



NEW YORK STATE SENATOR

Andrea Stewart-Cousins

## Senate Democratic Majority Supports Older New Yorkers During Older Americans Month

ANDREA STEWART-COUSINS May 21, 2019

| ISSUE: **OLDER ADULTS**

Albany, NY- The Senate Democratic Majority will pass legislation today that will protect the rights and improve the lives of older New Yorkers. The bills that will be passed by the Senate Majority include legislation to help older New Yorkers stay in their homes, protect against fraud, and improve rights for residents of adult care facilities.

“The Senate Majority is committed to helping older New Yorkers prosper and age with dignity,” Senate Majority Leader Andrea Stewart-Cousins said. “I am proud of my legislation that will help provide tax relief to seniors and New Yorkers with disabilities, and all of the bills the Senate Majority is advancing to improve the lives of New York seniors. I thank Senate Aging Committee Chair Rachel May and the bill sponsors for their advocacy on behalf of our aging population.”

The legislation being advanced by the Senate Majority to help older New Yorkers includes:

**Senior Property Tax Relief:** This bill, S.5557, sponsored by Senate Majority Leader Andrea Stewart-Cousins, provides income-eligible seniors and persons with disabilities and limited income with relief from increasing real property taxes by increasing the maximum income eligibility limit for the Senior Citizen Real Property Tax Exemption to \$50,00

Money Transmitter Warning: This bill, S.297, sponsored by Deputy Majority Leader Michael Gianaris, will require financial institutions to provide a warning to customers of the danger of consumer fraud.

Small Business and Entrepreneur Education: This bill, S.4575, sponsored by Chair of the Senate Committee on Aging Senator Rachel May, establishes a program to provide education and training to individuals fifty years of age and older to aid in the transition to an entrepreneur and small business developer.

Reverse Mortgage Protections: This bill, S.4407, sponsored by Senator Andrew Gounardes, places new regulations on reverse mortgage products, including notice requirements and prohibitions on excessive fees by lenders, in order to make these financial products safer for seniors.

Continuing EPIC Coverage: This bill, S.2187A, sponsored by Senator Jamaal Bailey, will allow seniors to retain their eligibility in the EPIC program if they previously qualified but are no longer eligible because of an increase in a public or private pension or social security benefit.

Default and Foreclosure on Reverse Mortgages: This bill, S.4408, sponsored by Senator Andrew Gounardes, will enact significant regulations that will protect seniors when lenders attempt to foreclose on a home with a reverse mortgage, thereby helping seniors remain in their homes.

Informed Adult Care Medical Decisions: This bill, S.874, sponsored by Senator Gustavo Rivera, will require residents of adult care facilities to be fully informed about their health care services and make their own decisions regarding care, as well as be able to choose their own providers when seeking services outside of the facility.

Older Adult Substance Abuse, Chemical Dependence and Compulsive Gambling: This bill, S.4925A, sponsored by Senator Kevin Parker, will expand the scope of the interagency geriatric mental health planning council to include issues of substance abuse, and compulsive gambling. Increasing No-Charge Withdrawal Transactions: This bill, S.2245, sponsored by Senator James Sanders, will increase the amount of no-charge withdrawal transactions for basic banking account holders aged sixty-five and older from eight to twelve.

Senate Deputy Leader and Bill Sponsor, Senator Michael Gianaris said, “New Yorkers deserve the strongest protections against predators and fraud. I am committed to keeping the most vulnerable safe from scammers.”

Chair of the Senate Committee on Aging, and Bill Sponsor, Senator Rachel May said, “As Chair of the Senate Aging Committee it is important to me that we are supporting older New Yorkers in every way possible and allowing them to continue contributing to their communities. The Encore Entrepreneurship program will provide older New Yorkers with the resources and support they need – like educational and training opportunities – to take control over their career paths and start their own businesses. I am thrilled to be the sponsor of this bill and excited for the package of legislation we are passing to benefit older New Yorkers.”

Bill Sponsor, Senator Jamaal Bailey said, “Our older New Yorkers are some of the most vulnerable in our population. They are often the target of scams and are more susceptible to illness and poverty. Many rely on government aid and social security benefits that are provided to them as a source of income. This is why I am proud to sponsor a bill that will aid seniors by allowing them to requalify for the EPIC program regardless of an increase in public or private pension or social security benefits. Our seniors have contributed greatly to our society and deserve to live comfortably during their retirement. I want to thank my

leader, Andrea Stewart-Cousins for prioritizes our seniors and advancing this legislation.”

Bill Sponsor, Senator Andrew Gounardes said, “In the twilight of their lives, senior citizens should not have to worry about staying in their homes or being scammed by predatory institutions. I'm proud to sponsor legislation that will make financial products, such as reverse mortgages, safer and easier to understand for seniors. We must do all we can to ensure that seniors are not being taken advantage of and they have the resources they need.”

Bill Sponsor, Senator Kevin Parker said, "Unfortunately, our state is facing a substance abuse crisis and often older New Yorkers are the most vulnerable to fall into chemical dependence, substance abuse, and compulsive gambling. Expanding the scope of geriatric mental health is crucial to helping older New Yorkers age in a healthy and safe manner. I applaud my colleagues for advocating to provide more services to older New Yorkers.”

Bill Sponsor, Senator Gustavo Rivera said, "On this Older Americans Month, we are passing legislation that recognizes the significant role our seniors play in our communities and the responsibility we have to ensure they have access to the services they need to enjoy their golden years. By including my bill to allow older New Yorkers to make informed decisions about the health care services they receive in adult care facilities, we are ensuring that they are able to take charge of their health and stay independent for as long as possible."

Bill Sponsor, Senator James Sanders, Jr. said, “Many of our seniors are living on a fixed income and need all the help they can get to save money where and when they can. As the Chairman of the Committee on Banks, I am proud to have introduced a bill (S.2245) that will increase the amount of no-charge withdrawals seniors age 60 and older can make from a basic banking account. It would be increased from eight to twelve per periodic cycle. These extra savings can add up over time and can go towards important necessities like food and prescription drugs.”

Senator Joseph P. Addabbo, Jr. said, “As a long-time member of the Senate Aging Committee, it is my pleasure to support this package of bills to assist older New Yorkers in such varied areas as tax relief, health care, entrepreneurship, and consumer protection. Among other initiatives, the Senate will be approving bills I co-sponsor to warn seniors and others about misleading money transfer scams, and to provide new protections for elderly property owners who opt to pursue reverse mortgages to stay in their homes.”

Senator Pete Harckham said, “I’m proud that we’ve passed a slate of bills that provides new, important protections for seniors to help keep them financially stable and less vulnerable to consumer fraud. Our senior citizens should be able to remain in their homes as long as they wish, and work for as many years as they desire. Scammers who target the oldest among us are despicable and the protections we passed today will help countless seniors in our state.”

Senator Anna M. Kaplan said, “Our seniors deserve to enjoy the retirement they saved for without the potential threat of losing their home or savings due to unreasonable property tax hikes, predatory business practices, and outright fraud. That’s why I support the Senate Majority’s package of legislation that will protect our seniors from bad actors and better ensure their financial stability.”

Senator Tim Kennedy said, “Over the years, hardworking seniors throughout New York have laid a strong foundation for our region and our state. It is our responsibility to ensure we’re doing everything we can to provide them with the same protections, services, and peace of mind that they deserve. Through the passage of this legislation, the Senate majority is prioritizing senior safety, making it easier for people to remain in their homes, and assisting folks in living full, engaged, and educated lives.”

Senator Liz Krueger said, “The number of older New Yorkers is on the rise, so it is vital that we take steps to help them to continue to live full and independent lives, and contribute to

their communities. I commend my colleagues in the Majority for passing this package of bills that will protect and empower older people around the state.”

Senator Shelley B. Mayer said, “Today, we took steps to protect New York’s seniors and ease the financial burden of home ownership for the most vulnerable. This legislative package includes bills that place new regulations on reverse mortgage products and prohibit excessive fees by lenders; protect seniors when lenders attempt to foreclose on a home with a reverse mortgage; and increase the maximum income eligibility limit for the Senior Citizens Real Property Tax Exemption. Affordability and financial security are serious concerns for seniors throughout the 37th District. I am glad that we are taking steps to ease the financial burden so people can remain in the communities in which they have lived and raised families.”

Senator Julia Salazar said, "I am pleased to support this package of legislation aimed at helping older New Yorkers live full and complete lives regardless of their family or economic situation. Seniors represent an important source of wisdom, experience, and historical memory that our society too often dismisses. We need to make sure that we not only provide comfort for our older citizens, but also provide opportunities to participate in our government, politics, and civil society. This legislation makes strides towards that goal."

Senator Diane Savino said, “As we're commemorating Older Americans Month, we must stop and think of proactive approaches to protect some of our most vulnerable populations. Entering an assisted living facility is never an easy circumstance, and we must ensure the families and neighbors are well prepared for any unforeseen circumstance, such as an unfortunate closing of a facility.”

Senator Luis Sepúlveda said, "This set of legislation will alleviate the many distresses that seniors face today, relieving part of the financial burden on property tax and withdrawal

transactions, providing educational and training programs for entrepreneur opportunities, developing counsel to warn seniors of consumer fraud, keeping seniors safely in their homes, and many more. It is our responsibility to ensure all New Yorkers, regardless of age, are in livable conditions where they are not taken advantage of and are receiving the care they deserve. We must always protect our seniors.”

Senator James Skoufis said, “By providing tax relief and increasing benefits, this Majority is showing our older New Yorkers that we listen to their needs and will work to find the necessary solutions to their problems. The elderly community is constantly being taken advantage of, especially in health care, and I'm proud to vote yes on this much-needed package that will both protect them and provide real relief to their lives.”

Senator Kevin Thomas said, "Many of our seniors face obstacles to maintaining their independence, staying in their homes, and accessing healthcare services. The high cost of property taxes on Long Island is a burden on older residents, especially for those who are on a fixed income or living with a disability. Our hardworking seniors deserve to stay in the communities they have come to know and love. This legislation will not only secure a better quality-of-life in our aging communities but provide a much-needed relief from increasing property taxes.”

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RELATED LEGISLATION

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**2019-S557**

- 
- 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
  
  -

Prohibits the passage of bills by the legislature between the hours of midnight and eight o'clock a.m. unless two-thirds of the legislature is present and requires two-thirds approval for messages of nece

January 07, 2019

In Senate Committee [Judiciary](#)

Sponsored by [James Tedisco](#)

Do you support this bill?

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**2019-S297**

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- 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
  
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Requires transmitters of money to provide a certain warning to consumers

January 03, 2019

In Assembly Committee

Sponsored by **Michael Gianaris**

Do you support this bill?

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**2019-S4575**

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

Establishes a program to provide education and training to individuals fifty years of age and older regarding the transition to an entrepreneur and small business developer

March 15, 2019

Senate Floor Calendar

Sponsored by [Rachel May](#)

Do you support this bill?

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**2019-S4407**

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- 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
  
- 

Provides for the regulation of federal home equity conversion mortgages

March 11, 2019

Senate Floor Calendar

Sponsored by [Andrew Gounardes](#)

Do you support this bill?

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## 2019-S2187A

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- 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 income eligibility under the EPIC program

January 23, 2019

In Assembly Committee

Sponsored by [Jamaal T. Bailey](#)

Do you support this bill?

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## 2019-S4408

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- 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
- 

Requires lenders foreclosing upon home equity conversion reverse mortgages to provide notice to the department of financial services and the mortgagors

March 11, 2019

Signed by Governor

Sponsored by [Andrew Gounardes](#)

Do you support this bill?

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## 2019-S874

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- 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 rights of residents of adult care facilities

January 09, 2019

Senate Floor Calendar

Sponsored by [Gustavo Rivera](#)

Do you support this bill?

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## 2019-S4925A

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- 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
  
- 

Renames and broadens the geriatric service demonstration program to include older adults with mental health disabilities and substance use disorder

March 29, 2019

Signed by Governor

Sponsored by **Kevin S. Parker**

Do you support this bill?