



Assemblyman Ken Zebrowski



67 North Main Street, 2nd Floor • New City, NY 10956 • 845-634-9791
Room 625, LOB • Albany, NY 12248 • 518-455-5735 • zebrowskik@nyassembly.gov



Dear Neighbor:

I hope that you and your loved ones are safe and healthy during what has been an unprecedented past few months. The COVID-19 pandemic has resulted in countless hardships and challenges for residents, small businesses and our community and state at large. New York and the downstate counties like Rockland were the hardest hit areas in the nation with devastating results. My office has assisted countless constituents with unemployment issues, small business assistance, health insurance problems, and DMV questions; and we remain open and ready to help, whether it be a COVID related issue or not. Despite all of this, the progress that we've made in Rockland County and New York State is remarkable. Going from the epicenter of this pandemic, to less than 1% of positive test results a day is a testament to New Yorkers and their hard work to control this virus. Although we've been doing incredibly well, coronavirus is still alive and spreading, and we must continue to be as vigilant and careful as we have been these past few months.

Although COVID has changed many things, the Legislature was still able to convene, in a hybrid way, with members both remote and in Albany, to pass legislation aimed at helping New Yorkers amid the pandemic, as well as other pressing issues. Back in March as the first coronavirus cases were reported in NYS, the Legislature approved a temporary rule change to allow for remote session in the event of a declared state of emergency. Committee meetings as well as Assembly and Senate session proceedings were conducted

through web-based teleconference and video conference; and publicly broadcast. These changes were essential to ensuring the legislative process could continue while keeping members and staff safe.

In this mailer, you'll find an overview of the package of bills that the Assembly and Senate passed related to the outbreak, as well as bills that I've authored and passed before and during the pandemic. As we navigate this difficult time, I will continue to work with our local officials, health care workers, frontline workers, small business owners, school officials, teachers, parents, students, and all constituents to help get Rockland back up and running. Please be assured that my office remains open and ready to assist you in any issue you might be facing.

I've been doing frequent COVID updates with the most current information regarding statewide and local changes at my Facebook page which can be found here: <https://www.facebook.com/kenzebrowski/>. In addition, much more information including my most recent press releases, videos of me debating on the Assembly floor, and resources can be found at my Assembly website: <https://assembly.state.ny.us/mem/Kenneth-Zebrowski>.

I hope that you and your family stay well and have a fun and healthy summer. As always, do not hesitate to reach out to me should you have any questions or concerns.

Sincerely,

Ken Zebrowski



Assemblyman Zebrowski stands with Clarkstown Supervisor Hoehmann, County Legislator Hofstein and Owner of New City Bowl Alice Lenna advocating for the safe reopening of small businesses like bowling centers.

COVID-19 Related Legislation

■ **Protecting Small Businesses**

Assemblyman Zebrowski introduced legislation to protect small businesses from thousands of dollars in unemployment costs and potentially even closing their doors by excluding COVID-19 unemployment claims from experience ratings (A10297A). Unemployment rates are largely based on an employer's history of claims, meaning the massive job loss related to COVID could severely impact rates for employers moving forward. Of course, this unprecedented time has resulted in unavoidable layoffs and Ken is working to ensure small businesses are not disproportionately impacted at a time when they are struggling to reopen.



Assemblyman Zebrowski standing with Senator Carlucci and Mabel Rosas, Comptroller at Better Homes and Gardens Rand Realty to push for their COVID-19 unemployment legislation.

■ **Standing Up for the Forgotten Industries**

Ken has been fighting for small businesses like bowling alleys, gyms, movie theaters and other recreation facilities that have been left in the dark, unable to re-open with no timeline. He has sent letters to the Governor and recently stood with the owner of New City Bowl, Alice Lenna and local elected officials to push for the safe re-opening of these industries that continue to suffer. Assemblyman Zebrowski believes they deserve a chance like virtually every other industry that has resumed business in the State. Small business owners like Alice are the backbone of NYS communities with their livelihoods on the line, and no end in sight.

■ **Prohibiting Price Gouging of Medical Supplies**

The Governor signed a bill into law that Assemblyman Zebrowski co-sponsored that expands the State's price gouging law to include medical supplies and equipment (A10270). During the pandemic, there was rampant price gouging of essential supplies like ventilators and personal protective equipment (PPE) and this measure will prevent this appalling behavior in the future.

■ **Protecting Homeowners from Foreclosure**

No one should have to fear losing their home during a pandemic. This new law that Ken supported requires state regulated banks to provide a mortgage payment extension for homeowners struggling with financial hardship due to COVID (A10351B).

■ **Providing Property Tax Relief**

From the very beginning of this public health crisis, Assemblyman Zebrowski has been a champion for advocating for property tax relief. Before quarterly county/town property taxes were due in April, Assemblyman Zebrowski urged the Governor to extend the property tax installment deadline. Unfortunately, this request was never granted. However, a bill that Assemblyman Zebrowski co-sponsored passed both the Assembly and Senate and allows a local government to defer property tax payments with no penalties or interest during a state of emergency (A10252A). The Governor has not yet signed this bill into law, but Assemblyman Zebrowski is hopeful he will in order to provide necessary relief for homeowners and he will continue to advocate for property tax relief for middle class families.

■ **Recognizing Volunteer Firefighters and Ambulance Workers**

Ken co-sponsored legislation that the Governor has signed into law that recognizes the incredible work of volunteer firefighters and ambulance workers. Because of the pandemic, departments have had to reduce services due to vulnerable volunteers staying at home. This bill ensures these workers receive credit toward their length of service, allowing them to earn up to five points a month during the declared emergency to meet the necessary number of credits needed this year (A10438A).

■ **Prohibiting Utility Companies from Terminating Service**

Assemblyman Zebrowski co-sponsored a new law that imposes a moratorium on utility termination during the duration of this COVID State of Emergency (A10521). Similar to the foreclosure legislation, those that are struggling because of this crisis shouldn't be forced to choose between what bills to pay, especially basic necessities like utilities.

■ **Small Business Relief**

Ken is working to provide small businesses with assistance during what has been an incredibly devastating time. He co-sponsored a bill, which is now law, that allows Industrial Development Agencies (IDAs) the authority to provide loans to small businesses and non-profits. In addition, this legislation provides grants for small businesses to purchase PPE and install safety enhancements to ensure employee and customer safety.

Additional Legislation Authored and Passed by Assemblyman Zebrowski

■ **Requiring Closed Captioning on TVs in Places of Public Accommodation**

Assemblyman Zebrowski authored a new law that requires places of public accommodation to enable closed captioning on a television upon request to assist persons who are deaf or hard of hearing (A2076). This is especially important during emergencies like the COVID pandemic or Superstorm Sandy and ensures important information is being communicated to everyone.

■ **Protecting Domestic Violence Survivors**

Ken is continuing his longstanding commitment to protecting domestic violence survivors by authoring and passing legislation in the Assembly that requires the court to consider abuse when making an equitable disposition decision in a divorce proceeding (A1967A). Domestic violence leaves lasting physical and emotional effects on victims that judges should consider when establishing the distribution of assets in a divorce.

■ **Standing Up For Student Loan Borrowers**

Previously as Chairman of the Banks Committee and now as Chair of Governmental Operations, Assemblyman Zebrowski has continued to protect student loan borrowers. Student loan debt is a ballooning financial crisis and Assemblyman Zebrowski has authored and passed legislation through the Assembly that focuses on a segment of the industry - student debt consultants (A3408A). These debt consultants often prey on vulnerable borrowers by advertising on late night TV, take upfront fees, and make dubious claims about resolution of student loan issues that can often be reached by the borrower themselves. Ken's legislation will protect vulnerable borrowers from this exploitative practice.

■ **Small Business Truth in Lending Act**

Ken wrote and passed legislation through both the Assembly and Senate that requires uniform disclosures for non-bank commercial lenders when providing a specific offer of financing to a recipient (A10118A). Currently, there are no

disclosure requirements for commercial borrowers compared to consumer borrowers who have federal protections under the Truth in Lending Act (TILA). Some lenders provide detailed information on financing, but some do not, leaving business owners in the dark regarding cost, payment and other important terms. These new disclosure requirements will allow small business owners to shop and compare commercial financing offers, and in the end make an informed decision that is best for their business. Assemblyman Zebrowski recognizes the many challenges small businesses continue to face during this pandemic and the need for capital to invest in their recovery as we reopen the economy. This bill is a critical step to ensure that these small businesses are provided accurate information on the true costs of the financing that they are being offered.

■ **Cracking Down on Illegal Building Alterations**

For years, Assemblyman Zebrowski has led the effort to improve fire safety both in Rockland and throughout the entire State. He has authored and passed several pieces of legislation aimed to keep residents safe, protect our first responders, and hold bad actors accountable. This session, Ken's legislation that imposes significant civil fines on building owners that knowingly make illegal and unsafe alterations has passed the full legislature and now awaits the Governor's signature (A3343). There have been countless examples right in Rockland of owners changing the layout of buildings, specifically multi-family dwellings, in a way that creates illegal apartments or utilizes attics as living spaces without proper exits. This creates an incredibly dangerous situation in the event of a fire emergency that puts both occupants searching for exits and first responders navigating uncharted territory at risk. Assemblyman Zebrowski's common sense bill will deter building owners from a despicable practice that puts profit over lives.



Assemblyman Zebrowski tours Jawonio's new state-of-the-art campus with CEO Jill Warner.

Supporting Legislation to Improve New York

In addition to the many bills that Assemblyman authors and passes each legislative session, he also supports and co-sponsors measures that will greatly impact and improve the lives of New Yorkers. Here is just a small overview of what else was achieved this year.

Ensuring Every Vote Is Counted

Ken supported a bill that has passed the legislature that brings transparency to absentee voting by allowing voters to address issues with their absentee ballot to ensure their vote is counted (A10830).

Expanding Voting Opportunity

COVID has impacted nearly every aspect of life, including our elections. Assemblyman Zebrowski voted for legislation that would expand current restrictive criteria of who can request an absentee ballot to include “temporary illness” in light of the pandemic (A10833).

Protecting Rape Victims

Assemblyman Zebrowski co-sponsored legislation that redefines rape in New York State to include egregious sexual conduct as forms of sexual assault that are recognized as rape under the law. Currently, these appalling acts are referred to as a “criminal sexual act.” This legislation passed the Assembly and will ensure rapists are convicted as such and victims are afforded justice (A794E).

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Assemblyman Zebrowski questions a witness at a joint Economic Development Budget Hearing in his role as Governmental Operations Chairman.