



CHIP is a non-profit organization providing affordable housing opportunities since 1973. CHIP has helped residents build over 1600 homes in Butte, Glenn, Shasta, and Tehama counties.

Our **Rural Self-Help Program** strives to improve and expand homeownership opportunities for rural communities. It is funded by USDA Rural Development, a government agency of the Department of Agriculture. Rural Development provides the subsidy that reduces the monthly payments for all eligible buyers.

With the self-help program you help build your own home and the other homes in your construction group. Your labor contribution, commonly referred to as “sweat equity”, becomes your down payment. Through the joint efforts of CHIP, the lenders, and the buyers, this exciting program creates homes, neighborhoods, and communities.

Eligibility

- ◇ Buyer must meet income requirements. All sources of income, including benefits, must be considered.
- ◇ Acceptable credit is important, perfect credit is not required! Let our expert loan processors work with you to evaluate your credit history.
- ◇ Buyer must have a good rental history.
- ◇ Buyer must not currently own a home. (Some exceptions apply).



Homebuyer Contributions

- ◇ A willingness to work cooperatively with other participants towards the common goal of homeownership and community.
- ◇ 30 hours/week sweat equity contribution by the buyer, family and friends. No construction experience is necessary!
- ◇ Must attend all pre-occupancy group meetings.

CHIP Contributions

- ◇ Knowledgeable staff to qualify and prepare buyers for homeownership.
 - ◇ Construction training and supervision by qualified supervisors.
 - ◇ Information about mortgage payments, taxes and insurance, property maintenance, and other subjects related to homeownership.
-



TOGETHER WE CAN HELP YOU BE A HOMEOWNER!



Amenities

- ◇ 3, 4, and 5 bedroom models
- ◇ 2 baths
- ◇ Stucco exterior
- ◇ Wall to wall carpeting with coordinating vinyl flooring
- ◇ Central heating & air conditioning
- ◇ Energy efficient
- ◇ 2 car garage
- ◇ Front yard irrigation system

Call Today!
(530) 891-6931
1-(888) 912-4663 (toll free)
TTY: 1-(866)-205-9239
(hearing impaired only)



In accordance with the Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discrimination on the basis of race, color, national origin, age, disability, religion, sex, and familial status. To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or 202-720-6382 (TDD).

CHIP

**Community Housing
Improvement Program, Inc.**



CHIP

**Community Housing
Improvement Program, Inc.**
1001 Willow Street
Chico, CA 95928

Rural Self-Help Program

*Come build your
community with us*