

assessments that provide funds to the department of health from cable television assessment revenues and to the department of agriculture and markets, department of state, the office of parks, recreation and historic preservation, and the department of environmental conservation from utility assessment revenues; and providing for the repeal of such provisions upon expiration thereof (Part XX); to amend the general business law and the state finance law, in relation to increasing and redirecting civil penalties for failing to comply with the department of public service's prescribed rules and regulations established for the protection of underground facilities (Part YY); ~~and~~ to amend the tax law, in relation to authorizing the department of taxation and finance to disclose certain information to the department of environmental conservation or the New York state energy research and development authority for the purpose of implementing the New York state climate leadership and community protection act (Part ZZ); to amend the vehicle and traffic law, in relation to establishing and providing distinctive license plates for gold star families (Part AAA ); and establishing a commission to ensure the replacement of the statue of Robert R. Livingston in the National Statuary Hall of the United States Capitol with a statue of Harriet Tubman (Part BBB )

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. This act enacts into law major components of legislation  
 2 necessary to implement the state transportation, economic development  
 3 and environmental conservation budget for the 2025-2026 state fiscal  
 4 year. Each component is wholly contained within a Part identified as  
 5 Parts A through ~~ZZ~~BBB. The effective date for each particular provision  
 6 contained within such Part is set forth in the last section of such  
 7 Part. Any provision in any section contained within a Part, including  
 8 the effective date of the Part, which makes a reference to a section "of  
 9 this act", when used in connection with that particular component, shall  
 10 be deemed to mean and refer to the corresponding section of the Part in  
 11 which it is found. Section three of this act sets forth the general  
 12 effective date of this act.

13 PART A

14 Section 1. Paragraph (a) of subdivision 4 of section 534-n of the  
 15 executive law, as added by section 2 of part L of chapter 58 of the laws  
 16 of 2024, is amended to read as follows:

17 (a) The commission may temporarily suspend a permit, license or regis-  
 18 tration pursuant to the provisions of this subdivision until further  
 19 order of the commission or final disposition of the underlying case,  
 20 [only] where the permittee, licensee or registrant has been indicted  
 21 for, or otherwise charged with, a crime which is equivalent to a felony  
 22 in the state of New York or any crime punishable by death or imprison-  
 23 ment for a term exceeding three hundred sixty-four days or [only] where  
 24 the permittee or licensee is a security officer who is charged by the  
 25 commission pursuant to this section with misappropriating any other  
 26 person's property at or on a pier or other waterfront terminal.

27 § 2. Subdivisions 6 and 7 of section 534-u of the executive law, as  
 28 added by section 2 of part L of chapter 58 of the laws of 2024, are  
 29 amended to read as follows:

30 6. Association with a person who has been identified by a federal,  
 31 state, or local law enforcement agency as a member or associate of an  
 32 organized crime group, a terrorist group, or a career offender cartel,

33 or who is a career offender, under circumstances where such association  
34 creates a reasonable belief that the participation of the [applicant]

1     2. By a date to be set by the superintendent, each licensee shall  
2 annually file a report with the superintendent giving such information  
3 as the superintendent may require concerning the licensee's business and  
4 operations during the preceding calendar year within the state under the  
5 authority of this article. Such report shall be subscribed and affirmed  
6 as true by the licensee under the penalties of perjury and be in the  
7 form prescribed by the superintendent. In addition to such annual  
8 reports, the superintendent may require of licensees such additional  
9 regular or special reports as the superintendent may deem necessary to  
10 the proper supervision of licensees under this article. Such additional  
11 reports shall be in the form prescribed by the superintendent and shall  
12 be subscribed and affirmed as true under the penalties of perjury.

13     § 744. Acts prohibited. 1. No buy-now-pay-later lender shall take or  
14 cause to be taken any confession of judgment or any power of attorney to  
15 confess judgment or to appear for the consumer in a judicial proceeding.

16     2. No buy-now-pay-later lender shall:

17     (a) employ any scheme, device, or artifice to defraud or mislead a  
18 borrower;

19     (b) engage in any ~~unfair, deceptive or abusive act~~ or unfair practice  
20 toward

21 any person or misrepresent or omit any material information in  
22 connection with the buy-now-pay-later loans, including, but not limited  
23 to, misrepresenting the amount, nature or terms of any fee or payment  
24 due or claimed to be due on the loan, the terms and conditions of the  
25 loan agreement or the borrower's obligations under the loan;

26     (c) misapply payments to the outstanding balance of any buy-now-pay-  
27 later loan or to any related fees;

28     (d) provide inaccurate information to a consumer reporting agency; or

29     (e) make any false statement or make any omission of a material fact  
30 in connection with any information or reports filed with a governmental  
31 agency or in connection with any investigation conducted by the super-  
32 intendent or another governmental agency.

33     § 745. Interest and other charges. 1. Subject to applicable federal  
34 law, no buy-now-pay-later lender shall charge, contract for, or other-  
35 wise receive from a consumer any interest, discount, or other consider-  
36 ation in connection with a buy-now-pay-later loan, whether directly or  
37 indirectly, greater than the rate permitted by section 5-501 of the  
38 general obligations law.

39     2. The superintendent may establish a standard amount or percentage  
40 for total maximum charge or fee in connection with late payment, default  
41 or any other violation of the buy-now-pay-later loan agreement that a  
42 buy-now-pay-later lender can charge a consumer. Such fee or charge shall  
43 not be collected more than once for a single such late payment, default,  
44 or other violation of the buy-now-pay-later loan agreement.

45     3. The superintendent may promulgate rules and regulations regarding  
46 the manner of charging interest and fees described in this section.

47     § 746. Consumer protections. 1. A buy-now-pay-later lender shall  
48 disclose or cause to be disclosed to consumers the terms of buy-now-pay-  
49 later loans, including the cost, such as interest and fees, repayment  
50 schedule, whether the transaction will or will not be reported to a  
51 credit reporting agency, and other material conditions, in a clear and  
52 conspicuous manner. Disclosures shall comply with applicable federal  
53 regulations, including but not limited to regulation Z of title I of the  
54 Consumer Credit Protection Act.

55     2. Subject to regulations to be promulgated by the superintendent, a  
56 buy-now-pay-later lender shall, before providing or causing to be  
57 provided a buy-now-pay-later loan to a consumer, make, or cause to be

1 7. Any buy-now-pay-later loan made by a person not licensed under this  
2 article, other than an exempt organization, shall be void, and such  
3 person shall have no right to collect or receive any principal, interest  
4 or charge whatsoever.

5 § 747. Authority of superintendent. 1. The superintendent is author-  
6 ized to promulgate such general rules and regulations as may be appro-  
7 priate to implement the provisions of this article, protect consumers,  
8 and ensure the solvency and financial integrity of buy-now-pay-later  
9 lenders. The superintendent is further authorized to make such specific  
10 rulings, demands, and findings as may be necessary for the proper  
11 conduct of the business authorized and licensed under and for the  
12 enforcement of this article, in addition hereto and not inconsistent  
13 herewith.

14 2. In addition to such powers as may otherwise be prescribed by law,  
15 the superintendent is hereby authorized and empowered to promulgate such  
16 rules and regulations as may in the judgment of the superintendent be  
17 consistent with the purposes of this article, or appropriate for the  
18 effective administration of this article, including, but not limited to:

19 (a) such rules and regulations in connection with the activities of  
20 buy-now-pay-later lenders as may be necessary and appropriate for the  
21 protection of borrowers in this state;

22 (b) such rules and regulations as may be necessary and appropriate to  
23 define ~~unfair, deceptive, or abusive acts~~ or unfair practices in  
24 connection

24 with the activities of buy-now-pay-later lenders;

25 (c) such rules and regulations as may define the terms used in this  
26 article and as may be necessary and appropriate to interpret and imple-  
27 ment the provisions of this article; and

28 (d) such rules and regulations as may be necessary for the enforcement  
29 of this article.

30 § 748. Penalties. 1. Any person, including any member, officer, direc-  
31 tor or employee of a buy-now-pay-later lender, who violates or partic-  
32 ipates in the violation of section seven hundred thirty-seven of this  
33 article, or who knowingly makes any incorrect statement of a material  
34 fact in any application, report or statement filed pursuant to this  
35 article, or who knowingly omits to state any material fact necessary to  
36 give the superintendent any information lawfully required by the super-  
37 intendent or refuses to permit any lawful investigation or examination,  
38 shall be guilty of a misdemeanor and, upon conviction, shall be fined  
39 not more than five hundred dollars or imprisoned for not more than six  
40 months or both, in the discretion of the court.

41 2. Without limiting any power granted to the superintendent under any  
42 other provision of this chapter, the superintendent may, in a proceeding  
43 after notice and a hearing require a buy-now-pay-later lender, whether  
44 or not a licensee, to pay to the people of this state a penalty for any  
45 violation of this chapter, any rule or regulation promulgated there-  
46 under, any final or temporary order issued pursuant to section thirty-  
47 nine of this chapter, any condition imposed in writing by the super-  
48 intendent in connection with the grant of any application or request, or  
49 any written agreement entered into with the superintendent, and for  
50 knowingly making any incorrect statement of a material fact in any  
51 application, report or statement filed pursuant to this article, or  
52 knowingly omitting to state any material fact necessary to give the  
53 superintendent any information lawfully required by the superintendent  
54 or refusing to permit any lawful investigation or examination. As to any  
55 buy-now-pay-later lender that is not a licensee or an exempt organiza-  
56 tion, the superintendent is authorized to impose a penalty in the same

1 sion, no later than two business days after application of the trans-  
2 action hold, notify adult protective services and/or a law enforcement  
3 agency of the belief of financial exploitation and the transaction hold;  
4 and (iii) at the request of adult protective services or a law enforce-  
5 ment agency, provide any information and documents relating to the tran-  
6 saction hold within three business days after the request for such  
7 information or documents.

8 3. Trainings and written procedures. Before placing a delay on a  
disbursement or transaction pursuant

9 to this section, a financial institution must do all of the following:

10 (a) Develop training policies or programs reasonably designed to  
11 educate employees who perform or approve transactions on behalf of  
12 customers on issues pertaining to financial exploitation of specified  
13 adults.

14 (b) Conduct training for employees described in paragraph (a) of this  
15 subdivision as soon as reasonably practicable and maintain a written  
16 record of all trainings conducted. With respect to an individual who  
17 begins employment with a covered financial institution after July first,  
18 two thousand twenty-four, such training must be conducted within one  
19 year after the date on which the individual becomes employed by or  
20 affiliated or associated with the covered financial institution.

21 (c) Develop, maintain, and enforce written procedures regarding the  
22 manner in which suspected financial exploitation is reviewed internally,  
23 including, if applicable, the manner in which suspected financial  
24 exploitation is required to be reported to supervisory personnel.

25 4. Notification. If a banking institution reasonably believes finan-  
26 cial exploitation of an eligible adult has occurred, has been attempted,  
27 or is being attempted, the banking institution may promptly notify the  
28 adult protective services and law enforcement.

29 5. Duration of transaction hold. A transaction hold shall expire  
30 fifteen business days after its application except that (i) a trans-  
31 action hold may be extended for up to forty additional business days  
32 upon request if there is a continued reasonable belief of exploitation,  
33 unless sooner terminated or further extended by adult protective  
34 services, law enforcement, any agency of competent jurisdiction or a  
35 court of competent jurisdiction; (ii) if a banking institution no longer  
36 reasonably believes that a transaction is the subject of or related to  
37 financial exploitation, it shall release such transaction, provided that  
38 adult protective services or the law enforcement agency that the banking  
39 institution has notified of such hold pursuant to subparagraph (i) of  
40 paragraph (c) of subdivision two of this section does not object.

41 6. Records. A banking institution shall provide access to or copies of  
42 records that are relevant to the suspected or attempted financial  
43 exploitation of an eligible adult to adult protective services, an agen-  
44 cy of competent jurisdiction, and law enforcement, either as part of a  
45 notification or at the request of adult protective services, a law  
46 enforcement agency, or an agency of competent jurisdiction. All records  
47 made available to adult protective services, an agency of competent  
48 jurisdiction, or law enforcement shall be considered confidential  
49 records and shall not be available for examination by the public.

50 7. Regulations. The superintendent may promulgate regulations to  
51 effectuate the purposes of this section, including setting forth factors  
52 that a banking institution may consider in determining whether to apply  
53 a transaction hold to a transaction pursuant to paragraph (a) of subdi-  
54 vision two of this section, the form and manner of any notification  
55 mandated by subdivision two of this section, and the implementation of

1 (c) The conditions referred to in paragraph (b) of this subdivision  
2 are the following:

3 (i) A response action for which there are unrecovered costs of the  
4 department is carried out at the inactive hazardous waste disposal site.

5 (ii) The response action increases the fair market value of the site  
6 above the fair market value of the site that existed before the response  
7 action was initiated.

8 (d) A lien under paragraph (b) of this subdivision:

9 (i) shall be in an amount not to exceed the increase in fair market  
10 value of the property attributable to the response action at the time of  
11 a sale or other disposition of the property;

12 (ii) shall arise at the time at which costs are first incurred by the  
13 department with respect to a response action at the site;

14 (iii) shall be subject to the requirements of subdivisions seven,  
15 eight, and nine of this section; and

16 (iv) shall continue until the earlier of:

17 (A) satisfaction of the lien by sale or other means; or

18 (B) recovery of all response costs incurred at the site.

19 § 8. The environmental conservation law is amended by adding a new  
20 section 27-1329 to read as follows:

21 § 27-1329. Abatement actions.

22 1. Maintenance, jurisdiction, etc. When the commissioner determines  
23 that there may be an imminent danger or significant threat to the health  
24 or welfare of the

25 people of the state or the environment, or results in or is likely to  
26 result in irreversible or irreparable damage to natural resources  
27 because of an actual or threatened release of a hazardous substance from  
28 an inactive hazardous waste disposal site, the commissioner may request  
29 the attorney general to secure such relief as may be necessary to abate  
30 such danger or threat and to grant such relief as the public interest  
31 and the equities of the case may require. The commissioner may also take  
32 other action under this section including, but not limited to, issuing  
33 such orders as may be necessary to protect public health and welfare and  
34 the environment.

35 2. Fines; reimbursement. (a) Any person who, without sufficient cause,  
36 fails or refuses to comply with, any order of the commissioner under  
37 subdivision one of this section may, in an action brought in the appro-  
38 priate court of competent jurisdiction to enforce such order, be fined  
39 not more than thirty-seven thousand five hundred dollars for each day in  
40 which such violation occurs or such failure to comply continues.

41 (b) (i) Any person who receives and complies with the terms of any  
42 order issued under subdivision one of this section may, within sixty  
43 days after completion of the required action, petition the commissioner  
44 for reimbursement from the hazardous waste remedial fund pursuant to  
45 section ninety-seven-b of the state finance law for the reasonable costs  
46 of such action, plus interest. Any interest payable under this subpara-  
47 graph shall accrue on the amounts expended from the date of expenditure  
48 at the same rate as specified for interest on investments of the hazard-  
49 ous substance superfund established under subchapter A of chapter 98 of  
50 title 26 of the federal comprehensive environmental response, compen-  
51 sation, and liability act.

52 (ii) If the commissioner refuses to grant all or part of a petition  
53 made under this paragraph, the petitioner may within thirty days of  
54 receipt of such refusal file an action against the department pursuant  
55 to article seventy-eight of the civil practice law and rules.

56 (iii) Except as provided in subparagraph (iv) of this paragraph, to  
obtain reimbursement, the petitioner shall establish by a preponderance

1 (c) Beginning January first, two thousand twenty-eight, a manufacturer  
2 or other person that sells firefighting personal protective equipment to  
3 a person, local government, or state agency shall not manufacture, know-  
4 ingly sell, offer for sale, distribute for sale or distribute for use in  
5 the state any firefighting personal protective equipment containing  
6 intentionally added PFAS chemicals.  
7 § 4. This act shall take effect immediately.

8 PART TT

9 Section 1. This act enacts into law major components of legislation  
10 necessary for related land acquisition for conservation purposes. Each  
11 component is wholly contained within a Subpart identified as Subparts A  
12 through B. The effective date for each particular provision contained  
13 within such Subpart is set forth in the last section of such Subpart.  
14 Any provision in any section contained within a Subpart, including the  
15 effective date of the Subpart, which makes a reference to a section "of  
16 this act", when used in connection with that particular component, shall  
17 be deemed to mean and refer to the corresponding section of the Subpart  
18 in which it is found. Section three of this act sets forth the general  
19 effective date of this act.

20 SUBPART A

21 Section 1. Subdivision 1 of section 3-0305 of the environmental  
22 conservation law, as added by chapter 727 of the laws of 1978, is  
23 amended to read as follows:

24 1. The commissioner when moneys therefor have been appropriated by  
25 the legislature or are otherwise available, may acquire any real proper-  
26 ty which [he] such commissioner deems necessary for any of the purposes  
27 or functions of the department, by purchase or as provided in the  
28 eminent domain procedure law. Title to such real property shall be  
29 taken in the name of and be vested in the people of the state of New  
30 York. No real property, except conservation easements, shall be so  
31 acquired by purchase unless the title thereto is approved by the attor-  
32 ney general. The attorney general may accept a title policy from any title  
company licensed by the State of New York that names people of the State of  
New York as insured. In the event the attorney general specifically identifies  
a title objection that renders the title unmarketable, upon the Commissioner's  
request the attorney general shall accept a title policy from any title  
company licensed by the State of New York that names the people of the State  
of New York as insured and does not include any exceptions from coverage that  
would otherwise render the title unmarketable. The terms "property" or "real  
33 property" as used in this  
34 section shall mean "real property" as defined by section one hundred  
35 three of the eminent domain procedure law.  
§ 2. This act shall take effect immediately.

36 SUBPART B

37 Section 1. Section 1405 of the tax law is amended by adding a new  
38 subdivision (c) to read as follows:

39 (c) Conveyances of real property for open space, parks, or historic  
40 preservation purposes to any not-for-profit tax exempt corporation oper-  
41 ated for conservation, environmental, parks or historic preservation  
42 purposes shall be exempt from payment of additional taxes imposed pursu-  
43 ant to section fourteen hundred five-A of this article.

44 § 2. This act shall take effect immediately.

45 § 2. Severability clause. If any clause, sentence, paragraph, subdivi-

46 sion, section, subpart or part of this act shall be adjudged by any  
47 court of competent jurisdiction to be invalid, such judgment shall not  
48 affect, impair, or invalidate the remainder thereof, but shall be  
49 confined in its operation to the clause, sentence, paragraph, subdivi-  
50 sion, section, subpart or part thereof directly involved in the contro-



1 of any determination or decision rendered after the formal hearing  
2 provided for in this chapter. Nothing herein shall be construed to  
3 prohibit the delivery to a petroleum business or its duly authorized  
4 representative of a copy of any return filed by it, nor to prohibit the  
5 publication of statistics so classified as to prevent the identification  
6 of particular returns and the items thereof, or the disclosure of data  
7 other than taxpayer identity information from a return or returns of one  
8 or more petroleum or fossil fuel businesses to the department of envi-  
9 ronmental conservation or the New York state energy research and devel-  
10 opment authority for the purpose of implementing the climate leadership  
11 and community protection act, chapter one hundred six of the laws of two  
12 thousand nineteen, promulgation of regulations thereunder, and achieve-  
13 ment of the statewide greenhouse gas emission limits, as defined and  
14 established in article seventy-five of the environmental conservation  
15 law, or the publication of delinquent lists showing the names of petro-  
16 leum businesses who have failed to pay their taxes at the time and in  
17 the manner provided by section three hundred eight of this article  
18 together with any relevant information which in the opinion of the  
19 commissioner may assist in the collection of such delinquent taxes; or  
20 the inspection by the attorney general or other legal representatives of  
21 the state of the return of any petroleum business which shall bring  
22 action to set aside or review the tax based thereon, or against whom an  
23 action or proceeding under this chapter has been recommended by the  
24 commissioner or the attorney general or has been instituted; or the  
25 inspection of the returns of any petroleum business by the comptroller  
26 or duly designated officer or employee of the state department of audit  
27 and control, for purposes of the audit of a refund of any tax paid by  
28 such petroleum business under this article. Provided, further, nothing  
29 herein shall be construed to prohibit the disclosure of taxpayer identi-  
30 ty information, including name, mailing address and taxpayer identifying  
31 number (social security account number, or such other number as has been  
32 assigned by the secretary of the United States treasury or [his] such  
33 secretary's delegate, or by the commissioner of taxation and finance),  
34 with respect to persons who are registered as residual petroleum product  
35 or aviation fuel businesses under this article or as distributors of  
36 motor fuel or diesel motor fuel or kero-jet fuel only for the purpose of  
37 article twelve-A of this chapter or this article, whose registration as  
38 a residual petroleum product business or as such distributor has been  
39 cancelled or suspended pursuant to this article or such article twelve-A  
40 or whose application for registration as a residual petroleum product  
41 business or as such distributor has been refused pursuant to this arti-  
42 cle or such article twelve-A. In addition, the commissioner may disclose  
43 the fact that a person is not registered as a residual petroleum busi-  
44 ness under this article or as a distributor of motor fuel, diesel motor  
45 fuel or kero-jet fuel only under article twelve-A of this chapter.  
46 Information disclosed pursuant to this subdivision shall not, by itself,  
47 be construed as proof of compliance or noncompliance with the provisions  
48 of this chapter.

Insert New Part AAA LBD #73062-01-5

Insert New Part BBB LBD #73063-02-5

49 § 2. This act shall take effect immediately.

50 § 2. Severability clause. If any clause, sentence, paragraph, subdivi-  
51 sion, section or part of this act shall be adjudged by any court of  
52 competent jurisdiction to be invalid, such judgment shall not affect,  
53 impair, or invalidate the remainder thereof, but shall be confined in  
54 its operation to the clause, sentence, paragraph, subdivision, section  
55 or part thereof directly involved in the controversy in which such judg-  
56 ment shall have been rendered. It is hereby declared to be the intent of

1 the legislature that this act would have been enacted even if such  
2 invalid provisions had not been included herein.

3 § 3. This act shall take effect immediately provided, however, that  
4 the applicable effective date of Parts A through ~~ZZBBB~~ of this act shall be  
5 as specifically set forth in the last section of such Parts.