



Office of Mental Health | Office of Children and Family Services

Community Mental Health Loan Repayment Program (CMHLRP) Round 5 – Questions and Answers

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Q&As Received by 2/19/25

1. Can you please advise what ages OMH and OCFS consider adolescence?

For the purposes of Round 5 of CMHLRP, children and/or adolescents means individuals aged birth to 21.

2. How should an employer determine if an eligible professional serves at least 50% children and/or adolescent referrals? Is there a specific time period? Is this based on caseload and/or total time spent providing services?

The 50% service would be for the duration of the award, i.e., employers would be attesting that the eligible professional will serve a caseload of at least 50% children and/or adolescent referrals throughout the 3-year service obligation. OMH recommends employers verify this using the numbers of hours worked serving children and/or adolescents compared to total caseload and by evaluating on a year-by-year basis.

Q&As from 2/27/25 Webinar

3. Applications says: Staff that are "licensed to practice in NYS by the time the service obligation begins". What does this mean? I have a staff member who has completed their education and is waiting to take the licensure test. Would they qualify?

Eligible programs may apply on behalf of eligible LMSWs, LCSWs, LMFTs, LCATs, LMHCs, licensed psychologists, or licensed psychoanalysts. For more on eligible titles, please see the definitions for each in the program overview or application. Employees must meet all eligibility requirements and have a NYS license or limited permit by the award start date **and** for the entirety of the 3-year obligation. Agencies applying on behalf of an employee with a limited permit

should indicate the limited permit # in the Additional Information field of Section A. Employees on whose behalf an agency is awarded must maintain their limited permit or become fully licensed during the 3-year service obligation. Should an employee's permit expire, and that employee fail to become licensed, they would no longer be eligible.

4. Is this program applicable to inpatient Article 28 behavioral health staff?

Inpatient Article 28 is eligible, but the professional needs to serve children and/or adolescents and you need to be able to attest that the eligible license professional serves at least 50% referrals for children and/or adolescents. Please see [FAQ #1](#).

5. Is this program applicable to those who have private loans?

Private loans cannot be included in the qualifying loan amount, but having private loans does not disqualify you if you do have qualifying loans. Please see [FAQ #3](#). The definition we provide for that 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."

6. Does the agency/program apply or does the individual clinician apply?

For CMHLRP, the agency applies on behalf of their eligible staff. That is one of the core mechanisms that differentiates our program, is that agencies are able to prioritize your staff for recruitment and retention.

7. Does the applicant agency need to be an OMH clinic?

No; OCFS programs are now included. Your program needs to be included in the eligibility list, which can be found in the Program Overview, Application, and [FAQ #1](#). Should you have any questions or concerns about specific eligibility, we encourage you to reach out to OMH.CMHLRP@omh.ny.gov.

8. Given that this is for recruitment as well as retention, is this something that can be applied for if using as a recruitment tool and staff has not yet been hired?

You need to apply for a specific individual whose eligibility you can verify and attest to. So, if you have a person you are interviewing, and you're negotiating that, you can offer to apply to CMHLRP on their behalf.

9. Would a State Operated Inpatient Hospital for Children and Youth be eligible?

State operated staff for OMH and OCFS would not be eligible. Please see [FAQ #2](#).

10. Is there forgiveness for those working only with adults, NOT children and youth?

This specific appropriation is only for children and adolescent serving clinicians. We anticipate additional rounds of CMHLRP in the future, which will be posted to the [OMH RFP page](#).

11. We can't do this if we do PSLF?

Correct. You cannot be simultaneously making payments towards PSLF. Should you have any specific questions further than that, we encourage you to reach out directly. Please see [FAQs #9 & #10](#).

12. Is the 3-year obligation post award?

When you get your award letter it will include the award start date, which is the 3-year service obligation period you would utilize with your employee.

13. If I graduated and paid for my program in advance, can I use this as an option to get it reimbursed?

No; at the time of application, you need to have qualified educational loan or debt. That is one of the requirements of the program.

14. We are an OMH NY licensed PHP program, are we eligible?

If that is partial hospitalization program, yes this is included as an eligible OMH licensed program. Please see [FAQ #1](#).

15. Would it be acceptable if the participant has a limited permit and not fully licensed yet?

Please see Q&A #3

16. Repayment programs with the federal government, such as IDR, seem to be in poor condition. How does that impact eligibility for this program?

You may apply for an employee who has qualifying student loan debt, regardless of their specific repayment plan (e.g., income driven repayment plans).

17. Do therapist need to have their license by 4/30 or can limited permit therapist or can they apply if they expect to have their license by the time their 3 years start?

Please see Q&A #3.

18. The employee's loan payments are currently in forbearance as her Income-Driven Repayment (IDR) plan is under review. Since she doesn't have a

current loan statement, would she still be able to proceed with the application process?

Loans being in deferment or forbearance does not affect an employee's eligibility for CMHLRP. However, we are requesting that this status be indicated on the application for our tracking purposes. Since payments are not required to be made when loans are deferred or in forbearance, awardees would not be required to make minimum monthly payments during their service obligation period for that time that they are in deferment/forbearance. Any CMHLRP award funds must still be applied in full to the employee's student loan debt.

19. If an employee participates in this program, would it impact their eligibility for LMSW loan forgiveness in the future if they continue working at a nonprofit?

We cannot speak to the specifics of other loan forgiveness/repayment programs, but we are not aware of any programs where participation in CMHLRP would disqualify someone. If there's a specific concern, please feel free to reach out but we do not speak to the specific mechanics of other loan repayment programs as we do not want to give misleading advice.

20. Do therapists need to have 50% caseload of adolescents?

Individuals must serve children and/or adolescents. Eligible programs that solely serve children and/or adolescents meet that requirement without an attestation. Programs that also serve adults need to attest that the employee on whose behalf they are applying will serve at least 50% children and/or adolescents for the duration of the award (i.e., the 3-year service obligation). Should you have any questions, please reach out to OMH.CMHLRP@omh.ny.gov, and if that requirement is applicable and something looks off during the application review, we will reach out and confirm.

21. Is there a limit of the number of employees we can apply for?

No, we encourage you to submit as many applications as you would like for your eligible staff. Prior to the wait list, to ensure equitable distribution of awards, we will only approve up to \$50,000 (annual) in awards per agency. Applications beyond that agency maximum will be waitlisted. When we review the waitlist, we may be able to award beyond that \$50,000 maximum. As you apply for multiple staff, be advised that CMHLRP is first-come, first-served, so you should submit applications in the order and prioritized in the manner that best meets your agency's recruitment and retention needs.

22. I am in Warren County, so would we be eligible?

This opportunity is open state-wide.

23. I see that the caseload has to be 50% children and adolescents, but is there an expectation of the size of the caseload or hours worked per week/year, etc.?

Please see Q&A #2.

24. An employer can only have 5 participants if awarded the full amount per person?

We will only award up to \$50,000 annual in awards per agency prior to the application deadline, which might be 5 full awards (\$10,000/year) or something else if awards are prorated. Please see Q&A #21.

25. Can you maintain the program if you change employment to another eligible work area (ex. going from a CR to a CPEP)?

OMH/OCFS will review requests for a change in service obligation on a case-by-case basis. Please see [FAQ #23](#).

26. I am in Orange County is that county eligible?

Please see Q&A #22.

27. Is it only 5 employees per agency?

Please see Q&A #21.

28. Pro-rated employees how does that work? and what about full time employees with less than 40 hours?

Please see [FAQ #17](#) and the Prorated Awards section of the [Program Overview](#). When you're applying, you have the ability to indicate the total number of hours and the number of clinical hours the employee works per week. If the employee works less than the CMHLRP definition for "full-time clinical capacity," as defined in the overview and application, we will prorate the award according to those hours.

29. Should application be completed by agency HR?

The only restriction we have is that the employee who is receiving the award funds cannot complete the application. It is at the discretion of your agency who is best equipped to verify and attest to the employee's eligibility. From our experience, we have seen applications completed by HR, supervisors, or people working with grants for their agency. We encourage you to start with HR if you're unsure. You can have multiple people sign the attestations. However, the person that is listed as the primary agency contact for the application should be someone who can handle and provide information for the grant.

30. An employee currently enrolled in the Federal Aid Forgiveness Program is then not eligible to apply for this Program?

Please see [FAQs #9 & #10](#).

31. Not sure if these loans can be applied to private loans. If so, can I participate in this program if my federal loans are in PSLF?

Please see [FAQs #3, #9, & #10](#).

32. It just said the EMPLOYER is applying ON BEHALF of the employee.....how does this work? Employee doesn't fill out application? Or does employee fill out application and it is submitted by employee from OMH/OCFS email?

The employer will complete the application, except for the DEI set aside forms (Section E and Attachment B) which are completed by the employee. There is a responsibility for both the employer and the employee. The employer needs to be able to verify eligibility and the employee needs to provide documentation the employer needs to do so. As the employer you can request the information you feel will allow you to do at best. For example, with the qualified loan debt, we recommend the most recent loan statement to show that balance. The employee does need to participate in order for the verification to work, but the employer is primarily responsible for completing the application. In terms of being submitted from an OMH/OCFS email, this program is open to programs licensed, designated, or funded by OMH or OCFS, but not to OMH or OCFS state-operated facilities.

33. If someone owed 10,000 and were accepted. Would it mean they would get it all in one year and only have a one-year service obligation or would it be divided with them getting 3,333 per year and still have the three-year service obligation.

We pay 1/3 of the total award, up to \$10,000, not exceeding the individual's total loan debt, per year. So, in this case, it would be the three-thousand figure each of the three years. The three-year service obligation is a core requirement of the program.

34. If an employee who is to 50% of services to children and both the program and client in good faith try to do so, but the percentage of children is less what happens?

The 50% or more service to children and/or adolescents is a requirement. Per Q&A #2, "[t]he 50% service would be for the duration of the award, i.e., employers would be attesting that the eligible professional will serve a caseload of at least 50% children and/or adolescent referrals throughout the 3-year service obligation." Should a participating employee fail to meet this requirement, you would be required to immediately inform OMH/OCFS in writing by emailing OMH.CMHLRP@omh.ny.gov.

35. If the employee does not stay the full three years what happens?

Please see [FAQ #21](#).

36. Does one have to be a non-profit MHOTRS provider?

For and not-for-profit agencies may apply on behalf of eligible programs as listed in [FAQ #1](#). Not-for-profit agencies must be prequalified at time of application. Please see the Prequalification section of the [Program Overview](#).

37. Is total loan debt, the outstanding balance or the initial loan amount?

It is at the time you verify. So, when you reach out to your employee to verify their loan debt, if they have a hundred thousand at the time you apply, it would be a hundred thousand.

38. Do we need to ask the employee for proof of the amount they owe?

Yes. We need you to verify that amount. We recommend you reach out from the most current loan balance statement.

39. When you stated only 5 people, is this in regard to only 5 people in the company? or only 5 people per program?

Please see Q&A #21.

40. Is there an attestation that the employee signs off on indicating they do not participate in any other Loan Forgiveness program?

The attestations of employee eligibility are completed in the application by the employer. In terms of how you want to verify with your staff, you would have discretion in your verification. So, if you want them to complete the attestations and sign that they are not simultaneously participating, that would be within your discretion to do so.

41. This applies only for the Faculty Loan Repayment Program? or does it apply for the other programs such as NHSC Loan repayment program?

This guidance is specific to the Community Mental Health Loan Repayment Program (CMHLRP). The eligibility criterion for CMHLRP that the professional is not simultaneously participating in any other loan repayment/forgiveness program applies to all loan repayment and loan forgiveness programs. If there is a specific program, such as an employer bonus for education costs, that you are unsure about, we encourage you to reach out with more information to OMH.CMHLRP@omh.ny.gov.

42. What the minimum amount to qualify for student loan forgiveness?

There is no minimum.

43. Can an agency submit an application on behalf of one employee and then later submit another application on behalf of other employees or does it need to be done at the same time?

You can apply however you would like. As CMHLRP is a first come, first served program, applications submitted separately will be reviewed in the order they are received. Applications submitted at the same time must contain a priority order where indicated in the application.

44. How do you suggest we confirm if an employee is not participating in any other Loan Forgiveness/Repayment program?

At this time, we don't have any specifics there. You would have that discretion. If there are any specific requirement that we want, we will relay that and clearly post that. It just needs to be verified.

45. Are State Operated Programs eligible for this opportunity?

No, please see [FAQ #2](#).

46. Do you have a listing of Round 4 winners?

The final Status Update has been posted to the Round 4 RFP page. We do not post participant specifics. Round 4 award or non-award letters have been sent to agencies.

47. Are LCSW supervisors eligible for this opportunity?

Please see [FAQ #26](#). As long as they meet the direct care requirement, they would be eligible. If they are supervising in direct care capacity, that would work. If it is more administrative, that sounds like it would be ineligible.

48. What if we do not have any employees related to OCFS, but only to OMH?

You would just apply for the OMH staff. It is okay if you're not applying for both; that is not a requirement. We do know we have some shared providers, and we have some providers specific to only one agency.

49. How many rounds do you anticipate having?

As long as funding is available in our budget, we will keep launching rounds of CMHLRP. Because this is a three-year program, for example, if we award the full 4 million without additional funding allocated towards this, this specific program round would launch again in three years. Round 4 just closed out and Round 6 launched on March 5th. We encourage you to check the [RFP page](#).

50. Are those that work in child welfare programs eligible?

Please see [FAQ #1](#) regarding eligible programs. More information about employee eligibility can be found in the Eligible Licensed Professionals section of the Program Overview and Application.

51. Is the payment taxable?

We advise you reach out to your tax professional. Please see [FAQ #34](#).

52. Who is actually applying the employer or staff?

The employer is applying on behalf of the employee.

53. Will there be an upcoming round for OMH programs serving adults?

We encourage you to check the [RFP page](#), including the tentative procurement schedule, regularly.

54. In the Sexual harassment prevention, the solicitation on top is OMH CMHLRP, is that right? Then, whose name goes in the "I hereby affirm that _____ the offeror? Is that the hospital or site?"

Both of those questions can be answered in the instructions page, just before the sexual harassment prevention form, and part of it can even be copy and pasted. The solicitation description is "CMHLRP Round 5" and the offeror is your agency, i.e., the agency that is applying and who would be offering that sexual harassment prevention training and policy.

55. How does this fund being distributed to employee once it's approved?

The payment terms you see in the overview and [FAQ #24](#) are the payment terms between OMH/OCFS and the awarded agency. Payment terms between the agency and their participating employee(s) must be included in the Employer-Employee Agreement(s). The employer has discretion within their payment terms but should be following the terms of these contract(s) with their employee(s). We have heard from other agencies that some pay the full award money to their employees at the end of the 3 years, some pay as they receive it, others break it up in chunks. This is between the employer and the employee and what ultimately the employer is comfortable doing. We just recommend you pay out all the funds within 60 days of the end of the award.

56. If the agency is funded by the two funding sources, but the specific program I work in isn't, would I still be eligible to apply?

Agencies may apply on behalf of eligible licensed professionals for the total hours that employee works at eligible programs. Only one application may be considered for an individual employee and that application must be for either OMH or OCFS. Employers have discretion to choose which program will apply on behalf of that employee and will fill the application out for that State Agency

(i.e., OMH or OCFS) and eligible program. We would recommend the program where the employee works most of their hours.

Please indicate any additional eligible programs where the eligible licensed professional works, and the total and clinical hours worked at each eligible program, in the additional information field in Section A. Should OMH/OCFS need any further information to review your application, we will reach out.

57. Is there a maximum amount awarded to each agency? Can we submit multiple employees if they qualify?

Please see Q&A #21.

58. Is there a minimum amount of time/days the employee has to be working in the current program to qualify to apply?

No, agencies may apply on behalf of newly hired or existing eligible staff.

59. For mental health counselor - they have limited permit does that qualify?

Please see Q&A #3

60. For social worker who has limited license for social work, would that qualify vs actual license (they would be taking for licensure exam)?

Please see Q&A # 3

61. Can they take part of this program during the onboarding process after being hired?

Participating employees must provide a full or part time clinical capacity for the duration of the 3-year service obligation, 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."

62. Are Managers/Supervisors who are licensed also eligible?

Please see [FAQ #26](#).

63. I work at inpatient psychiatric hospital which serves both adults and children. However, my specific role/position is within the adult wards/building -- Therefore, my patient caseload is purely adults. Would I be eligible to apply?

No. Per the Round 5 Eligible Licensed Professionals section of the Program Overview, individuals need to be "Working or planning to work full time clinical capacity as a LMSW/LCSW/LMHC/LMFT/LCAT/licensed psychoanalyst/licensed psychologist within eligible OMH or OCFS licensed/designated/funded community programs, providing direct care mental health services to children and/or adolescents in New York State."

64. What positions will be included for future rounds?

It is different each round, so please keep an eye out for future round on the [RFP page](#). We currently have round 6 open, which is for psychiatrists, psychiatric nurse practitioners (NPs), and psychiatric physician assistants (PAs). More information regarding Round 6 can be found here: [OMH Community Mental Health Loan Repayment Program \(Round 6\)](#).

65. To be eligible, you have to be licensed or near complete?

Please see Q&A #3.

66. When is the adult round estimated to come in?

Round 6 is currently open, which is for OMH programs applying on behalf of eligible psychiatrists, psychiatric nurse practitioners (NPs), and psychiatric physician assistants (PAs). More information regarding Round 6 can be found here: [OMH Community Mental Health Loan Repayment Program \(Round 6\)](#).

67. How much is the maximum forgiveness?

Eligible programs may receive up to \$30,000 over 3 years per participating professional, not exceeding the eligible licensed professional's total loan debt.

68. Is that \$50,000 per agency?

Please see Q&A #21.

69. Does OMH staff eligible for this program?

Please see Q&A #9.

70. Do you know if there will be more rounds of loan repayment grants after this round (round 5)?

Please see Q&A #49.

71. Are preventive services family therapy eligible?

Please see [FAQ #1](#) regarding eligible programs. More information about employee eligibility can be found in the Eligible Licensed Professionals section of the Program Overview and Application.

72. Where is the actual application? Is it to be prefilled and emailed somewhere or through some portal?

The application can be found here: [OMH & OCFS: Community Mental Health Loan Repayment Program \(Round 5\)](#). After the application is completed, it can be sent to our email OMH.CMHLRP@omh.ny.gov.

73. Can you please explain the 50% of children and adolescent requirement - you said 32 direct care services so is it half of this? 32 hours*

Please see [FAQ #20](#) regarding the clinical hours requirement and Q&A #2 regarding the 50% children and/or adolescents requirement.

74. Are Health Homes Care Managers eligible? Care Managers are under OMH and provide in-home services for children, but I did not see it on the list.

Eligible programs can apply on behalf of employees who meet the eligibility requirements, including: "Working or planning to work full time clinical capacity as a LMSW/LCSW/LMHC/LMFT/LCAT/licensed psychoanalyst/licensed psychologist within eligible OMH or OCFS licensed/designated/funded community programs, providing direct care mental health services to children and/or adolescents in New York State." Please see the Eligible Licensed Professionals section in the Program Overview and Application for more.

75. At time of application if employee is working with adolescents but then we need them to switch to adults will they still be eligible?

Please see Q&A #34.

76. What about clinical supervisors?

Please see [FAQ #26](#).

77. Are Health Homes Care Managers eligible. Care Managers are under OMH and provide in-home services for children, but I did not see it on the list.

Please see Q&A #74.

78. Can employer apply for themselves?

Please see Q&A #47.

79. Does the employer fill out separate applications for each employee?

Yes.

80. Would it have to be 3 years' service in the same organization that's connected to the application?

Please see [FAQ #23](#).

81. Not open to state facilities?

Please see [FAQ #2](#).

82. If one agency qualifies under OMH & OCFS, are we able to apply under both categories?

Please see Q&A #48.

83. I'm a recent grad. I signed up for PSLF but I'm not in repayment yet. I'm thinking it's better to apply for this grant. I currently have Mohela as a loan provider, will that be okay?

Please see [FAQs #9 & #10](#).

84. To confirm, the employer can elect to pay the full amount at the end of the 3 years and not pay it out every year?

Yes. Please see the answer to Q&A #55.

Q&As Received by 3/7/25

85. How should we apply if an employee works for an eligible OCFS licensed program and an eligible OMH licensed program within our agency?

Agencies may apply on behalf of eligible licensed professionals for the total hours that employee works at eligible programs. Only one application may be considered for an individual employee and that application must be for either OMH or OCFS. Employers have discretion to choose which program will apply on behalf of that employee and will fill the application out for that State Agency (i.e., OMH or OCFS) and eligible program. We would recommend the program where the employee works most of their hours.

Please indicate any additional eligible programs where the eligible licensed professional works, and the total and clinical hours worked at each eligible program, in the Additional Information field in Section A. Should OMH/OCFS need any further information to review your application, we will reach out.