



CHIP

Community Housing
Improvement Program

2025 ANNUAL REPORT





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.

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Together, we will continue to deepen our impact and empower individuals, families, and communities in our region.”



As we reflect on 2025, we do so with immense pride in the achievements, milestones, and hard work that shaped this remarkable year for CHIP.

Among our most significant accomplishments was the awarding of our very first scholarship, recognizing exceptional recipients whose aspirations and commitment embody the values at the heart of CHIP. We also celebrated three major milestones in three counties: the completion of the Magnolia Meadows subdivision in Tehama County, the debut of the very first homes at Orland Park Estates subdivision in Glenn County, and the completed construction of Cypress Family Apartments in Butte County.

These achievements were accomplished through the focused and collaborative work of our outstanding team. The guidance from our Board of Directors, the leadership of our department heads, and the dedication of our staff continue to drive CHIP forward, even in times of uncertainty and amid complex challenges. Their shared commitment, combined with excellent leadership found across every level of the organization, ensures that our work remains both impactful and innovative. Our work together continues to affirm the strength of our organization and the vision that guides us.

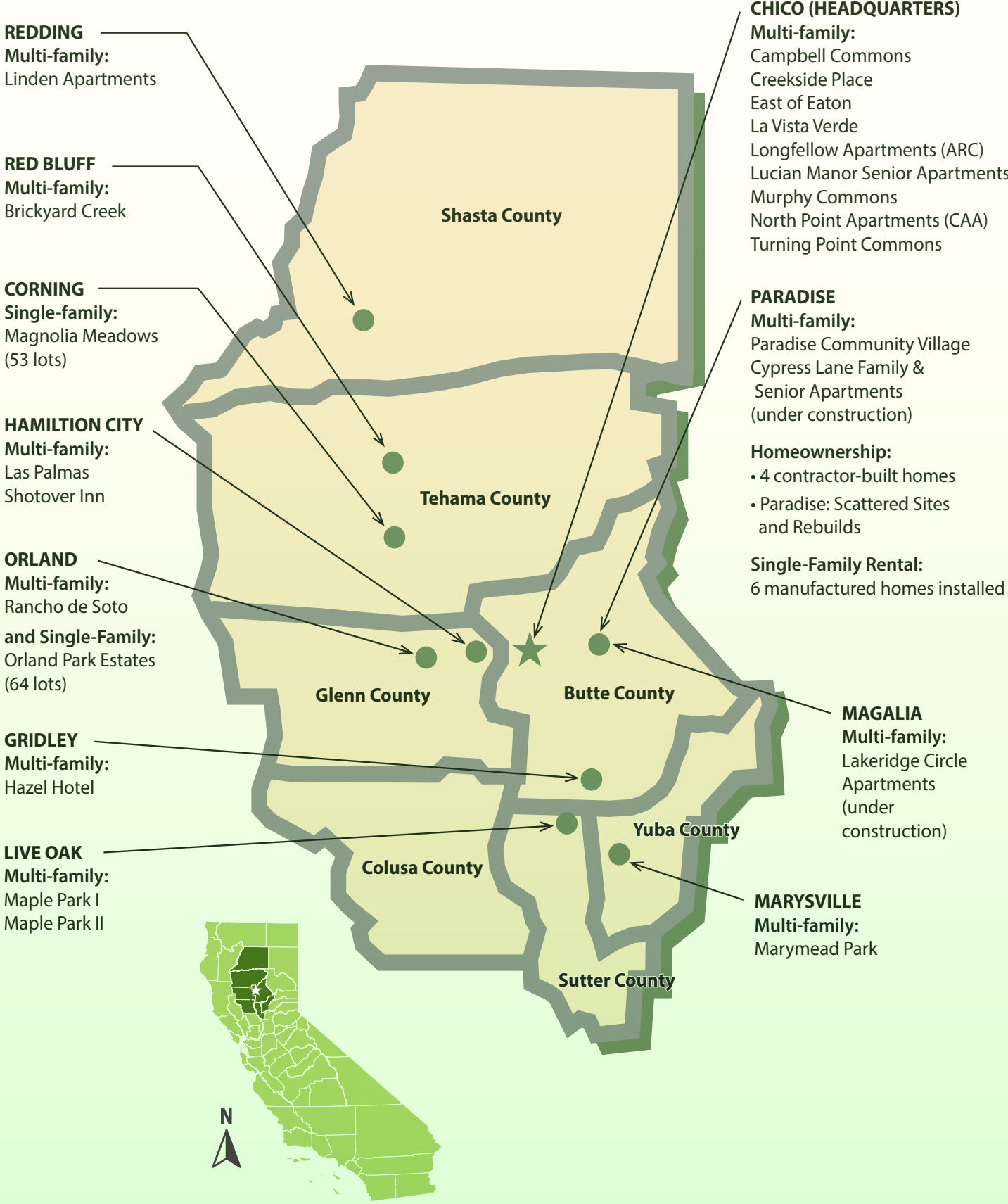
As we look ahead, we do so with optimism and purpose. The foundation we strengthened in 2025 prepares us for even greater progress in the years to come. Together, we will continue to deepen our impact and empower individuals, families, and communities in our region.

Seana O'Shaughnessy
President & CEO

David Goodson
Chairman of the Board

CHIP Service Map

Apartment Communities and Active Subdivisions (2025)



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, managed, and preserved almost 3500 housing units in our seven-county service area.

For more than half a century, CHIP has remained steadfast in its mission to create, preserve, and maintain safe, affordable housing. Today, our dedication to fostering vibrant, healthy communities across Northern California is stronger than ever. We proudly serve over 1,559 residents, offering them not just homes—but a stable foundation for well-being and opportunity throughout our region.

	2024 (Audited)	2025 (Unaudited)
Total Assets: CHIP	\$30,517,305	\$30,725,119
Total Assets: Affiliates	\$123,625,371	\$128,969,357
Total Assets: Combined	\$154,142,676	\$159,694,476



Preserving East of Eaton Apartments



Originally built in 1992, East of Eaton Apartments had not undergone a major rehabilitation in more than three decades. In 2025, CHIP completed a comprehensive revitalization to preserve this essential affordable housing community in Chico, CA.

This substantial rehabilitation—supported through the California Department of Housing and Community Development’s Portfolio Revitalization Program (PRP)—upgraded all 17 apartment buildings, totaling 76 improved units, along with the leasing office and community building. These efforts allow CHIP to maintain high-quality, affordable homes well below market rents while supporting long-term community stability.

NeighborWorks Capital also stepped in at a critical moment, providing a \$19 million construction loan in partnership with Century Housing, along with strategic guidance to navigate PRP’s complexities. Their hands-on involvement—including planning sessions with the California Department of Housing and Community Development—helped transform a challenging funding landscape into a viable, forward-moving project.

This impactful preservation effort was made possible through the collaboration and dedication of TriCorp Group and Ellis Architects, the California Department of Housing and Community Development, NeighborWorks Capital, and Century Housing. Their collective investment and efforts ensure East of Eaton Apartments remains a safe, healthy, and welcoming community for Chico families for decades to come.

*Photos courtesy of NeighborWorks Capital
photographer: Jordan Claverie*



INTERIOR ENHANCEMENTS

- New electrical, plumbing, and HVAC systems
- Modern appliances, blinds, cabinets, and countertops
- Updated doors and flooring, fresh paint, and new ceiling fans

EXTERIOR IMPROVEMENTS

- Roof and gutter replacements
- New windows and refreshed paint
- Sidewalk repairs and upgraded community landscaping
- Enhanced resident amenities, including a revitalized playground and dog park



Keeping Our Promise to The Ridge



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

CYPRESS LANE FAMILY & SENIOR APARTMENTS

On December 12, 2025, CHIP received the Final Certificate of Occupancy for Cypress Lane Family Apartments! Residents are already settling into their new community. We anticipate completing Cypress Lane Senior Apartments in September 2027.



VOLUNTEER DAYS WITH WELLS FARGO AND REGENERATING PARADISE

On September 24, 2025, volunteers from Wells Fargo teamed up with CHIP and Regenerating Paradise for a day dedicated to giving back. Together with CHIP construction staff, volunteers built planter boxes outside the Cypress Lane Family Apartments and revitalized the surrounding grounds of the Cypress Lane Senior Apartments.

With support from Regenerating Paradise—a CHIP community partner and nonprofit committed to rebuilding Paradise after the 2018 Camp Fire—they created a resilient landscape featuring native plants designed to withstand drought and fire. The Cypress Native Plant Restoration Project, in collaboration with Regenerating Paradise, will continue creating a habitat for native pollinators and a beautiful green space for future residents.

Wells Fargo’s generous \$100,000 donation in 2025 significantly advanced CHIP’s mission to expand access to affordable housing in Paradise. We are grateful for their continued partnership and commitment to community revitalization.

LAKERIDGE CIRCLE APARTMENTS

Lakeridge Circle Apartments, a 64-unit development in Magalia, is designed to serve families and seniors on the Upper Ridge. This project stands out as the only rural multifamily housing initiative among nine county-supported efforts funded by federal disaster recovery dollars following the Camp Fire.

On October 21, 2025, CHIP officially broke ground on Lakeridge Circle Apartments in Magalia, CA. This is a proud moment for CHIP, reflecting our ongoing commitment to the Ridge’s long-term recovery and future growth.



LAKERIDGE CIRCLE APARTMENTS
EXPECTED COMPLETION FALL 2027



Celebrating Our First CHIP Housing Educational Success Scholarship Recipients



In June 2025, CHIP proudly awarded its first Housing Educational Success Scholarships to two incredible residents from Marymead Park: Heather Bennett and Roni Mulkey. These scholarships were created in 2024 to reinforce CHIP’s commitment to empowering residents and homeowners through opportunity, education, and community.

Heather Bennett is a full-time student at Yuba College and a devoted mother of three. She is pursuing a degree in early childhood education and aims to eventually open her own learning center to support children and families. Dedicated to giving back, she volunteers at her church and organizes children’s events in her free time. Heather aspires to be a positive role model for her kids and recognizes that earning a degree is more than an academic milestone; it’s a step closer to a better life for her and her family. Her dedication to service and family reflects the very heart of CHIP’s mission. Heather believes that CHIP and Marymead Park have been “a blessing”, offering her a supportive community and lasting friendships.

Roni Mulkey is working toward a career as an automotive technician, with aspirations to become a diesel mechanic. As a single parent, she is determined to pass down a valuable trade to her son and serve as a strong role model. Roni is the first in her family to attend college—her proudest achievement. She credits CHIP and community support for enabling her to focus on her education and future. Roni is enrolled at Yuba College and is excited to build a career that will provide her with stability and purpose. Her resilience and drive deeply impressed the scholarship committee and exemplify the generational impact CHIP strives to make in the lives of its residents.

Heather and Roni’s stories are just the beginning. Your support can help us award more scholarships, open more doors, and transform more lives. Make a difference today by donating to the scholarship fund at chiphousing.org/donate.

THANK YOU TO OUR COMMUNITY PARTNERS

- 530 Food Rescue Coalition
- Bank of America
- Butte College
- Butte County Adult Protective Services
- Butte County Department of Employment and Social Services
- Butte Environmental Council
- California Health Collaborative
- Catalyst–Healthy Relationships
- Chico Area Recreation District
- City of Chico
- California State University, Chico
- Family University Night (FUN)/Homework Support, Upward Bound
- E Center
- Every Woman Matters
- First 5 Yuba County
- GCI Insurance Brokers
- Hmong Cultural Center
- North Valley Catholic Social Service: CalFresh Healthy Living, Promotores, Master Gardener Program
- Paradise Recreation & Park District: Neighbor-to-Neighbor
- Playzeum Yuba Sutter
- Redding Recreation
- Recology
- Red Bluff School District
- Regenerating Paradise
- Sonder Community Services
- Tri Counties Community Action Partnership
- UC Cooperative Extension: Healthy Living, Nutrition Education

Investing In Residents

CHIP’s Resident Services Department was awarded a generous grant from The Discovery Shoppe to support resident services programming. East of Eaton Apartments’ newly renovated Community Room now has art supplies, yoga mats, a barbecue, a commercial fridge to support food donations, and so much more. The community room is now a thriving space for education, activity, and connection.

CHIP joined the JPMorgan Chase Financial Capability Capacity Building Initiative Grant through NeighborWorks America in 2025. Along with a cohort of 14 other organizations nationwide, CHIP was given funding, training, coaching, and technical assistance to launch a Financial Coaching program for residents. Resident Services Coordinator, Cassie Rubio, completed training to become a Financial Coach in the fall of 2025, and the program is being piloted at several CHIP properties. We’ve been excited to see how residents are utilizing the financial coaching to reach their life goals.



When We Invest in People, We Ignite Possibility

Your support can be the turning point in someone’s life. With your donation, CHIP can expand access to safe, affordable housing, vital resources, education, and more—helping people in our region build stability today and opportunity for tomorrow.

Every dollar you give strengthens our communities—supporting individuals, seniors, and families as they grow and work toward brighter futures. Together, we can empower the next generation of neighbors and create pathways where people not only succeed but thrive in the communities they call home.

Scan the code or visit chiphousing.org/donate to make your impact today.



Homeownership: Magnolia Meadows Celebration & Orland Park Estates Wall Raising



In 2025, CHIP's Homeownership Team had 89 homes under construction across multiple locations: 64 in Orland, CA, 4 in Paradise, CA, and 21 in Corning, CA. Of these, 29 homes were completed by the end of the year, comprising 21 in Corning and 8 in Orland.

CELEBRATING HOMEOWNERSHIP AT MAGNOLIA MEADOWS

Magnolia Meadows was filled with community spirit during the key ceremony and block party on May 9, 2025, marking a significant milestone for new homeowners in Corning, CA!

We were joined by Tasha Weaver (representing Senator Dahle), Teri DuBose (representing the late Congressman LaMalfa), Mayor Robert Snow, City Manager Brant Mesker, Juanita Hallstrom of RCAC, and homeowner Eli Angulo, who shared inspiring remarks to honor the occasion.

Magnolia Meadows is a 53-lot housing development of 3-, 4-, and 5-bedroom homes. This achievement was made possible through the invaluable support and collaboration of USDA Rural Development, the Housing Assistance Council, Rural Community Assistance Corporation (RCAC), and NeighborWorks America.

NEW FOUNDATIONS: A MILESTONE MOMENT IN ORLAND

As Homeownership Month came to a close in June 2025, we marked a powerful milestone in Orland, CA: the wall raising of a new home at Orland Park Estates. This event brought together future homeowners and CHIP board members Andy Holcombe and Mark Hooper to celebrate the beginning of a life-changing journey.

On December 10th, the very first group proudly received their keys to their completed homes!

The 64 homes in Orland Park Estates are made possible through a vital partnership between the U.S. Department of Agriculture (USDA) and CHIP.



Rock the House 2025: CHIPs and Salsa

The 2025 Rock the House Fundraiser was a hit! This year’s vibrant theme, CHIPs & Salsa, brought together supporters, partners, and community members for an unforgettable evening of celebration and impact.

We proudly honored three exceptional awardees:

- **Joe Grilho (Atlas Plumbing & Mechanical) - Outstanding Service Award**
- **Mario Monroy-Olivas (CalFresh) - Outstanding Community Partner Award**
- **Laura Smith (Butte County Housing & Homeless Services) - Outstanding Housing Advocate Award**

We also recognized Ed Mayer, a dedicated CHIP board member retiring this year, whose remarkable career in affordable housing will have a long-lasting impact on CHIP and the region. His leadership and presence on CHIP’s board will be deeply missed.

A highlight of the night was a moving story from Ariana, a local college student and daughter of CHIP homeowners, who spoke about her family’s inspiring journey to citizenship and homeownership. Her words reminded us of the transformative impact of stable housing and community support.

Thanks to our incredible supporters, we raised over \$106,000 to advance affordable housing and community development in Northern California! We are deeply grateful for your continued commitment to building a stronger region together.



Spotlight: Award for Excellence in Social Justice & Advocacy



On October 4th, 2025, the NAACP Butte County 1029-B hosted their inspiring Black and White Gala & Awards—an evening dedicated to honoring local leaders who uplift equity, justice, and community empowerment. The event brought together advocates, partners, and community members to celebrate the ongoing work of advancing civil rights throughout Butte County.

On October 4th, 2025, the NAACP Butte County 1029-B hosted their Black and White Gala & Awards, an evening dedicated to honoring local leaders who strengthen our community. The event brought together advocates, partners, and community members to celebrate the ongoing efforts that support civil rights throughout Butte County.

We are proud to share that CHIP’s President & CEO, Seana O’Shaughnessy, was recognized with the Award for Excellence in Social Justice & Advocacy. This honor highlights her commitment to expanding access to safe, healthy, and affordable housing—a foundation for strong communities.

Seana’s leadership has strengthened CHIP’s mission-driven work across the region, advancing housing solutions that prioritize dignity and long-term community stability. Her advocacy extends beyond the organization; she collaborates with statewide partners, local agencies, and community groups to ensure residents have pathways to opportunity and stability.

The NAACP’s recognition underscores the importance of housing in building thriving communities. We are grateful to the NAACP Butte County 1029-B for recognizing leaders dedicated to this work.

CHIP celebrates Seana’s achievement and remains committed to working alongside partners, community stakeholders, and residents to expand access to affordable housing and support community development.

Thank You to Our Generous Supporters!

Developers (\$50,000+)

NeighborWorks America
US Bank
Wells Fargo

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

Local Initiatives Support Corporation (LISC)
Sunseri Construction
Tricorp Group

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

Deer Creek Broadcasting (KHSL-FM | 103.5 The Blaze, KMXI-FM | Mix 95.1, KZAP-FM | KZAP 96.7, KPAY-FM | 93.9 KPAY Newstalk, KPAY-AM | KPAY Sports 1290-AM)
Lanie Albrecht Foundation
North Valley Community Foundation

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

Discovery Shoppe
David Hopper and Shari Maxson Hopper
Payless Building Supply
Precision Business Associates
Tri Counties Bank

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

Arthur J. Gallagher & Co.
Banner Bank
California Housing Partnership Corporation
California Water Services Company
Carpets Galore
Greg and Paula Creighton
Diaz Insulation
Ellis Architects
Golden Valley Bank
Goldfarb & Lipmann
Gubb & Barshay
Andrew Holcombe and Ann Schulte
Mark Hooper and Christy Santos
InterWest Insurance Services

Kuchman Architects
Donny and Kim Lieberman
LPAS Architecture + Design
Matsom & Isom Technology Consulting
Modern Building Company
Pris and Greg Montgomery
Rural Community Assistance Corporation
NorthStar
Seana O'Shaughnessy and Alex Karolyi
Pacific Gas & Electric Company
Paradise Affordable Homes
Heather Post
Nicole Roldan-Leben
Tatreau Construction
Timios Title

Framers (\$500 - \$999)

Sami and Katie Abdelatif
Cristina Calva
Anne-Marie Flynn
Law Offices of Gregory P. Einhorn
Lindquist Von Husen & Joyce LLP
Mutual Of America
Rich and Molly Scholes
Rolls, Anderson & Rolls
Synergy Builders

Neighbors (\$1 - \$499)

Nia Allen
APT Housing CA
Nyles Armstrong
Sue Baber
Emma Beesley
Denise Boswell
Jeff and Wendy Brown
Robert Canales
Harold Carlson
Aedan Closson
Charlene Corder
Andrea Curry
James and Kelley Dodge
Element Land Solutions
Rebecca Ensworth
Sandy Finkle

Floors by Ray, Inc.
Angel Flores
Ramona Flynn
Thomas Flynn
Alma Gamboa-Applebee
Claudia Garcia
David and Janet Goodson
Serena Gualotuna
Lawrence Guanzon
Vanessa Guerra
Ron Hansen
Lisa Hasegawa
Virginia Heredia
Jessica Hiller
Heather Hutchison
Earl and Meegan Jessee
Sadrea Johnson
Alexandra Karacostas
Bruce and Shea Karolyi
Nicole Ledford
Haleigh Long
Stephanie Marazzo
Holly McCormick
Melissa McGowan
Tomas Medina
Mateo and Paige Meras
Mark and Anne Montgomery
Aric Morton
Erin Murray
Gayle Darcy Palys
Wendy Phillips
Danna Prater
Jill Quezada
Christina Quinones
Edwin Ramirez
Margarita Ramirez
Reneris
Tami Ritter
Round Table Pizza
Ricky and Jennifer Samayoa
Irving and Nitsa Schiffman
Kristopher Scott
Ross and Victoria Simmons
Anamarie Trites
Robert Wiener
Anonymous Donor

2025-26 Board of Directors

In 2025, we welcomed Ricky Samayoa and Maria Verdugo to CHIP's Board of Directors. Ricky, the former Mayor of Marysville, brings a wealth of public service experience, and Maria, a CHIP resident, offers invaluable insight and perspective that will strengthen our board's connection to the communities we serve.

We extend our heartfelt thanks to David Goodson, our Chair, for his continued leadership and unwavering commitment to CHIP's mission. We also congratulate Kelley Dodge on her appointment as Vice Chair—her passion and dedication are deeply appreciated.



David Goodson
Chair



Kelley Dodge
Vice Chair



Andrea C. Curry
Board Member



Anne Marie Flynn
Board Member



Katie Fowkes
Board Member



Vanessa Haro
Board Member



Andy Holcombe
Board Member



Mark Hooper
Board Member



Earl W. Jessee
Board Member



Ricky Samayoa
Board Member



Ross Simmons
Board Member



Maria Verdugo
Board Member



Seng S. Yang
Board Member





1001 Willow Street
Chico, CA 95928



SAVE THE DATE!

Join us October 24th, 2026, for CHIP's annual fundraiser

"Rock the House: Rock the Rafters", will be hosted at The Barn at Meriam Park. We'll have dinner, a no-host bar, raffle prizes, live music, entertainment, dancing, 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
530-891-6931
CA BRE# 01986456

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and LinkedIn

chiphousing.org

