

STATE OF NEW YORK

9172

2025-2026 Regular Sessions

IN ASSEMBLY

October 17, 2025

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

AN ACT to amend the real property law and the executive law, in relation to establishing a statewide property recording alert system to prevent deed theft and real estate fraud; and to amend the state finance law, in relation to establishing the county recording modernization fund

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 "homeowner fraud protection and property alert act".

3 § 2. Legislative findings and intent. The legislature finds that deed
4 theft and fraudulent property transfers pose a grave threat to the
5 stability of New York families and communities. Predatory actors target
6 seniors, immigrants, and homeowners of color, stripping them of gener-
7 tional wealth and destabilizing neighborhoods.

8 While New York City's Automated City Register Information System
9 (ACRIS) has provided a model for protecting homeowners through property
10 alerts, most of New York's 62 counties lack such protections. This
11 uneven access to fraud prevention tools leaves millions of New Yorkers
12 vulnerable.

13 The legislature therefore declares that it is the policy of the state
14 of New York to establish a uniform, statewide property recording alert
15 system, ensuring that every homeowner-from Brooklyn to Buffalo-has
16 access to timely notice when legal instruments are recorded against
17 their property.

18 This act, the "homeowner fraud protection and property alert act",
19 will:

20 1. Provide real-time alerts to homeowners whenever a deed, mortgage,
21 lien, or satisfaction is recorded.

22 2. Modernize county recording offices across New York, bringing them
23 into the 21st century with digital, accessible, and secure systems.

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

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1 3. Establish New York as a national leader in technology-driven
2 consumer protection and homeowner justice.

3 § 3. The real property law is amended by adding a new section 316-c to
4 read as follows:

5 § 316-c. Statewide property recording alert system. 1. Creation of
6 system. The department of state, in consultation with the office of
7 information technology services and county recording officers, shall
8 establish and maintain a statewide electronic property recording alert
9 system.

10 2. System functionality. (a) The system shall allow property owners to
11 register their property and receive real-time notification whenever an
12 instrument affecting their property, including deeds, mortgages, liens,
13 or satisfactions, is recorded in the official records of any county.

14 (b) Notifications shall be delivered by electronic mail, text message,
15 automated telephone call, or postal mail, as designated by the regis-
16 trant.

17 (c) Notifications shall be available in the ten most common non-Engl-
18 ish languages in the state.

19 (d) The system shall comply with accessibility standards under the
20 Americans with Disabilities Act.

21 3. County participation. (a) Every county recording officer shall
22 integrate its recording system with the statewide alert system pursuant
23 to standards established by the department of state.

24 (b) Counties may apply for grants under subdivision five of this
25 section to support integration and modernization.

26 4. Enrollment. (a) Property owners may enroll free of charge through
27 an online portal, by telephone, by mail, or in person at the office of
28 the county recording officer.

29 (b) Upon the conveyance or refinancing of property, closing agents and
30 title companies shall provide enrollment forms to all property owners.

31 5. Grants for county modernization. The department of state shall
32 provide grants from the county recording modernization fund established
33 pursuant to section ninety-six-a of the state finance law for:

34 (a) technology upgrades to digitize paper-based records;

35 (b) cybersecurity improvements; and

36 (c) integration with the statewide alert system.

37 6. Funding. (a) The system shall be funded through annual appropri-
38 ations of the legislature.

39 (b) The department of state is authorized to impose a recording
40 surcharge not to exceed five dollars per instrument, the proceeds of
41 which shall be deposited into the county recording modernization fund
42 established pursuant to section ninety-six-a of the state finance law.

43 (c) Civil penalties and settlements collected in deed theft prose-
44 cutions may be directed to the county recording modernization fund
45 established pursuant to section ninety-six-a of the state finance law.

46 7. Reporting. The department of state shall submit an annual report to
47 the governor and the legislature detailing:

48 (a) the number of properties enrolled;

49 (b) the number of alerts issued;

50 (c) referrals to law enforcement;

51 (d) cases of fraud prevented; and

52 (e) county modernization progress.

53 § 4. The executive law is amended by adding a new section 94-e to read
54 as follows:

55 § 94-e. Coordination with the office of the attorney general. The
56 department of state shall coordinate with the office of the attorney

1 general and local district attorneys to establish protocols for referral
2 of suspicious filings detected through the statewide property recording
3 alert system.

4 § 5. The state finance law is amended by adding a new section 96-a to
5 read as follows:

6 § 96-a. County recording modernization fund. 1. There is hereby estab-
7 lished in the joint custody of the state comptroller, the commissioner
8 of taxation and finance, and the department of state a fund to be known
9 as the county recording modernization fund.

10 2. Such fund shall consist of all moneys received by the department of
11 state from the recording surcharge authorized by section three hundred
12 sixteen-c of the real property law, and of civil penalties and settle-
13 ments collected in deed theft prosecutions as provided in section three
14 hundred sixteen-c of the real property law.

15 3. Moneys of the fund shall be used to fund grants provided pursuant
16 to section three hundred sixteen-c of the real property law for technol-
17 ogy upgrades to digitize paper-based records, cybersecurity improve-
18 ments, and integration with the statewide alert system.

19 § 6. Severability clause. If any clause, sentence, paragraph, subdivi-
20 sion, section or part of this act shall be adjudged by any court of
21 competent jurisdiction to be invalid, such judgment shall not affect,
22 impair, or invalidate the remainder thereof, but shall be confined in
23 its operation to the clause, sentence, paragraph, subdivision, section
24 or part thereof directly involved in the controversy in which such judg-
25 ment shall have been rendered. It is hereby declared to be the intent of
26 the legislature that this act would have been enacted even if such
27 invalid provisions had not been included herein.

28 § 7. This act shall take effect eighteen months after it shall have
29 become a law; provided, however, that the department of state may
30 promulgate rules and regulations necessary for the implementation of
31 this act immediately.