



# **Town of Paradise Town Council Special Meeting Agenda 4:30 PM – May 10, 2022**

## **Town of Paradise Council Chamber – 5555 Skyway, Paradise, CA**

Mayor, Steve Crowder  
Vice Mayor, Greg Bolin  
Council Member, Steve “Woody” Culleton  
Council Member, Jody Jones  
Council Member, Rose Tryon

Town Manager, Kevin Phillips  
Town Attorney, Scott E. Huber  
Town Clerk, Dina Volenski  
CDD, Planning & Onsite, Susan Hartman  
CDD, Building & Code Enforcement, Tony Lindsey  
Finance Director/Town Treasurer – Ross Gilb  
Public Works Director/Town Engineer, Marc Mattox  
Division Chief, CAL FIRE/Paradise Fire, Garrett Sjolund  
Chief of Police, Eric Reinbold  
Recovery & Economic Development Director, Colette Curtis  
Human Resources & Risk Management Director, Crystal Peters  
Information Systems Director, Luis Marquez

### **Meeting Procedures**

- I. The Mayor is the Presiding Chair and is responsible for maintaining an orderly meeting. The Mayor calls the meeting to order and introduces each item on the agenda.
- II. The Town staff then provides a report to Council and answers questions from the Council.
- III. Citizens are encouraged to participate in the meeting process and are provided several opportunities to address Council. Any speaker addressing the Council is limited to three minutes per speaker - fifteen minutes per agenda item
  - A. If you wish to address the Council regarding a specific agenda item, please complete a “Request to Address Council” card and give it to the Town Clerk prior to the beginning of the meeting. This process is voluntary and allows for citizens to be called to the speaker podium in alphabetical order. Comments and questions from the public must be directed to the Presiding Chair and Town Council Members (please do not address staff.) Town staff is available to address citizen concerns Monday through Thursday at Town Hall between the hours of 8am and 5pm.
  - B. If you wish to address Council regarding an item not on the agenda, you may do so under Item 4, “Public Communication.” Again, please fill out a card and give it to the Town Clerk before the meeting. State Law prohibits Council action on items not listed on a public agenda.

In compliance with the Americans with Disabilities Act (ADA) Compliance, persons who need special accommodations to participate in the Town Council meeting may contact the Town Clerk at least three business days prior to the date of the meeting to provide time for any such accommodation.

## 1. OPENING

- 1a. Call to Order
- 1b. Pledge of Allegiance to the Flag of the United States of America
- 1c. Roll Call

## 2. PUBLIC HEARINGS

For items that require a published legal notice and/or a mailed notice.

### Public Hearing Procedure:

- A. Staff Report
- B. Mayor opens the hearing for public comment in the following order:
  - i. Project proponents (in favor of proposal)
  - ii. Project opponents (against proposal)
  - iii. Rebuttals – if requested
- C. Mayor closes the hearing
- D. Council discussion and vote

2a. Conduct the first duly noticed and scheduled public hearing to solicit comments regarding a proposed Substantial Amendment to the 2021-22 Annual Plan. (this is the first of two public hearings, no action is requested at this time.)

2b. Conduct the first duly noticed and scheduled public hearing to solicit comments regarding proposed changes to the Citizen Participation Plan. (This is the first of two public hearings, no action is requested at this time.)

## 3. CLOSED SESSION

- 3a. Pursuant to Government Code Section 54956.9(d)(4), the Town Council will meet with the Town Manager and Town Attorney to consider initiation of litigation – 1 potential case.
- 3b. Pursuant to Government Code Section 54957.6, the Town Council will hold a closed session to meet with Town Manager Kevin Phillips, Finance Director Ross Gilb, Human Resources Director Crystal Peters and Town Attorney Scott E. Huber, its designated representatives, regarding labor relations between the Town of Paradise and the Paradise Police Officers Association, Confidential Mid-Management Association, General Employees Unit, Police Mid-Management Unit and the Management Group.

## 4. ADJOURNMENT

|   |     |
|---|-----|
| STATE OF CALIFORNIA )<br>COUNTY OF BUTTE )  | SS. |
| I declare under penalty of perjury that I am employed by the Town of Paradise in the Town Clerk's Department and that I posted this Agenda on the bulletin Board both inside and outside of Town Hall on the following date:<br>_____ |     |
| TOWN/ASSISTANT TOWN CLERK SIGNATURE   |     |



**Town of Paradise**  
**Council Agenda Summary**  
**Date: May 10, 2022**

**Agenda Item: 2(a)**

**ORIGINATED BY:** Kate Anderson, Housing Program Manager  
**REVIEWED BY:** Kevin Phillips, Town Manager  
**SUBJECT:** Public Hearing for a Substantial Amendment to the 2021-22 Annual Plan for the Community Development Block Grant.  
**LONG TERM RECOVERY PLAN:**

**COUNCIL ACTION REQUESTED:**

1. Conduct the first public hearing to solicit comments regarding a proposed Substantial Amendment to the 2021-22 Annual Plan.

**Background:**

The Town of Paradise has been a U.S. Department of Housing and Development (HUD) entitlement city since 1994. HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

"Timely performance" means compliance with the requirement that a CDBG Entitlement grantee must carry out its program in a timely manner, as measured by the rate of expenditure of funds from the grantee's Line of Credit (LOC). A CDBG Entitlement grantee, in accordance with the CDBG regulations at 24 CFR 570.902, must have a balance no greater than one and one-half (1.5) times its annual grant remaining in the Line of Credit, 60 days prior to the end of the program year. HUD has a longstanding policy of reducing the next year's grant allocation of a grantee that continues to be untimely.

**Analysis:**

The Town of Paradise currently has a balance of 5.8 times its annual grant due to loan pay-offs after the Camp Fire and corrections to our reporting methods. Over the past three years, the Town had attempted to spend these funds on larger projects (BRC, PCV rebuild and Sr. Center rebuild) but could not meet CDBG's requirements. Therefore, Staff has identified a sidewalk project along Skyway that does meet CDBG's requirements and benefits the entire town.

However, the Town must reallocate funds, through the Substantial Amendment process, from program income, code enforcement, housing assistance and general administration projects to public facilities and improvement. To move these funds, the Town must follow their current Citizen Participation Plan.

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neighborhoods, economic development, and providing improved community facilities and services.

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According to federal regulations and the Town of Paradise Citizen Participation Plan, any changes to an adopted CDBG budget that amounts to more than 25% of the annual allocation, and/or a cancellation or addition of a new project/activity, requires: (a) public notification for solicitation of comments, (b) two public hearings, and (c) Town Council approval. The amendment is then submitted to HUD for acceptance.

#### **Discussion:**

The Town of Paradise currently has a balance of 5.8 times its annual grant due to loan pay-offs after the Camp Fire and corrections to our reporting methods. Over the past three years, the Town had attempted to spend these funds on larger projects (BRC, PCV rebuild and Sr. Center rebuild) but could not meet CDBG's requirements. Therefore, Staff has identified a sidewalk project along Skyway that does meet CDBG's requirements and benefits the entire town.

However, the Town must reallocate funds, through the Substantial Amendment process, from program income, code enforcement, housing assistance and general administration projects to public facilities and improvement. To move these funds, the Town must follow their current Citizen Participation Plan.

#### **Public Participation Process:**

**The Draft Substantial Amendment** is made available to the public on May 10<sup>th</sup>, 2022, following the public hearings. The draft is available on the Town's website ([www.townofparadise.com](http://www.townofparadise.com)), Town Hall, the Building Resiliency Center, Paradise Ridge Chamber of Commerce and the Paradise Branch of the Butte County Library. The public comment period is from May 11<sup>th</sup>, 2022 – June 9<sup>th</sup>, 2022. Written comments should be addressed to Kate Anderson, 5555 Skyway, Paradise, CA 95969, [kanderson@townofparadise.com](mailto:kanderson@townofparadise.com) or fax (530) 872-5914.

**Town Council on the final Substantial Amendment:** The second public hearing, held Tuesday, May 10<sup>th</sup>, 2022, at 6:00 p.m. in the Town Hall Council Chambers at 5555 Skyway, Paradise, California, asks Council to receive additional public comment at this time and to consider approving the submission of the proposed Substantial Amendment (barring no comments during the public comment period).

#### **Financial Impact:**

The impact of this agenda item will be to allocate \$462,327.78 to Public Facilities and Improvements.



**TOWN OF PARADISE**  
SUBSTANTIAL AMENDMENT TO THE 2021-22 ANNUAL PLAN

|  |   |
|--|---|
| <p><b><u>Jurisdiction:</u></b></p> <p>TOWN OF PARADISE</p> <p><a href="http://www.townofparadise.com">www.townofparadise.com</a></p> | <p><b><u>CDBG Contact Person and Address:</u></b></p> <p>Kate Anderson<br/>5555 Skyway,<br/>Paradise, CA 95969<br/>Phone: 530-872-6291 x122<br/>Fax: 530-877-5059<br/>Email: <a href="mailto:kanderson@townofparadise.com">kanderson@townofparadise.com</a></p> |
|--|---|

According to federal regulations and the Town of Paradise Citizen Participation Plan, any changes to an adopted CDBG budget that amounts to more than 25% of the annual allocation, and/or a cancellation or addition of a new project/activity, requires: (a) public notification for solicitation of comments, (b) two public hearings, and (c) Town Council approval. The amendment is then submitted to HUD for acceptance.

The following amendment to the 2021-22 CDBG Annual Plan is proposed for Council Consideration.

**1. Reallocate funds from Program Income, Code Enforcement, Housing Assistance and General Administration to Public Facilities and Improvements**

The Program Income funds of \$126,956.67 will be re-allocated to Public Facilities and Improvements. The funding allocated of \$9,670.76 to Code Enforcement in 2015-16 will be re-allocated to Public Facilities and Improvements. The funding allocated of \$40,000 to Microenterprise Business Assistance in 2015-16 will be re-allocated to Public Facilities and Improvements. The funding allocated for a combined total of \$251,757.35 to Housing Assistance in 2017-18, 2018-19, and 2019-20 will be re-allocated to Public Facilities and Improvements. The funding allocated for \$33,943 to Planning & Administration in 2020-21 will be re-allocated to Public Facilities and Improvements. The total amount re-allocated to Public Facilities and Improvements is \$462,327.78. These funds will be used to infill sidewalks where none currently exist along Skyway between Neal Road and Bille Road. The highest priority locations will be infilled, enabling equitable access to critical destinations such as local markets, transit stops, pharmacies and community services.

CDBG Annual Plan Amendment

| Program Year | Original Funds Remaining | Transferred to Public Facilities and Improvements | Funds Remaining Original Funds |
|--------------|--------------------------|---|--------------------------------|
| 2015-16      | \$9,670.76               | \$9,670.76  | \$0                            |
| 2016-17      | \$40,000.00              | \$40,000.00                                       | \$0                            |
| 2017-18      | \$13,222.87              | \$13,222.87                                       | \$0                            |
| 2018-19      | \$120,701.08             | \$120,701.08                                      | \$0                            |
| 2019-20      | \$117,833.40             | \$117,833.40                                      | \$0                            |
| 2020-21      | \$33,943.00              | \$33,943.00                                       | \$0                            |

Program Income Amendment

| Program Year | Original Program Income Funds Remaining | Transferred to Public Facilities and Improvements | Funds Remaining in Program Income |
|--------------|---|---|-----------------------------------|
| Multiple     | \$126,956.76                            | \$126,956.67                                      | \$0                               |

**PUBLIC PARTICIPATION:**

**The Draft Substantial Amendment** is made available to the public on May 10<sup>th</sup>, 2022, following the public hearings. The draft is available on the Town's website ([www.townofparadise.com](http://www.townofparadise.com)), Town Hall, the Building Resiliency Center, Paradise Ridge Chamber of Commerce and the Paradise Branch of the Butte County Library. The public comment period is from May 11<sup>th</sup>, 2022 – June 9<sup>th</sup>, 2022. Written comments should be addressed to Kate Anderson, 5555 Skyway, Paradise, CA 95969, [kanderson@townofparadise.com](mailto:kanderson@townofparadise.com) or fax (530) 872-5914.

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**Town of Paradise**  
**Council Agenda Summary**  
**Date: May 10, 2022**

**Agenda Item: 2(b)**

**ORIGINATED BY:** Kate Anderson, Housing Program Manager  
**REVIEWED BY:** Kevin Phillips, Town Manager  
**SUBJECT:** Review CDBG Citizen Participation Plan  
**LONG TERM RECOVERY PLAN:** N/A

**COUNCIL ACTION REQUESTED:**

1. Conduct the first public hearing to solicit comments regarding proposed changes to the Citizen Participation Plan. (This is the first of two public hearings, no action is requested at this time)

**Background:**

The Town of Paradise has been a U.S. Department of Housing and Development (HUD) entitlement city since 1994. HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

As required by 24 CFR Part 91 Section 105, entitlement grantees are required to adopt a Citizen Participation Plan that outlines grantees policies and procedures regarding citizen participation. The Town currently has an adopted Citizen Participation Plan that was last revised in 2019. Staff is proposing updating this latest version to include more flexibility allowed by HUD.

**Analysis:**

As you are aware, the Town is required to encourage citizens, including low and moderate income persons, non-English speaking persons and persons with disabilities, to participate in the development of the CDBG planning processes.

The current Citizen Participation Plan places more restrictions on the participation process than HUD regulations require. These proposed changes mirror HUD regulations to provide the Town with as much flexibility as is allowed.

**Financial Impact:**

There is no financial impact for this agenda item, as it is an update to a required document.

# **Town of Paradise**

## **Community Development Block Grant Program**

### **Citizen Participation Plan**

#### **I. GENERAL INFORMATION**

The Town of Paradise Community Development Block Grant Program (CDBG) is funded by an annual grant from the U. S. Department of Housing and Urban Development. The primary goal of the Community Development Block Grant Program is the development of viable communities by providing housing, economic, and supportive opportunities, principally for low and moderate-income individuals and families. This overall objective is achieved through the undertaking of eligible activities, each of which carries out at least one of three broad national objectives as outlined in the Housing and Community Development Act of 1974 (as amended). The National Objectives are:

- A. Benefiting low and moderate income families; or
- B. Aiding in the prevention or elimination of slums or blight; or
- C. Meeting other community development needs of particular urgency.

The National Objectives are achieved by carrying out one or more of the following eligible activities:

- A. Housing Activities:
  - Acquisition and disposition;
  - Clearance and demolition;
  - Rehabilitation and preservation;
  - Housing services in connection with HOME Investment Partnerships (HOME) Program activities;
  - Construction of housing by Community Based Development Organizations (CBDOs);
  - Home ownership assistance (e.g., downpayment assistance, interest subsidies);
  - Relocation assistance; and
  - Lead-based paint testing and abatement.
- B. Public Facilities and Improvements:
  - Acquisition, installation, construction and rehabilitation of infrastructure; and
  - Acquisition, construction or rehabilitation of neighborhood facilities and facilities for persons with special needs.



C. Public Services:

- Job training and employment services;
- Health care and substance abuse services;
- Child care;
- Crime prevention;
- Fair housing counseling;
- Recreation programs;
- Education programs;
- Public safety services;
- Services for senior citizens;
- Services for homeless persons; and
- Energy conservation counseling and testing.

D. Economic Development:

- Assistance to microenterprises and other businesses;
- Technical assistance and other support services to microenterprises;
- Acquisition, construction and rehabilitation of commercial and industrial properties;
- Outreach, marketing and other services to assisted businesses; and
- Relocation assistance for businesses temporarily or permanently relocated.

E. Planning and Administration:

- General management, oversight and coordination of the CDBG Program;
- Public information;
- Fair housing activities;
- Preparation of plans;
- Preparation of environmental reviews;
- Preparation and submission of applications for other Federal programs; and
- Capacity building activities related to policy, planning and management.

F. Other Eligible Activities:

- Code enforcement;
- Historic preservation;
- Interim assistance to arrest severe deterioration or to alleviate emergency conditions;
- Payment of non-Federal share grants in connection with CDBG-assisted and eligible activities;
- Technical assistance to public or nonprofit entities to increase the capacity of such entities to carry out eligible neighborhood revitalization or economic development activities;

- Assistance to institutions of higher education with the capacity to carry out other eligible activities; and
- Special activities by Community Based Development Organizations (CBDOs) in connection with neighborhood revitalization, community economic development and energy conservation projects.

## II. CITIZEN PARTICIPATION PLAN

Community Development Block Grant funds are allocated to participating jurisdictions by the U.S. Congress. The Town is notified of their allocation in January of each year. The funding notification begins a planning and citizen participation process that encourages citizens, including low and moderate income persons, non-English speaking persons and persons with disabilities, an opportunity to participate in the development of the Annual Plan, the Five-Year Consolidated Plan, any proposed substantial amendments to a consolidated plan, and the Comprehensive Annual Performance Report.

Regional institutions, businesses, developers, non-profit organizations, community groups and faith-based organizations will also be involved in the public participation process.

Interwoven into all of the Town's planning and implementation efforts is a commitment to minimize the displacement of families and individuals. However, in the event that the relocation is unavoidable, the Town will comply with applicable acquisition and relocation regulations. Regulatory requirements also apply to any agency or organization receiving Community Development Block Grant funds.

## III. PUBLICATION REQUIREMENTS

In accordance with 24 CFR 91.105(b)(2), the Town of Paradise will publish the proposed Consolidated Plan, Annual Action Plans, Program Amendments, and Performance Reports in sufficient detail to foster the public's understanding of the Town's intentions.

In addition to the published summary of the Consolidated Plan, Annual Action Plans, Substantial Program Amendments, and Performance Reports, the completed documents will be available for public review during the public comment period at the following locations:

- Town Hall, 5555 Skyway, Paradise, California
- Building Resiliency Center, 6295 Skyway, Paradise, California
- Town of Paradise Website at [www.townofparadise.com](http://www.townofparadise.com)
- Paradise Ridge Chamber of Commerce, ~~5550 Skyway~~ 6161 Clark Road, Ste. 1, Paradise, California
- Paradise Branch of the Butte County Public Library, 5922 Clark Road, Paradise, California
- ~~Paradise Ridge Community Resource Center, 6249 Skyway, Paradise, California~~

- ~~Paradise Ridge Senior Center, 877 Nunneley Road, Paradise, California~~

#### IV. PUBLIC HEARING REQUIREMENTS

The Town will publish official Public Notices of the hearings in the local newspaper at least 15 days prior to the Public Hearing.

##### A. Consolidated Plan and Annual Plans

The Town will conduct at least two public hearings per year to obtain citizen's views and to respond to proposals and questions. The hearings must address housing and community development needs, development of proposed activities, and a review of program performance.

One of the hearings ~~must~~ will be held before the proposed consolidated plan/annual plan is published for comment. A second hearing will be held to solicit comments on the draft. ~~The second hearing will initiate a~~ A 30-day comment period on the draft Consolidated Plan and the draft Annual Action Plan is required. All public comments submitted to staff will be attached to the Consolidated Plan or Annual Action Plan. Public hearings are conducted in accordance with 24 CFR 91.105(e)(1).

##### B. Substantial Amendments

A 15-day notice of the a Public Hearing for the proposed substantial amendment will be published in the local newspaper before a public hearing to present the contents and the need for the substantial amendment. Publication of the substantial amendment will following the same procedures as listed in Part III of this plan. The public hearing will initiate a 30-day comment period on the substantial amendment is required. All public comments submitted to staff will be attached to the amendment, as required by 24 CFR 91.105(c). Public hearings for Substantial Amendments will follow the same procedures as listed above in subpart A, as required by 24 CFR 91.105(c).

##### C. Performance Reports

A Public Hearing will be conducted after a 15-day notice is published in the local newspaper. ~~The public hearing will initiate a~~ A 15-day public comment period is required before the Performance Report is submitted to HUD. All public

comments submitted to staff will be attached to the report. Public hearings are conducted in accordance with 24 CFR 91.105(d)(1).

Given prior notice, the Town will arrange to meet the needs of non-English speaking residents. The same is true for the needs of the sight or hearing impaired and residents with special needs. Call 530-872-6291 to make special arrangements or for TDD users, call CA Relay Service TDD Access #1-800-735-2929.

## **V. AMENDMENTS**

The Town may amend its Consolidated Plan and Annual Action Plans after they have been approved by Council. Below, subpart A outlines what types of changes require an amendment and subpart B outlines what changes require a Substantial Amendment. An amendment has to be submitted to HUD while a Substantial Amendment is required to go through the public noticing and public hearing process as outlined in Sections III and IV above.

- A. Based on 24 CFR 91.505(a), the Town will make an amendment to its approved Annual Plan whenever one of the following decisions is made:
  - 1. To make a change in its allocation priorities or a change in the method of distribution of funds;
  - 2. To carry out an activity, using funds from any program covered by the consolidated plan (including program income), not previously described in the action plan; or
  - 3. To change the purpose, scope, location, or beneficiaries of an activity.
- B. Based on Sec. 91.505(b), the Town will make a Substantial amendment to its approved Consolidated Plan whenever one of the following decisions is made:
  - 1. Any change as outlined under Section V(A) and;
  - 2. Any change in funding for an existing activity that amounts to 25% or more of the Annual Plan allocation for the program year.

All public comments submitted to staff will be attached to the Substantial Amendment. Upon completion of an amendment or substantial amendment, the Town will notify HUD and submit a copy of each amendment as it occurs; or at the end of a program year.

## **VI. CITIZEN COMMENT ON PARTICIPATION PLAN & AMENDMENTS**

Any citizen comments received during the comment period will be considered in preparing the final draft of the Consolidated Plan, Annual Action Plan and Performance Report. Additionally, a summary of those comments received but not accepted for inclusion in the plan, and reasons for the exclusion, will be attached to the final Consolidated Plan and Annual Action Plan.

Substantial Amendments to adopted plans must follow the same procedures.

## **VII. PUBLIC ACCESS TO INFORMATION**

Documents related to the hearing will be available to review five days prior to the hearing. Furthermore, in most cases, the hearings initiate the comment period, thereby granting sufficient time to review and comment on the plan or program amendment. All documents will be available for public review during normal business hours in the Business & Housing Services Division, located at Town Hall, 5555 Skyway.

## **VIII. TECHNICAL ASSISTANCE**

Technical assistance in developing proposals for funding assistance is available to agencies and organizations that serve low and moderate-income residents. Town staff will determine the level and type of assistance based on written request for assistance from the organization. Technical assistance is limited to those programs covered by the Consolidated Plan.

Technical assistance will not include the provision of funds to the organization. The provision of technical assistance does not imply funding approval by either Town Staff, Commissions, or the Town Council.

## **IX. COMPLAINTS**

Citizen complaints related to the Town's Consolidated Plan, Annual Plan, Program Amendments, or the Annual Performance Report (CAPER) should be directed to:

Town Manager  
Town of Paradise  
5555 Skyway  
Paradise, California 95969

Citizen complaints will receive a written response from the Town of Paradise. Town staff will endeavor to provide timely (within 15 working days) and substantive written responses to every written citizen complaint.

Citizens may also direct program-related complaints to:

U. S. Department of Housing and Urban Development  
600 Harrison Street, 3rd Floor  
San Francisco, CA 94107-1300

## **X. GLOSSARY**

**Annual Action Plan:** This document allocates one year's funding (entitlement and program income) to specific projects and activities for the CDBG program. It is submitted to HUD 45

days prior to the start of the Town's fiscal year or no later than May 15 and is developed in accordance with federal regulations (24 CFR Part 91).

**Program Year:** July 1<sup>st</sup> through June 30<sup>th</sup>, same as the Town's fiscal year.

**Citizen Participation Plan:** This plan is prepared to facilitate and encourage public participation and involvement in the Consolidated Plan process and the Town's CDBG program, especially by low- and moderate-income persons. The plan identifies public participation requirements as identified by federal regulations (24 CFR Part 91).

**Community Development Block Grant (CDBG) Program:** A federal grant program administered by the U.S. Department of Housing and Urban Development (HUD). The program allocates money to eligible cities and counties for housing rehabilitation, affordable housing assistance, community services and community development activities (including community facilities and economic development).

**Consolidated Annual Performance Evaluation Report (CAPER):** This document reports on the progress in carrying out the Consolidated Plan and Annual Action Plan. The report is prepared annually by the Town in accordance with federal regulations (24 CFR Part 91). It is due to HUD no later than 90 days after the end of the Town's fiscal year or September 28<sup>th</sup>.

**Consolidated Plan:** This document serves as the Town's application for CDBG funds and sets forth the priorities and strategies to address the needs of primarily low- and moderate-income persons and areas in the Town. It covers a five year period and is submitted to HUD 45 days prior to the start of the Town's fiscal year or no later than May 15<sup>th</sup>, and is developed in accordance with federal regulations (24 CFR Part 91).

**Low- and Moderate- Income Households:** These are households earning less than 80% of the area median income. They are broken down into the following income designations:

- Extremely Low-Income- households with incomes less than 30% of the area median family income, adjusted for household size.
- Low-Income- households with incomes between 31% and 50% of the area median family income, adjusted for household size.
- Moderate-Income- households with incomes between 51%-80% of the area median family income, adjusted for household size.

**Low- and Moderate-Income Neighborhood:** In general, this is defined by a census tract(s) or block group(s), where a minimum of 51% of the residents have low- or moderate-incomes.

**Median Family Income:** HUD surveys major metropolitan areas annually to develop an index of median family income by household size. Most CDBG funded activities and programs must benefit primarily the lower and moderate-income households.

