

CHESTER HOUSING AUTHORITY

CHESTER, PENNSYLVANIA

MAKING
A DIFFERENCE:
**THE IMPACT
OF STEWARDSHIP**

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STEW·ARD·SHIP

noun \|stü-erd-|ship, |styü-; |st(y)ürd-\

: the activity or job of protecting and being responsible for something;

especially: the careful and responsible management

of something entrusted to one's care

The Chester Housing Authority (CHA) is a beacon in the community. New housing opportunities, revitalized neighborhoods, ever-higher standards of organizational integrity, and an increasingly active resident population are the markers of our progress.

Our performance over the last decade—even in the face of economic pressures and shrinking resources—is an indication of how seriously we take our responsibility as stewards of precious resources.

Everyone here at the Chester Housing Authority is equally committed to providing quality housing, offering opportunities to residents, and building the community we serve, today and into the future.





A Note from the Executive Director

Among the greatest rewards realized at the Chester Housing Authority is our active resident population. They are interested in wellness and active living principles in the community, resident governance, the civic health of our city and county, growing in the workforce, and learning at every age.

The Chester Housing Authority serves 5,410 residents, 44 percent of whom are children under age 18. A significant proportion of the resident population is employed, with wages contributing to the income of over 30 percent of Chester Housing Authority households. Our Public Housing program administers 800 units, and our Housing Choice Voucher program (also known as “Section 8”) administers 1,566 income-determined subsidies which residents use to secure rental housing in the private market. All our public housing units are newly constructed or substantially refurbished.

The support of a stellar staff is critical to our daily success and our ability to achieve important milestones, some of which we share here in Making a Difference. From facilities maintenance to resident services, administration to public safety, construction to building management, Chester Housing Authority personnel strive for excellence as they approach and carry out their work.

Despite funding pressures and the strain of current economic times, we continue to deliver excellent service to residents and the community. We are intensifying our pursuit of non-traditional partners and creating innovative revenue streams through initiatives that engage and improve outcomes for our residents. We look forward to even greater success as we to provide quality housing and build community strength.

Kind regards,



Steven A. Fischer



Chester Housing Authority: Selected Population Figures

Total residents: 5,410		
<i>Special populations</i>		
Children under 18 years of age	2,364	43.7 percent
Seniors 62 years of age and older	455	8.4 percent
Households with one or more disabled members	649	27.4 percent

Governance

From 1994 to the end of 2014, Chester Housing Authority was under the jurisdiction of the United States District Court for the Eastern District of Pennsylvania. The Honorable Norma L. Shapiro oversaw the agency’s receivership during which CHA achieved the U.S. Housing and Urban Development designation of High-performing Agency, rebuilt and refurbished three family housing developments, created its own police force, and attracted over \$109 million of investment in multi-use, mixed-income communities.

With the mission well accomplished of remaking the agency and the changing the face of the community it serves, the federal receivership has come to a close. CHA Executive Director Steven A. Fischer manages operations, working closely with the five-member Board of Commissioners that oversees the agency. The board meets monthly with the executive director.

“Among the requirements imposed by the Receiver Court is a strong emphasis on due process. We assure that CHA residents can count on consistency and fairness.”



MARIA M. ZISSIMOS
General Counsel

I Am a Resident

Ike has a historical perspective on the impact of the Chester Housing Authority. “I grew up right across from the William Penn,” he said. “That’s where I got a first-hand look at the work that was done and the changes made,” Ike said referring to the extensive improvements CHA completed in 1998. “They put in the effort for safety and health issues. The renovations have definitely had a positive impact on the city from when I was a little boy.”

He notes the role that CHA housing programs have in the lives of many residents of his city. “There are a lot of single mothers with young kids who try to work and juggle jobs. When you put these mothers in a nice environment, it’s appreciated.”

Ike also sees the importance of Section 8, both to participating families and to conditions in the city. “Section 8 is one of the greatest programs any young mother can have that’s sincere about holding their family together.” He challenges the stereotypes about low-income housing, especially as administered by CHA. “When you hear Section 8, you might think poverty, shabby housing, and a low standards situation. It’s not that way anymore,” he says of the program that provides rental subsidies for low-income tenants to lease private market housing. “The landlords, if you hold them accountable, like the Chester Housing Authority does with their inspection system, everything works for everybody.”



IKE JONES

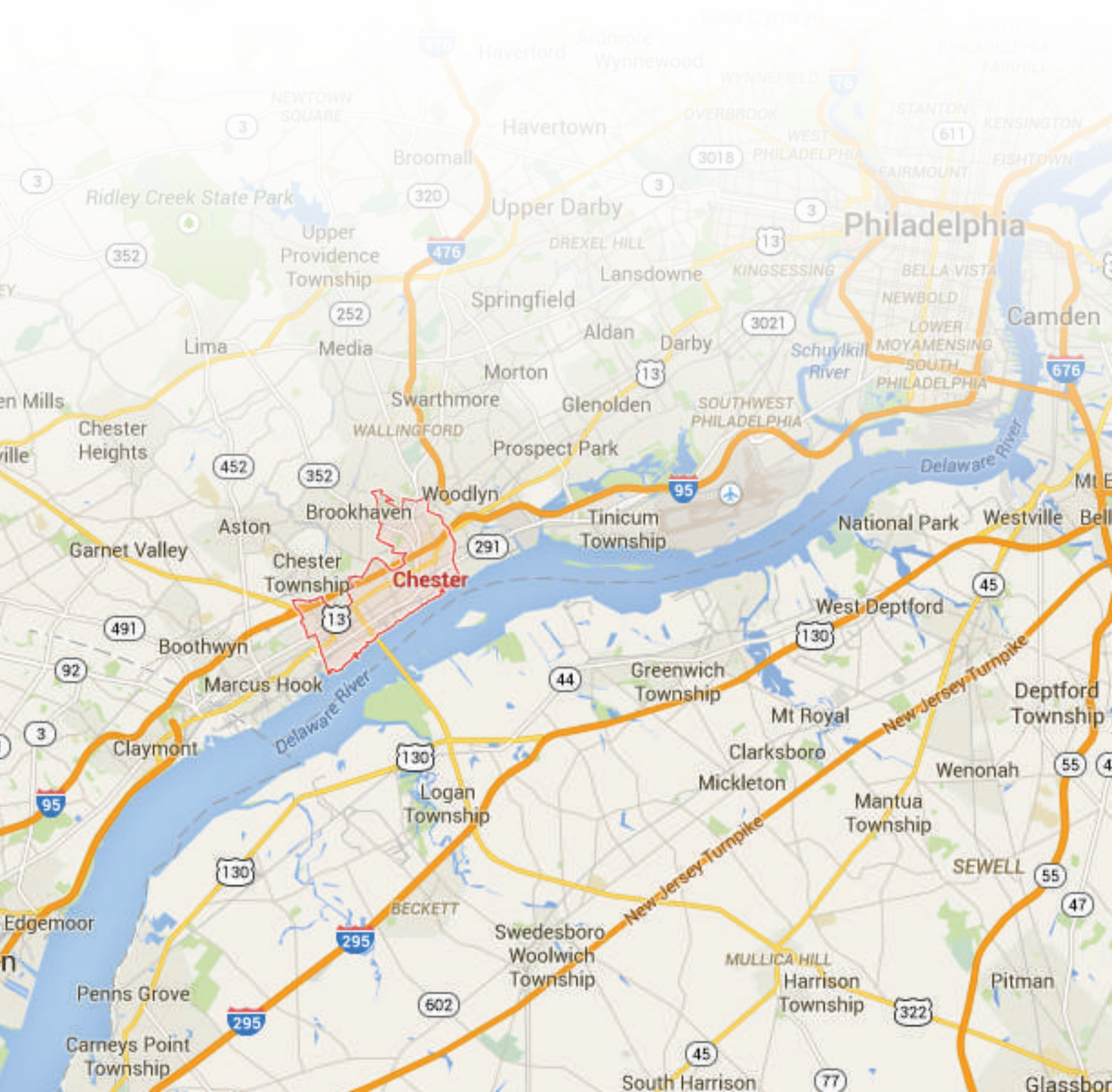
City of Chester Resident

“People are not embarrassed to live in public housing now.”

“I have nothing but support for what the housing authority is trying to do.”



The City of Chester, located within Delaware County in the southeast corner of Pennsylvania, is home to about 34,000 residents. Chester is on the Delaware River 16 miles southwest of Philadelphia and 15 miles northeast of Wilmington, Delaware. As in many U.S. urban centers, the decline of manufacturing in the 1960's, specifically in the automotive and shipping industries, led to rapid depopulation and sharp increases in poverty and crime, plaguing residents who remain in Chester. Housing pressures also



CHA public housing units are 13.6 percent of the total housing stock in the City of Chester, and 20 percent of its rental housing stock, establishing CHA as a major driver of the city’s revitalization.

Today, all 800 CHA public housing units are newly constructed or substantially refurbished.

In its 2014 fiscal year, CHA provided housing opportunities for 60 new households. The organization has supported 100 homeownership units for first-time homebuyers with construction dollars, financing assistance, and housing counseling.

Chester Housing Authority: Subsidized Units

	Total Units	Within City of Chester	Outside City of Chester
Public Housing	800	800	0
Section 8 (Housing Choice Voucher Program)	1,566	1,236	330
TOTAL	2,366	2,036	330

“We do very well with our housing operations, but we also consider activities beyond just housing to be an important part of our work. For instance, Chester qualifies as a “food desert,” according to federal definitions. CHA has a grocery store development plan, and a community garden expansion proposal so low-income area residents can have fresh fruits and vegetables in their diets. Our work on this front benefits not only CHA residents, but is part of economic revitalization and integrating Chester into the regional food supply system.”



NORMAN WISE
Director of Housing Operations

The residents of CHA are low-income individuals and families who rely on its housing assistance programs. The cost for rental housing in Chester, though among the lowest in a tri-county area, is nevertheless beyond their reach.

As the high city vacancy rate suggests, much of Chester’s housing stock is obsolete and dilapidated. Thus, the decent, safe, affordable housing CHA provides meets a critical need, enabling many economically vulnerable residents to avoid substandard dwellings and homelessness.

Selected Housing Data: Vacancy rates, rents, proportion of income to housing

	City of Chester	Delaware County, PA	Montgomery County, PA	Chester County, PA	State of Pennsylvania
Total units	14,968	222,632	325,269	192,257	5,563,832
Occupied	11,928	206,021	308,083	183,793	4,959,633
Vacant	3,040 (20.3 percent)	16,611 (7.5 percent)	17,186 (5.3 percent)	8,464 4.4 percent	604,199 10.9 percent
Median gross rent	\$790	\$952	\$1,102	\$1,142	\$794
Percentage of residents spending 35 percent or more of household income on rent	51.5 percent	46.5 percent	39.1 percent	37.5 percent	41 percent

Source: U.S. Census Bureau, 2008-2012 American Community Survey

CHA average monthly rent payment (tenant share): \$302

Selected Income Data: Earnings, Median Household Income, Poverty

	Chester Housing Authority	City of Chester	Delaware County, PA	State of Pennsylvania
Total population	5,410	34,127	558,874	12,699,589
Total households	2,366	11,928	206,021	4,959,633
Percentage of households female-headed	43.6	32.6	14.1	11.9
Percentage of population with annual income below \$15K	5.7 (of households)	26.3	9.3	12.6
Median household income	(average) \$12,798	\$27,546	\$64,242	\$52,267

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Unemployment in July 2013:	Chester: 13.3%
	Pennsylvania: 7.8%

“Physical revitalization is but one step toward the total renaissance we must see in the community. As we work toward that goal, we engage a variety of partners—private property owners, schools, and local businesses. We’re continuing to expand our ideas about who can partner with us, reaching out to collaborate with philanthropies, non-profits with innovative missions, other cities and towns.”



MARY MILITELLO
Director of Housing Choice Voucher Program

Public housing authorities have been critical to the nation's progress in decent, safe housing. Public housing authorities can have similar positive influence among residents in areas such as health, civic involvement, and education.

In 2011, Chester Housing Authority implemented the model program "With Every Heartbeat is Life" (WEHL). A joint initiative of the U.S. Department of Housing and Urban Development and the National Heart, Lung and Blood Institute of the National Institutes of Health, WEHL was designed to address elevated cardiovascular health risk among the population living in the nation's public and assisted housing.

By the conclusion of the program's Spring Challenge in June 2013, 20 residents reportedly registered collective weight loss over 200 pounds. Reported total exercise hours exceeded 2000 hours for 144 WEHL participants. Residents have continued with exercise and group shopping, with more than 40 residents regularly participating in classes offered four times weekly.





Fathers Are Talking

The Chester Housing Authority fatherhood initiative began as a support network for community fathers in April 2012. It has become a grassroots place for reflection and analysis about fatherhood, family stabilization, and the roles of men in communities like Chester.

Father's Day is observed with major community events. In June 2013, our "Faces of our Fathers" film festival attracted well over 100 attendees. Members of the fathers group give back to the Chester community, regularly speaking at schools and at other family support organizations.

Community Gardening

In its seventh year, regular harvests continue from Chester Housing Authority's Bennett Community Garden. The garden's success has spurred adjacent community development. The entire grassy area surrounding the garden, unused for many years, is now the site of additional structures and activities. Named Bennett Park, it includes a recently constructed pavilion and a hoop house for year-round gardening, remodeled containers, and a refurbished basketball court. There are also plans to construct a performance stage.



I Am a Resident

Krystal was born in Glassboro, New Jersey and moved to Chester at age two. She was on the waiting list for CHA housing for four years, during which she lived with family and friends. When a unit became available in the William Penn Homes in May 2014, Krystal was able to move in.

When Krystal speaks about what it meant to have a place to call home, her eyes sparkle with hope. “I wanted to be on my own,” she said. “I’m a go getter. I need to take care of my five-year-old son, and he needs his own space.”

The 2010 high school graduate works part-time as a Certified Nursing Assistant while training full time at Lincoln Technical Institute to be a medical assistant. She has her eye on advancement. She would like to work as a hospital phlebotomist, and to ultimately go back to school to be a psychiatric nurse.

Krystal looks forward to finishing school, paying off her educational loans, and buying a house in the next three to four years. As she works toward her career and homeownership goals, Krystal finds CHA housing is a source of confidence and security.

“I love the space. It’s comfortable for me and my son. It’s our space and we’re safe here.”



KRYSTAL SPRATLEY

William Penn Homes

“I’m very satisfied with my living arrangement.”



I Am a Resident

Peter has been living in the William Penn Homes development for almost three years. “This is my first time living in the Chester Housing Authority properties,” he said.

In describing how he connected with CHA, he is matter of fact about what led him to do so. “I was having life challenges and reached out to Chester Housing Authority,” he said. “They sent me a letter. I interviewed with them and it wasn’t long before I was moved in here.”

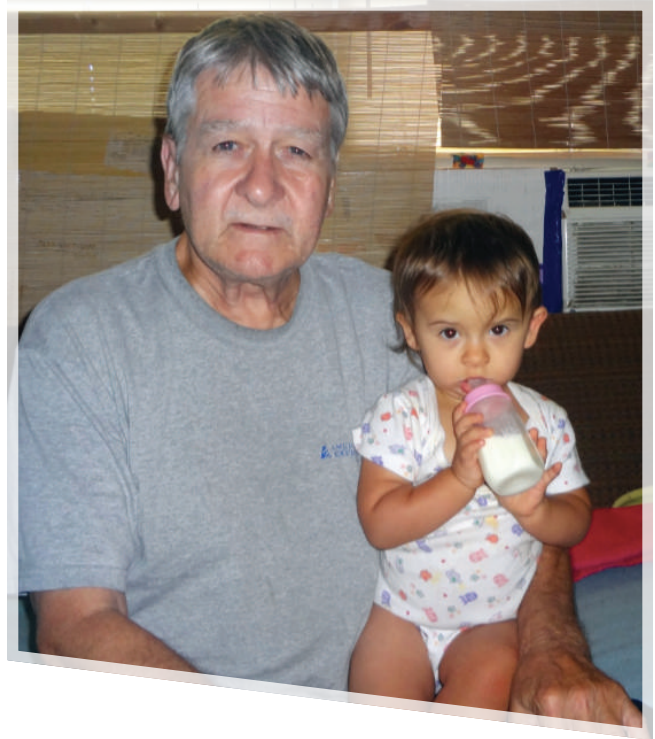
Peter smiles when he talks about the household. “My daughter lives here often, but mostly it’s me and my granddaughter,” he said—quite clearly the apple of his eye. The feeling is obviously mutual. When she hears Peter say “granddaughter,” little Desiree brightens and looks up at him.

Peter is grateful for the better living conditions he has as a CHA resident. He says of his unit, “It’s a spacious apartment relative to what I’ve been used to living in around these parts of Delaware County. I’ve mostly been renting bedrooms in row homes, and this is much better. It’s more comfortable here than in those homes. Some of the homes weren’t well kept.”

With similar praise for CHA’s impact around the Penn Homes, Peter says, “The area in this development is well kept outside. I think the Chester Housing Authority does a very good job keeping the place clean.”

Peter likes to garden in the area around his home. He has taken his young neighbors’ fascination as an opportunity to teach them about growing vegetables and flowers.

“The young kids sometimes come along and pick at my garden. I’ve helped them learn about gardening.”



PETER GOODWIN
AND GRANDDAUGHTER DESIREE KELLER

William Penn Homes

“...this is much better.”

POLICY CHALLENGE:

Secondary Smoke Exposure in Multi-unit Developments

Chester Housing Authority is using its policy-setting role for CHA housing developments to reduce risk to the health of its residents. In August 2014, CHA disallowed smoking in the interior common areas and outside near the entrances of its senior buildings. The move is a first step toward the tobacco-free policy that will ultimately extend to all CHA properties. Recognizing that exposure to secondary smoke causes nearly 40,000 U.S. deaths annually and causes innumerable illnesses, CHA is partnering with the Clean Air Campaign of Philadelphia, Crozer-Keystone Health System, and ChesPenn Health Services to promote awareness and encourage residents to quit. Partners Crozer-Keystone and ChesPenn Health services are conducting classes at CHA sites that provide education and smoking cessation support to residents.



Chester Housing Authority works hard to ensure that good health and occasions to grow are real options for all who participate in its housing assistance programs. CHA also welcomes residents of surrounding communities to join in on its education, health-promotion, and recreational offerings.



INNOVATION

Through a visionary energy performance contract, Chester Housing Authority has realized savings totaling \$1,483,011 over four years.

Energy performance contracting enables housing authorities to finance costly but sorely-needed modernization. The U.S. Department of Housing and Urban Development (HUD) agrees to underwrite the construction work which the housing authority “repays” with the resulting energy cost savings. CHA’s energy performance contract included major infrastructure upgrades to plumbing and heating systems, resulting in sharp increases in energy efficiency and significant utility cost savings.

Energy Savings

Total Energy Savings: \$1,483,011



“Economic realities require us to be creative. We have to maximize our resources in new ways. We know, though, that as we innovate, we have to maintain the highest standards of financial accountability. Excellence and transparency are absolutely critical to CHA’s operation—no compromises.”



ROMAN KUBAS
Chief Financial Officer



“Having the Chester Housing Police Department as a dedicated source of public safety has enabled CHA to provide a safer community for our residents. We see an oasis effect on the incidence of crime, where occurrences are more frequent off CHA properties. While we cooperate with city and county law enforcement to extend the zones of safety into other parts of the neighborhood, we can see that our ability to give priority to the housing authority makes a definite difference here.”



RODNEY M. O'NEILL
Chester Housing Police Department Chief

PARTNERS

For a funder, working with Chester Housing Authority means having a clearly defined population, organized access to residents, easy communication and tracking, and ready observation of impacts. CHA continues to expand its community-building programs, ensuring that the agency and its partners are on the leading edge of solutions to the most challenging issues.

SUSQUEHANNA BANK

By the end of its term, the federally-funded demonstration program, With Every Heartbeat is Life (WEHL), had achieved its intended momentum to reduce cardiovascular risk among Chester Housing Authority residents. Exercise classes, healthy cooking and shopping support, and prevention-oriented education were in full swing. Though the funding was coming to an end, residents were committed to maintaining their new activity levels and lifestyle changes.

“We were feeling good and we were involved in the community,” said CHA resident Deborah Montgomery. “We’d gotten to know our neighbors. We were working together. All these good results! We didn’t want to stop.”

CHA reached out to local and regional partners for assistance. Susquehanna Bank was among funders answering the call. Recognizing that elevated health risks so often go unaddressed and lead to poor outcomes in low-income communities, Susquehanna Bank saw an opportunity to help close to home. “We are at our core a community bank,”



said Susquehanna Bank Senior Vice President Mike Rainone. “We want to do what we can to support the community, and we enjoy seeing the good results.”

With Susquehanna’s intervention, residents have been able to continue the work of health-promotion in the community. They have enlisted more and more of their neighbors in the effort to make meaningful change where it counts most—in their households. They document ongoing weight loss and diminishing waist circumferences among participants.

Also, the program has seen positive civic activity and visibility for the larger mission of community health—added dividends that foster better prospects for the Chester area.

THE REINVESTMENT FUND

The Reinvestment Fund (TRF) saw value in Chester Housing Authority's plan to grow a successful community gardening program into an urban farming operation. "We know that food access is not incidental but critical to health and well-being in a community," said TRF Credit Analyst Elizabeth Frantz. TRF is a national leader in supporting low-income communities through socially and environmentally responsible neighborhood revitalization.



CHA started the Ruth L. Bennett Community Garden program in 2008 in response to the challenges residents faced with proximity to fresh produce. Chester lacked a local grocery store until as recently as 2012. The city still qualifies as a food desert, and food insecurity remains a reality for many of the area's low-income people.

With TRF's assistance, CHA was able to expand an already successful community garden initiative into an urban farm—complete with a hoop house, a pavilion for produce sales, training in food cultivation, and nutrition education for residents. Now, CHA can provide even greater access to fresh, healthy food items. Along with the home-grown vegetables and fruits, the Bennett Urban Farm Initiative offers city residents organized recreational and gardening activities, and raises their awareness about food security issues in the Delaware Valley region.

KEYSTONE MERCY HEALTH/AMERIHEALTH CARITAS FOUNDATION

For Keystone Mercy Health—the regional managed care organization serving those eligible for Medical Assistance (Medicaid)—making inroads into health means going where there is need. In Chester Housing Authority, they have found a great partner program: the CHA Women's Well-being Initiative.

In the program, women public housing residents are losing weight; have learned to select, grow, and prepare fresh vegetables and fruits; have adopted a rigorous exercise schedule; and most importantly have greatly improved their health risk profile. The



women of CHA have also established cooperative networks, banding together to learn about household financial security, build coping skills, and practice setting priorities and boundaries.

One of the components of the Women's Well-being Initiative is the resident-named Anūmē. Under this phonetic moniker, pronounced "a new me," with the inspirational tagline "release the past," women CHA residents focus sharply on reducing cardiovascular risk through group strength training and aerobic exercise, independent fitness activities, hands-on cooking demos, guided grocery shopping trips, and urban gardening. Keystone Mercy's support ensures participants' blood pressure and other important indicators are accurately monitored.

Another part of the initiative is called Women's Circle. Women residents come together on the last Friday of every month to discuss such diverse topics as incorporating preventive health behaviors, domestic abuse, bereavement, managing chronic health conditions, and financial self-sufficiency. This voluntary gathering of 20 to 25 adult women residents celebrated its one-year anniversary in April 2014.





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