

New York State Assembly

# Annual 2024 Report

**Committee on  
Housing**



**Speaker Carl E. Heastie**  
**Linda B. Rosenthal, Chair**



LINDA B. ROSENTHAL  
Assemblymember 67<sup>th</sup> District

THE ASSEMBLY  
STATE OF NEW YORK  
ALBANY

CHAIR  
Committee on Housing

COMMITTEES  
Codes  
Agriculture  
Health

MEMBER  
Legislative Women's Caucus  
Task Force on Women's Issues

December 15, 2024

Honorable Carl E. Heastie  
Speaker of the Assembly  
State Capitol, Room 349  
Albany, New York 12248

Dear Mr. Speaker,

I am pleased to present to you the 2024 Annual Report of the Assembly Standing Committee on Housing, reflecting the Committee's continued efforts to address the diverse housing needs of New York's low- and middle-income families by focusing on legislation relating to tenant protections, rent regulation and other affordable housing options.

The Assembly Majority successfully fought for a comprehensive housing plan that provides new protections for tenants to stay in their homes, while investing in the creation of new affordable housing options statewide. Under the plan, a landlord cannot remove a tenant by eviction or refusal to renew a lease without good cause and tenants are provided a new defense against unreasonable rent increases during certain eviction proceedings. The plan also includes the creation of the New York Housing for the Future Program which is a new statewide limited equity cooperative program will provide affordable homeownership and rental opportunities to low- and middle-income families.

The Committee has continued its important work to protect tenants and promote the development and preservation of affordable housing. In addition to fighting to protect the Homeowner Protection Program (HOPP) in the State Fiscal Year (SFY) 2024-25 budget, we advanced legislation to codify HOPP to continue helping homeowners avoid foreclosure. Furthermore, we advanced legislation to regulate short-term rentals outside of New York City, extend critical loan authorities of the New York City Department of Housing Preservation and Development, and to require landlords provide tenants notice of bed bug infestations.

Preserving New York's public housing and ensuring the safety of its residents has been a priority for the Committee and this year we secured new capital funding for the New York City Housing Authority (NYCHA) and other public housing authorities across the State to continue addressing capital repairs. To ensure proper oversight of NYCHA funding, the Committee advanced legislation requiring NYCHA reform their policies governing micro-purchases.

Mr. Speaker, I thank you for the opportunity to uphold the Assembly's commitment to ensuring that every New Yorker has access to safe, affordable housing. I wish to thank my fellow Committee members for their support and efforts toward achieving this goal, and I look forward to working with you in the coming year.

Sincerely,

A handwritten signature in cursive script that reads "Linda Rosenthal".

Linda B. Rosenthal  
Chair, Committee on Housing

**2024 ANNUAL REPORT  
OF THE  
ASSEMBLY STANDING COMMITTEE ON HOUSING**

**LINDA B. ROSENTHAL, CHAIR**

**Members of the Committee**

**Majority**

Vivian E. Cook  
Ron Kim  
Latrice Walker  
Rodneyse Bichotte Hermelyn  
Maritza Davila  
Alfred Taylor  
Harvey Epstein  
Simcha Eichenstein  
Demond Meeks  
Chris Burdick  
Jonathan D. Rivera  
Chantel Jackson  
Anna Kelles  
Yudelka Tapia  
Nikki Lucas  
Monique Chandler-Waterman  
Grace Lee  
Dana Levenburg  
Landon Dais

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Michael J. Fitzpatrick, *Ranking Minority Member*  
Marjorie Byrnes  
Keith P. Brown  
Jeff Gallahan  
Eric Brown  
Alec Brook-Krasny  
Lester Chang  
Michael Novakhov

**Staff**

Fletcher Whyland, *Assistant Secretary for Program and Policy*  
Meghan Furcick, *Analyst*  
Payton Johnson, *Program and Counsel Secretary*  
Nicholas Guile, *Committee Clerk*

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## I. COMMITTEE JURISDICTION AND PURVIEW

The New York State Assembly Standing Committee on Housing is responsible for legislation on housing development and preservation. Its purview includes rent regulation, as well as legislation amending the following areas of the New York State Law:

- *Multiple Dwelling Law*, which encompasses health and safety standards for buildings with three or more families living independently of each other in New York City, and any other city, town or village that has chosen to adopt the law;
- *Multiple Residence Law*, which covers health and safety standards for buildings with three or more families living independently of each other in all cities, towns, and villages outside of New York City;
- *Private Housing Finance Law*, which governs the following entities and programs: Mitchell-Lamas; Limited Dividend Housing Companies; Low Income Housing Trust Fund; Affordable Home Ownership Development; Permanent Housing for Homeless Families; Manufactured Home Cooperative Fund; Housing Development Fund Companies; Neighborhood Preservation Companies; Rural Area Revitalization; Rural Rental Assistance; Urban Initiatives; Rural and Urban Community Investment Fund; several New York City programs; and the administration of the New York State Housing Finance Agency and New York City Housing Development Corporation; and
- *Public Housing Law*, which covers the safety, management, and financing of local public housing authorities throughout the State.

In addition to these laws, the Committee has jurisdiction over legislation amending housing-related sections of the Executive Law, Real Property Law, Real Property Actions and Proceedings Law, and Public Authorities Law, and the following unconsolidated areas of New York Law: the Emergency Housing Rent Control Law; the Local Emergency Housing Rent Control Law; the New York City Rent Stabilization Law; the Emergency Tenant Protection Act of 1974; sections of the New York City Administrative Code and the City of Buffalo Administrative Code; and sections of the General Business Law that relate to the conversion of real property from rental to cooperative or condominium status.

## **II. 2024 LEGISLATIVE HIGHLIGHTS**

### **A. State and City Agencies**

State and City housing agencies, including but not limited to the Division of Housing & Community Renewal and the New York City Department of Housing, Preservation and Development (HPD), continue to play an integral role in meeting the State's affordable housing needs through the creation, preservation, and rehabilitation of low- and moderate-income homes and units.

The following is legislation advanced by the Committee this year relating directly to these and associated agencies:

#### **1. Rent Restructuring in Article 8 Properties**

A.10210 (Alvarez); Chapter 145 of the Laws of 2024

This law extends the authority of HPD to establish the initial rent for certain multiple dwellings that have received a municipal rehabilitation loan, pursuant to Article 8 of the Private Housing Finance Law, for an additional three years, until June 30, 2027.

#### **2. Evaporation of Article 7-A Municipal Rehabilitation Loans**

A.10212-A (Davila); Chapter 146 of the Laws of 2024

This law extends the authority of New York City to permit evaporation (or reduction to zero) of liens on Article 7-A properties for municipally-financed repairs until June 30, 2027.

#### **3. Rent Restructuring in Housing Development Fund Corporation Rehabilitations**

A.10213 (Davila); Chapter 148 of the Laws of 2024

This law extends, until June 30, 2027, the authority of HPD to restructure rents in residential properties rehabilitated or constructed by a housing development fund company under Article 11 of the Private Housing Finance Law.

The ability to restructure rents in municipally-assisted properties allows the City to keep units affordable to residents while ensuring the long-term financial viability of the building.

#### **4. Rent Restructuring in UDAAP Properties**

A.10214-A (Jackson); Chapter 148 of the Laws of 2024

This law extends the authority of HPD to establish the initial rent for residential property rehabilitated or constructed using a participation loan, pursuant to Article 16 of the General Municipal Law, for an additional three years, until June 30, 2027.

**5. Rent Restructuring in Article 8-A Properties**

A.10218 (Zaccaro); Chapter 149 of the Laws of 2024

This law extends, until June 30, 2027, the authority of HPD to establish the initial rent for certain multiple dwellings that have received a municipal rehabilitation loan pursuant to Article 8-A of the Private Housing Finance Law.

**6. Rent Restructuring in 203k Rehabilitation Properties**

A.10223-A (Zinerman); Chapter 150 of the Laws of 2024

This law extends, until June 30, 2027, the authority of HPD to establish initial rents for rehabilitated multiple dwellings acquired and re-conveyed by the federal government due to foreclosure of a mortgage loan insured or held by the federal government.

**7. Bonding Authority of the Housing Finance Agency**

A.10345 (Rosenthal L); Advanced to Third Reading

This bill would increase the aggregate bond cap for the NYS Housing Finance Agency (HFA) by \$3.1 billion from \$31.28 billion to \$34.38 billion.

**B. Affordable Housing Development**

**1. Broadband Access in Scoring for SLIHC**

A.6740 (Rosenthal L); Reported to Ways and Means

This bill would require that to the extent the rules and regulations for the New York State Low-Income Housing Tax Credit Program (SLIHC) establish project scoring and ranking criteria, such scoring and ranking criteria shall include the commitment to use end-to-end fiber-optic architecture for the delivery of broadband service as a preference in the evaluation of project applications.

**2. Annual Report on Access to Home Program**

A.8495 (Hunter); Chapter 2 of the Laws of 2024

This law amends Chapter 633 of the Laws of 2023 to clarify the contents of the Access to Home annual report, clarify the program shall be promoted to potentially eligible local administrators, and remove a requirement to gauge unmet need.

**3. Access to Home Administrative Fees**

A.8600 (Woerner); Reported to Ways and Means

This bill would increase the amount that can be spent on administrative costs by applicants for the Access to Home program from 7.5% to 10%.



#### **4. Common Application and Web Portal for DHCR Funding**

A.9354-B (Simone); Veto 45 of 2024

This bill would require the Division of Housing and Community Renewal to develop a common application and web portal where a business or organization may apply for and manage any funding, tax credit, loan, or grant for housing development that such business or organization is entitled to receive.

#### **5. Access to Home Reforms**

A.10457 (Woerner); Chapter 212 of the Laws of 2024

This law expands the activities of the Access to Home and Access to Home for Heroes programs to permit home repairs to be financed by the program provided the repairs are related to the habitability and adaptation or retrofitting of an eligible property. The funds spent on repairs cannot exceed 60% of the program grant or loan. The law also increases the amount that can be spent on administrative costs by applicants from 7.5% to 10%.

#### **6. Mobile and Manufactured Home Replacement Program**

A.9158-A (Barrett); Veto 131 of 2024

This bill would establish a mobile and manufactured home replacement program. It would require the Housing Trust Fund Corporation (HTFC) to issue grants to local governments and/or not-for-profits (of up to \$750,000 per entity) to be further distributed to homeowners (of up to \$200,000 per homeowner) having an area median income of 80% or less and whose primary residence is a mobile or manufactured home. Grants to homeowners would be in the form of deferred payment loans, payable over 10 years, and interest would only be paid if the property is sold or transferred within that timeframe. Grants would be used to provide funds for relocation assistance, funding the costs of demolishing and disposing of the mobile or manufactured home, and would complement and be in addition to any other existing mobile home replacement programs in State law and funded with federal dollars.

In addition, the bill would allow 10% of the grant funds to be used for administrative costs, would establish a four-year time period for a unit of local government or not-for-profit to use such funding (with allowance for one additional year for good cause shown), would require funding recipients to complete the replacement of their dilapidated homes within four years, and would also establish an annual report to be submitted to the Legislature on or before December 31 of each year.

### **C. Rent Regulation**

Rent regulation has traditionally protected tenants residing in rent-stabilized or rent-controlled apartments in New York City and surrounding counties. A large majority of rent-regulated tenants reside in New York City. Data from the 2023 New York City Housing and Vacancy Survey (HVS), conducted by the U.S. Census Bureau, estimated that there are approximately 996,600 rent-regulated units within New York City, representing around 41% of the City's total rental housing stock. There are 33,348 rent-regulated units outside of New York City:

1,975 in Rockland County, 6,841 in Nassau County, 404 in Ulster County, and 24,128 in Westchester County.

For rent regulation laws to apply, a municipality must declare a rental housing emergency, defined as a housing stock vacancy rate of 5% or lower. According to the 2024 HVS, the vacancy rate in New York City and some surrounding counties remains under 5%, with the two most recent reports showing a New York City vacancy rate of 4.54% in 2021 and 1.41% in 2023. Due to the existence of this emergency, intervention is critical to protect tenants from unreasonable rent increases and evictions.

### **1. Biennial Maximum Base Rent Adjustment Hearings**

A.222 (Rosenthal L); Chapter 458 of the Laws of 2024

This law repeals current law requiring hearings to establish biennial maximum base rents for rent controlled tenants in New York City. The Housing Stability and Tenant Protection Act (HSTPA) limited rent increases for rent controlled to the lesser of 7.5% or the average of the last five Rent Guidelines Board increases for one-year stabilized renewals making these hearings unnecessary.

### **2. Standard 421-a Lease Rider**

A.245-A (Rosenthal L); Reported to Ways and Means

This bill would prohibit landlords from willfully providing misleading or incorrect information on the notice required to the tenant regarding when a 421-a tax benefit is ending and establish a \$1000 fine for violations.

The bill would also require the Division of Housing and Community Renewal to standardize the notice that landlords provide to tenants and provides required language.

### **3. Online Database for Major Capital Improvements**

A.589-A (Rosenthal L); Veto 17 of 2024

This bill would require DHCR to create an online database for major capital improvements pursuant to rent regulation. The database will include descriptions of items or repairs that includes: the cost, make and model, where the item was purchased, the name of company or individual conducting the installation, and the installation cost.

### **4. Study of Non-Rental Fees**

A.718 (Dinowitz); Veto 58 of 2024

This bill would require DHCR to prepare a report on non-rental fees imposed by landlords of housing accommodations subject to rent regulations. The report would include a description of fees commonly or frequently charged, the amounts of such fees, how fees are determined, and any other data or information deemed pertinent. The report would be required to be submitted to the legislature by April 1, 2025.

**5. Notification of SCRIE and DRIE**

A.3283-A (Rosenthal L); Advanced to Third Reading

This bill would require rent regulated landlords to include information regarding the Senior Citizen Rent Increase Exemption (SCRIE) and the Disability Rent Increase Exemption (DRIE) programs on all new and renewal leases and on any rent bills, including any electronic communication.

**6. Architect Access for MCIs**

A.4711-A (Rosenthal L); Reported to Rules

This bill would require owners of rent-stabilized and rent-controlled apartment buildings who apply for major capital improvement increases to allow access to a professional engineer or architect hired by a tenant, tenants, or tenants' association to inspect the improvements done by the owner.

**7. Requirements for Vacancy Rate Studies**

A.8499 (Clark); Chapter 100 of the Laws of 2024

This law amends Chapter 698 of the Laws of 2023 to provide a municipality may impose a civil penalty or fee of up to \$500 on an owner or their agent for refusing to participate in the vacancy study or for knowingly and intentionally submitting false information. The law also repeals a provision that provided refusal by the owner to participate in the survey may be deemed cause to deny a rental permit or certificate of occupancy.

**8. Comprehensive Updates to the Rent Regulation Laws**

A.8506 (Rosenthal L); Chapter 95 of the Laws of 2024

This law amends Chapter 760 of the Laws of 2023 to amend parameters within the rent regulation laws for setting a new legal regulated rent when a regulated unit has been combined with regulated or unregulated unit(s), clarify the exemption from the ETPA on the basis of substantial rehabilitation and grounds for denial, and clarify the fraud exception to the look back period in overcharge cases.

The law removes a provision which required that when vacant units are altered pursuant to a regulatory agreement, the initial rent cannot be higher than how the initial rent would have otherwise been calculated. It clarifies that an owner claiming exemption from rent stabilization on the basis of a substantial rehabilitation, where the work for such rehabilitation was initiated on or after 1/1/24, shall seek approval from the division of housing and community renewal within one year of the completion of the substantial rehabilitation and provides that DHCR may deny approval of deregulated units due to substantial rehabilitation on any additional grounds as set forth in regulations.

The law provides that when a colorable claim that an owner has engaged in a fraudulent scheme to deregulate a unit is properly raised before a court of competent jurisdiction or the DHCR, a court of competent jurisdiction or the DHCR shall issue a determination as to whether the owner knowingly engaged in such fraudulent scheme after a consideration

of the totality of the circumstances. Finally, the law clarifies that the fraud exception applies to pending actions and proceedings.

## **D. Tenant Protections**

Finding and paying an affordable rent are challenges for most New Yorkers, regardless of location or regulation status, with the challenge being most difficult to bear for low-income households. When renters voluntarily leave their apartments or are forced to move, the search for new housing is complicated by the extreme scarcity of affordable units and long waiting lists for public housing and other subsidized housing. Preserving rental affordability and protecting tenants across the State continue to be among the Assembly's top priorities.

### **1. Non-Preferential Use of Amenities**

A.759 (Rosenthal L); Advanced to Third Reading

This bill would require that every rental tenant in a building of six or more units be provided with the opportunity to use certain amenities that are accessible to any occupant and/or not unique to an individual unit, including, but not limited to: pools, fitness centers, storage spaces, parking, and roofs or gardens accessible to building tenants.

An owner could establish uniformly applicable rules for use of such amenities and charge a fee for the use of amenities, provided that such a fee is not prohibitive to the tenant(s) and is not part of their rent, and is not required as a condition of renting a unit. Any violation by an owner in granting equal access to amenities would be given 30 days to cure the violation, and if after 30 days the violations remain, the owner could be charged with a fine not to exceed \$2000. The Commissioners of HPD and HCR would be charged with establishing rules and regulations to provide an enforcement mechanism and creating a system of receiving and investigating complaints regarding violations.

### **2. Fees for Dishonored Checks**

A.4750-A (Epstein); Passed Assembly

This bill would prohibit landlords from charging tenants a fee for a dishonored check unless the fee was provided for in the lease. The fee charged could not exceed the actual costs incurred or \$20, whichever is less.

### **3. Tenants Organizing Act**

A.7057-A (Kelles); Reported to Rules

This bill would provide parameters regarding the recognition and activity of a tenant organization. The bill would define a tenants' organization as representing occupied units in a property with five or more units. It would allow tenants' organizations to engage in various organizing activities, provide a process for establishment and recognition of a tenant organization, and require good faith engagement discussions between landlords and a tenants' organization.

#### **4. Automated Decision Tools for Applicant Screening**

A.7906-A (Rosenthal L); Reported to Rules

This bill would provide parameters for a landlord to utilize an automated decision tool to screen potential tenants. The bill would require a disparate impact analysis to assess the impact of the tool be conducted annually. A summary of the most recent disparate impact analysis shall be posted on the landlord's website and shall be made accessible through any listings housing for which the landlord intends to use an automated decision tool to screen applicants.

Additionally, the bill would require landlords to notify applicants at least 24 hours before the use of an automated decision tool that such tool will be used for assessment or evaluation, the characteristics the automated decision tool will use in the assessment, the type of data collected for such tool, the source of the data, and the landlord's data retention policy, and if an application is denied through the use of the tool, the reason for denial.

#### **5. Fees for Use of ACH Payment for Rent**

A.8967-A (Rosenthal L); Advanced to Third Reading

This bill would prohibit a landlord from assessing a fee or other charge for the use of an automated clearing house payment for the payment of rent. It would also require a landlord to provide a lessee or tenant a method for the payment of rent that does not incur a fee or other charge assessed by the landlord. This method may include but is not limited to cash or personal check of the lessee or tenant.

#### **6. Illegal Conversion of Units**

A.9233 (Rosenthal L); Advanced to Third Reading

This bill would add the illegal conversion of any existing facilities, including the subdivision of rooms, as well as the illegal use of any class A multiple dwelling to the definition of harassment in the Administrative Code of the City of New York.

#### **7. Loft Law Protected Occupancy Status**

A.9783-B (Glick); Reported to Rules

This bill would clarify that the primary residence requirement for units subject to the Loft Law applies after the application for protected occupancy. The bill would also specify that in determining if a unit qualifies for coverage, if an occupant qualifies for protection, or whether a unit is a protected occupant's primary residence, no single factor shall be solely determinative, including statements or actions related to federal, state, or city tax returns. Evidence of primary residence may include the address used on any tax return, motor vehicle registration, driver's license, or other document filed with a government agency.

### **E. Public Housing**

The Committee on Housing continues to play an important role in regulating and supporting the operation of public housing. There are approximately 180 housing authorities across New

York State. Of these, the largest is the New York City Housing Authority (NYCHA), which serves over 400,000 residents through 335 public housing developments throughout the five boroughs.

### **1. Gas Disruptions within NYCHA**

A.3866-B (Jackson); Chapter 338 of the Laws of 2024

This law adds gas as a vital service for which NYCHA is required to include certain information on their outage dashboard. It requires NYCHA to remedy interruptions of gas service as expeditiously as possible by applying for any permits necessary to make repairs and coordinating with any agencies and gas corporations on a plan to restore service.

The law also requires NYCHA to notify affected residents of the plan to restore service by communicating with the residents and resident association president, regularly scheduling meetings to update residents and the resident association president about progress, and posting a notice in the lobby of the building affected and estimating the date of service restoration.

### **2. NYCHA Procurement Micro Purchase Reform**

A.10286 (Rosenthal L); Passed Assembly

This bill would require NYCHA to develop policies and procedures governing the procurement of materials, supplies, and services that are not required to be made pursuant to sealed bid requirements and provides parameters for the policies and procedures.

## **F. Residential Cooperatives and Condominiums**

While most do so diligently and transparently, the boards of residential cooperatives and condominiums exercise a uniquely broad authority over the rights and financial interests of residents living in these communities. The Committee on Housing remains dedicated to protecting this critical housing stock and ensuring unit owners and shareholders are treated fairly.

### **1. Ground Lease Extensions and Renewals**

A.10467-A (Braunstein); Chapter 371 of the Laws of 2024

This law provides that if a residential co-op ground lease authorizes a ground lease co-op to renew or extend the ground lease at the sole option of the ground lease co-op, the ground lease co-op may exercise the renewal or extension of the ground lease at any time prior to expiration of the lease in accordance with all other terms of the ground lease.

## **G. Other Legislation**

### **1. Short Term Rentals**

A.4130-C (Fahy); Chapter 672 of the Laws of 2024

This law creates a registration system and regulations for short-term rentals located outside of New York City with the Department of State and allows for the collection of sales and local occupancy taxes statewide.

### **2. Lease-Hold Retirement Communities Tenant Protections**

A.4955-B (Thiele); Passed Assembly

This bill would provide protections to residents of lease-hold retirement communities similar to those protections afforded to residents of manufactured homes. This would include a requirement to offer long term leases, public disclosure of the rules and regulations of communities, requiring fees be disclosed in the lease, providing a warranty of habitability for the premises, prohibiting retaliation for good faith complaints of health and safety violations, and providing lease-hold retirement communities are subject to the rent increase provisions which apply to manufactured home parks.

### **3. Low Impact Landscaping Rights Act**

A.6317 (Glick); Passed Assembly

This bill would prohibit homeowners' associations from unreasonably restricting the installation or maintenance of low impact landscaping. The homeowners' association would retain the authority to restrict the installation or maintenance of low impact landscaping on property owned by the association or in common by members of the association.

### **4. Homeowner Protection Program**

A.7636-C (Solages); Veto 134 of 2024

This bill would establish and codify the Homeowner Protection Program (HOPP) to provide free housing counseling and legal services to homeowners related to homeownership retention such as preventing foreclosure and deed theft.

### **5. Resident Contact Information List for Emergencies**

A.8494 (Dinowitz); Chapter 1 of the Laws of 2024

This law amends Chapter 635 of the Laws of 2023 to provide public housing authorities can update the list of names and contact information for residents upon annual recertification.

### **6. Owner Approval for Keyless Security Devices**

A.8517 (Simon); Chapter 13 of the Laws of 2024

This law amends Chapter 637 of the Laws of 2023 to provide an owner, board of managers, board of directors, or authorized party of a property shall provide either thirty days written

notice to residents of installation or notice as prescribed by the certificate of incorporation or by-laws. It also clarifies the keyless security device is not a service for rent regulation purposes or a reason to increase rent, and that the system cannot obstruct or adversely impact the manner in which residents access the building.

**7. Notice of Bed Bug Infestation**

A.9329 (Jackson); Chapter 488 of the Laws of 2024

This law requires a landlord of a residential premises to provide written notice to all tenants of a bedbug infestation within 24 hours of having knowledge of the infestation.

**8. Redevelopment Projects Tax Exemption Extensions**

A.10355-A (Stern); Chapter 275 of the Laws of 2024

This law allows the local legislative body of any municipality within Nassau County to extend for up to a 25-year period the real property tax exemption for certain projects of mutual redevelopment companies that are nearing the end of their exemption period.



### **III. SFY 2024-25 BUDGET HIGHLIGHTS**

#### **APPROPRIATED AMOUNT**

#### **A. Division of Housing and Community Renewal – Capital Projects**

##### **Public Housing Program**

**\$215 million**

There are approximately 180 housing authorities across New York State, with the largest being the New York City Housing Authority (NYCHA). \$140 million of this funding can be used for capital projects and other improvements at housing developments owned or operated by NYCHA. \$75 million is dedicated to the rehabilitation or reconstruction of other public housing outside of New York City.

##### **New York Housing for the Future Program**

**\$150 million**

This funding supports the creation of a new limited equity cooperative program. New York Housing for the Future provides aid for the development of permanently affordable homeownership and rental opportunities for low- and middle-income families. \$75 million of this funding is dedicated to the development of rental housing and \$75 million is dedicated to the development of cooperative housing.

##### **Mitchell-Lama Preservation Program**

**\$80 million**

This funding supports the preservation and improvement of Mitchell-Lama properties in the state.

##### **Low-Income Housing Trust Fund**

**\$44.2 million**

The Low-Income Housing Trust Fund provides funding to not-for-profits, localities and private developers for the construction or rehabilitation of affordable rental housing for low-income households.

##### **Infill Housing Program**

**\$40 million**

The Infill Housing Program provides funding for the construction, preservation, or rehabilitation of small infill homes in areas outside of New York City. Priority is given to projects in Buffalo, Rochester, Syracuse, Albany, and Binghamton.

##### **Land Banks**

**\$40 million**

This program supports the services and expenses of land banks for the redevelopment of blighted and abandoned properties.

##### **Resilient and Ready Program**

**\$40 million**

This funding supports the services and expenses of the Resilient and Ready Fund for home repairs and permanent retrofits.

**Rest of State Vacant Apartment Repair and Rehabilitation Program** **\$40 million**

This program provides grants of up to \$75,000 per unit to properties with less than five units outside of New York City to support the repair and rehabilitation of vacant apartments.

**Affordable Housing Corporation** **\$26 million**

This program provides grants and loans of up to \$50,000 per unit (plus an additional \$25,000 in high-cost areas) for rehabilitation and new construction of one- to four-family dwellings for low- and moderate-income New Yorkers.

**Lead Abatement Program** **\$20 million**

The Lead Abatement Program provides funding to support lead abatement outside of New York City.

**Homes for Working Families Program** **\$14 million**

The Homes for Working Families Program helps finance the construction and rehabilitation of rental housing for low-income families and senior citizens.

**USDA 515 Rental Properties Preservation Program** **\$10 million**

This funding supports the services and expenses of preserving USDA 515 rental properties.

**Small Rental Housing Development Initiative** **\$7 million**

The Small Rental Housing Development Initiative supports capital developments under 20 units.

**Public Housing Modernization Program** **\$6.4 million**

The Public Housing Modernization Program allocates funds to New York's state-supervised public housing authorities for expenses related to maintenance, improvements, and repairs.

**Manufactured Home Advantage Program** **\$5 million**

The Manufactured Home Advantage Program offers park owners and residents the opportunity to maintain safe, affordable communities by utilizing low-interest loans to acquire, rehabilitate and refinance manufactured homes and parks.

**Main Street Program** **\$4.2 million**

The Main Street Program helps revitalize and improve village centers and historic downtowns by supplying grants for building renovations, façade and streetscape improvements, and capital funding for projects that will anchor downtown districts. The appearance and functionality of main street buildings often determine the success of community revitalization efforts, and this program creates incentives for strategic investment of public and private resources.

**Access to Home Program****\$4 million**

The Access to Home Program enables individuals with disabilities to live safely and comfortably in their homes by providing funds to help outfit homes with accessibility features such as wheelchair ramps and lifts, handrails, kitchen modifications to create easy-to-reach work and storage areas, and roll-in showers with grab bars, among other improvements.

**Housing Opportunities Program for the Elderly****\$1.4 million**

The Housing Opportunities Program for the Elderly helps to provide safe, decent, and affordable housing for older adults in New York State. The program offers contracts to not-for-profit corporations and municipalities to provide financial assistance for the administration of emergency home repairs programs, which deliver grants and loans in an amount of up to \$10,000 per unit for the cost of correcting any condition which poses a threat to the life, health, or safety of a low-income elderly homeowner.

**B. Division of Housing and Community Renewal – Aid to Localities****Homeowner Protection Program****\$40 million**

The Homeowner Protection Program provides critical foreclosure prevention and housing counseling services to homeowners in order to promote community stabilization and help homeowners avoid foreclosure.

**Small Cities Community Development Block Grant Program****\$40 million**

The Small Cities Community Development Block Grant Program provides financial assistance to eligible cities, towns, and villages with populations less than 50,000 and counties with a population under 200,000. The purpose of this program is to support the growth of affordable housing and suitable living environments. The program also works to expand economic opportunities for persons of low- and moderate- income.

**Low-Income Weatherization Program****\$32.5 million**

The Weatherization Assistance Program assists income-eligible families and individuals by reducing their heating and cooling costs and addressing health and safety issues in their homes through energy-efficiency measures. Weatherization services reduce the amount of energy required to heat and cool homes and provide hot water, thus reducing energy consumption, while minimizing the impact of higher fuel costs on low-income families.

**Legal Representation for Eviction Cases Program****\$50 million**

The Legal Representation for Eviction Cases Program provides legal services and representation for renters living outside of New York City who cannot afford to pay for counsel during eviction proceedings.

**Housing Development Fund Program****\$15 million**

The Housing Development Fund loan fund was established in 1966 under the Private Housing Finance Law and is administered by the New York State Division of Housing and Community Renewal. The purpose of this program is to provide loans to not-for-profit organizations to develop low-income housing projects. These loans may be used for pre-development costs, site acquisition, construction/rehabilitation financing and other project development costs and to provide short-term financing repaid from equity contributed by investors in low-income housing credit projects.

**Land Banks****\$10 million**

This program supports the services and expenses of land banks.

**Blue Buffers Voluntary Buyout Program****\$8.75 million**

This funding provides administrative support for the Blue Buffers program, which offers voluntary buyouts of private property in flood-prone areas.

**Fair Housing Testing****\$4 million**

The Fair Housing Testing Program provides additional fair housing testing and education, including in counties that have not been previously served by local fair housing organizations.

**Community Controlled Affordable Housing****\$1 million**

This fund supports the operating expenses and provides technical assistance for the boards of Community Controlled or Social Affordable Housing developments.

**Fair Chance Housing Reforms****\$250,000**

This fund provides for services and expenses of fair chance credit check reform and improving access to housing for people with prior arrests or conviction records.

**C. Division of Housing and Community Renewal – State Operations**

The Division of Housing and Community Renewal is an executive branch agency responsible for the supervision, maintenance, and development of affordable low- and moderate-income housing in New York State. It is one of five agencies, along with the Housing Trust Fund Corporation, the Housing Finance Agency, the State of New York Mortgage Agency, and the Affordable Housing Corporation, that together constitute New York State Homes and Community Renewal. Within these five agencies are 17 offices, some of which receive funding to perform certain functions, and which are outlined below.

**The Office of Finance and Development (OF&D)** is responsible for investing billions of dollars each year to stimulate the development or preservation of affordable rental housing and to help low- and moderate-income homebuyers purchase their first home. The department's multifamily programs are driven by federal and State Low-Income Housing

Tax Credits and tax-exempt bonds, and augmented by an array of State-funded programs targeted to a range of housing and community development needs.

- **Community Development Program** **\$9.093 million**

**The Office of Community Renewal (OCR)** manages 18 housing, community and economic development programs including the Affordable Housing Corporation, the New York State Community Development Block Grant Program, the New York Main Street Program, the Neighborhood and Rural Preservation programs, and the Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE).

- **Community Renewal Program** **\$327,000**

**The Office of Housing Preservation (OHP)** operates programs that maintain and enhance existing affordable housing, including public, privately owned, and previously subsidized housing. These include the Asset Management Unit, the Statewide Section 8 Program and Weatherization Assistance Programs.

- **Housing Program** **\$22 million**
- **Low-Income Weatherization Program** **\$4.72 million**
- **Rent Administration Program** **\$91.84 million**

**The Office of Professional Services (OPS)** includes shared support functions such as Human Resources, Facilities, Procurement, Finance, Information Technology and Corporate Compliance.

- **Administration Program** **\$14.68 million**

#### **D. The Mortgage Insurance Fund**

In the 2024-2025 State Budget, Article VII language transferred \$101.95 million to utilize reserves in the Mortgage Insurance Fund (MIF) and available resources from the Housing Finance Agency (HFA) to support programs that target affordable housing, supportive housing, urban and rural preservation, and property rehabilitation. The following is a breakdown of how the funding was dispersed to various housing programs:

- \$17.63 million for the Neighborhood Preservation Program;
- \$7.56 million for the Rural Preservation Program;
- \$23.18 million for the Rural Rental Assistance Program; and
- \$53.58 million for homeless housing programs administered by the Office of Temporary and Disability Assistance.

## **E. Article VII**

The Legislature modified the Executive proposal to allow the floor area ratio (FAR) of dwellings in New York City to exceed 12.0 under certain conditions including requiring a portion of the new dwelling provide permanently affordable housing.

The Legislature added language to a new statewide limited equity cooperative program, the New York Housing for the Future Program, to provide affordable homeownership and rental opportunities to low- and middle- income families.

The Legislature added language to prohibit the removal of tenants from their homes except for good cause within New York City and by local option in the rest of the state. Established good cause includes non-payment of rent, illegal activities, recovery for personal use, and nuisance. Additionally, a tenant can claim an unreasonable rent increase as a defense during a non-payment eviction proceeding if the rent increase exceeds the lower of 5% plus the change in the consumer price index or 10%.

The Legislature added language to require the New York City Department of Housing Preservation and Development to annually audit 25% of properties that receive benefits under the Affordable Housing New York Program to confirm owners are complying with the rent registration, affordability, and rent stabilization requirements.

The Legislature added language to clarify that a squatter is a person who enters onto or intrudes upon real property without the permission of the person entitled to possession, and continues to occupy the property without title, right or permission of the owner or owner's agent or a person entitled to possession. This language makes it explicitly clear that a squatter is a person to whom a landlord-tenant relationship does not exist.

The Legislature added language to raise the cap for Individual Apartment Improvements (IAIs) for rent regulated apartments to \$30,000 and allow owners of certain vacant units to claim an IAI up to \$50,000 provided the owner meets rigorous eligibility standards and provides increased evidence of work required and completed.

#### **IV. LEGISLATIVE HEARINGS**

On December 4, 2024, the Assembly Standing Committee on Housing held a public hearing to examine the physical and financial challenges facing Mitchell-Lama developments in New York State. The Committee sought to receive feedback from stakeholders on challenges experienced by the Mitchell-Lama program in order to better understand the long-term financial health of these developments and ongoing efforts for the preservation of these critical units of affordable housing.

Testimony from New York State Homes and Community Renewal (HCR) and New York City Department of Housing Preservation and Development (HPD) focused on the difficulties with ensuring Mitchell-Lama developments remain affordable while also ensuring they can meet their operating expenses, including capital investments. HPD provided recommendations of an annual funding allocation for a capital program and adjusting the over-income surcharge to remove the upper threshold.

The Office of the State Comptroller provided testimony on the results of two audits of HCR and HPD supervised developments and oversight challenges. They recommended to HCR and HPD improvements for financial oversight, tracking of vacancies, overall monitoring of developments, and holding management agents accountable for non-compliance. The testimony from advocacy organizations and residents largely centered on the need for increased city and state funding for capital repairs, improved oversight from HCR and HPD, and financial assistance for low-income residents to address arrears and prevent foreclosure or eviction. They also shared the need for additional training and support for coop board members.

#### **V. OUTLOOK FOR 2025**

In the coming session, the Assembly Standing Committee on Housing will redouble its longstanding commitment to ensuring the availability of safe, affordable housing for New York's low- and middle-income families.

This will include residents of public housing, manufactured home parks, condominiums and cooperatives, and other specialized housing options. These families, too, need our continued support, and in the coming year, the Committee will continue its work to bring stakeholders together to develop and promote policies that help ensure these much-needed affordable housing choices are preserved for generations to come.

The Committee will also remain focused on identifying and securing funding to support the preservation and development of affordable and supportive housing statewide. The Committee will also work to advance legislation that leads to the creation of new housing opportunities, and will reexamine existing programs to ensure that they are effective, efficient, and yielding the greatest possible benefit to New York's families.

## APPENDIX A

### 2024 Summary Sheet Summary of Action on All Bills Referred to the Committee on Housing

Final Action	Assembly Bills	Senate Bills	Total Bills
<b>Bills Reported with or Without Amendment</b>			
To Floor; Not Returning to Committee (Favorable)	5	0	5
To Rules	7	0	7
To Ways and Means	8	0	8
To Judiciary	0	0	0
To Codes	7	0	7
Total	27	0	27
<b>Bills Having Committee Reference Changed</b>			
To Ways and Means	3	0	3
Total	3	0	3
<b>Senate Bills Substituted or Recalled</b>			
Substituted	0	0	0
Recalled	0	0	0
Total	0	0	0
<b>Bills Defeated in Committee</b>			
<b>Bills Held for Consideration with a Roll-Call Vote</b>	0	0	0
<b>Bills Never Reported, Held in Committee</b>	5	0	5
<b>Bills Having Enacting Clauses Stricken</b>	10	0	10
<b>Motions to Discharge Lost</b>	0	0	0
<b>Total Bills in Committee</b>			
	229	12	241
<b>Total Number of Committee Meetings Held</b>			
	5		



## APPENDIX B

### Bills that Passed the Assembly in 2024

BILL #	SPONSOR	DESCRIPTION
A.4750-B	Epstein	Would prohibit landlords from charging tenants a fee for a dishonored check unless the fee was provided for in the lease.
A.4955-B	Thiele	Would provide protections to residents of lease-hold retirement communities similar to those protections afforded to residents of manufactured homes.
A.6317	Glick	Would prohibit homeowners' associations from adopting or enforcing rules or regulations that would effectively prohibit, or impose unreasonable limitations on, the installation or maintenance of low impact landscaping.
A.10286	Rosenthal L	Would require the New York City Housing Authority (NYCHA) to develop policies and procedures governing the procurement of materials, supplies, and services that are not required to be made pursuant to sealed bid requirements and provides parameters for the policies and procedures.

## APPENDIX C

### Chapters of 2024 – Bills Signed into Law by the Governor

CHAPTER	ASSEMBLY BILL # (SPONSOR)	SENATE BILL # (SPONSOR)	DESCRIPTION
1	A.8494 (Dinowitz)	S.8035 (Mayer)	Amends Chapter 635 of the Laws of 2023 to provide public housing authorities can update the list of names and contact information for residents upon annual recertification.
2	A.8495 (Hunter)	S.8054 (Mannion)	Amends Chapter 633 of the Laws of 2023 to clarify the contents of the Access to Home annual report.
13	A.8517 (Simon)	S.8036 (Thomas)	Amends Chapter 637 of the Laws of 2023 to require to residents of installation of a keyless security device.
95	A.8506 (Rosenthal L)	S.8011 (Kavanagh)	Amends Chapter 760 of the Laws of 2023 clarify the fraud exception to the look back period in overcharge cases.
100	A.8499 (Clark)	S.8048 (Hinchey)	Amends 698 of the Laws of 2023 to clarify the applicable penalties when an owner refuse to participate in a vacancy study.
145	A.10210 (Alvarez)	S.9413 (Cleare)	Extends the authority of HPD to establish the initial rent for certain multiple dwellings that have received a municipal rehabilitation loan, pursuant to Article 8 of the Private Housing Finance Law, for an additional three years, until June 30, 2027.
146	A.10212-A (Davila)	S.9411 (Kavanagh)	Extends the authority of New York City to permit evaporation (or reduction to zero) of liens on Article 7-A properties for municipally-financed repairs until June 30, 2027.
147	A.10213 (Davila)	S.9414 (Kavanagh)	Extends, until June 30, 2027, the authority of HPD to restructure rents in residential properties rehabilitated or constructed by a housing development fund company under Article 11 of the Private Housing Finance Law.
148	A.10214-A (Jackson)	S.9453 (Jackson)	Extends, until June 30, 2027, the authority of HPD to restructure rents in residential properties rehabilitated or constructed using a participation loan pursuant to Article 16 of the General Municipal Law.
149	A.10218 (Zaccaro)	S.9454 (Jackson)	Extends, until June 30, 2027, the authority of HPD to establish the initial rent for certain multiple dwellings that have received a municipal rehabilitation loan pursuant to Article 8-A of the Private Housing Finance Law.

150	A.10223-A (Zinerman)	S.9412 (Cleare)	Extends, until June 30, 2027, the authority of HPD to establish initial rents for rehabilitated multiple dwellings acquired and re-conveyed by the federal government due to foreclosure of a mortgage loan insured or held by the federal government.
212	A.10457 (Woerner)	S.9699-A (Kavanagh)	Expands the activities of the Access to Home and Access to Home for Heroes programs to permit certain home repairs related to the habitability and adaptation or retrofitting of an eligible property.
275	A.10355-A (Stern)	S.8647-A (Martins)	Authorizes the extension of the real property tax exemption for certain projects of mutual redevelopment companies within Nassau County.
338	A.3866-B (Jackson)	S.220-B (Myrie)	Includes gas as a vital service for the New York City Housing Authority (NYCHA), requires NYCHA to remedy interruptions of gas service as expeditiously as possible, and requires NYCHA to notify affected residents of the plan to restore service.
371	A.10467-A (Braunstein)	S.9721-A (Stavisky)	Allows certain ground lease co-ops to exercise an option to renew or extend the ground lease at any time prior to expiration of the lease.
458	A.222 (Rosenthal L)	S.563 (Kavanagh)	Repeals current law requiring hearings to establish biennial maximum base rents for rent controlled tenants in New York City.
488	A.9329 (Jackson)	S.9227 (Sepulveda)	Requires a residential landlord to provide written notice to all tenants of a bedbug infestation within 24 hours of having knowledge of the infestation.
672	A.4130-C (Fahy)	S.885-C (Hinchey)	Creates a registration system and regulations for short-term rentals located outside of New York City with the Department of State and allows for the collection of sales and local occupancy taxes statewide.

## APPENDIX D

### Vetoed of 2024 – Bills Vetoed by the Governor

VETO	ASSEMBLY BILL # (SPONSOR)	DESCRIPTION
17	A.589-A (Rosenthal L)	Would require DHCR to create an online database for major capital improvements pursuant to rent regulation.
45	A.9354-B (Simone)	Would require DHCR to develop a common application and web portal where a housing developer may apply for and manage any funding, tax credit, loan, or grant for housing development that a housing developer is entitled to receive.
58	A.718 (Dinowitz)	Would require DHCR to prepare a report on non-rental fees imposed by landlords of housing accommodations subject to rent regulations statewide.
131	A.9158-A (Barrett)	Would establish a mobile and manufactured home replacement program.
134	A.7636-C (Solages)	Would establish the Homeowner Protection Program (HOPP) to provide free housing counseling and legal services to homeowners related to homeownership retention such as preventing foreclosure and deed theft.