

**FY 2027 NEW YORK STATE EXECUTIVE BUDGET**  
**TRANSPORTATION, ECONOMIC DEVELOPMENT AND**  
**ENVIRONMENTAL CONSERVATION**  
**ARTICLE VII LEGISLATION**

**MEMORANDUM IN SUPPORT**



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MEMORANDUM IN SUPPORT

A BUDGET BILL submitted by the Governor in  
Accordance with Article VII of the Constitution

AN ACT to amend part U1 of chapter 62 of the laws of 2003, amending the vehicle and traffic law and other laws relating to increasing certain motor vehicle transaction fees, in relation to the effectiveness thereof; and to amend part B of chapter 84 of the laws of 2002, amending the state finance law relating to the costs of the department of motor vehicles, in relation to the effectiveness thereof (Part A); to amend chapter 751 of the laws of 2005, amending the insurance law and the vehicle and traffic law relating to establishing the accident prevention course internet technology pilot program, in relation to the effectiveness thereof (Part B); to amend the vehicle and traffic law in relation to requiring the completion of the motorcycle rider safety course to obtain a motorcycle license (Part C); to amend the vehicle and traffic law, in relation to establishing a pilot program requiring the installation of intelligent speed assistance devices for repeated violations of maximum speed limits in New York City; and providing for the repeal of such provisions upon expiration thereof (Part D); to amend the vehicle and traffic law, in relation to allowing for-hire autonomous vehicles outside of New York City; to amend part FF of chapter 55 of the laws of 2017, relating to motor vehicles equipped with autonomous vehicle technology, in relation to the effectiveness thereof (Part E); to amend the penal law, in relation to penalties for violence against highway workers; and to amend the vehicle and traffic law, in relation to license suspension for certain crimes against highway workers and establishing new penalties for intrusion into an active work zone (Part F); to amend the vehicle and traffic law, in relation to expanding the automated work zone speed enforcement program to include additional New York roadways (Part G); to

amend part PP of chapter 54 of the laws of 2016, amending the public authorities law and the general municipal law relating to the New York transit authority and the metropolitan transportation authority, in relation to extending provisions of law relating to certain tax increment financing provisions (Part H); authorizing the Metropolitan Transportation Authority to conduct environmental reviews under the State Environmental Quality Review Act for the crosstown extension of the Second Avenue Subway project in two stages (Part I); to amend the agriculture and markets law, in relation to dairy promotion and marketing of agricultural products in New York state; and to repeal sections 16-x, 16-y and 16-z of section 1 of chapter 174 of the laws of 1968, constituting the New York state urban development corporation act, in relation thereto (Part J); to amend the tax law, in relation to extending the refundability of the investment tax credit for farmers (Part K); to amend the public authorities law, the public service law and the real property law, in relation to the green jobs-green New York program (Part L); in relation to authorizing the New York state energy research and development authority to finance a portion of its research, development and demonstration, policy and planning, and Fuel NY program, as well as climate change related expenses of the department of environmental conservation from an assessment on gas and electric corporations (Part M); to amend the public service law, in relation to executive compensation disclosure by gas, electric, steam and water-works corporations (Part N); to amend the public service law, in relation to procedures for new rates or charges proposed by utilities (Part O); to amend the public service law, in relation to establishing an energy affordability index (Part P); to amend the real property law and the public service law, in relation to prohibiting utility service terminations in multiple dwellings (Part Q); to amend the environmental conservation law, in relation to reforming the

state environmental quality review act (Part R); to amend the environmental conservation law, in relation to removing the statutory caps on rebates for certain infrastructure projects and vehicle purchases by municipalities (Part S); to amend chapter 584 of the laws of 2011, amending the public authorities law relating to the powers and duties of the dormitory authority of the state of New York relative to the establishment of subsidiaries for certain purposes, in relation to the effectiveness thereof (Part T); in relation to authorizing the trustees of the state university of New York to lease and contract to make available certain land on the state university of New York at Farmingdale's campus (Subpart A); in relation to authorizing the trustees of the state university of New York to lease and contract to make available certain land on the state university of New York at Stony Brook's campus (Subpart B); and in relation to authorizing the commissioner of transportation to transfer and convey certain state-owned real property in the town of Babylon, county of Suffolk (Subpart C) (Part U); to amend the New York state urban development corporation act, in relation to extending the authority of the New York state urban development corporation to administer the empire state economic development fund (Part V); to amend chapter 393 of the laws of 1994, amending the New York state urban development corporation act, relating to the powers of the New York state urban development corporation to make loans, in relation to extending loan powers (Part W); to amend the general business law, in relation to requiring synthetic content creations system providers to include provenance data on synthetic content produced or modified by a synthetic content creations system that the synthetic content creations system provider makes available (Part X); to amend the general business law, in relation to establishing the "Safe by Design Act" (Part Y); to amend the general business law, in relation to prohibiting advertising of certain former prices by a retail

seller (Part Z); to amend the general business law, in relation to enacting the "data broker accountability act" (Part AA); to amend the insurance law, in relation to requiring insurers to provide explanations for certain premium increases (Part BB); to amend the insurance law, in relation to the determination of a benchmark loss ratio for homeowners' insurance (Part CC); to amend the insurance law, in relation to insurance discounts for real property (Part DD); to amend the insurance law and the civil practice law and rules, in relation to motor vehicle accident liability; and to repeal certain provisions of the civil practice law and rules relating thereto (Part EE); to amend the insurance law, in relation to the timeframe for reporting fraudulent claims and paying claims (Part FF); to amend the insurance law, in relation to requiring annual reports on insurance for multi-family buildings (Part GG); to amend the insurance law, in relation to the annual consumer guide of health insurers (Subpart A); to amend the insurance law and the public health law, in relation to ongoing treatment by an out-of-network provider during pregnancy (Subpart B); to amend the insurance law, in relation to accessible formulary drug lists (Subpart C); and to amend the insurance law and the public health law, in relation to utilization reviews for treatment for a chronic health condition (Subpart D) (Part HH); to amend the insurance law, in relation to providing motor vehicle liability, comprehensive and collision insurance premium deductions for the installation of a dashboard camera (Part II); to amend the banking law, in relation to protecting private education loan borrowers and cosigners (Part JJ); to amend the insurance law, in relation to extending the policy period for excess profit refunds to motor vehicle policyholders (Part KK); and to amend chapter 495 of the laws of 2004, amending the insurance law and the public health law relating to the New York state health insurance continuation assistance demonstration project, in relation to the effectiveness thereof (Part LL)

**PURPOSE:**

This bill contains provisions needed to implement the Transportation, Economic Development and Environmental Conservation portion of the FY 2027 Executive Budget.

This memorandum describes Parts A through LL of the bill which are described wholly within the parts listed below.

**Part A – Extend the Authorization for Certain Department of Motor Vehicle Fees**

**Purpose:**

This bill would extend the expiration dates of certain Department of Motor Vehicles (DMV) fees related to motor vehicle transactions until April 1, 2028.

**Summary of Provisions and Statement in Support:**

This bill would extend the sunset date of fees relating to vehicle inspections, record searches, dealer and transporter applications, and title certificates until April 1, 2028. It would also extend provisions relating to the deposit of moneys collected from taxes imposed by Section 183 and 184 of Tax Law until April 1, 2028.

Additionally, the bill would extend the State Finance Law provision that allows revenue in the Dedicated Highway and Bridge Trust Fund to be used for DMV expenses until April 1, 2028.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because these fees generate significant revenue for expenses incurred by the DMV and other transportation programs.

**Effective Date:**

This bill would take effect immediately.

**Part B – Extend the Internet Point Insurance Reduction Program**

**Purpose:**

This bill would extend the authorization of the Department of Motor Vehicles' (DMV) Internet Point Insurance Reduction Program (IPIRP) until April 1, 2028.

Summary of Provisions and Statement in Support:

The IPIRP Program allows drivers to reduce points on their driving record and the base rate of auto and motorcycle insurance premiums by 10 percent each year for three years by taking an approved online accident prevention course.

Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because the Program promotes driver safety and the revenue collected supports State operations.

Effective Date:

This bill would take effect immediately.

**Part C – Strengthen Motorcycle Licensing Standards for New and Inexperienced Riders**

Purpose:

This bill would require new or first-time applicants to complete a motorcycle rider safety course before obtaining a motorcycle license.

Summary of Provisions and Statement in Support:

As it pertains to motorcycle safety, the National Highway Traffic Safety Administration routinely makes recommendations to states concerning motorcycle safety standards, including in areas pertaining to motorcycle permitting, training, testing and licensing, as do other organizations, such as the Association of State Motorcycle Safety Administrators, American Association of Motor Vehicle Administrators and the Motorcycle Safety Foundation. Input from these entities is reflected in the current structure of the New York State Motorcycle Safety Program (NYSMSP) administered and established pursuant to VTL §410-a. New York has made great strides in training motorcyclists through this program. However, program participation is presently voluntary for motorcycle license applicants. Requiring new motorcycle license applicants to complete the NYSMSP as part of the licensing process will ensure that such applicants for a motorcycle license receive a uniform, comprehensive course in the safe operation of a motorcycle. This bill is consistent with highway safety trends and reflects New York's commitment to continually improve highway safety by combatting crash-related injuries and death among motorcyclists.

This bill would amend the Vehicle and Traffic Law to require any new or first-time applicant for a Class M license to submit proof of completing a motorcycle rider safety course to the Department of Motor Vehicles, in order to obtain such license.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it will reduce the number of accidents and improve traffic safety in New York State.

**Effective Date:**

This act shall take effect one year after it shall have become a law.

**Part D – Stop New York City's Super Speeders through Intelligent Speed Assistance**

**Purpose:**

This bill would authorize New York City to establish an Intelligent Speed Assistance Device pilot program.

**Summary of Provisions and Statement in Support:**

This bill would define an intelligent speed assistance device as a device which is installed in a motor vehicle and utilizes technology to limit the speed of the motor vehicle to a city-determined level above maximum posted speed limits. This bill would further authorize the City of New York to set parameters for the pilot program, including the number of speeding violations that would result in mandated installation of such device and procedures for removal of such device. The bill would also require any pilot program to have regulations for monitoring compliance, a list of approved devices, and providers for installation of devices. This bill would also provide for penalties for noncompliance with such devices.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it will improve traffic safety in New York City.

**Effective Date:**

This act shall take effect one year after it shall have become law and shall be repealed on April 1, 2031.

**Part E – Autonomous Vehicle Technology Demonstrations**

**Purpose:**

This bill would extend the authority of the Commissioner of the Department of Motor Vehicles (DMV) to authorize demonstrations and tests of autonomous vehicle technology and would permit the limited deployment of autonomous for-hire passenger vehicles outside of New York City.

Summary of Provisions and Statement in Support:

This proposal would amend Part FF of Chapter 55 of the Laws of 2017 by extending the DMV's authority to approve demonstrations and tests of motor vehicles equipped with autonomous vehicle technology until April 1, 2028. This bill would also create a new Article 44-D of Vehicle and Traffic Law, which would authorize a pilot program for the limited deployment of commercial for-hire autonomous passenger vehicles outside of New York City. The bill provides parameters for participation in the program and gives the Commissioner of the DMV the authority to approve or deny applications to the program.

This bill would expire and be repealed on April 1, 2028.

Budget Implications:

This bill is necessary to implement in the FY 2027 Executive Budget to allow the State to continue autonomous vehicle testing and demonstrations and advance to the next phase of New York's pilot program.

Effective Date:

Section three of this bill, which extends the DMV's authority to approve demonstrations and tests of motor vehicles equipped with autonomous vehicle technology, would take effect immediately. The remaining sections, which authorize the pilot program of for-hire autonomous passenger vehicles, would take effect one year after enactment.

## **Part F – Enhance Transportation Worker Protections**

Purpose:

This bill would strengthen legal protections for certain transportation workers to deter assaults and hold offenders accountable.

Summary of Provisions and Statement in Support:

This bill would amend the Penal Law and Vehicle and Traffic Law to expand the categories of transportation workers that qualify for enhanced assault protections, establish new penalties for menacing a highway worker and intrusions into active work zones, and require license suspension for certain crimes against highway workers.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would deter violence against highway and other transportation workers and improve overall safety for these employees.

**Effective Date:**

This bill would take effect 90 days after enactment.

**Part G – Expand the Automated Work Zone Speed Enforcement Program**

**Purpose:**

This bill would expand automated speed enforcement to additional roadways to further enhance work zone safety.

**Summary of Provisions and Statement in Support:**

During 2024, there were 450 work zone intrusions on New York state roads maintained by the Thruway Authority and the New York State Department of Transportation (NYS DOT) resulting in four fatalities and 161 injuries to highway workers and vehicle occupants. In May 2024, the Thruway Authority lost a Thruway Maintenance Worker who was struck by a tractor trailer. Another Thruway Maintenance worker sustained serious life altering injuries. In November 2024, a Thruway Maintenance Supervisor was killed after he was struck by a vehicle while working on the Thruway. In May 2025, NYS DOT lost a highway maintenance worker after suffering injuries related to a work zone crash. In June 2025, three NYS DOT highway maintenance workers sustained injuries from an intrusion into an active work zone. In September 2025, a NYS DOT contract worker directing traffic was killed by a hit-and-run driver.

This bill would amend section 1180-e of the Vehicle and Traffic Law (VTL) to expand the Automated Work Zone Speed Enforcement program to include all New York highways under the jurisdiction of the NYS Department of Transportation, NYS Thruway Authority, NYS Bridge Authority or the Triborough Bridge and Tunnel Authority. Under current law, the program is limited to “controlled-access” highways.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would expand automated speed enforcement and enhance work zone safety.

**Effective Date:**

This bill would take effect immediately.

## **Part H – Extend the Metropolitan Transportation Authority’s Tax Increment Financing Authorization**

### Purpose:

This bill would extend the Metropolitan Transportation Authority’s (MTA) Tax Increment Financing (TIF) provisions, which will expire on April 1, 2026, for an additional ten years, until April 1, 2036.

### Summary of Provisions and Statement in Support:

Tax Increment Financing allows municipalities within the Metropolitan Commuter Transportation District to work with the MTA to establish alternative funding arrangements for capital projects that benefit local communities. These provisions were previously extended by Chapter 54 of the Laws of 2016.

### Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would continue to provide the MTA with financing opportunities to support its capital program.

### Effective Date:

This bill would take effect immediately.

## **Part I – Second Avenue Subway—West Environmental Reviews**

### Purpose:

This bill would establish that the Metropolitan Transportation Authority (MTA) can pursue environmental reviews under the State Environmental Quality Review Act (SEQRA) for the crosstown extension of the Second Avenue Subway project in two stages.

### Summary of Provisions and Statement in Support:

To achieve potential cost savings for the crosstown extension following Phase II of the Second Avenue Subway project, this bill would authorize the MTA to segment SEQRA review.

### Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would assist the MTA in achieving cost-savings as it advances work related to the crosstown extension of the Second Avenue Subway.

Effective Date:

This bill would take effect immediately.

**Part J – Transfer of Authority to Administer Marketing Orders**

Purpose:

This bill amends Agriculture and Markets Law and repeals Sections 16-x, 16-y and 16-z of the New York State Urban Development Corporation Act to transfer authority for the administration of dairy promotion orders and agricultural product marketing orders from the Urban Development Corporation (UDC) to the Department of Agriculture and Markets (AGM).

Summary of Provisions and Statement in Support:

Promotion orders and marketing orders are agreements initiated by various agricultural industries to help target industry-specific issues and needs. The State collects and manages funds from these industries and, upon recommendation of the industries' advisory boards, contracts with the appropriate research or marketing body to execute the promotion order or marketing order.

Authority for the administration of these orders currently resides with UDC. This bill transfers that authority to AGM. Transferring this authority to AGM will streamline the existing program by providing for the Department's direct involvement in all facets of the program to fully leverage their agricultural expertise.

Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because the current statutory authority associated with marketing orders expires on July 31, 2026.

Effective Date:

This bill would take effect July 1, 2026.

**Part K – Extending the Refundability of the Investment Tax Credit for Farmers**

Purpose:

This bill would extend the sunset date of the refundability provisions of the investment tax credit.

Summary of Provisions and Statement in Support:

Currently, the law allows eligible farmers to claim a credit of 20 percent of the cost of qualifying investments, such as machinery and equipment, as well as claim a refund of any unused credit, known as refundability. As the refundability provisions are set to sunset on January 1, 2028, this bill would extend the sunset date for an additional five years until January 1, 2033, to provide a more stable financial incentive for New York's agricultural community.

Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would incentivize additional investment in New York's agricultural sector and provide increased financial predictability for producers and farmers interested in relocating or expanding in the State.

Effective Date:

This bill would take effect immediately.

**Part L – Improving the Green Jobs-Green New York Program**

Purpose:

This bill would modify the New York State Energy Research and Development Authority (NYSERDA) Green Jobs-Green New York Program (GJ-GNY) to provide customers with greater access to low-cost financing, expand the types of projects that are eligible for financing, and reduce the administrative burden and costs associated with On-Bill Recovery (OBR) loans.

Summary of Provisions and Statement in Support:

This bill would increase the maximum loan amount for all residential GJ-GNY loans from \$25,000 to \$50,000. The current loan maximum was established in the Green Jobs Green New York Act of 2009. As a result of economic changes, supply chain issues, increased costs for labor and equipment, and customers seeking financing for higher cost projects, the \$25,000 maximum loan cap is often insufficient to fully fund more expensive projects such as ground source heat pumps. The current cap discourages customers from participating in the program and may require them to explore high-cost secondary financing alternatives.

This bill would also eliminate the current 15-year payback period requirement for loans exceeding \$13,000. The current payback window disqualifies many projects that convert natural gas heating systems to air source or ground source heat pumps from being approved for GJ-GNY financing, thereby hindering the State's efforts towards electrification and energy affordability. Additionally, this bill would eliminate NYSERDA declaration filing requirements to achieve substantial program cost savings and reduce fees charged to borrowers.

Finally, this bill would establish a transferability process for on-bill recovery (OBR) loans that will help to alleviate confusion regarding OBR loans for prospective purchasers, mortgagees, title companies, and attorneys during the property sale process.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it assists the State in making progress towards its Climate Leadership and Community Protection Act (CLCPA) goals. Furthermore, this bill will provide substantial program cost savings, which in turn would allow for more efficient utilization of GJ-GNY funding.

**Effective Date:**

This bill would take effect 90 days after it becomes law.

**Part M – Annual NYSERDA Special Assessment**

**Purpose:**

This bill would extend the New York State Energy Research and Development Authority's (NYSERDA) authorization to collect a special assessment on gas and electric corporations to support core operations at NYSERDA along with certain energy-related programs.

**Summary of Provisions and Statement in Support:**

This assessment allows NYSERDA to finance its: energy research, development and demonstration program; energy policy and planning program; and Fuel NY Program. This legislation is annually enacted in the State Budget.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it authorizes the collection of \$28.725 million in assessments that support NYSERDA's core operations and energy programs.

**Effective Date:**

This bill would take effect immediately.

**Part N – Affordable Utilities Omnibus Legislation**

**Purpose:**

This bill would promote transparency and increase financial discipline by utilities when crafting and submitting rate case proposals to the Public Service Commission.

**Summary of Provisions and Statement in Support:**

This bill would amend Public Service Law to require that each gas, electric, steam, or water-works corporation include comprehensive details on the chief executive officer's (CEO) compensation in their routine rate case proposals, including how it compares to their respective median employee salary. In addition, when requesting rate increases, utilities must include a "budget-constrained" option that distinctly breaks out operating, capital, and programmatic/policy expenditures.

Furthermore, the Public Service Commission (PSC) would be required to develop performance-based targets that tie electric and gas utility CEO and other managerial compensation to energy affordability and consider adjustments to the utility corporation's return on equity based on this metric. The PSC would also be required to review its standards and procedures for ensuring utility customers do not pay for inappropriate utility expenses.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would bring more transparency to utility executive compensation and provide the PSC with additional tools to mitigate utility rate increases.

**Effective Date:**

This bill would take effect on January 1, 2027, but would immediately authorize the addition, amendment, and/or repeal of any rule or regulation needed for implementation.

**Part O – Modernizing Utility Rate Regulation to Protect Consumers**

**Purpose:**

This bill would modernize how utility rate cases are reviewed and resolved, providing regulators more time and flexibility to evaluate utility proposals to ensure they protect

consumers' interests, encourage good-faith negotiations, and reduce the frequency of disruptive rate increases.

Summary of Provisions and Statement in Support:

Currently, Public Service Law requires decisions on rate cases filed by any electric, gas, steam, or water utility to be determined within eleven months through a multi-step process.

However, due to the increased complexity and stakeholder engagement involved in rate cases, they typically take more than eleven months to complete, resulting in rate compression, which can have negative impacts on utility customers.

This bill would change the statutory timeframe for deciding rate cases from eleven months to fifteen months and allow the Public Service Commission to set a rate plan for more than one year.

Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would strengthen transparency and accountability in utility regulation, ensure decisions are grounded in a full public record, and shift the system away from rushed outcomes that drive instability for ratepayers.

Effective Date:

This bill would take effect immediately and apply to all proposed changes in rates filed on or after January 1, 2027.

## **Part P – Mitigating Energy Cost Burden**

Purpose:

This bill would address energy affordability by requiring utilities to submit annually an energy affordability index and allowing for independent utility affordability monitors.

Summary of Provisions and Statement in Support:

This bill would require each gas corporation and electric corporation to submit an energy affordability index annually, disclosing the existing energy burden upon their residential customers. These corporations would also need to provide this information when filing an application for a major change in rates. The Public Service Commission (PSC) would also be tasked with submitting a report on energy affordability in New York State compared to other states, based on data from the United States Energy Information Administration.

Should any utility corporation exceed an energy burden of 3% for residential electric or gas, the PSC would be empowered to install an independent affordability monitor inside the utility, paid for by the utility. The monitor would have full access to meetings, records, accounts, books, documents, contracts, and papers necessary to review utility operations and expenditures. The affordability monitor shall report the primary cost drivers that caused the energy burden to exceed 3% and identify any opportunities for cost savings to the PSC.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it enhances transparency on the affordability of utility costs for customers and improves financial discipline over utility costs that are ultimately borne by customers.

**Effective Date:**

This bill would take effect on January 1, 2027. Effective immediately, the addition, amendment, and/or repeal of any rule or regulation necessary for the implementation of this act on its effective date would be authorized to be made and completed on or before such date.

## **Part Q – Protecting Tenants from Unfair Utility Shutoffs**

**Purpose:**

This bill would protect tenants in multiple-unit dwellings from utility shutoffs caused by a landlord's nonpayment of utility bills.

**Summary of Provisions and Statement in Support:**

This bill would better protect tenants from utility shutoffs due to nonpayment by the landlord, rather than the tenants, and ensure the tenants continue to receive critical services from the utility. It would remove provisions allowing for termination of utility service to entire multiple-unit dwellings for nonpayment of utility bills; instead, it would allow for a utility to seek a lien against the owner of the multiple-unit dwelling for unpaid bills, so that tenants can keep their essential services.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it establishes an alternative enforcement mechanism for nonpayment of utility bills by owners of multi-unit dwellings that does not unfairly impact tenants.

**Effective Date:**

This bill would take effect 90 days after becoming a law.

## **Part R – State Environmental Quality Review Act Reform**

### Purpose:

To implement common sense and balanced reforms to the State Environmental Quality Review Act (SEQRA), allowing for housing, infrastructure, and other projects that meet specific criteria to be built more efficiently throughout the State.

### Summary of Provisions and Statement in Support:

For many types of projects that are critical for New Yorkers, including much-needed new housing, SEQRA imposes significant time and cost, even for categories of projects that are consistently found to have negligible environmental impacts. The exhaustive review requirements demanded by SEQRA are layered on top of separate state and local regulatory and permit requirements that carefully govern water use, air quality, environmental justice, and protection of natural resources; as well as local zoning and land use requirements, which are set at the local, not state, level, and entail further review and public scrutiny.

To address these issues, this bill would amend SEQRA to set forth definitions for “previously disturbed site” and “small community water system”. It also would require that an initial determination be made by the responsible agency within one year from the establishment of a lead agency, as to whether an environmental impact statement will be required for the action. This bill would also require an agency to make available an environmental impact statement within two years after the determination that a draft environmental impact statement is determined to be required, while allowing the agency to extend the deadline under certain circumstances.

This bill would further set forth additional exclusions from the requirements of SEQRA, including actions that meet certain criteria related to housing, parks, bike and pedestrian trails, childcare facilities, water and wastewater infrastructure, or green infrastructure. Additionally, this bill would state that the time to commence a proceeding to review an agency determination will begin when the agency determination becomes final and binding. Lastly, the bill would not modify or affect authorizations, requirements, or procedures regarding historic preservation under State and Federal law, or other non-SEQRA review or regulation at the State and local levels.

### Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget as a reformed SEQRA process will prove instrumental in responding to the State’s housing crisis and ensuring housing and other important projects can be developed, expanded

and rehabilitated in an efficient and cost effective manner without significant environmental impacts which would benefit all New York residents.

**Effective Date:**

The bill would take effect immediately and apply to all pending proceedings on and after such effective date. Actions for which a determination to require an environmental impact statement made prior to the effective date shall not be subject to the bill's provisions.

**Part S – Increasing Flexibility for the Municipal ZEV Grant Program**

**Purpose:**

This bill would amend Environmental Conservation Law to remove the caps within the Municipal Zero Emissions Vehicle (ZEV) Program on infrastructure and vehicle rebates issued by the Department of Environmental Conservation (DEC), in consultation with the New York State Energy Research & Development Authority (NYSERDA).

**Summary of Provisions and Statement in Support:**

The Municipal ZEV Program provides rebates to municipalities for clean vehicle infrastructure projects and clean vehicle purchases. Currently, these rebates are capped at \$250,000 per privately owned facility, or \$350,000 for a public facility, for infrastructure projects, and a minimum of \$2,500 and maximum of \$7,500 for clean vehicle purchases.

These current rebate caps are problematic for municipalities as infrastructure projects are becoming larger and more costly. Furthermore, municipalities are often disincentivized to purchase ZEVs due to the low amount of the rebate. Removing the cap on these rebates would help fund larger infrastructure projects and incentivize the purchase of more clean vehicles, including medium-duty and heavy-duty vehicles. DEC, in consultation with NYSERDA, would be authorized to set rebate caps administratively based on program demand and the changing needs to municipal customer.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would allow for a more efficient use of the Environmental Protection Fund (EPF) resources that support this program.

**Effective Date:**

This bill would take effect immediately.

## **Part T – Extend the Dormitory Authority of the State of New York’s Authorization to Establish Subsidiaries**

### Purpose:

This bill would extend for two years, until July 1, 2028, the Dormitory Authority of the State of New York’s (DASNY’s) authority to establish subsidiaries to take title to the property of borrowers regulated under Public Health Law Article 28 that have defaulted on loan agreements or mortgages with DASNY.

### Summary of Provisions and Statement in Support:

This bill would extend for two years, until July 1, 2028, DASNY’s authority to establish one or more subsidiaries for the purpose of limiting the potential liability of DASNY when exercising its powers and duties in connection with the exercise of remedies by DASNY against a borrower regulated under Public Health Law Article 28 that has defaulted on its obligations under its loan agreement or mortgage with DASNY.

### Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it authorizes DASNY to carry out core functions while minimizing risk when pursuing remedies against hospitals that have defaulted on loans or mortgages from DASNY.

### Effective Date:

The bill would take effect immediately.

## **Part U – Authorize the repurposing of real property owned by SUNY and DOT**

### Purpose:

This bill would authorize the transfer and/or repurposing of real property owned and maintained by the State University of New York (SUNY) and the Department of Transportation (DOT). In furtherance of the Governor’s housing agenda, the development of State-owned property could result in the development of approximately 15,000 units of new housing.

### Summary of Provisions and Statement in Support:

This bill would authorize the SUNY Trustees to lease approximately 8.7 acres of vacant land at SUNY Farmingdale to the Farmingdale State Development Corporation for the purposes of developing, constructing, maintaining and operating multi-purpose facilities to support housing needs and related amenities. The resulting ground lease would be

for 99 years and would be subject to the approval of the Director of the Budget, the Attorney General, and the State Comptroller. All construction work performed on the project would be subject to laws regarding prevailing wages and participation of minority and women owned business enterprises (MWBEs).

The bill would also authorize the SUNY Trustees to lease approximately 10 acres of underutilized land at SUNY Stony Brook for the purpose of developing, constructing, maintaining and operating multi-purpose facilities to support housing needs and related amenities. The resulting ground lease would also be for 99 years and would be subject to the approval of the Director of the Budget, the Attorney General, and the State Comptroller. All work performed on the project would be subject to laws regarding prevailing wages and participation of MWBEs.

Additionally, the bill would authorize the Commissioner of Transportation to transfer and convey two parcels of State-owned land, comprising approximately 12.5 acres in the Town of Babylon, Suffolk County. This bill would enable the State to transfer and/or repurpose State-owned lands for more productive uses, such as the identified housing and supporting amenities at each SUNY site.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget, as the proposed Budget would provide funding to support repurposing State-owned lands.

**Effective Date:**

The bill would take effect immediately.

**Part V – Extend the authorization of the New York State Urban Development Corporation to administer the Empire State Economic Development Fund**

**Purpose:**

This bill would extend the authorization of the New York State Urban Development Corporation (UDC) to administer the Empire State Economic Development Fund (EDF) for an additional year.

**Summary of Provisions and Statement in Support:**

Section 16-m of the Urban Development Corporation Act authorizes the UDC to provide financial assistance through the EDF. This authorization has been renewed regularly since 2012 and is currently set to expire on July 1, 2026.

The bill would provide for the continued administration of the EDF, one of the UDC's core economic development programs. Extending the expiration date until July 1, 2027

will permit the UDC to fulfill prior commitments made through the EDF, and to make new assistance available to businesses and other stakeholders throughout the State without interruption.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it allows UDC to continue to implement the Economic Development Fund.

**Effective Date:**

This bill would take effect immediately.

**Part W – Extend the General Loan Powers of the New York State Urban Development Corporation**

**Purpose:**

This bill would extend the general loan powers of the New York State Urban Development Corporation (UDC) for an additional year.

**Summary of Provisions and Statement in Support:**

Chapter 393 of the Laws of 1994 provides UDC with the general power to make loans. This authorization has been renewed regularly since 1997 and is currently set to expire on July 1, 2026.

Absent enactment of this bill, UDC would be authorized to make loans only in connection with certain State-funded economic development programs that have specific statutory loan authorization.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget, which assumes that UDC would provide certain economic development assistance through loans. Absent this legislation, the UDC could not fund approved loans made through economic programs lacking specific statutory authorization.

**Effective Date:**

This bill would take effect immediately.

**Part X – Labeling for AI-Generated Content**

Purpose:

This bill would require provenance data on AI-generated content, which allows users to reveal information such as origin, creation date, and editing of the content. This bill would assist people in better understanding the authenticity and nature of the content they consume.

Summary of Provisions and Statement in Support:

This bill would amend the General Business Law to require generative AI platforms to apply provenance data to synthetic content produced or modified by artificial intelligence systems. The bill would also require large online platforms to refrain from deleting or disassociating provenance data associated with content that is uploaded to a platform.

Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it will provide transparency for consumers viewing AI-generated content.

Effective Date:

This bill would take effect January 1, 2027.

**Part Y – Establish the Safe by Design Act**

Purpose:

This bill would enhance protections for children interacting on online platforms by requiring such online platforms to implement certain default safety features.

Summary of Provisions and Statement in Support:

This bill would amend the General Business Law to require operators of online platforms to incorporate default settings to facilitate a safer online experience for children. The provisions of this bill would require certain default settings to be implemented, such as privacy settings to limit the ability of non-connections to message children, view their posted content or tag them in content, as well as disable the display of their location information. The use of integrated AI chatbots would also be disabled for child users. Parents of minor users would be able to alter these default settings. Additionally, the bill would require online platforms to enable parents to set spending limits on platforms as well as view transaction histories. The Attorney General would be authorized to promulgate regulations and to enforce the provisions of the bill.

Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget to ensure enhanced protection of children interacting with online platforms.

**Effective Date:**

This bill would take effect January 1, 2027.

**Part Z – Prohibiting Misleading “Discounts” in Sales**

**Purpose:**

This bill would enhance protections for consumers against deceptive or misleading advertisements that offer reductions in the price of articles for sale.

**Summary of Provisions and Statement in Support:**

This bill would amend the General Business Law to make it an unlawful practice for a seller to advertise a reduction in the price of an article as compared to a price previously offered by such seller, unless that previous price was the actual price that the product was offered to the public for sale.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would codify an FTC rule that a “bona fide” discount must reflect a reduction from the product’s actual selling price, not an artificially inflated price.

**Effective Date:**

This bill would take effect immediately.

**Part AA – Regulation of Data Brokers**

**Purpose:**

This bill would enhance protections for New Yorkers by giving them the ability to submit a centralized request through the State to data brokers to delete their personal information.

**Summary of Provisions and Statement in Support:**

This bill would amend the General Business Law to require that data brokers operating in New York register with an office at the Department of Financial Services, honor requests from consumers via a centralized request submission system to have their

personal data deleted, as well as refrain from selling or sharing new personal data, and make certain disclosures on their websites. Data brokers required to be registered with the State would be assessed in pro rata shares to defray the costs of administering the provisions of this bill.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget, which would include funding to support the regulation of data brokers.

**Effective Date:**

This bill would take effect on the 180th day after the Department of Financial Services has promulgated rules and regulations.

**Part BB – Premium Increase Explanations**

**Purpose:**

This bill would require homeowners and automobile insurers to include information about premium increases to policyholders in advance of renewal.

**Summary of Provisions and Statement in Support:**

This bill would require insurers to include the amount a premium will increase from a prior policy period, and an explanation of why the increase occurred, prior to renewal when the premiums associated with a homeowners or automobile insurance policy increase by more than ten percent. Additionally, specific language would be required on premium bills or declaration pages that will inform consumers of their right to request a written explanation for any premium increase. Upon receiving a written request for a premium increase explanation, the insurance company would be required to respond to the insured within twenty days.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it will lead to increased transparency when an insurance company raises premiums.

**Effective Date:**

This bill would take effect 90 days after enactment.

**Part CC – Homeowners' Insurance Loss Ratio Benchmark**

**Purpose:**

This bill would require insurers operating in the State of New York who issue homeowners policies to refile their rates with the Department of Financial Services (DFS) if the insurer had a loss ratio below a specific benchmark loss ratio.

Summary of Provisions and Statement in Support:

This bill would require homeowner insurers who meet certain requirements to refile their rates with DFS, for prior approval, if the insurer had a loss ratio below specific regulated levels for the prior two calendar years. The bill would authorize the Superintendent of DFS to conduct a study to analyze and determine a benchmark loss ratio for homeowners' insurance companies. If an insurer is experiencing a frequent loss ratio below the benchmark loss ratio that is specified by DFS through regulation, the issuer may not be appropriately setting premium rates for consumers. Requiring companies to refile these rates for approval when they are below the benchmark will allow DFS to better regulate this industry and protect consumers from unnecessary costs.

Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it will allow DFS to properly study and analyze loss ratios for home insurers to better regulate this industry and protect consumers from unnecessary premium costs.

Effective Date:

This bill would take effect immediately.

## **Part DD – Automatic Property Insurance Premium Reductions**

Purpose:

This bill would require insurers to offer discounted premium rates to homeowners and commercial property owners who make improvements to their property that contribute to the safety and security of the insured structures.

Summary of Provisions and Statement in Support:

This bill would require insurers to offer discounted premium rates to homeowners and commercial property owners who make certain improvements to their insured structures that enhance fire prevention, building security, roof integrity and water damage mitigation. All improvements would be required to be certified and constructed in accordance with all local and State building codes to qualify for premium reductions. These premium reductions would help incentivize consumers to make their property safe and secure, leading to a decrease in the number of claims and the amount of losses.

Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would require insurance companies to reduce premiums for consumers who take steps to mitigate property damage and loss. These steps would save consumers from unnecessary premium costs and lead to fewer claims and reduce losses.

Effective Date:

This bill would take effect immediately.

**Part EE – Reducing Unnecessary Litigation**

Purpose:

This bill would address the rising costs of auto insurance by reducing unnecessary litigation and ensuring that bad actors and those who are primarily responsible for causing auto accidents are precluded from collecting excessive non-economic damages, while also ensuring that victims of auto accidents are adequately compensated for their losses.

Summary of Provisions and Statement in Support:

Onerously high auto insurance costs are contributing heavily to the rising cost of living in the state, in part as a result of outdated, overly complex state laws that raise costs for consumers, without translating to fairer outcomes in the case of an auto accident. New York's no-fault insurance law allows for individuals injured in an auto accident to make claims for compensation beyond reimbursement for the medical expenses or lost wages associated with an injury. This additional compensation is intended to offer support for victims with serious injuries; however, New York's legal definition of what comprises serious injury is vague and applied inconsistently.

Furthermore, when drivers are engaging in unlawful behavior at the time of an incident, they should not be able to seek substantial damages beyond those directly related to their injuries. However, current law permits individuals committing crimes, including impaired driving, to receive generous payouts – including for pain and suffering and emotional distress – paid from the premiums contributed by law-abiding drivers.

In addition, New York allows drivers that are deemed “mostly” at fault in an accident to still collect extensive damages, including non-economic damages, from less culpable parties.

Last, although New York has limited joint and several liability to instances in which the defendant is mostly at fault, there is an exception to this limitation for auto accidents. This results in outsized payouts that can be proportionally far greater than the party's relative fault.

To help address these inequities and rising auto insurance costs, this bill would amend New York's No-Fault Insurance Law and the Civil Procedure Law and Rules to:

- modify the definition of "serious injury" to eliminate often manipulated criteria;
- limit the amount of non-economic damages from being awarded to uninsured motorists, individuals convicted of driving while impaired, and individuals committing a felony or fleeing one at the time of the accident;
- adopt a common-sense rule that permits recovery of non-economic damages only if a plaintiff is not primarily at fault for causing an accident; and
- ensure that defendants in multi-party personal injury auto cases are held responsible only for the damage they cause, not damages caused by other unrelated defendants.

These proposals are intended to reform the legal system by disincentivizing litigation driven by bad actors and those mostly at fault for causing accidents, reducing litigation costs, and ultimately protecting policyholders and small businesses.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it is an essential component of the Governor's strategy to reduce the costs of auto insurance for New Yorkers.

**Effective Date:**

The bill would take effect immediately and apply to all actions and proceedings commenced on or after the effective date.

**Part FF – Strengthening Insurer Anti-Fraud Programs**

**Purpose:**

This bill would extend the length of time an insurer has to send notice of a fraudulent claim to the Department of Financial Services (DFS) and would remove barriers to an insurer seeking to assert a defense of fraud in court.

**Summary of Provisions and Statement in Support:**

Current law requires payments to the insured to be made within thirty days once an insurance company receives proof of loss after an automobile accident. This bill would extend the period of time an insurer has to report suspected fraud to DFS from thirty to sixty days and would clarify the right of an insurer to deny a claim or assert a defense after the thirty-day payment requirement when fraud is suspected.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it will help to extend the timeframe insurers have to investigate fraudulent claims.

**Effective Date:**

This bill would take effect immediately.

**Part GG – Reporting Requirements for Insurers of Multi-Family Housing**

**Purpose:**

This bill would require insurers who issue or deliver policies covering loss or damage to multi-family residential properties to file an annual report with the Department of Financial Services (DFS).

**Summary of Provisions and Statement in Support:**

This bill would require insurers who issue certain policies to residential properties that contain two or more dwelling units to file a report with DFS by March 1<sup>st</sup> each year. The contents of the report would be prescribed by DFS, in consultation with the Commissioner of Housing and Community Renewal and must, at a minimum, include information on collected premiums and claims paid. DFS will be required to publish these annual reports on its website.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it would allow DFS to study and analyze premium costs and claims data in the multi-family building insurance market to ensure insurance policies are provided to policy holders at fair rates.

**Effective Date:**

This bill would take effect immediately.

**Part HH – Prior Authorization Reforms**

**Purpose:**

This bill would advance a number of reforms to prior authorization and utilization review processes that health insurance companies employ to determine patient eligibility for healthcare items and services.

**Summary of Provisions and Statement in Support:**

This bill would require insurance companies to annually furnish certain utilization review information to the Department of Financial Services regarding pre-authorization claim request approvals and denials. Such information would be used to publish an annual health insurance consumer guide. This bill would also establish new requirements that will expand “continuity of care” - the period insurers must cover out-of-network treatment - under certain conditions. Finally, the bill would require insurers to publish formulary prescription drug lists on their public websites, and limits the number of utilization reviews that can be conducted against an insured individual when experiencing a chronic health condition.

Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget as it would enhance public knowledge regarding utilization reviews and drug prices through increased transparency measures, while also preventing patients from losing coverage in the middle of critical medical treatments. These measures would help save consumers money and lead to healthier outcomes.

Effective Date:

This bill would take effect immediately; provided, however that each subpart would take effect as set forth in each subpart.

**Part II – Dashboard Camera Premium Reductions for Automobile Insurance**

Purpose:

This bill would require automobile insurance companies to reduce automobile insurance premium costs for an insured driver who equips their vehicle with a dashboard camera.

Summary of Provisions and Statement in Support:

This bill would establish new rules requiring that insurance companies provide for a reduction in premium costs for automobile insurance to an insured driver who equips their vehicle with a dashboard camera. The bill would define the minimum standards for what would be accepted as a dashboard camera and outline the requirements to be placed on a driver to properly install and operate the camera to qualify for reduced premiums.

Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because increased usage of dashboard cameras will allow insurance companies to save money

on accident investigations. These cost savings would then be passed down to consumers through reduced insurance premiums.

**Effective Date:**

This bill would take effect 180 days after enactment.

**Part JJ – Protecting Private Education Loan Borrowers and Cosigners**

**Purpose:**

This bill would enhance informational disclosures to private education loan borrowers and cosigners regarding their loan terms, and establish clearer, more equitable rules governing the cosigner role on private education loans. Additionally, it would require that lenders and loan servicers provide information about how loan refinancing affects borrower rights, benefits and repayment options.

**Summary of Provisions and Statement in Support:**

As of the close of 2024, New Yorkers had refinanced student loans totaling \$3.27 billion. Private lenders must disclose student loan terms such as interest rates and fees, however they are not obligated to provide critical information regarding the benefits and repayment options. In addition, students with limited or no credit history often need cosigners to help them obtain private student loans. Because student loans can take decades to pay off in full, cosigners may remain liable for the debt for years after origination. Though some lenders allow for the cosigners to be released under certain circumstances, the requirements and procedures for obtaining such release are often ambiguous.

This bill would require lenders to provide clear notices to borrowers outlining both the advantages and disadvantages of refinancing, enabling students to select repayment strategies that best protect their long-term financial well-being. This bill would also establish certain criteria for cosigner release programs, including on-time payment requirements, and require that communications explaining how borrowers and cosigners can satisfy the conditions for cosigner release be clear and easily understood.

**Budget Implications:**

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because it will enhance student loan borrower protections for New Yorkers.

**Effective Date:**

This bill would take effect one year after enactment.

## **Part KK – Extend the Excess Profit Law for Automobile Insurance**

### Purpose:

This bill would extend the automobile insurance provisions regarding excess profits for an additional three years.

### Summary of Provisions and Statement in Support:

This proposal would extend for three years provisions of the Insurance Law that requires automobile insurers making profits that exceed a certain threshold to return portions of those profits directly to policyholders.

### Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget because without an extension the program will expire, thereby eliminating potential cost saving measures from automobile insurance policyholders.

### Effective Date:

This bill would take effect immediately.

## **Part LL – Extend the Assistance Demonstration Project for Displaced Workers**

### Purpose:

This bill would extend the Assistance Demonstration Project, a COBRA Premium Assistance Program for displaced entertainment industry employees, for an additional year.

### Summary of Provisions and Statement in Support:

The Assistance Demonstration Project, originally enacted in 2004, allows the Superintendent of the Department of Financial Services to subsidize health insurance continuation benefits available to eligible displaced workers. The bill would extend the authorization for the program until July 1, 2027.

### Budget Implications:

Enactment of this bill is necessary to implement the FY 2027 Executive Budget to provide eligible individuals the ability to maintain health insurance coverage. Without an extension and associated appropriation, the program will expire.

**Effective Date:**

This bill would take effect immediately.

The provisions of this act shall take effect immediately, provided, however, that the applicable effective date of each part of this act shall be as specifically set forth in the last section of such part.