



NEW YORK STATE SENATOR

Brian Kavanagh

Lawmakers, Advocates, Long Island Homeowners Call to Make Homeowner Protection Program Permanent

BRIAN KAVANAGH October 4, 2024

ISSUE: **PROTECTING NY HOMEOWNERS DEED FRAUD AND MORTGAGE SCAMS**



Group called on Governor Hochul to sign legislation passed by legislature to protect program from future cuts

VALLEY STREAM, NY - October 3 - Assemblywoman Michaelle Solages (D-Elmont), lawmakers, legal service providers, housing counselors, and homeowners all gathered in Valley Stream to call for the Homeowner Protection Program (HOPP) to be made permanent. Legislation introduced by Assemblywoman Solages and Senator Brian Kavanagh (D-

Manhattan) codifying the Homeowner Protection Program (A7636C/S7297C) passed both houses of the legislature in June, and now awaits action from Governor Kathy Hochul.

The group called today for Governor Hochul to sign the legislation into law, which would assure families that HOPP will be there if they ever need it. HOPP has helped thousands of families access high-quality services to keep them in their homes. This includes providing legal services during foreclosure proceedings and litigation challenging predatory lending, housing discrimination, and scams. HOPP also funds homeowner retention counseling, loan modification assistance, and loss mitigation assistance. As homeowners face the ongoing affordability crisis, having a backstop in HOPP is invaluable to keeping their most valuable asset—their home; the basis of generational wealth in communities across Long Island and New York State.

The Homeowner Protection Program was funded in the enacted Fiscal Year 2024-2025 state budget with a \$40 million investment, which preserves the program and the services it funds in the short term. With full codification in the law, HOPP would be mandated and the program would be protected from potential future cuts. Along with providing certainty for the homeowners who rely on HOPP to access services, this legislation would give certainty to the providers who need HOPP funding to keep their services free to vulnerable homeowners.

Assemblywoman Michaele C. Solages, Assembly sponsor of (A7636C/S7297C) said: “The Homeowner Protection Program has provided vital assistance to Long Island homeowners, allowing thousands to stay in their homes and hold onto their most valuable asset. Making HOPP permanent would allow these funds to be appropriated each year, giving homeowners, legal service organizations, and homeowner retention counselors the stability necessary to access and provide these services free of charge.”

Senator Brian Kavanaugh, Chair of the Senate Housing Committee and Senate sponsor of (A7636C/S7297C) said: “For over a decade, HOPP has benefited our communities and helped mitigate the effects of the affordable housing crisis by helping thousands of homeowners avert the loss of generational wealth that results when homes are lost to foreclosure or to scams such as deed theft. I am proud to have secured \$40 million for HOPP in this year’s budget, but funding for this program must be stabilized. With this legislation, we’re seeking to recognize that this vital program, which provides free housing counseling and legal assistance for distressed homeowners, is a core service of the State that needs to be managed and funded just like any other service New Yorkers rely on. I thank Assemblymember Solages for championing this effort in the Assembly, all of our colleagues in the legislature who have supported HOPP, and the many community-based organizations that provide invaluable services through the program, to help homeowners protect their rights and preserve their homes.”

Senator Kevin Thomas said, "The Homeowner Protection Program has been a lifeline for families across Long Island, helping them stay in their homes and fight off foreclosure and scams. As New Yorkers are dealing with unprecedented higher costs of living, making this program permanent has become more important than ever. We urge Governor Hochul to sign the legislation and ensure homeowners have the support they need to protect their homes and build generational wealth."

Assemblywoman Taylor Darling said, “The Homeowner Protection Program (HOPP) is absolutely essential for Long Island families, delivering crucial legal and financial support that enables them to keep their homes in the face of escalating costs and economic hardships. Making HOPP permanent is not just a necessity; it is a forward-looking investment in the resilience and prosperity of our communities, ensuring that every homeowner has the vital resources needed to protect their most valuable asset and build generational wealth for years to come.”

Nassau County Legislator Carrie Solages said, “As elected officials, we have a duty to support policies that make dignified housing more attainable for New Yorkers and nurture opportunities to build generational wealth through home ownership. Making HOPP permanent will provide much-needed stability for homeowners when they are confronted with challenges, and I respectfully urge Governor Hochul to sign this measure into law to help Nassau County residents in their pursuit of the American dream.”

"The Homeowner Protection Program is essential to the operation of legal service providers like the Mortgage Foreclosure Assistance Project of the Nassau County Bar Association (NCBA)," **says NCBA President Daniel W. Russo.** "The vital funding from HOPP allows us to help hundreds of vulnerable homeowners each year, while keeping our services free of charge. We are proud to support this effort to make HOPP permanent so we can continue to provide these necessary and crucial services to clients navigating the foreclosure process."

Tamara Del Carmen, Director of the Consumer & Economic Advocacy Program at Brooklyn Legal Services Corporation, said "For legal service providers like myself, the Homeowner Protection Program is absolutely essential. The funding it provides allows us to help vulnerable homeowners while keeping our services free of charge. Making these services accessible is how we are able to reach more homeowners and help more people stay in their homes. I am proud to support this effort to make HOPP permanent so all New Yorkers can have security in their homeownership."

Therese Salerno, a HUD Certified Housing Counselor at the Economic Opportunity Council of Suffolk, Inc., said “HOPP has enabled housing counseling services to be provided at no cost to those who need help the most. Ensuring HOPP is there for the future will allow us to continue our work helping people stay in their homes.”

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2023-S7297

- Introduced
- - In Committee Assembly
 - In Committee Senate
- - On Floor Calendar Assembly
 - On Floor Calendar Senate
- - Passed Assembly
 - Passed Senate
- Vetoed By Governor
- Signed By Governor
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Establishes the homeowner protection program

May 19, 2023

Vetoed

Sponsored by [Brian Kavanagh](#)

Do you support this bill?
