



NEW YORK STATE SENATE REPUBLICAN CONFERENCE

An Affordable New York

2025 Report



Lower Costs **Lower Taxes** **More Opportunity**

Staff Acknowledgment

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Table of Contents

Introduction	4
New York’s Affordability Crisis	5
Affordability Topics	6
Taxes and Regulations.....	6
Energy Costs.....	8
Housing Costs.....	9
Childcare Costs.....	10
Transportation Costs.....	11
Insurance Costs.....	12
Roundtables	14
Hudson Valley Roundtable.....	15
New York City Roundtable.....	19
Capital Region Roundtable.....	23
Rochester Roundtable.....	29
Long Island Roundtable.....	35
Legislative Initiatives	39
Taxes.....	39
Regulatory Reform.....	40
Housing.....	40
Energy.....	41
Childcare.....	41
Insurance.....	42
Conclusion	43

Introduction

New York State is in the middle of an affordability crisis that has been raging in the state for years. Across the State, from Long Island to New York City to the Hudson Valley, and upstate counties, residents are facing the same crisis, the cost of living in New York has outpaced wages, economic growth, and opportunity. Families, seniors, small business owners, and young professionals alike are being priced out of the State by skyrocketing housing and childcare costs, utility and energy bills, insurance premiums and highest-in-the-nation taxes and burdensome regulations.

New York consistently ranks among the least affordable states in America.¹ Despite New York City being the economic center of the world and the State being rich in natural resources, the cost of living continues to rise faster than the national average. The cost of everyday necessities like housing, food, energy, health care, transportation, and childcare continue to outpace the increase in household income. The affordability crisis not only impacts working families, but also affects retirees on fixed incomes, young adults seeking to build a life in New York, and small businesses struggling to keep their doors open under the weight of high taxes and operational costs.

The Senate Republican Conference held a series of affordability roundtables across New York State seeking answers and solutions on how to make New York more affordable to residents and businesses. These roundtables brought together local officials, community leaders, business owners, childcare providers, members of labor and members of the local communities to share firsthand experiences and discuss solutions to lower costs. The roundtables highlighted that the state must take a comprehensive approach to affordability as policies in one sector, such as energy or housing, often ripple into others, compounding the burden on everyday New Yorkers.

The discussions focused on several key areas driving the state's affordability challenges: taxes and regulations, energy and utility costs, housing, childcare, insurance, transportation and commuting costs, and food and grocery prices. Participants emphasized that financial pressures from all of these have made life much more difficult for New York residents and businesses.

¹ U.S. News and World Report ranking - [Rankings: Affordability - States With the Lowest Cost of Living](#)

New York's Affordability Crisis

Category	Price	National Rank	% Above National Average
Total Tax Burden (income+property+sales)	13.56%	2nd highest in nation	
Individual Tax Burden	5.76%	Highest in the nation	
Property Tax Burden	4.28%	4th highest in nation	
Number of State Regulations	298,804	2nd highest in nation	
Residential Electricity Rate	27.23 cents/KW	8th highest in nation	50.7%
Commercial Electricity Rate	22.73 cents/KW	8th highest in nation	61.6%
Median Home Price	\$586,400	7th highest in nation	26.86%
Average Home Value	\$509,000		36.00%
Average Cost to Build a new 2,100 sq/ft home	\$371,875 / \$177 sq/ft	6th highest in nation	11.88%
Health Insurance Premiums	\$789 / month	5th highest in nation	57.8%
Auto Insurance	\$2,898 / year	3rd highest in nation	40.5%
Childcare - Infant	\$17,361 / year	14th highest in nation	17.6%
Childcare - Toddler	\$14,988 / year	9th highest in nation	

Affordability Topics

Taxes and Regulations

New York continues to rank among the most difficult states in which to conduct business. High corporate and personal taxes, combined with a complex and expansive regulatory environment, continue to drive employers and workers to more business-friendly states such as Texas and Florida. To retain and attract new investment, New York must reduce taxes and streamline its regulatory code.

According to the Tax Foundation's 2025 State Business Tax Climate Index, New York ranks 50th in the nation.² The report attributes this poor showing to the state's highest-in-the-nation individual income tax rates and second-highest property tax burden, both of which discourage growth and investment. A new report from the Public Policy Institute of New York State found that New York's high taxes, excessive regulations, and overall cost of doing business are major factors driving employers and residents out of the state. Among more than 500 business leaders surveyed, 72% rated New York's economic conditions as poor, and only 21% believed the state is "on the right track."³

Data from the Mercatus Center at George Mason University (2024) show that New York has over 300,000 regulatory restrictions on the books, second only to California.⁴ Mercatus researchers found that growth in these regulations correlates with higher poverty rates, slower job growth, and higher prices, highlighting the economic drag of excessive rulemaking.

Finally, population and business migration trends reinforce this picture. U-Haul's 2024 Growth Index ranked New York 47th in net inbound moves⁵, while United Van Lines data show one of the nation's highest outbound migration ratios. These migration patterns mirror the growing sentiment that the state's high costs and regulatory burdens continue to undermine its competitiveness.

² <https://taxfoundation.org/research/all/state/2025-state-tax-competitiveness-index/>

³ <https://www.ppiny.org/blueprint-new-york-creating-roadmap-change>

⁴ <https://www.mercatus.org/regsnapshots24>

⁵ <https://www.uhaul.com/Articles/About/U-Haul-Growth-States-Of-2024-South-Carolina-Tops-List-for-First-Time-33083/>

Top 10 Policy Areas Targeted by New York State Regulation (2023)

(Mercatus Center, "Snapshots of State Regulations," 2024)

Policy Area	NY Regulations	Avg. State Regulations
Environmental Protection, Public Utilities, and Natural Resources	49,477	30,553
Health Services	42,473	26,113
Transportation	34,365	6,317
Social Assistance	31,582	10,724
Industry, Commerce, and Development	27,995	21,261
Taxes and Public Finance	26,218	6,980
Security, Justice, and Corrections	26,065	9,666
Banking, Insurance, and Securities	17,838	8,081
Labor and Workforce Development	16,627	6,968
Administration	15,325	8,429

Energy Costs

Energy costs remain a significant portion of the affordability challenge facing New Yorkers. Since Democrats in Albany passed the Climate Leadership and Community Protection Act (CLCPA) in 2019, energy prices are up 54% in the State.

Substantial rate hikes were recently approved for National Grid and Central Hudson (National Grid's rate increased 20%). In addition, Con Edison, Rochester Gas & Electric (RG&E), and New York State Electric & Gas Corporation (NYSEG) have all filed rate cases with proposed rate hikes as high as 33%. While part of this increase in rates is due to the replacement of old infrastructure, the impact of upgraded transmission lines and the interconnection of renewable energy systems to comply with the CLCPA's mandates is significant.

To date, approximately \$2.9 billion has been recovered from ratepayers by electric utilities for CLCPA-related investments. In June, the Public Service Commission (PSC) authorized an additional \$630 million in clean energy investments. The recently released PSC report on the implementation of the CLCPA in September determined that green energy mandates and the investments made by utility companies have increased residential utility bills by 7.6% and industrial rates by as much as 20%.

In comparison to other states, New York's electric rates are the fifth highest in the nation according to the U.S. Energy Information Administration. To meet the State's unrealistic green energy mandates the State's utilities must drastically increase spending. The increase in spending will have to be recovered from ratepayers, unless the legislature authorizes an alternative cost recovery mechanism. While \$2.9 billion may have already been paid for by ratepayers, the Comptroller estimates that the total cost of the CLCPA will be \$340 billion. These investments, coupled with significantly increased electric demand driven by building and transportation electrification, will lead to significantly higher electric rates as the CLCPA continues to be implemented.

Housing Costs

Housing costs remain one of the leading affordability challenges across New York State. According to the New York State Association of REALTORS (NYSAR), the average home value statewide now exceeds \$509,000, about 36% higher than the national median of \$375,000, while the median sale price hovers around \$504,000. Average monthly rents have climbed to roughly \$3,090 statewide and \$3,595 in New York City, creating mounting pressure on middle-class families and first-time homebuyers.

Although New York authorized approximately 57,900 new housing units in 2024, production in many upstate and rural areas remains far below what is needed to stabilize prices. Under current state policy, builders face increasingly burdensome construction mandates, such as the All-Electric Building Act, that significantly raise the cost of every new home. In addition, the State Environmental Quality Review (SEQR) process has become overly complex and time-consuming, often delaying housing projects for months or years and driving up development costs before construction can even begin.

In addition, New York's excessive state tax burden, including some of the highest property taxes in the country, further increases the cost of purchasing and maintaining a home. Transfer taxes and other state-imposed fees add yet another layer of expense for buyers and developers. Together, these mandates, regulatory barriers, and taxes have made homeownership and rental housing increasingly unaffordable for working families across the state.

Childcare Costs

New York’s childcare costs remain among the highest in the nation and have risen faster than family incomes, effectively creating a “second-earner tax.” Many families, especially mothers, are forced to scale back work hours or leave the workforce entirely, resulting in lost productivity for employers.

From 2018 to 2023, average childcare prices statewide increased by roughly 18%. In many counties, the cost of infant center-based care consumes between 10% and 37% of median family income. On average, families pay about \$17,000 per year for infant care and \$15,000 for toddlers.

Despite high parent fees, providers report thin margins and chronic staffing shortages. Compliance costs, insurance premiums, and facility build-out requirements (e.g., sprinklers, HVAC, code upgrades) hinder expansion, while near-minimum-wage pay drives high staff turnover. “Childcare deserts” across the state force parents into long commutes, extended waitlists, or higher-priced care options.

More than 111,000 children currently receive childcare subsidies statewide, yet middle-income families remain squeezed. Complex documentation, lengthy county processing times, and limited provider participation further delay relief. In recent months, dozens of counties have exhausted their Child Care Assistance Program (CCAP) allocations and have stopped accepting or recertifying families.

High childcare costs remain one of the largest obstacles to raising a family and sustaining a workforce in New York.

Transportation Costs

The Metropolitan Transportation Authority (MTA) activated Congestion Pricing in January 2025 with a basic toll of \$9 for most passenger vehicles during peak periods. The money raised from Congestion Pricing is dedicated solely to the MTA's 2020-2024 Capital Program. The \$9 toll is set to rise to \$12 in 2028, and \$15 by 2031. Congestion Pricing packs a punch on commuters who continue to drive into New York City every day for work to the tune of roughly \$2,340 annually without accounting for bridge tolls. At \$15, commuters will be paying roughly \$3,900 annually to just go to work. These annual costs vary depending on work schedules, the type of vehicle, and if any bridges and tunnels are used.

The MTA has argued that commuters who drive should simply take the train into NYC, however, the MTA board recently voted in favor of raising subway, bus, and commuter rail fares and Triborough Bridge and Tunnel (TBTA) tolls which will take effect in January of 2026.

- Subway fares increased from \$2.90 to \$3.00.
 - Reduced fares increased from \$1.45 to \$1.50
- Express Bus fares increased from \$7 to \$7.25.
 - Reduced fares increased from \$3.50 to \$3.60.
- LIRR and Metro-North:
 - Monthly and weekly tickets increased by 4.5% across both railroads.
 - All other ticket types increased by 8%.
 - See attached fare tables for more specific fares and proposed increases.
- TBTA Tolls increased by 7.5%

Further, the MTA increased its Payroll Mobility Tax (PMT) on businesses within the MTA district this past year to provide additional funding for their 2025-2029 Capital Program. The PMT or “Commuter Tax” charges employers and self-employed individuals within the MTA district based on their payroll expenses per calendar quarter with a tiered rate structure. This tax puts an additional costly burden on businesses in New York City and surrounding counties. Please see attached table with previous and current PMT rates.

Insurance Costs

Insurance rates in New York have been rising significantly across several major categories, most notably auto and homeowners' coverage.

Auto Insurance

New Yorkers pay an average of \$4,031 annually for full-coverage auto insurance, nearly \$1,500 above the national average.⁶ The motor vehicle insurance component of New York's Consumer Price Index rose nearly 8% in the first half of 2025, more than double the state's overall inflation rate of about 3%.⁷

The factors that are driving up insurance rates in New York are not just national trends but are policies unique to New York. Fraud and uninsured motorists drive up the costs of premiums on everyone else.

Homeowner Insurance

Homeowners insurance in New York is among the most expensive in the nation. High homeowners insurance rates are driven by a combination of economic, environmental, regulatory, and market-specific factors that make insuring property in New York uniquely expensive. The cost to rebuild and repair homes is expensive in New York due to over regulation and building and energy code compliance. Green energy mandates such as all-electric building mandates and clean energy features such as solar panels will only lead to higher insurance rates in the future. Insurance premiums are based largely on replacement cost, not market value, so when rebuilding becomes more expensive, insurance rates rise.

New York is a heavy litigation state – higher legal costs mean higher insurance premiums.

Health Insurance

Health insurance rates in New York are among the highest in the nation – the average health insurance premium in New York for an individual is \$10,000 and for a family it is about \$26,000. In 1988, New York had 18 million people and spent \$10 billion on Medicaid. Today, New York has less than 20 million people and spends about \$120 billion on Medicaid.⁸ The skyrocketing increase in Medicaid spending has led to out-of-control state budgets that now tops \$250 billion.

⁶ Analysis from Bankrate

⁷ *Auto Insurance Premiums Skyrocket, Deepening Affordability Crisis for New Yorkers*. Bronx Times at [Auto Insurance Premiums Skyrocket, Deepening Affordability Crisis for New Yorkers - Insurance News | InsuranceNewsNet](#)

⁸ Berenson, Alex. *It's not just Minnesota. Or just daycares. The deepest government honeypot is blue-state Medicaid*. Alex Berenson Substack – Unreported Truths

Multiple factors contribute to these elevated costs. One of the primary drivers is the high cost of medical care. Hospitals, specialists, and prescription drugs in New York are more expensive than in most states, and densely concentrated urban markets, especially in New York City, allow providers to charge higher rates.

State regulations also play a significant role. New York mandates extensive coverage benefits, including mental health, fertility treatments, and preventive care, which go beyond federal requirements. Additionally, the state applies community rating and guaranteed issue rules, meaning insurers must cover everyone and cannot charge based on health status, resulting in higher average premiums.

Economic factors further contribute to high rates. Labor costs, high rents, and administrative compliance all increase provider and insurer expenses. Hospitals also shift costs to private insurers to compensate for lower Medicaid reimbursements.

Limited competition among insurers and health systems in many regions of the state exacerbates the problem, leaving residents with few choices and little price pressure.

Consequently, New Yorkers face premiums well above the national average, making health coverage a significant household expense and a key component of the state's affordability challenges.

Roundtables

Hudson Valley Roundtable

Date: October 27, 2025

Senators in Attendance: Senator Rob Rolison (39th District) and Senator Bill Weber (38th District)

Assemblymembers in Attendance: Assemblyman Brian Maher (101st District)

New York City Roundtable

Date: November 13, 2025

Senators in Attendance: Senator Stephen T. Chan (17th District)

Assemblymembers in Attendance: Assemblyman Lester Chang (49th District) and Michael Novakhov (45th District) and Alec Brook-Krasny (46th District)

Capital Region Roundtable

Date: November 19, 2025

Senators in Attendance: Senator Jake Ashby (43rd District), Senator Jim Tedisco (44th District) and Senator Dan Stec (45th District)

Rochester Roundtable

Date: December 3, 2025

Senators in Attendance: Senator Helming (54th District) and Minority Leader Rob Ortt (62nd District)

Long Island Roundtable

Date: December 10, 2025

Senators in Attendance: Senator Patricia Canzoneri Fitzpatrick (9th District), Senator Anthony Palumbo (1st District), Minority Leader Rob Ortt (62nd District), Senator Dean Murray (3rd District), Senator Alexis Weik (8th District), Senator Steve Rhoads (5th District), Senator Mario Mattera (2nd District) and Senator Patrick Gallivan (60th District)

Hudson Valley Roundtable

Participant List

Adam Bosch – *President & CEO, Hudson Valley Pattern for Progress*

Kevin O’Conner – *CEO, Ulster County RUPCO*

Christa Hines – *President & CEO, Hudson River Housing*

Tim Foley – *CEO & Executive VP, The Building & Realty Institute of Westchester and Mid-Hudson Region*

Himali Pandya – *Executive Director, Childcare Council of Dutchess and Putnam*

Karen Walsh – *Assistant Director, Childcare Council of Dutchess and Putnam*

Kathleen Murphy – *Director of Business Services, Childcare Council of Dutchess and Putnam*

Rachel Ambroziak – *Executive Director, Child Care Council of Orange County*

Heidi Brandt – *President, CSEA VOICE Local 100A*

Lousie McLoughlin – *Executive Director, Dutchess County Workforce Investment Board*

Heather Bell-Meyer – *President & CEO, Orange County Chamber of Commerce*

Nat Prentice – *VP of Gov’t Affairs, Putnam County Business Council*

Felicia Kalan – *Executive VP, Regional Food Bank – Hudson Valley*

Laura Washington – *President & CEO, Community Foundations of the Hudson Valley*

Summary of Discussion

Housing

New York's Hudson Valley region has aging housing stock and increased costs, straining homeowners and renters. Increased insurance premiums and maintenance expenses threaten the sustainability of affordable housing in the area. Aging housing stock, rising insurance costs, increased rents disproportionate to renters' wages, homeownership out of reach, workforce shortages, zoning barriers, temporary housing strain, gentrification and short-term rentals, are all to blame for exacerbating the housing affordability crisis.

Recommendations from participants include:

- Affordability adjustments, increasing income eligibility from 60 to 80% to better reflect the current economic conditions,
- Providing zoning modernization grants and planning to support smaller communities lacking ability,
- Diversifying funding sources,
- Addressing issues with scaffolding laws,
- Introducing "shot clocks" for projects,
- Encouraging modular adaptive reuse in mixed income developments,
- Requiring 10-year housing plans (like New Jersey),
- Building faster,
- Looking at anti snob zoning acts,
- Figuring out wetlands' regulation challenges,
- Fixing the temporary emergency housing system, looking at housing as shelter instead of as investment, and
- Expanding the community housing fund.

Additionally, it was mentioned that the Empire State Supporting Housing Initiative program is helpful but overly restrictive. The program should expand eligibility beyond seniors and people with disabilities to assist more working families. The workforce and YouthBuild programs can also be expanded to strengthen the housing workforce and create jobs. New York risks population decline, workforce shortages, and economic stagnation without resolving the housing affordability crisis.

Childcare

Childcare is a necessity for working families in New York. Without access to affordable childcare, parents are forced to leave the workforce or reduce their hours, affecting the economy and workforce participation. Key issues addressed include decreased workforce participation, current childcare costs (\$12,000 to \$15,000 annually for one child, which is the largest non-housing expense for most families), provider shortages (lost 40% of childcare providers in the area), underpaid workforce, funding gaps, and administrative barriers like waitlists and recertifications.

Affordable childcare is essential for working families, for the economy, and for workforce stability.

Recommendations from participants include

- Fully fund the Child Care Assistance Program to ensure all families receive a subsidy under the expanded eligibility. Assemblyman Maher mentioned his estimate is the cost to fully fund the program is between \$2 billion and \$3 billion.
- Urging Governor Hochul to sign the Ratio Bill.
- Expanding tax credits for employers who provide onsite or subsidized childcare,
- Support Senate Bill 962 (Rolison) and Senate Bill 1926 (Persaud),
- S962 (Rolison) - Directs the commissioner of the office of children and family services to establish a consumer directed childcare pilot program in certain counties.
- S1926 (Persaud) - Requires social services districts to maintain a waiting list of families who have applied for childcare assistance and data regarding the income of such families.
- This bill was signed by the Governor on December 19, 2025.
- Support providers with increased wages, pushing for increased federal funding to keep up with inflation and rising costs, and working with stakeholders and experts to determine the appropriate amount of funding needed.

Transportation and Energy

New Yorkers in the Hudson Valley region face high commuting and transportation costs, unreliable train services, skyrocketing utility bills, and rising insurance expenses which are severely hurting the region's economy. Commuters pay \$400 a month for a train service with inadequate schedules, poor reliability, and no amenities. In some regions only one train runs, limiting workforce and commuting opportunities. Both residents and businesses have been faced with increasing and unpredictable energy bills. Remaining environmentally compliant is hard and expensive, retailers struggle with high operating costs, and many are burdened by congestion pricing. Wholesale businesses struggle with labor costs and competing with those out of state. Insurance premiums also create a major disadvantage. Infrastructure decline is also at fault, with deteriorating bridges and roads increasing delivery costs and times.

Recommendations from participants include:

- Transportation and infrastructure improvements,
- Supporting workforce housing near transit and employment centers,
- Expanding infrastructure grants to municipalities that proactively zone for mixed used multifamily development near transit, and
- Re-evaluating congestion pricing impacts on suburban commuters and communities.

Food Accessibility

Food accessibility and affordability is a major issue for families in the Hudson Valley. Overall, affordability challenges like housing and childcare further stress families' abilities to buy nourishing food, reimbursement delays and challenges, and food sector jobs lacking in wages.

Recommendations from participants include:

- Expanding funding for HPNAP and Nourish NY,
- Investing in food infrastructure like shared kitchens, food hubs, and cold storage,
- Supporting careers in the food sector that provide living wages, and
- Encouraging government assistance because charity alone is not enough to alleviate the issue.

New York City Roundtable

Participant List

Josephy Austin – *Director of Government Affairs, The Business Council of New York State, Inc.*

Humberto Lopes – *Chief Executive Officer, HL Dynasty*

Eileen Frank – *President, J.P. West Inc.*

Chiling Tong – *Chief Executive Officer & President, National Asian/Pacific Islander American Chamber of Commerce and Entrepreneurship (National ACE)*

Andrea Jacobson – *Assistant Vice President, Public Policy & Government Engagement, Emblem Health*

Wellington Z. Chen – *Executive Director, Chinatown Partnership*

Ann Korchak – *Board President, Small Property Owners of NY (SPONY)*

Jackie Wong – *Small Property Owners of NY (SPONY)*

Danyela Souza Egrov – *Fellow, Manhattan Institute*

Michael Lee – *President, Museum of Chinese in America (MOCA)*

Susan Weng – *President, Weng's Group N.Y. Inc.*

Summary of Discussion

Housing

New York City faces many housing cost problems. For those who own fully rent stabilized buildings, sometimes their only source of income, the rent is heavily regulated by the rent guidelines board. In one instance a building owners' insurance doubled; taxes went up by 90% and yet they were only able to charge an increase of 3% annually on rent. With low rent of \$900, that is a \$324 per year increase that does not allow building owners to paint, repair, or improve their units. Property taxes are the biggest expense that any building owner faces, and they can increase a substantial amount.

Another issue with rent stabilized housing is that anyone could be moving in there, there is no means testing on income level of the tenant. A tenant could be making millions of dollars per year and nothing is stopping them from living in rent stabilized housing. Rent stabilized housing should be occupied by low to middle income individuals, not the wealthy.

Suggestions made were to come up with something creative like a mini "Marshall plan" to offer owners of rent stabilized buildings a way to rebuild. Something that is both acceptable to the government and to the community. It was also suggested that spending in general is out of control and to reduce spending some programs will need to be cut.

Childcare

In New York City, childcare costs continue to rise, and a major driver is the growing burden placed on the buildings where these services operate. Developers and property owners who have tried to create more affordable spaces for schools and daycares are increasingly unable to do so. In many cases, property taxes on daycare facilities have jumped by 15% or more, even when rent increases were minimal.

These escalating property taxes are passed down to daycare operators, who are then forced to raise tuition on parents. The result is a direct and undeniable correlation: when property taxes go up, the cost of childcare goes up.

The growing cost of childcare is yet another example of how every additional tax, fee, and mandate eventually trickles down to families. New Yorkers are already struggling with affordability, and these hidden cost drivers only make it harder for parents to find safe, reliable, and affordable childcare.

Energy

Energy costs in New York City have skyrocketed since the ill-conceived shutdown of Indian Point. The shutdown of Indian Point resulted in a 24% loss of electricity to NYC. To make up for this decrease in supply, New York State started importing energy from other states. The free-market tenants are bearing the burden of these costs because their rents are being increased to offset the costs property owners and developers face. While rent-stabilized units face no rent increases to help mitigate the issue.

The specific shortfalls of rent stabilized units are that expenses like insurance, taxes, and energy continue to rise, but fully regulated building owners do not have the flexibility to increase those rents. Oftentimes, people are forced to sell regulated buildings because they are no longer profitable.

Building developers are facing increased costs such as mandates on solar panels and charging stations for cars. There is also the potential the State imposes an all-electric building mandate pending a lawsuit. These mandates increase construction costs by hundreds of thousands of dollars. Furthermore, there is simply not enough power in some NYC neighborhoods to withstand all of this. It is going to cost millions, if not billions of dollars, to get energy there, further exacerbating the issue.

Insurance

New York City continues to face problems with rising insurance costs. Specifically, insurance premiums are increasing because people are paying for their neighbors' losses. One suggestion is that labor laws should be interpreted to their original intent for severe construction related injuries with major height. Developers who are taking safety courses, complying with OSHA, and whose construction accidents have gone down; their insurance prices should reflect that.

There needs to be a balance so that the market works, but it still makes sense for the consumers. Consumers need to be educated. They need people to have a realistic expectation of what these products are and what they are intended to do. We must protect workers, homeowners, and property owners through insurance. We also need to educate people not to cheat the system so that the community can tell people they are doing something wrong and hurting the whole community. Insurance companies also cannot use weasel words. It must be very clear as to what is provided and what is not.

Health Insurance

New York City also faces many issues with increased health insurance costs. The average cost mentioned for having a baby in the hospital is \$12,000 and that is with no complications, prescription drugs, etc.

The role of health plans is to try and reduce those costs for consumers, but the premium people must pay is not nothing.

One suggestion was to encourage people to be healthy and live healthier lives. This could reduce costs on the other end, like “in patients.”

Public Education

New York City has the most expensive public schools in the nation, yet the academic results are very average compared to the rest of the country. It is estimated that this year NYC is going to spend \$42,000 per student, and most students cannot read or do math at grade level.

Furthermore, more than a third of students in NYC are chronically absent, missing more than 10% of instructional days. That statistic includes 41% of Kindergarteners, so it's not just older kids skipping school. The price of firing teachers was mentioned as well, costing the city way more money than it should.

Each year the budget for public schools increases, the number of students decreases, and the academic outcomes are mediocre. The new class size law is going to exacerbate this issue. It will mandate small class sizes for schools that are already doing a very good job with high class sizes. It was recommended that there should be an exemption for these schools in the class size law.

Capital Region Roundtable

Participant List

Michael Brophy – *President, Hudson Valley Community College*

Brian Marsh – *Mayor, Village of Menands*

Abbie Kovacik – *Executive Director, Brightside Up*

Aaron Wilson – *Owner, Herbie's Burgers*

Brad Lewis – *Executive Director, Troy Community Land Bank*

Pat Tirino – *President, Bricklayers & Allied Craftworkers Local 2*

Bill Hammond – *Senior Fellow, Empire Center*

Gavin Donahue – *President, Independent Power Producers*

Summary of Discussion

Regulatory Environment for Small Businesses

(Testimony from Aaron Wilson – Owner, Herbie’s Burgers)

In New York State, one of the hardest parts of owning a restaurant is just getting it open. The amount of red tape small businesses face is absurd. Between paperwork applications, multiple fees, and many trips to city hall, small businesses do not have the time when they need to be at their business. Code enforcers pose problems to small businesses as well. Sometimes code enforcers go too far and work hard to close these businesses instead of trying to help them stay open.

Another issue is that many of these businesses, like Herbie’s Burgers, are in downtown areas where homelessness is on the rise, crime is on the rise, slow response times by police are increasing, and there is more mental illness and drug addiction. People cannot afford to go to small businesses anymore. You also have staff who want good wages, insurance, and childcare, but it just is not possible to provide all of these benefits while keeping costs down. There is a huge turnover in employees, which is only getting worse. Staff who are being threatened by customers want to leave, and businesses must hire and train new people.

Childcare

(Testimony from Abbie Kovacik – Executive Director, Brightside Up)

The major issues with childcare in New York State are affordability, access, and quality. It is currently more expensive to send a toddler or infant to childcare than it is to send a freshman to community college. New applications for the State's Childcare Assistance Program through the Office of Child and Family Services are ignored because counties have run out of State money to fund the program. This means that new families that need assistance cannot get it.

Quality of care is also a concern. SUNY and CUNY are helpful in finding qualified people; but we need to support these programs to continue to offer early childcare education. The childcare industry is not a lucrative career, which makes it harder to recruit people.

Access to childcare in rural communities is worse. There is a decline in licensed family and group family childcare homes. New childcare providers in this capacity are not entering the force at the same rate. Federal grants have helped recruit new providers in some counties. The Office of Child and Family services have also directed insurance companies not to take insurance away from providers for small concerns that can be fixed.

Another barrier is that improvements need to be made to homes for the homes to be eligible to be licensed in home providers, which some federal grants can also help people pay for. Another potential solution is looking into allowing some communities' family childcare homes to be licensed in non-resident locations like a classroom in a school that is available to the community. There are many regulations on top of the housing issues and aging out issues that exacerbate the childcare affordability problem.

Energy

(Testimony from Gavin Donahue – President, Independent Power Producers)

Upstate New York's electric grid is mostly carbon-free. The problem exists for electricity production and pollution in low-income areas in NYC, Long Island, and some in Westchester. Today, 89% of electricity in NYC is generated by oil and gas, and the oil is heavily polluted. We have ignored the infrastructure and passed laws with no analysis as to whether the grid can control or handle these types of investments. We have not made adequate investments in infrastructure over the years, if we do not invest in it now it is going to be ten times more expensive down the road.

The State also needs regulatory reform; it is impossible to get permits in this state. There was no cost study on the CLCPA and to retrofit homes to comply with the law could cost homeowners thousands of dollars. The public service commission could wave the requirements of the CLCPA that would address the requirements of this law.

Two bills raised in discussion deserve serious consideration. The first would allow the DEC to temporarily suspend or modify greenhouse gas limits if they threaten grid reliability or if they would increase utility rates by more than 5% (*S.2712 Stec*). The second would create a personal income tax credit for any household whose electric bill exceeds the average of its prior three years, providing direct, meaningful rate relief for families across New York (*S.4327 Ashby*).

Finally, the State should consider returning money to ratepayers. Every month, New Yorkers pay into the State's clean energy fund, yet many of the projects it is supposed to support may never be built. Instead of continuing to collect money without results, those dollars should be returned to the people who need relief now (*S.8461 O'Mara*).

Health Insurance

(Testimony from Bill Hammond – Senior Fellow, Empire Center)

New York State has the highest premiums for health insurance, and most people don't even know what their health insurance costs. Average insurance in New York for an individual is \$10,000 and for a family it is about \$26,000. Employers pay most of it, but it comes out of the individual's compensation. The average premium in the State is 13% higher than the national average, and for small employers it is even higher.

There are many things being done in the name of affordability that are making the issue worse. The State is doing two things that are driving the cost higher than it needs to be.

The first is that the state taxes health insurance. The Healthcare Reform Act is a law that passed that includes surcharges that are paid by the health insurance company. This tax generates billions of dollars for the State and adds approximately 5% to individuals' premiums.

The second thing the State does is tell insurers what they must cover (what's medically necessary). The State requires insurers to cover a multitude of procedures, medicines, therapies, etc., all of which increase the cost of premiums. There is also no cost sharing. For example, insurers must provide a minimum number of asthma inhalers for each patient with no cost sharing. This makes inhalers more affordable for the patient, but it makes insurance less affordable for everyone.

One suggestion made was to have a cost effectiveness commission (S.828 Gallivan). This would be a commission that looks at proposed mandates, weighing whether they're providing enough benefit for the cost and either getting rid of them or not putting them in, in the first place. NYS could also fix their spending problems, focusing on more important priorities to help alleviate the issue.

Landbanks

(Testimony from Brad Lewis – Executive Director, Troy Community Land Bank)

Landbanks are a state-funded mechanism to solve the unaffordable housing issue in New York. They exist to take properties that private developers and municipalities cannot handle and stabilize them, returning them to productive use. To keep doing the work they are doing, landbanks need quick payments and continued investment in them.

A big issue landbanks face is acquisition. Suggestions made were to empower code departments and cities to impose vacant building fees that are high enough to force speculators off the properties that are not in productive use right now. It was made clear that the State needs to address the vacant building issue as well as increase the timeliness of payments. It would be beneficial to have continued investment in the LBI funds and increase the speed of the investment of funds.

A final recommendation made was for the State to have people with construction knowledge that can go out to sites instead of independent third-party verifiers to verify that projects are moving forward, in an attempt to eliminate fraud.

Trades

(Testimony from Pat Tirino – President, Bricklayers & Allied Craftworkers Local 2)

In New York State there must be construction work available to attract people to the trades. Workers need to have a good living wage that includes benefits such as healthcare and a pension so that they can retire with dignity. Programs should include safety training so workers can go home to their families at the end of the day. If developers and owners want to expand and build new projects, they can find and train workers for those projects.

Some suggestions made were to spend a lot of time and resources on BOCES programs because there is a need to recruit younger people. They can always use state help on prevailing wage topics or public works projects. They could get better safeguards to protect workers. Lastly, there could be help spreading the word about educational opportunity programs and delivering these programs to different counties and solving transportation issues.

Rochester Roundtable

Participant List

Bob Duffy – *President & CEO, Greater Rochester Chamber of Commerce*

Travis Wattie – *AVP Government Relations, Big I*

Mike Durant – *President & CEO, Food Industry Alliance*

Jim Barbato – *Pride Mark Homes*

Bill Ferris – *State Legislative Representative, AARP*

Cassandra Anderson – *President, NYIA*

Bob Farley – *General Counsel, NYIA*

Ron Epstein – *President & CEO, NY Construction Materials*

Kim Gaylord – *President & CEO, Builders Exchange of Rochester*

Summary of Discussion

Energy and Infrastructure

In New York, energy costs are not affordable. Upstate has the most fragile power infrastructure; the State must invest in infrastructure and promote policy that strengthens the State's ability to do so. The deterioration of our infrastructure has direct costs for working families: vehicle repairs, wasted fuel, lost time, etc.

There is a multitude of reasons that New York has sky high energy prices. One reason for high energy prices is that New York has not embraced an "all-of-the-above" energy policy, instead placing a focus on renewable intermittent energy sources such as wind and solar. Another driver of high energy costs is the green energy mandates under the CLCPA. Thirty-five percent of the delivery fees from utilities cover the CLCPA mandates.

Policies are being enacted without the right people at the table. For example, solar panels are made by a company in Upstate NY that requires gas. The advocates that are driving decisions at the state level are not being thoughtful. Legislators must invite industry experts to the table to form practical and reasonable policies.

Possible solutions given were signing the Consumer Utility Advocate bill sitting on the governor's desk to get more consumers at the table, reforming PSC to change the way rates are approved in the State and addressing energy infrastructure problems.

Insurance

Rising insurance costs in New York are the result of many factors. Affordability and availability are linked. The only way to make insurance more affordable is to make it more available. Insurance companies must be able to accurately assess and manage risk so they can confidently write business in the state.

The main drivers of rising insurance premiums are increasing severity and frequency of extreme weather, aging housing stock and public infrastructure accelerating losses, escalating material and labor costs for repairs and rebuilding, auto repairs and towing, rising inflation costs, and pervasive fraud. New York needs to address the root causes rather than symptoms for these issues.

Specifically with legal system abuse and fraud, New York is known as a lawsuit inferno. Doing business here comes at a risk. Florida recognized legal system abuse challenges and addressed them. Now they are seeing decreased litigation, insurers asking for rate decreases, new carriers coming in, and rebates. Changes they made that New York could follow are: interest rate caps for consumers, opportunities for consumers who enter into these agreements to also get out of them, outlaw the assignment of benefit form, put caps on damages and attorney's fees, disclose third party litigation funding agreements in court proceedings when there's a claim and stop these third parties from trying to get more money out of settlements.

Other solutions given to help lower insurance costs: encourage more resilient construction and retrofits, invest in stronger public infrastructure to reduce losses, engage in loss mitigation and technology, support early detection and risk reduction tools that prevent claims before they occur, regulatory modernization (increase regulatory capacity and flexibility so insurers can respond to evolving market conditions and policyholder needs), greater fraud prevention (expand tools and coordination for insurers and law enforcement to combat fraud), allow companies to truly fight fraud, strengthen consumer protections from scams (unscrupulous fly by night operations), litigation reform (address the expansive and abusive litigation trends that have accelerated), tort reform, and address 3rd party litigation.

Housing

Housing is becoming less affordable throughout New York. The housing market is out of control, it has become an all-cash bidding war and people like nurses, police officers, firefighters, etc. are being priced out of the market. Consumers are buying homes with no inspections. The State protects consumers in every way except when it comes to the biggest investment they ever make, their house. No inspection means people could be incurring more costs they cannot afford (mold, etc.). In the current housing market, most homes that are desirable are on delayed negotiations.

There are many issues for housing development. Capacity issues, issues of power and connectivity, it is cost-prohibited for developments to pay the costs. At the town level, developers cannot get approved for new housing. People complain about traffic, etc. If you do get approved then it is the lack of infrastructure (traffic lights, roads, etc.) that prohibits development.

The affordable housing issue extends beyond single homes; there are long waiting lists for apartments, so people cannot buy homes, and they cannot even rent an apartment.

Some possible solutions mentioned: limiting code changes because changing codes hurts affordability (the electrical code change for just one building costs developers \$30,000, there are other code changes coming like sprinklers, etc.). The heat map index on Zillow proves that we don't have an influx of population; we just have a lack of homes. People are going to leave New York State if they cannot find homes to buy.

Regulations

New York State has 300,000 regulations on the books, more than every state except for California and this obscene number of regulations hinders businesses in every sector of the State's economy.

Some harmful regulations include MWBE regulations that are not good and potentially discriminatory.

Regarding the marijuana law, people joining the construction industry do not understand why they cannot be high on a jobsite (OSHA and safety violations) so they must be fired, then this causes workforce development issues.

Furthermore, certified payroll forces you to hire somebody new, which raises your payroll cost and business costs.

Permits are another regulatory problem. Some people have been waiting for permits from a state agency for years.

Regulatory reform suggestion - creating a hub that's a one stop shop for an emerging or existing business owner where they can file their quarterly sales tax, track their licensing, track anything that goes through in real time. Permit and licensing processes need to be expedient. Businesses that are opening more locations that are already licensed shouldn't be waiting a year for their beer license.

The State needs regulatory relief, or people and businesses will continue to leave the State. Mandates drive up costs, slow project delivery, limit our ability to rebuild effectively, and force people to lose confidence in the State's ability to deliver. Mandates rarely enhance safety, provide durability, and take practicality into consideration. People could do tremendous things if the regulatory process allowed them to do it.

Food Industry

The retail food industry has been under siege in New York since the pandemic and a lot of the issues of affordability stem from the CLCPA. Pending litigation on retrofitting refrigerants before the end of useful life has a tremendous cost impact. This could create issues of food insecurity.

In the future issue areas are going to be privacy, food packaging such as the Extended Producer Responsibility legislation, and ingredients. Avoiding new regulations and new taxes is going to be critical for all industries to help reduce costs.

The Hydrofluorocarbon regulations are being supported by national chains, not small and local businesses in NYS. This is going to drive smaller businesses out of the state. New York State is offering “flexible enforcement” on mandates which is concerningly vague.

Another example of bad legislation is the bill to ban the number of cows on dairy farms. If this legislation were to become law, companies like Fair Life, Chobani, and Upstate Cooperative would not be able to operate in New York.

Long Island Roundtable

Participant List

Bob Vecchio – Executive Director, Nassau-Suffolk School Boards Association

Zilvinas “Z” Silenas – President & CEO, The Empire Center

Gwen O’Shea – President and CEO, Community Development Long Island

Edna White – President, Greater Gordon Heights Chamber of Commerce

Eric Alexander – Executive Director, Vision Long Island

Patrick Fife – General Counsel, Long Island Board of Realtors

Kevin Leatherman – Former President, Long Island Board of Realtors

Frank Camarano – President, Nassau Council Chamber of Commerce

Raymond Stackhouse Jr. – Ray’s Transportation

Bill Zalakar – Executive Director, Long Island Farm Bureau

Chris Gawarecki – Customer Compliance Manager, HUB Truck Rental

Marcelle Leis – Director, Suffolk County Veteran Services Agency

Paul V. Pontieri – Mayor, Village of Patchogue

Robert Fonti – Chairman, Suffolk County Alliance of Chambers

Jennifer Rojas – Executive Director, Child Care Council of Suffolk County

Stacey Sikes – Vice President of Government Affairs and Communication, Long Island Association

Ciara O’Brien – Government Relations and Advocacy Manager, Long Island Cares

Summary of Discussion

Energy

In New York, energy costs have continued to rise, causing affordability concerns in other areas. One example of this is with the plans for zero emissions buses set to take effect in 2027. School taxes increase because of these types of unfunded mandates. For context, a regular diesel bus costs about \$150,000 while an “energy efficient” zero emissions bus costs around \$400,000. State subsidies provided are not enough to meet the needs of all school districts across the State. There are also many inefficiencies with these buses; some will only be able to do one route; cold weather will affect their operating abilities, etc.

New York State has some of the highest electricity rates in the country. Since 2019 and the passage of the CLCPA, average residential electricity prices have increased by 54%; this increase is substantially higher than the national average.

The State is also facing a shortage of electricity. The State imports energy from other states and countries. With expensive electricity and a shortage of electricity, we cannot make New York a manufacturing state. Despite all this, New York lawmakers are still pushing for full electrification of buildings, including heating. The energy implications of doing this are alarming, as most of our energy is made in old plants that use fossil fuels.

Concerns were also raised about the Heat Act that passed the Senate last session. The bill would further socialize the cost of utilities, meaning middle and upper-middle class New Yorkers would continue to shoulder an unfair share of utility costs.

To tackle energy affordability, it was suggested the State embrace an “all-of-the-above” energy policy. This would combine the use of natural gas, hydro, nuclear, solar, wind, etc. Advocate for a reliable and affordable grid that includes all types of energy sources. Long Island can cultivate their offshore wind economy, while also using traditional sources like gas and supporting the Northeast enhancement gas pipeline. It was also recommended to repeal the 2027 zero emissions bus mandate. Another suggestion was for the legislature to look at the unrealistic goals of the CLCPA and reassess them.

Housing

In New York State, housing is no longer affordable. For Long Island, a main obstacle with housing affordability is lack of inventory. The median home cost is up drastically, but most homebuyers do not even meet the \$250,000 income to qualify to even buy the homes there. Concerns were raised about high taxes and housing areas that need help and suffer from overcrowding.

Concerns with the State Environmental Quality Review (SEQR) were raised, specifically that regulators must stick to the time frames in within the SEQR process

Suggestions included more state funding to get more inventory, the creation of a first-time homebuyers savings account (similar to a 529 plan) where people can get a tax deduction for the amount they contribute. It was also suggested that voluntary community land trusts and ADU's present good opportunities.

It was noted that when it comes to mortgage portability, we have an educational problem. People need counseling to be able to work with what they have and stop unnecessary spending. Incentivize those who go through homeownership counseling with interest or down payment assistance, closing costs, etc. Another suggestion made was to wrap student loans and mortgage into one payment so that those in debt post college have the chance to be able to buy homes.

Insurance

Insurance costs continue to increase throughout the State. Frivolous lawsuits are driving these increases. It was suggested that the party that sues the insurance company should pay both parties' attorney fees if it's a frivolous lawsuit. Another suggestion made was to disincentivize bad actors moving ahead with suits.

Concerns were raised about New York no longer having a commissioner of insurance to monitor the insurance industry. Concerns were also raised about trucks having to pay for an interstate carrier when they deliver across the border to New Jersey. Drivers are getting dropped by insurance carriers after doing nothing wrong because of nuclear verdict decisions. A suggestion was to create laws that limit nuclear verdicts.

Insurance costs are also affecting childcare, which is extremely expensive. Counties on Long Island are running out of subsidy money, and the insurance costs are out of control. Insurance companies are dropping people with no transparency, forcing daycares and childcare centers to close.

Food/Veterans

Food prices have increased substantially since the COVID pandemic. The higher prices negatively impact the clients and banks of food systems. Concerns were raised about the need to safeguard SNAP and other federal programs. It was suggested that SNAP cards need to be updated to chip technology to prevent fraud and stealing from people's SNAP accounts.

As for Veterans, they face housing and food insecurity. Some are not aware of how to receive their benefits/ services or even what they qualify for. Furthermore, veterans with 70% disability are not eligible for certain legislation that requires 100% disability. They do not have affordable housing, or they are on a fixed income so in many cases they are making the choice between medications, paying their bills or food.

Small Businesses/Taxes

Concerns about affordability for small businesses were raised. It was suggested to create legislation that allows small businesses to have savings accounts, essentially the IRA for businesses. This would allow them to save money and take it out tax-free.

As for taxes, the concern with unfunded mandates mentioned earlier, like the zero emissions bus mandate is that 70% of property taxes are school taxes. When an unfunded mandate occurs, property taxes are the one source of revenue the municipality taps into to pay for the mandate. This is exacerbating the affordability crisis.

Legislative Initiatives

Taxes

Comprehensive Tax Reform Proposal - Exempt state personal income tax on first \$50,000 for single filers and \$100,000 for married filing jointly. From the exemption to \$250,000 for single filers and \$500,000 for married filing jointly, lower income tax to 4%.

This proposal would provide a personal income tax cut for all New Yorkers. Any single filer making \$50,000 or less and couples making \$100,000 or less would no longer pay any state income tax.

The proposal provides \$37 billion in tax relief to New York residents over its 10-year implementation without having to cut funding from vital state programs as its cost would be absorbed through natural growth of the economy.

New York State has the highest individual tax burden in the nation.

S.8489 (Weber) – Three-year freeze on property taxes.

- New York State has the third highest property tax rate in the nation with property tax paid per person around \$3,343, close to double the U.S. average of \$1,898¹¹

S.587 (Martins) – No state income tax on tips.

S.3914 (Martins) – No state income tax on overtime.

S.219 (Gallivan) – Repeal the Health Care Reform Act (HCRA) taxes. HCRA taxes account for \$5-6 billion annually and add approximately \$500/person and \$1400/family to health plan premiums on a yearly basis.

⁹ Data from the NYS Department of Taxation and Finance. [Property tax](#)

Regulatory Reform

S.930 (Gallivan) – Creates a task force to review the State Administrative Procedure Act to make the regulatory process more business-friendly by ensuring state rules are consistent, efficient, and not overly burdensome.

S.2371 (Ortt) – Reduce bureaucratic red tape by requiring that when a rule is adopted that imposes a new administrative burden on a business, one or more existing rules must be amended or repealed to offset the cost of the new administrative.

S.6724 (Ortt) – Establishes the State Commission on Regulatory Efficiency. The Commission will issue an annual report to the Legislature and Governor identifying unnecessary and wasteful regulations. **New Legislative Proposal** - Create a hub that will be a one stop shop for an emerging or existing business owner where they can file their quarterly sales tax, track their licensing, track anything that goes through in real time.

S.8661 (Ortt) – Requires the Governor to hire an independent private professional service firm to audit state agencies and public authorities for any payments, claims or expenditures that.

New Legislative Proposal - Create a hub that will be a one stop shop for an emerging or existing business owner where they can file their quarterly sales tax, track their licensing, track anything that goes through in real time.

Housing

S.1167 (Mattera) – Repeals the All-Electric Building Act. The all-electric building mandate will increase the cost of a new home by approximately \$20,000.¹⁰

S.8621 (Mattera) – Reverts the state’s Energy Code from the 2025 Energy Code back to the less costly 2020 Energy Codes - Starting next year, developers must comply with the 2025 Energy Code, which is projected to add an average of \$7,400 to the cost of a new single-family home compared to the 2020 Code.¹¹ This estimate does not include the additional cost of the all-electric building mandate within the 2025 Energy Code, which will be an additional \$20,000-\$25,000 for the average single family home.

S.850 (Helming) – Lower the cost of housing by giving first-time homebuyers a tax credit for local property taxes.

New Legislative Proposal - Creation of a first-time homebuyers savings account (i.e. 529 plan) where participants would receive a tax deduction for the amount they contribute.

New Legislative Proposal – Comprehensive reform of the State Environmental Conservation Law (SEQR) to shorten timelines and cut unnecessary red tape that delays projects and add costs.

¹⁰ Plants, Ron. “State Law Forces ‘All Electric’ for ‘Most New Building’ Construction in January 2026. [NY to require all-electric new buildings by 2026 | wgrz.com](https://www.wgrz.com/news/state-law-forces-all-electric-for-most-new-building-construction-in-january-2026/)

¹¹ *Energy Savings and Cost Effectiveness Analysis of the 2024 New York State Conservation Construction Code, Residential Provisions*. Final Report October 30, 2024.

Energy

Repeal costly Green Energy Mandates:

- **S. 1167 (Mattera)** – Repeals the All-Electric Building Act.
- **S. 3652 (Ortt)** – Repeals the electric vehicle mandate.
- **S.4748 (Borrello)** – Repeals the electric bus mandate.
- **S.8607 (Walczyk)** – Repeals the \$12 billion annual tax and invest program.
- **S.4705 (Lanza)** or **S.533 (Martins)** – Repeal Congestion Pricing Program

S.8463 (Rolison) - One year Utility Bill Tax and Surcharge Holiday. Government charges, such as taxes and surcharges, account for around 20% of the utility bill.

S.8461 (O'Mara) - Return unused funds from the New York State Climate Investment Account to ratepayers. Each year, utilities are required to send hundreds of millions of dollars to NYSERDA for clean energy programs. This bill would require any unused monies to be returned to the ratepayer in the form of a credit on utility bills.

S.2712 (Stec) - Authorizes the Department of Environmental Conservation to temporarily suspend or modify greenhouse gas limits if such limits threaten grid reliability or the limits would increase utility rates by more than 5%.

S.4327 (Ashby) - Creates a personal income tax credit for any household whose electric bill exceeds the average of its prior three years—providing direct, meaningful rate relief for families across New York.

S.8447 (Walczyk) - Requires a fiscal note when a bill enacts or amends a law impacting the cost of utility services.

Childcare

Child Care Assistance Program – Fully fund the expansion of the Child Care Assistance Program in the 2026-27 State Budget, a critical program that helps working families access affordable, reliable childcare, so that all eligible families receive their full subsidy.

S.4487 (Ashby) - Supplements the State's existing child tax credit by providing a \$1,000 "baby bonus" refundable tax credit for all parents of newborns.

New Legislative Proposal – Allow the Office of Children and Family Services (OCFS) to grant temporary staff to child ratio flexibility during documented staffing shortages. These waivers would be like the ones granted during COVID.

New Legislative Proposal - Clarify regulations to permit directors to serve as classroom staff during shortages without penalties. Directors stepping into classrooms to maintain ratios are cited. Citations have led to insurance cancellations, threatening center viability.

New Legislative Proposal - Allow family childcare homes in certain communities to be licensed in non-residential settings, such as unused classrooms in local schools, so long as they meet standards and serve community needs.

New Legislative Proposal – Statutory timelines or provisional approvals when delays in fire safety inspections are agency-caused.

Insurance

S.828 (Gallivan) – Creates the NYS Health Care Quality and Cost Containment Commission, which would ensure the state does not mandate healthcare benefits that impose increased costs without meaningful increases in healthcare quality.

S.6364 (Helming) - Combats insurance fraud by providing an incentive for individuals to report instances of fraud, expands definitions within the penal law to reflect the fraudulent acts regulators and law enforcement are currently facing, modifies existing offenses and create new offenses within the penal law to hold those committing fraud accountable, and provides funding to support anti-fraud efforts via the motor vehicle theft and insurance fraud prevention fund.

S.8619 (Helming) – To provide transparency on the cost of insurance mandates, this bill requires fiscal notes to be included on legislation imposing mandated benefits under insurance plans and under the Medicaid fee-for-service program.

New Legislative Proposal - Base construction insurance policy premium rates on good accident rates. Ensure insurance companies reward companies with great workers injury claim rates.

New Legislative Proposal - Repeal a regulation put in place in NY that allows plaintiff lawyers to find out all the insurance limits and policies a business has. This leads to frivolous lawsuits and excessive verdicts.

Conclusion

There was a clear and consistent message from residents and businesses that attended the Senate Republican Conference's statewide Affordability Roundtable Series: New York has become too expensive to live, work, raise a family, and operate a business. Regardless of where you live, what your income level or the size of your family - high taxes, excessive regulations, soaring energy and utility costs, unaffordable housing and childcare, rising insurance premiums, and unfunded state mandates have made life unaffordable.

New York's affordability crisis has been years in the making thanks to ill conceived legislation and burdensome regulations, oftentimes by legislators and regulators who do not have the expertise to understand the impacts of their decisions.

High property and income taxes, not only mean less money in the pockets for New Yorkers, they also drive up the costs of rent, food, childcare, energy and insurance.

An overbearing regulatory environment puts New York at a competitive disadvantage and results in companies and talented workers leaving the State for better opportunities in states such as Florida and Texas.

Roundtable participants echoed the same sentiment – there is no silver bullet that will magically make New York more affordable. However, there are practical measures the State can take to lower costs for its residents and businesses. These include cutting taxes and slashing regulations, ensuring the state embraces a truly “all-of-the-above” energy policy and increasing the housing supply, fully funding essential programs like the childcare assistance program and ensure it is free from waste and addressing legal and regulatory drivers of rising insurance rates.

Heading into the 2026 Legislative Session, the Senate Republican Conference will remain focused on making New York more affordable, the future of the state depends on it.