



NEW YORK STATE SENATOR

David Carlucci

## Senator David Carlucci Supports New York's Seniors

SENATOR DAVID CARLUCCI June 25, 2019

| ISSUE: **SENIORS**



(Albany, NY) -- Senator David Carlucci (D-Rockland/Westchester) supported legislation to protect the rights of seniors and improve their quality of life in New York State. The bills passed by the Senate Majority will help seniors stay in their homes, protect them against fraud, and expand discounted prescription drug costs.

“Many seniors live on a fixed income, relying solely on a social security check,” **said Senator David Carlucci**. In New York, we need to look for ways to make housing and prescription drug costs more affordable. We need to target scammers who go out of their way to prey on

vulnerable seniors. These bills reflect my commitment to protecting our seniors and addressing these problems.”

The legislation passed by the Senate Majority and Carlucci includes:

**Senior Property Tax Relief (S.5557)** – raises the maximum income eligibility requirement for New Yorkers 65 and older to \$50,000 so more seniors and those with disabilities can qualify for a property tax break.

**Money Transmitter Warning (S.297)** - requires financial institutions to provide a consumer fraud warning when someone is wiring or transferring money electronically.

**Small Business and Entrepreneur Education (S.4575)** - requires the development of programs and services across the state to help support aspiring senior entrepreneurs.

**Reverse Mortgage Protections (S.4407)** - places new regulations on reverse mortgage products so that unscrupulous lenders do not take advantage of seniors.

**Continuing EPIC Coverage (S.2187A)** - allows seniors who previously qualified for the EPIC Program to retain their eligibility even if their income increased due to a public or private pension or social security benefit.

**Default and Foreclosure on Reverse Mortgages (S.4408)** - enacts significant regulations on lenders who attempt to foreclose on a reverse mortgage loan.

**Informed Adult Care Medical Decisions (S.874)** - requires residents of adult care facilities to be fully informed of their health care services and their right to make their own decisions regarding care.

**Older Adult Substance Abuse, Chemical Dependence and Compulsive Gambling (S.4925A) -**

expands the scope of the interagency geriatric mental health planning council to include issues of substance abuse and compulsive gambling.

**Increasing No-Charge Withdrawal Transactions (S.2245) -** increases the amount of no-charge

withdrawal transactions for basic banking account holders aged sixty-five and older from eight to twelve.

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RELATED LEGISLATION

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**2019-S5557**

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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

- Increases the amount of income property owners may earn for the purpose of eligibility for the property tax exemption for persons over sixty-five years of age and persons with disabilities and limited income

May 07, 2019

In Assembly Committee

Sponsored by [Andrea Stewart-Cousins](#)

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

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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
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[Relates to income eligibility under the EPIC program](#)

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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

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## 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
  
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**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

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## 2019-S2245

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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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[Increases number of withdrawal transactions from basic banking accounts for account holders sixty-five years of age or older from eight to twelve](#)

January 23, 2019

Senate Floor Calendar

Sponsored by [James Sanders Jr.](#)

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Do you support this bill?