

Helping People Help Themselves



**CHIP**

Community Housing  
Improvement Program

**CHIP is proud to announce  
we are expanding our mutual self-help  
housing program to Paradise!**

**We are looking for ...**

- 4 households interested in helping to build 3 bedroom 2 bath homes on Young Ave., Kibler Rd. and Judy Lane in Paradise.

**and...**

- Paradise lot-owners who lost their home in the Camp Fire and would like to partner with us to rebuild their home. House sizes to be determined.

**You may be eligible to help build a home or rebuild on your lot if you ...**

1. Have sufficient income to make monthly mortgage payment
2. Have good credit—perfect credit is not necessary
3. Do NOT exceed low income limits
4. Willing to work collaboratively with a group of homeowners to help build your own home.

**USDA Rural Development  
income limits for household sizes:**

1 thru 4 persons \$56,550  
5 thru 8 persons \$74,650

**Features:**

- Affordable monthly payments
- Help build your own home.
- No construction experience necessary!
- No down payment
- Low Fixed Interest Rate

**Funded by  
USDA Rural Development,  
Town of Paradise, NVCF,  
Paradise Rotary Foundation and  
Golden Valley Bank**



**Call CHIP or visit our website for more information or  
to request an application**

(530) 891-6931 or 1-888-912-4663 (toll free)

[www.chiphousing.org](http://www.chiphousing.org)

**E-mail questions to:** [CHIPgeneral@chiphousing.org](mailto:CHIPgeneral@chiphousing.org)



USDA is an equal opportunity provider, employer, and lender.

CHIP provides healthy, sustainable, affordable housing and services to qualified residents in the North Valley

