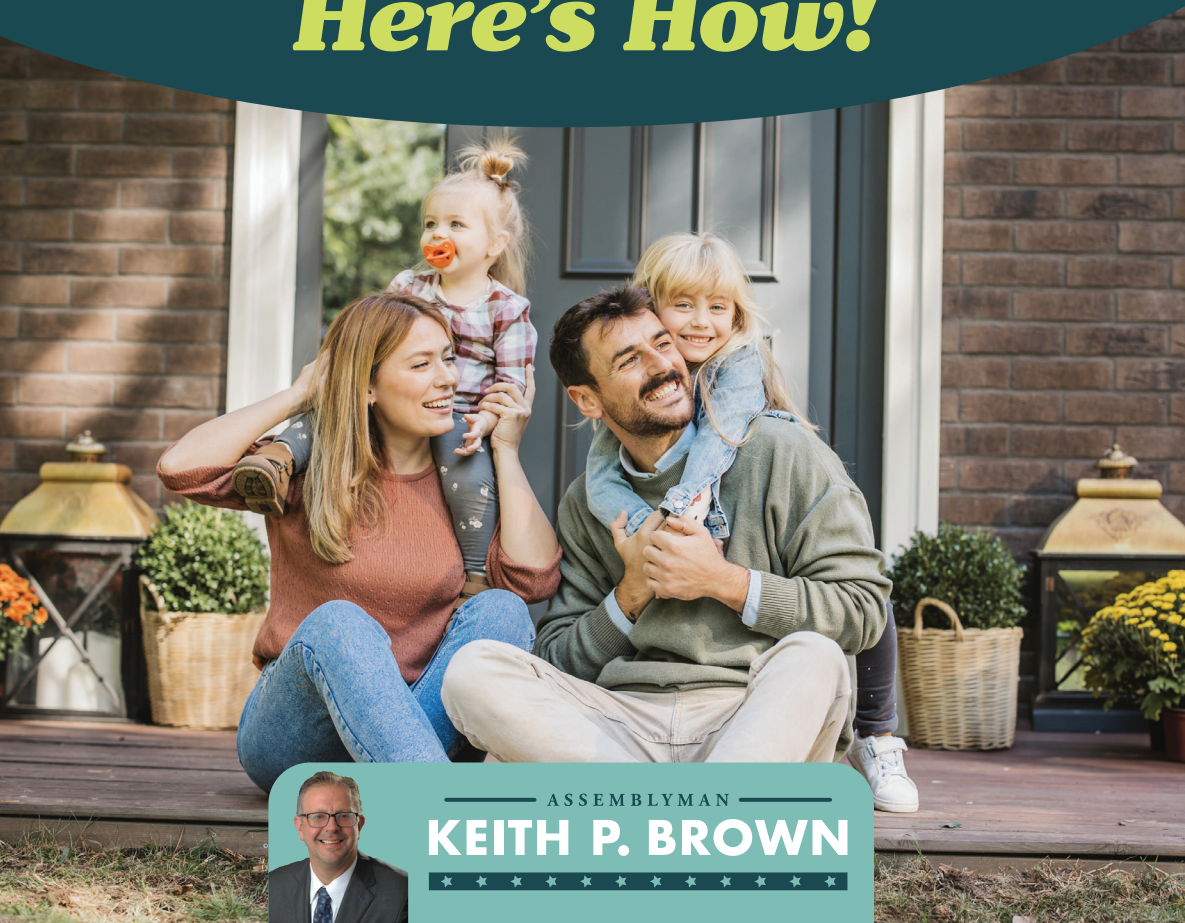


ASSEMBLYMAN KEITH BROWN IS FIGHTING HIGH COSTS, *Here's How!*

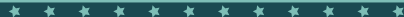
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ASSEMBLYMAN

KEITH P. BROWN





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) A02338 | 2) A02295, A02303 | 3) A07417 | 4) A02017 | 5) A01270, A09096
6) A06532, A03729



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

• 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

• 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Reduces construction and renovation costs for homeowners and small developers by easing outdated liability rules and expanding property tax credits, facilitating more affordable housing in both rural and suburban areas.²

• LOWERING ENERGY COSTS FOR EVERY

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

• 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

• CUTTING UTILITY COSTS AND HOLDING PROVIDERS ACCOUNTABLE:

Utility Rate Transparency and Notice: Requires utilities to warn customers when rates spike by 40% or more and forces companies to provide a full, itemized breakdown of every charge on monthly bills. This helps families plan, catch overbilling, and push back on sudden rate hikes instead of getting blindsided.⁵

• DELIVERING TAX RELIEF TO HOMEOWNERS AND FAMILIES OF FIRST RESPONDERS:

Property Tax Exemptions for Surviving Spouses: Creates and expands property tax exemptions for the surviving spouses of police officers killed in the line of duty, helping families stay in their homes after tragedy. This approach to targeted tax relief can and should be expanded to ease the burden on working and middle-class homeowners.⁶



ASSEMBLYMAN

KEITH P. BROWN



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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