



# Town of Paradise

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## 2015-2020 Consolidated Plan Community Development Block Grant

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Urban Development: May 15, 2015



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## GENERAL

### **Executive Summary**

The Town of Paradise Consolidated Plan outlines a five-year housing and community development strategy focused on developing Paradise as a viable community by providing decent housing, a suitable living environment, and by expanding economic opportunities, principally for low and moderate income persons. The plan, which sets the goals and objectives for the Community Development Block Grant (CDBG), is in effect from 2015-2020.

The mission of the Strategic Plan is to develop a working document that guides a five year planning process that identifies the needs of the community and then prioritizes available funding in order to plan and prepare for meeting the needs identified in the process. By identifying current needs of our residents, the town is then able to determine the future needs and funding priorities that will help close these gaps to help make Paradise a better community.

This document also evaluates the past performance during the last five years that the Town administered its CDBG program. CDBG funding is an important part of the town's overall strategy to promote a viable community and to help provide decent, safe, and affordable housing. The Town leverages these dollars with other grants and funding sources to reach our overall goals.

For instance, in the past five years the Town has used a Skyway Corridor Study, funded by the Butte County Association of Governments, to dramatically restructure the downtown area. The study included a component to promote pedestrian safety; ADA improvements, emergency evacuation improvements; traffic circulation improvements; and aesthetic elements that help to promote economic development for local businesses, especially those located on Skyway in the downtown area (Whitlock and Weinberger Transportation, Inc. 2009). As a result of the study and subsequent public outreach effort, the Town leveraged a \$1million HSIP Grant to reduce traffic lanes to one lane in each direction with a center turn lane and added safety features such as intersection bulbouts and flashing beacons at crosswalks. These improvements provided safe infrastructure for the downtown area and improve traffic speed, pedestrian safety, parking and storm drainage issues. This project area is located in low- and moderate- income areas.

Another important infrastructure project for the Town of Paradise in the 5-year planning process is the establishment of a commercial wastewater treatment facility for the downtown area. This will provide the infrastructure necessary for the businesses in the downtown area to maintain and/or expand their number of employees, their products, and/or allows for future

business expansion opportunities. Many commercial properties in our downtown are impacted with wastewater constraints that limit their ability to prosper and limit the number of employees they can hire. CDBG funding would be used to assist low income and moderate income businesses and microenterprises located within the project area with the cost to connect into the sewer.

As decent, safe and affordable housing is an important component of a communities' housing stock, the Town worked in conjunction with several Town agencies on the Paradise Community Village project. This development provides 36 affordable rental housing units. CDBG funding was used to construct a wastewater facility to allow this project to be successful. The project was completed in October of 2013 and is currently fully rented with a waiting list.

After meeting with residents and community stakeholders, the following goals and objectives have been identified for the next five year period:

*Goals for the 2015-2020 Consolidated Plan:*

1. Improve the condition of the community's housing supply.
2. Improve the community's economic condition.
3. Improve the community's well-being by participating with residents and local stakeholders in community building efforts.

*Specific Objectives for the 2015-2020 Consolidated Plan:*

1. Provide low-income loans/grants for low income and moderate income businesses and microenterprises to hook up to the wastewater facility. The Town of Paradise is currently planning a sewer for the downtown commercial district in Paradise. This project will increase economic development and jobs in Paradise.
2. Rehabilitation/repairs of 50 low-income, owner-occupied homes
3. Mortgage assistance of 50 low-income first-time homebuyers
4. Rental Assistance for 10 low-income renter households
5. Provide funding opportunities to non-profits and agencies serving low income residents and residents with special needs.
6. Provide education and improved transportation for those services mentioned above.

7. Provide recreational opportunities for at-risk youth and low-income/disadvantaged children.
8. Improve pedestrian safety, especially projects that provide opportunities for children, elderly, special needs/ADA to travel safety in low income moderate income areas and in their respective neighborhoods.

**HOUSING:**

Over the past five years, the town has assisted 133 households in Paradise using CDBG and Home to fund the First-time homebuyer and Owner Occupied Housing Rehabilitation Programs. We have had substantial and continued interest and success with these programs and because these programs have been identified as needs during the housing element and Housing Needs Assessment from the Butte County Association of Governments (BCAG), the Town of Paradise will continue to market the programs to low and moderate income residents of Paradise.

A new element to the housing programs in the next five years will be the introduction of a rental assistance pilot program. Currently the need for rental assistance is not being met in Paradise and with the new program; we hope to make renting in Paradise affordable for more families. This is part of our goal to assist low income residents as well as prevent homelessness.

**Table 1 - Owner-Occupied Housing Rehabilitation Program 2010-2015:**

<b>Income Category</b>	<b>30%</b>	<b>50%</b>	<b>80%</b>
CDBG/HOME funds	8	13	15
CalHome funds	3	1	7
<b>Total</b> Number of Families/ Individuals Assisted	11	14	22

*Source: Town of Paradise, loan program*

**Table 2- First-time Homebuyer Program Assistance Program 2010-2015:**

<b>Income Category</b>	<b>30%</b>	<b>50%</b>	<b>80%</b>
CDBG/HOME funds	1	6	19
CalHome funds	0	3	21
<b>Total</b> Number of Families/ Individuals Assisted	1	9	40

*Source: Town of Paradise, loan program*

### **ECONOMIC DEVELOPMENT:**

The past Consolidated Plan and its Annual Plan components provided funding for the town's commercial rehabilitation program. Program funds were used to improve the facades of commercial buildings in the Redevelopment Project Area.

During this Consolidated Plan, the Town will focus on economic development including, job growth, creation, and retention. The economic hardships of the current economy have affected jobs in Paradise. In 2010, more than 70% of the working population of Paradise traveled outside of Paradise for work. (Town of Paradise Housing Element, 2014)

Over the life of the Consolidated Plan, program staff will continue to work with the business community to ensure that town government is doing its part to facilitate growth in the local economy. The CDBG program will continue to be a part of that commitment.

### **COMMUNITY BUILDING:**

One of the strongest and most successful aspects of the CDBG program has been its relationship with the town's non-profit agencies. This program allows the Town an opportunity to build relationships and cooperation among local governments, school and park district leaders and an array of community based organizations.

The CDBG program has provided assistance to homeowners, homebuyers, senior citizens, business owners, and community organizations for over 20 years. The 2015-2020 Consolidated Plan will focus on funding for public infrastructure projects related to the Town's Clustered Wastewater Treatment Facility. This facility is planned to be installed to support the businesses located in the Downtown, an area which is defined as a low- and moderate-income boundary. CDBG funds would be used to assist low income and moderate income businesses and microenterprises with the costs associated with connecting to the sewer system.

### **General Questions:**

- 1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.*

The Town of Paradise is located in the foothills of Northern California's Sierra Nevada Mountains. The Town is located in the eastern portion of Butte County with elevations ranging from 2,000-2,800 feet above the valley floor. The town lies between two ridge tops, with most of the population, including the three areas of low- and moderate-income areas, sit inside this area.

Paradise is the second largest city in Butte County, and is part of the Chico-

Paradise metropolitan statistical area. Paradise was incorporated in 1979, and it is home to nearly 27,000 residents (U.S. Census Bureau, 2012). The neighboring communities of Magalia, Paradise Pines, Lovelock, Stirling City, and Inskip add nearly another 25,000 residents. The town has received CDBG funding since 1994 and most of the housing and community development projects are focused in the low- and moderate-income boundary, which is approx. 1,725 acres. A map provided as Exhibit A shows the town's low- and moderate-income neighborhoods.

- 2. Describe the basis for allocating investments geographically within the jurisdiction and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.*

The CDBG program has always been available to income-eligible residents on a town-wide basis. While this Consolidated Plan will continue to support that approach, a concentrated effort will be made to target housing program activities in the identified low and moderate-income neighborhoods. Residents assisted by the community based organizations are income eligible for program assistance. Determining income eligibility is one of the pass through requirements from the town to the recipient organizations. HUD requires that the town spend at least 70% of Public Service funding on low and moderate income residents. The town strives to surpass this goal, and has done so in the past.

- 3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).*

Although the Town has been receiving CDBG funds since 1994, there is still a need for affordable housing, better jobs, and a support system that can help underserved needs of residents from a position of need to one of self-sufficiency. There are still unmet needs in Paradise especially related to elder care, affordable housing, and support for at-risk youth. Another obstacle facing this area is the lack of a sewer system.

### **Managing the Process (91.200 (b))**

- 1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.*

The lead agency for the development and implementation is the Town of Paradise, specifically; the program management responsibility is assigned to the Business and Housing Services Division of the Town of Paradise.

- 2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*

The Town was focused on collaboration between government agencies; local non-profits; community needs organizations, and local businesses while drafting the elements of the Consolidated Plan. The town hosted stakeholder meetings with community service agencies, and organizations of Paradise. The organizations were informed of these meetings through mail and email and were invited to attend the meetings to provide insight and input into this planning process.

***Public service agencies/nonprofit agency meetings:***

A stakeholder meeting was held on February 4, 2014, that gave several Butte County service organizations an opportunity to comment on the Town of Paradise Housing Element and help give insight towards the Consolidated Plan. Some of the discussion was related to the populations these organizations served, their current and future needs, as well as estimating what other needs they perceived to be a problem in their community. During the discussion, we also focused on what barriers there are for providing services to their clients and/or the challenges in meeting the needs of Paradise residents.

The following organizations were represented at the meeting: Paradise Chamber of Commerce, Butte County Housing Authority, Sojourner House on the Ridge (SHOR), Paradise Ridge Homeless Task Force, Feather River Hospital, Butte Baby Steps, and Community Legal Information Services.

The Town also held a Housing stakeholders workshop on September 5, 2013 that was focused on improving pedestrian safety. This workshop was held in conjunction with Cal Walks and Safe Treks. The following organizations and groups were represented at the meeting: Paradise Town Council, Town Manager's Office and staff, Paradise Police Department, Paradise Recreation and Park District, Planning Commission, Paradise Ridge Family Resource Center, Paradise Senior Center, Downtown Businesses, Feather River Hospital, Traffic Works, Board of Realtors, Let's Move Coalition, Butte County Supervisor, Butte County Association of Governments, Butte County Department of Public Health, Butte County Board of Education, Butte County Bicycle Coalition, Strengthening Families Initiative, First 5 Butte County, Center for Nutrition and Physical Activity Promotion, Safe Routes to School Program, Paradise Unified School District.

3. *Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.*

As outlined above, the Town felt it was imperative to get first hand information from local non-profit organizations who deal with the low- and moderate-income population on a daily basis. Both of the stakeholder

meetings were composed of the Community Service Agencies who provide services for the following groups of residents in Paradise:

- Low/moderate income families
- Senior citizens
- Frail elderly
- Mentally disabled individuals
- Physically disabled individuals
- Homeless individuals
- Chemically dependent individuals
- Individuals in group homes
- At-risk youth

The workshops provided town staff with information about gaps in services and also allowed the organizations to see where there are opportunities to coordinate services and cooperate with one and another.

A community survey was administered by Paradise Citizen's Alliance in 2014 on a wide range of topics regarding the community of Paradise. The survey is included as exhibit C.

### **Citizen Participation (91.200 (b))**

*1. Provide a summary of the citizen participation process.*

The Town of Paradise followed the Town's adopted Public Participation Plan when noticing the Consolidated Planning process. There were two public hearings scheduled and the Draft document was available at five locations within the Town of Paradise: Senior Center, Paradise Branch of the Butte County Public Library, Paradise Ridge Family Resource Center, Chamber of Commerce and Town Hall and on the Town's website at [www.townofparadise.com](http://www.townofparadise.com).

- **1<sup>st</sup> Public Hearing:** Tuesday, January 13, 2015 at 6:00 p.m. This public hearing was used to solicit suggestions and/or comments from the public regarding the 2015-2020 Consolidated Plan and 2015-2016 Annual Plan funding priorities.
- **2<sup>nd</sup> Public Hearing:** Tuesday, March 10, 2015 at 6:00 p.m., in the Town Hall Council Chambers at 5555 Skyway, Paradise, California. The Draft Consolidated Plan and Draft Annual Action plan was available for review by the Council and the public. This public hearing initiated a 30-day public comment period.
- **30-Day Public Comment Period:** March 10<sup>th</sup>-April 10<sup>th</sup>, 2015. The Draft Consolidated Plan and Annual Action Plan was available for public review at the following locations, Paradise Public Library, Senior Center, Family Resource Center, Paradise Chamber of Commerce, Town Hall and could be downloaded via the Town's website.

- **Council Meeting:** Tuesday, April 14, 2015, at 6:00 p.m., in the Town Hall Council Chambers at 5555 Skyway, Paradise, California. The Council reviewed the final draft of the 2015-2020 Consolidated Plan and 2015-2016 Annual Plan. Council adopted the drafts and approved submission of the documents to HUD.

2. *Provide a summary of citizen comments or views on the plan.*

No citizen comments were made at the January 13 and March 10, 2015 Public Hearings. No citizen comments were made at the final meeting on April 14, 2015.

3. *Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*

The Town continues to broaden public participation by posting the Consolidated Plan at locations where minorities and persons with disabilities visit for services. The Public Notice was posted in the local newspaper, the *Paradise Post*. The draft plan was also available at community locations where services are provided to low and moderate income individuals and families. This plan was also emailed to all the organizations that provided input on community services, housing needs and community development projects. They were asked to hand this information out to their clients and were also encouraged to provide any comments and/or suggestions that needed attention.

4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

Staff accepted all comments which were submitted to the town.

### **Institutional Structure (91.215 (i))**

1. *Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.*

The Town Institutional Structure is as follows:

5 member Town Council

- Holds public hearings on Consolidated Plan, Annual Plans and CAPER reports
- Approves funding for Public Service Agencies

The Town of Paradise, Business and Housing Services staff provides the main administrative and project management duties over the CDBG program. The BHS Staff is under the management of the Town Manager. Staff prepares the Consolidated Plan, Annual Plans and Consolidated Annual Performance

Evaluation Reports (CAPER) for each CDBG program year. The oversight of the CDBG program is provided by the five-member Town Council whom are elected officials voted in by the citizens of Paradise. All reports and plans are reviewed by Council before submitted to HUD.

The Town works closely with non-profit organizations in the area that provide specific programs to the citizens of Paradise. These organizations provide services to very low-, low- and moderate-income residents, including the frail and elderly, mentally disabled, physically disabled, homeless, and at-risk youth. These organizations submit funding requests to the Town to qualify for money that comes out of the Community Needs Category. As required by HUD, 15% of annual funding is set-aside for these organizations. Once applications for grant funding are received and reviewed by staff, they go through a competitive review process and recommendations are decided by a funding committee and forwarded to the Town Council for final approval.

Once funding decisions are made, organizations are required to sign a contract with the Town outlining the rules and regulations of public service funds. They are required to submit the required documents and reference material related to grant funding. After the contract is signed, the organizations submit quarterly and year end reports for staff review. Organizations are audited and staff performs site visits on a yearly basis. If organizations are not submitting reports on-time or are unable to follow through with program requirements, staff will monitor the organizations to make sure that HUD regulations are being met, or funding is relinquished.

*2. Assess the strengths and gaps in the delivery system.*

We are fortunate because Paradise is a smaller community and our service organizations are able to work directly with government officials on a daily basis. Employees from each local non-profit and service organization are brought together to form common bonds and connect together on essential projects. Generally, the CDBG program's delivery system is adequate, and with any local government in today's fiscal environment, the Town could use more funding and more staff time. Yet, this gap in funding has fostered the level of cooperation among service providers that has become the strength of this program.

One of the weaknesses in our institutional structure is the lack of monetary support for the reinstatement of a fully functional Family Resource Center (FRC). The FRC is a one-stop facility that provides a broad range of services to residents of Paradise. The facilities house various agencies and non-profits of Butte County that provide essential services to low- and moderate-income residents of Paradise. Through a reduction in services and budget cuts of non-profits in the area, the resource center does not house the social service organizations as it did just a few years ago.

*3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the*

*public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.*

The Town of Paradise has constant contact with the Butte County Housing Authority regarding public housing projects in Paradise. However, the town does not participate in the management of housing authority to the extent outlined in question three of this section. Housing Authority staff is included in the town’s discussion of housing strategies, proposed multi-family housing development projects and housing development financing.

**Monitoring (91.230)**

- 1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

The Town follows the procedures adopted in the Code of Federal Regulations, created by the Office of the Assistant Secretary of Community Planning and Development that pertain to Community Development programs are contained within Part 570 for CDBG entitlement communities. The town works closely with contracted subrecipients whom receive public service funding. These organizations are required to report quarterly to the town and also provide an end of year report which is reviewed and imputed into IDIS for yearly accomplishments at the close of the program year. At the beginning of each funding year, staff reviews the accomplishments of community service agencies to determine their ability to serve the residents of Paradise and meet the program requirements.

The Town follows all applicable program requirements of HOME regarding housing projects and lead-based paint standards.

**Priority Needs Analysis and Strategies (91.215 (a))**

Below is a list of the underserved needs in Paradise. This information is a summary of several stakeholder meetings; staff interviews with the Salvation Army, Family Resource Center, and data taken from the Housing Element.

**Table 3- List of Underserved Needs in Town**

<b>Underserved Needs</b>	<b>Source of Information</b>	<b>Obstacles</b>
Emergency assistance to families	Family Resource Center/Salvation Army	Lack of funding sources
Affordable housing	Family Resource Center/	Lack of developers willing to

opportunities and funding	Salvation Army	take on public housing construction, no financing, struggling housing market
Public Transportation	Family Resource Center/ Salvation Army	Not a high enough demand for this area to add more lines
Assistance for at-risk youth	Youth 4 Change/Boys and Girls Club	Identifying the needs, coordinating resources
Substandard care facilities for elderly residents	Senior Center	Lack of funding
Aging Housing Stock	Housing Element Stakeholder meeting	Lack of funding
Business & Economic Development Projects	Stakeholder Meeting	Lack of resources
Street & Road Improvements	Stakeholder Meeting/Community Survey	Lack of resources/funding
Pedestrian Improvements	Community Survey	Lack of funding

*1. Describe the basis for assigning the priority given to each category of priority needs.*

The list of priority needs was based off of ideas and concepts brought up at the Stakeholder meetings, citizen comments and staff’s experience from working with these needs since the inception of the CDBG program. Staff has also determined that priority needs are similar to the needs in years’ past, but since the downturn in the economy has created more problems for agencies who provide services to these priority needs population, this Consolidated Plan will focus on providing funding to help families and individuals with emergency expenses. CDBG funding will also be used on economic development projects that will encourage job creation, retention and an increase in the economic sales tax base of Paradise.

*2. Identify any obstacles to meeting underserved needs.*

As in the past, funding continues to be an obstacle in meeting the underserved needs of our community. A lack of coordination between Community service organizations has also affected the ability the town has in serving the priority needs population in an effective and efficient manner. The Town will work with community organizations on restoring the Family Resource Center to become a central location for residents to receive social services and information. This set-up allows organizations to provide services to the priority needs populations.

The lack of a sewer is another major obstacle to economic development in the Town of Paradise. Securing funding for a wastewater district and

ultimately a sewer in the downtown commercial district is a goal of this Consolidated Plan.

The dissolution of the Redevelopment Agency (RDA) has been a major obstacle to meeting many underserved needs, especially those related to economic development and the reduction of blight.

### **Lead-based Paint (91.215 (g))**

1. *Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.*

Based on the 2010 Census, approximately 9,281 homes in Paradise were built before 1978. This represents approximately 75% of all homes in Paradise. It is difficult to estimate how many of these homes are occupied by extremely low- low- and moderate-income families.

2. *Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.*

The Town of Paradise follows the procedures for inspection and mitigation of lead-base paint hazards as outlined by the HOME rehabilitation guidelines. The Town's housing rehabilitation and mortgage subsidy programs include lead-base paint inspection requirements. Depending on the initial analysis, other mitigation measures, as outlined by federal regulations, may be taken.

## HOUSING

### **Housing Needs (91.205)**

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).

The projected housing needs for the next five years is based on CHAS data which comes from data extrapolated from the 2010 Census (CHAS Data Report, 2010). This Consolidated Plan will also use data collected for the 2014 Housing Element, which estimates the housing needs for the next 10 years, as provided by the Butte County Association of Governments (BCAG).

Some of the statistical data is updated from the Census and has provided staff with a more solid insight on the current housing situation.

***Explanation of Housing Needs Assessment – Severe cost burden and cost burden groups***

Historically, and represented in the 2010 census, a large percentage of the population in Paradise is elderly. Thus, the housing needs table show that there are a large portion of elderly and small (2-3) households that report of housing problems and cost burden in rental properties and home ownership.

There are 840 elderly households, 3,336 renters and 8,111 owners in Paradise. There are 615 renters and 1,128 owners that represent less than or equal to 30% of the median household income. Of this group, 85% of renters and 82 % of owners reported some type of housing problem. There are 793 renters and 1,696 owners that are 30-50% of the median household income bracket. Of this group, 86.6% of renters and 56% of owners reported housing problems. There are 969 renters and 2,118 owners that are included in the 50-80% bracket of median household income group. Of this income bracket, 59% of renters and 42% of owners reported a housing problem (CHAS Data Report, 2010).

These data results show the housing needs of low and moderate income residents in Paradise. The largest inequality is with very low income renters and owners. They have a larger percentage of cost burden than the other groups. Those in the low-income group also experience a cost of burden problem. The Town has applied its housing program funds on a town-wide basis, and targets those individuals, such as the elderly and those living in small dwellings with public assistance to fix structural problems and code deficiencies. These client groups represent a large percentage of needs identified in the Housing Needs Table. The CDBG and HOME funded housing programs will continue to provide assistance on an as-needed basis to residents of Paradise.

***Public Housing Needs- Accessibility for Affordable Rental Units***

The Town of Paradise worked with local non-profits to complete the first stage of the Paradise Community Village housing development. This development which was completed in 2013 provides 36 affordable housing rental units.

Along with the affordable rental housing component, the Paradise Community Village project is a shared vision of a developed multi-use educational, recreational and community facility for the Ridge communities that meet the individual and collective mission and needs of the project's

partners. Agencies involved in the planning and construction of this project include: Boys & Girls Club of the North Valley, Ridge Family Resource Center, Town of Paradise, Paradise Recreation and Park District, Paradise Unified School District, Paradise Charter Middle School, Paradise Ridge Youth Soccer Club.

- 1. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.*

According to the 2010 Census, 92% of the population in Paradise is white, .4% is black, 1.1% Asian, 3% other, 3.5% multi racial, and 7% Hispanic Origin. Based on these numbers, it is to be assumed that there are no racial or ethnic groups in Paradise that are disproportionately represent a greater need in any of the income categories (U. S. Census, 2010).

### **Priority Housing Needs (91.215 (b))**

- 1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.*

The housing needs table provides both a numerical tally of impacted households and a percentage of impacted households within each of the income categories. The table breaks down the data among renters and owners, elderly, small and large related households, and other households. The priority housing needs in this table will be focused on the groups that have the largest percentage of household problems and cost burden, that fall under the 50% of median household income.

- 2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.*

*Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.*

Low and very low income residents experience the highest rate of cost burden problems as listed in the Housing Needs Table attached as Appendix B. These groups are given a higher priority on the housing needs table. The level of burden between renters and owners in each low-income group is about the same, thus, attention and priority is given to both groups that are very-low and low-income. The Town currently provides a rehabilitation program for home-owners in Paradise and plans to start a rental assistance program in the next year.

3. *Describe the basis for assigning the priority given to each category of priority needs.*

The highest priority was given to very-low and low-income residents that had high level of cost burden relative to their income. The Town based the priority need for each category by assessing the percentage of how many households there were in each category. The categories with the highest percentage, over 66%, with housing problems and those affected by cost burden were considered a high priority. The number of households with housing problems and cost burdens that were between 66-33% were considered a medium priority, and categories with 33% or less were given a low priority. Several of the household categories were listed as high priority for those in the 30% and 50% income brackets. The town will be focusing priority on those very-low and low-income groups.

The town also used data collected by the Butte County Association of Governments to explain the priority given to each income group. BCAG is required to allocate each region's share of the statewide housing needs based on Department of Finance population projects.

The allocation set-aside consists of the following:

- 141 for very low income
- 100 for low income
- 93 for moderate income residents
- 303 for above moderate income residents
- This accounts to the establishment of 334 *affordable* housing units needed.

4. *Identify any obstacles to meeting underserved needs.*

There are a few obstacles the Town has identified after holding the stakeholder meetings and talking to the non-profit groups. There have been conversations over the need to address transitional housing complexes or housing options for individuals who may not be able to rent on their own due to one or more of the following issues: bad credit or lack of credit, no rental history, no job or no steady income.) The Town of Paradise is currently laying the ground work for a new program that will aim to fill this gap in service to renters in Paradise. In the next year the Town will start a Tenant Based Rental Assistance (TBRA) Program. The program should be up and running by the end of the first program year (2015).

The lack of a wastewater treatment facility is another obstacle facing our priority housing needs. All of the single family homes in Paradise have their own septic and leach lines which are expensive to maintain because these homes have large yards that need to be maintained. The lack of a wastewater treatment plan also deters development of multi-family and apartment style housing units. The cost related to building a small-scale

treatment for these complexes is not cost effective, thus developers steer away from these types of buildings, and public funding for these is difficult are becoming more difficult to secure in the current economy.

The Town is currently working on a plan to construct a wastewater district in the downtown area to provide businesses with a sewer. This is a long term project, but once it is completed, CDBG funds could be used to assist low income business owners with the cost associated with connecting with the sewer.

### Housing Market Analysis (91.210)

*\*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook*

1. *Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.*

Based on the regional housing needs plan (HNP) mandated by the state of California, Paradise was allocated a new construction need of 637 housing units in the Regional Housing Needs Plan prepared by the Butte County Association of Governments (BCAG) for years 2014-2022. 141 of these units are allocated for very low income households, 100 for low income, 93 for moderate income households, and 303 for above moderate income households. CHAS data also lists the housing market analysis data from 2010 Census numbers. Please refer to Appendix C for additional information.

**Table 4- Future Housing Needs in Paradise**

<b>Income Ranges</b>	<b>Allocated Housing Units</b>
Very Low Income (<30% median income)	141
Low Income (<50% median income)	100
Moderate Income (<80% median Income)	93
Above Moderate	303
<b>Total Housing Units</b>	<b>637</b>

*Source: BCAG Regional Housing Need Plan 2014-2022*

**Characteristics of the housing stock in Paradise**

According to the Housing Element, the Town currently has approximately 12,050 households in Paradise, with the median income of \$37,107 (Paradise Housing Element 2014).

**Table 5- Current Housing Units in Paradise (2010)**

Household Income	All Households (owner & renter)	Percentage
Less than \$14,999	1538	13
\$15,000-24,999	2,223	19
\$25,000-\$34,999	1,713	15
\$35,000-\$49,999	1,497	13
\$50,000-\$74,999	2,075	18
\$75,000 or more	930	8
Median Income: \$37,107		

*Source: Paradise Housing Element 2014*

The largest income brackets of households in Paradise have an income that is between \$15,000 and \$24,999. This figure is not broken into family size, so it is difficult to state how many of these household are in the very low- and low income category. The Housing Element states that the average household in Paradise is approximately 2.15 persons per household, it would mean that all of the households making less than \$35,000 were in the low- to moderate income group, as defined by the 2009 AMI income categories for Butte County. Table 5 shows us that approximately 47% of the households in Paradise make less than \$35,000 per year.

Based on information from the Town’s Housing Element document, the median sales price for homes in Paradise has decreased over the past 4 years. In 2008, the median housing price was \$216,500 and in 2012 it was 145,500. This represents a 50 percent decrease in median home prices.

**Table 6 - Vacant or Abandoned Buildings (2010)**

Type of Vacancy/Abandonment	Number	Percent
For Rent	248	23%
For Sale Only	235	22%
Rent or Sold, not occupied	71	6%
For seasonal, recreational, or occasional use	162	15%
Other vacant	372	34%

*Source: Paradise Housing Element 2014*

The largest percentage of vacant buildings in town is either for homes that are for sale or for rent. As of 2010, the vacancy rate in Paradise was 8.3 percent.

The Housing Element states that data taken from the 2000 census, 26% percent of the households in Paradise are disabled (mentally and/or physically). Based on the RHNA allocations, it can be assumed that approximately 322 units of the allocation should be accessible for disabled persons. There are two residential care facilities in Paradise that provide housing for developmentally disabled citizens. The College Hill Guest Home and Golden Oaks Residential Care facilities, together, provide housing services to approximately 20 disabled residents.

2. *Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).*

There are currently three housing projects in Paradise that accommodate low income and senior citizens. These housing units are operated with assistance from both state and federal housing program funding. It is not expected that any of the developments will be lost from the assisted housing inventory list.

As of January 2014, there were 271 families within the Town of Paradise that were receiving Section 8 Rental Assistance, with 189 families on the waiting list. Table 7 shows the breakdown of Section 8 assisted housing units in Paradise.

**Table 7 – Analysis of Assisted Units**

<b>Type of Housing</b>	<b>Number</b>	<b>Percentage</b>
Zero Bedrooms	2	.8
One Bedroom	102	42.3
Two Bedrooms	104	43.6
Three Bedrooms	29	12
Four Bedrooms	4	1.6
<hr/>		
Single Family Dwelling	85	35.3
Flat/Garden/Apt.	74	30.7
Duplex	39	16.2
Mobile Home	43	17.8

*Source: Housing Authority of the County of Butte, 2010*

3. *Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.*

**Older Housing Stock**

Many of Paradise’s homes were constructed pre- 1976. The housing stock in Paradise represents the following:

**Table 8 - Age of Housing Stock**

	<b>Number</b>	<b>Percentage</b>
Built 1939 or earlier	645	5
Built 1940-1949	940	7.2
Built 1950-1959	1,692	13
Built 1960-1969	2,327	17.9
Built 1970-1979	3,323	25.6
Built 1980-1989	2,370	18
Built 1990-2000	1,057	8.1
Built 2000-2013	629	5.9

*Source: Paradise Housing Element, 2014*

*Characteristics of the Aging Housing Stock:*

- 70% of the homes are single family detached homes- estimated number: 9,002
- 16% of housing stock are mobile homes- estimated number: 2,141
- Approximately 25% of the homes pre-date 1960 and are listed as substandard- estimated to be 3,278 homes.

There are a large number of older homes in Paradise because of the increase in housing development in the late 1970s. It is estimated that Paradise will be seeing more and more dilapidated homes and homes with code deficiencies because of the aging housing stock coupled with the current economic crisis. The town currently implements the owner occupied housing rehabilitation program which is funded by both the CDBG and HOME programs. The town will continue working with residents to assist with the improvement of Paradise’s older housing stock.

***Lack of Affordable Rental Housing***

Based on the discussions with stakeholders, it is apparent that Paradise lacks adequate rental properties which are affordable for very-low income residents. The construction of Paradise Community Village (completed in 2013) has assisted with some of this burden.

There are a high number of residents in Paradise that do not qualify for rental housing. Applicants are denied housing based on some of the following characteristics: lack of verifiable income, credit history, and past tenancy problems. Typically property management companies are not willing to take on the risk of these potential tenants. These rental issues will be met by focusing on programs that support rental housing assistance. The Town of Paradise is working on a implementing a Tenant Based Rental Assistance (TBRA) Program. This program would assist low income residents with short term rental assistance to make renting affordable. This program is expected to be up and running by the end of 2015.

### ***Lack of Wastewater Treatment Facility***

The town's lack of a centralized sewer system has deterred the production of large multi-family housing developments, including public housing and federally assisted housing. The housing authority does not own, or manage any multi-family developments in town, but they do manage one apartment complex in town, and are looking into buying and fixing up another complex to rent for Section 8 assistance. The Town is actively planning a downtown sewer project that would make large multi-family housing developments feasible in the downtown area.

### ***Current Economic State***

The current housing market for single family homes has allowed more individuals to invest in first-time homes in Paradise. The town is estimating that the acquisition for new units will continue to increase as the market for homes has decreased and made homeownership more affordable. With the new first-time homebuyer tax credit and lower housing prices, the Town has seen an increase in first-time homebuyer loans.

### **Specific Housing Objectives (91.215 (b))**

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*

The specific housing objectives for the Town in the next five years are:

- Implement the Tenant Based Rental Assistance Program.
- Continue funding the first-time homebuyer and owner-occupied rehabilitation programs.

2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

The Town of Paradise has secured funding under both the HOME and Cal Home grants. The Town is currently administering three grants associated with our housing programs.

### **Needs of Public Housing (91.210 (b))**

*In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table*

*(formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.*

### **Public Housing in Paradise**

As of January 2014, there were 271 families within the Town of Paradise that were receiving Section 8 Rental Assistance, with 189 on the waiting list. The average age of rental assistance recipients within Paradise is 52. The average income for families is \$12,963 with an average assistance payment of \$405 per month. Of the 241 families, 180 have children under the age of 18 (Housing Authority, 2010).

There are currently three public housing projects in Paradise that accommodate low income and senior citizens. These housing units are operated with assistance from both state and federal housing program funding. A Section 236-funded senior complex of approximately 40 units remains under contract and is not expected to be lost from the assisted housing inventory within the next 5 year planning process (Paradise Housing Element, 2014).

The following list outlines the needs of Public Housing for the Town of Paradise:

- Assistance for residents who are known to be at-risk renters
- Transitional apartment units for young adults, at-risk renters
- Affordable housing units for the elderly
- Emergency rental assistance

During meetings with non-profit groups, concern was expressed over the lack of affordable housing units for very low income individuals who are unable to pay the current rental prices in Paradise and may have a other issues that have prevented them an opportunity of rent because there is a lack of credit or financial assistance that would make them able to rent. Because there is a lack of housing opportunities for individuals who do not have credit or monthly income that qualifies them for normal housing, a local non-profit organization, the Ridge Family Resource Center (RFRC) has a program in conjunction with Butte County Behavioral Health, which allows the RFRC to lease buildings or apartments that they then sub-lease to at-risk youth. This gives youth (typically those that are 18 and older who have aged out of the foster care system) an opportunity to live on their own and develop the skills and abilities necessary to go to school, get a job and become self-sufficient.

The upcoming TBRA Program will help meet this need in the community.

### **Public Housing Strategy (91.210)**

1. *Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's*

*strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.*

The public housing agency for Paradise falls under the authority of Housing Authority of the County of Butte. They are a non-profit organization that provides subsidized housing to families, seniors and disabled individuals whose income is between 50% and 80% of median area income.

- 2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))*

The Town works with several non-profits in Town to address the needs of public housing activities. The Town also assists the Community Housing and Credit Counseling Center who provides free credit counseling services and first-time homebuyer classes for low and moderate income residents of Paradise. These programs provide knowledge to low-income residents about different housing programs that are available for them. The Community Housing Improvement Program (CHIP) also provides low-income residents opportunities to rent and buy homes from them. Some of the programs involve the homeowner, working with contractors to help build these homes. This allows residents to participate in the homeownership experience.

- 3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))*

Not Applicable.

### **Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

- 1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*

The Town encourages the development of affordable housing by initiating the following goals. The goals are used as incentives to assist with options of affordable housing construction. These bonuses and incentives are intended to contribute to the economic feasibility of affordable housing in developments proposed within the town.

- Softened the zoning requirements associated with secondary housing units to encourage development.

- The Paradise Zoning Ordinance Chapter 17.44 includes provisions about affordable housing incentives and residential density bonuses (Paradise Housing Element, 2014).

2. *Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.*

The Town of has an adopted Fair Housing Impediments Analysis that provides an overview of the public policies which are in place to serve as barriers to affordable housing.

One of the barriers to affordable housing is the Town of Paradise's lack of a municipal wastewater treatment facility. Typical septic tanks and leach lines are adequate for single family development but this is not a viable alternative for new housing developments which are at higher densities. Typically, affordable housing units are built in clusters and would require a more advanced wastewater treatment system, which typically is very expensive and may lead to costs being passed on to the developer or whomever is financing the project.

## HOMELESS

### **Homeless Needs (91.205 (b) and 91.215 (c))**

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook

*Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.*

Although the Town has approximately 27,000 residents, it is by no means an urban center in the North state, and with the lack of efficient public transportation, Paradise has not become a destination for homeless individuals such as other communities in our area- as seen in Chico and

Oroville. The lack of social services and shelters, coupled with the fact that these services have been available in neighboring cities has lessened both the homeless population and urgency to address these needs in Paradise.

The Butte County Housing Authority is working with the Butte Continuum of Care, which is a conglomeration of public agencies and local nonprofits, who work together to hold an annual census of homelessness in Butte County. This survey was completed on January 30, 2013, and included in Appendix D. The data is a point in time survey which makes it very hard to assess the actual homeless count, since it is only a one-day juncture and may not capture the whole picture or actual homelessness in Paradise. These parameters of the survey were kept in mind as the Town decided among priority needs in this category.

**2013 Homeless Survey** (Completed by Continuum of Care staff and volunteers)

The 2013 survey data was compiled, and the following information, provides us with an overview of homelessness in Paradise. Over 1,553 surveys were given out in Butte County, 89 or 6% were completed in Paradise. The survey results show that 29% of respondents from Paradise were adults, 38% were adults in families and 29% were children. The report did state that approximately 10% of homeless youth are or have been part of the foster care system. The high number of homeless youth that came out of the survey could be justified because Paradise has a very high number of foster care youth and youth in group homes. HUD does not current define foster youth as 'chronically homeless.'

**Table – 9 Homeless Demographics**

<b>Family Make-Up</b>	<b>Paradise Respondents</b>
Single Adult	29 or 33%
Adults in families	34 or 38%
Children	26 or 29%

*Source: Butte County Homeless Continuum of Care, 2013*

The report cited that 9 or 18% of the homeless individuals in Paradise fell under HUD's definition of 'chronically homeless.'" 19% of the respondents in Paradise stated that employment/financial reasons were the common reason why they were currently homeless and 25% stated that family problems were the reason why they were homeless (Butte County Homeless Continuum of Care, 2013).

The racial breakdown for homelessness in Paradise shows that 67% of the homeless population is white, 31% are multi-racial, 1% unknown, and no respondents were Black/African American, Native Hawaiian/other Pacific Islander, American Indian/Alaskan Native, or Asian. After reviewing this

data, it is determined that there is not a high incidence of minority individuals who are homeless in Paradise (Butte County Homeless Continuum of Care, 2013).

### **Priority Homeless Needs**

- 1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.*

The homelessness prevention priorities that are listed in Table 1A, as found Appendix D, focus on providing support for transitional housing opportunities for individuals and families. The Town used data collected from the 2013 Homeless Survey and interviews with homeless assistance providers. The following analysis is based on these sources. The Continuum of Care Homeless Task Force had 89 people respond to their survey in 2013 accounting for approximately 6% of the homeless population in Butte County. The largest percentage of homeless individuals, 52% and 37%, were in Chico and Oroville, respectively. Based on this data, there is not a large incidence of homelessness in Paradise as there are in surrounding communities. The study also found that 18% or 9 individuals in Paradise met the HUD definition as 'chronically homeless'.

The Town will continue to work with local non-profits and the homeless shelter in Chico (Torres Shelter) to make sure that the chronically homeless population in Paradise will be able to seek out services from these agencies and to also make sure that agencies are able to service this population. The Torres shelter accepts individuals from around the area, and Paradise homeless individuals are encouraged to seek shelter there if needed. Sojourner House on the Ridge (SHOR) operates a nomadic shelter in Paradise with churches providing rotating shelter for homeless in the winter. There is no central location other than an intake center, and individuals are then transported to the rotating shelter for the night. There are non-profits in town that provide hot meals to residents of Paradise and they also help with emergency shelters if needed.

- 2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

See Homeless Needs Table, Appendix D. The 2013 Survey did not breakdown the number of Homeless Needs Families (Part 4 of the table). The 2013 results show that of the 89 recorded homeless individuals, 0 are in substance abuse treatment facilities, 15 are living in transitional housing, 55 are living with relatives or friends, 19 are not living in homes (assumed to be a shelter).

### **Homeless Inventory (91.210 (c))**

*The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.*

Currently, the Town of Paradise provides grant funding to different community service organizations that provide services to homeless residents. The Paradise Ridge Family Resource Center has a Family Preservation Program that provides information and resources to homeless individuals and gives them access to temporary shelters at local motels, and shelters in neighboring cities including gas and food vouchers on an interment basis.

### **Homeless Strategic Plan (91.215 (c))**

- 1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.*

The town's involvement with the Butte County Continuum of Care (CoC), which compiles an annual survey of the homeless population in Paradise, has provided the town with actual data regarding homelessness in the Town. The survey report which was provided to the town only counted the actual surveys filled out by homeless persons.

The Town provides assistance to non-profit organizations, which provide services to the homeless population. Through CDBG funding, the Town assists these organizations to find solutions and additional funding that can support this population. The town is working on a rental assistance program to assist individuals who are unable to rent on their own.

- 2. Chronic homelessness—Describe the jurisdiction’s strategy for eliminating chronic homelessness. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.*

The town currently works with the local Continuum of Care program to prevent chronic homelessness within our jurisdiction. The Family Resource Center also provides services to homeless individuals and youth in foster and group homes. These programs focus on transitioning individuals from homelessness to permanent housing and independent living. The FRC also has partnered with Butte County to provide rental apartments for young adults who grew up in foster care and youth homes. This program provides young adults with assistance and guidance to becoming self sufficient and able to find a job, go to school and live on their own. The town will continue funding organizations that provide case management and credit counseling services to the homeless population to encourage and teach them how to be successful in their jobs and living situation.

- 3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.*

The Town of Paradise also supports local non-profit agencies who provide emergency assistance to individuals and families who are in need of payment vouchers for food, payment for utility bill, gas or rent payments. The town will also assist organization who provide case management and credit counseling services to encourage and teach homeless individuals how to be successful in their jobs and living situation. The town also supports the Community Housing and Credit Counseling Center who provides free services to low and moderate income residents in Paradise who need assistance with credit counseling and/or housing issues.

- 4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.*

The Butte County Continuum of Care program is spearheading the homelessness strategy for Butte County. The Town is included in these discussions. The Town also provides resources to local non-profits to support homeless individuals in Paradise through the Family Resource Center.

- 5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a*

*policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.*

Not Applicable.

## COMMUNITY DEVELOPMENT

### **Community Development (91.215 (e))**

*\*Please also refer to the Community Development Table in the Needs.xls workbook*

1. *Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.*

#### **Economic Development Projects**

The main non-housing need that will be a focused on this consolidated plan is the Town's commitment to economic development. The local economic development strategy will focus on supporting the downtown wastewater project. The project in turn will support job retention, job creation and job growth in Paradise. The current unemployment rate in Paradise is 5.7% and Butte County is at 7.5% (California Economic Development Department, 2014). The town will be partnering with local employment agencies and organizations that provide services to unemployed citizens of Butte County and residents who need job training.

#### ***Pedestrian Safety and Downtown Revitalization***

On September 5, 2013 the Town of Paradise held a stakeholders meeting to discuss pedestrian and bicycle safety in Paradise. The report from this meeting can be found in exhibit B. During the meeting a walkability study was completed with participants walking through the downtown and noting obstacles to pedestrian safety. It was clear from the discussions at the meeting that Paradise needed significant infrastructure and education to allow pedestrians and bicyclists to feel safe in town. Another issue that came up was lack of access for disabled residents who are unable to travel on the uneven or non-existent sidewalks. Improving pedestrian safety is a major goal of this consolidated plan through supporting ADA and infrastructure projects that will increase pedestrian safety.

One outcome of the September 2013 stakeholder meeting was support for the Downtown Paradise Safety Project, an HSIP Grant funded project that reduced the number of travel lanes and added a center two way left turn lane, enhanced pedestrian crosswalks and coordinated traffic signals. The goal of the project was to increase pedestrian safety in the downtown, reduce traffic speeds, and create an official "downtown" that would promote business investment and economic development. The project was completed in October 2014 and has been a launching point for a revitalization effort in the downtown. This consolidated plan aims to support this revitalization effort with support for economic development projects in the downtown.

The 2014 Community Survey, administered by Paradise Citizen's Alliance, ranks pedestrian accessibility as the top priority in Paradise. Downtown revitalization is also mentioned as a major priority.

### ***Wastewater Infrastructure Project***

A sewer for the downtown commercial area was identified as a top community priority through stakeholder meetings and the 2014 Community Survey. The Town of Paradise is in the planning process of establishing a commercial wastewater treatment facility for the downtown area. This will provide the infrastructure necessary for the businesses in the downtown area to maintain and/or expand their number of employees, their products, and/or allows for future business expansion opportunities. Many commercial properties in our downtown are impacted with wastewater constraints that limit their ability to prosper and limit the number of employees they can hire. The downtown is included in one of the town's three low- and moderate-income areas.

- 2. Describe the basis for assigning the priority given to each category of priority needs.*

The highest priority of the Community Development category is focused on economic development activities that will support businesses and jobs in Paradise. The town is focused on creating jobs and encouraging an expansion of services for current businesses, especially in the downtown as we develop plans for the commercial wastewater treatment facility. The community development priorities of this consolidated plan, the downtown wastewater project and pedestrian safety and downtown revitalization all support economic development in Paradise.

- 3. Identify any obstacles to meeting underserved needs.*

The Town is faced with several obstacles surrounding infrastructure projects when it comes to underserved needs in the Community Development Section. The Town lacks a centralized wastewater treatment facility which limits growth and development in the Downtown and other low and moderate income boundary areas. There is a lack of an effective public transportation system for Paradise residents. The town lacks detailed information about businesses in Paradise to perform research on economic development activities. These obstacles make it difficult to plan for projects because basic elements of city planning are not currently in place to meet the underserved needs in the community.

- 4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable*

*living environment and expand economic opportunities, principally for low- and moderate-income persons.*

*NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.*

The following lists the Town's short-term goals for community development objectives:

- Support the planning phase of the downtown wastewater project.
- Develop economic development projects that provide job creation and retention services to local businesses.
- Support pedestrian safety efforts.
- Support downtown revitalization.

The following lists the Town's long-term goals for community development objectives:

- Downtown Wastewater Infrastructure Project.
- Wal-Mart development.
- Civic Center Development and continued downtown revitalization.

### **Antipoverty Strategy (91.215 (h))**

1. *Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.*

As stated above, the goals and priorities of this plan are to provide services to the neediest groups of individuals. This is done through the community partnership funding, housing assistance and general economic development initiatives that are indented to increase the economy of Paradise.

2. *Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.*

The Town will continue working with local non-profits who provide essential services to low income residents in Paradise.

### **Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))**

1. *(States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.*

Not Applicable

## NON-HOMELESS SPECIAL NEEDS

### **Specific Special Needs Objectives (91.215)**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

The community's special needs populations consist largely of elderly, frail elderly, mentally challenged individuals, physically challenged individuals and at-risk youth. The town has a well-established history of caring for these populations through non-profit and community-based religious organizations. The medical community and the religious organizations philosophically and financially support providing supportive housing and services for these populations.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

The CDBG program has and will continue to provide support to organizations that serve this client population. Over time, the CDBG program has funded the addition of a senior's wing at the local work training facility, recreational equipment for work training facility clients, support for a local organization that provides recreational and social services for elderly, as well as challenged individuals from many of the town care facilities, and support for the regional adult day health care facility that serves the Paradise area.

The continued commitment to those organizations is evidenced in the current program year allocations. The Council's support for these organizations is strong, and staff does not envision a change in funding priorities during the Consolidated Plan period. The stakeholder meeting also highlighted the need to continue support for programs that assist this population.

**Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)**

*\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.*

1. *Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.*

*\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.*

It’s difficult to estimate the number or person in this particular subpopulation. The 2000 Census lists 6,393 residents in Paradise that have a disability. In 2010 the town sent out a survey to community service organizations asking them for estimates for this population, the following outlines these estimates. The town mailed and electronically forwarded 32 surveys to known non-profits and community service organizations in town and those in Chico who are known to provide services to residents of Paradise. Of the 13 applications submitted, only 3 applicants estimated a number for this information.

**Table 11 – Non-Homeless, Special Needs Population Estimates**

<b>Subpopulation</b>	<b>Estimated Number in Community</b>
Elderly	3,000
Persons with special challenges	210
Persons with drug addiction	100
Public Housing Residents	200
Persons with alcohol addiction	100
Persons with HIV/AIDS	50
Families with HIV/AIDS	50
Frail Elderly	675

*Source: Community Needs Questionnaire, 2010*

2. *Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.*

All of the above mentioned persons have a high priority on the non-homeless special needs table.

- 3. Describe the basis for assigning the priority given to each category of priority needs.*

The Town of Paradise is home to a large portion of elderly residents. This section is based on assisting the priority needs of the elderly and frail elderly. In 2010, 7,183 persons in Paradise (27.4%) were 65 years and older. Of the senior population, 2,736 were 65 to 74 (10.5%), 2,276 were 75 to 84 (87%), and 1,480 were 85 and older (5.7%). From 2000 to 2010, the 85 and older age group increased significantly by 27.4%. (Paradise Housing Element, 2014).

Based on interviews and the stakeholder meeting with community needs organizations, it is important to not forget about this subpopulation. Several agencies in town offer support services for these individuals, and it is assumed the town will continue to provide grant funding to these agencies to continue servicing these clients.

- 4. Identify any obstacles to meeting underserved needs.*

Funding is one obstacle that affects the ability to meet the needs of this large population. Paradise is home to a large elderly community, many of these who are frail, and need assistance. There are several convalescent homes and elder care facilities that are available for elderly patients. The churches and service organization provide food to these residents and there are day-care programs in place that are available to these residents.

- 5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*

According to the Housing Element, there are six senior housing units in town.

- 6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.*

Not Applicable.

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