



NEW YORK STATE SENATOR

Christopher J. Ryan

## Senator Ryan and the Senate Majority Advance Critical Homeownership and Housing Legislation

CHRISTOPHER J. RYAN February 7, 2025

| ISSUE: **HEAP, HOME ENERGY ASSISTANCE PROGRAM, DRIE, SCRIE, LIRP**

This week, Senator Christopher J. Ryan, NY-50 and the Senate Democratic Majority advanced legislation to further ensure access to affordable housing for all New Yorkers. This legislative package builds on work and efforts from last year's legislative session to better address housing shortages and rising costs across New York State by constructing new affordable housing units, while simultaneously revitalizing and repurposing existing structures to serve as legalized forms of housing.

This package of bills works to address the needs of both New York State's homeowners and renters. It includes legislation to establish the NYS first home savings program to allow first-time homebuyers to open saving accounts that would be eligible for personal income deductions; to ensure the continued availability of free counseling and legal services through the state Homeownership Protection Program for homeowners; to implement a two year look-back window for Senior Citizen (SCRIE) and Disability Rent (DRIE) increase exemptions to help ensure our state's seniors and disabled community members can remain in their homes.

These negotiations are in addition to Senator Ryan's championing of the **Home Energy Assistance Program**, HEAP, which provides subsidies to cover the cost of heating for low-

income New Yorkers. His bill, [S.1966](#), the first he passed in the Senate, would require social services districts to automatically re-enroll persons or households for HEAP as long as they remain eligible.

Senator Ryan said, "New Yorkers are facing unprecedented challenges in affording the basic necessities of life—housing, energy, healthcare, and food. That's why we are taking action to ensure families can stay in their homes, heat them in the winter, and access the resources they need to thrive. From strong tenant protections and homeownership assistance to expanding critical programs like HEAP, we are committed to making our state more affordable and ensuring that no one is left behind. I am honored to advance legislation that directly addresses these urgent needs and strengthens the foundation of support for working families across New York."

The legislation passed by the Senate Democratic Majority includes:

- **Establishing New York State First Home Savings Program:** This bill, [S.1157](#), sponsored by Senator Jeremy Cooney, would establish a program to allow first time homebuyers to establish tax-exempt/deductible savings accounts to buy their first home.
- **Directing a study on real property tax saturation:** This bill, [S.265](#), sponsored by Senator Pete Harckham, would direct the state Board of Real Property Tax Services to conduct a study on real property tax saturation.
- **Transferring Tax Credits for Rehabilitation of Historic Properties:** This bill, [S.2124](#), sponsored by Senator Brian Kavanaugh, would amend the state tax law to authorize the pass-through or transfer of the credits for the rehabilitation of historic properties.
- **Ensuring Availability of Services through The Homeownership Protection Program:** This bill, [S.2627](#), sponsored by Senator Brian Kavanaugh, will help support the continued availability of free housing counseling and legal services to homeowners through the State

Homeowner Protection Program (HOPP).

- **Expanding eligibility for the Low Interest Rate Program (LIRP):** This bill, S.3190, sponsored by Senator Brian Kavanaugh, would expand eligibility for the Low Interest Rate Program (LIRP) of the State of New York Mortgage Agency (SONYMA) to recent college or apprenticeship graduates and workforce training program graduates for the purchase of mortgages in economically depressed areas.
- **Implementing an up to two year look-back period for SCRIE and DRIE:** This bill, S.2534 , sponsored by Senator James Sanders, would provide a lookback period of up to two years to the original date of eligibility for the senior citizen rent increase exemption (SCRIE) and the Disability Rent Increase Exemption (DRIE).

**Requiring written justifications for rent increases by home park owners:** This bill, S.228, sponsored by Senator James Skoufis, requires manufactured home park owners to provide a written justification for any rent increases in excess of three percent.

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#### RELATED LEGISLATION

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## 2025-S1966

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- Introduced
- - In Committee Assembly
  - In Committee Senate

- ○ On Floor Calendar Assembly
  - On Floor Calendar Senate

- ○ Passed Assembly
  - Passed Senate

- Delivered to Governor

- Signed By Governor

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Requires social services districts to automatically re-enroll eligible persons or households for the low-income home energy assistance program

January 14, 2025

In Assembly Committee

Sponsored by **Christopher J. Ryan**

Do you support this bill?