



NEW YORK STATE SENATOR

Brian Kavanagh

## Senate Takes Initial Steps to Address COVID-19 Housing Affordability Crisis

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(Albany, NY) In the past two days, the New York State Senate passed six pieces of legislation to begin to address the housing affordability crisis and other housing-related hardships brought on by COVID-19. These bills, approved by committees and brought to the floor yesterday and today, respond to some of the concerns raised by tenants and homeowners about their ability to pay their rent, mortgages, taxes and other expenses during the pandemic. The Assembly is also expected to complete passage of the package today.

“With the passage of these six bills, the Senate is taking initial steps to assist some of the tenants and homeowners with the greatest need who have been impacted by COVID-19,” said **Senator Brian Kavanagh, Chair of the Senate Housing Committee**. “We recognize, though, that much more must be done to ensure that no New Yorker loses their home or is severely burdened by housing costs they can’t afford during this pandemic. We need substantial federal funding to provide the necessary assistance to renters, homeowners, and those currently homeless, as well as other steps that only the federal government has the authority to enact, particularly regarding mortgages issued and serviced by banks and businesses that are outside New York.”

### **Bills for Renters**

- **Emergency Rent Relief Act:** This bill, S8419, **sponsored by Senator Kavanagh**, immediately directs \$100 million from the federal Coronavirus Relief Fund towards emergency rental vouchers to assist some of the tenants with the greatest need. This bill is a key first step toward meeting the much larger need for rental assistance for a broad range of tenants across the state.
- **Prohibition of certain evictions due to unpaid rent:** This bill, S8192B, **sponsored by Senator Brad Hoylman**, permanently prevents unpaid rent that accrued during the COVID-19 emergency from being the basis for an eviction of any tenant who experienced hardship during the

emergency.

### **Bills for Homeowners**

- **Extension of mortgage forbearance payments:** This bill, S8243C, **sponsored by Senator Kavanagh** will extend the period of time when mortgage forbearance payments come due, for mortgages issued or serviced by New York state regulated institutions. This gives borrowers the option to either defer their payments to the end of the loan term, or spread out deferred payments over the life of the loan. Interest and late fees are waived during the forbearance period.
- **Permitting local tax deferments during a state of emergency:** This bill, S8138B, sponsored by **Senator Monica Martinez**, permits localities and school districts to defer certain taxes, including property taxes, during a declared state disaster emergency.
- **Extension of deadline for property tax abatements for homeowners who are seniors or disabled, among others:** This bill, S8122B, **sponsored by Senator Leroy Comrie**, extends the deadline for the filing of new and renewal applications for real property tax abatement programs, such as the Senior Citizen Homeowners' Exemption program.

### **Bills for both Renters and Homeowners**

- **Moratorium on terminating utility services:** This bill, S8113A, **sponsored by Senator Kevin Parker**, places a moratorium on utility companies terminating services during periods of pandemics and/or state of emergencies.

**State Senator Brad Hoylman, Chair of the Senate Judiciary Committee**, said: “As the unemployment rate skyrockets above 14 percent, we must do everything we can to keep New Yorkers in their homes. The legislation we passed this week, including the Tenant Safe Harbor Act which I sponsored with Senator Krueger and Assemblyman Dinowitz, is a crucial first step to protecting tenants and homeowners. I’m grateful to Senate Majority Leader Andrea Stewart-Cousins and Housing Committee Chair Brian Kavanaugh for their leadership in these difficult times, and look forward to continuing our efforts to pass bills that provide relief to rent-burdened New Yorkers.”

**State Senator Leroy Comrie, Chair of the Committee on Corporations, Authorities & Commissions**, said: “Since the onset of this public health pandemic, we have maintained and enhanced our commitment to serving the public in every way possible, from food and meal delivery--to education and unemployment casework--and turning our on-the-ground interactions into COVID policy development. I am proud that the legislature has responded directly to the needs of the people, passing bills to assist our seniors, homeowners and renters, assisting those who need mortgage forbearance, utility assistance, rental help and extended time to apply for programs, pay taxes and afford housing payments. These are all necessary steps in the right direction; however, there is much more to do--and my colleagues and I remain ready to continue to provide relief and aid to all New Yorkers.”

### **Prospects for Additional Federal Funding**

On the prospect of additional federal funding, **Senator Kavanaugh** said: “My colleagues and I have called on the federal government to provide \$100 billion in funding for housing and rental assistance, with \$10 billion for New York. The \$10 billion we are seeking in rental assistance is, of course, 100 times the amount we are allocating today. While we are taking several positive steps now, I want to emphasize that this is just a beginning. My colleagues

and I will continue to advocate for the federal funding we need, while working on the broad legislation that will ensure that New York is ready to spend the funds effectively and justly when they arrive.”

The Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act, recently passed by the United States House of Representatives, includes \$100 billion in funding for rental assistance, with an additional \$75 billion in homeowner assistance, and over \$12 billion for those currently homeless. The United States Senate has yet to take up this legislation.

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