



NEW YORK STATE SENATOR

Joseph P. Addabbo Jr.

Addabbo announces NYS Senate passage of affordability legislation

SENATOR JOSEPH P. ADDABBO, JR. January 24, 2023

| ISSUE: **EZ-PASS, CASHLESS TOLLING, COST OF LIVING, LOW-INTEREST RATE PROGRAM, ADDABBO**

Last week, Senator Joseph P. Addabbo, Jr. and the New York State Senate advanced legislation to help lower the cost of living and increase affordability for New Yorkers. The bills include the Toll Payer Protection Act (**S.492-A, Addabbo Co-Sponsor**) and the Low-Interest Rate Program (**S.935**). These changes will help provide essential relief opportunities and keep hard-earned dollars in taxpayers' pockets.

“Many residents struggle with increasing costs of essential goods and services, so ensuring our cashless tolling system is more fair and efficient will offer drivers protections from unexpected late fees that negatively impact their finances and livelihood,” said Addabbo.

Cashless tolling (E-ZPass) on bridges, tunnels, and roadways has confused many drivers, particularly “Tolls by Mail” for individuals without E-ZPass. It often takes weeks for toll notices to be delivered, if they are received at all. Drivers who fail to receive the Tolls by Mail notice can incur significant late fees and fines. These inconsistent or unexplained fees have resulted in suspended car registrations, traffic stops, seized cars, and stranded drivers due to alleged unpaid Tolls by Mail fees. The Toll Payer Protection Act establishes a more accessible notification process for Tolls by Mail, establishes appropriate penalties for nonpayment of

toll fees, and prevents the suspension of car registrations due to alleged unpaid fees.

Addabbo reiterated that he and Assemblymember Stacey Pheffer-Amato continue to urge the MTA to implement the Queens resident's reimbursement for tolls on the Cross Bay Veterans Memorial Bridge this year.

"The Low-Interest Rate Program will make homeownership for young professionals more attainable and affordable as first-time home buyers," added Addabbo. "Too many talented, future leaders are being priced out of communities in our state. This critical program offers a smart solution to help retain the skills and expertise of graduates within our communities now and in the future," Addabbo concluded.

The Low-Interest Rate Program (LIRP) expands eligibility of the state of New York Mortgage Agency (SONYMA) to graduates of post-secondary education or comparable apprenticeship/workforce training programs for 7 years after graduation. Qualified individuals would be eligible for a 30-year mortgage at a rate of 1.5% below that offered for the 10-year standard interest rate when purchasing owner-occupied residential properties in economically depressed cities under 1 million or facing population loss as determined by the NYS Department of Homes and Community Renewal.

These affordability bills passed by the Senate were delivered to the Assembly for consideration and action.

RELATED LEGISLATION

2023-S492A

- Introduced
 - ◦ In Committee Assembly
 - In Committee Senate
 - ◦ On Floor Calendar Assembly
 - On Floor Calendar Senate
 - ◦ Passed Assembly
 - Passed Senate
 - Delivered to Governor
 - Signed By Governor
 -

Relates to owner liability for failure of operators to comply with toll collection regulations; repealer

January 04, 2023

In Assembly Committee

Sponsored by [Leroy Comrie](#)

Do you support this bill?

2023-S935

- Introduced
 - ◦ In Committee Assembly
 - In Committee Senate
 - ◦ On Floor Calendar Assembly
 - On Floor Calendar Senate
 - ◦ Passed Assembly
 - Passed Senate
 - Delivered to Governor
 - Signed By Governor
 -

Expands eligibility for the low interest rate program of the state of New York mortgage agency

January 09, 2023

In Assembly Committee

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Do you support this bill?