

STATE OF NEW YORK

10287

IN ASSEMBLY

February 20, 2026

Introduced by M. of A. ROSENTHAL -- read once and referred to the
Committee on Housing

AN ACT to amend the public housing law and the real property law, in
relation to including positive rent reporting in the New York state
low income housing tax credit program and requiring landlords to offer
tenants the option of positive rental payment information reporting

The People of the State of New York, represented in Senate and Assem-
bly, do enact as follows:

1 Section 1. Subdivision 1 of section 25 of the public housing law, as
2 added by section 1 of part CC of chapter 63 of the laws of 2000, is
3 amended to read as follows:

4 1. The commissioner shall promulgate rules and regulations necessary
5 to administer the provisions of this act. To the extent that such rules
6 and regulations establish project scoring and ranking criteria, such
7 scoring and ranking criteria shall include the use of positive rental
8 payment information reporting, in accordance with section two hundred
9 thirty-eight-b of the real property law, as a preference under community
10 impact/revitalization in the evaluation of project applications.

11 § 2. The real property law is amended by adding a new section 238-b to
12 read as follows:

13 § 238-b. Positive rental payment information reporting. 1. Any land-
14 lord that receives a low income housing tax credit for one or more low-
15 income buildings pursuant to article two-a of the public housing law and
16 offers a tenant or tenants obligated on the lease of each unit the
17 option of having such tenant's positive rental payment information
18 reported to at least one nationwide consumer reporting agency shall
19 first obtain the authorization of the tenant or tenants. A national
20 consumer reporting agency shall include an agency that meets the defi-
21 inition in 15 U.S.C. section 1681a(p) or any other consumer reporting
22 agency that meets the definition in 15 U.S.C. section 1681a(f), so long
23 as the consumer reporting agency resells or otherwise furnishes rental
24 payment information to a nationwide consumer reporting agency that meets
25 the definition in 15 U.S.C. section 1681a(p). A tenant's election to

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

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1 have positive rental payment information reported under this subdivision
2 shall be in writing, as described in subdivision three of this section.

3 2. Notice of positive rental payment information reporting shall be
4 made at the time of the lease agreement and at least once annually ther-
5 eafter and for any renewal of such lease.

6 3. The notice of positive rental payment information reporting shall
7 include a written election of such reporting that contains:

8 (a) a statement that reporting of the tenant's positive rental payment
9 information is optional;

10 (b) identification of each consumer reporting agency to which positive
11 rental payment information will be reported;

12 (c) a statement describing which positive rental payment information
13 will be reported;

14 (d) a statement that each consumer reporting agency permits the
15 reporting of payments made over the previous twenty-four-month period
16 and that the tenant may elect such option;

17 (e) the amount of any fee charged pursuant to subdivision five of this
18 section;

19 (f) a statement that the tenant may opt into positive rental payment
20 information reporting at any time following the initial offer by the
21 landlord;

22 (g) a statement that the tenant may elect to stop positive rental
23 payment information reporting at any time, but that they will not be
24 able to resume such reporting for at least six months after their
25 election to opt out;

26 (h) instructions on how to opt out of reporting positive rental
27 payment information; and

28 (i) a signature block that the tenant shall date and sign in order to
29 accept the notice of positive rental payment information reporting.

30 4. It is not necessary that the written election to begin positive
31 rental payment information reporting be accepted by the tenant at the
32 time of the offer. A tenant may submit their completed written election
33 of positive rental payment information reporting at any time after they
34 receive the offer of such reporting from the landlord. A tenant may
35 request and shall obtain additional copies of the written election of
36 positive rental payment information reporting form from the landlord at
37 any time.

38 5. If a tenant elects to have such tenant's positive rental payment
39 information reported to a consumer reporting agency under subdivision
40 one of this section, the landlord may require that tenant to pay a fee
41 not to exceed the lesser of the actual cost to the landlord to provide
42 the service or five dollars per month. The payment or nonpayment of this
43 fee by the tenant shall not be reported to a consumer reporting agency.

44 6. If a tenant fails to pay any fee required by the landlord pursuant
45 to subdivision five of this section, all of the following shall apply:

46 (a) The failure to pay the fee shall not be cause for termination of
47 the tenancy;

48 (b) The landlord shall not deduct the unpaid fee from the tenant's
49 security deposit; and

50 (c) If the fee remains unpaid for thirty days or more, the landlord
51 may stop reporting the tenant's positive rental payment information and
52 such tenant shall be unable to elect positive rental payment information
53 reporting again for a period of six months from the date on which the
54 fee first became due.

55 7. A tenant who elects to have positive rental payment information
56 reported as described in subdivision one of this section may subsequent-

1 ly file a written request with their landlord to stop that reporting
2 with which the landlord shall comply. A tenant who elects to stop
3 reporting shall not be allowed to elect positive rental payment informa-
4 tion reporting again for a period of at least six months from the date
5 of the tenant's written request to stop such reporting.

6 8. A tenant who elects to have positive rental payment information
7 reported does not forfeit any rights under this article. If a tenant
8 makes deductions from rent or otherwise withholds rent as authorized by
9 those sections, the deductions or withholding of rent shall not consti-
10 tute a late rental payment. A tenant invoking the right to repair and
11 deduct or withhold rent under those sections shall notify their landlord
12 of the deduction or withholding prior to the date rent is due. This
13 subdivision shall not be construed to relieve a landlord of the obli-
14 gation to maintain habitable premises pursuant to section two hundred
15 thirty-five-b of this article.

16 9. (a) For the purposes of this section, the term "positive rental
17 payment information" shall mean information regarding a tenant's
18 complete, timely payments of rent.

19 (b) The term "positive rental payment information" shall not include
20 an instance in which a tenant did not completely or timely make a rental
21 payment.

22 § 3. This act shall take effect on the sixtieth day after it shall
23 have become a law.