



BUILDING COMMUNITY



CHESTER HOUSING AUTHORITY



*Welcome
to our Community!*



MISSION STATEMENT

Our aim is to provide quality, safe and affordable housing in a discrimination-free environment, integrate CHA residents and developments into the neighboring communities and to serve as a catalyst for revitalization and development for residents and the City of Chester.



Table of Contents

Introduction	1
From Our Executive Director	2
Our Communities	3
Section 1—Occupancy and Rent	5
<ul style="list-style-type: none">• Applicant Screening• Onsite Management• Security Deposit• Rent• Utilities• Mail• Renters Insurance• Interim Household and Income Changes• Moving• Evictions• One Strike Policy• Annual Review for Continued Occupancy	
Section 2—Maintenance	9
<ul style="list-style-type: none">• Maintenance• Charges• Inspection• Keys and Locks• Garbage• Extermination• Plumbing• Appliances• Floors/Walls/Windows• After Hours Emergencies• Fire and Fire Hazards	

Section 3—Neighborliness **13**

- A Word About Community
- Good Neighbor Policies
- Reasonable Accommodation
- Guests/Borders
- Personal Motorized Vehicles
- Outdoor Activities
- Right of Entry
- Community Service
- Pet Policy
- Wild Animals

Section 4—Housing Programs **18**

- Housing Choice Voucher Program
- Home Ownership Option
- Work Force Development
- Security

Section 5—Resident Programs **21**

- ANŪMĒ
- Community Farming
- Fathers Are Talking
- Summer Meals
- The Women’s Circle
- Year-End Giving

Acknowledgements **25**

Introduction

1

Welcome to Your New Home,

This handbook has been prepared to ensure your success in our program. It will also highlight the rules and regulations that you are expected to follow as it relates to your lease with the Chester Housing Authority. While this handbook is an overview of your lease, it is important that you also read your lease, keep it on hand, and ask questions about sections of the lease that are unclear to you.

Management will post bulletins whenever it is necessary to inform residents of any rule changes or provide other important information. These bulletins will be considered supplemental to this handbook and, if necessary, be used as documentation of CHA rules and regulations.

Bulletin boards can be found in all offices. In addition to management postings, they also contain important general information from help-wanted postings to free health, education, nutrition and exercise programs as well as other community resources available to you.

In addition, the CHA has a website at www.chesterha.org on which we make announcements about people, programs, and current events in the area. We invite residents with Internet access to explore the site and contact us through it.

From our Executive Director

Dear Friends,

It has been my privilege for over a decade to lead the Chester Housing Authority (CHA). During that time, our staff has been focused on producing and managing quality housing for Chester residents in need.

Our record of accomplishment was recognized at the end of 2014 when Judge Norma L. Shapiro returned the CHA to the control of a local Board of Commissioners after 20 years of court oversight. Those Housing Commissioners now set the policies and tone that we follow. They are lifelong and longtime Chester residents. Over a combined total of more than 25 years of service to the CHA, they have undergone intensive education and training and come to well understand the business of affordable housing.



Residents are looked to for cooperation and contribution in our communities' ongoing success. We must join hands, seek the greatest efficiencies and move forward, together, never allowing a return to the bleak circumstances that prompted the federal court takeover in 1994. Corruption and mismanagement led to crumbling properties and unsafe streets. We rebuilt and restored properties as we took back the streets, forming our own Police Department and working with residents who wanted safe conditions for themselves and their children. Our residents are to be commended for buying into various community initiatives designed to enhance and improve their education and aspects of their lives other than just housing.

As federal funding for public housing has declined over the years, we have come to rely on residents to take greater care of their homes, and most have done exactly that. The purpose of this booklet is to outline rules and responsibilities that come with living at a CHA site so we can continue to offer homes sufficient to raise a family or spend the mature years.

Our residents have been our partners in making the CHA a model for how well a public agency can conduct its business. That relationship is important as we go forward "Building Community."

Steven A. Fischer

Our Communities

Family Developments

3



Ruth L. Bennett Homes
Built 1940
Rehabilitated 1996
1350 West 9th Street
261 Units



William Penn Homes
Built 1942
Rehabilitated 1998
514 Union Street
160 Units



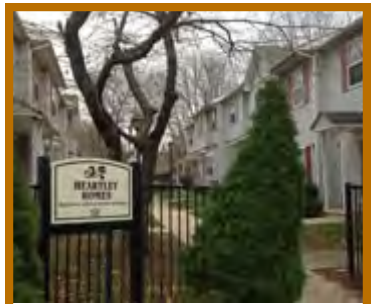
Chatham Estates
Built 2002
611 Central Avenue
110 Units



Wellington Ridge
Built 2003
300 West 13th Street
110 Units



Chatham Terrace
Built 2008
611 Central Avenue
48 Units



Heartley Homes
Built 1997
Acquired 2004
921 Avenue of the States
10 Units

Senior Developments



Edgmont Apartments
Built 2010
1001 Avenue of the States
87 Units



Matopos Apartments
Built 2007
925 John Street
82 Units



Gateway Apartments
Built 2013
1115 Avenue of the States
64 Units



Chatham Senior Village
Built 2000
1701 Edwards Street
40 Units



Madison Apartments
Built 2011
1000 Madison Street
38 Units

Homeownership



Wellington Heights
Built 2012
50 Twin Homes



Wellington Ridge
Built 2003
26 Row Homes



Logan Townhomes
Built 2010
24 Row Homes

Section 1—Occupancy and Rent

5

Applicant Screening

Onsite Management

Security Deposit

Rent

Utilities

Mail

Renters Insurance

Interim Household and Income Changes

Moving

Evictions

One Strike Policy

Annual Review for Continued Occupancy



Applicant Screening

All applicants **must** meet eligibility and suitability requirements before being approved for housing. The screening process includes home visits, contacting current/past landlords, conducting criminal background checks and making a determination regarding the applicant's ability to meet financial obligations.

Onsite Management

The site offices are open from 8:30AM to 4:30PM Monday through Friday. Any changes in individual office hours will be posted and residents notified in advance.

Security Deposit

The security deposit is equal to the current Flat Rent for your particular unit size. The security deposit covers the potential cost of damage caused by you, your family or guests and will be returned in full if you have complied with the terms of the lease. If cleaning and repairs are necessary, that cost will be withheld from the security deposit. Units will be inspected prior to the return of the deposit.

Rent

Your rent is due on the 1st of the month and becomes delinquent on the 6th day of the month. Payments not received by 4:30PM on the 5th day will be charged a \$30 late fee. If rent is not paid by 4:30PM on the 15th day of the month you will receive a Lease Termination Notice and will be subject to a court cost in the amount of \$310. For your convenience we accept checks, cash, money orders, credit/debit cards and payments can be made online at www.chesterha.org.

Utilities

Residents of Chatham Estates are required to establish and maintain service in their name for electric and gas directly with the utility supplier, i.e. PECO Energy. Although residents of the Ruth L. Bennett Homes and William Penn developments have utilities included in their rent, energy conservation measures will be observed.

Mail

You will receive a key for your mailbox when you move in where applicable.

**It was a project...
now we are a
development. We
are developed
and we want
people to
recognize that.**

Jon Whittington,
Ruth L. Bennett

Renters Insurance

Residents must have renters insurance for coverage of household belongings in case of damage or destruction to the unit. Chester Housing Authority insurance coverage does not include coverage for loss/damage to resident possessions or for negligence/damage caused by members of the household or guests, such as kitchen fires caused by unattended cooking. Affordable renters insurance is obtainable from most major insurance companies.

Interim Household and Income Changes

Changes in household size, income or childcare/medical expenses can affect your rent or the size unit that you need. Marriage, births, deaths, as well as changes in your monthly household income **MUST** be reported to the Property Management Office within 10 days. Failure to report changes in family circumstances promptly, as required by your lease, may mean you will have to **PAY BACK RENT**, and that you have violated the terms of your lease, which may result in penalty or possible cancellation of your lease.

When such a change occurs, you must visit your property management office and complete an Interim Reporting form. In addition, you will need to supply proof of the change that has occurred, please see below for examples.

- Birth of Child - SS Card and Birth Certificate
- Reduction in Wages - 4 most recent paystubs or letter from employer
- New Job - Letter from employer or 4 most recent paystubs
- Change in SSA/SSI Benefits - Current Award Letter

Special steps must be taken to add individuals to your lease. Prior approval must be granted by the Housing Authority to add an individual to your lease/household. If you are requesting to add an adult to your household composition, they must meet the same eligibility and suitability requirements as a new tenant. If you are requesting to add minor children and are **NOT** the mother or father, you will have to provide custody or guardianship documents.

Moving

If you decide to move out, you must give at least 30 days' notice to your property manager—in writing. Move-out notices will be accepted until the 5th day of the last month you plan to STAY. If the move-out notice is turned in after the 5th, the resident will have to pay another month's rent.

When you move out, CHA will inspect the property. If there is damage to the property, CHA will send the resident a bill for repairs. The resident is welcome to join the CHA representative for this inspection.

Evictions

Serious violation of lease agreement will result in eviction. Circumstances which will result in a Notice of Termination can include (1.) Non-payment of rent, (2.) 4 late rent payments in one year, (3.) Subletting a unit, (4.) Damaging a unit or making a unit unsafe, (5.) Any criminal/drug activity, and/or weapons possession.

Please read your lease and familiarize yourself with all the provisions.

One Strike Policy

CHA has committed to making the eradication of drugs in and around its communities a top priority. ***Our One Strike and You're Out policy stresses our zero-tolerance policy for drugs and violence.*** As a member of the community, you have enrolled in our mission and will be expected to take on the responsibility to participate in anti-drug/anti-crime efforts. Our community is only as good as the people in it so we encourage you to get involved.

Annual Review for Continued Occupancy

According to Public Housing Program's policies and procedures, each participating family must recertify their eligibility for the program at least once during every 12-month period. As a tenant you must provide information regarding family composition, income, and program compliance during recertification. Every year prior to your lease anniversary date, you will be required to attend an Annual Recertification Interview and supply specific documentation. Every attempt must be made to attend this appointment; however, if the appointment conflicts with employment, school or you require a reasonable accommodation please contact the Occupancy Specialist as soon as you receive the letter.

Section 2—Maintenance

9

The area in this development is well kept outside. I think the Chester Housing Authority does a very good job of keeping the place clean.

- Peter Goodwin,
William Penn Homes

Maintenance
Charges
Inspection
Keys and Locks
Garbage
Extermination
Plumbing
Appliances
Floors/Walls/Windows
After Hours Emergencies
Fire and Fire Hazards



Maintenance

When something in your unit is not working properly, you must report it immediately by contacting your property management office. You will be given a work order number and an estimated time to expect the maintenance mechanic. Cases involving repairs classified as an emergency will be handled immediately. You will be charged for all negligent damage caused by you, household members, or guests.

Take pride in your home and its upkeep. Do your best to keep living spaces in the best possible condition. This includes keeping front and rear entrances, walkways and yards free from garbage and caring for appliances.

Charges

You will not be charged for repairs of your unit caused by normal wear and tear. Damage, however, will result in charges. If your unit is found damaged, you will be charged within 30 days of the finding and must pay within 30 days.

Inspection

Authorized employees and contractors of CHA will be permitted to enter your home between 8:30AM and 4:30PM for maintenance, improvements to your unit, or re-leasing.

Keys and Locks

When you move in, you will be given the appropriate keys for your unit. Additional locks/chains are not permitted on doors. Management must be able to enter all units in case of emergency.

Garbage

Pick up is on Mondays. Bulk trash (appliances, furniture, etc.) pick up is on Friday. Residents who do not dispose of trash properly WILL BE FINED. Your help is essential in maintaining a clean and healthy living environment.

Extermination Services

CHA provides monthly extermination. Keeping your unit clean prevents unwanted bugs.

Plumbing

CHA is responsible for keeping plumbing in good, safe, and working condition. This requires cooperation from residents. Abuse of plumbing equipment usually results in clogged drains and leads to inconvenience and expense. Do not use sinks, toilets or tubs as garbage cans. No sanitary products, newspapers, rags, diapers, or papers should be flushed down the toilets. Anything other than toilet paper will eventually clog the system, causing problems throughout the building and costing you money.

Suggestion: Keep the toilet seat down when not in use.

Appliances

Ranges and refrigerators are provided for appropriate kitchen use. Ovens are not to be used for heating. Air conditioners are permitted for up to 10,000 BTUs per unit. Some family units are equipped to hook up a washing machine and dryer. CHA must approve of their installation. Freezers are permitted. Residents of William Penn and Ruth L. Bennett will have a utility surcharge added to their accounts for use of air conditioners, washers, dryers and freezers. Waterbeds are not permitted. Ceiling fans are not permitted.

Floors/Walls/Windows

Please wash floors, walls, and windows to prevent grease and dirt build-up. No linoleum, congoleum, or similar floor covering is to be installed over existing floor tile. Carpeting is permitted if not fastened to the floor. Keep carpeting clear of doors and off all stairs.

Painting is done exclusively by CHA staff, except for touching up. Residents are prohibited from painting their units. If you need to touch up, please get paint from maintenance. Do not use contact paper or tape on walls. Do not drive large nails, tacks or screws into walls. Mirrors and pictures may be hung with hooks. Bathroom fixtures such as towel racks and toothbrush holders may be installed at locations approved by maintenance on the condition they be left upon move-out. Window shades are provided by maintenance. Each unit receives matching shades enhancing the outward look of the buildings. You may put up inside window curtains. No outside window coverings of any kind are permitted. You must have a shower curtain and tuck it inside the tub when in use.

After Hours Emergencies

Unforeseen things will happen even in the most well-maintained households, and sometimes these situations can become emergencies. Real emergencies demand immediate attention for the protection of someone's life, health, or property. Non-emergencies, like something not working properly, can wait until the next business day.

Maintenance emergencies such as gas leaks, broken water lines, broken sewer pipes, serious damages to roof due to bad weather, electric wires down, and any power failure when it involves hazards of life, health or property, require different handling. If any of these situations arise after 4:30PM, contact CHA Police Dispatch at 610-876-3000 and the on-call maintenance mechanic will be dispatched to handle your request.

Fire and Fire Hazards

In case of fire, get out of your unit. Call the Fire Department and then call (9-1-1). Smoke detectors are provided for your protection by law. If any detector is found disabled, you will be fined. Safety is our main concern. Tampering with smoke detectors is a serious lease violation and will result in eviction.

Storage of gasoline or any other flammable material in any residence is forbidden. Storing motorized scooters or equipment with gasoline is also prohibited.



Section 3— Neighborliness

13

A Word About Community
Good Neighbor Policies
Reasonable Accommodation
Guests/Borders
Personal Motorized Vehicles
Outdoor Activities
Right of Entry
Community Service
Pet Policy
Wild Animals



A Word About Community

Over the past decade, we have worked to create a community-based environment. It has become routine to solicit input from residents, increase staff when needed and employ residents in special programs and permanent positions. We encourage all of our residents to participate in community activities as often as they can. Many of our successful programs have been resident initiatives and new ideas are always welcome.

Community rooms are available for resident use in all of our developments. If you need use of a community room, please contact the office.



Good Neighbor Policy

In everything you do, consider how it might affect your neighbors. Leaseholders have agreed to respect all residents' right to peaceful enjoyment of their dwelling unit.

As mandated by the City of Chester, we require that all residents observe curfew policy. Both residents and guests under the age of 18 may not congregate, loiter or play outside from 9:30PM-6:00AM from Sunday to Thursday and 11:00PM-6:00AM on Friday and Saturday unless accompanied by a parent, guardian, or other adult charged with care.

Parents, not the management, are responsible for their children's behavior. Please caution your children against damaging or vandalizing property. Encouraging a healthy pride in the community and its property is important. Children should respect the space of other residents and senior housing.

If in doubt of any rules or restrictions please contact a resident leader or the housing authority. Don't rely on rumors!

Reasonable Accommodations

A "reasonable accommodation" is an exception or adjustment to a rule, policy, practice, or service that is necessary for a person with a disability to have an equal opportunity to use and enjoy a living space, public space, or common use space. If you or anyone in your family is a person with disabilities, and you require a specific accommodation in order to fully utilize our programs and services, please contact your Property Manager. After a request for an accommodation is presented, we will respond, in writing, within 3 business days.

Guests/Boarders

No resident may sell, assign or sublet their lease, or any room, or give accommodation to boarders under any circumstance. Residents have the right to reasonable accommodation of overnight guests. A visitor may stay in the Dwelling Unit for no more than 14 days each year without written permission from the property manager.

Personal Motorized Vehicles

Pedestrians have the right of way on all sidewalks. Bikes, rollerblades, and other/non-motorized vehicles should not be used on sidewalks. Personal motorized vehicles, including mopeds, dirt bikes and scooters may not be stored under any circumstances.

Outdoor Activities

Kiddie pools are permitted and must be filled using buckets. Kiddie pools must be emptied and removed before dark. Hoses are not permitted and will be confiscated if found in your possession. Barbecue grills are permitted in the backyard only.



Right of Entry

CHA reserves the right to permit its representatives or agents, including representatives from the police and fire departments, the Department of Health, employees or contractors, to enter CHA premises at any reasonable hour with or without permission of the resident. CHA utilizes this right for the purpose of (1.) Making investigations of new or existing conditions alleged to be in violation of any government or public authority law or lawful rule, and (2.) Examining the premises, extermination of insects or vermin, making decorations, and making repairs and improvements as CHA deems necessary or desirable.

Community Service

The Community Service and Economic Self-Sufficiency mandate requires that each non-exempt adult household member shall either (1.) Contribute eight hours a month of community service within their community, or (2.) Participate in an Economic Self-Sufficiency program for eight hours a month. If you meet any of the following criteria you are exempt from these requirements:

1. 62 years of age or older
2. Working adult
3. Have a documented disability

Pet Policy

Pet ownership by public housing residents is allowed, subject to compliance with the requirements set forth in this policy and Articles 705.03, 705.04, 705.05 and 705.06 as contained in the Codified Ordinances of the City of Chester.

Wild Animals

Please do not feed wild animals on the premises, as they will begin to expect food from humans. This may lead to aggressive animal behavior.

Section 4— Housing Programs

Housing Choice Voucher Program Homeownership Option Work Force Development Security

18

I think people appreciate that the Housing Authority really does care about its residents.

Sheila Church,
Chair of Board of
Commissioners



Housing Choice Voucher Program (HCVP)

When the waiting list is open, CHA public housing residents can apply to the Housing Choice Voucher Program to further expand their affordable housing opportunities.

The HCVP is a tenant-based housing assistance program that aims to provide decent, safe, and affordable housing opportunities for lower income families in private rental units. The program is designed to provide the broadest choice of housing type and location. We currently assist approximately 1,500 households in the City of Chester and surrounding area.

Initial eligibility is determined by household income, household size and citizenship or legal immigrant status. Applicants must pass screening for violent or drug-related activity.

The maximum amount of subsidy received is determined by the applicable payment standard for the household based on family and unit size. Payment standards represent the maximum subsidy a family can receive towards their rent and utility costs are set between 90 and 110 percent of the HUD-published Fair Market Rent for the Philadelphia/New Jersey Metropolitan Statistical Area.

Private investors offer vacant units to eligible families and must complete their own tenant selection. The tenant selection process may include an overview of credit and tenant history and a visit to their current residence to assess housekeeping standards. CHA also provides all tenant history or participant history to the prospective owner.

Rents are approved based on market rents for units of comparable size, location, condition, and services. Prior to completing a Housing Assistance Payments (HAP) Contract, the CHA inspects the unit; in addition, the unit is inspected at least once annually thereafter. Units must comply with the stricter of local building codes and the minimum federal housing quality standards for the duration of the HAP Contract.

CHA attributes the improvement and maintenance of hundreds of private rental units in the City of Chester to the supportive and collaborative working relationships of more than 500 participating investors (landlords). Equally attributable are the families of HCVP-assisted housing who live and conduct themselves by the standards outlined in the book.

Homeownership Option

Housing Choice Voucher participants, who are employed for at least two years or are elderly or disabled, are tenants in good standing, have attended homebuyer education and are approved for mortgage may use their housing assistance towards the purchase of a home. The CHA issues the housing assistance payment directly to the lender.

Work Force Development

Helping program participants achieve economic independence and self-sufficiency often involves helping them develop work habits and skills that make them more valuable to local employers. On-the-job training programs offered in our maintenance department help adults develop these habits and skills. CHA also works with college interns providing opportunity to acquire a wide range of skills.

Security

CHA features its own full service police force. Working in concert with the Chester Police Department, the Chester Housing Police (CHP) boast full-time and part-time sworn police officers, as well as a full-time dispatch center. Officers receive ongoing training on a yearly basis including classroom instruction and firearms training. Residents may contact the CHP at the 24/7 line 610-876-3000.



Section 5— Resident Programs

21

ANŪMĒ

**Community Farming
Fathers Are Talking
Summer Meals
The Women’s Circle
Year-End Giving**



ANŪMĒ (A-New-Me)

Through food shopping, cooking education, diet, group exercise, gardening, and group support, residents attend activities to help lose weight, reduce blood pressure, and decrease waist circumference. On any given week, a variety of Anūmē programs are taking place.



Community Farming

Residents bring in harvests from the Chester Housing Authority's Bennett Community Farm. In addition to bringing residents access to fresh produce, the garden's success has also spurred adjacent community development—the entire grassy area surrounding the farm, unused for many years, is now the site of additional structures and has been named Bennett Park.



22

I like how Anūmē brings the community together to better their health. We have women from all over the city participating.

- Deborah Montgomery,
William Penn Homes

Helping the kids is my life, that's why I am in the Summer Meals program. I really do believe it takes a village to raise a child.

Lesley Rudd,
Site Supervisor,
Summer Food Service
Program

Fathers Are Talking

A support network for community fathers. It is a grassroots focus of reflection and analysis about fatherhood, family stabilization, and the roles of men in communities like Chester. Members are regularly invited to speak at schools and other family support organizations.



Summer Meals

Every year, residents involved in the Summer Food Service Program (Summer Meals) prepare and serve free breakfast and lunch for children under the age of 18 at all CHA community centers. Children also have use of the computer lab on community sites between meals.



The Women's Circle

Monthly meetings that feature guest speakers and intense discussions on a variety of women's topics.



Year-End Giving

The Chester Housing Authority celebrates the holiday season with our communities. Program partners and staff come up with creative offerings and events for children, families, and senior citizens.



Acknowledgements

25

We would like to extend thanks to the residents who gave their time to speak with us about their experiences at the CHA and who allowed us to take their pictures for the use of this handbook.

We thank Executive Director Steve Fischer for hosting us as summer interns for the Chester Housing Authority and allowing us to get a first-hand experience with the inner workings of a high performing housing authority and its residents.

We would also like to give gratitude to Steve Fischer and the executive staff for providing us with the opportunity to work on this project and giving us guidance along the way.

A special acknowledgement is extended to Debra Kardon-Brown and the Lang Center for Civic and Social Responsibility for facilitating the Chester Community Fellows program, which deepened our understanding of the pursuit of social justice in the real world.



Davis Logan and Kerry Robinson are Chester Community Fellows. The Chester Community Fellows program was conceived to provide a more intensive and in-depth focus on the City of Chester in support of community partners and increased opportunity for students to link academic studies and real-world experiences. Students were placed at several non-profits in the City and came together one day a week to work on a joint project and share their experiences.

We are proud to have had this opportunity to serve and learn.

