

Building Community, Growing Opportunity

2023 ANNUAL REPORT



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As CHIP passed a major milestone, 50 years of serving the North State, we took the opportunity to celebrate and reflect.

We listened to the stories of the folks who built CHIP from the ground up. We honored our founders and key former staff: Jim Jessee, Keith Hopkins, Bill Murphy, Fran Wagstaff, Elizabeth Moore, Ann Harrington, Dave Ferrier, and Debbie Villaseñor. We marked bittersweet milestones, such as Kris Zappettini's retirement, and celebrated successes including the completion of our largest ever rental housing project, the 101-unit Creekside Place in Chico, finishing our first self-help homes in Paradise, and piloting a single-family rental program.

Our highest praise went to CHIP's incredible community, the people around us who have been a part of our long history of success. We have had visionary leaders, supremely competent staff, committed partners and vendors, and relentless advocates. We learned that CHIP has always pulled together a diverse coalition of supporters and fostered strong female leadership.

In this joyous moment for CHIP, we never lost sight of the task before us. Access to affordable housing remains one of the greatest challenges of our state and our region. Never before has the need for CHIP been clearer. Celebrating 50 years has only hardened our resolve and deepened our commitment to fulfilling our mission.

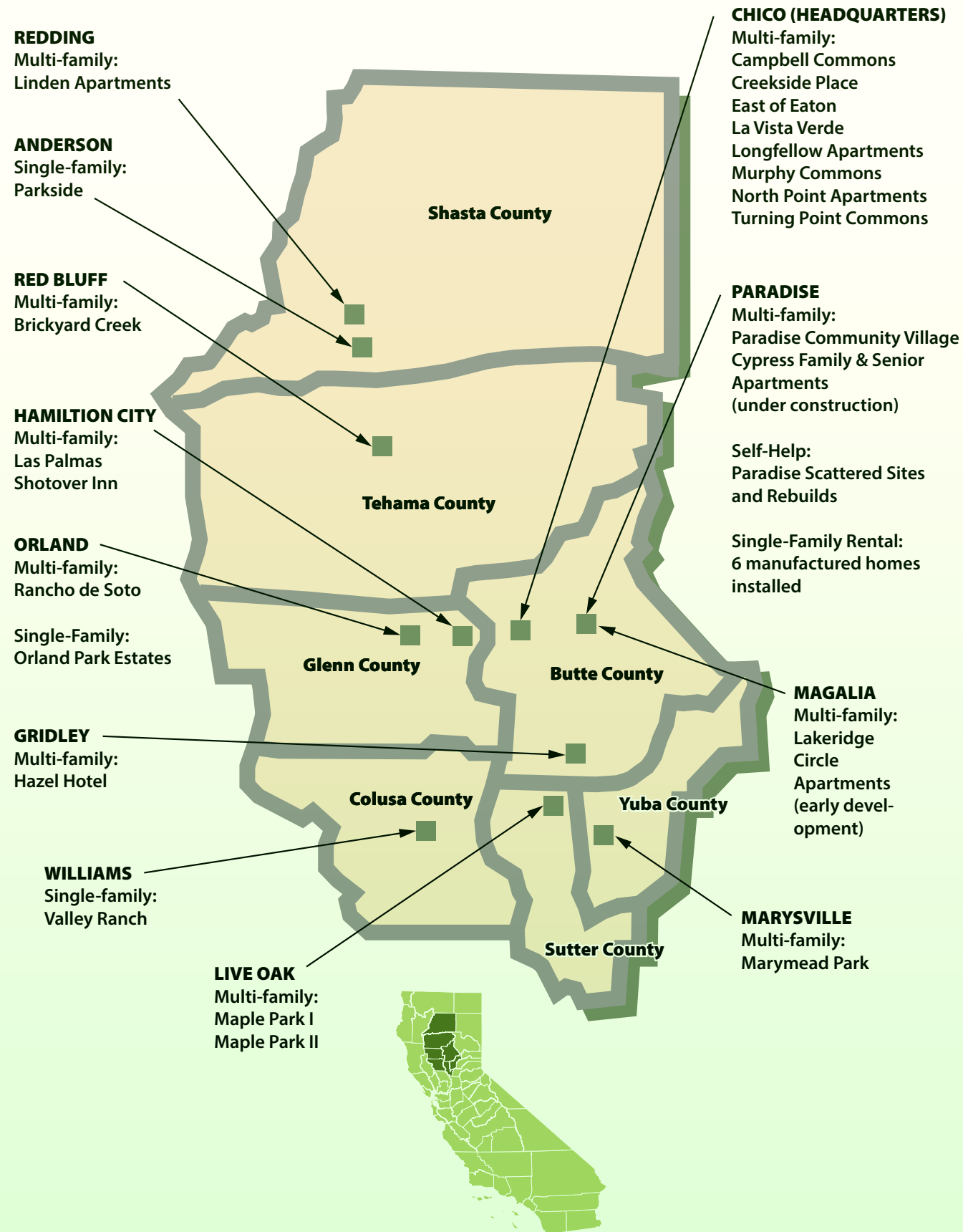
We are ready to roll up our sleeves and build more. With continued help from our community of supporters, we will!

Seana O'Shaughnessy
President & CEO

Andy Holcombe
Chairman of the Board

CHIP Service Map

Apartment Communities and Active Subdivisions (2023)



Financial Statement

CHIP is a private, non-profit 501(c)(3) corporation serving Butte, Glenn, Tehama, Shasta, Colusa, Sutter, and Yuba counties. Recognized as an innovator and leader in affordable housing, our organization has built over 2,850 housing units. These living solutions assist low-income, and disadvantaged residents find and afford a place to call home.

Since 1973, CHIP has made affordable housing its mission. Today, it's answering the call by helping communities build more affordable housing, and serving more than 1,800 residents with the goal of empowering them to live their best lives.

	2023 (Unaudited)	2022 (Audited)
Total Assets: CHIP	\$27,595,563	\$22,754,374
Total Assets: Affiliates	\$113,073,338	\$106,515,922
Total Assets: Combined	\$140,668,901	\$128,270,296



**Active Homeownership Development:
Parkside Grove, Anderson, 19 lots**

Creekside Place: A Milestone for Senior Housing



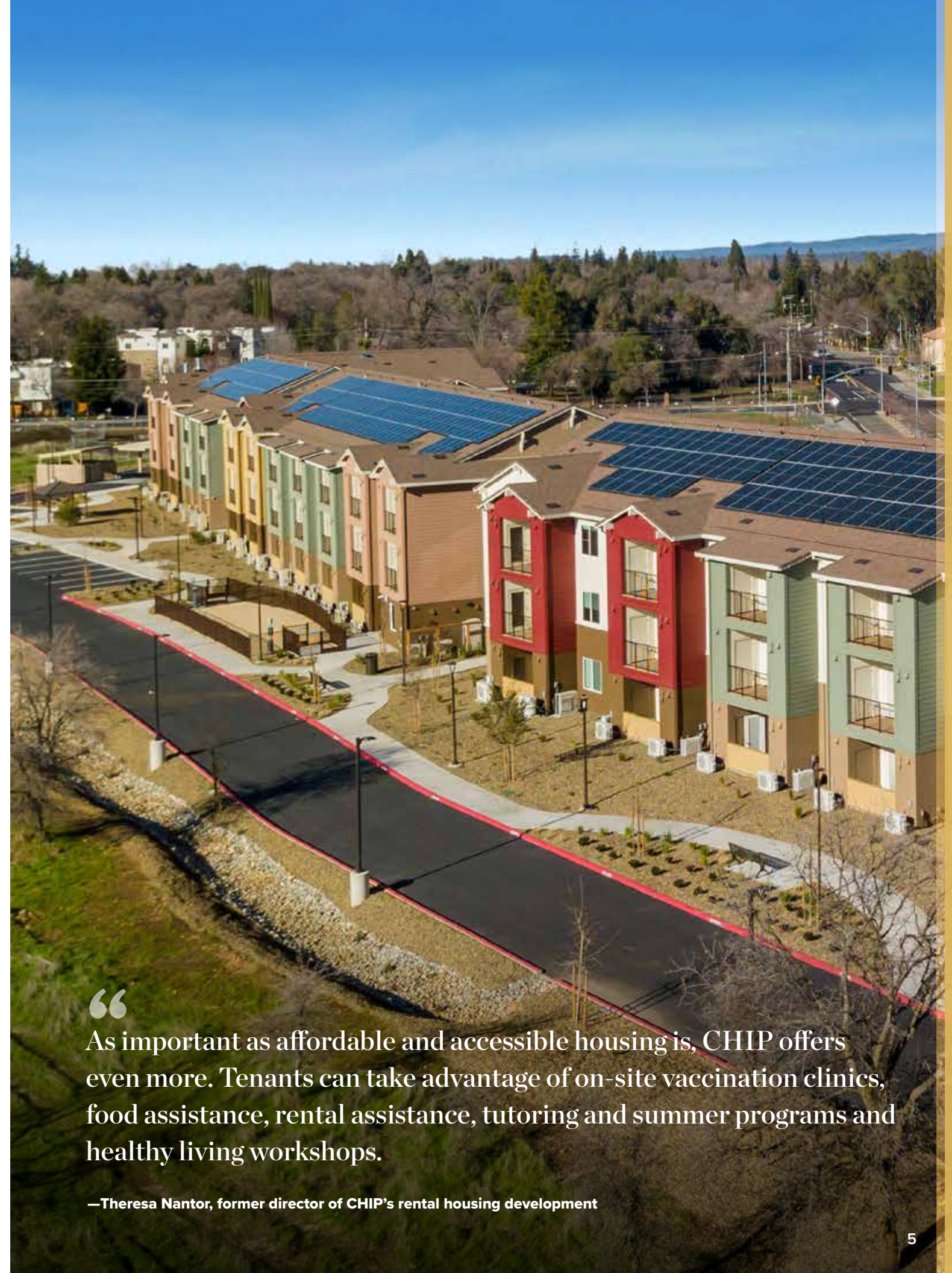
For seniors in our region, affordable housing solutions are hard to come by these days. The 2018 Camp Fire destroyed many naturally occurring affordable homes, exasperating the issue for seniors. We are thrilled to give seniors a brand new place to call home.

At 101 units, Creekside Place is currently the largest apartment community in our 19-apartment portfolio.

This newly built apartment community not only offers residents affordable 1- and 2- bedroom apartments, but also a dog park, a large community room with a kitchen, a fitness room, a bocce ball court, a community garden, a training room/computer lab, indoor bike storage, two private meeting rooms, two laundry rooms, and a carport. To celebrate the opening of this new senior apartment community we held a dedication ceremony and honored Kris Zappettini who headed up the project for CHIP. It was her last day on the job after 30 years of service. During the ceremony, the late Jim Jessee, one of CHIP's founding members, was also honored with the dedication of the community garden in his name.



Residents tending to the James W. Jessee 'Jim' Jessee Community Garden



“As important as affordable and accessible housing is, CHIP offers even more. Tenants can take advantage of on-site vaccination clinics, food assistance, rental assistance, tutoring and summer programs and healthy living workshops.

—Theresa Nantor, former director of CHIP's rental housing development

Continuing Our Promise to The Ridge



CYPRESS FAMILY AND SENIOR APARTMENTS

CHIP, Mercy Housing, and Zen Development Consultants LLC are working with the Town of Paradise to develop two new apartment complexes in Paradise called Cypress Family Apartments and Cypress Senior Apartments on 24 acres off Cypress Lane. Expected opening in 2025.



LAKERIDGE CIRCLE APARTMENTS

CHIP is in the very early development/planning stages for 64 units of affordable housing in Magalia, CA. The development aims to serve families and individuals, as well as seniors. The community is expected to open in 2028.



Vanessa Guerra, Director of Rental Housing Development

CHIP Welcomes a new Director of Rental Housing, Vanessa Guerra. Vanessa brings 16 years of experience in affordable housing and a deep knowledge of housing development. She joined CHIP in November 2023.

With Vanessa at the helm, CHIP will continue to have a strong rental development pipeline. In 2023, our long-term recovery efforts showed promising progress as the 140-unit Cypress Family and Senior Apartments finalized plans so that construction could begin in early 2024. Construction will be in two phases. The first phase creates 70 units for families and individuals and then a second phase at a not-too-distant date will add the remaining 70 units for seniors. A unique aspect of this future apartment community is that CHIP is working with Mercy

Housing and Zen Development. Vanessa Guerra, overseeing the project for CHIP, notes “this project is another example of CHIP’s ability to be versatile and partner with other organizations to develop the kind of housing that we need in the region.” Cypress is the largest project to date for CHIP, and its second multi-family community in Paradise.

A third multi-family property in neighboring Magalia is also in the works. Lakeridge Circle Apartments is in early development and includes 64 units that will be built in a “garden style” that is a low-density design that will take advantage of the beautiful outdoor space that the Ridge has to offer. If all goes well with securing funding, construction could begin in 2027.



In Paradise, CHIP, in partnership with the American Red Cross, Fannie Mae, North Valley Community Foundation, the State of California, and the Town of Paradise, installed 6 single-family rental homes. These manufactured homes will provide a unique, affordable rental solution for Paradise residents.

Bringing Life to CHIP's North Valley Rental Properties



Photo by Ray Laager

CHIP believes rental complexes are more than opportunities for housing—they're a chance for respite, self-improvement and building community.

In his birthplace of Ecuador, with an education and background in psychology, Washington “Washo” Quezada worked and volunteered in indigenous communities and marginalized neighborhoods—often creating programs aiding children and families. After he moved to Chico, California in 1996, CHIP hired Quezada in 2002 to help start a Resident Services department.

“I love the idea of creating, that’s always been my thing,” Quezada says. “My background is in creating projects, learning about a group or agencies, and then trying to make it so they can meet the needs of the people.”

Quezada helps organize and host a variety of free events and services, as well as annual celebrations such as a big summer barbecue, Halloween pumpkin-carving and turkey for Thanksgiving. Past events have included cooking and finance classes, workshops on avoiding money scams, after school programs, Zumba workouts, and gardening at Murphy Commons—which Quezada says has Chico’s first community garden on city grounds.

“To me,” says Quezada, “it’s super important to create a culture. The properties I work for, they know something is happening each month.”

Whatever the event’s activity, Quezada hopes it helps create a culture within the apartment’s community, a regular and reliable source of connection for people’s shared likes and needs.

“They come to the nutrition class or bingo,” Quezada says, “and they get to know each other and they get to become friends.”



Though certainly informative and fun—classes may be paired with a raffle or a meal—Quezada believes CHIP’s goal in organizing such events goes beyond bringing neighbors together for a good time.

“I haven’t met one person in CHIP that is not really wishing to help people,” Quezada says. “So, in that sense, the question is, ‘how can we support people?’ Let’s not just give them housing but how can we offer possibilities for them to open doors?” Quezada views Resident Services as a department that helps connect residents to these open doors—opportunities for respite or self-reflection on areas someone may wish to change or improve.

“No one has to be a part of Resident Services,” Quezada says, “but if they come and they start requesting things, it becomes a conversation.”

Knowing what the residents enjoy and find helpful allows Quezada to go into the surrounding communities and bring in private, government, religious or nonprofit agencies that can provide the residents with support, wrap-around services, or health and happiness.

In the past, Quezada says Resident Services has partnered with such groups as CalFresh, Chico State, UC Cooperative Extension, Oakland’s Centro Legal de la Raza, and Northern Valley Catholic Social Service. He praises their willingness to hear and adapt their offerings to what the residents want and need.

“It’s a program that feeds itself from the community,” Quezada says. “We can offer what agencies and people around the communities can offer.”

Using these same agencies, Quezada often works one-on-one with residents for life’s ubiquitous challenges—paying rent or questions around financial, employment or medical paperwork.

“It’s not just a relationship between money and apartment,” Quezada says, “it’s a human relationship that we are offering them.”

In this vein, measuring the effectiveness and return on the program’s investment isn’t marked by increased attendance or the baking contest’s grand prize.

“If I think there’s one person,” Quezada says, “who actually changed the way they saw nutrition, changed their life around it, and then became a part of a community around it, the whole program is successful.”

Story by Matthew Craggs, *Chico News & Review*



COMMUNITY PARTNERS

- Bank of America – Better Money Habits
- Butte County Employment and Social Services
- Butte County Public Health
- Butte Environmental Council (BEC)
- California Health Collaborative
- CalFresh
- California Phones
- Centro Legal de la Raza
- Chico State–Child Development Lab
- Chico State–Grow with Google
- Chico State–Upward Bound
- Enloe Health
- Local Food Network
- Passages
- North Valley Catholic Social Services
- Sutter County Public Health
- Sutter County Public Health–Oral Health Project
- Sutter Yuba Mental Health–Prevention & Early Intervention
- Tri Counties Community Action Agency
- UC Cooperative Extension
- UC Cooperative Extension–Master Gardener Program
- Xfinity
- 530 Food Rescue Coalition

Building Opportunity, Becoming Neighbors



Though juggling the construction process can be a lot, Otilia Gutierrez, a recent CHIP homeowner, says “It’s worth it. It’s worth the time, it’s worth the work. It’s a lot of commitment, but time flies by, and before you know it you have your house.”

There is a reason why owning a home is the American dream. Homeownership builds generational wealth and provides stability and independence for the homeowners. In December 2023, CHIP’s Self-Help team announced the newest development, Orland Park Estates. Within the first four weeks, CHIP received more than 800 applications for the 64 available lots. Demand for the American dream has never been higher.

In 2023, CHIP’s Self-Help had a total of 57 homes under construction. Out of those 57 homes, 17 of them were completed by the end of the year. Building your own home is no easy feat. When households sign up for our Self-Help program, they are committing themselves and their volunteers to work on their home for 30 hours a week until their group is ready to move in. That is 30 hours of construction on top of their jobs and family responsibilities. Though juggling the construction process can be a lot, Otilia Gutierrez, a recent CHIP homeowner, says “It’s worth it. It’s worth the time, it’s worth the work. It’s a lot of commitment, but time flies by, and before you know it you have your house.” You can read more about Otilia’s journey to homeownership by going to CHIP’s blog at chiphousing.org/blog.

ACTIVE HOMEOWNERSHIP DEVELOPMENTS IN 2023

Magnolia Meadows	Corning	53 lots	Orland Park Estates	Orland	64 lots
Paradise Self-Help	Paradise	6 lots	Parkside Grove	Anderson	19 lots



Glittering in Gold for Our 50th Anniversary

The 2023 Rock the House fundraiser was extra glittery this year as we celebrated our 50th anniversary. In addition to the delicious food and live music, we celebrated this milestone by honoring past and current staff and supporters who made 50 years of affordable housing possible. As we took a walk down memory lane, we honored former leaders and the winners of our Outstanding Service Awards, Debbie Villaseñor and Angel Flores. Thanks to our generous supporters, the fundraiser raised more than \$100,000 for CHIP and its work in helping solve our housing crisis. Thank you!



Recognizing Our Supporters ... *THANK YOU!*

Developers (\$50,000+)

FHL Bank of San Francisco
NeighborWorks America
North Valley Community Foundation
US Bank
Wells Fargo Foundation

Planners (\$25,000 - \$49,999)

Sunseri Construction

Architects (\$10,000 - \$24,999)

Glenn County
Five Star Bank
Lanie Albercht Foundation
Local Initiatives Support Corporation (LISC)
Tri Counties Bank

Contractors (\$5,000 - \$9,999)

Payless Building Supply
Pacific Gas & Electric Company

Builders (\$1,000 - \$4,999)

Arthur J. Gallager & Co.
Banner Bank
Dave Burkland and Joanne Reinhard
California Housing Partnership
California Water Services Company
Community Economics
Greg and Paula Creighton
Diaz Insulation
Enloe Health
Enterprise Holdings Foundation
Golden Valley Bank Community Foundation
Gubb & Barshay
Mark Hooper and Christy Santos
David Hopper & Shari Maxson Hopper
Andy Holcombe and Ann Schulte
In Loving Memory of Linda Huffmon
InterWest Insurance Services
Bruce and Shea Karolyi
Kuchman Architects
Nicole Roldan-Leben
Donny and Kim Lieberman
Jim Mather
Pris and Greg Montgomery
Seana O'Shaughnessy and Alex Karolyi
Yvonne O'Shaughnessy
Precision Business Associates
Plumas Bank
RCAC

Framers (\$500 - \$999)

Kate Anderson Ballou
Broadbent & Associates, Inc
Caldwell Enterprises
Carpets Galore
Chico Housing Action Team (CHAT)
Experts in Your Home General Contracting
First Northern Bank
Goldfarb & Lipmann
Todd Hall and Molly Stokes
Law Offices of Gregory P. Einhorn
Lindquist, von Husen & Joyce LLP
Kirk Monfort and Billie Kanter-Monfort
Mutual Of America
Northern California Law Group
NorthStar
Kathryn Roark
Fran Wagstaff
Robert Weingartner
Rolls, Anderson & Rolls
Slater & Son
Brooks Thorlaksson

Neighbors (\$1 - \$499)

Alternative Energy Systems
APT Housing CA
Abraham Baily
Sue Baber
Stefanie Barrett
Denise Boswell
Barbra Burkett
California Coalition for Rural Housing
Change Home Mortgage
Cristina Calva
Raquel Calva
Besty Campos
Harold Carlson and Linnea Hanson
Donald Clark
Chris Cormier
Doug Croft
David Dangler
Marie Demers
Nicole Drummond
Rebecca Ensworth
Deanna Feliciano
Angel Flores
Floors by Ray
Ramona Flynn
Deon Fouche and Kelly O'Shaughnessy
David and Janet Goodson
Desiree and Mark Gonzalez
Amy Griffin
Serena Gualotuna
Vanessa Guerra

Ron Hansen
Vanessa Haro, AAMS, Edward Jones Investments
Carl Henker
Earl and Meegan Jessee
Kerry Jessen
Leslie Johnson
Mckynna Karolyi
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Yvonne Loomis
Lauren Maddock
Jason Marr
Edward and Alexandra Mayer
Jim McCollough
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Ashley McLaughlin Meeker
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Mateo Meras
Natalie N. Bonnewit & Matthew M. Myers
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Joe Osborne
Gayle Palys
Wendy Phillips
Danna Prater
Kaitlyn Quackenbush
Jill Quezada
Jasmine Quitanilla
Erika Ramirez
Ramiro Ramirez
Raney Planning and Management
Janet Rechtman
Regenerating Paradise
Reneris Executive Search Consulting
Misty Robles
Inman Rouce
Suellen Rowilson
Anne Russell
Kerri Sanders
Irving and Nitsa Schiffman
Dr. Ann Tornbene
Velocity Outbound, Inc
David Weisbrod
Loretta Weber
Robert Wiener
Denise Worth
Kris and Brad Zappettini
Stephanie Zari

2023 Board of Directors

Congratulations to David Goodson, our new Vice Chair! David took on the Vice Chair role in 2023, when Fong Lo retired from his role on the board. When he's not serving on the CHIP board, David serves the community of Oroville as a local Church Pastor and as Chairperson for the local Dr. Martin Luther King Jr. Scholarship Committee. As the Vice Chair of CHIP, David is committed to furthering CHIP's work to bring affordable housing to the North Valley.



Andy Holcombe
Chair



David Goodson
Vice Chair



David Burkland
Board Member



Kelley Dodge
Board Member



Joseph Feist
Board Member



Katie Fowkes
Board Member



Vanessa Haro
Board Member



Mark Hooper
Board Member



Earl Jessee
Board Member



Ed Mayer
Board Member



Ross Simmons
Board Member



Seng S. Yang
Board Member



JOIN US FOR A HOEDOWN THROWDOWN!

Dust off your dancing boots and grab your tickets for CHIP's annual fundraiser on Saturday, September 21st, 2024! Our hoedown throwdown will be hosted at The Barn at Meriam Park where we'll have a BBQ dinner, outdoor games, raffles, dancing, a no-host bar, and a brief ceremony. All proceeds benefit CHIP in its mission to bring affordable housing solutions and related services to the North Valley. To support this fundraiser, you can sponsor the event or buy tickets by visiting chiphousing.org/sponsorship.



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