

# STATE OF NEW YORK

5095

2025-2026 Regular Sessions

## IN ASSEMBLY

February 12, 2025

Introduced by M. of A. O'PHARROW -- read once and referred to the  
Committee on Judiciary

AN ACT to amend the real property law, in relation to requiring VA home  
loan training in the required training for real estate brokers

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

1 Section 1. Paragraph (a) of subdivision 3 of section 441 of the real  
2 property law, as separately amended by chapters 686 and 688 of the laws  
3 of 2021, is amended to read as follows:  
4 (a) No renewal license shall be issued any licensee under this article  
5 for any license period commencing November first, nineteen hundred nine-  
6 ty-five unless such licensee shall have within the two year period imme-  
7 diately preceding such renewal attended at least twenty-two and one-half  
8 hours which shall include at least two hours of cultural competency  
9 training, at least three hours of instruction pertaining to fair housing  
10 and/or discrimination in the sale or rental of real property or an  
11 interest in real property, at least two hours of instruction pertaining  
12 to implicit bias awareness and understanding, at least one hour of  
13 instruction pertaining to a VA Home Loan, at least two and one-half  
14 hours of instruction pertaining to ethical business practices, at least  
15 one hour of instruction pertaining to recent legal matters governing the  
16 practice of real estate brokers and salespersons in New York which may  
17 include statutes, laws, regulations, rules, codes, department of state  
18 opinions and decisions, and court decisions and at least one hour of  
19 instruction pertaining to the law of agency except in the case of the  
20 initial two-year licensing term for real estate salespersons, two hours  
21 of agency related instruction must be completed, and successfully  
22 completed a continuing education real estate course or courses approved  
23 by the secretary of state as to method, content and supervision, which  
24 approval may be withdrawn if in the opinion of the secretary of state  
25 such course or courses are not being conducted properly as to method,

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

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1 content and supervision. For those individuals licensed pursuant to  
2 subdivision six of section four hundred forty-two-g of this article, in  
3 the individual's initial license term, at least eleven hours of the  
4 required twenty-two and one-half hours of continuing education shall be  
5 completed during the first year of the term. Of those eleven hours,  
6 three hours shall pertain to applicable New York state statutes and  
7 regulations governing the practice of real estate brokers and salesper-  
8 sons. To establish compliance with the continuing education requirements  
9 imposed by this section, licensees shall provide an affidavit, in a form  
10 acceptable to the department of state, establishing the nature of the  
11 continuing education acquired and shall provide such further proof as  
12 required by the department of state. For purposes of this subdivision,  
13 "implicit bias" shall mean the attitudes or stereotypes that affect an  
14 individual's understanding, actions and decisions in an unconscious  
15 manner and "VA Home Loan" shall mean any loan defined pursuant to 38  
16 USCA § 3710.

17 § 2. This act shall take effect immediately.