



*The Business Council of New York State, Inc.'s*  
**FY 2027 One House Budget Summary**  
Updated January 12, 2026

Dear Members,

The following document is a detailed, issue-by-issue review of Governor Hochul's SFY 2027 Executive Budget (all budget documents are available at [New York State Division of the Budget](#)). As we have done in past years, we will update this chart throughout the budget process to show Senate and Assembly proposals and the final budget agreement. The proposed budget would spend \$260 billion overall, including federal funds (up 0.7% this year), with state tax-and-fee supported spending at \$157 billion, up 5.7%. Cutbacks in federal funds are being offset by continued strong state revenues, especially the personal income tax. Overall, state tax receipts in the current fiscal year are expected to be up by \$11 billion, or more than 10 percent, with continued but lesser (4.2%) tax growth projected for FY 2027. Major spending items continue to include primary and secondary education (\$39.3 billion, up 4.3%) and Medicaid (\$38.2 billion, up 11.4%). The new budget also proposes a \$1.7 billion increase in childcare spending, to be funded in part by a projected \$2.4 billion end-of-year surplus for FY 2026. The Governor's proposal has a limited number of policy initiatives, but they include pro-growth reforms to environmental reviews for projects including housing, water and sewer infrastructure, and other project categories. However, it also extends "temporary" higher tax rates on business, imposes new taxes on nicotine products, and proposes additional regulations and mandates on energy utilities. As always, we welcome your questions and input as we continue to analyze and respond to the Governor's budget proposal.



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ABC LAW – Paul Zuber

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET

AI – Tech – Chelsea Lemon

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET

<b>Labeling for AI-Generated Content (AI Content Provenance)</b>	<p>Amends GBL to create a new Article 45-B “Digital Content Provenance Act.”</p> <p>§1531. Requires a synthetic content creations system provider to include provenance data to any synthetic content produced or modified by a synthetic content creations system, including (a) that the content was created or modified using AI; (b) name of synthetic content creations system provider; (c) time and date provenance data applied; (d) type of device, system or service used to generate the image, audio or video; and (e) name of tool used to apply provenance data.</p> <p>-Prohibits a hosting platform from making available a synthetic content system it knows does not apply provenance data and prohibits a platform from deliberately preventing a system provider from applying provenance data</p>			
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	<p>-Section applicable only to systems created or modified after effective date.</p> <p>§1532.</p> <p>-Requires system providers to make available a provenance reader tool at no cost to user that allows a user to see what was produced or modified, provide provenance data in content, does not include personal information unless the user chooses to include, is publicly available, provides an explanation of how the tool works, allows user to link to online content, and allows use without visiting provider's website.</p> <p>-Prohibits tool from collecting or retaining personal information unless user opts in.</p> <p>-Requires system providers to offer user option to include a manifest disclosure that identifies content as AI-generated, is clear and conspicuous, and permanent.</p>		
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<p>-Large online platforms cannot knowingly delete or disassociate provenance data unless required by law, and must detect whether provenance data is compliant with widely adopted standards, provide a tool or user interface that discloses provenance data, allow user to inspect provenance data.</p> <p>§1533. Does not apply to products, services, websites or applications that exclusively provide non-user generated content.</p> <p>§1534. Attorney General enforcement and 30-day cure period; civil penalty of not more than \$5,000 per violation.</p> <p>Effective Date: January 1, 2027.</p> <p>(TEDE Part X)</p>			
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<b>Establish the Safe by Design Act</b>	<p>Amends GBL to create new Article 45-B, the “Safe by Design Act.”</p> <ul style="list-style-type: none"> <li>-Requires all online platforms that operate in NYS to conduct age assurance to determine whether a user is a covered minor (under 18).</li> <li>-Information collected to determine a user’s age cannot be used for any other purpose than age determination and must be deleted immediately after an attempt to verify age (unless otherwise required by law).</li> <li>-AG rulemaking authority to identify methods for commercially reasonable age assurance (Note: SAFE for Kids Act proposed rulemaking is underway)</li> <li>-Creates default privacy settings for covered minors to ensure that users not already connected to the minor may communicate directly and privately w/ minor, view or respond to posts by minor, tag minor in</li> </ul>			
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<p>posts, or view location information of minor.</p> <ul style="list-style-type: none"> <li>-Allows parental override of the default privacy settings and process for minor to request parental override of default settings.</li> <li>-Requires that an online platform must disable access or use of “integrated AI companions” by default, and allows parental override and process for minor to request parental override of disabled integrated AI companion.</li> <li>-For any minor under 13yrs, parental approval is required for all new connections and the online platform must create a tool to allow a parent to view all connections of minor.</li> <li>-For all covered minors, online platform must establish tool to allow parent to set a monthly limit on spending of money, allow for opt out, create process for minor to request increase of spending limit and tool for parent to view all financial transactions.</li> </ul>			
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	<ul style="list-style-type: none"> <li>-Provides AG rulemaking authority to effectuate or enforce article.</li> <li>-AG enforcement; civil penalties of up to \$5,000 per violation.</li> <li>-Requires AG to maintain websites to receive complaints.</li> </ul> <p>Effective Date: January 1, 2027.</p> <p>(TEDE Part Y)</p>			
<b>Regulation of Data Brokers</b>	<p>Amends GBL to create a new Article 48, “Data Broker Accountability Act”</p> <ul style="list-style-type: none"> <li>-Requires data brokers to register with the Department of Financial Services and sets forth information required to be provided upon registration.</li> <li>-Directs DFS to create a website containing data broker registration information and access to deletion tool.</li> <li>-Requires that data brokers delete a consumer’s</li> </ul>			

<p>personal information within 45 days of receiving such request; allows for one 45-day extension w/ consumer notice if “reasonably necessary.”</p> <p>- Directs DFS to create an accessible deletion tool that allows consumers to request deletion of all personal information through a single deletion request.</p> <p>-Provides circumstances for which a data broker is not required to delete consumer personal information including for completion of a transaction, security, compliance with state or federal laws or legal obligation.</p> <p>-After receiving a consumer’s deletion request, data brokers must delete a consumer’s data at least every 45 days unless consumer requests otherwise.</p>			
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<ul style="list-style-type: none"><li>-Beginning Jan. 1, 2029 and every three years after, data brokers must complete an independent third party audit to determine compliance with law.</li><li>-Requires data brokers to clearly and conspicuously post their privacy policy on their website and information about number of consumer deletion requests, mean/median days to respond and associated metrics, as well as those denied or not completed. Data broker must also create two or more ways for consumers to submit deletion requests directly to the data broker.</li><li>-Grants rulemaking authority to DFS and provides adjudication authority, and ability for DFS to refer cases to OAG.</li><li>-Sets statute of limitations at 3 years.</li><li>-Provides enforcement penalties.</li></ul>			
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	<p>-Exempts HIPAA PHI, HIPAA covered entities, HIPAA business associates, information that is deidentified and derived from information originally collected by an entity regulated by HIPAA or FPPHS unless that information has been reidentified, or information collected in research in compliance with federal law for clinical trials.</p> <p>Effective Date: 180 days after DFS promulgates rules and regulations to effectuate act.</p> <p>(TEDE Part AA)</p>			
<b>Protecting Elections from Misleading or Deceptive AI Content</b>	Amends subdivision 5 of section 14-106 of election law to add a definition of “provenance data” and requires that political communications containing materially deceptive media include provenance data to identify the creator or modifier, and prohibits a person, firm or other entity			



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	<p>from distributing or publishing materially deceptive media (or enter into a contract to) if the person knowingly or reasonably should know that it is materially deceptive and distribution takes place within 90 days before an election, without explicit consent of the depicted individual and is made with intent to influence the result of an election.</p> <p>Effective January 1, 2027.</p> <p>(PPGG Part S)</p>			
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### Child Care – Crystal Griffith

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
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<b>Classify early childhood education as an in-demand occupation</b>	For purposes of program eligibility for new federal Workforce Pell grants when available, and expand part-time Tuition Assistance Program (TAP) aid for students in approved non-degree teaching and child care programs.  S. 9003/A. 10003			
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## Consumer Protection – Chelsea Lemon

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Prohibiting Misleading “Discounts” in Sales</b>	<p>Amends GBL, adding a new section 349-l to prohibit retailers from advertising a reduction in the price of a product unless that former price is the actual, bona fide price of the product.</p> <p>Several factors may be considered in determining whether a former price is an actual, bona fide price:</p> <ul style="list-style-type: none"> <li>• Whether the former price exceeds the retailer's “usual and customary” retail</li> </ul>			

	<p>markup for similar merchandise;</p> <ul style="list-style-type: none"><li>• Whether the former price is the price at which or above which substantial sales were made in the regular course of business;</li><li>• Whether the former price was openly offered to the public on a regular basis in recent regular course of business;</li><li>• Whether the former price was not used in the recent past but at some remote period in the past; or</li><li>• Whether the former price was not openly offered to the public, or was not maintained for a reasonable length of time, but was immediately reduced.</li></ul> <p>Any violation shall constitute a deceptive act or deceptive practice under</p>		
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	<p>GBL 349. <b>*Private Right of Action*</b></p> <p><b>Effective Immediately.</b></p> <p>(TEDE Part Z)</p>			
<b>Creation of New Office of Digital Innovation, Governance, Integrity and Trust (DIGIT)</b>	<p>Allocates <b>\$21,245,000</b> to creation of new Office of Digital Innovation, Governance, Integrity and Trust at DFS.</p> <ul style="list-style-type: none"> <li>• <b>\$9,031,000</b> for the regulation of certain developers of AI frontier models.</li> <li>• <b>\$12,214,000</b> for the regulation of the data broker industry.</li> </ul> <p>(State Operations, Dept. of Financial Services, pages 305-306)</p>			

## Construction – Joseph Alston

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>State Environmental Quality Review Act Reform</b>	<p>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.</p> <p>Ted Part R</p>			

## Economic Development – Joseph Alston

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Building a new Downstate Semiconductor Chip Design Center</b>	<p>Allocates \$60M for services and expenses related to Quantum Technology Commercialization Hubs. Funds appropriated shall be for but not limited to the acquisition of real property, preparation of plans, design, construction, renovation, administration, and other incidental costs.</p>			



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	S.9004/A. 10004			
<b>Developing up to four quantum computer hubs statewide</b>	Allocates \$25M for services and expenses associated with the downstate semiconductor manufacturing and chip design center. Funds appropriated shall be for but not limited to the acquisition of real property, preparation of plans, design, construction, renovation, administration, and other incidental costs. S.9004/A.10004			

### Education – Crystal Griffith

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
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<b>Expanding the Masters in Education Teacher Incentive Scholarship</b>	<p>Includes an additional \$1 million of related investment for the Masters-In-Education Teacher Incentive Scholarship program and expand eligibility for the Masters In-Education Teacher Incentive Scholarship to individuals seeking a master's degree in early childhood education.</p> <ul style="list-style-type: none"> <li>• This bill would take effect on July 1, 2026.</li> </ul>			
<b>New York Opportunity Promise Scholarship Expansion</b>	<p>Expands the New York Opportunity Promise Scholarship at SUNY and CUNY community colleges to students who have a postsecondary degree and wish to study nursing</p>			

<b>Expand Masters-In-Education Teacher Incentive Scholarship to early childhood educators</b>	<p>Expands eligibility for the Masters In-Education Teacher Incentive Scholarship to individuals seeking a master's degree in early childhood education. The bill also allows individuals who earn a master's degree in early childhood education to satisfy the service obligation that is a condition of retaining their scholarship award by serving as employees at eligible child care agencies.</p> <p>ELFA, Part F</p>			
<b>Extend Authorization for SUNY and CUNY Non-Resident Tuition Rate</b>	<p>Extends authorization for SUNY and CUNY to set campus-specific nonresident undergraduate and graduate tuition rates on an annual basis for a three-year period commencing in academic year 2026-2027.</p> <p>ELFA, Part E</p>			



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<b>Affordable Utilities Omnibus Legislation</b>	<ul style="list-style-type: none"><li>- Requires gas, electric, steam and water utilities to submit CEO to median employee compensation ratios as part of major rate filings.</li><li>- PSC to develop performance-based targets that tie executive compensation to an energy affordability index.</li><li>- PSC to require major rate filings to include a “budget constrained” alternative with a proposed rate increase less than the increase in CPI.</li></ul> <p>S.9008/A.10008, Part N</p>			
<b>Modernizing Utility Rate Regulation to Protect Consumers</b>	<ul style="list-style-type: none"><li>- Allows up to 14 months for PSC review of major rate requests.</li><li>- PSC discretion to establish two-year rate plans, with utilities generally prohibited from proposing amendments.</li></ul> <p>S.9008/A.10008, Part O</p>			

<b>Mitigating Energy Cost Burden</b>	<ul style="list-style-type: none"> <li>- PSC to require utilities to submit an annual “affordability index” showing energy burden on residential customers; PSC to publish an annual energy affordability report.</li> <li>- If PSC approves rates resulting in an electric or gas “energy burden” greater than 3% for residential customers, PSC can require an independent affordability monitor for such utility.</li> </ul> <p>S.9008/A.10008, Part P</p>			
<b>Protecting Tenants from Unfair Utility Shutoffs</b>	S.9008/A.10008, Part Q			
<b>Annual NYSERDA Special Assessment</b>	S.9008/A.10008, Part M			

## Environmental Conservation – Ken Pokalsky



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<b>Department of Environmental Conservation (DEC) Staffing</b>	Added positions include: - 9 in Air/Water programs - 22 in Enforcement - 14 in Fish/Wildlife/Marine programs (to include work on implementation of wetland regulations.)			
<b>Department of Environmental Conservation Capital Spending</b>	\$2.96 billion in total (\$500 million in federal funds) including: - \$500 million for clean water infrastructure - \$425 million for the environmental protection fund - \$200 million for water infrastructure to support new housing - \$125 million for inactive hazardous waste site cleanup S9004/A.10004			

<p><b>State Environmental Quality Review Act Reforms</b></p>	<ul style="list-style-type: none"> <li>- Determination of project significance must be made within one year from establishment of lead agency; final environmental impact statement is due 2 years after such date (with limited exceptions).</li> <li>- Exclusions from SEQRA review to include           <ul style="list-style-type: none"> <li>* housing projects in NYC with no more than 250 units (within criteria)</li> <li>* housing elsewhere with no more than 100 units, if on previously disturbed land served by existing water and sewer.</li> <li>* public parks, bicycle/pedestrian trans and childcare centers, if on previously disturbed land.</li> <li>* reconstruction of municipal water and wastewater systems and projects to provide sewage service to disadvantaged communities.</li> <li>- “green infrastructure” projects as defined in the ECL.</li> </ul> </li> </ul> <p>S.9008/A.10008, Part R</p>			
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<ul style="list-style-type: none"> <li>- Authorizes the MTA to segment the SEQRA review of its 125<sup>th</sup> Street subway extension project, with separate reviews for the subterranean tunnel component and of all other components including construction of stations and ancillary facilities.</li> </ul> <p>S.9008/A.10008, Part I</p>			
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### Financial Services – Chelsea Lemon

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET

### Gaming – Paul Zuber

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET

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## Health & Health Insurance – Kyle Wallach

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Prior Authorization Reforms</b>	<p>Subpart A: Requires annual reports Insurers provide to the superintendent include beginning September 2027</p> <ul style="list-style-type: none"> <li>- How many pre-authorization requests received</li> </ul>			

	<ul style="list-style-type: none"> <li>- How many pre-authorization requests are approved or denied in whole or in part, appealed, overturned on appeal</li> <li>- The 25 current procedural terminology codes that have the most pre-authorization requests, the 25 with most denials in whole or in part and the 25 with most denials in whole or part that are overturned on appeal</li> </ul> <p>Subpart Increases the transitional period from 60 days to 90 days of care for insureds whose provider is not in network, the insurer would permit to continue</p>			
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	<p>ongoing course of treatment with their current provider if the insured has a life-threatening disease or condition, degenerative and disabling disease or condition or if the insured is pregnant at the time of enrollment. Care should continue through the duration of pregnancy and postpartum care</p> <p>Subpart Requires insurers to make formulary list easily accessible –viewable on insurers public website without requiring creation or account access and requires the formulary be easy to understand</p> <p>Subpart D: Defines chronic condition to mean lasting more than one year and requires ongoing treatment. Pre-authorization would not be conducted more than</p>		
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	once per year for a course of treatment for a chronic health condition S9008/A10008 Part HH			
<b>Global Cap extender</b>	Extends the Medicaid Global Cap through FY 2028 S9007/A10007 Part A			
<b>Reauthorize the Health Care Reform Act (HCRA) for Three Year</b>	Extends provisions of the Health Care Reform Act (HCRA) through March 31, 2029 S9007/A10007 Part C			
<b>Strengthen Cardiac Readiness Across New York State</b>	Amends definition of “Automated external defibrillator” and removes requirement that public access defibrillator providers enter collaborative agreements with an emergency health care provider before purchase Requires public access defibrillator providers register AEDs with DOH instead of previous regional councils and			

	would require sellers of AEDs provide purchaser notice of requirements and maintenance S9007/A10007 Part G			
<b>Strengthening Oversight on Healthcare Transactions</b>	Requires health care entity must notify DOH at least 30 days before closing a material transaction and submit additional background information. Also requires annual reports for 5 years after closing showing impacts on costs, quality, access, health equity and competition. This would apply to all material transaction reported to DOH beginning on August 1, 2023. Requires DOH conduct a preliminary review of all transaction of deals valued at \$100 million or more, deals valued less could be subject to full review at discretion of DOH. Preliminary review			

	<p>should not exceed 30 days from the date a complete notice is received by DOH. DOH would have discretion to require a delay in transaction closing until review is completed but cannot be delayed more than 180 days from completion of preliminary review</p> <p>Allows DOH to assess reasonable and direct costs incurred in reviewing and evaluation the notice and would be payable to DOH within 14 days</p> <p>S9007/A10007 Part H</p>			
<b>Reducing Reliance on Temporary Staff to Stabilize New York's Healthcare Workforce</b>	<p>Expands definition of "Temporary Health Care Services Agency" to include vendor management systems and subcontracting arrangements with other agencies</p> <p>Clarifies temporary health care service</p>			

<p>agency should not require fees for placement outside of required expenses (background checks, drugs test and equipment)</p> <p>Requires contacts must be retained for 6 years by temporary health care services agency and made available to DOH</p> <p>Requires reporting quarterly disclosure of compensations and benefits of individuals providing health care services and all entities which the individuals contract or subcontract</p> <p>Allows the Commissioner to regulate and establish a limitation on the amount that temporary health care services agency may retain as profit</p> <p>Allows for waivers from compliance with profit limitations</p> <p>S9007/A10007 Part J</p>			
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<b>Managed Care Related Proposals</b>	Section 12 would clarify that biomarker precision medical testing is only covered by Medicaid when deemed medically necessary –determined by DOH			
<b>Healthcare Stability Fund Investment</b>	Increases Medicaid payments for certain providers but increases are conditional on available funding. If funding is insufficient DOH must suspend increase  Clinics will double from \$20 million to \$40 million and hospitals and nursing homes increase \$1.5 billion for period April 1, 2026, to March 31, and beginning April 1, 2027, increase up to \$1 billion  S9007/A10007 Part O			
<b>Gambling Addiction Insurance Coverage</b>	Amends insurance law to include mandated coverage and protections for gambling addiction disorder treatment.			

	<p>Requires coverage for the diagnosis and treatment of substance related and addictive disorder including detoxification and rehabilitation services</p> <p>Requires the superintendent to review determinations for coverage for substance related and addictive disorder services.</p> <p>Additionally changes agency names to “Office of Addiction Services and Supports”</p> <p>S9007/A10007 Part R</p>			
<b>Amend New York State Emergency Medical Services and Surprise Bills Law</b>	<p>Amends the NYS Emergency Medical Services and Surprise Bills Law to include the Empire Plan and amends the criteria considered by the independent dispute resolution entity (IDRE)</p> <p>Amends Financial Services Law to exclude Medicaid’s medical services, including</p>			

	emergency services from the IDR process S9005/A10005 Part T			
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## Housing – Joseph Alston

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Authorize Mortgage Insurance Fund (MIF) Utilization</b>	This bill would allow for the utilization of \$117.75 million from the Mortgage Insurance fund's (MIF's) excess reserves to support vital community development and housing programs.  ELFA - Part M			
<b>Expand the Number of Land Banks Permitted</b>	This bill would increase the maximum number of land banks that can simultaneously exist in New York State from 35 to 45.  ELFA - Part N			

<b>Preserve and Improve More Rent Regulated Housing</b>	<p>This bill would reauthorize and reform a program known as J-51 to provide property tax abatements for preserving affordable housing in New York City.</p> <p>ELFA - Part O</p>			
<b>Enhance Penalties to Protect Rent-Regulated Tenants from Pervasive Harassment</b>	<p>This bill would amend the Penal Law to strengthen protections for rent-regulated tenants by creating stiffer criminal penalties for landlords who engage in systematic harassment across multiple buildings, as well as repeat serious offenders of existing anti-harassment laws.</p> <p>ELFA - Part P</p>			

<b>Protecting Tenants from Unfair Utility Shutoffs</b>	<p>This bill would protect tenants in multiple-unit dwellings from utility shutoffs caused by a landlord's nonpayment of utility bills.</p> <p>TED – Part Q</p>			
<b>Authorize the repurposing of real property owned by SUNY and DOT</b>	<p>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.</p> <p>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,</p>			

	<p>maintaining and operating multi-purpose facilities to support housing needs and related amenities.</p> <p>TED -Part U</p>			
<b>Expanding the Rent Increase Exemption for Senior Citizens and Persons with Disabilities</b>	<p>This bill would:</p> <ul style="list-style-type: none"> <li>• extend the Senior Citizen Rent Increase Exemption (“SCRIE”) and the Disability Rent Increase Exemption (“DRIE”) programs for two years, until June 30, 2028,</li> <li>• expand the income eligibility thresholds for both programs from \$50,000 to \$75,000 in New York City, and</li> <li>• allow for increased income</li> </ul>			

	<p>eligibility thresholds by local option outside of NYC.</p> <p>REV – Part V</p>			
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## Human Resources & Labor – Frank Kerbein

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Workers' Compensation Fraud</b>	<p>Adjust the assessment upon employers for the administration of the Workers' Compensation Board to include a sum sufficient as determined by the chair to cover the establishment and maintenance of dedicated workers' compensation fraud units within New York state district attorneys' offices</p> <p>PPGG Part W S.9005/A10005</p>			

<b>Workers' Compensation - Access to health care for injured workers</b>	Remove New York's special authorization for healthcare providers treating workers' compensation claimants allowing any eligible licensed medical provider in good standing to treat workers' compensation claimants  PPGG Part X S.9005/A10005			
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## Insurance – Kyle Wallach

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Premium Increase Notification Explanation</b>	Requires insurers to provide on either the premium bill or declaration page the amount of increase and written explanation of the increase, including causes S9008/A10008 Part BB			

<b>Homeowner's Insurance Loss Ratio Benchmark</b>	Homeowners' insurers that had average annual gross written homeowners' insurance premium of at least \$10 Million during the previous two calendar years shall refile with the superintendent for rate approval. If the insurer had an actual loss ratio for each of the previous two calendar years below benchmark the insurer will file with the superintendent within 60 days after filing the annual statement - The superintendent will conduct a study to determine a benchmark loss ratio for homeowners' insurance S9008/A10008 Part CC			
<b>Automatic Property Insurance Premium Reductions</b>	Insurers will be required to offer at least one discount that provides an actuarially appropriate reduction in the rates of fire insurance premiums for fire mitigation and prevention improvements and insurers will be required to offer at least one discount that provides an actuarially			

	<p>appropriate reduction in premiums in the following categories:</p> <ul style="list-style-type: none"> <li>- Theft prevention and mitigation improvements</li> </ul> <p>Water damage prevention or mitigation improvements</p> <ul style="list-style-type: none"> <li>- Installation of newly constructed roof or roof replacement</li> <li>- Wind damage mitigation</li> </ul> <p>-Applies to Commercial and Residential</p> <p>- Insurers will specify the total dollar amount of the reduction of each applied to the policy on the declarations page</p> <p>- a list of discounts offered by insurers would be reported to the superintendent and number of insureds who received the discounts with zip codes</p> <p>S9008/A10008 Part DD</p>		
<b>Reducing Unnecessary Litigation</b>	Amends NY's No Fault Insurance Law by:		

	<ul style="list-style-type: none"> <li>- Modifying the definition of serious injury</li> <li>- Capping non-economic damages to uninsured motorists, individuals driving while impaired and individuals committing a felony/fleeing at the time of accident</li> </ul> <p>Establish rule that permits recovery of non-economic damages only if the plaintiff is not primarily at fault for causing an accident</p> <p>Ensures defendants in multi-party personal injury auto cases are only responsible for the damages they cause and not damages caused by unrelated defendants</p> <p>S9008/A10008 Part EE</p>			
<b>Strengthening Insurer Anti-Fraud Programs</b>	<p>Extends length of time insurers must send notice of a fraudulent claim (from 30 to 60 days) to DFS.</p> <p>Clarifies right insurers have</p>			

	to deny a claim or assert a defense when fraud is suspected after 30 days S9008/A10008 Part FF			
<b>Reporting Requirements for Insurers of Multi-Family Housing</b>	Annual report for insurers of residential, two or more dwelling units would include polices for the preceding calendar year, premiums collected, claims paid S9008/A10008 Part GG			
<b>Dashboard Camera Premium Reductions for Automobile Insurance</b>	Requires auto insurers to reduce auto insurance premium costs for insured who equips their vehicle with a dashboard camera. Policyholder would submit proof of installation and operation S9008/A10008 Part II			
<b>Extend the Excess Profit Law for Automobile Insurance</b>	Extends the current excess profit law for auto insurance to June 13, 2029 S9008/A10008 Part KK			
<b>Fighting Back Against Criminal Fraudsters</b>	Amends Penal Law definition of "insurance fraud" to include a person who hires, requests, encourages, orchestrates			

	<p>or invites another to stage a motor vehicle accident          Additionally lowers the threshold required for various felonies under insurance fraud and health care fraud          S9005/A10005 Part F</p>			
<b>Cracking Down on Auto Insurance Fraud to Lower Rates for Everyday New Yorkers</b>	<p>Amends the makeup of the Motor Vehicle Theft and Insurance Fraud Prevention Board to include the Commissioner of DMV, Chief Judge of the Court of Appeals and the Superintendent of the State Police          The board will make recommendations for improving the quality and effectiveness of programs aimed to prevent motor vehicle theft and insurance fraud          Requires an annual report be submitted each year by September 15<sup>th</sup>          Requires the Commissioner of Criminal Justice Services to develop a plan of operation to address motor vehicle theft and insurance fraud</p>			

	S9005/A10005 Part G			
<b>Impose Market Based Interest Rate on Court Judgments</b>	<p>Allowing a variable market-based rate for the annual rate of interest to be paid on a judgment or accrued claim to be calculated at the one-year United States treasury bill rate – Currently the interest rate is fixed at 9% per year</p> <p>Excludes provisions in the State Tax Law</p> <p>S9005/A10005 Part DD</p>			

### Minority & Women Owned Businesses – Mario Vazquez

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Extends Loan Powers of Urban Development Corporation</b>	<p>Extends loan power of UDC from July 1, 2026 to July 1, 2027.</p> <p>TED, Part V</p>			

<b>Extends Urban Development Corporations authority to administer Empire State Economic Development Fund</b>	<p>Extends UDC authority to administer Economic Development Fund (EDF) from July 1, 2026 to July 1, 2027</p> <p>TED, Part W</p>			
<b>Authorize the repurposing of real property owned by SUNY and DOT</b>	<p>Authorizes transfer and repurposing of underutilized land from SUNY Farmingdale and SUNY Stony Brook, and Department of Transportation (DOT) to construct housing units</p> <p>SUNY Farmingdale to lease 8.7 acres of land for a lease term of 99 years</p> <p>SUNY Stony Brook to lease 10 acres of land for a lease term of 99 years</p> <p>DOT will be using 12.5 acres of land</p> <p>All construction for this project shall be deemed a</p>			

	state contract for Article 15-A purposes and be subject to 30% threshold of work completed by a certified MWBE firm			
<b>Capital Loans to Small &amp; Minority Owned Businesses Engaged in Transportation Construction and Reconstruction Projects</b>	Allocation of \$1.5 million  Capital Projects (S.9004/A.10004)			

### Procurement – Kyle Wallach

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
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<b>Streamline Public Procurement</b>	Amending the threshold that triggers when contacts need to be approved by the Comptroller to \$300,000 S9005/A10005 Part Y			
<b>Extend Procurement Lobbying Law and Increase Contract Threshold</b>	Extends the Procurement Lobbying Law for 5 years through July 31, 2031, and increases the contract threshold from \$15,000 to \$50,000 S9005/A10005 Part BB			



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Extend the Procurement Stewardship Act	Extends the Procurement Stewardship Act for 5 years through June 30, 2021. S9005/A10005 Part CC			
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### Small Business – Mario Vazquez

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
Capital Loans to Small & Minority Owned Businesses Engaged in Transportation Construction and Reconstruction Projects	Allocation of \$1.5 million  Capital Projects (S.9004/A.10004)			

### Taxation – Ken Pokalsky



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ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Corporate Franchise Tax Rate</b>	Extends the “temporary” (first applicable to the 2021 tax year) 7.25% rate for taxpayers with a business income base over \$5 million for three additional years, through Tax Year 2029, preserving a projected \$4.7 billion in revenues over the subsequent three state fiscal years. S.9009/A.10009, Part E			
<b>Expensing of Qualified Production Property and “Research and Experimental” Expenditures</b>	Amends the Tax Law to: - preserve the State’s current treatment of depreciation for qualified production property. - decouple from federal changes to deductions for research and experimental (“R&E”) expenditures.  S.9009/A.10009, Part F			

<b>NYC Decoupling Provisions</b>	Amends NYC business tax provisions (UBT, General Corporate Tax, Bank Tax and Corporate Tax of 2015) to: <ul style="list-style-type: none"> <li>- preserve City's current treatment of depreciation for qualified production property, business interest expenses, expensing of depreciable business assets,</li> <li>- decouple from federal changes to deductions for domestic research and experimental ("R&amp;E") expenditures</li> </ul> S.9009/A.10009, Part G			
<b>PTET Election Deadline</b>	Extends the deadline for the "pass through entity tax" election from March 15 to September 15 under both the state and NYC PTET statute. S.9009/A.10009, Part H			

<b>Tax on Alternative Nicotine Products</b>	Expands the Article 20 tobacco product excise tax to apply to non-combustible nicotine products (estimated revenues of \$18 million in FY2027, \$40 to \$60 million in subsequent years. S.9009/A.10009, Part K			
<b>Telecomm Assessment Ceiling</b>	Extend by five years (through 1/1/31) the telecommunications property assessment ceiling program. S.9009/A.10009, Part U			
<b>Sale Tax Vendor Registration</b>	Authorizes the Tax Department to implement a comprehensive sales tax vendor re-registration program in phases, to be completed by 12/31/30. S.9009/A.10009, Part N			



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<b>J-51 RPT Abatement</b>	Re-authorizes the so-called “J-51” program to provide an abatement of up to 100% of qualified construction and improvement costs on qualified affordable housing located in NYC, to be realized over up to 20 years, with annual abatements called at 8.33% of such costs. Eligible buildings include those with at least 50 percent affordable units, Mitchell-Lama rental housing, government-subsidized rental properties, among others. S.9006/A.10006, Part O			
<b>Tip Exemption</b>	Reduces the adjusted gross income of resident personal income tax payers by up to \$25,000 in tip income “to the extent allowed as a federal deduction pursuant to” IRC Section 224. S.9009/A.10009, Part B			

<b>Alternative Fuels</b>	Extends by five years (through 9/1/31) the motor fuel, petroleum business and sales/use tax exemptions for E-85, CNG and hydrogen, and the partial exemption for B-20. S.9009/A.10009, Part S			
<b>REIT Transfer Tax</b>	Extends the state and NYC reduced tax rate for conveyances of real property to existing Real Estate Investment Trusts (REITs) by three years through 9/1/29. S.9009/A.10009, Part B			
<b>Commercial Security Tax Credit</b>	Extends the corporation, corporate franchise and insurance tax credit for qualified retail theft prevention expenditures for three years (through Tax Year 2029). S.9009/A.10009, Part I			



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<b>Deductibility of Charitable Contributions</b>	Maintains the ability to include charitable contributions as a New York itemized deduction for individual contributions to entities that lose their Internal Revenue Code (IRC) §501(c)(3) federal tax-exempt status. S.9009/A.10009, Part C			
<b>Electric Vehicle charging</b>	Provides a sales tax exemption for the retail sale of electricity by means of a commercial electric vehicle charging station. S.9009/A.10009, Part O			

### Transportation – Joseph Alston

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
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<b>Stop New York City's Super Speeders through Intelligent Speed Assistance</b>	<p>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.</p>			
	TED - Part D			



<b>Autonomous Vehicle Technology Demonstrations</b>	<p>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.</p> <p>TED - Part E</p>			
<b>Enhance Transportation Worker Protections</b>	<p>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.</p> <p>TED - Part F</p>			



<b>Expand the Automated Work Zone Speed Enforcement Program</b>	<p>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.</p> <p>TED - Part G</p>			
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## Travel & Tourism – Mario Vazquez

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Funding for the I Love New York Program</b>	<p>Allocation of \$47 million</p> <p>Aide to Localities (S.9003/A.10003)</p>			



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<b>Funding for the Market New York Program</b>	Allocation of \$7 million  Aide to Localities (S.9003/A.10003)			
<b>Tourism Matching Grants Program</b>	Allocation of \$2.45 million  Aide to Localities (S.9003/A.10003)			
<b>Funding for FIFA World Cup Tourism</b>	Allocation of \$5 million  Aide to Localities (S.9003/A.10003)			

**Lobbying Regulation – Ken Pokalsky**



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ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Ethics Training Enforcement</b>	<ul style="list-style-type: none"><li>- Authorizes the Commission on Ethics and Lobbying in Government to impose late fees of \$25 per day on lobbyists and clients that fail to complete mandated ethics training on-time.</li><li>- Changes the ethics training completion mandate from triennially to biennially.</li></ul> <p>S.9005/A.10005, Part U</p>			
<b>Lobbyist Registration Fees</b>	Increases the lobbyist registration fees from \$200 to \$250, requires payment for both years of the biennial registration period. <p>S.9005/A.10005, Part Z</p>			
<b>Procurement Lobbying Law</b>	<ul style="list-style-type: none"><li>- Extends the Procurement Lobbying Act (State Finance Law Sections 139-j and 139-k) for five years, though 7/31/31</li><li>- Increases the contract applicability threshold from \$15,000 to \$50,000.</li></ul> <p>S.9005/A.10005, Part BB</p>			

## Workforce Development – Crystal Griffith

ISSUE	EXECUTIVE BUDGET	SENATE ONE HOUSE	ASSEMBLY ONE HOUSE	FINAL BUDGET
<b>Empire State Development (ESD) to launch the Governor's Manufacturing Modernization Program</b>	<p>\$5M allocated to support the state's small and mid-size manufacturers. The program will establish a network of Centers across the state, focused on assisting small and mid-size manufacturers in adopting new technologies.</p> <p>S. 9003/A.10003</p>			
<b>Rockefeller Institute associated with the teacher shortage task force</b>	<p>\$300M allocated to establish a Task Force consisting of higher education, government, and nonprofit stakeholders, coordinated by the Rockefeller Institute of Government, to examine the scope and root causes of teacher shortages across the state, barriers to entry for incoming prospective teachers, and propose</p>			



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	policy and regulatory solutions  S. 9000/A. 10000			
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