

# STATE OF NEW YORK

4893

2025-2026 Regular Sessions

## IN ASSEMBLY

February 10, 2025

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

AN ACT to amend the private housing finance law, in relation to estab-  
lishing the manufactured home community preservation act; and to amend  
the public authorities law, in relation to the distribution of funds  
in the mortgage insurance fund

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

1 Section 1. The private housing finance law is amended by adding a new  
2 article 20-A to read as follows:

### ARTICLE XX-A

#### MANUFACTURED HOME COMMUNITY PRESERVATION ACT

##### Section 1125. Definitions.

1126. State mobile and manufactured home communities preserva-  
tion program.

1127. Financial support to acquire development rights or  
purchase mobile home and manufactured home parks.

##### § 1125. Definitions. For the purposes of this article:

1. "Development rights" means the rights of the fee simple owner to  
develop, construct on, divide, sell, lease, or otherwise change the  
property from its current use as a mobile home or manufactured home  
park, or other affordable housing option as permitted by the land coven-  
ant at the time of sale. Development rights include the exercise of the  
owner's rights to sell or grant easements or rights of way, or other  
rights if by that exercise the use of the land as a mobile home or manu-  
factured home park is diminished; provided, however, that the term  
"development rights" shall not include the rights of the owner to sell,  
lease, or otherwise improve the land to preserve, maintain, operate, or  
continue the land as a mobile home or manufactured home park or all  
other customary rights and privilege of ownership, including the right  
to privacy.

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

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1 2. "Current property value" means the fair market value of a property  
2 that is restricted by an easement or covenant to its use as a mobile  
3 home or manufactured home park rather than the highest or best potential  
4 use.

5 3. "Mobile home and manufactured home park protection agreement" means  
6 preemptive purchase rights or other provisions that are part of or  
7 linked to a protection conservation easement or covenant providing the  
8 easement holder the preferential right to purchase a protected mobile  
9 home and manufactured home park at its current use value in the event  
10 the landowner intends to sell such property to a purchaser who does not  
11 intend to maintain the property as a mobile home and manufactured home  
12 park.

13 § 1126. State mobile and manufactured home communities preservation  
14 program. 1. The commissioner, or their authorized designee, shall initi-  
15 ate and maintain a state mobile and manufactured home communities pres-  
16 ervation program to provide financial and technical assistance, within  
17 funds available to counties, municipalities, rural preservation compa-  
18 nies, and other non-profit housing organizations for their housing pres-  
19 ervation efforts.

20 2. For the purposes of such program, the commissioner shall be author-  
21 ized to:

22 (a) develop guidelines for eligibility and an application process for  
23 financial assistance;

24 (b) provide technical assistance or contract with the rural housing  
25 coalition to provide technical assistance to eligible entities;

26 (c) disseminate information to local governments, mobile home and  
27 manufactured home park residents, and housing organizations about the  
28 preservation program; and

29 (d) report biennially to the governor and the legislature regarding  
30 the activities of the commissioner with regards to the program, includ-  
31 ing the types of technical assistance provided, the amount of financial  
32 assistance provided, and the number of mobile home parks preserved  
33 through the program.

34 § 1127. Financial support to acquire development rights or purchase  
35 mobile home and manufactured home parks. Within the limit of funds  
36 available in the mortgage insurance fund established pursuant to section  
37 twenty-four hundred twenty-nine-b of the public authorities law, the  
38 commissioner is hereby authorized to provide financial support to local  
39 governments or eligible non-profit housing organizations, such as rural  
40 preservation companies, land banks or community land trusts to acquire  
41 the development rights or outright purchase of mobile home and manufac-  
42 tured home parks. Such funds may be used to administer and assist with  
43 the relocation of residents and/or their mobile or manufactured homes to  
44 other locations within the state as per regulations promulgated by the  
45 commissioner.

46 § 2. Subdivision 1-a of section 2429-b of the public authorities law,  
47 as amended by section 13 of chapter 3 of the laws of 2004, is amended to  
48 read as follows:

49 1-a. All moneys held in the mortgage insurance fund, except as herein-  
50 after provided, shall be used, as required, solely for the payment of  
51 the agency's liabilities arising from mortgages insured as provided in  
52 section twenty-four hundred twenty-nine-a of this part and from the  
53 provision of development corporation credit support as provided in  
54 section twenty-four hundred twenty-eight-a of this part and for the  
55 provision of financial support to local governments and eligible non-  
56 profit housing organizations pursuant to section eleven hundred twenty-

1 seven of the private housing finance law; provided, however, that no  
2 moneys shall be withdrawn from any account at any time in such amount as  
3 would reduce the amount of, as applicable, the special account, either  
4 pool insurance account or the development corporation credit support  
5 account to less than its applicable mortgage insurance fund requirement,  
6 except for the purpose of paying such liabilities as the same become due  
7 and for the payment of which other moneys of the agency are not avail-  
8 able. All payments pursuant to section twenty-four hundred twenty-nine-a  
9 of this part, and expenses attributable thereto shall be debited to the  
10 special account or the single family pool insurance account or the  
11 project pool insurance account or the development corporation credit  
12 support account, as appropriate, within the mortgage insurance fund. All  
13 other operating expenses of the agency with respect to insurance of  
14 mortgages and providing development corporation credit support shall be  
15 debited to the special account, the single family pool insurance  
16 account, the project pool insurance account or the development corpo-  
17 ration credit support account within the mortgage insurance fund, as  
18 appropriate.

19 § 3. Subdivision 1-a of section 2429-b of the public authorities law,  
20 as amended by section 15 of chapter 3 of the laws of 2004, is amended to  
21 read as follows:

22 1-a. All moneys held in the mortgage insurance fund, except as herein-  
23 after provided, shall be used, as required, solely for the payment of  
24 the agency's liabilities arising from mortgages insured as provided in  
25 section twenty-four hundred twenty-nine-a of this part and from the  
26 provision of development corporation credit support as provided in  
27 section twenty-four hundred twenty-eight-a of this part and for the  
28 provision of financial support to local governments and eligible non-  
29 profit housing organizations pursuant to section eleven hundred twenty-  
30 seven of the private housing finance law; provided, however, that no  
31 moneys shall be withdrawn from any account at any time in such amount as  
32 would reduce the amount of, as applicable, the special account or the  
33 development corporation credit support account to less than its applica-  
34 ble mortgage insurance fund requirement, except for the purpose of  
35 paying such liabilities as the same become due and for the payment of  
36 which other moneys of the agency are not available. All payments pursu-  
37 ant to section twenty-four hundred twenty-nine-a of this part, and  
38 expenses attributable thereto shall be debited to the special account or  
39 the development corporation credit support account within the mortgage  
40 insurance fund. All other operating expenses of the agency with respect  
41 to insurance of mortgages and providing development corporation credit  
42 support shall be debited to the special account or the development  
43 corporation credit support account within the mortgage insurance fund,  
44 as appropriate.

45 § 4. This act shall take effect immediately; provided, however, that  
46 the amendments to subdivision 1-a of section 2429-b of the public  
47 authorities law made by section two of this act shall be subject to the  
48 expiration and reversion of such subdivision pursuant to section 19 of  
49 chapter 555 of the laws of 1989, as amended, when upon such date the  
50 provisions of section three of this act shall take effect.