

STATE OF NEW YORK

6934

2025-2026 Regular Sessions

IN ASSEMBLY

March 18, 2025

Introduced by M. of A. E. BROWN -- read once and referred to the Committee on Veterans' Affairs

AN ACT to amend the veterans' services law, the civil service law, the real property tax law, the education law, and the tax law, in relation to providing state assistance and support to Gold Star families; to amend the state finance law, in relation to establishing the Gold Star family insurance fund and the Gold Star family tuition fund; to amend the private housing finance law, in relation to establishing a Gold Star family program to provide assistance in the form of payments, grants and loans for the Gold Star family program to help prevent homelessness of Gold Star families; and to repeal certain provisions of the real property tax law, relating to veterans' exemptions

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

1 Section 1. Short title. This act shall be known and may be cited as
2 the "Gold Star Families Support Act" (GSFSA).

3 § 2. Legislative findings and intent. Gold Star families have made the
4 ultimate sacrifice by losing a loved one in the line of duty while serv-
5 ing our country. Despite this sacrifice, the benefits currently provided
6 to these families are inadequate. It is the duty of New York state to
7 honor these families and ensure they receive the support they need to
8 live with dignity and stability.

9 This act seeks to provide meaningful financial, healthcare, educa-
10 tional, and employment assistance to Gold Star families, ensuring they
11 are not left to face unnecessary hardships.

12 § 3. The veterans' services law is amended by adding a new section
13 25-a to read as follows:

14 § 25-a. Health insurance for members of a Gold Star family. 1. Any
15 person who is a member of a Gold Star family shall be eligible to
16 receive health insurance through the New York state of health market-
17 place for the duration of such Gold Star family member's life. The state

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

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1 shall be responsible for the payment of all premiums in connection with
2 the insurance; neither the Gold Star family member nor such Gold Star
3 family member's employer shall be liable for the premiums. Insurance
4 provided pursuant to this section shall include the highest level of
5 services available through the gold level of the New York state of
6 health marketplace and shall include prescription drug coverage. Such
7 insurance shall be paid for by the state from the Gold Star family
8 insurance fund established under section ninety-nine-ss of the state
9 finance law. The department may consult with the department of financial
10 services to ensure the program established by this section is best
11 effectuated.

12 2. For the purposes of this section, "member of a Gold Star family"
13 means a veteran, the spouse of a veteran, the unremarried surviving
14 spouse of a veteran, or the child of a veteran. Such term shall also
15 include those military personnel who served in the Reserve component of
16 the United States Armed Forces that were deemed on active duty under
17 Executive Order 11519 signed March twenty-third, nineteen hundred seven-
18 ty, 35 Federal Register 5003, dated March twenty-fourth, nineteen
19 hundred seventy and later designated by the United States Department of
20 Defense as Operation Graphic Hand, if such member (a) was discharged or
21 released therefrom under honorable conditions, or (b) has a qualifying
22 condition, as defined in section one of the veterans' services law, and
23 has received a discharge other than bad conduct or dishonorable from
24 such service, or (c) is a discharged LGBT veteran, as defined in section
25 one of the veterans' services law, and has received a discharge other
26 than bad conduct or dishonorable from such service, provided that such
27 veteran meets all other qualifications of this subdivision.

28 § 4. The state finance law is amended by adding a new section 99-ss to
29 read as follows:

30 § 99-ss. Gold Star family insurance fund. 1. There is hereby estab-
31 lished in the joint custody of the commissioner of veterans' services
32 and the superintendent of financial services a special fund to be known
33 as the "Gold Star family insurance fund".

34 2. The fund shall consist of all monies appropriated for its purpose,
35 all monies transferred to such fund pursuant to law, all monies required
36 by this section or any other provision of law to be paid into or credit-
37 ed to the fund and any interest earnings which may accrue from the
38 investment of monies in the fund. Nothing contained in this section
39 shall prevent the department of financial services from receiving
40 grants, gifts or bequests for the purposes of the fund as defined in
41 this section and depositing them into the fund according to law.

42 3. Monies of the fund, when allocated, shall be available for all
43 costs of supplying members of a Gold Star family with health insurance
44 under section twenty-five-a of the veterans' services law.

45 § 5. Section 55-c of the civil service law, as amended by chapter 603
46 of the laws of 1995, subdivision 1 as separately amended by chapters 521
47 and 618 of the laws of 2023, and subdivision 3 as added by chapter 486
48 of the laws of 2019, is amended to read as follows:

49 § 55-c. Employment of veterans [~~with disabilities by the state~~] and
50 members of a Gold Star family. 1. The commission [~~may~~] shall determine
51 [~~up to five hundred~~] positions with duties such as can be performed by
52 [~~disabled~~] veterans and [~~veterans with disabilities~~] members of a Gold
53 Star family who are found otherwise qualified to perform satisfactorily
54 the duties of any such position. Positions designated to be filled
55 pursuant to this section may be filled on a full-time or part-time
56 basis. Upon such determination, [~~the said~~] such positions shall be clas-

1 sified in the noncompetitive class, and may be filled only by veterans
2 [~~of the armed forces of the United States (a) who establish by appropri-~~
3 ~~ate documentary evidence that they are disabled veterans, as defined in~~
4 ~~paragraph (b) of subdivision one of section eighty-five of this chapter,~~
5 ~~or (b) by those veterans, as defined in paragraph (a) of subdivision one~~
6 ~~of section eighty-five of this chapter, who shall have been certified by~~
7 ~~the employee health service of the department as being disabled but~~
8 ~~capable of performing the duties of said positions. Priority in certifi-~~
9 ~~cation and referral of both such disabled veterans and certified disa-~~
10 ~~bled but capable veterans shall be given to those veterans who received~~
11 ~~a wound in combat, as documented by the awarding of the purple heart, as~~
12 ~~authorized by the United States department of defense, and that wound is~~
13 ~~the cause of, or a substantially contributing factor to, the degree of~~
14 ~~impairment, who otherwise meet the requirements of this section. The~~
15 ~~number of veterans appointed pursuant to this section shall not exceed~~
16 ~~five hundred] or members of a Gold Star family.~~

17 2. [~~Those employees~~] Employees hired under subdivision one of this
18 section, shall be afforded the same opportunity to take promotional
19 examinations as provided to employees in the competitive class.

20 3. When posting jobs that fall under the provisions of this section,
21 all state agencies shall prominently identify on such posting that such
22 job is "55-c Eligible".

23 4. For the purposes of this section, "member of a Gold Star family"
24 means a veteran, the spouse of a veteran, the unremarried surviving
25 spouse of a veteran, or the child of a veteran. Such term shall also
26 include those military personnel who served in the Reserve component of
27 the United States Armed Forces that were deemed on active duty under
28 Executive Order 11519 signed March twenty-third, nineteen hundred seven-
29 ty, 35 Federal Register 5003, dated March twenty-fourth, nineteen
30 hundred seventy and later designated by the United States Department of
31 Defense as Operation Graphic Hand, if such member (a) was discharged or
32 released therefrom under honorable conditions, or (b) has a qualifying
33 condition, as defined in section one of the veterans' services law, and
34 has received a discharge other than bad conduct or dishonorable from
35 such service, or (c) is a discharged LGBT veteran, as defined in section
36 one of the veterans' services law, and has received a discharge other
37 than bad conduct or dishonorable from such service, provided that such
38 veteran meets all other qualifications of this subdivision.

39 § 6. The civil service law is amended by adding a new section 13 to
40 read as follows:

41 § 13. Gold Star family job training. 1. The department, in consulta-
42 tion with the state veterans' service agency, shall establish job train-
43 ing and career development programs tailored for members of Gold Star
44 families.

45 2. For the purposes of this section, "member of a Gold Star family"
46 means a veteran, the spouse of a veteran, the unremarried surviving
47 spouse of a veteran, or the child of a veteran. Such term shall also
48 include those military personnel who served in the Reserve component of
49 the United States Armed Forces that were deemed on active duty under
50 Executive Order 11519 signed March twenty-third, nineteen hundred seven-
51 ty, 35 Federal Register 5003, dated March twenty-fourth, nineteen
52 hundred seventy and later designated by the United States Department of
53 Defense as Operation Graphic Hand, if such member (a) was discharged or
54 released therefrom under honorable conditions, or (b) has a qualifying
55 condition, as defined in section one of the veterans' services law, and
56 has received a discharge other than bad conduct or dishonorable from

1 such service, or (c) is a discharged LGBT veteran, as defined in section
2 one of the veterans' services law, and has received a discharge other
3 than bad conduct or dishonorable from such service, provided that such
4 veteran meets all other qualifications of this subdivision.

5 § 7. Paragraph (c) of subdivision 1 of section 458-a of the real prop-
6 erty tax law, as amended by chapter 100 of the laws of 1988, is amended
7 to read as follows:

8 (c) "Qualified owner or Gold Star family" means a veteran, the spouse
9 of a veteran [~~or~~], the unremarried surviving spouse of a veteran, or the
10 child of a veteran. Where property is owned by more than one qualified
11 owner, the exemption to which each is entitled may be combined. Where a
12 veteran is also the unremarried surviving spouse of a veteran, such
13 person may also receive any exemption to which the deceased spouse was
14 entitled. "Qualified owner or Gold Star family" shall also include
15 those military personnel who served in the Reserve component of the
16 United States Armed Forces that were deemed on active duty under Execu-
17 tive Order 11519 signed March twenty-third, nineteen hundred seventy, 35
18 Federal Register 5003, dated March twenty-fourth, nineteen hundred
19 seventy and later designated by the United States Department of Defense
20 as Operation Graphic Hand, if such member (1) was discharged or released
21 therefrom under honorable conditions, or (2) has a qualifying condition,
22 as defined in section one of the veterans' services law, and has
23 received a discharge other than bad conduct or dishonorable from such
24 service, or (3) is a discharged LGBT veteran, as defined in section one
25 of the veterans' services law, and has received a discharge other than
26 bad conduct or dishonorable from such service, provided that such veter-
27 an meets all other qualifications of this section.

28 § 8. Subdivisions 4, 6, 7, 8 and 10 of section 458-a of the real prop-
29 erty tax law are REPEALED.

30 § 9. Subdivision 2 of section 458-a of the real property tax law,
31 paragraph (a) as amended by chapter 899 of the laws of 1985, paragraph
32 (b) as amended by chapter 473 of the laws of 2004, paragraph (c) as
33 amended by chapter 100 of the laws of 1988, subparagraph (i) of para-
34 graph (d) as amended by chapter 332 of the laws of 2016 and subparagraph
35 (ii) of paragraph (d) as amended by chapter 381 of the laws of 2015, is
36 amended to read as follows:

37 2. [~~(a)~~] Qualifying residential real property shall be exempt from
38 taxation to the full extent [~~of fifteen percent~~] of the assessed value
39 of such property[~~, provided, however, that such exemption shall not~~
40 ~~exceed twelve thousand dollars or the product of twelve thousand dollars~~
41 ~~multiplied by the latest state equalization rate for the assessing unit,~~
42 ~~or in the case of a special assessing unit, the latest class ratio,~~
43 ~~whichever is less~~].

44 [~~(b)~~] ~~In addition to the exemption provided by paragraph (a) of this~~
45 ~~subdivision, where the veteran served in a combat theatre or combat zone~~
46 ~~of operations, as documented by the award of a United States campaign~~
47 ~~ribbon or service medal, or the armed forces expeditionary medal, navy~~
48 ~~expeditionary medal, marine corps expeditionary medal, or global war on~~
49 ~~terrorism expeditionary medal, qualifying residential real property also~~
50 ~~shall be exempt from taxation to the extent of ten percent of the~~
51 ~~assessed value of such property; provided, however, that such exemption~~
52 ~~shall not exceed eight thousand dollars or the product of eight thousand~~
53 ~~dollars multiplied by the latest state equalization rate for the assess-~~
54 ~~ing unit, or in the case of a special assessing unit, the class ratio,~~
55 ~~whichever is less.~~

~~(c) In addition to the exemptions provided by paragraphs (a) and (b) of this subdivision, where the veteran received a compensation rating from the United States veteran's administration or from the United States department of defense because of a service connected disability, qualifying residential real property shall be exempt from taxation to the extent of the product of the assessed value of such property multiplied by fifty percent of the veteran's disability rating, provided, however, that such exemption shall not exceed forty thousand dollars or the product of forty thousand dollars multiplied by the latest state equalization rate for the assessing unit, or in the case of a special assessing unit, the latest class ratio, whichever is less. For purposes of this paragraph, where a person who served in the active military, naval or air service during a period of war died in service of a service connected disability, such person shall be deemed to have been assigned a compensation rating of one hundred percent.~~

~~(d) Limitations. (i) The exemption from taxation provided by this subdivision shall be applicable to county, city, town, village and school district taxation if the governing body of the school district in which the property is located, or in the case of a city with a population of one million or more, the local legislative body, after public hearings, adopts a resolution, or in the case of a city with a population of one million or more, a local law, providing such exemption, the procedure for such hearing and resolution or local law shall be conducted separately from the procedure for any hearing and local law or resolution conducted pursuant to subparagraph (ii) of this paragraph, paragraph (b) of subdivision four, paragraph (d) of subdivision six and paragraph (b) of subdivision seven of this section.~~

~~(ii) Each county, city, town, village or school district may adopt a local law to reduce the maximum exemption allowable in paragraphs (a), (b) and (c) of this subdivision to nine thousand dollars, six thousand dollars and thirty thousand dollars, respectively, or six thousand dollars, four thousand dollars and twenty thousand dollars, respectively. Each county, city, town, village or school district is also authorized to adopt a local law to increase the maximum exemption allowable in paragraphs (a), (b) and (c) of this subdivision to fifteen thousand dollars, ten thousand dollars and fifty thousand dollars, respectively, eighteen thousand dollars, twelve thousand dollars and sixty thousand dollars, respectively, twenty one thousand dollars, fourteen thousand dollars, and seventy thousand dollars, respectively, twenty-four thousand dollars, sixteen thousand dollars, and eighty thousand dollars, respectively, twenty seven thousand dollars, eighteen thousand dollars, and ninety thousand dollars, respectively, thirty thousand dollars, twenty thousand dollars, and one hundred thousand dollars, respectively, thirty-three thousand dollars, twenty-two thousand dollars, and one hundred ten thousand dollars, respectively, thirty-six thousand dollars, twenty-four thousand dollars, and one hundred twenty thousand dollars, respectively, thirty-nine thousand dollars, twenty-six thousand dollars, and one hundred thirty thousand dollars, respectively, forty-two thousand dollars, twenty-eight thousand dollars, and one hundred forty thousand dollars, respectively, and forty-five thousand dollars, thirty thousand dollars and one hundred fifty thousand dollars, respectively. In addition, a county, city, town, village or school district which is a "high appreciation municipality" as defined in this subparagraph is authorized to adopt a local law to increase the maximum exemption allowable in paragraphs (a), (b) and (c) of this subdivision to thirty-nine thousand dollars, twenty-six thousand dollars, and one hundred thirty~~

~~thousand dollars, respectively, forty two thousand dollars, twenty eight thousand dollars, and one hundred forty thousand dollars, respectively, forty five thousand dollars, thirty thousand dollars and one hundred fifty thousand dollars, respectively, forty eight thousand dollars, thirty two thousand dollars and one hundred sixty thousand dollars, respectively, fifty one thousand dollars, thirty four thousand dollars and one hundred seventy thousand dollars, respectively, fifty four thousand dollars, thirty six thousand dollars and one hundred eighty thousand dollars, respectively, fifty seven thousand dollars, thirty eight thousand dollars and one hundred ninety thousand dollars, respectively, sixty thousand dollars, forty thousand dollars and two hundred thousand dollars, respectively, sixty three thousand dollars, forty two thousand dollars and two hundred ten thousand dollars, respectively, sixty six thousand dollars, forty four thousand dollars and two hundred twenty thousand dollars, respectively, sixty nine thousand dollars, forty six thousand dollars and two hundred thirty thousand dollars, respectively, seventy two thousand dollars, forty eight thousand dollars and two hundred forty thousand dollars, respectively, seventy five thousand dollars, fifty thousand dollars and two hundred fifty thousand dollars, respectively. For purposes of this subparagraph, a "high-appreciation municipality" means: (A) a special assessing unit that is a city, (B) a county for which the commissioner has established a sales price differential factor for purposes of the STAR exemption authorized by section four hundred twenty five of this title in three consecutive years, and (C) a city, town, village or school district which is wholly or partly located within such a county.]~~

§ 10. Subdivision 3 of section 458-a of the real property tax law, as amended by chapter 646 of the laws of 2004 and as further amended by section 1 of part W of chapter 56 of the laws of 2010, is amended to read as follows:

3. Application for exemption must be made by the qualified owner, or all of the qualified owners, of the property on a form prescribed by the commissioner. The qualified owner or qualified owners shall file the completed form in the assessor's office on or before the appropriate taxable status date. The exemption shall continue in full force and effect for all appropriate subsequent tax years and the qualified owner or qualified owners of the property shall not be required to refile each year. [~~Applicants shall be required to refile on or before the appropriate taxable status date if the percentage of disability percentage increases or decreases or may refile if other changes have occurred which affect qualification for an increased or decreased amount of exemption.~~] Any applicant convicted of making any willful false statement in the application for such exemption shall be subject to the penalties prescribed in the penal law.

§ 11. Subdivision 5 of section 458-a of the real property tax law, as added by chapter 377 of the laws of 1995, is renumbered to be subdivision 4 and is amended to read as follows:

4. Notwithstanding any other provision of law to the contrary, the provisions of this section shall apply to any real property held in trust solely for the benefit of a person or persons who would otherwise be eligible for a real property tax exemption, pursuant to this section, were such person or persons the qualified owner or qualified owners of such real property.

§ 11-a. Subdivision 9 of section 458-a of the real property tax law, as amended by section 83 of part PP of chapter 56 of the laws of 2022, is renumbered subdivision 5 and amended to read as follows:

1 9. The commissioner shall develop in consultation with the commission-
2 er of the New York state department of veterans' services a listing of
3 documents to be used to establish eligibility under this section,
4 including but not limited to a certificate of release or discharge from
5 active duty also known as a DD-214 form or an Honorable Service
6 Certificate/Report of Casualty from the department of defense. [~~Such
7 information shall be made available to each county, city, town or
8 village assessor's office, or congressional chartered veterans service
9 officers who request such information.~~] The listing of acceptable mili-
10 tary records shall be made available on the internet websites of the
11 department of veterans' services and the office of real property tax
12 services.

13 § 12. Section 2 of the education law is amended by adding a new
14 subdivision 25 to read as follows:

15 25. "Member of a Gold Star family" means a veteran, the spouse of a
16 veteran, the unremarried surviving spouse of a veteran, or the child of
17 a veteran. Such term shall also include those military personnel who
18 served in the Reserve component of the United States Armed Forces that
19 were deemed on active duty under Executive Order 11519 signed March
20 twenty-third, nineteen hundred seventy, 35 Federal Register 5003, dated
21 March twenty-fourth, nineteen hundred seventy and later designated by
22 the United States Department of Defense as Operation Graphic Hand, if
23 such member (a) was discharged or released therefrom under honorable
24 conditions, or (b) has a qualifying condition, as defined in section one
25 of the veterans' services law, and has received a discharge other than
26 bad conduct or dishonorable from such service, or (c) is a discharged
27 LGBT veteran, as defined in section one of the veterans' services law,
28 and has received a discharge other than bad conduct or dishonorable from
29 such service, provided that such veteran meets all other qualifications
30 of this subdivision.

31 § 13. The education law is amended by adding a new section 115 to read
32 as follows:

33 § 115. Public and private school tuition; member of a Gold Star fami-
34 ly. Notwithstanding any law, rule or regulation, the commissioner shall
35 develop and implement a free tuition program for members of a Gold Star
36 family for pre-K through graduate and post-graduate school for attend-
37 ance at all public and private institutions, subject to amounts made
38 available by appropriation. Such free tuition shall also include, but
39 may not be limited to, housing, books and other related educational fees
40 and costs.

41 § 14. Paragraph h of subdivision 2 of section 355 of the education law
42 is amended by adding a new subparagraph 1-a to read as follows:

43 (1-a) (i) Notwithstanding any other provision of law, rule or regu-
44 lation to the contrary, the trustees shall implement a program to permit
45 any student who is a member of a Gold Star family and who has been
46 admitted to a state-operated institution of the state university of New
47 York to attend without the payment of tuition, housing, books and other
48 related educational fees and costs if such student fulfills the require-
49 ments of such program pursuant to the provisions of this subparagraph.

50 (ii) The trustees shall provide an application process and administer
51 the program which shall be available to any member of a Gold Star family
52 who is enrolled in credit-bearing academic coursework and is on track to
53 graduate.

54 (iii) Notwithstanding any other provision of law, rule or regulation
55 to the contrary subject to amounts made available by appropriation,
56 commencing in the academic year next succeeding the effective date of

1 this subdivision, and every academic year thereafter, the state univer-
2 sity shall be entitled to annually receive one hundred percent
3 reimbursement for the annual cost of tuition, housing, books and other
4 related educational fees and costs for each member of a Gold Star family
5 who is a matriculated undergraduate student at a state university senior
6 college and community college who is enrolled in credit-bearing academic
7 coursework and is on track to graduate from the fund established pursu-
8 ant to section ninety-seven-aaaa of the state finance law.

9 § 15. Section 667 of the education law is amended by adding a new
10 subdivision 1-a to read as follows:

11 1-a. Notwithstanding any other provision of law, rule or regulation to
12 the contrary, commencing in the academic year next succeeding the effec-
13 tive date of this subdivision, and every academic year thereafter, all
14 funding appropriated for tuition assistance program awards pursuant to
15 this section shall be deposited into the Gold Star family tuition fund
16 specified in section ninety-seven-aaaa of the state finance law.

17 § 16. Subdivision 1 of section 6304 of the education law is amended by
18 adding a new paragraph e to read as follows:

19 e. (i) Notwithstanding any other provision of law, rule or regulation
20 to the contrary, the trustees, sponsors, or other governing body of a
21 community college, in consultation with the commissioner, shall imple-
22 ment a program to permit any member of a Gold Star family who is a
23 student who has been admitted to a state-operated institution of the
24 state university to attend without the payment of tuition, housing,
25 books and other related educational fees and costs if such student
26 fulfills the requirements of such program pursuant to the provisions of
27 this paragraph.

28 (ii) The trustees shall provide an application process and administer
29 the program which shall be available to any member of a Gold Star family
30 who is a student eligible for resident tuition rates, who is enrolled in
31 credit-bearing academic coursework and is on track to graduate.

32 § 17. Subdivision A of section 6221 of the education law is amended by
33 adding a new paragraph 4-b to read as follows:

34 4-b. Notwithstanding any other provision of law, rule or regulation to
35 the contrary, subject to amounts made available by appropriation,
36 commencing in the two thousand twenty-seven--two thousand twenty-eight
37 academic year, the city university shall be entitled to annually receive
38 one hundred percent reimbursement for the annual cost of tuition, hous-
39 ing, books and other related educational fees and costs for each member
40 of a Gold Star family who is a matriculated undergraduate student at a
41 city university senior college and community college who is enrolled in
42 credit-bearing academic coursework and is on track to graduate. The
43 state comptroller shall establish a separate fund for such monies to be
44 distributed to the city university of New York. The city university
45 shall receive an amount equal to the full cost of in-state undergraduate
46 tuition and student fees for each qualifying member of a Gold Star fami-
47 ly who is a matriculated student who successfully completes credit-bear-
48 ing academic coursework and is on track to graduate. The full cost of
49 tuition shall not include any additional funds the student may receive
50 from any other New York state or federal grant, award, or scholarship
51 program. The state comptroller shall deposit such monies with the city
52 university no later than thirty days after the start of the semester.

53 § 18. The state finance law is amended by adding a new section 97-aaaa
54 to read as follows:

55 § 97-aaaa. Gold Star family tuition fund. 1. There is hereby estab-
56 lished in the joint custody of the state comptroller and the commission-

er of taxation and finance a fund to be known as the Gold Star family tuition fund.

2. The fund shall consist of moneys received by the state pursuant to subparagraph one-a of paragraph h of subdivision two of section three hundred fifty-five of the education law, moneys donated or given to the state, and all other moneys appropriated, credited or transferred there-to from any other fund or source.

3. Moneys of the fund shall be made available to the commissioner of education to be distributed to any public or private educational institution from grades pre-K through graduate and post-graduate school shall be deposited with any school providing free tuition to a member of a Gold Star family no later than thirty days after the start of the semester. Each public or private educational institution shall receive an amount equal to the full cost of tuition, housing, books, and other related educational costs and student fees for each member of a Gold Star family.

4. The full cost of tuition shall not include any additional funds the student may receive from any other New York state or federal grant, award, or scholarship program.

§ 19. Section 4 of the veterans' services law is amended by adding two new subdivisions 40 and 41 to read as follows:

40. To develop, implement and provide information regarding resources that are available to assist veterans and members of Gold Star families in obtaining financial support by maintaining a veterans' financial support portal on the department's internet website. Such portal shall provide virtual links to appropriate governmental programs on the federal and state levels and information on tax relief and student financial aid available to veterans and members of Gold Star families. The department may consult with the department of taxation and finance, the state housing finance agency, the civil service commission and the department of education. Such information required under this subdivision shall be maintained and updated annually. The information may also be made available in printed form.

41. To develop and implement a Gold Star families assistance program to provide financial counseling, career transition support, and mental health services.

§ 20. The private housing finance law is amended by adding a new article 33 to read as follows:

ARTICLE 33

GOLD STAR FAMILY PROGRAM

Section 1300. Definitions.

1301. Gold Star family program.

1302. Creation of the "Gold Star family ownership loan fund".

1303. Purpose and terms of loan.

1304. Loan repayment.

1305. Issuance of bonds.

1306. Adoption of regulations.

§ 1300. Definitions. As used in this article:

1. "Agency" means the New York state housing finance agency created by section forty-three of this chapter.

2. "Member of a Gold Star family" means a veteran, the spouse of a veteran, the unremarried surviving spouse of a veteran, or the child of a veteran. Such term shall also include those military personnel who served in the Reserve component of the United States Armed Forces that were deemed on active duty under Executive Order 11519 signed March twenty-third, nineteen hundred seventy, 35 Federal Register 5003, dated

1 March twenty-fourth, nineteen hundred seventy and later designated by
2 the United States Department of Defense as Operation Graphic Hand, if
3 such member (a) was discharged or released therefrom under honorable
4 conditions, or (b) has a qualifying condition, as defined in section one
5 of the veterans' services law, and has received a discharge other than
6 bad conduct or dishonorable from such service, or (c) is a discharged
7 LGBT veteran, as defined in section one of the veterans' services law,
8 and has received a discharge other than bad conduct or dishonorable from
9 such service, provided that such veteran meets all other qualifications
10 of this subdivision.

11 § 1301. Gold Star family program. 1. Within amounts appropriated, the
12 agency and the veterans' services agency shall develop and administer a
13 program which shall provide assistance in the form of payments, grants
14 and loans for the Gold Star family program to help prevent homelessness
15 of Gold Star families.

16 § 1302. Creation of the "Gold Star family ownership loan fund". There
17 is hereby established a "veteran's home and land ownership loan fund".
18 Such fund shall be used to make loans authorized by this article and for
19 expenses incurred by the agency in the implementation of the program
20 established by this article.

21 § 1303. Purpose and terms of loan. 1. The agency, acting on behalf of
22 the state may in its discretion, enter into a contract with a member of
23 a Gold Star family to provide a loan to assist in the purchase of a
24 dwelling or the purchase and rehabilitation of a dwelling containing up
25 to four residential units, provided such member of a Gold Star family
26 shall reside in at least one of such units. Such loan may also be made
27 for the purchase of unimproved real property when such property shall be
28 used for the construction of a new dwelling.

29 § 1304. Loan repayment. 1. Any loan contracted for pursuant to this
30 article shall be secured by a second mortgage on the dwelling or unim-
31 proved real property purchased by the recipient of such loan if the
32 recipient of such loan assigns, transfers or otherwise conveys the
33 recipient's interest in such dwelling or ceases to occupy such dwelling,
34 the unpaid principal balance of such second mortgage, together with
35 interest thereon, shall become due and payable. If the recipient of any
36 loan is unable to repay the loan, the agency, at its discretion, may
37 adjust the interest rate, terms and conditions of the loan to facilitate
38 repayment.

39 2. Repayment of any loan provided in accordance with this article
40 shall be subject to an interest rate to be determined in accordance with
41 terms and conditions as the agency may establish. In no case shall the
42 term exceed the term of the first mortgage obtained for the purpose of
43 purchasing such dwelling except, in the case of a graduated payment
44 mortgage loan, the term of the loan made pursuant to this article may
45 exceed the expected term of such mortgage loan provided. The term of the
46 loan made pursuant to this article does not exceed the lesser of:

47 (a) The term indicated by the limited amortization schedule of the
48 graduated payment mortgage loan; or

49 (b) Thirty years. Payments by homeowners shall be paid to the agency
50 and deposited in the Gold Star family ownership loan fund.

51 § 1305. Issuance of bonds. 1. The agency shall have the power and is
52 hereby authorized from time to time to issue its negotiable bonds and
53 notes in conformity with applicable provisions of the uniform commercial
54 code in such principal amounts as, in the discretion of the agency,
55 shall be necessary to carry out the purposes of this article, but not in
56 excess of an aggregate amount of twenty million dollars.

1 2. Except as may otherwise be expressly provided by the agency, all
2 bonds and notes issued shall be payable out of any moneys, assets or
3 revenues of the state, subject only to any agreement with bondholders or
4 noteholders pledging any particular moneys, assets or revenues.

5 3. Bonds and notes shall be authorized by a resolution or resolutions
6 of the agency adopted in the manner provided by law.

7 4. Such bonds or notes shall bear such date or dates, shall mature at
8 such time or times, shall bear interest at such rate or rates, shall be
9 of such denominations, shall be in such form, carry such registration
10 privileges, be executed in such manner, be payable in lawful money of
11 the United States of America at such place or places within or without
12 the state, be subject to such terms of redemption prior to maturity as
13 may be provided by such resolution or resolutions or such certificate
14 with respect to such bonds or notes, as the case may be; provided,
15 however, that the maximum maturity of bonds shall not exceed thirty
16 years from the date thereof and the maximum maturity of notes or any
17 renewals thereof shall not exceed seven years from the date of the
18 original issue of such notes.

19 5. Any such bonds or notes may be sold at such price or prices, at
20 public or private sale, in such manner and from time to time as may be
21 determined by the agency, and the agency may pay all expenses, premiums
22 and commissions which it may deem necessary or advantageous in
23 connection with the issuance and sale thereof. No bonds or notes may be
24 sold at private sale, however, unless such sale and the term thereof
25 have been approved in writing by:

26 (a) the comptroller, if such sale is not to the comptroller; or

27 (b) the state director of the budget, if such sale is to the comp-
28 troller.

29 6. The agency is authorized to provide for the issuance of its bonds
30 or notes for the purpose of refunding any such bonds or notes then
31 outstanding, including the payment of any redemption premiums thereon
32 and any interest accrued or to accrue to the redemption date next
33 succeeding the date of delivery of such refunding bonds or notes. The
34 proceeds of any such bonds or notes issued for the purpose of so refund-
35 ing outstanding bonds or notes shall be forthwith applied to the
36 purchase or retirement of such outstanding bonds or notes or the redemp-
37 tion of such outstanding bonds or notes on the redemption date next
38 succeeding the date of delivery of such refunding bonds or notes and
39 may, pending such application, be placed in escrow to be applied to such
40 purchase or retirement or redemption on such date. Any such escrowed
41 proceeds, pending such use, may be invested and reinvested only in obli-
42 gations of or guaranteed by the state or the United States of America
43 and either:

44 (a) The yield from which does not exceed the average net interest cost
45 per annum, expressed as a percentage, on such refunding bonds by more
46 than one-half of one percent; or

47 (b) The income from which is exempt from federal taxation, maturing at
48 such time or times as shall be appropriate to assure the prompt payment,
49 as to principal, interest and redemption premium, if any, on the
50 outstanding bonds or notes to be so refunded by purchase, retirement or
51 redemption, as the case may be.

52 The interest, income and profits, if any, earned or realized on any
53 such investment may also be applied to the payment of the outstanding
54 bonds or notes to be so refunded by purchase, retirement or redemption,
55 as the case may be. After the terms of the escrow have been fully satis-
56 fied and carried out, any balance of such proceeds and interest, if any,

1 earned or realized on the investments thereof may be returned to the
2 agency for use by it in any lawful manner. All such bonds or notes shall
3 be issued and secured and shall be subject to the provisions of law in
4 the same manner and to the same extent as any other bonds or notes
5 issued pursuant to law.

6 7. Whether or not the bonds and notes are of such form and character
7 as to be negotiable instruments under the terms of the uniform commer-
8 cial code, the bonds and notes are hereby made negotiable instruments
9 within the meaning of and for all the purposes of the uniform commercial
10 code, subject only to the provisions of the bonds and notes for regis-
11 tration.

12 8. Any resolution or resolutions authorizing any bonds or notes pursu-
13 ant to the provisions of this article may contain provisions which may
14 be a part of the contract with the holders of such bonds or notes, as
15 to:

16 (a) pledging or creating a lien, to the extent provided by such resol-
17 ution or resolutions, on all or any part of any moneys held in trust or
18 otherwise by others for the payment of such bonds or notes;

19 (b) the setting aside of reserves or sinking funds and the regulation
20 or disposition thereof;

21 (c) limitations on the purpose to which the proceeds of sale of any
22 issue of such bonds or notes then or thereafter to be issued may be
23 applied;

24 (d) limitations on the issuance of additional bonds or notes, the
25 terms upon which additional bonds or notes may be issued and secured,
26 and upon the refunding of outstanding or other bonds or notes;

27 (e) the procedure, if any, by which the terms of any contract with the
28 holders of bonds or notes may be amended or abrogated, the amount of
29 bonds or notes the holders of which must consent thereto and the manner
30 in which such consent may be given;

31 (f) providing for the rights and remedies of the holders of bonds or
32 notes in the event of default, provided, however, that such rights and
33 remedies shall not be inconsistent with the general laws of this state;
34 and

35 (g) any other matters of like or different character, which in any way
36 affect the security and protection of the bonds or notes and the rights
37 of the holders thereof.

38 § 1306. Adoption of regulations. The agency shall adopt regulations
39 providing for qualifications of a member of a Gold Star family, require-
40 ments and limitations as to adjustments of terms and conditions of
41 repayment, funding priorities and any additional requirements as it
42 deems necessary to carry out the purposes of this article.

43 § 21. Subsection (i) of section 601 of the tax law is relettered
44 subsection (j) and a new subsection (i) is added to read as follows:

45 (i) Member of a Gold Star family. Notwithstanding the provisions of
46 subsections (a), (b), (c) and (d) of this section and any other
47 provision of this article, for taxable years beginning on and after
48 January first, two thousand twenty-five, the gross income of a resident
49 individual who is a member of a Gold Star family shall be exempt from
50 tax under this article regardless of whether such income is subject to
51 federal income taxation. For the purposes of this subsection "member of
52 a Gold Star family" means a veteran, the spouse of a veteran, the unre-
53 married surviving spouse of a veteran, or the child of a veteran. Such
54 term shall also include those military personnel who served in the
55 Reserve component of the United States Armed Forces that were deemed on
56 active duty under Executive Order 11519 signed March twenty-third, nine-

1 teen hundred seventy, 35 Federal Register 5003, dated March twenty-
2 fourth, nineteen hundred seventy and later designated by the United
3 States Department of Defense as Operation Graphic Hand, if such member
4 (a) was discharged or released therefrom under honorable conditions, or
5 (b) has a qualifying condition, as defined in section one of the veter-
6 ans' services law, and has received a discharge other than bad conduct
7 or dishonorable from such service, or (c) is a discharged LGBT veteran,
8 as defined in section one of the veterans' services law, and has
9 received a discharge other than bad conduct or dishonorable from such
10 service, provided that such veteran meets all other qualifications of
11 this subsection.

12 § 22. Subparagraph (c) of paragraph 1 of subsection (e) of section 606
13 of the tax law, as amended by chapter 713 of the laws of 1996, is relet-
14 tered subparagraph (C) and amended to read as follows:

15 (C) "Household gross income" means the aggregate adjusted gross income
16 of all members of the household for the taxable year as reported for
17 federal income tax purposes, or which would be reported as adjusted
18 gross income if a federal income tax return were required to be filed,
19 with the modifications in subsection (b) of section six hundred twelve
20 of this article but without the modifications in subsection (c) of such
21 section, plus any portion of the gain from the sale or exchange of prop-
22 erty otherwise excluded from such amount; earned income from sources
23 without the United States excludable from federal gross income by
24 section nine hundred eleven of the internal revenue code; support money
25 not included in adjusted gross income; nontaxable strike benefits;
26 supplemental security income payments; the gross amount of any pension
27 or annuity benefits to the extent not included in such adjusted gross
28 income (including, but not limited to, railroad retirement benefits and
29 all payments received under the federal social security act and veter-
30 ans' disability pensions; provided, however, that household gross income
31 for a member of a Gold Star family shall not include payments received
32 under federal veterans' disability pensions); nontaxable interest
33 received from the state of New York, its agencies, instrumentalities,
34 public corporations, or political subdivisions (including a public
35 corporation created pursuant to agreement or compact with another state
36 or Canada); workers' compensation; the gross amount of "loss-of-time"
37 insurance; and the amount of cash public assistance and relief, other
38 than medical assistance for the needy, paid to or for the benefit of the
39 qualified taxpayer or members of [~~his~~] such qualified taxpayer's house-
40 hold. Household gross income shall not include surplus foods or other
41 relief in kind or payments made to individuals because of [~~their~~] such
42 individuals' status as victims of Nazi persecution as defined in P.L.
43 103-286. Provided, further, household gross income for members of a
44 Gold Star family shall not include scholarships or other financial
45 assistance awarded pursuant to the education law. Provided, further,
46 household gross income shall only include all such income received by
47 all members of the household while members of such household. For the
48 purposes of this subparagraph, "member of a Gold Star family" means a
49 veteran, the spouse of a veteran, the unremarried surviving spouse of a
50 veteran, or the child of a veteran. Such term shall also include those
51 military personnel who served in the Reserve component of the United
52 States Armed Forces that were deemed on active duty under Executive
53 Order 11519 signed March twenty-third, nineteen hundred seventy, 35
54 Federal Register 5003, dated March twenty-fourth, nineteen hundred
55 seventy and later designated by the United States Department of Defense
56 as Operation Graphic Hand, if such member (a) was discharged or released

1 therefrom under honorable conditions, or (b) has a qualifying condition,
2 as defined in section one of the veterans' services law, and has
3 received a discharge other than bad conduct or dishonorable from such
4 service, or (c) is a discharged LGBT veteran, as defined in section one
5 of the veterans' services law, and has received a discharge other than
6 bad conduct or dishonorable from such service, provided that such veter-
7 an meets all other qualifications of this subdivision.

8 § 23. Severability clause. If any clause, sentence, paragraph, subdi-
9 vision, section or part of this act shall be adjudged by any court of
10 competent jurisdiction to be invalid, such judgment shall not affect,
11 impair, or invalidate the remainder thereof, but shall be confined in
12 its operation to the clause, sentence, paragraph, subdivision, section
13 or part thereof directly involved in the controversy in which such judg-
14 ment shall have been rendered. It is hereby declared to be the intent of
15 the legislature that this act would have been enacted even if such
16 invalid provisions had not been included herein.

17 § 24. This act shall take effect on the one hundred eightieth day
18 after it shall have become a law. Effective immediately, the addition,
19 amendment and/or repeal of any rule or regulation necessary for the
20 implementation of this act on its effective date are authorized to be
21 made and completed on or before such effective date.