



NEW YORK STATE SENATOR

James Sanders Jr.

## State Legislature Passes Senator Sanders' Bills on Banking and Social Services

JAMES SANDERS JR. March 4, 2021



Senator James Sanders Jr. this week saw two important pieces of his legislation pass the senate. The first bill (S.1566 /A.5915) would require banks to inform customers of any consequences to their credit score when the bank has agreed to an alternative payment schedule. The second bill, known as the Social Services Bill of Rights Act (S.3178 / A.5817), would amend the social services law, in relation to requiring social services districts to conspicuously post a notice of basic rights.

As the Chairman of the Senate Committee on Banks, Senator Sanders feels strongly about this legislation (S.1566), which passed the senate on March 3, 2021 by a vote of 49-14. It addresses the practice some banks use by which they arrange an alternative payment schedule with a customer and leave the customer with the impression that this arrangement will prevent the financial institution from hurting the customer's credit rating. When an alternative payment schedule is arranged, a bank may still report a customer as being late on their payments even though they have worked out a compromised alternative. Most customers are unaware of this and don't know that the alternative payment schedule is really not helping them preserve their credit rating.

The Social Services Bill of Rights Act (S.3178 / A.5817) passed the senate by a vote of 62-0 on March 2, 2021. Offices of social services, which are open to the public, are to post conspicuously a notice of recipients basic rights, already established by law, which are as follows:

- Right to a Fair Hearing
- Duty to Assist
- Right to Emergency Assistance
- Right to Apply - Right to Child Care
- Right to Free Language Services
- Right to Screening and Special Services If Experiencing Domestic Violence
- Right to Full and Equal Access to Benefits and Services
- Right to a Written Adequate Notice.

The aforementioned rights are all enshrined in law or through precedence. However, those seeking benefits may not be aware of their existence or specific details. This bill will require all public assistance offices that are open to the public to post discernibly the document containing these rights with details of their utility so that the applicant may make informed decisions about benefits. This will allow employees at said agencies may better serve the public.