



Department of
Housing Preservation
& Development

Office of the Homeowner Advocate

Fiscal Year 2025 Report

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Introduction

In 2023, the New York City Council voted to establish an Office of the Homeowner Advocate within the New York City Department of Housing Preservation and Development (HPD). Council Member Selvena N. Brooks-Powers sponsored the legislation, which was signed into law as [Local Law 125 of 2023](#). HPD established the Office of the Homeowner Advocate in March 2024 within the agency's Office of Neighborhood Strategies. HPD's Commissioner appointed Jenny Weyel, Assistant Commissioner for Neighborhood Development and Stabilization, to be the Homeowner Advocate.

The mission of the Office of the Homeowner Advocate is to assist homeowners with more easily and successfully navigating both City services and other available supportive services in order to address issues that may come up for themselves and their households. The Office is tasked with responding to homeowner inquiries, coordinating with other government agencies, connecting residents to community-based organizations and legal service providers, and launching public education campaigns. HPD is also required to provide an annual report about the number of inquiries received and actions taken by the Office of the Homeowner Advocate and its partners. The legislation also calls on the Office to offer recommendations for free and low-cost services that are not currently available that benefit the stabilization of homeowners in the city. This first annual report covers Fiscal Year 2025 (July 1, 2024 – June 30, 2025) and includes an overview of HPD's three-pronged strategy to support homeownership and the services provided by the Office of the Homeowner Advocate.

HPD's Strategy to Support Homeownership

Overview

HPD is committed to expanding homeownership opportunities for more New Yorkers, particularly in lower-income communities and communities of color that have historically been excluded from wealth-building opportunities. Rising home prices, high interest rates, and limited housing supply have made homeownership increasingly out of reach for many. At the same time, existing homeowners also face challenges maintaining their homes and equity. Alongside our partners, we are addressing these issues by supporting existing homeowners and creating new pathways to homeownership through targeted investments and programs.

Thanks to the leadership and financial support of the City Council, HPD has been making unprecedented investments in homeownership programs, including:

- \$23 million in capital funding FY25 for Open Door
- \$3 million+ in expense funding per fiscal year for the Homeowner Help Desk
- \$4 million+ in expense funding per fiscal year for Foreclosure Prevention
- \$2 million in expense funding per fiscal year for outreach to owners on the Tax Lien Sale
- \$1 million in expense funding per fiscal year for Estate Planning and Resolution
- \$1.5 million in capital funding and \$9M in federal HOME funding in FY25 for HomeFirst
- \$687,000 in capital funding and \$2 million+ in expense funding in FY25 for HomeFix 2.0

HPD has developed a three-pronged strategy to support homeownership by increasing access for first-time homebuyers through down payment assistance, subsidizing the development of new affordable homeownership units, and stabilizing existing low- and moderate-income homeowners.

Increase Access

The HomeFirst Down Payment Assistance provides qualified first-time homebuyers with up to \$100,000 toward the down payment or closing costs on a 1-4 family home, a condominium, or a cooperative in one of the five boroughs of New York City. In 2021, we expanded the HomeFirst Down Payment Assistance Program, increasing support to up to \$100,000 for eligible first-time homebuyers in NYC—more than doubling previous aid and expanding access across more neighborhoods. Last year, the program helped over 100 low-income families with \$7.8 million in assistance. In 2025, the City committed an additional \$82 million over five years, enabling us to assist twice as many first-time buyers each year as well as expanding eligibility to moderate-income households. We have also made efforts to make the public aware of additional down payment assistance programs that are available to New Yorkers at the state level through Housing and Community Renewal.

Create New Opportunities

HPD launched the Open-Door program in 2017 to create new limited equity homeownership opportunities for first-time homebuyers. The Open-Door program funds the new construction of cooperatives and 1-3 family homes affordable to low-, moderate-, and middle-income households. Since its inception in 2017, the Open-Door program has financed the construction of 451 units across 10 projects, with 177 units in Fiscal Year 2024.

In addition, HPD created new homeownership opportunities within existing buildings by supporting the conversion of rental properties to affordable homeownership housing. For instance, we support the conversion of existing City-owned rental housing to cooperatives through the Affordable Neighborhood Cooperative Program (ANCP) and Third-Party Transfer-Tenant Petition. Since 2014, over 700 units of homeownership have been created through ANCP.

Retain and Stabilize

HPD offers a range of programs to help New Yorkers stay in their homes and keep them safe, affordable, and in good condition. HomeFix 2.0 provides low- and moderate-income homeowners with low- or no-interest loans up to \$150,000 to make important repairs. In 2024, HPD relaunched the program with unprecedented City funding. The program is a partnership between HPD, the Center for NYC Neighborhoods, and Restored Homes HDfC, and aims to help at least 450 homeowners over three years.

The PlusOne ADU program helps homeowners build or convert additional units on their property, including legalizing existing basement units. These new units can be used by family members or rented out to bring in extra income to help with household expenses, which can help homeowners stay in their homes while adding more affordable housing to the city.

For cooperative buildings like HDFC and Mitchell-Lama co-ops, HPD provides affordable loans and residential real estate tax exemptions through all HPD's Preservation programs, such as the Participation Loan Program and the Multi-Family Housing Rehabilitation Loan Program to assist with renovations and ensure long term stabilized operations. This not only protects the existing homeowners but also enable the cooperatives to put vacant units back online and thus make them available as opportunities for new homeowners. In addition, HPD offers grant funding and free technical assistance for properties going through our Preservation programs through our Resilient & Equitable Decarbonization Initiative (REDi) to help offset the cost of building electrification and deep energy retrofits. Through HPD's Asset Management team, we provide training and technical assistance to co-op boards so they can manage their buildings more effectively. For co-ops seeking to access tax abatements outside of HPD's preservation programs, the updated J-51 tax program gives a path to tax relief to buildings that can complete improvements through self funding. In neighborhoods hit hard by foreclosure, the Community Restoration Fund helps buy and fix distressed properties.

HPD's programs combined with the newly created Office of the Homeowner Advocate, help New Yorkers stay in their homes and the neighborhoods they choose.

Office of the Homeowner Advocate

Overview

HPD's Office of the Homeowner Advocate supports homeowners across New York City. With a team of seven, the Office leads several of the agency's homeowner stabilization efforts, including the Homeowner Help Desk, Tax Lien Sale outreach, the Estate Planning and Resolution initiative, and the Zombie Homes Initiative, ensuring a coordinated and comprehensive approach. The Office also offers virtual and in-person trainings for homeowners and tenants and engages directly with communities by organizing resource fairs and providing informational resources at local events citywide. As outlined in Local Law 125 of 2023, the Office's core responsibilities include:

- Receiving and responding to inquiries from homeowners
- Acting as a liaison between homeowners and government agencies
- Referring homeowners to CBOs and legal service providers
- Offering educational trainings
- Developing public service campaigns
- Maintaining a public list of CBOs that support homeowners on HPD's website
- Publishing an annual report on activities and outcomes

Since the Office was created in March 2024, we have focused on expanding our reach through educational programs, assisting with the shaping of new financing programs to create and protect housing opportunities such as the PlusOne ADU program and ANCP revisions, expanding the Homeowner Help Desk citywide, and providing support to owners on the Tax Lien Sale. The success of our programs stems from a strong partnership between HPD, the Center for NYC Neighborhoods, other sister agencies, and our nonprofit partners city-wide.

Expanding Education and Outreach

In Fiscal Year 2025, the Office of the Homeowner Advocate created a new Guide for NYC Homeowners on the HPD's website with information on the resources available to homeowners to protect and maintain their homes. Homeowners can learn about the government agencies, programs, and regulations that impact small homes in New York City—including information about accessing financial assistance, removing code violations, and complying with local laws. The web page contains a map of community-based organizations offering free resources to homeowners by borough. This map includes contact information for each organization, a description of services and languages provided, and accessibility features. Since its launch in September 2024, the web page has been visited more than 1,600 times. Through the Office of the Homeowner Advocate, we have also expanded the agency's free virtual and in-person Housing Information classes and implemented targeted strategies to promote our classes more widely. For example, we created a new *Owning a Home in NYC* class, which has been very popular, with 396 attendees over seven classes. Our homeowner-focused classes include the following, and we continue to expand our offerings:

- Owning a Home in NYC (new)
- Avoiding Deed Theft: A Homeowners' Guide (new)
- Department of Buildings: Rules, Permits, Summons, and More
- Lead-Based Paint Basics for Homeowners
- Energy Efficiency and Solar Power for Homeowners
- Navigating Housing Court
- Housing Rights and Discrimination
- Financial Empowerment

In Fiscal Year 2025, we taught more than twice as many classes as during the previous year, and participation has surged by 350 percent. This significant increase reflects our commitment to reach more homeowners across the city and helping them navigate a wide range of challenges. Key drivers of this success include our expanded outreach through social media, email blasts, and City newsletters, more effective collaboration with other agencies and elected officials, and offering live interpretation in multiple languages. In Fiscal Year 2025, we offered 67 homeowner-focused classes with over 2,600 participants. In our post-class survey, 38 percent identified themselves as owners of small homes. The majority of our attendees (37 percent) reside in Brooklyn, followed by Manhattan (21 percent), Queens (19 percent), The Bronx (17 percent), Staten Island (less than 1 percent), and Other (4 percent). We also received excellent feedback concerning the quality of our classes, with 96 percent of respondents indicating that they are interested in attending another HPD class.

The Office of the Homeowner Advocate has also engaged with homeowners through direct outreach. Along with another dedicated outreach team at HPD, in Fiscal Year 2025, we have led 14 Housing Resource Fairs that reached over 830 people and provided information at 297 community events in all five boroughs, which provided resources to 18,777 community members. We organize our Housing Resource Fairs in partnership with local elected officials, clergy and places of worship, community-based organizations, and other HPD teams and City agencies. The Fairs are tailored to community needs, the demographic makeup of the district

where it is held, and specific requests from elected officials who co-host the events with our team. We provide accessible materials on a variety of topics related to homeownership and we ensure that our materials are available in multiple languages.

Launching Citywide Homeowner Help Desk

The Office of the Homeowner Advocate expanded the Homeowner Help Desk citywide in the fall of 2024, building on the success of a 2021 pilot program launched with funding from the New York State Attorney General's Office and Enterprise Community Partners. Developed in partnership with the Center for NYC Neighborhoods (the Center), the Homeowner Help Desk serves as a trusted one-stop shop for homeowners to access free homeowner-specific services and resources through community-based organizations across all five boroughs.

The Homeowner Help Desk addresses the unique challenges facing homeowners, particularly Black, Brown, and senior homeowners who are disproportionately impacted by predatory lending, deed theft, and scams. Through the Homeowner Help Desk, homeowners can receive free legal services, housing counseling, financial counseling, and estate planning, as well as education on recognizing and responding to scams. The Homeowner Help Desk also incorporates the federally funded FloodHelpNY program, which provides resiliency audits, financial counseling and flood preparedness resources to owners of flood-prone homes, helping them navigate climate risks.

To support the delivery of these services, HPD has entered into a three-year, \$9.2 million contract with the Center through a negotiated acquisition process. The Center subcontracts with 18 local, community-based partners to deliver services at the neighborhood level. The Center brings a wealth of experience in supporting homeowners through education, advocacy, and direct assistance, and helping build a network that connects residents to trusted, local support. Together, these efforts reflect the City's commitment to helping New Yorkers stay in their homes and protect the wealth they have built for generations.

HPD and the Center launched an ambitious marketing and outreach campaign to make the services provided through the Homeowner Help Desk widely known and accessible, which we intend to expand in Fiscal Year 2026.

Since the citywide expansion in the fall of 2024, the program has already made a strong impact. The Center and its local partner organizations have reached over 9,000 New Yorkers through nearly 300 events, with more than 500,000 reached through digital ads. They have also provided foreclosure prevention services to 2,939 homeowners and successfully stabilized 471 households. Among those served, 52 percent were homeowners of color and nearly half were seniors. Additionally, 257 homeowners received estate planning services to protect their homes and preserve intergenerational wealth.

Supporting Owners on the Tax Lien Sale

The Office of the Homeowner Advocate led outreach efforts ahead of the 2025 lien sale in close collaboration with the Center, its community partners, the NYC Department of Finance, the NYC Department of Environmental Protection, and the Mayor's Public Engagement Unit. We jointly implemented a comprehensive, multi-channel outreach campaign aimed at informing property

owners and their tenants about the lien sale and connecting them to available resources to help resolve their debts. This effort included a combination of social, digital, and traditional media outreach, participation in events, staffing business centers, partnering with elected officials, visiting houses of worship and senior centers, conducting door-to-door engagement, offering homeowner counseling, assisting with probate issues, and reaching out via phone, text, mail, and email. As a result, over 20,000 property owners were removed from the lien sale list, marking an 84 percent reduction between the 90-day notice and the final list. HPD submitted a detailed report on the Fiscal Year 2025 outreach campaign to the New York City Council in July 2025.

Responding to Inquiries

New York City's 311 program was launched in 2003 and has since evolved beyond a phone-based call center, expanding to online, mobile app, text, chat, and social media channels. It now provides information and services in 175 languages, 24 hours a day, 7 days a week, 365 days a year. The program has been recognized internationally as a successful model for non-emergency government service delivery operations. NYC 311 is a well-known resource to New Yorkers for a myriad of issues, including those faced by homeowners. In Fiscal Year 2025 there were over 250,000 inquiries related to homeowners. In most cases, homeowners either receive the information they sought by a 311 operator or get connected directly with relevant agencies to address their concerns. Homeowners with more complex issues or those needing personalized financial or legal counseling are referred directly to the Center for NYC Neighborhoods for free assistance. In Fiscal Year 2025, 311 referred a total of 850 homeowners to the Center for New York City Neighborhoods when the caller identified themselves as a homeowner needing assistance.

The Center operates a call center and also receives homeowner inquiries through an online form and at events. After a thorough intake process, homeowners receive informational resources and are connected to a community-based organization or legal services provider for free one-on-one assistance close to their home. Through the Homeowner Help Desk alone,¹ the Center responded to over 800 homeowner inquiries in Fiscal Year 2025. Demographic data shows that more than half of homeowners served identified as Black or African American, with other significant representation from Asian, White, and Hispanic/Latino communities. Nearly a third of all inquiries came from seniors. Homeowners most commonly sought help with budgeting, home damage, exposure to scams, and concerns about deed theft. As a result of these inquiries, the Homeowner Help Desk provided direct referrals to free legal counseling, financial counseling, mortgage default counseling, and estate planning services.

The Homeowner Help Desk also collects data on outcomes and homeowner experiences, with reported improvements including increased awareness of rights and resources, access to financial tools, successful completion of estate planning, and improved household financial situations. In Fiscal Year 2025, the Center provided foreclosure prevention assistance to 2,939 homeowners, stabilized 471 of these homeowners, and provided estate planning services to

¹ The Center receives State, mayoral, and City Council funding to operate its call center. For the purpose of this report, only data pertaining to the Homeowner Help Desk is included, which the Office of the Homeowner Advocate oversees.

257 homeowners. These early wins demonstrate the success in both stabilizing homeowners and empowering them with the tools they need to make informed decisions.

Many New Yorkers face ongoing challenges with mortgage payments, home repairs, and deed theft, often without knowing where to turn for help. The Homeowner Help Desk offers a trusted resource, especially for homeowners navigating misinformation and scams that threaten their stability and equity. Staff at the Center for NYC Neighborhoods coordinate closely with HPD's Office of the Homeowner Advocate and can escalate cases of homeowners that need further assistance from government agencies or face particularly challenging circumstances directly with the Homeowner Advocate and agency leadership.

In addition to 311 and the Homeowner Help Desk, homeowners also receive assistance from HPD's Office of the Homeowner Advocate. We have a team of three full-time Navigators who respond to New Yorkers looking for help navigating a wide range of housing-related issues via email at askhpd@hpd.nyc.gov and phone 212-863-6300. Since the creation of the Office of Homeowner Advocate, we have been collecting data to help us understand the different types of issues New Yorkers are facing related to housing and the rate of those issues. In Fiscal Year 2025, the HPD Navigators responded to a total of 22,598 inquiries by email or phone. We are in the process of refining our tracking system but estimate that about 8,000 were inquiries from homeowners. Common topics that homeowners called about were related to Section 8, the Tax Lien Sale, the J-51/421A program, HPD code enforcement, and interagency referrals. For the aforementioned calls, the HPD Navigators referred the homeowner to the relevant government agency. For homeowner issues not related to those topics, the HPD Navigators referred them to the Center for New York City Neighborhoods and other community-based organizations.

Outlook for Fiscal Year 2026

The Office of the Homeowner Advocate at HPD and its partners are proud of the robust programs offered to homeowners across the city. We seek to meet homeowners' varied needs, providing accessible resources in multiple languages and promoting them widely, to ensure homeowners can stay in their homes and communities. We are excited to share our plans for Fiscal Year 2026 and a few potential strategies that could help further stabilize New York City homeowners.

In Fiscal Year 2026, we will expand the public awareness campaign about the Homeowner Help Desk, which we launched during the first year of the program. We look forward to sharing the program's new logo and graphic identity, which will ensure homeowners across New York City recognize it as a trusted resource. Having a clear and recognizable brand is crucial, since homeowners are being inundated with information and are unsure who to trust because of misinformation and scams. The citywide mixed-media marketing campaign will reach homeowners in all neighborhoods through a diversity of strategies, such as bus and bus stop ads, billboards, radio ads, newspaper placements in publications in multiple languages, social media campaigns, and LinkNYC ads. Outreach efforts will also include door-knocking, community events hosted online and at accessible community spaces such as libraries, senior centers, transit hubs, and faith-based institutions. The campaign will raise awareness of the free

homeowner support resources offered through the Homeowner Help Desk. Additionally, we will expand our reach by updating and creating new print and digital materials for homeowners. These materials will be translated into several languages and will be available on HPD's website and distributed at community events across the city. One of our most popular resources is the Homeowner Handbook, which we created in partnership with the Center for NYC Neighborhoods and local CBOs. The Homeowner Handbook serves as a guide for homeowners about the resources available to protect and maintain their homes. It assists homeowners in understanding and navigating the various governmental agencies, programs, and regulations that impact homes in the city, including information about accessing financial assistance, removing code violations, and complying with local laws. In Fiscal Year 2026, we will publish an updated version of the Homeowner Handbook with a new design and expanded content and make it available in three additional languages for a total of seven.

To respond to growing concerns about deed theft, we will publish an educational brochure for homeowners. Scammers tend to target homeowners who are in foreclosure or behind on their mortgage payments, property taxes, or water bills. At particular risk are seniors, who have home equity but limited income, and Black and Brown homeowners, who own homes in neighborhoods with rapid price increases. The brochure will raise awareness about ways to recognize deed theft, include a list of preventative measures to take, and offer guidance on how to report suspected deed theft.

The Office of the Homeowner Advocate is also working with the Center for NYC Neighborhoods and other community-based organizations on the implementation of the City Council's new Estate Planning and Resolution Initiative, and we will share an overview of this work in our next annual report.

In Fiscal Year 2026, we will continue to collect data through HPD's homeownership programs along with the services of our partner nonprofit organizations to better understand the issues that destabilize New York City homeowners, identify patterns and gaps in services, and create more tailored resources. As we learn more about the challenges homeowners experience, the groups of homeowners most impacted, and why homeowners may or may not access available resource access, we can develop more effective outreach strategies. Similar to our new Housing Information Classes and our soon-to-be released brochure on deed theft and scams, we will consider other issues that necessitate new educational materials. We will also continue to assess what additional language offerings and translation services could increase access to critical information and resources for homeowners with limited English proficiency. Furthermore, HPD's Office of Development will also continue supporting the development of new, and preservation of existing, homeownership opportunities through our various financing programs.