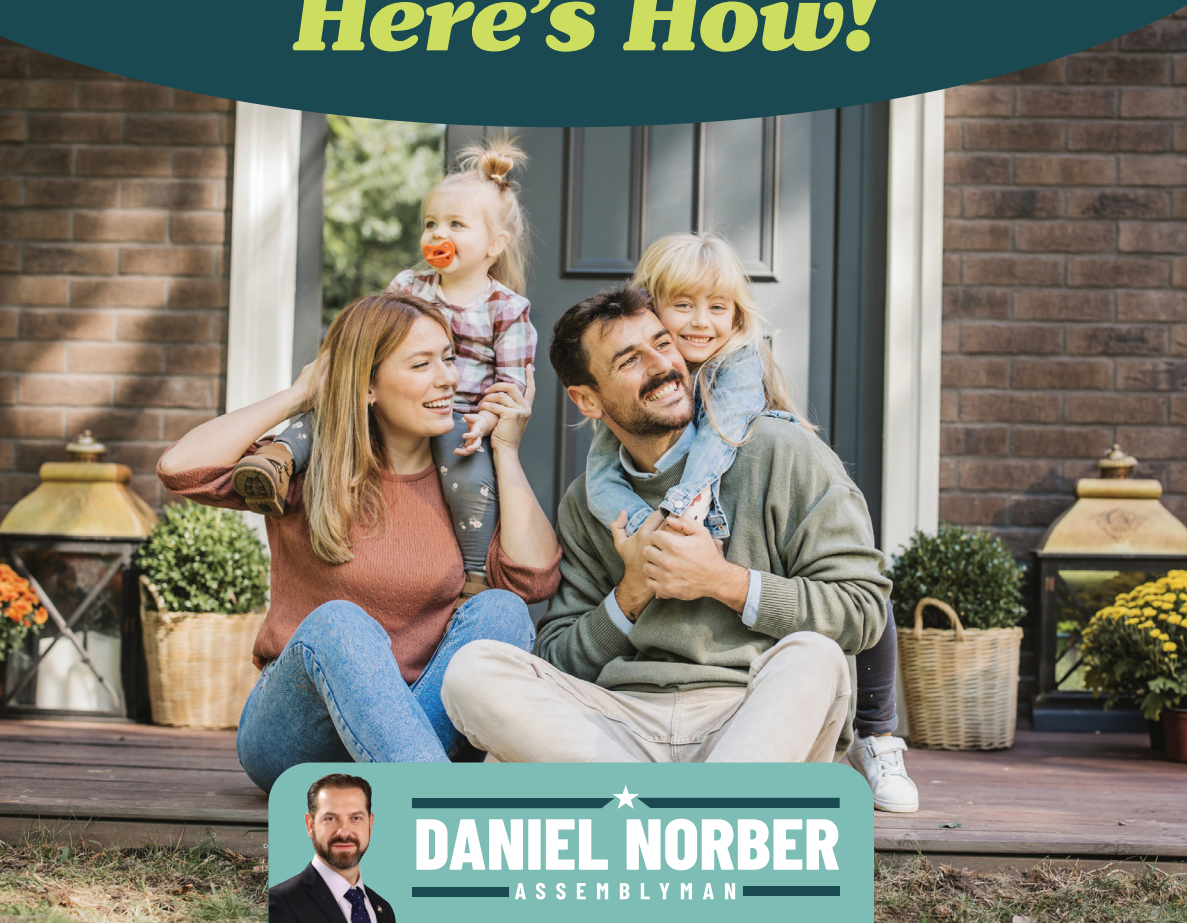


ASSEMBLYMAN DANIEL NORBER IS FIGHTING HIGH COSTS, *Here's How!*

New York State Assembly • Albany, NY 12248

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★
DANIEL NORBER
ASSEMBLYMAN



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

1. **Community land trusts for first-time buyers**
2. **Tax breaks on renovations**
3. **Protection from home value drops**
4. **Affordable rehab loans**
5. **Funding for new, affordable units**

1) A.7445 | 2) A.7470 | 3) A.7479 | 4) A.7484 | 5) A.7488 | 6) <https://nypost.com/2025/11/11/business/realtor-magazine-swaps-young-couple-for-seniors-as-age-of-average-homebuyer-hits-59/> | 7) A.7507



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

- **FAMILIES FIRST: AFFORDABLE DOWN PAYMENTS!** Help families reach homeownership by promoting partnerships between non-profits, lenders, and government for **community land mortgages**.¹
- **BUILD MORE FOR LESS!** Expand the **Affordable Housing Corporation** to fund the construction or rehabilitation of mixed residential and commercial property.²
- **FIX IT UP, SKIP THE TAX HIT! *Homebuyer Renovation Property Tax Exemption Act:*** Exempt homebuyers who complete improvements of more than \$15,000 from associated increases in property tax for a period of five years following the purchase of their home.³
- **YOUR HOME'S VALUE GUARANTEED!** Provide homeowners with confidence by creating the **home equity protection insurance program** to protect qualified homeowners from losing money on the resale of their home.⁴
- **AFFORDABLE REHAB LOANS!** Help middle-class families buy and fix up homes to boost homeownership by authorizing the NYS Mortgage Agency to offer affordable **rehab loans** from local banks.⁵
**Median age of first-time homebuyer is 40 years old.⁶*
- **15% RENOVATION TAX CREDIT!** Encourage revitalization of aging homes and boost property values by extending a **15% tax credit** to homeowners on renovation costs.⁷




DANIEL NORBER
ASSEMBLYMAN

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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