

STATE OF NEW YORK

1625--A

2025-2026 Regular Sessions

IN ASSEMBLY

January 10, 2025

Introduced by M. of A. SOLAGES, SHRESTHA, DINOWITZ, SIMON, REYES, ROSEN-
THAL, TAYLOR, SIMONE, HYNDMAN, BLANKENBUSH, BURDICK, GRIFFIN, STECK,
STERN, COLTON, R. CARROLL, RAGA -- read once and referred to the
Committee on Housing -- committee discharged, bill amended, ordered
reprinted as amended and recommitted to said committee

AN ACT to amend the real property law, in relation to establishing the
homeowner protection program

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

1 Section 1. The real property law is amended by adding a new section
2 265-c to read as follows:

3 § 265-c. Homeowner protection program. 1. (a) Within one year of the
4 effective date of this section, the department of law shall establish
5 the homeowner protection program to ensure the availability of free
6 housing counseling and legal services to homeowners for the purposes of
7 mitigating threats to homeownership including, but not limited to,
8 homeownership retention, home preservation, estate planning, as a tool
9 for preventing theft of real property and other scams targeted to home-
10 owners, preventing avoidable foreclosures and displacement, preserving
11 home equity, preserving homeownership, especially in communities of
12 color, and for any other purposes related to preserving homeownership.
13 Such program shall be funded by annual appropriation.

14 (b) The department of law shall provide grants to eligible not-for-
15 profit housing counseling organizations and legal services organizations
16 to provide services under the program. Such services shall include, but
17 not be limited to, assistance with loss mitigation and loan and workout
18 applications and negotiations; assistance in applying for assistance
19 programs for homeowners; assistance with resolving property tax, utility
20 and building code violation debts and liens; representation in mortgage
21 and tax and utility lien foreclosure litigation, limited scope represen-
22 tation at settlement conferences pursuant to rule thirty-four hundred

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

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1 eight of the civil practice law and rules; assistance to unrepresented
2 litigants with answers and motions in judicial foreclosure proceedings
3 and brief advice; assistance to homeowners victimized by deed fraud,
4 distressed property consultant, partition and other scammers; and
5 redress of predatory and discriminatory lending, abusive mortgage
6 servicing, and property flipping, including affirmative litigation and
7 administrative complaints with federal, state and local fair housing
8 agencies; and for whatever other purpose deemed necessary by the depart-
9 ment of law to preserve homeownership.

10 2. (a) The department of law shall establish criteria for selection of
11 grant applications, review applications and make awards, and exercise
12 and perform such other functions as are related to the purposes of this
13 section.

14 (b) The department of law shall make one-year grants, within the
15 amounts appropriated for that purpose, to not-for-profit housing coun-
16 seling organizations serving homeowners at risk of losing their homes,
17 and legal services organizations, to provide counseling services and
18 legal representation of persons who reside in the state of New York who
19 are facing threats to homeownership.

20 (c) The department of law shall make one-year grants, within the
21 amounts appropriated for that purpose, to ensure that housing counseling
22 and legal services are available free of charge to homeowners in every
23 county of the state and to ensure that the statutory mandates of
24 sections thirteen hundred three and thirteen hundred four of the real
25 property actions and proceedings law and rule thirty-four hundred eight
26 of the civil practice law and rules are fulfilled.

27 (d) The department of law shall make one-year grants, within the
28 amounts appropriated for that purpose, to ensure adequate training,
29 technical assistance and support is provided to the not-for-profit hous-
30 ing counseling and legal services organizations providing services under
31 this section, and to ensure the management of grants and supportive
32 services including, but not limited to, toll-free hotlines, dedicated
33 outreach, technical expertise and other assistance is made available to
34 the organizations providing services.

35 3. Each not-for-profit housing counseling organization and legal
36 services organization receiving a grant under this section shall at a
37 minimum report to the attorney general no later than sixty days after
38 the end of each one-year grant. Such report shall include an accounting
39 of the funds received by the grant and the services provided.

40 § 2. This act shall take effect immediately.