

# STATE OF NEW YORK

5415

2025-2026 Regular Sessions

## IN ASSEMBLY

February 13, 2025

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

AN ACT to amend the public housing law and the state finance law, in relation to enacting the "home repair act"

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

1 Section 1. Short title. This act shall be known and may be cited as  
2 the "home repair act".

3 § 2. The public housing law is amended by adding a new section 14-a to  
4 read as follows:

5 § 14-a. Home repair program. 1. For the purposes of this section, the  
6 following terms shall have the following meanings:

7 (a) "Affordable units" means units where rents are affordable to  
8 tenants at or below sixty percent of area median income, adjusted for  
9 household size, as defined annually by the division.

10 (b) "Division" means the division of housing and community renewal.

11 (c) "Program" means the program established pursuant to subdivision  
12 two of this section.

13 (d) "Rural areas" means areas of the state defined as non-entitlement  
14 areas by the United States department of housing and urban development.

15 (e) "Serious violation" means a violation of a state law, rule or  
16 regulation that poses an imminent threat to the health and safety of a  
17 dwelling occupant, occupants in surrounding structures or passersby.

18 (f) "Small landlord" means a person who is a landlord, who has an  
19 ownership stake in no more than five properties and no more than fifteen  
20 rental units and rents such properties or units for use as a primary  
21 residence for a fee, regardless of the length or form of the lease.

22 2. The division shall establish and administer a home repair program  
23 to provide funding for the following purposes:

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

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1 (a) to ensure owner-occupied and rental units are fit for human habi-  
2 tation, free from defective conditions or health and safety hazards,  
3 including asbestos, mold, pests, or lead;

4 (b) to improve energy or water efficiency and ensure owner-occupied  
5 and rental units are free of conditions preventing the installation of  
6 measures to improve energy or water efficiency and lower utility costs;  
7 and

8 (c) to make units accessible for individuals with disabilities.

9 3. The program shall provide grants not to exceed fifty thousand  
10 dollars per unit to homeowners whose household income does not exceed  
11 eighty percent of the area median income. Homeowners in rural areas,  
12 persons with disabilities, and families with children five years old and  
13 younger, shall receive priority for such grants.

14 4. The program shall provide loans not to exceed fifty thousand  
15 dollars per unit to small landlords renting affordable units that are  
16 recorded against a residential property in a mortgage security. Land-  
17 lords in rural areas shall receive priority for such loans. Loans made  
18 under the program shall be repaid under terms to be determined by the  
19 division, except that loans made to small landlords who have maintained  
20 compliance with each of the following shall be forgiven:

21 (a) the small landlord offered to extend by three years the lease of  
22 the tenant occupying the unit when the funds were accepted;

23 (b) annual increases in monthly rent have not exceeded three percent  
24 of the base rent or the unit has been occupied by a tenant participating  
25 in the federal housing choice voucher program for a period of no less  
26 than fifteen years;

27 (c) in the prior fifteen years, the small landlord has not committed a  
28 serious violation with regard to such small landlord's rental property  
29 for which such small landlord has taken no substantial steps, as deter-  
30 mined by the division, to correct such serious violation within six  
31 months following notification of such serious violation and for which no  
32 finances or other penalties or a judgment to abate or correct were imposed  
33 by a magisterial district judge or municipal court, nor a judgment at  
34 law or in equity was imposed by a court; and

35 (d) the small landlord has maintained ownership of the unit for a  
36 period of no less than fifteen years.

37 5. The division is authorized to coordinate with other state and local  
38 agencies and non-profit corporations to administer the program locally.  
39 The division shall adopt by rule processes for such state and local  
40 agencies and non-profit corporations to apply to receive grants to  
41 administer the program. Such processes may include a request for  
42 proposals. Such processes shall require applicants to demonstrate that  
43 they:

44 (a) have the capacity to administer grant funds received under this  
45 section; and

46 (b) are able to comply with the requirements of all state and federal  
47 laws, rules and regulations.

48 6. The division shall adopt by rule or regulation, the following with  
49 regard to the program:

50 (a) standards for repair and rehabilitation activities conducted by  
51 low-income households;

52 (b) standards for repair and rehabilitation activities conducted by  
53 landlords;

54 (c) additional requirements for landlords who receive program funds;  
55 and

1 (d) provisions for the allocation of program funds including but not  
2 limited to allocations for types of entities eligible to administer the  
3 program locally under subdivision five of this section, types of recipi-  
4 ents of grants under the program, types of housing applicable to the  
5 program, and methods to evenly distribute program efforts across the  
6 state.

7 7. The division may adopt by rule or regulation, standards for the  
8 work performed using grants from the program to be performed by minori-  
9 ty-owned business enterprises and woman-owned business enterprises, as  
10 defined by section three hundred eleven of the executive law, or certi-  
11 fied service-disabled veteran-owned business enterprises, as defined by  
12 section forty of the veterans' services law.

13 8. Upon being awarded a grant or loan under this section, the recipi-  
14 ent shall enter into an agreement with the division containing  
15 provisions that:

16 (a) indicate the purposes for which the grant funds may be used;

17 (b) prohibit the grant program recipient from using more than fifteen  
18 percent of the grant funds for administrative expenses and program  
19 delivery costs;

20 (c) require the grant program recipient to provide reports as outlined  
21 by the division;

22 (d) permit the division to conduct audits and investigations regarding  
23 the purposes for which grant funds have been used; and

24 (e) require that the recipient shall repay, in whole or in part, grant  
25 funds received under this section to the extent that:

26 (i) the recipient does not use the grant funds in accordance with the  
27 provisions of the grant agreement executed under this section; or

28 (ii) the division determines that the grant program recipient shall  
29 repay all or part of the grant funds on grounds of misappropriation,  
30 fraud or similar reasons after an audit or investigation and conducting  
31 a case hearing.

32 9. All grant and loan funds delivered under the program shall be paid  
33 out of the home repair fund under section ninety-nine-ss of the state  
34 finance law.

35 10. (a) No later than one year following the effective date of this  
36 section, the division shall submit a report to the governor, the tempo-  
37 rary president of the senate, and the speaker of the assembly containing  
38 the following:

39 (i) the total number of units, and the average cost per unit, for  
40 which homeowners addressed habitability concerns, installed energy effi-  
41 ciency measures and made accessible for individuals with disabilities as  
42 a result of program funds awarded under this section;

43 (ii) the total number of units, and the average cost per unit, for  
44 which small landlords addressed habitability concerns, installed energy  
45 efficiency measures and made accessible for individuals with disabili-  
46 ties as a result of program funds awarded under this section;

47 (iii) the total amount of program funds invested in addressing habita-  
48 bility concerns, installing energy efficiency measures and making units  
49 accessible for individuals with disabilities;

50 (iv) the total number of grant and loan applications that were  
51 received, approved, and denied;

52 (v) a summary of the most common reasons for denial of applications;  
53 and

54 (vi) the income and demographic information for households assisted  
55 under the program.

1 (b) The division may require any state or local agencies or non-profit  
2 corporations authorized to administer the program locally under subdivi-  
3 sion five of this section to submit reports to the division, in a form  
4 and manner as prescribed by the division.

5 (c) The division shall make all reports submitted under paragraph (a)  
6 of this subdivision publicly available on its website.

7 § 3. The state finance law is amended by adding a new section 99-ss to  
8 read as follows:

9 § 99-ss. Home repair fund. 1. There is hereby established in the joint  
10 custody of the comptroller and the commissioner of taxation and finance  
11 a fund to be known as the "home repair fund".

12 2. Such fund shall consist of revenues appropriated therefor by the  
13 legislature, and all other moneys, appropriated, credited, or trans-  
14 ferred thereto from any other fund or source pursuant to law.

15 3. All moneys of the home repair fund, following appropriation by the  
16 legislature, shall be made available for the purposes of the home repair  
17 program under section fourteen-a of the public housing law.

18 4. Moneys shall be payable from the fund on the audit and warrant of  
19 the comptroller on vouchers approved and certified by the commissioner  
20 of housing and community renewal.

21 § 4. This act shall take effect on the ninetieth day after it shall  
22 have become a law. Effective immediately, the addition, amendment and/or  
23 repeal of any rule or regulation necessary for the implementation of  
24 this act on its effective date are authorized to be made and completed  
25 on or before such effective date.