



# Community Mental Health Loan Repayment Program (CMHLRP) Round 5: OMH & OCFS

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## 2025 FREQUENTLY ASKED QUESTIONS

**January 2025**

Questions? Comments? Email: [OMH\\_CMHLRP](mailto:OMH_CMHLRP)

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# Frequently Asked Questions for the Community Mental Health Loan Repayment Program: OMH & OCFS Round 5 RFA

Please see below for the most frequently asked questions for Round 5 of the Community Mental Health Loan Repayment Program RFA.

## Employees with Eligible Job Titles

For the purposes of this document, Employees with Eligible Job Titles refers to the job titles for eligible professionals for Round 5 of CMHLRP, which specifically are the following: licensed master social workers (LMSWs), licensed clinical social workers (LCSWs), licensed mental health counselors (LMHCs), licensed marriage and family therapists (LMFTs), licensed creative arts therapists (LCATs), licensed psychoanalysts, and licensed psychologists.

## Qualification and Eligibility:

### 1. What settings would qualify for the Community Mental Health Loan Repayment Program?

At this time, providers of community programs licensed/designated/funded by OMH or OCFS that provide mental health services to children and/or adolescents in one of the below categories may apply on behalf of eligible staff.

#### Eligible Applicant Agencies: OMH

Providers of **community mental health programs licensed/designate/funded by OMH** in one of the below categories may apply on behalf of eligible professionals.

Programs specific to Children and/or Adolescents:

- Children and Youth Assertive Community Treatment (ACT)
- Children's Crisis Residence
- Children's Day Treatment
- Children's Mental Health Rehabilitation Services (CMHRS)
- Children and Family Treatment and Support Services (CFTSS) programs:
  - Crisis Intervention (CI) [Mobile Crisis],
  - Community Psychiatric Support and Treatment (CPST),
  - Other Licensed Practitioner (OLP),
- Adolescent Community Residence for Eating Disorder Integrated Treatment Program (CREDIT)
- Residential Treatment Facility – Children & Youth
- Community Residence, Children & Youth
- Home Based Crisis Intervention (HBCI)
- Critical Time Transition Program (CTTP)

Programs that serve Children and/or Adolescents **and** can attest that the eligible professional serves at least 50% children and/or adolescent referrals:

- Comprehensive Psychiatric Emergency Program (CPEP)
- Mental Health Outpatient Treatment and Rehabilitative Services (MHOTRS)
- Partial Hospitalization (PH)
- Certified Community Behavioral Health Clinic (CCBHC)
- Crisis Stabilization Center (Intensive and Supportive)

Programs in hospitals that serve Children and/or Adolescents **and** can attest that the eligible professional serves at least 50% referrals for beds licensed to children and/or adolescents:

- Article 28 hospital inpatient psychiatric units
- Article 31 freestanding inpatient hospital programs

**Note:** Programs with an OMH Operating Certificate that does not include adults are exempt from the attestation requirement.

### **Eligible Applicant Agencies: OCFS**

Providers of **community programs licensed by OCFS that provide mental health services to children and/or adolescents** in one of the below categories may apply on behalf of eligible professionals. Eligible programs **must** require practitioners to provide direct care mental health services within the scope of their license; see Eligible Professionals below for additional practitioner eligibility criteria.

- Voluntary Foster Care Agencies (VFCAs)
  - Article 29Is
  - Non-Article 29Is
  - Limited Secure Programs (LSPs) approved under Close to Home
- Runaway and Homeless Youth (RHY) program

## **2. Are Employees with Eligible Job Titles working at OMH or OCFS facilities eligible for this program?**

Unfortunately, the OMH Community Mental Health Loan Repayment Program cannot be used for recruitment and retention of Employees with Eligible Job Titles working at any of the OMH or OCFS facilities, regardless of program/setting. We are exploring this possibility in the future.

## **3. Do private/commercial loans taken out expressly for educational purposes qualify?**

To be eligible for this program, an employee must still have qualified educational loan debt that can be repaid. Personal loans would not qualify. Qualified educational loans/debt is any

student loan that was used to pay graduate or undergraduate tuition or related educational expenses, made by or guaranteed by the federal or state government, or made by a lending or educational institution approved under Title IV of the federal Higher Education Act.

**4. Will programs licensed by other agencies (such as OASAS) be eligible for the Community Mental Health Loan Repayment Program (CMHLRP)?**

Providers must be licensed by OMH or OCFS to be eligible for applying on behalf of eligible professionals for Round 5. At this time, we are not aware of OASAS putting out a similar program to this opportunity.

**5. The list of Employees with Eligible Job Titles does not include psychiatrists, psychiatric nurse practitioners, physician assistants, etc. Why are these titles excluded?**

OMH licensed providers of community mental health programs are able to apply on behalf of psychiatrists, psychiatric nurse practitioners, and psychiatric physician assistants for Round 4 of the OMH CMHLRP, which is open for applications until January 31st, 2025. The purpose of Round 5 is to reach mental health practitioners providing services to children and/or adolescents in OMH or OCFS licensed/designated/funded programs.

**6. Who determines employee eligibility?**

The employer, applying on behalf of the employee, must evaluate whether they and/or their employee meet the criteria, and complete the application as instructed. The employer must maintain contemporaneous records for all claims related information and any other data or documents used to demonstrate that an employee was eligible to receive such award, including but not limited to an employee-employer agreement. All records, data and other information will be made available for review upon request.

**7. Do social workers need to be fully licensed or would those with a limited permit be eligible?**

Employees must be licensed to practice in New York State by the time the service obligation begins to be eligible for CMHLRP.

**8. Who is eligible for the OMH Priority Mental Health Settings set aside?**

OMH licensed/designated/funded programs who apply on behalf of eligible licensed professionals that meet one of the additional requirements outlined below will qualify for the set aside for priority mental health assignments:

- At least 50% of total work hours must be served at a program that primarily delivers services outside a provider-controlled setting, i.e. in the home or community. These programs include:

- Youth Assertive Community Treatment (ACT)
- Children and Family Treatment and Support Services (CFTSS) Other Licensed Practitioner (OLP)
- Children and Family Treatment and Support Services (CFTSS) Community Psychiatric Support and Treatment (CPST)
- Children and Family Treatment and Support Services (CFTSS) Mobile Crisis Intervention (CI)
- Home Based Crisis Intervention (HCBI)
- School Based Mental Health Clinics (SBMHC)

**\*Note:** For an award made based on the Priority Mental Health Settings set aside, the eligible program and the eligible professional on whose behalf they are awarded must maintain the above eligibility criteria for the duration of the 3-year service obligation.

### **Application:**

**9. Am I able to apply for the CMHLRP on behalf of an employee if they are already participating in another loan repayment or forgiveness program?**

No. Individual Employees with Eligible Job Titles **cannot** participate (i.e. track time, fulfill a service obligation, or receive funding) in both the CMHLRP and any other loan repayment/forgiveness programs simultaneously, including but not limited to: NYS Licensed Social Worker Loan Forgiveness Program (LSWLF), Public Service Loan Forgiveness (PSLF), or New York City’s Behavioral Health Loan Repayment Program (BH4NYC).

**10. If an employee applies for other loan repayment or forgiveness programs during the application period, can they choose to participate in CMHLRP once they’ve been approved?**

If an eligible professional seeks out other loan repayment options during the application period and is then subsequently approved for a CMHLRP award, they must be able to withdraw from any other loan repayment program before their CMHLRP service obligation start date. Failure to do so will result in ineligibility.

**11. Can an employee apply on their own behalf?**

No. OMH or OCFS is contracting directly with eligible agencies to provide this funding, who then in turn contract with their eligible employees; so a representative of the agency/employer needs to sign the applications. If an authorized representative of the agency/employer does not sign off on the application and required attestations, then an application will not be considered complete. Agencies may reapply on behalf of employees who applied on their own behalf and were rejected.

**12. How many applications can an agency submit?**

Each agency may submit applications for all of their eligible employees. They will be required to provide application priority when applying in batches, which means if several applications are submitted at once the employer needs to tell us in what order they want applications considered. However, applications will be considered incomplete unless this prioritization is provided.

To ensure a fair and equitable access statewide and across programs, applicants will be limited by a total maximum award cap of \$50,000 annually by provider.

**13. Could a group of providers apply together and share an employee under the CMHLRP?**

No. Only one of the providers would be able to apply for the time worked within their licensed program. However, OMH/OCFS will not restrict this provider from subcontracting with other licensed providers to support arrangements to share costs of their employee in other eligible programs. In this scenario, OMH/OCFS will accept a combined application so long as this information is provided at the time of applying and OMH/OCFS approves the arrangements of all participating parties.

**14. What if two separate agencies apply on behalf of the same employee?**

Employees can only receive one CMHLRP award. Therefore, only the first application would be considered. If both agencies wanted to apply together, please see the answer to question 14 above.

**15. What should be used for the CMHLRP eligibility start date?**

Employers should enter a CMHLRP start date reflective of the earliest date the employee would be fully eligible for CMHLRP. If the employee is already fully eligible and the application is being used for retention, you may use as early as May 1, 2025. If the application is being used for recruitment, you would use the anticipated employee start date, or licensure date if later. You must notify OMH/OCFS in a timely manner in writing of any changes should the award start date need to be updated after the application is submitted.

OMH/OCFS will use the CMHLRP eligibility start date entered on the application to determine the employee service obligation/award start date. Please note the employee service obligation/award start date may differ from the CMHLRP eligibility date entered. The actual employee service obligation/award start date will ultimately be determined by both employee eligibility and the timing of award approval. Please note, eligibility must be maintained for the duration of the three-year service requirement.

**16. Is there a deadline for the CMHLRP eligibility start date for applications being used for recruitment? For example, we have a recruitment that won't become licensed until September 2025.**



The deadline would be a CMHLRP eligibility start date of 7/31/25 for Round 5.

**17. Will prorated awards be available for applications on behalf of part-time employees?**

Applications for part-time employees, as defined in the CMHLRP Round 5 Program Overview and Application documents, will be accepted, and additional information should be provided where asked within the application (i.e. total & clinical hours worked). During the review process, awards will be prorated based on the minimum part-time schedule of the eligible professional in the case of a variable schedule; hours worked in excess of the eligible professional's minimum part-time schedule shall not be applied to any other workweek or averaged.

Please refer to the Prorated Awards section of the Round 5 Program Overview for examples.

**18. What constitutes loan amount verification? Is a loan statement sufficient?**

We recommend the most current loan statement itself at time of verification, which must minimally be at time of application and as requested during years 2 and 3 of the award.

**19. What constitutes verification of the language requirement option for the Diversity, Equity, and Inclusion set aside?**

Eligible professionals who meet the following language requirement are eligible:

- Received a passing score on a language assessment such as the Language Proficiency Test, the Sign Language Proficiency Interview, or the Bilingual Fluency Assessment for Clinicians
- Graduated with a language-specific degree program

**20. Is there a minimum number of hours worked per week required to apply?**

No, there is no minimum number of hours required to apply. To be eligible for the full award amount, up to \$30,000 over the course of the three-year service obligation not exceeding the professional's total student loan debt, the eligible professional would need to meet the below CMHLRP definition of "full-time clinical capacity." Providers may apply for a prorated award on behalf of eligible professionals who provide "part-time clinical capacity" as defined below.

**"Full-Time Clinical Capacity:** Providing at least 40 hours of service (with a minimum of 32 clinical hours) per week for at least 45 weeks per year. Unless otherwise approved in writing by OMH/OCFS, the 40 hours per week may be compressed into no less than four days per week, with no more than 12 hours of work performed in any 24-hour period. Time spent in on-call status should not be applied toward the 40-hour week. Hours worked in excess of 40 hours per week shall not be applied to any other workweek."

**"Part-Time Clinical Capacity:** Providing less than 40 hours of service (with a minimum of 80%

of those hours of service being clinical hours) per week for at least 45 weeks per year. Unless otherwise approved in writing by OMH/OCFS, part-time schedules should not be compressed to the point of shifts greater than 12 hours in any 24-hour period. Time spent in on-call status should not be applied toward part-time schedule for purposes of determining a prorated award. Awards will be prorated based on the minimum part-time schedule of the eligible professional in the case of a variable schedule; hours worked in excess of the eligible professional's minimum part-time schedule shall not be applied to any other workweek or averaged."

For more information, see the Prorated Awards section of the CMHLRP Round 5 Program Overview.

## **Change in application:**

- 21. If our awarded employee leaves the agency prior to completing the three-year obligation period, would the agency be responsible for returning the funds to the State or would they be able to reallocate the remaining funds to another eligible employee?**

Should the employee fail to fulfill the service obligation in full for any reason, the employer would be required to notify [OMH CMHLRP](#) in writing in a timely manner and return any unpaid award funds not yet paid to the employee. The employee would be required to repay in full any funds received from the award to OMH/OCFS. Failure by the employee to repay would disqualify them from receiving a future award from the CMHLRP.

Employers have discretion within their required employer-employee agreement on the enforcement mechanism used to recoup money from an employee for failure to complete their service obligation. The enforcement mechanism must be legally binding and enforceable in court by the employer.

- 22. If an employee changes from part-time to full-time, will their payment amount be adjusted?**

No, their payment amount would not be adjusted once an award as been allocated.

- 23. What if the employee we applied on behalf of takes a new job within our agency? What about a new job at a different agency?**

Eligible participating professionals will be expected to fulfill their three (3) year service obligation pursuant to the agreement with the eligible program in which the award was made. The eligible program must notify [OMH CMHLRP](#) of changes in such agreements including reassignment or changes in their service location for approval of continuation in the program at the discretion of the Commissioner of the Office of Mental Health or the Commissioner of the Office of Children and Family Services. Changes in location that result in a change in setting type or a change in OMH or OCFS Region will be considered on a case-by-case basis. Requests for changes should be sent to [OMH CMHLRP](#).

If the eligible professional accepts a new job at a different agency, they would no longer be eligible for their current CMHLRP award.

## Regarding program:

### 24. How will the money be distributed for awards?

The funds will be provided directly to the licensed community mental health program, who will enter into loan repayment agreements with the eligible individual and distribute payments as obligated by each agreement. The first payment will be made in full (100%) upon approval of the award and the successful completion of **all** the following:

- Employer Verification of Employment Attestation (within Application)
- Employer Verification of Employee Qualifying Loan Attestation (within Application)
- Employer Verification of Employee Eligibility (within Application)
- Employer Attestation of Employer-Employee Agreement
- Execution of the contract for the award between OMH or OCFS and eligible program\*

\*Please be advised that execution of the award between OMH or OCFS and eligible program will not be made until such time the contract is approved by both the NYS Office of the Attorney General and Office of the New York State Comptroller. The contracting process will not begin prior to March 31<sup>st</sup>, 2025.

Payment 2 will be made in full (100%) twelve (12) months after the contract start date with Payment 3 will be made in full (100%) twelve (12) months after that, both pending employer attestation to the participating professional's:

- Continued employment and full or part-time clinical capacity schedule;
- Qualifying student loan debt and qualifying loan repayment (as defined in the Round 5 Overview);
  - Participating professionals who enter loan forbearance and/or deferment periods may still be eligible for CMHLRP. If a participating professional is in loan forbearance and/or deferment, please reach out to [OMH CMHLRP](#).
  - Participating professionals who enter loan delinquency and/or default will become ineligible for CMHLRP.
- Continued eligibility for CMHLRP.

**Note:** Eligible professionals must serve the full 3-year service obligation to be eligible for any CMHLRP funding. For more information, see Employer-Employee Agreement section of the Round 5 Program Overview.

### 25. How does the \$50,000 total annual award maximum get applied?

It would apply per applicant agency per State Office (i.e. OMH or OCFS).

**26. Do eligible employees for this Loan Repayment program need to work in a direct care position, or can they be in a leadership role on site at an eligible clinic?**

Employees must be working in a Full-Time or Part-Time Clinical Capacity. Full-Time Clinical Capacity is defined as “Providing at least 40 hours of service (with a minimum of 32 clinical hours) per week for at least 45 weeks per year. Unless otherwise approved in writing by OMH/OCFS, the 40 hours per week may be compressed into no less than four days per week, with no more than 12 hours of work performed in any 24-hour period. Time spent in on-call status should not be applied toward the 40-hour week. Hours worked in excess of 40 hours per week shall not be applied to any other workweek.” Part-Time Clinical Capacity is defined as “Providing less than 40 hours of service (with a minimum of 80% of those hours of service being clinical hours) per week for at least 45 weeks per year. Unless otherwise approved in writing by OMH/OCFS, part-time schedules should not be compressed to the point of shifts greater than 12 hours in any 24-hour period. Time spent in on-call status should not be applied toward part-time schedule for purposes of determining a prorated award. Awards will be prorated based on the minimum part-time schedule of the eligible professional in the case of a variable schedule; hours worked in excess of the eligible professional’s minimum part-time schedule shall not be applied to any other workweek or averaged.”

Clinical capacity is defined as “Time spent on direct-care with clients, as well as time spent on documentation and follow-up of these encounters.”

If someone in a leadership role is working some part of their scheduled time in a clinical capacity, they would be eligible for the time they are working in that clinical capacity for a prorated award.

**27. Is this considered a three-year contract or is it prorated based on length of engaged employment?**

The application is for the full three-year period, and providers that receive awards will enter three-year contracts with OMH or OCFS unless there is a deferral of obligation. Eligible programs are permitted to authorize participating professionals to defer their service obligations for parental leave, military service, Family and Medical Leave (FMLA), or disability. The eligible programs shall notify [OMH CMHLRP](#) in writing, and any deferral periods will be added to the term specified in the award. Requests for deferrals for any other reason, excluding any reason that would otherwise make a professional ineligible, should be sent to [OMH CMHLRP](#) for approval.

**Status updates:**

**28. How long will it take to hear back after my application is submitted?**

OMH and OCFS will each review the applications by eligible programs licensed/designated/funded their respective State Office on behalf of current or prospective

employees in the order in which they are received and in a timely manner. An eligible program shall be notified in writing by OMH or OCFS whether the application is accepted, rejected or on waitlist. Eligible programs with applications that were rejected for being incomplete will be able to resubmit.

**29. Will OMH/OCFS provide updates on how many available awards remain by position, setting and/or region?**

OMH/OCFS may choose to provide publicly posted updates. In the meantime, please reach out to [OMH CMHLRP](#) for any questions you may have regarding availability of awards.

**30. Is there a portal for providers to track participants in this program?**

No, but you can reach out to [OMH CMHLRP](#) to request that information.

**Forms:**

**31. Who should complete the Sexual Harassment Prevention Certification form?**

We cannot speak to the specific contact at your agency, but we recommend reaching out first to your HR department if you are unsure. The only stated restriction is that the employee your agency is applying on behalf of should not be completing and signing this form.

**32. For Attachment A, the Sexual Harassment Certification Prevention form, what should the solicitation description be? What about offeror?**

For the Solicitation Description, either “Community Mental Health Loan Repayment Program Round 5” or “CMHLRP Round 5” should be entered. For Offeror, the agency should be entered.

**33. Is a copy of the Sample Employer-Employee Agreement intended to be given to each participating employee as an FYI (no signature required)?**

The Sample Employer-Employee Agreement is being provided as an **example only**. The Sample Employer-Employee Agreement is **not** a complete form and may not meet the needs of your agency. Agencies who are awarded CMHLRP funding are required to complete Employer-Employee Agreements with each participating staff as a CMHLRP deliverable upon execution of the contract with OMH or OCFS. Both parties – employer and employee, must sign the Employer-Employee Agreement. Agencies will have the discretion on how they administer their own employer-employee agreements, which must outline employee requirements, including the full 3-year service obligation, employer distribution of funding to the employee, and a recoupment mechanism which must be legally binding and enforceable in court by the employer. The Sample Employer-Employee Agreement can be found on the

**34. Is it required to report this loan repayment information anywhere on NYS tax returns (NYS-45 & NYS-45 ATT), IRS returns or employee W-2's?**

Section 10908 of the Patient Protection and Affordable Care Act (PL 111-148) addresses federal taxability of state loan repayment programs that are not part of the Federal State Loan Repayment (SLRP) program. This section puts the state loan repayment programs on par with the federal/state SLRP programs in terms of federal taxability. The relevant text is as follows:

**SEC. 10908. EXCLUSION FOR ASSISTANCE PROVIDED TO PARTICIPANTS IN STATE STUDENT LOAN REPAYMENT PROGRAMS FOR CERTAIN HEALTH PROFESSIONALS.**

(a) **IN GENERAL.** —Paragraph (4) of section 108(f) of the Internal Revenue Code of 1986 is amended to read as follows:

"(4) **PAYMENTS UNDER NATIONAL HEALTH SERVICE CORPS LOAN REPAYMENT PROGRAM AND CERTAIN STATE LOAN REPAYMENT PROGRAMS.**—In the case of an individual, gross income shall not include any amount received under section 338B(g) of the Public Health Service Act, under a State program described in section 338I of such Act, or under any other State loan repayment or loan forgiveness program that is intended to provide for the increased availability of healthcare services in underserved or health professional shortage areas (as determined by such State)."

(b) **EFFECTIVE DATE** — The amendment made by this section shall apply to amounts received by an individual in taxable years beginning after December 31, 2008.

Based on the above text, loan repayment funds under the CMHLRP should be exempt from federal taxes. However, the above should not be construed as binding tax or legal advice. Please consult your tax professional for more information about your specific tax situation, particularly as it relates to New York State taxes.