

ASSEMBLYMAN JOE DESTEFANO IS FIGHTING HIGH COSTS, *Here's How!*

New York State Assembly • Albany, NY 12248

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Assemblyman
Joe DeStefano



5 WAYS I'M FIGHTING FOR *Affordable Housing:*

1. Helping families buy their first home
2. Lowering construction and renovation costs
3. Protecting homeowners from tax hikes
4. Safeguarding home value and equity
5. Reducing household costs for every homeowner

1) A.02338 | 2) A.02295, A.02303 | 3) A.07417 | 4) A.02017 | 5) A.2325
6) A.3794



DESTEFANO'S 6 PROPOSALS *To Help Make Long Island Homes Affordable*

1. **HELPING FAMILIES BECOME HOMEOWNERS:**
Veteran's Home and Land Ownership Loan Program:
Expands low-interest home and land loans to help veterans and first-time buyers achieve homeownership. By working with local lenders and nonprofits, this proposal makes down payments more affordable and strengthens community stability.¹
2. **CUTTING COSTS TO BUILD AND REPAIR HOMES:**
Agricultural Property Tax Credit Expansion & Scaffold Law Reform: Reduces construction and renovation costs for homeowners and small developers by easing outdated liability rules and expanding property tax credits, helping build more affordable housing in both rural and suburban areas.²
3. **LOWERING ENERGY COSTS FOR EVERY HOUSEHOLD:** ***Fuel Tax Relief & Local Tax Options:***
Eliminates state taxes on motor fuels and gives localities the option to cut their own, reducing transportation and heating costs for working families. Lower household costs mean more money stays in homeowners' pockets.³
4. **PROTECTING SENIORS ON FIXED INCOMES:**
Retirement Income Tax Relief: Increases the amount of retirement income that can be excluded from state tax, letting seniors and retirees keep more of what they've earned. Lowering the tax burden helps people stay in their homes instead of being taxed out of their communities.⁴
5. **CUTTING RED TAPE TO BUILD MORE HOMES FASTER:** ***"Shovel-Ready Housing Program":*** Creates a program to pre-clear and fast-track housing sites so new homes can actually get built instead of dying in paperwork. By speeding up approvals and reducing delay costs, this helps increase supply and bring down purchase and rental prices for working families.⁵
6. **STOPPING UNFUNDED MANDATES AND CAPPING PROPERTY TAXES:** ***Permanent Tax Cap & Mandate Moratorium:*** Puts a temporary freeze on new unfunded mandates and makes the property tax cap permanent. That means Albany can't keep dumping new costs on local governments (which get passed right onto homeowners' tax bills). The goal is simple: slow down property tax hikes so middle-class families can afford to stay where they live.⁶



Assemblyman
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I want to hear what you think about how I can best serve you in the state Assembly. If you have comments, questions or concerns on this or any state issue, please don't hesitate to contact my District Office.
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