



Greater Bay Area Regional Partnership Workforce Education and Training

Contra Costa Behavioral Health Services Loan Repayment Program and Application Guide (Updated November 2023)

Cycle 3 Application

Opens: Tuesday, October 10th, 2023

Closes: Sunday, December 31st, 2023

[Click Here to Apply](#)

Executive Summary

Contra Costa Behavioral Health Services (CCBHS) as a member of the Greater Bay Area Regional Partnership, and through the Mental Health Services Act (MHSA) Workforce Education and Training (WET) component has developed a Loan Repayment Program (LRP) opportunity. CCBHS, in collaboration with other counties in the Bay Area region, have partnered with the California Mental Health Services Authority (CalMHSA) and the California Department of Health Care Access and Information (HCAI) formerly known as Office of Statewide Health Planning and Development (OSHPD) to make this funding available to the public behavioral health system workforce. In Contra Costa County, this includes staff which work in specific classifications in CCBHS, including staff under Mental Health and Alcohol and Other Drug Services (AODS); as well as CCBHS contracted Community Based Organizations (CBOs) under Mental Health and Alcohol and Other Drug Services working in specific roles, classifications, or positions.

This program will award up to \$10,000 ¹ in eligible educational loan repayment to qualified providers working within the Contra Costa public behavioral health system, which commit to a minimum 12-month service obligation in a recognized hard-to-fill or hard-to-retain position.

CCBHS anticipates that there may be a large volume of questions and interested individuals; therefore, all interested individuals should read this document in its entirety to understand application and eligibility criteria. CCBHS will also answer questions via email and provide a Frequently Asked Questions (FAQ) Document which may be found at the [CCBHS Workforce Education and Training page](#).

The CCBHS Loan Repayment Program will prioritize workforce needs for language and cultural needs of clients and seeks to support diversity, equity and inclusion of qualified behavioral health staff which make up the public behavioral health workforce and serve the most vulnerable populations within Contra Costa in hard- to-fill/hard-to-retain positions.

It should be noted that under the Cycle 3 Application, applicants are applying to be waitlisted as awardees. CCBHS has committed most of its funding in Cycles 1 and 2; however there have been instances where funding has become available as current awardees have transitioned in their employment; or have been awarded through other loan repayment or forgiveness avenues, making previously committed funds available. CCBHS is opening up the Cycle 3 application to build a waitlist of applicants. Applicants shall be scored on a competitive basis and shall receive status updates.

¹ Only applicable towards qualifiable educational loans. See D. Qualifying and Non-Qualifying Educational Loans (page 7).

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Section I: Application Guide

Any staff person which meets minimum qualifications may apply. However, priority is given to individuals which can fill workforce needs for language and/or culture or work in hard-to-fill/ hard-to-retain positions.

A. Eligible Professions

Eligible provider professions/roles/classifications/positions for the program are:

Licensed or License Eligible Psychologist	Peer Provider: someone providing behavioral health peer support either under Contra Costa Behavioral Health Services (CCBHS) Mental Health (MH) or Alcohol and Other Drugs (AODS) OR through a contracted CCBHS Community Based Organization (CBO) under MH or AODS which fill a position which requires having personal lived experience – described as personal experience or being a close family member of someone which at any point in their life has had mental health and/or substance use challenges, or systems involvement experience to include experience in the public mental health/ substance use treatment system, foster care system, or personal experience with homelessness. In CCBHS, this includes positions such as Community Support Workers or Family Partners. In CCBHS contracted CBOs under Mental Health or AODS, positions title will likely have other names.
Licensed or License Eligible Clinical Social Worker	
Licensed or License Eligible Marriage and Family Therapist	
Licensed or License Eligible Professional Clinical Counselor	
Certified Substance Abuse Counselor	
Substance Abuse Counselor Trainee	
Registered Nurse	
Mental Health Specialist	

The applicant must be working in an eligible profession/role/classification/position identified in the *Eligible Professions* section above. Change of profession/role/classification/position during or after the application or award period may be cause for disqualification. It is recommended that any applicant or awardee contact the County Site Point of Contact prior to any change in profession/role/classification/ position; as well as any changes in scheduling, supervisor, employer, or site. Changes may affect your ability to meet service agreements and eligibility. In certain circumstances, changes in position/scheduling/employer/site may not affect eligibility. Regardless, this information must be communicated to CCBHS. It is highly recommended to communicate with the CCBHS County Site Point of Contact prior to making changes to understand how potential changes affect eligibility in the CCBHS Loan Repayment Program.

B. Eligible Sites

The applicant must be employed in an eligible site of CCBHS County System providing outpatient services or services within a community setting. If working at a CCBHS contracted Community Based Organization (CBO) under Mental Health or Alcohol and Other Drug Services, the applicant must be providing services in Contra Costa in an outpatient or community setting. Any person whether employed within the CCBHS County System or within a CCBHS contracted CBO may NOT be providing services to clients in a locked facility. Individuals working at locked facilities are NOT eligible to apply. Locked facilities include jails, prisons, detention centers, juvenile hall, or any locked behavioral health facility. Changes in site during the application or award period may be cause for disqualification. In certain circumstances, changes in site may not affect eligibility. Regardless, this information should be communicated to the CCBHS County Site Point of Contact. It is highly recommended to communicate with the CCBHS County Site Point of Contact prior to making changes to understand how potential changes affect eligibility. If you are unclear if your site is an eligible site in the CCBHS Loan Repayment Program, you should also reach out to the CCBHS County Site Point of Contact.

C. Eligibility Requirements

Eligibility Requirement 1: Applicants must meet at least one of the criteria identified below in Eligibility Requirement 1 AND must meet at least one of the criteria identified in Eligibility Requirement 2 (page 6) to be eligible to apply.

Eligibility Requirement 1 – Direct Service Staff or Clinical Supervision Staff

Work Hours & Location - You must meet at least one of the below criteria.

- Work within CCBHS County System: If working within the CCBHS County System at an eligible site, an individual must work 40 hours per week in an eligible profession/role/classification/position AND be providing at minimum 20 hours per week of direct service to clients/consumers/peers. This includes staff under both CCBHS Mental Health AND Alcohol and Other Drug Services (AODS).
OR
- If working within the CCBHS County System, an individual must work 40 hours per week in an eligible profession/role/classification/position AND be providing clinical supervision to other staff within the CCBHS County System which provide direct services to clients/consumers/peers. This includes managers and supervisors in both Mental Health AND Alcohol and Other Drug Services (AODS).
OR
- Work within a CCBHS Contracted CBO: If working within a CCBHS contracted CBO either under Mental Health or Alcohol and Other Drug Services (AODS) in an eligible profession/role/classification/position at an eligible site, an individual must be providing at minimum 20 hours per week of direct service to clients/consumers/peers located within Contra Costa County.
OR
- If working within a CCBHS contracted CBO under Mental Health or AODS, an individual must work at least 32 hours per week in an eligible profession/role/classification/position AND be providing clinical supervision to other staff within the CCBHS contracted CBO which provide direct services to clients/consumers/peers located within Contra Costa County.

Total Weekly Hours of Direct Service

Any applicant not in a clinical supervisory position as previously described must provide at minimum 20 hours per week of direct service ² to clients/consumers/peers in an outpatient or community setting.

Reminder: Any staff within the CCBHS County System or CCBHS contracted CBO providing services to clients in locked facilities are NOT eligible to apply. This includes locked facilities such as jails, prisons, detention centers, juvenile hall, or any locked behavioral health facility. If you are unsure about your site, please ask.

Eligibility Requirement 2: Apart from meeting criteria identified in Eligibility Requirement 1, all applicants must also meet at least one of the criteria identified in Eligibility Requirement 2 (page 6), to be eligible to apply.

² Direct Service is defined as any of the following: services that generate units of service, opening or closing cases, crisis intervention, assessments, individual/family/group therapy, rehabilitation services, medication evaluation/consultation, integrated behavioral, evidence-based practice interventions, substance use treatment services, peer services, and community defined practices identified as what a community may consider cultural, linguistic, or traditional practices.

Eligibility Requirement 2 –At Least One of the Following Criteria Must Also be Met	
Priority for staff who are fluent in English and at least one of the identified languages and/or who identify with cultural and linguistic background of communities served.	<ul style="list-style-type: none"> Must be fluent in English and one of the following languages: Spanish, Mandarin, Cantonese, Vietnamese, Punjabi, Farsi, Portuguese, Dari, Arabic or Tagalog. <p>AND/OR</p> <p>Have lived experience as a client/consumer/peer (personal or family member experience). Personal lived experience is described as personal experience or being a close family member of someone which at any point in their life has had mental health and/or substance use challenges, or systems involvement experience to include experience in the public mental health/ substance use treatment system, foster care system, or personal experience with homelessness. In CCBHS, this includes positions such as Community Support Workers or Family Partners. In a CCBHS contracted CBO under Mental Health or AODS, the position titles will likely vary.</p>
OR	
Targeting staff in hard-to-fill/hard-to-retain positions, or those who possess experience or expertise in hard-to-fill/hard-to-retain positions. ³	<ul style="list-style-type: none"> Staff who work in programs delivering behavioral health services to: <ol style="list-style-type: none"> Children and Transition Age Youth (Ages 0 - 25) LGBTQIA2S+ clients/consumers/peers Working with clients in forensic behavioral health; who may have a history of justice-involvement. Clients may not be in a locked facility and should be receiving services through outpatient or a community-based setting. Staff who have proven experience serving Latina/Latino/LatinX/Hispanic, Asian, Pacific Islander, African American/Black and indigenous communities. Providers with integrated care experience/expertise (i.e. integrated primary care/behavioral health care experience/expertise). Staff working in crisis response settings.

D. Application to Program

The first step to applying is to submit an initial application for the program through the California Department of Health Care Access and Information (HCAI), formerly known as the Office of Statewide Health Planning and Development (OSHPD). This section of the Application and Program Guide will outline how and where a user can access application information and what information applicants will need before and during the application process. It should be noted that under the Cycle 3 Application, applicants are applying to be waitlisted as awardees. CCBHS has committed most of its funding in Cycles 1 and 2; however there have been instances where funding has become available as current awardees have transitioned in their employment; or have been awarded through other loan repayment or forgiveness avenues, making previously committed funds available. CCBHS is opening up the Cycle 3 application to build a waitlist of applicants. Applicants shall be scored on a competitive basis and shall receive status updates.

³ To receive credit, you will be asked clearly to identify your qualifying program, job functions direct service hours (if applicable), and employer information on a later issued "Employment Verification," form in the Loan Repayment Program process.

There are four distinct parts to the application:

1. General Eligibility Criteria
2. Applicant Personal Statements
3. Applicant Information
4. Applicant Employment Verification (this document is issued outside of the standard application)

As part of the requirements of the program, awarded applicants may not serve multiple service obligations concurrently and must be in service of the program during the agreed upon 12-month service obligation within. In summary, applicants must ensure they are not participating in any other educational loan repayment program or waiver from any federal, state, local or other agency during the same period as this loan repayment program.

Application Dates

The open application period for the program run from Wednesday, October 10th, 2023, and closes Sunday, December 31st, 2023, at 11:59pm PST. Upon completion and initial review of the application by HCAI, the California Mental Health Services Authority (CalMHSA) will receive the applicant data from HCAI. Once received, CalMHSA will process for the secondary steps of the application, which may include requesting applicants to submit a supplemental application/questionnaire that assesses additional county-level eligibility criteria. Award status shall be emailed out about 3-5 months after the application cycle closes.

Application Software

All Loan Repayment Program applicants will utilize HCAI's Central Application portal to submit their applications. The application portal is web-hosted and will be utilized to collect all applicant information except applicable county-level eligibility criteria, loan and lender information, and employment verification.

CalMHSA will be utilizing DocuSign to facilitate the process of acquiring an Employment Verification Form from all applicants. DocuSign is a secure and simple online tool that allows electronic transmission of documents that require review and electronic signature from recipients while maintaining the security of the information transmitted. DocuSign shall also be used to establish agreements with identified awardees.

General Eligibility Criteria

The first section of the application will establish that applicants meet the basic necessary eligibility standards set by the Regional Partnership and or specific to your County for this program.

Applicant Information

CalMHSA will be collecting all information provided by HCAI. Based on this data, CalMHSA will work with your county to facilitate any further information gathering needed to support your application.

Employment Verification

Once CalMHSA has received the applications from HCAI, applicants which meet eligibility criteria will be required to complete an Employment Verification Form and lender/loan information form.

This employment verification will require completion and signature by the applicant, then review and signature by the applicant's immediate and direct supervisor via DocuSign. The employment verification form will be sent to the applicant's email submitted in the Applicant Information segment of the online application. DocuSign will be utilized to ensure secure transmission of information.

Additionally, CCBHS may require a verification letter from the applicant's employer, if further needed to determine eligibility.

E. Qualifying and Non-Qualifying Educational Loans

Qualifying educational loans are considered government and commercial educational loans obtained for behavioral health care professional degrees or closely related fields and are in current good standing. Qualifying commercial lending institutions are those subject to examination and supervision by an agency of the United States, or by the State in which the institutions have their place of business.

The following types of debt are **NOT** eligible for loan repayment under this program:

- Loans in default
- Loans repaid in full
- Credit card debt
- Primary Care Loans
- Personal lines of credit
- Residency loans

The applicant must have obtained the eligible education loan in their own name. Eligible educational loans consolidated with loans owed by any other person, such as a spouse, are ineligible for repayment. For loans to remain eligible, applicant/awardee must keep their eligible educational loans separate from other debts.

F. Post Application

Initial Completeness Review

Once the application period has closed, CalMHSA will be conducting a completeness review of all the applicant and application materials submitted. This will serve as a cursory review to ensure that all requirements were met. All materials including the Employment Verification Forms will need to be submitted by the due date in the email request to be considered eligible and reviewed.

If CalMHSA identifies issues with any application, it will be at the discretion of the administrator and participating county to decide whether an applicant will be given the opportunity to correct or modify their submissions. If CalMHSA and the participating County extends this opportunity, they will attempt to communicate with the applicant through their supplied contact information.

Evaluator Selection Process

The independent review panel is provided by CalMHSA and is comprised of individuals with varied backgrounds, to include professional expertise, lived experience, and personal knowledge. Panelists' information will not be disclosed as a matter of confidentiality. CalMHSA is committed to ensuring the Evaluation Panel is representative of California's racial, ethnic, and cultural diversity.

Details regarding the specific process of selecting evaluators as well as the results of the evaluation process will not be shared as a matter of confidentiality.

Application Review and Employment Verification

Once all applications have been checked for completeness and reviewer personal statement scores have been submitted, representatives of the participating counties will perform their verification of employment. During this process, the County representative may contact applicants and/or their designated supervising body to

identify discrepancies encountered during the verification process. It is at the discretion of the County to determine their process for resolving discrepancies.

Establish Individual Contracts and Begin Service Obligation

Once the final review is complete and the selected awardees are identified, CalMHSA will communicate with all applicants and inform them of the decision made and any next steps. The CCBHS County Site Point of Contact will also work to follow up with applicants and provide status updates.

Chosen applicants (awardees) will have until the date indicated in the email request to respond to next steps. If an applicant does not confirm acceptance of their award and submit the necessary documents, CalMHSA may take this as a forfeit of their interest in this program.

G. Service Obligation

General Service Obligation Information and Requirements

The service obligation is an agreement whereby applicants maintain their position and responsibilities servicing the communities they have identified in their application. Aside from performing bi-annual service check-ins with CalMHSA, an applicant will only need to maintain their employment, hours outlined and position at their specified job site throughout the length of the service obligation period and remain in good standing on the loan.

Once the awardee completes the 12-month service obligation; CalMHSA shall work with the awardee to collect updated Employment Verification and loan documentation forms. The awardee's supervisor shall need to verify employment information via the Employment Verification form. Payment shall be made to the individuals lending institution by CalMHSA after all information is verified, finalized and documentation is collected.

Refer to the section on *Worksite Absences and Employment Interruption and Maternity/Paternity/Adoption or Any Leave of Absence* (page 9) for information on interruption in the 12-month service obligation period.

Bi-Annual Service Verification

In addition to agreeing to the length of the service obligation, applicants must agree to bi-annual employment verifications throughout the length of their service obligation.

Every awardee must submit employment verification documentation during the length of their service obligation, which include the initial Employment Verification, the Bi-Annual Employment Verification, and the Final Employment Verification. These employment verifications serve as check-ins and are intended to ensure program eligibility requirements are being maintained and that circumstances requiring loan repayment do not change, such as loans falling into default.

The Employment Verification form shall be issued by CalMHSA via DocuSign and will be communicated during the establishment of the contract with the awardee. The document must be completed and electronically signed by the awardee as well as their supervisor. Once completed by the awardee, it will be forwarded to CalMHSA who will confirm with the applicant's practice site. By completing and electronically signing the Employment Verification form, the awardee and the practice site are certifying the awardee's compliance or noncompliance with the clinical practice requirements. The bi-annual and final employment verification will additionally record the time spent away from the service site during the preceding six - month period to identify personal

time off, medical and/or parental leave, or other disruptions in employment.

While CalMHSA will take steps to alert both the awardee and the site to the due date for an Employment Verification submission, it is the awardee's responsibility to ensure that their approved service site completes the verification in a timely manner and that it is accurate. Awardees who fail to ensure that their Employment Verification forms are completed and submitted on time risk not receiving service credit and being recommended for default. Awardees who do not submit Employment Verifications or who are consistently late in submitting them may become ineligible for future programs.

If an awardee works more than the minimum number of hours per week, then the awardee only needs to report absences (or time spent away from the site) that will impede them from meeting the minimum weekly service requirement. This time should be deducted from the awardee's bank of allowable absences, which is 35 workdays per service year.

Worksite Absences and Employment Interruption

It will be the general policy of the program to defer to the allowable job site policies in relation to interruption in service and duties at the job site. Changes in job site, changes in hours worked or hours of direct service to clients/consumers/peers per week, or classification may be cause for disqualification, as it may void the minimum service requirements. An awardee should communicate with the CCBHS County Site Point of Contact prior to or as soon as possible any time there is a change in the site, hours worked, hours of direct service to clients, or change in population served. This should be done in advance whenever possible, or as soon as known as this may disqualify applicant.

A detailed allowance for job site interruptions will be articulated in an awardee's service contract upon intent to award.

Maternity/Paternity/Adoption or Any Leave of Absence

If an applicant needs to request maternity, paternity, adoption, or any leave of absence, they must contact the CCBHS County Site Point of Contact and CalMHSA. Whenever possible; an amendment may be made to extend the 12-month service obligation period for an extended leave of absence; however the 12-month service obligation period is expected to be met by June 30, 2025. Awardees should communicate with the CCBHS County Site Point of Contact and CalMHSA prior to any leave of absence that may require the awardee to take more than the allowable 35 workdays off during the 12-month service period to ensure an amendment is possible. Any awardee may take up to 35 days off for sick, personal, vacation, or any other form of leave without needing to request an amendment to the agreement.

Breach Policy

CalMHSA reserves the right to recover monies for the awardee's failure to perform the obligations set forth in the program agreement.

Section II: Program Guide

H. Program Information

Program Timeline

Event – Cycle 2	Key Dates
Open Applications	Tuesday, October 10 th , 2023
Close Applications	Sunday, December 31 st , 2023
Awardees Selected & Applicants Contacted	Spring 2024
Applicant Agreements Generated, Lender Information Requested	Spring 2024
Service Obligation Period Begins	Spring 2024
• Service Period Check-In 1 (Initial)	Fall 2024
• Service Period Check-In 2 (Final)	Spring 2025
Service Obligation Period Ends	Spring 2025
Funds Dispersed	Summer 2025

Program Background

The program was developed through the Mental Health Services Act (MHSA) Workforce Education and Training (WET) component and in collaboration with the California Mental Health Services Authority (CalMHSA).

The purpose of the program is to provide financial incentive to retain current qualified, eligible employees in hard-to-fill/ hard-to-retain positions in the public behavioral system. A limited number of awards will be available of up to \$10,000 towards repayment of educational loans in exchange for a 12-month service obligation. Eligible applicants must work in an outpatient or community setting at an eligible site in a hard-to-fill/hard-to-retain position, as defined by the county's public behavioral health system.

The Loan Repayment Program is a financial incentive strategy that is included in the Statewide MHSA Workforce Education and Training Five Year Plan. It is designed to retain public behavioral healthcare professionals to address cultural and linguistic needs of the population's served as well as address workforce needs. Through this program the County's public behavioral health system seeks to support qualified employees who meet eligibility requirements and commit to a 12-month service obligation.

Issuing Body

The California Mental Health Services Authority (CalMHSA) is a Joint Powers Authority, an independent government agency created by California counties and cities, focused on the efficient delivery of California mental health projects for its members. CalMHSA collaborates with the Member Counties/Cities to implement mental health services, project, and educational programs across the state, regionally, and locally.

CalMHSA will perform contract oversight and maintenance for this program. In this role, CalMHSA will serve as point-of-contact between awardees and County Behavioral Health agencies in issues regarding the Program. CalMHSA will also maintain contact with all recipients of awards and their educational loan providers.

Available Funding and Amounts

Individual awards will not exceed \$10,000 for each applicant per 12-month service obligation. CalMHSA and participating Counties may award full, partial, or no funding to an applicant based on a combination of

application eligibility criteria, strength of personal statement submission, and available funding.

I. Communication Requirements

Awardees must email the County Site Point of Contact within these specified timeframes for the following reasons:

- a. Prior to or immediately:
 - If you are no longer employed by the approved job site or will become employed elsewhere during the period of the award. This will assist the County and CalMHSA to identify if an awardee may still be eligible at the new place of employment.
 - Will be changing your position within your organization
 - Anytime there is a change that would affect the minimum eligibility requirements (hours worked, hours providing direct service, site change, etc.)
- b. Prior to, immediately or within 30 calendar days if you:
 - Have a change to your name, mailing address, phone number, e-mail address or lending institution
 - Begin a leave of absence for any reason
 - Begin maternity/paternity/adoption leave
 - Are requesting to switch from full-time to half-time status

Leaving an Approved Job Site/Provider Role Prior to Completion of Service

CalMHSA and counties expect that awardees will fulfill their obligation at the approved job site in their specified role identified in their initial application. If an awardee feels they can no longer continue working at the approved job site or in their hard-to-fill/ hard-to-retain role, the awardee must discuss the situation and/or concerns with the County Site Point of Contact and/or CalMHSA contact immediately via email.

If the awardee leaves their approved job site or role without prior communication and approval with the County Site Point of Contact and CalMHSA, they may be placed in default as of the date they stopped providing client care at the approved job site and become liable for any monetary damages specified in the awardee's CalMHSA contract. Awardees who are terminated for-cause by their job site will be placed in default and will no longer be in approval of the obligations of their service period requirements.

Transfer Request to another Approved Job Site/Position

Due to this program being a retention tool, transfers from one job site or provider role into another job site or provider role may not be automatically allowed or assumed and could break the requirements of the 12-month service obligation. If an awardee is considering a job site transfer; it is highly recommended to connect with the County Site Point of Contact to understand if and how this transfer may affect eligibility. Each potential transfer will be considered individually, and the approval of one transfer does not guarantee the approval of any additional transfer.

Unemployment During Service Obligation

Awardees who voluntarily resign and do not transfer to an approved site/position, are terminated for cause, or are laid off will be no longer eligible for participation in this program. Individuals which resign and do not provide notice may be affected in the future for eligibility for future funding opportunities.

Cancellation of Loan Repayment Obligation

The program obligation will be cancelled in its entirety in the event of an awardee death. No liability will be transferred to the awardee's heirs.

Section III: Additional/Supplemental Information

J. Contact Information

Should you have any questions about the application for this program, your first and primary contact should be the County Site Point of Contact. This is the main contact, and all questions should be directed to this individual; unless the County Site Point of Contact specifically indicates or directs you to CalMHSA.

Please reach out via email.

Contra Costa Behavioral Health Services (CCBHS) County Site Point of Contact
Genoveva Zesati, Ethnic Services and Training Coordinator
genoveva.zesati@cchealth.org

California Mental Health Services Authority (CalMHSA) Point of Contact
Aileen Dizon, Training Manager
aileen.dizon@calmhsa.org

K. Resource Links

CCBHS MHSA WET Page: <https://cchealth.org/mentalhealth/mhsa/workforce-education.php>