

Public Policy/Legislation Update, 11 November 2025

Update on NYS Legislation:

Jack Reid Law: Protect All Students Act – The Governor signed this legislation into law. As you will recall, this legislation requires nonpublic schools, like their public-school counterparts, to adopt anti-bullying and harassment policies, and requires school employees to enforce those policies.

From AARP:

Caregiving and Housing:

The Bill passed in July 2025 included an enhanced business credit for family leave. The new law extends and expands provisions of the 2017 measure that offers tax breaks to employers that provide paid family and medical leave. The credit is now permanent and starting in 2026, employers can offer it to workers after 6 months employment.

The new law expands the Low-Income Housing Tax Credit, a federal incentive for developers to build and renovate affordable housing. The law extends an increase in federal allocations to the states for disbursing the credits and makes it easier for builders and investors to qualify.

Some Tax Law Changes:

2025 – Standard Deduction: \$15,750 for individual filers and \$31,500 for joint filers;

(The previously announced additional standard deduction for people 65 and older remains \$2,000 for singles and \$1,600 per qualifying spouse for couples filing jointly).

2025 – 2028 – If 65 and older, claim a bonus deduction on your taxes of up to \$6,000 per eligible individual even if you don't itemize. Individuals with a modified adjusted gross income (MAGI) of up to \$75,000 and joint filers with income of up to \$150,000 can deduct the full \$6,000. It phases out at higher incomes and goes away if your MAGI exceeds \$175,000 (\$250,000 for a couple).

State and Local Taxes (SALT):

The new law temporarily increases the deduction limit to \$40,000 for taxpayers with a MAGI below \$500,000. The SALT deduction cap and income threshold will increase by 1% a year until 2030, then it reverts to \$10,000..

Earnings Free From Income Tax:

2025 - 2028 - Employees and self-employed people can deduct up to \$25,000 of tip income received in occupations the IRS deems to be "customarily and regularly" receiving tips, ie. restaurant workers, dog walkers, tutors, companions for older people, and taxi and ride share drivers.

Changes for Charitable Contributions:

Starting 2026 tax year, people who **do not itemize** can deduct up to \$1,000 (\$2,000 if married filing jointly) for qualified charitable cash contributions. This does not extend the donation of physical goods, like clothing and housewares.

For taxpayers who **do itemize**, the bill allows a deduction for charitable contributions only if they exceed 0.5% of their AGI.

Child and Dependent Care Credit:

This credit applies to up to \$3,000 in expenses for one qualifying individual and \$6,000 for two or more (ie: child under 13, spouse or disabled dependent who lives with you). In 2026, the credit rises to a maximum of 50% of qualified expenses if your AGI is \$15,000 or less. The rate of the credit diminishes at higher incomes. With a Flexible Spending Account, contribute up to \$7,500 in 2026 for qualifying childcare and eldercare expenses.

From Catholic Charities USA:

Backpage Remission Process: The Department of Justice launched this process to compensate victims whose trafficking was facilitated through the [backpage.com](https://www.backpage.com) website. Victims whose sex trafficking was facilitated through advertisements posted on [backpage.com](https://www.backpage.com) between January 1, 2004 and April 6, 2018, and who incurred financial losses related to their trafficking, may be eligible for remission. www.backpageremission.com Deadline to file a petition is February 2, 2026.

Federal Legislation:

Campus Accountability and Safety Act - This would strengthen the support network for survivors and increase accountability for schools by creating a standardized process for investigating instances of sexual assault. (Reintroduced Bi-partisan)

Federal Employees Civil Relief Act - To protect federal workers, contractors and their families from foreclosures, evictions, and loan defaults during the shutdown. (Introduced)

The Social Security Emergency Inflation Relief Act – This legislation would add \$200 per month to Social Security checks until July 2026. It would provide short-term relief to seniors, veterans, and Americans with disabilities who live on fixed incomes. (Introduced)

Boosting Benefits and COLAs for Seniors Act – This legislation would provide a longer-term fix, protecting and expanding Social Security benefits for older adults by changing the formula used to calculate yearly cost-of-living adjustments (COLAs) to better account for the unique expenses older adults face. (Introduced)

Thank you for your advocacy.

Marie Copeland, Chair