

**Testimony of Commissioner Samuel A. A. Levine
New York City Department of Consumer and Worker Protection**

**Before the Committee on Consumer and Worker Protection
Hearing on Enforcement of Consumer Protection Law and
Introductions 177 and 410**

February 23, 2026

Introduction

Good afternoon, Chair Epstein, and members of the Committee on Consumer and Worker Protection. My name is Samuel Levine, and I am the Commissioner of the Department of Consumer and Worker Protection (DCWP). I am joined by our General Counsel, Michael Tiger, and Deputy Commissioner of External Affairs, Carlos Ortiz. Thank you for the opportunity to testify before the Committee today on enforcement of the Consumer Protection Law and Introductions 177 and 410.

Protecting New Yorkers

The NYC Department of Consumer and Worker Protection (DCWP) is the nation's leading municipal enforcement agency charged with delivering economic justice. DCWP leverages its authority to bring New Yorkers real economic relief and protect them from predatory, deceptive, and unfair practices that violate their rights as consumers and workers. This includes pioneering cutting-edge protections, such as the City's Consumer Protection Law, Protected Time Off Law, Fair Workweek Law, and Delivery Worker Laws, including the Minimum Pay Rate for delivery workers. Through licensing more than 45,000 businesses in over 45 industries, DCWP ensures fair competition and a level playing field for responsible small businesses that are integral to New York City's vibrant communities. DCWP also provides essential services such as free tax preparation and financial counseling to ensure New Yorkers keep more of what they earn and can plan for their futures. DCWP is committed to making sure New York City is a fairer, more affordable place to live.

Championing Consumers, Workers, and Small Businesses Throughout NYC

Over the last six weeks, we have turbocharged our efforts to deliver on this commitment. We filed three major lawsuits where we are aiming to recover tens of millions of dollars for consumers and workers targeted by junk fees, stolen wages, and exorbitant price hikes. We returned more than \$5 million to underpaid delivery workers, and we blew the whistle on a scheme by Uber and DoorDash to drive down workers' tips by more than \$550 million. We finalized a strongest-in-the-nation rule to crack down on hotel junk fees, which will save New Yorkers more than \$45 million every year. We stood alongside members of this Committee to celebrate the passage of key laws expanding opportunities for street vendors and protecting gig workers from arbitrary deactivations. And last week, we announced a new data-driven enforcement strategy for Protected Time Off, to ensure that no worker in NYC faces illegal restrictions or discipline when they take time off for childcare, health reasons, or other protected needs.

I am especially proud that we are identifying new and innovative tools to drive down costs for New Yorkers. This month – which we have dubbed Fee Free February – we are leveraging our existing laws, including our licensing authority, to make New York more affordable and ensure that honest businesses aren't undercut by companies that cheat. For example, we have sent dozens of notices to tax preparers warning them against illegal fees, while promoting New York's best-in-the-nation free tax prep services alongside Mayor Mamdani and Chair Epstein. We have deployed our inspectors throughout New York City to ensure that grocery stores aren't overcharging consumers, and that employment agencies aren't ripping off struggling New Yorkers. And just last week, we sent

notices to the largest gyms in the city that trap New Yorkers in memberships they can't cancel will not be tolerated.

Across the board, we are aiming to send a clear message: the era of ripping off New Yorkers with impunity is over. Whether you're a retiree struggling to afford groceries on a fixed income, a deliverista facing arbitrary deactivation, a recent graduate looking for a job, or a freelance worker waiting to get paid, we are here to fight for your rights and deliver on the promise of a fairer economy. And we could not do that without the broad authority and steadfast support of this Committee and this Council.

Introduction 177

Turning to today's legislation, Introduction 177 requires the DCWP to create and run a program to provide individualized counseling to individuals about federal and state student loan forgiveness programs in consultation with the Department of Citywide Administration (DCAS). We support this legislation. I have worked on student loan affordability for more than a decade, and have seen how student loan debt can drive families into financial distress. DCWP is proud to provide supports for student loan borrowers across the city through one-on-one financial counseling at our Financial Empowerment Centers (Centers). Our Centers provide free, professional guidance and help clients address savings, banking, credit and debt, including dealing with student loan debt. We look forward to working with Council on this and other ways to support student loan borrowers in New York City.

Introduction 410

Introduction 410 would require retail stores that primarily sell food for off-site consumption or that includes a pharmacy to accept flexible benefits cards distributed by health insurance providers if the store already accepts credit or debit cards. We have previously testified in support of the intent of this legislation. We worked closely with Council throughout the legislative process last year and our understanding was that there was still not full clarity on the potential impacts that this bill may have, including large cost implications for small businesses. We look forward to hearing from stakeholders today to gain a better understanding of how the flexible benefits market operates, so that together with Council we can strike a balance between the intent and the real-world implications this bill may have on small businesses in New York City.

Conclusion

Thank you for the opportunity to testify before your committee on our essential work uplifting New Yorkers and today's legislation. We look forward to working with all of you to further our efforts to protect New Yorkers from harm in the marketplace. I welcome any questions you may have for further discussion.