STATE OF NEW YORK

5592

2025-2026 Regular Sessions

IN ASSEMBLY

February 18, 2025

Introduced by M. of A. LUCAS -- read once and referred to the Committee on Consumer Affairs and Protection

AN ACT to direct the department of state and the public service commission to jointly study and report upon the provision to consumer credit reporting agencies by public utility companies, cable television companies and cellular telephone service suppliers of information on late payments of or default on any fees or charges incurred by consumers; and providing for the repeal of such provisions upon expiration thereof

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

Section 1. The department of state and the public service commission shall jointly examine, evaluate and make recommendations concerning the prevalence of reporting, disclosure and otherwise making available to any consumer credit reporting agency, as defined in subdivision (k) of section 380-a of the general business law, by any public utility company as defined in subdivision 23 of section 2 of the public service law, any municipality engaged in providing any public utility, any cable television company as defined in subdivision 1 of section 212 of the public service law, any wireless communications service supplier as defined in subdivision 12 of section 301 of the county law, the Long Island power authority or the power authority of the state of New York, any information relating to the late payment of or default on the payment of any charges or fees by consumers for the provision of any public utility or other services or goods. The department and commission shall study, with particular care, the practice of reporting consumer payment information by the above entities to consumer credit reporting agencies and make recommendations on the regulatory and statutory provisions necessary to protect consumers in this area.

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

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§ 2. The department of state and the public service commission shall hold joint public hearings throughout the state for the purpose of conducting their duties pursuant to section one of this act.

§ 3. On or before December 31, 2026, the department of state and the public service commission shall submit a joint report of their findings, conclusions and recommendations to the governor and the legislature, and shall submit with such report such regulatory and legislative proposals as they deem necessary to implement their recommendations.

§ 4. This act shall take effect immediately and shall expire and be deemed repealed January 1, 2027.