



2025 Albany Lobby Day Legislative Priorities

- **First-Time Homebuyer Savings Account Program** (*S.1157 Cooney & A.5098 Ramos*)
Support establishing the New York State First Home Savings Program, allowing first-time homebuyers to create tax-deductible savings accounts for home purchases.
- **Expanding Affordable and Workforce Housing** (*No Bill Number Yet*)
Advocate for policies that expand housing options through new zoning and tax incentives, streamlined commercial-to-residential conversions, and the development of accessory dwelling units (ADUs) and legalized basement apartments. Additionally, support enhanced education and oversight for Land Use Boards to improve decision-making.
- **Written Buyer Representation Agreements** (*No Bill Number Yet*)
Support requiring written agreements between real estate brokers and homebuyers to enhance transparency and define services.
- ***Combat Discrimination in Cooperative Housing** (*S.1452 Kavanagh & A.4507 Lavine*)
Advocate for fair and transparent co-op application processes, including a clear timeline for board responses and requiring justification for denials.
- **Address Home Appraisal Discrimination** (*Included in Executive Budget*)
Support measures prohibiting bias in home appraisals based on protected classes, with recommendations to increase fines beyond \$2,000.
- ***Curb Rising Insurance Premiums** (*No Bill Number Yet*)
Advocate for legislation preventing insurers from increasing premiums based on affordable housing units, government assistance, or sources of income.

*Issue to be expanded or enhanced