

CalHome Program
Building Equity and Growth in Neighborhoods
(BEGIN Program)

Application for BEGIN Program NOFA
April 19, 2010
Mortgage Assistance on BEGIN Program Project Specific Units

California Department of Housing and Community Development
Division of Financial Assistance
P.O. Box 952054, Sacramento, CA 94252-2054
Or
1800 Third Street, Room 390-2
Sacramento, CA 95811
916-327-3646

This application, if approved for funding, will be a part of your Standard Agreement with the Department of Housing and Community Development (HCD). In order to be considered for funding, all sections of this application, including attachments and exhibits, must be complete and accurate. **Please provide two complete copies of this application. Application forms must not be modified.** No facsimiles or incomplete applications will be accepted. Applications under this Notice of Funding Availability ("NOFA") will be considered on an "**over-the-counter**" basis until available funds are exhausted. Applications will be accepted beginning at 8:00 A.M. on April 26, 2010. Applications will be reviewed for completeness in the order in which they are received. Only applications that are substantially complete and pass threshold will be eligible for funding. Eligible applications shall be funded in the order of receipt of a substantially complete application. At any time that the eligible applications received on the same date exceed the amount of funds remaining available, the Department shall rank applications based on the highest points. Subject to the geographic set-aside described in the NOFA, HCD will fund down the list, beginning with the application covering the jurisdiction with the highest points, until all available funds are exhausted.

SECTION I. APPLICATION SUMMARY:

- A. Name of Applicant: _____
- B. Applicant Address: _____
- City: _____ Zip Code: _____
- C. Chief Executive Name and Title: _____
- D. Contact Person Name and Title: _____
- E. Phone Number: _____ FAX: _____ E-Mail: _____
(Contact Person)

F. Proposed Activity:

	Average BEGIN Program Loan Amount Proposed*	No. of BEGIN Program Assisted Units Proposed	Total Amount of BEGIN Program Grant
1. BEGIN Program			

* Maximum loan amount per unit is 20% of sales price.

G. Proposed Grant Amount Calculation:

1. **Total Amount Requested** \$ _____

H. Brief Project Description (If needed, attach a separate page):

I. List County the BEGIN Program Project is located in: _____

J. Census Tract, if the BEGIN Project is in Rural Area: _____

If your activity is located entirely within a rural census tract or non-metro county as defined in the CalHome Program Regulations and you want to receive consideration for the rural set-aside, you must provide the census tract or tracts or list the non-metro county information in the table above. If the proposed area is rural, applicants must indicate census tract numbers in order to receive consideration under the rural set-aside. Projects in rural census tracts must document that their project is located in a rural area. Follow the steps outlined below to determine if your proposed project is located in a rural area, and to document this rural area status. Projects located in the following counties do not have to provide documentation of their rural status, and will be considered rural applicants:

Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, Sierra, Siskiyou, Tehama, Trinity and Tuolumne.

If your site is not located within one of the listed counties, below are two alternate ways to qualify:

Alternative 1: Rural Housing Services (RHS) Eligible Area – With an established address, go to the USDA Rural Development website to qualify if the site is RHS-eligible. <http://www.rurdev.usda.gov/rhs/>

Once on the website, look to the right hand side of this page and click on "Income and Property Eligibility". On the page that follows, under "Property Eligibility", click on your project type (Single-Family Housing) and follow the instructions so that you may enter your project address. If your project is RHS-eligible, you will be able to print a map indicating that the project is eligible. Submit this documentation with your application.

If your project is not listed as RHS eligible, or if you do not yet have a site address, go to Step 2.

Alternative 2, Step 1: Small City Status - Is your project located within or adjoining a city with a population of 40,000 or less that is not part of a Census-designated urbanized area?

Go to the State Department of Finance website at <http://www.dof.ca.gov/HTML/DEMOGRAP/ReportsPapers/Estimates/E1/E-1text.asp> to verify the city's population estimate. If the city has a population of 40,000 or less, print the page of Table E-1 which indicates this, and go to Step 3. If the city is more than 40,000, STOP. Your project may not be located in a rural area. Proceed to Step 2 to confirm if your area is rural or not.

Step 2: Census Map - If the proposed project is located in an incorporated city of 40,000 or less, or in the unincorporated area adjoining that small city, the project may be considered rural if the project's census tract is not designated "as an urbanized area" or "part of an urbanized area."

a) Go to the Census Bureau's 2000 Census website at this location:

<http://www.census.gov/main/www/cen2000.html>

b) Under "Access Data by Geography" select the "street address" link (regardless of whether the project has an established address).

c) On the subsequent screen, enter the project's address or that of another nearby property located within the same census tract (as close to the project as possible). Select "Go" and additional information will display at the bottom of the page.

d) Select "Census Tract" in the Geographies section of the enhanced screen and select "Map It."

e) Print the census tract map provided and your jurisdiction's population estimate from Table E-1, (see Step 1 above), and submit these two documents with the application. The map may show the census tract as "urban" according to the legend provided with the map. However, the census tract will only be considered urban if the map includes bold face type with a "UA" designation. If the map includes no such designation, or shows the census tract as urban but has a "UC" designation, the census tract is still considered rural.

If you tried all three of these alternatives and the end result shows that your project is not classified as rural, but you believe that it should be considered rural, or if you have other questions, problems, or concerns in determining rural designation pursuant to the above process, please contact Christina DiFrancesco at (916) 322-0918.

SECTION II. APPLICANT INFORMATION:

A. The applicant is a (check one): City County City and County

SECTION III. LEGISLATIVE REPRESENTATIVES:

A form is included in this application labeled **Attachment 2**. Please complete the information on this form and attach as **Attachment 2**

SECTION IV. GOVERNING BOARD RESOLUTION:

Attach the resolution, duly executed by the governing board of the local public agency granting authority to make application to HCD for a funding commitment from the BEGIN Program. Label as "**Attachment 3** Governing Board Resolution". A sample resolution is included in this application package as **Attachment 3**. Be sure that the resolution authorizes a signatory for submittal of this application and the resolution is an action of the governing body of the applicant. If someone signs the application other than the person authorized in the resolution, submit evidence that shows that the person signing has the authorization to sign. Such evidence could be in the form of an ordinance or code, or an opinion from the applicant's legal counsel. Include such authorization with **Attachment 3**.

SECTION V. APPLICANT CERTIFICATION AND COMMITMENT OF RESPONSIBILITY:

As the official designated by the governing body, I hereby certify that if approved by HCD for a BEGIN Program funding allocation, the _____
(Applicant Name) assumes the responsibilities specified in the BEGIN Program Guidelines and certifies that:

- A. It possesses the legal authority to apply for the allocation and to execute their proposed program or project.
- B. Before committing funds to a homebuyer, it will evaluate the funding eligibility in accordance with BEGIN Program Guidelines and will not invest any more BEGIN funds in combination with other governmental assistance than is necessary to provide affordable housing.
- C. The Applicant **does not** have any unresolved audit findings for prior HCD or federally-funded housing or community development projects or programs.
- D. There are **no** pending lawsuits that would impact the implementation of this program or project.
- E. It will comply with all statutes and guidelines governing the BEGIN Program.
- F. The information, statements, and attachments contained in this application are, to the best of my knowledge and belief, true and correct.
- G. It has the ability to perform the duties for the project applied for in accordance with Section 107 of the BEGIN Program Guidelines.

I authorize the Department of Housing and Community Development to contact any agency, whether or not named in this application, which may assist in determining the capability of the Applicant. All information contained in this application is acknowledged to be public information.

Signature: _____ Title: _____

Type Name: _____ Date: _____

EXHIBIT A

Attachment Checklist

Please tab each attachment required by the application and place the attachments behind the completed application in a three ring binder according to the corresponding number listed below.

Check if Included	Att. No.	Attachment Title
<input type="checkbox"/>	1	BEGIN Program: First-time Homebuyer Mortgage Assistance Program
<input type="checkbox"/>	1-1	Narrative of applicant's history and experience with mortgage assistance loans
<input type="checkbox"/>	1-2	Regulatory Relief documentation
<input type="checkbox"/>	1-3	Regulatory relief costs savings documentation
<input type="checkbox"/>	1-4	Documentation regarding "infill"
<input type="checkbox"/>	1-5	Map showing location of public transit, public schools and/or parks & recreational facilities
<input type="checkbox"/>	1-6	Copy of Agreement between locality and Developer
<input type="checkbox"/>	1-7	Narrative from Developer regarding history of 2 previous housing projects
<input type="checkbox"/>	1-8	Map showing location of BEGIN project
<input type="checkbox"/>	1-9	Preliminary title report (no more than 6 months old)
<input type="checkbox"/>	1-10	Documentation showing site control
<input type="checkbox"/>	1-11	Local approval letter
<input type="checkbox"/>	1-12	Documentation showing design team has been identified
<input type="checkbox"/>	1-13	Documentation identifying project building contractor
<input type="checkbox"/>	1-14	Sources of Property Acquisition Financing
<input type="checkbox"/>	1-15	Sources of Construction Financing
<input type="checkbox"/>	1-16	Sources & Types of non-BEGIN Project Subsidy/Assistance
<input type="checkbox"/>	1-17	Development Budget
<input type="checkbox"/>	1-18	Construction Sources & Uses
<input type="checkbox"/>		
<input type="checkbox"/>	2	Legislative List
<input type="checkbox"/>	3	Copy of Resolution authorizing this application. As a time-saver, the Resolution may also authorize execution of the contract and other documents needed to process a loan
<input type="checkbox"/>	4	Regulatory Relief Scoring Sheet
<input type="checkbox"/>	5	Project Readiness Scoring Sheet
<input type="checkbox"/>	6	Bonus Points – New Policy Objectives
<input type="checkbox"/>	7	Checklist for Targeting homeownership units that meet universal design standards
<input type="checkbox"/>	8	Checklist for the Construction Liability Insurance Reform Pilot Program (CLIRPP)

EXHIBIT B

BEGIN Program Application for Funds Regulatory Relief Section

In exchange for regulatory concessions made at the local level, the BEGIN Program provides up to twenty percent (20%) of the sales price, per dwelling unit, in downpayment assistance, to low- and moderate-income households. The primary intent of the BEGIN Program is to encourage the reduction or removal of regulatory barriers that significantly increase the cost and viability of housing development. The BEGIN Program provides an opportunity for cities and counties to implement regulatory relief measures in development of ownership housing for low- and moderate-income households. BEGIN Program's regulatory relief section rewards communities who have mitigation measures in place or who adopt new mitigation measures to ensure the building of affordable housing.

The applicant has identified the governmental constraints as identified in Section 65583 of the Government Code under Housing Element Law in its housing element, and exercised its power to relieve a barrier for the building of affordable units for the BEGIN Program. Applicants must have a minimum of 200 points in the Regulatory Relief category (Section 106 in the Program Guidelines) to be eligible for the BEGIN Program. By obtaining the 200 points, applicants have demonstrated regulatory decision making powers to provide incentives, or to reduce or remove a barrier to affordable housing in their community.

The local jurisdiction/s offer to the BEGIN Program project for regulatory relief or incentive must have a financially measurable effect in terms of development cost savings. See Section 106 and 119 for a detailed discussion of BEGIN Program eligible regulatory relief and incentives. To ensure the regulatory relief was approved by the governing body, the applicant must provide detailed descriptions and include documents to support how the BEGIN Program eligible units benefited from the incentives, reductions, or removals and that the necessary approvals are in place.

If the applicant demonstrates multiple actions to remove barriers or to lower the regulatory impact on development's BEGIN Program units, the points can be cumulative. Units assisted with BEGIN Program funds must demonstrate on a project level basis that the development has benefited from one or more of the actions taken to reduce barriers, provide incentives or remove regulatory barriers.

Housing Element Component: A compliant housing element analyzes governmental constraints, identifies measures for removal or mitigation of barriers, and demonstrates the locality's efforts to remove barriers to the attainment and availability of housing for all Californians. Applicants with a housing element found in substantial compliance by HCD with Article 10.6 of the Government Code are eligible for 50 points

BEGIN Program Application
Attachment 1

BEGIN Program First-Time Homebuyer Downpayment Assistance

This application form is for downpayment assistance to first-time homebuyers of new BEGIN Program homes. An applicant may only apply for funds under this attachment when it will be providing the services required in Section 107 of the BEGIN Program Guidelines.

SECTION I. APPLICANT INFORMATION

Name: _____

SECTION II. GRANT REQUEST

Amount of BEGIN Program Funds Requested: _____

SECTION III. FIRST-TIME HOMEBUYER PROGRAM EXPERIENCE

A. Provide the following information for each year of homebuyer program operation for 12 consecutive months, by calendar year. Applicant should only list those homebuyers units for which they provided the mortgage assistance services.

YEAR	PERMANENT FINANCING FUNDING SOURCE(S)	NO. OF PURCHASE ESCROWS CLOSED	AVERAGE AMOUNT OF ASSISTANCE PROVIDED PER BUYER
2009			
2008			
2007			
2006			

B. For each year, 2006, 2007, 2008 and/or 2009 in A. above, provide a narrative of applicant's history and experience with mortgage assistance loans. **(Attachment 1-1)**

SECTION IV. PROGRAM TARGETING

A. Number of homeowners to be assisted with this application for BEGIN Program funds. _____

B. Please provide the data source used, to set BEGIN Program unit sales prices. _____

SECTION V. REGULATORY RELIEF AND PROJECT ENHANCEMENTS:

The applicant must have a minimum of 200 points of regulatory relief measures prior to submitting this application. (See Section 106, BEGIN Program Guidelines). Indicate briefly how such relief is provided to the BEGIN Project and include clear and supporting documentation for each provision of regulatory relief. Provide documentation in the Attachment 1-2 of adoption or amendment of policies or other action intended to reduce the cost of housing development in this BEGIN Project. Provide evidence that the applicant is committed by formal action of the governing body or authorized official to reduce requirements, waive fees or provide other forms of regulatory relief on the BEGIN Project identified in this application. If authorization is provided by someone other than the governing body, provide evidence of delegation of this authority. Provide documentation of the previous standard or fee that existed before this or these changes. **(Attachment 1-2)**

A. Use the following charts to describe the extent of the regulatory relief or incentive of which must have a financially measurable effect in terms of development cost savings. List only those relief measures which you have documented as committed to the BEGIN Project.

- To be eligible for points application must demonstrate cost savings in terms of development costs by measuring the difference between the permit procedure or time before and after the regulatory relief action:

Type of Local Fee (e.g., building, plan check, school impact, etc.)	Reduction or Waiver? (R or W)	Fee per Unit Without Reduction or Waiver	\$ Value of Reduction/ Waiver	Cost Savings Per Unit

- Extent to which regulatory relief is provided in a manner other than listed above, such as modification of Zoning, Density and Development Standards; reduction in Parking Standards; Development Incentives; mitigation of Fees and Exactions and jurisdiction-wide Regulatory Relief Bonus Points.

Type of Standard	Specify Reduction	Original Cost (estimate)	Revised Cost w/Reduced Standard (estimate)	Cost Savings Per Unit
Modification of Zoning, Density and Development Standards: Application must demonstrate densities significantly above otherwise allowable maximum densities or modify, reduce or remove development standards to increase the project's financial feasibility.				
Continue next page				

Reduction in Parking Standards: Regulatory relief for parking standards should clearly demonstrate the difference between the former and reduced standards and the value of the difference in terms of development costs.			
Development Incentives: The local government provides incentives to directly and significantly reduce hard development costs, such as land donation and environmental remediation.			
Mitigation of Fees and Exactions: Fees were significantly reduced, deferred or waived for the project. Fee reduction or waivers should be qualified in the application including a comparison of the fees typically collected for comparable projects and those required of the BEGIN project.			
Jurisdiction-wide Regulatory Relief Bonus Points: Projects which benefit from jurisdiction-wide regulatory relief that was implemented through the revision of zoning standards or regulations as opposed to relief provided through a variance process will be eligible for bonus points.			

Provide documentation as **Attachment 1-3**, as to the cost savings that result from the proposed regulatory relief and/or project enhancements.

B. Housing Element Compliance Section:

1. Adopted Housing Element is in Compliance: Yes No

C. Additional objectives:

1. What percentage of the BEGIN Program assisted units will be affordable to low-income homebuyers? _____%

2. The project is located on a site designated as "infill" (provide evidence as Attachment 1-4) Yes No

3. The project is located in proximity (within .25 miles) to: (provide evidence as Attachment 1-5)

- a. Public transit Yes No
- b. Public schools Yes No
- c. Parks & recreational facilities Yes No

4. The project is located in any of the following job centers (MSA - Metropolitan Statistical Area):

- a. Los Angeles and Long Beach MSA
- b. Orange County MSA
- c. San Diego MSA
- d. San Francisco MSA
- e. Oakland MSA
- f. San Jose MSA
- g. Sacramento MSA
- h. Fresno MSA
- i. Modesto MSA

SECTION VI. BEGIN PROJECT INFORMATION

Name of Developer: _____

Developer Address: _____

City: _____ Zip Code: _____

Contact Person Name and Title: _____

Phone Number: _____

1. Copy of Agreement between locality and the Developer. **(Attachment 1-6)**
2. Developer's housing development experience: Show completed housing development projects

YEAR COMPLETED	PROJECT NAME	PROJECT LOCATION	RENTAL (R) OR OWNERSHIP (O)	TOTAL # OF UNITS	# OF LOWER INCOME UNITS
2008					
2007					
2006					
2005					

Developer to provide narrative demonstrating that the Developer has developed a minimum of two similar projects. **(Attachment 1-7)**

A. Name of project: _____

B. Location: **(Attach a map as attachment 1-8)**

Street Address _____
 City/County/Zip Code _____
 Assessor's Parcel Number(s) _____
 Lot Number(s), if available _____

C. Site Approvals:

1. Tentative Map Approved? Yes No Date _____

2. Final Map Recorded? Yes No Date _____

If no, estimated date of recordation _____

3. Is development being phased? Yes No

If yes, what phase are subject lots in? _____

D. Site Control:

Attach a preliminary title report which is dated no more than six months prior to the application due date identified in the NOFA. **(Attachment 1-9)**

1. Does applicant have site control as demonstrated by the following: **(Attach site control documentation as Attachment 1-10)**

- a. Fee Title Yes No
- b. Sales contract for the acquisition of the property:
 Yes No Date Expires _____
- c. Option to purchase or option to lease (for not less than 40 years) not to expire within 120 days of the application submission date: (Commitment award letter will be conditioned on applicant providing evidence that they still have site control.)
 Yes No Date Expires _____
- d. Disposition and development agreement with a public entity, not to expire within 120 days of the application submission date: (Commitment award letter will be conditioned on applicant providing evidence that they still have site control.)
 Yes No Date Expires _____
- e. Leasehold interest of not less than 40 years with provisions in the lease that enables the lessee to make improvements on and encumber the property and permits compliance with all program requirements:
 Yes No Date Expires _____

2. Purchase price of site(s)? _____

3. Appraised value of site(s)? _____

E. Planning Information:

Have the following local approvals been obtained?

- | | | | |
|---|------------------------------|-----------------------------|---------------------------------------|
| General Plan amendment | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Not Required <input type="checkbox"/> |
| Zoning approval or development Agreement approval | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Not Required <input type="checkbox"/> |
| Conditional use permits | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Not Required <input type="checkbox"/> |
| Variances | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Not Required <input type="checkbox"/> |
| Environmental clearance (CEQA) | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Not Required <input type="checkbox"/> |
| Other required discretionary approvals | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Not Required <input type="checkbox"/> |

Submit a letter from a local government official confirming the status of each of the above approvals. A sample letter is provided on page 19. **(Attachment 1-11)**

F. Design & Construction Team Status:

Evidence that design team has been identified. **(Attachment 1-12)** Yes No

Evidence that building contractor has been identified. **(Attachment 1-13)**
Yes No

G. Soils:

Has a soils/engineering/geotechnical report been prepared? Yes No

H. Phase I Report:

Has a Phase I Environmental Assessment been prepared? Yes No

I. Offsite/On Site Improvements:

1. Are offsite improvements needed? Yes No
If yes, please give details. _____

Estimated date of Completion? _____

2. Are onsite improvements needed? Yes No
If yes, please give details. _____

Estimated Date of Completion of BEGIN Program Project _____

NOTE: BEGIN Program units must be completed within 36 months from date of the Award Letter.

SECTION VII. PROPOSED FINANCING

Attach copies of any lender commitment letters or commitment resolutions, as available; under the appropriate exhibit number specified below.

A. Source(s) of Property Acquisition Financing, if separate from construction financing if title is not held by developer at time of application **(Attachment 1-14)**

B. Source(s) of Construction Financing **(Attachment 1-15)**

C. Source(s) and Type(s) of non-BEGIN Project Subsidy/Assistance, which will be part of the permanent financing **(Attachment 1-16)**

Letters must contain all of the following information:

1. Borrower name
2. Lender, contact person and phone number;

3. Address, assessor's parcel number or legal description of site proposed to be financed;
4. Type of financing provided, e.g., construction, acquisition;
5. Total amount of financing to be provided;
6. Term and interest rate; and
7. Date of commitment expiration

NOTE: For B. (unit construction financing portion) or C. above, if permanent financing is being provided by USDA Rural Development, attach a copy of the current 523 technical services agreement for this location.

SECTION VIII. PROJECT COSTS

A. Development Costs: **(Attachment 1-17)**

Provide a copy of a line item development budget, which includes all costs necessary to complete the project. (Estimate, if actual not available.)

B. Construction Sources and Uses Chart: **(Attachment 1-18)**

Provide a copy of sources and uses chart for all proposed project funds. (Estimate, if actual not available.)

SECTION IX. UNIT DESCRIPTIONS

A. Unit Breakdown and Description of BEGIN Program units:

Model Number	Number of Units	Square Footage (Living Space)	Number of Bdr/Ba	Total Amount of Permanent Liens	Proposed Sales Price*

* Proposed sales price cannot exceed the estimated appraised value using the sales of comparable properties approach to determine value.

SECTION X. FINANCING AND AFFORDABILITY

A. Proposed Permanent Financing (other than BEGIN Program) (check all that apply):

- Conventional
 FHA
 CalHFA
 USDA-Rural Development
 Federal HOME
 Redevelopment Agency
 Other

Describe the financing structure, first mortgage and any subordinate financing in addition to BEGIN Program that will help finance the purchase of the properties.

Source of Financing	Proposed Lien Position

B. Terms and Conditions of Permanent Financing subordinate to the BEGIN Program loan:

1. Source of subordinate financing: _____
2. Average amount of subordinate loan per unit: _____
3. Terms of loan (rate, term, resale controls, recapture provisions, regulatory agreement requirements, shared appreciation, accelerating events, etc.):

C. Projected Average Housing Cost and Affordability:

BEGIN Program Units Targeted for Low-income buyers:

1. Model Number targeted as affordable for low-income buyers: _____
2. Number of BEGIN Program Units targeted for low-income buyers: _____
3. Expected Average Sales Price, Less Homebuyer Equity: \$ _____
4. Less Average BEGIN Program Mortgage Assistance to be given: \$ _____
5. Less Average Other Mortgage Assistance to be received, if any: \$ _____
6. Average First Mortgage: \$ _____
7. Estimated Monthly Payment on First Mortgage (PITI): \$ _____
8. Annual Income Needed to Support above Payment: \$ _____
(Based on the homebuyer paying 33% of gross annual income for PITI)

BEGIN Program Units Targeted for Moderate-income buyers:

1. Model Number targeted as affordable for mod-income buyers: _____
2. Number of BEGIN Units targeted for mod-income buyers: _____
3. Expected Average Sales Price, Less Homebuyer Equity: \$ _____
4. Less Average BEGIN Mortgage Assistance to be given: \$ _____
5. Less Average Other Mortgage Assistance to be received, if any: \$ _____
6. Average First Mortgage: \$ _____
7. Estimated Monthly Payment on First Mortgage (PITI): \$ _____
8. Annual Income Needed to Support above Payment: \$ _____
(Based on the homebuyer paying 33% of gross annual income for PITI)

SECTION XI. BONUS POINTS – NEW POLICY OBJECTIVES

A. Targeting energy efficient homeownership: Bonus points will be given in the scoring of this application for applicants that use their mortgage assistance loans exclusively for transactions where the units purchased are energy efficient. The Department is encouraging the use of Green Building features. Applicants will self-certify their activity on the form provided (Attachment 6) and confirm that items 2, 3, 4, 5, 6, 7, 10, 11, 12 & 13 are included in the units to be constructed, **and** that at least two of the remaining items (1, 8 & 9) will also be included in the units to be constructed.

Yes _____ No _____

Label as Attachment 6.

B. Targeting homeownership units that meet universal design standards:

Bonus points will be given in the scoring of this application for applicants that use their mortgage assistance loans exclusively for home purchase transactions where the units purchased are developed or improved by meeting the following universal design standards:

- Provide at least one no-step entrance with beveled threshold. This maybe be at the front, side or back of the unit.
- Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width.
- Reinforce walls around the toilet, bathtub and shower stall in order that grab bars may be added at a later time, if needed.
- Install light switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor.
- Install lever handles on all doors and plumbing fixtures.
- Label as Attachment 7.**

Yes _____ No _____

C. Construction Liability Insurance Reform Pilot Program (CLIRPP)

- Bonus points will be given to the scoring of this application if the applicant/developer is a developer of a condominium development project as defined in Section 1351(f) of the California Civil Code. Fill out the questionnaire on page 25 of this application.
- Label as Attachment 8.**

Attachment 2

LEGISLATIVE REPRESENTATIVES

Proposed Project Address: _____

Indicate all Legislators who represent any portion of the proposed service area. If you have vacancies in your legislative seats, please list your district number and district address.

A. Members of the State Assembly:

District Number: _____	District Number: _____
Name: _____	Name: _____
District: _____	District: _____
Address: _____	Address: _____
City: _____	City: _____
Zip Code: _____	Zip Code: _____

B. Members of the State Senate:

District Number: _____	District Number: _____
Name: _____	Name: _____
District: _____	District: _____
Address: _____	Address: _____
City: _____	City: _____
Zip Code: _____	Zip Code: _____

C. Members of the U.S. House of Representatives:

District Number: _____	District Number: _____
Name: _____	Name: _____
District: _____	District: _____
Address: _____	Address: _____
City: _____	City: _____
Zip Code: _____	Zip Code: _____

(Add extra pages if needed)

Attachment 3

SAMPLE GOVERNING BOARD RESOLUTION

RESOLUTION NO. _____

THE GOVERNING BOARD OF

(Title of Applicant)

HEREBY AUTHORIZES THE SUBMITTAL OF AN APPLICATION TO THE CALIFORNIA STATE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT FOR FUNDING UNDER THE BEGIN PROGRAM; THE EXECUTION OF A STANDARD AGREEMENT IF SELECTED FOR SUCH FUNDING AND ANY AMENDMENTS THERETO; AND ANY RELATED DOCUMENTS NECESSARY TO PARTICIPATE IN THE BEGIN PROGRAM.

WHEREAS:

- A. _____ (name of applicant), a [political subdivision of the State of California], wishes to apply for and receive an allocation of funds through the BEGIN Program; and
- B. The California Department of Housing and Community Development (hereinafter referred to as "HCD") has issued a Notice of Funding Availability ("NOFA") for the BEGIN Program established by Chapter 14.5, Sections 50860 through 50866 of Part 2 of Division 31 of the Health and Safety Code (the "statute"). Pursuant to the statute, HCD is authorized to approve funding allocations utilizing monies made available by the State Legislature to the BEGIN program, subject to the terms and conditions of the statute and the BEGIN Program Guidelines adopted as amended by HCD on 05/21/07; and
- C. The _____ (name of Applicant) wishes to submit an application to obtain from HCD an allocation of BEGIN Program funds in the amount of \$_____.

IT IS NOW THEREFORE RESOLVED THAT:

- 1. The _____(name of applicant) shall submit to HCD an application to participate in the BEGIN Program in response to the NOFA issued on _____ which will request a funding allocation for the following activities:

(Briefly describe the proposed activities, including dollar amount of each)

located in

[Project location(s)]

- 2. If the application for funding is approved, the _____ (Name of applicant) hereby agrees to use the BEGIN Program funds for eligible activities in the manner presented in the application as approved by HCD and in accordance with program Guidelines cited above. It also may execute any and all other instruments necessary or required by HCD for participation in the BEGIN Program.

3. The _____(name of Applicant) authorizes _____ [office or position titles of authorized person(s)] to execute in the name of the _____ (name of Applicant), the application, the Standard Agreement, and all other documents required by HCD for participation in the BEGIN Program, and any amendments thereto.

PASSED AND ADOPTED THIS ____ Day of _____, 20 _____, by the following vote:

AYES: _____ NAYS: _____ ABSTAIN: _____ ABSENT: _____

The undersigned _____(title of officer) of the _____ (name of Applicant) there before named does hereby attest and certify that the foregoing is a true and full copy of a resolution of the Governing Board adopted at a duly convened meeting on the date above-mentioned, which has not been altered, amended or repealed.

Signature _____ Date _____

NOTES:

1. This is intended to be a sample resolution authorizing submittal of an application to HCD. Applicants may use their own format if it contains **all** of the authorizations contained in this sample.
2. The person attesting to the signing of the resolution cannot be the same person who is authorized to execute documents in the name of the applicant.
3. Original resolution or a live certified copy of the resolution must be submitted with the application.

Attachment 4

A. Regulatory Relief Section for BEGIN: Must have a minimum of 200 points in this category to be eligible for the BEGIN Program. Maximum of 400 points available.			
	Total Points	Self Score	HCD
1. Modification of Zoning, Density and Development Standards (Section 106 of BEGIN Program Guidelines)	100		
2. Reduction in Permit Processing and Procedures (Section 106 of BEGIN Program Guidelines)	50		
3. Reduction in Parking Standards (Section 106 of BEGIN Program Guidelines)	100		
4. Development Incentives (Section 106 of BEGIN Program Guidelines)	50		
5. Mitigation of Fees and Exactions (Section 106 of BEGIN Program Guidelines)	50		
6. Jurisdiction-wide Regulatory Relief Bonus Points (Section 106 of BEGIN Program Guidelines)	50		
Total points possible in regulatory relief	400		
B. Housing Element Compliance Section: Applicant has an adopted housing element that HCD has determined, pursuant to Section 65585 of the Government Code, to be in substantial compliance with the requirements of Article 10.6 (commencing with Section 65580) of Chapter 3 of Division 1 of Title 7 of the Government Code.			
1. Adopted Housing Element in Compliance	50		
C. Additional Points are given for applications meeting each of the following objectives:			
1. The extent to which BEGIN Program units will serve low-income homebuyers: 25 points for 100 percent; 15 points for at least 50 percent; 10 points for at least 25 percent	10, 15, 25		
2. The location of the project on a site designated as "infill".	50		
3. The location of the project in proximity (within .25 miles) to:			
• Public transit	15		
• Public schools	15		
• Parks and recreational facilities	15		
4. The location of the project in any of the following job centers: <ul style="list-style-type: none"> • Los Angeles and Long Beach metropolitan statistical area (MSA) • Orange County MSA • San Diego MSA • San Francisco MSA • Oakland MSA • San Jose MSA • Sacramento MSA • Fresno MSA • Modesto MSA 	15		
Total Additional Points Possible	135		
Points required to meet the funding threshold (Regulatory Relief points (A) plus point in (B) and (C).	300		

Attachment 5

BEGIN PROGRAM PROJECT READINESS SCORING SHEET

A. Project Readiness (All BEGIN Program projects must have the following two requirements in order to pass the Project Readiness Threshold)			
	Yes	No	
1. Site Control (Section 116 (a) (1) – (6) of BEGIN Program Guidelines)			
2. Development Project Budget with Sources and Uses (Section 116 (c) of BEGIN Program Guidelines)			
Application meets Project Readiness Threshold			
B. Other Project Readiness Elements: The following categories will be used to award points for rating and ranking purposes should the demand for BEGIN Program funds require application scoring)			
	Total Points	Self Score	HCD
Design Status (Evidence that design team has been identified and has been retained or is on the developer’s staff.) – (Section 116 of BEGIN Program Guidelines)	10		
Financing Commitments 1. Construction financing commitment, (10) points 2. Letter of express interest from primary lenders (10) points (20 points if no financing subordinate to BEGIN Program is proposed) 3. Subordinate financing commitment as required to make the BEGIN Program units affordable to low- or moderate-income homebuyers, (10) points (Section 116 of BEGIN Program Guidelines)	30		
Other Local Approvals 1. Tentative Map Approval (5) points 2. Final Map Approval (10) points 3. Verification of Local Approvals (15) points	30		
Total Additional Points Possible	70		

**(SAMPLE LOCAL APPROVALS LETTER for Attachment 1-12)
(Must Be Submitted on Applicable Local Jurisdiction Letterhead)**

VERIFICATION OF LOCAL APPROVALS

Project Name:
Project Address:
Project City:
Project County:
Assessor Parcel Number(s):
Proposed Number of Units:

The entire parcel upon which the above-described low-income project will be located is zoned _____ which allows for residential development (**single-family**) of no greater than _____ units per acre.

The following local approvals have/have not been obtained:

General Plan amendment	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>
Zoning approval or development agreement approval	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>
Conditional use permits	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>
Variances	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>
Environmental clearance (CEQA)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>
Other required discretionary approvals	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>

List other required discretionary approvals:

_____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
_____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
_____	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Dated: _____ Statement Completed By: _____
(Please print)

Signature: _____

Title: _____

Attachment 6

Green Building Self-Certification Check List

The Department is encouraging the use of Green Building features. A new bonus category has been added to this NOFA to reward developers that use energy efficient products that will enhance new units. Therefore, this new bonus opportunity has been developed and included in this NOFA. Applicants must self certify that items 2, 3, 4, 5, 6, 7, 10, 11, 12, & 13 are included in the units to be constructed, **and** that at least two of the remaining items (1,8 & 9) will also be included in the units to be constructed.

Additionally, appliances that are customarily provided with the units, such as hot water heaters and dishwashers, or heating/cooling systems, should all meet the ENERGY STAR® standards.

	Current Requirement	Applicant Certification Check Off Column
Site		
1. Use plant and tree species that require low water use in sufficient quantities and install irrigation system using only low-flow drip, bubblers, or low-flow sprinklers.	Two of three of items #1, 8, or 9 must be met for Bonus Consideration	
Materials and Resources		
2. Use engineered lumber a. Beams and Headers b. Wood I-Joists or web trusses for floors and ceilings	Essential for Bonus Consideration	
3. Use Oriented Strand Board (OSB) a. Floor, Wall and Roof sheathing.	Essential for Bonus Consideration	
4. Provide effective air sealing. a. Seal sole plates. b. Seal exterior penetrations at plumbing, electrical and other penetrations. c. Seal top plate penetrations at plumbing, electrical, cable and other penetrations. d. Weather-strip doors and attic access openings. e. Seal penetrations in interior equipment closets and rooms. f. Seal around bathtub drain penetrations in raised floors.	Essential for Bonus Consideration	
5. Install and flash windows in compliance with window installation protocols.	Essential for Bonus Consideration	
6. Exterior Doors a. Insulated or solid core. b. Flush, paint or stain grade shall be metal clad or have hardwood faces. c. Factory primed on six sides with a one year warranty.	Essential for Bonus Consideration	
7. Select durable non-combustible roofing materials which carry a three-year contractor installation guarantee.	Essential for Bonus Consideration	
Energy Efficiency		
8. Install ENERGY STAR® Ceiling Fans in living areas and all bedrooms; install a whole house fan with insulated louvers; or install an economizer.	Two of three of items #1, 8, or 9 must be met for Bonus Consideration	

<p>9. Install ENERGY STAR® appliances in each unit, including but not limited to;</p> <ul style="list-style-type: none"> a. Dishwashers b. Refrigerators c. Clothes washers 	<p>Two of three of items #1, 8, or 9 must be met for Bonus Consideration</p>	
<p>10. Install gas storage water heater with an Energy Factor (EF) of 0.62 or greater and a capacity of at least 30 gallons for one- and two-bedroom units and 40 gallons for three-bedroom units or larger.</p>	<p>Essential for Bonus Consideration</p>	
Water Efficiency		
<p>11. Use water saving fixtures or flow restrictors.</p> <ul style="list-style-type: none"> a. Kitchen and Service Areas < 2 gallons per minute (gpm). b. Bathroom Sinks < = 1.5 gallons per minute (gpm). c. Showers and Bathtubs < = 2.5 gallons per minute (gpm). 	<p>Essential for Bonus Consideration</p>	
Indoor Environmental Quality		
<p>12. Use Low-VOC paint and stain.</p> <ul style="list-style-type: none"> a. Flat interior wall/ceiling paints & stains < 50gpl VOCs. b. Non-flat wall/ceiling paints & stains <150gpl VOCs. 	<p>Essential for Bonus Consideration</p>	
<p>13. Floor coverings</p> <ul style="list-style-type: none"> a. Light and medium traffic areas shall have vinyl or linoleum at least 3/32" in thickness. b. Heavy traffic areas shall have vinyl or linoleum at least 1/8" in thickness. c. Carpet shall comply with U.S. Department of Housing and Urban Development/Federal Housing Administration UM 44C, or alternatively, cork, bamboo, linoleum, or hardwood floors shall be provided in all other floor areas. 	<p>Essential for Bonus Consideration</p>	

Attachment 7

Universal Design Standards Checklist

Bonus points will be given in the scoring of this application for applicants that use their mortgage assistance loans exclusively for home purchase transactions where the units purchased are developed or improved by meeting the following universal design standards:

- △ Provide at least one no-step entrance with beveled threshold. This may be at the front, side or back of the unit.
- △ Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width.
- △ Reinforce walls around the toilet, bathtub and shower stall in order that grab bars may be added at a later time, if needed.
- △ Install light switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor.
- △ Install lever handles on all doors and plumbing fixtures.

Attachment 8

Construction Liability Insurance Reform Pilot Program (CLIRPP)

1. Is the Project a Condominium Development Project as defined by California Civil Code Section 1351(f): Yes _____
2. Total Number of Units in the Condominium Development Project _____
3. Total Funding Requested through CLIRPP: \$ _____
4. Quality Program Administrator: _____
 - a. Architectural or Engineer License Number: _____
 - b. Type of International Code Council (ICC) License: _____
 - c. ICC License Number: _____

NOTE: Additional documentation may be required prior to the release of CLIRPP funding.