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# “You Have To Want It”

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**Former Robert Taylor Resident Is Choose To Own’s 900th Homeowner**

Marquitta Tyler had wanted to achieve independence as a homeowner for some time. Thanks to CHA's [\*\*Choose to Own \(CTO\) program\*\*](#), she now lives in her own home Morgan Park home and is the program's 900th homeowner.

"I was tired of renting and I wanted a home for my family," said Tyler, who grew up in the Robert Taylor Homes. "I wanted our family to benefit, as opposed to me benefiting someone else."

Since 2002, the CTO program has allowed qualified public housing families or those participating in the Housing Choice Voucher (HCV) program to use a portion of their rent payments to accumulate equity and offset a portion of their mortgage - the same way a voucher is used to offset a portion of rent.

Tyler is now teaching her kids to be responsible and independent.

"I don't want them to be scared to step out there, because it's not going to just come to you," she said. "A lot of people settle, and I'm not the settling type. You have to want it."

Her new home has two bathrooms, three bedrooms and a spacious backyard. "This is the neighborhood I wanted to be in," she said.