

CITY COUNCIL
CITY OF NEW YORK

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TRANSCRIPT OF THE MINUTES

Of the

COMMITTEE ON CONSUMER AFFAIRS

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August 16, 2016
Start: 10:13 a.m.
Recess: 10:18 a.m.

HELD AT: Council Chambers - City Hall

B E F O R E: RAFAEL L. ESPINAL, JR.
Chairperson

COUNCIL MEMBERS: Vincent J. Gentile
Julissa Ferreras-Copeland
Karen Koslowitz
Rory I. Lancman

A P P E A R A N C E S (CONTINUED)

2 [sound check, pause]

3 SERGEANT-AT-ARMS: Quiet in the Chamber,
4 please. Quiet, please.

5 [gavel]

6 CHAIRPERSON ESPINAL: Good afternoon, my
7 name is Rafael Espinal. I'm the Chair of the
8 Consumer Affairs Committee, and I'm joined by other
9 members of the committee. We have Karen Koslowitz
10 from Queens and Vinny Gentile from Brooklyn. Today,
11 on this August edition we vote on a package of
12 legislation to create consumer outreach and education
13 campaign tailored to the ways particular pop-
14 particular populations are targeted by unscrupulous
15 actors. In particular, this package of legislation
16 would address consumer protection matters as they
17 affect women, seniors and immigrants.

18 Intro 1085-A, sponsored by Council Member
19 Cumbo, will require the Department of Consumer
20 Affairs to provide outreach and education on consumer
21 protection issues that affect women. The program
22 will be developed in consultation with the Commission
23 of Gender Equity, the Mayor's Office to Combat
24 Domestic Violence and other city agencies as
25 appropriate. The program will provide information on

2 issues such as short and long-term financial
3 planning, navigation of public benefit programs, the
4 prevalence of gender-based pricing and deceptive
5 business practices and predatory consumer and
6 financial products.

7 Intro 1086-A sponsored by Council Member
8 Deutsch would require DCA to provide similar outreach
9 and education of consumer protection issues that
10 affect seniors. The outreach and education program
11 will be developed in consultation with the Department
12 for the Aging, or provide information on consumer
13 protection issues that uniquely affect individuals
14 ages 60 and older including telemarketing and
15 Internet fraud, Social Security, Medicare and
16 healthcare fraud, reverse mortgage products and
17 investment schemes.

18 Finally, Intro 1087-A, sponsored by
19 myself and the Speaker would require DCA to provide
20 outreach and education on consumer protection issues
21 that affect immigrants. This program will be
22 developed in consultation with the Mayor's Office of
23 Immigrant Affairs, and would provide information on
24 consumer protection issues that affect immigrants
25 such as the risks associated with check cashing and

2 money transfer businesses, immigration assistance
3 services, tax preparers and others as well as
4 guidance on local institutions offering preferred
5 products and services to immigrants in immigrant
6 communities, such as community based organizations
7 and credit unions. These bills build upon success
8 consumer empowerment campaigns focused on the needs
9 of young adults that the committed created last year
10 with Local Law 28 of 2015. DCA has done good work in
11 implementation of that law, and today the set of
12 bills will continue to expand DCA's commitment to
13 empowering New York City consumers. These bills were
14 first heard on June 16, 2016, and we heard from DCA
15 and various advocates who are all in support. With
16 that said, I urge my colleagues to vote in support of
17 these bills. Please call the roll.

18 CLERK: Kevin Penn, Committee Clerk, roll
19 call in the Committee on Consumer Affairs, Intros
20 1085-A, 1086-A and 1087-A. Council Member Espinal?

21 CHAIRPERSON ESPINAL: With many thanks to
22 the committee staff, Lobyne and Israel, I vote aye.

23 CLERK: Gentile.

24 COUNCIL MEMBER GENTILE: It's a good
25 package of bills. I vote aye.

2 CLERK: Koslowitz.

3 COUNCIL MEMBER KOSLOWITZ: I vote aye and
4 I would like my name to be added to all three bills.

5 CLERK: By a vote of 3 in the
6 affirmative, 0 in the negative and no abstentions,
7 all items have been adopted.

8 CHAIRPERSON ESPINAL: Thank you. We will
9 no adjourn this committee hearing.

10 [gavel]

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C E R T I F I C A T E

World Wide Dictation certifies that the foregoing transcript is a true and accurate record of the proceedings. We further certify that there is no relation to any of the parties to this action by blood or marriage, and that there is interest in the outcome of this matter.



Date August 18, 2016