

**CHESTER**  
**HOUSING AUTHORITY**  
*Building Community*



# **Strong and Independent**

*Report to the Community 2015*

This annual report is dedicated to

*United States District Court Judge Norma L. Shapiro*

in appreciation of her two decades leading the Chester Housing Authority's complete transformation, ensuring safe and decent public housing for the citizens of Chester.





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## Message from the Board Chair

I love my hometown of Chester. I was born and raised here, graduated from Chester High and Cheyney University and have always wanted to contribute to my community. That is why serving as chair of the Chester Housing Authority (CHA) board during a time of ever improving performance is so meaningful to me.

CHA's performance has been so consistently strong over the past several years that we earned our way out of federal court oversight at the end of 2014. The transition could not have been smoother. That's partly because even when a judge was making the decisions, we as a board were kept fully apprised of every action.

Over the years, my fellow board members and I prepared for our increased responsibility by obtaining technical training in how to properly oversee the housing authority. Our board members are committed, qualified, and independent individuals who will build on the accomplishments of the receivership and not allow the authority to slide backward.

As a career social services and healthcare professional, I have been particularly impressed by CHA's efforts to engage residents with programs that go beyond their home, exercise classes for example. I myself attend classes at the BTW Community Center. This year, CHA doubled the size of its urban farm, creating a wonderful opportunity for our children to grow food and appreciate nature. And for the second consecutive year CHA operated a successful summer food program for children that included refurbished computer labs along with a nutritious breakfast and lunch.

Of course the bottom line for a housing authority is the housing it manages. By objective standards, the quality and maintenance of CHA properties is outstanding. In a city where CHA accounts for one out of five homes, we clearly influence the quality of our neighborhoods.

All of us on the board have tremendous confidence in our executive director, Steven A. Fischer. We have seen Steve and his team guide the agency through years of reduced funding. He has had to scale back the number of employees and stretch every dollar while delivering the service residents expect. But while we appreciate Steve's stewardship of the agency, we are not afraid to raise questions and ensure that every action taken is transparent and the right decision for residents.

We are extremely fortunate in Chester to have an independent housing authority, free of politics. The model was established during 20 years of judicial oversight and has continued for an additional year. I am confident that CHA will respond to the needs and concerns of this community and will continue to be an organization we can all take pride in.



*Sheila Church*  
Board Chair

## Message from the Executive Director

**Strong and Independent.** That is what the Chester Housing Authority (“CHA”) has become, and why the title was selected for this year’s report.

Our story has been well documented in annual reports like this one and the issuance of numerous special reports and public meetings held. Our upgraded website, *chesterha.org*, contains all those archives for anyone to review anytime without the need for special requests. In addition to striving for high integrity in performance and programming, free from conflicts, we aim to be as transparent as possible.

Going from what so many referred to as “the worst housing authority in the nation” to a highly-rated organization did not happen overnight. A class action lawsuit by residents against the Authority led to a mid-1990s federal court takeover, the dissolution of a local board of commissioners, the complete rebuilding and rehabilitation of dwelling structures and the building of a sense of community among residents, staff and greater Chester.

This reporting period started with the CHA still under judicial oversight but includes the December 2014 court order terminating the receivership. The Honorable Norma L. Shapiro, to whom the City of Chester and its residents are greatly indebted, entrusted stalwart citizens as Housing Commissioners to continue the court’s work insuring the standards of high performance. This group of five have a combined 25 years of experience on the Board and have been through intensive training over those years. Led by Sheila Church, they are Tonya Warren, Catherine Feminella, Sheridan Jones and Roderick Powell.

We have accomplished so much in recent years. As a report introduction, I have highlighted some as of the past year’s achievements:

The two main housing programs, Public Housing and the Housing Choice Vouchers (also known as Section 8), have taken their place among the higher performing programs in the nation. Accolades have followed us for which we are grateful. An environment in which residents and staff truly work as a team to make the best for the community has reaped positive and tangible results. Health and fitness, community farming, men’s and women’s networking groups and the emergence of a passionate Resident Advisory Board are some of the byproducts.

If we asked citizens what they expect from federally funded institutions, I think they would cite efficiency and professionalism. I believe those attributes lead to the strength and independence required to carry out our mission. In this report, we present to you the 2015 Chester Housing Authority.

All of us who have contributed to it hope to have met with your approval and welcome your feedback.

*Steven A. Fischer*  
Executive Director



## Filling the Huge Demand for Affordable Housing in Chester

The City of Chester, located in Delaware County in the southeast corner of Pennsylvania, is home to about **34,000 residents**. Chester is on the Delaware River lodged between Philadelphia and Wilmington, Delaware, about 15 miles from each. 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 and putting severe pressure on housing. The CHA portfolio includes \$150 million of successful revitalization.

CHA managed and assisted housing units comprise **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. The quality of housing offered via private ownership is vastly improved over a decade ago.

In its 2015 fiscal year, CHA provided housing opportunities for 42 new households at its developments, after providing 60 new households the year before. It has built and supported 100 homeownership units for first-time homebuyers with construction dollars, financing assistance, and housing counseling beginning in 2004 and up to 2015.

HUD rates the physical condition of CHA properties for 2015 at **36 out of 40**, a testament to the excellent maintenance of these properties. That excellence was validated when the HAI Group, an insurance provider, determined that the CHA was the most improved mid-size housing authority in the nation.



*Norman D. Wise*  
Director of Housing  
Operations

CHA’s Housing Choice Voucher Program works with outstanding property owners to provide quality homes to families and individuals. In 2015, 91 households moved into lower poverty communities through the CHA’s voucher program.

The residents of CHA are low-income individuals and families who rely on the agency’s 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.

## Public Housing Statistics

### Chester Housing Authority Units



**800**

Public Housing Units



**1,566**

Section 8 Units  
(Housing Choice Voucher Programs)



**2,366**

Total Units

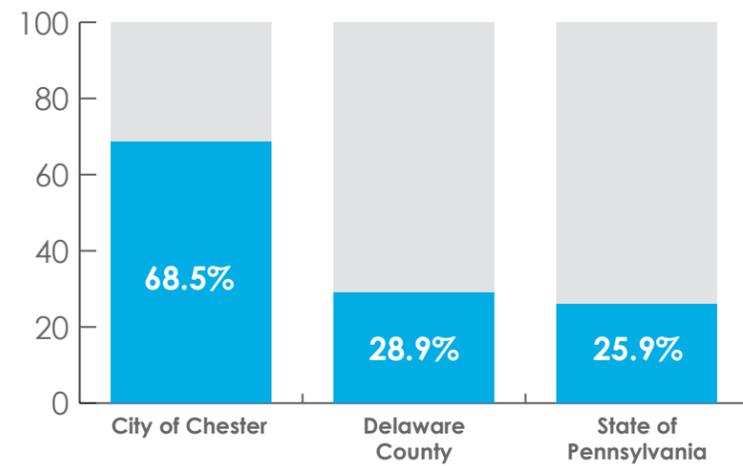
### Median Income

City of Chester  
\$27,249

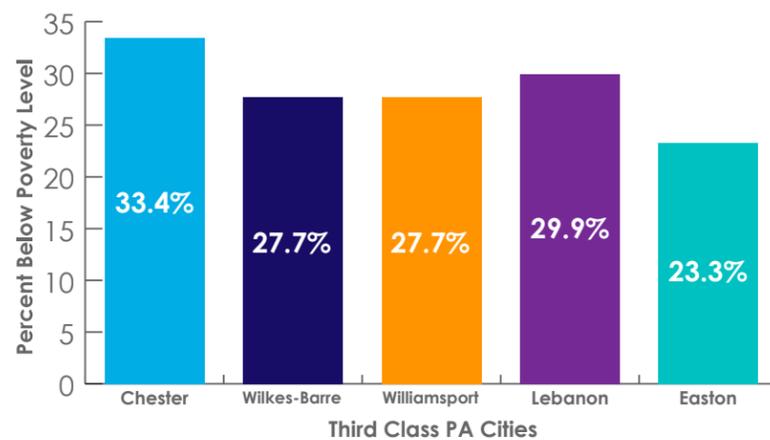
Delaware County  
\$64,041

State of Pennsylvania  
\$52,548

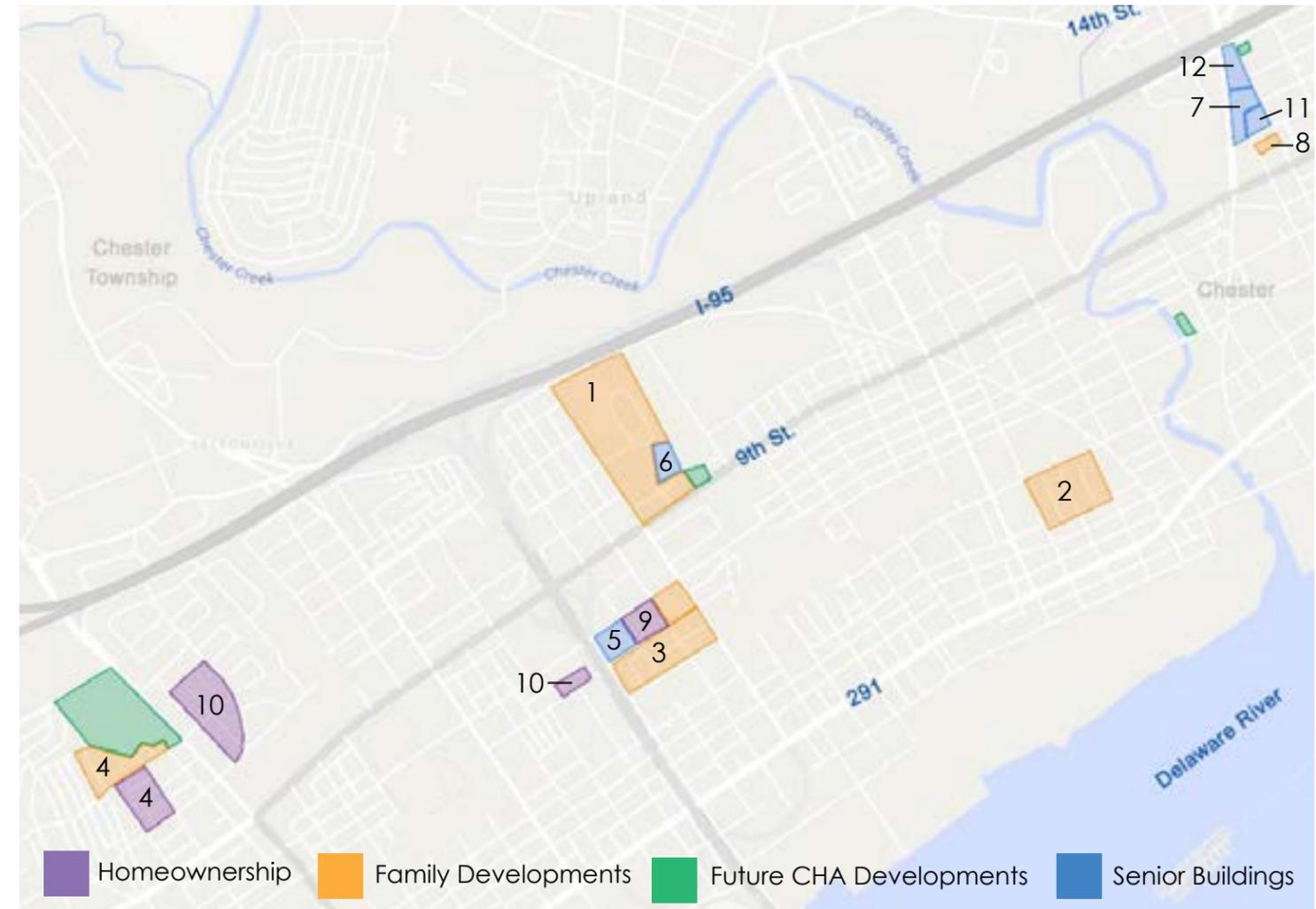
### Single Parent Households



### Below the Poverty Level



## Our Public Housing Locations



- |  |   |  |
|--|---|--|
| <br><b>1. Ruth L. Bennett Homes</b> | <br><b>5. Chatham Senior Village</b> | <br><b>9. Logan Townhomes</b>     |
| <br><b>2. William Penn Homes</b>    | <br><b>6. Matopos Apartments</b>     | <br><b>10. Wellington Heights</b> |
| <br><b>3. Chatham Estates</b>       | <br><b>7. Edgmont Apartments</b>     | <br><b>11. Madison Apartments</b> |
| <br><b>4. Wellington Ridge</b>      | <br><b>8. Heartley Homes</b>         | <br><b>12. Gateway Apartments</b> |

## Housing Choice Voucher Program

The Housing Choice Voucher Program (HCVP) promotes greater choice in housing by allowing participants to select a unit and neighborhood that meets their household's needs.

Private investors have contributed more than \$15,000,000 in substantial rehabilitation to improve Chester neighborhoods. Most notable this year were units renovated in the Madison-Rose neighborhood adjacent to the CHA's administrative office building, West 5th ,6th and 7th Street neighborhoods, Edgemont Park, and in the East Gateway Triangle.



Madison Street

### Fostering Relationships and Expanding Housing Opportunities

Building and sustaining cooperative and trusting working relationships between the landlords and tenants, and CHA staff has been paramount to maintaining a successful HCVP. That success continues to produce additional housing opportunities for program participants.



In FY 2015, 58 families with children moved to lower poverty neighborhoods. Presently, 212 participant households with children reside in housing in better neighborhoods. Given the 33% poverty rate in the City of Chester, it is quite remarkable that one in four households with children have been able to access housing in lower poverty areas. An additional 33 households without children under the age of 18 have also accessed housing in lower poverty areas.

### Program Production and Compliance Goals

The Department of Housing and Urban Development (HUD) uses 15 performance indicators under the Section 8 Management Assessment Program to determine whether the agency has met program production and compliance goals. For eight years in a row, the CHA has earned high performer status based on this performance system.

Mary M. Mitello,  
Director, Housing Choice  
Voucher Program

### HCVP Participant Survey

Decent, safe, and sanitary housing is one of the primary objectives of the HCVP. CHA surveyed 87 program participants who had moved in the last year and notes the following results:

Overall Condition of New Unit	
Nicer than my last place	63
Not Nicer than my last place	5
About the Same	19



Rose Street

Owner Customer Service	
Would recommend landlord to others	76
Would not recommend landlord to others	11



## Community Services

Chester qualifies as a "food desert," according to Federal government standards. That means our residents and neighbors have a difficult time finding locally available fresh, healthy foods that they can afford. The CHA has sought to address that issue, for residents and the greater community.

Here are a few ways we've been able to foster wellness and active living in our community:



### Exercise

In 2011, CHA implemented the model program "With Every Heartbeat is Life" (WEHL). A joint initiative of HUD 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 a 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 to five times weekly.

Deborah Montgomery and Tara Fontaine are CHA's community health workers, and public housing residents, who have emerged as lead forces for intensive exercise and the motivators for lifestyle change. Since 2014, Keystone First and BB&T Bank through their corporate support, have backed the program's ongoing success.



Deborah Montgomery  
Community Health Worker



### Healthy Eating

Making sure Chester Children enjoy a nutritious breakfast and lunch during the summer when they are out of school has become another service priority at CHA. We rolled out the Summer Food Service program at three of our sites in 2014 and then expanded the programming in 2015, serving 16,200 meals over an eight-week period.

We also refurbished computer labs at the learning center where the program is hosted so that kids could nourish their minds between meals.

Funded by the U.S. Dept. of Agriculture, it is up to the Housing Authority to manage the program. The Pennsylvania Departments of Agriculture and Education conducted reviews of the program and noted CHA was in full compliance with program regulations at its three sites.

"We received administrative reviews from both agencies two years in a row indicating we know how to effectively run this program," said Norman Wise, Director of Housing Operations.



## Food Production

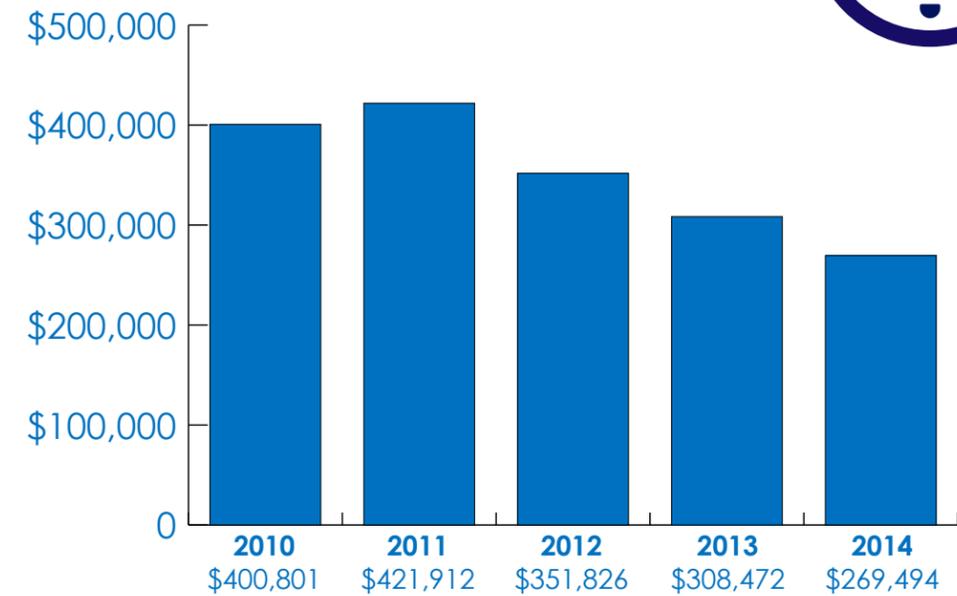
In its eighth year, regular harvests continue from the CHA's Community Farm. The garden's success has spurred adjacent community development. The entire grassy area surrounding the farm, unused for many years, is now the site of additional structures and activities. Now named Bennett Park, it includes a recently constructed pavilion and a hoop house for year-round gardening, remodeled containers, and a refurbished basketball court. Over the past year, we added a second acre to our growing area.



## Energy Savings

Chester Housing Authority is pleased to report a cumulative total savings of **\$1,752,505**, accomplished through an energy performance contract. Energy performance contracting is an innovative approach to finance costly but sorely-needed modernization. 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, heating systems, water and electrical, resulting in significant utility savings.

## Energy Savings



**Total Savings = \$1,752,505**

Some of the upgrades were simple, like replacing old fashioned light bulbs with fluorescent bulbs and installing low-flow shower heads to reduce water use. Some upgrades were more intensive like redoing our largest heating plant.

CHA conducted a public education campaign for residents to remind them not to leave windows open in winter and to turn off lights when they are not needed.

The loan to make the upgrades was \$2.8 million.



Chester Housing Police Department

Residents of CHA depend on the agency's police department to keep them safe and provide piece of mind.

CHA officers responded to 13,338 calls for service over the past year. Often, the calls involve domestic disputes where CHA officers serve as mediators and peacemakers. Other calls pertain to individuals a caller may feel is suspicious. The CHPD's attentiveness to residents' concerns helps explain residents' high level of satisfaction with their home and community.

Elijah Thompson and John Zebley are two of CHA's finest. Thompson, a four-year veteran, says the idea for the police force dates back to the 1990's when residents sued over the poor conditions, including lack of security.

"If we didn't have our housing police, the crime rate would be much higher in and around our properties," Thompson says. "We are very familiar with our developments and we can concentrate our efforts on very specific areas."

Community policing is a big part of CHPD's approach.

"We know the residents and we work with them. We talk to the kids a lot. We want them to have a positive impression of us and we want them to know we are there to help them," says Zebley.

In addition to patrolling and responding to calls, CHPD also conducted 4,386 background security checks in the past year.



## Financials and Human Resources

### Financials

To make up for the annual shortfall in federal funding, CHA must find ways to generate additional revenue. In 2015, for example, CHA received only about 85% from the federal government of what it needs to manage its properties. The agency earned more than \$400,000 by performing services such as snow removal and through commercial property rentals for private businesses for fees. Below is CHA's FY 2014 Audited Financial Statement.

Assets	\$
Cash and Cash Equivalents	738,198
Cash, restricted	1,530,649
Accounts Receivable, net	863,692
Deferred Charges	-
Prepaid expenses	75,522
Assests held for sale	7,962
Capital Assets, net	42,945,746
Notes Receivable, noncurrent	32,098,777
Other non current assets	6,735
<b>Total Assets</b>	<b>78,267,281</b>

Liabilities	\$
Accounts Payable & Accrued Liabilities	344,445
Accrued Compensated Absences	322,039
Other Liabilities	379,462
Notes Payable, capital projects	3,976,053
<b>Total Liabilities</b>	<b>5,021,999</b>

Net Assets	\$
Invested in Capital Assets	38,969,693
Restricted Net Assets	33,629,426
Unrestricted Net Assets	646,163
<b>Total Net Assets</b>	<b>73,245,282</b>
<b>Total Liabilities and Net Assets</b>	<b>\$78,267,281</b>

Revenue	\$
Federal Assistance	20,774,496
Rental Income	1,368,673
Interest Revenue	6,302
Mortgage Interest and Other Revenue	1,869,293
<b>Total Revenue</b>	<b>24,018,764</b>

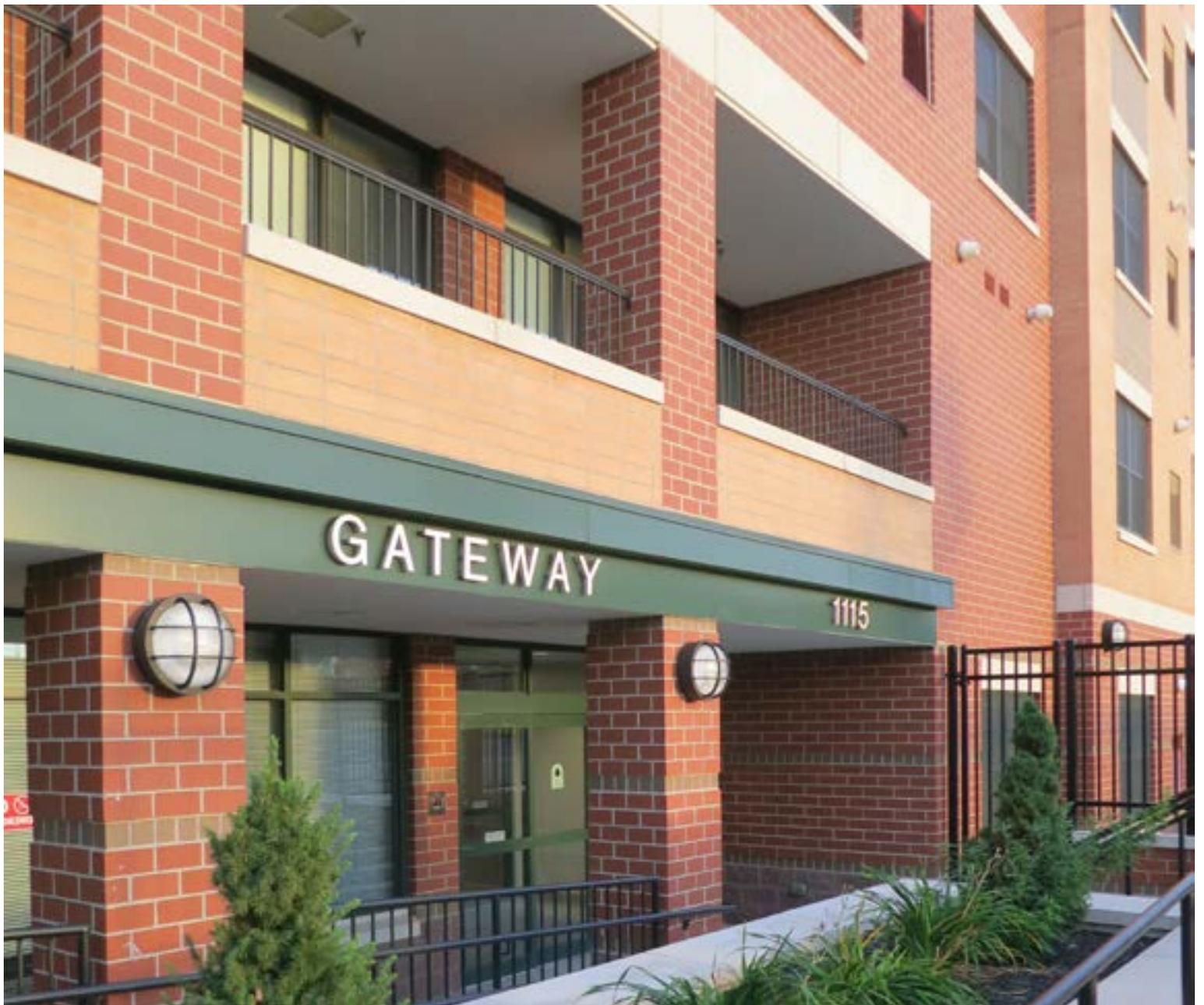
Expenses	\$
Administrative Costs	2,128,580
Resident Services	71,281
Utilities	1,118,630
Maintenance	1,205,064
Protective Services	845,157
General Costs	2,465,358
Housing Assistance	15,053,193
Depreciation and Amortization	3,707,622
Interest Expense	191,918
Other Expenses	74,210
<b>Total Expenses</b>	<b>26,861,013</b>
<b>Net Income (Loss)</b>	<b>\$(2,842,249)</b>

### Human Resources

CHA has an extremely well trained and mission-driven staff. To contend with declining federal funding, CHA has had to become leaner by the year. The agency employed nearly 100 workers in 2005. By 2015, a total of 47 employees worked for the agency. CHA's carefully phased approach to staff reductions over the past 10 years has helped avoid the trauma of sudden drastic reductions in force.

Employment Totals				
Year	Full-Time	Part-Time	Temporary	Total
2005	83	13	1	97
2013	37	26	43	66
2014	31	24	2	57
2015	30	17	0	47





**Board of Commissioners**

Sheila Church - *Chair*  
Tonya D. Warren  
Catherine A. Feminella  
Sheridan D. Jones, Jr.  
Roderick T. Powell

**Steven A. Fischer**  
Executive Director

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