



CHIP

Community Housing
Improvement Program



PROVIDING HEALTHY,
SUSTAINABLE,
AFFORDABLE HOUSING
AND SERVICES TO
QUALIFIED RESIDENTS
IN THE NORTH VALLEY

2016 ANNUAL REPORT

NeighborWorks®
CHARTERED MEMBER



CHIPHOUSING.ORG

LETTER FROM THE CEO

2016 was a successful, productive year for CHIP and a year of change as well.

We saw completion of major multi-year projects in Biggs (56 total self-help homes), Live Oak (35 new affordable apartments for seniors) and Chico (acquired a 38-unit senior property).

We partnered with the City of Orland to build a park in one of our self-help communities and we reached a milestone of helping 1,800 families build self-help homes since 1973.

We implemented a storm water diversion project at one of our rental properties in Chico, to reduce runoff and assist an on-site community garden.

We operated after-school, financial education, math/art classes and other on-site programs at some of our rental properties and we're looking to grow that activity. Want to volunteer?

We held our 2nd annual Rock the House event, doubling the proceeds to support our programs.

We welcomed many new, young faces, both out in the field at our properties as well as here in our office.

Thanks for your support in 2016 and I look forward to an exciting 2017.



Dave Ferrier, President/CEO



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MEET NICOLE

Nicole is a Red Bluff native who has lived and worked in Michigan in market rate property management for several years. In 2016, she decided to move back to her hometown and found a job with CHIP managing Brickyard Creek Apartments. "Working in the nonprofit industry has been a big change for me," she says. "Particularly at my property. I like that we

do a lot of homeless assistance, (from) transitional housing from shelters into a more stable home environment."

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RESIDENT SERVICES UPDATE

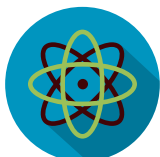
This year, CHIP bumped up its efforts to increase volunteerism by the residents at our properties. Residents manage or help provide programs where they live. With creation of a volunteer handbook and approval of stipends for resident volunteers, we were able to shape our volunteer program to fit the needs of many of our rental housing communities.

BUTTE COUNTY

- **Merritt Community Capital** sponsored the weekly afterschool program run by resident volunteers at Paradise Community Village for the entire year. Manager Janell Boirie, along with a group of mothers began the program in 2015.
- **Bank of America** is began a "Better Money Habits" at Paradise Community Village in September. Chris Oakley, Assistant Vice President from Bank of America, and Patricia White, Senior Personal Banker, share tips and information resume writing, job hunting, job interviews, and more.
- The FUN afterschool program continued at Murphy Commons in Chico during the fall semester, sponsored by the **Active 20-30 Club** of Chico. Chico State's Upward Bound Program returned during the summer to present science programs for the kids. Resident volunteer **Felisa Trujillo** Coordinates the community garden and organized workshops and work days with the support of GRUB.

GLENN COUNTY

- Board member **Joy Murphy** continues running a very successful art, math and science program with the children at Rancho De Soto. Resident Manager **Lydia Golden** and resident volunteers also help with this weekly program, which is made possible by a generous donation from **Umpqua Bank**.



YUBA & SUTTER COUNTIES

- **Sutter Yuba Behavioral Health** presented the "Nurtured Heart Approach" program to residents at Maple Park in Live Oak. This five-session program is designed to give parents tools to discipline their children in a loving way.
- **Resident Volunteers** continue to oversee the after school program at MaryMead. This program is now in its third year. With support from **Umpqua Bank** we have been able to add volunteers and purchase more materials.
- **Sutter-Yuba Playzeum** held several sessions of their eight-session program "Family Learning in Play" at Maple Park, which gives parents ideas and activities for interacting with their children 0 to 5 years old.



CONTINUED IN 2016

- After School program, Youth Leadership - Baha'i Faith
- Community Garden Support - GRUB
- Upward Bound Presentation & Children's Program - CSU Chico
- Family University Night - CSU Chico
- Nutrition Class - UC Cooperative Extension
- Nutrition Education - SNAP
- Promotores - Northern Valley Catholic Social Services
- Ampla Health
- Free Cell phones - CA Access
- Farm Workers Rights - EDD
- Every Woman Counts - California Health Collaborative
- Thanksgiving Dinner - Gridley Moose Lodge

NEW IN 2016

- Family in Play - Playzeum Yuba-Sutter
- Better Money Habits - Bank of America
- Bi-County Elder Services - Sutter Yuba Behavioral Health
- Nurtured Heart - Sutter Yuba Behavioral Health
- Infant and Toddler Course - Valley Oaks Children Services
- Book Bus - Butte County Literacy
- Xtreme Kids - Bethel Church
- Chico Terrace
- Legal Services of Northern California
- Gridley Health and Wellness Center
- Butte College
- Peg Taylor Center

AFTER SCHOOL PROGRAM FUNDERS



Bank of America



MERRITT
COMMUNITY CAPITAL CORPORATION



BRADLEY GLANVILLE
& KRIS ZAPPETTINI



UMPQUA
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WOULD YOU OR YOUR ORGANIZATION LIKE TO FUND A PROGRAM?

STARTING IN 2017, SUPPORTERS OF \$1,000 OR MORE GET THEIR NAME ON A PLAQUE AT THE COMMUNITY CENTER AT THE APARTMENT WHERE THE SERVICES ARE PROVIDED.



NAME ON A PLAQUE AT
THE COMMUNITY CENTER

For more information, contact Desiree Gonzalez
891-6931x249 dgonzalez@chiphousing.org



Board Member Joy Murphy and Tri Counties Bank's CRA Officer Guillermo Sandoval accepted Outstanding Service and Partner Awards for 2016. Murphy volunteers her time each week to teach an after-school math, art and science program at CHIP's Rancho De Soto Apartments in Orland. Tri Counties Bank has been a longtime financial partner of CHIP's and has been a major event sponsor the past two years.



RENTAL HOUSING AND PROPERTY MANAGEMENT HIGHLIGHTS

MAPLE PARK SENIOR APARTMENTS OPENS IN LIVE OAK



CHIP, PARTNERS AND LIVE OAK CITY OFFICIALS CELEBRATED MAPLE PARK SENIOR APARTMENTS' GRAND OPENING IN JUNE

MAPLE PARK SENIOR APARTMENTS

In June, Regional Housing Authority of Sutter and Nevada Counties and the City of Live Oak held a dedication ceremony for Maple Park Senior Apartments.

Maple Park Senior Apartments is a joint effort among Community Housing Improvement Program (CHIP), the Regional Housing Authority of Sutter and Nevada Counties (RHASNC) and the City of Live Oak.

Award-winning architects Mogavero Notestine & Associates designed the project and Sunseri Construction was the general contractor. The structure is GreenPoint Rated Platinum by Build It Green.

This new 35-unit apartment community is for low- and very low-income seniors, 55 years or older; the community opened in April and all units are filled.

FINANCIAL STATEMENT

UNRESTRICTED NET ASSETS

2016	\$6,170,659	↑ 10.64%
2015	\$5,577,052	

TOTAL NET ASSETS

2016	\$10,575,173	↓ -8.42%
2015	\$11,546,907	

PROPERTY IN DEVELOPMENT

2016	\$4,600,581	↓ -31.50%
2015	\$6,716,567	

TOTAL ASSETS

2016	\$14,601,341	↓ -15.70%
2015	\$17,319,955	

MURPHY COMMONS STORMWATER PROJECT



The City of Chico chose Murphy Commons Apartments as one of five pilot projects for storm water diversion. The city received a grant to provide neighborhood education and projects to reduce the quantity and manage the quality of storm water entering local creeks and greenways.

The City chose Murphy Commons because of its resident-managed community garden. Residents organize, tend and manage the day-to-day operations for the garden, which sprouted in 2011. The garden encourages a sense of community among residents and teaches sustainability and green living. A lease agreement between CHIP and the city allowed Murphy Commons to use the land next to the apartment complex for several years and allowed for the garden's expansion.

The storm water project includes construction of a rainwater tank, solar pump and a system for diverting water from the downspouts from eight of the units.

Murphy Commons is an 86-unit multifamily housing community owned and managed by CHIP.



CHIP BUYS LUCIAN MANOR



After managing Lucian Manor on behalf of Christian Retirement Center of Chico since 2010, CHIP became the proud new owners in fall 2016. The senior living community consist of 38 one-bedroom units for seniors 62 and older and persons with disabilities 18 and over.

"Our mission aligned with theirs, and they were ready to sell," says Director of Rental Housing Kris Zappettini. "It's great that CHIP is able to maintain affordable senior housing in Chico without it going market rate."

CHIP owns 5 affordable housing communities in Chico, Gridley, Hamilton City, Live Oak, Orland, Marysville, Paradise, Red Bluff and Redding. Longfellow and North Point Apartments in Chico are owned by other companies, but managed by CHIP.

SELF-HELP HOUSING HIGHLIGHTS

BIGGS ESTATES SUBDIVISION COMPLETED

Biggs Estates was completed in fall of 2016, when nine families moved into new homes. This 56-lot subdivision almost never came to be.

In 2008, CHIP purchased the 17 acres and prepared it for development with the help of Local Initiatives Support Corporation (LISC). Then the recession hit, values dropped and financing dried up. CHIP asked LISC for help negotiating a discounted buyout of the bank loan and thanks to them and Tri Counties Bank, the plans were back on track by 2010. The first group of families broke ground in 2014, and two years later, the development was complete.

Thank you also to USDA Rural Development, HCD, and the Federal Home Loan Bank AHP Program for their help on this project.

FUN FACT: BIGGS ESTATES MARKS THE 1800TH SELF-HELP HOME CHIP HAS BUILT SINCE 1973.

ACTIVE DEVELOPMENTS

SUBDIVISION	TOTAL LOTS	AVAILABLE LOTS
LONGSPUR PARK/FOXRUN 2 (COTTONWOOD)	32	24
CALLE VISTA (OROVILLE)	14	0
VILLA LA MICHELE III (ORLAND)	38	0
SIERRA VISTA 2 (MARYSVILLE/LINDA)	11	0
SISKIYOU GROVE (THERMALITO)	8	0

ACTIVE DEVELOPMENTS

In 2016 CHIP began accepting applications for eight lots in the Longspur Park subdivision on Sadie Lane in Cottonwood. Applications for FoxRun 2 will also be available in 2017; this development consists of 24 lots on Beagle Lane.

CHIP is searching for affordable finished lots in rural areas. If you have any tips, please contact Jill Quezada, Director of Homeownership jquezada@chiphousing.org or 530.891.6931x227.



SEVENTEEN FAMILIES **HAPPY** TO CALL ORLAND HOME

In celebration of National Homeownership month, we held a groundbreaking in Orland in June. This event celebrated the beginning of the third phase of CHIP's Villa La Michele subdivision in Orland on Jacquelyn Drive and Gable Drive in Heartland Park. Representatives from USDA Rural Development, members of Orland's City Council and government and the self-help families attended.

The subdivision is designed to host up to 38 houses, and CHIP has built homes in this area before. To help foster a sense of community, CHIP and the city worked together to install a neighborhood park with playground equipment in the area in 2015.

Magdalena Guzman (pictured center, with her daughters and her former manager Lena Whitley of East of Eaton Apartments) has been a resident at CHIP's East of Eaton Apartments for several years. Like her, many of CHIP's rental housing tenants go on to become self-help builders.

Under CHIP's self-help program, families build their

homes in groups of five to nine under the supervision of CHIP's construction staff. Each household dedicates at least 30 hours per week in labor towards building their new homes and help each other during the process, which takes about nine months. Benefits include no down payment, affordable monthly payments and low fixed interest rates. USDA Rural Development provides funding assistance for these programs. Builders from this must make at or below 80 percent median income for the county in which they build, have decent credit, and earn enough income to make monthly payments on the loan.

“

“Our dream has come true,” says self-help builder Mario Chandrakumar. “This is an American Dream, a lifetime dream.”

”

CHIP ROCKS THE HOUSE AT SIERRA NEVADA

CHIP's second annual Rock the House fundraiser raised more than \$20,000 for its programs, doubling the first year's net.

More than 200 people attended the “Casino Royale” themed-event at the Sierra Nevada Big Room. Guests enjoyed dinner, dancing to the music of Spy Picnic, a casino for entertainment by Casino Party People, and silent auction.

Major sponsors included Tri Counties Bank, Chico Association of Realtors, Community Economics, Inc., Sunseri Construction, Farallone Pacific Insurance, NeighborWorks and Alliance Environmental Services.

Rock the House 2017 will be held Friday, November 3 at the Big Room, and sponsorships are available. The theme is “November in NOLA” and will feature a masquerade ball with New Orleans-style jazz from local Chico band Bogg. And of course we will have plenty of casino tables! If you are interested in sponsoring the event, contact dgonzalez@chiphousing.org 891-6931x249.



SAVE THE DATE
NOVEMBER IN NOLA
FRIDAY, NOV. 3RD
SIERRA NEVADA BIG ROOM



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THANK YOU TO OUR DONORS!

Aaron Haar • Active 2030 Club Of Chico • Alliance Environmental Services • Allstate (Sonia Aery) • Amazon Smile Foundation • Andy Holcombe and Ann Schulte • Anne Ferry • Banner Bank • Betty Rowland • Bidwell Title • Brad Glanville and Kris Zappettini • Brenda Rodriguez • Broadbent & Associates • Caldwell's Creative Laminates • California Housing Partnership Corporation • Carlson, Harold • Chico Theatre Company • Community Economics, Inc. • Community Housing Improvement Program • Cora Bue • Dave and Lisa Ferrier • Debbie Watkins • Debra Villasenor • Marie Demers • Desiree and Mark Gonzalez • Diaz Insulation • Dick and Marian Baldy • Donny Lieberman • Down Range Indoor Training Center • Dutch Bros Chico • Ed Mayer • Eric's Cable Car Wash • Erika Ramirez • Farallone Pacific Insurance Services • Fleet Irvine • Floors By Ray, Inc. • Fong and Mai Hou Lo • Gail Perkins • Gayle Palys • Glenn Perry • Golden One Credit Union • Greg and Paula Creighton • Gubb & Barshay LLP • Harrah's Lake Tahoe • Hennessey House Napa • Holly & Ron McCormick • In Motion Fitness • Inland Business Systems • InterWest Insurance • Irv Schiffman • Italian Cottage • Janell Boirie • Jason Marr • Jennifer Serna • Jessee Heating & Air Conditioning, Inc. • Jill Quezada • Joe Feist • John Mealey • Jon and Megan Kressin • Joy Murphy • Judy Orozco • Katie and Dr. Donald • Fowkes • Keller Williams Realty • Kelly Davis • Laundry Baskets Full Of Love • Lavender Ranch • Law Offices Of Lawrence A. Puritz • Leo Romero • Lovely Layers Bakery • Lundberg Farms • Lydia and Chuck Golden • Maria Mojica • Mark Hooper and Christy Santos • Martha Martinez • Mary Flynn • Mathews Ready Mix LLC • McEntire Landscaping • Merritt Community Capital • Michael Taylor • Mid Valley Title & Escrow • Momona • Mutual Of America • NeighborWorks • Nelsen Family Dentist • Nicole Roldan • North Valley Community Foundation • North Valley Raingutter • NorthStar Engineering • Payless Building Supply • Precision Business Associates, Inc. • Rabobank • Rachel Riggs • Ramona Flynn • Raquel Calva • Ray's Carpet Cleaning • Recology • Robert Hanford • Robin Soloway • Sarah Fry • Scott Smith • Shannon Lopes • Sierra North Valley Realtors (formerly Chico Association of Realtors) • Skylake Ranch • Sol Mexican Grill • Sonoma Raceway • Sunseri Construction, Inc. • Sunseri, Phil • Sustainable Seed Co. • Timio's Title • Tina Rose • Vicki Lea Eggen • Woodstock's Pizza



/CHIPhousing

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