

Mental Health Loan Assumption Program

MHLAP Program Overview

The Mental Health Loan Assumption Program (MHLAP) was created by the Mental Health Services Act (Act), passed by California voters in November 2004. The Act provided funding to develop a loan forgiveness program in order to retain qualified professionals working within the Public Mental Health System (PMHS). Through the Workforce Education and Training component of the Act, \$10 million is allocated yearly to loan assumption awards. An award recipient may receive up to **\$10,000** to repay educational loans in exchange for a 12-month service obligation in a hard-to-fill/retain position within the County PMHS.

Eligible Professions: Counties determine which professions are eligible for their County's hard-to-fill/retain positions. Some of the eligible professions include, but are not limited to the following:

- Registered/Licensed Psychologists
Postdoctoral Psychological Assistants
- Registered/Licensed Psychiatrists
Postdoctoral Psychological Trainees
- Registered/Licensed Marriage and
Family Therapists
- Registered/Licensed Clinical Social
Workers
- Registered/Licensed Psychiatric
Mental Health Nurse Practitioners
- Licensed Professional Clinical
Counselor Interns
- Support, managerial and/or fiscal staff
may be eligible
- Licensed Professional Clinical
Counselors

FAQs

1. **How do I apply?**

Visit CalREACH website: <https://calreach.oshpd.ca.gov>.

2. **How are the award recipients selected for MHLAP?**

Recipients are selected based on the following criteria:

- Cultural and linguistic competence
- Career goals
- Experience with working in underserved areas
- Other community service and involvement
- Proof of employment or volunteer work in the County Public Mental Health System*

**Only individuals who are verified by their County Mental Health Director/Designee as working in the County Public Mental Health System in a hard-to-fill/retain position are eligible.*

3. **What is a “service obligation?”**

A “service obligation” means the contractual obligation agreed to by the recipient of a loan assumption or stipend. It is the time you spend working or volunteering for your employer for the duration that is outlined in the contract. MHLAP has a 12-month service obligation.

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4. How do I know if my mental health profession will qualify for the MHLAP?

Counties determine which positions fit their hard-to-fill/retain criteria and are eligible. Eligibility requirements may, therefore, vary by County and year. MHLAP staff will direct you to your appropriate employment County contact.

5. Will my employer need to fill out any forms for MHLAP?

Yes. Your direct supervisor or administrative officer will be required to sign the Employment or Volunteer Verification Form (EVF), included in the application. You will need to print this form from the online application and upload it onto the online application system. MHLAP staff will forward your EVF to your County Mental Health Director/Designee for verification, once your application is received.