housing Choice Voucher (HCV) Program

Spring 2025

The Chicago Housing Authority's Housing Choice Voucher Program and Project-Based Voucher (PBV) Program play a vital role in housing families with children, the elderly and people with disabilities across Chicago. Using federal funds provided by the U.S. Department of Housing and Urban Development (HUD), the voucher programs help participant families pay for housing in the private market, such as apartments, duplexes, condominiums, townhouses and single-family homes. Participant families contribute 30-40% of their income toward rent and utilities.

Since there are more families who need assistance than there are funds available, CHA uses waiting lists to identify eligible families to participate in the HCV and PBV Programs. Generally, when a voucher becomes available, the family at the top of that waiting list is contacted and screened for eligibility. The waiting list for the tenant-based HCV Program is currently closed, however, waiting lists for many PBV properties are open.

Families must fulfill the following eligibility requirements to qualify for the HCV and/or PBV Programs:

- Meet HUD's definition of family
- Qualify on the basis of citizenship or eligible immigrant status
- Meet income limits specified by HUD
- Provide Social Security number information
- Sign required consent forms
- Pass criminal background screening

Families must re-establish eligibility approximately every two (2) years, and all household members must follow the terms of the lease with the property owner and CHA's "Family Obligations" to remain in good standing.

47k
FAMILIES
RECEIVING
ASSISTANCE

\$648m
PAID IN
ASSISTANCE
ANNUALLY

13k
PROPERTY
OWNERS
CONTRACTED

77
COMMUNITY
AREAS HOUSING
CHA FAMILIES

108k
TOTAL
PERSONS
ASSISTED

35%
PERSONS
UNDER 18
YEARS OLD

12%
PERSONS
OVER 62
YEARS OLD

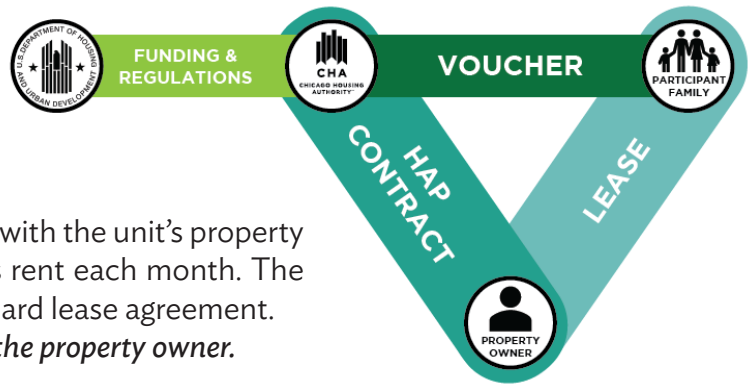
44%
HOUSEHOLDS W/
A DISABLED
FAMILY MEMBER

How Voucher Programs Work

Voucher programs are regulated and funded by HUD, and administered locally by public housing authorities, such as CHA. In Chicago, CHA issues vouchers to participant families to help them pay rent and utilities.

CHA signs a Housing Assistance Payment (HAP) Contract with the unit's property owner, agreeing to pay a portion of the participant family's rent each month. The participant family and the property owner then sign a standard lease agreement.

Note: CHA is not a party to the lease between the family and the property owner.



Renting with the Housing Choice Voucher Program

The tenant-based HCV Program places the choice of housing in the hands of the participant family. Families are issued “moving papers,” and have 120 days to find an affordable, available unit in the private market that suits their needs and submit the completed paperwork to CHA for processing. To help connect families to housing opportunities, any property owner can list their available units on [AffordableHousing.com](https://www.affordablehousing.com). However, units and property owners listed on this site are not pre-screened by CHA and do not carry CHA’s endorsement.

Once the paperwork has been submitted, both the property owner and the unit must pass CHA’s screening process before a family is cleared to move in. CHA first checks several factors to determine the property owner’s eligibility, including criminal background (for individuals) or verification of a Certificate of Good Standing (for LLCs). CHA then makes a rent offer based on current Payment Standards for the voucher size, utility responsibilities, the property owner’s requested rent, the rents of other comparable unsubsidized rental units in the area and the income of the participant family. If the property owner accepts CHA’s rent offer, the unit must pass a CHA-conducted inspection before a move-in date is agreed upon, the property owner and participant family sign the lease, and CHA executes a HAP Contract with the property owner. **Note:** CHA does not subsidize application fees, move-in fees or security deposits.

Renting with the Project-Based Voucher Program

PBV Program assistance is connected to the unit, not the family, and CHA maintains 15- to 30-year HAP Contracts for thousands of units at Board-approved multi-family properties. When a PBV unit becomes available, CHA provides the waitlist of potential families to the PBV property manager to screen and lease up. CHA also conducts annual eligibility reviews and inspections of each PBV property to ensure ongoing contract compliance.

Obligations while on the Program

Participant families and property owners are governed by all applicable rental laws in the city of Chicago. However, they also have contractual obligations to CHA that they must fulfill.

Participant families’ responsibilities include (but are not limited to):

- Pay their designated portion of the rent and utilities
- Keep the unit in safe, decent and sanitary condition
- Follow the terms of the lease
- Allow the property owner and CHA to inspect the unit

Property owners’ responsibilities include (but are not limited to):

- Collect the designated portion of the rent
- Make timely repairs to the unit when necessary
- Enforce the terms of the lease
- Allow CHA to inspect the unit

Learn More about the HCV Program

CHA regularly hosts educational workshops, networking events and introductory property owner briefings. All are welcome to attend, but space is limited. For the current schedule and to register, visit thecha.org/hcvownerevents.

Questions? CHA Customer Call Center: [312-935-2600](tel:312-935-2600) (TTY: 312-461-0079) General Inquiries: hcv@thecha.org

Owner Services: ownerinfo@thecha.org

PBV Program: pbv@thecha.org