



**CITY OF MIDDLETOWN
COMMUNITY, COMMUNICATION & HISTORICAL SOCIETY
COMMITTEE AGENDA
MAY 5, 2026 - 7:00 PM**

1. ROLL CALL

2. NEW BUSINESS

Middletown Time Capsule Update

Homeowners Insurance Coverage Disclosure Proposal

Electricity Overloading Public Safety Announcement

3. ADJOURNMENT

J. Miguel Rodrigues
Alderman-at-Large

Kevin Gomez
Andrew Green
Aldermen Ward 2



Middletown Common Council
16 James Street
Middletown, New York 10940

May 6, 2026

Re: U.S.A. 250th Birthday-Middletown Community Time Capsule

Dear Friends & Neighbors:

In Celebration of our America's 250th Birthday the City of Middletown is sponsoring a Time Capsule that will offer future generations an authentic and living glimpse and snapshot of life, culture, and daily life in Middletown today, aka- "Middletown Reborn" or "Middletown Renaissance." As an esteemed member and builder of our community we invite you to contribute items to our Time capsule, such as letters, photos, advertisements, menu, or similar popular contemporary items, that will provide Middletown residents in the year 2076 or for our Tricentennial a glimpse of life today.

We will be collecting the items between now and June 30th, in anticipation of our July 4th celebration. We invite you to please drop off your Time capsule contribution at our City Clerk's Office, on the first floor of City Hall at 16 James Street, Middletown, New York 10940.

We look forward to your input as we prepare to pass on to future generations a warm greeting and vivid snapshot of our American Experience as the builders of a promising future for Our City and its posterity.

Yours Truly,

J. Miguel Rodrigues,
Alderman at Large,
Common Council President

Kevin Gomez
Chair, Common Council
Community Communication &
Historical Society Committee

Tel: 901.231.9284 Email: KGomez@middletownny.gov
Facebook: Alderman Kevin Gomez, C/Middletown Ward 2

J. Miguel Rodrigues
Alderman-at-Large

Kevin Gomez
Andrew Green
Aldermen Ward 2



Middletown Common Council
16 James Street
Middletown, New York 10940

March 17, 2026

Hon. Paula Elaine Kay
New York State Assembly
LOB 435
Albany, NY 12248

Re: Legislation

Dear Assemblywoman Kay:

I'm writing to request your support for legislation amending N.Y.S. Insurance Law § 3445 to require mandatory disclosure by homeowner insurance companies to their customers of their right to have an **equipment breakdown endorsement** in their policies.

This request stems from a difficult ordeal my family and I experienced recently. On February 2, 2026, our boiler had to be shut down due to a carbon monoxide leak that could have killed us all were it not for God's protection and the carbon monoxide alarm that went off to warn us. Our boiler failed and the frigid temperatures that followed froze and burst some of our water pipes, displacing us for the weeks that followed. Our homeowner's insurance initially declined to provide us with coverage for a boiler replacement that otherwise would have exceeded our finances. At the end we were blessed. The Contractor's report convinced the company to reverse course and provide coverage for our boiler replacement.

Unfortunately, for many other families in our communities that went through similar experiences this past month they would find their homeowner insurance policies turning

Tel: 901.231.9284 Email: KGomez@middletownny.gov
Facebook: Alderman Kevin Gomez, C/Middletown Ward 2

J. Miguel Rodrigues
Alderman-at-Large

Kevin Gomez
Andrew Green
Aldermen Ward 2

down their need for help. Standard homeowners Insurance policies provide boiler coverage when damaged by a named peril, such as fire or lightning but decline coverage in cases involving mechanical breakdown, wear and tear, or improper maintenance. Unless the policy owner requests **equipment breakdown endorsement** in their policy, they will find themselves without any coverage for a boiler emergency as previously described. Though Insurance polices offer equipment breakdown endorsement, they are under no obligation to disclose it and most instances do not inform homeowners of the option for such an important coverage.

This difficult experience my family has gone through these last few weeks is one I wouldn't wish anybody. Homeowners should not be caught by surprise or subject to a bill they cannot afford because of a boiler emergency where insurance coverage is nowhere to be found. For this reason I'm asking you and your office to explore passing state legislation that will require homeowner insurance policies to disclose to customers the option of an equipment breakdown endorsement so they can make a right choice to prepare for the unexpected as in the perilous case of a boiler collapse in the middle of an ice cold winter.

By sharing this experience, I hope we could get meaningful legislation that will protect homeowners in our Second Ward and throughout New York State. This will allow them to protect themselves from unexpected and unaffordable calamities like the ones I address here. If there are any questions, do not hesitate to contact me.

Yours Truly,

A handwritten signature in black ink, appearing to read "Kevin Gomez", written in a cursive style.

Kevin Gomez

Legislative Bill Drafting Commission
15549-01-6

S. -----
Senate

IN SENATE--Introduced by Sen

--read twice and ordered printed,
and when printed to be committed
to the Committee on

----- A.
Assembly

IN ASSEMBLY--Introduced by M. of A.

with M. of A. as co-sponsors

--read once and referred to the
Committee on

INSURLA
(Requires insurers to disclose all
available endorsements for homeown-
ers liability insurance policies)

Ins. endorsement disclosure

AN ACT

to amend the insurance law, in
relation to requiring insurers to
disclose all available endorsements
for homeowners' liability insurance
policies

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

IN SENATE

Senate introducer's signature

The senators whose names are circled below wish to join me in the sponsorship
of this proposal:

s15 Addabbo	s56 Cooney	s24 Lanza	s19 Persaud	s45 Stec
s43 Ashby	s46 Fahy	s16 Liu	s13 Ramos	s35 Stewart-
s36 Bailey	s34 Fernandez	s04 Martinez	s05 Rhoads	Cousins
s63 Baskin	s60 Gallivan	s07 Martins	s33 Rivera	s22 Sutton
s57 Borrello	s12 Gianaris	s02 Mattera	s39 Rolison	s44 Tedisco
s47 Bottcher	s59 Gonzalez	s48 May	s50 Ryan, C.	s49 Walczyk
s25 Brisport	s26 Gounardes	s37 Mayer	s18 Salazar	s52 Webb
s55 Brouk	s53 Griffo	s03 Murray	s10 Sanders	s38 Weber
s06 Bynoe	s40 Harckham	s20 Myrie	s23 Scarcella-	s08 Weik
s09 Canzoneri-	s54 Helming	s51 Oberacker	Spanton	s61 Zellner
Fitzpatrick	s41 Hinchey	s58 O'Mara	s32 Sepulveda	
s17 Chan	s31 Jackson	s62 Ortt	s29 Serrano	
s30 Cleare	s27 Kavanagh	s01 Palumbo	s42 Skoufis	
s14 Comrie	s28 Krueger	s21 Parker	s11 Stavisky	

IN ASSEMBLY

Assembly introducer's signature

The Members of the Assembly whose names are circled below wish to join me in the
multi-sponsorship of this proposal:

a078 Alvarez	a143 Chludzinski	a083 Heastie	a145 Morinello	a052 Simon
a031 Anderson	a136 Clark	a028 Hevesi	a016 Norber	a075 Simone
a121 Angelino	a047 Colton	a035 Hooks	a045 Novakhov	a114 Simpson
a133 Bailey	a140 Conrad	a128 Hunter	a011 O'Pharrow	a094 Slater
a120 Barclay	a032 Cook	a029 Hyndman	a091 Otis	a005 Smith
a106 Barrett	a039 Cruz	a079 Jackson	a132 Palmesano	a118 Smullen
a105 Beephan	a043 Cunningham	a104 Jacobson	a088 Paulin	a022 Solages
a107 Bendett	a077 Dais	a134 Jensen	a141 Peoples-	a110 Steck
a082 Benedetto	a053 Davila	a004 Kassay	Stokes	a010 Stern
a027 Berger	a072 De Los Santos	a100 Kay	a023 Pheffer	a127 Stirpe
a042 Bichotte	a003 DeStefano	a125 Kelles	Amato	a102 Tague
Hermelyn	a054 Dilan	a040 Kim	a063 Pirozzolo	a064 Tannousis
a117 Blankenbush	a081 Dinowitz	a069 Lasher	a074 Powers	a086 Tapia
a015 Blumencranz	a147 DiPietro	a013 Lavine	a089 Pretlow	a071 Taylor
a144 Bologna	a009 Durso	a065 Lee	a019 Ra	a085 Torres
a073 Bores	a099 Eachus	a126 Lemondes	a030 Raga	a037 Valdez
a098 Brabenc	a048 Eichenstein	a095 Levenberg	a038 Rajkumar	a033 Vanel
a026 Braunstein	a061 Fall	a060 Lucas	a006 Ramos	a055 Walker
a138 Bronson	a008 Fitzpatrick	a135 Lunsford	a062 Reilly	a112 Walsh
a046 Brook-Krasny	a057 Forrest	a123 Lupardo	a087 Reyes	a024 Weprin
a020 Brown, E.	a124 Friend	a129 Magnarelli	a149 Rivera	a097 Wieder
a012 Brown, K.	a050 Gallagher	a101 Maher	a109 Romero	a059 Williams
a093 Burdick	a131 Gallahan	a130 Manktelow	a067 Rosenthal	a113 Woerner
a142 Burke	a007 Gandolfo	a108 McDonald	a025 Rozic	a070 Wright
a018 Burroughs	a068 Gibbs	a014 McDonough	a111 Santabarbara	a041 Yeger
a119 Buttenschon	a002 Giglio	a146 McMahan	a090 Sayegh	a080 Zaccaro
a096 Carroll, P.	a066 Glick	a137 Meeks	a001 Schiavoni	a056 Zinerman
a044 Carroll, R.	a034 Gonzalez-	a017 Mikulin	a076 Seawright	
a115 Cashman	Rojas	a122 Miller	a148 Sempolinski	
a058 Chandler-	a116 Gray	a051 Mitaynes	a084 Septimo	
Waterman	a021 Griffin	a150 Molitor	a092 Shimsky	
a049 Chang	a139 Hawley	a036 Moreno	a103 Shrestha	

1) Single House Bill (introduced and printed separately in either or
both houses). Uni-Bill (introduced simultaneously in both houses and printed
as one bill. Senate and Assembly introducer sign the same copy of the bill).

2) Circle names of co-sponsors and return to introduction clerk with 1
signed copy of bill and 1 copy of memorandum in support (single house);
or 2 signed copies of bill and 2 copies of memorandum in support (uni-bill).

1 Section 1. The insurance law is amended by adding a new section 3463
2 to read as follows:

3 § 3463. Homeowners' liability insurance; available endorsement disclo-
4 sure. Every insurer offering a homeowners' insurance policy, as defined
5 in section two thousand three hundred fifty-one of this chapter, shall
6 disclose all available endorsements with plain language descriptions of
7 the coverage added by each endorsement as part of the application proc-
8 ess for such policy.

9 § 2. This act shall take effect on the first of January next succeed-
10 ing the date on which it shall have become a law and shall apply to all
11 contracts entered into, renewed, modified or amended on or after such
12 effective date.

DON'T OVERLOAD YOUR HOME!

i According to the National Fire Protection Association, **47,700 home fires** in the U.S. are caused by electrical failure or malfunction each year. These fires result in **418 deaths, 1,570 injuries, and \$1.4 billion in property damage**. Overloaded electrical circuits are a major cause of residential fires. Help lower your risk of electrical fires by not overloading your electrical system.

OVERLOADED CIRCUIT WARNING SIGNS



Flickering, blinking, or dimming lights



Warm or discolored wall plates



Burning odor coming from receptacles or wall switches



Frequently tripped circuit breakers or blown fuses



Cracking, sizzling, or buzzing from receptacles



Mild shock or tingle from appliances, receptacles, or switches

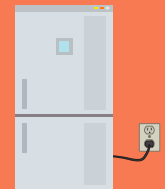


HOW TO PREVENT ELECTRICAL OVERLOADS

Never use extension cords or multi-outlet converters for appliances.



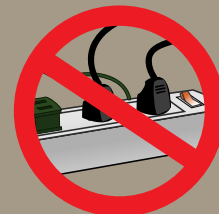
All major appliances should be plugged directly into a wall receptacle outlet. Only plug one heat-producing appliance into a receptacle outlet at a time.



A heavy reliance on extension cords is an indication that you have too few outlets to address your needs. Have a qualified electrician inspect your home and add new outlets.



Power strips only add additional outlets; they do not change the amount of power being received from the outlet.



50%

The CPSC estimates more than 50% of electrical fires that occur every year can be prevented by Arc Fault Circuit Interrupters (AFCIs). To learn more about AFCIs, visit ESFI.org.



Only use the appropriate watt bulb for any lighting fixture. Using a larger watt light bulb may cause a fire.



www.facebook.com/ESFI.org



www.twitter.com/ESFI.org



www.youtube.com/ESFI.org

Please share this free resource to save lives

MAY IS NATIONAL ELECTRICAL SAFETY MONTH