



Habitat for Humanity® of Otsego County

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January 23, 2026

President:

Jerome Blechman

Vice President:

Jared Shue

Secretary:

Alicia Rohan

Treasurer:

Bill O'Dea

Asst. Treasurer:

Ryan Chronister

The Honorable William Rivera Jr.

Town Supervisor

Supervisor@townofoneonta.org

Re: Fair Taxation and Assessment Policies to Maximize Homeownership

Dear Sir,

Board of Directors:

Jerome Blechman

Ryan Chronister

Bruce Downie

Christopher Kennedy

Bill O'Dea

Alicia Rohan

Jared Shue

Steve Walsh

Colleen Webb

As you are undoubtedly aware, New York is experiencing a housing crisis. Inadequate housing stock (particularly among starter homes), higher-than-average interest rate and skyrocketing costs all contribute to a climate where the once-attainable dream of homeownership has become increasingly out of reach.

For low- and moderate-income families who partner with Habitat for Humanity of Otsego County in pursuit of home ownership, there is yet another obstacle. Traditionally, Habitat for Humanity is able to lower the overall cost of a home to put the purchase price within reach. We currently sell them for \$80,000 to \$130,000, depending on the family's income level. If the home is then taxed not at the subsidized purchase price but at the fair market appraisal, the local assessment once again makes the property unaffordable. Appraisals have become unreasonably high. The little ranch houses that we build are being appraised in excess of a quarter of a million dollars! Your town assessor, Pamela Dyn-Gohde has also been sent a memo very similar to this one. She has been very fair in her tax assessments and I'm not complaining about her but I think that the Town Board should make it official and there is a way to do so.

Covenant Churches:

First United Methodist

(Oneonta)

Christ Church

(Gilbertsville)

Elm Park Methodist

(Oneonta)

Unitarian Universalist

Society (Oneonta)

St. Mary's RC Church

(Oneonta)

First Baptist (Oneonta)

First Presbyterian

(Cooperstown)

First Presbyterian

(Oneonta)

First United Presbyterian

(Oneonta)

Christ Episcopal Church

(Cooperstown)

Church of Christ Uniting

(Richfield Springs)

Bovina United

Presbyterian Church

Last year, New York's Habitat network successfully advocated for the passage of its Fair Taxation proposal. This bill, which was recently signed into law by Governor Hochul, empowers local tax authorities to more closely align with the subsidized purchase price of a home if they choose to do so. They have to opt in or the state law doesn't apply. In fact, it would only apply to low and moderate-income families who purchase a home through a housing nonprofit using state subsidies. The new law could alleviate the tax burden on low to middle-income homebuyers but only if the Town of Oneonta opts into that law.

Importantly, this does *not* mean less tax revenue, but rather additional revenue given the fact that without Habitat's use of state housing subsidies, these homes would never have been built. Instead of vacant land, we create tax-generating properties. For example, on McFarland Road off of State Route 205, prior to 2018, land was being taxed at the low, vacant land rate. That same area now has nine new single-family homes, seven of which are currently occupied by Habitat for Humanity families, paying property taxes at rates that are higher. We wish to make those rates more appropriate but still higher than those for vacant land.



Equal Opportunity Housing



On behalf of Habitat for Humanity and the families we serve in our community, we encourage you to support this initiative by passing the required local law to provide for a more accurate tax assessment. As a former Town of Oneonta Planning Board member and Chair (1990-2000), I appreciate the importance of codifying procedures in the Town Code. If you wish to review it, the link to the text of the new state law is:

https://nyassembly.gov/leg/?default_fld=&leg_video=&bn=A00355&term=2025&Text=Y

Thank you for your attention to this important matter.

Sincerely,

A handwritten signature in black ink that reads "Jerome B. Blechman".

Jerome B. Blechman
Board President
Habitat for Humanity of Otsego County