STATE OF NEW YORK

9228

2025-2026 Regular Sessions

IN ASSEMBLY

November 3, 2025

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

AN ACT to amend the executive law, in relation to establishing the homeowner defense and anti-deed theft program to provide community-based legal aid and rapid-response services for victims of deed theft and fraudulent property transfers; and to amend the state finance law, in relation to establishing the county recording modernization fund and the title defense litigation fund

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

Section 1. Short title. This act shall be known and may be cited as the "homeowner defense and anti-deed theft act".

§ 2. Legislative findings and intent. The legislature finds that deed theft and fraudulent property transfers threaten the security of homeownership and erode generational wealth in New York State. Seniors, immigrants, and Black and brown homeowners are disproportionately targeted by predatory actors who exploit gaps in the legal system.

While recent legislation expanded the attorney general's powers and created new criminal penalties, victims often lack access to timely and affordable legal representation. Without rapid intervention, families lose their homes, neighborhoods destabilize, and community wealth is permanently stripped.

It is therefore the intent of this act, the "homeowner defense and anti-deed theft act", to:

1. Establish a permanent statewide program of legal aid to defend homeowners against deed theft.

2. Create regional title defense hubs and satellite clinics to ensure equitable access across urban, suburban, and rural communities.

3. Provide proactive estate planning and heirs' property counseling to reduce vulnerability.

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

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4. Strengthen coordination between legal aid providers, the attorney general, and local district attorneys.

5. Preserve family homes, stabilize neighborhoods, and protect generational wealth.

§ 3. The executive law is amended by adding a new section 170-k to read as follows:

§ 170-k. Homeowner defense and anti-deed theft program. 1. There is hereby established within the department of state a homeowner defense and anti-deed theft program for the purpose of defending homeowners against deed theft. Such program shall be established in consultation with the attorney general.

2. The department of state, in consultation with the attorney general, shall establish regional title defense hubs and satellite clinics to ensure access by New Yorkers to lawyers and advocates statewide when their homes are threatened by deed theft or fraudulent property transfers. Such title defense hubs shall provide equitable access to lawyers and advocates across urban, suburban, and rural communities in the state.

3. Such program shall fund nonprofit legal services providers and community-based organizations to litigate deed theft cases, void fraudulent deeds, defend foreclosures, and provide estate planning services and heirs' property counseling to reduce vulnerability to deed theft.

4. Emergency filings and case expenses related to the homeowner defense and anti-deed theft program shall be funded from the title defense litigation fund established pursuant to section ninety-six-b of the state finance law.

5. The department of state, in consultation with the attorney general, shall establish a statewide hotline for victims of deed theft.

6. The department of state, in consultation with the attorney general, shall submit an annual report to the governor and the legislature detailing the status of the homeowner defense and anti-deed theft program.

7. Such program shall be funded through appropriations, deed theft penalties, and revenues from the county recording modernization fund established pursuant to section ninety-six-a of the state finance law.

8. Within ninety days of the effective date of this section, the department of state shall issue any rules and regulations necessary for the implementation of this section.

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

§ 96-a. County recording modernization fund. 1. There is hereby established in the joint custody of the state comptroller and the commissioner of taxation and finance a fund to be known as the county recording modernization fund.

2. Such fund shall consist of all moneys appropriated, credited, or transferred thereto from the general fund or any other source pursuant to law.

3. Moneys of the fund shall be used to fund the homeowner defense and anti-deed theft program established pursuant to section one hundred seventy-k of the executive law.

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

§ 96-b. Title defense litigation fund. 1. There is hereby established in the joint custody of the state comptroller and the commissioner of taxation and finance a fund to be known as the title defense litigation fund.

2. Such fund shall consist of all moneys appropriated, credited, or transferred thereto from the general fund or any other source pursuant to law.

3. Moneys of the fund shall be used to fund emergency filings and case expenses related to the homeowner defense and anti-deed theft program established pursuant to section one hundred seventy-k of the executive law.

§ 6. This act shall take effect immediately.