

HOUSING CHOICE VOUCHER HOMEOWNER MENTORS:

BUILDING A SUCCESSFUL PEER SUPPORT MODEL



2025



ACKNOWLEDGEMENTS

The Chicago Area Fair Housing Alliance (CAFHA) is a membership-based nonprofit, fair housing organization serving the Chicago Region. CAFHA advances fair housing justice through policy advocacy, collaborative action, and education.

The HCV Homeowner Mentor Pilot Program was developed by the Chicago Area Fair Housing Alliance (CAFHA) and implemented in partnership with Breakthrough Urban Ministries and Neighborhood Housing Services of Chicago with funding from the Chicago Community Trust's Connecting Capital and Community Program (3C).

Special thanks to the HCV Homeowner Mentors who served during the pilot period and contributed to this report:

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"Having a home of our own would give us the freedom to run, dance, play, to decorate, paint, plant flowers, grow food. Knowing that we wouldn't have to worry about renewing a lease every year, or moving from place to place."¹

– (2021 survey participant)

¹ https://www.cafha.net/_files/ugd/e6d287_dc93f126a8724d129784cd62cba13b04.pdf

BACKGROUND

In 2021, CAFHA released a first-of-its-kind report, *Public Housing Authority Homeownership Programs: Scaling Up A Powerful Yet Underutilized Tool to Restore Wealth Building Opportunities*. This report demonstrated that public housing authorities can unlock homeownership opportunities for low-income households through the Housing Choice Voucher (HCV) Homeownership Program. **This little-known tool allows public housing participants to utilize their subsidy to purchase instead of rent a home.** Through our research, we interviewed or surveyed about 450 public housing participants across Cook County and found the overwhelming majority (92%) desired to own a home in the future.²

And while many would assume the aspiration is rooted in a desire to grow wealth- as the median net worth of U.S. homeowners is 80 times that of renters⁴; the voucher holders we engaged more so stressed the importance of the safety, stability, and independence that homeownership could provide.⁵

We found that the desire for homeownership opportunities was not just about growing wealth, but shifting power and gaining control over the decisions that most impact day to day lives. As one interviewee noted, “to be in control of your own home is everything.”⁵

With over 80% of Chicago public housing authority participants identifying as African American,⁶ the urgency of control over one’s home is rooted in a history of exclusion from homeownership opportunities.

In 2000, the U.S. Department of Housing and Urban Development (HUD) opened the door for homeownership voucher subsidies through regulatory changes to the voucher program. Under these changes, public housing authorities were given the flexibility to implement a homeownership voucher program as a subset of existing housing voucher programming. **PHAs can offer eligible and interested HCV renters the opportunity to transition to a homeownership voucher.** More information about this program, including an outline of the federal program requirements can be found in CAFHA’s 2021 report available on our website.³

² https://www.cafha.net/_files/ugd/e6d287_dc93f126a8724d129784cd62cba13b04.pdf

³ Ibid.

⁴ Eggleston, Jonathan and Donald Hays. Many U.S. Households Do Not Have Biggest Contributors to Wealth: Home Equity and Retirement Accounts. United States Census Bureau. August 2019. <https://www.census.gov/library/stories/2019/08/gaps-in-wealthamericans-by-household-type.html>.

⁵ https://www.cafha.net/_files/ugd/e6d287_dc93f126a8724d129784cd62cba13b04.pdf

⁶ https://www.thecha.org/sites/default/files/2025-10/2025Q2QuarterlyReport_10.25_QuarterlyReports.pdf

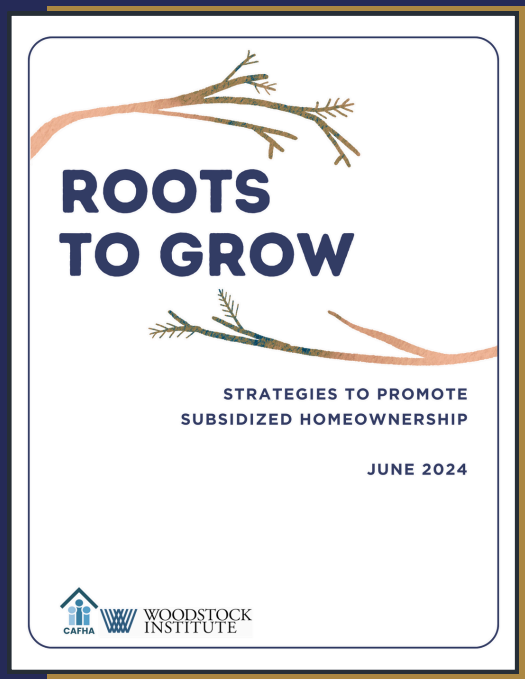
The Housing Choice Voucher (HCV) Homeownership Program is a powerful tool that can be used to help restore opportunities lost. **While the desire to own a home is evident and the benefits indisputable, the program is extremely underutilized**, with less than 1% of all vouchers across the country contributing to homeownership instead of rental costs.⁷

While our 2021 report outlined the barriers that hold the program back from reaching its true potential, it also made very clear that these barriers are not insurmountable. CAFHA and our network of partners from housing advocates and counselors, to lenders and realtors, worked over the past four years to **grow awareness** about the program at the federal and local levels, and **grow investments, resources, and technical assistance to housing authorities and housing choice voucher holders** to make this program more accessible and homeownership more attainable.

CAFHA's 2024 report, *Roots to Grow: Strategies to Support Subsidized Homeownership*, outlined the strategies we tested including lessons learned and best practices developed. Importantly, the report also makes the case that **in the long term, homeownership vouchers are a wise investment for housing authorities and a true investment in the people that housing authorities serve.**

For example, in Chicago, during the average voucher program participation tenure (6.6 years),⁸ at the average monthly homeownership subsidy contribution (\$1,004.00), \$79,517.00 is invested in each buyer's home. For renters, at the average rental subsidy contribution (\$1,454.00), \$115,157 is invested in the participant's apartment owned by a private landlord who ultimately reaps the longer-term benefits.⁹

One of the main vehicles to grow the HCV Homeownership Program is to expand outreach and supports to voucher participants. Our research finds that many voucher holders do not know the program exists or feel discouraged from participating.



⁷ Ibid.

⁸ Research by HUD suggests that the average voucher holder remains on the program for 6.6 years. <https://www.huduser.gov/portal/sites/default/files/pdf/lengthofstay.pdf>.

⁹ HUD's HCV Homeownership Dashboard provides current average subsidy amounts for rental and homeownership by locality and PHA: <https://app.powerbigov.us/view?r=eyJrIjoimTE3YjdINjUtY2lyOC00NzY1LWI2OWYtNzYwOTViZGhYjgwliwidCI6IjYxNTUyNGM1LTlyZTkNGJjZC1hODkzLTExODBhNTNmYzdiMiJ9>

Critically, we found that outreach and support is most effective when it comes directly from voucher participants. In fact, Chicago Housing Authority (CHA) program staff note that the most prominent form of spreading knowledge about the program comes from word-of-mouth peer referrals.¹⁰

In the 2021 report, voucher participants noted that “People should be partnered with someone, a mentor. [Someone who has gone through the program] have them be homeowner coaches who engage participants in the process. These people who have completed the program could help people understand the process... individuals should be able to do some one-stop shopping with individuals who have completed the program.”¹¹ And with these critical conversations, the idea for an HCV Homeowner Mentor Program was born.

HCV HOMEOWNER MENTOR PILOT PROGRAM

As part of The Chicago Community Trust's 3C (Connecting Capital and Community) initiative - a collaborative initiative between lenders, developers, and community navigators that aims to give Chicagoans a path to homeownership in two West Side communities: East Garfield Park and Humboldt Park, philanthropic dollars and an existing network of partners were leveraged to build an HCV Homeowner Mentor program by and for voucher holders.

CAFHA partnered with Neighborhood Housing Services of Chicago (NHS), a HUD participating housing counseling agency, and Breakthrough Urban Ministries, a social service agency and community anchor in Chicago's East Garfield Park community. Over several months, CAFHA's Housing Choice Voucher Leaderboard, a group of HCV holders and housing advocates, envisioned and built an HCV Homeowner Mentor program.



¹⁰ Interview with CHA staff included in our 2021 report research:
https://www.cafha.net/_files/ugd/e6d287_dc93f126a8724d129784cd62cba13b04.pdf

¹¹ Ibid.

This work required collaboration to discuss, assess, and ultimately craft a vision for the program. The HCV Leaderboard also worked to develop job descriptions for prospective Mentors and helped design roles among partners.



“I wanted to help others because the [homebuying] process can become frustrating leaving a lot of self-doubt and it can create fear and hold people back from reaching their goals...I can help others get past these little hurdles and help them realize that even though it might take a little bit longer, other people have experienced these things and still reached their goal...I feel very excited to see my mentees going on the right path and overcoming challenges. By being patient and just listening, I can determine if assistance is needed or they just need to vent - and we figure it out. Sometimes the problem isn't as large as they thought, and they realize it can be dealt with. Some people need the extra assistance and some don't; but for those that need it, letting them know they are not alone makes a big difference.”¹² - B. Mannings, HCV Homeowner Mentor

The HCV Homeowner Mentor program is an additional offering for prospective homeowners who are already working with a housing counselor to meet their HUD-required training needs. Homeowner Mentors are housing choice voucher holders who have the lived experience of using a voucher to purchase a home of their own. They serve as guides for prospective homeowners and provide one-on-one support throughout the homebuying process by helping participants meet program requirements and set personal goals.

NHS Director of Homeownership Services, Danielle Matthews, concurs that this program is a valuable tool in opening doors to homeownership: “One of the most valuable aspects of the Mentor program is the outlet to ask questions and get answers that are not necessarily by the book but based on personal perspectives.”¹³



¹² https://www.cafha.net/_files/ugd/e6d287_f0c330ce1c2a437aa9f9552fecf7555b.pdf

¹³ Ibid.

Since the start of the program in October of 2023, 5 Mentors have been recruited and they have worked with 41 mentees. Of those mentees, 13 mentees (32% of the total enrollees) successfully purchased a home.

The remaining mentees are in various phases of the process from working on their credit, to obtaining a pre-approval on a loan, to searching for a home. Only 4 mentees (9.7%) dropped out of the program or were no longer interested in owning a home. Nationally, about 50% of individuals that enroll in housing counseling programs drop out before program completion.¹⁴

An additional component of this program was the establishment of the Housing Choice Voucher Homeowner's Club offering post-purchase peer support on an ongoing basis. The Club is a place for HCV Homeowners to access trusted resources, helpful recommendations for everything from grant programs and free homeowner resources, to home maintenance tips and ways to locate reliable and affordable contractors.

Two Homeowner Club events have been held over the past two years and attendees have enjoyed presentations and resources from on-site housing counselors, attorneys, tax experts, and experts on home maintenance and contractors. An important component of the Housing Choice Voucher Homeowner's Club is its social media presence, which consists of a [Facebook Group Page](#) where members are encouraged to post questions and resources. As of the launch of this report, the Group page has 76 members, and we will continue to grow this network.



¹⁴ <https://www.huduser.gov/portal//portal/sites/default/files/pdf/Long-Term-Impact-Report-HUD-First-Time-Homebuyer-Education-Counseling-Demonstration.pdf>

IMPACT

To assess program impact, CAFHA developed a mentee survey. Thirty-three survey responses were received. When asked on a scale of “very helpful, somewhat helpful, not sure or too soon to know, not helpful;” 27 of the 33 (82%) indicated that the peer mentor program had been “very helpful” to them on their homeownership journey. Several open-ended questions allowed for more expansive descriptors of the mentee’s experience.

MENTORS PROVIDE CRITICAL INFORMATION

- “They know step by step what to do. That’s helpful to me.”
- “I was able to get info and knowledge about my homeownership journey.”
- “Having a mentor has helped me to understand some steps that were very confusing.”
- “My mentor has always given me sound advice.”
- “My mentor answered questions that were vague for me through the process, and offered vital resources and supports for my homebuying journey.”
- “The mentor assisted me with all the programs, credit repair, and highs and lows when it came to purchasing my home.”
- “He is knowledgeable, patient, and very professional.”

MENTORS ARE GUIDES, ESPECIALLY WHEN THE ROAD GETS CHALLENGING

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MENTORS GO ABOVE AND BEYOND TO OFFER SUPPORT WITH CARE, COMPASSION, AND UNDERSTANDING

- “[My Mentor] help me get where I am today and is still helping me.”
- “My mentor went above and beyond on helping me understand the HCV process.”
- “My mentor been helping me from day one and she still helps me... The time and the hours that she help with me; she's very patient she's very kind she sit back and listen and then she leaves you into the right direction. she understand things that you go through and life that she break down things for you to help you build yourself up to what you want in life.”
- “I still have a ways to go before I purchase a home. I would like for my mentor to go through it with me. I respect, trust, and appreciate her leadership.”
- “I was apprehensive at first to share personal information with a stranger, but my mentor made it easy to talk to afterwards, because she shared a lot about her homeownership journey and answered questions that others couldn't.”

32 out of 33 (97%) would recommend the program to other voucher holders interested in homeowners. Buying a home can be overwhelming and for first time homebuyers and first-generation homebuyers the process is even more daunting. Having a trusted advisor throughout the process is key, **“I feel that every homebuyer should have a mentor. Homebuying is a long, tedious process and people need someone to walk alongside them that have experienced it already”** (Survey Respondent).

EXPANDING FROM PILOT TO PROGRAM

Our ultimate goal is to ensure that any voucher holder interested in homeownership has access to an HCV Homeowner Mentor should they desire such support. To do this requires expanding the program citywide and building off of the infrastructure and lessons learned throughout the pilot phase.

CAFHA will work with current partner organizations and also new partners who conduct the required HUD certified housing counseling for the CHA Choose to Own program. We envision a 3-year scaling process to reach full program capacity to serve a goal of 100 prospective voucher homeowners per year.

On average, 375 CHA participants enroll in the homeownership program each year. A portion of enrollees choose not to remain in the homeownership program for a variety of reasons and not all who remain in the program will desire mentor support. We are working under an assumption that about 25% of enrollees would be serious about homeownership and also interested in having a mentor- that would be about 94 individuals per year. In order to appropriately staff the program and grow steadily over time, we envision the following next steps:

In order to appropriately staff the program and grow steadily over time, we envision the following next steps:

- Year 1: Recruit 5 Mentors to serve 50 Mentees,
Grow Homeownership Club to 75 participants on Facebook
- Year 2: Recruit 8 Mentors to serve 75 Mentees
Grow our Homeownership Club to 100 participants on Facebook
- Year 3: Recruit 10 Mentors to serve 100 Mentees
Grow our Homeownership Club to 125 participants on Facebook

Getting to this expansion will require close collaboration with the Chicago Housing Authority and its Choose to Own Program leadership as we work to promote the program among voucher holders interested in homeownership.¹⁵ Additionally, we will continue existing and create new partnerships with the CHA's two contracted HUD counseling agencies, NHS of Chicago and the YWCA, Through these partnerships we will provide training and resources to Mentors regarding annual updates to the CHA's Choose to Own Program; the HUD required counseling process; and resources for prospective and new homeowners. We will also work with partners to provide training and resources at Homeowner Club events. And finally, we will meet regularly to ensure consistent sharing of program barriers and opportunities to best serve voucher holders as they navigate the process of becoming secure and confident homeowners.

¹⁵ https://www.cafha.net/_files/ugd/e6d287_f0c330ce1c2a437aa9f9552fecf7555b.pdf

