

Essential workers are leaving NY. It's easy to see why.



*National Low Income Housing Coalition Report <https://nlihc.org/oor/state/ny>

Help Habitat make homeownership something we all can afford.

Habitat for Humanity provides a unique solution.



we focus on homeownership.

The long-term solution to the housing crisis before us is to help families achieve financial stability and decrease the wealth gap between renters and homeowners.



we scale to our communities.

With a presence across the state, we expertly repair, rehabilitate, and build homes to fit the character of each community, adding to the tax rolls, and revitalizing neighborhoods.



we add to the tax roll and local economies.

We restore and develop unused and zombie properties, bringing lost and unrealized tax revenue to municipalities. With financial stability, our homeowners can contribute more to the economy.

But we're facing barriers... that you can help fix.

Disproportionate Assessment Valuations

By assessing subsidized properties at full-market value, New York State's system disproportionately impacts low and moderate-income homeowners who qualify for subsidized homeownership, as well as communities of color.

Inconsistent Assessment Practices

Further exacerbating bloated assessment valuations, is the lack of consistent processes between municipalities. The interpretation of rules can change from one assessor to the next and therefore, one property to the next.

Fund the Affordable Housing Corporation

This program is critical to growing our capacity to help struggling families and essential workers make the leap to homeownership. New York State can't afford to decrease funding for this program.

let's talk solutions!

2025 Habitat for Humanity NYS Legislative Asks

Adopt Fair Taxation and Assessment Policies to Maximize Homeownership, Economic Impact, and Tax Revenue

There's a real problem with tax assessments on homes purchased with subsidies and burdened with restrictive covenants. When Habitat and other housing non profits use state subsidies to help make a home affordable, the local assessor has no choice but to assess the property at its fair market value, generating a tax burden that once again makes the property unaffordable. These owner-occupied homes should be assessed at a lower rate because fair market subverts the intention of state-funded efforts to promote affordability and disproportionately burdens low- and medium- income families.

Support majority efforts (S01718-A/A00355-A) to reduce the tax burden on subsidized owner-occupied homes that are purchased with the use of state subsidies (a version of this proposal is included in the Governor's Executive Budget, ELFA, Part K).

Strengthen Impact with a Local 'Opt-Out' and Expand Tax Adjustment

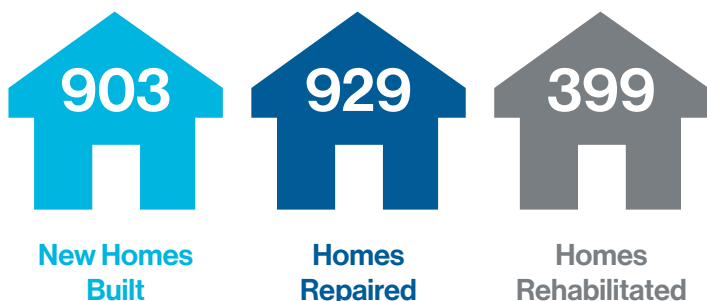
Why do local authorities support this proposal? Because it adds homes to the tax rolls by building homes that otherwise would not have been built and renovates homes that have become blighted. But the version included in ELFA, Part K fails to optimize the potential that exists in the bills carried by the majority caucuses.

How to fix the governor's proposal to match the proposed legislation? With two small changes. First, adjust the north end of the assessment range from 50% to 75%, which better reflects varying market conditions and affordability restrictions. Also, it helps housing non profits meet state guidelines by making sure that housing costs (mortgage, insurance, taxes) are not more than 30% of total income. Second, change the proposal in the executive budget from a local 'opt in' to a local 'opt out'. Both proposals ensure local control, but an opt-in forces each county to affirmatively pass a resolution, which will reduce the impact of this effort.

Budget Ask: \$36M for the Affordable Housing Corporation

Funding levels for rental housing have vastly outpaced homeownership programs, leading to limited resources for Habitat and other home builders, making the Affordable Housing Corporation critical to affordable homeownership in New York State.

Habitat NYS Home Production Since FY 2010



The impact of homeownership is clear...

- better health outcomes
- greater educational achievements
- increased wealth & financial stability
- higher civic & social engagement

contact us

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Habitat for Humanity of New York
State is an equal opportunity
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