CHIP

Community Housing Improvement Program

Now accepting applications for Phase 2 of our Self-Help Housing Program in Thermalito!

Features:

- Affordable Monthly Payments
- Help build your own Home, No Construction Experience Necessary!
- No Down Payment
- 3,4, & 5 Bedroom Models With 2 Car Garage
- Low Fixed Interest Rate
- Solar Panels

ORCHARDCREST ESTATES PH. 2 SUBDIVISION

(46 lots located on the North side of Hwy 162 between Middlehoff Lane and 10th Street)

You may be eligible if you …

1. Have sufficient income to make monthly mortgage payment
2. Acceptable credit—perfect credit is not necessary
3. Do NOT exceed low income limits
4. Willing to work collaboratively with a group of homeowners to help build your own home.



2026 Butte County Income Limits for household sizes:

1 thru 4	$77,700
5 thru 8	$102,600

To request an application contact:
CHIP, Inc., 1001 Willow Street, Chico CA 95928
Ph: (530) 891-6931 | Toll Free: 1-888-912-4663 or email: CHIPgeneral@chiphousing.org
***Applications accepted by mail or in person only at the CHIP office.**

NeighborWorks® CHARTERED MEMBER

USDA is an equal opportunity provider, employer, and lender.

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.

EQUAL HOUSING OPPORTUNITY