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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

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### 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.

[Dec 4, 2025 11:00AM](#) [Dec 11, 2025 11AM](#) [Dec 18, 2025 11AM](#)

### Virtual Orientation

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

[Jan 8, 2026 11AM](#) [Jan 15, 2026 11AM](#) [Jan 22, 2026 11AM](#) [Jan 29, 2026 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

Email: [ctoprogram@thecha.org](mailto:ctoprogram@thecha.org)

Phone: 312-935-2600

## Similar programs you may be eligible for



### [Down Payment Assistance](#)

Notice: As of October 2, 2025, the Down Payment Assistance Program (DPA) is closed.



### [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