



Going Places Q2 2024

A newsletter for participants in the Chicago Housing Authority's Housing Choice Voucher Program



A Note from Chief Cheryl L. Burns



We hope you had a wonderful spring. This issue of *Going Places* is all about making sure our HCV participant families know about early learning opportunities, how to improve their credit score, updated guidance for infestation in HCV units and troubleshooting RENTCafé issues.

P.S. If you enjoy this newsletter, there's more! Contact CHA to add your email to your account, and you'll receive the e-newsletter version of *Going Places*, which has all the same information, plus more. Just remember, if possible, the email you put on file should be your own, since CHA also uses it for sensitive account-related information.

Upcoming Webinars

How to Search for Housing
Tuesday, July 9 | 1-2:30 p.m.

Hear from CHA staff as they share tips and tricks for finding a great unit, in a great neighborhood. This session will also cover the multiple steps, deadlines and procedures to consider when moving as an HCV participant.

Fair Housing 101
Tuesday, August 6 | 1-2:30 p.m.

Did you know housing in Illinois is governed by different federal, state and city laws? Hear from legal experts as they review the many laws that are in place to promote equal access to rental housing and how fair housing laws may impact you.

Visit thecha.org/hcvparticipantevents to register!

Early Learning Opportunities

Chicago Early Learning

Preschool enrollment for youth ages 0-5. Chicago Early Learning also offers virtual education options and free early learning for SNAP families. Applications are now being accepted for the 2024-25 school year. Visit cps.edu/ChicagoEarlyLearning or call the Family Support Hotline at **312-229-1690** to learn more.

I Grow Illinois

Home visiting programs for youth ages prenatal to 3. I Grow Illinois has Home Visiting Programs that provide family support and coaching to help improve family health. Their services are based on the family needs and schedule. Visit igrowillinois.org to learn more.



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Tips for Improving Your Credit Score

Your credit score is a three-digit number that estimates how likely you are to repay borrowed money. Credit scores usually range from 300 to 850. A higher score may make it easier to qualify for credit cards and better interest rates and terms. There are many factors that can impact your score including credit history, length of credit history, credit usage and balances owed. Here are some tips to help get your credit score in good shape.

Monitor your credit utilization. Credit utilization is the portion of your credit that you can use at any given time. It's the balance of your debt to available credit. A good rule of thumb is to aim for 30% credit utilization or less.

Be mindful of your credit limit. The credit limit is the maximum amount of credit that a lender extends to the borrower. It's good practice to avoid spending too close to your credit limit. A higher credit limit can help make your credit utilization more manageable. Your credit card issuer may automatically increase your credit card utilization if you've had the card for some time and continue to make payments in a timely matter. You can contact your credit card issuer directly to inquire about a credit limit increase.



Note: Your credit card issuer may run a hard inquiry on your credit report if you request a credit limit increase. Make sure to talk this through with your issuer beforehand.

Check your credit report. This will help you track your progress as well as catch any errors in your report. If you notice errors or possible fraudulent activity, make sure to file a dispute right away.

Pay your bills on time. If you're able to, set up autopay on your accounts. This will ensure your bills are paid on time and help boost your score.

Limit hard credit inquiries. Hard inquiries may occur if you apply for a credit card, loan or mortgage. A hard credit card inquiry can lower your credit score as much as 10 points.

The Case of Catherine Brown

CHA's Office of the Inspector General (OIG) ensures that violations or unethical activity as they relate to CHA residents, employees, contractors, subcontractors or any entity receiving funds from CHA are investigated and prosecuted.

The OIG recently investigated Catherine Brown, a former HCV participant. During the investigation, the OIG discovered that Brown failed to report that she was renting her HCV unit from her parents. Brown was also the account signatory on both the P.O. Box and the bank account where the Housing Assistance Payments intended for Brown's landlord were sent. Brown received housing benefits totaling over \$136,000 while residing with her parents. Additionally, Brown did not report her husband as a family member or his income to CHA. Renting from a family member, failing to report her husband as an occupant of the unit and accepting the Housing Assistance Payments are all considered ethical violations involving CHA business.

Brown was charged with one count of theft of governmental property over \$100,000, a Class X felony punishable by up to 30 years in prison; and three counts of forgery, Class 3 felonies, punishable by up to five years in prison.

If you have any information relating to fraud or unethical activity within or affecting CHA, please file an anonymous complaint online, or contact the OIG at fraud@thecha.org or **800-544-7139**.

Health & Wellness Corner: Post-Traumatic Stress Disorder

by Doreen Green, LCPC, Clinical Support Specialist, CHA's HCV Health & Wellness Program

June is the month we recognize people experiencing post-traumatic stress disorder (PTSD). Many people in our community and elsewhere may find themselves experiencing symptoms of PTSD (although some may not be aware that the disorder can extend beyond the military veteran population). PTSD can impact individuals of all ages, be generational within families, or affect whole communities. It can occur from a one-time distressing event or an ongoing series of adverse experiences that may lead to complex post-traumatic stress disorder (CPTSD).



We are all on a unique life journey and because of this no two individuals may experience life with symptoms of PTSD the same. People may have varying ways of identifying or labeling what trauma is for them. For this reason, there is no one-size-fits-all treatment or response to those living with PTSD.

During this month of recognition, let's respect the unique experiences of those we know as well as those we don't. People experiencing symptoms of PTSD may have difficulty recognizing and expressing an understanding of their own emotions or behaviors. Therefore, unwanted advice, judgement, oversharing of personal experiences, or minimizing their emotional/behavioral state may not result in a desirable outcome. So, let's try to be intentional in our **actions**.

Showing support to those who may be impacted by PTSD can include being consistent in the relationship, verbalizing encouragement of their recovery, actively listening and gently inviting them to engage in healthy activities when they're ready. Just be mindful of our own self-care in the process ... it's equally important.

Remember: Those experiencing PTSD or any mental health diagnosis do not always have visible wounds.

To help ourselves and others, I'd like to share a book related to the experience of trauma. It's called "*The Body Keeps the Score*" ... feel free to look it up.

HQS Inspection Changes for Infestation Issues

CHA has implemented updated guidance for monitoring and complying with infestation issues in HCV units. As such, Section 8.3. Evidence of Infestation will be modified in the next edition of the HQS Inspection Guidebook.

To ensure an HCV unit is in safe, decent and sanitary condition, it must be free of infestation or evidence of infestation (i.e., dead or live pests, droppings, shed skins, chewed holes) as well as any accumulation of trash, garbage or other debris that may harbor rodents, pests or vermin.

If the unit fails an HQS inspection due to infestation or evidence of infestation, it is the property owner's responsibility to correct the deficiency. Therefore, property owners are encouraged to establish and maintain a safe and effective extermination program for the control of pests and to promote the health and well-being of the family by submitting a third-

party Pest Management Plan that includes a start and end date, the identified pest(s), servicing routine schedule, treatment and follow-up plan, as well as an established extermination company.

In addition, property owners now have an extended period to correct the deficiency if infestation is still present during the re-inspection or if there is evidence of the participant's living conditions contributing to the infestation. However, they must submit a Non Weather-Related Extension request to CHA along with their third-party Pest Management Plan. If approved, property owners will have an additional 30 days and 60 days, respectively, and the re-inspection fee will be waived.

If you have questions regarding the updated guidance for infestation issues, contact the Inspections Department at hcvp inspections@thecha.org.



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Troubleshooting Your RENTCafé Account

Are you having trouble logging in to your RENTCafé account? Running into issues using the online tool to request an Interim or complete your Re-Examination? Here are a few things to remember.

Make sure you have a valid email address on file with CHA. When creating a new RENTCafé account or logging in to your existing one, you must use the same email address that is on file with CHA. If you need to add or change your email address, please call the CHA Customer Call Center at **312-935-2600**.

Note: Do not use an email address that is not your own! If you don't have a personal email address, you can create one for free with a number of providers, including *Google, Yahoo!* and *Outlook*.

Double-check your password to make sure it's correct. If you forgot your password, you can easily reset it by clicking on the 'Forgot password?' link on

the RENTCafé Login page. Then, enter your User Name and a temporary password will be sent to your email on file.

Note: You will be prompted to change your password as soon as you log in with the temporary password. Just make sure your new password is strong, at least eight (8) characters long and a mix of upper- and lower-case letters, numbers and symbols.

Check your internet connection. RENTCafé processes a lot of data so you'll need a strong connection to complete your Re-Examination or Interim. Check the bottom left of your screen to see if the page is loading.

Still running into issues? We're here to help! Send an email to hcv@thecha.org and include any screenshots with your inquiry so we can identify the issue and get you back up and running.