

## 2009 – 2010 CDBG/HOME APPLICANT QUESTIONS AND RESPONSES

**Name of Organization:** Yolo Family Service Agency

**Project Title:** Low-Income Counseling Services

**1. Describe what you mean by Fringe Benefits.**

14% of Gross Salary - Medical, dental, life and disability insurance, payroll taxes.

**2. Please explain the \$2,080 line item in your Budget under Non-Personnel/Other/Admin: 10% Personnel.**

10-15% of personnel costs is a standard amount in proposal writing to contribute to the cost the administrative cost of providing services.

**3. Due to limited funds, what is the minimum amount that your agency could benefit from/use?**

YFSA will appreciate and fully use whatever amount the City of Davis grants us. Because the proposal is designed on a per-session basis, the amount received will translate into a specific number of clients. We have based our CDBG proposals on a projection of 100 low income Davis residents who do not have public or private insurance to cover the cost of service. A lesser amount will serve a proportionately lesser number of clients.

**4. Please verify the total cost of the project. Based on the Total Project Budget, is \$71,175 the projected total cost of services in Davis for one grant period?**

\$71,175 is the projected cost of serving 100 Davis low income residents for the project budget year, FY 2009-2010.

**5. The narrative states that the program serves approximately 288 Davis residents and 250 of those Davis residents are low or very low-income. This statistic does not clarify the time period. Assuming the project served 250 eligible clients in the prior two years, why is the project planning to serve only 100 participants in the current proposal?**

Why would you use the assumption that YFSA served 250 eligible clients in the *prior two years*? All statistics and all figures in the proposal are for a standard fiscal year, July-June. We know that we do and can serve this many Davis residents in one year if we have funding to pay for that work from clients' insurance sources, out of pocket fees on a sliding scale based on income and family size and grants. All of our clients pay something, whether it is an insurance co-payment or a sliding scale fee. Grants are used to subsidize that affordable cost to clients to meet our full cost of providing counseling services. Based on the history of our caseload, we project approximately 288 Davis residents in one year. Statistically, as stated in the proposal, 87% of YFSA's clients are low income, based on HUD poverty guidelines. Therefore 250 of these Davis residents are projected to be low or very-low income. The proposal is written for 100 clients who will be low income, but not eligible for MediCal and who may be working but without work-based insurance.