



New York Expands Protections in Civil Rights Law

McGlinchey Consumer Financial Services Alert

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On January 25, New York Governor Andrew Cuomo signed [Senate Bill 1047](#), which, among other things, expands the prohibited bases of credit discrimination under New York Executive Law § 296-a to include gender identity or expression. This change adds an additional prohibited basis of discrimination to New York law, which already has more expansive protections than federal fair lending laws. The change is effective February 24, 2019.

Creditors should update their policies, procedures, and training to ensure their employees and third-party origination sources are aware of this change. Also, as a reminder, licensees who hold certain licenses from the New York State Department of Financial Services (including licensed lenders, sales finance companies, mortgage bankers, and mortgage brokers) were required to submit a fair lending plan to the Department during the licensing application process, which should be reviewed and updated as a result of this change.

If you have questions, reach out to the author of this alert or another member of the firm's Consumer Financial Services Compliance team.

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