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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 qualifying Housing Choice Voucher (HCV) and Public Housing families to use their housing subsidy to purchase a home. Participants receive monthly assistance to help with part of their mortgage payments for up to 15 years (up to 30 years for head of households who are elderly or disabled).

The CTO program brings together experienced staff, community partnerships, and industry professionals to create a strong support network. This network helps guide you through the process of becoming a homeowner.

Benefits of the Program

CTO participants are eligible for the following benefits:

- mortgage assistance for up to 15 years (up to 30 years for head of households who are elderly or disabled)
- pre- and post-purchase homebuyer education
- credit counseling

- connections to real estate professionals and lenders

Eligibility for the Program

To qualify for the CTO program, you must:

- Have been a CHA voucher holder or public housing resident for at least one year.
- Be in compliance and in good standing with your Housing Choice Voucher (HCV) or Public Housing (PH) lease.
- Be a first-time homebuyer, meaning you have not owned a home in the last three years.
- [Meet income, credit, and savings requirements.](#)

[Click here for full eligibility guidelines.](#)

Orientation Sessions

Virtual Orientation

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

[April 3, 2025 11 AM](#) [April 10, 2025 11 AM](#) [April 17, 2025 11 AM](#) [April 24, 2025 11 AM](#)

Virtual Orientation

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

[May 1, 2025 11 AM](#) [May 8, 2025 11 AM](#) [May 15, 2025 11 AM](#) [May 22, 2025 11 AM](#) [May 29, 2025 11AM](#)

Additional Files

- [CHA's HOME Comparison Chart](#)
- [Y2024 CTO Eligibility Flyer](#)
- [Y2024 CTO Program Brochure](#)