



CHIP COMMUNITY HOUSING IMPROVEMENT PROGRAM

ANNUAL REPORT: 2020 & 2021

Welcome to CHIP 2022!

The COVID-19 year(s) were long, and hard on our clients, our staff, and CHIP organizationally. We are happy to report that CHIP is stronger than ever. Thanks to our incredible staff, CHIP has not slowed down.

Our commitment to Resident Services was never more needed, and CHIP met the challenge. The reach and scope of that work were greatly expanded these past two years, along with a commitment to do more. The time of racial reckoning is our time too. We will meet this moment. CHIP builds community, not just housing. Progress has been made and CHIP is well-poised to continue in the years to come.

2021 was an amazing and productive year. CHIP celebrated the completion of its 2000th Self-Help Home in June in Corning. Homeownership is a reality, not just a dream thanks to the perseverance of CHIP and its Self-Help Family Teams. Paradise Community Village literally rose from the ashes with the rebuilding of that 36-unit complex. Creekside Place in Chico is well underway to providing 101 more units of critical housing for seniors. CHIP now owns or manages 825 units of low-income affordable multi-family rental units throughout our service area.

Ongoing recovery work in Paradise, reaching new communities in the North State, finding allies, creating new partnerships, and expanding Resident Services are accomplishments to continue in 2022. Those highlights and successes are anchored in Board and Staff commitment to CHIP's mission and the individuals and communities we serve.

Please enjoy reading CHIP's Annual Report and acknowledgement of its efforts. We look forward to your continued support to help keep it going.



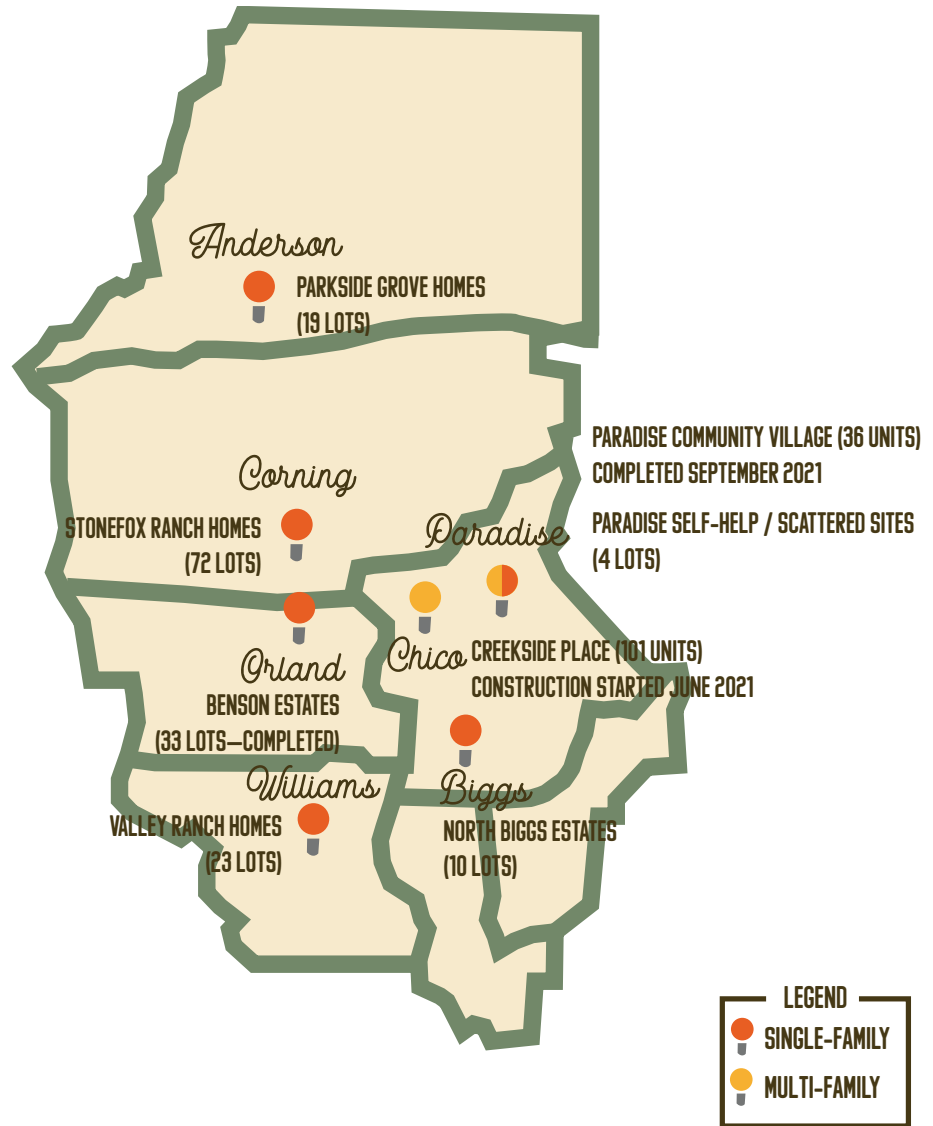
Seana O'Shaughnessy, President/CEO



Andy Holcombe, Chairman, Board of Directors

EXPANDING AFFORDABLE HOUSING

ACTIVITY MAP OF 2020 & 2021 PROJECTS



Financial Statement

	2019 (Audited)	2020 (Audited)	2021 (Unaudited)
Total Assets – CHIP	\$17,573,599	\$19,881,603	\$19,586,252
Total Assets – Affiliates	\$69,157,307	\$71,850,159	\$70,565,134
Total Assets – Combined	\$86,730,906	\$91,731,762	\$90,151,386
Development Projects in Process	\$5,567,150	\$5,924,271	\$3,274,679



The first group of residents move in to Paradise Community Village in September 2021.

WELCOME BACK!

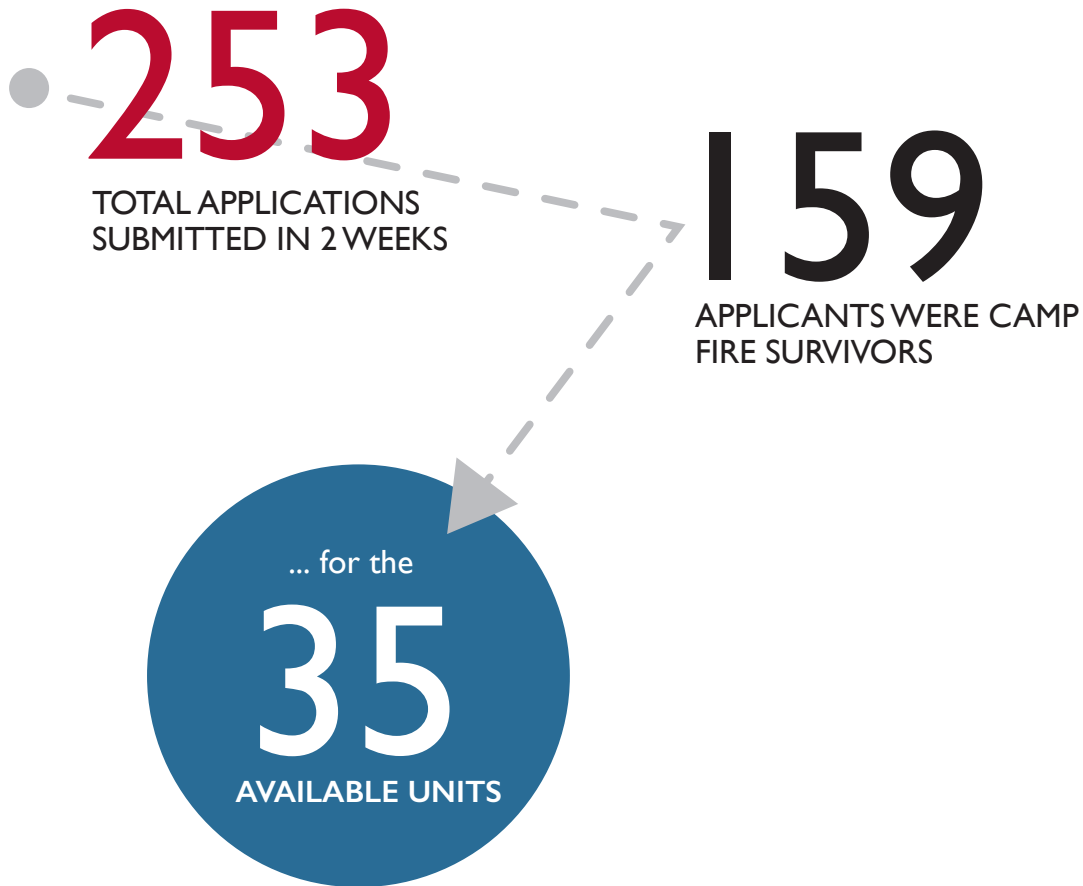
In September 2021, we welcomed home returning and new residents to the rebuilt Paradise Community Village. At last, thirty-six households now call this community their home. Among the returning residents were Dana and her son. They had been displaced by the Camp Fire and though they found housing elsewhere in California, it never quite felt like home. Something was missing. When Dana returned to Paradise Community Village, that feeling of home rushed back. Stories like Dana's reminded us why it's so important to be investing our time and energy in the Paradise area.



CHIP's Self-Help Department is helping new homeowners and Camp Fire survivors alike. CHIP purchased four lots in early 2021 for our typical Self-Help model of homeownership where four households will help each other build their own homes (with CHIP's guidance, of course). Construction is expected to begin in the summer of 2022. In addition, understanding that there are still a great number of Camp Fire survivors who currently have property but lack the resources to rebuild, our Self-Help department decided in 2021 to provide a solution. CHIP will help guide a group of Camp Fire survivors to rebuild their homes. Applications opened at the end of 2021.

A DESPERATE NEED FOR HOUSING

CHIP opened applications for the newly rebuilt Paradise Community Village in June 2021...



More than \$70,000 Raised

On September 18, 2021, at Paradise Community Village, CHIP held its annual fundraiser and also rededicated the apartment community. It was a wonderful evening to commemorate all the support and hard work that made the rebuild possible.

Caring for Communities

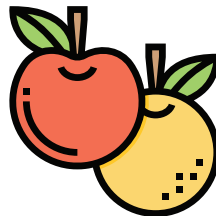
In the face of adversity, our staff came through in big ways during the pandemic. Their commitment and endurance were stellar. They managed to stay focused and attentive to the needs of our community despite the tectonic shift in the way we operated. Just like everyone during this time, they faced their own personal challenges. Their steadfast care for our communities reflected the very heart of who we are and what we do. Thank you, staff!

Critical Support to Stabilize Communities



A Resident Services Coordinator was added to the Resident Services team, expanding services to all of its properties (1,825 residents) which increased access to critical services by more than 50%.

A Grocery Assistance program and a Rental Assistance program were launched to help numerous households affected economically by COVID-19.



Coordination with health providers helped bring 13 COVID-19 vaccination clinics to our residents, and CHIP promoted and connected households to mental health services.

6



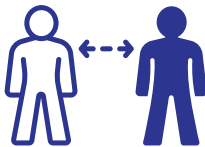


LEFT and RIGHT: CHIP staff received care packages for their perseverance working under challenging circumstances.



CHIP Staff Adapts

Resident Services adapted to provide many of their services virtually.



The Self-Help Department which works with groups of volunteers had to be extra mindful of social distancing—not ideal for construction, but they managed to make it work. They also changed “move-in days” to be less public, a safer decision, but not as fun.

Our Maintenance Department had to be extra cautious upon entering rental units for emergency repairs. They donned a lot of PPE.



Property Managers juggled a variety of changes, from having to temporarily close down playgrounds, to cleaning common areas, and keeping residents informed of a variety of changes in protocols.

Accounting learned new software to allow them to work remotely.



HR nearly obtained a Ph.D. in Public Health Policy.

Great things can happen when we all work together toward a common goal.

Developing a new affordable housing community is like piecing together a very complicated puzzle of funding and partners. Having put together the key pieces, Creekside Place broke ground in May of 2021. CHIP, the City of Chico, Butte County Department of Behavioral Health, Butte County Department of Employment and Social Services, and The Housing Authority of the County of Butte (HACB) worked closely together to make Creekside Place a reality.

This future apartment community will have 101 affordable apartments and serve very low-income seniors 62 years of age and older. There will be 15 units reserved for seniors with mental health conditions, who are experiencing homelessness, chronic homelessness, or are at risk of homelessness. At the helm of this project is Kris Zappettini, CHIP's Senior Project Manager. Creekside Place will be the last project Kris completes with CHIP before she retires.



Pictured (Top to bottom, left to right): Don Taylor (Housing and Homelessness Administrator, Butte County), Brendan Vieg (Community Development Director, City of Chico), Seana O'Shaughnessy (President and CEO, CHIP), Andy Holcombe (Chairman of the Board, CHIP), Scott Kennelly (Director of Butte County Department of Behavioral Health), Tod Kimmelshue (District 4 Supervisor, Butte County), Kris Zappettini (VP and Senior Project Manager, CHIP), Marie Demers (Housing Manager, City of Chico), Alex Brown (Councilmember, City of Chico), Kasey Reynolds (Vice Mayor, City of Chico), Ed Mayer (Executive Director, Housing Authority of the County of Butte). BOTTOM: Aerial image of Creekside Place courtesy of Sunseri Construction.

101 UNITS



Finding Creative Solutions for Residents

The biggest goal for Resident Services in 2020 and 2021 was to keep residents and property managers safe while continuing to provide important resources to all 18 properties (1,825 residents). CHIP started hosting services through Zoom. Without the limitation of geography, more properties were able to have access to important information and tools.

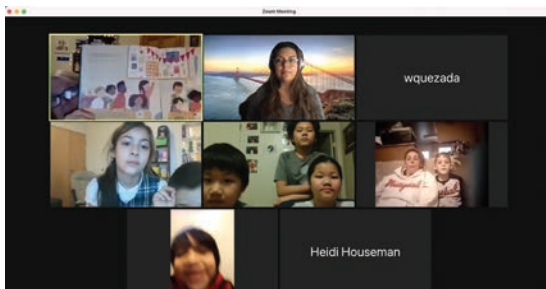


Here are a few of the classes and activities that were offered at our properties in 2020 and 2021:

- Worker's Rights (Centro Legal de la Raza)
- How to protect workers from COVID-19 (UC Berkeley)
- How to protect your family from wildfires (UC Berkeley)
- Questions about the COVID-19 Vaccine (UC Berkeley)
- Emergency Preparedness (Sutter Yuba County Public Health)
- Nurtured Heart Approach Series (Sutter Yuba County Public Health)
- Heat Illness Prevention (Sutter Yuba County)
- Prediabetics Class (Enloe Medical Center)
- Every Vote Counts (League of Women Voters)
- Tenant's rights during COVID-19 (California Rural Legal Assistance)
- Living with Diabetes series (Anthem Blue Cross)
- All your questions about Medi-Cal answered (Anthem Blue Cross)
- Information about immigration (Semillas)
- Every Woman Counts (California Health Collaborative)
- The trouble with Vaping (California Health Collaborative)
- Healthy Relationships during COVID-19 (Catalyst)
- Promotoras (North Valley Catholic Services)
- Children's Summer Camp (UC Cooperative Extension)
- UCCE connects with you – Learn how to be healthy at home (UC Cooperative Extension)
- Healthy Victories (UC Cooperative Extension)
- Nutrition and Money management class (UC Cooperative Extension)
- FUN – Homework Support (California State University, Chico)
- Upward Bound Summer Program (California State University, Chico)
- Virtual Tobacco Education Series (Butte County Public Health)
- Renter's Insurance (State Farm Insurance)

Additional partners providing support and services to CHIP properties:

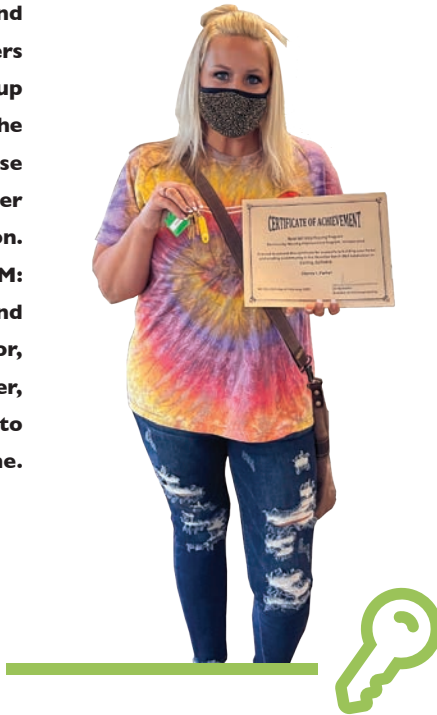
- Butte County Behavioral Health
- California Coalition for Rural Housing
- Migrant Clinicians Network
- Safeway Pharmacy
- Sutter Yuba County Mental Health





TOP: CHIP staff and new homeowners in the group representing the 2,000th home pose for picture after the celebration.

BOTTOM: Homowner and Camp Fire Survivor, Sherry Parker, receives the key to her home.



Building the Dream of Homeownership

In June of 2021, CHIP celebrated the completion of our 2,000th home since the Self-Help program began in 1981. A highlight of the celebration, was Sherry, a Camp Fire survivor and a homeowner in the Stonefox Ranch subdivision.

Sherry shared that she never thought she'd be displaced before the Camp Fire. She also never thought she'd be capable of building her own home with no down payment and no construction experience. She discovered through CHIP that she could build her dreams.

Consider for a moment that each family contributes an average of 1,000 hours towards building their home. That is a combined total of 2,000,000 hours of Self-Help labor over CHIP's history with this program. How incredible!

In 2020 and 2021, CHIP welcomed 58 new households into the construction phase and moved in 86 households to their newly completed homes. There were 6 active developments in the past two years: Benson Estates in Orland, Parkside Grove in Anderson, North Biggs Estates in Biggs, Stonefox Ranch in Corning, Valley Ranch in Williams, and scattered home sites in Paradise. Despite the challenging working environment due to the pandemic and smoke from wildfires, the Self-Help Department made it happen.

2020 + 2021 HOMEOWNERSHIP HIGHLIGHTS

- 20% of CHIP homeowners are farmworker households
- 67% of CHIP homeowners are Ethnic minority households
- 42% of CHIP homeowners are female-headed households

PROFILE

Dave Burkland Passes the Baton

Dave Burkland is no stranger to the construction industry. His expertise was hard-earned in his youth. He jumped into construction right after high school, eventually getting his contractor's license. In time, the road eventually led to Chico when Dave was in the area working as a firefighter one summer. Chico State hooked him in the 70s and he later emerged with a master's with a focus on Urban Planning. It was at the university that he would first hear about CHIP, but it wasn't until years later that the two became officially acquainted.

Just after the housing bust in the early 80s, Dave responded to a job ad for a contractor to run CHIP's Housing Rehabilitation Program. Dave's interview for the job went well despite not getting the job, at least not initially. "They really liked me and so when their first pick didn't work out, they called me back," humors Dave. Maybe it was fate or pure luck, but Dave landed at CHIP. Of all the projects he worked on, the work in the small town of Tehama to raise 40 homes above the floodplain stood out to him. "Tehama sits right next to the Sacramento River and some of these homes needed to be raised five to six feet to prevent water from entering," says Dave. He continues, "At the time, CHIP was still a relatively small organization. It was a significant project that combined state and federal resources. It was projects like this one that helped establish CHIP regionally as a go-to source for its expertise and commitment to affordable housing in the region."



In 1992, Dave left CHIP for the City of Chico as the Housing Specialist. It was a natural transition given his education and experience rehabilitating Chico's neighborhoods. However, fate would bring him back in 2013. Now retired, Dave joined the CHIP Board of Directors, and, in 2016, he would take the helm as Chairman. "I see how much a great team can help more families and expand the communities we serve," says Dave about what he cherished about being the Board's Chairman. He adds, "I'm honored to serve on the board. I get to see firsthand the value CHIP brings to communities."

We are grateful for Dave's leadership over the years. His deep understanding of the industry, the community, and his commitment to helping people have been vital in CHIP's success. We are fortunate to have an incredible Board and look forward to Dave's continued involvement as he passes the baton to Andy Holcombe.

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Dave Burkland

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Honoring our 2020 and 2021 Donors

Thank you for giving us the opportunity to strengthen communities and build more affordable housing. If you think your name is missing, please contact us to update the digital version. The 🏠 icon represents a donor that has contributed both years (2020 and 2021).

DEVELOPERS \$50,000+

McConnell Foundation / Community
Foundation of the North State

🏠 NeighborWorks America

🏠 North Valley Community

Foundation (NVCF) / Butte
Strong Fund

🏠 United Way of Northern California

🏠 Wells Fargo Foundation

PLANNERS \$25,000-\$49,999

🏠 Bank Of America Charitable
Foundation

Golden Valley Bank Community
Foundation

🏠 Local Initiatives Support
Corporation (LISC)

Paradise Rotary Foundation

🏠 Sunseri Construction

ARCHITECTS \$10,000-\$24,999

🏠 California Coalition for Rural
Housing (CCRH)

🏠 Payless Building Supply

🏠 US Bank Charitable Foundation

CONTRACTORS \$5,000-\$9,999

🏠 Community Economics

Morgan Stanley

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(PG&E)

🏠 Tri Counties Bank

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Banner Bank

🏠 Jeff and Wendy Brown

🏠 Dave Burkland and Joanne Reinhard
California Water Services Company
Carpets Galore

🏠 Greg and Paula Creighton
Diaz Insulation

Daniel Dowling

Enloe Medical Center

Experts in Your Home

Goldfarb & Lipmann

🏠 Gubb & Barshay

🏠 Andy Holcombe and Ann Schulte
 🏠 InterWest Insurance Services
 🏠 Kuchman Architects
 🏠 Donny and Kim Lieberman
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 🏠 Merchants Bank Of Commerce
 🏠 Pris and Greg Montgomery
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 🏠 NorthStar
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 Karolyi
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 Advisors (RRA)
 🏠 Nicole Roldan-Leben
 Betty Rowland
 Rural Community Assistance
 Corporation (RCAC)
 Sierra North Valley Realtors
 🏠 Slater & Son
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FRAMERS \$500-\$999

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Community Housing Improvement Program
1001 Willow Street
Chico, CA 95928

RETURN SERVICE REQUESTED

PH: 530.891.6931 TOLL FREE: 888.912.4663 chiphousing.org

SAVE THE DATE: September 10th!

We will be hosting our annual fundraiser, "Rock The House 2022" at Patrick Ranch on Saturday, September 10, 2022. To purchase tickets or sponsor the event, please visit our website: chiphousing.org.


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