



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



*Renewing Our*

# **FOUNDATION**

Annual Report 2025



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# MESSAGE FROM THE BOARD CHAIR

2025 marks my first year as Board Chair of the Chester Housing Authority, and it has been an incredibly rewarding experience. As I write my first message as Board Chair and reflect on this past year, I am filled with gratitude, pride, and a renewed commitment to the future of our housing authority and community.

I had a front-row seat to witness CHA's progress over the past year. It's been a pleasure to delve deeper into the logistics of the multiple avenues that support our residents who rely on public housing, including policy, procedures, and partnerships. I am in this work to rebuild and change. I am thrilled to report that we are on our way. We are making progress toward our goals with HUD and working diligently to meet the benchmarks outlined in our strategic plan to upgrade our units through various renovation and revitalization projects.

With the appointment and first year of new leadership at Chester Housing Authority, CEO Cindy Thompson has executed and encouraged fresh ideas, strategies, and outcomes. She has directed us into a successful year of recovery.

I am particularly grateful for the support from our residents, staff, and community partners. Every one of these connections has played a role in strengthening our agency's foundation. This work is especially personal to me as a former CHA resident. I recognize — and remain part of — this tight-knit community of families and senior citizens. I will always prioritize their best interests. It is my sincere belief that public housing should provide high-quality support to our

communities and serve as a stepping stone, equipping our residents with the resources to move into the next phase of their lives. As CHA's Board Chair, I will do everything in my power to never lose sight of that.

With the help of the City of Chester and community organizations, I know the future of CHA is bright — and it's being built on a shared vision of renewal, advancement, and growth among stakeholders, staff, and residents.

Thank you for entrusting me with the privilege of serving as your Board Chair. It's been an honor to support our mission of providing safe, affordable, and quality housing for the families and senior citizens of the City of Chester.

I'm eager to continue that work for years to come. Here's to the future of reaching new horizons. Let's march toward the future together.

Sincerely,

***Alethea A. Freeman***

Chair, Board of Commissioners  
Chester Housing Authority



# MESSAGE FROM THE CEO

Dear Commissioners, Residents, Staff, Partners, and Community Members,

It is with immense pride and gratitude that I present the 2025 Annual Report for the Chester Housing Authority (CHA). Fiscal year 2024–2025 reaffirmed the essential role that safe, stable, and affordable housing plays in creating strong and thriving communities. As stewards of necessary public resources, we remain committed to ensuring that every investment we make strengthens our housing portfolio and improves the lives of our residents.

This past year brought both challenges and opportunities for our agency and the affordable housing industry as a whole. Rising construction costs, aging infrastructure, and evolving regulatory requirements demanded adaptability and innovation. That said, I am incredibly proud of how our team rose to the occasion.

We advanced key initiatives designed to re-engage the community, expand services, and enhance property conditions. We dedicated time to rebuilding and strengthening our partnerships with residents, stakeholders, and community organizations. Our work extends far beyond bricks and mortar — it also includes collaboration, opportunity, and stability.

While there has been a fair share of challenges, Chester Housing Authority has also had impressive successes in the last year. Here are some milestones that our agency has accomplished:

Sincerely,

***Cindy C. Thompson***

Chief Executive Officer  
Chester Housing Authority

- We saw an incredible improvement in the U.S. Department of Housing and Urban Development (HUD) NSPIRE scores.
- Our legal and accounting staff improved the tenant rent collection rate to 95%.
- The Ruth Bennett Community Farm continued to distribute free, fresh produce boxes to local residents — over 3,400 boxes and 40,000 pounds of food were shared with the community.

Despite the obstacles we faced, our mission remained clear: to provide quality housing and meaningful opportunities for the families we serve. The dedication of our staff, the leadership of our Board of Commissioners, the guidance of our city officials, and the cooperation of our residents made these accomplishments possible. I extend my sincere thanks to our residents for their patience, resilience, and engagement — and to our partners and stakeholders for their steadfast support.



# PUBLIC HOUSING

2025 marked a year of measurable progress in CHA's public housing portfolio. Occupancy and rent collection rates increased, with rent collections reaching 95%. Over 9,300 work orders were completed, and significant improvements to property conditions were made, including new roofing at William Penn Homes and Wellington Ridge. Additionally, a much-needed deck restoration project finished up at Wellington Family. CHA achieved passing HUD NSPIRE inspection scores at nearly all sites, reflecting improved maintenance and management performance. Staff training and certifications in NSPIRE standards and restoration techniques further strengthened operations, while centralized admissions and eligibility processes enhanced efficiency across programs. These efforts collectively advanced CHA's goal of restoring quality, trust, and stability within its communities.



# HOUSING CHOICE VOUCHER PROGRAM

This was a pivotal year for CHA's Housing Choice Voucher Program, marked by progress in rebuilding staff capacity, improving compliance, and strengthening partnerships with landlords. Despite initial staffing challenges, CHA successfully filled key vacancies and retrained five former public safety employees to support housing operations, resulting in a 100% increase in program staffing. More than 1,500 households received rental assistance, maintaining a 97% leasing rate and fully utilizing available budget authority. Two landlord workshops were held to engage new property owners and ensure continued program success, with 574 active landlords participating. Rising household incomes were a positive trend, with 31 families achieving self-sufficiency and reaching zero-HAP status.

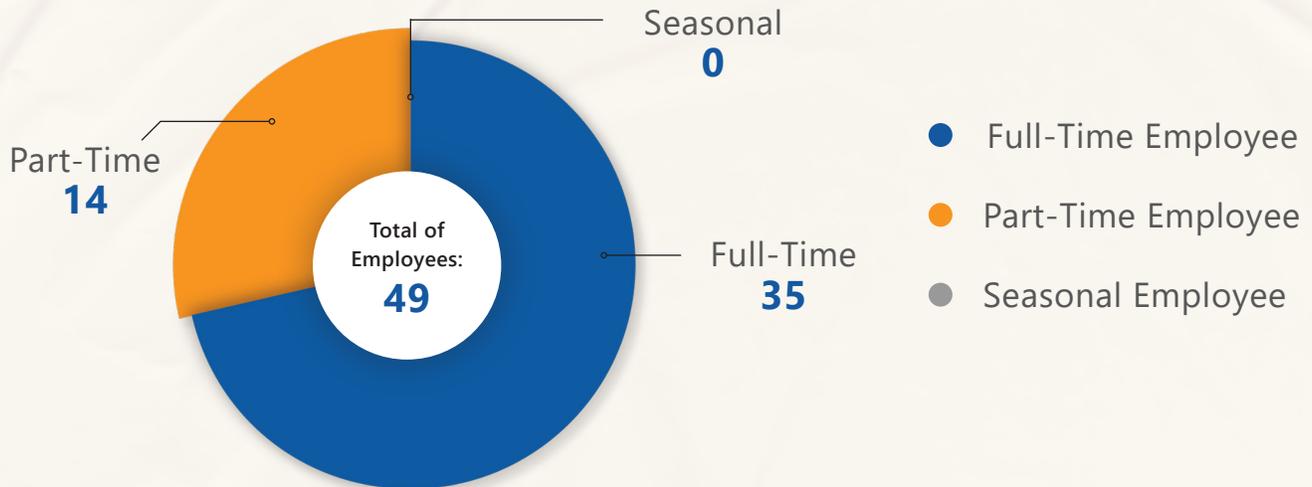
These achievements reflect CHA's commitment to strengthening program administration, supporting families on their path to independence, and maintaining strong stewardship of federal resources.



**Housing Director Mary Militello and 104-year-old Landlord Vilola Kilson.**

# HUMAN RESOURCES

Year-End as of June 30, 2025



# LEGAL DEPARTMENT

The Legal Department made significant strides in improving rent collection across CHA's portfolio. Collections for the Low-Income Public Housing (LIPH) program increased from 90.9% to 95.3%, while the Mixed-Finance program improved from 92.6% to 94.5%. These gains were achieved through a combination of targeted strategies, including timely mailing of rent statements, expedited court notices, issuance of 30-day term notices, structured repayment agreements, and one-on-one financial counseling for residents. This comprehensive approach strengthened revenue collection while supporting residents in maintaining housing stability.



# FINANCE

Expenses	
Administrative Costs	\$3,086,388
Resident Services	270,066
Utilities	1,694,128
Maintenance	3,643,773
Protective Services	930,819
Insurance Premiums	690,459
General Costs	1,367,173
Housing Assistance Payments	18,723,625
Depreciation and Amortization	2,873,593
Interest Expense	833
Bad Debt on Notes Receivable	1,082,884
<b>Total Expenses</b>	<b>\$34,363,741</b>
<b>Change in Net Position (Deficit)</b>	<b>\$(1,910,107)</b>

Revenue	
Federal Assistance (table below)	\$27,581,332
Other Government Grants	499,867
Rental Income	2,769,390
Interest Revenue	11,426
Other Revenue	1,591,619
<b>Total Revenue</b>	<b>\$32,453,634</b>

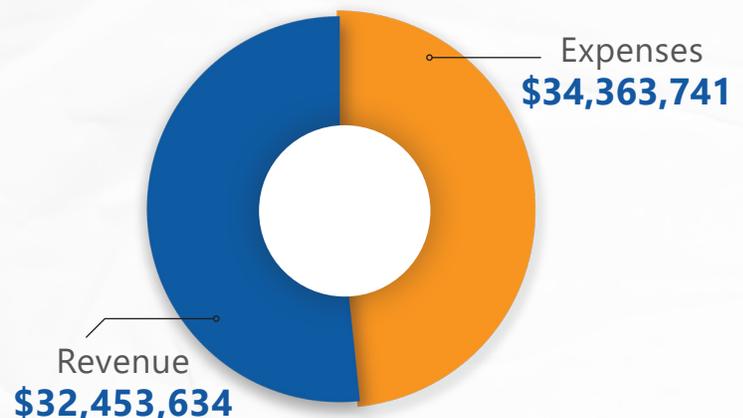
## Schedule Of Federal Funding

	FY 2024
HUD Public Housing Operating Subsidy	4,971,196
HUD Housing Choice Voucher Program	20,101,002
HUD Mainstream Vouchers	344,608
HUD Capital Fund Program	2,164,526
<b>GRAND TOTAL</b>	<b>\$27,581,332</b>

Assets	
Cash and Cash Equivalents	\$3,950,586
Cash, Restricted	2,697,730
Accounts Receivable, Net	503,596
Prepaid Expenses	27,398
Assets Held for Sale	7,962
Capital Assets, Net	19,203,138
Notes Receivable	26,209,067
Other Non Current Assets	13,567
<b>Total Assets</b>	<b>\$52,613,044</b>

Liabilities	
Accounts Payable	\$567,993
Accrued Compensated Absences	493,383
Other Liabilities and Accruals	15,022,769
Notes Payable, Capital Projects	819,214
<b>Total Assets</b>	<b>\$16,903,359</b>

Net Assets	
Invested in Capital Assets	\$18,383,924
Restricted Net Assets	28,723,999
Unrestricted Net Assets	(11,398,238)
<b>Total Net Assets</b>	<b>\$35,709,685</b>
<b>Total Liabilities and Net Assets</b>	<b>\$52,613,044</b>



# FAREWELL, CHIEF O'NEILL



After nearly 25 years of dedicated leadership with the Chester Housing Authority Police Department, Chief Rodney O'Neill retired in August 2025. Following his retirement, CHA concluded the operations of its police unit through a Reduction-in-Force (RIF). Responsibility for policing and resident safety has since transitioned to the City of Chester Police Department.

CHA staff and colleagues celebrated O'Neill at a luncheon featuring speeches that highlighted his incredible impact on the community.

In addition to an award that honors his service, CEO Cindy Thompson and General Legal Counsel Maria M. Zissimos presented O'Neill with a dedication of a newly renamed street — O'Neill's Way. In front of the William Penn Community Center, leadership chose this location for the renaming in honor of his dedication to the community and to CHA's children. CHA also gifted a print of a painting by Norman Rockwell titled "The Runaway" to further acknowledge how much he supported the children of CHA during his tenure.

He began his career with CHA as a Captain in 2001 and was promoted to Chief the following year, later assuming the role of Director of Police Services in 2004. As Chief, he oversaw a force of 16 police officers and managed 17 staff members within the 24/7 Dispatch Communications Center. Throughout his tenure, he played a key role in modernizing CHA's technological systems and led the installation of surveillance cameras at the administrative office and across three family sites, strengthening safety and operational efficiency.

CHA proudly recognizes the dedication and service of every officer who has served in our Police Department over the years. To honor their commitment to protecting our communities, CHA presented each member of the department — including police officers, dispatchers, and security monitors — with an award of recognition. Their ongoing efforts have played a vital role in keeping our residents safe, and we extend our deepest appreciation for their contributions.



# TENANT ELECTIONS

CHA held Tenant Council elections this year, empowering residents to have a voice in their communities. A special swearing-in ceremony, led by Officiant John Lesniak, officially welcomed the newly elected representatives from our two senior developments. We extend our sincere thanks to the League of Women Voters for their

help in tallying the votes and to Councilwoman Portia West for her ongoing support. This event demonstrated CHA's ongoing commitment to resident leadership, engagement, and community empowerment.



# RUTH L. BENNETT COMMUNITY FARM

## Food Security:

RBCF distributed 3,420 free produce boxes (approximately 40,000 pounds of food) from May through November, providing fresh produce, eggs, and fruit to families and housebound seniors. Boxes were supplemented with nutrient-rich produce grown on-site, thanks to support from long-standing and new funders.

## Site Beautification & Ecosystem Management:

Cut-flower production continued at scale, with bouquets distributed at every produce box pickup. Native plantings and a thriving orchard supported pollinators and community beautification, including 70 new trees and shrubs planted this fall through a Keep Pennsylvania Beautiful grant. Irrigation improvements and healthy bee hives enhanced overall ecosystem sustainability.

## Youth Internships:

Eleven youth participated in the seven-week Youth Crew program, gaining skills in agriculture, leadership, and professionalism. They assisted with planting, harvesting, and produce distribution and participated in the 13th Annual Youth Growers Market, earning over \$1,000 in sales. Three interns from Swarthmore College also supported the program, and the youth hosted the Good Energy Collaborative to showcase environmental justice initiatives.

## Adult Mentorship & Volunteer Engagement:

Four adult mentors received stipends while supporting youth programming and farm operations. Volunteer engagement included an Earth Day of Service with DaVita Healthcare and Chester youth, and over 150 Villanova students helped with end-of-season tasks, contributing to farm maintenance and neighborhood cleanup.

## USDA OPPE Grant — Year 3 Highlights

In the third year of the USDA Office of Partnership and Public Engagement grant, RBCF expanded educational programming for beginning farmers and gardeners in Chester and the greater Philadelphia region. The grant supported on-site workshops, a webinar series, and field trips, providing materials, supplies, and hands-on training. Key on-site workshops included vermicomposting, orchard pruning and thinning,



irrigation setup, chainsaw safety, fall gardening, and a hot sauce workshop. RBCF also hosted regional workshops and will serve as a stop on the Environmental Justice Tour for the National Peace and Justice Conference in October 2025. This grant continues to enhance capacity-building, practical training, and networking opportunities for emerging urban farmers.

# THANK YOU TO OUR FUNDERS AND PARTNERS

The Ruth L. Bennett Farm would not be possible without the generous support of our funders. Your investment has transformed a shared vision into a thriving community resource that promotes sustainability, education, and access to fresh, healthy food for Chester Housing Authority residents and the surrounding community.

Because of your commitment, the Ruth L. Bennett Farm is more than a garden — it is a place of growth, opportunity, and connection. We are deeply grateful for your partnership and belief in this project. We truly could not have done this without you.

## Funders:

- Foundation for Delaware County
- Leo & Peggy Pierce Foundation
- USDA OPPE SDVFR Grant
- Chester Rotary Club
- Delaware County Interactive Gaming Revenue Authority (DCIGRA)
- The Community's Foundation
- Swarthmore Rotary Club

## New Funders for FY 24

- W.W. Smith Charitable Trust
- City of Chester Grant
- Keep Pennsylvania Beautiful
- Constellation's CLEAN Environment Awards

## Partners:

- CeaseFire PA
- Chester Rotary Club
- Crozer Library
- Crozer Health
- Davita Healthcare
- Keep PA Beautiful
- PA Health & Wellness
- Philly Foodworks
- Youthworks
- Partnership for the Delaware Estuary
- Pennsylvania Horticultural Society
- Pleasant Playground Community Garden in Philadelphia
- Swarthmore College
- Swarthmore Rotary Club
- The Community Foundation
- Villanova University
- Widener University
- Xerces Society



# HEALTH & WELLNESS



## Delaware County Health Department Listening Session

Residents shared feedback on potential mobile health clinic locations.

## Senior Flu Vaccinations

Seniors received flu shots to support preventative health.



## Widener University Wellness Screenings

Students provided diabetes, blood pressure, and hearing screenings for seniors.

## Stop the Bleed Training

Participants learned how to control severe bleeding in emergencies.



## CPR Training

Participants learned life-saving CPR skills for adults and children.

# GIVING THANKS, GIVING BACK



CHA kicked off the holiday season with gratitude and community spirit at our first Thanksgiving Turkey Giveaway! In partnership with Savvy Homecare and Chester City Councilwoman Tameka Gibson, we provided turkeys to over 200 Chester residents — ensuring families could enjoy a warm holiday meal

together. The excitement reached new heights as we were joined by Philadelphia Eagles players Jalyx Hunt and Cooper DeJean, who helped hand out turkeys and spread cheer. It was a day filled with smiles, teamwork, and thankfulness — a true celebration of giving back!



# YEAR-END GIVING



This Christmas season, we extended our heartfelt gratitude to the parishioners of St. Luke's Greek Orthodox Church for their extraordinary generosity and kindness. Your donations brought joy, hope, and comfort to Chester Housing Authority families during

the holiday season. Because of your compassion and commitment to serving others, our residents were able to celebrate with cheer. We truly could not do this without you, and we are deeply thankful for your continued support and partnership.





# LOOKING AHEAD

As we look ahead to 2026, our vision is ambitious and centered on progress. A top priority is improving and modernizing our housing stock. We will soon begin efforts to identify a redevelopment partner to help us build a comprehensive development pipeline for our remaining public housing portfolio. Whether through RAD, Section 18, or Low-Income Housing Tax Credits, our goal is to rehabilitate or fully redevelop our aging units into safe and modern homes. We also intend to expand the diversity of our portfolio by adding workforce and conventional housing where feasible.

Strengthening Resident Services will remain a core focus. We are committed to redefining our approach, expanding Section 3 initiatives, supporting Resident Councils, and identifying creative funding strategies to broaden resident engagement, education, and workforce development opportunities.

Sustainability will also be integrated more deeply across our operations. We will continue to adopt environmentally responsible practices that reduce long-term operating costs and contribute to healthier communities. Innovation — in service delivery, maintenance, and resident engagement — will guide our efforts as we work to meet and exceed HUD performance standards.

Thank you for your continued belief in our mission. Together, we are building a future where every member of our community has a safe, stable, and dignified place to call home.

Sincerely,

***Cindy C. Thompson***

Chief Executive Officer  
Chester Housing Authority







# BOARD OF COMMISSIONERS

Alethea A. Freeman — Chair

Tonya D. Warren

Catherine A. Feminella

Roderick T. Powell

Alicia Stewart-Martin



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