



LEGISLATIVE POSITION

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**Memorandum in support of: S.8320-A—by Sen. Mayer
A.9821—by MOA Otis**

AN ACT to increase the number of properties eligible for the Coastal Market Assistance Program by providing eligibility to properties within one mile of the shore.

PIANY strongly supports S.8320-A, sponsored by Sen. Shelley Mayer, and A.9821, sponsored by Assemblymember Steve Otis, which would broaden the insurance options for property owners in coastal areas.

The Coastal Marketing Assistance Program (CMAP) was established by the then New York State Insurance Department—now the New York State Department of Financial Services—and is administered by the New York Property Insurance Underwriting Association to assist homeowners living in New York’s coastal areas obtain homeowners insurance for their homes. Since its inception, CMAP has played an integral role in assisting property owners in coastal regions secure homeowners insurance coverage, a task often laden with challenges due to the high-risk nature of these areas. Historically, properties eligible for CMAP were defined stringently limiting access for many who reside in proximity to New York’s shoreline.

Currently, CMAP applies to properties located within 2,500 feet of the shoreline in the Bronx, Long Island’s north shore, and Westchester County and to properties within one mile of the shoreline in Brooklyn, Queens, State Island, and the south shore of Long Island. This bill would expand the geographical coverage of CMAP to properties located in other communities across the state, including properties located within one mile from the shoreline along Lake Erie, Lake Ontario, the Saint Lawrence River, and the Niagara River. This distance is to be measured from the Mean High Water—a practical metric that acknowledges the fluidity and dynamism of coastal landscapes. CMAP’s expansion to upstate coastal communities is a crucial step toward achieving parity between the two regions and addressing the evolving needs of coastal areas. With climate change reshaping our coasts, this bill is timely and recognizes the growing risks faced by coastal properties and the need for accessible insurance solutions.

For insurance agents and brokers whom PIANY serves daily, the enactment of S.8320-A/A.9821 could mean navigating a broader market as more properties come under CMAP’s coverage. This bill presents an opportunity for insurance producers to reach new clients and offer tailored insurance solutions to address the unique risks of living on New York’s shorelines.