



## 2020-2024 Consolidated Plan

**DRAFT**

Town of Paradise  
5555 Skyway  
Paradise, CA 95969

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# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The Town of Paradise, through its Community Development Block Grant (CDBG) program, strives to provide affordable and decent housing, a suitable living environment and economic opportunities especially for low- to moderate-income (LMI) households and special needs communities. The Town is designated as an entitlement community by the U.S. Department of Housing and Urban Development (HUD), enabling it to be eligible for federal CDBG funds allocated through HUD's Community Planning Development program. These funds will help the Town address the community development objectives outlined by HUD, which include, but are not limited to: affirmatively furthering fair housing, affordable housing activities, public infrastructure & facilities improvements, and public services.

This 5-Year Consolidated Plan identifies the Town's priority needs through a community needs assessment, a housing market analysis, and an extensive citizen participation and stakeholder consultation process. A strategic plan for the next five years in the plan period is developed and includes goals that will address the identified priority needs of the community. The Annual Action Plan describes the eligible activities that will work towards accomplishing the goals established in the strategic plan. By addressing the identified priority needs, the Town will improve the quality of life of residents in Paradise.

Paradise is still recovering from the aftermath a town-wide fire. On November 8, 2018 the Camp Fire ignited near the Town of Paradise. Due to high winds the fire spread at a rate of eighty football fields a minute and ultimately destroyed the Town of Paradise within hours. Over 26,000 residents of the Town were displaced, 90% of structures in Paradise - more than 11,000 homes and 1,000 businesses were burned to the ground, and most tragically, 85 people lost their lives. The Town's priorities are focused on helping our residents return home, rebuild and improve our Town's infrastructure, and support our business community as they reopen.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

#### Overview

The Town of Paradise has developed its strategic plan based on an analysis of the data presented in this plan and the community participation and stakeholder consultation process. Through these efforts, the Town has identified four priority needs and associated goals to address those needs. The priority needs and goals are as follows:

#### Priority Need: Expand/Improve Public Infrastructure & Facilities

##### 1A Expand & Improve Public Infrastructure

## **Priority Need: Public Services & Quality of Life Improvements**

2A Provide Public Services for LMI & Special Needs

## **Priority Need: Affordable Housing Development & Preservation**

3A Increase Affordable Housing Opportunity

## **Priority Need: Economic Development Opportunities**

4A Provide for Small Business Assistance

### **3. Evaluation of past performance**

The Town of Paradise, with other public, private and nonprofit community housing providers and non-housing service agencies, has made significant contributions to provide safe, decent and affordable housing, a suitable living environment, and economic opportunities especially for low- to moderate-income individuals in the community. However, with the destruction of 90% of structures in Paradise from the 2018 Camp Fire, the priority must be to rebuild housing and public facilities and infrastructure. The need for affordable housing, public improvements and services is also documented by this Consolidated Plan and the most recent program year 2019 Consolidated Annual Performance and Evaluation Report (CAPER).

The PY 2019 CAPER reports that the Town of Paradise continued to focus on our housing program in the program years. The Town of Paradise was nearly destroyed by the 2018 Camp Fire, the most destructive fire in California history which burned 90% of the structures in Town. Due to the response and recovery actions necessary for the Town, CDBG activities continued to be on hold for most of the program year as very few homes survived the fire. Direct financial assistance to homebuyers was limited and debris removal/tree removal/general property clean-up was prioritized for most homeowner housing rehabilitation sites. Since the Camp Fire, the highest priority need has been Housing Assistance.

### **4. Summary of citizen participation process and consultation process**

The Town's citizen participation process adheres to HUD's requirements set within the Town's Citizen Participation Plan. This plan includes participation from all Town residents, especially low- and moderate-income persons and the special needs community such as the elderly and those with any disability.

Citizen participation efforts for the development of the 5-Year Consolidated Plan and the first year AAP included a public comment period and two public hearings to allow members from the public an opportunity to review and provide comments on the draft plan.

All comments were welcome. Details of the citizen participation outreach efforts are located in PR-15 Citizen Participation.

## **5. Summary of public comments**

All comments were welcome. Details of the citizen participation outreach efforts are located in PR-15 Citizen Participation.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments were accepted. Details of the citizen participation outreach efforts are located in PR-15 Citizen Participation.

## **7. Summary**

The priority needs of the Town of Paradise were identified through a review of the needs assessment and housing market analysis in this plan as well as citizen participation which included feedback from members of the public and community stakeholders. The draft plan was made available to the public through the public comment review period and public hearing.

The 2018 Camp Fire displaced over 26,000 residents and more than 11,000 homes were destroyed by the fire, and data for the Needs Assessment and Market Analysis must be viewed historically. These data sources for the Consolidated Plan include: the 2000 Census, 2015-2019 American Community Survey (ACS) 5-Year Estimates, 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2015-2019 ACS.

Below is a list of data sources and abbreviated form. See appendix for a full description of data sources use in the plan.

2015-2019 American Community Survey 5-Year Estimates (ACS)

2013-2017 Comprehensive Housing Affordability Strategy (CHAS)

2020 Point-in-Time Homeless Count (PIT)

Bureau of Labor Statistics (BLS)

Fair Market Rent (FMR)

Housing Urban Development Area Median Family Income (HAMFI)

Homeless Management Information System (HMIS)

Housing Choice Voucher (HCV)

U.S. Department of Housing and Urban Development (HUD)

Longitudinal Employer-Household Dynamics (LEHD)

Public and Indian Housing Information Center (PIC)



# The Process

## PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Town of Paradise	Housing Program

Table 1 – Responsible Agencies

### Narrative

The Town of Paradise’s Housing Program is the responsible entity for carrying out the administration of the housing and community development programs in Paradise. Town staff works with other Town departments, local nonprofit and for-profit organizations, and contractors to carry out the goals of the Consolidated Plan and Annual Action Plan.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The 2021-2025 Consolidated Plan identifies in this section the organizations consulted in the development of the Plan. The organizations listed in the table below represent key stakeholder organizations which consist of nonprofits, government departments and agencies and planning organizations in Paradise and the region. Stakeholder organizations consulted through an online stakeholder survey. The results helped to identify the community's priority needs over the next five years and the basis of the Strategic Plan, which outlines these needs and associated goals to address these needs.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The Town of Paradise worked closely with local and regional partners to gather feedback for the Consolidated Plan. This included community stakeholders which were specific to Paradise and as well as Butte County, the Housing Authority of Butte County and the Butte County Continuum of Care. This helped to ensure participation efforts would be maximized and the community needs were accurately identified and recorded.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Butte County Continuum of Care (CoC) is the local CoC for the entire county, and includes the Town of Paradise. The CoC is responsible for coordinating with various local and county homeless service providers, as well as organize the annual Point-in-Time Count which is a survey of the homeless population in the county. The Town of Paradise benefits from the coordinated efforts of the Continuum of Care through referral of resources, connections to homeless prevention initiatives in the region and access to resources not found locally in the Town.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The Town of Paradise is not a recipient of HUD's Emergency Solutions Grant (ESG). The CoC coordinates the distribution of ESG funds along with other resources to provide street outreach services, supportive services, emergency and transitional housing and permanent-supportive housing to prevent homelessness in the region. The Homeless Management Information System (HMIS) is the system used

for administering the ESG program. While the Town of Paradise does not specifically use or manage the HMIS system, the Town benefits from the CoC's HMIS administration across the county.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	The Town of Paradise
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing Other government - Local Planning
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town is the lead responsible agency in the development and implementation of the Consolidated Plan.
2	<b>Agency/Group/Organization</b>	Butte County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services-Hazard Mitigation Health Agency Other government - County Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town coordinated with Butte County with the housing and community development needs. The Town also coordinates with the County on emergency services information and fire evacuation plans.
3	<b>Agency/Group/Organization</b>	Housing Authority of the County of Butte
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town coordinated with the housing authority with the housing and community development needs.
4	<b>Agency/Group/Organization</b>	Butte County Continuum of Care
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town coordinated with the Butte County Continuum of Care regarding homeless needs.
5	<b>Agency/Group/Organization</b>	California Public Utilities Commission
	<b>Agency/Group/Organization Type</b>	Services - Narrowing the Digital Divide Services - Broadband Access

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town consulted with the California Public Utilities Commission for highspeed internet provider and broadband data for the Market Analysis.
6	<b>Agency/Group/Organization</b>	Paradise Ridge Fire Safe Council
	<b>Agency/Group/Organization Type</b>	Services - Hazard Mitigation Services - Fire Safety
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town provides links to the Paradise Ridge Fire Safe Council website and emergency evacuation plan.

**Identify any Agency Types not consulted and provide rationale for not consulting**

All comments were welcome. There were no agency types not consulted during this process.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Butte Countywide Continuum of Care	The Strategic Plan is consistent with the goals and strategic plan of the Continuum of Care and the plan to end homelessness.
2021 Paradise Broadband Feasibility Study	Chico State Enterprises GIC	The Geographical Information Center (GIC), at Chico State Enterprises conducted a broadband feasibility study that helped determine broadband needs after the Camp Fire disaster destroyed most of the infrastructure.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The Town of Paradise works closely with local and regional government entities in the development and implementation of the Plan. This included Butte County, the Housing Authority of Butte County, Butte County Public Health and the Butte County Continuum of Care. With the cooperation of regional partners, it is possible to fill some of the service gaps in the community.

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

The Town’s citizen participation process adheres to HUD’s requirements set within the Town’s Citizen Participation Plan. This plan ensures and encourages participation from all Town residents, especially low- and moderate-income persons and the special needs community such as the elderly and those with any disability. Citizen participation efforts for the development of the 5-Year Consolidated Plan and the first year AAP included a public comment period and a public hearing to allow members from the public an opportunity to review and provide comments on the draft plan. A stakeholder survey was also held to receive feedback from local organizations about the housing and community development needs in the Town.

For details of the citizen participation outreach efforts, please see the following table below.

**Citizen Participation Outreach**



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Comment Period	Non-targeted/broad community	A 30-day public comment period was held from June 12, 2021 to July 13, 2021 to give the public an opportunity to review and comment on the plan. Copies of the plan were available from June 12, 2021 to July 13, 2021 at the following locations: Paradise Public Library, Paradise Chamber of Commerce, Building Resiliency Center, Town Hall and at <a href="http://www.townofparadise.com">www.townofparadise.com</a> . For comments or additional information, interested persons could contact Kate Anderson at (530) 872-6291 ext 122 or <a href="mailto:kanderson@townofparadise.com">kanderson@townofparadise.com</a>	All comments will be accepted.	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community	A public hearing was held on Tuesday, July 13, 2021 at 3:00 p.m. at Town Hall, 5555 Skyway, Paradise, CA. During the first public hearing, the goals and needs of the Consolidated Plan and Annual Action Plan were discussed. The public was given an opportunity to make comments/suggestions on funding priorities during the hearing.	All comments will be accepted.	All comments were accepted.	
3	Public Hearing	Non-targeted/broad community	A second public hearing was held on Tuesday, July 13, 2021 at 6:00 p.m. at Town Hall, 5555 Skyway, Paradise, CA. Similar to the first public hearing, the goals and needs of the Consolidated Plan and Annual Action Plan was discussed. The public was given an opportunity to make comments/suggestions on funding priorities during the hearing.	All comments will be accepted.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
4	Stakeholder Survey	Stakeholder Organizations	A stakeholder survey was held to receive feedback from local organizations about the housing and community development needs in the Town.	All comments will be accepted.	All comments were accepted.	

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Needs Assessment analyzes the housing needs within the Town of Paradise by looking at various demographic and economic indicators. To understand the needs of the community, the broad trends in population, income, and household demographics must be analyzed first. Under normal circumstances, the demographic information would primarily come from the US Census Bureau through the American Community Survey and Decennial Census. However, due to the 2018 Camp fire that devastated the Town, the data from these sources do not accurately reflect the current situation in Paradise. Whenever possible, supplementary data will be used to identify the needs of the community.

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## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

In the broadest sense, the housing needs of a community are a product of supply and demand. However, determining the factors that impact supply and demand is more complicated than simply one housing unit for one household. In Paradise, a significant amount of the housing supply was destroyed in 2018, leaving much of the population in temporary or substandard housing units.

### Demographics

According to the 2015-2019 American Community Survey 5-Year Estimates the population of Paradise fell by 16% since 2010, or approximately 6,000 residents. As noted above, these numbers do not accurately reflect the current situation in the Town. The average between five years, most of which were pre-fire, is not a good measure of the current population.

The State of California Department of Finance estimate that the actual population of Paradise is 4,631 in January 2020. The best estimate is that nearly 22,000 people were displaced out of the Town due to the fire, a reduction of 82.5%.

### Summary of Housing Needs

Demographics	Base Year: 2010	Most Recent Year: 2019	% Change
Population	26,425	22,135	-16
Households	12,000	9,408	-22
Median Income	42,839	51,566	20

**Table 5 - Housing Needs Assessment Demographics**

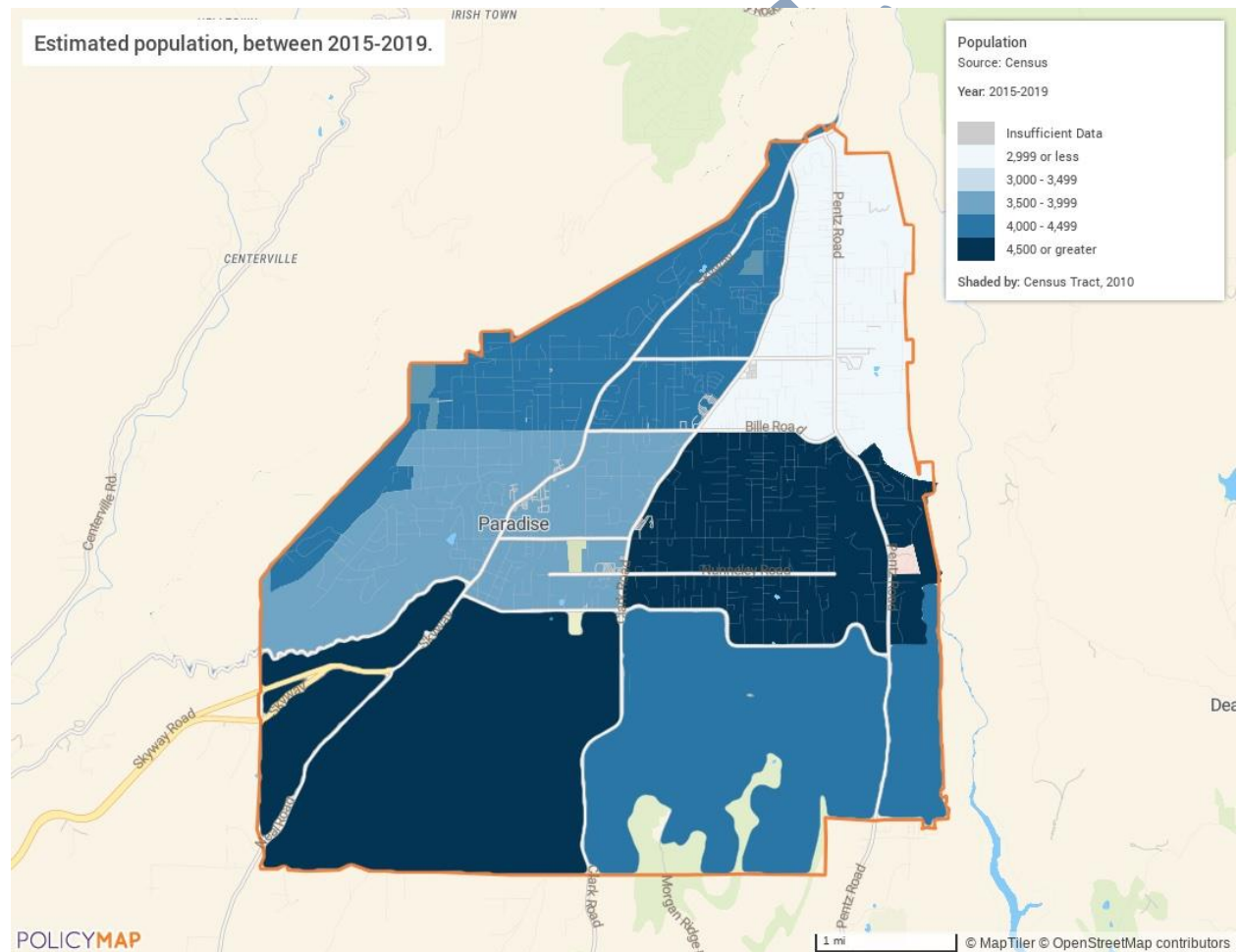
**Data Source:** 2006-2010 ACS (Base Year), 2015-2019 ACS (Most Recent Year)

The following maps display the geographic distribution of demographic trends in the Town across a few key indicators including population change, median household income, and poverty.

## Population

According to the most recent available data, the following map displays the population density throughout the Town. The population by tract varied throughout the Town. Two tracts, one in the southwest corner and one in the eastern portion of the town reported over 4,500 people per tract. The lowest population was found in the northeast corner where fewer than 3,000 people lived. Lighter colored tracts have less of a concentration of the population, while darker tracts have a higher population density.

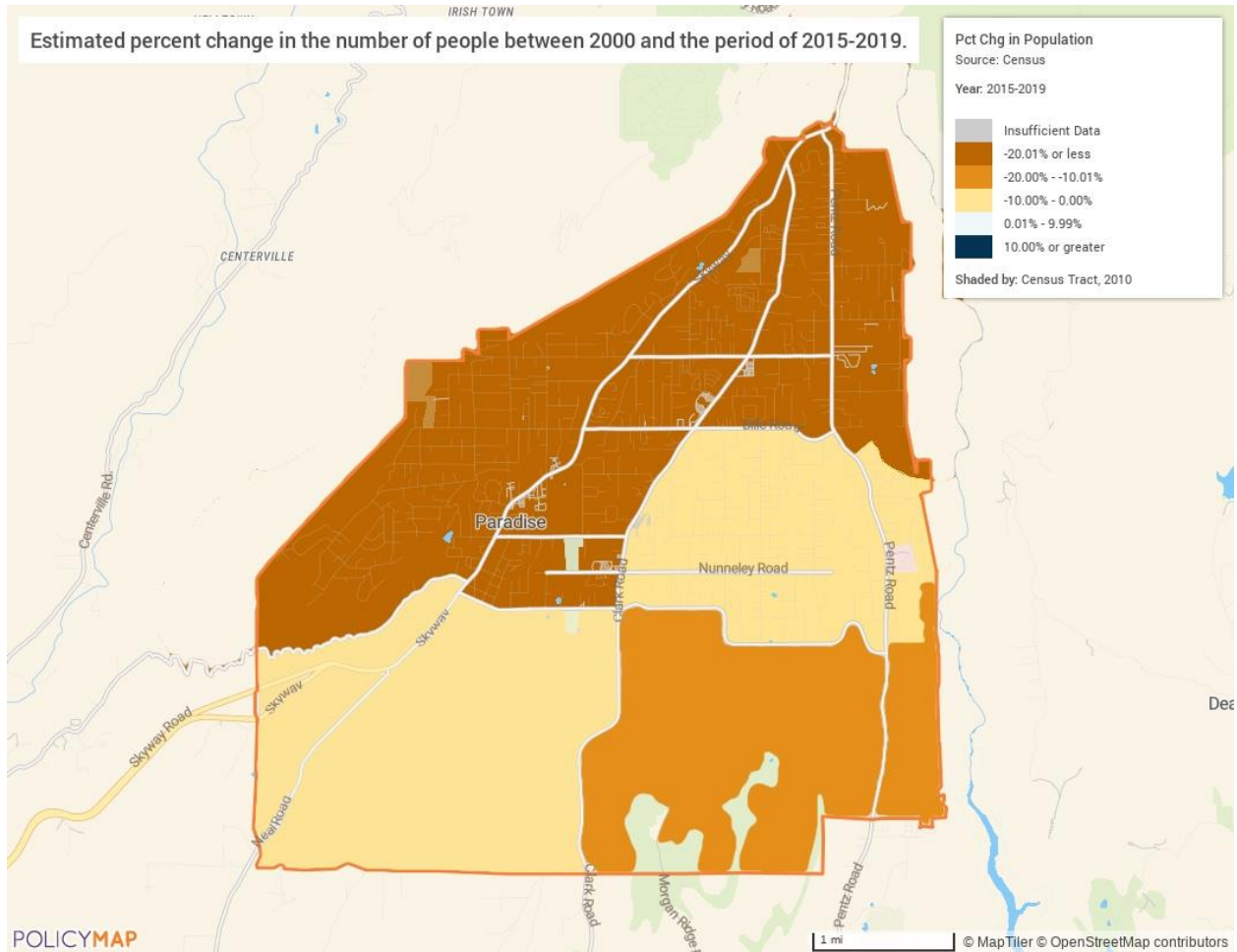
Source: 2015-2019 American Community Survey 5-Year Estimates



## Change in Population

The map below displays the population change throughout the jurisdiction since 2000. According to the most recent census data, the population decreased by 16.3% between 2000 and 2019. The areas with the largest decrease in population were the tracts on the northern border of the City. However, currently the population is significantly less than reported in these maps and the decrease was significant in every tract.

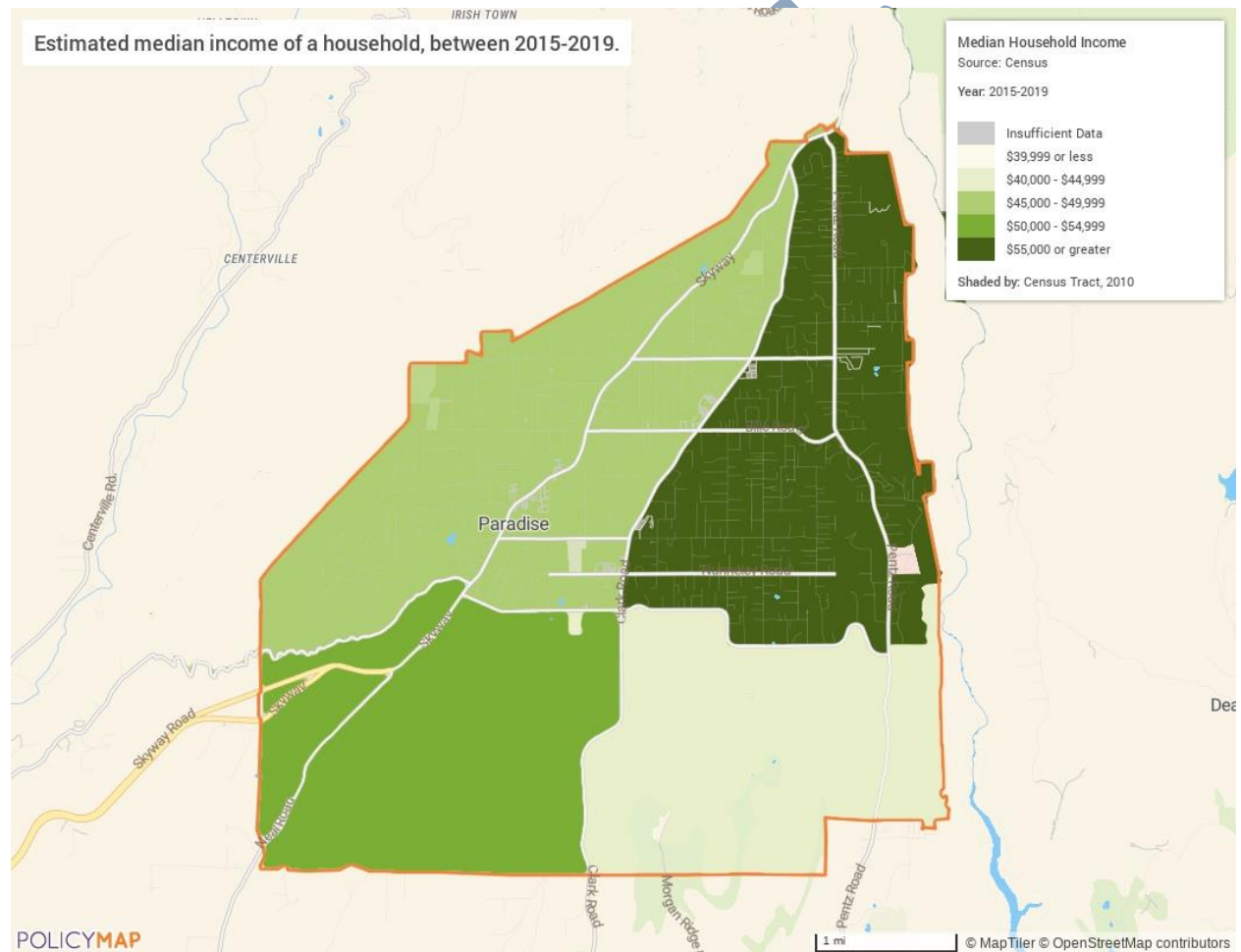
Source: 2015-2019 American Community Survey 5-Year Estimates



## Median Household Income

The map below displays the median household income by census tract throughout the jurisdiction prior to the fire. In the most recent data, the median household income was \$51,566 but the income varied throughout the Town. The highest income was in the north and eastern part of the Town where the median income was over \$55,000. In the southeast corner of the Town the median household income was lowest, less than \$40,000.

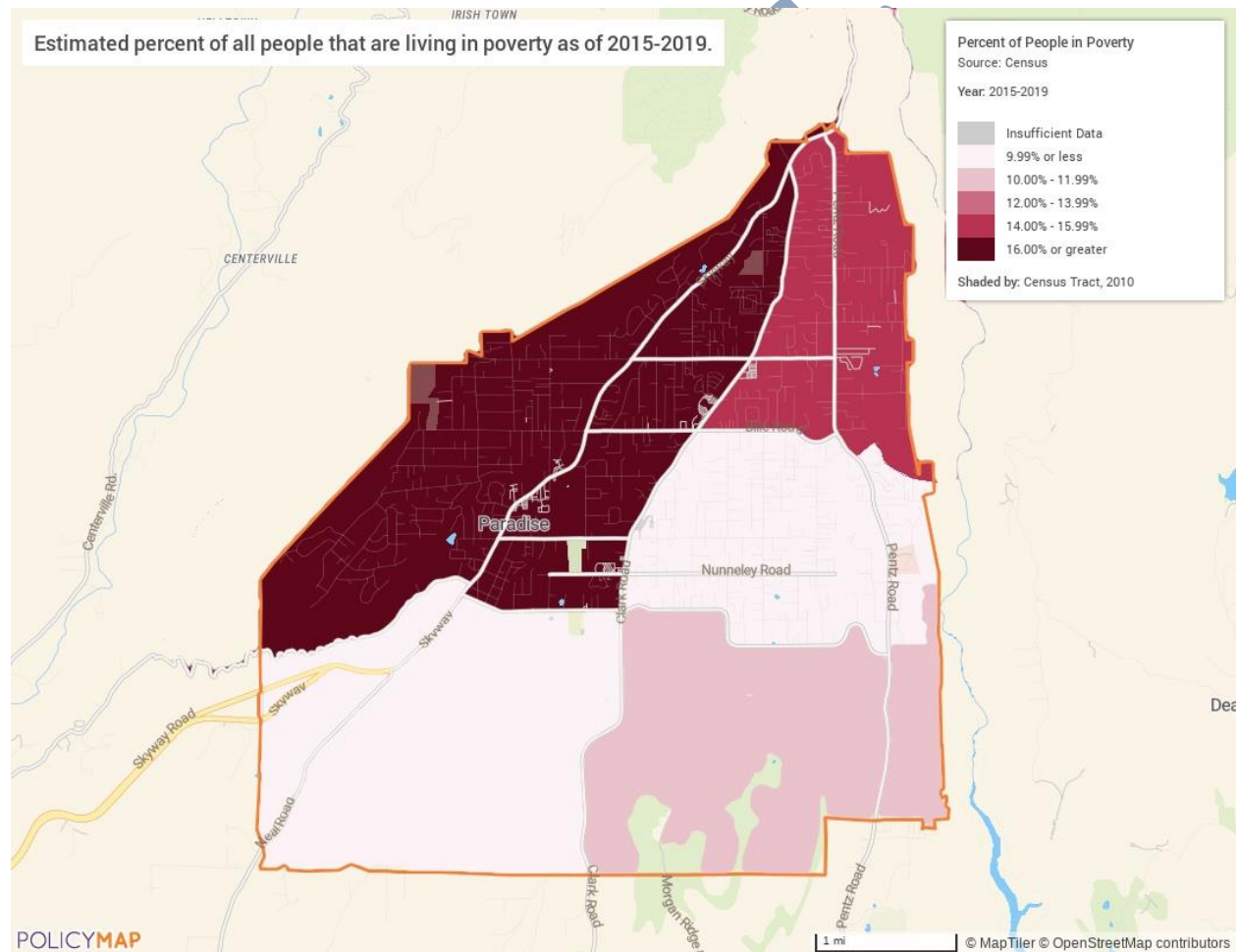
Source: 2015-2019 American Community Survey 5-Year Estimates



## Poverty

The map below displays the percentage of the population who live below the poverty level by census tract, according to the most recent census data. The poverty rate is highest in the northwestern portion of the Town with over 16%. In the tracts to the east and south the poverty rate is lower, under 10%. This map greatly underestimates the true poverty rate throughout the Town. The 2018 fire left most people homeless and jobless, which increased the number of persons in poverty substantially.

Source: 2015-2019 American Community Survey 5-Year Estimates





**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	1,105	1,210	2,225	1,040	5,175
Small Family Households	235	220	610	355	2,355
Large Family Households	25	10	145	34	205
Household contains at least one person 62-74 years of age	325	330	515	405	1,805
Household contains at least one person age 75 or older	180	425	750	165	620
Households with one or more children 6 years old or younger	110	85	305	170	605

**Table 6 - Total Households Table**

**Data** 2013-2017 CHAS

**Source:**

**Number Households**

The above table breaks down family dynamics and income in the jurisdiction using 2017 CHAS data. While this data is outdated it does provide insight into the types of households that may be returning to the Town. In Paradise, households that earned over 100% HAMFI were more likely to be small than in other income categories. This is a common trend in the United States, households with fewer people are more likely to be financially secure.

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	55	60	35	195	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	0	0	0	15	10	10	0	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	435	145	95	4	679	320	200	230	25	775
Housing cost burden greater than 30% of income (and none of the above problems)	15	160	470	125	770	80	315	320	275	990
Zero/negative Income (and none of the above problems)	15	0	0	0	15	85	0	0	0	85

**Table 7 – Housing Problems Table**

**Data** 2013-2017 CHAS

**Source:**

### Housing Needs Summary

The table above gives an overview of housing problems in the Town. Using 2017 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status. Cost burden was clearly the biggest housing problem

in the Town in terms of sheer numbers – a common trend in many communities across the state and nation today. There were 1,449 renters and 1,765 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income).

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	515	360	625	165	1665	405	525	550	300	1780
Having none of four housing problems	0	30	255	115	400	80	295	795	460	1630
Household has negative income, but none of the other housing problems	15	0	0	0	15	85	0	0	0	85

**Table 8 – Housing Problems 2**

**Data** 2013-2017 CHAS  
**Source:**

**Severe Housing Problems**

The above table shows households with at least one severe housing problem broken out by income and occupancy. The trend in the data is simply the lower the income in a household, the greater presence of severe housing problems.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	150	130	315	595	70	45	80	195
Large Related	15	0	100	115	10	10	45	65
Elderly	155	80	125	360	225	180	110	515
Other	190	100	60	350	170	130	135	435
Total need by income	510	310	600	1420	475	365	370	1210

**Table 9 – Cost Burden > 30%**

**Data** 2013-2017 CHAS  
**Source:**

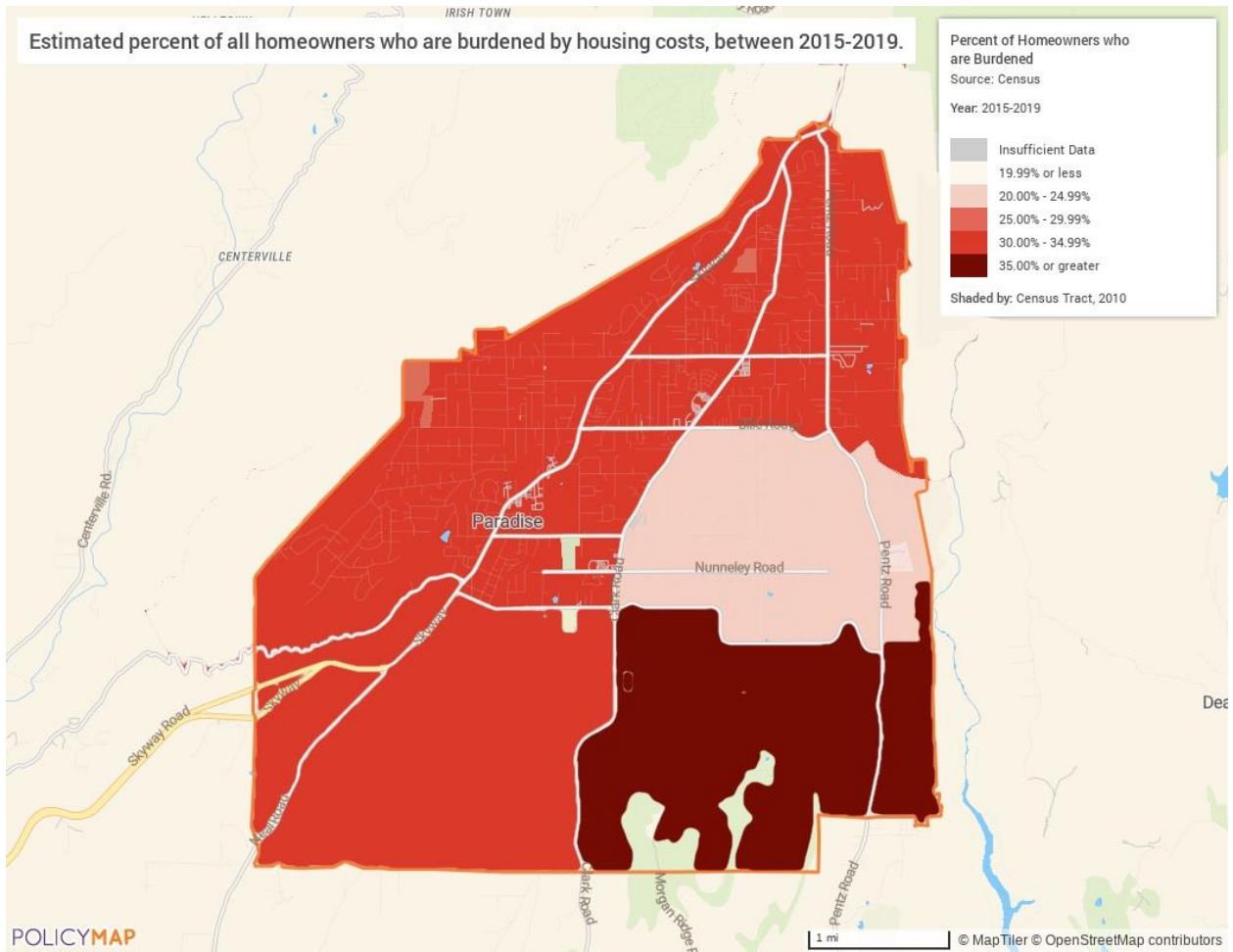
**Cost Burden**

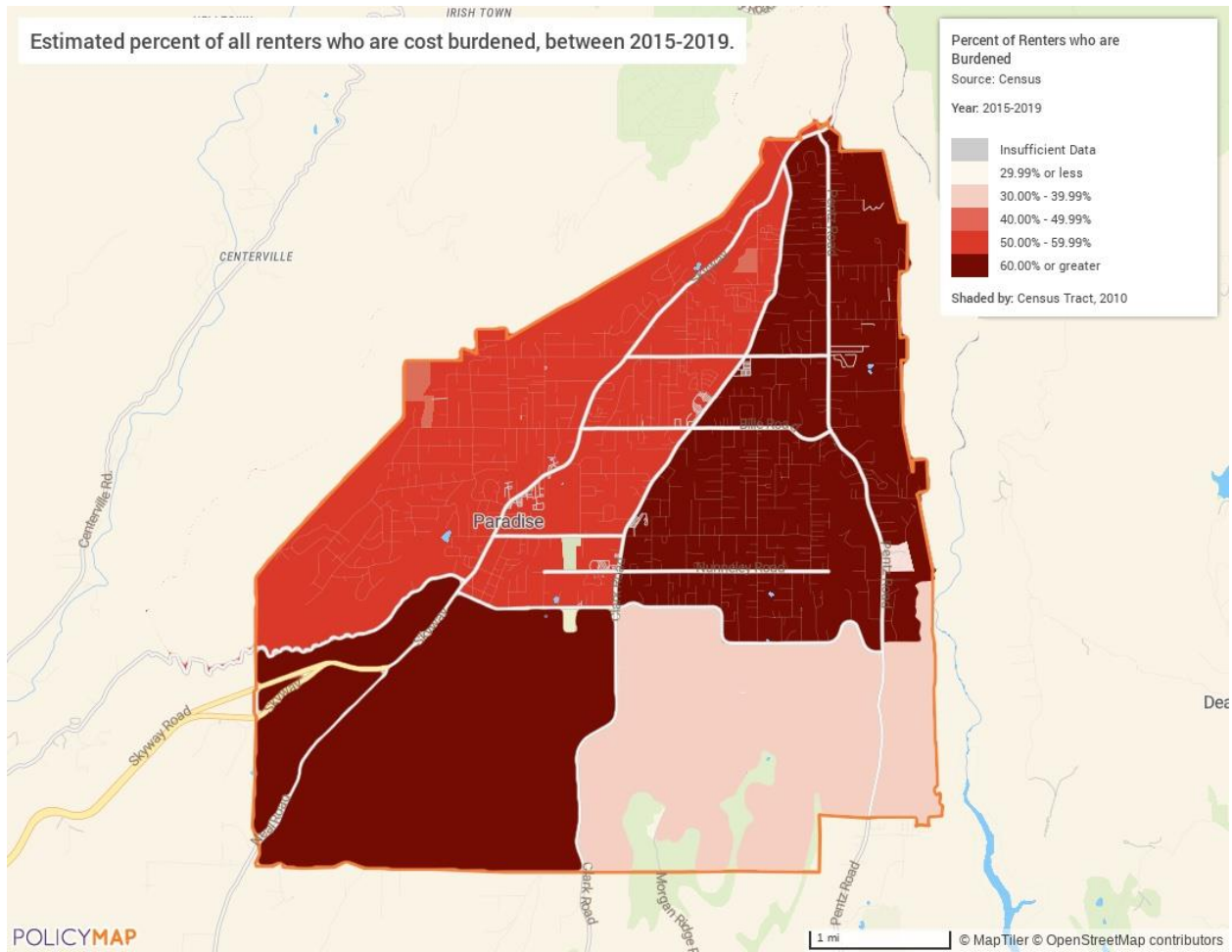
The table above displays 2017 CHAS data on cost-burdened households in the Town for the 0% to 80% AMI cohorts. HUD defines cost-burden as paying more than 30% monthly income on housing costs.

**Housing Cost-Burdened**

The following maps below display the percentage of the population who are cost-burdened by census tract using data from the 2015-2019 American Community Survey 5-Year Estimates. Cost burden is most common in the southeast portion of the Town where over 35% of the homeowners are cost burdened. Renters show a different geographic distribution of cost burdened households. The highest cost burden rates for renters are in the northeast and southwest where over 60% of renters are cost burdened.

Source: 2015-2019 American Community Survey 5-Year Estimates





4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	135	100	50	285	25	0	15	40
Large Related	15	0	0	15	10	0	45	55
Elderly	140	25	75	240	160	100	35	295
Other	190	25	25	240	115	95	75	285
Total need by income	480	150	150	780	310	195	170	675

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS  
Source:

Severe Cost Burden

The data presented above show the severe cost burden in the Town, which is defined as paying more than 50% of household income on housing cost. Extremely low-income households are more likely to be severely cost burdened than other income groups.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	15	0	0	0	15	10	10	0	0	20
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	15	0	0	0	15	10	10	0	0	20

Table 11 – Crowding Information – 1/2

Data 2013-2017 CHAS  
Source:

## Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households. Overcrowding was more prevalent in renter-occupied housing units than in owner-occupied units.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	75	65	235	375	35	20	70	125

**Table 12 – Crowding Information – 2/2**

**Data** 2013-2017 CHAS  
**Source:**

### **Describe the number and type of single person households in need of housing assistance.**

According to the 2015-2019 American Community Survey there are 3,281 1-person households in Paradise. This estimate is likely much larger than the true number of single person households in the Town. Like other housing groups, nearly all single person households need housing assistance. There is a lack of available units in the Town and economic opportunities have limited the ability of many households to afford housing.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.**

#### *Disability*

Residents with disabilities are particularly vulnerable to housing insecurity. Units that are accessible for residents with disabilities are difficult to acquire in the best of circumstances and the housing situation in Paradise means that it is, particularly difficult. Most homes require expensive modifications to accommodate the needs of residents. An exact count of those in need of housing assistance is difficult to determine but it is likely most residents with a disability either need housing assistance through financial support or access to homes that meet their needs. According to 2015-2019 ACS data, there are 4,914 residents with disabilities in Paradise making up approximately 22.5% of the population. Approximately 350 of these residents are under the age of 18. The most common disability is cognitive difficulty and over 2,300 residents report this difficulty.

#### *Violence*



Due to the 2018 Camp fire, there are no counts for the prevalence of violence in the community. However, resources need to be available to assist residents in need. Women and children in abusive households often lack the resources to leave dangerous environments.

**What are the most common housing problems?**

The most common housing problem in Paradise is the lack of available housing due to the 2018 Fire. The fire destroyed most of the housing units in the Town and the remaining population needs safe, secure, and affordable housing.

**Are any populations/household types more affected than others by these problems?**

Household income is correlated with the likelihood that they are impacted by housing problems, particularly for renters. Residents with lower incomes have increased rates of cost burden and other substandard living conditions. There is a lack of disaster recovery programs and funds available to assist in rebuilding or developing on acquired land. Low-income renters need support to develop safe, secure, and affordable housing. Additionally, residents with disabilities and experiencing homelessness are particularly vulnerable to housing problems. A discussion of the prevalence of housing problems by race and ethnicity are discussed later in this document.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Very low-income households (those at or below 30% of the area median income) spending more than 50% of their income for gross rent (rent plus tenant paid utilities) are particularly vulnerable to an unexpected financial or personal crisis which could lead to homelessness. Single-parent households with children are the most vulnerable. They have a greater need for affordable housing, accessible day care, health care, and other supportive services. Because of their lower income and higher living expenses, very low-income single-parent households are at imminent risk of becoming homeless. The major needs for these households are money management and budget counseling along with job training and affordable childcare.

**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:**

The jurisdiction does not provide estimates for at-risk populations

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Instability and increased risk of homelessness are associated with the lack of financial resources, temporarily living in the home of another, imminent eviction or living in a motel. Death of a family

member, medical expenses, or other unanticipated emergency expenditure, such as a major car repair, can create an unstable living situation, particularly for families with low or fixed incomes. Domestic violence, abandonment by a spouse, mental illness and drug or alcohol addictions play a role locally in increased risk of homelessness. Other areas that could impact stability are prolonged unemployment or impacts related to COVID-19. The Town of Paradise has many residents who are currently residing in RVs who are unlikely to be able to rebuild or afford a permanent housing solution when the urgency ordinance ends.

Draft

**NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

A review of Housing Assessment data provided by HUD informs this analysis and is used to determine any racial or ethnic groups that may have a proportionally higher housing problems rate than other groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category. Due to the relatively small size of many groups and the extenuating circumstances faced by Paradise the following analysis is of limited value. The specific numbers included do not reflect the current situation but any trends or patterns that are identified can assist in prioritizing grant funds over the next five years.

**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	920	80	100
White	800	80	100
Black / African American	0	0	0
Asian	40	0	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	24	0	0

**Table 13 - Disproportionately Greater Need 0 - 30% AMI**

**Data** 2013-2017 CHAS  
**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	885	325	0
White	815	295	0
Black / African American	0	0	0
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	25	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

**Data** 2013-2017 CHAS

**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1175	1050	0
White	1090	990	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	55	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

**Data** 2013-2017 CHAS

**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	465	575	0
White	435	470	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	20	85	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

**Data** 2013-2017 CHAS

**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**Discussion**

*Extremely Low-Income Households (0-30% HAMFI)*

In this income group there are approximately 1,100 households and approximately 83.6% report a housing problem. There are three groups that are disproportionately impacted by housing problems. Asian households, American Indian or Alaska Native households, and Hispanic households all report housing problems for every household in the group. The number of households in each of these groups is relatively small. There are 40 Asian households, 45 American Indian or Alaska Native households, and 24 Hispanic households.

*Very Low-Income Households (30-50% HAMFI)*

Approximately 73.1% of households in this income group have a housing problem. There is one racial group that is disproportionately impacted. Every Asian household reports a housing problem. However, there are only approximately 35 households in this group.

*Low-Income Households (50-80% HAMFI)*

In this group approximately 52.8% of the population has a housing problem. There are no racial or ethnic groups that are disproportionately impacted in this income group.

*Moderate-Income Households*

Approximately 44.7% of households in this income category report a housing problem. There is one group disproportionately impacted. One hundred percent of American Indian or Alaska Native households report a housing problem. There are 10 households in this group.

Draft

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

A review of Housing Assessment data provided by HUD informs this analysis and is used to determine any racial or ethnic groups that may have a proportionally higher rate of severe housing problems than other groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category. Due to the relatively small size of many groups and the extenuating circumstances faced by Paradise the following analysis is of limited value. The specific numbers included do not reflect the current situation but any trends or patterns that are identified can assist in prioritizing grant funds over the next five years.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	830	175	100
White	705	175	100
Black / African American	0	0	0
Asian	40	0	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	24	0	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

**Data** 2013-2017 CHAS  
**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	410	800	0
White	360	745	0
Black / African American	0	0	0
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	25	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

**Data** 2013-2017 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	385	1840	0
White	335	1750	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	55	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

**Data** 2013-2017 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	60	975	0
White	60	845	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	105	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data** 2013-2017 CHAS  
**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**Discussion**

*Extremely Low-Income Households (0-30% HAMFI)*

In this income group approximately 83.6% report a severe housing problem. There are three groups that are disproportionately impacted by severe housing problems. Asian households, American Indian or Alaska Native households, and Hispanic households all report severe housing problems for every household in the group. The number of households in each of these groups is relatively small. There are 40 Asian households, 45 American Indian or Alaska Native households, and 24 Hispanic households.

*Very Low-Income Households (30-50% HAMFI)*

Approximately 33.9% of households in this income group have a severe housing problem. There is one racial group that is disproportionately impacted. Every Asian household reports a housing problem. However, there are only approximately 35 households in this group.

*Low-Income Households (50-80% HAMFI)*

In this group approximately 17.3% of the population has a severe housing problem. There is one group that is disproportionately impacted. Approximately 48% of Hispanic households report a severe housing problem

*Moderate-Income Households*

Approximately 5.8% of households in this income category report a severe housing problem. There are no groups disproportionately impacted.

Draft

**NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction:**

This section compares the existence of housing cost burden and severe cost burden among racial groups against that of the jurisdiction to see if any group shares a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience cost burden or severe cost burden at a rate at least 10 percentage points higher than the jurisdiction as a whole.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6925	2100	1640	100
White	6345	1990	1410	100
Black / African American	0	0	0	0
Asian	35	0	75	0
American Indian, Alaska Native	50	10	45	0
Pacific Islander	0	0	0	0
Hispanic	400	40	90	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data Source:** 2013-2017 CHAS

**Discussion:**

*Cost Burden*

According to the data above, approximately 19.5% of households pay between 30% and 50% of their income to housing costs. There are no groups disproportionately impacted by cost burden.

*Severe Cost Burden*

According to the data above, approximately 15.2% of households pay more than 50% of their income to housing costs. There are two groups with a disproportionately high severe cost burden rate. Approximately 68% of Asian households and 52% of American Indian or Alaska Native households report a severe cost burden.

### **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The number of non-White households in Paradise is relatively small, but there does appear to be a correlation between the presence of housing problems and race or ethnicity.

Disproportionate Housing Problems:

- Extremely Low Income: Asian, American Indian, or Alaska Native, Hispanic
- Very Low Income: Asian
- Low Income: None
- Moderate Income: American Indian or Alaska Native

Disproportionate Severe Housing Problems:

- Extremely Low Income: Asian, American Indian, or Alaska Native, Hispanic
- Very Low Income: Asian
- Low Income: Hispanic
- Moderate Income: None

Cost Burden: None

Extreme Cost Burden: Asian, American Indian, or Alaska Native

**If they have needs not identified above, what are those needs?**

Access to safe and affordable housing units is the largest need in the community. Additional needs, such as economic opportunities, is discussed in the Market Analysis.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

An assessment of geographic concentrations of racial and ethnic groups is discussed in the Market Analysis.

**NA-35 Public Housing – 91.205(b)**

**Introduction**

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized affordable housing that is owned and operated by the public housing authorities. The Town of Paradise does not have any public housing but receives Section 8 Voucher support from the Housing Authority of the County of Butte. The following data covers the entire county. Data at the local level is not available but information from the Housing Authority does provide insight into what resources may be available for residents. Like Paradise, many communities in Butte County were heavily impacted by the 2018 Camp fire and need support.

**NOTE: Housing Authority of the County of Butte. Data below is for the entire county service area.**

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	345	2,042	2	1,913	134	0	0

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	15,554	13,531	5,580	13,607	9,504	0
Average length of stay	0	0	4	5	1	5	0	0
Average Household size	0	0	3	2	1	2	1	0
# Homeless at admission	0	0	0	1	0	0	1	0
# of Elderly Program Participants (>62)	0	0	93	388	1	386	1	0
# of Disabled Families	0	0	77	933	0	918	15	0
# of Families requesting accessibility features	0	0	345	1,947	2	1,913	32	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	285	1,484	2	1,455	27	0	0
Black/African American	0	0	19	121	0	117	4	0	0
Asian	0	0	32	262	0	261	1	0	0
American Indian/Alaska Native	0	0	7	70	0	70	0	0	0
Pacific Islander	0	0	2	10	0	10	0	0	0
Other	0	0	0	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 24 – Race of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	126	128	1	126	1	0	0
Not Hispanic	0	0	219	1,819	1	1,787	31	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

As noted above, the Town of Paradise has a relatively large number of residents with disabilities. The availability of accessible units is limited. The Housing Authority of the County of Butte is accepting applications for the waiting list for housing Choice Vouchers. In response to the Camp fire, the housing authority provided vouchers specifically to help those displaced. The application process for Section 8 Voucher opens annually and was open from May 9-22, 2021. Camp Fire Survivors receive priority placement.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The most immediate need of residents of public housing and voucher holders is access to affordable housing and economic opportunities that can support self-sustainability. According to the HUD PIH Information Center, the average annual income of resident in publicly assisted housing is approximately \$15,554 and the median income for HCV participants is \$13,531, which is well below the median income in Paradise. Without the help of subsidized housing and other programs these households would be unable to have safe and secure housing.

**How do these needs compare to the housing needs of the population at large**

The lack of affordable rental units that accommodate workforce families, seniors and people with special needs/disabilities reflect the needs of the city at large. Decent, safe, and affordable housing is a strong need for many low- and moderate-income households. However, public housing residents are more likely to be very low-income and therefore more severely cost burdened than the general population.

The non-housing needs of public housing residents and Section 8 Housing Voucher holders are employment opportunities and transportation, which also reflect those of the population at large, especially low-to-moderate income residents.

The elderly may require housing accommodations due to the nature of elderly persons being more likely to be disabled than the general population. Elderly residents are also more likely to be living on fixed incomes, which means any change in housing costs affects affordability to them more than the general population. As well, persons and families with a disability likely need accommodation to housing to make them accessible.



## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. A major reason that homelessness is so difficult to combat is that it has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness can be seen as an economic problem – caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness could appear to be a health issue – many homeless persons struggle with one or more conditions such as mental illness, physical disability, HIV/AIDS, or substance abuse. Looking at the problem another way, homelessness emerges as a social problem – with factors such as domestic violence, educational attainment, or race lying at the root. Homelessness is caused by all these issues, sometimes simultaneously. As such, fighting homelessness requires a truly collaborative, community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill).
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

NOTE: PIT Count Data is only available at the CoC level.

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	51	5				
Persons in Households with Only Children	3	8				
Persons in Households with Only Adults	280	744				
Chronically Homeless Individuals	95	183				
Chronically Homeless Families	0	0				
Veterans	21	65				
Unaccompanied Child	3	8				
Persons with HIV	1	10				

**Table 26 - Homeless Needs Assessment**

**Data Source:** 2020 PIT Count. Data was taken from HUD 2020 CoC Homeless Assistance Programs Homeless Populations and Subpopulations report that was informed by the Chico/Paradise/Butte County CoC. Data is available at the CoC level and was taken on the night of January 29, 2020.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Due to complications in gathering accurate data, the number of persons becoming and exiting homelessness and number of days persons experience homelessness is not available. The available information for each of the categories of persons experiencing homelessness is discussed in the following questions.

Draft

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	369	651
Black or African American	40	35
Asian	1	5
American Indian or Alaska Native	8	72
Pacific Islander	2	8
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	69	101
Not Hispanic	367	737

**Data Source**  
**Comments:**

2020 PIT Count. Data was taken from HUD 2020 CoC Homeless Assistance Programs Homeless Populations and Subpopulations report that was informed by the Chico/Paradise/Butte County CoC. Data is available at the CoC level and was taken on the night of January 29, 2020.

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

*Families with Children:* According to the most recent Point-in-Time Count there are 56 persons in households with both adult and children. Most of the persons (51) are sheltered and the remaining five are unsheltered. There are also 11 persons in households with only children and 8 of these children are unsheltered. In the region there are 11 unaccompanied children.

*Veterans:* There are 86 veterans currently experiencing homelessness in the region. Of these, 65 are unsheltered and only 21 are sheltered.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Regionwide, approximately 66% of residents experiencing homelessness are unsheltered. Asian, American Indian, or Alaska Native, and Black or African Americans are more likely to be unsheltered than other groups. American Indian or Alaska Native residents are most likely to be unsheltered, 90% of residents in this group are not sheltered.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Unsheltered residents are more common in the area than sheltered residents. Only one-third of persons experiencing homelessness are sheltered, approximately 436 persons. Due to the Camp Fire the town has a large population that live in RVs. They are not technically homeless, but they are not considered permanently housed by the Department of Housing and Community Development. These residents need additional support to secure permanent housing in the Town.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)**

### **Introduction:**

Non-homeless persons with special needs include the elderly; frail elderly; persons with mental, physical, and/or developmental disabilities; persons with drug and alcohol addictions; persons with HIV/AIDS and their families; and victims of domestic violence, sexual assault, and stalking. Members of these special needs populations often have low incomes. Data on special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs sub-populations and meeting these needs is a high priority for the Town.

### **Describe the characteristics of special needs populations in your community:**

**Elderly:** The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

**HIV/AIDS:** See below

**Alcohol and Drug Addiction:** Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people do not seek help due to fear of criminal charges and/or the social stigma associated with addiction and other medical issues. Often only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics.

**Disability:** As noted above, according to 2015-2019 ACS data, there are 4,914 residents with disabilities in Paradise making up approximately 22.5% of the population. Approximately 350 of these residents are under the age of 18. The most common disability is cognitive difficulty and over 2,300 residents report this difficulty.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

**Elderly and Frail Elderly:** Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, shopping, and social networks. A robust public transportation network is incredibly beneficial to assisting the elderly remain active and

independent. Additionally, elderly residents' homes may need modifications to assist with any disabilities that may develop because of aging.

Disability: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

Persons with Alcohol/Drug Addictions: Individuals with substance abuse problems need a strong network to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The California Department of Public Health releases an annual survey of HIV by County. In Butte County, the percentage of the population with HIV has remained stable at 0.2% since 2015. There are currently 263 residents living in the County with HIV for a rate of 121.2 per 100,000 people. There were 10 new diagnosis in 2019. Approximately 81% of people living with HIV are currently in care and in 19% the virus is suppressed. There were 8 deaths related to HIV in Butte County in 2019. The HIV death rate is highest for Black or African American persons and for people 55 to 64 years old.

The method of transmission of HIV varies by demographic for newly diagnosed people. Cisgender men are most likely to identify male-to-male sexual contact as the method of transmission and cisgender women identify non-high-risk heterosexual contact. Sexual contact is the most common form of transmission for trans women, trans men, and alternative gender.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

The Town has identified public improvements. As such, the Town has established the public improvement goal below:

1A Expand & Improve Public Infrastructure

### **How were these needs determined?**

N/A. See below for public infrastructure improvements.

### **Describe the jurisdiction’s need for Public Improvements:**

The Town has identified public infrastructure improvements as a priority need for LMI areas. As such, the Town has established the public infrastructure improvement goal below:

1A Expand & Improve Public Infrastructure

The Town will work to expand and improve public infrastructure in Paradise. These activities include improvements to infrastructure such as streets, sidewalks, ADA improvements, and storm water and water systems. There is a need for sewer and water infrastructure expansion to support larger structures and multi-family buildings.

### **How were these needs determined?**

The need for public improvements was determined by the Town of Paradise communicating and collaborating with other government units, as well as local non-profit and for-profit agencies. Public hearings were also held to receive guidance and feedback from the public.

### **Describe the jurisdiction’s need for Public Services:**

The Town has identified vital public services for LMI and special needs groups as a priority need for LMI areas in Paradise. As such, the Town has established two public service goals below:

2A Provide Public Services for LMI & Special Needs



The Town will provide vital support services for low- to moderate-income households and special needs groups in Paradise. Public services activities may include youth services, senior services, services for persons with a disability and emergency financial assistance.

**How were these needs determined?**

The need for public services was determined by the Town of Paradise by communicating and collaborating with other government units, as well as local non-profit and for-profit agencies. Public hearings were also held to receive guidance and feedback from the public.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

This section looks at the housing market and supply in the Town of Paradise by analyzing housing indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data. Unfortunately, most of the housing stock in the Town of Paradise was destroyed by the Camp fire and the included data from the US Census Bureau does not accurately reflect the current situation. When possible, supplementary data and estimates are provided. The Town is in significant need of housing units for a wide range of households, particularly lower income households and those with special needs.

Draft

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

This section examines the composition of Town’s housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing. These estimates are primarily pre-fire but can still provide insight into the housing needs of the community. It is estimated that 11,000 homes were destroyed in the fire.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,148	67%
1-unit, attached structure	449	4%
2-4 units	717	7%
5-19 units	180	2%
20 or more units	405	4%
Mobile Home, boat, RV, van, etc.	1,781	17%
<b>Total</b>	<b>10,680</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2015-2019 ACS

### Residential Properties by Number of Units

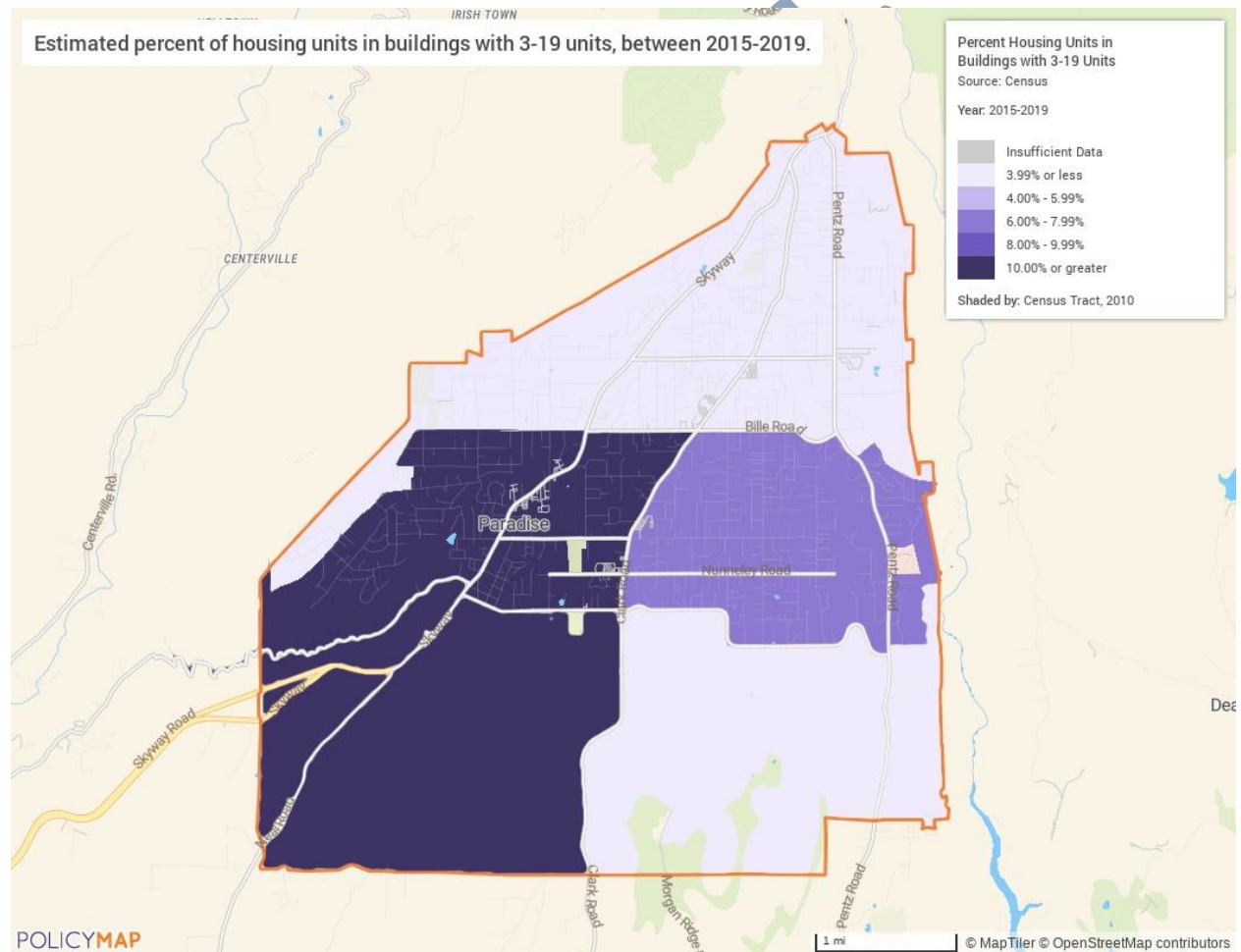
The table above breaks down the Town’s housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes were the most prominent, accounting for 67% of all housing units. Multi-family developments (5 or more units) accounted for 23% of all housing units in the Town. Finally, 17% of housing units are classified as mobile home, boat, RV, van, etc. The number of residents who live in alternative housing, such as mobile homes and RVs, is much higher than shown in the above table. Many households are utilizing alternative housing while they wait for traditional housing units to become available.

Source: 2015-2019 American Community Survey 5-Year Estimates

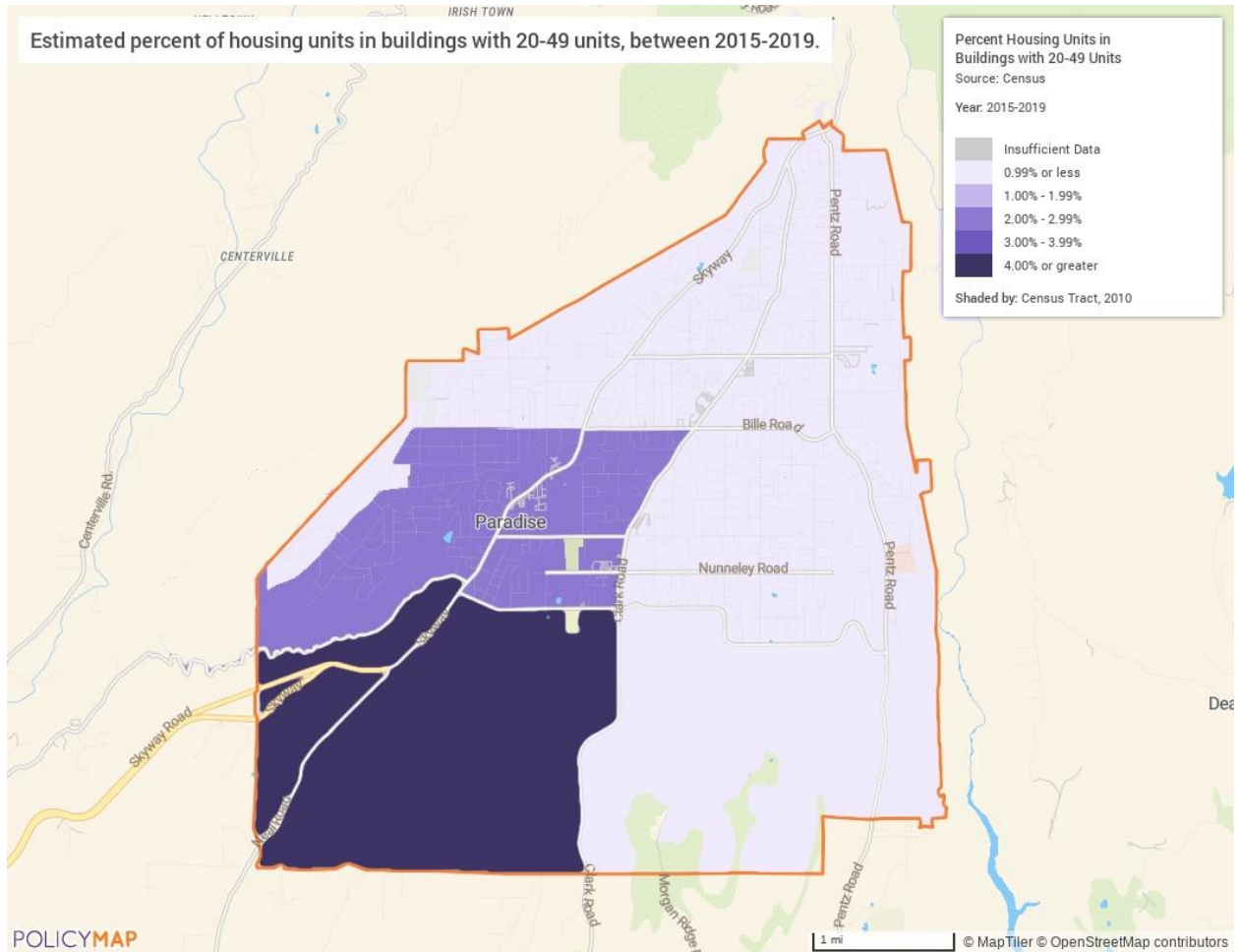
## Multifamily Development Distribution

The maps below display the distribution of small, medium, and large multifamily developments in the jurisdiction. The Town of Paradise currently lacks the sewage infrastructure necessary to maintain high density developments through the development of multifamily buildings. Small multifamily units have between 3 and 19 units in each development. These developments are most heavily concentrated in the southwestern tract where over 10% of housing units are in small developments.

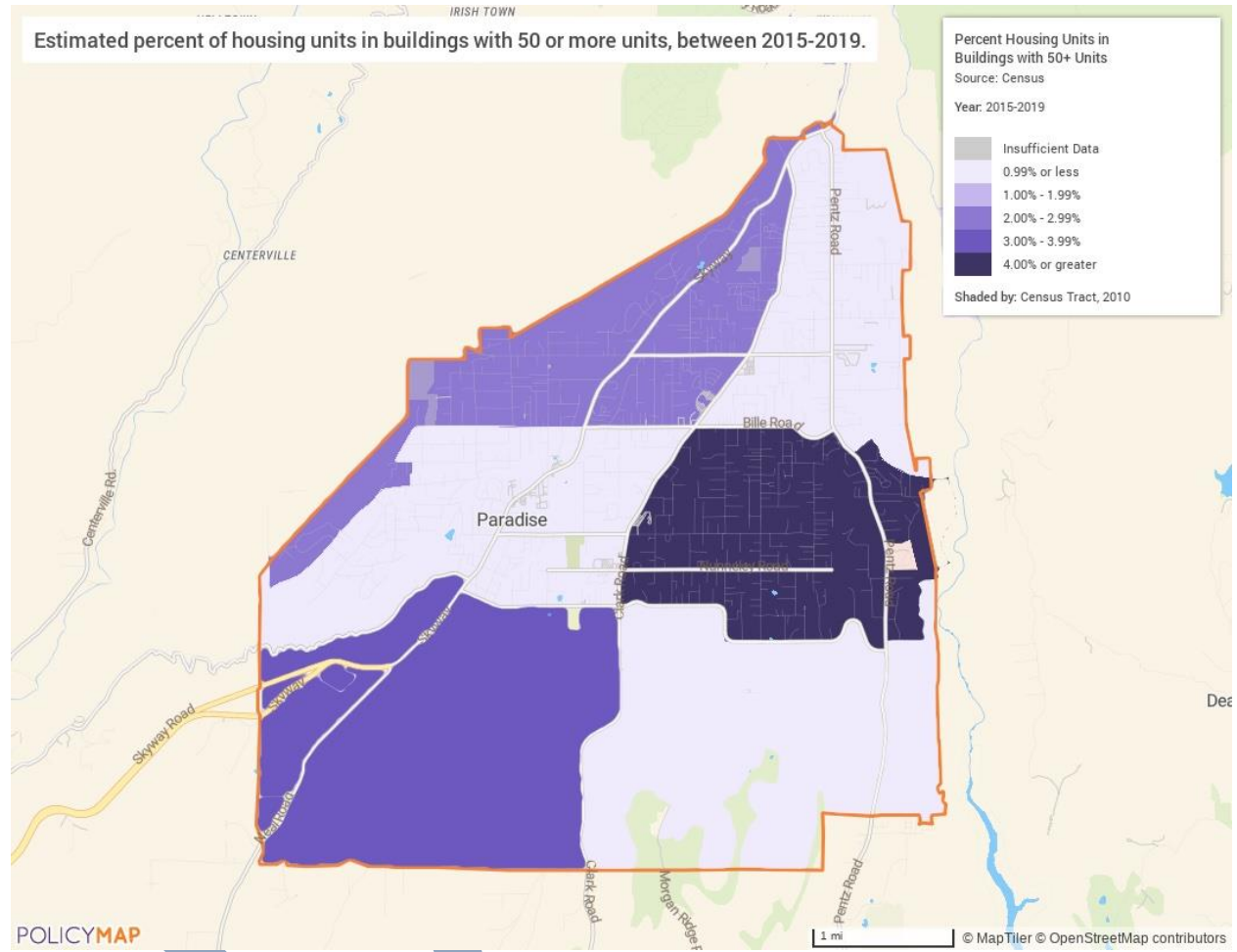
Source: 2015-2019 American Community Survey 5-Year Estimates



Medium multifamily developments have between 20 and 49 units per development. Medium developments show a similar distribution pattern as small multifamily developments, except they are less common. The southwest portion of the City has over 3% of the housing units in medium developments.



Large multifamily developments are buildings with 50 or more units. Large developments are distributed more equally throughout the Town, but they are uncommon. Tracts in the southwest, northwest, and central eastern portion of the Town have the most units in these developments.



## Large Multifamily Developments

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	20	0%	42	1%
1 bedroom	361	6%	731	25%
2 bedrooms	2,777	43%	1,427	49%
3 or more bedrooms	3,326	51%	724	25%
<i>Total</i>	6,484	100%	2,924	100%

**Table 28 – Unit Size by Tenure**

Data Source: 2015-2019 ACS

## Unit Size by Tenure

There is a noticeable difference between the unit size based on tenure. Small units with one bedroom or less are much more common for renters than for homeowners. Approximately 26% of rental units are small but only 6% of owner-occupied units are small. Conversely, large units with 3 or more bedrooms make up over half of owner-occupied units but only 25% of rental units.

Source: 2015-2019 American Community Survey 5-Year Estimates

### **Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Over the five year planning period, the Town plans to utilize CDBG funding to LMI households with:

Direct Financial Assistance: 25 Household Housing Unit  
Homeowner Housing Added: 5 Household Housing Unit

### **Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

According to the HUD Multifamily Assistance and Section 8 Database (updated 4/29/2021) there is one development located in Paradise. Paradise Gardens III was a 48-unit development that has affordable 1-bedroom units and the contract for these units was scheduled to expire December 31, 2024. This development, as well as Paradise Community Village (36 units) and over 300 Section 8 Voucher locations were destroyed in the Camp Fire.

**Does the availability of housing units meet the needs of the population?**

No, due to the 2018 Camp fire there is a need for all types of housing units to meet the needs of the population. Significant support is required to assist the Town in recovering from the disaster. Residents located in temporary housing, alternative housing, and experiencing homelessness are need of safe, secure, and affordable housing.

**Describe the need for specific types of housing:**

The Town needs all types of housing. New development is the primary need for housing due to the destruction of most housing units in 2018. The lack of sewage infrastructure continues to be a significant barrier to the development of housing in Paradise, particularly higher density multifamily developments.

Draft



## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction:

The following section examines the cost of housing for both homeowners and renters within Paradise prior to the 2018 fire. A review is made of the home values and rents, as well as changes in home values and rents. Finally, a closer look is given to the affordability of the housing stock for the residents of the jurisdiction.

### Housing Costs

According to the most recent Median Home Value in Paradise has declined by 7% since 2010 and rents have increased by 34%. However, this does not necessarily reflect the current situation in Paradise. A search of available units in Paradise found between 19 and 26 units posted with an average price between \$385,000 to \$412,000. The available units are more expensive than many residents can afford. Vacant land is more readily available but acquiring land and building a home is an expensive and takes significant time. The cost to develop new units is much higher now than in the past due to limited supplies and increased demand, which further pushes housing costs up.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2019	% Change
Median Home Value	240,000	223,400	-7
Median Contract Rent	668	895	34

**Table 29 - Cost of Housing**

Data Source: 2010 Census (Base Year), 2015-2019 ACS (Most Recent Year)

	Property for Sale		Average Price	
	Vacant Land	Housing Units	Vacant Land	House
<b>Zillow</b>	106	26	Unavailable	\$412,000
<b>Redfin</b>	100	19	\$71,000	\$385,000

Data Sources: Zillow, Redfin – Accessed 5/2021

Rent Paid	Number	%
Less than \$500	60	2%
\$500-999	1,094	38%
\$1,000-1,499	1,098	39%
\$1,500-1,999	320	11%
\$2,000 or more	271	10%

**Table 30 - Rent Paid**

Data Source: 2015-2019 ACS

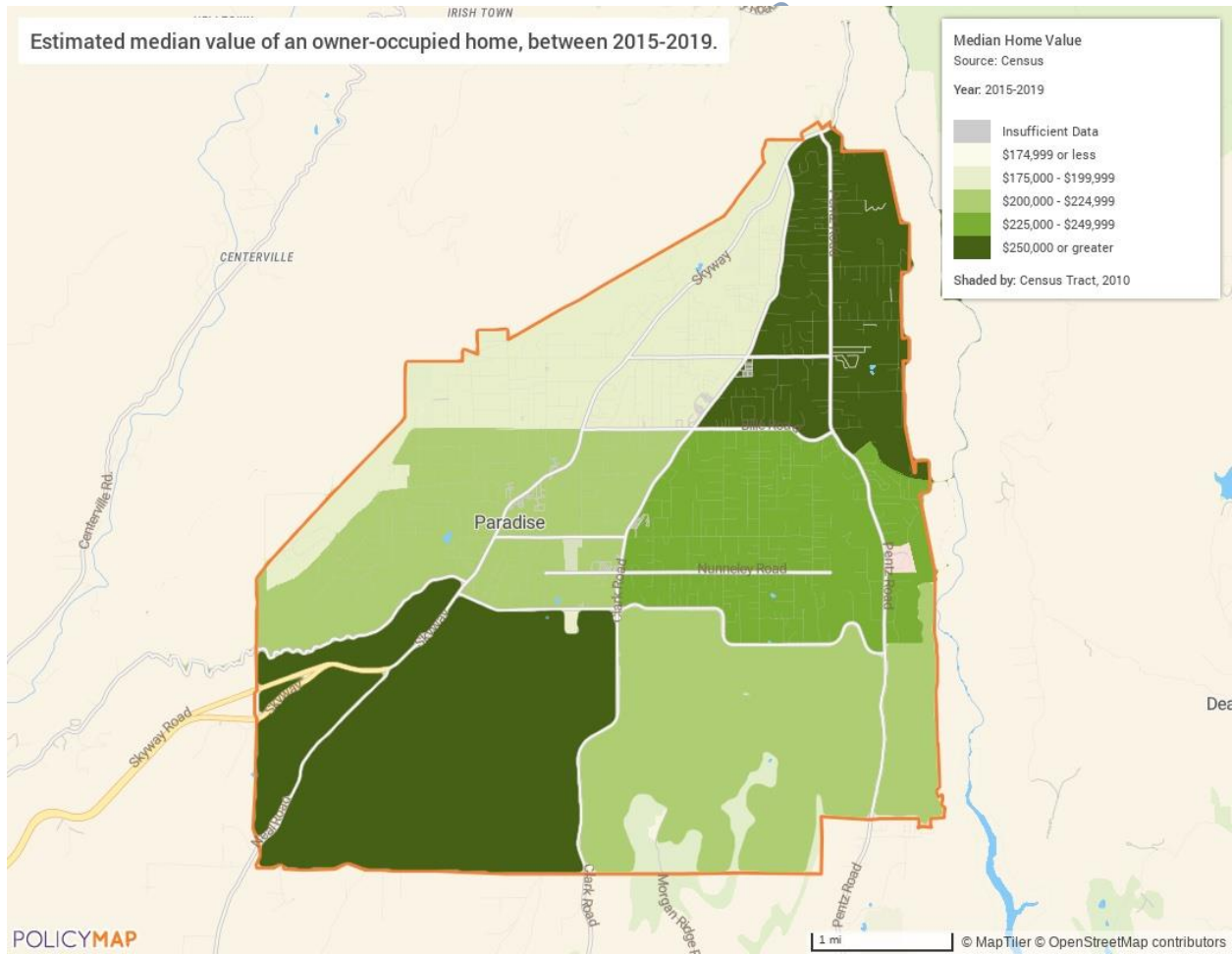
The table above breaks out the rent paid by price cohorts in the Town using the available census data. Approximately 39% of all renters pay between \$1,000 and \$1,499 a month. The next largest rent cohort is \$500 and \$999 with 38% of renters falling in this range. According to Zillow, there are only three housing units available for rent. The rent posted is between \$1,000 and \$3,500.

Draft

## Home Value

The map below shows the median home value by census tract throughout the jurisdiction using the most recent census data. Tracts with the highest median home value are in the northeastern and southwestern portion of the Town and is over \$250,000. The lowest median home value is in the northwestern part of the Town and is less than \$175,000.

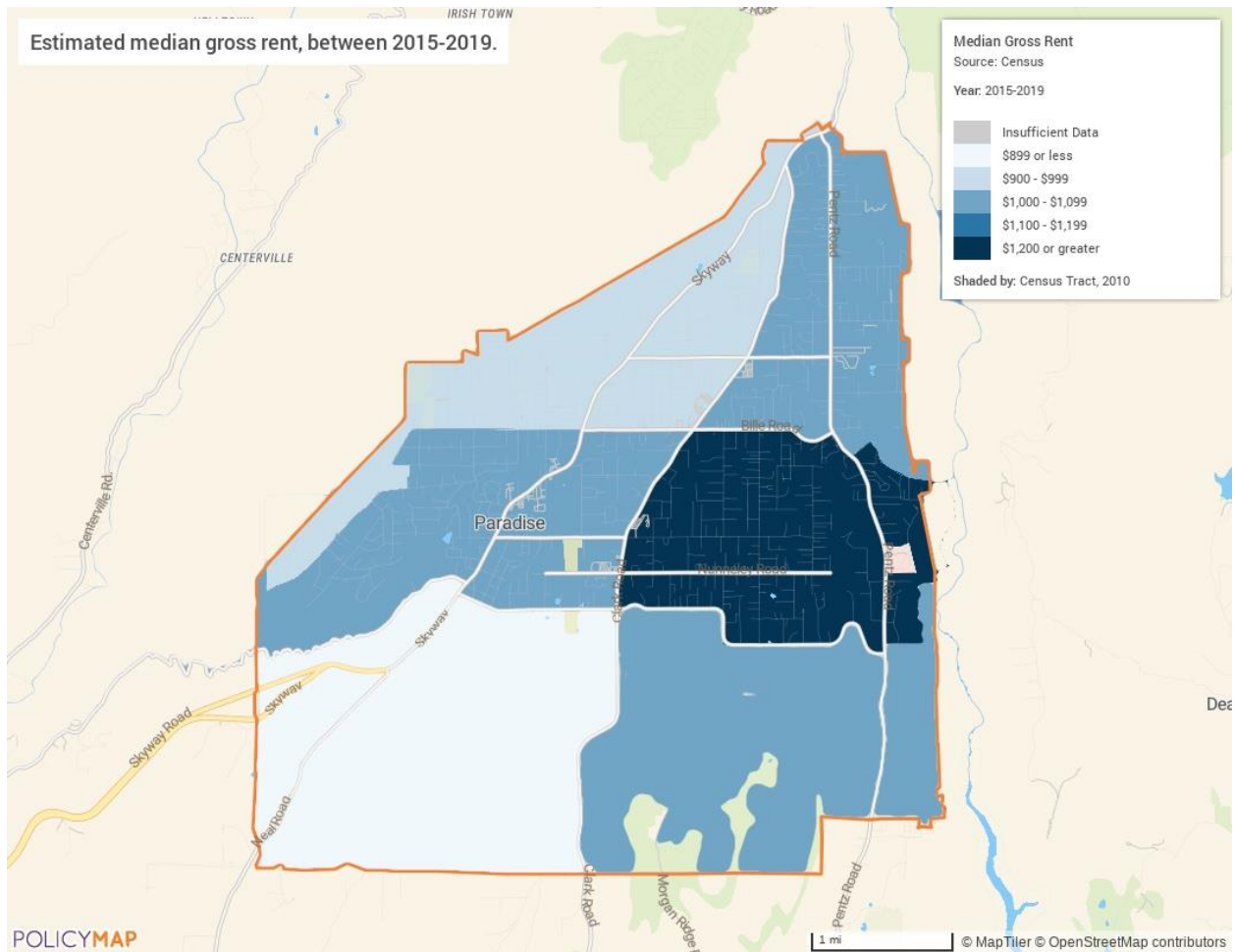
Source: 2015-2019 American Community Survey 5-Year Estimates



## Median Rent

The map below displays the median rent by census tract. The highest rent area is in the central part of the east part of the Town where the median rent is over \$1,200. The lowest median rent is in the southwestern part of the Town and is less than \$900.

Source: 2015-2019 American Community Survey 5-Year Estimates



## Median Rent

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	No Data	No Data
50% HAMFI	No Data	No Data
80% HAMFI	No Data	No Data
100% HAMFI	No Data	No Data

**Table 31 - Housing Affordability**

Data Source: 2011-2015 CHAS

CHAS data is unavailable for the Town of Paradise. However, affordability is a significant problem within the Town. Not only are the remaining units unaffordable to many residents, the cost of rebuilding and repairing units is unaffordable. This is particularly true for low income households.

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	761	842	1090	1567	1881
High HOME Rent	761	842	1013	1161	1276
Low HOME Rent	618	663	796	919	1026

**Table 32 – Monthly Rent**

Data Source: HUD 2020 FMR and HOME Rents

## HOME Rents Limits and Fair Market Rents (FMR)

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county. HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.

Paradise is included in the HUD HOME Rent Limits for the Chico, CA MSA.

## Is there sufficient housing for households at all income levels?

No, there is a lack of sufficient housing for all income levels. The number of units available for rent or purchase is incredibly low and do not meet the needs of the community. It is imperative that housing is developed to assist in the recovery from the Camp fire.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

It is likely that units will eventually become more affordable as the development of new units starts to intersect with the demand for those units. However, that change is not likely to occur soon. Housing is going to continue to be scarce and unaffordable for both renters and homeowners.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

According to the US Census Bureau, the median contract rent for all units in Paradise was \$895 in 2019. The median contract rent is less than the 2-bedroom price for Fair Market Rent and High HOME Rent, it was less than the 3-bedroom Low HOME rent. These rates do not accurately reflect the situation in Paradise. There are very few rental units available and those that are available are priced higher than the FMR and HOME rents.

Draft

# MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

## Introduction

The tables and maps in this section provide details on the condition of housing units throughout the region by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

## Definitions

For the purposes of this plan, units are in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code.

The definition of substandard housing is a housing unit with one or more serious code violations. For the purposes of this analysis the lack of a complete plumbing or a complete kitchen will also serve as an indicator of substandard housing.

Units are in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations, and it is both financially and structurally feasible to rehabilitate the unit.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,891	29%	1,465	50%
With two selected Conditions	24	0%	179	6%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,569	70%	1,280	44%
Total	6,484	100%	2,924	100%

Table 33 - Condition of Units

Data Source: 2015-2019 ACS

## Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition, per the most recent census data available. Twenty-nine percent of all owner-occupied housing

units face at least one housing condition while 50% of all renters have at least one housing condition. Generally speaking, there are relatively few households with multiple housing problems and when compared to the affordability statistics provided earlier in this section, it is clear that the overwhelming majority of housing problems are housing cost burden.

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	466	7%	239	8%
1980-1999	1,677	26%	785	27%
1950-1979	3,620	56%	1,638	56%
Before 1950	721	11%	262	9%
<i>Total</i>	6,484	100%	2,924	100%

**Table 34 – Year Unit Built**

Data Source: 2015-2019 ACS

### Year Unit Built

According to the most recent census data, there is a large percentage of housing units built prior to 1980. Approximately 67% of owner-occupied units and 65% of renter units were built prior to 1980 and had a risk of lead-based paint. The current stock of housing units does not reflect this data. Much of the Town’s housing stock was destroyed. Many of the units built in the town were constructed in the last two years.

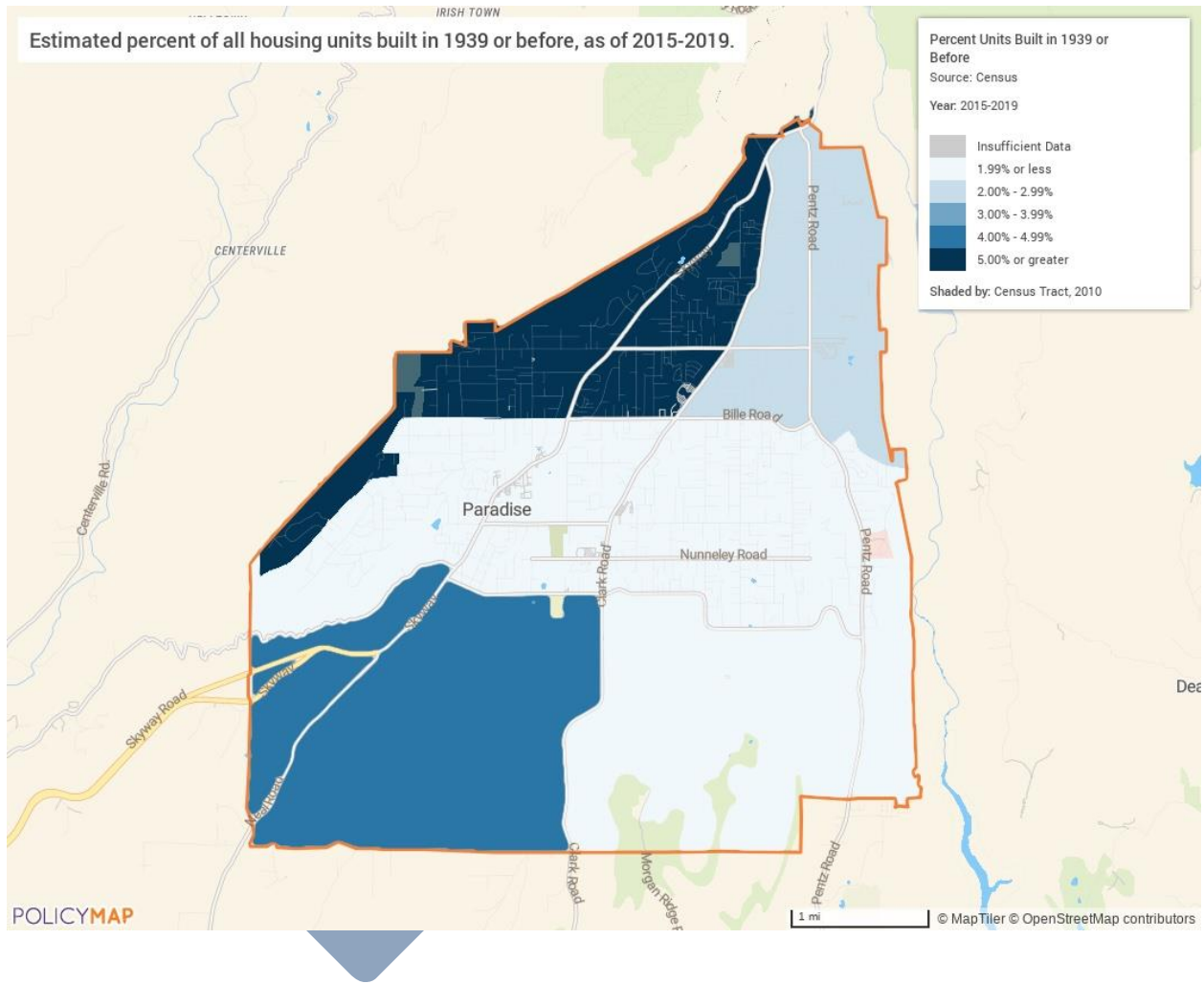
Source: 2015-2019 American Community Survey 5-Year Estimates



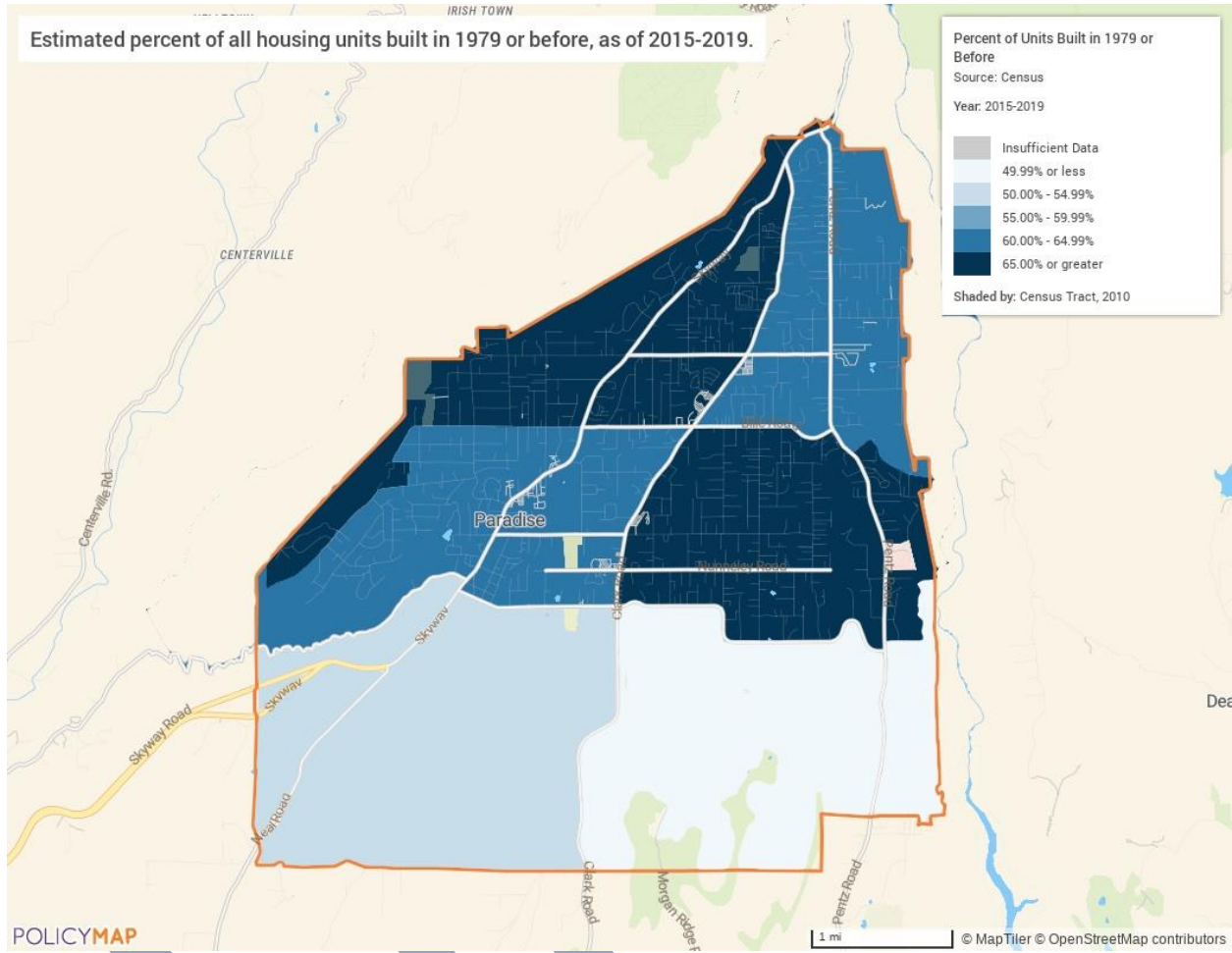
## Age of Housing

The maps below depict the prevalence of older housing units in the Town prior to the fire. There were very few units built prior to 1940 in Paradise. There is only one tract, located in the northwest, where 5% or more of the units are that old.

Source: 2015-2019 American Community Survey 5-Year Estimates



Prior to the fire, homes built prior to 1980 were primarily found in the northwest and central east portion of the Town. In the southern part of the Town these older homes were rarer.



### Housing Units Built Before 1980

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	4,341	67%	1,900	67%
Housing units built before 1980 with children present	N/A	N/A	N/A	N/A

Table 35 – Risk of Lead-Based Paint

Data Source: 2015-2019 ACS

NOTE: No Data for “Housing units built before 1980 with children present”, 2015-2010 ACS data was used for “Total Number of Units Built Before 1980.”

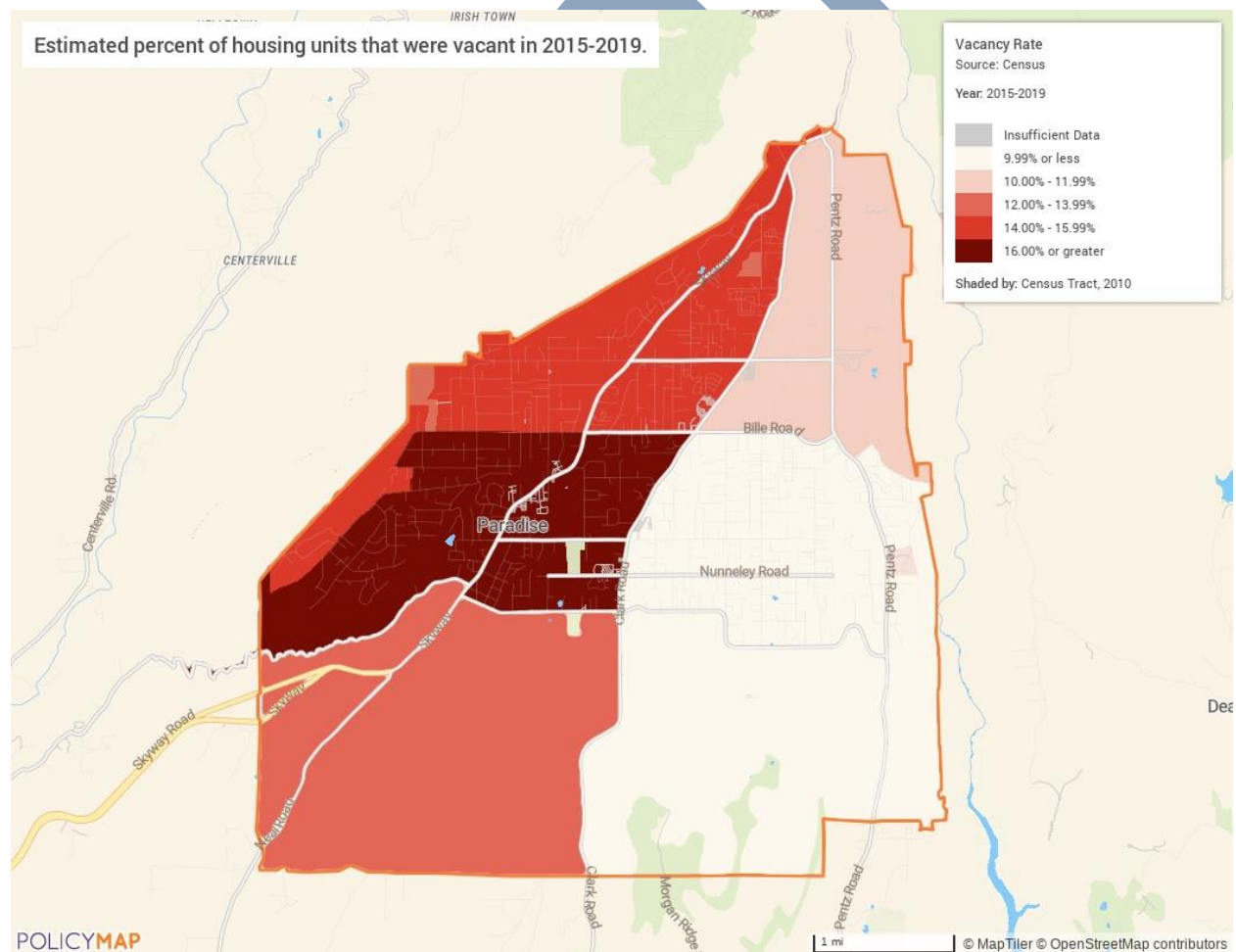
## Lead-Based Paint Hazard

Prior to 1978, lead-based paint was used in the construction of homes. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that homes built prior to 1980 pose a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within the Town there were approximately 6,200 housing units built before 1980 but most of these units were destroyed or are no longer habitable.

## Vacancy Rate

The map below shows the average housing vacancy rates throughout the Town using the most recent census data. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In most census tracts throughout the Town vacancy rates are at least 14%; however, they are highest away from the central tracts. As noted above, there are very few units available for purchase or rent in the Town.

Source: 2015-2019 American Community Survey 5-Year Estimates



## Vacancy Rate

The vacancy rate is much lower than shown above. According to the Quarter 3, 2020 Valassis List data, the vacancy rate in Paradise is 5.02%. The rate varies from by census tract from 0.43% to 15.31%.

### **Need for Owner and Rental Rehabilitation**

In Paradise, the primary need is construction of new housing units. The few units that survived the fire may need rehabilitation, but development of new housing is the main need.

### **Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards**

Due to the Camp fire, there are very few units available in Paradise. Those that are available were primarily built recently. It is estimated that very few, if any, LMI Families face Lead-Based Paint Hazards.

Draft

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction:

As noted in NA-25, the Town of Paradise is served by the Housing Authority of the County of Butte. The only data available covers the entire county. The only development that provided Section 8 units was destroyed in the fire and is no longer available. The Town needs public and assisted housing to provide for the residents who have been displaced and/or are living in substandard conditions due to the lack of affordable units.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			345	2,042			134	0	0
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Prior to the fire, the Town’s sole public housing development had an inspection score of 91. Any score over 91 is considered in excellent condition and is not in need of rehabilitation.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Paradise Gardens III (Multi-family Property)	91

Table 37 - Public Housing Condition

### **Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Town of Paradise needs the development of public housing and other publicly supported units. There are currently none operating in the Town.

### **Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The Housing Authority of the County of Butte operates several programs to improve the living environment of LMI families. This includes managing public housing facilities, providing section 8 and other vouchers, and running a Family Self-Sufficiency Program. The Family Self-Sufficiency Program is a partnership with agencies throughout the county to help develop the skills and experience necessary to achieve economic independence.

DRAFT

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Publicly supported housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Resources are limited in Paradise, there are no facilities operating in Paradise.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	4	0	4	12	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**Data Source:** 2020 PIT Count. Data was taken from HUD 2020 CoC Homeless Assistance Programs  
**Comments:** Homeless Populations and Subpopulations report that was informed by the Chico/Paradise/Butte County CoC. There is one CoC shelter, the Youth for Change 6<sup>th</sup> Street Center for Youth for homeless adults ages 12-24 years.

### Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Town of Paradise does not currently have any of these services available.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

N/A



## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

There are four primary groups with non-homeless special needs in the Town. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol or drug addiction, and the mentally or physically disabled. This section will explain what their needs are and how the Town is accommodating those needs when possible.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Elderly:** The Town of Paradise has a large number of elderly residents, many of whom are veterans from WWII. The supportive housing needs for this population can vary widely depending on the health, financial situation, and overall fitness of the individuals. Disabilities become more common with aging and because of this, supportive housing should consider access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible.

**HIV/AIDS:** Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

**Alcohol and/or Drug Addiction:** Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

**Mental and Physical Disabilities:** Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. As parents age, they worry about who will care for their adult children with disabilities who are unable to live alone. Regardless of the housing situation, a common thread is the need to offer continuous support services dependent on the level of capabilities.



**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Butte County recently opened up an outpatient center in the Town of Paradise. The adult-only facility provides assessment, diagnosis, and treatment to individuals requiring mental health or dual diagnosis treatment. .

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The Town will work to provide for supportive services that improve the quality of life for special needs populations living in Paradise. These vital support services for special needs will assist the elderly, persons with a disability and those at risk of homelessness and victims of domestic violence.

To support these activities, the Town has created a goal in its strategic plan and annual action plan, which is:

2A Provide Public Services for LMI & Special Needs

Draft

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

**Describe any negative effects of public policies on affordable housing and residential investment.**

The primary negative effects on affordable housing and investment are not based on public policies. The 2018 Camp fire continues to be the defining event in determining priorities and the availability of housing. The Town is working to ensure that public policies encourage development of housing units as quickly and safely as possible.

Historically, 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.

Draft

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

This section provides insight into the economic development landscape of the Town of Paradise. Most of the data available does not consider the impact of the fire, but when possible supplemental data is provided.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	235	21	3	0	-3
Arts, Entertainment, Accommodations	971	566	11	11	0
Construction	646	224	6	3	-3
Education and Health Care Services	3,116	3,796	34	56	22
Finance, Insurance, and Real Estate	495	298	6	7	0
Information	199	25	2	1	-1
Manufacturing	676	80	5	1	-4
Other Services	503	191	4	3	-2
Professional, Scientific, Management Services	638	273	5	2	-3
Public Administration	369	76	0	0	0
Retail Trade	1,323	550	13	12	-1
Transportation and Warehousing	396	131	2	0	-2
Wholesale Trade	221	44	3	1	-3
Total	9,788	6,275	--	--	--

**Table 39 - Business Activity**

**Data Source:** 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (All Jobs)  
**Data Source Comments:** The Business Activity table above compares the number of workers to the number of jobs in the city. At this time, the most recent data set for the number of jobs was 2017 from the Longitudinal Employer-Household Dynamics (LEHD), US Census Bureau. Data from the 2013-2017 ACS 5-Year estimates was used for comparison.

#### Share of Workers and Jobs

In the above table the prevalence of both workers and jobs by sector is presented. In the Town, there were approximately 3,500 more jobs than workers. This means that approximately 3,500 residents travelled outside the Town for work. The largest disparity is the Education and Health Care Services sector. That sector makes up 34% of the workers but 56% of jobs in the Town. The Retail Trade sector has

the largest difference in number of jobs and workers, there are 773 more workers than jobs in that sector.

### Labor Force

Total Population in the Civilian Labor Force	8,877
Civilian Employed Population 16 years and over	8,219
Unemployment Rate	9.3%
Unemployment Rate for Ages 16-24	16.9%
Unemployment Rate for Ages 25-65	6.4%

**Table 40 - Labor Force**

**Data Source:** 2015-2019 ACS

**Data Source Comments:** Data for the unemployment rate is from the BLS January 2021, not seasonally adjusted. All other data including unemployment by age is from the ACS.

### Unemployment

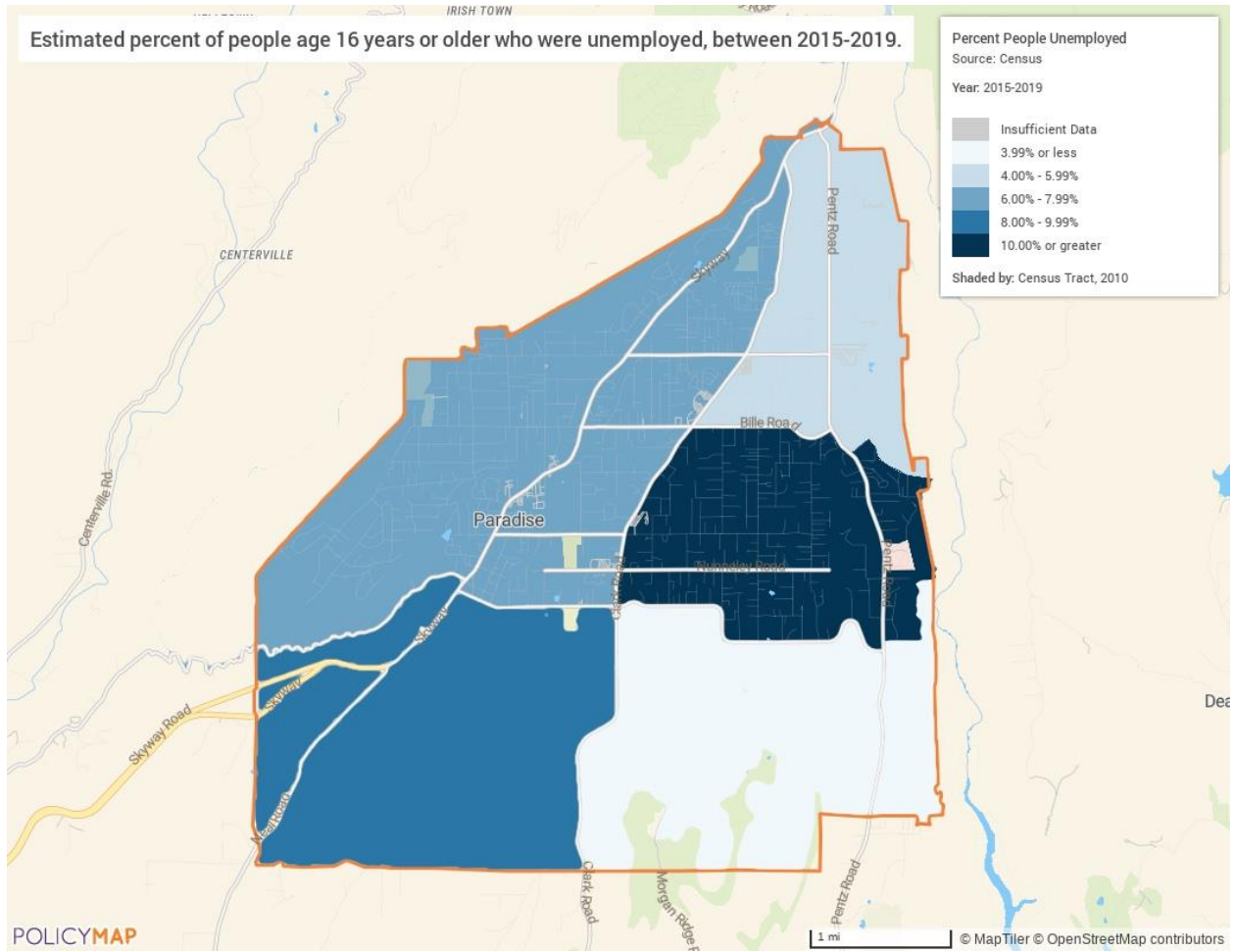
There are two primary sources used to analyze the unemployment rate in the Town for this report. They each have pros and cons, but when taken together they can provide a clearer view of unemployment in the Town.

The first source is the US Census Bureau’s American Community Survey 5-Estimates. In the ACS unemployment data is only taken annually and the most recent data is from 2019. It is also an average of the five years included, which does not necessarily provide an accurate view of recent employment trends. However, the ACS data is available at a census tract level and can help identify any areas that have disproportionately high unemployment.

The second source is the Bureau of Labor Statistics. This measurement of unemployment is updated monthly and provides insight into any trends at the city level. It is not available at the census tract level and therefore provides a look at employment as it relates to time, while the ACS looks at employment as it relates to space.

In the Town, there is a wide variance in employment rates between different tracts. The apparent pattern is that unemployment is higher near the central eastern portion of the Town. Tracts in the southeast corner had the lowest unemployment rate, under 4%.

Source: 2015-2019 American Community Survey 5-Year Estimates



## Unemployment Over Time

When looking at unemployment changes over time, the Town has seen its unemployment rate fall consistently until 2019. The Camp fire increased the unemployment rate after 2018. Despite the COVID-19 Pandemic, the unemployment rate in 2020 fell slightly from 10.1% in 2019.

Table: BLS Unemployment by Year

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
12.2	12.0	10.6	9.0	7.5	6.2	6.4	5.4	4.9	10.1	8.6%

In April 2020, the unemployment rate in Paradise nearly tripled. This was the beginning of the global COVID-19 pandemic that impacted communities around the world. Since April, the unemployment rate steadily decreased until December. Since December, the monthly unemployment rate has been increasing to a high of 9.7% in March (the most recent month available)

Table: BLS Unemployment by Month in 2019

Jan 2020	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan 2021	Feb	Mar
5.5	5.5	5.9	15.6	12.3	10.6	10.5	8.8	7.9	6.8	6.2	7.8	8.8	9.3	9.7

Table 41 - Unemployment Rate in Jan 2020 to Jan 2021, BLS (not seasonally adjusted)

Occupations by Sector	Number of People
Management, business and financial	2,860
Farming, fisheries and forestry occupations	72
Service	1,963
Sales and office	1,550
Construction, extraction, maintenance and repair	702
Production, transportation and material moving	1,072

Table 42 - Occupations by Sector

Data Source: 2015-2019 ACS

## Occupations by Sector

In the above table the occupations by sector is analyzed. Instead of showing which sectors are most common in the Town, as the table at the beginning of this section did, this shows what type of jobs are available in each sector. For example, this table would include a manger of a fast food restaurant and the

manager of a logging company in the same category (Management, Business, and Financial) while in the earlier table they would be in separate categories.

Within the Town, the most prominent sector is the Management, Business, and Financial sector. Nearly 35% of all jobs in the Town fall into this category. The Service sector and Sales and Office sector are the next largest sectors.

**Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	5,060	66%
30-59 Minutes	2,172	29%
60 or More Minutes	389	5%
Total	7,621	100%

**Table 43 - Travel Time**

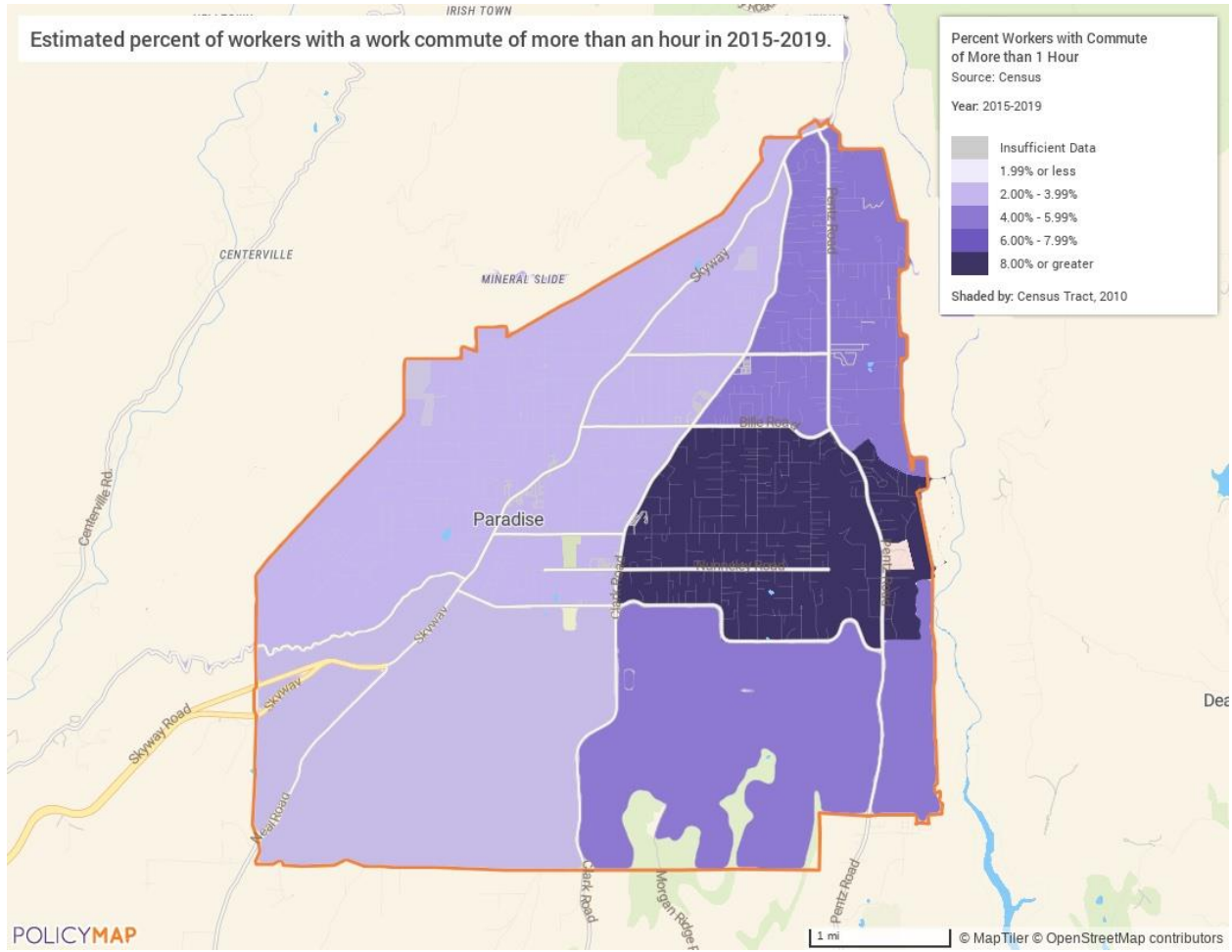
Data Source: 2015-2019 ACS

**Commute Travel Time**

All other things being equal, residents would rather live in the same town or city as their job. Relative to short commutes, long commute times are associated with lower life satisfaction, increased stress, obesity, anxiety, depression, and increased exposure to pollutants. This is particularly true when compared to commuters who use bicycles or walk to work.

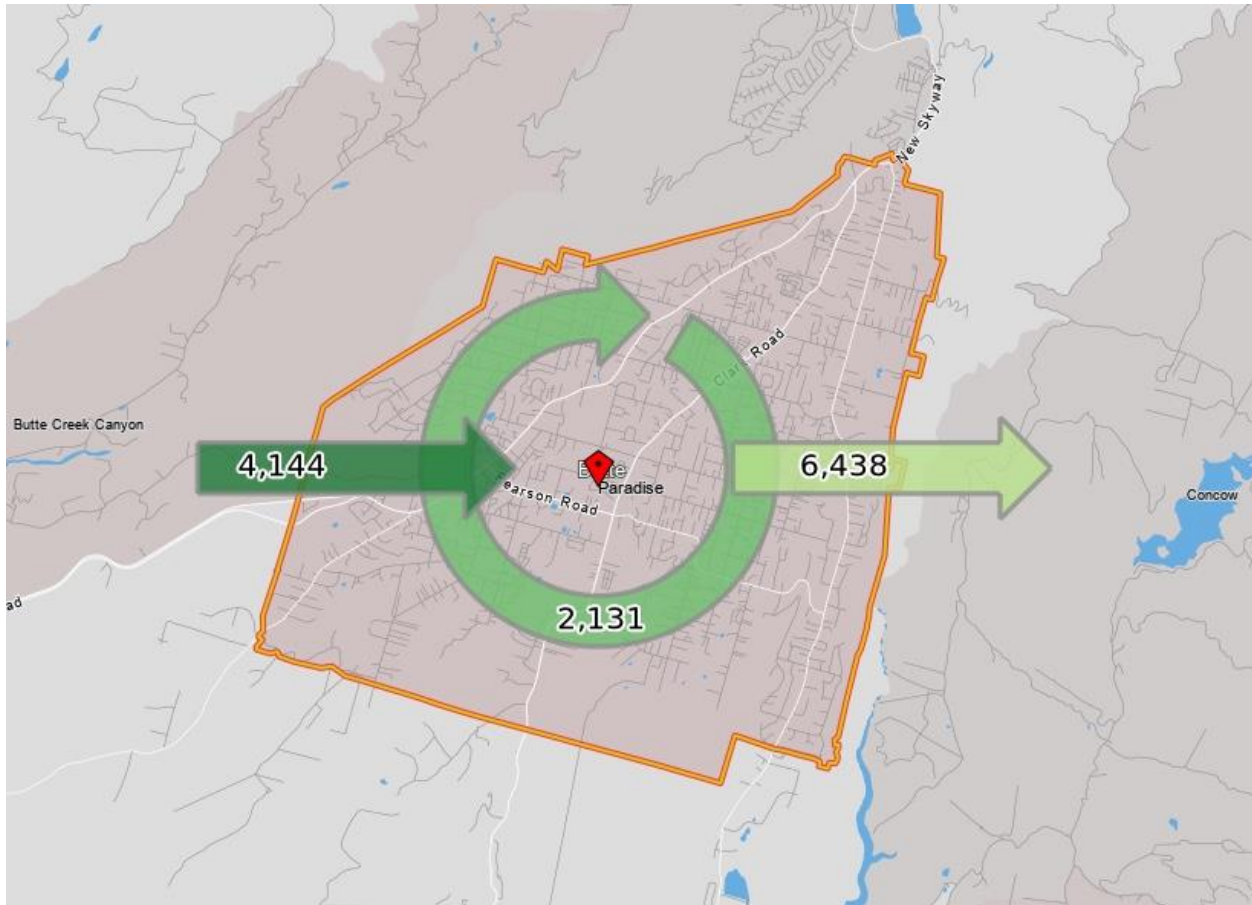
In the Town, long commute times are not a significant issue. Most of the population commutes less than 30 minutes and fewer than 400 people reported a commute of an hour or longer. Overall, the geographic differences in commute times are not significant. High long commute areas report approximately 8% of the population commuting more than 60 minutes and lower long commute areas report 2-4% of the population traveling more than 60 minutes.

Source: 2015-2019 American Community Survey 5-Year Estimates





## Inflow and Outflow of Jobs



According to the most recent data available (2018), the Town of Paradise saw a significant influx and outflow of workers. Only 24.9% of the Town’s residents worked in the Town. Approximately 6,500 workers leave the Town for work and another 4,144 enter the Town from other jurisdictions.

### Inflow and Outflow of Jobs Table

2018		
In-Area Labor Force Efficiency (All Jobs)	Count	Share
Living in the Selection Area	8,569	100.0%
Living and Employed in the Selection Area	2,131	24.9%
Living in the Selection Area but Employed Outside	6,438	75.1%
In-Area Employment Efficiency (All Jobs)	Count	Share
Employed in the Selection Area	6,275	100.0%
Employed and Living in the Selection Area	2,131	34.0%
Employed in the Selection Area but Living Outside	4,144	66.0%
Data Source: 2018 LEHD OnTheMap		

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	351	91	371
High school graduate (includes equivalency)	1,760	272	1,057
Some college or Associate’s degree	3,149	216	1,621
Bachelor’s degree or higher	1,444	115	557

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2015-2019 ACS

**Educational Attainment by Employment Status**

Educational attainment is one of the best indicators of economic success, both in attaining a job and receiving a higher wage. In the Town, the unemployment rate for a person without a high school diploma was 11.2% while the rate for a resident with a bachelor’s degree or higher is only 5.4%. The labor participation rate is also higher for those with higher educational attainment. Approximately 54.4% of residents without a high school diploma are in the workforce, which is lower than the workforce participation rate of 73.7% for those with bachelor’s degrees.

**Educational Attainment by Age**

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	0	49	56	103	102
9th to 12th grade, no diploma	70	221	31	309	466
High school graduate, GED, or alternative	706	556	567	1,870	1,286
Some college, no degree	550	1,119	627	2,133	1,785
Associate’s degree	62	269	258	507	711
Bachelor’s degree	26	316	338	832	785
Graduate or professional degree	31	69	51	480	649

**Table 45 - Educational Attainment by Age**

Data Source: 2015-2019 ACS

**Educational Attainment by Age**

In general, higher education is associated with older age but not always. Residents between the age of 25

and 34, and 65 years old or older have the highest percentage of people who did not graduate high school. Approximately 4.8% of residents between the age of 18 and 24 did not graduate from high school but 10.4% of residents in the 24 to 34 years old age group did not graduate. In fact, the 45 to 65 years old age group stands out in most levels of educational attainment. The 65 years and older age group reports the highest rate of receiving a bachelor’s degree or higher, 24.8%.

**Educational Attainment – Median Earnings in the Past 12 Months**

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$30,368
High school graduate (includes equivalency)	\$34,053
Some college or Associate’s degree	\$31,988
Bachelor’s degree	\$52,607
Graduate or professional degree	\$62,667

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2015-2019 ACS

**Median Earnings by Educational Attainment**

As mentioned before, educational attainment and earnings are closely linked. In the Town, it appears to be particularly important to get a bachelor’s degree. Residents with just some college or an associate degree have median earnings less than a high school graduate, but those with bachelor’s degrees earn 64.7% more.

The annual wage difference based on education can lead to substantial wealth differences over time. A person who graduates high school and works from the age 18 to 65 will earn approximately \$1,600,491. A person with a bachelor’s degree who works from age 23 to 65 will earn \$2,206,494. That added financial benefit does not take into account that jobs that require tend to have benefits like health insurance and the higher income can lead to investments, purchasing a home instead of renting, and other activities that can increase wealth substantially.

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The Education and Health Care Services sector provides the highest percentage of jobs in the Town with 56% of all jobs coming from the sector. Approximately 34% of the Town’s workers are in that sector. The second largest sector in the Town is much smaller. The Retail Trade sector includes 13% of workers and 12% of jobs in the Town.

**Describe the workforce and infrastructure needs of the business community:**

Due to the 2018 fire, there is a significant need for infrastructure improvements in the community. Of particular need is an adequate sewer system that will allow for the development of residential and

commercial buildings. The Town's Transportation Master Plan is currently being developed to guide long-term improvements to the Town's infrastructure. There are several components to the Master Plan:

- Traffic Needs Analysis
- Traffic Evacuation Planning
- Economic/Redevelopment Support
- Active Transportation Plan
- New Roadway Standards
- Major Projects Coordination

The plan is being developed with significant public input and through grant funding from the Economic Development Administration.

The workforce needs for the business community is housing that is affordable to employees. The lack of housing options makes it difficult to attract and maintain employees.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The Town's Long-Term Community Recovery Plan was developed in 2019 and includes many initiatives and projects that will have a significant impact on the economy of the area.

#### Town-Led Projects

- Resiliency Permit and Housing Resource Center
- Supporting Homeowners Project
- Residential Codes and Standards
- Resident Fire Safe Education
- Standing Burned Trees on Private Property Project
- Emergency Notification System
- Evacuation Routes
- Interconnected Path System
- Missing Road Segments
- Long Dead-End Streets
- Fuels Management Plan
- Sewer System Project
- Revised Planning and Zoning
- Sustainable Fiscal Model
- New Fires Station 82
- New Civic Center

#### Partner-Led Projects

- Underground Utilities
- PID Water System
- Housing Affordability
- Housing Market Study
- Economic Development Strategy
- Workforce Development Plan
- Commercial Market Study
- High-Speed Data Network
- Educational Campus/Resiliency Research Center
- Opportunity Zone
- Chamber of Commerce
- Volunteers
- Live/Work Space for Entrepreneurs
- Elementary and Secondary Education
- Healthcare Services
- Outdoor Destination
- Early Childhood Education
- Gold Nugget Museum and Norton Buffalo Hall
- 2019 Building Energy Efficiency Standards
- Sustainable Stormwater and Drainage
- Sustainable Development
- Sustainable Building Programs

A complete description of each project and estimated costs can be found at the Town of Paradise website.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Currently, there is a disconnect between the workforce opportunities and the skills of the population. Because of the Camp Fire, thousands of jobs in the Town are filled by residents from outside the Town. Many of the projects listed above work to address this disconnect.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

In Butte County, the Alliance for Workforce Development has partnered with the County to assist business in finding and retaining employees. The services include access to a job applicant pool database, customized recruitment, job fairs, and human resource tools and training. The training services are available for all levels of employment, from entry-level to management. The subsidized program allows

businesses to hire employees, train them, and receive assistance for up to 60 months to cover the employees' wage. There are additional training sessions available, including management and team, human resources, customer service, internet-based learning, and on the job training.

Butte College has increased the number of programs available that can address the needs of the community. The certificates available range from a manufacturing to nursing to clothing construction. The education provided by Butte College is vital to ensuring that the available workforce has the required skills to meet the needs of the community.

These efforts provide support for the Consolidated Plan by providing a developed system to assist in meeting the Town's employment needs.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

As noted above, the Town has developed a Long-Term Recovery Plan. The initiatives and projects listed above will all impact economic growth in the Town.

## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. Areas of concentration are census tracts that have two or more housing problems that are substantially higher than the Town average. For this analysis, "substantially higher" is based on the HUD provided standards set in the Needs Assessment. A tract with a housing problem rate of 10% higher than the Town average is considered substantially higher. To provide a more nuanced analysis, "cost burden" has been split into renter cost burden and homeowner cost burden. This section includes data from the 2015-2019 American community Survey 5-Year Estimates and may not accurately reflect the current situation in Paradise. Recognizing any past concentrations can assist the Town as it recovers.

#### Townwide Rate

- Overcrowding: 1.8%
- Lack of Complete Plumbing Facilities: 1.75%
- Lack of Complete Kitchen Facilities: 3.69%
- Renter Cost Burden: 56.91%
- Homeowner Cost Burden: 30.77%

#### Substantial Rate

- Overcrowding: 11.8%
  - No areas of concentration
- Lack of Complete Plumbing Facilities: 11.75%
  - No areas of concentration
- Lack of Complete Kitchen Facilities: 13.69%
  - No areas of concentration
- Renter Cost Burden: 66.91%
  - Tract 06007001900 – 81.81%
  - Tract 06007002200 – 67.46%
- Homeowner Cost Burden: 40.77%
  - No areas of concentration

There are no areas of concentration with multiple housing problems.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

*Race/Ethnicity*

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the Townwide average.

Townwide Rate

- Black, non-Hispanic: 0.37%
- American Indian or Alaska Native, non-Hispanic: 0.58%
- Asian, non-Hispanic: 1.05%
- Native Hawaiian or Other Pacific Islander, non-Hispanic: <0.1%
- Other Racial Group, non-Hispanic: 0.13%
- Multiracial, non-Hispanic: 4.75%
- Hispanic, all races: 7.87%

Concentration Rate

- Black, non-Hispanic: 10.37%
  - No tracts with a racial concentration
- American Indian or Alaska Native, non-Hispanic: 10.58%
  - No tracts with a racial concentration
- Asian, non-Hispanic: 11.05%
  - No tracts with a racial concentration
- Native Hawaiian or Other Pacific Islander, non-Hispanic: 10.1%
  - No tracts with a racial concentration
- Other Racial Group, non-Hispanic: 10.13%
  - No tracts with a racial concentration
- Multiracial, non-Hispanic: 14.75%
  - No tracts with a racial concentration
- Hispanic, all races: 17.87%
  - No tracts with an ethnic concentration

There are no areas with a racial or ethnic concentration.

*Low-Income Families*

For this section, a tract has a concentration of LMI families if the tract LMI is 80% or less than the Town LMI. The Town median family income is \$65,724 and relatively low-income is \$52,579. There are no areas with a concentration of Low-Income Families.



**What are the characteristics of the market in these areas/neighborhoods?**

The Town of Paradise does not have any areas or neighborhoods that stand out due to concentration of race, ethnicity, housing problems, or income. The market throughout the Town is currently in need of new development of housing units of all types. As noted throughout this document, the 2018 Camp fire had a devastating effect on the Town, and it is during a recovery. Working to provide a safe and affordable environment for residents is the Town’s priority.

**Are there any community assets in these areas/neighborhoods?**

The Town of Paradise does not have any areas or neighborhoods that stand out due to concentration of race, ethnicity, housing problems, or income. All community assets in the Town are available, including schools, religious organizations, parks, and public transportation.

**Are there other strategic opportunities in any of these areas?**

The Town of Paradise does not have any areas or neighborhoods that stand out due to concentration of race, ethnicity, housing problems, or income. The entire Town is in need of support and provides an opportunity for growth. The Town has developed a long-term plan that lays out the strategy for recovery. The plan covers economic needs, housing, infrastructure, and safety, as well as other important needs of the community.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

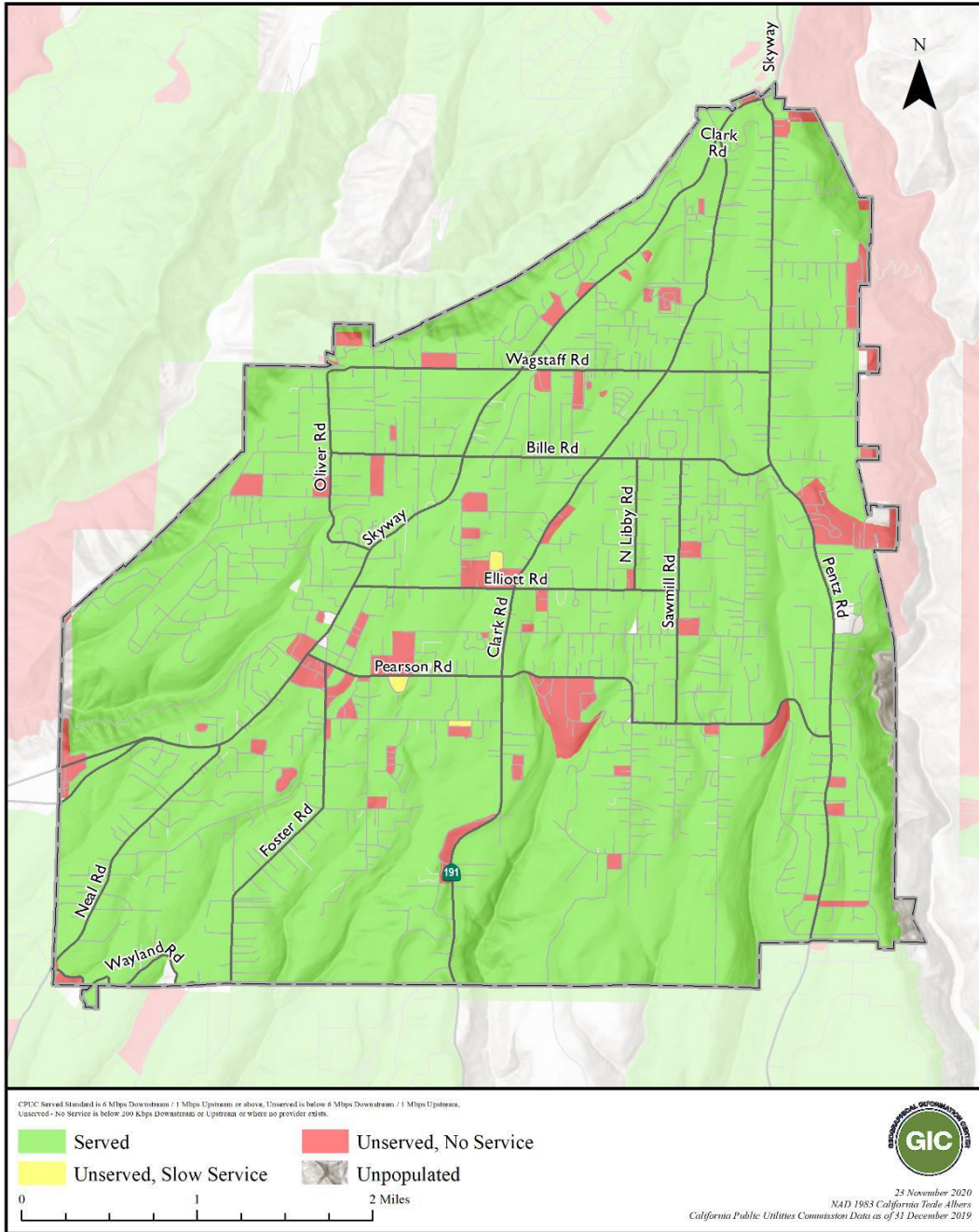
**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Locations without broadband access impede its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

The Geographical Information Center (GIC), at Chico State Enterprises conducted a broadband feasibility study that helped determine broadband needs after the Camp Fire disaster destroyed most of the infrastructure. The study found that residents are currently served at adequate speeds based on the California Public Utilities Commission's (CPUC) standard of 6 Mbps downstream and 1 Mbps upstream. Although nearly 400 Paradise citizens are without adequate broadband service, Paradise does not have significant gaps in broadband coverage. Most of the town has multiple options of internet providers, to include LMI areas. The average Paradise household has more than one provider for broadband-quality Internet service.

The following map shows fixed broadband served status of consumers in Paradise as of November 2020 access throughout the Town.

# Paradise Fixed Broadband Served Status



Source: 2021 Paradise Broadband Feasibility Study

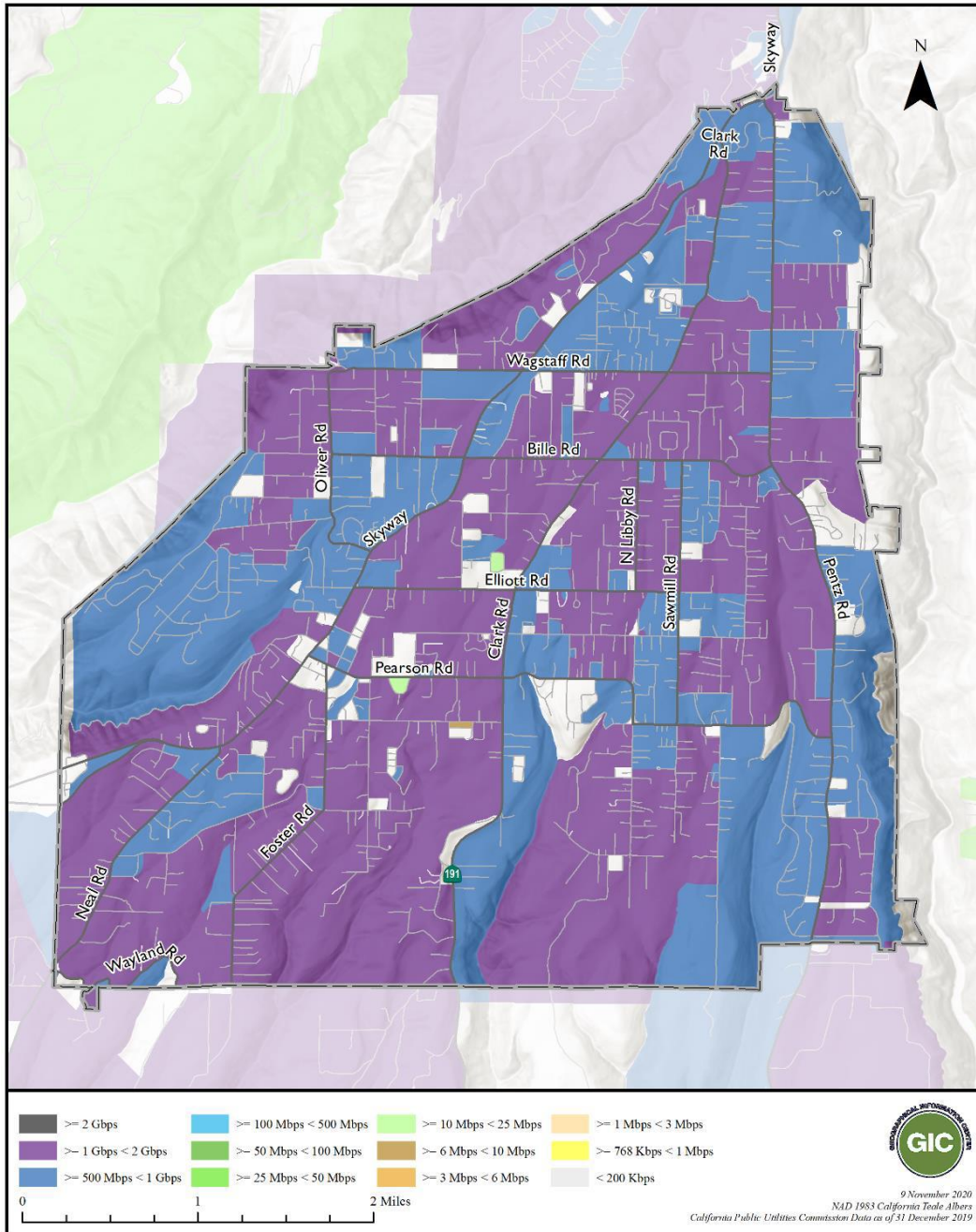
**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. Paradise has a total of four (4) Internet providers offering residential service using a variety of technologies, including Asymmetric xDSL, ADSL2, ADSL2+, fiber, cable, and terrestrial fixed wireless. These providers frequently overlap around the town:

- AT&T
- Comcast
- Digital Path
- Shastabeam

The following map shows the maximum advertised download speeds of fixed wireline service in Paradise as of November 2020. The overwhelming majority of Paradise currently has advertised download speeds of 500 Mbps or greater. A large portion of these served sections of Paradise have advertised download speeds of 1 Gbps or greater. Smaller scattered areas throughout the town are without service while two small locations are served with speeds of 25-50 Mbps, and another with speeds of 6-10 Mbps (Source: 2021 Paradise Broadband Feasibility Study).

# Paradise Fixed Broadband Maximum Advertised Downstream Speed



Source: 2021 Paradise Broadband Feasibility Study

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Paradise has historically been prone to various natural hazard events including, thunderstorm winds, extreme heat, drought, and earthquakes. However, the threat of wildfires continues to be the biggest concern and this hazard is exacerbated by the impacts of climate change. By the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of drought and wildfires, increased electricity costs, and ruined crops.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

These environmental changes will likely impact migration patterns and potentially leave LMI communities at risk regardless of whether an area experiences an increase or decrease in population. An increase in population may drive up housing costs, reduce the availability of jobs, and tax resources, while a decrease in population could cause labor shortages, decrease in competition for services, driving up costs and reducing quality, and reduced resources for locals.

In the aftermath of the 2018 disaster, the Town identified several weaknesses that its residences face, to include LMI households: lack of fire breaks, redundant notification system, adequate evacuation routes. LMI residents have higher risk of vulnerability to natural disasters due to having less available resources to combat the impacts, whether immediate or long term. Local leaders continue to address geographic challenges by anticipating, planning, and adapting to risks from wildfires. Paradise's Town Council has pledged the rebuild will have a redesigned street grid, improved evacuation routes, warning systems, evacuation planning, and improved fire prevention measures, through defensible space and fire-safe landscaping. The Town leadership also plans for homes to be built with more fire-resistant materials. These town wide efforts will help LMI households mitigate the impacts of Paradise's biggest natural disaster threat of wildfires.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan outlines the Town of Paradise’s overall planning and vision for community development over the next 5 years of the Consolidated Plan period. The goals outlined in the Strategic Plan is the Town’s response to priority needs identified by its residents and local stakeholder organizations, and through the analysis and assessment of the Needs Assessment and Market Analysis.

The Strategic Plan specifically addresses how the Town intends to use CDBG funds toward furthering HUD’s statutory goals of providing for suitable living environments and providing safe, decent and affordable housing especially for low- to moderate-income households and the special needs population in Paradise.

Below are the priority needs and associated goals identified in this Strategic Plan.

#### **Priority Need: Expand/Improve Public Infrastructure & Facilities**

1A Expand & Improve Public Infrastructure

#### **Priority Need: Public Services & Quality of Life Improvements**

2A Provide Public Services for LMI & Special Needs

#### **Priority Need: Affordable Housing Development & Preservation**

3A Increase Affordable Housing Opportunity

#### **Priority Need: Economic Development Opportunities**

4A Provide for Small Business Assistance

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction.

The Town of does not allocate funding based solely on geographic requirements. When the planned activities are intended to serve individuals or households directly, those individuals or households must meet income qualifications, as well as residency requirements, in order to receive assistance from the program. In these instances, Town staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual or household, before the project/activity is initiated.

When the Town has identified infrastructure and public facility improvement activities, planned activities will serve a community, neighborhood or “area”. These projects (or activities) are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations. HUD determines Low/Mod block groups tracts as those with 51% LMI population, however the Town of Paradise is an exception grantee with the LMI block group threshold lowered to 50.6%.

HUD CDBG Low/Mod Income Summary Data (LMISD), which have defined the eligible Low/Mod block group tracts within the jurisdiction can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>



## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 47 – Priority Needs Summary

1	<b>Priority Need Name</b>	Expand/Improve Public Infrastructure & Facilities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	1A Expand & Improve Public Infrastructure
	<b>Description</b>	The Town will continue to utilize funding to expand & improve public infrastructure and to improve access to public facilities throughout the Town.
	<b>Basis for Relative Priority</b>	There is a need for public improvements in Paradise. The 2018 Camp Fire destroyed much of the public facilities and there is a need to develop and expand infrastructure such as water and sewer systems.
2	<b>Priority Need Name</b>	Public Services & Quality of Life Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	2A Provide Public Services for LMI & Special Needs

	<b>Description</b>	The Town will fund public services with partner non-profit organizations to provide for vital and essential services for low and moderate income households and special needs groups throughout the Town. The Town may also provide rental assistance to LMI households.
	<b>Basis for Relative Priority</b>	There is need to provide public services for LMI and special needs groups to improve the quality of life of residents in the Town. Expanded services are also needed for recovery of residents post the fire.
<b>3</b>	<b>Priority Need Name</b>	Affordable Housing Development & Preservation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	3A Increase Affordable Housing Opportunity
	<b>Description</b>	The Town will assist with affordable housing development and preservation in Paradise. Housing development activities will help the Town recover from the 2018 Camp Fire. These activities may include down payment assistance for eligible homebuyers, rehab/replacement housing, acquisition and code enforcement activities.
	<b>Basis for Relative Priority</b>	The need for affordable housing assistance is well documents in Paradise. Over 11,000 housing structures were destroyed in the 2018 Camp Fire and the town is still recovering from the event.
<b>4</b>	<b>Priority Need Name</b>	Economic Development Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	4A Provide for Small Business Assistance

	<b>Description</b>	The Town will provide for economic development opportunities that help assist small businesses.
	<b>Basis for Relative Priority</b>	There is a need to support small businesses in Paradise as most of these businesses were destroyed during the 2018 Camp Fire. Support for small businesses with CDBG will help them recover.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A. The Town does not offer Tenant Based Rental Assistance with CDBG funds.
TBRA for Non-Homeless Special Needs	N/A. The Town does not offer Tenant Based Rental Assistance with CDBG funds.
New Unit Production	It is estimated that 11,000 homes were destroyed in the 2018 Camp Fire. New housing units is the primary need due to the destruction of most housing units in 2018.
Rehabilitation	See above. It is estimated that 11,000 homes were destroyed in the 2018 Camp Fire. The Town has a need to replace the housing that was destroyed in the fire.
Acquisition, including preservation	See above. It is estimated that 11,000 homes were destroyed in the 2018 Camp Fire. New development is the primary need for housing due to the destruction of most housing units in 2018.

**Table 48 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

The Town of Paradise’s CDBG allocation for program year 2020 will be \$169,740.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	169,740	0	0	169,740	678,960	The expected amount available for the remainder of the ConPlan is 4x the annual allocation.

**Table 49 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The Town of Paradise will utilize any and all funds available to leverage CDBG funds to make them go as far as possible. The Town has applied for a CalHOME grant to assist our residents to rebuild their homes after the Camp Fire. CDBG funds will be used to support this effort.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

N/A

### SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Paradise	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Butte County	Government	Planning Rental neighborhood improvements	Region
Housing Authority of the County of Butte	PHA	Rental	Region
Butte County Continuum of Care	Continuum of Care	Homelessness public services	Region
Alliance for Workforce Development	Nonprofit organizations	Economic Development public services	Region

**Table 50 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

One of the strengths of the delivery system are all the local and regional partners that came together to assist Town residents after the 2018 Camp Fire and continue to do so. Residents displaced by the fire and homeless individuals and families were assisted by the many services providers through the Butte Countywide Continuum of Care partners which provide these services, both in Paradise and regionally. These organizations include Youth4Change, Elijah House Foundation, Disability Action Center and the Jesus Center. The Town also works closely with the Butte County government offices and the Housing Authority of Butte County. Together with local and regional partners, the Town hopes to fill any gaps in the service delivery system.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	X
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills			
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			
Other			

**Table 51 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The Town of Paradise benefits from the homeless service delivery system through the Butte Countywide CoC, a multi-agency planning body with the common goal of ending homelessness. The CoC works to assist households experiencing homelessness with rapid and quality services which lead to the long-term stability of permanent housing and for the homeless. The CoC administers the Homeless Managements Information System (HMIS) and the Coordinated Entry System (CES) for homeless within the region. HMIS information is tracked to inform the CoC and its members of the homeless population details in the region and the CES helps members to identify needs and services that will assist persons and families experiencing homelessness with referrals and resources. Currently, data suggests that a majority of persons experiencing homelessness continue to be unsheltered, and in particular the chronically



homeless and veterans. As such, the Town will focus on these identified homeless groups. Organizations that operate in the area and regionally include Youth4Change, Elijah House Foundation, Disability Action Center and the Jesus Center.

More services are targeted to homeless than to persons with HIV/AIDS, which is a gap that needs to be addressed. Though the estimated population of persons in Paradise with HIV/AIDS is small, services are still available to them.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Delivery of services to the homeless population is a strength, with numerous agencies targeting the homeless. The Town of Paradise benefits from the homeless initiatives through the CoC. The Butte Countywide CoC is a multi-agency planning body with the common goal of ending homelessness. This goal is accomplished by assisting individuals and families experiencing homelessness to receive rapid, adaptive, quality services which lead to the long-term stability of permanent housing and self-sufficiency. Specifically, the CoC administers HMIS and CES for the homeless within the region. Organizations that operate in the area and regionally include Youth4Change, Elijah House Foundation, Disability Action Center and the Jesus Center.

Other resources include The Family Resource Center, which provides monetary assistance as well as employment assistance during the day. Many churches in Paradise also provide free lunches, targeted at homeless individuals and the elderly.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

More research needs to be done on filling gaps in services to persons with HIV/AIDS. During this Con Plan period, agencies will be engaged to find out what more the Town can do to assist in this area.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand & Improve Public Infrastructure	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
2	2A Provide Public Services for LMI & Special Needs	2020	2024	Non-Housing Community Development		Public Services & Quality of Life Improvements	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
3	3A Increase Affordable Housing Opportunity	2020	2024	Affordable Housing		Affordable Housing Development & Preservation	CDBG: \$398,700	Direct Financial Assistance: 25 Household Housing Unit Homeowner Housing Added: 25 Household Housing Unit
4	4A Provide for Small Business Assistance	2020	2024	Non-Housing Community Development		Economic Development Opportunities	CDBG: \$150,000	Businesses Assisted: 20 Businesses

Table 52 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	1A Expand & Improve Public Infrastructure
	<b>Goal Description</b>	The Town will work to expand and improve public infrastructure in Paradise. These activities include improvements to infrastructure such as streets, sidewalks, ADA improvements, and storm water and water systems. There is a need for sewer and water infrastructure expansion to support larger structures and multi-family buildings.
2	<b>Goal Name</b>	2A Provide Public Services for LMI & Special Needs
	<b>Goal Description</b>	The Town will provide vital support services for low- to moderate-income households and special needs groups in Paradise. Public services activities may include youth services, senior services, services for persons with a disability and emergency financial assistance.
3	<b>Goal Name</b>	3A Increase Affordable Homeowner Opportunity
	<b>Goal Description</b>	The Town will provide funding in support of homeowner housing opportunities such as direct financial assistance for eligible homebuyers, lot acquisition and site preparations, housing rehab and replacement housing.
4	<b>Goal Name</b>	4A Provide for Small Business Assistance
	<b>Goal Description</b>	The Town will support economic development in Paradise through financial assistance for small businesses.

### **Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The Town estimates that for the 5-Year Consolidated Planning period affordable housing programs will assist LMI households with:

Direct Financial Assistance: 25 Household Housing Unit

Homeowner Housing Added: 25 Household Housing Unit

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

As noted in the NA-35, the City of Paradise has a relatively large number of residents with disabilities. The availability of accessible units is limited. The Housing Authority of the County of Butte is accepting applications for the waiting list for housing Choice Vouchers. In response to the Camp fire, the housing authority provided vouchers specifically to help those displaced. Applications are no longer being accepted for support due to displacement.

### **Activities to Increase Resident Involvements**

Public housing residents can participate in the HACB Family Self-Sufficiency (FSS) program. The FSS program works with support agencies throughout Butte County to help families develop strengths, skills and experiences necessary to achieve economic independence. A guidebook is offered to help participants learn how the program can benefit residents. The FSS program links participants with the education, job training, counseling, and other services necessary for them to become employed and to earn self-sufficient wages so they no longer need to rely on governmental financial assistance. Families are assisted through this program with a dedicated FSS Coordinator, which also supports them with referrals to needed resources.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No.

### **Plan to remove the ‘troubled’ designation**

N/A. The PHA is not designated as troubled, and is a “High Performer”.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The primary negative effects on affordable housing and investment are not based on public policies. The 2018 Camp fire continues to be the defining event in determining priorities and the availability of housing. The Town is working to ensure that public policies encourage development of housing units as quickly and safely as possible.

Historically, 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.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The Town intends to support Paradise residents who are rebuilding housing as soon as possible, and with the construction of the sewer, the Town will help to construct multi-family and affordable housing as well.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Town of Paradise benefits from the homeless initiatives through the CoC. The Countywide CoC is a multi-agency planning body with the common goal of ending homelessness. This goal is accomplished by assisting individuals and families experiencing homelessness to receive rapid, adaptive, quality services which lead to the long-term stability of permanent housing and self-sufficiency. Specifically, the CoC administers the Homeless Managements Information System (HMIS) and the Coordinated Entry System (CES) for homeless within the region. HMIS information is tracked to inform the CoC and its members of the homeless population details in the region and the CES helps members to identify needs and services that will assist persons and families experiencing homelessness with referrals and resources. Currently, data suggests that a majority of persons experiencing homelessness continue to be unsheltered, and in particular the chronically homeless and veterans. As such, the Town will focus on these identified homeless groups.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Town of Paradise relies on our neighboring communities for shelters such as the Torres Shelter in Chico for homeless individuals from Paradise. Youth 4 Change has a several shelters for homeless youth in the area including Chico and Oroville.

Those who are in need of emergency shelter can contact the Butte County Sheltering Hotline. The Sheltering Hotline is for Butte County residents who have evacuated due to their home being in an evacuation zone and need sheltering or for those who have been placed in non-congregate shelter (hotel voucher stays).

There are 2 options to receive sheltering assistance from the county:

- The County's Sheltering Hotline is available 8am-5pm, 7 days per week. Call: 530-552-6150
- Email the County Sheltering program at [northcomplexsheltering@buttecounty.net](mailto:northcomplexsheltering@buttecounty.net)

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The Town of Paradise continues to work with neighboring jurisdictions and Butte County to find a solution for homelessness after the Camp Fire. For services that help the homeless transition to temporary or

long-term housing, the Continuum of Care partners with many organizations and agencies that provide these services, both in Paradise and regionally.

The Butte-Glenn 2-1-1 is a referral resource that connects persons experiencing to entities that can help assist them with their unique situations. The 2-1-1 service is also connected to many of the CoC members.

The Housing Authority of Butte County helps low income households with Section 8 Housing Choice Vouchers.

An important nonprofit transition housing support resource in the area is the Jesus Center, which heads a collaborative of transitional housing partners. In response to the complexity of homelessness, hunger and poverty, the Jesus Center works with the community to restore those suffering from isolation to community integration. The Jesus Center is accepting applicants and can be reached by calling 530-345-2640 or access the application online at the following link: [jesuscenter.org/housing/](https://jesuscenter.org/housing/)

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

As mentioned above, the Town of Paradise continues to work with neighboring jurisdictions and Butte County to find a solution for homelessness after the Camp Fire. For services that help the homeless, especially low-income individuals and families to avoid returning to homelessness, the Continuum of Care partners with many member organizations and agencies that provide various services in the area, both in Paradise and regionally. These organizations include, but are not limited to:

Catalyst Domestic Violence Services for persons affected by domestic violence. Catalyst provides a safe and confidential place for children and families, including drop-in services, counseling, legal services and more.

Elijah House Foundation: An addiction treatment that provides a variety of services including substance abuse and mental treatment, residential treatment services, alcohol and drug free housing and the Back to Work employment program.

The Jesus Center: A collaborative of transitional housing partners that work with persons experiencing or are at-risk of homelessness.

The Housing Authority of Butte County: The PHA helps low income households with Section 8 Housing Choice Vouchers.

Disability Action Center (DAC): DAC is a private, non-profit which helps to meet specific needs of people with disabilities living in Northern California. Dedicated staff provides free support to help community members with disabilities achieve and/or maintain their optimal level of self-reliance and independence. DAC provide support services such as information, housing assistance, and provider referrals.

Youth 4 Change: The organization has several locations throughout the area which help to prevent youth homelessness. Paradise youth may be referred to Youth 4 Change services.



## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Since the Camp Fire burned over 90% of the Town of Paradise, most homes with lead based paint have been destroyed. As new homes are built, they will not have lead based paint. Any home that survived that takes part in our Housing Programs and would be required to undergo lead based paint testing. The Town will comply with federal regulations regarding lead testing, containment, and abatement.

Paradise residents have access to Butte County Public Health services including the county Childhood Lead Poisoning Prevention Program (CLPPP). To report a health emergency, the county public health department can be contacted at 530-552-4000 or [phinfo@buttecounty.net](mailto:phinfo@buttecounty.net). More information about lead poison prevention can be found on the county website at:

<https://www.buttecounty.net/ph/Programs/MaternalChildHealth/ChildhoodLeadPoisoningPrevention>

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The Town of Paradise follows the procedures for inspection and mitigation of lead-based paint hazards as outlined by HUD guidelines. Depending on the initial analysis, other mitigation measures, as outlined by federal regulations, may be taken.

### **How are the actions listed above integrated into housing policies and procedures?**

The Town of Paradise will integrate all procedures for inspection and mitigation of lead-based paint hazards as outlined by HUD guidelines. Depending on the initial analysis, other mitigation measures, as outlined by federal regulations, may be taken.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The strategies outlined in the Town of Paradise's 2021-2025 Consolidated Plan's Strategic Plan are intended to serve as the Town's anti-poverty strategy by planning for expanded community development opportunities for low-to- moderate income and special needs persons. By improving the living conditions and providing access to vital services, the Town's LMI citizens may emerge from poverty.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Specific projects and activities the Town will take are as follows:

1. Housing Programs: Housing activities include direct financial assistance to eligible LMI households and replacement housing for households who had housing that was destroyed in the fire.
2. Public Services: Vital support services for LMI households and special needs groups that will improve their quality of life in Paradise
3. Economic Development: Economic development opportunities through financial assistance for small businesses.

A detail of the Town's projects for the first year of the Consolidated Planning period is located in the AP-35 Projects.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the 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.

All subrecipients are monitored annually and new sub recipients may be monitored on a more frequent basis to ensure their understanding and compliance with program rules and expected outcomes. A monitoring schedule is prepared and visits prioritized according to risk. High risk sub recipients include those running new programs, new sub recipients, organizations with high staff turnover and organizations carrying out high risk activities.

These organizations are required to 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 will ensure all CDBG activity expenses are correctly entered and accurate in HUD's IDIS reporting system. The Town will track and review expenditures of activities and report all activity accomplishments in the Consolidated Annual Performance and Evaluation Review (CAPER) at the end of the program year.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The Town of Paradise’s CDBG allocation for program year 2020 will be \$169,740.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	169,740	0	0	169,740	678,960	The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.

Table 53 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The Town of Paradise will utilize any and all funds available to leverage CDBG funds to make them go as far as possible. The Town has applied for a CalHOME grant to assist our residents to rebuild their homes after the Camp Fire. CDBG funds will be used to support this effort.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

N/A

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	3A Increase Affordable Housing Opportunity	2020	2024	Affordable Housing		Affordable Housing Development & Preservation	CDBG: \$169,740	Homeowner Housing Added: 5 Household Housing Unit

Table 54 – Goals Summary

#### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	3A Increase Affordable Homeowner Opportunity
	<b>Goal Description</b>	The Town will provide funding in support of homeowner housing opportunities such as lot acquisition and site preparations for the purposed of affordable housing development (rehab and replacement housing).

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

In the table below are the proposed projects for the 2021 program year. The projects will address the highest priority needs in the Town which are Improvements to public Facilities & infrastructure, supportive services for LMI and special needs groups, housing assistance, and economic development. Administration of the CDBG program is capped at 20% of the CDBG 2021 funding allocation, as well as public services which has a grant cap of 15%. Details of the proposed projects are located in the following AP-38.

### Projects

#	Project Name
1	CDBG: Program Administration (2020)
2	CDBG: Housing Programs (2020)

Table 55 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects address the highest priority needs in the Town. Affordable housing assistance is a high priority for the Town and its residents. The needs of Town residents center around the events of the 2018 Camp Fire that destroyed the vast majority of housing and public facilities, and the recovery efforts of the Town and its residents.

Improvements and expansion to public facilities & infrastructure is a high need because infrastructure such as streets, water and sewer systems will encourage the development of affordable housing in Paradise. Multi-family buildings and larger structures cannot be built without improved infrastructure.

Public services for LMI and special needs groups such as the elderly and persons with a disability are need to help improve the quality of life in Paradise. Public services also include emergency financial assistance. While public services is a high priority, there is a grant allocation cap for public services at 15%.

Finally, economic development is a high need in the City has most businesses were destroyed in the 2018 Camp Fire. The Town will financially assist small businesses to aid in their recovery.

In PY 2020, the Town will focus on housing activities.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG: Program Administration (2020)
	<b>Target Area</b>	
	<b>Goals Supported</b>	3A Increase Affordable Housing Opportunity
	<b>Needs Addressed</b>	Affordable Housing Development & Preservation
	<b>Funding</b>	CDBG: \$33,948
	<b>Description</b>	Program administration of the CDBG program not to exceed 20% of allocation funds.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A.
	<b>Location Description</b>	Town-wide.
	<b>Planned Activities</b>	CDBG Administration activities (21A).
2	<b>Project Name</b>	CDBG: Housing Programs (2020)
	<b>Target Area</b>	
	<b>Goals Supported</b>	3A Increase Affordable Housing Opportunity
	<b>Needs Addressed</b>	Affordable Housing Development & Preservation
	<b>Funding</b>	CDBG: \$135,792
	<b>Description</b>	The City will provide funds for housing assistance programs such as lot acquisition and site preparations for the purpose of affordable housing development.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Acquisition of Property to be Rehabilitated for Housing: 5 Household Housing Unit
	<b>Location Description</b>	Town-wide
	<b>Planned Activities</b>	Planned activities include acquisition of property to be rehabilitated for housing (14G).



## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The Town of Paradise does not allocate funding based solely on geographic requirements. Individuals or households must meet income qualifications in order to receive direct assistance from activities and services in the CDBG program. For eligible activities to public facilities & infrastructure improvements the Town will be targeting low- to moderate-income census block group tract areas in need. See below on how the Town will determine these areas.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
N/A	N/A

**Table 56 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The Town of does not allocate funding based solely on geographic requirements. When the planned activities are intended to serve individuals or households directly, those individuals or households must meet income qualifications, as well as residency requirements, in order to receive assistance from the program. In these instances, Town staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual or household, before the project/activity is initiated.

When the Town has identified infrastructure and public facility improvement activities, planned activities will serve a community, neighborhood or “area”. These projects (or activities) are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations. HUD determines Low/Mod block groups tracts as those with 51% LMI population, however the Town of Paradise is an exception grantee with the LMI block group threshold lowered to 50.6%.

HUD CDBG Low/Mod Income Summary Data (LMISD), which have defined the eligible Low/Mod block group tracts within the jurisdiction can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The Town on Paradise’s goal is to expand affordable housing in the jurisdiction through acquisition of property to be rehabilitated for housing and rehab/replacement housing for eligible households (reconstruction of owner-occupied housing is eligible as a rehab).

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	0
Total	5

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	5
Total	5

Table 58 - One Year Goals for Affordable Housing by Support Type

#### Discussion

Acquisition of Property to be Rehabilitated for Housing: 5 Household Housing Unit

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Town of Paradise receives support from the Housing Authority of the County of Butte (HACB). The mission of HACB is to assist LMI residents of Butte County to secure and maintain high quality affordable housing. HACB administers and/or manages many different housing programs such as public housing, Housing Choice Vouchers (Section 8) and the Family Self-Sufficiency Program. These program are available in Paradise and across the county. Like Paradise, many communities in Butte County were heavily impacted by the 2018 Camp fire and need support.

### **Actions planned during the next year to address the needs to public housing**

Prior to the fire, the Town did not have any public housing within Town limits. One of the reasons for this was the lack of a sewer system. Installing a sewer system is part of our Long Term Recovery Plan, and with a sewer the Town will look at the options for public housing.

HACB will open wait lists for public housing and Section 8. For Section 8, due to limited funding, not all applicants will be placed on the waitlist and only 2,500 will be selected.

For public housing, HACB will be accepting applications for Public Housing waiting lists for three (3) bedroom units located in Biggs/Gridley, Chico, and Oroville. Applications can be obtained, mailed or dropped off at 2039 Forest Ave., Chico, CA 95928 or online by looking under Public Housing at the following: <http://www.butte-housing.com/applicants/applications/>

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Public housing residents can participate in the HACB Family Self-Sufficiency (FSS) program. The FSS program works with support agencies throughout Butte County to help families develop strengths, skills and experiences necessary to achieve economic independence. A guidebook is offered to help participants learn how the program can benefit residents. The FSS program links participants with the education, job training, counseling, and other services necessary for them to become employed and to earn self-sufficient wages so they no longer need to rely on governmental financial assistance. Families are assisted through this program with a dedicated FSS Coordinator, which also supports them with referrals to needed resources.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A. The PHA is not designated as troubled, and is a “High Performer”.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The most recent Point-in-Time (PIT) Count survey was conducted at the Continuum of Care (CoC) level by the Butte Countywide Homeless Continuum of Care (CA-519 Chico/Paradise/Butte County CoC) taken on the night of January 29, 2020. Due to the variables made by the Camp Fire made a true count is very difficult within the Town. Data from the NA-40 Homeless Needs Assessment suggests that a majority of persons experiencing homelessness continue to be unsheltered, in particular the chronically homeless and veterans. Homelessness, and the prevention of homelessness continues to be a priority for the Town of Paradise.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Town of Paradise benefits from the homeless initiatives through the CoC. The Countywide CoC is a multi-agency planning body with the common goal of ending homelessness. This goal is accomplished by assisting individuals and families experiencing homelessness to receive rapid, adaptive, quality services which lead to the long-term stability of permanent housing and self-sufficiency. Specifically, the CoC administers the Homeless Managements Information System (HMIS) and the Coordinated Entry System (CES) for homeless within the region. HMIS information is tracked to inform the CoC and its members of the homeless population details in the region and the CES helps members to identify needs and services that will assist persons and families experiencing homelessness with referrals and resources. Currently, data suggests that a majority of persons experiencing homelessness continue to be unsheltered, and in particular the chronically homeless and veterans. As such, the Town will focus on these identified homeless groups.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Town of Paradise relies on our neighboring communities for shelters such as the Torres Shelter in Chico for homeless individuals from Paradise. Youth 4 Change has a several shelters for homeless youth in the area including Chico and Oroville.

Those who are in need of emergency shelter can contact the Butte County Sheltering Hotline. The Sheltering Hotline is for Butte County residents who have evacuated due to their home being in an evacuation zone and need sheltering or for those who have been placed in non-congregate shelter (hotel voucher stays).

There are 2 options to receive sheltering assistance from the county:

- The County's Sheltering Hotline is available 8am-5pm, 7 days per week. Call: 530-552-6150

- Email the County Sheltering program at [northcomplexsheltering@buttecounty.net](mailto:northcomplexsheltering@buttecounty.net)

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The Town of Paradise continues to work with neighboring jurisdictions and Butte County to find a solution for homelessness after the Camp Fire. For services that help the homeless transition to temporary or long-term housing, the Continuum of Care partners with many organizations and agencies that provide these services, both in Paradise and regionally.

The Butte-Glenn 2-1-1 is a referral resource that connects persons experiencing to entities that can help assist them with their unique situations. The 2-1-1 service is also connected to many of the CoC members.

The Housing Authority of Butte County helps low income households with Section 8 Housing Choice Vouchers.

An important nonprofit transition housing support resource in the area is the Jesus Center, which heads a collaborative of transitional housing partners. In response to the complexity of homelessness, hunger and poverty, the Jesus Center works with the community to restore those suffering from isolation to community integration. The Jesus Center is accepting applicants and can be reached by calling 530-345-2640 or access the application online at the following link: [jesuscenter.org/housing/](https://jesuscenter.org/housing/)

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

As mentioned above, the Town of Paradise continues to work with neighboring jurisdictions and Butte County to find a solution for homelessness after the Camp Fire. For services that help the homeless, especially low-income individuals and families to avoid returning to homelessness, the Continuum of Care partners with many member organizations and agencies that provide various services in the area, both in Paradise and regionally. These organizations include, but are not limited to:

Catalyst Domestic Violence Services for persons affected by domestic violence. Catalyst provides a safe and confidential place for children and families, including drop-in services, counseling, legal services and more.

Elijah House Foundation: An addiction treatment that provides a variety of services including substance abuse and mental treatment, residential treatment services, alcohol and drug free housing and the Back to Work employment program.

The Jesus Center: A collaborative of transitional housing partners that work with persons experiencing or are at-risk of homelessness.

The Housing Authority of Butte County: The PHA helps low income households with Section 8 Housing Choice Vouchers.

Disability Action Center (DAC): DAC is a private, non-profit which helps to meet specific needs of people with disabilities living in Northern California. Dedicated staff provides free support to help community members with disabilities achieve and/or maintain their optimal level of self-reliance and independence. DAC provide support services such as information, housing assistance, and provider referrals.

Youth 4 Change: The organization has several locations throughout the area which help to prevent youth homelessness. Paradise youth may be referred to Youth 4 Change services.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The primary negative effects on affordable housing and investment are not based on public policies. The 2018 Camp fire continues to be the defining event in determining priorities and the availability of housing. The Town is working to ensure that public policies encourage development of housing units as quickly and safely as possible.

Historically, 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.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The Town intends to support Paradise residents who are rebuilding housing as soon as possible, and with the construction of the sewer, the Town will help to construct multi-family and affordable housing as well.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section outlines other actions the Town will take to improve the quality of life for Paradise residents and address underserved needs in the community. CDBG funds enable the Town to address the priority needs in Paradise such as improvements to public facilities and infrastructure in LMI areas as well as vital supportive services for LMI and special needs groups such as the elderly. Other actions identified in this section are additional resources the Town has to assist vulnerable residents and underserved needs in the community.

### **Actions planned to address obstacles to meeting underserved needs**

The activities identified in this plan will work to directly address the underserved needs of the LMI and special needs population. CDBG funded programs will work to expand on successful programs and the goal is to fill service gaps.

There are many needs for residents of the Town of Paradise after the Camp Fire, and many barriers to meeting those needs. The Town is working tirelessly to assist our residents as they rebuild. One of the actions we have taken to address obstacles to rebuilding is creating a permit fee reduction program with private grant funds to help residents with the cost of permits. We also plan to open a building resiliency center to directly assist residents with rebuilding and with resources for housing and grant programs.

### **Actions planned to foster and maintain affordable housing**

The Town will continue our First Time Home Buyer and Owner Occupied Rehabilitation programs to help homeowners rebuild after the Camp Fire. We also will work with CHIP to rebuild Paradise Community Village, which was a 36 unit affordable housing project that was lost in the fire. The Town will work with them on additional affordable housing opportunities in Paradise once a sewer is constructed.

### **Actions planned to reduce lead-based paint hazards**

Since the Camp Fire burned over 90% of the Town of Paradise, most homes with lead based paint have been destroyed. As new homes are built, they will not have lead based paint. Any home that survived that takes part in our Owner Occupied Rehabilitation Program would be required to undergo lead based paint testing. The Town will comply with federal regulations regarding lead testing, containment, and abatement.

Paradise residents have access to Butte County Public Health services including the county Childhood Lead Poisoning Prevention Program (CLPPP). To report a health emergency, the county public health department can be contacted at 530-552-4000 or [phinfo@buttecounty.net](mailto:phinfo@buttecounty.net). More information about lead



poison prevention can be found on the county website at:

<https://www.buttecounty.net/ph/Programs/MaternalChildHealth/ChildhoodLeadPoisoningPrevention>

### **Actions planned to reduce the number of poverty-level families**

The activities in this plan work directly to reduce the number of poverty level families in Paradise. While CDBG funds are limited and the Town cannot possible address every poverty issue in Paradise, the Town will utilize CDBG funds where they have the most impact.

The Town introduced a new Tenant Based Rental Assistance program in PY 2019 to assist residents with rent payments to allow them to find affordable housing. The program's aim to assist low income or poverty-level families who are unable to afford rent on their own. The goal of the program is to give these families assistance until they are able to afford rent on their own, lifting them out of poverty.

### **Actions planned to develop institutional structure**

The Town will continually work to develop its institutional structure by working closely with other Town departments. Ongoing communication and planning with these Town departments and programs will help strengthen the institutional structure of the CDBG program.

The Town Institutional Structure is as follows:

Five member Town Council: The Town Council holds public hearings on Consolidated Plan, Annual Action Plans and CAPER reports and approves submittal to HUD. Town Council also 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 Action Plans and 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 they are submitted to HUD.

The Paradise Community Village rental housing project united several organizations that are working cooperatively for the betterment of the community. The degree of commitment and cooperation needed to move this project forward establishes a new paradigm in institutional structure and brings community resources together in a whole new way.

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. Up to 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 withdrawn.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The Town will focus on collaboration between government agencies; local non-profits; community needs organizations, and local businesses. The town will continue to work with stakeholder and other community service agencies, and organizations.

The Town of Paradise welcomes a public/private partnerships with housing and social service agencies. The Town is working with CHIP to rebuild Paradise Community Village and Habitat for Humanity to build self-help housing that replaces or adds much-needed low-income units. The Town is also interested in communicating with any low-income, private developers or social service agencies who might be interested providing the Town with housing and services that benefit the population. Once a sewer is completed, the Town anticipates more opportunities for private/public partnership for affordable housing.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

This section describes the program specific requirements of the CDBG grant program.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%