



NEW YORK STATE SENATOR

James Sanders Jr.

## Senator Sanders Gets Record Number of Bills Passed, Improving the Lives of His Constituents and All New Yorkers

JAMES SANDERS JR. June 3, 2022



Senator James Sanders Jr. has had numerous pieces of legislation signed into law by Governor Kathy Hochul and other bills that have passed both houses and are on their way to being signed into law. They cover all aspects of life including health, economic development, criminal justice, military affairs, the environment and much more.

"This is what happens when government works and works well," Senator Sanders said. "I am proud of how productive my Democratic colleagues and I were during this session. It is

because of that team work that I was able to get many bills passed that will help my district and the entire state."

This was an especially productive session with Senator Sanders getting more of his legislation passed than any other prior session, despite the challenges of the pandemic and increase in violence, his great legislation was able to be passed.

The following bills, authored by Senator Sanders, were passed over the last few months:

### **Homeownership/Housing**

- **Establishes the "Foreclosure Abuse Prevention Act" to promote fairness during the foreclosure process.** This bill overrules the most harmful aspects of the recent *Engel and Ramirez* decisions and restore the law regarding the statute of limitations to where it was, providing for certainty and stability. This would protect the rights of homeowners involved in a foreclosure process. S.5473-D/SANDERS (passed both houses, waiting to be signed by the Governor)
- **Ensures that a buyer or buyer's agent receives information regarding the indoor mold history of a property prior to the sale of said property.** The history of mold must be disclosed in order to prevent further mold growth. Health risks are increased in property where indoor mold is hidden or not identified as dangerous. This is exactly why new property buyers need to be informed of past indoor mold growth, as they are with past records of lead paint and other hazardous materials contained in the property. S.5097-A/SANDERS (passed both houses, waiting to be signed by the Governor)

### **Health/Emergency Services**

- **Requires health insurance providers to provide coverage for colorectal cancer screening(s) in accordance with the American Cancer Society guidelines for average risk individuals.** As of May 2021, the guidelines recommend beginning screening at age 45 for such individuals. Colon cancer is the second leading cancer killer in America and is the primary cancer killer among nonsmokers. Without preventative action, one in every 17 Americans will be diagnosed with colon cancer. However, with colonoscopy screening, that risk is reduced to as low as one in 100 people. S.906-B/SANDERS (passed both houses, waiting to be signed by the Governor)
- **Creates the Sickle Cell Disease Detection and Education Program.** About 1 in 13 Black or African American babies are born with the sickle cell trait, and about 1 in 365 Black or African American babies are born with sickle cell disease. There are also many people who come from Hispanic, Southern European, Middle Eastern, or Asian Indian backgrounds that have the disease. A person can be a carrier of the sickle cell trait but experience little to no symptoms throughout their lives. A Sickle cell disease detection and education program is crucial to protecting parents and children who are carriers of the trait. S.5605-B/SANDERS (passed both houses, waiting to be signed by the Governor)
- **Ensures that emergency services personnel complete the most up-to-date training in issues related to mental health issues.** Provides crisis intervention team training, mental health first aid, implicit bias training and naloxone training to firefighters and emergency medical services personnel. This training is needed to address the growing mental health crisis. S.7144/SANDERS (signed into law by the Governor)

## Banking/Consumer Protection/Insurance

- **Requires the New York State Department of Financial Services to develop a study to determine the location and demographics of each underbanked community and household in New York State.** According to the FDIC 1 in 4 American households are unbanked or underbanked. Nearly 10 million US households (7.7 percent) are unbanked, meaning they do not have a checking or savings account (FDIC2014). Another 25 million (20.0 percent) are underbanked, meaning they have checking or savings accounts but also use alternative financial services such as check cashing or payday loans. This study will help address the unbanked and underbanked problem in New York State. S.1684/SANDERS (signed into law by the Governor)
- **Prohibits banking organizations from issuing mail-loan checks without request or application, in order to protect consumers from potentially unsafe banking products.** The practice of mailing unsolicited loan checks to consumers can prove confusing to the consumer with respect to the obligation flowing from his or her endorsement. Additionally, an unsolicited loan check received by mail may be cashed by an unknown payee obligating the payee to repay the loan. This bill would negate the problems noted above. S.4894/SANDERS (signed into law by the Governor)
- **Requires a bank to provide notice every 180 days with a summary of all overdraft fees charged to an account and information on the account holder's ability to negotiate the overdraft charges.** Overdraft fees cost Americans \$12.4 billion dollars in 2020 and the average national

overdraft fee was \$24.38 per transaction. This legislation will provide account holders with a clear summary of their overdraft fees and provide them with information on their ability to negotiate the fees with the bank, allowing account holders an opportunity to recover some of their money. S.7202-A/SANDERS (passed both houses, waiting to be signed by the Governor)

- **Provides that a banking institution must cash certain types of checks, for five hundred dollars or less, drawn on said institution, if the payee presents a valid government-issued photo identification and matching proof of address.** This bill protects these hardworking New Yorkers by mandating that a banking institution cash a check drawn upon a solvent account in that bank. In order to protect against fraud, the banks are permitted to require one valid government-issued photo identification and matching proof of address and a signature or mark. S.7535-A/SANDERS (passed both houses, waiting to be signed by the Governor)
- **Decreases the delinquency period when a point of contact must be provided from 60 days to 30 days.** Ensures a lender identifies a point of contact for a borrower in an efficient manner, such that the requirement to appoint a contact was reduced from when a borrower is 60 days late to when a borrower is 30 days late. S.7793/SANDERS (signed into law by the Governor)
- Clarifying provisions related to providing for the electronic delivery of a policy notice or document by an insurer to a party who consents to such delivery. An insurer must

obtain the consumer's affirmative consent to deliver each kind of notice and specifies that such consent is not blanket consent for every kind of notice. S.7797/SANDERS (signed into law by the Governor)

- **Extends the effectiveness of certain provisions relating to participation in the Banking Development Districts Program (BDD Program).** The BDD program is intended to spur the establishment of a bank facility which would not otherwise exist. S.9152/SANDERS (passed both houses, waiting to be signed by the Governor)
- **Directs the New York State Superintendent of Financial Services to study overdraft fees.** Overdraft fees cost Americans \$12.4 billion dollars in 2020 and the average national overdraft fee was \$24.38 per transaction. This legislation will provide information on the impact overdraft fees are having across New York. S.9348/SANDERS (passed both houses, waiting to be signed by the Governor)

### **Small Business/MWBEs**

- **Allows businesses to use funds received from Minority and Women-Owned Business Development and Lending Program of the Empire State Development Corporation for the purpose of refinancing existing debt.** Modifying this existing loan program would permit a small business to refinance existing debt on more favorable terms, which would allow these businesses to improve their cash flow. S.571/SANDERS (passed both houses, waiting to be signed by the Governor)

## Labor/Employee Rights

- **Enacts Carlos' Law.** Protects workers from corporations and their agents that fail to comply with safety protocols by amending the penal code to created new offenses and substantially increasing the fines that can be imposed upon a corporate defendant convicted of certain crimes. This legislation will save the lives of many New York workers by providing a deterrent for future criminal actions. S 621-B SANDERS (Passed Senate)
- **Permits excused absences of state employees for the purpose of donating blood.** The State of New York is currently in the midst of a blood shortage. According to reports, there is less than a day's supply of blood on hand at varying hospitals throughout the State. This problem has continually cropped up in recent years as there have been fewer donors over the last decade. State government can help alleviate this problem by providing its employees with a motive to donate blood S 907-A/SANDERS (passed both houses, waiting to be signed by the Governor)

## Environment/Energy

- **Authorizes the New York State Energy Research and Development Authority (NYSERDA) to prepare a report on the establishment of a New York renewable energy laboratory.** New York State is committed to expanding and advancing energy efficiency and renewable energy projects to reduce greenhouse gas emissions, reduce out of state dependency on fossil fuels, promote public health and create new jobs. This bill will report on the feasibility of establishing a renewable energy laboratory to help achieve the ambitious goals of the

Climate Leadership and Community Protection Act. S.4479-A /SANDERS (passed both houses, waiting to be signed by the Governor)

- Clarifying provisions directing the Department of Environmental Conservation (DEC) to study alternative municipal uses for recycled glass. S.7763/SANDERS (signed into law by the Governor)

## Veterans

- Provide information on benefits for those who served in the national guard members on the federal and state level. National Guard members need a place to find information on benefits and services available to them and their families. S.666-A/SANDERS (passed both houses, waiting to be signed by the Governor)
- Increases the number of members on the Veterans' Temporary Suicide Prevention Task Force from nine to thirteen. The additional members will include the Commissioner of the NYS Office of Mental Health, the Director of NYS Veterans' Services, the Commissioner of the NYS Office of Alcoholism and Substance Abuse Services, and the NYS Commissioner of Health, or their designees. S.7804/SANDERS (signed into law by the Governor)
- Directs the NYS Division of Veterans' Services to create a searchable registry of the military memorials located in the State of New York. Having a registry on the Division's website that

is searchable, will enable these special structures to be remembered as the years pass since their dedication. S.8729/SANDERS (passed both houses, waiting to be signed by the Governor)

### **Food/Agriculture**

- **Establishes the New York State Council on Food Policy to develop and track guidelines and programs that promote locally grown food products and increase markets for New York agricultural industry's products.** By establishing a New York State Council on Food Policy, we can actively ensure that guidelines, programs, and legislation are established that maximize the potential business and effectiveness of our local farms, and provide New Yorkers with a consistent supply of fresh and healthy food. S.549-B/SANDERS (passed both houses, waiting to be signed by the Governor)
- **Establishes an advisory group on urban and rural consumer access to locally produced, healthy foods to be convened by the Commissioner of Agriculture and Markets.** This group must have representatives from agriculture, food access organizations, food retailers, and economic development agencies. The advisory group maintains the task of identifying strategies and opportunities to expand access for underserved, nutritionally deficient urban and rural communities to healthy, locally produced food in New York State. S.7823/SANDERS (signed into law by the Governor)

### **Social Services**

- **Require social services districts to conspicuously post a notice of basic rights. 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. S.3178-A/SANDERS (passed both houses, waiting to be signed by the Governor)