

STATE OF NEW YORK

7353

2025-2026 Regular Sessions

IN SENATE

April 10, 2025

Introduced by Sen. LANZA -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring persons receiving charitable bail to prove that they are indigent

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

1 Section 1. Paragraph 2 of subsection (b) of section 6805 of the insurance law, as added by chapter 181 of the laws of 2012, is amended to
2 read as follows:

3
4 (2) only deposit money as bail on behalf of a person who has provided
5 proof to such organization that such person is [~~financially unable to~~
6 ~~post bail~~] indigent as determined in accordance with subsection (b-1) of
7 this section, which may constitute a portion or the whole amount of such
8 bail;

9 § 2. Section 6805 of the insurance law is amended by adding a new
10 subsection (b-1) to read as follows:

11 (b-1) (1) The determination of whether a person is indigent shall be
12 deferred to no later than forty-eight hours from such person's arraignment.
13

14 Thereafter, the court shall have the right at any time during the
15 course of the proceedings to determine whether such person is indigent.

16 Provided, however, that, nothing in this subsection shall prevent the
17 appointment of counsel at the earliest necessary proceeding at which the
18 person is entitled to counsel.

19 However an appointment of counsel shall not automatically qualify such
20 person for eligibility for charitable bail.

21 In that event, a person deemed eligible, and the information provided
22 is inaccurate or false and the defendant is determined to not be indi-
23 gent under the terms of this subsection the charitable bail posted shall
24 be revoked.

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

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1 (2) In determining whether a person is indigent, or in the case of an
2 unemancipated minor, such minor's custodial parents or guardians inabili-
3 ty to pay a bail bond, the court concerned shall consider such factors
4 as:

5 (i) income;

6 (ii) source of income;

7 (iii) property owned;

8 (iv) number of motor vehicles owned and in working condition;

9 (v) other assets;

10 (vi) outstanding obligations;

11 (vii) the number and ages of such person's dependents;

12 (viii) the poverty level income guidelines compiled and published by
13 the federal Department of Labor;

14 (ix) complexity of the case;

15 (x) the cost of posting a surety bail or other form of bail allowed by
16 law;

17 (xi) likelihood that the case will be disposed of by the second court
18 appearance;

19 (xii) whether the defendant has any holds or other potential
20 restrictions that would prevent such defendant's release if bail was
21 posted; and

22 (xiii) any other circumstances presented to the court relevant to
23 financial status. In each case, the person, and if the defendant is an
24 unemancipated minor, such minor's custodial parent or guardian, subject
25 to the penalties for perjury, shall certify by affidavit of indigence,
26 which shall be provided to the court, the material factors relating to
27 such person's ability to pay a bail bond, in such form as the court
28 prescribes.

29 (3) The following definitions shall be used in making a determination
30 of indigence:

31 (i) Income. "Income" means actual available current annual total cash
32 receipts before taxes of all persons who are resident members of, and
33 contribute to, the support of a family unit. Income may also include
34 potential wages from seasonal employment when the applicant has a histo-
35 ry of seasonal employment. Types of income include, but are not limited
36 to: wages, income from self-employment, rents, royalties, child support,
37 alimony, social security benefits, including social security disability
38 insurance and supplemental security income, temporary assistance for
39 needy families benefits, Veterans Administration benefits, general
40 assistance, cash benefits, unemployment compensation, workers' compen-
41 sation, insurance or pension benefits, strike benefits, interest, divi-
42 dends, and military family allotments. Income does not include in-kind
43 assistance such as food stamps or vouchers.

44 (ii) Cash assets. "Cash assets" means cash on hand, money in savings,
45 checking, individual retirement accounts, certificates of deposit or
46 other readily accessible accounts; stocks or bonds that can be sold; and
47 cash bail unless another person has been designated as the owner of the
48 cash.

49 (iii) Other assets. "Other assets" include equity in real estate equal
50 to an amount necessary to obtain a home equity loan; cash value of
51 insurance policies; cash value of pension, retirement or profit sharing
52 plans to which the applicant has access; equity value of major personal
53 property items such as boats, snowmobiles and motor vehicles that are
54 not needed for work or family transportation; valuable jewelry; antiques
55 or collections; and any other property that could be sold, exchanged or
56 used to obtain a loan.

1 (4) The defendant shall be deemed to be indigent without further
2 inquiry if such defendant, or in the case of an unemancipated minor,
3 such minor's custodial parents or guardians, currently receives public
4 assistance benefits through a state or federal program for indigent
5 persons, such as aid to families with dependent children, adult public
6 assistance, general relief, supplemental nutrition assistance program or
7 Medicaid.

8 (5) If the court does not find that the defendant is presumptively
9 indigent under paragraph four of this subsection, the court shall
10 conduct an inquiry sufficient to determine whether the defendant is
11 indigent and must state specifically on the record the basis that quali-
12 fies this defendant as indigent.

13 § 3. This act shall take effect immediately.