



chiphousing.org



2018 annual report



PROVIDING HEALTHY, SUSTAINABLE, AFFORDABLE HOUSING
AND SERVICES TO QUALIFIED RESIDENTS IN THE NORTH VALLEY



EQUAL HOUSING
OPPORTUNITY
CA BRE# 01986456



CHIP

*Helping People
Help Themselves*

a letter from
the President



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CHIP Rental Housing
Resident

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Greetings to all!

2018 was a year of anticipated and unanticipated events.

In January, Dave Ferrier stepped down as CEO after a 35 year tenure at CHIP. We are thankful he remains involved in the housing industry and we are able to collaborate with him. Summer arrived and the Carr Fire got our full attention. This fire directly affected our self-help and rental housing in Shasta County. Residents, owners, and staff were either threatened, impacted, and/or sustained losses. Despite the shock and devastation, we regrouped and continued our work.

The affordable housing crisis was on everyone's agenda,

and luckily, there were several sources of funding on the ballot. We were elated to see the passage of Propositions 1 and 2 and many other measures that will assist us in building more housing to address this pressing issue.

On September 17, 2018, CHIP celebrated its 45th anniversary. We've grown from a grassroots, Chico-centric program to a seven county service area with multiple lines of business. We intended to celebrate this milestone on November 16, but the Camp Fire that began on November 8 changed our priorities and focus.

No one was prepared for this monumental event that remains ever present in our minds. CHIP lost an affordable housing complex and six of our staff members lost their homes. The total impact is unfathomable. But like every obstacle that we have faced over the past 45 years, we are adjusting, retooling and remaining true to our mission. We extend our gratitude to all our partners and friends who have provided support and financial assistance in general, and in response to the aftermath of the two fires.

By year's end, we were readying ourselves, our stakeholders, and those we serve with the anticipation of a new CEO. Now, more than ever, our board and staff remain committed to providing affordable housing and services. The future is looking brighter!

-Kris Zappettini
Interim President & CEO

2018 FINANCIAL STATEMENT

	2017 (Audited)	2018 (Unaudited)
Total Assets – CHIP	\$16,544,563	\$17,288,831
Total Assets – Affiliates	\$75,842,071	\$72,821,433
Total Assets – Combined	\$92,386,634	\$90,110,264
Development Projects in Process	\$5,916,141	\$6,278,214

CHIP 2018 annual report

SELF HELP HOMEOWNERSHIP



We love it when our former rental residents finally become homeowners! Last October, single dad Matt Bellomo and his kids and granddaughter moved into a home they helped build in Cottonwood.

Bellomo was a resident of CHIP's Linden Apartments in Redding for almost ten years along with his new next door neighbor Lisa, and the pair worked in the same group building their homes together.

"I told my children ten years ago I'd get them a house one day. I promised." Several years ago, he signed up for CHIP's self-help homeownership program and began building his home in 2017.

"When we got that call, we freaked out," said Bellomo, whose kids also helped him through the process.

His daughter said he worked above and beyond the 30 per week hours required. His new neighbors joked that Matt, with his energy and drive, is the unofficial mayor of the subdivision.

Bellomo thought he would never be able to afford a down payment, and appreciates the fact that he has an affordable mortgage. Matt called the program a "blessing," and that at age 51 he is proud to finally be a homeowner.

He added, "Our down payment is our hands, our feet and our tool bags."



Torres Family
New Home Owners
Orland



Trevor Penner
New Home Owner
Orland

Self Help Housing Highlights

HOMES COMPLETED IN 2018

Villa La Michele/
Heartland Park
Orland  **21**

Longspur
Park
Cottonwood  **8**

Siskiyou
Grove
Thermalito  **8**

37
HOMES

LOANS CLOSED IN 2018 (Construction Can Begin)

Subdivision off Newport Ave. • All Groups
Orland

 **33**

Stonefox Ranch • All Groups
Corning

 **23**

Fox Run 2 • Group 3
Cottonwood

 **8**

64
LOANS

MOVING FORWARD

CHIP is under construction on 80 homes in Fox Run 2 (24 lots), Stonefox Ranch 1 (23 lots), and in an unnamed subdivision off Newport Ave in Orland (33 lots). Our 2019 pipeline includes 54 lots in Corning (Stonefox Ranch Phases 2 & 3). **These lots are under development and sales should begin in the spring or early summer of 2019.**



RESIDENT SERVICES *volunteers*

Each year, CHIP partners with volunteers and other agencies to bring resident services on site. Here is a list of the programs and the organizations or individuals who have helped us:



Tehama County

BRICKYARD CREEK RED BLUFF

Nutrition Class
SNAP - Ed (USDA Food
& Nutrition Service)

Community Café
Northern Valley Catholic
Social Services

Lunch Program
Resident Volunteers

Summer Enrichment
Program
UC Coop. Extension

Strengthening
Families
Northern Valley Catholic

Donation of
School Supplies
Staff

Arts & Crafts
Voter Registration
Section 8 Sign Up
Staff

Glenn County

RANCHO DE SOTO ORLAND

Art Program
Joy Murphy/ Umpqua Bank

Cancer Prevention:
Every Woman Counts
California Health
Collaborative

Nutrition Class & Money
Management
UC Cooperative Extension

Every Dollar Counts
UC Cooperative Extension

LGBTQ+ Sensitivity
Training
Stonewall Alliance

Summer Enrichment
Program
UC Cooperative Extension

Behavioral Health
Informational Meeting
Glenn County Mental Health

LINDEN APARTMENTS REDDING

Xtreme Kids
Bethel Church

Cancer Prevention:
Every Woman Counts
CA Health Collaborative

Redding Rocks Potluck
Redding Rocks

Shasta County

Bike Safety Training
Healthy Shasta

Summer Enrichment
Program
UC Cooperative Extension

Arts & Crafts
Staff

Kids Connect
Trinity Lutheran Church

MURPHY COMMONS CHICO

Loose Parts "Play" Workshop
Valley Oak Children Services

Family University Night
CSU Chico/Umpqua Bank

Baha'i After School Program/
Junior Youth Program
Baha'i Faith

Zumba Class
Angeles

Kids Group (Promotores)
Northern Valley Catholic
Social Services

Quit Tobacco Workshops
Butte County Public Health

Every Dollar Counts
UC Cooperative Extension

Community Garden
Resident Volunteers/LISC

LGBTQ+ Sensitivity Training
Stonewall Alliance

Women's Circle
Sutter Yuba Behavioral Health

Healthy Relationships
Catalyst

Upward Bound
CSU Chico

Summer Enrichment Program
UC Cooperative Extension/
Umpqua Bank

EAST OF EATON CHICO

Social, Emotional,
Physical Activities
Menyuan Family Circle

Promotores
Northern Valley Catholic
Social Services

Cultural Activities
and Support
for Residents
Zoo Siab

Summer
Enrichment
Program
UC Cooperative
Extension

HAZEL HOTEL GRIDLEY

Cancer Prevention:
Every Woman Counts
CA Health Collaborative

Nutrition Class
SNAP - Ed (USDA Food
& Nutrition Service)

HEAP - Sign up
Passages

Donations
St. Timothy's
Episcopal Church

MARYMEAD MARYSVILLE

After School Program
Resident Volunteers/
Umpqua Bank

Family Learning in Play
Playzeum

Nutrition Class
& Money Management
UC Cooperative Extension

Let's Have Fun Kids
Resident Volunteers/
Umpqua Bank

LGBTQ+ Sensitivity
Training
Stonewall Alliance

Luncheon
Staff

Women's Circle
Sutter Yuba Behavioral Health

Summer Enrichment Program
UC Cooperative Extension

Crochet Class
Crystal Armstrong

Lead Poisoning Prevention
Sutter County Public Health

Butte County

LA VISTA VERDE CHICO

Zumba Class
Angeles

Kids Group (Promotores)
Northern Valley Catholic
Social Services

Nutrition Class & Money
Management
UC Cooperative Extension

Community Garden
Resident Volunteers

Women's Leader Group
(Promotores)
Northern Valley Catholic
Social Services

Women's Fair (Promotores)
Northern Valley Catholic
Social Services

Resources Fair (Promotores)
Northern Valley Catholic
Social Services

Women's Circle
Sutter Yuba Behavioral Health

Sewing Group
Resident Volunteers/
Soroptimist Bidwell Rancho

Healthy Relationships
Catalyst

Upward Bound
CSU Chico

Summer Enrichment Program
UC Cooperative Extension

Oral Health Focus
Butte County Public Health

PARADISE COMMUNITY VILLAGE • PARADISE

Girl Scouts | Daisy Troop
Michelle Springsteen

Cancer Prevention:
Every Woman Counts
California Health Collaborative

Nutrition Class & Money
Management
UC Cooperative Extension

Gardening and Organic
Food Information
Guild Community Garden

Financial Education
Member's 1st Credit Union

LGBTQ+ Sensitivity Training
Stonewall Alliance

Butte College Informational
Meeting and Recruitment
Butte College

Healthy Relationships
Catalyst

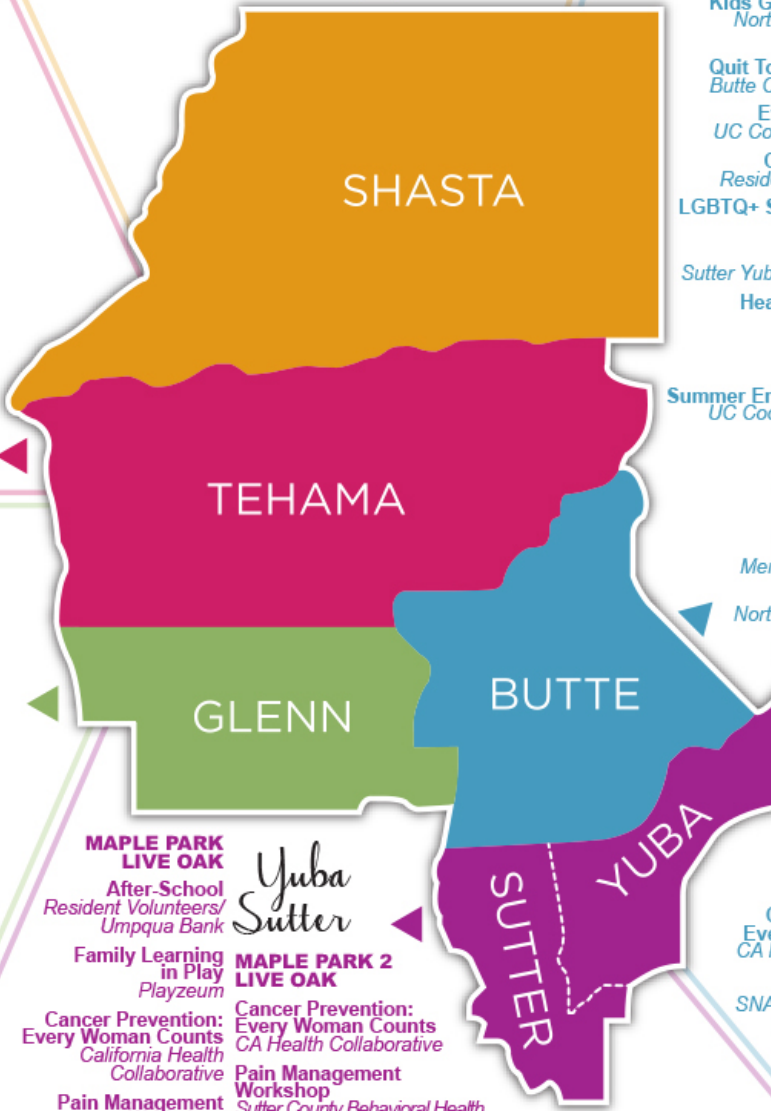
Job Seekers
AK Builders

Summer Enrichment Program
UC Cooperative Extension

Lead Poisoning Prevention
Sutter County Public Health

Better Money Habits
Bank of America

Cooking Matters
Adventist Health



PROPERTY MANAGEMENT *highlights*

- **Completed rehab of 2 buildings and began ADA upgrades** at La Vista Verde Apartments, CHIP's oldest rental property, originally built in 1984.
- In collaboration with Butte County Public Health, **implemented Smoke-Free Policy throughout our rental housing portfolio**
- **Completed capital improvements at our 2 fee-managed properties**—new drain lines at Longfellow Apartments and repaired balcony at North Point Apartments.
- **Successfully passed audits for local, state and federal funding** at all properties
- Staff attended training & **received certification for managing USDA-funded farm worker properties and Tax Credit properties.**
- **Provided short-term emergency housing to households displaced by the Camp Fire** at one property where a temporary waiver of eligibility criteria was allowed by the funder.



CHIP
*Helping People
Help Themselves*

RENTAL HOUSING *update*

CHIP is beginning a new multi-family housing development called Creekside Place. This affordable housing community will be for seniors 62 years and older. CHIP is excited to be partnering with other local agencies including the City of Chico, Butte County Behavioral Health, and the Housing Authority of the County of Butte.

We anticipate there will be several local lenders added as partners as the project progresses.

The more local participation and investment we can achieve, the better! This property will add 101 new units to the housing stock and it will be complimented by resident services.



Paradise Community Village was a 36-unit affordable housing community completed in 2013. It

was a beautiful property of 1, 2 and 3 bedroom units located in a quiet and serene location off of Clark Road.

Eighty-nine residents called this place home. Sadly, on November 8, 2018, the Camp Fire completely destroyed it.

We are deeply saddened for the trauma experienced by our residents and their continued struggles to re-house and recover. Thanks to donations, we were able to provide \$60,500 in relief to displaced residents and staff. Efforts now are focused on how to rebuild.

CHIP has established a rebuild fund. contributions can be made online at: WWW.CHIPHOUSING.ORG/DONATE or checks can be mailed to our main office.



YOUNG RENTAL HOUSING RESIDENT PLANS TO BECOME A *surgeon*

**MARLYNN
BRADLEY**



Marlynn Bradley moved into Murphy Commons Apartments in Chico at the age of 11, when the property first opened in 2007. She shares an apartment with her grandmother. Marlynn, who is now 22, was recently accepted into UC Davis as a pre-med student, and her goal is to become a surgeon. She completes her second year at Butte College this May.

She works on campus in the biology stockroom and grades chemistry homework as a teachers' aide. On top of that, she has an internship and is part of the MESA (Math, Engineering & Science Achievement) Club at Butte College.

She began as an art major but became interested in biology after taking it as part of her general education. "I said, wow! This is what I want to do. I took chemistry and loved it," she says, "So I just continued taking more upper division science courses." A first generation college student, Marlynn also took inspiration from her mother, a CNA and her older sister who is studying to be a physician's assistant.

Marlynn participated in many of Murphy Commons' resident services events growing up, including participating in Chico State's "F.U.N." (Family University Night) program. CHIP has a longtime partnership with Chico State's Child Development Program, and students visit once a week to organize educational after school programs and homework help for young residents. "All the staff, like Washington (CHIP's resident services specialist) I've known since I was little," she says. "They are like part of the family, and I know everyone who lives here."

She also has warm regards for Steve, Murphy Commons' resident manager. "Steve is very involved, and he knows everyone, which is rare for a manager. Not just their names and what units they are in, but he is interested in their personal lives."

When she's not working or going to school, Marlynn likes eating sushi and going to the movies with her "science friends." Her hero is Maya Angelou. In addition to Davis, has also applied to UCLA and UC Berkeley and is waiting to hear back. She is interested in both cardiovascular and trauma surgery. "I'm hoping once I get to med school that will help clear it up!" she said.

Congratulations to Marlynn on your current and future success!

CHIP BOARD MEMBER spotlight

Katie grew up on a walnut and prune orchard in Los Molinos and moved to Chico after completing her BS in Electrical Engineering and MA in Business Economics at UC Santa Barbara. Her experience with business management and extensive training in math was a great foundation for her career in the commercial business market. She has been a board member since 2015.

Katie worked at Tri Counties Bank for five years as a commercial relationship manager and has served as vice president, senior commercial relationship manager at Banner Bank for a decade. This position includes analysis and monitoring of multi-phase construction projects, which introduced her to the CHIP organization and expanded her interest to support CHIP's goals in the community. In addition to construction lending, Katie works with businesses in industries from manufacturing to agriculture in all realms of financing needs. She lives in Chico with her husband, Don, and their four kids and enjoys hiking, camping, sports and going on family adventures.

"CHIP is an amazing organization and it humbles me to be even a small part of such a dedicated group of helpers," says Katie. "Housing is such a key element to the safety and success of our community and world. A home provides so much more than just shelter."



**KATIE
FOWKES**



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NeighborWorks America

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North Valley Community Foundation

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Community Housing Improvement Program (CHIP)

1001 Willow Street • Chico CA 95928

PH: 530.891.6931 TOLL FREE: 888.912.4663 TTY: 540.891.8547



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How would you like your donation to appear in our annual report?

Tax ID # 94-2223398



Name: _____

For our records (will not appear in annual report), please provide the following additional info:

Address: _____

email: _____

Please make check payable to: CHIP, 1001 Willow Street, Chico CA 95928

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A MESSAGE
FROM OUR

President/CEO

SEANA
O'SHAUGHNESSY

It is an honor and a privilege to join CHIP as President & CEO. Dave Ferrier (former CEO) and the team worked tirelessly year after year to address our community's housing needs, ultimately creating a stable, reliable organization. Before I started, I admired CHIP's ability to serve diverse populations with tailored housing solutions, from single family homes for working families to apartments for seniors. Now that I have joined the team, my admiration has only grown as I've gotten to know the talented staff, committed board members, and generous partners who make our work possible. This is the legacy that will enable CHIP to help rebuild our community and provide creative solutions to solve our regional housing needs. I look forward to working with each of you in the coming years!

Seana O'Shaughnessy