



In The News-New York City



Mayor Adams Reducing Monthly Student Loan Payments

New York City Mayor Eric Adams, New York City Department of Consumer and Worker Protection (DCWP) Commissioner Vilda Vera Mayuga, and New York City Department of Citywide Administrative Services (DCAS) Commissioner Louis Molina this week announced a first-of-its-kind municipal student loan reduction and college savings assistance program now available to all New York City residents that will help them potentially keep \$1 billion in their pockets. The program is built on the City's effort to help wipe out \$360 million in student loan debt for 100,000 public servants through enrollment in the federal government's [Income Driven Repayment Plans](#) and the [Public Service Loan Forgiveness](#) program.

“Getting an education shouldn't lead to a lifetime of debt; yet, for far too many New Yorkers, getting a college degree and a higher education means more bills, more debt, more money out of their pockets. We're changing that by making higher education more affordable working-class families and helping put up to \$1 billion back in their pockets,” said Mayor Adams. Additionally, the program's college planning resources will help city residents across diverse financial and educational planning scenarios to help families navigate the challenges of preparing for higher education expenses. New Yorkers can use online tools to find out how much they need to save for college, identify ways to save, and other strategies for bridging financial gaps. These resources will supplement and coordinate existing city resources, such as NYC Kids Rise, which helps New York City Public School students save for college.

In conjunction with the announcement regarding student loans, the Adams administration highlighted that, during its tenure, it has saved New Yorkers more than \$30 billion by connecting local residents to a variety of city, state, and federal programs, including a historic expansion of the New York City Earned Income Tax Credit that returned over \$345 million to New Yorkers in tax year 2023 alone. Since the start of the Adams administration, DCWP's Financial Empowerment Centers have helped tens of thousands of New Yorkers improve their credit, reduce their debt by more than \$40 million, and increase their savings by \$4.5 million through free one-on-one financial counseling services. DCWP's “NYC Free Tax Prep” program has also helped New Yorkers save \$220 million in tax refunds and nearly \$57 million in tax preparation fees by helping filers file approximately 257,000 tax returns for free. NYC Free Tax Prep providers also offer drop-off services and virtual tax preparation services.

In The News-New York State



Comptroller DiNapoli: Rural Counties Face Shortage of Health Professionals

A new [report](#) by State Comptroller Thomas P. DiNapoli examined healthcare professional shortages in 16 rural counties in New York state and found alarming shortfalls in primary care, pediatric, and obstetrician and gynecologist (OBGYN) doctors, dentists and mental health practitioners, with several counties having no pediatricians or OBGYN doctors at all. The shortage of mental health practitioners in New York's rural counties may be the most severe, with all counties designated by the federal government as areas having professional shortages.

The rural counties examined were Allegany, Cattaraugus, Chenango, Delaware, Essex, Franklin, Greene, Hamilton, Herkimer, Lewis, Schuyler, Steuben, Sullivan, Washington, Wyoming and Yates.

"Having access to health care is an essential quality of life issue and helps people live healthier lives," DiNapoli said. "Addressing gaps in the rural healthcare workforce to alleviate current shortages and plan for future demand will not only positively impact the health of people living in less populated areas of New York, but could also create new jobs and bolster our rural economies."

Key Findings:

- Ten of the sixteen rural counties covered in this report are federally designated as Health Professional Shortage Areas for primary care, dental and mental health; all 16 counties examined have shortage designations for at least two of these fields of medicine.
- On average, the 16 rural counties have four primary care physicians per 10,000 people – a ratio that is less than half that of the state (8.1) and the U.S. (8.4) and falls below the Graduate Medical Education National Advisory Committee (GMENAC) guideline (6.9). For the nearly 173,000 people within designated Primary Care Health Professional Shortage Areas (HP Shortage Area) who are underserved (23% of the rural counties' population), these shortages are far more acute – as low as 0.12 physicians per 10,000 people.
- The 16 rural counties have 0.5 pediatricians for every 10,000 people – less than one-fifth of the state ratio (2.8), one-third of the U.S. (1.8), and less than half the GMENAC guideline (1.2). There are no pediatric physicians in three of the 16 counties.
- The OBGYN physician to 10,000 population ratio of the 16 rural counties is 0.4 – meaning there is roughly one OBGYN physician for every 23,000 people. This is less than half the GMENAC guideline (1). Four counties – Hamilton, Herkimer, Schuyler and Yates – have no OBGYN physicians at all.
- The 16 rural counties' dentist to 10,000 population ratio (3.6) is less than half of the state ratio (8.3). There are no dentists in Hamilton County. Ten of the sixteen rural counties have dental HP Shortage Areas for the Medicaid eligible population with a combined underserved population of 134,248 people, or nearly 18% of the population.
- The rural counties' mental health practitioner to 10,000 population ratio (6.9) is less than half that of the state (16.1). All of the rural counties are designated as mental health HP Shortage Areas either for the entire population, or for portions of the population like the low income or Medicaid eligible portions of the population. In the rural counties, there are 305,265 people within mental health HP Shortage Areas who are designated as underserved by the Health Resources Services Administration, or nearly 41% of the population.

Impact of Federal Actions

The limited number of providers and physical facilities in New York's rural counties presents an additional barrier to recruiting more healthcare professionals. Not all counties have hospitals or rural health clinics, and those that do operate on tight margins, or at a loss. Reductions in eligibility for Medicaid and the Essential Plan made in the recently enacted federal budget bill (Public Law No: 119-21) may exacerbate the issue, potentially forcing some rural hospitals to close. New York state has six rural hospitals that are in the top 10% for Medicaid payer mix throughout the nation and an additional five that have experienced three consecutive years of negative margins. In the 16 rural counties examined, 204,899 people, or 27% of the population, were enrolled in Medicaid as of May 2025.

It is unclear at this time the extent to which the impact of Medicaid cuts on rural healthcare systems will be offset by funding made available through the federal Rural Hospital Transformation Program. Public Law No: 119-21 allocated \$10 billion a year from federal fiscal years 2026 to 2030 to support rural hospitals, clinics, federally qualified health centers, and community mental health centers, but it is not guaranteed that all states that apply will receive funding.



Governor Hochul Declares War

During a recent interview on MSNBC's "The Weeknight" with Michael Steele, Alicia Menendez and Elise Jordan, Governor Hochul said "I'm a street fighter from Buffalo, and my blood is boiling over this, and so are the other governors, the other Democratic governors. We've talked about this and history will judge us on how we respond in this moment, because if we allow the Republicans to get away with what they're attempting to do — this legal insurrection of our U.S. Capitol — then we'll have a generation of redistricted, gerrymandered seats that are skewed against Democrats. And when will we ever get the balance of power, at least in Washington? I served in Congress when the Republicans were in the majority in the House of Representatives. I lost that seat in the most Republican district in New York. I won that seat at first, I lost it with redistricting, but guess what? I only lost by one and a half points, but I refused to repeal the Affordable Care Act.

So, I know Republican districts very well, and they will stand up and fight back. And right now, Republicans and Republican districts are sick and tired of what's happening to them. Talk to the farmers in Elise Stefanik's district in the North Country. Talk to people in Mike Lawler's district in the Hudson Valley. People are going to be losing health care, child care. Talk to a mom or dad anywhere in America. "How are you doing getting ready to buy back-to-school clothes, and backpacks and sneakers, when the sneakers you could have bought for \$42 have gone up to \$72?" That's just in three months. That's what tariffs are doing, and it's starting already. They're going to be wiped out. They know they're going to be wiped out in the elections next year. Democrats will have a generational shift in our favor, but if they're going to break the rules — and I'm not going to follow the meter anymore.

I'm sorry to say that, that actually hurts to say that, but I'm not going to go into a fight with my hands tied behind my back — that never works well".

Hochul continued: "I'm going to do whatever I can to literally change the Constitution of New York State to allow us to have an election with the lines that we draw. If this is how they're going to play the game, we're going to fight fire with fire. I didn't want to take on this fight. I've always followed the rules. Democrats always follow the rules, but when they're willing to do this to subvert our democracy, shame on us if we don't stand up. So, I will get it done in 2028, if necessary, if they continue down this path."



MTA Announces Ridership Increases & Lower Operating Expenses, As Agency Savings Goals Narrow Budget Deficit

Editors Note: Due to extraordinary reader feedback this story from last week's newsletter is being re-run verbatim.

The Metropolitan Transportation Authority (MTA) this week released its July Financial Plan showing continued balanced operating budgets for 2025 and 2026 and narrowed deficits in 2027 and 2028. Over the last year, the MTA has narrowed the deficit by \$198 million. And overall operating expenses are below the amount that had been budgeted. The July Financial Plan reaffirms the Authority's previously forecasted \$500 million annual cost savings beginning in 2025.

The MTA also [proposed a series of fare and ticket policy changes](#) for New York City Transit's subways and buses, the Long Island Rail Road (LIRR), the Metro-North Railroad pursuant to the 2025 Budget approved by the MTA Board in December 2024. If approved by the MTA Board in the fall, the changes would go into effect in January 2026.

"The ticket policy changes round out our efforts first launched in 2022 when we introduced fare-capping, and other fare promotions, to modernize our payment system and make navigating NYC's transit system easier and more affordable," said MTA Chief Customer Officer Shanifah Rieara. "We shared our plan to finalize the tap-and go rollout, which is how 75% of subway and bus riders are already paying their fares; and on the railroads, these fare policy proposals offer clearer options and better savings – encouraging more travel with greater flexibility."

Proposed Fare Policy Changes For New York City Transit Subways and Buses

Complete Transition to "Tap-and-Go" and Retire the Unlimited MetroCard Passes.

The 7-day rolling fare cap, which allows customers to pay for 12 rides in a 7-day period and automatically ride free for the rest of the week with no pre-payment required, would become permanent. At the proposed base fare, no customer would pay more than \$36 for subway and local bus rides in a week; reduced-fare customers would pay no more than \$18 in a week.

Fare capping would also be extended to the express bus network on a promotional basis. During this promotion, express bus riders would never pay more than \$67 for unlimited express bus, local bus, and subway rides in any 7-day period.

According to the MTA, with fare capping available to all subway, bus, and express bus customers, the 7-Day, 30-Day, and Express Bus Plus Unlimited Ride MetroCards will no longer offer substantial financial savings and will no longer be sold.

Tap-and-go Would be Required for All Subway, Local Bus, and Express Bus Rides Once MetroCards Are No Longer Accepted as Fare Payment

Cash and coins would continue to be accepted at card vending machines in subway stations and at one of the 2,700 local businesses that sell OMNY cards.

Proposed Rates

Under the fare rate proposed, the base fare for subways, local buses, the Staten Island Railway and Paratransit would rise 10 cents to \$3.00. Express bus fares would rise to \$7.25, from the current \$7.00. The reduced-fare

would remain at half-off the base fare, rising from \$1.45 to \$1.50. Single-ride tickets on subways and buses will increase to \$3.50 from the current \$3.25. The fee for a new OMNY card would increase to \$2 when the MetroCard is no longer accepted for fare payment later in 2026. To view the full NYC Transit fare table under the proposal, see [here](#).

Proposed Fare Policy Changes for LIRR and Metro-North Ticket

More Flexible Ticket Offerings

A new promotional Day Pass for unlimited travel would replace the Round-Trip ticket. The Day Pass would be valid on the day of purchase until 4 a.m. the following day. Unlimited Day Passes are also available for CityTicket and Far Rockaway ticketholders, priced at \$14.50 in the peak and \$10.50 in the off-peak.

A new promotional discount would be available for mobile customers. After 10 peak or off-peak trips in 14 days, mobile customers would get an 11th peak or off-peak one-way trip for free in the same zone combination in the same 14-day period. Unlike today's 10-Trip, which would be eliminated, this new fare product would not require customers to pre-pay for 10 tickets to receive a discount and introduces a new discount for 10-Trip peak customers.

Reduced Fares

A promotional reduced fare product would be available all day, every day for seniors, people with disabilities, and Medicare recipients, even in the morning peak period.

Proposed Fare Rate Changes for LIRR and Metro-North

For the commuter railroads, a proposed increase of up to 4.4% would apply to monthlies and weeklies. All other ticket types would increase up to 8%, with no fare increasing more than \$2. To view the full LIRR proposed fare table see [here](#). To view the full Metro-North fare table under the proposal, see [here](#). Monthly ticket fares will not exceed \$500.

The Off-Peak CityTicket would go from \$5 to \$5.25 and the Peak CityTicket from \$7 to \$7.25. These proposals also apply to the Far Rockaway ticket. The Peak CityTicket and Far Rockaway ticket, which are currently promotional, would become permanent fare products.

Base fares for Metro-North's West-of-Hudson services, the Pascack Valley Line and Port Jervis Line would increase by 4.4%.

Proposed Toll Increases for Bridges and Tunnels

For the RFK, Whitestone, Throgs Neck, Verrazzano Bridges and the Queens-Midtown, Hugh L. Carey Tunnels the proposed toll would go from \$6.94 to \$7.46. The Henry Hudson Bridge would go from \$3.18 to \$3.42 and Cross Bay and Marine Parkway Bridges would go from \$2.60 to \$2.80.

Next Steps

A series of hybrid public hearings will be held on August 19 and 20. To view more details on the public hearings, see [here](#). The registration for the public hearings and the online comment portal is open at mta.info. Additional opportunities for the public to comment in-person in September at various regional satellite locations will be announced at a later date. After considering public comments the MTA Board will vote on these proposed fare and toll changes, which would go into effect January 2026.



NYC Council Land Use Committees Approve Midtown South Mixed-Use Plan

The New York City Council’s Subcommittee on Zoning and Franchises and Committee on Land Use voted to approve the Midtown South Mixed-Use Plan (MSMX), a neighborhood rezoning that will bring over 9,500 new homes, including over 2,800 permanently affordable homes, to the Manhattan districts of Council Member Erik Bottcher and Council Member Keith Powers. Amidst a citywide housing crisis with historically low vacancy rates, the MSMX plan will enable residential development in a part of Midtown Manhattan, where housing is generally not currently allowed, and maps Mandatory Inclusionary Housing (MIH) onto the neighborhood for the first time in history. This historic plan will be accompanied by \$488 million in community benefits and infrastructure improvements, such as targeted investments to support the Garment District industry and businesses, parks, public transit, and other neighborhood resources.

This is the City’s first use of new high-density residential zoning districts (R11 and R12) above 12 Floor Area Ratio (FAR), which were created by last year’s [City of Yes zoning text amendment](#) after the 12 FAR cap was lifted by the State. The City Planning Commission will now review the modified proposal for scope approval prior to it being voted on by the full Council.

Briefs

Comptroller DiNapoli: Fixes Needed in NYC High School Matching Process

New York City Public Schools (NYCPS) needs to do more to ensure students are matched to high schools in line with existing regulations, according to an audit released by New York State Comptroller Thomas P. DiNapoli. The audit found that NYCPS did not always follow required placement policies, which set how certain groups of students should be prioritized.

“Thousands of New York City students rely on a fair and transparent system to get into the high school programs that fit their needs and to give them the best opportunity for a bright future,” said DiNapoli. “My office’s audit found that the city’s process is overlooking some students who face economic hardship. The system needs to be more consistent and transparent to ensure every student is matched according to the placement rules.”

Each year, more than 70,000 eighth graders apply to high school, ranking their program choices. NYCPS uses a matching algorithm to match students with high school programs. Admission depends on factors like available seats, program priorities and the student’s lottery number. The audit reviewed selected aspects of NYC’s high school admissions process from the 2018–2019 to 2024–2025 school years, excluding specialized high school admissions.

Coming Up

New York State

There are currently no Meetings scheduled at the time of this publication

New York City

Wednesday, August 13th

Subcommittee on Landmarks, Public Sitings and Dispositions,
250 Broadway – Committee Room, 16th Floor, 10 a.m.

Thursday, August 14th

Committee on Finance, Committee Room – City Hall, 10:30 a.m.

City Council Stated Meeting, Council Chambers – City Hall, 1:30 p.m.

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