



**Office of
Mental Health**

Community Mental Health Loan Repayment Program: Mental Health Clinicians

CMHLRP 2026 MH Clinicians RFP

Definitions & Background

Application Deadline: March 20, 2026

Email Applications to: OMH.CMHLRP@omh.ny.gov

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Program Definitions

For the purposes of the **CMHLRP 2026 MH Clinicians RFP**, the following definitions will apply:

- **Academically Affiliated Contractor:** a professional staffing relationship to facilitate academic connections between a school of medicine and a health care organization, in which medical professionals employed by the school of medicine provide services at health organization(s) in the community and/or a teaching hospital employs clinical staff through a physician/medical services group.
- **Applicant:** Eligible applicants are not-for-profit agencies with 501(c)(3) incorporation, for-profit agencies, or government entities that provide community mental health programs licensed by OMH in one of the program type categories listed in the Eligible Applicants section of the [Program Overview](#). The applicant is applying **on behalf of** eligible professional(s) and responsible for verifying eligibility, executing and implementing the contract(s) with New York State for CMHLRP funding, and entering into a Loan Repayment and Service Commitment Agreement with their participating professionals.
- **Clinical Capacity Schedule:** The weekly work schedule of the eligible professional on which CMHLRP award amounts are based. This schedule represents minimum weekly work hours the professional will work for the duration of the 3-year service commitment for at least 45 weeks per calendar year, where at least 80% of those hours are **clinical hours** (see below).

CMHLRP award amounts will be calculated based on the eligible professional's clinical capacity schedule, with a maximum award eligibility of \$30,000 for licensed mental health professionals who provide at least 40 total and at least 32 clinical hours per week. Award amounts will not exceed the eligible professional's total student loan debt. Unless otherwise approved in writing by OMH, 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 the clinical capacity schedule. Awards will be based on the minimum clinical capacity schedule of the eligible professional in the case of a variable schedule; hours worked in excess of the eligible professional's minimum clinical capacity schedule shall not be applied to any other workweek or averaged. For examples and further details on award calculation, see the Award Amounts section of the [Program Overview](#).

- **Clinical Hours:** Time spent on **direct care mental health services**, including assessment and treatment services, within the professional's scope of practice, as designated by the [New York State Education Department of the Professions](#).

- **CMHLRP:** The Community Mental Health Loan Repayment Program, administered by the Office of Mental Health (OMH).
- **Eligible Agency:** The applicant. A not-for-profit agency with 501(c)(3) incorporation, a for-profit agency, or a government entity that provides one or more eligible programs as listed in Eligible Applicants in the [Program Overview](#).
- **Eligible Professional:** A mental health clinician employed by the applicant agency, newly hired or existing, who meets the Professional Eligibility Requirements as listed in the [Program Overview](#) and can be nominated by the Eligible Agency for receipt of the award funds. They may be an LMSW, LCSW, LMHC, LMFT, LCAT, OTR/L or OT/L, licensed psychoanalyst, or licensed psychologist.
- **Eligible Program:** A community mental health program provided by the applicant agency, subject to the jurisdiction of OMH, falling within the program type categories listed in the Eligible Applicants section of the [Program Overview](#).
- **Licensed Clinical Social Worker (LCSW):** An individual who is either currently licensed or possesses a permit to practice as a licensed clinical social worker (LCSW) issued by the New York State Education Department pursuant to Article 154 of the Education Law. Provides all social work services, including clinical services such as the diagnosis of mental, emotional, behavioral, developmental, and addictive disorders, the development of treatment plans, and the provision of psychotherapy.
- **Licensed Creative Arts Therapist (LCAT):** An individual who is currently licensed or possesses a permit to practice as a creative arts therapist issued by the New York State Education Department pursuant to Article 163 of the Education Law. Uses active engagement in the arts to address mental, emotional, developmental, and behavioral disorders.
- **Licensed Marriage and Family Therapist (LMFT):** An individual who is currently licensed or possesses a permit to practice as a marriage and family therapist issued by the New York State Education Department pursuant to Article 163 of the Education Law. Assesses, treats, and implements change in the overall, long-term well-being of individuals, couples, families and those in other relationships.
- **Licensed Master Social Worker (LMSW):** An individual who is either currently licensed or possesses a permit to practice as a licensed master social worker (LMSW) or as a licensed clinical social worker (LCSW) issued by the New York State Education Department pursuant to Article 154 of the Education Law. May provide non-clinical services or clinical therapy only under supervision of an LCSW, licensed psychologist, or psychiatrist.
- **Licensed Mental Health Counselor (LMHC):** An individual who is currently licensed or possesses a permit to practice as a mental health counselor issued by the New York State Education Department pursuant to Article 163 of the Education Law. Provides mental health counseling and psychotherapy, clinical assessment and evaluation, treatment planning and case management, prevention, discharge, and aftercare services.

- **Licensed Psychoanalysts:** An individual who is currently licensed or possesses a permit to practice as a psychoanalyst issued by the New York State Education Department pursuant to Article 163 of the Education Law. Uses assessment instruments and mental health counseling and psychotherapy to identify, evaluate and treat dysfunctions and disorders for the purpose of providing appropriate psychoanalytic services.
- **Licensed Psychologist:** An individual who is currently licensed or possesses a permit to practice as a psychologist issued by the New York State Education Department pursuant to Article 153 of the Education Law. Is a health care professional who diagnoses and treats mental, nervous, emotional, and behavioral disorders and ailments.
- **Licensed Occupational Therapist (OTR/L or OT/L):** An individual who is licensed by the New York State Education Department pursuant to Article 156 of the Education Law. Is a rehabilitation care professional who works to restore or improve physical abilities, promote behavioral changes, adapt surroundings, and teach new skills to support individuals in achieving their best physical and/or mental functioning in daily life tasks. Occupational therapists provide these services on the referral or prescription of a physician, physician assistant, or other licensed health care professional, for treatment designed to restore function.
- **OMH:** The New York State Office of Mental Health, a New York State entity authorized to administer the CMHLRP.
- **Public Student Loan Forgiveness (PSLF):** A [federal program](#) that forgives Direct Loan debt after 120 qualifying monthly payments (which “need not be consecutive”) while working full time for a qualifying employer. Agencies may apply on behalf of eligible professionals tracking payments for PSLF who have at least 40 payments remaining before forgiveness as of 5/21/26. Agencies may also apply on behalf of eligible professionals who are not participating in PSLF and eligible professionals who choose to stop tracking PSLF payments during the CMHLRP 3-year service commitment.
- **Qualified Student Loan Debt:** the principal, interest, and related expenses of outstanding government (federal, state, or local) and commercial (private) student loans for undergraduate or graduate education obtained by the professional for school tuition, other reasonable educational expenses, and reasonable living expenses. The educational loans must be obtained prior to the date the agency applies. Personal loans or loans owed by an individual other than the eligible professional do not qualify.

Consolidated or refinanced loans may be considered for repayment if they are from a government (federal, state, or local) or private student loan lender and include only qualifying educational loans of the professional. The eligible professional must be able to provide the applicant agency with documentation of their student loan debt and the agency must be able to verify from that documentation that the loan debt is solely applicable to the undergraduate or graduate education of the eligible professional.

- **Qualifying Loan Payments:** Participating professionals must maintain their student loans in good standing. Unless in [student loan forbearance or student loan deferment](#), they must continue to make their monthly loan payments during the CMHLRP service

commitment. Student loan forbearance and student loan deferment are temporary periods during which a student loan borrower is not required to make payments which are approved by the student loan lender and/or servicer. Repayment status is typically indicated on student loan statements. Participating professionals will become ineligible if their student loans enter [default](#). Any CMHLRP award funds received **must** be applied to the balance of the participating professional's student loan debt.

- **Service Commitment:** A three-year commitment that the eligible professional makes to provide a clinical capacity schedule (see above) at the applicant agency's eligible program(s), as indicated in the CMHLRP application and upon which an award is made, while maintaining all other eligibility requirements. The three-year service commitment start date is the start date of the award.

Background

Loan Repayment as a Recruitment and Retention Tool

Student loan debt in the US is over [\\$1.8 trillion](#). This financial burden impacts recruitment, retention, and productivity. Today's workforce identifies student loan support as a central consideration and highly sought benefit in their job searches. [Over 85% of employees](#) say they'd commit to an employer for five years if it helped pay their loans.

Through the Community Mental Health Loan Repayment Program (CMHLRP), OMH supports providers of community mental health programs in providing this benefit to critical clinical practitioners.

The FY 2022-23 Office of Mental Health Budget included \$9 million annually to establish a new program to support community mental health programs licensed by OMH in the recruitment and retention of psychiatrists and psychiatric nurse practitioners (PMHNPs): the **Community Mental Health Loan Repayment Program (CMHLRP)**. CMHLRP was expanded to include physician assistants, and, through a \$5 million annual expansion in FY 2023-2024, additional licensed mental health clinicians. The FY 2024-2025 Office of Mental Health Budget established an additional \$4 million annually for children's clinicians in OMH and OCFS community mental health programs.

CMHLRP is provided regularly as a Request for Proposal (RFP) opportunity to providers of community mental health programs. Each CMHLRP RFP is posted to the [OMH RFP page](#) and outlines the RFP-specific eligibility criteria for applicant agencies and the professionals on whose behalf they apply.

Clinical Mental Health Practitioner Workforce Shortages

The U.S. has been forecasting a mental health provider shortage for several years due to rising rates of mental illness and substance use disorder, as well as the decreasing rates of psychiatrists and other professionals. This was before the COVID-19 pandemic, which resulted in [even higher rates of mental health distress](#) due to illness, uncertainty, isolation, and economic hardship. As of December 2024, the State of New York had [197 Health Professional Shortage Area \(HPSA\)](#) designations in Mental Health, which is determined primarily by the number of health professionals relative to the population with the consideration of high need.

The CMHLRP 2026 MH Clinicians RFP includes licensed mental health professional titles that meet the need for expanded workforce capacity efforts to address critical staffing shortages, including meeting communities where they are, with more people seeking mental health care in community-based settings. Licensed mental health professionals, such as licensed master social workers, licensed clinical social workers, licensed mental health counselors, licensed marriage and family therapists, licensed creative arts therapists, licensed psychoanalysts, licensed psychologists, and occupational therapists (eligible licensed professionals hereafter) are crucial in providing access to mental health services in New York State. The CMHLRP 2026 MH Clinicians RFP includes these titles to provide for the increased availability of healthcare services in underserved or health professional shortage areas.

Furthermore, long-standing inadequate levels of cultural and linguistic diversity in the mental health workforce are a concrete driver of [disparities in access, quality, and treatment outcomes](#) for minority/marginalized populations. There is a lack of multilingual mental health professionals available to provide mental health services to New York's linguistically diverse clients. For the CMHLRP 2026 MH Clinicians RFP \$4.5M in funding (over the course of 3 years) is set aside for eligible professionals who provide cultural competency for populations underserved in mental health as a member of a group traditionally underrepresented in the mental health field.