

Senate Majority Leader Andrea Stewart-Cousins Announces Legislative Action to Support Homeowners and Expand Housing Affordability in Westchester and Across New York State

ANDREA STEWART-COUSINS February 5, 2025

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(Albany, NY) – This week, New York State Senate Majority Leader Andrea Stewart-Cousins led the passage of a comprehensive legislative package to make homeownership more accessible and keep housing affordable for families in Westchester and across the state. This initiative builds on efforts during the 2024 legislative session to tackle housing shortages and rising costs by promoting the construction of new affordable housing units while

revitalizing existing structures to better serve New Yorkers.

"As Westchester continues to grow, we must ensure that families can afford to stay in their

communities. Housing should be a source of stability, and we are committed to making it

more affordable and accessible for all," said Senate Majority Leader Andrea Stewart-Cousins.

"Since becoming Majority Leader, I've worked with my colleagues to take decisive action to

strengthen tenant protections, expand housing supply, and support homeowners. This

legislative package builds on those efforts to ensure that working families, seniors, and first-

time homebuyers have the resources they need to achieve housing stability."

The legislative package includes key measures to support homeowners and renters alike, including:

• First Home Savings Program – Establishing New York State's first home savings program,

allowing first-time homebuyers to open dedicated savings accounts eligible for personal

income tax deductions.

• Homeownership Protection Program (HOPP) – Ensuring continued access to free legal and

counseling services for homeowners at risk of foreclosure.

• Senior Citizen Rent Increase Exemption (SCRIE) and Disability Rent Increase Exemption

(DRIE) Enhancements – Implementing a two-year look-back window to ensure seniors and

individuals with disabilities can access critical rent relief and remain in their homes.

Under Majority Leader Stewart-Cousins, the State Senate has reaffirmed its commitment to

addressing New York's housing crisis and ensuring that all residents—whether renters or

homeowners—have a secure and affordable place to call home.

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