Seana O’Shaughnessy
President/CEO

The Camp Fire disaster landed on our doorstep and defined our 2019 year. It brought many uncertainties with it, and as I stepped into the role as CEO in February 2019, one thing was certain: there would be many more unknowns ahead for our community as we planned our response.

As hard as it was at times, CHIP’s North Star never vanished from sight. We knew we could support our community by building desperately needed housing. We also knew we could not do it alone.

The Camp Fire exposed the fractures in our housing systems and the interdependence of the cities and towns in our region. We learned how fragile stability can be and how quickly it can be lost. But we also learned the power of community. We have a new understanding of what an authentic community can bring to uncertain times.

Throughout the year, I witnessed the strength of our organization and the genuine nature of our community work. I felt infused with hope, knowing that we can and will make our world better. We have an incredible team, amazing board members, loyal supporters, and brilliant partners. This solid foundation will see us through every novel challenge we face—including the challenge of COVID-19—as we continue to provide safe, quality shelter for all.

Thank you for your part in making our work possible. We appreciate each and every one of you.
Our Service Area: Butte, Shasta, Tehama, Colusa, Glenn, Sutter, and Yuba.

2019 FINANCIAL STATEMENT

<table>
<thead>
<tr>
<th></th>
<th>2018 (Audited)</th>
<th>2019 (Unaudited)</th>
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<tbody>
<tr>
<td>Total Assets – CHIP</td>
<td>$17,724,724</td>
<td>$17,573,599</td>
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<td>Total Assets – Affiliates</td>
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<td>$69,157,307</td>
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<td>Total Assets – Combined</td>
<td>$87,942,087</td>
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Development Projects in Process

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<th>2019 (Unaudited)</th>
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<tr>
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<td>$6,282,842</td>
<td>$5,556,014</td>
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An Overview of our Affordable Housing Efforts

Single-Family Homes

The Mutual Self-Help department, which is responsible for guiding homeowners through the construction of their own affordable homes, oversaw 80 homes that were under active construction in Corning and Orland, and 35 new loans closed. Initial plans shaped up for new single-family homes in Anderson, Biggs, and Williams.

Multi-Family Rental Housing

The Rental Housing department, which is responsible for building new multi-family affordable rental housing, made tremendous strides in 2019. Completion of debris clean-up, submission of rebuild plans, and securing some essential funding moved the rebuilding of the Paradise Community Village closer to the construction phase. In Chico, Creekside Place (also in the planning stages) received full entitlements, environmental clearance, City of Chico approval for financing and lease agreement, and unanimous design approval from the Historic Preservation and Architectural Review Board.
Summer Learning: Health & Nutrition
Twelve of our rental properties participated in the 2nd annual Summer Enrichment Program (pictured right). The 7-week program gives kids a safe, fun, learning environment. Staff from the UC Cooperative Extension led kids in a variety of activities that helped them learn cooking skills and healthy nutrition. Our Resident Services staff, which is responsible for leading programs that empower our residents to live healthier and happier lives, coordinates many different programs throughout the year.

Butte County Behavioral Health Hosts Monthly Life Skills Workshop
At Campbell Commons, residents are receiving helpful instruction. Life Skills workshops equip residents with practical knowledge and skillsets that improve their wellbeing, safety, and independence.

“Leaders for Life” After-School Program Invests in Future Leaders
At East of Eaton, preparing kids to transform their academic achievements, self-confidence, and life trajectories is the focus of the “Leaders for Life” program.

A New ADA Compliant Home
Cristina Lamarque and her son (pictured left), Miguel, moved into their new ADA compliant home. Like many people who join CHIP’s Mutual Self-Help program, Cristina had no previous construction experience. That didn’t stop Cristina from reaching her dream. Together with 7 other households, they finished constructing their home a little more than a year ago.
Brick-by-Brick Improvements

The Property Management team, responsible for caring for our rental properties and managing the day-to-day operations, made many lasting improvements in 2019. Hazel Hotel (pictured left) in Gridley had a brick mason reinforce the brickwork of this historic landmark. Hazel Hotel, which was initially built in 1888 and completely rehabilitated in 2000, is a mixed-use building featuring retail spaces at the street level and 13-units of affordable housing for seniors 55 years of age or older. Meanwhile, in partnership with property owner, the ARC of Butte County, residents at Longfellow Apartments in Chico saw their balconies wholly replaced. Improvements like these are essential to the residents and communities we serve.

Strengthening our Foundation

The Property Management team’s valiant effort in improving their numbers in 2019 added up to a notable achievement. They increased occupancy across their portfolio, creating a better financial footing for the organization. Meanwhile, five Property Management staff members attended a 3-day training hosted by the National Center for Housing Management and became Certified Occupancy Specialists for HUD properties.

Camp Fire Victims Housed

Several of our rental properties were able to take in a few households after being driven from Paradise. We are still amazed by the outpouring of support from the community and beyond. It’s a privilege for us to play a role in rebuilding the ridge.

The House Rocked

CHIP’s “Rock the House” gala raised money and awareness for affordable housing in the North State. We were so fortunate to spend time with our partners, supporters, board members, staff, and an extended circle of friends and family.
Honoring our 2019 Donors

We are so grateful for the outpouring of support in 2019. The list below includes donations made between January 1 and December 31, 2019. If for some reason you don’t see your name, please contact us to have it fixed in the digital version.

**DEVELOPERS $50,000+**
- American Red Cross
- California Community Foundation
- NeighborWorks America
- North Valley Community Foundation/Butte Strong Fund
- Tri Counties Bank
- Trump, Alioto, Trump & Prescott Attorneys LLP
- US Bank Foundation

**PLANNERS $25,000-$49,999**
- Bank of America Foundation
- Golden Valley Bank Community Foundation
- Wells Fargo Foundation

**ARCHITECTS $10,000-$24,999**
- Local Initiatives Support Corporation (LISC)
- Sunseri Construction
- United Way of Northern California
- US Bank

**CONTRACTORS $5,000-$9,999**
- Mutual Securities
- Payless Building Supply
- Pacific Gas & Electric
- Rural Community Assistance Corporation (RCAC)

**BUILDERS $1,000-$4,999**
- Allstate Insurance (Sonia Aery)

**Anonymous, In Memory of Linda Huffman**
- Andrew Holcombe and Ann Schulte
- Galligher & Company
- Banner Bank
- California Water Services Company
- Community Economics
- Costa Rica School Project, Inc.
- Donny and Kim Lieberman
- InterWest Insurance
- Merchants Bank of Commerce
- Reconstruction and Recovery Advisors
- Slater and Sons
- Sierra North Valley Realtors
- Timio’s Title
## FRAMERS  $500-$999
Desiree Almendral  
Dave Burkland and Joanne Reinhard  
California Housing Partnership Corporation  
Diaz Insulation  
David Ebenezer  
Enloe Medical Center  
Enterprise Community Partners  
David Ferrier  
Desiree Gonzalez  
Gubb & Barshay LLP  
Law Offices of Greg Einhorn  
Law Offices of Joseph Feist  
Suzie Lawry-Hill  
Lindquist Von Husen & Joyce LLP  
Jim Mather  
NorthStar Engineering  
Seana O’Shaughnessy and Alex Karolyi  
Precision Business Associates  
Rolls Anderson & Rolls  
USDA Rural Development  
Mary Wurlitzer

## NEIGHBORS  $1-$499
Scott Barshay  
Wendy Brown  
Caldwell’s Custom Countertops  
Caldwell Enterprise  
Raquel Calva  
Al Cancilla  
Harold Carlson and Linnea Hanson  
Kathleen Carpenter  
Peter Carr  
Rebekah Casey  
Olabisi Clinton  
Greg and Paula Creighton  
Marie Demers  
Nevada Elias-Merriman  
Nicole Elliott  
Brian and Maria Endemano  
Rebecca Ensworth  
Floors by Ray  
Katie and Dr. Donald Fowkes  
Brad Glanville and Kris Zappettini  
Desiree and Mark Gonzalez  
Kelsey Hamory  
Robert Hanford  
Venessa and Chris Haro  
Kelly Henning  
Noemi Hernandez  
Mark Hooper and Christy Santos  
Bill Hubbard  
Jim and Nelda Jessee  
Nan Jones  
Trevor Joyner  
Steven Karnowski  
Bruce Karolyi  
Stan and Cynde Keasling  
Lauren Kennedy  
Tom Lando  
Tam Le  
Andrea Lee  
Fong and Mai Hua Lo  
Shannon Lopes  
Alejandro Lopez  
Jason Marr  
Edward Mayer  
Ellen Maynes  
Holly McCormick  
Melissa McGowan  
Mutual of America  
North Valley Raingutter  
Judy Orozco  
Gayle Palys  
People’s Choice Brokers  
Wendy Phillips  
Eva Perez  
Jaime Perry  
Debbie Powers  
Jill Quezada  
Erika Ramirez  
Suellen Rowlison  
Kenneth Skillman  
Rachel Smith  
Lupe Vasquez  
Clarice Veloso-Lugo  
Candy Wasson  
Yvette & Brad Zuniga

## Board of Directors
- **Dave Burkland**, Chair  
- **Vanessa Haro**  
- **Ed Mayer**  
- **Joseph Feist**, Vice Chair  
- **Andy Holcombe**  
- **Joy Murphy**  
- **Katie Fowkes**  
- **Mark Hooper**  
- **Jim Secola**  
- **Aaron Haar**  
- **Fong Lo**  
- **Yvette Zuniga**
Health, Hope, and Home

A little help can go a long way. In 2019, CHIP faced many challenges as we recovered from the Camp Fire. We learned to lean on our community, partners, supporters, family, and friends. Today, we are reminded again that safe, sustainable, and affordable housing is a precious asset and vital to the health of our community.