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of control," and those prices only climbed afterward.

Brand says he wakes up every morning at their rental in Paradise (it survived the fire) and has to remind himself that they're actually going to be home owners. Like Wolfe and her son, he and Curtis have already envisioned life at their property: sitting on the porch and sipping coffee, working on the yard together and planting roses.

"I'm just so thankful and grateful for everything they've done for us," Brand said.

The families all expressed relief regarding the structure of the homes as well. Habitat for Humanity partnered with the National Ready Mixed Concrete Association to construct these first three homes with insulated concrete forms, designed to make them fire-resistant.

'An important housing stock'

Habitat for Humanity isn't the only organization that has

"Affordable

housing, that's

the No.l need in

our community.

The need was

already there

before the fire.

Our mission is

more relevant

than ever."

-Nicole Bateman, executive director of

Habitat for Humanity of Butte County

been busy with recovery efforts. Come September, CHIP will bring even more families home to Paradise. The organization received 256 applications for the 36 units in Paradise Community Village, a complex that it has been focused on rebuilding since the fire destroyed the original development. First preference will be given to former residents and other Camp Fire survivors

Similarly to Habitat for Humanity, CHIP's team was impacted personally by the disaster, with staff from the Ridge who survived but lost everything, said Seam

lost everything, said Seana O'Shaughnessy, president and CEO.

The nonprofit has built over 2,600 housing units across Butte, Glenn, Tehama, Shasta, Sutter, Yuba and Colusa counties since it was founded in the 1970s. CHIP serves the same demographic as Habitat for Humanity—low income families that make less than 80 percent of the area median income—and provides mutual self-help (i.e., sweat equity) housing and affordable multifamily apartment housing.

Typically, the organization's mutual selfhelp program has neighbors build their homes collectively in a subdivision funded through U.S. Department of Agriculture programs for rural communities. Paradise did not qualify as a rural community until 2019, after successful lobbying efforts.

This removed a significant barrier,

O'Shaughnessy said, allowing CHIP to pivot and focus on developing smaller, scattered sites in Paradise to help survivors. The organization is working with four landowners to help them rebuild, and another four families will be purchasing land from CHIP and partnering to build on their new properties.

Both programs have the same purpose of "providing support and helping them through the building process," O'Shaughnessy said, with CHIP coordinating trade work—such as concrete, electrical and plumbing—so that "they're able to successfully build their homes."

CHIP is continuing to focus its efforts regionally: It has about 100 homes in progress across Williams, Corning, Anderson and Biggs (where five homes will be reserved specifically for Camp Fire survivors). In addition to Paradise Community Village, CHIP is pursuing land and funding for another multifamily project in Paradise, O'Shaughnessy added. It is also launch-

ing a single-family rental pilot program. CHIP has purchased two lots and two manufactured housing units that will be installed permanently, onto foundations, early next year.

"We know that singlefamily rentals are something that don't come back after a fire and other disasters, too," she said. "It's not economically feasible for small landlords to rebuild and rent, so we know it's an important housing stock."

'Winning the lottery'

Challenges to building in Paradise have made progress slowmoving, Bateman and O'Shaughnessy both

shared. It took Habitat for Humanity months just to get lots ready to go, having to repair/replace septic systems, remove dead and dying trees, and complete lot surveys and leveling.

The pandemic has had its impacts as well. Habitat for Humanity has had to spend more money for construction because it hasn't been able to rely upon any volunteers.

CHIP has experienced similar barriers, with escalating material costs, labor shortages and subcontractors that are very busy due to all the rebuild activity on the Ridge.

"It's hard because housing development is so slow. It's sad that we're three years out [from the Camp Fire]—we'd like it to be faster, but we are working hard to create that new affordable housing," O'Shaughnessy said. "It's important. We need everyone. It's CHIP, it's Habitat, it's organizations coming