



CHIP

COMMUNITY HOUSING IMPROVEMENT PROGRAM

2022 ANNUAL REPORT



Our biggest takeaway as we reflect on 2022, and look toward our 50th Anniversary in 2023, is that CHIP is running on all cylinders. We are ready for new challenges as we celebrate our past accomplishments and focus on growing our impact in the future.

CHIP has successfully survived the Camp Fire and loss of Paradise Community Village. We are making significant strides in achieving our goal to build housing in the burn scar and support disaster housing recovery. The newly rebuilt Paradise Community Village provided housing for 36 families. At the end of 2022, we had an additional 209 rental housing units in the pipeline in Paradise and Magalia. On the homeownership side, we helped 4 Camp Fire survivor families move into their new homes in Biggs before the holidays and were well on our way to completing our first 4 homes in Paradise. Our single-family rental program continued to progress, and we will have 6 homes online in 2023.

Creekside Place in Chico remained on schedule to complete construction in January of 2023 and applications were already under review for lease-up. The excitement among applicants and community partners was palpable. Our new rental housing team stayed busy moving several projects along and building new partnerships.

The self-help program never ceases to amaze as the team builds dozens of homes each and every year. In 2022 we finished 31 homes, started 21 new homes, and had an additional 10 under construction.

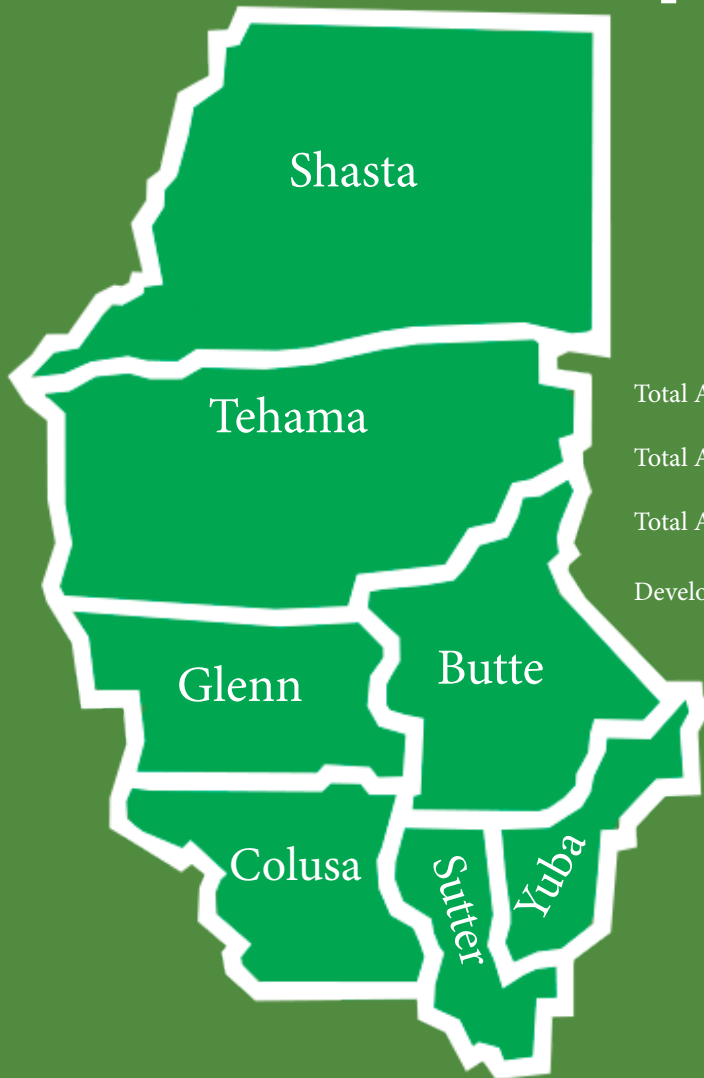
One of our proudest accomplishments in 2022 was the continued expansion of our Resident Services program. Providing quality housing and services to our residents is a core value. We are thrilled to be able to provide in-person, on-site programming at all of our properties.

CHIP continues to rise to the greatest challenge facing our region – the extreme lack of affordable housing. It is through the hard work and dedication of our knowledgeable and committed staff, that we have accomplished so much. It truly is an honor for us to be a part of CHIP's work and mission.

Seana O'Shaughnessy
President/CEO

Andy Holcombe
Chairman of the Board

Financial Statement



	2021 (Audited)	2022 (Unaudited)
Total Assets - CHIP	\$19,881,603	\$22,590,211
Total Assets - Affiliates	\$70,565,134	\$102,130,009
Total Assets - Combined	\$90,446,737	\$124,720,220
Development Projects in Process	\$5,924,271	\$3,274,679

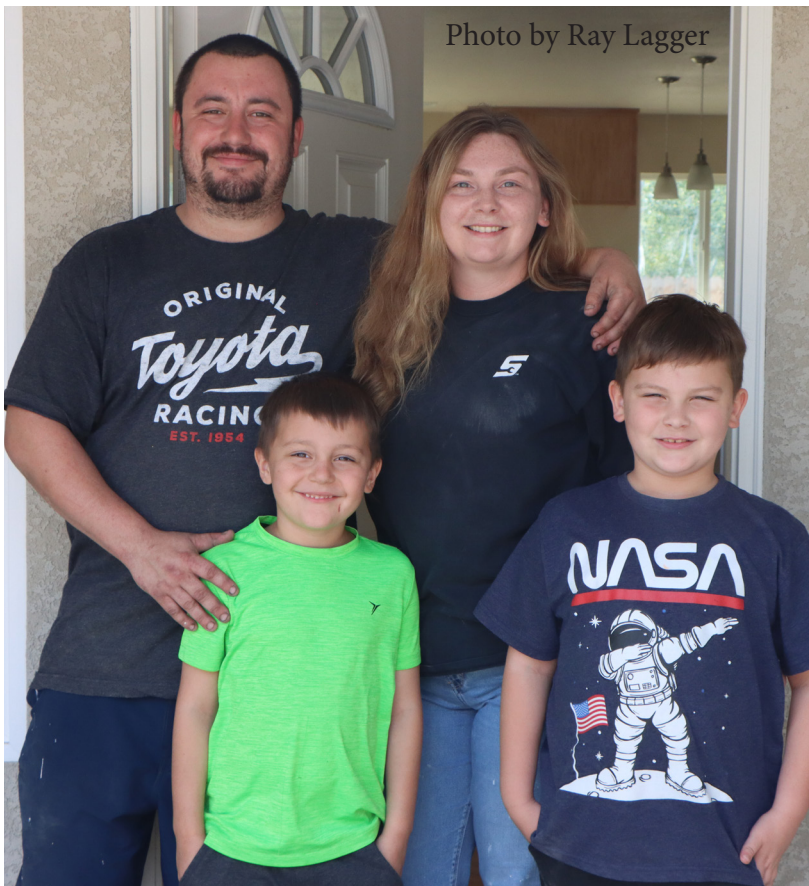
Among the assets that we added in 2022 was Turning Point Commons Apartments (TPC). What makes TPC an extra special, is that it was the first apartment community that CHIP built and managed in 1984. Always an independent co-op, Turning Point Commons (66 units) broke ties completely with CHIP in 2016. After nearly a decade on their own, we are happy to welcome them back as CHIP resumes ownership.



Building Homeownership



The Self-Help department had a busy year in 2022! Subdivisions in Anderson, Biggs, and Paradise were all started in 2022. Throughout the year the Self-Help team worked to get 122 homes in predevelopment and the construction team worked hard to help families complete 31 homes. One family who constructed their home in 2022 was the Richmond-Howard family and they shared their story with the Chico News & Review.



Story by Anne Stokes

Cherylynn Richmond remembers waking up the morning of November 8 to a bright orange hue in her bedroom, something that didn't concern her at first. "I thought it was beautiful," she remembers. "But then I got on social media and saw that people were afraid and trying to evacuate. I got a call from my mom ... saying we should leave and that the fire was right down the street. That's when we left."

When she and her partner, Chris Howard, evacuated their Paradise home, they didn't take much—just a grocery bag full of clothes for their two young sons and a laptop to watch movies on.

"We thought we'd be back that night," she remembers. "And then we ended up not being able to come back for a while."



Richmond and Howard lost nearly everything in the Camp Fire. Gone were irreplaceable family photos as well as everyday necessities like clothes, furniture and the tools Howard earns a living with as a mechanic.

Fortunately, they were able to stay with family for a few weeks before finding a place to rent in Chico, where they've lived for the past several years. Even though it wasn't their first pick of neighborhoods to raise their family in, they were lucky to find a place to rent at all. After the Camp Fire, the lack of available housing—not just affordable housing—was a serious issue in the areas surrounding Paradise.

Even with the support of several aid organizations, Howard says that getting back on their feet was difficult; while there was a lot of help to go around, there was also a lot of need. When Richmond heard CHIP was giving first priority to Camp Fire victims, they jumped at the chance to build and own their home. While the application and approval process took some time, they both say it's an opportunity of a lifetime.

"The work that went in to get approved was nowhere near what you get out of it. When we look back, it was so worth it. I couldn't imagine living in a house that I'm paying way too much for," Howard says. "It was perfect, especially for a family."

"You don't just get a really good interest rate and a house where you get to raise your family, but you also learn a new trade [and] you meet people you're going to be surrounded by for the rest of your life. ... We've actually found some of our best friends through this process of rebuilding," Howard says. "It's been amazing to meet people doing the same thing as you are and it seems like they all have the same idea: We're all trying to be good parents, we're all trying to build our home."

"We're paying \$1300 a month (in rent), but I know people who have gone through the CHIP program, who have built their house and they're paying \$700 a month, living in a great neighborhood and they own their home," he says. "[They] would have never had the opportunity to own their own home, and I can say that for myself as well. ... To own my house at 27 years old, [CHIP] made it happen."



Developing Opportunities

Even with 19 properties across 7 different counties, we know that there is still not enough affordable housing to meet the housing needs of the North Valley. One innovative solution that our Rental Development Team deployed, specifically for those affected by natural disasters, was to install manufactured homes and rent them to individual households. Along with starting the new single-family rental program, re-acquiring Turning Point Commons, and finishing Creekside Place in Chico, the team has also been working on three more developments in the pipeline. They are also working on rehabilitating three of our oldest properties. If that wasn't enough, the development team has been preparing for Kris Zappettini's retirement that will happen in 2023. In preparation, the team has welcomed two new members: Theresa Nantor, Director of Rental Housing Development, and Allison Rettig, Project Manager.





Theresa Nantor
Director of Rental Housing Development

Theresa, came to CHIP in 2021 with over 20 years of experience in affordable housing, ready to take the lead of the Rental Development Department and the Resident Services Department. With a total of four projects in the pipeline as well as managing the Resident Services team, Theresa cites her team as the best part of her role, “The folks that work on my team are just the greatest. They go out of their way to serve the residents...Everyone who works on my team is committed to affordable housing.”

Welcome to the team!



Allison Rettig
Project Manager

Allison comes with a diverse background in housing and disaster recovery. With so many projects in the pipeline choosing a favorite can be hard, but Allison is particularly excited about Cypress Family & Senior Apartments in Paradise. “It’s a beautiful site, there is going to be a lot of open space, it will be multi-generational with the seniors and families on the same campus. I just appreciate we’re willing to take that on because I think those housing opportunities will be utilized very quickly and I think it will bolster the recovery for the community.”

Reaching Residents



Photo by Ray Lager

For the first time since 2020, Resident Services was able to provide a full schedule of in-person classes and events. Residents, like those pictured here, were able to benefit from in-person resources like mobile clinics, food donations, and finance classes. Services like these would not have been possible without our partner organizations. One of the resources brought by a partner organization, Promotores from North Valley Catholic Services, was centered around mental health as residents are still dealing with the effects of the pandemic. The Chico News & Review wrote the following story about this special program.





Photo by Ray Lager

Story by Raul Clement

To say all CHIP does is provide “housing” would be missing the bigger picture. As Theresa Nantor, Director of Resident Services, puts it, CHIP believes in “treating the whole person.”

One key to this is Resident Services. CHIP partners with over a dozen local nonprofits and service providers to offer healthy eating, activities for children, craft education, workforce development, college prep and summer programs.

A program that’s made a particular impact in CHIP apartment communities in recent years is Promotores. Run by North Valley Catholic Social Services, Promotores aims to improve mental health in the Hmong and Latino communities through weekly educational support groups for adults and children.

The word “educational” is important here. As Norma Servin-Lacy, Program Manager of Promotores, points out, “Mental health is a big stigma in our community. People don’t want to seek help because they don’t want to be seen as ‘crazy.’ There are also the language barriers and lack of access to service.”

Promotores attempts to break down these stigmas through links to services, information, community bonding and fun activities. The Kids Group meetings, held twice weekly in the afternoons, last between one and two hours, offer bilingual and mindfulness activities, and involve anything from mental health support to arts and crafts to help with homework. Resident Guadalupe McNeil has seen firsthand the benefits of these sessions for her two children, Marisela (17) and Marianna (13).

“They love it,” she says. “I love it. It gets them out of the house, away from screens, and interacting with other kids. During the pandemic, they became very isolated. It affected their mental health.”

It was the impact of the pandemic that Promotores wanted to address with one of their latest activities, Picture This: A Photo-voice Project. Adults and children in CHIP residences were given cameras, instruction in photography, and told to shoot photos of their pandemic experience. The result was a series of posters combining text and image, a document of their experiences as Latinos in the U.S. during an uncertain time. These posters

expressed their fears, anxieties, and the damage COVID-19 inflicted on their community—but also their hopes for the future and even the small moments of joy found during quarantine.

McNeil feels it was an invaluable experience for her daughters, particularly Marisela. “She was able to express herself in a new way. It really brought her out of her shell.”

So the next time you drive past CHIP housing, remember that you’re looking at more than an apartment complex. You’re looking at a source of connection. “You can get someone in housing,” Theresa Nantor says, “but if they don’t have the knowledge or tools to access resources in the community, and also be a part of the community, there’s a disconnect there.”



MY COVID-19 STORY
On Mental Wellness:
Managing PTSD
A PHOTOVOICE PROJECT

So many days I spent in mental anguish.
This pain blocked my ability to understand that I could in fact enjoy living and experience peace.

So many days I felt lost and alone.
I needed constant reminders that my life has a purpose. What a miracle it is for the human to survive devastating hardships and still wake up to face another day!

So many days I felt trapped.
With faith and the help from others, I am learning to manage the feelings that arise with intrusive thoughts of the past in order to be present.

YOU ARE NOT ALONE
National Suicide and Crisis Hotline
Call 988
Domestic Violence Hotline
800-799-7233

This poster was created in collaboration with Migrant Clinicians Network, Promotores Outreach Program, and the CDC Foundation.



Resident Services' Partner Organizations

Asian Resources Inc
California Health Collaborative
CalFire/Butte County Fire
COVID-19 Task Force
Butte Fire Council
El Centro Legal de la Raza
Family Learning in Play
First-5 Yuba County
Hmong Cultural Center
League of Women Voters
LevelUP NorCal

Office of Community Partnerships and Strategic Communications
Promotores from North Valley Catholic Social Services
Ridge Live Church
Semillas
Sutter County Children and Families Commission
Sutter County Health and Human Services
Sutter County Public Health
Sutter Yuba Mental Health
UC Cooperative Extension
UC Davis Center for Reducing Health Disparities



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Vanessa Haro, AAMS - Edward Jones
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Neighbors (\$1 - \$499)

Roger Auer

Abraham Baily

Natalie N. Bonnewit & Matthew M. Myers

Jeff and Wendy Brown

Butte Community College Foundation

Caldwell's Custom Countertops, Inc.

Cristina Calva

Jazmin Calva

Raquel Calva

Harold Carlson and Linnea Hanson

Peter Carr

Dave Ferrier

Ramona Flynn

Bryce Goldstein

David and Janet Goodson

GRID Alternatives

Greg Herrera

Michael Herz

Jacqueline Holt

Mark Hooper and Christy Santos

Paul Lieberum

Local Initiatives Support Corporation

Mutual Of America

Mark and Anne Montgomery

Aric Morton

Amber Nalton

Dan Patterson

Eva Perez

Jasmine Quintanilla

Suellen Rowilson

Irving Schiffman

Judy Sitton

Debbie Watkins

Addison Winslow

Denise Worth

Connie Zambrano



The 2022 Rock the House Fundraiser: Dancing in the Moonlight was a success! The evening at Patrick Ranch was filled with food, games, raffles, dancing, and a brief ceremony. The money raised from this event, like all our Rock the House fundraisers, went to support the work we do to provide affordable housing to the North Valley.



End of an Era

Two deeply dedicated CHIP Board members, Fong Lo and Joy Murphy, retired from their Board positions in April 2023. For Fong and Joy (20 years and 19 years, respectively), their unwavering commitment to our organization and their communities has been nothing short of inspiring. CHIP’s Board of Directors and staff thank Fong and Joy for all they’ve done over the years to help CHIP make so many connections and build a better future for so many folks. We have been made stronger thanks to your extraordinary dedication. Thank you!

Fong Lo

In the 90s, Fong came to first know CHIP as a newly hired Resident Manager at CHIP’s East of Eaton apartment community. As a Resident Manager, Fong familiarized himself with CHIP’s values and inner workings, but, eventually, his heart took him onto another career path with the Social Security Administration. Not soon after, he was asked to continue to support CHIP as a Board Member. It was a natural fit. He played a vital role as CHIP’s ambassador within the Hmong community and the greater community as well. Presently, Fong serves on six other Boards. After 20 years with CHIP’s Board, and retiring as the Vice Chairman, Fong’s selfless spirit is remarkable.

Joy Murphy

Joy Murphy joined the Board shortly after the passing of her husband, Bill Murphy, who was one of the four founders of CHIP. Residing in Orland, Joy thought a great way she could contribute was to teach kids at CHIP’s Rancho de Soto apartment community. She hosted science classes, art classes, and other educational opportunities for children living at the property. “I made sure I was there every Thursday night,” she recalls. Sure enough, Joy’s connection grew as the kids lovingly referred to her as Grandma Joy. Whether it’s helping somebody apply for housing, helping farmers learn about CHIP, or spending Thursday nights teaching children, Joy found her own way to make an impact in her community.

2022 Board Members

Andy Holcombe (Chair)	Katie Fowkes	Earl Jessee
Fong Lo (Vice Chair)	David Goodson	Ed Mayer
Dave Burkland	Vanessa Haro	Joy Murphy
Joe Fiest	Mark Hooper	Ross Simmons

A Look Back



In preparation for our 50th celebration, we wanted to take a quick walk down memory lane by running through our timeline. What was started as a housing rehab program by four college friends in 1973 has since evolved to an organization that contains a Multi-Family Housing Development Program, a Self-Help Homeownership Program, Resident Services Program, and an Asset Management Department. Being dedicated to serving the North Valley for the past 50 years has meant listening to residents, homeowners, and perspective homeowners and tweaking our services to best meet their needs. This has meant ending the Housing Rehab Program in 1995, starting to build and manage apartment communities in 1979, starting to build Self-Help homes in 1981, starting a Community Development Program but ultimately ending it in 2000, running a Credit Counseling Center from 1996 to 2011, starting a Resident Services department in 2003, and creating an Asset Management Department in 2011. Not only did our programming expand throughout the years, but our service area did as well, expanding from just serving Butte County to serving Colusa, Glenn, Shasta, Sutter, Tehama, and Yuba counties as well. Through it all, the goal for CHIP has been to provide safe and affordable housing to those who might not be able to afford it in a traditional housing market. We can't wait to see what the next 50 years have in store for us!



Asset Management:
2011 - present

Resident Services Program:
2003 - present

Community Housing & Credit Counseling
Center: 1996 - 2011

Community Development Program: 1983 - 2000

Self-Help Program: 1981 - present

Multi-Family Housing Program: 1979 - present

Housing Rehab Program: 1973 - 1995

1973

TIMELINE

HOUSING CRASH:
2008

CAMP FIRE: 2018



Saturday, September 23, 2023 from 5:30 - 9:30 PM

You're invited to Rock the House 2023: 50th Anniversary Fundraiser! We'll start with a champagne toast (courtesy of your host) and a brief presentation including honoring several of CHIP's leaders throughout its history, including Kris Zappettini who retires this year. Then, we will have a catered dinner by Bacio Chico and no-host bar, followed by games, dancing, music, and a raffle. Every year our Rock the House Fundraiser raises money and awareness to benefit CHIP in continuing its mission of providing affordable housing solutions and related services to the North Valley. To support the event you can sponsor the event or simply buy individual tickets. To learn more about the different ways to support this event please visit chiphousing.org/sponsorship.