





Our Mission

CHIP creates affordable homeownership and quality rental housing in Northern California. We build and maintain permanent housing that promotes stability, cultivates economic benefits, nurtures community, and empowers residents.

Our Vision

We envision a region where everyone has a home and opportunity to thrive in healthy and inclusive communities.

Our Values

Community

We live in the communities we serve and work to improve the quality of life for our entire region. Valuing community development and community building, we partner with residents to strengthen the social fabric of our developments, while continually improving our own organizational culture.

Compassion

We are guided by the compassion we have for people and their well-being. With this compassion, we build relationships, always striving to understand the strengths, challenges, needs, and interests of the people and communities we serve. We are compassionate in our interactions with each other and our partners, recognizing that we all care deeply about the work we do.

Integrity

We nurture ethical decision making through training, leadership development, and a supportive environment. We ensure transparency of our principles and commitments in our partnerships, relationships with funders, and other stakeholders. We remain true to our core values as we adapt to challenges and unanticipated situations with resilience.

Quality

We invest in our people, processes, and partnerships by engaging in conversations with our communities, facilitating individual and organizational learning, and continually striving to improve and innovate. We work to ensure that our housing and services meet both the needs of our communities and realize the highest standard of quality.

Respect

We practice and promote mutual respect within our organization, in our interaction with partners and communities, and in working with all individuals, regardless of background or ideology. Respect involves striving to understand differing perspectives, supporting collaborative conversations and processes informed by a variety of voices. We work to build a community where everyone feels valued and included.

“

By building homes—both rental and homeownership—we create a solid foundation for our families, we provide the opportunity for stability, we invest in our community.”



As we reflect on 2024, there is much to celebrate:

self-help families in Paradise and Corning getting a key to their first home, breaking ground on Cypress Family Apartments in Paradise, celebrating the rehabilitation of Shotover Inn in Hamilton City, continued expansion of our Resident Services department, and updating our Mission, Vision, and Values statements.

One of the most meaningful events of the year was the move-in ceremony for our last two self-help homes in Paradise. Both homeowners had lost everything in the Camp Fire. One was a young man who thought he'd never have the chance to own his own home. After many false starts, he finally found CHIP and together we built his forever home. Our other homeowner built her new home on the lot where her mother's house once stood. Her mother's home had been the heart of their family gatherings. That familial hearth was lost after the fire. Building with us gave her back that center, restoring a sense of family and home.

And that is what CHIP does. By building homes—both rental and homeownership—we create a solid foundation for our families, we provide the opportunity for stability, we invest in our community.

The reimagining work we did around our Mission, Vision, and Values came out of stories like these—the families we work with, our place in the communities where we live and work, and our commitment to making the world we live in a better one.

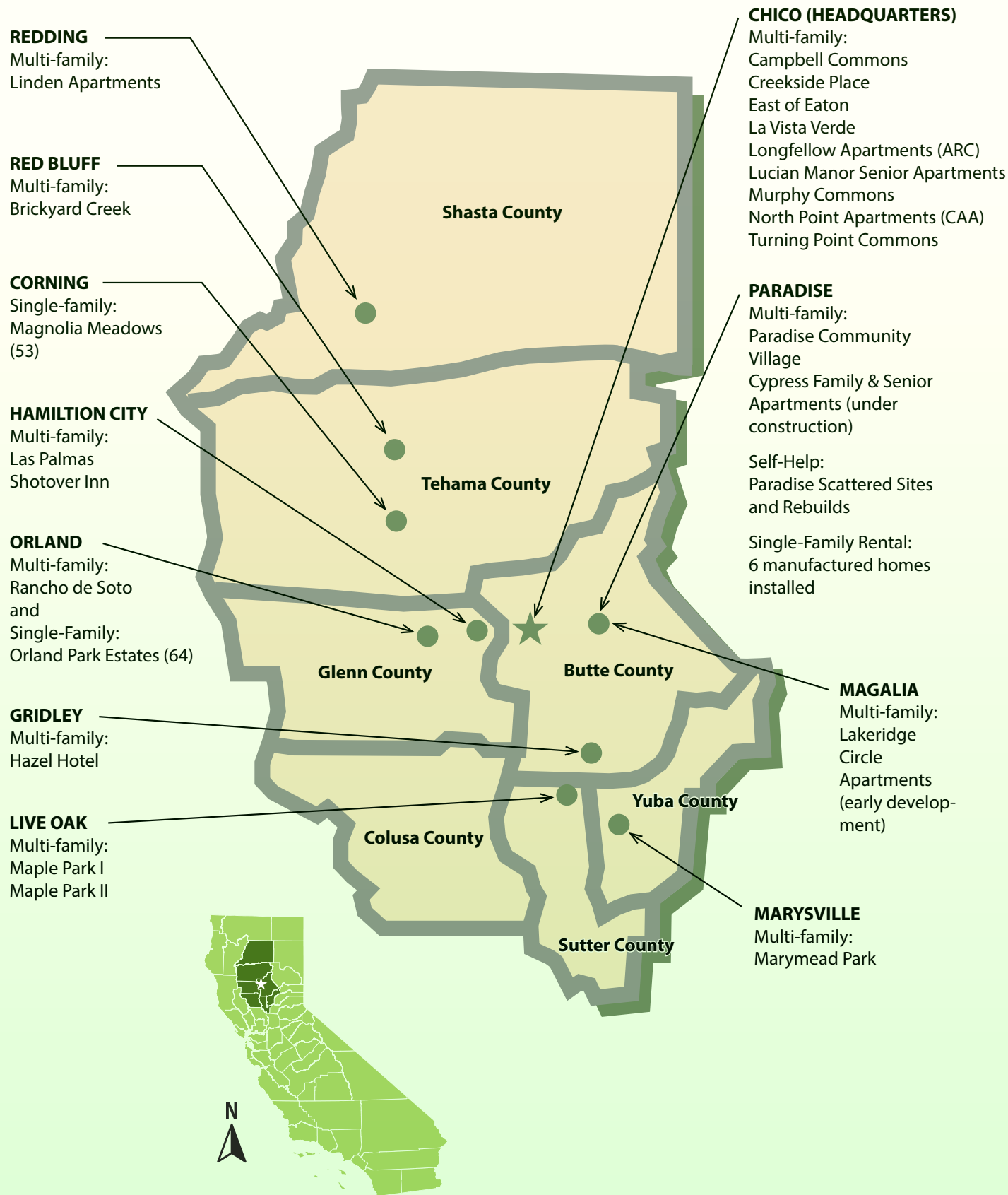
We hope that you will continue to join CHIP in fulfilling our work and mission.

Seana O'Shaughnessy
President & CEO

David Goodson
Chairman of the Board

CHIP Service Map

Apartment Communities and Active Subdivisions (2024)



Financial Statement

CHIP is a private, non-profit (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.

For over 50 years, CHIP has been on a mission to create homes, not just houses. Today, we’re more committed than ever to building vibrant communities in Northern California, providing affordable housing for over 1,800 residents and giving them the foundation for happy, healthy lives.

2024	
Total Income	\$5,011,327
Total Expenses	\$4,229,028

Active Homeownership Development:
In 2024, CHIP’s Self-Help team had a total of 63 homes under construction. Out of those 63 homes, 34 of them were completed by the end of the year.



Reinvesting in Affordable Housing: Shotover Inn



Over the years, the building’s condition and safety were a concern for residents. The 21 units were completely updated with new cabinetry, appliances, paint, and flooring. The building site improvements included new courtyard concrete, trash enclosure and sealing and striping of its parking lot.

On Wednesday, October 2, 2024 members of the community celebrated the renovation of the Shotover Inn apartments at 325 Broadway in Hamilton City. While looking for a place that could accommodate people with disabilities, renter Cecilia Valerdi stumbled upon Shotover Inn apartments.

Though she has only lived in the apartments since June, Valerdi said her life has been positively impacted because of the accommodations such as the ramp for wheelchairs attached to the buildings.

Dealing with several health issues including a spine and hip injury, and being diagnosed with colon cancer, Valerdi feels more at ease and is grateful to call Shotover Inn her home.

Community Housing Improvement Program (CHIP), Ellis Architects and Tricorp Group, Inc. worked together to make the rehabilitation of the apartment building possible.

The cost of the renovations totaled \$5.5 million. California Department of Housing and Community Development (HCD) provided the \$5.5 million for the rehabilitation through a new affordable housing program called, Portfolio Reinvestment Program (PRP). NeighborWorks Capital provided the construction financing.

The 2024 California Housing Partnership reports that 919 low-income renter households in Glenn County do not have access to affordable homes.

For CHIP CEO, Seana O’Shaughnessy, the report was alarming, therefore, maintaining and preserving existing affordable housing was crucial, as well as providing resources for families.

“We’re super excited because we’ve been expanding our resident services program,” O’Shaughnessy said.

For Diana Espinoza, Resident Services Coordinator for Shotover Inn, the possibility of providing resources to low-income families resonated deeply as she also grew up in a low-income family.

“It means a lot to me, because my parents came from farm work, and I grew up translating for them in every place we went to,” Espinoza said.

Though Espinoza overlooks 10 different properties, she said she makes sure to organize one-on-one meetings where she provides information on rent assistance, CalFresh, PG&E and other resources to renters.

RENOVATIONS

The 21 units were completely updated with new cabinetry, appliances, paint jobs and flooring. Improvements to the building included: new roof, stairwells, walkways, a ramp, an updated laundry room, updated exterior paint job and the addition of another hot water heater/boiler. The building site improvements included new courtyard concrete, trash enclosure and sealing and striping of its parking lot.

State senatorial representative Tasha Weaver was also in attendance on behalf of State Senator Brian Dahle for District 1.

Weaver was proud of how the location of the apartments promoted and enhanced a sense of community and accessibility. The apartments sit next to a library and park, which Weaver said is something families need.

“It’s something that is absolutely necessary in our communities that are already struggling,” Weaver said.

Elizabeth and Florencio Arreola Perez have lived in the Shotover Inn apartments for around 10 years.

Over these years, the building’s condition and safety were a concern to them. However, with the new renovations the couple is pleased to call home a space that was made safe and accessible to renters.

“We feel more safe, it was a great investment they made,” Florencio said.

The original article titled, “Renovation of Shotover Inn Provides New Homes for Renters” has been modified for length.

Story by Milca Elvira Chacon, *The Orion*, October 8, 2024



“Shotover Inn promotes and enhances a sense of community and accessibility—something that is absolutely necessary in our communities that are already struggling.”

—Tasha Weaver, District Representative for California State Senator Megan Dahle (SD01)

Keeping Our Promise to The Ridge



Wells Fargo Work Day Photo: Trevor Claverie

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

SELF-HELP HOMES

Congratulations to Joanna Ayon and Benny Hawthorne for completing their homes in Paradise through our Self-Help program! Rebuilding in Paradise, CA has so much meaning for these two homeowners. In March, CHIP was excited to hand them the keys to their new homes.

CYPRESS FAMILY AND SENIOR APARTMENTS

On May 17, 2024, CHIP celebrated the groundbreaking of Cypress Family Apartments. CHIP, Mercy Housing, and Zen Development Consultants LLC are working with the Town of Paradise to develop two new apartment complexes in Paradise. Cypress Senior Apartments are expected to start construction in 2026.

In October, Wells Fargo, Regenerating Paradise, and Butte County Fire Safe Council teamed up with CHIP and Sunseri Construction to assemble garden boxes and mitigate fire risks on-site. Volunteers contributed to the long-term success and recovery of affordable housing in Paradise.

CHIP received \$100,000 in grants from Wells Fargo to help build new affordable homes in the North Valley region as a continued investment in the long-term recovery from the devastating 2018 Camp Fire. We look forward to keeping our promise to the town of Paradise and building affordable housing options for its displaced and returning residents.



Cypress Family and Senior Apartments
Photo: Sunseri Construction

From Hardship to Harmony: Tashibia



“I love where we live, I love that we help each other, I love that we’re in a community here.”
—Tashibia, Maple Park Resident

Tashibia arrived at Maple Park seven years ago, seeking refuge from an abusive relationship in Los Angeles. Deciding to leave everything behind, she wanted to move closer to family and a relative suggested she apply to live at Maple Park. “Maple Park was my savior,” Tashibia recalls. “It helped me escape LA, escape my situation.” Her application was swiftly processed with the help of Regional Housing Authority (RHA) and CHIP. She said the transition was seamless, a stark contrast to the chaos she left behind.

Initially, it was the sense of community that captivated Tashibia. “I love where we live, I love that we help each other, I love that we’re in a community here,” she emphasizes. Even when moving to a different apartment within Maple Park, the CHIP team provided invaluable support, ensuring her relative’s accessibility needs were met with care and compassion.

Living at Maple Park has profoundly impacted Tashibia’s life. Beyond the supportive community, she credits her improved health to her stable and happy living situation. “I know I’m healthier. I can feel the difference. Medically, things are a lot better,” she shares. She’s lost over 70 pounds, her diabetes is under control, and she attributes it all to the reduced stress and improved quality of life afforded by her home at Maple Park. She’s become an integral part of the community, a source of support for her neighbors, and a witness to their growth and success. “I watch kids in the community grow up and go to college. They all invite me to their graduations,” she says proudly.

The affordability of her apartment is another blessing. Tashibia praises the quality of the buildings, noting the difference from other low-income housing she’s seen. “The apartments are amazing for the affordability,” she states, “The buildings are good quality.” This affordability allows her to manage her budget effectively, covering essential expenses like food and transportation.

Tashibia is also an enthusiastic participant in the community events organized by CHIP’s Resident Services team. She particularly appreciates Resident Services Coordinator Diana Espinoza, whose dedication and creativity make the events so enjoyable and engaging. “Everyone loves Diana,” Tashibia says. “She’s a mountain of information. She’s helped me so much.” She also acknowledges the support she received from Diana during a personal loss.

From rock painting to cupcake decorating, Tashibia embraces the opportunities for connection and fun. She volunteers to help children play Bingo and keeps others updated on community events. She’s currently spearheading a resident-led parade for seniors where they will decorate their electric chairs for a stroll around the complex. When asked what she would tell someone considering moving to Maple Park, Tashibia’s answer is simple: “If you’re looking for peace, Maple Park is the place.” She emphasizes the safe and nurturing environment, where children can play freely and neighbors look out for each other.

To CHIP’s donors and supporters, Tashibia offers a heartfelt message: “I want them to know their money is helping families who would be homeless without their help. A lot of families here would be in trouble without CHIP. You’re helping seniors, you’re helping humankind.” She stresses the profound impact of affordable housing, allowing residents to maintain their dignity, pay their bills, and live fulfilling lives. “You’re helping people who don’t have much to their name to live with dignity,” she says. “You’re supporting a place where people love to live.” For Tashibia, Maple Park isn’t just an apartment; it’s a home, a community, and a testament to the power of affordable housing to transform lives.

- THANK YOU TO OUR COMMUNITY PARTNERS
- Bank of America
 - Butte County Employment and Social Services
 - Butte County Public Health
 - Butte Environmental Council (BEC)
 - Butte County Fire Safety Council (BCFSC)
 - California Health Collaborative
 - CalFresh
 - California Phones
 - Centro Legal de la Raza
 - Chico State—Child Development Lab
 - Chico State—Upward Bound
 - Enloe Health
 - Local Food Network
 - North Valley Catholic Social Services
 - Passages
 - Sutter County Public Health
 - 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



Photo: Mogavero Architects

Homeownership: Magnolia Meadows



In 2024, CHIP's Self-Help team had a total of 63 homes under construction. Out of those 63 homes, 34 of them were completed by the end of the year.

“[The Self-Help Program] is a lot of work. It’s a lot of effort and time but it’s worth it. You learn so much.”

—Malissa Owensby, Magnolia Meadows homeowner

Malissa Owensby, a new homeowner, learned about CHIP through a friend who encouraged her to apply for the program a couple of years ago. “[The Self-Help Program] is a lot of work. It’s a lot of effort and time but it’s worth it. You learn so much. I didn’t expect how well I’d get to know the people in my neighborhood,” Malissa says. She appreciates the sense of community born from relationships made as she built her home and her neighbors’ homes. “I feel safe and know I’m not alone because I already know my neighbors,” Malissa says, “Like my neighbor down the street, I know her whole family already, her kids know my kids, and I trust them. It’s what I like most about living here.”



Rock the House 2024: Hoedown Throwdown

The 2024 Rock the House fundraiser was a success! We honored awardees Marie Demers and Nicole Roldan-Leben (Outstanding Housing Advocate Awards), True North Housing Alliance/Torres Shelter (Outstanding Community Partner Award), and Absolute Best Plumbing (Outstanding Service Award). We also heard a heartfelt testimonial from a CHIP resident, Maria, who extended her sincere gratitude to our Resident Services department.

Our community’s generosity was truly remarkable to witness! Thanks to our incredible supporters, we raised over \$97,000 for affordable housing. We’re deeply grateful for your commitment to making a difference.



Spotlight: CCRH Intern Ingrid Granados



“I feel fortunate to see affordable housing being preserved and see a beautiful, dignified home for residents.”

—Ingrid Granados, Project Manager Intern
CHIP Rental Housing Development Department

Ingrid Granados joined CHIP’s Rental Housing Development Department in 2024 as a Project Manager intern through California Coalition for Rural Housing (CCRH). After years of driving from San Jose to Red Bluff to camp and hunt deer with her family, she finally decided to make the North Valley her permanent home. She enjoys interning at CHIP where she can see plans for long-term housing come to fruition. While it happened early in her internship, Ingrid says she will forever be grateful to have participated in the closing of the PRP loan for Shotover Inn and later witness the property’s grand re-opening.

“I feel fortunate to see affordable housing being preserved and see a beautiful, dignified home for residents,” Ingrid says.

Ingrid is inspired by her supervisor, CHIP’s Vanessa Guerra. “She has humility about her immense knowledge of development, and it makes my respect for her grow,” Ingrid says. Ingrid also learns a great deal from her colleagues about successfully launching and completing development projects.

“One of my favorite things is to see the collaboration with our partners. We respect the expertise of our contractors; we build good relationships with them and ultimately that leads to quality buildings. I see my team continuously taking it all in stride and getting it done.”

Ingrid says she finds so much joy in her internship. She calls the energy around the CHIP “calm, welcoming, and fun.” Ingrid’s main takeaway from working with CHIP? “The value of putting the residents’ needs first.”

California Coalition for Rural Housing (CCRH)

CCRH is one of the oldest state low-income housing coalitions in the country. Through advocacy, organizing, research, and technical assistance, their goal is to make the case for rural housing improvement and strengthen the capacity of the nonprofit and public sectors to provide affordable housing and related facilities.

About the CCRH Internship Program: Nonprofit Housing and Community Development

CHIP is proud and excited to be part of the CCRH Internship Program! This program contributes to the growth of a skilled workforce that will shape the future of affordable housing.

The program is designed to support students as they learn, grow, and earn while working within the non-profit affordable housing and community development field. Interns gain hands-on experience in rural communities and a comprehensive understanding of the intricacies involved in financing and developing housing projects from concept inception to completion.

“The CCRH Internship Program reminds us every year just how much passion and potential emerging leaders bring to the table. Our interns may be new to the industry, but they’re never new to community, and we’re constantly inspired by how they carry that flame into their work. We learn as much from them as they learn from us, and watching them take on housing challenges with fresh ideas and dedication is the heart of what this program is all about.”

—Austyn Perry, CCRH,
Director of Leadership Development Programs



Thank You to Our Generous Supporters!

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2024–25 Board of Directors

Our board of directors plays a vital role in guiding our organization, and we are incredibly thankful for the leadership of our chair, **David Goodson**, and vice chair, **Ross Simmons**. We are also thrilled to welcome Ricky Samayoa and Maria Verdugo as new board members, whose wealth of experience will undoubtedly strengthen our team. Their expertise and dedication are invaluable assets to our mission.



David Goodson
Chair



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Board Member



Ricky Samayoa
New Board Member



Marie Verdugo
New Board Member



Seng S. Yang
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1001 Willow Street
Chico, CA 95928



SAVE THE DATE!

Join us on October 11th, 2025, for CHIP's annual fundraiser! Our fundraiser will be hosted at The Barn at Meriam Park. We'll have dinner, raffle prizes, entertainment, live music, dancing, a no-host bar, and a brief ceremony. All proceeds benefit CHIP in its mission to provide 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.

(888) 912-4663 Toll-Free
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chiphousing.org

