



Frequently Asked Questions

Is CHISPA a government agency like the Housing Authority?

CHISPA is not a government agency. CHISPA is a private, not-for-profit developer.

How does CHISPA finance its developments?

CHISPA borrows from local and national banks, borrows from government loan programs and, in some cases, receives grants from foundations. Our rental housing usually includes equity from corporations that receive an income tax credit in return for investment in affordable housing. (The Federal Low Income Housing Tax Credit Program).

Who does CHISPA serve?

CHISPA serves low and moderate-income people. Our residents are working families, single parents, seniors, and people with disabilities or special needs.

How does CHISPA obtain its land and properties?

CHISPA buys parcels directly from property owners or purchases land listed by real estate brokers.

What is the Mutual Self-Help Housing Program?

Self-Help Housing is a group method of home construction for low-income families. Since 1990, CHISPA has helped 633 low-income families construct their own homes in different areas of Monterey County.

Generally, 10 to 12 families make up a self-help construction group. A CHISPA construction supervisor teaches the families how to build their homes and oversees their work. Sub-contractors complete the trades that require a license. The USDA Rural Development Program provides the mortgages.

Does CHISPA work with other organizations?

We work closely with community-based organizations which provide services and classes to the residents of our rental developments. For a list of our partners and to arrange to work with CHISPA, please visit the [Community Partners](#) page.

Does CHISPA accept donations?

CHISPA does accept monetary donations and product donations that can be used at our rental properties. Donations made to CHISPA are tax deductible to the full extent allowed by law.