

Executive Summary

AP-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.

The PY 2026 Annual Action Plan (AAP) 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 of the Camp Fire, on November 8, 2018, that displaced over 25,000 residents and destroyed 90% of its homes and businesses. The Town's priorities are focused on helping our residents return home, rebuild and improve our Town's infrastructure, and support our community as it repopulates.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Town of Paradise's primary need is housing - after 7 years of rebuilding, the Town still has less than half of the housing units it did in 2018. Because homes built after the fire now greatly outnumber the homes that survived the fire, a lot of the naturally occurring affordable housing remains decades away from being replaced, and the entire population of Paradise has started to shift. Unlike other communities, the housing market is not driven by consumer demand, it's driven by the actual cost of construction. The priority need to address in this program year is affordable housing, and with limited funds, the objective is to use CDBG to leverage other housing funds in order to benefit the greatest number of low-income households possible.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The Town of Paradise, with other public, private and nonprofit community housing providers and non-housing service agencies, continue to make significant contributions toward rebuilding housing, public facilities, and infrastructure.

The PY 2025 CAPER reports that the Town of Paradise finally received a long awaited standard agreement for state HOME Infill New Construction for first-time home buyers, which relies on leveraged CDBG funds. Program guidelines were approved, but the program had not commenced as of the end of the 2025 program year. As delays continued to contribute to the underutilization of CDBG funds, a decision was made to begin reallocating funds away from the planned activities with HOME Infill, and into other housing assistance programs.

While the Town is still committed to finding a way to make the state HOME Infill program successful, it was decided that current year CDBG funds should be used to meet the most immediate community need, and choosing activities based on the amount of time in which assistance can be accomplished was made a priority.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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.

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 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. The first of two public hearings was held in January. A draft of the Annual Plan was made available public review and comment in March, preceding a second public hearing in April.

Historically, the public has shown little interest in participating in the CDBG annual planning process, so more effort was made by Town staff to educate residents on CDBG funding, and how residents can contribute to the public hearing and public comment process.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

7. Summary

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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	PARADISE	Business & Housing Services

Table 1 – Responsible Agencies

Narrative (optional)

The Town of Paradise’s Business & Housing Services 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 activities in the Annual Action Plan.

Consolidated Plan Public Contact Information

Town of Paradise

(530) 872-6291 x122

housing@townofparadise.com

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

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(l))

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.

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

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

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/consulted. What are the anticipated consultation or areas for improvement?
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Table 2 – Agencies, groups, organizations who participated

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(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 held a public hearing to solicit suggestions for eligible activities and community priorities.

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

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Town's allocation for 2025 was \$47,069, and it's assumed that 2026 will be the same. Program funding will be adjusted proportionally when the 2026 allocation is known. There is currently \$14,968 of program income and \$70,000 in prior year funds available to draw, but they are committed to other activities that should see them expended before the start of the 2026 program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	47,069.00	0.00	9,515.00	56,584.00	141,207.00

Table 1 - 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 has had housing assistance programs available continually since 2019. The funding sources for those programs include CalHome, state HOME, PLHA, RDA, and CDBG-DR. CDBG funds can fill crucial gaps in funding when other program funds are unavailable, allowing the other funds to be accessible. Public messaging is always difficult when grant funding stops and starts, and there are multiple programs that have similar sounding names and identical goals. When one housing assistance program in our area ends, people often think that the Town's programs have also ended. Having

multiple funding sources to draw from so that our programs can always be "open," prevents wasted time and money needed to re-start and re-promote available assistance.

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

N/A

Discussion

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
1	Preserve affordable housing	2025	2028	Affordable Housing	Paradise	Affordable Housing	CDBG: \$56,584.0

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve affordable housing
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	<p>Goal Description</p>	<p>The overwhelming majority of homes in Paradise are less than 10 years old due to the 2018 Camp Fire, which destroyed over 90% of the Town's housing. The cost of housing is directly related to the cost of construction, unlike other communities that are driven more by market demand. Historically, Paradise was an affordable area, and in order to assist fire-affected residents, and people new to the area, the Town offers a down-payment assistance for first-time home buyers, owner-occupied rehabilitation, and infill new construction for first-time home buyer programs (implementation expected in 2026). The Town plans on leveraging CDBG funding to fill the gaps within program funding.</p> <p>20% of the annual allocation will also be made available for program administration, which includes planning, reporting, and long-term monitoring.</p>
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Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name

Table 3 - Project Information

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

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate the number and type of families that will benefit from the proposed activities	Location Description	Planned Activities
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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

Paradise does not have highly concentrated areas of low-income households or minority populations, so funds will be made available townwide.

Geographic Distribution

Target Area	Percentage of Funds
Paradise	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

NA

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

At this point in time, less than 50% of the Town's pre-fire housing stock has been rebuilt. Disaster recovery monies for housing were primarily focused on building multifamily housing projects for displaced renters, and rehabilitating owner-occupied housing, leaving few options for low-income households who don't thrive in high density housing. The Town has run a very successful down-payment assistance for the past few years, and CDBG funds will assist by supporting the Town's housing programs funded with HOME funds.

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

Table 6 - 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	10
Total	10

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

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.

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. Due to limited funding and increased demand for Section 8 vouchers, the waitlist has remained at 1,500 households for over a year with no new admissions or vouchers issued. However, HACB has committed over 100 project-based vouchers to affordable housing development in Paradise.

HACB is accepting applications for Public Housing waiting lists for 1-bedroom units located in Chico, and 2-bedroom units in 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. 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.

Participating families are provided with an interest-bearing escrow account made up of the difference of the rent the family pays when entering the program and the increased rent that would be charged as the family's earned income increased. The amounts families graduate the program with, are often enough to be used as a down-payment on a home. Town staff has worked to educate HACB on the Town's down payment assistance program, and is working on a coordinated plan to assist transitioning FSS participants from Section 8 assistance into permanent homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

The PHA is designated as troubled, but does not need the Town's financial assistance. Housing staff will assist the PHA with hiring a new financial director when the time is appropriate, as the current director is an interim who was brought on to assist the PHA after consecutive late audits.

Discussion

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) in 2025. It showed 1,392 individuals living without safe, adequate housing.

Chico, the largest city in Butte County, had 1,065 surveys, followed by Oroville with 293 surveys, Gridley/Biggs with 25 surveys, and the Ridge Area (Paradise/Magalia) with 9 surveys. Homelessness has increased overall in the past two years, 8.8% in Butte County, 3% in California, and 18% nationwide.

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 Management 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, and Email the County Sheltering program at 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 frequently collaborates with the Housing Authority County of Butte to create housing options. For example, the Town assisted with the rebuild of a multi-family affordable housing project in Paradise, and is working to pair down-payment assistance programs with the HACB's Family Self Sufficiency program to facilitate successful exits from housing assistance.

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.

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. The Jesus Center recently moved into a new facility at 2255 Fair St. in Chico and the former location is currently being rebuilt as permanent housing for low-income individuals.

Discussion

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 barriers to affordable housing are continued expectation and reliance on private sector investment in housing development; limiting public resources to the lowest-income populations; reliance on past demographic data to judge current and future need that is slow to reflect sudden and extreme changes in population. Despite an influx of disaster-aid, affordable housing projects in Paradise have been slow to get off the ground due to burdensome regulation which increase the cost of development and cause unnecessary delay. Actual construction takes a fraction of the time that it takes to piece together funding from different competitive grants, tax credits, and bonds.

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

Public policies at a local level are not a barrier to affordable housing. The Town of Paradise does not levy property taxes, adopted ministerial rather than discretionary approval planning policies, and charges minimal permit, plan review, and impact fees. The Town's additions to the California Building Code requirements are for increased snow-load and Wildland Urban Interface (WUI) compliance, which add negligible cost to construction. The growth limitations for the Town are geographic in nature, and due to the lack of a sewer system. The State Water Resource Control Board governs housing density in rural areas that rely on septic systems for waste water management.

Discussion:

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, the construction of affordable housing and homeownership opportunity for LMI households, opportunities for economic development and 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

CDBG funded programs will work to expand on successful programs and the goal is to fill service gaps. The barriers for meeting the housing needs for residents after the Camp Fire increase as time elapses and disaster-recovery funding expired. The Town is working tirelessly to assist our residents as they rebuild homes and businesses, as well as an increase in new residents who move to Paradise in part because of its high affordability. The Town plans to continue its very successful down-payment assistance program for first-time home buyers, and continues to support the development of affordable multi-family housing developments with CDBG-DR funding.

Actions planned to foster and maintain affordable housing

The Town operates a very successful down payment assistance program for first time home buyers and recently implemented an energy efficiency improvement program to help current homeowners maintain affordability.

Actions planned to reduce lead-based paint hazards

Since the Camp Fire burned 95% 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. 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.

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 Community Development Director. 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.

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 will continue to work with CHIP, Habitat for Humanity, the North Valley Housing Trust, and other private housing and service agencies who are developing affordable housing in Paradise.

Discussion:

Program Specific Requirements

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

Introduction:

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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

