



January 28, 2026

The Honorable Kathy Hochul, Governor of New York State
Speaker Carl Heastie, New York State Assembly
Majority Leader Andrea Stewart-Cousins, New York State Senate
Members of the New York State Assembly and Senate
State Capitol
Albany, NY 12224

Dear Governor Hochul, Speaker Heastie, Majority Leader Stewart-Cousins, Assembly Members and Senators:

With the start of the 2026 legislative session, Consumer Reports (CR) writes to offer policy recommendations to help New Yorkers in the year ahead. We thank you for your many initiatives for consumers in 2025, including passage of the NY Fair Business Practices Act to enhance the New York Attorney's general's enforcement of consumer protection laws, expanded oversight of Buy Now Pay Later lenders, and regulations to limit high overdraft fees. We also applaud the many good proposals in Gov. Hochul's 2026 State of the State proposal to advance consumer protections and address the affordability crisis.

As you know, CR is an independent, nonprofit and nonpartisan organization, based in Yonkers, New York. Through rigorous testing and ratings of thousands of products, consumer experience surveys, and journalism, we investigate the challenges that consumers face every day.

CR puts this trusted research to work here in Albany to advocate for laws that put consumers first. We work alongside over 24,000 committed CR volunteer advocates from across New York, who take thousands of actions every year to organize their communities and talk to their elected officials about the consumer issues impacting their lives.

We urge you to please continue your efforts to enact pro-consumer legislation that promotes health, safety, digital privacy, financial fairness, and sustainability.

Below are top priority bills and policy proposals that Consumer Reports is supporting in 2026 to create a fair, safe, and just marketplace for all consumers.

Consumer Reports' top 7 New York State priorities:**1. The Beauty Justice Act (A.2054A and S.2057A)**

The proposed Beauty Justice Act will ban the sale and distribution of personal care and cosmetic products that contain intentionally added heavy metals and harmful toxic substances such as phthalates, benzene, VOCs, PFAS, and others. Many of the chemicals targeted by the bill are already banned in food products, children's products and other consumer products, and are prohibited for use in cosmetics and personal care products in Canada and the European Union.

Due to a lack of strong health and safety standards in the beauty product and personal care industry, millions of consumers, particularly Black women and girls, have been unknowingly exposed to toxic chemicals that threaten their health. Last year, Consumer Reports tested [10 popular brands of synthetic braiding hair](#) for heavy metals and volatile organic compounds (VOCs). The results are troubling - toxic chemicals and carcinogens, or chemicals that may cause cancer, were detected in 100 percent of the samples. Lead was detected in nine of 10 products. Other VOCs, including acetone, were detected in all products.

The Beauty Justice Act will curb the use of toxic chemicals in cosmetics and personal care products, fill in the gap in federal oversight, and provide greater transparency for consumers who use and rely on these products. In the last year, over 3,600 CR members have signed petitions, made phone calls, and attended local events calling for stronger regulations. (Contact: Alex Grose, Senior Policy Counsel, alexandra.grose@consumer.org)

2. School Food Safety Legislation (A.8707 and S.3214)

This proposed bill would ban the use of seven synthetic dyes—Red 3, Red 40, Blue 1, Blue 2, Green 3, Yellow 5 and Yellow 6—in foods served in New York Public schools. Consumption of synthetic food dyes has been linked to adverse behavioral problems, such as inattention, impulsivity and hyperactivity in certain children, particularly those at risk for attention deficit hyperactivity disorder (ADHD). All of these conditions can undermine health and impair learning. This bill is consistent with the science-based protections that have led New York City, California and several other states to protect children by banning these harmful synthetic dyes from foods served in schools. Over 2,300 New Yorkers have taken action calling for a ban on synthetic dyes in food products. (Contact: Brian Ronholm, Director of Food Policy) brian.ronholm@consumer.org)

3. Homeowners Insurance Risk Models and Risk Mitigation (S.8583A)

The increasing frequency of extreme weather events, combined with the rising cost of repairs and building materials, has destabilized the home insurance market. Homeowners increasingly face skyrocketing premium prices, and many are losing coverage as adequate coverage has become unobtainable at an affordable price. This year, hundreds of CR members came together to draft a Homeowners Bill of Rights, calling for relief from

increasing prices and unpredictable coverage and over 2,000 consumers across New York have signed on.

This important bill would direct insurers to provide more detailed data about the catastrophic risk models and scoring methods used for homeowners insurance to the Department of Financial Services, and improve policyholders' ability to obtain discounts for taking certain actions to mitigate the risk of losses. The bill would also require an annual report on the housing insurance market for multifamily and nonprofit housing providers. (Contact: Alex Grose, Senior Policy Counsel, alexandra.grose@consumer.org)

4. Comprehensive Privacy Legislation

New Yorkers currently possess very limited power to protect their personal information in the digital economy, while online businesses operate with virtually no limitations as to how they collect and process that information (so long as they note their behavior somewhere in their privacy policy). As a result, consumers are ubiquitously tracked and detailed insights into their most personal characteristics—including health conditions, political affiliations, precise geolocation, and sexual orientation—are shared with innumerable third-parties. This information is sold as a matter of course, is used to deliver targeted advertising, facilitates differential pricing, and enables opaque algorithmic scoring—all of which can lead to unfair outcomes. Just this month, in the wake of our investigation into unfair pricing practices, over 2,600 New Yorkers signed a petition asking the state to take action.

We urge New York to pass a strong comprehensive privacy law that includes the principle of data minimization, universal opt-outs, enhanced protections for sensitive data, and meaningful enforcement mechanisms. CR also supports legislation to put stronger regulations on specific types of sensitive information — such as geolocation data — as well as more stringent rules for data brokers who traffic in selling personal information. (Contact: Matt Schwartz, Policy Analyst, matthew.schwartz@consumer.org)

5. The Connected Consumer Product End of Life Disclosure Act (S.8507)

Across the “Internet of things”, a large and growing number of “zombie” electronic devices such as routers, laptops and baby monitors operate beyond the “end of product life” when manufacturers discontinue supporting the product through technical support and software updates. These unsupported “zombie devices” open a pathway that hackers can exploit to stage Denial of Service (DoS) Attacks against private and government websites.

The *Connected Consumer Product End of Life Disclosure Act (S.8507)* will require manufacturers of connected consumer products to disclose for how long they will provide technical support, security updates, or bug fixes for the software, hardware, or firmware necessary for the product to securely function. By helping to ensure devices are supported and less accessible to hackers, the bill would greatly improve national and personal security, and also provide transparency so consumers will know how long they can expect their connected devices to operate in a safe and secure manner. (Contact:

Stacey Higginbotham, Policy Fellow, Tech Advocacy,
stacey.higginbotham@consumer.org)

6. Tackling Energy Affordability

The growing cost of energy is putting a strain on households across the country and in New York specifically. Governor Hochul’s Ratepayer Protection Plan includes a number of key policies that will help to keep energy bills under control. CR specifically supports efforts to advance a more flexible and affordable grid, to eliminate gold plated rate cases, and to modernize utility regulations to protect consumers. A wide range of household grid flexibility technologies are available to consumers today, but states and regulators must direct utilities to appropriately consider and incentivize these technologies for them to deliver on their promise to lower costs. Requiring utilities to present budget constrained plans that keep rate increases below the rate of inflation will force utilities to think deeper about constraining costs and encourage lower cost alternatives like efficiency and flexibility. Modernizing utility regulations can help ensure that all voices are heard during the process, and that consumer voices can have a more significant seat at the table. CR will look forward to working with the governor and legislature to work out the details of these and other energy related proposals that can help deliver more affordable energy to New Yorkers. (Contact: Chris Harto, Manager, Sustainability Advocacy, chris.harto@consumer.org)

7. Consumer and Small Business Protection Act (A.5287 and S.105)

Consumer Reports strongly supports efforts to strengthen New York General Business Law §349 by 1) broadly prohibiting unfair and abusive practices that harm individual consumers; 2) eliminating the judicial requirement of demonstrating that a business engages in “consumer-oriented conduct,” in order to bring a claim; 3) increasing the amount of damages available for recovery, and 4) making attorney’s fees mandatory instead of discretionary.

The backbone of consumer protection in the states is generally contained in Unfair and Deceptive Acts and Practices (UDAP) laws, which prohibit unfair and deceptive practices in consumer transactions, including sales of cars and other goods, loans, home improvements, utility contracts, and mortgage transactions. While New York has been a leader in certain areas of consumer protection, New York’s version of the UDAP law (GBL § 349) lags behind statutes in 42 other states, because it only bans “deceptive acts and practices” but not “unfair or unlawful acts and practices,” as other states do. The 2025 passage of the FAIR Business Practices Act addressed some of these concerns, but it failed to update the law to enhance the ability of individual consumers to bring claims relating to unfair practices, strengthen penalties and ability to obtain statutory damages, and eliminate court-imposed pleading requirements that force individual consumers to show that the unfair and deceptive conduct they experienced affected consumers at large. (Contact: Chuck Bell, Programs Director, Advocacy, chuck.bell@consumer.org)

Other Priority Bills:

In addition to these top seven priorities, CR is supporting a broader slate of pro-consumer legislation regarding financial fairness, sustainability, and the digital marketplace. Please see additional bills CR is championing this session below in this document.

We look forward to working with you in 2026 to advance the safety, security and financial well-being of all consumers. If you have any questions or need more information about these bills – or would like to connect with us regarding other priority consumer issues – please contact Chuck Bell, Programs Director, Advocacy at chuck.bell@consumer.org or (914) 830-0639.

Sincerely,



Chuck Bell
Programs Director, Advocacy

Contact:

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Consumer Reports 2026 Legislative Agenda: Additional Bills

In addition to our top six priorities, Consumer Reports strongly supports the following legislative measures to ensure a fair, safe, and sustainable marketplace for all New Yorkers.

Consumer Reports 2026 Legislative Agenda: Additional Bills

[Digital Marketplace](#)

[Food Safety](#)

[Safety and Sustainability](#)

Digital Marketplace

Prohibiting Surveillance Pricing

New York took an important step last year, when it became the first state to require that companies disclose when they use consumers' personal information to change the price that they see for a good or service. We urge the legislature and Governor Hochul to go one step further in 2026, and ban the practice of surveillance pricing all together.

Transparency alone does not solve the problem; companies can still charge New Yorkers different prices based on personal information like their search history, and inferences about their family, their weight, their income, their interests and habits. This practice, while deeply unpopular with consumers, is not clearly illegal. Indeed companies increasingly have everything they need to personalize pricing: vast stores of consumers' personal information; AI to make fine-grained inferences about someone's willingness to spend; and the ability to show different customers different prices online. We believe the appropriate policy response is to prohibit the practice, with reasonable exceptions for certain insurance and credit products, which necessarily vary based on personal attributes. (Contact: Grace Gedye, Policy Analyst, grace.gedye@consumer.org)

Regulating Data Brokers

We are very supportive of Governor Hochul's proposal in the 2026 State of the State document to rein in data brokers by passing a law similar to the California Delete Act. Data brokers represent serious risks to consumers, as they amass personal dossiers that include thousands of data points, including extremely granular information about people's behavior online and offline, religious practices and beliefs, physical and mental health conditions, finances, political affiliations, precise geolocation derived from cellphones and connected devices, as well as their inferences about individuals based on this existing data. This information is sold to marketers, scammers, stalkers, federal law enforcement, and more.

Much of this information is collected without consumers' awareness, let alone consent, so consumers deserve an easy way to take back control. Consumer Reports helped advocate for the passage of the California Delete Act, which allows consumers to delete their personal information from all of the data brokers listed in California's data broker registry in a single action. This tool has already proved popular, with more than 100,000

Californians signed-up to use the system within days of its release. New Yorkers deserve similar protections. (Contact: Matt Schwartz, Policy Analyst, matthew.schwartz@consumer.org)

Food Safety

Food Safety and Chemical Disclosure Act (A.1556E and S.1239E)

The bill would also create greater transparency on deliberately added food chemicals by requiring companies to disclose their secret determinations that specific chemicals added to food are Generally Recognized as Safe (GRAS). This information would be posted by the Commissioner of the Department of Agricultural Markets to make it readily available to consumers and researchers. (Contact: Brian Ronholm, Director of Food Policy, brian.ronholm@consumer.org)

Safety and Sustainability

New York Clean Deliveries Act (S.1180-B/A3575-B)

This bill directs the State Department of Environmental Conservation to establish new air pollution regulations that apply to heavy distribution warehouses. This rule—known as an indirect source rule—will regulate air quality and emissions associated with the operations of these warehouse facilities, taking into account both stationary and mobile sources.

In 2021, Consumer Reports and The Guardian US published an [investigative report](#) about the rapid expansion of large Amazon warehouse facilities across the United States, which showed that these warehouse facilities are typically built in neighborhoods with a disproportionately high number of people of color and low-income residents. Amazon is one of the main corporations locating warehouses in overburdened communities, but this issue is not limited to just Amazon.

This critical policy will promote deployment of zero-emission vehicles and other clean energy investments in priority communities. The communities and workers that have to live with and work around massive freight and logistics centers should be first in line to reap the benefits of zero-emission technology. (Contact Dylan Jaff, Policy Analyst, dylan.jaff@consumer.org)

Plastic Packaging (S.1464)

Consumer Reports supports the "packaging reduction and recycling infrastructure act" which requires companies making over \$5 million in gross revenue and sell or distribute packaging materials and products to reduce packaging, improve recycling infrastructure, financially support municipal recycling programs, and reduce toxic substances in packaging.

Plastic packaging waste and the chemicals used to make it are contaminating our oceans, littering our streets, and leeching toxic chemicals into our water and food after disposal. Currently, producers of this packaging bear no responsibility for disposing of packaging waste they create. Large brands have externalized the cost of collection, transportation, sorting, and processing of waste onto our municipal recycling programs and onto consumers. While the responsibility to reduce single-use plastics is often placed on consumers, the reality is that individual consumers have little control over the amount of plastic packaging used for the products we buy. It follows that the burden to reduce plastic packaging waste should be put on the manufacturers who place these plastics into the stream of commerce in the first place.

Further, tests conducted by Consumer Reports last year found plastic chemicals called bisphenols and phthalates in hundreds of common food products. A growing body of research shows that these chemicals are endocrine disruptors, which means that they can interfere with the production and regulation of estrogen and other hormones that impact human growth, development, metabolism, and reproduction. This bill would prohibit the sale of packaging containing these toxic chemicals as intentionally added ingredients. (Contact: Alex Grose, Senior Policy Counsel, alexandra.grose@consumer.org)

Financial Services

The End Loan Sharking Act (A.4918 and S.1726)

This proposed bill will close gaps in New York's usury laws by clarifying that all financing transactions, such as rent to own contracts, paycheck advance services and apps, merchant cash advances, retail installment contracts, or litigation funding, are "loans" that are subject to existing state usury limits (a civil usury cap of 16% and a criminal usury cap of 25%, with some exceptions for larger loans). By applying a common standard to all types of financing transactions, the End Loan Sharking Act will protect consumers from predatory practices across the entire marketplace, so that all types of lending products comply with state usury limits. (Contact: Chuck Bell, Programs Director, Advocacy, chuck.bell@consumer.org)

The New York Junk Fee Prevention Act (A.6663A and S.363A)

This important bill will require clear and conspicuous pricing for products and services sold in New York state.. This legislation would amend the General Business Law to add a new section 396-yy to require that businesses offering goods or services to purchasers in the state disclose the "total price," inclusive of any mandatory charges or fees that are required to complete the purchase.

Investigations by Consumer Reports and other organizations have found that hidden "junk fees" are rampant in the marketplace. They are often tacked on immediately prior to purchase and online checkout, so that consumers are enticed to make purchases based on a teaser price, without knowing the total price at the outset of the transaction. By ensuring that consumers can get access to the full price at the outset of the transaction,

the New York Junk Fee Prevention Act will improve price transparency and empower consumers to more easily compare prices charged by competing sellers. (Contact: Chuck Bell, Programs Director, Advocacy, chuck.bell@consumer.org)

Consumer Debt Uniformity Act (A.57B)

This proposed bill will extend rules and protections for consumer credit transactions to all forms of consumer debt. The protections include those passed in 2021 under the Consumer Credit Fairness Act for debts, such as the three-year statute of limitations, a requirement to provide proof of ownership of the debt when suing, and better notice to defendants. However these 2021 protections only applied to debts arising from consumer credit transactions. This means consumers facing collection of many other common forms of consumer debt, including medical debt, rent arrears, and higher education debt, do not receive these basic safeguards. Consumer protections are essential for all types of debt collection lawsuits, so that consumers have adequate notice and a fair opportunity to defend themselves. (Contact: Chuck Bell, Programs Director, Advocacy, chuck.bell@consumer.org)

Private Education Loans Protection Act (A.4922)

This important bill creates baseline protections for borrowers of private educational loans against unfair practices in debt collection and cosigner release. It requires lenders and debt collectors to disclose certain information and have documentation substantiating the debt before attempting to collect it, and bars them from obtaining judgments against borrowers for time-barred or unsubstantiated debt using robo-signed documents. The bill also creates guardrails to ensure that cosigners are informed of options to be released from the loan and get full access to the loan account information, and allows private student loan borrowers who become totally and permanently disabled to discharge their loans. (Contact: Chuck Bell, Programs Director, Advocacy, chuck.bell@consumer.org)

Fair Auto Insurance Pricing Act (A.1273)

The bill would prohibit motor vehicle insurers from discrimination based on socioeconomic factors in determining algorithms used to construct actuarial tables, coverage terms, premiums and rates. The bill would in particular prohibit the use of credit history for auto insurance pricing and underwriting, which drives up premiums by thousands of dollars for many New York drivers who have spotless driving records, and has a profound disparate impact on low- and moderate-income drivers and drivers of color. Other states such as California, Massachusetts, Hawaii and Michigan have banned the use of credit history for auto insurance pricing, and instead give greater emphasis to driving-related factors such as miles driven per year, years of driving experience, driver safety record and claims history. (Contact: Chuck Bell, Programs Director, Advocacy, chuck.bell@consumer.org)

Consumer and Privacy Protections for Auto Insurance Telematics Programs (S.5846)

This bill would improve the transparency and accountability of auto insurance telematics programs, which offer discounts to users in exchange for letting insurers track their driving behaviors through smartphones and other monitoring devices. The bill would require insurers to disclose ratings factors and scoring methodologies to users, and confirm that ratings factors used are appropriately related to risk and not unfairly discriminatory. The bill would also protect user data by restricting its use for the purpose for which it is provided (to evaluate driving risk and calculate premium discounts). (Contact: Chuck Bell, Programs Director, Advocacy, chuck.bell@consumer.org)