

Community Housing Improvement Program

California

Since 1973, Community Housing Improvement Program (CHIP) has provided healthy, sustainable and affordable housing and services to qualified residents in the North Valley. CHIP is a private, non-profit 501(c)(3) corporation serving Butte, Glenn, Tehama, Plumas, Shasta, Sutter and Yuba counties in California.

“Helping People Help Themselves” is CHIP’s mission. CHIP assists low-income and rural disadvantaged residents, seniors and others who lack financial resources or knowledge to improve or provide adequately for their housing. CHIP works with families to assist in the construction of mutual self-help (sweat equity) housing and affordable multifamily apartment housing, manages rental properties that they build as well as properties owned by others, provide education and services to community residents, and build and enhance the communities that we work in.

CHIP has built more than 2,500 housing units in their seven-county service area and is acknowledged as an innovator and leader in rural housing issues. CHIP is guided by a 12-member volunteer Board of Directors, and has an annual operating budget of \$2 million, which is funded primarily by state, federal and local grants and contracts. CHIP has 62 employees, many of whom have a long tenure with the organization.

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ORGANIZATION FACTS:

Web: www.chiphousing.org
Year Founded: 1973
Location: Chico, CA
Footprint: Local

By the Numbers: (for 2016)

- 1,362 families served
- 100 percent of families served were low or very-low income
- 17 rental properties managed

Orland, California

CHIP celebrated the groundbreaking of 17 new homes in Orland during June’s Homeownership Month. Magdalena Guzman has been a resident at CHIP’s East of Eaton Apartments in the City of Orland for several years. Like her, many of CHIP’s rental housing tenants go on to become self-help builders and homeowners.

Under CHIP’s Mutual Self-Help program, families build their homes in groups of around six under the supervision of CHIP’s construction staff. Each family dedicates at least 30 hours per week in labor toward 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. To be eligible, families must earn at or below 80 percent median

income for the area, have decent credit, and earn enough income to make monthly payments on the loan.

Both CHIP and the City of Orland previously worked together to provide a playground for this subdivision to help give it more of a community feel. These new self-help builders will soon be able to enjoy the park with their children.

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

