

ASSEMBLYMAN CHRIS TAGUE IS FIGHTING HIGH COSTS, *Here's How!*

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ASSEMBLYMAN CHRIS
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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.7484 | 4) A.7488 | 5) A.7507

* <https://nypost.com/2025/11/11/business/realtor-magazine-swaps-young-couple-for-seniors-as-age-of-average-homebuyer-hits-59/>



CHRIS'S 5 PROPOSALS *To Help Make Upstate NY 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
- **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.³
- **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.⁴
**Median age of first-time homebuyer is 40 years old.*
- **15% RENOVATION TAX CREDIT!** Encourage revitalization of aging homes and boost property values by extending a **15% tax credit** to homeowners on renovation costs.⁵

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To contact me about state issues, please visit my Catskill District Office at 45 Five Mile Woods Rd., Suite 3, Catskill, NY 12414, or call at 518-943-1371. You can also visit my Schoharie office at 113 Park Place, Suite 6, Schoharie, NY 12157, or call at 518-295-7250. You can also email any time at taguec@nyassembly.gov.