



Does your Organization expend \$750,000 or more a year in federal funds? Y  or N

Number of paid staff: 939

Number of volunteers: 198

Members/Board of Directors (*Attach*): 15 (see attached)

**III. PROJECT ACTIVITY**

A. Name of Project: Health Insurance Application Assistance for Low-Income Residents

B. Specific Location of Project

*(Attach Project Map - Include street address; if a street address has not been assigned provide APN)*

Street or APN: 31361 Riverside Drive

City: Lake Elsinore

Zip Code: 92530-7006

C. CDBG Funds Requested: \$21,000 *(total amount for the project only)*

D. Where will the proposed activity occur (be specific as to the geographic boundaries)? If the project involves a new or existing facility, what is the proposed service/benefit area for the facility?

With the launch of a second location in Lake Elsinore (located on Riverside Drive), VCC has additional exposure within the local community. VCC's primary service / benefit area will continue to be low-income neighborhoods within the 92530 zip code.

E. In which City (ies)/Communities does the activity occur?

City (ies): Lake Elsinore

Community (ies): Census tracts 430.01/.05/.06, 464.02-.04

*NOTE: HWS will make the final determination of the appropriate service area of all proposals.*

F. If this project benefits residents of more than one community or jurisdiction, have requests been submitted to those other entitlement jurisdictions? (i.e., County district(s) 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, and/or 5<sup>th</sup>, City of Palm Springs, City of Moreno Valley, City of Riverside, etc.)

Not applicable

G. Check ONLY the applicable category your application represents.

- Public Service
- Homeless Activities
- Real Property Acquisition (Must consult with HWS prior to submitting application)
- Housing
- Rehabilitation/Preservation (please provide picture of structure) Public
- Facilities (construction)
- Infrastructure (i.e. Streets, Sewer, Sidewalk, etc.)
- Other: (provide description) \_\_\_\_\_

H. Respond to A & B only if this application is for a public service project.

(a) Is this a NEW service provided by your agency? Yes  No

(b) If service is not new, will the existing public service activity level be substantially increased or improved?

Given the complexities within outreach to hard-to-reach populations, VCC does not anticipate a substantial increase in its volume of insurance enrollment activities.

#### IV. PROJECT NARRATIVE

A. Provide a detailed Project Description. The description should only address or discuss the specific activities, services, or project that is to be assisted with CDBG funds. If CDBG funds will assist the entire program or activity, then provide a description of the entire program or activity:

There are 21,000+ low-income residents in the ZCTA where VCC: Lake Elsinore is located (92530). VCC patient enrollment in Lake Elsinore has increased from 700 in 2016 to over 6,000 in 2022. Despite these efforts, 5,000+ residents within 92530 remain uninsured (U.S. Census, American Community Survey). Through enrollment efforts, this project will continue to connect low-income residents to a medical and dental home. Prior Lake Elsinore CDBG support has allowed VCC to hire a Certified Enrollment Counselor (CEC) to screen and enroll new patients in Medi-Cal or Covered California and to assist with renewals. With increasing demand for enrollment assistance, a second CEC was recently hired and trained to provide these services in the area. County Health Department staff refer clients to VCC for this assistance. Requested funds will support continuation of this service to increase the number of low-income Lake Elsinore residents acquiring and maintaining health insurance. The CEC is supported by an Outreach Worker who promotes the CEC's services at community events and by visiting local nonprofits.

- B. Provide a detailed description of the proposed use of the CDBG funds only (e.g. client scholarships, purchase of specific equipment, rent, supplies, utilities, salaries, etc.):

VCC will use the \$21,000 in requested City of Lake Elsinore CDBG funding to cover 55% of the Certified Enrollment Counselor's salary and fringe benefits. VCC will use federal funding to cover the balance of the position's salary and fringe benefits. The CEC has all necessary tools (e.g. laptop computer, office supplies, access to electronic communication devices) to perform enrollment duties. Indirect costs, such as insurance, vehicle expenses, and equipment maintenance will be covered by the same federal funding that supported VCC's development of the Lake Elsinore clinic, and which continues to provide core sustaining funding for that site.

- C. What are the goals and objectives of the project, service, or activity? How will you measure and evaluate the success of the project to meet these goals and objectives (measures should be qualitative)?

From July 1, 2023 to January 31, 2024, a total of 199 individuals from Lake Elsinore (LE) were provided application assistance with CDBG funds. VCC's primary goal moving forward is to continue its enrollment assistance efforts and connect additional Lake Elsinore residents to public-benefit programs. In Fiscal Year 24-25, VCC: Lake Elsinore anticipates enrolling 300-400 LE residents in health insurance. Many will not meet CDBG documentation requirements. Therefore, VCC will set an objective of enrolling a minimum of 100 LE residents in a public health insurance program. This will exclude those residents who come to a VCC clinic for medical, mental health or dental care without required application verification documents and those ineligible for Medi-Cal per income requirements. VCC will be able to evaluate the success of the project by the number of enrollment inputs and approvals achieved.

- D. Please identify the project milestones using an Estimated Timeline for Project Implementation:

Because this is an ongoing effort, project implementation will begin immediately upon CDBG funding award and continue through June 30, 2025. The Program Manager, Rajni Lopez, will monitor enrollment outcomes on a monthly basis, with the understanding that enrollments fluctuate month to month. (VCC typically experiences above-average enrollment activity when Covered California promotes its open enrollment season, even though Medi-Cal applications are accepted year-round.) VCC can run reports for the funder upon request, since enrollment inputs and outcomes are now tracked in the NextGen Electronic Health Record management system.

V. PROJECT BENEFIT

A. Indicate the number of people or households that will directly benefit from your proposal using CDBG funds: *Note: This is based on the expected number of clients to be served if the County funds your project for the requested amount.*

The proposed project will assist a minimum of 100 individuals in gaining access to medical and dental insurance during the funding year. Those that also choose VCC as their health care home will gain access to quality, comprehensive health care services including prenatal care and obstetrics, pediatrics, family and internal medicine, women's health and reproductive health care, dental care, behavioral health services, optometry, podiatry, rheumatology, chiropractic care, and preventive services such as hypertension screening, flu and pneumonia inoculations, childhood immunizations, and COVID-19 testing. Currently, 23% of VCC: Lake Elsinore patients are Latinx; 65% are female; and 29% are children under the age of 19.

B. Indicate the number of unduplicated clients that will be served *(An unduplicated client is counted only once, no matter how many direct services the client receives during a funding year):*

As noted above, VCC expects to enroll a minimum of 100 persons in health insurance per CDBG verification requirements. As noted earlier, the actual number of Lake Elsinore residents that VCC expects to enroll in health insurance through the work of the CEC during the funding period will be 300 to 400, but many of these individuals will not be counted for the purposes of this award, as they will not have the requisite documentation to be verified per CDBG requirements.

C. Length of proposed CDBG-funded activities or service (weeks, months, year):

The proposed effort will take place over the course of the funding period, with an anticipated funding year period of July 1, 2025 through January 31, 2026. The service that VCC proposes to provide through this application (health application/re-application assistance) will be provided continuously during the funding period.

D. Service will be provided to (check one or more):

Men

Women

Children (Range of children's ages : 0-19 )

Homeless (Number of beds at facility : 0 )

Seniors

Severely Disabled Adults

Migrant Farm Workers

Families

E. What methods will be used for community involvement to assure that all who might benefit from the project are provided an opportunity to participate?

All CECs at VCC are supported by Outreach Workers who spend their time conducting community outreach in low-income neighborhoods. They participate in health fairs, visit low-income housing developments, and conduct presentations at nonprofit agencies that also serve low-income individuals. In 2023, the Outreach Worker in Lake Elsinore recorded hundreds of community contacts there. It is through these contacts that VCC leadership and clinicians learn more about residents' barriers to care, emerging health care needs, and suggestions on how best to address them. As a result of the pandemic, VCC's outreach efforts using social media have increased to reach those in need, in conjunction with face-to-face contacts.

F. What evidence is there of a long-term commitment to the proposal? Describe how you plan to continue the work (project) after the CDBG funds are expended?

VCC's commitment to the long-term provision of health care in Lake Elsinore is evidenced in the following: (1) VCC wrote for and was awarded base funding to operate VCC: Lake Elsinore from the federal agency HRSA, thus guaranteeing the long-term sustainability of this clinic facility; (2) VCC invested significant funds to improve the Fraser Drive property to meet state OSHPD requirements and fulfill its comprehensive care mandate; (3) VCC continues to seek grant funding from government and foundation sources to support multiple primary care, mental health, and dental programs for the benefit of Lake Elsinore residents; and (4) VCC opened its second facility on Riverside Drive in Lake Elsinore, near its existing clinic, which will allow for substantial expansion of patients served annually and for expansion of additional services. VCC's commitment to Lake Elsinore and its residents remains absolutely clear and is amplified by the expansion of VCC's presence there.

#### VI. National Objective

**All CDBG-funded activities must meet at least one of the following National Objectives of the CDBG program. Indicate the category of National Objective to be met by your activity.**

**CATEGORY A: Benefit to low-moderate income persons (must be documented).** Please choose either subcategory 1 or 2:

1. Limited Clientele:

The project serves clientele that will provide documentation of their family size, income, and ethnicity. Identify the procedure you currently have in place to document that at least 51% of the clientele you serve are low-moderate income persons.

Across all VCC sites, 91% of patients are low-income (household incomes at or below 200% of the federal poverty level). During enrollment, VCC collects applicants' demographic information and reviews income verification documents such as paycheck stubs. It is important to note that many patients come to the clinic for care without all of their paperwork in hand. For example, newly unemployed persons often have not received paperwork from the State Employment Development Department office. Only those patients with proper paperwork and who sign attestations regarding family size, income, and ethnicity will be counted on the CDBG report. Patients without proper documentation will be seen, but will not be counted.

2. Clientele presumed to be principally low- and moderate-income persons:

The following groups are presumed by HUD to meet this criterion. You will be required to submit a certification from the client (s) that they fall into one of the following presumed categories.

The activity will benefit (check one or more)

- |   |  |
|---|--|
| <input type="checkbox"/> Abused children            | <input checked="" type="checkbox"/> Homeless persons     |
| <input type="checkbox"/> Battered spouses           | <input type="checkbox"/> Illiterate adults               |
| <input checked="" type="checkbox"/> Elderly persons | <input type="checkbox"/> Persons living with AIDS        |
| <input type="checkbox"/> Severely disabled adults   | <input checked="" type="checkbox"/> Migrant Farm workers |

a. Describe the clientele above to be served by this activity:

Many clinic patients live in Census Tracts 430.01 and 430.06. Of these residents, 19% are living in poverty compared to 10.3% in 92530, of which these CTs are a part; 43.6% of these residents are impoverished or low-income compared to 36% in 92530 as a whole. While the median household income in 92530 is \$77,569, it is \$49,007 and \$36,680 respectively in these CTs. Where home ownership in Riverside County is 68.5%, it averages just 59.4% in these CTs. Moreover, while 26.5% of adults ages 25+ in the County have a bachelor's degree at minimum, those figures for the two CTs are 16.3% and 9.7% respectively. VCC serves families of modest means who require health care assistance.

b. Discuss how this project directly benefits low- and moderate- income residents:

This CEC-driven project provides high-need residents access to health insurance and other resources, making it possible for those involved to develop a long-term relationship with a health care provider and to establish a medical home. Residents of 92530 fare worse than Riverside residents generally in the context of dozens of significant health-related indicators per the SHAPE Riverside dashboard, including variables related to diabetes, adult obesity, heart failure and hypertension, low birth weight, adult serious psychological distress, and alcohol consumption. This is not a complete listing. The services provided with this funding help Lake Elsinore residents access care, recover from illness, and improve health.

**CATEGORY B: Area Benefit - The project or facility serves, or is available to, ALL persons located within an area where at least 51% of the residents are low/moderate-income. (Applicant is welcome to contact a County of Riverside, HWS CDBG Program Manager for Census Information)**

2020 Census Tract and Block Group numbers:

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Total population in Census Tract(s) / block group(s): \_\_\_\_\_

Total percentage of low-moderate population in Census Tract(s) / block group(s): \_\_\_\_\_

**CATEGORY C: Activities undertaken to create or retain permanent jobs, at least 51% of which will be made available to or held by low/moderate-income persons.**

**Proposed Job Creation/Retention**

Total Jobs Expected to Create: \_\_\_\_\_

Total Jobs Expected to Retain: \_\_\_\_\_

**CATEGORY D: Activities that provide assistance to micro-enterprise owners/developers who are low/moderate-income.**

**Proposed Assistance to Businesses**

New Businesses expected to assist: \_\_\_\_\_

Existing Businesses expected to assist: \_\_\_\_\_

Enter Total Businesses expected to assist: \_\_\_\_\_

**VII. FINANCIAL INFORMATION**

**A. Proposed Project Budget**

Complete the following annual program budget to begin July 1, 2025. If your proposed CDBG-funded activity will start on a date other than July 1, 2025, please indicate starting date. Provide total Budget information and distribution of CDBG funds in the proposed budget.

The budgeted items are for the specific activity for which you are requesting CDBG funding - NOT for the budget of the "entire" organization or agency. (Note: CDBG funds requested must match amount requested in Project Activity, C above.)

*(EXAMPLE: The Valley Senior Center is requesting funding for a new Senior Nutritional Program. The total cost of the program is \$15,000 and \$10,000 in CDBG funds is being requested for operating expenses associated with the proposed activity. The total Activity/Project Budget will include \$5,000 of other non-CDBG funding and \$10,000 in CDBG funds for a Grand Total of \$15,000).*

	<b>TOTAL ACTIVITY/ PROJECT BUDGET</b> <small><u>(Include non-CDBG Funds and CDBG Funds)</u></small>	<b>CDBG FUNDS REQUESTED-Only</b>
<b>I. Personnel</b>		
A. Salaries & Wages	\$ 56,417 _____	\$ 18,309 _____
B. Fringe Benefits	\$ 8,294 _____	\$ 2,691 _____
C. Consultants & Contract Services	\$ 0 _____	\$ 0 _____
<b>PERSONNEL SUB-TOTAL</b>	<b>\$ 64,711 _____</b>	<b>\$ 21,000 _____</b>

II. Non-Personnel		
A. Space Costs	\$ 2,230	\$ 0
B. Rental, Lease or Purchase of Equipment	\$ 0	\$ 0
C. Consumable Supplies	\$ 1,200	\$ 0
D. Travel	\$ 0	\$ 0
E. Telephone	\$ 584	\$ 0
F. Utilities	\$ 0	\$ 0
G. Other Costs	\$ 0	\$ 0
<b>NON-PERSONNEL SUB-TOTAL:</b>	<b>\$ 4,014</b>	<b>\$ 0</b>
III. Other		
A. Architectural/Engineering Design	\$ 0	\$ 0
B. Acquisition of Real Property	\$ 0	\$ 0
C. Construction/Rehabilitation	\$ 0	\$ 0
D. Indirect Costs	\$ 11,389	\$ 0
E. Other	\$ 0	\$ 0
<b>OTHER SUB-TOTAL:</b>	<b>\$ 11,389</b>	<b>\$ 0</b>
<b>GRAND TOTAL:</b>	<b>\$ 80,114</b>	<b>\$ 21,000</b>

B. Leveraging

List other funding sources and amounts (commitments or applications) which will assist in the implementation of this activity. Current and pending evidence of leveraging commitments/applications must be submitted with application. **(Attach)**

Federal: Health Resources and Services Administration (HRSA) - \$59,114

State/Local:

Private:

Fees:

Donations:

Other:

- C. What type of long-term financial commitment is there to the proposal? Describe how you plan to continue the work (project) after the CDBG funds are expended?

VCC has made a clear commitment to Lake Elsinore through the development of its current clinic, the fielding of its mobile unit in this community, and the launch of its 2nd clinic. A high rate of uninsurance persists among VCC's target population in Lake Elsinore. VCC has found that many of those served by the mobile dental unit are uninsured. VCC has made a major commitment to Lake Elsinore, and as VCC's capacity grows, the importance of ensuring residents' access to CEC services only increases. VCC will maintain these services without fail.

- D. Provide a summary by line item of your organization's previous year's income and expense statement. (Attach)

Please see attached statement.

- E. Does this project benefit residents of more than one community or jurisdiction, have requests been submitted to those other jurisdictions? Yes  No

If yes, identify sources and indicate outcome.

If no, please explain.

This project focuses solely on Lake Elsinore and immediate adjacent areas. No other requests have been submitted.

- F. Was this project or activity previously funded with CDBG? Yes  No

If yes, when?

The last eight years (2017-18 through 2024-25)

Is this activity a continuation of a previously funded (CDBG) project? Yes  No

If yes, explain:

Continuation of insurance enrollment activities for low-income residents

## VIII. MANAGEMENT CAPACITY

- A. Describe your organization's experience in managing and operating project or activities funded with CDBG or other Federal funds.

VCC is a long-time government grantee. In the last five years alone, VCC has received over \$450,000 in CDBG funding, from the Cities of Lake Elsinore, Vista, and Oceanside. VCC receives federal funding from a variety of other agencies, including the Health Resources and Services Administration, the Substance Abuse and Mental Health Services Administration, and the Environmental Protection Agency. VCC has expertise in managing and operating projects and programs under the aegis of federal agencies.

B. Management Systems

Does your organization have written and adopted management systems (i.e., policies and procedures) including personnel, procurement, property management, record keeping, financial management, etc.?

VCC's Financial Policies & Procedures Manual provides guidelines on a comprehensive range of financial topics. The Finance Department ensures that funds from all revenue sources, including grants and cooperative agreements, are invoiced, documented, allocated, and reported. All newly hired staff participate in 12+ hours of training regarding HIPAA compliance, workplace safety, customer service, policies and procedures, harassment and ethics as well as emergency codes and responses. Staff also receive regular cultural competency training as well as diversity classes to ensure staff are educated on topics that impact diversity, equity, and inclusion. VCC's written policies are organized into 19 categories, with key policies routed to all staff throughout the year via PolicyTech, a policy management software.

C. Capacity

Please provide the names and qualifications of the person(s) that will be primarily responsible for the implementation and completion of the proposed project.

Rajni Lopez, Program Manager, oversees VCC's existing CDBG grant in Lake Elsinore. She formerly co-managed VCC's HIV Program, along with managing a number of clinical programs. Her experience provides for continuity and a depth of knowledge about VCC and the target population of low-income residents in Lake Elsinore. She will ensure all contract requirements are met; meet with the funder; manage contract files; oversee the CEC; and complete all reporting. Lisa Barrera, Patient Benefits Enrollment Manager, trains, supports, and directly supervises the CEC, collects and reviews applications completed by the CEC, and completes the funder's Direct Benefit Report. Teresa Garcia is the experienced Lake Elsinore CEC who will provide direct enrollment services to low-income community members.

**IX. APPLICATION CERTIFICATION**

Undersigned hereby certifies that (check box after reading each statement and digitally sign the document):

1. The information contained in the project application is complete and accurate. ✓
2. The applicant agrees to comply with all Federal and County policies and requirements imposed upon the project or activity funded by the CDBG program. ✓
3. The applicant acknowledges that the Federal assistance made available through the CDBG program funding will not be used to substantially reduce prior levels of local, (NON-CDBG) financial support for community development activities. ✓
4. The applicant fully understands that any facility built or equipment purchased with CDBG funds shall be maintained and/or operated for the approved use throughout its economic life, pursuant to CDBG regulation. ✓
5. If CDBG funds are approved, the applicant acknowledges that sufficient non-CDBG funds are available or will be available to complete the project as described within a reasonable timeframe. ✓
6. On behalf of the applying organization, I have obtained authorization to submit this application for CDBG funding. (DOCUMENTATION ATTACHED Minute Action and/or written Board Approval signed by the Board President) ✓

DATE: 10/17/24

Signature: 

Print Name/Title                      Fernando Sañudo  
Authorized Representative: \_\_\_\_\_