



**Draft 2025-2026 Consolidated Annual Performance and Evaluation Report
(CAPER)**

for the Community Development Block Grant (CDBG) Program

Public Comment period August 24, 2026-September 8, 2026

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This is the first year of a very ambitious, 5-year Consolidated Plan. Unfortunately, shortly after the program year began, it was made apparent that the Town needed to pivot away from a strategic plan made months earlier, and focus on timely expenditure of grant funds. The Town initiated two Substantial Amendments, re-programming unspent prior year funds into programs that could see more immediate results. While this meant giving up some of the leveraging power the Town was planning on, it furthered the Town's goal of grant compliance, which is also a high priority.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Job training and Job retention	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	30	0	0.00%			
Preserve affordable housing	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	10	2	20.00%	10	2	20.00%
Preserve affordable housing	Affordable Housing	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	1		2	1	50.00%

Public road and drainage improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	910	0	0.00%			
Public road and drainage improvements	Non-Housing Community Development	CDBG: \$	Other	Other	0	0		1	0	0.00%
Support of Youth Center	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	50	0	0.00%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The highest priority objective identified in the Consolidated Plan was public roads and improvements. However, after the plan was approved, the Town learned that it did not have enough funding to make a meaningful contribution to in-progress infrastructure projects, and in fact, would inadvertently increase project costs. Another priority objective, job training and job retention, was determined to be infeasible because the community need did not align with the required, documentable, program outcomes.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	3
Black or African American	0
Asian	0
American Indian or American Native	0
Native Hawaiian or Other Pacific Islander	0
Total	3
Hispanic	1
Not Hispanic	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The racial and ethnic composition information collected represents the head of household only and does not include an option to identify people with more than one race. This information is not an indication of the actual racial and ethnic make-up of the families assisted, resulting in an underrepresentation of minorities and mixed race individuals.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	187,158	105,463

Table 3 - Resources Made Available

Narrative

Through two substantial amendments, the Town re-programmed unspent prior year funds. The first substantial amendment created an Energy Efficiency Improvement program, and the second substantial amendment allocated funds for housing assistance programs, such as owner-occupied rehabilitation and down payment assistance for first-time homebuyers.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Paradise	100	100	

Table 4 – Identify the geographic distribution and location of investments

Narrative

100% of CDBG funding was spent to assist residents of the Town of Paradise.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

CDBG funds that were used as down payment assistance enabled the assisted homebuyer to afford a subsidized first loan from USDA.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	0	0

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	7	2
Number of households supported through Acquisition of Existing Units	2	1
Total	9	3

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The amount of funding available did not extend far enough to reach all of the Town's goals. One homebuyer was assisted with acquisition of an existing unit, one homeowner was assisted with a home repair, and one homeowner was assisted through the Energy Efficiency Improvement program. Two other homeowners had housing rehabilitation projects start (under the Energy Efficiency Improvement Program), and will be reported in the next program year.

Discuss how these outcomes will impact future annual action plans.

Future annual action plans will need to account for the time required for environmental consultations, permitting required from outside agencies, and 30-day retention periods.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	1	0
Low-income	1	0
Moderate-income	1	0
Total	3	0

Table 7 – Number of Households Served

Narrative Information

Funding was allocated to these programs via substantial amendment. The substantial amendment process requires 15 days for public noticing of a public hearing, and 30 days for public comment. In Paradise, because the local newspaper is not published daily, requires several days lead time, and also must align with the Town Council schedule, a 45-day substantial amendment plan actually takes about 60-days, or two full months out of a 12-month program year. This doesn't leave the Town with a lot of time to try out new, untested programs. Instead, the Town continues to invest in already established programs.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The Town's Code Enforcement Department continues to make visits to residents living in temporary shelters, connecting them with resources for permanent housing. With CDBG-DR funds from the state, the Town has completed 150 affordable multifamily units with another 142 more in construction, expected to be finished by the end of 2027.

Addressing the emergency shelter and transitional housing needs of homeless persons

Town of Paradise does not have its own emergency shelter nor transitional housing; instead the Town relies on the County's resources. Within the County, there is an emergency shelter and transitional housing is available.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Town offers assistance to current low-income homeowners to make necessary home repairs and energy improvements, which indirectly benefit the family that reside in those homes - many of whom meet the criteria for one who is likely to become homeless. Due to a lack of funding for housing and social services, there is little the Town can do to assist individuals likely to become homeless without policy and investment changes at the federal level.

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 refers people to the Housing Authority of the County of Butte which administers the County Section 8 voucher and VASH programs. With the completion of the CDBG-DR funded multifamily housing

units, Paradise will have more than doubled affordable rental housing options since the Camp Fire.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

There are no public housing units in the Town of Paradise, however, Town Housing staff does sit on the Housing Authority County of Butte board of commissioners.

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

Town Housing staff provides a free workshop to prospective homebuyers every other month. Over 100 households have attended one of these workshops in the past year, and multiple residents have exited subsidized rental housing into homeownership.

Actions taken to provide assistance to troubled PHAs

Town of Paradise Housing staff participated in the hiring of a new executive director of the Housing Authority and is a voting member of the board of commissioners.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The Town of Paradise has always been and continues to be a very accessible and affordable community to build and live. The Town has no policies that prevent affordable housing. The only ordinances the Town has added over and above the California building codes is wildland urban interface (WUI) standards. The Town's fees are among the lowest in the state. The Town's growth limitations are geographic. One of the Town's biggest barriers to affordable housing is the lack of sewer because it limits housing density. The Town of Paradise has completed a feasibility study and implementation plan for a sewer for the more densely populated areas, including many of the properties that would be suitable for multi-family developments. The public policies that are the greatest barrier to affordable housing exist at the federal level, such as those that incentivize private investment through tax incentives to for-profit corporations rather than direct investment by the government.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The Town provides multiple housing programs for low-income households including owner-occupied rehabilitation to assist homeowners with repairs and reconstruction of their residence, downpayment assistance to encourage affordable home ownership, and an Energy Efficiency Improvement program.

The Town has identified people who were renting homes at the time of the fire as the largest population that is ineligible for most disaster-related housing programs. The Town has completed 150 affordable rental units with CDBG-DR funding and has over a hundred more under construction.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The Town of Paradise has few homes that did not burn down in the 2018 Camp Fire, and many of those were apartment buildings or homes built since 1978. For those few pre-1978 homes that did survive the fire, the Town offers its Owner-Occupied Housing Rehabilitation program to address lead-paint mitigation.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The Town of Paradise is implementing a workforce development program using CDBG-DR funds.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The institutional structure of the Town includes a five-member Town Council. Additionally, the Business and Housing Services staff provide the main administrative and project management duties for the CDBG entitlement. The Town works closely with non-profit organizations in the area to provide programs/services to very low-, low- and moderate-income residents, including the frail and elderly, mentally disabled, physically disabled, homeless, and at-risk youth. The Town also focuses on collaboration with government agencies, community needs organizations and local businesses. Town Housing staff meet quarterly with Housing staff from other local jurisdictions to collaborate and assist each other with obstacles. The Town also has a Community Relations Committee and Housing Advisory Committee that meet quarterly to get community and stakeholder input.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The Town facilitated affordable housing projects with developers in public and private partnerships. The Town works closely with North Valley Housing Trust, Community Housing Improvement Program (CHIP) and Habitat for Humanity of Butte County on self-help homeownership and reconstruction projects. The Town created a Housing Advisory Committee to bring together public and private housing stakeholders in addition to community members at-large to identify the Town's housing needs and work together to address those needs.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The Town of Paradise completed a feasibility study and implementation plan for a sewer for the more densely populated areas, including many of the properties that would be suitable for multi-family developments. Bringing sewer to the Town will increase the capacity for housing density, making it more economically feasible to build affordable multifamily housing, and should also result in increased investment from businesses, creating jobs and services.

In previous years, the Town increased the maximum subsidy amount available through the Town's down-payment assistance program (funded by CDBG and other funding sources). By increasing the amount of assistance, the Town continues to eliminate the requirement for private mortgage insurance which has a disparate impact on low-income homebuyers who can't afford either a 20% down payment or afford the hundreds of dollars PMI adds to a mortgage payment.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Organizations receiving CDBG funds are required to report quarterly to the Town and also provide an end of year report which is reviewed and input into IDIS for yearly accomplishments at the close of the program year. Organizations are audited and staff performs site visits when applicable. Staff will monitor the organizations to make sure that HUD regulations are being met or funding is relinquished. At the end of each funding year, staff reviews the accomplishments of community service agencies to determine their ability to serve the low/mod residents of Paradise and meet the program requirements.

Housing applicants are reviewed thoroughly by staff to ensure they have met all eligibility requirements. Site inspections are utilized to ensure that the housing, whether for purchase or rehabilitation, complies with safety and health requirements of the programs. Recipients are verified annually through utility billing verification to ensure owner occupancy of the property.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The Town follows its Citizen Participation Plan for all CDBG-related programs. A public notice is published in the local newspaper 15 days prior to the public hearings. The draft document is made available at Town Hall, the Town's Building Resiliency Center, the Butte County Public Library (Paradise Branch) and on the Town's website. All of these locations are known to be accessible to persons with disabilities, persons of low/moderate income, as well as citizens at large who may be interested in participating through public commentary. Public hearings are held for public comment and questions of draft reports. All comments received are presented to Council for consideration of adoption.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The Town of Paradise was untimely for two consecutive years. "Untimely" means that the Town did not spend down more than 1.5x its annual grant amount by the May 2nd deadline. One contributing factor to the Town's untimeliness was the reduction in the Town's annual allocation by almost 50% in 2024, which substantially moved the goal post and forced the Town to reconsider program objectives. Instead of using the CDBG funds as originally planned, the Town needs to prioritize program compliance before it can consider untried programs.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-45 - CDBG 91.520(c)

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No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours	0				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative

The CDBG funded rehabilitation activities performed this program year did not exceed \$200,000 which is the threshold for Section 3 project requirements per 24 CFR 75.3(a)(2)(i).

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	PARADISE
Organizational DUNS Number	362314890
UEI	
EIN/TIN Number	942621899
Identify the Field Office	SAN FRANCISCO
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	

ESG Contact Name

Prefix
First Name
Middle Name
Last Name
Suffix
Title

ESG Contact Address

Street Address 1
Street Address 2
City
State
ZIP Code

Phone Number
Extension
Fax Number
Email Address

ESG Secondary Contact

Prefix
First Name
Last Name
Suffix
Title
Phone Number
Extension
Email Address

2. Reporting Period—All Recipients Complete

Program Year Start Date	07/01/2025
Program Year End Date	06/30/2026

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name
City
State
Zip Code
DUNS Number
UEI
Is subrecipient a victim services provider
Subrecipient Organization Type
ESG Subgrant or Contract Award Amount