

STATE OF NEW YORK

7761

2025-2026 Regular Sessions

IN SENATE

May 5, 2025

Introduced by Sen. GRIFFO -- read twice and ordered printed, and when printed to be committed to the Committee on Local Government

AN ACT to create the central New York extreme weather relief and resiliency grant program (Part A); expand and strengthen the resilient and ready program (Part B); and establishes the central New York property/casualty insurance resiliency incentive program (Part C)

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

1 Section 1. Legislative findings. On July 16, 2024, a high-end EF2
2 tornado struck Rome, New York, causing significant damage across the
3 city. The tornado touched down near the Erie Canal at 3:25 PM and
4 remained on the ground for approximately 10 minutes, covering a path of
5 5.25 miles with a width of 300 yards. Peak winds were estimated at 135
6 mph. Notable damage included the destruction of two church steeples and
7 roofs, numerous uprooted trees, and a decommissioned B-52 bomber at
8 Griffiss International Airport being shifted from its platform. This
9 event was part of a broader severe weather pattern in New York during
10 2024. Warmer temperatures can lead to more moisture in the atmosphere,
11 fueling severe storms and increasing the likelihood of events like
12 tornadoes and heavy precipitation. These conditions underscore the ongoing
13 need for preparedness in the face of increasingly volatile weather
14 patterns.

15 § 2. This act enacts into law components of legislation relating to
16 disaster relief for extreme weather events in Central New York, long-
17 term climate resilience property improvements, and insurance discounts
18 for climate mitigation efforts. Each component is wholly contained with-
19 in a Part identified as Parts A through C. The effective date for each
20 particular provision contained within such Part is set forth in the last
21 section of such Part. Any provision in any section contained within a
22 Part, including the effective date of the Part, which makes reference to
23 a section "of this act", when used in connection with that particular

EXPLANATION--Matter in italics (underscored) is new; matter in brackets [-] is old law to be omitted.

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1 component, shall be deemed to mean and refer to the corresponding
2 section of the Part in which it is found. Section four of this act sets
3 forth the general effective date of this act.

4 PART A

5 Section 1. Central New York extreme weather relief and resiliency
6 grant program. 1. There is hereby established the central New York
7 extreme weather relief and resiliency grant program to provide grants to
8 certain persons and entities that suffered damage from covered events.

9 2. For the purposes of this section, the term "covered event" includes
10 tornadoes that occurred on July 16, 2024 and extreme winter weather
11 events which brought heavy winds, ice, and/or snow that occurred between
12 January 6, 2025 and February 25, 2025, in Oneida, Madison, Herkimer,
13 Onondaga, Otsego, and adjacent counties.

14 3. (a) Small businesses, farms, owners of multiple dwellings, homeown-
15 ers' associations, and not-for-profit organizations that sustained
16 direct physical damage as a result of a covered extreme weather event
17 are eligible to apply for a grant under this program to be used for
18 storm-related repairs and restoration to structures, equipment, and
19 other storm-related costs which are not covered by any other federal,
20 state or local recovery program or third-party payors.

21 (b) Such grant shall be in an amount of no more than \$30,000 for
22 owners of multiple dwellings and no more than \$100,000 for small busi-
23 nesses, farms, homeowners' associations and not-for-profit corporations;
24 provided, however, that the aggregate amount of all grants distributed
25 under the grant program shall not exceed \$25,000,000.

26 (c) The empire state development corporation shall administer the
27 grant program. Such corporation is hereby empowered to establish grant
28 guidelines and additional eligibility criteria, based on available
29 extreme weather damage data provided by applicable state and/or federal
30 agencies, as it deems necessary to effectuate the administration of this
31 program. In administering such grant program, the empire state develop-
32 ment corporation shall give preference to applicants that demonstrate
33 the greatest need.

34 4. (a) Owners of residences that sustained direct physical damage as a
35 result of covered extreme weather events are eligible to apply for a
36 grant under this subdivision.

37 (b) Such grant shall be in an amount of no more than \$60,000 and shall
38 be used for storm-related repairs and restoration to structures, equip-
39 ment, and for other storm-related costs, all of which were not covered
40 by any other federal, state or local recovery program or any third-party
41 payors; provided, however, that the aggregate amount of all grants
42 distributed under the grant program shall not exceed \$15,000,000.

43 (c) The empire state development corporation shall administer this
44 grant program. Such corporation is hereby empowered to establish grant
45 guidelines and additional eligibility criteria, based on available
46 extreme weather damage data provided by applicable state and/or federal
47 agencies, as it deems necessary to effectuate the administration of this
48 program. In administering such grant program, the empire state develop-
49 ment corporation shall give preference to applicants demonstrating the
50 greatest need.

51 5. (a) Counties, cities, towns, villages, and special districts that
52 sustained direct physical damage as a result of covered extreme weather
53 events are eligible to apply for a grant under this subdivision.

1 (b) Such grant shall be in an amount of no more than \$1,000,000 and
2 shall be used for storm-related repairs and restoration to municipal
3 infrastructure and systems and for snow and tornado-related climate
4 resiliency improvements. Eligible projects may include road and bridge
5 hardening against wind and ice, backup energy generation, snow load
6 mitigation for public buildings, culvert and drainage system improve-
7 ments, emergency response infrastructure upgrades, and similar improve-
8 ments; provided, however, that the aggregate amount of all grants
9 distributed under the grant program shall not exceed \$25,000,000.

10 (c) The empire state development corporation shall administer this
11 grant program. Such corporation is hereby empowered to establish grant
12 guidelines and additional eligibility criteria, based on available
13 extreme weather damage data provided by applicable state and/or federal
14 agencies, as it deems necessary to effectuate the administration of this
15 program. In administering such grant program, the empire state develop-
16 ment corporation shall give preference to applicants demonstrating the
17 greatest need.

18 6. (a) Municipalities and special districts that sustained direct
19 physical damage from extreme weather events between January 1, 2024, and
20 March 31, 2025, are eligible to apply for additional grants under this
21 subdivision.

22 (b) Such grants shall not exceed \$1,000,000 per applicant.

23 (c) Grants shall be used for repairs and resilience upgrades to public
24 infrastructure and systems affected by snow and tornado-related climate
25 events, including but not limited to road and bridge reinforcements,
26 improved drainage and de-icing infrastructure, backup power systems, and
27 public shelter facilities.

28 (d) All grants must be used for storm-related costs not otherwise
29 covered by any federal, state or local recovery program or third-party
30 payors.

31 (e) The empire state development corporation shall administer this
32 program, which shall not exceed \$10,000,000 in the aggregate.

33 § 2. Municipalities participating in the central New York extreme
34 weather relief and resiliency grant program may issue bonds and notes
35 pursuant to subdivision 33-d of paragraph a of section 11.00 of the
36 local finance law to finance grants, infrastructure recovery, and miti-
37 gation authorized pursuant to this act.

38 § 3. The empire state development corporation is authorized to reallo-
39 cate any funds remaining from other programs or unallocated to carry out
40 the purposes of this act.

41 § 4. This act shall take effect immediately and shall be deemed to
42 have been in full force and effect on and after January 1, 2024.

43 PART B

44 Section 1. Expanded resilient and ready program. 1. There is hereby
45 established the expanded resilient and ready program, which shall
46 include the expanded rapid response home repair program and the expanded
47 resilient retrofits program, to provide grants to homeowners impacted by
48 extreme weather events and to provide long-term climate resilience
49 improvements for snow and tornado-related weather hazards. Such program
50 shall be an expansion of the New York state homes and community renewal
51 resilient retrofit program and shall be administered in the same manner
52 as such program is administered.

1 2. For the purposes of this section, the term "extreme weather events"
2 includes, but is not limited to, tornadoes and winter weather events
3 which bring heavy winds, ice, and/or snow.

4 3. (a) The New York state homes and community renewal rapid response
5 home repair program shall be expanded to provide immediate assistance in
6 the form of grants to homeowners impacted by extreme weather events, as
7 such term is defined in this section.

8 (b) Such grants shall be in an amount of no more than \$25,000 per
9 household and shall be used for emergency structural repairs, including
10 but not limited to roofing, electrical, and heating systems.

11 (c) The expanded rapid response home repair program shall be adminis-
12 tered by the division of housing and community renewal, in partnership
13 with local governments and emergency management offices, in the same
14 manner as the rapid response home repair program is administered;
15 provided, however, that local administrators shall be pre-authorized to
16 deploy funds within 30 days of a disaster declaration to ensure timely
17 response.

18 4. (a) The New York state homes and community renewal resilient retro-
19 fits program shall be expanded to support long-term climate resilience
20 improvements for snow and tornado-related weather hazards.

21 (b) Grants provided by the expanded program shall support climate
22 resilience improvements, including but not limited to: tornado-resistant
23 roofing systems, reinforced foundations, snow load-rated roof reinforce-
24 ments, enhanced insulation, ice dam prevention systems, impact-resistant
25 windows, storm shutters, and residential storm shelters.

26 (c) The expanded resilient retrofits program shall be administered in
27 the same manner as the New York state homes and community renewal resil-
28 ient retrofits program is administered. In administering such expanded
29 program, preference shall be given to low- and moderate-income homeown-
30 ers.

31 (d) Participation in the expanded rapid response home repair program
32 may make applicants eligible for property/casualty insurance premium
33 reductions based on risk mitigation.

34 5. Funds in the amount of \$50,000,000, or so much thereof as may be
35 available, shall be allocated to the expanded resilient and ready
36 program to support expansion of the New York state homes and community
37 renewal rapid response home repair program and the New York state homes
38 and community renewal resilient retrofits program.

39 § 2. Municipalities participating in the expanded resilient and ready
40 program may issue bonds and notes pursuant to subdivision 33-d of para-
41 graph a of section 11.00 of the local finance law to finance grants,
42 infrastructure recovery, and mitigation authorized pursuant to this act.

43 § 3. The empire state development corporation is authorized to reallo-
44 cate any funds remaining from other programs or unallocated to carry out
45 the purposes of this act.

46 § 4. This act shall take effect immediately and shall be deemed to
47 have been in full force and effect on and after January 1, 2024.

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PART C

49 Section 1. Central New York property/casualty insurance resiliency
50 incentive program. 1. There is hereby established the central New York
51 property/casualty insurance resiliency incentive program to facilitate
52 property/casualty insurance discounts for mitigation efforts.

53 2. (a) Property/casualty insurers authorized to do business in New
54 York state are encouraged to offer loss mitigation tools and services to

1 policyholders for free or reduced cost, including smart water monitors,
2 shutoff devices, and electrical fire sensors; provided, however, that
3 the offering of such loss mitigation tools and services for free or
4 reduced cost shall be subject to subsection (a) of section 2324 of the
5 insurance law and shall be offered in compliance with such subsection.

6 (b) Where the market value of such loss mitigation tools and services
7 exceeds \$25, the offering of such loss mitigation tools and services
8 shall be specified in the insurance policy and shall have a legitimate
9 nexus to the insurance coverage provided pursuant to subsection (a) of
10 section 1113 and sections 1106 and 1610 of the insurance law.

11 3. (a) The department of financial services may issue guidance to
12 ensure loss mitigation tools and services offered pursuant to this
13 section are: related to risk reduction, appropriately disclosed, and
14 uniformly provided to like insureds in a fair and nondiscriminatory
15 manner.

16 (b) Insurers shall specify in policy forms what loss mitigation tools
17 and services are being offered, who pays for such tools and services,
18 and any applicable conditions or limits.

19 4. Insurers, the New York Property Insurance Underwriting Association
20 (NYPIUA), and rate service organizations (RSOs) shall file with the
21 department of financial services actuarially appropriate discounts for:

22 (a) Installation of devices or systems that mitigate or prevent loss-
23 es, including snow load alarms, ice dam prevention systems, and torna-
24 do-resistant features; and

25 (b) Retrofitting property with storm-resistant roofing systems,
26 impact-resistant windows, storm shutters, or reinforced structural
27 elements specific to snow or tornado events, pursuant to sections 2346
28 and 2346-a of the insurance law and 11 NYCRR § 160.6.

29 5. The department of financial services shall monitor compliance and
30 may adopt rules and regulations to ensure consistent application of this
31 section.

32 § 2. Municipalities participating in the central New York extreme
33 weather relief and resiliency grant program may issue bonds and notes
34 pursuant to subdivision 33-d of paragraph a of section 11.00 of the
35 local finance law to finance grants, infrastructure recovery, and miti-
36 gation authorized pursuant to this act.

37 § 3. The empire state development corporation is authorized to reallo-
38 cate any funds remaining from other programs or unallocated to carry out
39 the purposes of this act.

40 § 4. This act shall take effect immediately and shall be deemed to
41 have been in full force and effect on and after January 1, 2024.

42 § 3. Severability clause. If any clause, sentence, paragraph, subdivi-
43 sion, section or part of this act shall be adjudged by any court of
44 competent jurisdiction to be invalid, such judgment shall not affect,
45 impair, or invalidate the remainder thereof, but shall be confined in
46 its operation to the clause, sentence, paragraph, subdivision, section
47 or part thereof directly involved in the controversy in which such judg-
48 ment shall have been rendered. It is hereby declared to be the intent of
49 the legislature that this act would have been enacted even if such
50 invalid provisions had not been included herein.

51 § 4. This act shall take effect immediately provided, however, that
52 the applicable effective date of Parts A through C of this act shall be
53 as specifically set forth in the last section of such Parts.