



2026

Legislative Agenda

In 2026, residents throughout the Greater Rochester area continue to face unprecedented housing challenges.

Our community is grappling with severe housing shortages, limited opportunities for first-time homebuyers, and increasingly unaffordable housing costs.

These challenges disproportionately impact the low-to-moderate income families we partner with, limiting access to homeownership and its inherent benefits for thousands of residents.

All municipalities and communities must do their part.

At Greater Rochester Habitat for Humanity, we are uniquely positioned to address these challenges head-on. Partnering with hundreds of low-to-moderate income families gives us insight into the obstacles that underserved communities face in securing affordable, sustainable homeownership.

By promoting policies and initiatives that prioritize homeownership, we can address the growing housing crisis, help break the cycle of poverty, and help families to achieve the stability they need to thrive.

Greater Rochester Habitat is advocating for the following policy actions that will invest in communities build neighborhoods, and increase to access to homeownership for generations to come.

■ Advocate for local municipalities to opt into NYS Fair Taxation mechanism

In 2025, after two years of advocacy conducted by Habitat affiliates in NYS, Governor Hochul signed legislation (S.1718-B / A.355-C) that enables municipalities to provide property tax exemptions for homes sold by nonprofit housing organizations like Habitat to income-qualified families. Specifically, this bill:

- Allows local assessors to exempt 25-75% of a home's assessed value from property taxation
- Promotes a more equitable system of property taxation by accounting for the various restrictions placed on homes developed and sold using state subsidies
- Supports increased development in localities where high land values and property tax rates make homeownership unattainable for working families

In order for this exemption to take effect, municipalities and school boards must pass a local law or resolution "opting-in" to this mechanism. GRHFH will work in 2026 to educate local officials on the benefits of this bill and encourage them to opt-in.

■ Increase access to homeownership for first-time homebuyers

Bill S.3150 / A.787, also known as the HOME Act, would provide \$10,000 toward down payment and closing cost assistance for first-time homebuyers.

Bill S.1157 / A.5098 would allow prospective first-time homebuyers to establish savings accounts specifically for the purpose of buying a home. Deposits into these accounts would be tax-deductible, up to \$5,000 for individuals and \$10,000 for married couples.

■ Support increased housing options for Seniors and Veterans

Bill S.6475 / A.3390 would establish a Senior Housing Task Force within the NYS Division of Homes and Community Renewal to conduct annual statewide assessments of senior housing needs. These assessments would inform innovative approaches and policy changes aimed at meeting the housing needs of the fast-growing Senior population.

Bill S.2375 / A.2338 would create the Veteran’s Home and Land Ownership Loan Program, a state-funded initiative intended to assist honorably discharged veterans and their families with home and land purchases. Specifically, the Program would provide loans of up to 20% of a home’s value or \$40,000 for unimproved real property intended for new construction. This would create a vital tool for facilitating increased housing stability and homeownership for the over 40,000 Veterans in our service area.

■ Increase state investment in housing preservation and energy efficiency

Bill S.3315 would establish the Green Affordable Pre-Electrification (GAP) Fund, a NYSERDA-administered program that provides grants and loans to low- and moderate-income households for home repairs to correct deficiencies that currently prevent them from accessing current energy efficiency and electrification programs.

■ Expand federal support for affordable housing across the U.S.

Habitat U.S. has identified three public policy pillars that will guide our efforts to influence change at the national level in 2026:

- Increase affordable homeownership **supply**: Record high home prices are primarily driven by a record low supply of for-sale homes – particularly affordable, entry-level “starter” homes. Habitat will advocate for policies that reduce costs and facilitate starter home construction.
- Ensure equitable homeownership **access**: Access to decent, affordable homes remains limited in rural areas and communities of color, shutting millions of low-income households out of rising economic prosperity. Habitat will advocate for policies that equitably increase access to credit and favorable home financing.
- Improve homeownership **resilience**: Rising property taxes, insurance premiums, and critical home repair needs all present challenges to maintaining affordability. Habitat will advocate for policies that enable homeowners of all backgrounds to retain their homes and build wealth without the strain of additional cost burden.

For more information on Habitat’s national and international advocacy platform, visit <https://www.habitat.org/about/advocacy>