



CHICAGO HOUSING  
AUTHORITY™

Chicago Housing Authority  
Housing Choice Voucher Program

# Participant Pocket Guide



June 2025

[www.thecha.org/voucher-holders](http://www.thecha.org/voucher-holders)

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# Terms and Abbreviations

**CHA:** Chicago Housing Authority

**HCV Program:** Housing Choice Voucher Program

**HUD:** U.S. Department of Housing and Urban Development. The federal agency that administers programs that provide housing and community development assistance.

**PHA:** Public Housing Authority

**Participant:** Person living in a unit with rental assistance from CHA.

**Property Owner:** Any person or entity with the legal right to lease or sublease a unit to a participant in the HCV Program.

**HAP Contract:** A written contract between CHA and a property owner for the purpose of providing Housing Assistance Payments to the property owner on behalf of an eligible family.

**RTA Packet:** Request for Tenancy Approval Packet. The forms that must be submitted to CHA prior to moving into a unit. Also called “moving papers”.

**Tolling Time:** The time left on your voucher that is temporarily “frozen” when the RTA packet is submitted. This time doesn’t count against you in the event that the RTA is denied.

**Contract Rent:** The tenant portion of the rent, plus the HAP. The amount of rent listed on the lease between the property owner and the participant.

**Gross Rent:** The sum of the rent to a property owner plus any utility allowance.

**HAP:** Housing Assistance Payment. The payment CHA makes to a property owner to cover a portion of the participant’s rent.

**Payment Standard:** An amount established by CHA that represents the maximum monthly assistance payment for a family assisted in the voucher program (before deducting the Total Tenant Payment by the family). Payment Standards are based on HUD published Fair Market Rents (FMRs).

**TTP:** Total Tenant Payment. The total amount the tenant is required to pay toward rent and utilities, calculated based on the participant family’s income.

**Utility Allowance:** The estimated cost that a participant family will pay in utilities, which is included in their total tenant portion.

**Utility Reimbursement:** The portion of the Housing Assistance Payment (HAP) that exceeds the amount of rent to a property owner due to the utility allowance being greater than the Total Tenant Payment. This amount is paid directly to the HCV participant.

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# Table of Contents

## HCV Program Overview

What is the HCV Program? .....	4
Responsibilities .....	6

## The Moving Process

Step 1: Eligibility to Move .....	8
Step 2: Receive Moving Papers .....	10
Step 3: Select a Unit, Submit the RTA Packet	
• How much time do I have to search? .....	12
• How much rent can I afford? .....	13
• How do I find housing? .....	17
• Mobility Areas .....	18
• Selecting a Unit That Fits Your Family .....	20
• Viewing and Applying for the Unit .....	21
• Fair Housing .....	22
• Submitting the RTA Packet .....	22
Step 4: Await Rent Determination .....	24
Step 5: Await Inspection Results .....	27
Step 6: Sign the Lease .....	30
Step 7: Make Your Move .....	32
Step 8: Be a Positive Part of the HCV Program .....	34
Porting: Moving Outside of Chicago .....	36

## Participant Resources & Special Programs

Reasonable Accommodations .....	38
Victims of Domestic Violence .....	39
HCV Health and Wellness Program .....	42
Employment Services & Workforce Training .....	44
LevelUp Program (formerly Family Self-Sufficiency (FSS) Program) .....	46
HOME (Home Ownership Made Easy) Program .....	47
Mobility Counseling Program .....	48



# HCV Program Overview

The Housing Choice Voucher (HCV) Program is the largest of CHA's programs, playing a vital role in housing families with children, the elderly and people with disabilities across Chicago. Through the HCV Program, CHA provides subsidized rent that allows eligible families to secure quality housing in the private market, including apartments, duplexes, condominiums, townhouses and single-family homes. The HCV Program gives residents more choices about where they live.

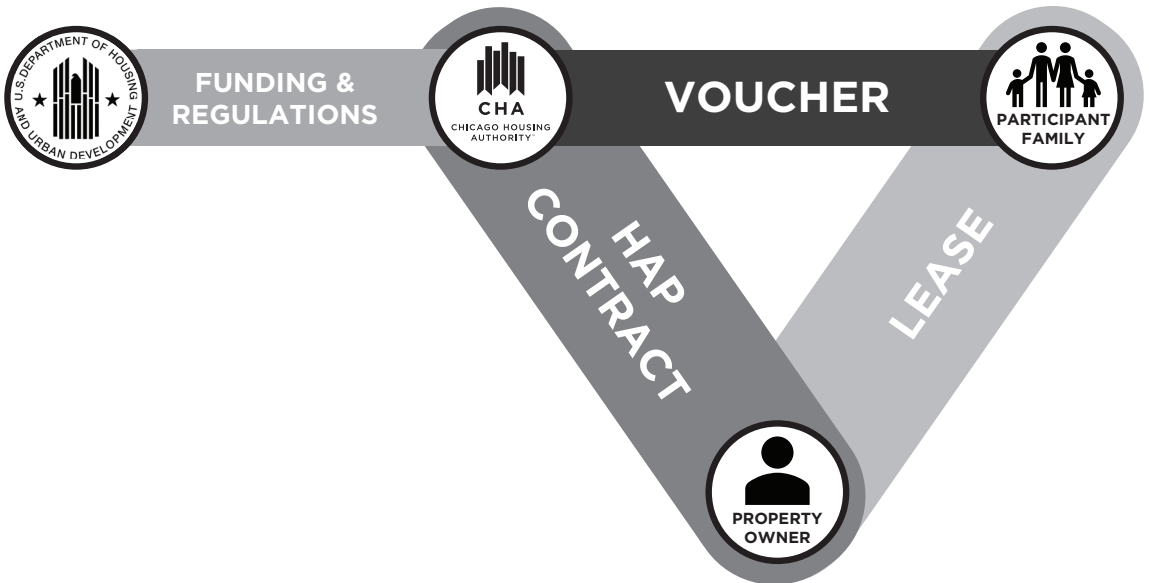
As an HCV Program participant, you will pay the property owner or manager a portion of your monthly rent (based on your income) and CHA pays the rest.

## **Who manages the HCV Program?**

In 1974, the United States Congress passed the Housing and Community Development Act, which created the HCV Program. This act enabled the U.S. Department of Housing and Urban Development (HUD) to give money to Public Housing Authorities to operate HCV Programs locally — in CHA's case, in the city of Chicago.

HUD also writes rules and regulations regarding the HCV Program, which CHA and other Public Housing Authorities across the country must follow.

The graphic below shows how we all work together to make the HCV Program work.



## HUD and CHA

The U.S. Department of Housing and Urban Development writes the HCV Program's rules and gives money to local agencies like CHA to run the Program. CHA uses the funds to run the Program and to pay part of a participant's rent to a property owner.

## Participants and CHA

Chicago residents who qualify for the Program receive vouchers from CHA to help them pay for a rental unit anywhere in the city.

## Property Owners and CHA

When a property owner agrees to rent a unit to a voucher holder, CHA and the property owner sign a Housing Assistance Payment (HAP) Contract in which CHA agrees to pay a portion of the rent each month.

## Property Owners and Participants

Property owners rent their units to participants and sign leases with them. The lease is a contract that contains details about the terms of the agreement, including the total rent, the length of time the voucher holder will live there and other rules that the property owner and participant agree to follow.

Each group has the following responsibilities:

***U.S. Department of Housing and Urban Development***

- Sign contracts with CHA allowing CHA to run the HCV Program.
- Give funds to CHA for the HCV Program.
- Write and send out regulations and other information regarding housing laws.
- Train and support CHA regarding HUD regulations.
- Make sure CHA follows HUD policies and regulations and runs the HCV Program correctly.

***Chicago Housing Authority (and its Contractors)***

- Provide overall management of the HCV Program.
- Meet goals set by CHA.
- Give applicants, voucher holders, participants, property owners and managers timely, professional service.
- Decide who qualifies for the HCV Program and conduct regular Re-Examinations to make sure they still qualify.
- Monitor participants and property owners to be sure they follow HCV Program rules and regulations.
- Terminate participants from the Program if they disobey rules or regulations.
- Educate participants, property owners, property managers and the public on HCV Program rules and regulations.
- Conduct inspections to ensure rental units meet federal guidelines with regard to health and safety standards.
- Decide on and distribute Housing Assistance Payments to property owners.
- Assist participants in moving to Mobility Areas in Chicago.



### *Property Owners/Managers*

- Find families that will make good tenants and rent a unit to them.
- Collect money owed by the participant for rent, security deposit, late fees, repair fees and other charges.
- Follow the terms written in the HAP Contract with CHA, the lease with the participant and any additions or extensions to the lease.
- Enforce the terms of the lease.
- Allow CHA to inspect the unit to be rented.
- Pay for any utilities/services and provide appliances that the lease specifies are to be paid/provided by the property owner.
- Keep the property in good condition by making repairs regularly and on time.
- Evict participants for violating the lease.
- Follow Fair Housing and Landlord/Tenant laws.

### *HCV Participants*

- Find a quality housing unit.
- Follow the rules and regulations of the HCV Program and the terms of the lease.
- Allow CHA and the property owner/manager to inspect the unit and make necessary repairs.
- Pay rent not paid by CHA and any utility bills that are not the responsibility of the property owner.
- Supply and maintain any appliances not supplied by the property owner.
- Provide CHA with any information needed to verify qualification for the Program.
- Keep the unit in decent, safe and sanitary condition.



# The Moving Process

Let's review the 8 steps you need to complete in order to move with your voucher.

## Step 1: Eligibility to Move

You can request to move and continue receiving housing assistance if you:

- Have lived in your unit for the full initial lease term (minimum of 12 months), *or*
- Are within 60 days of the lease expiration date.

- *and* -

- Have not renewed your current lease.
- Have not received moving papers within the last 12 months.
- Do not have an interim in progress.
- Are not within 120 days of your Re-Examination effective date.
- Can pass a criminal background check.
- Are in good standing with the HCV Program.
- Have no outstanding lease violations and are not under eviction.



## Requesting to Move

If you meet the requirements, contact the CHA Customer Call Center at 312-935-2600 or **[hcv@thecha.org](mailto:hcv@thecha.org)** to request to move. CHA will confirm eligibility and schedule you for an appointment (in-person or virtual) to receive your moving papers, specifically a voucher and a Request for Tenancy Approval (RTA) packet. Your appointment notice will include information on how to watch an online briefing video via RENTCafé or attend an in-person briefing at the office to learn more about the moving process.

CHA may allow you to move before you've lived in your unit for 12 months for special circumstances such as:

- To protect the health or safety of your family from domestic or sexual violence or as part of a witness protection program (see page 39).
- Building/unit foreclosure
- Extreme damage to the unit (fire, flood, etc.)
- Reasonable accommodations for a person with a disability
- Relocation from a public housing facility

To request such an exception, contact CHA or visit your local CHA office.

## Required Moves

In some circumstances CHA may require you to move out of your unit. These include:

- If the unit has failed inspections and no longer meets HCV Program standards.
- If the property owner has failed to comply with requests by CHA, such as providing required documents.
- If the property owner has issued you a lease termination notice.
- If you have already left your subsidized unit.

If you are required to move, CHA will notify you to receive your moving papers either at the office or electronically, via email.

***Note: While the moving eligibility requirements still apply to required moves, failure to comply will not prevent you from receiving moving papers. Any eligibility issues will be addressed after your move, including possible termination from the Program.***

## Step 2: Receive Moving Papers

Once you request to move and CHA confirms your eligibility, you will be scheduled to receive your voucher and a Request for Tenancy Approval (RTA) packet — commonly known as “moving papers” — which are the forms and other documents you need to complete once you find a unit. If you would like to learn more about the moving process, you can also attend an in-person briefing or watch the briefing video online at your convenience through your account on CHA’s RENTCafé at **res-par.thecha.org**.

### What is a voucher?

Your voucher is the HUD form that allows you to begin looking for housing. You will get a voucher when you enter the HCV Program and every time that you move. The voucher says how many bedrooms your subsidy payment will pay for and when the voucher will expire. The voucher also includes the Family Obligations that your family must follow. A portion of a sample voucher, with some of the more important areas marked, is printed on the next page.

When you sign the voucher, you agree to follow the rules. If you do not follow the Family Obligations, CHA may remove you from the HCV Program.

### What is a Request for Tenancy Approval (RTA) packet?

The RTA packet is the application that you and the property owner/manager must complete for CHA to approve the unit to receive a subsidy.

The RTA packet contains eight forms, each of which is essential to processing the move:

- HUD Request for Tenancy Approval Form
- Authorization for the Request of Information — Owner
- Disclosure of Information from Pre-1978 Housing Rental and Leases
- Direct Deposit Authorization Form
- IRS Form W-9
- Affidavit of Ownership
- Property Owner Certification Form
- Management Authorization Form (if applicable)

Submitting a packet with missing or incomplete forms will delay the moves process. For more information on how to complete an RTA packet, see Step 3.

# Sample Voucher

## 1. Unit Size

The unit size that the family is eligible for, which is used to determine the amount of assistance that CHA pays.

## 2. Issue Date

Day the family receives their voucher.

## 3. Expiration Date

Date the voucher expires (120 days from issue date).

### Voucher

#### Housing Choice Voucher Program

U.S. Department of Housing  
and Urban Development

OMB No. 2577-0169  
(exp. 04/30/2026)

#### Office of Public and Indian Housing

**OMB Burden Statement:** The public reporting burden for this information collection is estimated to be up to 0.05 hours, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This collection of information is required for participation in the housing choice voucher program. Assurances of confidentiality are not provided under this collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Office of Public and Indian Housing, U.S. Department of Housing and Urban Development, Washington, DC 20410. HUD may not conduct and sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid control number.

**Privacy Act Statement.** The Department of Housing and Urban Development (HUD) is authorized to collect the information on this form by 24 CFR § 982.302. The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. This information also sets forth the family's obligations under the Housing Choice Voucher Program. The Personally Identifiable Information (PII) data collected on this form are not stored or retrieved within a system of record.

Please read **entire** document before completing form.  
Fill in all blanks below. Type or print clearly.

Voucher Number

1. Insert **unit size** in number of bedrooms. (This is the number of bedrooms for which the Family qualifies, and is used in determining the amount of assistance to be paid on behalf of the Family to the owner.)

1. Unit Size

2. **Date Voucher Issued (mm/dd/yyyy)** Insert actual date the Voucher is issued to the Family.

2. Issue Date (mm/dd/yyyy)

3. **Date Voucher Expires (mm/dd/yyyy)** must be at least sixty days after date Voucher is issued.  
(See Section 6 of this form.)

3. Expiration Date (mm/dd/yyyy)

4. **Date Extension Expires** (if applicable)(mm/dd/yyyy)  
(See Section 6. of this form)

4. Date Extension Expires (mm/dd/yyyy)

5. Name of Family Representative

6. Signature of Family Representative

Date Signed  
(mm/dd/yyyy)

Name of Public Housing Agency (PHA)

Chicago Housing Authority

8. Name and Title of PHA Official

9. Signature of PHA Official

Date Signed  
(mm/dd/yyyy)

## 5. Name of Family Representative

Name of the head of household who is receiving the voucher.

## 6. Signature of Family Representative

Signature of the head of household who is receiving the voucher.

## 9. Signature of PHA Official

Must be signed by CHA to be valid.

## Date Signed

Date the head of household received the voucher.

Note: Should be the SAME as the issuance day.

## Step 3: Select a Unit, Submit the RTA Packet

Once you receive your voucher and RTA packet, you'll want to begin looking for housing right away. Some participant families even start their search before they receive moving papers, so they are ready to submit paperwork as soon as their time starts.

### How much time do I have to search for a unit?

You have **120 days** after you receive the voucher to look for housing and work with the property owner to complete and submit the Request for Tenancy Approval (RTA) packet to CHA.

CHA may grant you a 60-day extension in some cases, including:

- You or another member of your household has a disability.
- There is a serious illness or death in your family.
- Your job prevents you from finding a home in a timely manner.

You will need to ask for an extension in writing. Be sure to include the reason for the extension request and any evidence to prove your need. Extension requests should be submitted prior to the voucher expiration date.

If you requested to move, and do not find housing before the voucher expires, you will need to remain in your unit for another 12 months before you can request moving papers again. If you are required to move, failure to find housing within the time frame puts you at risk of losing your voucher.

### *Tolling Time*

While CHA is processing your RTA packet, the time left on your voucher is temporarily “frozen” and doesn’t count against you in the event that the RTA is denied. This is known as “tolling” time.

Tolling time begins the day your RTA packet is submitted to CHA and ends when you are notified in writing that the RTA has been denied and the move has been cancelled. If your move is cancelled, you will be issued a new set of moving papers, and your voucher expiration will be extended for the number of days spent in tolling time, to give you more time to look for another unit.

## How does CHA decide how many bedrooms my family needs?

CHA assigns one bedroom for the head of household and the spouse/co-head of household to share. After that, CHA uses what they call the “two heartbeat” rule, which means you are assigned one additional bedroom for every two people in the family, regardless of age or gender. For example, if you are married and have two children, you are eligible for a 2-bedroom voucher.

If you or someone in your family requires a live-in aide, CHA assigns one bedroom for that aide, regardless of whether or not that aide lives with other people. For example, if you have a live-in aide who has a spouse and a child, they will only be assigned one bedroom. Additionally, a live-in aide has no rights to the voucher and is not considered a household member.

The table below shows examples of the bedroom guidelines, and how the number of people considered part of the household (on your voucher) may differ from the number of people authorized to live in the unit:

Number of Bedrooms	Minimum Number of Persons in Household	Maximum Number of Persons in Household*	Maximum Number of Persons with a Living Room/Sleeping Area*
0	1	1	1
1	1	2	4
2	2	4	6
3	4	6	8
4	6	8	10
5	8	10	12
6	10	12	14

*\*Persons in Household refers to the number of people with rights to the voucher. The number of Persons with a Living Room/Sleeping Area might differ if the household has a live-in aide and members of the aide’s family are living in the unit.*

## How much rent can I afford?

As part of your moving papers, you will receive a Rent Burden Worksheet. This worksheet will tell you what your Total Tenant Payment (TTP) is and estimate how much of your rent CHA will pay based on the Payment Standard for your voucher size. This allows you to look for units in your price range.

### ***Total Tenant Payment (TTP)***

Your TTP is the minimum amount you will pay for rent and utilities (such as cooking gas, heating gas and electricity). CHA calculates your TTP based on your income. Your TTP is the **HIGHEST** of the following amounts:

- 10% of your family's gross monthly income (your annual income, without any of the deductions, divided by 12)
- 30% of your family's monthly adjusted income (your annual income minus any deductions, divided by 12)
- \$75 minimum rent

***Note: In certain cases, you may pay up to a maximum of 40% of your family's monthly adjusted income toward rent and utilities (see Step 4, Await Rent Determination).***

### ***Minimum Rent***

The minimum rent you will pay monthly is \$75. If you currently pay \$75 or less to the property owner each month and cannot afford it, you can request a hardship exemption. CHA may grant a hardship exemption in certain situations, including:

- You lost your federal, state or local assistance, or you are waiting for a decision about receiving federal, state or local assistance.
- You would be evicted because you cannot pay the minimum rent.
- You have lost some of your income because of changed family circumstances, including the loss of a job.
- You have a financial hardship due to a death in the family.

To request a hardship exemption from the minimum rent, complete a "Hardship Exemption Request" form and submit it to CHA along with any required documents. If approved, the minimum rent will be suspended starting the month after your request was received.

If your hardship is only temporary, CHA will waive the minimum rent requirements for 90 days from the date of your request. At the end of the 90 days, you must repay the minimum rent for that time through a repayment agreement. If your hardship is longer than 90 days, the minimum rent requirement will be waived until the hardship no longer exists and you will not need to pay CHA back for the exemption period.





## Sample TTP Calculation — Jane Smith

CHA uses a specific set of calculations to determine a participant family's Total Tenant Payment. Let's look at an example participant, Jane Smith.

- Jane's Total Annual Income is \$5,688. Under HUD regulations, she is eligible to deduct \$480 per year, per child from that number. Jane has three children, so she is able to deduct \$1,440 ( $\$480 \times 3$ ). The resulting number is \$4,248, and is known as the Adjusted Annual Income.
- The Adjusted Annual Income is divided by 12 (months in a year) to determine the Adjusted Monthly Income. In Jane's case, this is  $\$4,248 \div 12 = \$354$ .
- HUD regulations state that the participant is responsible for paying 30% of their Adjusted Monthly Income toward rent. In Jane's case, this is 30% of \$354, or \$106.
- CHA then compares 30% of the Adjusted Monthly Income against:
  1. 10% of the family's Total Monthly Income (not adjusted). That number is calculated from Jane's Total Annual Income divided by 12 ( $\$5,688 \div 12 = \$474$ ) and then 10% of that amount (10% of \$474 = \$47).
  2. The minimum rent that every participant family is required to pay (\$75).
- Whichever of the three numbers is higher is the participant family's Total Tenant Payment. The calculations look like this:

Total Annual Income		\$5,688
– Deductions for three children ( $\$480 \times 3$ )		<u>\$1,440</u>
= Adjusted Annual Income		\$4,248
Total Monthly Income (Total Annual/12)		\$474
Adjusted Monthly Income (Adjusted Annual/12)		\$354
30% of Adjusted Monthly Income		\$106
CHA looks for the <b>highest</b> of these 3 numbers	10% of Total Monthly Income	\$ 47
	Minimum Monthly Payment	\$ 75
	Highest of these three (3) amounts	\$106
	= Total Tenant Payment/TTP	\$106

Payment Standards

The maximum amount of rent that CHA will pay on your behalf is based on the current Payment Standards issued by HUD. CHA will pay no more than the Payment Standard minus your Total Tenant Payment or TTP (the amount CHA determines you can afford to pay toward rent and utilities).

For example, if you have a 2-bedroom voucher, CHA will use the 2-bedroom Payment Standard to help determine the maximum amount of assistance you will receive. See the box below for a more detailed example.

**Helping a Family Determine Affordable Rent**

In the example below, the family has a 2-bedroom voucher and their Total Tenant Payment is \$210 (30% of their Adjusted Monthly Income). In special cases, the family may pay up to 40% of their Adjusted Monthly Income.

<b>TTP</b>	=	\$210
<b>Maximum TTP</b> (40% of Adj. Monthly Income)	=	\$280
Maximum Rent Assistance Provided by CHA (Payment Standard minus Total Tenant Payment)	\$1,392 - \$210 =	\$1,182
Affordable Rent and Utilities (CHA Assistance + 30% of Adj. Monthly Income)	\$1,182 + 210 =	\$1,392
Maximum Affordable Rent and Utilities (CHA Assistance + 40% of Adj. Monthly Income)	\$1,182 + 280 =	\$1,462

In this example, the family should look for a 2-bedroom unit with rent plus utilities (or rent that includes utilities) preferably below \$1,392 but no more than \$1,462.

Keep in mind, CHA cannot calculate the exact amount of the rent (your portion of the rent and utilities added to CHA’s portion) until you choose a unit.

**How do I find housing?**

Now that you know the rent range you can pay and the number of bedrooms you need, you can begin looking for units that match your needs.

Finding a suitable unit is your responsibility. CHA does not get involved in a participant family’s search for a unit, with the exception of the Mobility Counseling Program (see page 48).

CHA suggests several resources to assist you in finding a unit:

- Online at **www.AffordableHousing.com**
- Flyers posted at HCV Program offices
- Apartment Guides
- Online classified ad sites (Craigslist, rent.com)
- Real estate agents
- Posted “For Rent” signs
- Friends, neighbors or co-workers

**How do I choose a neighborhood that is right for me?**

You are the best person to decide what neighborhood is best for you. Each Chicago neighborhood will offer something different so you should figure out what things are important to you.

To get to know a neighborhood, do some research and explore. You may even want to think about some of the questions in the table below when choosing a neighborhood:

Questions to Ask	Where to Look for Answers
How good are the schools?	<b>www.cps.edu/schools</b> <b>www.isbe.net/ilreportcard</b>
How safe is the neighborhood?	<b>gis.chicagopolice.org</b> ( <i>CPD CLEARMAP site</i> ) <b>www.neighborhoodscout.com</b> <b>www.spotcrime.com</b>
How close is public transportation?	<b>www.transitchicago.com</b>

## Mobility Areas

CHA defines Mobility Areas as having “less than 20% of its families with income below the poverty level and a below median reported violent crime count (normalized by the area’s total population).” Some areas with improving poverty and violent crime rates along with job opportunity clusters are also designated as Mobility Areas.

A map of the Mobility Areas is included on the following page. For an online version of this map, visit [www.thecha.org/mobility](http://www.thecha.org/mobility). In addition, the website offers an interactive feature that allows you to enter a street address to see if it is located in a Mobility Area.

Units in these areas demand higher rents than those in other neighborhoods. For that reason, HUD allows CHA to increase the Payment Standard in these areas to assist families in living there. In a Mobility Area, CHA is able to subsidize up to 150% of the Fair Market Rent (FMR).

Participant families with one or more youth dependents up to age 16 are eligible to join the Mobility Counseling Program where Mobility Counselors help them find, apply for and ultimately move in to Mobility Area units. For more information, see Mobility Counseling Program, page 48.

### *How Payment Standards are Calculated in a Mobility Area*




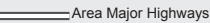
Units that fall under the Mobility Counseling Program and/or are located in a Mobility Area undergo the same process for rent determination as those in other areas. However, CHA may apply a Payment Standard up to 150% of the Fair Market Rent as set by HUD.

Example: Ms. Jones has a 2-bedroom voucher. She locates a unit in a Mobility Area. The Fair Market Rent for a 2-bedroom subsidy is \$1,456.

$\$1,456 \times 150\% = \$2,184$ , the maximum Payment Standard (or allowable subsidy).

*Note: Other factors will be considered in addition to the Payment Standard including, but not limited to, comparable units and your income (see Step 4, Await Rent Determination).*

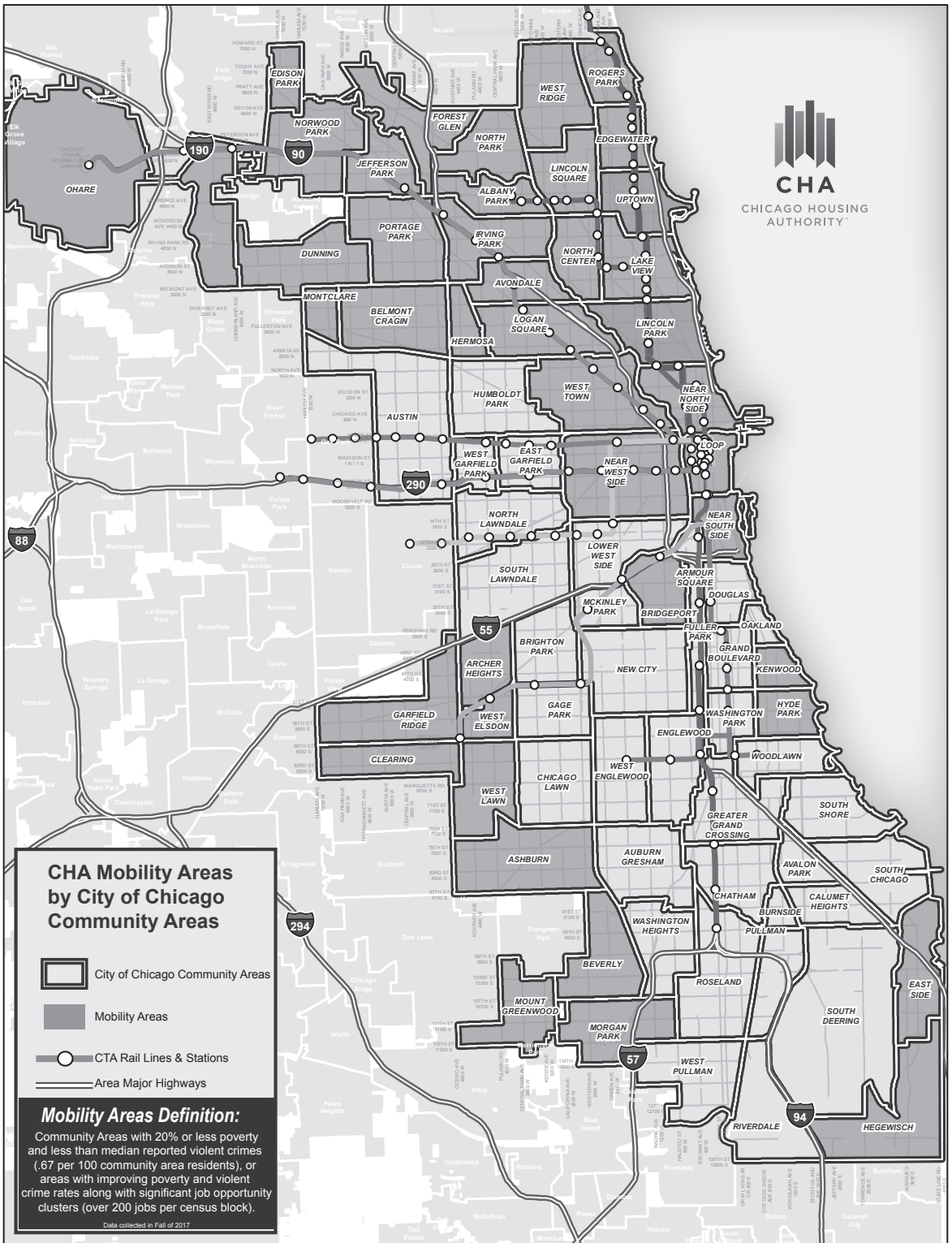
## CHA Mobility Areas by City of Chicago Community Areas

-  City of Chicago Community Areas
-  Mobility Areas
-  CTA Rail Lines & Stations
-  Area Major Highways

### **Mobility Areas Definition:**

Community Areas with 20% or less poverty and less than median reported violent crimes (.67 per 100 community area residents), or areas with improving poverty and violent crime rates along with significant job opportunity clusters (over 200 jobs per census block).

Data collected in Fall of 2017



## Selecting a Unit That Fits Your Family

Moving is a lot of work, so it's very important to find a home that you and your family will enjoy living in for a long time.

There are many items to consider when selecting the right unit for your family:

- Is there enough space for you and your family?
- Are pets allowed?
- Is there yard space or nearby parks for your children to play and exercise?
- Are there too many stairs to get to your unit?
- Are the heating/cooling systems controlled by the tenant or the property owner?

As you look for your new home, it is also important to pick the healthiest one for you and your family. This is especially important if someone in your family has a health problem or has young children. For example, many apartments have carpeting, which may collect dust and other pollutants that can cause asthma attacks. If you or a family member has asthma, an apartment without carpeting might be the healthier choice.

## Contacting the Property Owner

Once you find a unit listing you like, contact the property owner by phone or email to schedule a viewing. You will want to make a good first impression so that the property owner thinks of you as someone who will be a good tenant and neighbor.

Here are some other things that property owners look for in a tenant:

- Good rental history
- Stable income
- Good credit history
- Good references
- Good telephone etiquette (for example, if you need to leave a message, be sure to speak clearly and professionally and leave your name, phone number and the reason for your call)



When you speak to the property owner, you may want to ask the following questions:

- How much is the rent?
- How much is the security deposit?
- Do you allow pets? Are there any pet fees?
- What amenities do you offer?
- Are there any application, association, condominium or other rental fees?
- What utilities will I pay?
- Who is responsible for pest control?
- Does the unit have central heating and/or air conditioning?
- How do I request repairs?
- Does the unit include a stove or refrigerator? Do I need to provide my own appliance(s)?

### **Viewing the Unit**

When you go to view the unit, you should treat the visit like a job interview. At your first meeting, a property owner will decide if you will be a good neighbor and tenant, just like a company would decide if you would be a good employee. Dress appropriately and be courteous.

Take your time to look at all aspects of the unit. You will also want to make sure the unit you select is likely to pass an inspection the first time, so your move is not delayed.

### **Applying for the Unit**

You will likely have to fill out an application with the property owner before you can rent the unit. In addition, many property owners will ask you for an application fee to process your application, and perform a background and/or credit check.

If you like the unit at the viewing, you might want to apply right away. To do so, you should bring some information with you to show the property owner and help you when you fill out an application. These items include:

- Personal identification
- Names and phone numbers of your references
- Employment information
- Contact information for the property owner(s)/manager(s) of your current and past rental units
- Your voucher and Request for Tenancy Approval (RTA) packet

## Fair Housing

Among other protections, the City of Chicago Fair Housing Ordinance forbids discrimination against people who use a Housing Choice Voucher as a source of income to support the rental or purchase of a housing unit.

For example, it is a violation of the Fair Housing Ordinance to:

1. Refuse to rent to an otherwise qualified person because that person would use a Housing Choice Voucher to support the rent.
2. Refuse to cooperate with minor administrative requirements of the HCV Program, such as completing routine paperwork and allowing inspection of the property.
3. Make any written communication (i.e. Craigslist or any online property search engines) expressing a limitation in the sale or rental of a housing unit based on source of income, such as 'No HCV/Section 8', 'Not HCV/Section 8 approved' or 'Not set up for HCV/Section 8'.
4. Engage in differential treatment in the price, terms, conditions or privileges of tenancy based on use of a voucher or any other source of income.
5. Requiring that your income be at least 3x the asking rent without calculating the amount of the voucher.

An HCV participant family who believes they were discriminated against because of their source of income may file a discrimination complaint with Chicago's Commission on Human Relations by calling 312-744-4111 or visiting **[chicago.gov/cchr](http://chicago.gov/cchr)**.

Questions? Contact CHA's Fair Housing Department at 312-913-7062.

## Submitting the RTA Packet

Once your application to rent the unit is approved, you and the property owner will need to complete the RTA packet. CHA recommends that you review the packet to ensure the unit address and utility responsibilities match what was agreed upon with the property owner.

The property owner will then submit the RTA packet to CHA as it contains sensitive banking and tax information. Property owners new to the HCV Program will submit the packet via email to **[ownerinfo@thecha.org](mailto:ownerinfo@thecha.org)**. Property owners with units already on the HCV Program will submit the packet on the HCV Owner Portal at **[chahcvportal.org](http://chahcvportal.org)**.

## Processing the RTA Packet

It takes approximately 7 weeks for CHA to process a move from RTA submission to contract execution. However, this is an estimate and times vary depending on responsive communication, complete and accurate documents, and inspection results. See below for each step of the process, and estimated time frame:

<b>RTA Submission</b>	
Property owner submits a complete and accurate RTA packet to CHA.	
<b>Property Owner Screening</b>	<i>Week One</i>
CHA screens new and existing property owners to determine eligibility — criminal background (for individuals) or current Certificate of Good Standing (for LLCs), property taxes paid, proof of ownership, management authorization, city code violations, etc.	
<b>Rent Determination</b>	<i>Week Two</i>
CHA contacts the property owner with a rent offer, based on an analysis of comparable unassisted units within a 1-mile radius that have been leased within one year as well as the property owner's Asking Rent and HCV participant family's affordability.	
<b>Rent Offer Acceptance</b>	<i>Week Three</i>
CHA awaits confirmation from the property owner that they accept the rent offer.	
<b>Initial Inspection Scheduling</b>	<i>Week Four</i>
CHA schedules an initial inspection with the property owner, as required by HUD.	
<b>Initial Inspection</b>	<i>Week Five</i>
CHA conducts an inspection of the unit according to CHA Inspection Standards.	
<b>Housing Assistance Payment (HAP) Contract Execution</b>	<i>Week Six</i>
CHA sends the HAP Contract for the property owner to sign and return along with the corresponding lease and Utilities and Appliances Lease Addendum.	
<b>Housing Assistance Payment</b>	<i>Week Seven</i>
CHA receives the signed HAP Contract and lease, and sets up the account for payment.	

*Note: During processing, the time on your voucher stops (see Tolling Time, page 12).*

## Step 4: Await Rent Determination

After the RTA is submitted, your prospective property owner goes through an eligibility process to determine if they are eligible to receive federal funds. Once the eligibility screening is completed, CHA will decide whether the rent amount the property owner asked for is reasonable, as well as how much of the rent you will pay and how much CHA will pay to the property owner directly. CHA will also decide if you will receive a Utility Reimbursement Payment to help pay for your utilities.

Once the reasonable rent is determined, CHA will make a rent offer to the property owner. If the property owner accepts the offer, CHA will schedule an initial inspection. If the property owner declines the rent offer, the move will be cancelled and you will be issued new moving papers.

### **How does CHA decide if the rent for a unit is reasonable?**

CHA will compare the rent that the property owner asks for to the market rent for similar unassisted units to make sure that the requested rent is in line with the market. To do this, CHA considers a number of things like location, amenities, affordability, condition, utilities and what is called Fair Market Rent, or FMR — a number provided by HUD.

#### ***Fair Market Rent***

Each year, HUD announces the Fair Market Rent for units according to the bedroom size and location. HUD bases this number on a survey that collects information about rental rates for various unassisted units. For example, HUD may say that the Fair Market Rent for a one-bedroom unit is \$1,234 based on what property owners typically charge for one-bedroom units.

### **How does CHA decide how much they will pay the property owner?**

CHA can only decide how much assistance to provide once you have selected a unit and turned in your completed RTA packet.

#### ***Gross Rent and Payment Standard***

CHA uses the smaller of two numbers to calculate the amount it will pay the property owner (the HAP) — the Gross Rent for the unit or the Payment Standard for your family. Remember, the Payment Standard is a pre-determined maximum amount that CHA will pay toward a unit, based on the number of bedrooms. The Gross Rent is the property owner's requested rent for the unit plus your Utility Allowance for the utilities you are responsible to pay.



Remember the Total Tenant Payment (TTP) calculation we reviewed on page 15.

**TTP = HIGHEST of**



OR



OR



TOTAL Monthly Income

ADJUSTED Monthly Income

Minimum Rent

### *Utility Allowance*

Your Utility Allowance is the amount of money CHA expects you will have to pay for utilities for your unit. CHA estimates your Utility Allowance based on the size and structure type of your unit and the type of utility.

*Note: The Utility Allowance is based on the lower of the unit size or the voucher size.*

If a family's Total Tenant Payment (TTP) is lower than the Utility Allowance, they may receive a Utility Reimbursement Payment from CHA via a debit card to cover the difference. For a listing of Utility Allowances for different types of units, visit CHA's website at [www.thecha.org/hcvresources](http://www.thecha.org/hcvresources).

### **How much of the rent will I pay?**

You will pay the portion of the rent not paid by CHA. Depending on your lease, you may also need to pay some of the utilities.

The maximum rent that CHA will provide for you is the Payment Standard for the size of your voucher subsidy amount minus your Total Tenant Payment. The amount of rent that you will pay to the property owner/manager each month equals your Total Tenant Payment minus the cost of utilities for which you are responsible. You will then pay those utility costs to the appropriate utility company.

Remember, your Total Tenant Payment will be approximately 30% of your Adjusted Monthly Income. If the Gross Rent (rent to the property owner plus utilities) is higher than the Payment Standard for your unit, you may be approved to pay more, up to 40% of your Adjusted Monthly Income.

## ***Housing Assistance Payment (HAP)***

The amount of money that CHA pays to a property owner to help you with your rent is called a Housing Assistance Payment (HAP). CHA decides the amount of the HAP based on your income, the amount you will pay for utilities, the amount of rent asked for by the property owner and other items.

The list below describes the process CHA follows to calculate the HAP:

1. Looks at the Asking Rent, the amount listed by the property owner on the RTA.
2. Calculates the Utility Allowance based on the utilities you are responsible for, the unit type and the number of bedrooms in your unit. To view the most up-to-date Utility Allowance tables, visit **[www.thecha.org/hcvresources](http://www.thecha.org/hcvresources)**.
3. Adds the property owner's requested rent and your Utility Allowance to determine the Gross Rent.
4. Compares the Gross Rent and Payment Standard (based on your voucher size, no matter the size of your unit) and selects the lower amount.
5. Subtracts your Total Tenant Payment from the lower amount to get the HAP.

### ***What if there are changes to my family composition during my move?***

If your family composition changes due to unforeseen circumstances during the course of a move (such as a child being born, the addition of a foster child or the addition of a household member who is disabled or elderly), or if you are suddenly faced with a decrease in income, you should notify CHA immediately.

Unfortunately, CHA is unable to process an interim (a change in family circumstances in between scheduled Re-Examinations) and a move at the same time.

As such, if a change occurs during a requested move, you can either:

- Cancel your move and have the interim processed first.

***Note: Once your requested move is cancelled, you will need to wait 12 months before receiving another set of moving papers.***

- Complete your move and request an interim after you're in your new unit.

If you are considered a required move and experience an unforeseen change in family composition or income during a move, CHA will review your circumstances on a case-by-case basis.



## Step 5: Await Inspection Results

After the property owner has accepted the rent offer, CHA will schedule an initial inspection of the “rent-ready” unit.

CHA needs to ensure that a unit is in decent, safe and sanitary condition before allowing a participant family to move in. Therefore, every unit must pass a CHA-conducted inspection before your Request for Tenancy Approval (RTA) is approved.

### What are CHA-conducted inspections?

When performing inspections, CHA uses federal inspection protocols as established by HUD, which focus on these essential items in every unit:

- Sanitary facilities
- Food preparation and refuse disposal
- Smoke and carbon monoxide detectors
- Thermal environment (heat)
- Lighting and electricity
- Structure and materials
- Interior air quality
- Water supply
- Lead-based paint
- Access
- Site and neighborhood
- Sanitary conditions
- Space and security

When a CHA inspector comes out to a unit, they are looking for health and safety hazards. If your unit is not up to your standards cosmetically (e.g., the blinds need to be replaced, the cabinet knobs don’t match, etc.), remember that those factors are not covered under CHA’s requirements and it is your responsibility to follow up with the property owner about cosmetic improvements prior to signing the lease.

### Can I be present at the inspection?

CHA works directly with the property owner to handle this first inspection. While CHA doesn’t mind if a prospective tenant is present during the course of an initial inspection, no lease is in effect yet, and CHA cannot compel a property owner to invite the prospective tenant. It is your responsibility to make arrangements with the property owner if you would like to witness the inspection.

## What happens if the unit fails inspection?

If the unit fails the initial inspection, the property owner has 14 days to make the necessary repairs and schedule a re-inspection. If the unit fails a second time, your RTA will be denied and you will be issued another set of moving papers so you can find another unit.

## Lead-Based Paint

The primary cause of childhood lead poisoning is the ingestion of deteriorated lead-based paint. Since the U.S. banned lead-based paint in 1978, this hazard is primarily found in older homes. However, most of Chicago's rental housing was built prior to 1978, so lead-based paint is definitely an issue.

Children under the age of six are particularly susceptible to the potential neurological problems caused by lead poisoning because their nervous systems are still developing. They also tend to play on the floor where paint chips and dust collect, and have a habit of putting things in their mouths. Lead poisoning can cause severe learning disabilities, hearing loss, brain and nerve damage, and even death.

To help protect these children, CHA will perform a visual paint assessment during an inspection if a building meets all of the following conditions:

- Built before 1978
- Has not been gutted and rehabilitated since 1978
- Is (or will be) occupied by a child under the age of six

Any paint deterioration (cracking, chipping, chalking or peeling) requires action, but substantial paint deterioration may require a lead clearance exam performed by a certified laboratory. To provide lead-safe environments for their tenants, property owners should address any significant peeling paint issues as soon as discovered or regularly re-paint to seal surfaces and trap any lead-based paint that may be present.

CHA provides a Lead Education Initiative Packet, including informational brochures about lead poisoning that detail its effects and prevention, to all participants when they receive moving papers and at Re-Examination interviews. The packet is also available on CHA's RENTCafé at **res-par.thecha.org**.

[illegible]

## Step 6: Sign the Lease

After the property owner has accepted CHA's rent offer and the unit passes inspection, it's time for you and the property owner to determine a lease effective date, or date that you will move in, and sign the lease. The property owner will also sign a Housing Assistance Payment (HAP) Contract with CHA.

*Note: It is important that the rent offer is accepted, the unit passes inspection, a lease effective date is agreed upon and all required documents are signed and returned to CHA before you move in. Otherwise, you will be responsible for the entire rent amount.*

### What is a lease?

A lease is a contract between you and the property owner of the unit you are renting. The lease will state rules you must follow while living in the unit, the monthly rent for the unit, the utilities that you must pay and other items.

Before signing the lease, review the terms carefully, as this is a legally binding contract!

### When do I move in?

The lease effective date is the date you can take possession of the unit and move in. Per CHA policy, the lease can have an effective date of any day of the month except for the 1st but after the date of the passed inspection. This ensures that the property owner is appropriately paid for the time you spend in their unit.

Don't forget to notify the property owner at your old unit of your expected move-out date 30 days in advance (see Step 7, Make Your Move).

### What is a security deposit?

A security deposit is a refundable lump sum you give your property owner, above and beyond rent, when you move in to a new unit. A security deposit is collected as collateral for any unpaid rent or damage to the unit (above normal wear and tear) when you move out. While not all property owners ask for security deposits, if they do, it will be collected when you sign your lease.

*Note: The security deposit cannot be more than what's asked for in the private market and must be in accordance with the Chicago Residential Landlord and Tenant Ordinance.*

If you have caused excessive damage to the unit or have unpaid rent when you move out, the property owner will deduct that amount from your security deposit. If you pay your rent regularly, keep the unit clean and do not cause any excessive damages, the property owner is obligated by law to refund your full security deposit when you move out.

Here are some of Chicago's regulations regarding security deposits:

- The property owner or manager must provide the tenant with a receipt for the security deposit that includes the property owner's name, the date it was received and a description of the dwelling unit. The receipt must be signed by the person accepting the security deposit.
- The property owner must pay interest each year on security deposits and prepaid rent held more than six months.
- The rate of interest a property owner must pay is set annually by the City Comptroller.
- Before expenses for damages can be deducted from the security deposit, the property owner or manager must provide the tenant with an itemized statement of the damages within 30 days of the date the tenant vacates the dwelling unit.
- The property owner or manager must return all of the security deposit and required interest, if any, minus unpaid rent and expenses for damages, within 45 days from the date the tenant vacates the unit.
- In the event of a fire, a property owner or manager must return all of the security deposit and required interest, if any, minus unpaid rent and expenses for damages, within seven days from the date that the tenant provides notice of termination of the rental agreement.

### **What is a move-in fee?**

In addition to, or instead of, a security deposit, many property owners/managers are now asking for a smaller, one-time move-in fee. Move-in fees are usually non-refundable and the amounts can vary, depending on the building type.

*Note: CHA does not subsidize the cost of security deposits, move-in fees, application fees, late fees, damage fees, etc.*

## Step 7: Make Your Move

You made it to moving day, but there are few more things you need to keep in mind to make your move as smooth as possible.

### When will I have to leave my current unit?

When you will have to move out of your currently subsidized unit will depend on many factors, including whether or not the Housing Assistance Payment (HAP) Contract has been terminated and when the lease for your new unit becomes effective.

You should be very mindful of the termination date of the lease and HAP Contract for your old unit in relation to the effective date of your new lease, since you are responsible for any portions of rent on the old unit if you move out after the contract termination. CHA cannot pay a full month of Housing Assistance Payments on two units at the same time — this is why your new lease effective date cannot be the 1st of the month.

Questions? Do not hesitate to contact CHA to confirm the timing of your move.

### Leaving Your Old Unit

No matter how excited you are to move into your new unit, you need to be sure to leave your old unit on good terms. That means that you should:

- Provide a Notice to Vacate to your old property owner/manager at least 30 days in advance (check your lease for the amount of notice you're required to give, as some leases require more than 30 days). Ideally, the property owner will sign the Notice to Vacate included in your moving papers, but it is not required.
- Leave your unit in the same condition (clean and undamaged) as when you first took possession. All items and trash should be removed from your unit and all rooms should be restored to their original condition.
- Take photos so you have proof of how you left the unit prior to vacating (you should have also taken photos when you moved into the unit for comparison).
- Turn in the keys to the property owner/manager.

***Note: You are still considered to be occupying the unit if you have not turned the keys over to the property owner/manager.***



### **What happens to my security deposit when I move?**

When you're ready to move out, ask the property owner/manager to walk through your unit with you to see if it is in the same condition as when you moved in. If it is, the property owner must return your security deposit to you within 45 days of your move-out date.

Security deposits are generally NOT accepted as payment for the last month's rent. Unless you get permission from the property owner to do so, you cannot use your security deposit to pay your last month's rent. If you do receive permission, make sure you get it in writing.

### **How can I avoid paying for damages that are not mine?**

To protect your security deposit, CHA recommends that you take careful notes (and photographs, if possible) documenting the condition of the unit when you move in. This will make sure the property owner does not charge you for damages caused by people that lived in the unit before you.

## Step 8: Be a Positive Part of the Program

Congratulations on moving in to your new unit!

Now that you're settled in, don't forget about your responsibilities as a great tenant and HCV Program participant.

### Your Responsibilities to CHA and the Property Owner

- You must obey the lease and HUD Tenancy Addendum you signed with the property owner.
- You must obey the Family Obligations listed on your voucher.
- You must make timely payments to the property owner or manager and utility companies.
- You must keep your unit in the same condition as when you moved in (any damage beyond normal wear and tear can affect your security deposit, prevent you from moving and/or result in your termination from the HCV Program — even after you move out).
- You must make the unit available for inspections.
- You must attend Re-Examinations at least every two years or as directed, where CHA will take another look at your income, expenses and number of family members to make sure you're receiving all the assistance you deserve (CHA may also recalculate your portion of the rent).
- Before you move out of the unit, you must give CHA a 30-day written notice and the property owner or manager at least a 30-day written notice or the amount of notice stated in the lease.

### Can the property owner access my unit while I'm living there?

Per the Chicago Residential Landlord and Tenant Ordinance, the property owner/manager must provide you a 48-hour notice by mail, telephone, email or other means before accessing your unit. An exception is in the case of an emergency or when repairs may unexpectedly require immediate access; then they must report that access to you within two (2) days after entry. A general notice may be given to tenants where multiple tenants may be affected by work on common areas or other building issues.

## **Can a property owner impose a guest policy on me?**

CHA's Family Obligations state that you cannot have a person who is not a household member residing in the unit for more than 30 days in a calendar year and each visit/overnight stay cannot exceed more than 14 consecutive calendar days.

Participants can request a time extension from CHA to this visitor time frame as a reasonable accommodation, however, persons exceeding the time frame established will be considered unauthorized occupants. The property owner has the right to enforce occupancy as stated in the lease.

## **How can I handle disputes with my landlord?**

Clear, open and effective communication with the property owner/manager is key to maintaining a positive tenancy. At the time you move in, you should ask the property owner for a contact phone number and perhaps a backup method in case they cannot be reached by phone (e.g., an alternate phone number or email address).

If you are having trouble communicating with your current property owner/manager, ensure that all communication attempts are documented and contact CHA to see if you have the correct contact information.

## **Reporting a Problem Property**

CHA established the Improving Properties Initiative (IPI) to give participants and property owners a safe, effective way to report problem properties (in some cases, you might even want to report your own property). If you witness...

- Unsafe or unsanitary building or yard conditions.
- Occupancy violations such as overcrowding or unauthorized tenants.
- Suspected illegal activities such as drug sales or prostitution.
- Any activities that disrupt a tenant's quality of life.

...report a property through IPI by completing a Problem Property Report Form (available for download on CHA's RENTCafé at **res-par.thecha.org** or on CHA's website at **www.thecha.org/hcvresources**) and emailing it, along with any other information, to **hcvipi@thecha.org**.

## Porting: Moving Outside of Chicago

As a participant in the HCV Program, your housing assistance can move along with you. You can transfer your voucher to other counties or states. This is called “porting.”

CHA only manages vouchers for participants inside the city of Chicago. If you are interested in moving to a suburb, or anywhere outside the Chicago city limits, you will need to port your voucher to the Housing Authority that handles that community.

### How to “Port Out”

To port your voucher to a different Housing Authority, you must first be eligible or required to move. When you request your move, or are contacted by CHA about a required move, you should inform the CHA representative of your intention to port out of Chicago. You will be scheduled for an appointment, where you will complete a port out request. To complete your port out request, you must certify that you have watched the online briefing video, available on CHA’s RENTCafé at **res-par.thecha.org**.

Before your appointment, you should determine which Housing Authority serves the community you wish to live in. Without this information, CHA cannot appropriately transfer your file. To find a Housing Authority, visit **www.HUD.gov**.

### How Portability Could Impact Your Family

When selecting a Housing Authority, keep in mind that you must meet the other Housing Authority’s requirements. You may have to go through a new application and interview process at the other Housing Authority and submit different/additional documentation to them. There are at least four factors that can vary:

- **Income Limits:** You might not qualify for assistance in another area
- **Voucher Size:** Each Housing Authority has its own policies for how many bedrooms can be given to each family, and so the number of bedrooms permitted by your voucher may change.
- **Payment Standards:** Each agency creates their policies based on available funds, local housing prices and affordability to participant families. The amount of subsidy you receive may change.
- **Screening Processes/Criteria:** Other housing agencies may have stricter background checks or additional screening that you must meet.

## **Extensions**

If you requested your move but do not lease up within the maximum allowed time, you will need to request a reasonable accommodation for an additional extension. CHA reviews extensions on a case-by-case basis. Remember, HCV Program participant families are eligible for an extension of up to 60 days on their original voucher.

If an extension is granted, CHA will send the information to the new Housing Authority so you can continue your search.

If you still do not find a unit after the extension (or are denied an extension) and are still living in your unit in Chicago, you must notify CHA in order to continue receiving subsidy for your current unit. In this situation, the port-out request will be cancelled and the other Housing Authority will return your files to CHA. You will need to wait a minimum of 12 months before requesting another move.

## **Cancelling a Port**

You can cancel your port-out request if your file has already been “ported out.” You will need to notify both CHA and the new Housing Authority so your file can be sent back to CHA.

Once the file is returned to CHA, and if you have time remaining on your voucher, you will receive a duplicate set of moving papers to continue your housing search within CHA’s jurisdiction.



# Participant Resources & Special Programs

CHA does more than just help you afford quality housing for you and your family. CHA offers a variety of resources as well as support programs and services that can help you navigate the HCV Program, support your family's well-being, achieve personal goals, and even save money.

## Reasonable Accommodations

If you or anyone in your family has a disability and you require a specific accommodation in order to fully utilize CHA programs and services, you can learn more by contacting the CHA Customer Call Center at 312-935-2600 or [hcv@thecha.org](mailto:hcv@thecha.org).

CHA asks that applicants, voucher holders and participants make requests for reasonable accommodations in writing using the Request for Reasonable Accommodation Form, available for download on CHA's RENTCafé at [res-par.thecha.org](https://res-par.thecha.org) or on CHA's website at [www.thecha.org/hcvresources](https://www.thecha.org/hcvresources).

# Victims of Domestic Violence

The Violence Against Women Act (VAWA) is a federal law that protects victims (both men and women) of domestic violence, dating violence, sexual assault or stalking who apply for or live in private housing with a voucher. The law covers the head of household and authorized affiliated individuals living in the household.

For more information about your occupancy rights under VAWA and CHA's Emergency Transfer Plan, visit **[www.thecha.org/VAWA](http://www.thecha.org/VAWA)**.

In Illinois, victims of domestic violence are also covered by the Safe Homes Act.

## VAWA Protections for Victims Who Are HCV Applicants or Participants

1. CHA may not deny admission to the HCV Program if a victim of domestic violence, dating violence, sexual assault or stalking can show that the reason for the denial is connected to domestic violence, dating violence, sexual assault or stalking.
2. If the participant or an affiliated individual is the victim of criminal activity related to domestic violence, dating violence, sexual assault or stalking, the activity cannot be cause for terminating assistance, tenancy or occupancy rights.
3. If a domestic violence victim leaves the unit because of domestic violence, dating violence, sexual assault or stalking, CHA will not consider him/her in violation of the lease or HCV Program requirements.
4. CHA can 'split' the family by terminating the abuser from the HCV Program while protecting the victim and other household members. The abuser will NOT be issued a separate voucher.
5. If CHA terminates assistance to an individual because of criminal acts of violence against family members or others, and that individual is the only tenant eligible to receive the housing assistance, then any remaining tenant will have the opportunity to establish eligibility for the assistance. If no tenant can establish such eligibility, then CHA, the property owner or manager must provide the tenant reasonable time (as determined by the respective federal agency) to find new housing or to establish eligibility under another covered housing program.



## **Limitations of VAWA Protections**

1. CHA has the authority to terminate any participant, including the victim, if it can demonstrate a threat to other tenants or to staff.
2. CHA can terminate a participant for any violation of a lease that was not based on domestic violence, dating violence, sexual assault or stalking.

## **Reporting and Documentation**

To report yourself as a victim or threatened victim of domestic violence, dating violence, sexual assault or stalking, call the CHA Customer Call Center at 312-935-2600 or walk in to any HCV servicing office to speak with a VAWA specialist.

Once reported, CHA will ask for verification documentation within 14 business days. Acceptable types of documentation include:

- A police or court record documenting the actual or threatened abuse.
- Documentation signed by a person who has assisted in addressing the domestic violence, dating violence, sexual assault or stalking, or the effects of such abuse. This person may be an employee, agent or volunteer of a victim service provider, an attorney, or a medical or other knowledgeable professional.
- Certification via the HUD 5382 form (or HUD 5383 form if requesting an emergency transfer).

The victim must:

- State that they are a victim of domestic violence, dating violence, sexual assault or stalking.
- State that the incident that is the ground for protection meets the requirements under the statute.
- Include the name of the perpetrator, if the name is known and safe to provide.

## **Confidentiality**

All domestic violence, dating violence or stalking documentation and information will be kept confidential by CHA.

## Options Available to Victims

- ***Bifurcate (Split) the Lease and Voucher***

If the abuser is a member of the household, CHA may terminate the abuser and allow the victim to stay on the HCV Program. The property owner/manager may also evict the abuser and allow the victim to stay in the unit. However, in order for this action to take place, the victim must provide documentation of the abuse to CHA and the property owner/manager.

CHA must follow the standard termination procedures in order to terminate the abuser from the HCV Program. The voucher is not automatically assigned to the victim upon submission of domestic violence documentation.

*Note: When evicting the abuser from the household, the property owner/manager must follow federal, state and local eviction procedures. It is the responsibility of the victim to provide documentation to the property owner/manager under the Illinois Safe Homes Act.*

- ***Emergency Moving Papers through an Emergency Transfer Request***

If the abuser is not a member of the household, the victim may be issued emergency moving papers, even if he/she is still under a lease with the property owner/manager. Once an emergency transfer request is received, CHA will act as quickly as possible to process the request and render a decision.

*Note: It is the victim's responsibility to inform the property owner/manager that he/she is breaking the lease under the Safe Homes Act (see next page).*

The table below contains contact information for organizations that offer additional assistance for victims of domestic violence:

Organization	Phone Number
Domestic Violence Helpline	877-863-6338
Rape Crisis Hotline	888-293-2080
Legal Aid Chicago	312-341-1070
Coordinated Advice Referral Program for Legal Services	312-738-9200

## Illinois Safe Homes Act

Under the Illinois Safe Homes Act, you or a household member who is a victim of domestic violence or sexual violence can end the lease early, even when the abuser is a member of the household, if:

- There is a credible imminent threat of harm on the premises.
- You give the property owner written notice of the credible imminent threat three (3) days before or after you leave the home.

If you end your lease early, you must remove all of your belongings and turn over your keys to your property owner or manager. This shows that you have given up the apartment.

If you have a written lease and the abuser is NOT on the lease, you have the right to ask the property owner for an emergency lock change. To do so, you must give the property owner a written request from everyone who is on the lease. The request must be due to a credible imminent threat of domestic or sexual violence.

The request must include at least ONE of the following:

- A statement from an employee of victim services, domestic violence or rape crisis organization from which you or anyone in your household, including children, has sought services.
- Medical, court or police evidence.

The property owner/manager must change the locks or give you permission to change the locks within 48 hours of the written request. If the property owner does not change the locks within 48 hours, you may change them on your own without their permission, or sue the property owner in court to have the locks changed. If you change the locks, you must give the property owner/manager a new key within 48 hours.

## HCV Health and Wellness Program

CHA offers support to individuals and families participating in the HCV Program who may be experiencing challenges that place them at risk of housing instability or personal matters that create difficulties in their daily lives. This program aims to help HCV participants focus on their overall health and well-being with personalized services to meet their individual needs. If you or a household member are in need of assistance, contact the HCV Health and Wellness Program team directly at 312-935-2634 or **ClinicalSupport@thecha.org**. *Please allow 24-48 hours for a response.*

## Notes

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

## Employment Services & Workforce Training

CHA's **Workforce Opportunity Resource Center (WORC)** is dedicated to helping residents and voucher holders find a job, learn valuable skills through training and apprenticeship programs, plan and advance their career, and start or grow a business. WORC offers the tools, networks and support to help you succeed.

To learn more about the employment and business development resources, trainings and workshops, and even job opportunities available to CHA families, attend a WORC Information Session, either online or in person. For a list of upcoming sessions and to register, visit **[www.thecha.org/WORC](http://www.thecha.org/WORC)**.

If you have questions or need assistance, contact the WORC team at 773-342-9672 or **[WORC@thecha.org](mailto:WORC@thecha.org)**.

### Employment Placement Services

CHA partners with agencies that offer direct placement services for individuals who need help finding employment or want to explore new career opportunities.

Connect with an experienced Employment Placement Services provider to receive:

- One-on-one career coaching.
- Job leads that match your career goals.
- Help with your resume and interview preparation.
- Job placement and follow-up support.

To get started, visit **[www.thecha.org/WORC](http://www.thecha.org/WORC)** and click the 'Find Employment' link. Then, choose the provider and location that works best for you and complete the interest form for that agency. Once completed, the agency will contact you directly.

### Resident Business Academy

The WORC Business Academy is a program that helps CHA residents and voucher holders start or grow their own business. Throughout the 12-week program, participants receive one-on-one coaching and mentoring, opportunities to network and collaborate with others pursuing similar goals, and training on important business skills such as planning, setting goals, finance and product marketing.

Business Academy cohorts begin in the spring, summer and fall. For more information, visit **[www.thecha.org/WORC](http://www.thecha.org/WORC)** and click the 'Start a Business' link.

## Hospitality Training Program

Learn in-demand skills to work in a short-term or long-term hospitality training and employment program focused on the food service and hospitality industries.

### *Golden Diners*

Earn while you learn! Get up to 9 months of paid on-the-job training and work at CHA Golden Diners locations around Chicago. Plus, earn industry certifications in hospitality and food service so you're ready for a new job once the program ends.

To get started, connect with Employment & Employer Services at 312-913-7592.

### *Summer Food*

CHA's seasonal 8-week transitional jobs program provides paid training, valuable work experience and the opportunity to earn your ServSafe Managers Sanitation certification at no cost. Placements are made at CHA's Summer Food Service Program sites and applications are typically available in March each year, due in April.

For more information, contact Employment & Employer Services at 312-786-3370.



Interested in working or contracting with the Chicago Housing Authority?  
Find available opportunities at [WORC.thecha.org](http://WORC.thecha.org).

Under Section 3 of the HUD Act of 1968, wherever HUD financial assistance is expended for housing or community development, to the greatest extent feasible, economic opportunities will be given to Section 3 residents and businesses in that area.

CHA's Workforce Opportunity Resource Center (WORC) serves Section 3 residents and Section 3 businesses by providing the resources and tools needed for economic development and individual economic independence.

Questions? Contact the WORC team at 773-342-9672 or [WORC@thecha.org](mailto:WORC@thecha.org).

## LevelUp Program

CHA's LevelUp Program (formerly known as the Family Self-Sufficiency (FSS) Program) is a goal-focused program to assist participants (all adult household members age 18 or older) on a personalized path toward economic independence and overall well-being. CHA's LevelUp Program builds on HUD's FSS Program model by enabling participants to achieve financial stability while working toward their educational, professional, and personal goals.

Participation generally lasts three to five years during which participants develop savings by achieving specific milestones, and receive the funds after graduation. Some examples of these activities include:

- Completion of Associates Degree: \$750
- New Employment: \$500
- Participation in Financial Education & Coaching: \$250
- Open and Maintain a New Checking/Savings Account: \$300
- Purchase a Home: \$2,500
- Successful Completion of the LevelUp Program: \$1,000

In 2024, 80 participants graduated from the LevelUp Program and received an average payout of \$7,303, using the funds to make down payments on homes, go back to school, start businesses and more.

Applicants must meet the following criteria to enroll in the LevelUp Program:

- Be a current CHA resident or voucher holder
- Be the head of household or adult household member (18+)
- Be compliant with CHA and the lease
- Not be a previous LevelUp graduate
- Not have participated in the LevelUp Program in the past 12 months

To enroll in the LevelUp Program, HCV Program participants must attend an information session. For more information or to view the schedule, visit [www.thecha.org/LevelUp](http://www.thecha.org/LevelUp) or call the LevelUp Info Line at 312-786-3188.

# HOME (Home Ownership Made Easy) Program

CHA's HOME Program offers two exciting paths for HCV participants to own a home.

The **Choose to Own (CTO) Homeownership Program** gives HCV participant families, who have had a voucher for at least one year, the opportunity to purchase a single-family home, townhouse, condominium or cooperative anywhere within the city of Chicago.

CHA uses the Housing Assistance Payment (HAP) to help those families participating in the CTO Homeownership Program pay a portion of their monthly mortgage for up to 15 years (up to 30 years for the elderly or people with disabilities).

To qualify, you must:

- Be a first-time home buyer.
- Be lease compliant and in good standing with CHA and the HCV property owner.
- Meet or exceed the income, credit and savings requirements.
- Attend an orientation session and complete the application.

To learn more about the CTO Homeownership Program or to see if you qualify, email **CTOprogram@thecha.org** or visit **www.thecha.org/cto**.

The **Down Payment Assistance (DPA) Program**, in partnership with Neighborhood Housing Services of Chicago, helps eligible first-time home buyers with upfront costs (i.e., down payment, closing costs) through a forgivable grant of up to \$20,000.

For more information about eligibility and how to get started on your homeownership journey, visit **www.thecha.org/homeownership**. If the DPA Program seems like a good fit for you, simply follow the steps outlined on CHA's website:

1. Find your new home, apply for a home loan with one of CHA's approved lenders, complete a purchase agreement.
2. Attend a DPA orientation session.
3. Fill out the pre-screen questionnaire to determine eligibility.
4. Complete the application for a DPA grant.
5. Upload required documents to a secure client portal.
6. Await approval.



# Mobility Counseling Program

The Mobility Counseling Program helps families with children ages 0-16 use their voucher to move in to designated “Mobility Areas” located throughout Chicago (see Mobility Areas, pages 18-19).

CHA defines these communities as having “less than 20% of its families with income below the poverty level and a below median reported violent crime count (normalized by the area’s total population).” Some areas with improving poverty and violent crime rates along with job opportunity clusters are also designated as Mobility Areas.

Mobility Areas offer:

- Better quality of life for your family
- Access to better schools and parks
- Safe and diverse neighborhoods
- Higher quality housing and shopping options

Units in these areas demand higher rents than those in other neighborhoods. For that reason, HUD allows CHA to increase the Payment Standard in these areas to pay market comparable rent. In a Mobility Area, CHA is able to subsidize up to 150% of the Fair Market Rent (FMR) for units.

Participant families with one or more youth dependents up to age 16 are eligible to join the Mobility Counseling Program and take advantage of the following benefits, all while Mobility Counselors help through every step of the leasing process:

- Unit search assistance.
- Workshops and training on budgeting, understanding the lease, moving tips, home maintenance, fair housing and tenant rights.
- Access to listings of apartments and houses.
- Up to \$1,000 incentive to be used toward a security deposit, move-in fee or other moving expenses.\*

***\*Families already living in Mobility Areas or who previously participated in the Mobility Counseling Program are not eligible for the \$1,000 incentive.***

Questions? Call Housing Choice Partners, CHA’s Mobility Counseling Program partner, at 312-386-1009 or visit **[www.thecha.org/mobility](http://www.thecha.org/mobility)** to sign up for a Mobility Workshop.

## Notes

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## Notes

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# NEED AN INTERPRETER? CHA CAN ASSIST YOU!



CHICAGO HOUSING  
AUTHORITY™

¿NECESITA  
UN INTÉRPRETE?  
**¡CHA LE PUEDE  
AYUDAR!**

НУЖЕН ПЕРЕВОДЧИК?  
**CHA МОЖЕТ  
ПОМОЧЬ ВАМ!**

هل تحتاج إلى خدمات الترجمة  
الفورية؟ تستطيع هيئة إسكان  
شيكاغو (CHA) مساعدتك!

POTRZEBUJESZ  
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BẠN CẦN PHIÊN  
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**CHA SẼ GIÚP  
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需要口語翻譯?  
**CHA能够  
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TREBATE  
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**CHA VAM MOŽE  
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통역이 필요하신가요?  
**CHA에서 도와  
드리겠습니다!**

AVEȚI NEVOIE DE  
INTERPRET?  
**CHA VĂ POATE  
AJUTA!**



**CHALA@THECHA.ORG**

**(312) 742-8500**



## **CHA Customer Call Center**

312-935-2600 | [hcv@thecha.org](mailto:hcv@thecha.org)

## **Office Locations**

### **Central Office**

60 E. Van Buren Street, Chicago, IL 60605

### **South Office**

3617 S. State Street, Chicago, IL 60609

### **West Office**

1852 S. Albany Avenue, Chicago, IL 60623

## **Hours of Operation**

Monday through Friday, 8:30 a.m. - 5:00 p.m.

Closed on weekends and federal holidays.

**Manage your voucher online using RENTCafé!**

Report Changes | Complete Re-Examinations | View Inspection Results

Access HCV Resources | Update Contact Information | Plus much more!

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