STATE OF CALIFORNIA

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

BUILDING EQUITY AND GROWTH IN NEIGHBORHOODS (BEGIN) PROGRAM

STATEWIDE NOTICE OF FUNDING AVAILABILITY (NOFA)

2011-12

HOUSING AND COMMUNITY DEVELOPMENT MISSION STATEMENT

Provide leadership, policies and programs to preserve and expand safe and affordable housing opportunities and promote strong communities for all Californians.

Building Equity and Growth in Neighborhoods (BEGIN)
Notice of Funding Availability (NOFA)

Grants for Mortgage Assistance Loans on New Homeownership Units in BEGIN Program Projects where the Applicant Provides Regulatory Relief, Regulatory Barrier Removal or Incentives to the Development

September 23, 2011

The California Department of Housing and Community Development (Department) is pleased to issue this NOFA for the BEGIN Program. This Notice is for approximately $17 million provided by the passage of Proposition 46, the Housing and Emergency Shelter Trust Fund Act of 2002, to provide funding to local public agencies for low- and moderate-income first-time homebuyer mortgage assistance.

The BEGIN Program is codified in the California Health and Safety Code, Division 31, Part 2, Chapter 14.5, Sections 50860 through 50866. The BEGIN Program is a homeownership program to make grants to qualifying ***cities, counties, and city and county entities*** that provide incentives or reduce or remove regulatory barriers for housing developments, as set forth in the BEGIN Program Guidelines. These grants shall provide up to twenty percent of the sales price per dwelling unit, and be used for downpayment assistance in the form of a loan to qualifying low- and moderate-income first-time homebuyers who purchase newly constructed homes in a BEGIN Program project.

Generally, BEGIN Program eligible regulatory relief and incentives must significantly contribute to lowered development costs and shall directly benefit the identified or specified project. Applications must also sufficiently document and demonstrate the completed approvals and score a minimum of 200 points in the regulatory relief scoring section by combining any of the six regulatory relief categories.

Several of the terms used in the BEGIN Program have specific meanings defined in the BEGIN Program Guidelines dated May 23, 2011. For proper completion of the application, HCD urges potential applicants to review the BEGIN Program Guidelines, available on the Department's website at www.hcd.ca.gov/fa/begin.

Applications under this NOFA will be considered on an **"over-the-counter"** basis until available funds are exhausted. Applications will be accepted at the address listed on page 14. Applications that are substantially complete and pass threshold requirements will be eligible for funding. Eligible applications shall be funded in the order of receipt of a substantially complete application, subject to geographic distribution targets set forth on page 13. The Department will begin accepting applications at 8:00 a.m. on Monday, November 21, 2011. They will continue to be accepted until such time as the Department has received what it determines to be a sufficient number of applications to reasonably use all funding available no later than June 30, 2012.

In accordance with current BEGIN Program Guidelines, all funds made available under this NOFA must be disbursed within 36 months from the date of award.

All references to section numbers in this NOFA correspond to section numbers in the BEGIN Program Guidelines as amended May 23, 2011, unless otherwise stated.

Summary of Application Review and Approval Process

1. Upon receipt, applications will be reviewed for eligibility, including:

    a. Is the applicant eligible?

    b. Does the applicant propose to assist eligible households?

    c. Is the proposed use of funds eligible?

    d. Does the project pass the project readiness threshold?

    e. Does the application and identified or specified project meet the threshold score for regulatory relief?

    f. Is the proposed BEGIN Program project eligible?

    g. Does the applicant propose an eligible form of homeownership?

2. All eligible applications will be tabulated for a total of funds requested.

3. If there is insufficient funding for all applications received in a single day, these applications will be rated on the criteria below. All scores will be totaled and the highest scored applications will receive an award. Funding decisions will be made by the Department's Division of Financial Assistance Deputy Director. The decision of the Deputy Director is final.

    a. Regulatory Relief points will be assigned according to Appendix 3 of the BEGIN Program NOFA;

    b. The project readiness points will be assigned on the following basis;

        (1) Design status readiness as demonstrated by an executed agreement with an architect or other design team - **10 points;**

        (2) Construction financing commitments - **10 points;**

(3) Permanent financing - **20 points (divided as follows):**

(A) Letters of expressed interest from 1st mortgage lenders - **10 points (or 20 points if no other subordinate financing is required);**

(B) Subordinate financing commitments if required to make the BEGIN Program units affordable to low- or moderate-income homebuyers - **10 points.**

(4) Local approvals - **25 points (divided as follows)**;

(A) Tentative Map Approval: **5 points** or
Final Map Recorded: **10 points**

(B) Verification of all other local approvals in place: **15 points.**

c. Scores will be tallied.

d. The award list will be adjusted to assure the geographic distribution targets have been met (see page 10).

e. Awards will be granted based on this adjusted award list.

4. If the total requested by the eligible applications is **less than $17 million**, the applications will be reviewed for regulatory relief and those applications that meet the point requirements will be funded.

Timetable for Applications, Workshops, and Awards

TIMETABLE FOR BEGIN APPLICATIONS	
Statewide NOFA Issued:	September 23, 2011
Statewide Applicant Workshops:	See Attachment A for Locations, Dates and Times
Statewide Applications Accepted Beginning:	November 21, 2011
1st Program Award Notification Date:	Approximately January 2012
1st Standard Agreements Mailed to Borrowers:	Approximately 3 Months from Award
Execution Date of 1st Standard Agreements	Approximately 1 Month from 1st Mailing

The following is the complete Section 106 (Regulatory Relief Section) of the BEGIN Program Guidelines as amended on May 23, 2011.

Section 106. Regulatory Relief

The following categories for regulatory concessions and development incentives represent BEGIN Program eligible regulatory relief. Each category includes a list of eligible regulatory relief **examples**. Applicants may propose alternatives to the listed examples or regulatory relief categories; subject to departmental approval. All applications must demonstrate regulatory or incentive actions that significantly contribute to reducing development costs. No regulatory relief points can be awarded for any project located on a site that has been downzoned or which was approved at a significantly lower density than allowed under existing zoning prior to application.

The BEGIN Program application must sufficiently document completed approvals and ensure regulatory barrier removal was provided to the identified or specified project. Documentation of the approval of the regulatory action must be from the city, county, or city and county entity, and contain a copy of the signed original action by the final decision-making body (i.e., planning commission, board or council). No points will be given for applications documenting regulatory relief with staff-level reports, correspondence, or from minutes of council meetings or other documentation that did not specifically approve the regulatory relief action and include a direct connection to the project. This approval must be from the government agency, and be included in the application to demonstrate the regulatory relief action has been formally approved. Examples of sufficient documentation include signed resolutions, enabling legislation, and amended and adopted codes (with subsequent approvals if necessary), development agreements, and other final project approvals. Further, the application must include specific documentation of the cost savings resulting from the regulatory relief in terms of development costs (e.g., land, financing, construction, fees, or carrying costs). Applications must describe the requirement and costs before and after the regulatory relief action and the dollar value of the difference in terms of development costs. See Appendix 1 for a sample regulatory relief matrix. Point value of the following are reflected in Appendix 3.

(1) Modification of Zoning, Density, and Development Standards

The application must demonstrate densities significantly above otherwise allowable maximum densities or modify, reduce or remove development standards to significantly lower development costs for the project. <u>The following are **examples** of eligible zoning, density, and development standard modifications</u>:

a. An attached development with densities at least 20 percent higher than under the zoning prior to the regulatory action and with a minimum density of:

(1) 10 units per acre for rural areas;

(2) 20 units per acre for suburban areas; or
(3) 30 units per acre for metropolitan areas.

See Appendix 2 for a table detailing these minimum densities by jurisdiction.

b. A single-family detached development must be approved for densities significantly above those otherwise allowable and have a minimum density of 10 units per acre.

c. The project has removed, reduced, or modified development standards such as setbacks, square footage requirements, minimum lot sizes, lot coverage, floor area ratios, or height limits to permit housing development in excess of the maximum allowable density.

d. Site improvements are significantly reduced; such as street widths, right-of way, or easement dedication requirements are reduced for the project from a prior standard.

e. An assisted project with lot consolidation and/or assembly to significantly increase densities or lower development costs is approved.

(2) Reduction in Permit Processing and Procedures

To be eligible for points in this category, the application must demonstrate cost savings in terms of development costs, such as measuring the difference and demonstrating the cost savings between the permit procedure or time before and after the regulatory relief action. The following are **examples** of eligible regulatory relief:

a. The project is located within an area for which a specific plan or other area plan was approved with subsequent ministerial approval or benefited from a tiered environmental review with minimal subsequent environmental review.

b. There is a significant reduction in permit processing times due to, for example, elimination of separate or sequential project reviews. Application must demonstrate cost savings to the development due to review process reduction vs. standard processing times. Applications will only be credited by demonstrating significant cost reduction in permit processing time over the baseline standard processing time.

c. There is ministerial approval of required entitlements.

d. There is approval of streamlined design review, including:

(1) Staff level design review only - for example, not requiring full design committee review or other layers of review processes were removed and development design approval was expedited as a result.

(2) Local governments provide off-the-shelf prototype design packages for ministerial approval. The application must demonstrate the significant cost savings or regulatory relief provided to the identified project.

(3) Reduction of Parking Standards

Regulatory relief for parking standards shall clearly demonstrate the difference between the former and the reduced standards and the cost savings in terms of development costs. The following are **examples** of eligible regulatory relief:

a. Crediting on-street parking or shared residential/commercial parking, toward minimum residential parking requirements.

b. Carports (unenclosed garages) are permitted to satisfy at least a portion of an enclosed garage parking requirement.

c. Parking requirements, inclusive of visitor parking and parking for persons with disabilities do not exceed:

(1) Zero to One Bedrooms: One on-site parking space;
(2) Two to Three Bedrooms: Two on-site parking spaces; and
(3) Four or More Bedrooms: Two and one-half parking spaces.

(4) Land Donation and Other Development Incentives

The local government provides incentives to directly and significantly reduce development costs, such as land donation and environmental remediation.

(5) Mitigation of Fees and Exactions

Fees were significantly reduced, deferred or waived for the project. Fee reduction or waivers shall be quantified in the application including a comparison of the fees typically collected for comparable projects and those required of the BEGIN Program project.

(6) Jurisdiction-wide Regulatory Relief Bonus Points

Projects that benefit from eligible regulatory relief implemented through the revision of zoning standards or regulations as opposed to relief provided through a variance process will be eligible for bonus points. To be eligible, jurisdiction-wide regulatory relief actions must have been taken after January 1, 2003 and demonstrate direct benefit to the identified project. Applications must include copies of documents demonstrating the action has been approved including resolutions and revised zoning text or regulations.

Housing Element Component

Applicants with a housing element found in substantial compliance by the Department with Article 10.6 of the Government Code are eligible for 50 points as detailed in Appendix 3.

California Green Building Standards Code (CALGreen)

The provisions of the CALGreen code apply to the planning, design, operation, construction, use and occupancy of every newly constructed low-rise residential building throughout California. Information regarding the mandatory CALGreen requirements may be obtained from the Department's website at http://www.hcd.ca.gov/CALGreen.html. However, always contact the local enforcement authority to ensure no additional or more stringent requirements have been adopted by local ordinance.

Eligible Applicants

To be eligible to apply for an award of BEGIN Program funds, the applicant shall be a ***city, or county, or a city and county entity*** within the state of California, which will offer specific forms of cost saving regulatory relief, regulatory barrier removal, or other development incentives to an identified BEGIN Program homeownership project.

The BEGIN Program is designed to promote partnerships between localities and housing developers to reduce the cost, and increase the supply, of new homeownership opportunities for low- and moderate-income households. The locality's role is to offer specific forms of regulatory relief and development incentives to identified BEGIN Program projects which reduce the per-unit cost of the housing. The locality is the applicant for BEGIN Program funds.

Localities shall only be eligible to apply for an award of BEGIN Program funds for projects in their jurisdiction. They may apply for funds for more than one project, but each project requires a separate application.

Maximum and Minimum Application Amounts

The amount of grant funds to be requested is dependent on the number of units proposed for qualified low- and moderate-income first-time homebuyers in the subject BEGIN Program project. The minimum number of units required in any application is four.

The maximum BEGIN Program loan amount per unit is twenty percent of the home sales price. The applicant may choose to provide a lesser amount per unit in BEGIN Program loan funds than the statutory maximum. The application amount will be equal to the average amount of proposed BEGIN Program funds to be loaned to the eligible homebuyers, times the number of BEGIN Program units.

Eligible Uses of Funds

Local agencies may make loans to low- and moderate-income first-time homebuyers for mortgage assistance for a new homeownership unit at the time it is ready for occupancy, except where self-help housing will be financed under the U.S. Department of Agriculture, Rural Housing Services 502 program. In such cases, BEGIN Program permanent financing may be disbursed at the time a lot is purchased.

Ineligible Uses of Funds

Costs other than those allowed in BEGIN Program Guidelines, Section 105, cannot be paid with BEGIN Program funds.

Eligible Homebuyer/Homeowners

BEGIN Program borrowers must be low- or moderate-income households whose incomes shall not exceed 120 percent of the county median income adjusted for family size as defined in BEGIN Program Guidelines, Section 104 Eligible Households. The current limits are listed on the Department's website at:
www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html

Eligible Projects

A BEGIN Program project can be in the pre-construction phase, under construction or recently completed at the time of application for funds under the current NOFA. BEGIN Program units must not have been previously occupied as homeownership units.

BEGIN Program projects shall be housing developments with newly constructed homeownership units that are designated as BEGIN Program units, and are sold to eligible households with BEGIN Program mortgage assistance. Each BEGIN Program project must be under common ownership. A BEGIN Program project must have a minimum of four BEGIN Program homeownership units. The BEGIN Program project may be part of a larger subdivision. The BEGIN Program project is defined as the BEGIN Program assisted units.

Project Readiness

In accordance with BEGIN Program Guidelines, a BEGIN Program project must be ready for homebuyer occupancy with all BEGIN Program funds disbursed within three years from the date of award. To demonstrate the proposed BEGIN Program project's likelihood of completion within this timeframe, an eligible project shall, at the time of

application, submit the following in order to pass the project readiness threshold. Specifically, the applicant's developer partner must have:

1. Evidence of site control of the proposed project property as described in Section 116; and

2. A development project budget with identified sources and uses.

Bonus Point Value

HCD is encouraging developers to enhance energy efficiency of new units and encourage the use of green building features as well as meeting universal design standards. All applications will have the opportunity to gain bonus points for pursuing the new policy goals included in this NOFA. Of the 100 bonus points available per the New Bonus Criteria below, a maximum of 50 bonus points are allowed per applicant:

New Policy Objectives –	Bonus Points Value
Targeting Energy Efficient/Green Building features: Buildings shall be designed to include the green building measures specified as mandatory in the CALGreen Building Standards Code. In addition, if you choose to follow the voluntary green building measures (refer to Appendix A4 at http://www.hcd.ca.gov/codes/shl/2010_CA_Green_Bldg.pdf) you may be eligible to receive 50 bonus points. Voluntary tiers are intended to further encourage building practices that improve public health, safety and general welfare by promoting the use of building concepts that minimize the building's impact on the environment and promote a more sustainable design. CALGreen Tier 1 and Tier 2 buildings contain voluntary green building measures necessary to meet the threshold of each level. For the submission of your application, you may self-certify that you intend to meet the CALGreen Tier 1 or Tier 2 design criteria (see application self-certification check list and attach as Attachment 6 of the Application). An architect or the local inspection agency must certify that the design actually meets the criteria for CALGreen Tier 1 or Tier 2 specified in the Code, and will be a condition of your contract.	**50**

Targeting homeownership units that meet universal design standards: Bonus points will be given in the scoring of applications that use their mortgage assistance loans exclusively for home purchases that meet 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 unit. • Make doorways throughout the unit at least 32 inches wide. • Reinforce wall 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. **(Attach as Attachment 7)**	**50**

BEGIN Program Downpayment Assistance Guideline Requirements

Loans to low- and moderate-income first-time homebuyers shall meet the downpayment assistance guideline requirements as established in Section 110.

Timeframes for Use of BEGIN Program Funds

Successful applicants shall enter into a Standard Agreement with the Department. In accordance with the current BEGIN Program Guidelines, the term of the Standard Agreement shall expire three years from the date of award. BEGIN Program funds shall be disbursed on an advance or reimbursement basis. Upon the effective date of the Standard Agreement and upon submission of the required draw request form(s) and submission of any State required documents, funds shall be disbursed pursuant to Section 121.

Recipients shall be required to meet the performance goals pursuant to Section 123. Failure to meet the performance goals may result in funds being disencumbered and/or a penalty point reduction on future applications.

Geographic Distribution

In the event of a competitive process, to ensure a reasonable geographic distribution of funds (provided there are sufficient applications in each area that pass funding threshold) awards will be made as follows:

45 percent of the funds for non-rural projects in Southern California;

30 percent of the funds for non-rural projects in Northern California;

10 percent of funds for non-rural projects in the Central Valley; and

10 percent of the funds for projects in rural areas.

If there are an insufficient number of eligible applications to utilize the entire amount of the percentage set-aside in any of the individual areas, the balance of the set-aside along with the remaining five percent will be used to fund eligible applications in any area of the state based on highest rank order.

For the purposes of these set-asides, Southern California includes the counties of San Luis Obispo, Kern, San Bernardino, and all counties in the South. Northern California includes all others counties of the state except those listed in the Central Valley. Central Valley includes Fresno, Kings, Madera, Merced, San Joaquin, Stanislaus, and Tulare counties. "Rural area" is defined in the Health and Safety Code Section 50101.

Important Legal Matters

The Department reserves the right, at its sole discretion, to suspend or amend the provisions of this NOFA. If such an action occurs, the Department will notify all interested parties. This NOFA is subject to the CalHome Program requirements (Health and Safety Code, Section 50650 et seq., and California Code of Regulations, Title 25, Section 7715 et seq.) except as otherwise provided by Health and Safety Code, Section 50860 et seq. Also, this NOFA is subject to the provisions of the BEGIN Program Guidelines adopted as amended on May 23, 2011. Applicants are urged to review the Guidelines carefully before they submit an application.

Application Submission

Application must be made on the forms provided by the Department. Applicants may submit only **one** application per BEGIN Program project in response to this NOFA. Application forms must not be modified. **The Department must receive two original complete applications in three-ring binders per project**. Applicants must meet the 300 points threshold upon submission.

Applications are available at www.hcd.ca.gov/fa/begin, or you may contact program staff at (916) 327-3742. Completed applications must be delivered to one of the following addresses:

U.S. Mail	Private Courier
Department of Housing and Community Development Division of Financial Assistance BEGIN Program P.O. Box 952054, MS 390-2 Sacramento, CA 94252-2054	Department of Housing and Community Development Division of Financial Assistance BEGIN Program 1800 Third Street, Room 390-2 Sacramento, CA 95811

It is the applicant's responsibility to ensure that the application is clear, complete and accurate. After the application is received, BEGIN Program staff may request clarifying information.

Information and Assistance

Staff is available to answer questions about the BEGIN Program and the preparation and submission of the application. Please see Attachment 2 for staff listing.

APPENDIX 1

SAMPLE REGULATORY RELIEF MATRIX AND EXAMPLE

Regulatory Relief Action	Previous Standard	Relief Standard	Difference	Development Cost Savings *	Documentation Type
Density Modification	20 units per Acre	30 Units Per Acre	10 Units Per Acre	$17,000 per Unit	Rezone Resolution
Parking Standards	2 Spaces per Unit	1 Space per unit	1 space per unit	$4,000 per Unit	Transit Oriented Overlay Zone and Resolution for subsequent Project Approval
Development Incentive: Land Donation	Market Value $5M	Land Donated		$33,000 per Unit	DDA
TOTAL				$54,000 per Unit	

* Based on a Land Cost of $1,000,000 per acre

APPENDIX 2
LIST OF SINGLE FAMILY ATTACHED MINIMUM DENSITY BY JURISDICTION SIZE

COUNTY	PLACE	at least 10 du/ac*	at least 20 du/ac*	at least 30 du/ac*
Alameda	Alameda			X
	Alameda County			X
	Albany		X	
	Berkeley			X
	Dublin			X
	Emeryville		X	
	Fremont			X
	Hayward			X
	Livermore			X
	Newark			X
	Oakland			X
	Piedmont		X	
	Pleasanton			X
	San Leandro			X
	Union City			X
Alpine	Alpine County	X		
Amador	Amador	X		
	Amador County	X		
	Ione	X		
	Jackson	X		
	Plymouth	X		
	Sutter Creek	X		
Butte	Biggs		X	
	Butte County		X	
	Chico		X	
	Gridley		X	
	Oroville		X	
	Paradise		X	
Calaveras	Angels City	X		
	Calaveras County	X		
Colusa	Colusa	X		
	Colusa County	X		
	Williams	X		

* du/ac = dwelling units per acre

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Contra Costa	Antioch			X
	Brentwood			X
	Clayton		X	
	Concord			X
	Contra Costa County			X
	Danville			X
	El Cerrito		X	
	Hercules		X	
	Lafayette		X	
	Martinez			X
	Moraga		X	
	Oakley			X
	Orinda		X	
	Pinole		X	
	Pittsburg			X
	Pleasant Hill			X
	Richmond			X
	San Pablo			X
	San Ramon			X
	Walnut Creek			X
Del Norte	Crescent City	X		
	Del Norte County	X		
El Dorado	El Dorado County		X	
	Placerville		X	
	South Lake Tahoe		X	
Fresno	Clovis		X	
	Coalinga		X	
	Firebaugh		X	
	Fowler		X	
	Fresno			X
	Fresno County		X	
	Huron		X	
	Kerman		X	
	Kingsburg		X	
	Mendota		X	
	Orange Cove		X	
	Parlier		X	
	Reedley		X	
	San Joaquin		X	
	Sanger		X	
	Selma		X	
Glenn	Glenn County	X		
	Orland	X		
	Willows	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Humboldt	Arcata	X		
	Blue Lake	X		
	Eureka	X		
	Ferndale	X		
	Fortuna	X		
	Humboldt County	X		
	Rio Dell	X		
	Trinidad	X		
Imperial	Brawley		X	
	Calexico		X	
	Calipatria		X	
	El Centro		X	
	Holtville		X	
	Imperial		X	
	Imperial County		X	
	Westmorland		X	
Inyo	Bishop	X		
	Inyo County	X		
Kern	Arvin		X	
	Bakersfield			X
	California City		X	
	Delano		X	
	Kern County		X	
	Maricopa		X	
	McFarland		X	
	Ridgecrest		X	
	Shafter		X	
	Taft		X	
	Tehachapi		X	
	Wasco		X	
Kings	Avenal		X	
	Corcoran		X	
	Hanford		X	
	Kings County		X	
	Lemoore		X	
Lake	Clearlake	X		
	Lake County	X		
	Lakeport	X		
Lassen	Lassen County	X		
	Susanville	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Los Angeles Page 1 of 2	Agoura Hills		X	
	Alhambra			X
	Arcadia			X
	Artesia		X	
	Avalon		X	
	Azusa			X
	Baldwin Park			X
	Bell			X
	Bell Gardens			X
	Bellflower			X
	Beverly Hills			X
	Bradbury		X	
	Burbank			X
	Calabasas		X	
	Carson			X
	Cerritos			X
	Claremont			X
	Commerce		X	
	Compton			X
	Covina			X
	Cudahy			X
	Culver City			X
	Diamond Bar			X
	Downey			X
	Duarte		X	
	El Monte			X
	El Segundo		X	
	Gardena			X
	Glendale			X
	Glendora			X
	Hawaiian Gardens		X	
	Hawthorne			X
	Hermosa Beach		X	
	Hidden Hills		X	
	Huntington Park			X
	Industry		X	
	Inglewood			X
	Irwindale		X	
	La Canada Flintridge		X	
	La Habra Heights		X	
	La Mirada			X
	La Puente			X
	La Verne			X
	Lakewood			X
	Lancaster			X
	Lawndale			X

	Los Angeles County, Page 2 or 2 PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
	Lomita		X	
	Long Beach			X
	Los Angeles			X
	Los Angeles County			X
	Lynwood			X
	Malibu		X	
	Manhattan Beach			X
	Maywood			X
	Monrovia			X
	Montebello			X
	Monterey Park			X
	Norwalk			X
	Palmdale			X
	Palos Verdes Estates		X	
	Paramount			X
	Pasadena			X
	Pico Rivera			X
	Pomona			X
	Rancho Palos Verdes			X
	Redondo Beach			X
	Rolling Hills		X	
	Rolling Hills Estates		X	
	Rosemead			X
	San Dimas			X
	San Fernando		X	
	San Gabriel			X
	San Marino		X	
	Santa Clarita			X
	Santa Fe Springs		X	
	Santa Monica			X
	Sierra Madre		X	
	Signal Hill		X	
	South El Monte		X	
	South Gate			X
	South Pasadena		X	
	Temple City			X
	Torrance			X
	Vernon		X	
	Walnut			X
	West Covina			X
	West Hollywood			X
	Westlake Village		X	
	Whittier			X

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Monterey	Carmel-by-the-Sea		X	
	Del Rey Oaks		X	
	Gonzales		X	
	Greenfield		X	
	King City		X	
	Marina		X	
	Monterey		X	
	Monterey County		X	
	Pacific Grove		X	
	Salinas			X
	Sand City		X	
	Seaside		X	
	Soledad		X	
Napa	American Canyon		X	
	Calistoga		X	
	Napa		X	
	Napa County		X	
	St. Helena		X	
	Yountville		X	
Nevada	Grass Valley	X		
	Nevada City	X		
	Nevada County	X		
	Truckee	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Orange	Aliso Viejo			X
	Anaheim			X
	Brea			X
	Buena Park			X
	Costa Mesa			X
	Cypress			X
	Dana Point			X
	Fountain Valley			X
	Fullerton			X
	Garden Grove			X
	Huntington Beach			X
	Irvine			X
	La Habra			X
	La Palma		X	
	Laguna Beach		X	
	Laguna Hills			X
	Laguna Niguel			X
	Laguna Woods		X	
	Lake Forest			X
	Los Alamitos		X	
	Mission Viejo			X
	Newport Beach			X
	Orange			X
	Orange County			X
	Placentia			X
	Rancho Santa Margarita			X
	San Clemente			X
	San Juan Capistrano			X
	Santa Ana			X
	Seal Beach		X	
	Stanton			X
	Tustin			X
	Villa Park		X	
	Westminster			X
	Yorba Linda			X
Placer	Auburn		X	
	Colfax		X	
	Lincoln		X	
	Loomis		X	
	Placer County		X	
	Rocklin		X	
	Roseville		X	
Plumas	Plumas County	X		
	Portola	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Riverside	Banning			X
	Beaumont		X	
	Blythe		X	
	Calimesa		X	
	Canyon Lake		X	
	Cathedral City			X
	Coachella			X
	Corona			X
	Desert Hot Springs		X	
	Hemet			X
	Indian Wells		X	
	Indio			X
	La Quinta			X
	Lake Elsinore			X
	Moreno Valley			X
	Murrieta			X
	Norco			X
	Palm Desert			X
	Palm Springs			X
	Perris			X
	Rancho Mirage		X	
	Riverside			X
	Riverside County			X
	San Jacinto			X
	Temecula			X
Sacramento	Citrus Heights		X	
	Elk Grove		X	
	Folsom		X	
	Galt		X	
	Isleton		X	
	Rancho Cordova*		X	
	Sacramento			X
	Sacramento County		X	
San Benito	Hollister		X	
	San Benito County		X	
	San Juan Bautista		X	

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
San Bernardino	Adelanto		X	
	Apple Valley			X
	Barstow		X	
	Big Bear Lake		X	
	Chino			X
	Chino Hills			X
	Colton			X
	Fontana			X
	Grand Terrace		X	
	Hesperia			X
	Highland			X
	Loma Linda		X	
	Montclair			X
	Needles		X	
	Ontario			X
	Rancho Cucamonga			X
	Redlands			X
	Rialto			X
	San Bernardino			X
	San Bernardino County			X
	Twentynine Palms			X
	Upland			X
	Victorville			X
	Yucaipa			X
	Yucca Valley		X	
San Diego	Carlsbad			X
	Chula Vista			X
	Coronado		X	
	Del Mar		X	
	El Cajon			X
	Encinitas			X
	Escondido			X
	Imperial Beach			X
	La Mesa			X
	Lemon Grove			X
	National City			X
	Oceanside			X
	Poway			X
	San Diego			X
	San Diego County			X
	San Marcos			X
	Santee			X
	Solana Beach		X	
	Vista			X

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
San Francisco	San Francisco City & County			X
San Joaquin	Escalon		X	
	Lathrop		X	
	Lodi		X	
	Manteca		X	
	Ripon		X	
	San Joaquin County		X	
	Stockton			X
	Tracy		X	
San Luis Obispo	Arroyo Grande		X	
	Atascadero		X	
	El Paso de Robles		X	
	Grover Beach		X	
	Morro Bay		X	
	Pismo Beach		X	
	San Luis Obispo		X	
	San Luis Obispo County		X	
San Mateo	Atherton		X	
	Belmont		X	
	Brisbane		X	
	Burlingame			X
	Colma		X	
	Daly City			X
	East Palo Alto			X
	Foster City			X
	Half Moon Bay		X	
	Hillsborough		X	
	Menlo Park			X
	Millbrae		X	
	Pacifica			X
	Portola Valley		X	
	Redwood City			X
	San Bruno			X
	San Carlos			X
	San Mateo			X
	San Mateo County			X
	South San Francisco			X
	Woodside		X	

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Santa Barbara	Buellton		X	
	Carpinteria		X	
	Goleta		X	
	Guadalupe		X	
	Lompoc		X	
	Santa Barbara		X	
	Santa Barbara County		X	
	Santa Maria		X	
	Solvang		X	
Santa Clara	Campbell		X	
	Cupertino		X	
	Gilroy		X	
	Los Altos		X	
	Los Altos Hills		X	
	Los Gatos		X	
	Milpitas		X	
	Monte Sereno		X	
	Morgan Hill		X	
	Mountain View		X	
	Palo Alto		X	
	San Jose			X
	Santa Clara			X
	Santa Clara County		X	
	Saratoga		X	
	Sunnyvale			X
Santa Cruz	Capitola		X	
	Santa Cruz		X	
	Santa Cruz County		X	
	Scotts Valley		X	
	Watsonville		X	
Shasta	Anderson		X	
	Redding		X	
	Shasta County		X	
	Shasta Lake		X	
Sierra	Loyalton	X		
	Sierra County	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Siskiyou	Dorris	X		
	Dunsmuir	X		
	Etna	X		
	Fort Jones	X		
	Montague	X		
	Mount Shasta	X		
	Siskiyou County	X		
	Tulelake	X		
	Weed	X		
	Yreka	X		
Solano	Benicia		X	
	Dixon		X	
	Fairfield			X
	Rio Vista		X	
	Solano County		X	
	Suisun City		X	
	Vacaville		X	
	Vallejo			X
Sonoma	Cloverdale		X	
	Cotati		X	
	Healdsburg		X	
	Petaluma		X	
	Rohnert Park		X	
	Santa Rosa			X
	Sebastopol		X	
	Sonoma		X	
	Sonoma County		X	
	Windsor		X	
Stanislaus	Ceres		X	
	Hughson		X	
	Modesto			X
	Newman		X	
	Oakdale		X	
	Patterson		X	
	Riverbank		X	
	Stanislaus County		X	
	Turlock		X	
	Waterford		X	
Sutter	Live Oak		X	
	Sutter County		X	
	Yuba City		X	
Tehama	Corning	X		
	Red Bluff	X		
	Tehama	X		
	Tehama County	X		

COUNTY	PLACE	at least 10 du/ac	at least 20 du/ac	at least 30 du/ac
Trinity	Trinity County	X		
Tulare	Dinuba		X	
	Exeter		X	
	Farmersville		X	
	Lindsay		X	
	Porterville		X	
	Tulare		X	
	Tulare County		X	
	Visalia		X	
	Woodlake		X	
Tuolumne	Sonora	X		
	Tuolumne County	X		
Ventura	Camarillo		X	
	Fillmore		X	
	Moorpark		X	
	Ojai		X	
	Oxnard			X
	Port Hueneme		X	
	San Buenaventura (Ventura)			X
	Santa Paula		X	
	Simi Valley			X
	Thousand Oaks			X
	Ventura County		X	
Yolo	Davis		X	
	West Sacramento		X	
	Winters		X	
	Woodland		X	
	Yolo County		X	
Yuba	Marysville		X	
	Wheatland		X	
	Yuba County		X	

Sources:
Census 2002 Population: :
http://www.census.gov/popest/archives/2000s/vintage_2002/SUB-EST2002-10.html

Metropolitan and Micropolitan Statistical Areas:
http://www.whitehouse.gov/omb/bulletins_fy04_b04-03/

APPENDIX 3

REGULATORY RELIEF SCORING

A. Regulatory Relief Section for BEGIN Program: must have a minimum of 200 points in this category to be eligible for the BEGIN program. Maximum of 400 points available.	
1. Modification of Zoning, Density and Development Standards	**100**
2. Reduction in Permit Processing and Procedures	**50**
3. Reduction of Parking Standards	**100**
4. Land Donation and Other Development Incentives	**50**
5. Mitigation of Fees and Exactions	**50**
6. Jurisdiction-wide Regulatory Relief Bonus Points	**50**
Total points possible in regulatory relief	**400**
B. Housing Element compliance section: Applicant has an adopted housing element that the Department 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 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 0.25 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: • 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 points in B., and/or C.)	**300**

APPENDIX 4

PROJECT READINESS SELF-SCORING SHEET

A. Project Readiness (All projects must meet the following three 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)	**10**		
Financing Commitments 1. Construction financing commitment: **10 points** 2. Letters of express interest from primary lenders: **10 points or 20 points if no subordinate financing required other than BEGIN Program** 3. Subordinate financing commitments as required to make the BEGIN Program units affordable to low- or moderate-income homebuyers: **10 points**	**30**		
Other Local Approvals 1. Tentative Map Approval: **5 points or** Final Map Approval: **10 points** 2. Verification of Local Approvals: **15 points**	**25**		
Total Additional Points Possible	**65**		

ATTACHMENT 1

2011 BEGIN NOFA

APPLICATION WORKSHOP REGISTRATION

Attention: BEGIN Program, fax # 916-322-2904, voice # 916-327-3742
(Please RSVP at least 5 days before the workshop date)

Organization:_____

Attendee's Name:_____ Phone:_____

E-mail:_____

Please indicate which of the following workshop locations and training sessions you would like to attend:

Sacramento – HCD Headquarters

10/05/11 1800 3rd Street, Room 183, Sacramento, CA 95811
10:00 a.m. – 1 p.m.

Visalia - Self-Help Enterprises

10/12/11 8445 W. Elowin Court, Visalia, CA 93291
10:00 a.m. – 1 p.m.

Upland - Carnegie Library Building

10/18/11 123 East D Street, Upland, CA 91786
10:00 a.m. – 1 p.m.

Please list any other program people planning to attend:

Name: _____ Phone: _____
E-mail: _____

Name: _____ Phone: _____
E-mail: _____

ATTACHMENT 2

BEGIN STAFF CONTACT LIST

Coral Gaines Program Manager	(916) 327-3632 cgaines@hcd.ca.gov
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