

## **Welcome to your HDFC Letter-Writing Campaign Kit**

**I've numbered items here in a way that will get you up to speed on the issues and then prioritize your letter writing.**

### **1.**

Go to the website [hdfccoalition.org](http://hdfccoalition.org) and read up on the issues. Click on all the **read mores**, as these have updated info. Also join the coalition by filling out its form.

### **2.**

Here is the petition you should sign online. And send it to all friends and family and have them sign it:

<https://www.change.org/p/nyc-council-speaker-melissa-mark-viverito-protect-our-hdfcs>

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# 3.

## **FIRST LETTERS TO WRITE:**

### **Mayor Bill de Blasio**

City Hall  
New York, NY 10007

Strongly state that this proposal is unacceptable. It's based on HPD's willful misunderstanding of how HDFCs work. We are not "low-income" or "public housing," and we will not let the Mayor and HPD rob the equity from HDFC shareholders who rescued and repaired their buildings while keeping them affordable for everyone in the building.

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### **Melissa Mark-Viverito**

Speaker, The New York City Council  
105 East 116th Street  
New York, NY 10029

**[mviverito@council.nyc.gov](mailto:mviverito@council.nyc.gov)**

Melissa can take this proposal off the table if she wants, but she is leaving her position as Speaker and may prefer to curry favor with de Blasio. So write a strong letter asking her to take it off the table and telling her why she should. Her email is here, so you can follow up your letter with an email.

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### **Mark Levine**

The New York City Council, District 7  
500 West 141st Street  
New York, NY 10031

Levine support us. He's against the proposal. Write him a letter of praise and solidarity. If you can send him a \$100 donation: <https://votelevine.nationbuilder.com/contribute> —

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### **Ms. Gale Brewer**

Manhattan Borough President  
1 Centre Street, 19th Floor  
New York, NY 10007

or

431 West 125th St.  
NY, NY 10027

She has been openly hostile to the HDFC Coalition and has thus far sided blindly with HPD. She is said to be a careerist and cares only about moving herself forward. Nevertheless, writer her and make sure she understands we are motivated voters, 100,000 of us. She squeaked by in the last election by 11,000 votes, so our votes make a difference.

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# 4.

## **SECOND LETTERS TO WRITE — New York City Council Members**

The reason to write ALL council members is because many do not have HDFCs in their districts and so they don't understand the issue. If they don't understand the issue they will vote with the Mayor. We have to make them understand how this proposal will undermine the health of buildings and the financial futures of middle and lower class citizens in NYC. Talking points /sample language at end of this file.

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## 4.

### Talking points and sample text

Following are various talking points or ways to frame an argument in your letter(s). It is sometimes repetitive, but shows different ways to word things.

*(continued)*

**Here are three fallacies — in red — that have turned up in the language of HPD and Gale Brewer:**

1. **HDFCs are Public Housing. Not true.** HDFCs are NOT public housing. HDFCs are coops formed under Article XI of the New York Private Housing Finance Law (PHFL). We own our buildings and the land under them. Our by-laws state that our boards must make all governing decisions.
2. **HDFCs were built to provide affordable housing for persons of low income. Not true.** These buildings already existed. They were abandoned by



landlords, banks, and the City, which sold them cheap to tenants and then turned their backs. These tenants represented a range of incomes and classes.

- 3. HDFCs were meant to be low-income housing. Not true.** The economic model of the HDFC provides that as the building returns to viability, rising sales prices will bring high flip-tax income into the building's coffers, thus paying for capital improvements and upkeep, and keeping maintenance low for everyone. Affordability for life is the HDFC goal, NOT low sales prices. If an apartment sells at a loss (which is what HPD will force), no flip tax accrues to the building and maintenance goes up. This drives out the lowest-income sector. It is the opposite of affordability, but HPD refuses to understand this. Many of us feel that HPD is purposely trying to empty HDFCs by forcing them to fail so that the City can get control of — in their words — “this valuable housing.”

—Here is what HPD and the Mayor are trying to do. They want to break a contract we have with the city that runs until 2029 — the DAMP tax exemption — and then offer it back to us for a longer period of time but with a slew of punitive regulations attached to it, new rules like: we have to hire city monitors to vet the decisions our boards make, we have to put caps on our sales and sell at big losses, we have to have a flat flip tax of 30%, we can't sublease for more than one year in 5 (or something like that), we can't own a second home within a 100 mile radius, we **HAVE TO SLEEP IN OUR APTS FOR 275 NIGHTS A YEAR!!!!** Our homes become jails. *On what planet is this a good deal for HDFCs???*

Meanwhile, the City gives a tax abatement to regular coops that HDFCs don't get and the City is not trying to control *them!* The Mayor and HPD are focusing on us because we are fewer.

—Thousands of HDFC homeowners based their financial futures on the rules that were in place when they bought their HDFC homes. If this proposal passes it will constitute a Madoff-like robbery of equity in 30,000 NYC apartments.

— Each HDFC is its own economic ecosystem, and the 75% that are successful are each a unique model of financial foresight and frugality buttressed by high flip taxes. There is no fair way to bind all HDFCs into one set of regulations without devastating financial consequences for the majority. And yet this is exactly what the Mayor & HPD are trying to do. Their one-size-fits-all approach is a ruinous fit for most HDFCs.

—**HDFCs never had sales caps** (because sales caps would have doomed HDFCs from the start). At least 75% of HDFCs have followed their regulatory agreements scrupulously and kept maintenance low so that ALL shareholders can afford to live in NYC for life. HPD should focus on HDFCs that are distressed and help them.

—The new proposals are capricious. HPD wants to fit all HDFCs with a flat flip tax of 30%, imposed at the same time as new sales caps. This is unconscionable. It doubly punishes profits to shareholders who have to sell. It is not constitutional.

— With this new set of regulations, HPD and the Mayor take away our civil rights. This includes the right to private property and the right to mobility. Now that our properties are desirable, the City wants to take them back by controlling who and how residents live in them. What the Mayor and HPD are trying to do is **THEFT PURE AND SIMPLE**.

— These misguided, one-size-fits-all regulations will have unforeseen consequences. No one in their right mind will buy into an HDFC under this new plan. No sales means no flip taxes, which means no necessary income for building upkeep, which means rising maintenance and assessments, which means stressed shareholders who can no longer afford their HDFC apartments, but hey, can't sell them either because they're underwater and anyway **NO ONE WILL BUY THEM**. Hence the vicious cycle this proposal sets in motion!

— This proposal has already hurt HDFCs. Real estate brokers are warning prospective buyers away from our buildings, because they can't in good conscience urge someone to invest in a home that will not appreciate. If apartments don't sell, the building doesn't get the flip-taxes it needs for repair and upkeep. That was the model of "homesteading." We repair and restore our buildings — structures the city gave up on — with the flip-taxes we receive when restored apartments sell for what they are worth. It's a winning model that keeps maintenance low for mid- and low-income shareholders who would otherwise be forced out of NYC.

**See this for what it is: the Mayor's political gain paid for with our financial futures!**