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NEW YORK CITY TAXI & LIMOUSINE COMMISSION

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COMMISSION MEETING/PUBLIC HEARING

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January 26, 2021
10:35 a.m.

Zoom Video Conference

Reported by:
Danielle Rivera

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1 A P P E A R A N C E S:

2 NEW YORK CITY TAXI & LIMOUSINE COMMISSION
3 33 Beaver Street, New York, New York

4 ALOYSEE HEREDIA JARMOSZUK
5 Commissioner and Chair

6 LAUVIENSKA POLANCO
7 Commissioner

8 KENNETH C. MITCHELL
9 Commissioner

10 THOMAS SORRENTINO
11 Commissioner

12 RYAN WANTTAJA
13 Acting General Counsel

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1 TLC HOST: Good morning. Welcome to
2 TLC's Public Hearing. We will begin
3 momentarily. This meeting is being
4 conducted remotely via Zoom and
5 simulcasted to TLC's website,
6 Livestream.com and Facebook accounts.

7 Any person wishing to testify was
8 asked to sign up in advance to speak at
9 the Public Hearing. All registered
10 speakers are joining the meeting via
11 Zoom. If you are speaking today, your
12 audio and video were automatically
13 muted. When your name is called, the
14 moderator will activate your account and
15 your line will be unmuted.

16 When ready, please state your name
17 and affiliation and then proceed.
18 Public testimony is limited to three
19 minutes per speaker, and we ask that you
20 please limit your testimony specifically
21 to the topic being discussed today.

22 Any additional comments on separate
23 items can be submitted in writing to the
24 Commission. When your testimony is
25 complete, your audio and video will be

1 muted by the moderator.

2 Closed captioning is available for
3 today's meeting. Today's meeting is
4 also being simulcasted in multiple
5 languages for participants using the
6 Zoom app.

7 To listen and to testify in your
8 native language, please click on the
9 interpretation button below on your
10 smartphone or computer. Simulcast is
11 available in English, Arabic, Chinese,
12 Russian and Spanish.

13 If you haven't done so already, we
14 ask all Zoom participants to select
15 their language now by using the
16 interpretation button below, and that
17 does include English.

18 For participants signed up to
19 testify, when your name is called,
20 please speak your native language and an
21 interpreter will simultaneously repeat
22 your testimony in English.

23 Thank you for your attention.
24 Please hold until we are ready to begin.
25 Thank you very much. We can begin

1 whenever you are ready, Commissioners.

2 MS. JARMOSZUK: Good morning. Can
3 you hear me?

4 MR. WANTTAJA: Yes, we can hear you.

5 MS. JARMOSZUK: Wonderful. Good
6 morning, everyone. Welcome to this
7 meeting of the New York City Taxi and
8 Limousine Commission, where we will be
9 holding our bi-annual fare and lease cap
10 hearing.

11 I am Aloysee Heredia-Jarmoszuk,
12 Commissioner and Chair of the TLC. I am
13 joined today by three Taxi and Limousine
14 Commission Commissioners; Kenneth
15 Mitchell, Lauvienska Polanco and Thomas
16 Sorrentino.

17 Before we begin, I would like to
18 share a few TLC agency updates. Earlier
19 this month, sadly, we lost one of our
20 colleagues, Mr. Moukhul Choulka,
21 (phonetic), he passed away.

22 Moukhul affectionately was known to
23 many of his co-workers here at the TLC
24 as "Uncle." He served the City at the
25 TLC for thirty-two years with most of

1 those years spent as a valued member of
2 the licensing team.

3 There's so much we will remember and
4 miss about Moukhul, including his
5 professionalism and versatility, his
6 kindness, his love of reading and travel
7 and his devotion to family.

8 Moukhul will be remembered and we,
9 again, would like to send and express
10 our condolences to his family and to his
11 TLC team members.

12 And now, a few updates on our work
13 here, specifically with respect to the
14 taxi segment. So, last week, on
15 January 19th, the TLC launched the New
16 York City Taxi Working Group, which is
17 comprised of representatives from all
18 segments of the City's taxi sector,
19 including medallion owners, medallion
20 drivers, owner/drivers, insurers,
21 technologists, agents, et cetera.

22 The working group was created in
23 response to feedback from the industry
24 for a seat at the table and specifically
25 to reaffirm my and the TLC's commitment

1 to the success of the yellow and green
2 taxi sector. The working group will
3 meet regularly to develop a list of
4 recommendations to advance the taxi
5 sector, and we hope to have a report
6 with an outline for a proposed strategic
7 plan later on this year, mid-year, once
8 we've had enough time together as a
9 working group.

10 With respect to additional agency
11 work, on December 31st, the TLC launched
12 a new online tool called Drive NYC Taxi
13 to help medallion owners and drivers to
14 connect and match. This was developed
15 in response to direct feedback from
16 medallion owners that they were having
17 difficulties soliciting drivers,
18 TLC-licensed drivers, and from feedback
19 from the TLC-licensed drivers that they
20 could not find taxis to lease from
21 owners.

22 So, we have developed this website
23 that is visible on the TLC page at
24 ww1.nyc.gov/site/TLC/about/drive-nyctaxi
25 .page. And all medallion owners and all

1 TLC-licensed drivers can register on
2 this and we hope that this will provide
3 an easier opportunity for matching.

4 Separately, the TLC Taxi Improvement
5 Fund remains an important lifeline for
6 TLC-licensed taxi owners and drivers,
7 specifically this past year. The TLC
8 has dispersed almost \$20 million in
9 incentive payments to wheelchair
10 accessible vehicle owners and drivers.

11 And we are going to be moving to an
12 even more efficient process in the
13 coming days. So, rather than process on
14 a quarterly basis, we are going to move
15 to a monthly basis to ease burdens and
16 for efficiencies.

17 Underscoring the importance of all
18 New Yorkers to be tested for COVID-19
19 regularly, the TLC and the City's Test
20 and Trace Corps has held several
21 day-long resource events for
22 TLC-licensed drivers.

23 The first was in late December in
24 Flushing, Queens. At that time, over
25 two-hundred drivers were tested and

1 every person that participated received
2 a box of masks and additional PPE.
3 We're going to try to have a similar
4 event in each borough.

5 The next event will be held in the
6 Bronx on January 27th, and there is more
7 detail about that event, that testing
8 event, for TLC licensees which can be
9 found on our Twitter page online.

10 Separately, TLC licensees can also
11 use a new online tool that was developed
12 by the City to find convenient locations
13 for testing at any time in any of the
14 five boroughs. So, wherever the
15 licensee is or the licensed driver is,
16 they can log online on this website that
17 was specifically developed for the TLC
18 to find the closest testing site and
19 that information can also be found on
20 our social media page.

21 Additionally, a few weeks back, the
22 TLC launched a new public service
23 announcement advising passengers, or
24 riders, that TLC-licensed vehicles
25 continue to be a safe option for

1 transportation, specifically our taxi
2 fleet. The PSA was created to instill
3 confidence in riders and was done at the
4 behest of medallion owners.

5 Additionally, we published a new
6 page on our website about COVID safety.
7 And the page is really a reminder for
8 the public that our essential workers,
9 our TLC-licensed drivers, are out and
10 managing and handling the best practices
11 to keep themselves and to keep
12 passengers safe and to help the City
13 keep on moving.

14 With respect to enforcement, the
15 TLC's Uniformed Services Enforcement
16 Division continues to participate in
17 critical operations to support our
18 City's recovery from the pandemic,
19 including working with the Sheriff's
20 Office, as well as doing business
21 inspections alongside all other
22 uniformed personnel from all agencies
23 citywide.

24 Additionally, the TLC Enforcement
25 Team continues to be present and

1 conducting regular TLC enforcement
2 against unlicensed and illegal operators
3 in Manhattan and at all of the airports.

4 Many of our licensees are aware that
5 our Safety and Emissions Division
6 continues to ensure safety for both its
7 officers and licensees, while
8 maintaining a very demanding inspection
9 schedule for new and renewed vehicle
10 licenses.

11 In 2020, despite the pandemic, or in
12 spite of the pandemic, close to 100,000
13 inspections, including nearly 17,000
14 yellow taxi inspections and 6,800 green
15 taxis were inspected at our Woodside
16 office with the bulk of those happening
17 after March. So, we are very grateful
18 that we were able to continue that work
19 in support of the industry.

20 Onto today's hearing, we are meeting
21 today to hold a fare and lease cap
22 hearing. This happens every two years
23 to provide a forum for TLC licensees in
24 the taxi segment to tell us what they
25 are experiencing from their different

1 vantage points; as owners, as drivers,
2 agents, brokers and technology
3 providers.

4 And of course, we always and already
5 hear from many of you on a regular
6 basis. Every day I interact with
7 licensees and they are very open about
8 their concerns for the taxi industry,
9 many of them made far worse by the COVID
10 pandemic.

11 These concerns include lower
12 earnings for drivers, owners' struggles
13 to attract new drivers, vehicle
14 expenses, competition from other
15 segments, whether the current fare
16 structure needs to be updated and
17 anxiety about when tourism and other key
18 sources of passenger demand will return
19 to New York City. We expect to hear
20 more about these today.

21 We have been acting to address the
22 concerns we hear and to make sure that
23 TLC has been open for business
24 throughout the pandemic. This includes
25 licensing, vehicle inspection and things

1 like ensuring that our Taxi Improvement
2 Fund payments continue to flow to owners
3 and operators of accessible vehicles.

4 And while some licensees have not
5 been able to operate during the
6 pandemic, the services have remained
7 opened in support of those who are
8 working and fulfilling their essential
9 worker duties during the pandemic.

10 We are also working to reorient the
11 agency to best meet the needs of the
12 industry and to lay the groundwork for
13 our success in better times and so that
14 we can get through these difficult times
15 together.

16 So, I thank all of you for giving us
17 your time today to attend this virtual
18 hearing and to share your experiences
19 and ideas. This is a large and diverse
20 industry, so I'm asking that you please
21 keep your comments within the
22 three-minute time limit. We have close
23 to sixty people who have signed up to
24 provide testimony, which the team and I
25 want to hear.

1 I ask that you please keep your
2 focus on topics that are relevant to
3 industry economics and to things that
4 are within the TLC's power to address.
5 If you have items that are not related
6 to the lease and fare cap or that are
7 not related to the taxi segment, please
8 reach out to us at
9 TLCexternalaffairs@tlc.nyc.gov so that
10 we can schedule time to discuss those
11 with you one-on-one, separate from this
12 meeting.

13 As we move through the list of
14 witnesses, or those that will provide
15 testimony, because we are operating
16 virtually, and because I haven't met
17 everyone who is on the list, I ask that
18 you please share your full name when you
19 start your testimony; that you share
20 with me how long you've been licensed
21 with the TLC, and if you could let me
22 know if you are an owner or a driver,
23 that would be very, very helpful context
24 for me as I listen to your concerns.

25 So, I thank you again, and I will

1 hand this over to our Acting General
2 Counsel, Ryan Wanttaja. Thank you.

3 MR. WANTTAJA: Hi, good morning. I
4 will now begin to call the speakers.
5 When I call your name, please unmute
6 yourself and turn on your video.

7 As the Chair mentioned, we have a
8 three-minute speaking allotment and that
9 will be strictly enforced. People may
10 not cede their time to other members. I
11 will give you a thirty-second warning,
12 and then a hard cut off at three
13 minutes.

14 Due to the volume of speakers,
15 please keep your testimony as concise as
16 possible. And if you have more to say,
17 you are welcome to submit written
18 comments to TLCRules@TLC.NYC.gov.

19 So, with that, our first speaker
20 will be Dorothy LaConte.

21 TLC HOST: Hello. Dorothy. Your
22 line has been unmuted.

23 MS. LaCONTE: Yes, can you hear me?

24 MR. WANTTAJA: Yes, we can hear you.

25 MS. LaCONTE: So, my name is

1 Dorothy. I'm a taxi driver. I drive a
2 cab for thirty-four years. I already
3 spoke to the Madame Commissioner before
4 with a group meeting, you know, the
5 yellow taxi.

6 My concern right now, the City is
7 pretty tough for us. Right now, my
8 medallion is in the storage because I
9 can't afford to pay the interest, and so
10 is the mortgage. The mortgage is about
11 \$3,000.

12 We work in the street, most of the
13 time, when we work, if I make \$200 in
14 the street and I have to pay the
15 congestion fee, et cetera, when I
16 finish, I walk with \$100 in my hand and
17 I have to pay the mortgage and the
18 insurance. And there is no money for me
19 to survive.

20 Actually, I'm working so hard for a
21 dream that I built, and the dream just
22 disappeared. So, my concern right now,
23 we need the debt forgiveness. As a
24 matter of fact, our union and us, we put
25 the medallion at \$125,000 if we can

1 reconstruct the mortgage. But the thing
2 is, I don't even know that we are going
3 to make it.

4 Because this industry, I'm giving it
5 four years from today until we build
6 again. In the meanwhile, we cannot
7 survive with this industry, and we need
8 the debt forgiveness.

9 The Mayor, I know what he's done,
10 he's willing to help small business, and
11 I know we should be a part of it with
12 all the money that we collect for the
13 City, a million dollars. The City got
14 \$150 million from us, and we collected
15 half.

16 We just need \$75 million to help us
17 with the debt forgiveness, and I hope
18 that the Commissioner will help us talk
19 to the Mayor and help us with that
20 condition because we're about to lose
21 everything that we worked for.

22 So, please, this is like my
23 confession today, and I'm not going to
24 stay too long because I know other
25 people want to speak. Madame

1 Commissioner, please, I'm begging you,
2 speak to the Mayor. We need that debt
3 forgiveness now. Please help us out.
4 Thank you.

5 MR. WANTTAJA: Thank you. Our next
6 speaker will be Sajid Zaman.

7 TLC HOST: Hello, Ryan. I'm not
8 seeing him on the participants list.
9 Who would be the next person?

10 MR. WANTTAJA: The next person we
11 have is Youssef Bamba, who has requested
12 French translation.

13 TLC HOST: Youssef, you have been
14 made a panelist.

15 MR. BAMBA: (Speaking in French.)

16 MR. WANTTAJA: I think we are
17 working to patch through the French
18 interpreter now. Why don't we go --

19 TLC HOST: French interpreter, your
20 line is unmuted.

21 MR. WANTTAJA: Okay, thank you.

22 MR. BAMBA: Hello? Hello?

23 TLC HOST: Hello, we are hearing
24 you. French interpreter, are you there?

25 (No response.)

1 TLC HOST: Okay. So, I think we are
2 running into some technical difficulties
3 with the French interpreter. Why don't
4 we go to next speaker? And Mr. Bamba,
5 we will come back to you.

6 MR. BAMBA: Okay.

7 MR. WANTTAJA: Apologies on the
8 translator issue here. Our next speaker
9 is Osman Chowdhury.

10 TLC HOST: Mr. Chowdhury, your line
11 is unmuted.

12 (No response.)

13 TLC HOST: Hello, Mr. Chowdhury?
14 Your line is unmuted.

15 MR. CHOWDHURY: Yes, hello. Do you
16 hear me?

17 TLC HOST: Yes, we hear you.

18 MR. CHOWDHURY: My name is Osman
19 Chowdhury. I have been driving the last
20 twenty-four years. I am affiliated with
21 the United Taxi Drivers Association.
22 I'm talking about the Lyft cab matter.
23 Right now, it's very difficult. The
24 garage, if you are working, you have to
25 pay \$75 plus \$477 State tax and MTA tax,

1 all tax together.

2 And when anybody drives Uber, they
3 pay the lease only \$300. Then, how will
4 I make money if they take all the
5 garage? Working, if you make -- compare
6 to Uber, how much Uber, Lyft, they have
7 \$300 weekly. Lyft, they get the car
8 twenty-four hours.

9 When I get the garage, I pay, like,
10 \$500 at least, plus MTA and State tax
11 all together. In this time, how can
12 people make money? If you consider us
13 compared to Uber and Lyft, how they make
14 their lease system and other ways, then
15 no one drives the yellow taxi because
16 they are paying double lease and they're
17 not making money enough.

18 Also, Uber and Lyft, they gets fares
19 that's gathered to them, that doesn't
20 mean that they are million-dollar fares,
21 but for yellow taxi drivers, it's very
22 hard to get fares. It's, like, a bad
23 combination. And also, if I want to
24 deliver passengers, I'm scared to
25 deliver because I don't know who has the

1 COVID, infected with it. Sometimes in
2 the automobiles, they get infected, I
3 don't know. But I'm not going to make
4 them take this cab at least until I --
5 maybe I'm going infect it too. Because
6 I put cushions, you know, I put the mask
7 and gloves or whatever.

8 So, any reason that makes it easier
9 for driver, that is my testimony. Thank
10 you for the opportunity today to
11 testify.

12 MR. WANTTAJA: Thank you for your
13 testimony. Our next speaker will be
14 Mohammad Z. Islam.

15 TLC HOST: Hello, Mr. Islam, your
16 connection is unmuted.

17 MR. ISLAM: Hello?

18 MR. WANTTAJA: Hello.

19 MR. ISLAM: Hello? Okay. You can
20 hear me?

21 MR. WANTTAJA: Yes, we can hear you.

22 MR. ISLAM: Oh, okay. Good morning,
23 everyone. So, I've been driving yellow
24 cab taxi more than two decades in the
25 City. So, a couple years ago, I

1 received a taxi magazine from the TLC,
2 Taxi & Limousine Commission. In the
3 magazine, there is a graph. The graph
4 shows, "Okay, if you invest in the NYC
5 Taxi Medallion, it is secure." That's
6 why I was I motivated and I bought the
7 medallion.

8 So, at that time was when the New
9 York City Taxi, yellow cab, was allowed
10 to pick up the fares, especially in
11 Manhattan and at the airport. Later,
12 the City sold, like every year,
13 thousands of medallions and took
14 millions of dollars from taxi drivers.

15 Suddenly, the City allowed, a couple
16 of years ago, Uber, Lyft and some other
17 app companies in the City, -- but I'm
18 not saying this, basically, against
19 them -- but these companies don't have
20 as many rules and regulations as yellow
21 cab drivers have.

22 Also app-based company drivers pay
23 much less than yellow cab drivers
24 because they don't have any medallion
25 rules. So, sometimes, I can give you an

1 example, they can buy a used car, like a
2 Korean car or any used car, \$5,000 or
3 \$10,000 and come to the same place.

4 And because these drivers are
5 allowed to work in the City and airport,
6 yellow cab business fell. You can see
7 everything on the database, on your
8 system. TLC, everyone can see this, the
9 business dropped. The yellow cab
10 business dropped eighty to ninety
11 percent.

12 Also, the New York medallion has
13 fell about -- almost one-hundred
14 percent. So, because of this pandemic,
15 we are almost out of work now. We are
16 unable to pay our medallion loan
17 mortgage. Also, the TLC artificially
18 priced the medallion extremely high and
19 took advantage from immigrant drivers.

20 The City needs to offer, now, the
21 debt forgiveness especially to medallion
22 owner/drivers. There have been, as
23 you've seen in the news before, eight to
24 nine medallion owner/drivers suicide
25 because of the loan they cannot --

1 MR. WANTTAJA: Thirty seconds
2 remaining.

3 MR. ISLAM: -- afford to pay. So,
4 if the City does not act now, there will
5 be more suffering. So, now, it is their
6 responsibility to offer debt relief to
7 drivers who have been driving in NYC for
8 years after years.

9 Thanks for listening. Thank you.
10 Thanks, especially, the new TLC
11 Chairman. Welcome to our industry,
12 thanks again.

13 MS. POLANCO: Mr. Islam, this is
14 Commissioner Polanco. So, what you are
15 saying is that basically the medallion
16 owners, you're a yellow medallion owner?

17 MR. ISLAM: Yes, I am a yellow
18 medallion owner. I can give you one
19 example. When the Mayor, Mr. Bloomberg,
20 authorized the green cabs, he squashed,
21 like, \$1,500 to \$2,000. They work in
22 any borough; Manhattan. To work in
23 Manhattan, the TLC sold the medallions
24 \$800,000, \$900,000, \$1 million to work
25 in the City --

1 MS. POLANCO: Mr. Islam, I'm going
2 to interrupt you, excuse me.

3 MR. ISLAM: Go ahead, Chairman.
4 Yes, go ahead.

5 MS. POLANCO: I just want to make a
6 summary of what you've just said. With
7 the yellow medallion owners, basically,
8 you have the green cars that took over a
9 lot of the markets -- well, not a lot of
10 the markets because we have to also
11 mention that there were certain areas
12 they didn't go.

13 But you have the green cars, you
14 have Uber and Lyft that's flooded,
15 basically, the roads, and the fact that
16 medallion cost a lot of money at the
17 time.

18 And you mentioned something very
19 important, there is no retirement for
20 the non-yellow vehicles. So, those
21 vehicles could run until they pass
22 inspection. So, we all hear you, and I
23 thank you for pointing out all the
24 things that are affecting, right now,
25 the yellow industry, who is suffering

1 greatly.

2 MR. ISLAM: Yes. I am in the yellow
3 industry, and I am a yellow medallion
4 owner.

5 MS. POLANCO: Well, thank you,
6 Mr. Islam. I heard you, and I
7 understood completely, and I --

8 MR. ISLAM: Yes. Look, I'm driving
9 more than two decades, and still, my
10 loan over \$400,000. I'm 60, how am I
11 going to pay? If I die, who is going to
12 take care of my payment?

13 Because the medallion price fell
14 down, twelve hours of work, I cannot
15 make \$100. Sometimes, two hours, not
16 get any fares. I can go eight hours or
17 eighteen, five or six hours or eighteen,
18 three hours or eighteen, then get \$15
19 fare, \$25 fare or \$40 fare.

20 Just try to understand, when they
21 put the Uber, Lyft, everybody was so
22 surprised, "Oh, The Uber is going to
23 come out." Okay. So, it's going to
24 be -- okay, after rush hour, they
25 decrease their price and --

1 MS. POLANCO: Mr. Islam, you have
2 made your point.

3 MR. ISLAM: -- TLC didn't do
4 anything to improve that in the street.
5 TLC just robbed us. The Mayors come and
6 go, come and go, but the --

7 MR. WANTTAJA: Mr. Islam, we have
8 what looks like almost fifty speakers
9 remaining. We're going to have to move
10 on to the next speaker. Thank you.

11 MR. ISLAM: Okay. Okay, thank you
12 for listening. But we are suffering,
13 believe me.

14 MR. WANTTAJA: Thank you for your
15 testimony. We have to move on to the
16 next speaker.

17 MR. ISLAM: I cannot believe --

18 MR. WANTTAJA: Thank you for your
19 testimony. We have to move on to the
20 next speaker.

21 MR. ISLAM: Okay.

22 MR. WANTTAJA: Next up, we have
23 Ashraf Basyony, who might be in Zoom as
24 Ashraf Ahmed.

25 TLC HOST: Hello, Mr. Ahmed. Your

1 line is unmuted.

2 (No response.)

3 MR. BASYONY: Hello?

4 MR. WANTTAJA: Hello, we can see and
5 hear you.

6 MR. BASYONY: Hello, how are you
7 doing?

8 TLC HOST: Good, you can begin.

9 MR. BASYONY: Yes, this is Ashraf
10 Ahmed. I am a medallion owner. I have
11 twenty-five years experience for this
12 job, as the Commissioner asked us to say
13 how long you worked. This is my
14 certificate (indicating), one of the
15 best drivers that's served the City
16 almost twenty-five years.

17 I don't like to repeat whatever my
18 colleagues are talking about, but I
19 support all demands made by the union
20 and my colleagues. The loan of the
21 medallion should be no more than
22 \$125,000, the monthly payment not more
23 than \$750. And we need tax-free for the
24 debt forgiveness.

25 I don't know. Yesterday, I didn't

1 sleep to make good words to say. I am
2 reading from words. But once I start, I
3 feel I am different. I need to say
4 whatever I feel.

5 Believe me, I need someone to tell
6 him I have too much pain. I want to
7 say, "Ow, ow. I have pain inside, and I
8 need someone to listen to me." The
9 Mayor promised many times, "Okay. I'm
10 going to support." Then, he's coming
11 back, "I'm going to support," then, he's
12 coming back.

13 And the TV shows, the programmers,
14 presenters, ask him, "You are going to
15 support these people by any financial
16 aid?" He said, "Listen, if any sector
17 has problems and I have to support, that
18 will be an overload for the City
19 budget."

20 But, Mr. Mayor, I would like to ask
21 you, and I wish someone sends this
22 message to him: You didn't sell
23 something to other sectors. You didn't
24 sell something for MTA drivers. You
25 don't sell something for bus drivers.

1 You sell for me. I buy something that
2 then, was over \$650,000; my friend,
3 \$800,000, other people over \$1 million.

4 THE INTERPRETER: So, --

5 MR. BASYONY: So, he sell it to
6 me -- sorry?

7 MR. WANTTAJA: Sorry, I think our
8 Arabic translator is not on mute.
9 Please proceed.

10 MR. BASYONY: I was going to ask for
11 a translator for Arabic, but I said,
12 "The translator is not going to
13 translate how I feel, how is my tone,
14 how is my voice." But now you feel what
15 I feel. We have bad dreams. Guys,
16 believe me. We're going home to sleep
17 with kids, we have kids, you know. But
18 I wake up --

19 THE INTERPRETER: I'm going to put
20 myself -- I am the interpreter -- on
21 mute.

22 MS. JARMOSZUK: Whoever is not
23 speaking, please mute. Please, we want
24 to hear from Mr. Ahmed.

25 MR. WANTTAJA: Thank you, Mr. Ahmed.

1 You have thirty seconds remaining on
2 your testimony. Thank you.

3 MR. BASYONY: It's going too fast.
4 I have a lot to say. I wish to see
5 someone, Ms. Commissioner and all
6 Commissioners today, whatever is
7 happening, if you are asking me, what
8 you see about New York City Taxi
9 Medallion, I'm going to say it's a
10 perfect crime.

11 To sell something over a million and
12 today, it's \$75,000, and you're telling
13 me, "It's a free market." This is not a
14 free market, it's a monopoly. Why?
15 Because you bring Uber in with black
16 numbers, say it's \$100. I pay \$600,000.
17 I go to TLC inspection once every four
18 months. If there's a scratch in the
19 seat, they tell me, "Change it." If the
20 tire has something, it's changed every
21 four months, costing me money.

22 THE INTERPRETER: No, I'm muting
23 myself.

24 MR. WANTTAJA: Your three minutes is
25 up. Please wrap up your testimony.

1 MR. BASYONY: My time is done?

2 MR. WANTTAJA: Your time is over.

3 MR. BASYONY: Okay, thank you. But
4 we need more time. Ms. Commissioner, we
5 need to see you soon again, not once
6 every two years. We need to do
7 something soon, please. Please, we need
8 your help.

9 MS. JARMOSZUK: Mr. Ahmed, I will
10 reach out to you. Okay?

11 MR. BASYONY: Thank you so much.

12 MS. JARMOSZUK: Thank you.

13 MR. WANTTAJA: Thank you for your
14 testimony. The next speaker is Vinod
15 Malhotra.

16 TLC HOST: Mr. Malhotra, your line
17 is unmuted. You may begin whenever you
18 are ready.

19 MR. WANTTAJA: Mr. Malhotra, you are
20 still on mute. Please unmute yourself,
21 if you would like to testify.

22 MR. MALHOTRA: Hi, can you hear me,
23 sir?

24 MR. WANTTAJA: Yes, we can hear you
25 now. Thank you.

1 MR. MALHOTRA: Hi. Hello, and good
2 morning all Commissioners. My name is
3 Vinod Malhotra. I am driving -- I am an
4 iconic taxi driver since 1993. An
5 owner/iconic taxi driver since 2010. I
6 am sorry to say that the City and TLC
7 sold us. You have franchised the
8 medallion that has exclusive rights.
9 You clearly failed to protect your
10 iconic franchise, there is no doubt.

11 So, today's testimony is about how
12 the TLC can help iconic taxi drivers,
13 especially renowned owner-operators.
14 So, my first request is please, please,
15 the City must backstop to bring the
16 owner of the debts to no more than
17 \$125,000. Over this, we cannot afford
18 any spending.

19 So, if you -- somebody please check
20 my details. The last five months, I
21 worked only AAR, Access-A-Ride jobs,
22 because there is no business in the
23 City, jobs to drive a taxi anymore.
24 First, the special taxis, because more
25 than a hundred Uber, Lyft cars, they

1 took everything away from us, which
2 cause us to give rides to only minority,
3 especially autobus.

4 Second, must stick to the
5 regulations, app companies. Third, must
6 give extensions up to one year,
7 regardless of our taxi situation. No --
8 sorry, one year extension of our
9 situation does no better. We don't work
10 the last six months. I can say actually
11 we have no business the last five to six
12 years, due to app companies, which they
13 are really bad cars.

14 So, another thing, please help us.
15 We work only -- most times, they take
16 our jobs. They are not paying us enough
17 money. So, when the Governor totaled
18 income by miles, it's being made only
19 one dollar, one mile because when --

20 THE INTERPRETER: Can I talk now?

21 MR. WANTTAJA: Please proceed,
22 sorry. Thank you. Sorry, our
23 interpreter unmuted.

24 MR. MALHOTRA: We are relying on
25 only AAR jobs, especially taxi drivers,

1 yellow taxi drivers. So, we are not
2 getting enough money from them. So, if
3 you can help, please raise up a little
4 money.

5 MR. WANTTAJA: Thirty seconds
6 remaining.

7 MR. MALHOTRA: Again, please, it's
8 very important to support our NYTWA
9 proposal. That's \$125,000, no more
10 than, loan. Over that, we can't afford.
11 We have to pay mortgage. We have to pay
12 our children's fees. Our children, they
13 are going to college.

14 So, again, I would humbly ask all
15 Commissioners, please, --

16 MR. WANTTAJA: That's three minutes,
17 please wrap up your testimony.

18 MR. MALHOTRA: Okay. Thank you,
19 sir. We need your big help to pass this
20 debt forgiveness. Thank you so much,
21 all Commissioners. Thank you, Board
22 Members.

23 MR. WANTTAJA: Thank you for your
24 testimony. Next up, we have Mohamadou
25 Aliyu.

1 TLC HOST: Mr. Aliyu, your line is
2 unmuted. Please unmute your line and
3 begin whenever you are ready.

4 MS. JARMOSZUK: Mr. Aliyu?

5 MR. ALIYU: Good morning.

6 MS. JARMOSZUK: Good morning,
7 Mr. Aliyu. We can hear you now.

8 MR. ALIYU: Good morning, Madame
9 Chair.

10 MS. JARMOSZUK: Good morning.

11 MR. ALIYU: I want to make it short.
12 I want to make it quick. I am not
13 feeling good. I feel like I'm getting
14 sick. I'm a bit depressed, and I'm
15 losing hope. This is what I've done all
16 my life. This is what I have been doing
17 all my life.

18 I've been doing this since 2001. I
19 had a chance before you gave the
20 medallion. I went to you not knowing
21 you were going to give the medallion. I
22 cried. I asked for help. I searched
23 for help. I've been asking for mercy
24 because of my family, because of my
25 fears, I have been -- I feel I have been

1 violated.

2 Every time I have the chance to talk
3 to you, I'm full of emotion. I just
4 want to open your minds. I want to go
5 to the numbers, because right now, the
6 numbers do not match. When you bring up
7 the numbers there, whatever number that
8 you're offering us, it's not working.
9 It's not going to work.

10 If you want to do something with
11 something with this industry, which I
12 still believe you can do it by listening
13 to us. Madame Chair and the Mayor, you
14 must listen to us. You must stop
15 ignoring us because what is going on
16 right now is not acceptable.

17 We have been robbed of our dream.
18 This thing is not going to work because
19 out in the world, the medallion was
20 supposed to be worth \$1,350,000. It's
21 less than a hundred thousand today, and
22 I still have over \$650,000 on my
23 shoulders.

24 When I go to the City, I cannot make
25 no money, no nothing. I think by now,

1 we need immediate action. So much
2 promises were made, you must keep the
3 promise, Madame Chair. You know what
4 you and I talked about before you get on
5 the Committee, even though I did not
6 know you were going to get (inaudible).

7 Then, when you were getting on the
8 Commission, Madame Chair, you know what
9 you told the Council. Please, Madame
10 Chair, remind the Mayor to keep the
11 promise. We don't want no more broken
12 promises; action is due. Immediate
13 action is due because if you really want
14 to improve this industry, the first
15 thing to do is debt forgiveness.

16 MR. WANTTAJA: Thirty seconds
17 remaining.

18 MR. ALIYU: That's the first thing
19 you want to do to improve this industry.
20 You must do debt forgiveness first.
21 Then, we can do the rest. The numbers
22 don't match. Right now, if they're
23 leasing all the cabs for \$400 a week,
24 they're leasing all cabs for \$400 a
25 week, you do the math with me. How much

1 is that within the month? So, this
2 where you end up collecting \$1,600 a
3 month. I still have to pay over
4 \$3,000 --

5 MR. WANTTAJA: That's three minutes.
6 Please finish up your testimony.

7 MR. ALIYU: -- expenses. How can
8 you pay \$4,600 in a month? (Inaudible.)
9 Please, listen to us. Start to listen
10 to us. I am very desperate. I'm so
11 desperate, I don't know what to say.

12 But anyway, thank you for giving me
13 this opportunity, but I want to let you
14 know I am very frustrated with the
15 Mayor. I do not understand what --

16 MR. WANTTAJA: Mr. Aliyu, your time
17 is over. Please conclude your
18 testimony.

19 MR. ALIYU: Being an immigrant is
20 not a crime. Last time we checked,
21 Obama was president. Right now, Kamala
22 Harris is our vice president. So, being
23 an immigrant is not a crime. We
24 shouldn't --

25 MR. WANTTAJA: Thank you for your

1 testimony. We need to move on to the
2 next speaker.

3 MR. ALIYU: Thank you very much.
4 Thank you.

5 MR. WANTTAJA: Thank you. Our next
6 speaker will be Basia Osowski.

7 TLC HOST: Your line is unmuted.
8 Please unmute your line, and start
9 whenever you are ready.

10 MS. OSOWSKI: Can you hear me?

11 MR. WANTTAJA: Yes, we can hear you.

12 MS. OSOWSKI: Good afternoon. I
13 just would like to emphasize a few
14 things. That only in New York you need
15 a million dollars to be a taxi driver;
16 only in New York. You know, when you
17 want to be a bus driver, you don't have
18 to buy a bus.

19 So, when we invested in the
20 medallion, we were practically promised
21 by the City that we not going to go to
22 the ground where we cannot survive. I
23 am a driver thirty-five years. I was
24 never late on mortgage, and I end up
25 losing the medallion because I cannot

1 afford to pay \$5,000 a month.

2 I paid, for the last three years,
3 \$3,000, which was not feasible to pay.
4 And I wish that you guys kindly
5 investigate it, whose blood is on your
6 hands, because we have to stop the
7 bankruptcy. We have to stop the
8 suicides.

9 We were promised retirement years,
10 and we are nowhere. And I understand
11 fully, I am aware that ignorance is not
12 an excuse, but most of the drivers were
13 taken advantage of. The people took
14 advantage of the drivers. We were not
15 allowed to have lawyers at the closing,
16 and TLC put on the market, I think, in
17 2014, the last medallion was sold for
18 \$1.4 million.

19 Did you know that this is not
20 feasible to make money when you have so
21 many new drivers on the road and new
22 cars? It always was issue if you would
23 add few more medallions on the road or
24 black cars. And somebody made really
25 good --

1 MR. WANTTAJA: Thirty seconds
2 remaining.

3 MS. OSOWSKI: Yes. Somebody made a
4 really good cut issuing licenses to
5 women.

6 So, finally, it's time to do
7 something for us. If you guys cannot do
8 something for us, we are going to try to
9 do something for us. This is
10 outrageous. This is not like, you know,
11 you buy business and --

12 MR. WANTTAJA: Your three minutes
13 has ended, please wrap up your
14 testimony.

15 MS. OSOWSKI: Yes. My final word
16 is, we were cheated by the government
17 agency, by the Mayor, by the Governor,
18 by the TLC, and finally, we need
19 justice. Thank you.

20 MR. WANTTAJA: Thank you, and moving
21 on to our next speaker, let's try
22 Youssouf Bamba again. It appears we
23 have our French interpreter back online.

24 TLC HOST: Mr. Bamba, your line is
25 unmuted. French interpreter, please

1 unmute your line as well.

2 MR. BAMBA: Okay. Bonjour.

3 MR. WANTTAJA: One second. I still
4 see our French interpreter is muted
5 here. If we could have our French
6 interpreter unmute themselves.

7 (No response.)

8 MR. WANTTAJA: Do we have our French
9 interpreter?

10 (No response.)

11 MR. WANTTAJA: Hello, do we have our
12 French interpreter?

13 (No response.)

14 MR. WANTTAJA: Mr. Bamba, I
15 apologize. We are having some issues
16 with our French interpreter this
17 morning.

18 MR. BAMBA: Wow.

19 MR. WANTTAJA: Can we -- I see our
20 French interpreter is on the screen.
21 Can we get confirmation that you are
22 there?

23 MR. BAMBA: Hello?

24 MR. WANTTAJA: I'm sorry, Mr. Bamba,
25 we can hear you. We are just having

1 issues with our interpreter.

2 Mr. Bamba, if you don't mind, I
3 think we are going to try one more
4 speaker here while we hopefully finally
5 get our French interpreter issues sorted
6 out. Then, we will return to you next,
7 if that is okay. And I hope
8 interpretation issues are resolved by
9 then.

10 So, I apologize once again, and I
11 thank you for your patience here.

12 MR. BAMBA: No problem. Okay.

13 MR. WANTTAJA: So, next, we will
14 have Antoine J. Lafortune.

15 TLC HOST: Your line is unmuted.
16 Please proceed when you are ready.

17 MR. BAMBA: Hello?

18 TLC HOST: Please unmute your line,
19 Mr. Antoine.

20 MR. BAMBA: Hello?

21 MR. WANTTAJA: Mr. Bamba, I
22 apologize. We will return to you
23 following our next speaker.

24 MR. BAMBA: Okay, no problem. I'm
25 waiting for you. Okay.

1 MR. WANTTAJA: Thank you very much.

2 MR. BAMBA: You're welcome.

3 MR. WANTTAJA: Antoine J. Lafortune,
4 please unmute yourself if you would like
5 to testify.

6 (No response.)

7 TLC HOST: We will skip Mr. Antoine
8 and go to our next speaker.

9 MR. WANTTAJA: I think I just heard
10 our French interpreter log in. Am I
11 hearing that correctly?

12 FRENCH INTERPRETER: Yes.

13 MR. WANTTAJA: Okay, thank you. So,
14 if we could return to, if you are ready,
15 we have Mr. Youssef Bamba, who is in
16 need of French interpretation. Can we
17 move to that speaker?

18 FRENCH INTERPRETER: Yes, yes.

19 MR. WANTTAJA: Okay. Mr. Bamba,
20 please unmute yourself and please
21 proceed. Thank you for your patience.

22 MR. BAMBA: Okay.

23 FRENCH INTERPRETER: I am the owner
24 of the taxi. I would like to talk about
25 three topics of the social issues. You

1 don't have the union, and you don't have
2 the retirement plan, for getting the
3 social issue for us.

4 TLC HOST: Excuse me, French
5 interpreter, are you following what he
6 is saying?

7 (No response.)

8 MR. WANTTAJA: It looks like she has
9 gone muted and off again.

10 FRENCH INTERPRETER: Yes, can you
11 hear me?

12 TLC HOST: Can you repeat his
13 testimony, please?

14 MR. BAMBA: Hello?

15 FRENCH INTERPRETER: I have been
16 waiting for five years for getting my
17 immigration status. I didn't receive
18 anything. Right now, my status doesn't
19 change.

20 Also, I've applied for a loan
21 regarding the taxi driver, but because I
22 don't have any -- my status of my
23 immigration is not approved, I don't
24 have any papers, so I couldn't get the
25 loan, or the grant.

1 And the charge and the fee I'm
2 paying for the taxi I'm using is a lot.
3 It's very expensive. I have to pay the
4 insurance, \$800 every month. I have to
5 pay the gas. All the expenses, when you
6 add it together, it's very high.

7 Since the government signed a
8 contract with the MTA, us, as taxi
9 drivers, our lives have become so
10 difficult and it's hard to survive. Our
11 salary is so, so low, it's tens of
12 thousands of dollars, so it's hard to
13 survive and go through that. It's very
14 low.

15 So, because you have -- in the past,
16 you have the contract with the
17 government and you used to take some
18 clients who use wheelchair, and you used
19 to have some, like, extra income
20 regarding that. But now, you don't have
21 this extra income, and it's very hard
22 for us.

23 So, because of Uber it's hard for us
24 to have clients because Uber is taking
25 all our clients.

1 MR. WANTTAJA: Thirty seconds
2 remaining on your testimony, sir.

3 FRENCH INTERPRETER: So, I don't
4 understand why all this because we don't
5 have any help. It's so hard for us
6 because we have to deal with different
7 other companies and the salary ends up
8 to --

9 MR. WANTTAJA: Mr. Bamba, your
10 speaking time is up. Please conclude
11 your testimony.

12 MR. BAMBA: Just one point, last
13 point.

14 MR. WANTTAJA: I believe we have
15 lost your French interpreter again, but
16 thank you for your testimony.

17 MR. BAMBA: Thank you.

18 MS. JARMOSZUK: Monsieur Bomba,
19 merci pour ton temoignage.

20 MR. BAMBA: (Speaking in French.)

21 MR. WANTTAJA: Thank you for your
22 testimony. We need to move on to our
23 next speaker. So, next up -- and again,
24 thank you, Mr. Bamba for your patience
25 with us here today.

1 Our next speaker, let's try Antoine
2 J. Lafortune again.

3 (No response.)

4 MR. WANTTAJA: Antoine, please
5 unmute yourself if you would like to
6 testify.

7 (No response.)

8 TLC HOST: Antoine, your line is
9 unmuted.

10 (No response.)

11 MR. WANTTAJA: Okay. Let's move on
12 to the next speaker then. It will be
13 Gerson Fernandes.

14 TLC HOST: Mr. Fernandes, your line
15 is unmuted. You may begin whenever you
16 are ready.

17 MR. FERNANDES: Can you hear me?

18 MR. WANTTAJA: Yes, we can hear you.

19 MR. FERNANDES: Okay. Good day, my
20 name is Gerson Fernandes, a driver from
21 1999, owner/driver for yellow taxi. I
22 am with the New York Taxi Workers
23 Alliance with Ms. Bhairavi Desai as our
24 leader.

25 Debt forgiveness for owner/drivers,

1 that is what I would like to ask today,
2 it's very important. Like, all loans
3 for all of us owner/drivers to be
4 \$125,000; monthly around \$757. This
5 proposal was prepared by Ms. Bhairavi
6 Desai, our leader. I think it's fair
7 and practical.

8 I ask the TLC Commissioner and TLC
9 Team to look into this plan and settle
10 this with the City. This way, we are
11 able to make our payments and it's
12 practical.

13 That's all I have to say. Please do
14 something for the owner/drivers of the
15 yellow taxi. Thank you very much and
16 good day to all.

17 MR. WANTTAJA: Thank you for your
18 testimony. Our next speaker will be
19 Augustine Tang.

20 TLC HOST: Augustine Tang, your line
21 is unmuted. Begin whenever you are
22 ready.

23 MR. TANG: Oh, I'm sorry. Hi, how
24 are you doing?

25 MR. WANTTAJA: Hello.

1 MR. TANG: Sorry about that. I just
2 wanted to say -- I just ran back, I had
3 to use the bathroom really quick, sorry
4 about that. All right.

5 Let's address the elephant in the
6 room: raising or lowering the fare will
7 not help us keep our houses or jobs.
8 Why are we here talking about the fare
9 of a taxi trip when the majority of your
10 drivers are drowning in debt?

11 There is such a disconnect between
12 you, the regulators, and us, the poor
13 driving workforce.

14 After my friend and fellow
15 owner/driver, Kenny Chow, decided that
16 his best scenario was to end his own
17 life because of the financial hardship
18 he was dealing with, the City and TLC
19 decided to set up mental health clinics.

20 It's not mental health that you
21 should be worried about then, and it'd
22 not our taxi fares that you should be
23 worried about now. It's our inability
24 to put food on the table because of our
25 mortgages. It's income scarcity because

1 of all of us paying high loan mortgages.
2 I have to wait on starting a family and
3 looking towards my future because I'm
4 stuck here talking about fare hikes.

5 We are still drowning in debt
6 because of the fraud the City has
7 committed. Where is the urgency for us?
8 Where is the empathy that your Agency
9 that, not only allowed this to happen,
10 but said that they will help the
11 owner/drivers?

12 The only way we can survive is debt
13 forgiveness. You have the power to
14 encourage the Mayor and tell him that
15 your drivers are on the verge of dying.
16 Our homes and jobs are being repossessed
17 all because we're waiting for someone to
18 do something.

19 So, the Taxi Workers Alliance and
20 Bhairavi Desai took it upon themselves
21 to find a solution. I would encourage
22 everyone here to please listen to us.
23 It is not out of your control. You are
24 able to do more. I feel for our drivers
25 that have to go home and cry because

1 they're worried that they'll lose the
2 roof over their families' heads.

3 I'm depressed over the fact that you
4 think we need fare hikes and mental
5 health clinics. Do not let us die just
6 because we invested in this beautiful
7 City.

8 The only issue we should focus on is
9 debt forgiveness now, --

10 MR. WANTTAJA: Thirty seconds
11 remaining.

12 MR. TANG: -- and only then can we
13 focus on a solution for the industry.
14 This is not complicated stuff. Do
15 something. We are in pain. Let's
16 address the elephant in the room,
17 please. Thank you very much.

18 I've been driving for five years,
19 and I inherited father's medallion and
20 loan since 2015. He had a loan of
21 \$530,000. I really hope that we have a
22 chance to sit down and talk about the
23 pain that we are going through.

24 This issue has been here for a long
25 time, and I really hope that something

1 will be resolved. Because if not, we
2 are just going to die off, and there's
3 going to be a lot of us on the streets.
4 Thank you.

5 MR. SORRENTINO: Hello, Ryan. This
6 is Commissioner Sorrentino. I would
7 just like to say one quick thing, --

8 MR. WANTTAJA: Yes.

9 MR. SORRENTINO: -- especially to
10 the speaker who just finished his
11 monologue. Listening to these speakers
12 throughout the morning, and what this
13 gentleman just said, I completely agree
14 with that sentiment, and I think the
15 entire overview needs to be looked at as
16 to what's happened over the last five
17 years and what's been highlighted by the
18 pandemic.

19 So, I believe we, as a Commission,
20 need to really sit back and see how we
21 could take some action to help. We
22 can't take action ourselves because
23 we're not able to because of regulation.
24 But we should be encouraging the Mayor
25 and the State and the City to take a

1 look at this because we won't have a
2 yellow taxi industry going forward.

3 So, I've heard everyone today, and I
4 just want them to know that. So, thank
5 you.

6 MR. TANG: Thank you,
7 Mr. Sorrentino.

8 MS. POLANCO: I agree with you, Tom,
9 and with Mr. Tang. Basically, you were
10 very eloquent in explaining the
11 situation that is happening, and I agree
12 with you. There is more work to be
13 done.

14 MR. TANG: Thank you so much. I
15 really needed to hear that. We can sit
16 down at a table and talk about this.
17 There's ways around it that would
18 actually create a solution for us.

19 We're here lined up at Gracie
20 Mansion, not because we want to be here.
21 It's snowing. We could be making money,
22 but we are here, we're talking about
23 hundreds of us, lined up at Gracie
24 Mansion just so we can be heard.
25 Please, please, please just give us a

1 chance --

2 MR. SORRENTINO: We do hear you.
3 And again, we will share our sentiments
4 with the powers-that-be, so to speak,
5 and we can only hope that they do hear
6 us at some point.

7 MR. TANG: That's all I ask for.
8 Please, with the union, their plan is
9 vetted by the Comptroller, Scott
10 Stringer, and he is behind our plan.
11 Please just give us a chance to live.

12 MR. SORRENTINO: Thank you.

13 MR. WANTTAJA: Thank you, Mr. Tang,
14 for your testimony. We need to move on
15 to our next speaker, Saberry
16 Qudratullah.

17 TLC HOST: Mr. Quadratullah, your
18 line is unmuted. You may begin whenever
19 you are ready.

20 (No response.)

21 MR. WANTTAJA: Saberry Qudratullah,
22 please unmute yourself if you would like
23 to testify.

24 MR. QUDRATULLAH: Hello?

25 MR. WANTTAJA: Hello, yes. Thank

1 you.

2 MR. QUDRATULLAH: Okay, I'm sorry.
3 My name is Saberry, and I am an
4 owner/driver. I invested in 2007 for
5 yellow taxi.

6 The reason that I invested is
7 because Mr. Daus, the Chairman person of
8 the TLC at that time, he met us. He had
9 a conference with us, and he gave us
10 assurances, absolute assurances, that
11 investment in yellow taxi is very safe.
12 The second time we met, he also gave us
13 the same assurances.

14 But anyway, we invested during that
15 time. Then, all of a sudden, we brought
16 Uber and Lyft into the City unregulated.
17 So, the price of yellow taxi that we
18 paid close to \$800 to \$1 million is
19 \$70,000 in the market. It's just
20 because of these unregulated -- rules
21 and regulations that everything, you
22 know, I lost.

23 By the way, I am sixty-nine years
24 old, and I lost my retirement. I have
25 been driving for twenty years. In

1 twenty years, I do not have any
2 retirement. I do not have -- also, I do
3 not have any savings. And I paid to the
4 bank, in twenty years, almost close to
5 \$300,000 for mortgages.

6 Because every month, I used to pay
7 \$2,500 to \$2,900 for the mortgage. The
8 reason is because we pay a lot of money
9 for the City. The City uses our money
10 to balance the budget. Then, all of a
11 sudden, they left us alone.

12 So, we work so hard. This taxi
13 driving is not an easy job. A lot of
14 people, they get heart attacks, they got
15 heart problems. Right now, they have a
16 lot of mental problems because of these
17 bad times that are upon us.

18 Also, a lot of taxi drivers, they
19 went for bankruptcy, not to mention the
20 suicides. The suicide rate in taxi
21 yellow industry is higher than anywhere
22 else.

23 And also, the only solution that we
24 can survive at this point is to reduce
25 our payment. Our payment is so high

1 that we can not afford it. This is not
2 possible to feed our family and pay to
3 the bank.

4 MR. WANTTAJA: Thirty seconds
5 remaining.

6 MR. QUDRATULLAH: Oh, okay. Another
7 thing that I just heard from Madame
8 Chairperson is the improvement fund for
9 yellow taxi for wheelchair. I am in the
10 line for almost three months for payment
11 for that. I have not received any
12 payment. I don't know why they don't
13 pay me because this is the money that we
14 pay for the fund, and it has nothing to
15 do with the City and State budget.

16 And the other thing is that
17 extension; for one year, we haven't
18 worked. So, although we received an
19 extension, but for one year, no work.
20 For a lot of taxi drivers, there's no
21 jobs. We didn't work, so we need
22 another extension.

23 MR. WANTTAJA: Your three minutes is
24 up, please conclude your testimony.

25 MR. QUDRATULLAH: Okay, thank you

1 very much. I appreciate your hearing
2 me, and I just wanted to bring up these
3 problems. Thank you.

4 MS. JARMOSZUK: Sir, we will follow
5 up with you after this hearing today to
6 figure out what is happening with your
7 specific tiff on funds. So, you will
8 hear from us today, and we will also
9 walk you through the process for
10 extensions. So, we will be able to
11 help. Thank you.

12 MR. WANTTAJA: Thank you, and our
13 next testifier is Richard Chow.

14 TLC HOST: Mr. Chow, please unmute
15 your line and begin your testimony when
16 ready.

17 MR. CHOW: Yes. Hello?

18 MR. WANTTAJA: Hello.

19 MR. CHOW: Can you hear me?

20 MR. WANTTAJA: We could. We can no
21 longer hear you. You have just muted
22 yourself. Mr. Chow, please unmute
23 yourself, and you can begin testifying.

24 MR. CHOW: Can you hear me now?

25 MR. WANTTAJA: Yes, we can hear you

1 now. Thank you.

2 MR. CHOW: Yes, thank you. Hello.
3 Good morning, Commissioners and
4 everyone. My name is Richard Chow. I
5 am an owner/driver. So, I'm working
6 hard to make the American dream, a good
7 living for my family, as a driver.

8 My brother told me, "I'm doing
9 well." Two years later, my brother,
10 saving money earned from his blood,
11 sweat and tears for the taxi medallion,
12 \$700,000.

13 Things were great at first, but
14 then, a year later, the City and TLC
15 allowed Uber and Lyft and all these apps
16 unregulated, taking all our business.
17 Drivers are not making money, not enough
18 money to pay back the medallion.

19 So, my brother, in 2018, Kenny Chow
20 committed suicide near Gracie Mansion,
21 in the East River. I was heartbroken.
22 I lost my dear brother, and TLC and the
23 City sold our retirement and investment,
24 our living income. We lost everything.
25 The medallion is now only \$75,000 in the

1 market. The City and TLC recklessly
2 allowed all the Ubers in here without
3 limitations, flooded all the streets
4 causing this crisis.

5 So, we are fighting for the --
6 before the pandemic -- debt forgiveness.
7 So, last year, we were nonstop fighting,
8 demonstrating, protests, seven miles,
9 all over New York City and drove
10 five-hundred miles to Washington, D.C.
11 to address the Senators on debt
12 forgiveness.

13 We want the debt forgiveness.
14 Without the debt forgiveness, we cannot
15 survive. We want our lives back.
16 Generally, 2020, the City panel had to
17 make a promise to bailout the medallion
18 owners. Similarly, in 2020,
19 Commissioner promised to reduce the
20 drivers' monthly loan payments to less
21 than \$1,000.

22 We remember what the Commissioner
23 said. First, she said, "I believe the
24 City will need to pay," wrote on the
25 form. We remember this promise. They

1 must keep the promise. We want the City
2 to stay true to their word.

3 We want the City to backstop \$125K,
4 four percent, \$757 payment for the
5 yellow. Bring down the debt, the rest
6 are forgiven. The City buys back our
7 loan so the driver affords the loan --

8 MR. WANTTAJA: Thirty seconds
9 remaining.

10 MR. CHOW: Okay the NYCTWA proposed
11 \$75 million over twenty years. It's a
12 low risk and low cost for the City. We
13 want justice. We want penance. Over
14 fourteen years, the City has made profit
15 selling the medallion, actually making
16 \$800 million, five percent transfer fee,
17 the City made close to \$1 billion. So,
18 we are --

19 MR. WANTTAJA: Three minutes has
20 expired, please conclude your testimony.

21 MR. CHOW: Yes. So, we are calling
22 on you also to restructure our loans.
23 We need the medallion debt forgiveness
24 as soon as possible. We need that. The
25 City should fix the crisis as soon as

1 possible. Thank you.

2 MR. WANTTAJA: Thank you for your
3 testimony. Our next speaker will be
4 Tilak Raj.

5 TLC HOST: Tilak Raj, please unmute
6 your line, and you can begin your
7 testimony when ready.

8 (No response.)

9 MR. WANTTAJA: Tilak Raj, please
10 unmute your line to testify.

11 (No response.)

12 MR. WANTTAJA: Tilak Raj, you are
13 still on mute. Please unmute your line
14 if you would like to testify.

15 (No response.)

16 MR. WANTTAJA: Okay. One more time
17 here for Tilak Raj to unmute the line.

18 (No response.)

19 MR. WANTTAJA: Okay. We will move
20 on to our next speaker, Bhairavi Desai.

21 TLC HOST: Bhairavi Desai, please
22 unmute your line and begin testimony
23 when you are ready.

24 MS. DESAI: Hi, good morning. I'm
25 Bhairavi Desai. I'm the Executive

1 Director of The New York Taxi Workers
2 Alliance. I'm actually sitting here in
3 front of Gracie Mansion. As Augustine
4 said, there are hundreds of drivers out
5 here. We came here because we wanted to
6 make sure that while TLC heard voices,
7 that the Mayor could see us.

8 You've already heard many of our
9 members testify about our debt
10 forgiveness proposal. I'm going to
11 summarize that for you in a nutshell.

12 Basically, what we are asking for is
13 for the City to agree to backstop debt
14 at \$125,000. So, you would ask lenders
15 to lower the debt to \$125. As long as
16 lenders do that on all (inaudible), the
17 City would agree to backstop at that
18 amount.

19 If that loan is defaulted and the
20 medallion is foreclosed on and it goes
21 up for an auction, the City would come
22 in with the minimum bid equal to
23 whatever is left on the \$125,000. If
24 nobody bids higher, only then the City
25 has to spend its money.

1 So, we have given this proposal to
2 the City Comptroller who has vetted it
3 and found it to be fiscally sound. The
4 high cost of this proposal is
5 \$75 million over twenty years -- over
6 twenty years. This great workforce has
7 contributed close to a billion dollars
8 by now, just to the MTA alone, in
9 addition to the \$850 million that the
10 City made from the sale of medallions.

11 There is no doubt that the City has
12 blighted this industry. We all know
13 that tragic story, I don't think we need
14 to rehash it here. The City advertised
15 medallions to be higher than they were.
16 The City made its money. At one point,
17 the TLC advertised the value to be
18 eleven percent higher than it actually
19 was.

20 We also know that the same City
21 officials then turned around and allowed
22 in Uber and Lyft unregulated. Then,
23 they went to work straight for Uber and
24 Lyft. I understand that some of these
25 are your predecessors. We know that the

1 majority of this happened during
2 Bloomberg Administration. This is a
3 crisis that the DiBlasio Administration
4 inherited, but that doesn't make it any
5 less of a responsibility.

6 The Mayor said that when the federal
7 stimulus money would come, that this
8 could be addressed. Well, first of all,
9 there is a \$40 million surplus,
10 according to the Comptroller's office,
11 for the thirty cent improvement fund,
12 just going back to July of this year --
13 I'm sorry, of 2020. That is enough
14 money to at least get started here.

15 MR. WANTTAJA: Thirty seconds
16 remaining.

17 MS. DESAI: \$75 million over twenty
18 years is not very much. What the men
19 and woman of this industry have given is
20 priceless. This is something that the
21 City should be morally and legally
22 responsible to do and ask the industry
23 regulator, the TLC should be leading on
24 this.

25 If you do not, -- if you do not --

1 the reason this is the elephant in the
2 room is because this industry will not
3 exist. The owner/drivers who are in
4 these debts will be subject to
5 forecloses and --

6 MR. WANTTAJA: Three minutes has
7 expired. Please conclude your
8 testimony.

9 MS. DESAI: -- overnight, the
10 industry as you know it, will no longer
11 exist. We know, Madame Chair --

12 MR. WANTTAJA: Thank you for your
13 testimony. It looks like we have lost
14 her. So, moving on to our next speaker,
15 Michael Wong.

16 TLC HOST: Mr. Wong, please unmute
17 your line and you can testify when you
18 are ready. Thank you.

19 MR. WONG: Can you hear me now?
20 Hello?

21 MR. WANTTAJA: Hello, Mr. Wong?

22 MR. WONG: Yes, yes, I'm here. Can
23 you hear me? Can you hear me now?

24 TLC HOST: Hello, Mr. Wong, you can
25 testify.

1 MR. WONG: Okay, okay. The bottom
2 line is now, the most important thing is
3 we need emergency money --

4 MR. WANTTAJA: I'm sorry. Mr. Wong,
5 we can see you, but we cannot hear you.

6 MR. WONG: Okay, hold on. Let me
7 look at what's going on.

8 TLC HOST: Arabic interpreter, you
9 should be interpreting on the Arabic
10 channel, not the English channel. Thank
11 you. Mr. Wong, you may begin.

12 MR. WONG: Okay. The problem now is
13 we need emergency money for all drivers.
14 Number two is, we are being evicted and
15 we lost our life savings. Number three,
16 we're having a problem with the
17 insurance broker, charging the \$312 for
18 us to pay insurance and we are not
19 driving. So, the TLC should let us
20 change our insurance to a lower fee for
21 \$23, but we should go to a different
22 insurance company so that way we can
23 afford to pay the insurance.

24 Four, the MTA is still charging
25 three dollars for every driver, and MTA

1 is not supporting -- what happened? I'm
2 lost?

3 MR. WANTTAJA: We can still hear
4 you.

5 MR. WONG: Okay. The MTA is still
6 charging three dollar against all
7 drivers. We don't have a contract with
8 the MTA, and also the MTA -- actually,
9 no. I'm going to skip that part.

10 For Bill DiBlasio, every time he
11 says he'll keep his promise to help the
12 drivers. When international news TV is
13 on, Bill DiBlasio says something good
14 about the drivers, how he's going to
15 help the drivers, but once they turn off
16 the TV, the news, he's forgotten
17 everything about the drivers.

18 Also, another thing is that whenever
19 the drivers gives you questions, the TLC
20 will use that question to cover up the
21 corruption. Also, now the Mayor is too
22 busy worrying about marijuana, Uber,
23 MTA, bike lane, bus lane and also the
24 \$850 million that he said he's going to
25 give free medication for the Public.

1 The money has disappeared.

2 Now, this Mayor plays mastermind
3 games against all the drivers to try and
4 cover up his tracks. Another one is the
5 Mayor is worrying about bike lane,
6 mopeds and other things, and also
7 worrying about auction. And a driver
8 must drive, the owner must drive. If
9 they don't drive, they --

10 MR. WANTTAJA: Thirty seconds
11 remaining.

12 MR. WONG: Okay. The Mayor is
13 trying avoid arrest and a bunch of
14 things, plus the \$20 billion he
15 collected from Uber. Okay, I'm done.
16 Bye.

17 MR. WANTTAJA: Thank you for your
18 testimony. Our next speaker will be
19 Jonas Dastine.

20 TLC HOST: Jonas Dastine, you can
21 unmute your line now and begin your
22 testimony when you're ready.

23 MR. DASTINE: Yes, hello. Good
24 afternoon. My name is Jonas Dastine. I
25 have been a full-time cab driver since

1 2007. I invested in the medallion
2 market.

3 I bought the medallion for \$441,000.
4 At one point, it was over \$1 million,
5 everyone knew about that. Now it is
6 less than \$70,000, no one says anything.
7 Our proposal is that \$125,000, less than
8 \$1,000 a month. I think that will ease
9 our pain.

10 So, I would like to find out why the
11 Mayor never wants to meet with us. I
12 would like to know how come such a big
13 institution, as the TLC, let something
14 like that happen. I'm not here to point
15 my fingers on anybody. But, guys, I
16 hope that you can do better than that.
17 We are suffering. It is tough out
18 there.

19 If you were to circle around in
20 Manhattan, take 8th Avenue by Penn
21 Station, take 7th Avenue by Penn
22 Station, the line goes from 31st to
23 34th. We are willing to pay the bill,
24 except that we cannot do it.

25 As a family man, it is tough when

1 you look around and then you have to
2 worry where the next meal will come
3 from. I lost my retirement. I lost
4 everything. I even parked the car.
5 Every day I went out to look for another
6 job, but at my age, who is going to hire
7 me?

8 It is tough. Please, even as the
9 decision makers or even as a messenger,
10 take the message where it's supposed to
11 go. As a cab driver, on behalf of all
12 of us, all we are asking for is your
13 help trying to approve the debt
14 forgiveness and that will save a lot of
15 trouble.

16 A lot of people would like to talk,
17 except that they do not know what to
18 say.

19 MR. WANTTAJA: Thirty seconds
20 remaining.

21 MR. DASTINE: Then, there's one more
22 thing that I see from my observation.
23 The congestion fee, the MTA tax
24 improvement fee, that's one of the
25 things that drove away the customer.

1 Then, when they come, you always have to
2 answer why there is a \$3.30 fee. I,
3 myself, always answer that.

4 Thank you for the time. I still
5 have faith in the system. Thank you
6 very much.

7 MR. WANTTAJA: Thank you for your
8 testimony. Our next speaker will be Jim
9 Khavarian.

10 TLC HOST: Mr. Khavarian, you can
11 unmute your line and you can begin your
12 testimony when you are ready.

13 MR. KHAVARIAN: Can you hear me?

14 MR. WANTTAJA: Yes.

15 MR. KHAVARIAN: Good morning,
16 distinguished Commission Members,
17 General Counsel. I'm Jim Khavarian,
18 owner of a yellow taxi mini-fleet. I
19 would like to address some of the costs
20 of running the cab, the fleet. We are
21 looking at liability insurance per cab,
22 or per hacked-up medallion, of \$9,000;
23 workers' compensation of approximately
24 \$2,500; tax debt would be about \$1,000;
25 vehicle inspection is \$650; vehicle

1 registration of \$31.50.

2 We're looking at over \$13,000 per
3 vehicle. That's \$26,360 for the mini
4 fleet. That, in the backdrop of the
5 regulation that one of the cabs has to
6 be handicap compliant, and the
7 limitations on finding a driver for a
8 handicap-compliant cab.

9 Also taking into consideration the
10 fleet has to be replenished with a new
11 vehicle every five to six years, the
12 business model just doesn't sustain
13 itself based on Uber and the other
14 online livery entry into the market.

15 So, I would be asking for the
16 Commission, the Taxi Limousine
17 Commission, to be looking into
18 potentially creating some sort of
19 superfund to alleviate some of the costs
20 of running a business.

21 Fortunately, I don't have any
22 mortgage or loan out on the cab, so I am
23 able to just -- my options are either
24 surrenderer the medallions, put the
25 medallions up, surrenderer them

1 temporarily until the market returns
2 after the COVID pandemic subsides, or
3 run them at a loss of \$26,000 a year.

4 So, my issue would be, if the
5 Commission could kindly look into seeing
6 the alternatives of creating funds,
7 superfunds. I know they have the
8 ability up in Albany to contact the
9 Governor and to see if they can
10 subsidize or do something to bring down
11 the cost of this.

12 I do empathize with all the other
13 owners, especially driver/operator
14 owners, that pay exorbitant fees and the
15 City made their money. But that's an
16 issue I believe beyond the parameters of
17 this hearing. I wanted to keep it to,
18 you know, what was written in the
19 e-mail; our expenses, the lease caps,
20 how difficult it is now right now to
21 find drivers.

22 I do appreciate the opening --

23 MR. WANTTAJA: Thirty seconds
24 remaining.

25 MR. KHAVARIAN: Thank you. -- of

1 the link to the website to find drivers;
2 I appreciate that.

3 I just hope that we have more of
4 these meetings where we are able to air
5 out our grievances and come to a
6 resolution. Because if we don't, I
7 think this matter is going to end up in
8 a litigation for taking of our assets.
9 Thank you so much. Have a wonderful
10 day.

11 MR. WANTTAJA: Thank you for your
12 testimony.

13 MS. POLANCO: I'm sorry. Mr. Javad?

14 TLC HOST: Yes, Commissioner. We
15 are now hearing you.

16 MS. JARMOSZUK: Sorry about that.
17 Thank you so much for your testimony and
18 for your idea, which I think is novel.
19 I will personally reach out to schedule
20 time to try to discuss that further and
21 explore to see if there is a possibility
22 to do anything like that. So, thank you
23 very much.

24 MS. POLANCO: Yes. I was wondering,
25 Mr. Javad, you were mentioning -- what

1 were the things you said that could be
2 done? Especially, -- I mean, with all
3 medallion owners, also including your
4 category, which is the mini fleets --
5 grants coming from the State?

6 MR. KHAVARIAN: Well, the State has
7 the ability to -- they have superfund
8 capabilities. They do that, even in
9 situations where it's not related to the
10 taxi industry. But they have, like,
11 environmental clean-ups for, let's say
12 there's, a gas station that had a tank
13 that leaked. They have super funds for
14 clean-ups.

15 So, the State does have the ability
16 to apportion funds to save industries,
17 to save the environment, anything that
18 is vital to the life blood of the
19 economy.

20 MS. POLANCO: Okay.

21 MR. KHAVARIAN: That would be the
22 City having to work in coordination with
23 Albany, so that's going to be reaching
24 out to representatives in the State,
25 taking it up to the assembly over there.

1 If I could help any way, I would be more
2 than honored to.

3 MS. JARMOSZUK: Mr. Khavarian, I
4 will follow up with you directly. And I
5 also have time to speak with our
6 legislative team out in Albany later
7 today. I will start to explore this
8 idea. Thank you again.

9 MR. KHAVARIAN: Thank you. Have a
10 great day.

11 MR. WANTTAJA: Thank you very much
12 for your testimony. Our next speaker
13 will be Joseph Sasu.

14 TLC HOST: Joseph Sasu, please
15 unmute your line, and you can testify
16 when you are ready.

17 (No response.)

18 MR. WANTTAJA: Joseph Sasu, your
19 line is still on mute. Please unmute
20 yourself if you would like to testify.

21 MR. SASU: Hello, Can you hear me?

22 MR. WANTTAJA: Yes, hello. We can
23 hear you. Thank you.

24 MR. SASU: Okay. Good morning,
25 Madame Commissioner, and good morning,

1 fellows.

2 I would like to contribute to what
3 my fellows have said a lot, you know. I
4 am a taxi driver and a medallion owner
5 since 1999, and I put all my life
6 investment into this business and this
7 administration. And there are some --
8 like, we are losing everything now that
9 we have worked hard for.

10 I remember when 9/11 happened, I was
11 right over there. I volunteered picking
12 up people, seven people, so I would like
13 to let the Commissioner know and let the
14 legislative people going to Albany know
15 that we are part of the City economy.
16 We help a lot, and have been providing a
17 lot to the City. So, this is the time
18 they have to turn back to see us, you
19 know.

20 In this pandemic, I think I lose my
21 medallion because I couldn't pay my
22 mortgage and I put it on storage. I
23 found out that the lender has reached
24 the medallion through TLC. And three
25 days ago, I received mail that shows my

1 medallion, \$90,000, and I have a balance
2 of \$115,000 to come and pay, which I was
3 trying to get just a reduction payment
4 for my medallion, which they haven't
5 done nothing.

6 I tried to get the SBA loan to help
7 pay my debts that are owed, and nothing
8 pays the bills. So, I would like to
9 know if I could get help because it is
10 very hard. And I am a family man with
11 five children, I have my two children in
12 college right now and this is what I
13 depend on.

14 Right now, I have to reach out to
15 different garages to get a car, \$400 a
16 week, to survive in life. All the life
17 savings that I put in my medallion is
18 gone, just like that. So, I would be
19 very happy if the Commissioner and the
20 City can come to help us since we have
21 been a help so much to this City and
22 this industry all our life.

23 Like one of my colleagues said, we
24 don't even have life savings, nothing
25 because we put all our investment and

1 everything into this medallion. And
2 right now, we come back to zero, which
3 we really need help.

4 MR. WANTTAJA: Thirty seconds
5 remaining.

6 MR. SASU: So, my conclusion is that
7 we want the City to act now, and help us
8 now. Because first, the Ubers took our
9 jobs because they regulated in a way
10 that, say today is going to be snow,
11 they're going to change their price.
12 They can put any price they want.
13 Yellow cabs cannot change their price
14 whether it's raining, shining,
15 everything.

16 If we are going to work with them in
17 same place in Manhattan, I think it's
18 very unfair. So, they should come and
19 help us. Thank you.

20 MR. WANTTAJA: Thank you for your
21 testimony. Our next speaker will be
22 Peter Mazer.

23 TLC HOST: Mr. Mazer, you may unmute
24 your line and testify when you are
25 ready.

1 MR. MAZER: Good afternoon. My name
2 is Peter Mazer, and I'm general counsel
3 to the Metropolitan Taxi Cab Board of
4 Trade. We are a trade association that
5 represents about 5,000 taxicab medallion
6 owners, and we provide legal services at
7 no cost to our drivers and have serviced
8 about 10,000 drivers.

9 I spoke to you at the last lease cap
10 hearing back in April of 2019. At that
11 time, I expressed concern that we had
12 seen a decline in revenue in the taxicab
13 industry of about twenty-five percent,
14 and we saw ridership fall by fifty
15 percent over a five-year period. At
16 that time, I also said that perhaps when
17 we spoke again in 2021 that we would see
18 a turn in the industry for the better.

19 We have seen major changes in the
20 industry over the last two years, none
21 of which have been good. Although, I
22 will acknowledge and thank the
23 Commissioners and the City of New York
24 for the relief you have provided over
25 the last two years to the taxicab

1 industry, particularly the waiver of
2 taxi renewal fees and the lowering of
3 the commercial motor vehicle tax from
4 \$1,000 to \$400 a cab, which has saved
5 the industry more than \$20 million over
6 the last two years, and we truly
7 appreciate that.

8 At this time, though, we have hit
9 rock bottom in the industry. Ridership,
10 when I spoke to you in April of 2019 was
11 around 250,000 per day. Now, it's
12 around 50,000 per day, it reached a
13 bottom in April and there was a slight
14 recovery, but we've seen that recovery
15 stop.

16 Two years ago, the average taxi cab
17 was generating about \$9,000 a month in
18 revenue. It's now generating about
19 \$2,000 to \$3,000 a month in revenue.
20 And that's for the cabs that are in
21 service; more than 7,000 medallions are
22 not in service, and we will see that
23 number increase.

24 We heard a lot of talk about things,
25 such as debt forgiveness, the fees that

1 are paid to the State of New York
2 through the MTA tax. Those are things
3 that are probably outside of the control
4 of this Commission, but there are things
5 that this Commission can do right now
6 that would provide real relief to this
7 industry.

8 We see that there is loss of
9 business in the central business
10 district in Manhattan. Businesses have
11 dried up. We no longer service theaters
12 and social events. Nightclubs and
13 restaurants are all closed. We have to
14 rethink how this industry runs and
15 perhaps incentivize our drivers through
16 the fare structure to provide additional
17 service to areas outside the central
18 business district.

19 MR. WANTTAJA: Thirty seconds
20 remaining.

21 MR. MAZER: Thank you.

22 The second thing that we would like
23 to see is the necessity for relief in
24 terms of vehicle retirement. Every
25 taxicab must be taken out of service

1 after seven years. There is no
2 financing for taxi cabs. Owners are
3 expected to pay cash, and there is just
4 no revenue available to come up with the
5 \$30,000 required to make a payment for a
6 vehicle.

7 So, we ask you to seriously
8 considering extending the life of a cab.
9 We are not asking for you to compromise
10 safety. Every taxicab that's on the
11 road is inspected three times a year.

12 MR. WANTTAJA: Three minutes has
13 expired, please conclude your testimony.

14 MR. MAZER: Yes, thank you.

15 These inspections are rigorous,
16 they're demanding, and we're not asking
17 that a taxicab that cannot pass
18 inspection stay on the road.

19 I will be supplementing these
20 comments with a written proposal, which
21 will further outline the ideas we have
22 today. I will be happy to answer any
23 questions that you may have.

24 MR. WANTTAJA: Thank you for your
25 testimony this morning. We look forward

1 to receiving your written proposal.

2 MS. POLANCO: Mr. Mazer, you were
3 saying about the debt forgiveness that a
4 lot of the medallion owners have
5 mentioned, really is outside of our
6 scope, as you have pointed out. But
7 you've mentioned a couple of things that
8 can immediately help and would relieve
9 the medallion owners. You mentioned a
10 waiver of a fee. I'm sorry, what fee
11 was that?

12 MR. MAZER: What I said was that two
13 years ago, in response to our public
14 comments, I believe the Commissioners
15 working with the City Council, waived
16 the fee for a vehicle, the licensing
17 renewal fee, which is about \$550 for a
18 taxicab per year.

19 Also, we saw a reduction in the
20 commercial motor vehicle tax, which was
21 lowered from \$1,000 per cab to \$400 per
22 cab. That was already done.

23 What I've added today, that is
24 within the power and control of this
25 Commission, is to look at targeted fare

1 increase. We have heard, people have
2 talked this morning, about whether or
3 not a fare increase is good idea.

4 What I would like to propose is that
5 we incentivize our drivers to serve
6 other parts of the City. We can do that
7 through targeted fare increase. We have
8 some ideas; some ideas may include
9 imposing the \$2.50 MTA surcharge that is
10 now imposed on trips in Manhattan, have
11 that also imposed on trips outside of
12 Manhattan, but that money go to the
13 drivers.

14 That would add additional revenue in
15 the pockets of the drivers and encourage
16 them to work in the outer boroughs.
17 That's where the service is, and that's
18 where the need is today.

19 The other thing that I mentioned,
20 which will be highlighted in our written
21 comments, is the area of vehicle
22 retirement. We have about 2,000
23 medallion taxicabs that, right now, will
24 be retiring this year.

25 If these owners are not allowed to

1 keep these cars on the road, they will
2 have to make a choice of either putting
3 their medallions in storage or going out
4 and buying a new car at \$30,000 or more,
5 without any possibility of financing.

6 If that happens, we will have
7 another 2,000 cabs off the road. We
8 have 7,000 cabs that are in storage
9 right now. Most of them cannot come out
10 of storage because the owners simply
11 don't have the money to buy a new car
12 and put it on the road.

13 Even if there was drivers available,
14 even if there was an increase in demand
15 for service, these cabs can't come off
16 the road, unless we can find some way to
17 get new cars in the hands of these
18 drivers. If it's through vehicle
19 retirement, that may be a short-term
20 solution. A longer term solution is to
21 find a way to finance the purchase of
22 vehicles.

23 No dealer, no bank will lend money
24 to anyone to purchase a taxicab. They
25 consider that a high risk. I could walk

1 into a car dealer and buy a private car
2 and get a loan. A taxicab owner cannot
3 walk into the same dealer and get a loan
4 to buy a taxicab.

5 They say, "Well, that's a high risk.
6 The taxicab will get into an accident,
7 you won't pay me back. It puts too many
8 miles on the road. It's not a good
9 value. You can't even get a dime."

10 If we don't solve the vehicle
11 situation, and we don't get drivers to
12 work in other parts of the City, I don't
13 see a very good future for our industry.

14 I think those are the two areas that
15 we have to focus on to get us back on
16 the road and have some sort of recovery
17 as we get through this and try to get
18 our ridership back up. We are carrying
19 about 50,000 trips a day now. We were
20 doing half a million trips back in 2013.

21 MS. POLANCO: Thank you.

22 MR. WANTTAJA: Thank you for your
23 testimony. We still have a significant
24 number of speakers on our list. So, in
25 the interest of time, we're going to

1 need to move on.

2 MR. MAZER: Thank you.

3 MR. WANTTAJA: Next up, we have
4 Gorky Lopez.

5 TLC HOST: Gorky Lopez, you may
6 unmute your line and begin your
7 testimony when you are ready.

8 MR. WANTTAJA: Gorky Lopez, if you
9 would like to testify, please -- oh. We
10 can see you, but we cannot hear you.

11 MR. LOPEZ: How about now, can you
12 hear?

13 MR. WANTTAJA: Yes, thank you. Yes,
14 we can hear you.

15 MR. LOPEZ: Good morning, everyone.
16 I am an owner/driver. All I can say is
17 that you can help us on the payment of
18 the mortgage, which is ridiculously
19 high. And if you can put it at
20 \$125,000, that would be a help. So, if
21 you can reduce that to \$125,000, then
22 the payment monthly would be good
23 enough --

24 TLC HOST: Please hold one moment,
25 Mr. Lopez. Spanish interpreter, you can

1 stay on your Spanish channel. Thank
2 you. Okay, Mr. Lopez, you may begin.

3 MR. LOPEZ: You want me to say
4 something in Spanish?

5 TLC HOST: No, it's okay. Whatever
6 you are more comfortable with.

7 MR. LOPEZ: Well, I want you to
8 understand what I said before. I said
9 that --

10 MS. JARMOSZUK: We understood you.

11 MR. LOPEZ: -- the payment that we
12 have, all the drivers' mortgage, is
13 high. Because some people have
14 \$500,000, \$600,000, and the payments are
15 over \$2,000, \$3,000. So, if you reduce
16 the payment for everyone to, like, \$750
17 a month and reduce the payment of the
18 mortgage from whatever it is, over
19 \$125,000, it should be raised enough,
20 and that's all I want to say.

21 MS. JARMOSZUK: We appreciate your
22 thoughts, thank you. And we understood
23 you perfectly fine. Your English is
24 perfect. Thank you.

25 MR. LOPEZ: Thank you.

1 MR. WANTTAJA: Thank you for your
2 testimony. And our next speaker will be
3 Mohammad Nasim.

4 TLC HOST: Mohammad Nasim, you can
5 unmute your line and begin your
6 testimony when ready.

7 MR. NASIM: Hi.

8 TLC HOST: Hello.

9 MR. NASIM: Hi. How are you, sir?

10 MR. WANTTAJA: You may begin your
11 testimony.

12 MR. NASIM: Yes. My name is
13 Mohammad Nasim. I am a taxi
14 driver/owner from 2005. Mostly now, the
15 problem, as everyone explained, is about
16 debt, I don't understand that. But I'm
17 telling you about my problems.

18 My problem is -- mostly I have the
19 same problem as them, but recently, I
20 owe, like, 600-something-thousand
21 dollars to the bank. And at the same
22 time, because I pay, I cannot make money
23 during this time. I take a loan from
24 the creditors and pay them back. Then,
25 at the same time, I can't make that

1 much. Now, I owe, like, \$80,000 from
2 the credit cards, and I owe, like, over
3 \$600,000 from the taxi. And my payment
4 is like \$3,000 and when I am working,
5 like, monthly, recently, I cannot make
6 like over \$2,000/\$3,500.

7 I just paid for December, I paid,
8 like, -- how much I paid? -- I paid like
9 \$455 for the congestion surcharge. At
10 the same time, I pay, like, a fifty cent
11 surcharge, and I have to pay like,
12 thirty cents from like \$2,500 or \$2,600
13 when I make money.

14 I pay maintenance. I pay insurance.
15 I pay all this stuff. Then, what should
16 I do? How I pay? How am I to survive?
17 And I back Bhairavi Desai, which, she
18 gave the proposal, which is very, very
19 good and helps us and helps the City.
20 Then, everything will be okay with
21 everyone's payments, everyone.

22 I hope the City understands about
23 our situation. And at the same time, my
24 taxi will expire in this year in March,
25 and I don't have money to buy a taxi. I

1 really don't know what I should do. I
2 have three kids in college, and I have
3 all payments, this and that. Recently,
4 I take the SBA loan. From that, I am
5 surviving now, but I can't do --

6 MR. WANTTAJA: Thirty seconds
7 remaining.

8 MR. NASIM: -- or anything else.
9 Hello?

10 MR. WANTTAJA: Hi, yes. Thirty
11 seconds remaining, please conclude your
12 testimony.

13 MR. NASIM: Yes, sir. I just want
14 you to know that I back Bhairavi Desai,
15 what she said and that proposal.
16 Please, you guys have to sit and talk
17 with her, and we will see what you can
18 do for help. Just, we need help from
19 the City, that's it. Thank you.

20 MR. WANTTAJA: Thank you for your
21 testimony.

22 MS. JARMOSZUK: Mr. Nasim, thanks
23 for your testimony. We will follow up
24 with you directly with respect to your
25 vehicle retirement. We have an ability

1 to help you and a process in place. So,
2 we will connect with you directly soon.

3 MR. NASIM: Thank you very much. I
4 appreciate it.

5 MS. JARMOSZUK: You are welcome.

6 MR. WANTTAJA: Thank you. Our next
7 speaker is Manny Elgindy.

8 TLC HOST: Manny Elgindy, you can
9 unmute your line and begin your
10 testimony.

11 MR. ELGINDY: Hi. Good afternoon,
12 everyone. My name is Hany Elgindy. I
13 am a medallion owner since 2004. I have
14 been driving since 2000, which is, like,
15 twenty-one years.

16 We lost everything. The City, we
17 need help. You sold the medallion to us
18 to collect money to help the City, and
19 when the MTA needs helps, you add 50
20 cents to help the MTA. When the City
21 needs helps, couldn't sell medallion,
22 you add the \$2.50 congestion surcharge
23 to help the City.

24 But, when we need help, we're
25 standing alone. People committing

1 suicide, bankruptcy divorce. I had
2 three heart attacks in two years with
3 this situation. I have no other things
4 give me stress, besides the taxi. I
5 have not worked, even one trip since
6 March 15, 2020.

7 And the only hope for us is to work
8 with our union for the debt forgiveness,
9 which is \$125. Myself, I see \$125, it's
10 more than what it's supposed to be, but
11 we can try to do the payment for the
12 \$125. I'm still paying my insurance.
13 I'm still paying all my fees, but I'm
14 not working.

15 I'm so confused. Sorry. You have
16 to feel the pain we are in. We are
17 very, very painful. My wife end up
18 working six jobs to bring food on the
19 table. What else can I do to her? She
20 is working over twenty hours a day, two
21 full-time jobs, four part-time jobs to
22 put food on the table to help the family
23 to stay alive. When she cannot do it,
24 we are going to die. So, I prefer to
25 die with them, nothing else.

1 The Commissioner and City have to
2 understand there is no way any medallion
3 owner will be able to go back to work
4 and continue paying the mortgage he had
5 to pay before. No way, it's not going
6 to happen. Even if I get money from
7 here, from there, from savings. I sold
8 my private car. Do it for a month, two,
9 three, it's not going to be for long.

10 My car will be expired in July of
11 this year, --

12 MR. WANTTAJA: Thirty seconds
13 remaining.

14 MR. ELGINDY: -- and at the same
15 time, I did get one year extension, but
16 car has been parked for one full year.
17 So, we have to work on debt forgiveness
18 to help everyone.

19 As long as we help the City, now we
20 wait for help from the City; what goes
21 around comes around. When I invite you
22 for breakfast today, you have to invite
23 me for lunch tomorrow.

24 MR. WANTTAJA: Three minutes has
25 expired, please conclude your testimony.

1 MR. ELGINDY: All I can say is we
2 all need to work on the debt forgiveness
3 to help everyone to go back to work and
4 help the City to keep the industry
5 running, help the public in New York to
6 have a legal taxi fare working in the
7 City, not being sold to Uber.

8 MR. WANTTAJA: Thank you for your
9 testimony. We need to move on to our
10 next speaker. Thank you. And next up,
11 we have Mohammed Hoque.

12 TLC HOST: Hi, Mohammed. Your line
13 is -- you can unmute your line and begin
14 your testimony as soon as you are ready.

15 MR. HOQUE: Thank you, everyone. My
16 name is Mohammed Hoque, immigrant from
17 Bangladesh. And I am driving a taxi
18 since 2007. After seven years, 2014, I
19 bought my medallion at over a million
20 dollars, and my closing was \$1,091,000.

21 And after four years, 2018, my car
22 and the medallion was seized by my
23 broker, Omega. It's number six time.
24 Ever since, my car is there in their
25 custody. And my medallion is where? I

1 don't know.

2 I put the down payment of \$150,000
3 and buy a car, all together around
4 \$185,000, that's my investment. I have
5 three kids; ten years, five years and
6 two years. And I am the only earning
7 person. Even when I bought the car, the
8 car is also around two years out of my
9 hands.

10 So, after that, the New York Times
11 report in May 2019 and Department of
12 Justice and New York State Attorney
13 General Office, they came to my home
14 around two, three times. But I am
15 shocked, the City where I paid the tax
16 of \$50,000 in the Beaver Street TLC
17 office, no one take a look. No one give
18 to me. No one take any call, any
19 information from me, any person there at
20 all, anyone.

21 But any kind of mistake, any kind of
22 complaint, they'll send a settlement,
23 they'll send a fine. They are here to
24 take the fine, but I am in this
25 situation because the City, because of

1 the TLC, because of the State.

2 Everything, you guys all know. But
3 I have nothing to do I spent around
4 close to \$200,000. And now, I have no
5 more and I have various issues, like I
6 have diabetes, high blood pressure, all
7 come after I bought this medallion in
8 2014. It started from 2015. That is my
9 situation. I am shocked here that no
10 one takes a look. So, that is my
11 situation. It's a horrible situation
12 how --

13 MR. WANTTAJA: Thirty seconds
14 remaining.

15 MR. HOQUE: I trust the City. I
16 trust the TLC. I trust the whole City.
17 I invest money, all my hard working
18 money. Now, I am undone. What is my
19 family future? I have three kids, I
20 told you.

21 And the few news, the different
22 media; New York Times, in the Congress,
23 in the City Hall, many times, so nothing
24 extra. No one takes a look. No one
25 gives to me either from the local

1 authority.

2 So, I'm still requesting, please
3 help us. Please help me. Give us our
4 life back. We are in debt for this
5 reason. I have a loan --

6 MR. WANTTAJA: Three minutes has
7 expired, please conclude your testimony.

8 MR. HOQUE: One second. I have a
9 loan \$915,000 over. Again, that's it.
10 My medallion closing was \$1,091,000 and
11 still, my loan after five years of
12 payment is \$915,000. Please help me.
13 Give me my life back. I want to
14 survive. I want to work.

15 MR. WANTTAJA: Thank you for your
16 testimony. We need to move on to the
17 next speaker.

18 MR. HOQUE: Thank you so much.

19 MR. WANTTAJA: And thank you. Next,
20 we will have Shakhawat Hossain.

21 TLC HOST: Shakhawat Hossain, you
22 may unmute your line and begin your
23 testimony.

24 MR. HOSSAIN: Yes, good afternoon.

25 MR. WANTTAJA: Hello.

1 TLC HOST: Yes, we hear you.

2 MR. HOSSAIN: Yes, sir. My name is
3 Shakhawat Hossain. I am the owner and
4 taxi driver. I started taxi driving in
5 2000. By 2009, actually, I buy
6 medallion. I was thinking it was the
7 American dream. I put \$91,000 down
8 payment.

9 Since 2000 to 2009, I work so hard.
10 (Inaudible) my medallion, it's worth
11 nothing. And it's very hard to pay my
12 mortgage, which I am not paying right
13 now, actually, because I'm not working.
14 The City promised this was a big
15 opportunity to get a piece of medallion,
16 but I don't see any future in this.

17 So, now our leader, they are
18 offering \$125,000 to address the problem
19 with debt forgiveness. I think this is
20 good so we can survive. If you can do
21 that, it is going to be help to us.

22 Also, the insurance, actually, they
23 are still charging a lot of money. They
24 don't give you any discount, even if you
25 are not driving. So, you have to look

1 at also the insurance. The insurance
2 name, I can tell you, is American
3 Transit. They don't give you a credit
4 at all. They're still charging for, I
5 used to have two drivers, they still
6 charge me for two drivers.

7 They say, "When you finish for the
8 whole year, then I will give you some
9 money discount." But you have to look
10 into them, they really are killing
11 people.

12 Like I said, you guys sell us the
13 medallions, a million dollars. On the
14 other hand, you let the Uber do the same
15 exact business for free. We cannot
16 complete with those people. They don't
17 give us nothing at all.

18 So, you have to come up with the
19 figure, like the \$125,000 debt
20 forgiveness. I mean, that's the bottom
21 line if you just can do that --
22 (inaudible) but we just paid \$30,000 tax
23 in 2009 on already \$580,000.

24 So, please, please, please, I mean,
25 save us. I mean, that's why everyone is

1 saying that. There is nothing we can
2 do, if you don't help us. I mean, the
3 Mayor keeps saying he can't do nothing,
4 he needed the money, stimulus checks are
5 coming.

6 MR. WANTTAJA: Thirty seconds
7 remaining, please conclude your
8 testimony.

9 MR. HOSSAIN: Yes. Tell the Mayor
10 to support our proposal for \$125,000,
11 \$750 a month so we can survive. Thank
12 you, sir. Thank you for your time.
13 Thank you. I appreciate it.

14 MR. WANTTAJA: Thank you very much
15 for your testimony. Our next speaker
16 will be Raul Rivera.

17 TLC HOST: Hello, Mr. Rivera. Your
18 line is ready. Okay, you can begin your
19 testimony.

20 MR. RIVERA: Can you hear me?

21 MR. WANTTAJA: Yes.

22 MR. RIVERA: Okay. Good afternoon,
23 everyone. I haven't prepared a
24 statement, but I'm here in support of my
25 fellow yellow drivers. The Taxi

1 Limousine Commission has failed them.
2 The City has failed them.

3 We come to a lot of hearings here at
4 the TLC, at City Hall. And we hear -- I
5 mean, it's gut-wrenching to hear these
6 drivers just begging. They're just
7 begging. That's what they are doing,
8 begging. It's inhumane to have our
9 fellow New Yorkers begging for a
10 bailout, begging for help.

11 And we know that the Mayor is not
12 going to help. He's not going to
13 bailout the yellow. I'm calling on the
14 TLC. I'm calling on the Commissioner
15 and the Commissioners to bailout the
16 yellows. It is possible. Go back to
17 the future. Go back and put it back the
18 way it was.

19 No medallion is worth \$1.72 million.
20 It's not worth that much. It's simply
21 not. Ninety percent of the drivers are
22 immigrants, and that's why they've been
23 duped into a medallion that's not worth
24 that price.

25 So, again, I call on the TLC to help

1 these drivers, our fellow drivers,
2 because we are all Taxi and Limousine
3 Commission Drivers, that's what we are.
4 And the Agency that we want to believe
5 in, an Agency we don't call for an
6 abolishment of. We ask for reform of
7 that TLC, but we also ask that you help
8 the driver, help the New Yorker. We are
9 tax drivers, but we are New Yorkers.

10 Ninety percent of us are immigrants,
11 and we are being abused. We want our
12 fellow elected officials to step up and
13 do the right thing. We had eleven
14 suicides, we don't want no more. Thank
15 you for your time.

16 MR. WANTTAJA: Thank you for your
17 testimony. Our next speaker will be
18 William Ritziu.

19 TLC HOST: William Ritziu, your line
20 is unmuted.

21 (No response.)

22 MR. WANTTAJA: William Ritziu, we
23 can see you, but we cannot hear you yet.

24 MR. RITZIU: Do you hear me now?

25 MR. WANTTAJA: Yes, we can hear you

1 now. Thank you.

2 MR. RITZIU: I'm happy. It's not
3 like usually when we use the Zoom.
4 Commissioner Aloysee and Commissioners,
5 I'm very happy to see you. I am an
6 owner/driver since '84, so I have
7 thirty-seven years of experience. And I
8 have lung cancer, and I had a surgery
9 two years ago.

10 I would like to mention that with my
11 original, you know, bread and butter
12 when I came in '84. I would like to
13 mention that we have a lot of drivers
14 who are not around us because they died
15 of professional sickness, like a heart
16 attack; like back bone surgery, which
17 was unsuccessful and not to mention
18 during COVID, we had a lot of them
19 because we are helping the City.

20 This is how we see our work,
21 dedicated to help the City, and we have
22 a lot of them who committed suicide.
23 That is not because of natural -- the
24 financial aspect was because the banks
25 tried to take their homes, which was the

1 shelter for their children and their
2 families.

3 Commissioner Aloysee, I'm really
4 seeing that you have to step up --
5 you're young, I am old -- but you have
6 to really step up and be our speaker in
7 front of the Mayor. The Mayor already
8 said that he agrees as soon as he gets
9 money from the government, and we are
10 lucky now to have a lot of for the City
11 and for the State.

12 We are not asking more. One million
13 was a predatory lending, and the New
14 York Times put on eight pages, very
15 clear, in what way. I'm not going to go
16 through it.

17 But really, you speak for us, we
18 need your help. We need \$750 per month.
19 It's practical, when you do a small
20 calculation for the income and expenses
21 of what you do. If you do more than to
22 take \$750 for us to pay for the loan, --

23 MR. WANTTAJA: Thirty seconds
24 remaining.

25 MR. RITZIU: -- it's impossible.

1 \$750 per month means \$125 loan. Reduce
2 all the loans to \$125. The City took
3 millions of dollars for every one sold
4 before this Mayor. You have to solve
5 that. It was done in a predatory way.
6 It was not calculated what is the income
7 for everyone who can pay when we are
8 happy to have the dream of driving.

9 MR. WANTTAJA: Three minutes has
10 expired, please conclude your testimony.

11 MR. RITZIU: I will appreciate very
12 much if debt forgiveness is going to be
13 given. If you backstop the City for \$75
14 million, we have already \$40 million
15 there, as already discussed. Ask the
16 lenders to drop the mortgage to \$125 and
17 help us with the debt forgiveness.

18 MR. WANTTAJA: Thank you for your
19 testimony.

20 MR. RITZIU: In case there is a
21 coming war, you need these taxi drivers.

22 MR. WANTTAJA: Thank you for your
23 testimony. We need to move on to our
24 next speaker.

25 MS. JARMOSZUK: Mr. Ritziu, thank

1 you so much for your testimony and for
2 your service and dedication of
3 thirty-plus years to the TLC. I'm sorry
4 about your health conditions, and I wish
5 you a recovery. Thank you very much.

6 MR. WANTTAJA: Our next speaker will
7 be Valentin Gueorguiev.

8 TLC HOST: Hello, Valentin. You may
9 unmute your line and begin your
10 testimony when ready.

11 MR. GUEORGUIEV: Hello, everyone. I
12 would first like to take the opportunity
13 to thank everyone, especially TLC, to
14 allow us to express. As you had the
15 opportunity to see for the last hour,
16 the burden that is on our shoulders and
17 it's unbearable. We understand
18 everything.

19 I have been an owner of a New York
20 City medallion since twenty years. I
21 have been driving for thirty years. And
22 if you ask many of the medallion owners,
23 in the beginning we were so happy
24 because we were investing in the City.
25 We are investing our future, our

1 retirement and our homes, our kids.

2 So, the problem is clear. The time
3 for blaming each other is over. And I
4 understand this Agency you can express
5 opinion, and if you can do that, please,
6 to the Mayor and to the other and to the
7 State government.

8 So, I am not going to go into the
9 details that you guys already heard
10 everything. There is nothing more,
11 nothing else, just another person that
12 would ask you to please look at the plan
13 of our union, which already was given
14 the thumbs up from the comptroller, from
15 the New York State Attorney General,
16 from many Council members and many
17 Congress members from our state.

18 So, things are clear. So, I would
19 understand -- I would really appreciate
20 if you guys looked deep into it and
21 tried to solve this problem. Otherwise,
22 the yellow industry will be history.
23 Thank you. That is all I needed to say.
24 I appreciate your attention.

25 MS. JARMOSZUK: Thank you very much

1 for your testimony and for your time and
2 for being a member of the TLC licensee
3 population for so long. We will
4 continue to do everything that we can to
5 try to support and advance some sort of
6 action and relief response. Thank you
7 very much.

8 MR. GUEORGUIEV: Thank you.

9 MR. WANTTAJA: Thank you for your
10 testimony. Our next speaker will be
11 Suves Bairagi.

12 TLC HOST: Suves, you can unmute
13 your line whenever you are ready.

14 MS. SUVES: Hello?

15 MR. WANTTAJA: Hello.

16 MR. SUVES: Are you hearing?

17 MR. WANTTAJA: Yes, we can hear you
18 now. Thank you.

19 MR. SUVES: Okay. Good morning,
20 inside or outside presenters and
21 audience. My name is Suves Bairagi,
22 medallion owner. My medallion number is
23 4W31. I want to know today, yellow cab
24 is enemy of the City? My medallion is
25 suspended almost three weeks. I called

1 (718)267-4500. One officer gave me
2 another number, (718)391-5500. I called
3 several times.

4 After that, I called my broker.
5 After two, three days, I got a letter.
6 Letter says I missed the hearing date.
7 I have to pay \$50 summons number
8 8N0021130. I didn't receive any hearing
9 letter. According to my knowledge, I
10 didn't do any mistake, but it's still my
11 medallion is suspended. TLC officer did
12 mistake, punished Suves Bairagi, yellow
13 cab driver.

14 I want to know why this punishment.
15 I want to know from this public hearing.
16 I bought this medallion in 2014,
17 handicap taxi. Last auction pushing TLC
18 buy out my broker, Omega, and the
19 community bank, they encouraged me.

20 How I bought the medallion, I
21 explained many times. I am so tired. I
22 cannot survive right now. I live very
23 close to the wall, no space anymore.
24 The Mayor is holding out on this City.
25 You should find out a rapid solution.

1 This is your duty.

2 Same request to TLC, please come to
3 the table, talk to our leader,
4 Ms. Bhairavi Desai. You have to realize
5 about the taxi industry; I think very
6 few powerful man wants to destroy the
7 taxi industry. And I hope most of the
8 powerful men and women try to rebuild
9 it.

10 You have to know ninety-nine percent
11 of passengers of the City like these
12 yellow cabs because --

13 MR. WANTTAJA: Thirty seconds
14 remaining, sir. Please conclude your
15 testimony.

16 MR. BAIRAGI: -- yellow cab driver
17 knows the City very well. Yellow cab is
18 the future of this City.

19 So, at this critical moment, I'm
20 requesting to the honorable gentlemen
21 and women, please help us. Remember
22 these kind of powerful men comes and
23 goes. They cannot escape forever. I
24 believe that you realize and you also
25 give up this public hearing.

1 If I die, TLC, broker, and my
2 City --

3 MR. WANTTAJA: Sir.

4 MR. BAIRAGI: -- will be responsible
5 for that because I am requesting many
6 times to readjustment and until this
7 last moment, I want to request, give us
8 the forgiveness. I want to live.

9 MR. WANTTAJA: Sir, your three
10 minutes have expired, please conclude
11 your testimony.

12 MR. BAIRAGI: -- my lovely family.
13 Thanks all. Thanks.

14 MR. WANTTAJA: Thank you for your
15 testimony, and we will move on to our
16 next speaker, Mostapha Alabsy.

17 TLC HOST: Hello, Mostapha. You can
18 unmute your line and begin.

19 MR. ALABSY: Good afternoon,
20 everyone. Can you hear me?

21 MR. WANTTAJA: Yes, we can hear you.

22 MR. ALABSY: Yes, good afternoon.
23 My name is Mostapha Alabsy. I own
24 medallion number 7A43 since 2008. I
25 been driving since 1996.

1 Recently, in 2014, I have two major
2 open heart surgeries, plus I am
3 suffering from diabetes and high
4 cholesterol and sugar.

5 My loan is with Omega Funding and
6 New York Community Bank. I cannot work
7 as I used to be, and I have a problem,
8 as I said, with my health. And also, I
9 spoke with the broker regarding the debt
10 forgiveness as it was proposed by the
11 NYTA, the value.

12 I didn't get any response, and they
13 keep sending me letters for the
14 repayment of what I didn't pay since
15 March because I am not working since
16 March because of COVID-19.

17 Anyway, I think best solution for
18 our problem is debt forgiveness as
19 proposed by the union. And this is not
20 something that we invented as the
21 drivers or driver/owners by ourself
22 because we bought the medallions as it
23 was secured and proposed by the City,
24 New York City, represented by the TLC
25 that the medallions are secure and

1 there's going to be work in the City
2 forever.

3 The banks also gave the money
4 because the medallions were secured by
5 the City and the TLC, otherwise the
6 banks were not going to give us the
7 loans. Now, after the other sectors
8 left, Uber and so on got into the market
9 free without any license, as our
10 medallions. Our business went down and
11 everything was taken out from us and we
12 still carry the debt for the banks.

13 So, my request is for the TLC and
14 other government sectors to help us and
15 reinstate the loans as the recent or the
16 current market value, which is less than
17 \$125 even. Now, if you go to the
18 market, say you buy 4A75 for \$70, you
19 can even do better for \$50,000.

20 MR. WANTTAJA: Thirty seconds
21 remaining.

22 MR. ALABSY: So, my conclusion is
23 please help us, as it was suggested by
24 the union, or less if you can. Thank
25 you very much.

1 MR. WANTTAJA: Thank you for your
2 testimony.

3 MR. ALABSY: Thank you.

4 MR. WANTTAJA: Our next speaker will
5 be Golam Talukder.

6 TLC HOST: Golam, you can unmute
7 your line.

8 MR. TALUKDER: Hello, can you hear
9 me?

10 MR. WANTTAJA: Yes, we can hear you.

11 MR. TALUKDER: Hi. Good afternoon,
12 sir. My name is Golam Talukder. I'm a
13 yellow cab owner/driver. I am also a
14 member of the NYTWA. I was affected by
15 COVID, and I was thirty-six days in the
16 hospital.

17 I have a medallion loan for
18 \$650,000. And right now, on the TLC
19 website, I can the see medallion is
20 selling for \$75,000.

21 Without debt forgiveness, yellow
22 cabs will disappear and be gone. Now,
23 fifty percent of the yellow cab
24 medallions are in TLC storage. Without
25 debt forgiveness, I think if debt

1 forgiveness does not happen, then all
2 the medallion is going to be in some
3 museum so our children and future
4 generations can see.

5 Number two, this is my -- first
6 step, opening up about debt forgiveness.
7 Without debt forgiveness, yellow cab
8 will not survive. And it's by the City
9 of New York City and Mayor, he say and,
10 also Attorney General.

11 And number two, yellow cab, we don't
12 have that many fares, and all the MTA
13 fares, given by cabs and CMT. CMT,
14 their flat fare rate is so cheap, they
15 are taking advantage of the driver.
16 Please take a look at the CMT and do
17 some survey and take a look. They are
18 cheating us and robbing us.

19 Number three of my point, thank you
20 for TLC and everyone, THA, NYLO
21 (phonetic) to take that predatory loan
22 and representation and some thing.

23 So, please take a look on the NYLO
24 activity and those medallion
25 owner/driver that went to NYLO how happy

1 they are and how effective they are
2 doing. I went to New York City tenant
3 and landlord board. There is a free
4 lawyer there, they help us lot. NYLO's
5 activity is so outrageous, all the
6 owner/drivers when they are there, they
7 are not happy with them.

8 And my request to you, all the TLC
9 Commissioners and Chairperson, I was
10 affected by COVID. I am on the
11 ventilator and thirty-six days in the
12 hospital. I am too afraid to come to
13 work. My request to all of you, please
14 make a legislation that all the TLC
15 drivers take the vaccine as soon as
16 possible.

17 And lastly, without debt
18 forgiveness, yellow taxi will be gone.
19 Please help us. I almost passed away,
20 but God saved me. I have a house, and
21 without debt forgiveness, my house will
22 be gone and all the medallion owners'
23 houses will be gone, and they will be
24 homeless. Please help us. Thank you so
25 much everyone.

1 MS. JARMOSZUK: Thank you for your
2 testimony and your honesty, your candor.
3 I am very glad that you are on the mend,
4 and I wish you continued health. Thank
5 you very much.

6 MR. TALUKDER: Thank you very much.

7 MR. WANTTAJA: Thank you for your
8 testimony. Our next speaker will be
9 Wain Chen.

10 TLC HOST: Wain Chen, you can unmute
11 your line and begin your testimony.

12 (No response.)

13 TLC HOST: Wain Chen, you can unmute
14 your line.

15 (No response.)

16 MR. WANTTAJA: One more time for
17 Wain Chen. If you would like to
18 testify, please unmute your line.

19 MR. CHEN: Hello?

20 MR. WANTTAJA: Hello, yes. Thank
21 you.

22 MR. CHEN: Yes, my name is Wain
23 Chen. I am a New York City Workers
24 Alliance member. As you all know, our
25 demand from the union. Because without

1 that, I think lot of owners are going to
2 be out of business.

3 And, you know, because the bank, the
4 original lender, already sold the loans
5 to a different lender at a very cheap
6 rate, then we want the City to bring the
7 new lender to table to restructure the
8 loan to \$125K and monthly payment of
9 \$757. That way, the drivers can earn a
10 decent living, and they can provide for
11 their families.

12 Even now, you know, even right now,
13 there is no business out there on the
14 street, the airport. And we don't know
15 how the business will be in the nearest
16 possible future, you know. We
17 definitely need it, otherwise all the
18 owners are going to be out of business.

19 So, we ask you, the Commission, to
20 ask the City, the elected officials to
21 find a solution for us, you know.
22 Because you are all here, all the
23 drivers testified already on our
24 problems.

25 So, I ask the Mayor, the City and

1 the City Council to come up with a
2 solution to help the owner/drivers to
3 relieve the debt, the crushing debt, you
4 know. So, the pandemic even makes
5 things worse than before. Even before
6 pandemic, all the drivers were
7 struggling with their loans, the debt.

8 So, I ask the Commissioners and the
9 City officials to find a solution for us
10 so all the drivers can survive. Thank
11 you.

12 MR. WANTTAJA: Thank you for your
13 testimony. Our next speaker will be
14 Mohammed Islam.

15 TLC HOST: M.D. Z. Islam, your line
16 is unmuted. You may begin.

17 MR. M.D. Z. ISLAM: Hello?

18 MR. WANTTAJA: Hi, yes. We can hear
19 you.

20 MR. M.D. Z. ISLAM: Hi. I am M.D.
21 Z. Islam. My medallion number is 8C63.
22 I am a member of the Taxi Workers
23 Alliance.

24 I bought my medallion in 2010, and
25 at that time I bought it at \$610,000.

1 Due to COVID, I am not working. I am
2 scared to go to work. Now I stored my
3 medallion, and I am wondering maybe I
4 cannot take the medallion because of my
5 loan and my payment because in this
6 situation, I cannot afford it.

7 Because the City, the State and TLC
8 paid. They are giving us hope, but
9 nobody is helping us, nobody. City
10 makes lot of money, the State makes lot
11 of money from us, but nobody helps us.
12 We need your help immediately to
13 survive, our families, it's very urgent.

14 And the City is taking time just
15 playing games with us, that is not
16 acceptable. We cannot accept that
17 anymore. The Taxi Workers Alliance,
18 Ms. Bhairavi Desai, offered about the
19 medallion loan restructure and about the
20 payment. I think everyone should take
21 steps seriously and do something for us.
22 Thank you.

23 MR. WANTTAJA: Thank you for your
24 testimony. Our next speaker will be
25 Erhan Tuncel.

1 TLC HOST: Erhan Tuncel, you may
2 unmute your line and begin your
3 testimony.

4 (No response.)

5 TLC HOST: Erhan Tuncel, you may
6 begin your testimony.

7 MR. TUNCEL: Yes, I'm here.

8 TLC HOST: Thank you.

9 MR. TUNCEL: Hello, Commissioners,
10 Madame Chair. Thank you for allowing me
11 to speak today. My name is Erhan
12 Tuncel. I am an owner/driver for over
13 twenty years and a member of the New
14 York Taxi Workers Alliance.

15 Today, you heard different opinions,
16 and you probably still will hear
17 different opinions, on what the taxi
18 industry needs to survive in today's
19 harsh environment. They might ask you
20 to do something about their insurance
21 payments. They might, rightfully, think
22 that \$2.50 collected from every
23 passenger as a congestion surcharge
24 belongs in the pockets of the drivers,
25 rather than with the MTA.

1 They might be wondering why
2 owner/drivers need to prove hardship in
3 order to get extensions for their
4 vehicles during the worst economic times
5 in our lifetime and believe that all
6 vehicles should have automatic
7 extensions until the economy opens up.

8 Some, not me, personally, but some
9 might think that a rate hike for the
10 taxi fare is long overdue. Others might
11 be wondering why they have to pay for
12 TLC inspections every four months when
13 others in the app-based industry pay
14 every two years.

15 I totally agree with all the above
16 issues, and perhaps many more that will
17 be brought up today. It must be
18 addressed by the TLC, but I must remind
19 you that they are merely a Band-Aid
20 approach to much more serious issue at
21 hand and addressing only them will not
22 be enough to stabilize the industry.

23 City and State regulators' apathy
24 towards the taxi industry and refusal to
25 even the playing field for the past

1 seven, eight years has slashed major
2 arteries running through the taxi
3 industry. We need major surgery to
4 repair it, and we need it now. We need
5 debt forgiveness now.

6 I strongly urge you to fulfill all
7 your promises to owner/drivers and adopt
8 the vision of many in New York City
9 political life to give us the backstop
10 needed in order to bring all players to
11 the table for debt forgiveness.

12 This is not out of your scope of
13 power. You can stand with owner/drivers
14 and promote Mayor DiBlasio's low risk
15 backstop proposal for debt forgiveness.

16 Without the debt forgiveness,
17 owner/drivers of yellow taxis will
18 disappear. You can count on that. We
19 have given our best years to serving the
20 New York City riding public, the TLC,
21 and even Mayors of New York City have
22 often called us the core of the taxi
23 industry, the best of the best.

24 Please stand with us and use your
25 influence to convince the Mayor, the

1 City Council and the Governor to give us
2 the backstop we need for debt
3 forgiveness.

4 MR. WANTTAJA: Thirty seconds
5 remaining.

6 MR. TUNCEL: That's all I have.
7 Thank you so much for your time.

8 MR. WANTTAJA: Thank you for your
9 testimony. Our next speaker will be
10 Andrew Chen.

11 (No response.)

12 TLC HOST: Hi, Ryan. I think he
13 dropped off.

14 MR. WANTTAJA: Okay. If Andrew Chen
15 is not here, then let's try Antoine
16 Lafortune again.

17 (No response.)

18 TLC HOST: Hello, Antoine. If you
19 can unmute your line, you can testify.

20 (No response.)

21 TLC HOST: Hi, Antoine. You can
22 unmute your line.

23 (No response.)

24 MR. WANTTAJA: One more time for
25 Antoine Lafortune. If you would like to

1 testify, please unmute your line.

2 (No response.)

3 TLC HOST: Hi, Ryan. Andrew Chen is
4 back.

5 MR. WANTTAJA: All right. We will
6 go to Andrew Chen then.

7 MR. CHEN: Hi, good afternoon. Hi,
8 Commissioners, how are you? Hello, can
9 you hear me?

10 MR. WANTTAJA: Hi, yes. We can hear
11 you.

12 MR. CHEN: Oh, okay. My name is
13 Andrew Chen. I bought my medallion in
14 2006 until now. I'm driving for the
15 City since 2001, almost nineteen years
16 already.

17 And you know, before when I bought
18 the medallion, it's the American dream.
19 I trusted the TLC to rule and regulate
20 and be there for my retirement for the
21 future. So, that's why I made the
22 investment to buy the medallion.

23 So, right now, it's more and more
24 after, you know, Uber and all those apps
25 come in, we have a lot of suffering,

1 very backed in a corner. It's very
2 difficult to make money to pay for our
3 loan.

4 So, right now, it is more difficult
5 to the loan. So, I am part of the
6 medallion and NYTWA, Taxi Workers
7 Alliance union member, a long time
8 already.

9 So, right now, you need to help us
10 for the medallion debt forgiveness.
11 It's better for everyone. One of my
12 friends, already suicide, waiting for
13 it, in East River. It's very sad. The
14 whole family is messed up. Everyone
15 right now, it's difficult to set up for
16 life, and it's painful.

17 Right now, I'm not working since
18 almost September already, and my car is
19 expired already. So, nobody can afford
20 to buy the debt of new car. And the car
21 extension may be longer for helping us;
22 for the TLC Commissioner, I suggest
23 that.

24 The Taxi Worker Alliance proposal
25 for the debt forgiveness, the loan at

1 \$125K, then \$757 a month, no more
2 balloons or fixed rate. This right here
3 is better for our life back, helping us.
4 The TLC Commissioner, Mayor or City
5 Council, all I want, -- and our union
6 president -- meeting on the table. It's
7 better for our debt forgiveness for the
8 life back.

9 Another thing is, right now, I'm not
10 working, anything, for the term already,
11 but we still have to pay for the
12 insurance. The insurance, American
13 Transit, doesn't give you any credit.

14 MR. WANTTAJA: Thirty seconds
15 remaining.

16 MR. CHEN: Only that, that I've been
17 suggesting for, we have expense, a lot
18 of extra money. That's why when we're
19 working on the road, you want to see
20 with our life back and helping us. It's
21 better for us for the future.

22 Otherwise, yellow cab, you can see it in
23 the future only in a museum; that's it
24 only, no more.

25 So, all those apps aren't regulated,

1 then it's unfair competition. That is
2 the thing about that one, the
3 competition is very unfair. It's
4 unfair. We cannot make it. We cannot
5 survive life. The only thing.

6 So, the thing is that we need debt
7 forgiveness. That is better for
8 everyone. And I will follow the NYTWA,
9 our president, Bhairavi Desai.

10 MR. WANTTAJA: Three minutes has
11 expired, please conclude your testimony.

12 MR. CHEN: Thank you, brother. Have
13 a nice day, everyone. God bless you.

14 MR. WANTTAJA: Thank you for your
15 testimony. Our next speaker will be
16 Joynul Abedin.

17 TLC HOST: Hi, Joynul. You can
18 unmute your line and begin when you are
19 ready.

20 MR. ABEDIN: Okay. Hi, good
21 afternoon. Can you hear me?

22 MR. WANTTAJA: Yes, we can hear you.

23 MR. ABEDIN: Thank you, Madame
24 Commissioner, TLC officials. Good
25 afternoon to every one of you and

1 whoever is listening too.

2 So, I bought my medallion in 2006.
3 My medallion number is 9C39. I have
4 been working since 1999 as a taxi
5 driver. When I bought this in 2006, I
6 have done to survive, everything
7 possible. But it is very difficult to
8 survive right now.

9 I was given hope by the City, the
10 TLC Commissioner previously when we
11 bought our medallion, Commissioner
12 Matthew Daus, then the mayor was Mayor
13 Bloomberg. They gave us all hope like
14 this is the perfect investment. The
15 medallion will never go down.

16 So, they all promised us, all the
17 workers, now we are in -- I can say it,
18 we are in hellfire. All the taxi
19 medallion owners are in the hellfire.
20 This is created by TLC officials, our
21 Mayor, our Council, they could have done
22 so much for us. Nobody did anything for
23 us.

24 This has put all of us under water.
25 I cannot even speak right now to how

1 much we are going through. It is not,
2 like, explainable. That's why so many
3 drivers died by suicide. I want you to
4 take action and take action now, please.

5 This is -- our new president say, if
6 you did not do your own, any mistake,
7 like we didn't do our own. This is our
8 TLC Commissioner, previous Commissioner
9 and the TLC official Counselor, they let
10 every Uber driver in unrestricted.

11 I bought the medallion. I paid to
12 the City \$408,000 when I bought it.
13 That I paid to the City. They use our
14 money to improve the City. They use our
15 money, they didn't do like that. Right
16 now, they crushed our business. They
17 take off our life --

18 MR. WANTTAJA: Thirty seconds
19 remaining.

20 MR. ABEDIN: So, I want, please, do
21 something for us. I am an NYTWA member.
22 We are introducing debt forgiveness.
23 Like please, do something for us.
24 Please, Madame Commissioner, City Mayor,
25 you can do it, I know that. And the

1 money coming from unemployment from
2 Washington, like Mayor said, if money
3 comes from Washington, there is enough
4 money.

5 There is enough money, the thirty
6 cent improvement, we have, like, more
7 than \$40 million. You can do it.
8 Please do it and do it right now. We
9 cannot sit back anymore. Please do it.
10 Thank you very much, everyone.

11 MR. WANTTAJA: Thank you for your
12 testimony. We will try Telik Raj one
13 last time. Our final speaker will be
14 Telik Raj.

15 TLC HOST: Telik Raj, you can unmute
16 your line.

17 (No response.)

18 MR. WANTTAJA: Telik Raj, I invite
19 you one last time. If you would like to
20 testify, please unmute your line.

21 (No response.)

22 MR. WANTTAJA: Final call for Telik
23 Raj.

24 (No response.)

25 MR. WANTTAJA: And with that, we

1 have reached the end of our speakers for
2 our fare and lease cap hearing. Thank
3 you all for your time. Commissioners
4 Sorrentino and Polanco, if you have
5 anything you would like to add, please
6 feel free.

7 MR. SORRENTINO: Thank you, Ryan.
8 Again, I just want to reiterate what I
9 had said earlier during the hearing. I
10 just wanted to let all the speakers know
11 we thank them for their time. And I
12 just want to let them know, as far as
13 I'm concerned, I did hear all of their
14 concerns and all the issues that they've
15 raised.

16 I will do my part as a Commissioner
17 to try to get the message out that we
18 need to definitely get the leaders of
19 this industry and the regulatory leaders
20 to address the need here to have a
21 reset, basically, for the yellow cab.

22 So, it is obvious that this is not a
23 current issue. This is an issue that's
24 been in the making for five years, and
25 the pandemic has only highlighted it

1 more. So, I think it's something we all
2 need to take a look at and see how we
3 could work together collaboratively to
4 make the industry exist and stay
5 fruitful going forward.

6 It's a New York iconic institution
7 that we want to make sure we do keep.
8 And more importantly, for all the
9 workers and their families, we need to
10 make sure that they have a meaningful
11 situation that they could feel good
12 about and feel proud about as well. So,
13 thank you again.

14 MS. POLANCO: So, I echo what
15 Commissioner Thomas has said. And I
16 will add that anything that we can do,
17 even little stuff that we can make
18 within the TLC Agency, I will also
19 support. Because anything that we can
20 do, on a little part -- I know everyone
21 mentioned loan forgiveness and grants
22 and so forth, and even if that comes
23 along, that is going to take some time.
24 But they need relief now, and I am with
25 you. And I support any relief that

1 could be done today, tomorrow. Thank
2 you.

3 MR. WANTTAJA: Thank you,
4 Commissioners, and I will pass it over
5 to our Chair for a final word.

6 MS. JARMOSZUK: Thank you, everyone,
7 for your time and heartfelt testimonies.
8 We will follow up accordingly.

9 And with, that we will conclude this
10 hearing. Thank you again.

11 (TIME NOTED: 1:25 p.m.)

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C E R T I F I C A T E

STATE OF NEW YORK)

ss:

COUNTY OF NEW YORK)

I, Danielle Rivera, a shorthand reporter within and for the State of New York, do hereby certify that the within is a true and accurate transcript of the statement taken on 01/26/2021.

I further certify that I am not related to any of the parties to this action by blood or by marriage, and that I am in no way interested in the outcome of this matter.

IN WITNESS WHEREOF, I have hereunto set my hand this 26th day of December 2021.

Danielle Rivera

DANIELLE RIVERA

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