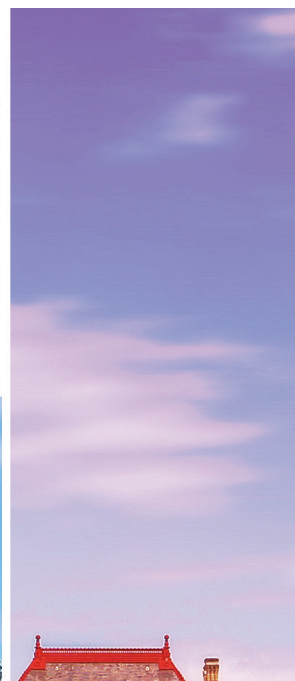
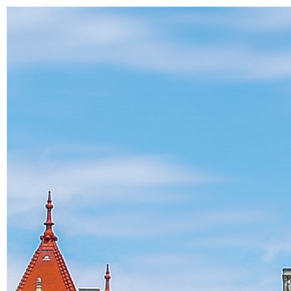
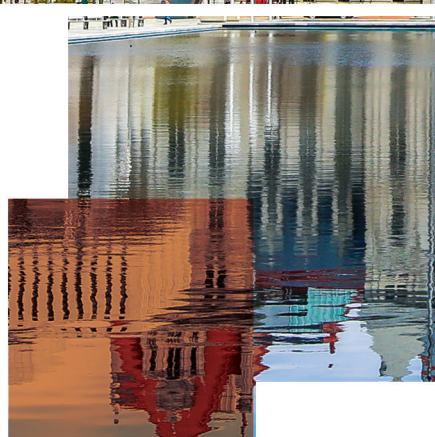


The New York State Assembly Annual Report



20 25



**Committee on
Housing**

Speaker Carl E. Heastie
Linda B. Rosenthal, CHAIR



LINDA B. ROSENTHAL
Assemblymember 67th District

THE ASSEMBLY
STATE OF NEW YORK
ALBANY

CHAIR
Committee on Housing

COMMITTEES
Codes
Agriculture
Health

MEMBER
Legislative Women's Caucus
Task Force on Women's Issues

December 15, 2025

Honorable Carl E. Heastie
Speaker of the Assembly
State Capitol, Room 349
Albany, New York 12248

Dear Mr. Speaker,

I am pleased to present to you the 2025 Annual Report of the Assembly Standing Committee on Housing, reflecting the Committee's continued efforts to address the diverse housing needs of New York's low- and middle-income families by advancing legislation relating to tenant protections, rent regulation and other affordable housing options.

The Assembly Majority successfully fought for the creation of the Housing Access Voucher Program (HAVP) to provide vital assistance to address housing costs. HAVP is a rental assistance program for individuals and families who are homeless or at risk of eviction and imminent loss of housing. These new state-funded vouchers will be a critical tool in addressing housing affordability.

The Committee has continued its important work to protect tenants and promote the development and preservation of affordable housing. In addition to securing the inclusion of \$50 million in the State Fiscal Year (SFY) 2025-26 budget to support Land Banks, we advanced legislation to codify the Homeowner Protection Program (HOPP) to continue helping homeowners avoid foreclosure. Furthermore, we advanced legislation to ban the use of an algorithm or algorithmic device to artificially inflate rents, to limit the fee paid by tenants for a dishonored check unless the fee was provided for in the lease, and to prohibit restrictions on the installation of appliances or fixtures by a residential tenant if the appliances or fixtures comply with applicable building codes.

Preserving New York's public housing and ensuring the safety of its residents has been a priority for the Committee. This year we secured new capital funding for public housing authorities outside of New York City to continue addressing capital repairs. To ensure proper oversight of funding provided to the New York City Housing Authority (NYCHA), the Committee advanced legislation requiring NYCHA reform their policies governing micro-purchases.

Mr. Speaker, I thank you for the opportunity to uphold the Assembly's commitment to ensuring that every New Yorker has access to safe, affordable housing. I wish to thank my fellow Committee members for their support and efforts toward achieving this goal, and I look forward to working with you in the coming year.

Sincerely,

A handwritten signature in cursive script that reads "Linda Rosenthal".

Linda B. Rosenthal
Chair, Committee on Housing

**2025 ANNUAL REPORT
OF THE
ASSEMBLY STANDING COMMITTEE ON HOUSING**

LINDA B. ROSENTHAL, CHAIR

Members of the Committee

Majority

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Ron Kim
Latrice Walker
Rodneyse Bichotte Hermelyn
Maritza Davila
Harvey Epstein
Simcha Eichenstein
Demond Meeks
Chris Burdick
Jonathan D. Rivera
Chantel Jackson
Anna Kelles
Yudelka Tapia
Nikki Lucas
Monique Chandler-Waterman
Grace Lee
Dana Levenburg
Landon Dais
Emérita Torres

Minority

Michael Novakhov, *Ranking Minority Member*
Michael J. Fitzpatrick
Keith P. Brown
Eric Brown
Alec Brook-Krasny
Lester Chang
Brian Maher
Daniel Norber

Staff

Fletcher Whyland, *Assistant Secretary for Program and Policy*
Christana Majekodunmi, *Associate Counsel*
Meghan Furcick, *Senior Analyst*
Julia Todaro, *Program and Counsel Secretary*
Nicholas Guile, *Committee Clerk*

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I. COMMITTEE JURISDICTION AND PURVIEW

The New York State Assembly Standing Committee on Housing is responsible for legislation on housing development and preservation. Its purview includes rent regulation, as well as legislation amending the following areas of the New York State Law:

- *Multiple Dwelling Law*, which encompasses health and safety standards for buildings with three or more families living independently of each other in New York City, and any other city, town or village that has chosen to adopt the law;
- *Multiple Residence Law*, which covers health and safety standards for buildings with three or more families living independently of each other in all cities, towns, and villages outside of New York City;
- *Private Housing Finance Law*, which governs the following entities and programs: Mitchell-Lamas; Limited Dividend Housing Companies; Low Income Housing Trust Fund; Affordable Home Ownership Development; Permanent Housing for Homeless Families; Manufactured Home Cooperative Fund; Housing Development Fund Companies; Neighborhood Preservation Companies; Rural Area Revitalization; Rural Rental Assistance; Urban Initiatives; Rural and Urban Community Investment Fund; several New York City programs; and the administration of the New York State Housing Finance Agency and New York City Housing Development Corporation; and
- *Public Housing Law*, which covers the safety, management, and financing of local public housing authorities throughout the State.

In addition to these laws, the Committee has jurisdiction over legislation amending housing-related sections of the Executive Law, Real Property Law, Real Property Actions and Proceedings Law, and Public Authorities Law, and the following unconsolidated areas of New York Law: the Emergency Housing Rent Control Law; the Local Emergency Housing Rent Control Law; the New York City Rent Stabilization Law; the Emergency Tenant Protection Act of 1974; sections of the New York City Administrative Code and the City of Buffalo Administrative Code; and sections of the General Business Law that relate to the conversion of real property from rental to cooperative or condominium status.

II. 2025 LEGISLATIVE HIGHLIGHTS

A. State and City Agencies

State and City housing agencies, including but not limited to the Division of Housing & Community Renewal and the New York City Department of Housing, Preservation and Development (HPD), continue to play an integral role in meeting the State's affordable housing needs through the creation, preservation, and rehabilitation of low- and moderate-income homes and units.

The following is legislation advanced by the Committee this year relating directly to these and associated agencies:

1. Bonding Authority of the Housing Finance Agency

A.420 (Rosenthal); Chapter 3 of the Laws of 2025

This law increases the aggregate bond cap for the NYS Housing Finance Agency (HFA) by \$5 billion from \$31.28 billion to \$36.28 billion.

2. Broadband Access in Scoring for SLIHC

A.1779 (Rosenthal); Reported to Ways and Means

This bill would require that to the extent the rules and regulations for the New York State Low-Income Housing Tax Credit Program (SLIHC) establish project scoring and ranking criteria, such scoring and ranking criteria shall include the commitment to use end-to-end fiber-optic architecture for the delivery of broadband service as a preference in the evaluation of project applications.

3. Bonding Authority of the State of New York Mortgage Agency (SONYMA) and Other State & City Authorities

A.8571 (Rosenthal); Chapter 170 of the Laws of 2025

This law extends current statutory authorizations required to facilitate the operations of the New York State Housing Finance Agency (HFA), the New York City Housing Development Corporation (HDC), SONYMA, and the Mortgage Insurance Fund (MIF). Additionally, this law increases SONYMA's authority to issue tax-exempt bonds (from \$10.72 billion to \$10.92 billion), taxable bonds (from \$1.5 billion to \$1.95 billion), and tax-exempt bonds that can be blended with taxable bonds (from \$1 billion to \$1.4 billion).

4. Redevelopment Loans for Current Mitchell-Lama Owners

A.8588 (De Los Santos); Reported to Ways and Means

This bill would expand the Division of Housing and Community Renewal's (DHCR's) current authority to provide redevelopment loans to new owners of Mitchell-Lama developments to allow DHCR to also provide these loans to current owners. Additionally,

the bill would clarify that these loans can be used for energy efficiency upgrades, extend the required additional affordability period from 15 years to 30 years, and allow a return on equity of up to 10% over the cost of the improvement or redevelopment project.

5. Housing Trust Fund Corporation Maximum Loan Amounts

A.8589 (Hooks); Chapter 462 of the Laws of 2024

This law increases the per-unit amount of payments, grants, or loans disbursed by the Housing Trust Fund Corporation (HTFC) from \$125,000 per unit to \$250,000 per unit. Additionally, this law clarifies that HTFC has discretion to provide additional funds in certain, already defined, circumstances.

6. Bonding Authority of the New York City Housing Development Corporation

A.8663 (Mitaynes); Chapter 360 of the Laws of 2025

This law authorizes the New York City Housing Development Corporation (HDC) to increase the maximum aggregate principal amount of its outstanding bonds and notes from \$19 billion to \$20 billion, an increase of \$1 billion, in order to allow the continuation of critical affordable housing initiatives in the City.

B. Rent Regulation

Rent regulation has traditionally protected tenants residing in rent-stabilized or rent-controlled apartments in New York City and surrounding counties. A large majority of rent-regulated tenants reside in New York City. Data from the 2023 New York City Housing and Vacancy Survey (HVS), conducted by the U.S. Census Bureau, estimated that there are approximately 996,600 rent-regulated units within New York City, representing around 41% of the City's total rental housing stock. There are 40,085 rent-regulated units outside of New York City: 2,194 in Rockland County, 8,132 in Nassau County, 826 in Ulster County, and 28,933 in Westchester County.

For rent regulation laws to apply, a municipality must declare a rental housing emergency, defined as a housing stock vacancy rate of 5% or lower. According to the 2024 HVS, the vacancy rate in New York City and some surrounding counties remains under 5%, with the two most recent reports showing a New York City vacancy rate of 4.54% in 2021 and 1.41% in 2023. Due to the existence of this emergency, intervention is critical to protect tenants from unreasonable rent increases and evictions.

1. Appliance Surcharges

A.86-B (Dinowitz); Reported to Rules

This bill would prohibit a landlord from imposing a surcharge on a tenant for the use of a tenant-installed appliance if the tenant pays for electric utility service. This would apply statewide to rent controlled and rent stabilized tenants.

2. Penalties for Rent Overcharges

A.654-B (Rosenthal); Advanced to Third Reading

This bill would increase the penalties for owners of property who overcharge tenants above the legal authorized rent from three times to five times the overcharge amount.

3. Standard 421-a Lease Rider

A.659 (Rosenthal); Advanced to Third Reading

This bill would prohibit landlords from willfully providing misleading or incorrect information on the notice required to the tenant regarding when a 421-a tax benefit is ending and establish a \$1000 fine for violations.

The bill would also require the Division of Housing and Community Renewal to standardize the notice that landlords provide to tenants and provides required language.

4. Annual Audit of Major Capital Improvements

A.795 (Rosenthal); Reported to Rules

This bill would require the Division of Housing and Community Renewal to publish the results of the annual audit of 25% of the submitted and approved applications for major capital improvement (MCI) increases.

5. Registration Statement Requirements for LLCs

A.1506 (Rosenthal); Advanced to Third Reading

This bill would require when a limited liability company registers a rent regulated unit with the Division of Housing and Community Renewal, the registration shall include a list of all direct and indirect owners of the membership interests of the limited liability company and the proportion of each direct or indirect member's ownership interest in the limited liability company.

6. Notification of SCRIE and DRIE

A.1563-A (Rosenthal); Advanced to Third Reading

This bill would require rent regulated landlords to include information regarding the Senior Citizen Rent Increase Exemption (SCRIE) and the Disability Rent Increase Exemption (DRIE) programs on all new and renewal leases and on any rent bills, including any electronic communication.

7. Ninety Days to Answer MCI Applications

A.1646 (Rosenthal); Reported to Rules

This bill would provide rent regulated tenants 90 days to respond when they receive notice that an owner has filed for an adjustment of rent pursuant to a major capital improvement (MCI). The bill would also require an owner to provide all copies of permits for MCI work

with the application for an MCI increase. Applications with fraudulent permits or without permits shall be denied.

8. Demolition of Rent Stabilized Buildings

A.1867-A (Rosenthal); Advanced to Third Reading

This bill would require when not renewing a lease, a rent stabilized building owner must establish to the satisfaction of the Division of Housing and Community Renewal a good faith intention to demolish a building and construct a new building, have obtained permits from the Department of Buildings for the demolition project and submitted plans for the construction of a new building for approval, and the financial ability to complete the demolition and construction.

9. Architect Access for MCIs

A.1886 (Rosenthal); Advanced to Third Reading

This bill would require owners of rent-stabilized and rent-controlled apartment buildings who apply for major capital improvement increases to allow access to a professional engineer or architect hired by a tenant, tenants, or tenants' association to inspect the improvements done by the owner.

C. Tenant Protections

Finding and paying an affordable rent are challenges for most New Yorkers, regardless of location or regulation status, with the challenge being most difficult to bear for low-income households. When renters voluntarily leave their apartments or are forced to move, the search for new housing is complicated by the extreme scarcity of affordable units and long waiting lists for public housing and other subsidized housing. Preserving rental affordability and protecting tenants across the State continue to be among the Assembly's top priorities.

1. Fees for Dishonored Checks

A.56-B (Epstein); Chapter 431 of the Laws of 2025

This law prohibits landlords from charging tenants a fee for a dishonored check unless the fee was provided for in the lease. The fee charged cannot exceed the actual costs incurred or \$20, whichever is greater.

2. Rent Setting Algorithms

A.1417-B (Rosenthal); Chapter 437 of the Laws of 2025

This law provides that the use of an algorithm or algorithmic device to adjust rental price levels is unlawful collusion.

3. Tenants Organizing Act

A.1535 (Kelles); Advanced to Third Reading

This bill would provide parameters regarding the recognition and activity of a tenant organization. The bill would define a tenants' organization as representing occupied units in a property with five or more units. It would allow tenants' organizations to engage in various organizing activities, provide a process for establishment and recognition of a tenant organization, and require good faith engagement discussions between landlords and a tenants' organization.

4. Installation of Appliances by Tenants

A.1865-A (Rosenthal); Passed Assembly

This bill would prohibit a landlord from restricting a residential tenant from installing appliances or fixtures if the appliances or fixtures comply with applicable building codes and the residential tenant has sought and obtained written consent from the landlord. The landlord would be required to respond to requests within 30 days and any denial must include the reason and reference the specific applicable building code or other provision of law where the installation would not be in compliance.

A landlord would not be required to alter the unit's utilities for the installation. If the tenant pays for the applicable utility service, the landlord would be prohibited from imposing a surcharge. At the termination of tenancy, the tenant is responsible for either restoring the installed appliances or fixtures to the condition which existed prior to the installation or for ensuring the residential tenant-installed appliances or fixtures remain in the unit at no cost to the landlord.

5. Illegal Conversion of Units

A.2287 (Rosenthal); Advanced to Third Reading

This bill would add the illegal conversion of any existing facilities, including the subdivision of rooms, as well as the illegal use of any class A multiple dwelling to the definition of harassment in the Administrative Code of the City of New York.

6. Fees for Use of ACH Payment for Rent

A.3121 (Rosenthal); Advanced to Third Reading

This bill would prohibit a landlord from assessing a fee or other charge for the use of an automated clearing house payment for the payment of rent. It would also require a landlord to provide a lessee or tenant a method for the payment of rent that does not incur a fee or other charge assessed by the landlord. This method may include but is not limited to cash or personal check of the lessee or tenant.

7. Automated Housing Decision Making Tools for Applicant Screening
A.3125-A (Rosenthal); Advanced to Third Reading

This bill would provide parameters for a landlord to utilize an automated housing decision making tool to screen potential tenants. This bill would require a disparate impact analysis to assess the impact of the tool be conducted annually. A summary of the most recent disparate impact analysis shall be posted on the landlord's website and shall be made accessible through any listings housing for which the landlord intends to use an automated housing decision making tool to screen applicants.

Additionally, the bill would require landlords to notify applicants at least 24 hours before the use of an automated housing decision making tool that such tool will be used for assessment or evaluation, the characteristics the automated housing decision making tool will use in the assessment, the type of data collected for such tool, the source of the data, and the landlord's data retention policy, and if an application is denied through the use of the tool, the reason for denial.

8. Loft Law Protected Occupancy Status
A.5682 (Glick); Reported to Rules

This bill would clarify the primary residence requirement for units subject to the Loft Law applies after the application for protected occupancy. The bill would also specify that in determining if a unit qualifies for coverage, if an occupant qualifies for protection, or whether a unit is a protected occupant's primary residence, no single factor shall be solely determinative, including statements or actions related to federal, state, or city tax returns. Evidence of primary residence may include the address used on any tax return, motor vehicle registration, driver's license, or other document filed with a government agency.

D. Public Housing

The Committee on Housing continues to play an important role in regulating and supporting the operation of public housing. There are approximately 180 housing authorities across New York State. Of these, the largest is the New York City Housing Authority (NYCHA), which serves over 400,000 residents through more than 326 public housing developments throughout the five boroughs.

1. NYCHA Procurement Micro Purchase Reform
A.1348 (Rosenthal); Reported to Rules

This bill would require NYCHA to develop policies and procedures governing the procurement of materials, supplies, and services that are not required to be made pursuant to sealed bid requirements and would provide parameters for the policies and procedures.

E. Mitchell-Lama Housing

Since the 1950s, the Mitchell-Lama program has provided affordable housing to moderate-income New Yorkers. Approximately 220 Mitchell-Lama developments exist throughout the State. The continued viability of this program remains a critical part of the Committee's effort to ensure the availability of affordable housing for the citizens of New York.

To date, owners of thousands of apartments have left the program by repaying loans issued under the Private Housing Finance Law. These "buy-outs" can have a devastating impact on the families living in these developments, as rents can increase significantly when existing leases expire and the affordable housing stock further erodes.

1. Agency Oversight and Intervention

A.189 (Rosenthal); Advanced to Third Reading

This bill would require, rather than authorize, the Commissioner of New York State Homes & Community Renewal or the New York City Department of Housing, Preservation & Development to intervene when the supervising agency has a reasonable belief that a Mitchell-Lama housing company under its purview is violating or may be about to violate any law or regulation.

F. Residential Cooperatives and Condominiums

While most do so diligently and transparently, the boards of residential cooperatives and condominiums exercise a uniquely broad authority over the rights and financial interests of residents living in these communities. The Committee on Housing remains dedicated to protecting this critical housing stock and ensuring unit owners and shareholders are treated fairly.

1. Ground Lease Residential Cooperatives

A.2619-A (Rosenthal); Reported to Rules

This bill would provide certain rights for ground lease residential cooperatives upon the expiration or termination of a subject residential cooperative ground lease.

Under this bill, any resident entitled to occupancy in the co-op where the ground lease is subject to termination of expiration would be deemed to be a tenant upon expiration or termination of the ground lease. The ground lease owner would be required to offer such tenants rental leases pursuant to rent stabilization or the good cause eviction law, as applicable to the building. Additionally, the bill would provide the residential ground lease cooperative building with the right of first refusal if the landowner chooses to sell or transfer the land underlying a building. The legislation would also grant residential cooperatives the ability to borrow money when necessary to pay for repairs and capital improvements, unless the subject ground lease owner denies consent for a reasonable cause within 15 days of receiving a written request.

G. Other Legislation

1. Manufactured Homes Rent Increase Justification

A.340-A (Barrett); Advanced to Third Reading

This bill would require manufactured home park owners to provide written justification of rent increases of 3% of the current rent. For an increase in costs to justify a rent increase above 3%, the community owner must demonstrate the work performed was necessary to meet the community owner's warranty of habitability and demonstrate the increase imposed was no more than necessary to cover the actual and reasonable cost of the work performed.

2. Notice of Bed Bug Infestation

A.429 (Jackson); Chapter 77 of the Laws of 2025

This law amends Chapter 488 of the Laws of 2024 to clarify the notification requirements when a landlord has knowledge of a bed bug infestation. The law requires written notice be provided only to units immediately above, below, and adjacent to the infested unit within 72 units of the landlord having knowledge of the infestation. It also requires when the infestation is in a common area, notice be posted in a conspicuous location.

3. Homeowner Protection Program

A.1625-A (Solages); Reported to Ways and Means

This bill would establish and codify the Homeowner Protection Program (HOPP) to provide free housing counseling and legal services to homeowners related to homeownership retention such as preventing foreclosure and deed theft.

4. Housing Access Voucher Program

A.1704 (Rosenthal); Reported to Ways and Means

This bill would establish the Housing Access Voucher Program. It would direct HCR to implement a rental assistance program for eligible individuals/families who are homeless or at risk of homelessness. Assistance would be paid directly to the landlord in the form of a voucher, which could be used anywhere in the state.

5. Low Impact Landscaping Rights Act

A.1890 (Glick); Veto 37 of 2025

This bill would prohibit homeowners' associations from unreasonably restricting the installation or maintenance of low impact landscaping. The homeowners' association would retain the authority to restrict the installation or maintenance of low impact landscaping on property owned by the association or in common by members of the association.

6. Short Term Rentals

A.5686 (Romero); Chapter 99 of the Laws of 2025

This law amends Chapter 672 of the Laws of 2024 to provide for the regulation and registration of short-term rental units with counties that choose to not opt-out of the registration system no later than nine months after the effective date, authorize the collection of local occupancy taxes within counties that choose not to opt-out of the registration system, and provide for the collection of sales tax on short-term rental units statewide.

7. Central Air Conditioner and Heat Pump Rights Act

A.7911 (Epstein); Reported to Rules

This bill would prohibit homeowners' associations from unreasonably restricting the installation or use of a central air conditioner or heat pump. The homeowners' association would retain the authority to restrict the installation or use of a central air conditioner or heat pump on property owned by the association or in common by members of the association.

III. SFY 2025-26 BUDGET HIGHLIGHTS

APPROPRIATED AMOUNT

A. Division of Housing and Community Renewal – Capital Projects

City of Yes for Housing Opportunity

\$1.025 billion

This funding supports the City of Yes for Housing Opportunity Program in New York City, including:

- **\$500 million** for providing capital subsidies for the new construction of affordable housing;
- **\$200 million** for capital projects and other improvements at housing developments owned or operated by the New York City Housing Authority;
- **\$80 million** for capital projects and other improvements to preserve Mitchell-Lama properties;
- **\$50 million** for services and expenses of a mixed-income revolving loan fund program to fund the development of mixed-income housing;
- **\$30 million** for the construction or preservation of supportive housing for adults, youth, or young adults re-entering the community from incarceration or juvenile justice placement;
- **\$30 million** for mold and asbestos remediation activities;
- **\$25 million** for the New York Housing for the Future Co-Op program;
- **\$25 million** for the New York Housing for the Future Rental program;
- **\$20 million** for lead abatement activities;
- **\$20 million** for the construction or preservation of supportive housing for seniors;
- **\$20 million** for capital projects and other improvements to preserve existing affordable or supportive rental developments regulated by municipal, state, or federal housing agencies by addressing capital needs, emergency repairs and conditions that pose a threat to life, health and safety, or habitation of residents; and
- **\$25 million** for capital projects and other improvements at housing developments owned or operated by the New York City Housing Authority for the purposes of rehabilitating vacant units to be returned to occupancy.

Pro-Housing Supply Fund

\$100 million

This funding assists communities certified as pro-housing with critical infrastructure projects required for further housing development.

Public Housing Program

\$75 million

This funding supports the rehabilitation or reconstruction of public housing outside of New York City.

Mitchell-Lama Preservation Program **\$60 million**

This funding supports the preservation and improvement of Mitchell-Lama properties in the state.

Mixed-Income Revolving Load Fund **\$50 million**

The Mixed-Income Revolving Load provides low-cost second mortgages for the development of mixed-income rental housing outside of New York City.

Modular and Starter Homes **\$50 million**

This program provides funding to incentivize the building of modular and starter homes.

Resilient and Ready Program **\$50 million**

This funding supports the services and expenses of the Resilient and Ready Fund for home repairs and permanent retrofits.

Low-Income Housing Trust Fund **\$44.2 million**

The Low-Income Housing Trust Fund provides funding to not-for-profits, localities and private developers for the construction or rehabilitation of affordable rental housing for low-income households.

Land Banks **\$40 million**

This program supports the services and expenses of land banks for the redevelopment of blighted and abandoned properties.

Rest of State Vacant Apartment Repair and Rehabilitation Program **\$40 million**

This program provides grants of up to \$75,000 per unit to properties with less than five units outside of New York City to support the repair and rehabilitation of vacant apartments.

Infill Housing Program **\$30 million**

The Infill Housing Program provides funding for the construction, preservation, or rehabilitation of small infill homes in areas outside of New York City. Priority is given to projects in Buffalo, Rochester, Syracuse, Albany, and Binghamton.

Affordable Housing Corporation **\$26 million**

This program provides grants and loans of up to \$50,000 per unit (plus an additional \$25,000 in high-cost areas) for rehabilitation and new construction of one- to four-family dwellings for low- and moderate-income New Yorkers.

Lead Abatement Program **\$20 million**

The Lead Abatement Program provides funding to support lead abatement outside of New York City.

Homes for Working Families Program **\$14 million**

The Homes for Working Families Program helps finance the construction and rehabilitation of rental housing for low-income families and senior citizens.

USDA 515 Rental Properties Preservation Program **\$10 million**

This funding supports the services and expenses of preserving USDA 515 rental properties.

Small Rental Housing Development Initiative **\$10 million**

The Small Rental Housing Development Initiative supports capital developments under 20 units.

Public Housing Modernization Program **\$6.4 million**

The Public Housing Modernization Program allocates funds to New York's state-supervised public housing authorities for expenses related to maintenance, improvements, and repairs.

Farmworker Housing Program **\$5 million**

This funding supports the expansion of affordable farmworker housing.

Manufactured Home Advantage Program **\$5 million**

The Manufactured Home Advantage Program offers park owners and residents the opportunity to maintain safe, affordable communities by utilizing low-interest loans to acquire, rehabilitate and refinance manufactured homes and parks.

Access to Home Program **\$5 million**

The Access to Home Program enables individuals with disabilities to live safely and comfortably in their homes by providing funds to help outfit homes with accessibility features such as wheelchair ramps and lifts, handrails, kitchen modifications to create easy-to-reach work and storage areas, and roll-in showers with grab bars, among other improvements.

Main Street Program **\$4.2 million**

The Main Street Program helps revitalize and improve village centers and historic downtowns by supplying grants for building renovations, façade and streetscape improvements, and capital

funding for projects that will anchor downtown districts. The appearance and functionality of main street buildings often determine the success of community revitalization efforts, and this program creates incentives for strategic investment of public and private resources.

Housing Opportunities Program for the Elderly

\$4 million

The Housing Opportunities Program for the Elderly helps to provide safe, decent, and affordable housing for older adults in New York State. The program offers contracts to not-for-profit corporations and municipalities to provide financial assistance for the administration of emergency home repairs programs, which deliver grants and loans in an amount of up to \$10,000 per unit for the cost of correcting any condition which poses a threat to the life, health, or safety of a low-income elderly homeowner.

Green Affordable Pre-Electrification Program

\$2 million

The Green Affordable Pre-Electrification Program provides funding for green rehabilitation projects, including the repair of structural deficiencies, health hazards, or code violations which make a building or property ineligible or unsuitable for energy efficiency, electrification, weatherization, and insulation improvements necessary for compliance with building codes or participation in local, state, or federal programs.

Housing Program Backfill

\$427.08 million

This funding is to backfill authority that was used to provide temporary bond financing for projects within the Housing Finance Agency's pipeline.

B. Division of Housing and Community Renewal – Aid to Localities

Housing Access Voucher Program Pilot

\$50 million

The Housing Access Voucher Program pilot provides vital rental assistance to individuals and families who are homeless or at risk of homelessness. This assistance allows recipients to secure permanent housing and transition out of shelters or unsustainable housing situations.

Homeowner Protection Program

\$40 million

The Homeowner Protection Program provides critical foreclosure prevention and housing counseling services to homeowners in order to promote community stabilization and help homeowners avoid foreclosure.

Small Cities Community Development Block Grant Program

\$40 million

The Small Cities Community Development Block Grant Program provides financial assistance to eligible cities, towns, and villages with populations less than 50,000 and counties with a population under 200,000. The purpose of this program is to support the growth of affordable

housing and suitable living environments. The program also works to expand economic opportunities for persons of low- and moderate- income.

Low-Income Weatherization Program

\$32.5 million

The Weatherization Assistance Program assists income-eligible families and individuals by reducing their heating and cooling costs and addressing health and safety issues in their homes through energy-efficiency measures. Weatherization services reduce the amount of energy required to heat and cool homes and provide hot water, thus reducing energy consumption, while minimizing the impact of higher fuel costs on low-income families.

Mitchell-Lama and Public Housing Authorities Assistance

\$20 million

This funding provides one-time operating support for Mitchell-Lama and Public Housing developments.

Housing Development Fund Program

\$15 million

The Housing Development Fund loan fund was established in 1966 under the Private Housing Finance Law and is administered by the New York State Division of Housing and Community Renewal. The purpose of this program is to provide loans to not-for-profit organizations to develop low-income housing projects. These loans may be used for pre-development costs, site acquisition, construction/rehabilitation financing and other project development costs and to provide short-term financing repaid from equity contributed by investors in low-income housing credit projects.

Land Banks

\$10 million

This program supports the services and expenses of land banks.

Blue Buffers Voluntary Buyout Program

\$8.75 million

This funding provides administrative support for the Blue Buffers program, which offers voluntary buyouts of private property in flood-prone areas.

Pro-Housing Supply Fund

\$5.25 million

This fund provides technical assistance grants to assist communities in gaining pro-housing designation.

Fair Housing Testing

\$4 million

The Fair Housing Testing Program provides additional fair housing testing and education, including in counties that have not been previously served by local fair housing organizations.

New York City Community Land Trusts **\$1.5 million**

This fund provides assistance to community land trusts in New York City.

Community Controlled Affordable Housing **\$1 million**

This fund supports the operating expenses and provides technical assistance for the boards of Community Controlled or Social Affordable Housing developments.

Fair Chance Housing Reforms **\$250,000**

This fund provides for services and expenses of fair chance credit check reform and improving access to housing for people with prior arrests or conviction records.

C. Division of Housing and Community Renewal – State Operations

The Division of Housing and Community Renewal is an executive branch agency responsible for the supervision, maintenance, and development of affordable low- and moderate-income housing in New York State. It is one of five agencies, along with the Housing Trust Fund Corporation, the Housing Finance Agency, the State of New York Mortgage Agency, and the Affordable Housing Corporation, that together constitute New York State Homes and Community Renewal. Within these five agencies are 17 offices, some of which receive funding to perform certain functions, and which are outlined below.

The Office of Finance and Development (OF&D) is responsible for investing billions of dollars each year to stimulate the development or preservation of affordable rental housing and to help low- and moderate-income homebuyers purchase their first home. The department's multifamily programs are driven by federal and State Low-Income Housing Tax Credits and tax-exempt bonds, and augmented by an array of State-funded programs targeted to a range of housing and community development needs.

- **Community Development Program** **\$12.34 million**

The Office of Community Renewal (OCR) manages 14 housing, community and economic development programs including the Affordable Housing Corporation, the New York State Community Development Block Grant Program, the New York Main Street Program, the Neighborhood and Rural Preservation programs, and the Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE).

- **Community Renewal Program** **\$927,000**

The Office of Housing Preservation (OHP) operates programs that maintain and enhance existing affordable housing, including public, privately owned, and previously subsidized housing. These include the Asset Management Unit, the Statewide Section 8 Program and Weatherization Assistance Programs.

- **Housing Program** **\$23.57 million**
- **Low-Income Weatherization Program** **\$4.72 million**
- **Rent Administration Program** **\$92.54 million**

The Office of Professional Services (OPS) includes shared support functions such as Human Resources, Facilities, Procurement, Finance, Information Technology and Corporate Compliance.

- **Administration Program** **\$16.26 million**

D. The Mortgage Insurance Fund

In the 2025-2026 State Budget, Article VII language transferred \$111.7 million to utilize reserves in the Mortgage Insurance Fund (MIF) and available resources from the Housing Finance Agency (HFA) to support programs that target affordable housing, supportive housing, urban and rural preservation, and property rehabilitation. The following is a breakdown of how the funding was dispersed to various housing programs:

- \$18.8 million for the Neighborhood Preservation Program;
- \$8.05 million for the Rural Preservation Program;
- \$23.46 million for the Rural Rental Assistance Program;
- \$56.38 million for homeless housing programs administered by the Office of Temporary and Disability Assistance; and
- \$5 million for grants to non-profit organizations to assist non-profit affordable housing owners in joining an insurance captive.

E. Article VII

The Legislature modified the Executive proposal to reduce property taxes for Mitchell-Lama developments to no more than 5 percent of the annual shelter rent or carrying charges for projects located in New York City and at local option for projects located outside New York City by including limited dividend companies.

The Legislature added language to establish the Housing Access Voucher Program (HAVP) pilot to provide rental assistance program for eligible individuals and families who are homeless or at risk of imminent loss of housing.

The Legislature added language to allow certain rental affordable housing developments with 100 or more units to convert to condominiums where 15% of units have agreements to be purchased by tenants in occupancy or non-tenant purchasers provided the developments meet certain requirements including preserving 20% of the development as income-restricted rental housing in perpetuity.

IV. LEGISLATIVE HEARINGS

On October 21, 2025, the Assembly Standing Committee on Housing held a public hearing to examine the process for municipalities outside of New York City to opt into rent stabilization and the use of vacancy rate to demonstrate a housing emergency. The Committee sought to receive testimony from stakeholders on the implementation of rent stabilization outside of New York City, the rental vacancy survey process, and feedback on how these protections impact tenants across the state.

Local government officials provided testimony on the challenges they have encountered in conducting the vacancy study required under the Emergency Tenant Protection Act (ETPA) in order to declare a housing emergency. Landlords shared their concerns with any expansion of rent stabilization. Testimony from tenants and advocacy organizations focused on their support for tenant protections, such as rent stabilization, as an important tool to stabilize communities.

V. OUTLOOK FOR 2026

In the coming session, the Assembly Standing Committee on Housing will redouble its longstanding commitment to ensuring the availability of safe, affordable housing for New York's low- and middle-income families.

This will include residents of public housing, manufactured home parks, condominiums and cooperatives, and other specialized housing options. These families, too, need our continued support, and in the coming year, the Committee will continue its work to bring stakeholders together to develop and promote policies that help ensure these much-needed affordable housing choices are preserved for generations to come.

The Committee will also remain focused on identifying and securing funding to support the preservation and development of affordable and supportive housing statewide. The Committee will also work to advance legislation that leads to the creation of new housing opportunities, and will reexamine existing programs to ensure that they are effective, efficient, and yield the greatest possible benefit to New York's families.

APPENDIX A

2025 Summary Sheet Summary of Action on All Bills Referred to the Committee on Housing

Final Action	Assembly Bills	Senate Bills	Total Bills
Bills Reported with or Without Amendment			
To Floor; Not Returning to Committee (Favorable)	7	0	7
To Rules	4	0	4
To Ways and Means	11	0	11
To Judiciary	0	0	0
To Codes	11	0	11
Total	33	0	33
Bills Having Committee Reference Changed			
To Ways and Means	3	0	3
Total	3	0	3
Senate Bills Substituted or Recalled			
Substituted	0	0	0
Recalled	0	0	0
Total	0	0	0
Bills Defeated in Committee			
Bills Held for Consideration with a Roll-Call Vote	0	0	0
Bills Never Reported, Held in Committee	0	0	0
Bills Having Enacting Clauses Stricken	2	0	2
Motions to Discharge Lost	0	0	0
Total Bills in Committee			
	227	25	252
Total Number of Committee Meetings Held			
	7		

APPENDIX B

Bills that Passed the Assembly in 2025

BILL #	SPONSOR	DESCRIPTION
A.1865-A	Rosenthal	Would provide a landlord cannot restrict the installation of appliances or fixtures by a residential tenant if the appliances or fixtures comply with applicable building codes.

APPENDIX C

Chapters of 2025 – Bills Signed into Law by the Governor

CHAPTER	ASSEMBLY BILL # (SPONSOR)	SENATE BILL # (SPONSOR)	DESCRIPTION
3	A.420 (Rosenthal)	S.735 (Kavanagh)	Increases the aggregate bond cap for the HFA by \$5 billion.
77	A.429 (Jackson)	S.751 (Sepulveda)	Amends Chapter 488 of the Laws of 2024 to clarify the notification requirements when a landlord has knowledge of a bed bug infestation.
99	A.5686 (Romero)	S.820 (Hinchev)	Amends Chapter 672 of the Laws of 2025 to provide for the regulation and registration of certain short-term rentals outside of New York City, authorize the collection of certain local occupancy taxes, and provide for the collection of sales taxes statewide.
170	A.8571 (Rosenthal)	S.8177 (Kavanagh)	Extends current statutory authorizations required to facilitate the operations of the HFA, the HDC, SONYMA, and the MIF and increases various bond caps for SONYMA.
360	A.8663 (Mitaynes)	S.8235 (Kavanagh)	Authorizes HDC to increase the maximum aggregate principal amount of its outstanding bonds and notes by \$1 billion.
431	A.56-B (Epstein)	S.3845-B (Hoylman-Sigal)	Prohibits landlords from charging tenants a fee for a dishonored check unless the fee was provided for in the lease.
437	A.1417-B (Rosenthal)	S.7882 (Hoylman-Sigal)	Provides that the use of an algorithm or algorithmic device to adjust rental price levels is unlawful collusion.
462	A.8589 (Hooks)	S.8178 (Kavanagh)	Increases the per-unit amount of funds disbursed by the HTFC.

APPENDIX D

Vetoes of 2025 – Bills Vetoed by the Governor

VETO	ASSEMBLY BILL # (SPONSOR)	DESCRIPTION
37	A.1890 (Glick)	Would prohibit homeowners' associations from adopting or enforcing rules or regulations that would effectively prohibit, or impose unreasonable limitations on, the installation or maintenance of low impact landscaping.