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NEW YORK CITY  
TAXI & LIMOUSINE COMMISSION  
PUBLIC HEARING

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February 8, 2022  
10:00 a.m.

Held Remotely  
via Zoom

B E F O R E:  
RYAN WANTTAJA, General Counsel  
  
Board of Commissioners:  
CHAIR ALOYSEE HEREDIA JARMOSZUK  
LAUVIENSKA POLANCO  
BILL AGUADO  
STEVEN KEST  
THOMAS SORRENTINO  
KENNETH MITCHELL  
JACQUES JIHA  
  
Julia M. Speros  
Court Reporter

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S P E A K E R S :

Senator Jessica Ramos

Assemblymember Zohran Mamdani

Council Member Shahana Hanif

Bhairavi Desai

Ashraf Ahmed

Galina Germiniker

Bernardo Salarino

Gerson Fernandes

Emad Tadros

Alli Langley

Richard Chow

Dorothy Leconte

Alexander Martinez

Andrew Chen

Michael Wong

Sonam Sherpa

Wain Chin

Raymond Aris

Golam Talakder

Golam Istiaque

John Asmah

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S P E A K E R S   C O N T I N U E D :

Pauline Hall

Valentine Georgio

Balkar Singh

William Ritziu

Chime Gyatso

Joynul Abedin

Valentina Laginski

Rowland Quiah

Abossia Azowski

Kuber Sancho-Persad

Ahmad Melahotra

MD Motaleb

Shubal Ghose

## PROCEEDINGS

1  
2 MS SCOTT: Good morning. Today's  
3 Public Hearing is about to begin.

4 This hearing is being conducted  
5 remotely via Zoom and simulcasted to the  
6 TLC's website and Facebook accounts.  
7 All persons wishing to testify were  
8 asked to sign-up in advance of the  
9 hearing. All registered speakers are  
10 joining the meeting via Zoom.

11 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 you will have control of your camera and  
16 microphone. When ready, please state  
17 your name and affiliation, and then  
18 proceed with your testimony.

19 Public testimony will be limited to  
20 two minutes per speaker. Any additional  
21 comments may be submitted in writing to  
22 the Commission. When your testimony is  
23 complete, your audio and video will be  
24 muted by the moderator.

25 Closed captioning is available for

1           today's meeting.

2           Consecutive interpretation is also  
3           available. During the sign-up process,  
4           individuals were asked if they require  
5           language assistance. Spanish, Bengali,  
6           Arabic, Mandarin, and Punjabi  
7           interpreters have been made available.  
8           When your name is called, please speak  
9           and the interpreter will repeat your  
10          testimony in English.

11          Thank you for your attention.  
12          Please hold until we are ready to begin.

13          We will repeat this message in  
14          Spanish, Bengali, Arabic, Mandarin, and  
15          Punjabi.

16          Spanish interpreter, please go  
17          ahead.

18          (Message was repeated in Spanish.)

19          MS. SCOTT: Bengali interpreter,  
20          please go ahead.

21          (No response.)

22          MS. SCOTT: Bengali interpreter,  
23          please go ahead.

24          (No response.)

25          MS. SCOTT: Okay. We're going to

1 move to the Mandarin interpreter.

2 Mandarin interpreter, please go  
3 ahead with the translation.

4 (No response.)

5 MS. SCOTT: Mandarin interpreter,  
6 please move forward with the  
7 translation.

8 (Message was repeated in Mandarin.)

9 MS. SCOTT: Thank you.

10 Arabic interpreter, please go ahead.

11 (Message was repeated in Arabic.)

12 MS. SCOTT: Thank you.

13 Punjabi interpreter, please go  
14 ahead.

15 (No response.)

16 MS. SCOTT: Punjabi interpreter,  
17 please move forward with the  
18 translation.

19 UNKNOWN SPEAKER: Hello, can you  
20 hear me -- hello?

21 MS. SCOTT: Yes, we can hear you  
22 now.

23 UNKNOWN SPEAKER: Okay.

24 (Message was repeated in Punjabi.)

25 MS. SCOTT: Thank you.

1 Bengali interpreter, are you here?

2 Please go ahead with the translation.

3 (No response.)

4 MS. SCOTT: Bengali interpreter,  
5 last call.

6 (No response.)

7 MS. SCOTT: Okay. It looks like we  
8 do not have our Bengali interpreter  
9 available.

10 Madam Chair, the floor is yours.

11 CHAIR HEREDIA JARMOSZUK: All right.

12 Good morning and welcome to the  
13 February 8, 2022 Public Meeting of the  
14 New York City Taxi and Limousine  
15 Commission. It is 10:11 a.m. and I now  
16 call this hearing to order.

17 I am Aloysee Heredia Jarmoszuk,  
18 Commissioner and Chair of the TLC. We  
19 are joined this morning by Commissioners  
20 Aguado, Jiha, Kest, Mitchell, Polanco,  
21 and Sorrentino. Additionally, we will  
22 be hearing testimony from a number of  
23 participants at this morning's public  
24 meeting.

25 This is our first meeting of the

1 year and I'm honored to continue my  
2 tenure at the TLC under the leadership  
3 of Mayor Eric Adams. I will be working  
4 side by side with Mayor Adams and his  
5 new administration, including Deputy  
6 Mayor Meera Joshi to support all of our  
7 licensees and to strengthen the for-hire  
8 industry.

9 I look forward to implementing  
10 innovative and exciting policies this  
11 year and beyond, collaborating with  
12 licensees, industry partners, elected  
13 officials, advocates, and our dedicated  
14 teams at the TLC.

15 At this time, I would like to take a  
16 few minutes to reflect on 2021, which  
17 continued to be a challenging year for  
18 all of us.

19 TLC prioritized the health and  
20 safety of its licensees, scheduling  
21 thousands of vaccine appointments,  
22 providing informational materials and  
23 webinars, facilitating COVID-19 testing  
24 events in all five boroughs, and hosting  
25 vaccine pop-up sites at our Woodside

1 inspection facility.

2 We were very fortunate to have  
3 maintained critical agency services  
4 throughout the continuing recovery  
5 period. We improved agency processes  
6 and the customer experience for our  
7 licensees.

8 I am incredibly proud of the work  
9 the TLC has done in the past year to  
10 further the agency, its goals, and  
11 implement policies and initiatives that  
12 have positively impacted licensees in  
13 the industry.

14 Importantly, the for-hire  
15 transportation industry showed  
16 substantial growth as the City recovered  
17 from COVID in 2021. Licensed vehicles  
18 made over 205 million trips, up  
19 25 percent from the prior year. This  
20 represented over 600,000 trips per day,  
21 up 20 percent. The industry earned over  
22 3.7 billion dollars, up almost 50  
23 percent from 2020.

24 I am heartened by these statistics.  
25 There is a lot of potential to

1 strengthen our taxi and traditional  
2 black car and livery sectors in the  
3 future, and I look forward to making  
4 strides with all of you in the year to  
5 come.

6 2021 also saw strong collaboration  
7 between TLC and industry stakeholders.  
8 The Black Car and Livery Task Force met  
9 regularly from June through November to  
10 develop policy recommendations to  
11 strengthen the traditional sectors.

12 The culmination of that work is a  
13 report that lays out recommendations  
14 that the City and State can pursue  
15 together with industry partners to  
16 ensure these sectors remain vital for  
17 New Yorkers.

18 TLC also convened a taxi advisory  
19 group to discuss ways to ensure the  
20 stability and future success of the taxi  
21 sector. Conversations with the advisory  
22 group and other stakeholders have helped  
23 to inform the development of a taxi  
24 strategic plan and I look forward to  
25 working with our governmental partners

1 in the taxi sector to advance this  
2 living plan and ensure that the yellow  
3 taxi sector positions itself as a leader  
4 in service, sustainability, and  
5 innovation.

6 In 2021, TLC went through a review  
7 of its policies, and regulations, and  
8 rules so that they are equitable and  
9 adapted to the 21st century needs of  
10 drivers, passengers, and industry  
11 members. This year, we will continue  
12 this review, proposing changes to update  
13 and streamline our regulatory framework  
14 and that will be critical in the time  
15 ahead.

16 On June 30th, the TLC celebrated its  
17 50th anniversary and to commemorate that  
18 milestone, we commissioned two designs  
19 of the 2021 medallion, in line with  
20 aesthetics of the early 1970s. The  
21 designs are, in part, inspired by iconic  
22 designer, Massimo Vignelli, whose  
23 elegant works influenced the New York  
24 City subway system.

25 The first new medallions were given

1 to participants in our Battery Electric  
2 Vehicle Pilot program, which launched in  
3 August, and we have steadily rolled out  
4 the remainder of the medallions to all  
5 taxis.

6 TLC ended 2021 by hosting its 8th  
7 annual Honor Roll Ceremony, which  
8 recognizes excellence, safety,  
9 accessibility, and community service  
10 records of drivers and businesses from  
11 across all industry sectors. We salute  
12 the hardworking TLC licensees who keep  
13 the City of New York moving  
14 continuously.

15 A highlight of 2021 was the creation  
16 of the Medallion Relief Program. The  
17 MRP gives medallion owners in financial  
18 distress a critical tool to restructure  
19 loans, reduce principal, and lower  
20 monthly payments. The MRP is supported  
21 by the TLC Owner/Driver Resource Center,  
22 which provides licensees with free  
23 financial counseling, legal services,  
24 health and mental health services,  
25 assistance in applying for public

1 benefits, and driver protection  
2 services.

3 The MRP has already helped about 250  
4 medallion owners reduce their debt by  
5 nearly 30 million dollars and we look  
6 forward to fully implementing the  
7 program and providing real debt relief  
8 to all medallion owners that need in the  
9 coming year.

10 Today, we are hearing comments on  
11 the proposed rules to support an  
12 expansion of the MRP, which includes a  
13 supplemental loan deficiency guarantee.  
14 This means the City would provide funds  
15 to a third-party to guarantee the  
16 principal balance of restructured  
17 medallion loans that meet certain  
18 criteria, including a fair remaining  
19 principal balance, fixed interest rate,  
20 and amortization schedule.

21 The goal of the guarantee is to  
22 incentivize more lenders to participate  
23 in the MRP and to offer terms that are  
24 as favorable as possible to individual  
25 medallion owners.

1           So, I thank you all who are  
2           participating today, who have signed up,  
3           for taking the time to share your  
4           feedback with the TLC about the proposed  
5           rules regarding the MRP, and I thank the  
6           elected advocates, licensees, and  
7           general public who are joining us today.

8           We look forward to hearing from you  
9           at this public meeting now. Thank you.

10          MR. WANTTAJA: Good morning. We  
11          will now begin our Public Hearing on  
12          TLC's proposed rules establishing the  
13          eligibility criteria for applicants for  
14          a supplemental loan deficiency guarantee  
15          under the Medallion Relief Program.

16          These rules, which were published in  
17          the City Record on January 5, 2022,  
18          would allow medallion owners with an  
19          interest in five or fewer medallions,  
20          and a loan restructure with a remaining  
21          principal balance of \$170,000 or less,  
22          with an interest rate of five percent or  
23          less, fully amortized over 20 years, to  
24          apply for a loan deficiency guarantee  
25          under the Medallion Relief Program.

1           We have over 90 people who have  
2           signed up to speak, and to ensure we are  
3           able to hear from everyone, testimony  
4           will be limited to two minutes. If you  
5           would like to supplement your testimony  
6           or would like to provide written  
7           testimony in lieu of speaking today, you  
8           may do so by emailing  
9           tlcrules@tlc.nyc.gov.

10           When I call your name, you will be  
11           promoted to "panelist" and you may  
12           un-mute yourself and begin your  
13           testimony. I'd ask everyone to change  
14           your name in Zoom to the name you used  
15           to sign-up when speaking, otherwise we  
16           will not be able to identify you as a  
17           participant.

18           Again, testimony will be limited to  
19           two minutes. I will provide a 30-second  
20           warning and then ask you to conclude  
21           your testimony. We do have a large  
22           amount of speakers today, so if  
23           everybody could please be respectful of  
24           the time limits, that would be  
25           appreciated.

1           With that, our first speaker will be  
2           Senator Ramos, followed by  
3           Assemblymember Mamdani.

4           MS. RAMOS: All right. Well, good  
5           morning to all of the Commissioners.

6           My name is Jessica Ramos. I work as  
7           a State Senator representing District  
8           13, including the neighborhoods of  
9           Jackson Heights, East Elmhurst, Corona,  
10          and parts of Astoria, Woodside, and  
11          Elmhurst, the neighborhoods where most  
12          TLC licensees reside in New York City.

13          I'm also the sponsor of Senate Bill  
14          S2831, which sought to legislate the  
15          details that were eventually adopted in  
16          the proposal this Commission has as  
17          today's topic for discussion.

18          I proudly stood alongside the New  
19          York Taxi Workers Alliance members  
20          during their campaign for City-backed  
21          guarantee. The fact that a deal was  
22          realized demonstrates an acknowledgment  
23          on the part of the City that although  
24          this crisis was not the doing of the  
25          previous mayor, it was his

1 administration's responsibility to do  
2 right by these essential workers, and  
3 I'm here today to ask that the new  
4 administration continue that commitment  
5 to their responsibilities.

6 New York City and the TLC must  
7 ensure that the reality of the program  
8 lives up to the City's promise of  
9 comprehensive debt relief. In order to  
10 ensure that all loans are covered and  
11 the relief provided to medallion owners  
12 can truly be felt, the following  
13 considerations must be enacted:

14 One, the rules that oversee lenders  
15 must give no space for lenders to pick  
16 and choose which loans are restructured.  
17 The City must require that a lender's  
18 whole portfolio be restructured in order  
19 to participate in the guarantee --

20 (Disruption in transmission.)

21 MR. WANTTAJA: Senator Ramos, I  
22 believe we've lost connection -- I think  
23 we've lost your connection. I'm sorry.

24 MS. RAMOS: -- in the more  
25 comprehensive relief now on the table.

1 Drivers should not be penalized for  
2 seeking cash settlements prior to this  
3 program's implementation.

4 Three, extend the guarantee to  
5 community lenders who loaned money to  
6 drivers to fulfill cash settlement  
7 offers from a driver's prior lender.  
8 Without such support, many drivers will  
9 enter into loans with interest rates as  
10 high as 16 percent perpetuating the  
11 cycle of predatory lending.

12 And, four, make the absence of  
13 confession of judgment a qualifying  
14 condition. If lenders want to access  
15 the grant program, they need to be in  
16 compliance with the requirements of TLC  
17 rules. This crisis is part of a long  
18 history of predatory lending that  
19 allowed for COJs and balloon payments.  
20 The City must intervene by explicitly  
21 eliminating these practices moving  
22 forwards.

23 These stipulations, in addition to a  
24 commitment to strong oversight and  
25 public reporting, will play a role in

1           perpetuating the debt crisis. No  
2           decisions about working people should be  
3           made without them at the table.

4           I thank the TLC for beginning this  
5           process with an open hearing and remain  
6           committed to the immigrant workers who  
7           organized for a just solution to this  
8           terrible crisis. Thank you.

9           MR. WANTTAJA: Thank you for your  
10          testimony.

11          Our next speaker will be  
12          Assemblymember Mamdani, followed by  
13          Council Member Hanif.

14          (No response.)

15          MR. WANTTAJA: Are we able to  
16          promote the Assemblymember to speaker  
17          here -- oh, here we go.

18          MR. MAMDANI: Thank you, Ryan.

19          Good morning, Commissioners. Thank  
20          you very much for hosting this hearing;  
21          thank you for having me.

22          I am truly glad to see that we're  
23          moving towards a resolution and I am  
24          here today to ensure that the reality of  
25          the program lives up to the City's

1           promise of universal and comprehensive  
2           debt relief and I fully support the  
3           demands of the New York Taxi Workers  
4           Alliance.

5           If there is any singular take-away  
6           from my testimony, as I know you will be  
7           inundated with a barrage of facts,  
8           figures, and points of advocacy, this is  
9           the point that I would really love to be  
10          taken away from mine, which is that  
11          NYTWA must be at the table as the City  
12          moves towards the finalization of all  
13          points of this program.

14          I'll use whatever is left of my two  
15          minutes -- I'll look to you to have an  
16          understanding of when that expires -- to  
17          specifically mention as many of the  
18          demands that I align with and I feel  
19          would truly transform the thousands of  
20          members' lives of (unintelligible).

21          So, first I want to say that until  
22          this program is underway, I believe that  
23          all lenders must stop taking action  
24          against borrowers to pursue possession  
25          of medallions and that it is

1           fundamentally critical that all lenders  
2           participate in this program.

3           And I just want to outline my  
4           willingness and desire, frankly, that if  
5           that is not the case, then to return to  
6           the methods of protest and advocacy that  
7           brought us to this point on the streets  
8           with NYTWA, with other elected officials  
9           -- whatever may be the necessary means  
10          to ensure that all of these lenders do  
11          enter into this programs because it is  
12          only by ensuring that every single  
13          owner-driver is taken care of, that we  
14          can truly say good-bye to the end of  
15          this crisis.

16          I will use whatever is remaining to  
17          underline some of the points that  
18          Senator Ramos made as well, given that  
19          she had connectivity issues.

20          Senator Ramos was speaking about the  
21          importance of the fact that we cannot  
22          allow lenders to pick and choose to  
23          restructure some loans and leave other  
24          drivers subject to foreclosure. I think  
25          that the City must require a lender's

1 entire portfolio be restructured in  
2 order to participate in this guarantee.

3 If we do not make that a  
4 requirement, then what we will see is  
5 lenders will leave aside loans where  
6 they believe they'll be able to make  
7 more money by pursuing everything that  
8 the driver owns as their assets, whether  
9 it be their house or their savings.

10 Additionally --

11 MR. WANTTAJA: 30 seconds remaining.

12 MR. MAMDANI: Thank you, Ryan.

13 -- drivers who receive cash  
14 settlement offers going back to March  
15 1st of 2020 should be able to receive  
16 this grant support.

17 This crisis was long in the making.  
18 It started with Mayor Bloomberg and  
19 continued through the previous mayor,  
20 and up until the finalization of this  
21 program is continuing and so we should  
22 not penalize those drivers who sought  
23 cash settlements prior to the  
24 implementation of this, hopefully,  
25 transformative relief program.

1           Finally, just to make it clear,  
2           guarantees must be extended to community  
3           lenders who loaned money to drivers to  
4           fulfill cash settlement offers from a  
5           driver's prior lender.

6           I will -- really just want to thank  
7           you all for the time that you have given  
8           this issue. This is a crisis that is  
9           faced by so many of my constituents. It  
10          has been heartbreaking to see what it  
11          has meant for their lives and the lives  
12          of their family, and I believe that this  
13          relief program can truly give them a  
14          second chance at the life that they live  
15          and the promise of the City for each of  
16          those people.

17          So, thank you all for the work and  
18          really do encourage you all to continue  
19          working alongside the union to finalize  
20          the details of this program.

21          Thank you, Ryan.

22          MR. WANTTAJA: Thank you for your  
23          testimony.

24          Our next speaker will be Council  
25          Member Hanif, followed by Bhairavi

1 Desai.

2 MS. HANIF: Here we go. Good  
3 morning. Good to come after Senator  
4 Jessica Ramos and Assemblymember Zohran  
5 Mamdani.

6 I am Council Member Shahana Hanif.  
7 Thank you to Commissioner Aloysee  
8 Heredia Jarmoszuk and the Taxi and  
9 Limousine Commission for holding this  
10 hearing and for granting me the  
11 opportunity to speak.

12 I am the proud daughter of two  
13 working class Bangladeshi Muslim  
14 immigrants. I was born and raised in  
15 Kensington and now have the privilege of  
16 representing my neighborhood in the City  
17 Council.

18 Taxi workers are an integral part of  
19 my community and their struggle is  
20 personal to me. I've seen firsthand the  
21 devastation that the City created by  
22 facilitating the medallion debt crisis  
23 through auction manipulation and  
24 predatory advertising. The City  
25 promised working class immigrant drivers

1           the American dream and instead, left  
2           them with mountains of debt.

3           But in the face of immense  
4           adversity, drivers did not give up. In  
5           partnership with the New York Taxi  
6           Workers Alliance, they organized, fought  
7           back, and finally won criticality-needed  
8           debt relief.

9           In the fall, I was proud to join  
10          them in a hunger strike for 15 days --  
11          and as you know, it went on for many  
12          more days than just 15 -- and  
13          participated in direct actions,  
14          including the protest that resulted in  
15          me, Council Member Krishnan,  
16          Assemblymembers Mamdani, Septimo, and  
17          Epstein being arrested.

18          Now, the task ahead of us is to  
19          ensure that the plan is implemented  
20          comprehensively and effectively. While  
21          some lenders have stepped up to the  
22          plate, many have yet to commit to the  
23          new terms that will decrease the  
24          medallion debt to a reasonable amount.  
25          Further, there are amendments that must

1 be made to the proposed rule in front of  
2 us today in order to ensure that it  
3 meets the needs of drivers.

4 You are going to hear from a number  
5 of drivers with the Taxi Workers  
6 Alliance and I'm happy to hear that  
7 Bhairavi Desai is after me. I urge the  
8 TLC to listen to their proposals,  
9 understand the immense stakes here and  
10 trust their lived experience and  
11 expertise, and I plan to be on their  
12 side as long as I can be.

13 Thank you so much for your time and  
14 consideration.

15 MR. WANTTAJA: Thank you for your  
16 testimony.

17 Our next speaker will be Bhairavi  
18 Desai, followed by Jiadong Jin  
19 (phonetic), and Jiadong Jin has  
20 requested a Mandarin translator, so if  
21 we could get that cued up as well.

22 MS. DESAI: Hi. Good morning.  
23 Thank you so much members of the  
24 Commission. My name is Bhairavi Desai.  
25 I'm the Executive Director of the New

1 York Taxi Workers Alliance.

2 It feels like a dream to be having  
3 this hearing. It took a lot of  
4 struggle, and a lot of pain, and a lot  
5 of tears and heartache that it feels so  
6 good to be able to say that today is  
7 officially the start of the new  
8 beginning for thousands of our families  
9 and we know that once these rules are  
10 passed and the program begins its  
11 implementation, that we will have the  
12 leverage that we need to bring the rest  
13 of the lenders to the table.

14 And so first and foremost, I want to  
15 thank Mayor Adams and Deputy Mayor Joshi  
16 and the TLC for its continued support of  
17 this program during this administration.  
18 Chairwoman, we look forward to working  
19 with you.

20 I also really want to focus my  
21 comments though on the lenders. Thank  
22 you to Marblegate for having been  
23 good-faith players and meeting us at the  
24 table to resolve a crisis that has taken  
25 far too many lives and has come with too

1 high of a cost for thousands of our  
2 people, and I really want to say to  
3 those lenders that have not come to the  
4 table yet, OSK, you need to stop seizing  
5 medallions. You need to stop sending  
6 out your repo men in the middle of the  
7 night hunting drivers down on the street  
8 at Kennedy Airport taking off their  
9 medallions.

10 Medallion Financial, New York  
11 Community Bank -- every single lender  
12 out there -- you already know the moral  
13 thing to do here is to resolve this  
14 crisis after all the suicides, the heart  
15 attacks, so much loss that feels so  
16 unspeakable. But you now have a  
17 City-backed guarantee on the table and a  
18 cash down-payment.

19 This is the chance for you to not  
20 only do the right thing, but it's going  
21 to meet your own interest. We worked  
22 hard. We sacrificed 15 days of a hunger  
23 strike to get to this point. You must  
24 meet us more than halfway. It's not  
25 only the right thing to do, it is the

1 smart thing to do, and as Assemblyman  
2 Mamdani said, if it is not done, I  
3 guarantee you, we will be back on the  
4 streets because we will leave nobody  
5 behind.

6 For lenders who still have lawsuits  
7 against drivers, we ask you to settle  
8 those suits and come into this program.  
9 Let drivers get their lives back.  
10 People have given up too much already.  
11 This program is sound. It is fiscally  
12 viable for everybody involved.

13 Thank you so much to the City of New  
14 York. Thank you to the over 80 New  
15 Yorkers who went on a solidarity hunger  
16 strike with us. Thank you so much  
17 Commissioner Kest who had faith in us  
18 and refused to vote when we asked you  
19 not to.

20 To all of the other Commissioners.  
21 We know that you had our interests at  
22 heart and we believe that now when you  
23 cast your vote, you will be able to do  
24 with our full support. We ask you,  
25 Chairwoman, and City Hall to firmly

1 consider all of our proposals to make  
2 sure that lenders do not get to play  
3 Russian roulette --

4 MR. WANTTAJA: 30 seconds remaining.

5 MS. DESAI: -- every single lender,  
6 every single loan, because every single  
7 life needs to be returned to the  
8 drivers. Thank you.

9 MR. WANTTAJA: Thank you for your  
10 testimony.

11 We have a slight change in our  
12 speakers. Up next will be Ashraf Ahmed,  
13 followed by Michael Levine.

14 (No response.)

15 MR. WANTTAJA: Ashraf Ahmed, you may  
16 un-mute and begin your testimony.

17 MR. AHMED: Hi. Can you hear me?

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

20 MR. AHMED: Hi. Thank you.

21 First of all, I'd like to thank  
22 everybody that helped us to get that  
23 program with Mayor Eric Adams' start and  
24 Commissioner Aloysee, and the Taxi  
25 Worker Alliance and Sister Bhairavi --

1 we thank everybody who help us.

2 We still under pressure. The lender  
3 is still (unintelligible) us, and  
4 pressure us, when are you going -- when  
5 are you going to pay. So, we're still  
6 waiting for this program to start.

7 So, I think we need to get action as  
8 soon as possible. A lot of medallion  
9 owners -- thousand and thousand of  
10 family -- waiting to start their life.  
11 You know, we're still waiting, waiting,  
12 waiting. I think once we sign this  
13 contract and start with the deal,  
14 everybody get a life again. We can  
15 appraise again.

16 We get a pandemic -- we get pandemic  
17 before COVID-19 when our medallion going  
18 down from one million to 100,000 or  
19 something. That was pandemic for all  
20 family. After the suicide, people --  
21 and people suffered a lot, we're still  
22 waiting to get a life.

23 So, please I need to take action as  
24 soon as possible. Thank you for  
25 Commissioner Aloysee and everybody help

1 us to start this program as soon as  
2 possible. Thank you so much. That's  
3 all I need today. Thank you -- thank  
4 you.

5 MR. WANTTAJA: Thank you for your  
6 testimony.

7 Our next speaker will be Michael  
8 Levine, followed by Galina Germiniker  
9 (phonetic).

10 (No response.)

11 UNKNOWN SPEAKER: I think we lost  
12 Levine. We're going to go to the next  
13 speaker.

14 MR. WANTTAJA: Okay. So, if we lost  
15 Michael Levine, we'll go to Galina  
16 Germiniker, followed by Bernardo  
17 Salarino (phonetic).

18 MS. GERMINIKER: Hi. Can you hear  
19 me?

20 Hi. Yes, we can hear you.

21 MS. GERMINIKER: Hi. First of all,  
22 I want to congratulate Commissioner  
23 Aloysee for (unintelligible) for this  
24 year. I think you're a good candidate.

25 I want to start my testimony by

1 first -- as all Commissioners know -- we  
2 still have foreclosure on over 100  
3 medallions. I think you know about it.

4 My mother could be one of them. I'm  
5 speaking on her behalf even though I  
6 also am a medallion owner, but my  
7 mother's right now is under judgment and  
8 unfortunately (unintelligible) is after  
9 her.

10 She does not qualify for the driver  
11 program because she is not a driver.  
12 She had inherited it from my father five  
13 -- six medallions and she is not falling  
14 under this program where City --  
15 (unintelligible) will back her up with a  
16 cash deal or even negotiate with a bank.

17 So, she's actually on the Social  
18 Security with (unintelligible). If it  
19 wouldn't be for me, she would be on the  
20 street. She does have a judgment  
21 against her. I don't know  
22 (unintelligible) because I can't speak  
23 without tears in my head. The woman is  
24 90-years-old. She turned 91 in January  
25 and she has to go through all the

1 pressure for (unintelligible). The City  
2 took away measures from her -- from a  
3 lot of medallion owners.

4 I know Taxi Workers Alliance speaks  
5 for drivers, but there is also medallion  
6 owners who are not drivers and we are in  
7 big financial hardship here because  
8 people cannot live their life and nobody  
9 is backing us up.

10 The Taxi Workers Alliance, if  
11 they're going to be on the street voting  
12 against drivers, I mean, we are going to  
13 find bodies on the street from medallion  
14 owners who nobody backs them up  
15 (unintelligible) -- basically three us  
16 under the bus because they collected all  
17 the money from the investors. That's  
18 how it is being called. People who  
19 invested in the City for our future --  
20 (unintelligible). The City also stopped  
21 collecting the last income from  
22 medallion owners and I don't understand  
23 why the City allowed that to happen.  
24 Who benefits from it?

25 MR. WANTTAJA: 30 seconds remaining.

1 MS. GERMINIKER: So, this is  
2 something that (unintelligible) have to  
3 think about -- everybody has to think  
4 about it because a lot of income for the  
5 City was lost by allowing flagship  
6 programs to be here. I mean, it's lack  
7 of -- (unintelligible) -- has to pay for  
8 that and City as well because everybody  
9 (unintelligible).

10 Medallion owners will and a lot of  
11 people are going to be on the street and  
12 many people who are retired people and  
13 have no other income, but income from  
14 medallion (unintelligible) and again,  
15 you're talking about a 90-year-old woman  
16 being (unintelligible) because I'm  
17 working.

18 MR. WANTTAJA: Time has expired.  
19 Please conclude your testimony.

20 MS. GERMINIKER: Okay. I will send  
21 a letter and judgment too for my mother  
22 so -- because she's -- again, she has  
23 more than five medallion. She has six,  
24 so she's not considered for this  
25 program? That's not fair. That's

1 something to be re-visioned (sic).

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

4 MS. GERMINIKER: Thank you.

5 MR. WANTTAJA: We'll move onto our  
6 next speaker, Bernardo Salarino, who  
7 will be followed by Gerson Fernandes.

8 (No response.)

9 MS. SCOTT: Mr. Salarino, please  
10 un-mute your microphone.

11 MR. SALARINO: Hello, hello -- can  
12 you hear me?

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

15 MR. SALARINO: Okay. As I remember  
16 -- good morning, Commissioners.

17 As I remember, last November, the  
18 (unintelligible) ended the hunger strike  
19 and as a result of that, the taxi  
20 industry was awarded like \$30,000 cash  
21 and financing up to \$170,000 for the  
22 loan.

23 So, since already that has been  
24 approved and passed, I don't understand,  
25 what we are we waiting to start already

1 the interview so that way we can start  
2 as soon as possible to pay the \$30,000  
3 to Marblegate and whatever other bank  
4 related to the loans so we can reduce  
5 not only the loan, but also the interest  
6 rates. That is number one thing that I  
7 want to say.

8 The number two is also that I'm  
9 having this for a long time already and  
10 I still can say that the Taxi and  
11 Limousine Commission is mishandling the  
12 taxicab industry and should be mandatory  
13 to address this situation as soon as  
14 possible.

15 I was selecting -- I was seeing if  
16 Tuesday, March 29th at 10 in the morning  
17 such a good time for the Commissioner to  
18 organize a second -- a public hearing  
19 regarding things that the TLC is doing  
20 wrong and everybody will have the  
21 opportunity to talk. There are many,  
22 many things that they found that can be  
23 corrected.

24 So, this is time already for -- to  
25 address this issue. I don't see any big

1 changes. In the month of December, we  
2 close up -- only 103,000 rides, which is  
3 extremely, extremely low compared to the  
4 517,000 rides that the for-hire rate was  
5 high volume that we've been doing for  
6 the month of December.

7 Things can be doing better on behalf  
8 of the TLC. And, again, March 15th is  
9 the time of the day that I think is --  
10 March 29th is the date that I ask the  
11 TLC to do a public hearing. But if that  
12 date is not possible, because of the TLC  
13 visitors day, you can select another  
14 day.

15 Thank you. That's all I have to  
16 say.

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

19 Our next speaker will be Gerson  
20 Fernandes, followed by Emad Tadros.  
21 Emad Tadros has requested an Arabic  
22 translator, so if we could also get that  
23 cued up, that would be appreciated.

24 MR. FERNANDES: Can you hear me?

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

1 Thank you.

2 MR. FERNANDES: Good day to the  
3 Commissioner and all the -- I'm a  
4 medallion owner-driver. My lender was  
5 (unintelligible), caretaker for  
6 (unintelligible), (unintelligible).

7 I do not want to lose my medallion  
8 because of my loan. This manager of  
9 (unintelligible) offered me a payoff in  
10 the amount of a cash settlement of  
11 150,000. I do not have that money.

12 With the help of my wife, I got a  
13 loan from a bank for 150,000 and paid  
14 off my loan. To help me with this loan  
15 I have, I will be very grateful to the  
16 TLC to help me with the grant of 20,000  
17 plus the 9,000.

18 Two months ago, I sent emails to  
19 MRP, TLC support, and spoke to TLC  
20 agents in this regard. Please help me  
21 and give me this grant of 29,000.  
22 That's all I ask.

23 Thank you, all of you, for your  
24 time.

25 MR. WANTTAJA: Thank you for your

1 testimony.

2 Next up we'll have Emad Tadros, who  
3 has requested an Arabic translator,  
4 followed by Alli Langley.

5 MR. TADROS: Hello?

6 MR. WANTTAJA: Hello -- hi. You may  
7 begin your testimony.

8 MR. TADROS: Okay. Thank you,  
9 everyone, and I have many suggestions to  
10 improve the business for the taxi  
11 driver. This will improve the business  
12 for the taxi driver and the owner of the  
13 medallion. They're not going to try for  
14 anything.

15 First, there is direction, UberX  
16 from congestion area in the City from  
17 96th Street to downtown Manhattan,  
18 exception, UberXL and Uber Luxury. If  
19 we'd done this, a lot of business is  
20 going to come to the taxi. The traffic  
21 in the City is going to be  
22 (unintelligible) and the owner of the  
23 taxi medallion, they're going to be  
24 very, very, very happy from this and  
25 we're going to make a lot of money.

1           Second thing, we have to delete from  
2           the taxi meter, rate 2, rate 4, rate 5.  
3           In this, if we delete rate 2, and rate  
4           4, and rate 5, we're going to accept  
5           many, many, many fares in the taxi. If  
6           someone want to go to Connecticut, at  
7           any time, we're going to put meter. So,  
8           it's going to be the meter only, rate 1.  
9           This is going to improve the business  
10          and the taxi driver or the owner --  
11          everyone is going to be happy and we can  
12          pay everything.

13          So, it's not going to be a big  
14          problem. If we have rate 1, we're going  
15          to get fares to Long Island. We're  
16          going to drive in Long Island; we're  
17          going to drive anywhere -- we're going  
18          to drive in New Jersey. No negotiated  
19          price and we're going to also update the  
20          (unintelligible) car.

21          The thing also we can do -- the TLC  
22          -- they can't control the medallion  
23          price. If we control the medallion  
24          price, the price is not going to go  
25          again to one million and the price is

1 going to go down to 100,000. The TLC,  
2 this medallion is something very  
3 efficient and this thing has to have  
4 limit price.

5 TLC can put the price for the  
6 medallion and if someone want to return  
7 the medallion, the TLC can accept it and  
8 pay.

9 MR. WANTTAJA: 30 seconds remaining.

10 MR. TADROS: Okay. I think I'm done  
11 and thank you, everyone.

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

14 Our next speaker will be Alli  
15 Langley, followed by Tarik Alfied  
16 (phonetic).

17 MS. LANGLEY: Hi. My name is Alli  
18 Langley. I'm a staff attorney at the  
19 New York Taxi Workers Alliance.

20 As the TLC begins the process of  
21 codifying the City-backed guarantee, I  
22 would like to reiterate a few key  
23 points.

24 First, it is essential that the  
25 guarantee covers as many loans as

1 possible. The City must extend  
2 eligibility to owner-drivers who are in  
3 foreclosure and bankruptcy. The  
4 guarantee should also be extended to  
5 owner-drivers who have been offered cash  
6 settlements.

7 Because many drivers do not have the  
8 financial resources to come with the  
9 necessary amount of cash upfront, the  
10 guarantee must also cover new loans  
11 taken out to satisfy these offers, so  
12 long as the terms meet those outlined by  
13 the guarantee program.

14 Second, the City must use the  
15 leverage of the guarantee to require  
16 lenders to restructure all loans in  
17 their portfolios. The crisis affected  
18 all drivers equally, and as such, the  
19 solution also must be universal.

20 If the City does not require that  
21 all loans in a portfolio be  
22 restructured, lenders will be able to  
23 pick and choose. That is they can  
24 choose to restructure some drivers'  
25 loans while leaving others with

1           unsustainable monthly payments, facing  
2           the risk of foreclosure simply because  
3           the driver has assets that the lender  
4           could pursue for the full remaining  
5           balance of the loan.

6           This is unacceptable and so long as  
7           the City requires the lender's entire  
8           portfolio to be restructured, it is also  
9           easily preventable.

10          Third, we must all work together to  
11          make it clear that the guarantee not  
12          only covers all loans, but all lenders.  
13          Too many of our members have been  
14          subject to aggressive and unnecessary  
15          actions by lenders to repossess their  
16          medallions, all since the City agreed to  
17          guarantee medallion loans in November.

18          We must all make it clear to all  
19          lenders that the agreement  
20          (unintelligible) to them and encourage  
21          them to participate.

22          Finally, there must be appropriate  
23          oversight and transparency regarding the  
24          guarantee program. Unfortunately, it  
25          was both the City and lenders' actions

1           that led to the debt crisis.

2           Transparency and oversight will ensure  
3           that drivers feel confident enough to  
4           put their trust in the City.

5           The agreement brokered between  
6           NYTWA, the City, and Marblegate was a  
7           historic one and we look forward to  
8           working together in this implementation.

9           Thank you.

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

12          Our next speaker will be Tarik  
13          Alfied, followed by Richard Chow.

14          (No response.)

15          MR. WANTTAJA: Tarik Alfied, you may  
16          un-mute yourself and begin your  
17          testimony.

18          (No response.)

19          MR. WANTTAJA: One more time for  
20          Tarik -- I see your name on the screen  
21          but we can't hear you.

22          (No response.)

23          MR. WANTTAJA: Okay. Why don't we  
24          move onto -- I guess, one more call for  
25          Tarik.

1 (No response.)

2 MR. WANTTAJA: Let's move onto  
3 Richard Chow, followed by Dorothy  
4 Leconte.

5 And Tarik Alfied, if you're able to  
6 sign-in and connect later, we will add  
7 you back to the list.

8 MR. CHOW: Hi. Can you hear me?

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

11 MR. CHOW: Thank you. Good morning,  
12 Commissioner and everyone. My name is  
13 Richard Chow. I've been driving for  
14 taxi, 16 years. I'm a Taxi Worker  
15 Alliance member. I also strongly  
16 support NYTWA union proposal.

17 Last year, November, we roamed the  
18 street (unintelligible). We celebrate.  
19 That's great. Now, I can't wait for the  
20 City pass the proposal rule.

21 Thank you, Marblegate. They already  
22 agreed with the City guarantee. All the  
23 lenders must try incorporate all loan no  
24 more than 170,000, five percent fixed  
25 rate from the term. After the City

1 proposal, all (unintelligible) -- all  
2 the senior driver should have less than  
3 170,000 plus (unintelligible) for  
4 25 percent because they already lost  
5 their retirement.

6 Good things -- (unintelligible) --  
7 solid. Every lender must come and join,  
8 participate, incorporate in the City  
9 guarantee program. (Unintelligible) the  
10 City passed a rule so the City can do  
11 quickly restructure our loan and  
12 thousands of loan, do the same time and  
13 no delay. Nobody left behind.

14 Save the time and thank you for you  
15 and listening to us, and I'm also  
16 (unintelligible) worst case, please do  
17 not (unintelligible) from the medallion  
18 owner, the foreclosure so you're making  
19 like this -- you're making delay and all  
20 the City program will be delayed, and  
21 you can make more trouble and we have to  
22 have refinance our loan quickly.

23 Thank you so much.

24 MR. WANTTAJA: Thank you for your  
25 testimony.

1 MR. CHOW: You're welcome.

2 MR. WANTTAJA: Our next speaker will  
3 be Dorothy Leconte, followed by Jiadong  
4 Jin.

5 Jiadong Jin has requested a Mandarin  
6 translator, so if we can make sure the  
7 Mandarin translator is also cued up,  
8 that would be appreciated.

9 So, Dorothy Leconte, followed by  
10 Jiadong Jin.

11 MS. LECONTE. Hello?

12 MR. WANTTAJA: Hi, yes, we can hear  
13 you.

14 MS. LECONTE: Good morning -- good  
15 morning, Commissioners -- good morning,  
16 everybody. My name is Dorothy Leconte.

17 Well, I heard everybody say the same  
18 thing that I wanted to say, but the only  
19 thing that I want to add to all the  
20 testimony, I find out myself I've been  
21 penalized because I'm a talker --  
22 because I'm a big mouth.

23 My broker has a personal problem  
24 with me because I'm going to Taxi and  
25 Limousine and speak about everybody's

1           problem and get under the roof. It's  
2           not fair for people to ask all the  
3           drivers to go and borrow money from  
4           family, coming back to the bank --  
5           thousands of dollars -- for their loan  
6           to be restructured, and when the loan  
7           will be restructured, it's not going to  
8           be restructured with TLC rules. It's  
9           going to be restructured in the  
10          (unintelligible).

11                 In other words, they want all the  
12           meter; they want all your life. I'm  
13           working; I can't get any money every  
14           month. I have to go to them and get  
15           paid and the meter shop, which is crap,  
16           pay you twice a week. I'm getting paid  
17           once a month and every time that I go to  
18           my broker, they're picking and choose on  
19           me. I become a very bad apple in their  
20           roof.

21                 So, many times, we're afraid to  
22           speak because they got the -- they  
23           threatened to close the loan -- to  
24           foreclose the loan and they are afraid,  
25           but I've become a big mouth

1 (unintelligible) to them when they're  
2 all coming and complain, and I hope Taxi  
3 and Limousine will go and force all  
4 those lenders who are doing this  
5 harassment to other drivers to go and  
6 obey the rules because I've been told by  
7 the New York Taxi -- I mean, the  
8 NYLAG -- my broker refused to cooperate  
9 and --

10 MR. WANTTAJA: 30 seconds remaining.

11 MS. LECONTE: -- they want to go to  
12 their rules, and I want to know -- I  
13 want to know -- find out -- if Taxi and  
14 Limousine gives them the license, I feel  
15 that they could put the rules on them  
16 because they have to follow rules with  
17 the Taxi and Limousine.

18 Please -- I want all these things to  
19 straighten out before everything is in  
20 it and I want to go into \$170,000 with  
21 all the -- with all the program. This  
22 is unfair with everybody.

23 MR. WANTTAJA: Time has expired.  
24 Please conclude your testimony.

25 MS. LECONTE: Thank you.

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

3 Our next speaker will be Jiadong Jin  
4 -- Jiadong Jin who has requested a  
5 Mandarin translator, followed by  
6 Alexander Martinez.

7 (No response.)

8 MR. WANTTAJA: All right. It looks  
9 like we have, at least, Jin, who has  
10 joined. You may begin your testimony.

11 (No response.)

12 MR. WANTTAJA: Can we have the  
13 Mandarin interpreter -- oh, I see we've  
14 lost Jin.

15 Let's move on then to Alexander  
16 Martinez, followed by Sole Chung, and  
17 again, we can come back to Jiadong Jin  
18 if they're able to get their Zoom  
19 working.

20 So, next up, Alexander Martinez,  
21 followed by Sole Chung.

22 Alexander, you may un-mute your  
23 microphone and begin your testimony.

24 (No response.)

25 MR. WANTTAJA: It appears you are

1 still -- oh, there we go.

2 MR. MARTINEZ: Good morning. I'm  
3 sorry, I didn't see that. Good morning,  
4 Commissioners, ladies and gentlemen.  
5 Thank you for having me.

6 Well, we're all pretty much tired  
7 and exhausted with all that we heard.  
8 The bottom line is that we really need  
9 this help and to be executed as soon as  
10 possible. Time is running out for a lot  
11 of people and things are getting harder.  
12 It seems like it just keeps piling up or  
13 going under the carpet.

14 My father and I are partners in this  
15 medallion business and he's  
16 93-years-old, dementia. We have no help  
17 from nobody. He's not qualified to get  
18 any type of help -- retiree -- my mother  
19 is a retiree. My brother and I are  
20 doing as much as we can to provide for  
21 them because the medallion is an  
22 investment and yet, no one seems to give  
23 any type of aid for my father's  
24 situation.

25 We just all ask, please expedite

1           this so we can have the support that we  
2           need to move forward and get back to  
3           driving and create the industry that was  
4           once thriving. Just help us, please,  
5           for this to be moving forward.

6           Our action -- these actions depend  
7           on our lives and our families. Thank  
8           you very much, Alexander Martinez.

9           MR. WANTTAJA: Thank you for your  
10          testimony.

11          Our next speaker will be Sole Chung,  
12          followed by Andrew Chen.

13          (No response.)

14          MR. WANTTAJA: Sole Chung, you may  
15          un-mute your microphone and begin your  
16          testimony.

17          (No response.)

18          MR. WANTTAJA: One more time for  
19          Sole Chung, you may un-mute your  
20          microphone and begin your testimony.

21          (No response.)

22          MR. WANTTAJA: Last call for Sole  
23          Chung.

24          (No response.)

25          MR. WANTTAJA: Let's move onto

1 Andrew Chen and we can come back to Sole  
2 Chung if you're able to get your Zoom  
3 working.

4 So, we'll go to Andrew Chen,  
5 followed by Michael Wong.

6 MR. CHUNG: My name is Sole Chung,  
7 hello -- hello, can you hear me?

8 MR. WANTTAJA: We can hear Andrew  
9 Chen --

10 MR. CHUNG: Can you say a little  
11 loud?

12 MR. CHEN: Hello, can you hear me?

13 MR. WANTTAJA: Hi, yes, we can hear  
14 you.

15 MR. CHEN: Good morning.

16 MR. WANTTAJA: We're getting some  
17 feedback and somebody is talking behind  
18 you.

19 MR. CHEN: Hello?

20 MR. WANTTAJA: Hi, yes, you may  
21 begin your testimony.

22 MR. CHEN: Hi. Good morning,  
23 Commissioner. Good morning, everybody.  
24 My name is Andrew Chen. I'm a Taxi  
25 Workers Alliance union member, and you

1 know, I support -- strongly support for  
2 the (unintelligible) for the proposal  
3 and -- hello?

4 MR. WANTTAJA: Hi, yes, we can hear  
5 you.

6 MR. CHEN: Oh, okay. I strongly  
7 support (unintelligible) proposal. It's  
8 better. You know, thank you Marblegate  
9 for helping for us and by the way, for  
10 all the other lenders who participate  
11 with the City program and the  
12 (unintelligible) program, and thank you  
13 very much for -- for the --  
14 (unintelligible) -- for the City program  
15 (unintelligible) and then we're -- we  
16 alone and need faster.

17 Thank you very much. Appreciate it.  
18 Have a nice day.

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

21 Next up we will go to Michael Wong,  
22 followed by Shishri Roy (phonetic) --  
23 Michael Wong, followed by Shishri Roy.

24 (No response.)

25 MR. WANTTAJA: Michael Wong, you may

1 un-mute yourself and begin your  
2 testimony.

3 MR. WONG: Yes, yes, yes -- okay.  
4 Thank you for allowing me to come in and  
5 talk. There a number of things that  
6 we'd like to let the Commission know and  
7 hope that she can continue to keep her  
8 promise like she has because she  
9 promised.

10 Okay. Number one, you know -- okay  
11 -- we're having a big problem with all  
12 the drivers that TLC made a promise and  
13 broken the promise. Okay. Now, this  
14 question that you asked to all the  
15 drivers as being used as attacking  
16 drivers question or finding different  
17 ways to talk their way out.

18 Okay. Number two, as for the meter,  
19 you know, all these drivers working  
20 very, very hard to make the payment.  
21 Okay. The meter's job is to collect  
22 money from the advertising. The  
23 insurance is collecting 3,000 --  
24 300,000. MTA is collecting 50 cents and  
25 the congestion, \$2.50, also collected.

1           Now, the 30 cents handicapped is  
2           collected two ways. They're collecting  
3           one taxicab improvement funds, \$13.15,  
4           and the second one is the same thing,  
5           taxicab improvement fund only one driver  
6           is driving, so they're collecting 65  
7           cents. So, they're charging medallion  
8           owner double amount that we're not  
9           supposed to pay.

10           Also, the MTA never supported  
11           medallion owner since the crisis of  
12           COVID-19. Okay. We don't work for the  
13           medallion -- I mean for the MTA at all.  
14           We should not be paying the 50 cents  
15           plus the \$2.50 to the MTA. The MTA  
16           should refund the money back to the --  
17           all the medallion owner.

18           MR. WANTTAJA: 30 seconds remaining.

19           MR. WONG: Okay -- yes -- okay --  
20           and also -- also, all this politic game  
21           that the TLC and administration playing  
22           -- Monopoly, poker, mastermind against  
23           the drivers -- only delayed everything  
24           that the driver have. So, you know,  
25           they're using IQ against innocent

1 drivers.

2 Okay. That's all I can say. Thank  
3 you.

4 MR. WANTTAJA: Thank you for your  
5 testimony.

6 MR. WONG: Yes.

7 MR. WANTTAJA: Our next speaker will  
8 be Shishri Roy, followed by Sonam  
9 Sherpa.

10 (No response.)

11 MR. WANTTAJA: Shishri Roy, followed  
12 by Sonam Sherpa.

13 (No response.)

14 MR. WANTTAJA: Shishri Roy, you may  
15 un-mute your microphone and begin your  
16 testimony.

17 (No response.)

18 MR. WANTTAJA: Shishri Roy, you may  
19 un-mute your microphone and begin your  
20 testimony.

21 (No response.)

22 MR. WANTTAJA: We are still unable  
23 to hear you. I see your name on here  
24 and it looks like you're un-muted.

25 (No response.)

1 MR. WANTTAJA: Okay. We will move  
2 onto Sonam Sherpa and Shishri Roy, if  
3 you're able to fix your issues with  
4 Zoom, we will gladly add you back to the  
5 list.

6 So, we will move onto Sonam Sherpa,  
7 followed by Wain Chin.

8 MR. SHERPA: Good morning.

9 MR. WANTTAJA: Good morning.

10 MR. SHERPA: Hi, yes. Good morning  
11 all the TLC Commissioners, my fellow  
12 drivers, and all the lenders, especially  
13 my lender, OSK.

14 My name is Sonam Sherpa. I'm a  
15 proud owner-driver, Medallion 6 out of  
16 33. I've been driving for over 14 years  
17 and a proud member of New York Taxi  
18 Worker Alliance.

19 Everything was fine until, you know,  
20 all the apps -- City flooded -- all the  
21 app-based ride service such as Lyft and  
22 Uber, our rides dropped below 50 percent  
23 and started -- it was hard for us to put  
24 a foot on the table, or pay the rent of  
25 the house, or pay the mortgage. For

1           that, many of our drivers, I already  
2           know, they're bankrupt and, you know, a  
3           lot of brother also made suicide.

4           Now, after all the strikes and  
5           rallies on November 3rd, the Mayor  
6           announced the City deal, which brought  
7           us a little bit of hope, so we were --  
8           so, we can, you know, get back our job  
9           -- our medallion back -- so we can work  
10          the job we only know.

11          But since everything happened and we  
12          were hoping for that City deal to occur  
13          -- I personally -- I -- one week ago, I  
14          received a letter from my lender, OSK,  
15          saying that they are doing private sale  
16          of my medallion on February 14th or  
17          after, which is like 10 days now -- yeah  
18          -- which is like about six days from  
19          now.

20          All this time, I thought it was the  
21          (unintelligible) they could get us by  
22          getting the City deal, so now I want to  
23          request the City or the lender to hold  
24          onto this sale because we have come so  
25          close. That was our one-time chance to

1 hold onto what we have for all these  
2 14 years.

3 I don't know how this happened but  
4 the lender, OSK, we have -- I have so  
5 many brothers who have -- whose lender  
6 is OSK. They're --

7 MR. WANTTAJA: 30 seconds remaining.

8 MR. SHERPA: -- giving hard time to  
9 all of us. Please stop selling our  
10 medallion. The City is ready to make a  
11 deal. Please come to the table.

12 It is the very sound and very smart  
13 thing we can do. We can work soundly.  
14 Please let us get our life back so we  
15 can provide to our families and do the  
16 job without -- with the dignity -- the  
17 job we've been doing for like 16 years,  
18 serving the people of New York City.  
19 The job I only know and I love doing.

20 Please, TLC Commissioner, if there  
21 is anything you could do to stop selling  
22 of the medallion or we can just  
23 prioritize, like, as soon as possible.  
24 We need this right away because a lot of  
25 us drivers, we are suffering --

1 MR. WANTTAJA: Time has expired.

2 Please conclude your testimony.

3 MR. SHERPA: -- and thank you for  
4 the help and, you know, I hope this deal  
5 will go through. Thank you so much for  
6 your time.

7 MR. WANTTAJA: Thank you for your  
8 testimony.

9 Our next speaker will be Wain Chin,  
10 followed by Raymond Aris.

11 Wain Chin, you may un-mute your  
12 microphone and begin your testimony.

13 MR. CHIN: Hello?

14 MR. WANTTAJA: Hi, yes, we can hear  
15 you.

16 MR. CHIN: Hi. Good morning. My  
17 name is Wain Chin. I'm a member of the  
18 New York Taxi Worker Alliance.

19 Thank you for helping us to resolve  
20 the crisis and we cannot wait to get a  
21 new beginning to get our life back  
22 because November 3rd, we get agreement  
23 with Marblegate, so we want the rest of  
24 the lenders to join us to put as many in  
25 the City program.

1           And my lender is OSK. They give the  
2 driver a lot of hard time, you know,  
3 repossessing, foreclosing, and it seems  
4 like extortion. You know, we want to  
5 resolve the problem with them to bring  
6 them to the table to let them know the  
7 City program and trying to resolve the  
8 problem -- the debt crisis.

9           Okay. Even our family, our lives --  
10 and, you know, we need to resolve the  
11 problem. Bring all the lender in to  
12 join the City program so we can have our  
13 life back. Okay. No more suicide, no  
14 more bankruptcy, no more foreclosure, no  
15 more repossession. We want our life  
16 back. Okay. All our family want our  
17 life back. No driver's family left  
18 behind. We are one for all, all for  
19 one.

20           So, we want to resolve all the debt  
21 crisis -- end the crisis right now.  
22 City can have this -- the Mayor can have  
23 this. Please, help all the drivers and  
24 the family members. Okay. Our family  
25 has suffered enough and the lender

1 resolve the crisis as soon as possible.

2 So, thanks to all the City, and all  
3 the Commissioner, and the City of New  
4 York and people of New York supporting  
5 us. Help us -- come help us resolve the  
6 other program so we can have peace --  
7 live in peace, get our life back.

8 Thank you so much.

9 (Applause.)

10 MR. WANTTAJA: Thank you.

11 (Cross-talk.)

12 UNKNOWN SPEAKER: Hello, Raymond.

13 You may begin your testimony.

14 MR. ARIS: Hi. My name is Raymond  
15 Aris. I've been a taxi driver since  
16 2008. I bought my medallion, and at  
17 that point, it was pretty good.

18 I used to work, make money, support  
19 my family and pay my bills, but in the  
20 past few years -- since Uber, Lyft,  
21 Juno, Via -- all of these people, they  
22 complain. They give them a chance to be  
23 in the City -- I believe to destroy the  
24 yellow cab business.

25 I know everybody have to make money;

1 I know everybody have to survive, but  
2 the thing is that, to me, I think that  
3 is a cancer. If it's a cancer, we have  
4 to treat -- to know what caused the  
5 cancer. The cancer is all the other  
6 company they let be in the business  
7 without discussion. That's what caused  
8 the problem.

9 And I do believe if you guys are  
10 ready to help the drivers right now, the  
11 app company, you guys have to put the  
12 instruction on them in order for us --  
13 for the yellow cab industry to survive,  
14 otherwise, that's going to be a problem.

15 Even that cancer -- give it  
16 chemotherapy, whatever you do for it --  
17 it's still going to be a problem and in  
18 a few more years, we're still going to  
19 come back to the same problem again  
20 because I do believe the yellow cab  
21 industry starts since 1970s. So, if  
22 they've been good for all that time, so  
23 why now is the problem?

24 You guys have to see what caused the  
25 problem in order to be able to fix it.

1           So, thank you very much. I hope you  
2           guys take a note and find where the  
3           cancer came from -- what cause the  
4           cancer, and we will be able to treat it  
5           and then we will be all right.

6           Thank you.

7           MR. WANTTAJA: Thank you for your  
8           testimony.

9           Next up we have Aget Barth  
10          (phonetic), followed by Golam Talakder.

11          (No response.)

12          MR. WANTTAJA: Aget, I see you've  
13          joined the meeting. You may un-mute  
14          yourself and begin your testimony.

15          (No response.)

16          MR. WANTTAJA: Aget Barth, you may  
17          un-mute yourself and begin your  
18          testimony.

19          (No response.)

20          MR. WANTTAJA: Okay. Last call for  
21          Aget, and we will move onto Golam  
22          Talakder.

23          (No response.)

24          MR. WANTTAJA: Golam Talakder, you  
25          may un-mute yourself and begin your

1 testimony.

2 MR. TALAKDER: Hello, can you hear  
3 me?

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

6 MR. TALAKDER: Hi, sir. My name is  
7 Golam Talakder. I am a proud member of  
8 the NYTWA. I support my union and  
9 (unintelligible), and everything, and I  
10 have to tell you my story.

11 Before you come, NYTWA, we're  
12 fighting for that for more than three  
13 years and last year around March, my  
14 bank -- (unintelligible) Bank -- they  
15 offered us like a settlement, 150. We  
16 don't have the money. Our union leader  
17 and all the employees help us to get PPP  
18 and everything.

19 We don't have 150 and there is no  
20 lender (unintelligible). I borrow all  
21 the money from my family and everything  
22 and I paid off 150. I have a request to  
23 you, please include us so we can take  
24 (unintelligible) of those people,  
25 (unintelligible) settlement, you know.

1           They can get 29,000 back and please  
2           (unintelligible) also offer like those  
3           people (unintelligible) settlement, they  
4           should get it.

5           So, please help us. We have elected  
6           to pay; we have (unintelligible) to pay.  
7           We need this help. Please include us.  
8           Thank you.

9           MR. WANTTAJA: Thank you for your  
10          testimony.

11          Next up we have Golam Istiaque,  
12          followed again by Sole Chung.

13          So, next up, Golam Istiaque --  
14          apologies for the pronunciation -- and  
15          you may begin -- you may un-mute  
16          yourself and begin your testimony.

17          MR. ISTIAQUE: Hi, good morning, all  
18          the Commissioners and Taxi and Limousine  
19          Commission. I am a taxi driver and taxi  
20          medallion owner.

21          On May 3rd, my medallion is -- they  
22          give us the opportunity that you have to  
23          do the settlement or you have four weeks  
24          to get out for the -- a date. So, I  
25          have no other choice; I have to take out

1 the money and settle it.

2 The problem is that I have a debt  
3 for the credit card. My -- I take the  
4 money from my house, so I need to pay  
5 all of the debt from my credit and  
6 refinance of the house.

7 So, please include us when you are  
8 doing the cash settlement and thank you  
9 so much for your time.

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

12 Our next speaker will be Sole Chung,  
13 followed by MD Kadeer (phonetic).

14 (No response.)

15 MR. WANTTAJA: Hi, Sole Chung, you  
16 may un-mute your microphone and begin  
17 your testimony.

18 (No response.)

19 MR. WANTTAJA: Sole Chung, you may  
20 un-mute your microphone and begin your  
21 testimony.

22 (No response.)

23 MR. WANTTAJA: And one more time for  
24 Sole Chung.

25 (No response.)

1 MR. WANTTAJA: Okay. We will move  
2 onto MD Kadeer, followed by John Asmah.

3 (No response.)

4 MR. WANTTAJA: MD Kadeer, you may  
5 un-mute your microphone and begin your  
6 testimony.

7 (No response.)

8 MR. WANTTAJA: MD Kadeer, please  
9 un-mute your microphone and begin your  
10 testimony.

11 (No response.)

12 MR. WANTTAJA: One last time for MD  
13 Kadeer to un-mute your microphone and  
14 begin your testimony.

15 (No response.)

16 MR. WANTTAJA: And we will move onto  
17 John Asmah, followed by MD Shaik  
18 (phonetic).

19 (No response.)

20 MR. WANTTAJA: John Asmah, we can  
21 see you. You may begin your testimony.

22 (No response.)

23 MR. WANTTAJA: And -- oh -- we are  
24 unable to hear you right now, John.

25 (No response.)

1 MR. WANTTAJA: You may un-mute  
2 yourself and begin your testimony.

3 MR. ASMAH: Hello.

4 MR. WANTTAJA: Hi, yes, we can hear  
5 you. Thank you.

6 MR. ASMAH: This is John Asmah.  
7 Just like all my fellow members have  
8 said, I'm also a member of the OSK, and  
9 this broker should be expedited as soon  
10 as possible so that we can have our  
11 lives back together.

12 OSK has been putting pressure.  
13 We've been filing modification after  
14 modification. All -- Marblegate is in  
15 -- has accepted the MRP and OSK and the  
16 rest of the banks should also come in  
17 and join it, and the Commissioner and  
18 everybody should expedite this program  
19 so that we can have our life back.

20 I think everybody has said  
21 everything that needs to be said, but  
22 OSK -- the pressure of OSK is not fair  
23 and they're putting pressure on so many  
24 of us and there needs to be a  
25 communication with them so that they can

1 join it and see that this is real.

2 The 170,000 is real; the guarantee  
3 by the City is real, and the \$30,000  
4 that has been guaranteed by the City is  
5 also real. So, they should join the  
6 team and allow this program to go on --  
7 to start expeditiously so that we can  
8 have a little rest.

9 Working as a yellow cab, as somebody  
10 who has been in the business for over  
11 25 years, it's not an easy task. We  
12 have so many other obstacles that  
13 surrounds you. You need a clear mind to  
14 be on the street of New York City to be  
15 able to serve the good people of New  
16 York City.

17 So, Commissioner, I'm here begging  
18 you for the rest of everybody of my  
19 fellow cab drivers on the road, to  
20 expedite this program and tell OSK to  
21 slow down and have this program to take  
22 over so that they can -- we can have our  
23 life back together, and the program will  
24 work for everybody.

25 So, my mind -- my sense is that OSK

1           should come on board as soon as possible  
2           and suspend all medallions they have  
3           taken from the people and give it back  
4           to them --

5           MR. WANTTAJA: 30 seconds remaining.

6           MR. ASMAH: -- and allow the people  
7           to join the MRP and expedite this thing  
8           so that we can have our life back  
9           together.

10          We love this business. It wasn't a  
11          choice. I made the decision to drive a  
12          yellow cab and I love it. I have so  
13          many options, just like my fellow  
14          drivers, but we love to serve the people  
15          of New York City, driving as a yellow  
16          cab driver.

17          And so please, I say, OSK loan --  
18          medallion driver, tell them to slow down  
19          and allow this process to go through.

20          MR. WANTTAJA: Time has expired.

21          Please conclude your testimony.

22          MR. ASMAH: Thank you very much,  
23          sir.

24          MR. WANTTAJA: Thank you for your  
25          testimony.

1           Our next speaker will be MD Shaik,  
2 followed by Tarik Alfied.

3           (No response.)

4           MR. WANTTAJA: MD Shaik, followed by  
5 Tarik Alfied.

6           (No response.)

7           MR. WANTTAJA: Are we able to  
8 promote either one of those speakers?

9           UNKNOWN SPEAKER: Hi, Ryan. Both of  
10 those speakers dropped off, so --

11          MR. WANTTAJA: Oh, okay. All right.  
12 Well, then let's move on then to Pauline  
13 Hall, followed by Valentine Georgio.

14          (No response.)

15          MS. HALL: Hello?

16          MR. WANTTAJA: Hello. Hi, yes, you  
17 may begin your testimony.

18          MS. HALL: Hi. Okay. Yes, good  
19 morning, everyone. My name is Pauline  
20 Hall. I'm a beneficiary of my husband's  
21 medallion. Thank you for giving me this  
22 time and opportunity to testify on  
23 behalf of my husband, who no longer can.

24          So, I will give you a little story  
25 of his life. I'll be quick, but -- so,

1 my husband used to be a medallion  
2 driver. He has a medallion, that he has  
3 had for over 15 years and he sacrificed  
4 all his day on the street in the  
5 brightness, in the darkness along other  
6 medallion owners and drivers for their  
7 families.

8 This is what we do each day while  
9 you are home with your families and we  
10 are not. I'm speaking on behalf of my  
11 husband, that's why I'm saying "we".  
12 It's our livelihood. We provide food,  
13 shelter, security to our families, a  
14 selfless act.

15 So, I ask OSK, why -- why take that  
16 away? Why take the lives away -- our  
17 lives away? Why the constant torment,  
18 harassment, verbal abuse? Do you know  
19 we are also humans too?

20 Let's work together instead of  
21 causing harm. Let's stop the constant  
22 suicidal thoughts lingering in our  
23 minds. Let's stop the anxiety buried in  
24 us. Let's stop the pain, the  
25 heartaches, the heart attacks, the

1           cries, the emptiness. This is what we  
2           medallion owners experience each day.

3           OSK, I ask you -- I beg you, please,  
4           participate in the City's program grant  
5           and guarantee. You must be concerned as  
6           much as us, but --

7           MR. WANTTAJA: 30 seconds remaining.

8           MS. HALL: -- but -- thank you --  
9           but this is a solution -- a financial  
10          benefit for you and for the medallion  
11          owners. Join with the others who are  
12          participating in the City's program.  
13          Please participate.

14          I don't want to lose my husband's  
15          medallion, and as I said, he has been  
16          working for 14 years as a medallion  
17          driver. I want to keep it on behalf of  
18          him. I'm speaking for him and I want to  
19          keep his medallion. I don't want his  
20          medallion to be taken away by  
21          (unintelligible).

22          OSK, please listen to us; listen to  
23          me. Listen to other drivers. They need  
24          you to participate in the City's  
25          program. Please participate. Thank you

1 very, very much.

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

4 MS. HALL: Thank you.

5 MR. WANTTAJA: Our next speaker will  
6 be Valentine Georgio, followed by  
7 Massoud Allum (phonetic).

8 MR. GEORGIO: Good morning,  
9 Commissioner and all of the  
10 participants, and also thanks to the TLC  
11 for making this meeting possible. My  
12 name is Valentine Georgio, proud  
13 medallion owners for 20 years.

14 First, I'd like to thank Ms.  
15 Bhairavi for her tireless education in  
16 believing that success is possible  
17 regardless of enormous obstacles.

18 So, that said, I'd also like to  
19 thank Senator (unintelligible) from the  
20 City that worked really hard, really led  
21 by Ms. Ramos and Mr. Mamdani, and of  
22 course that wouldn't be possible without  
23 cooperation with the City and TLC.

24 And mentioning TLC, I'd like to  
25 congratulate the Commissioner for her

1 reappointment to the position.

2 Also, thanking -- thanks to the  
3 Marblegate for being cooperative and  
4 agreeable with the proposal of New York  
5 Taxi Workers Alliance.

6 One thing that should be emphasized  
7 on the fact that TLC and the City must  
8 do everything possible so all lenders  
9 enter this medallion relief program, so  
10 all the medallion owners benefit from  
11 this enormous effort of everybody in  
12 this endeavor.

13 Also, I'd like to mention quickly  
14 the (unintelligible), which supposedly  
15 they should be helping us and helping  
16 the TLC of moving the things faster and  
17 getting things done regardless of  
18 program, or application -- anything.  
19 It's not working --

20 MR. WANTTAJA: 30 seconds remaining.

21 MR. GEORGIO: -- it's not working.

22 They're not doing their job. I  
23 cannot get in touch with them.  
24 Everybody complaining about that. There  
25 should be some other way for us to fill

1 out these applications and make sure  
2 that everything is done fast and  
3 efficiently.

4 I guess my time is up, so I'd like  
5 to say so many other things, but thanks  
6 for your attention. Thank you.

7 MR. WANTTAJA: Thank you for your  
8 testimony and I will just remind  
9 everybody, if you'd like to supplement  
10 your testimony today with written  
11 comments, you may do so by sending those  
12 to [tlcrules@tlc.nyc.gov](mailto:tlcrules@tlc.nyc.gov).

13 Next up, we'll have Massoud Allum,  
14 followed by Tarik Alfied.

15 Massoud Allum, you may un-mute  
16 yourself and begin your testimony.

17 (No response.)

18 MR. WANTTAJA: Massoud Allum, you  
19 may un-mute yourself and begin your  
20 testimony.

21 (No response.)

22 MR. WANTTAJA: One more time for  
23 Massoud Allum.

24 (No response.)

25 MR. WANTTAJA: Okay. Let's move

1 onto Tarik Alfied, followed by Shishri  
2 Roy.

3 (No response.)

4 MR. WANTTAJA: Okay. Looks like  
5 next we're going to have Shishri Roy,  
6 followed by Aget Barth.

7 (No response.)

8 MR. WANTTAJA: Shishri Roy, followed  
9 by Aget Barth. Are we able to promote  
10 either of those to a speaker?

11 UNKNOWN SPEAKER: They are no longer  
12 on the list. We are skipping onto the  
13 next one.

14 MR. WANTTAJA: Okay. If we don't  
15 have either of those, we have William  
16 Ritziu and Chime Gyatso.

17 UNKNOWN SPEAKER: We're bringing in  
18 Balkar Singh.

19 (No response.)

20 UNKNOWN SPEAKER: Hi, Ryan. We're  
21 bringing in Balkar Singh.

22 MR. WANTTAJA: Balkar Singh, great.

23 Okay. Balkar Singh, I see you on  
24 here. You may un-mute yourself and  
25 begin your testimony.

1 MR. SINGH: Hello. Good afternoon,  
2 sir. My name is Balkar Singh. I am  
3 driving only 22 years and I am member of  
4 NYTWA and I want to thank Marblegate for  
5 agreeing to the rule for all my friend.

6 I am asking all other lender,  
7 especially OSK, to also join the  
8 program. We fight very hard for this  
9 victory. We suffer for very long time.  
10 Now, we need adjustment for everyone.

11 Thank you for -- all Commissioner  
12 and all New Yorker -- who help us. We  
13 did hunger strike, 15 days, and we did  
14 -- all have, like, a demonstration in  
15 front of City Hall. Nobody compared  
16 before.

17 Thank you for New Yorker and thank  
18 you our director, helping this fight.  
19 She fights for us very hard, long time,  
20 and (unintelligible) -- and so she's  
21 very helpful. Please, thank you,  
22 Commission. Help the taxi industry,  
23 please. We are (unintelligible); we are  
24 not making money now. Nobody make  
25 money, so -- and I want to say one

1 thing.

2 Please, you're allowed to do the  
3 handicapped car. In the Uber, please  
4 stop these and stop other cars you're  
5 putting again and again  
6 (unintelligible), and other car, like  
7 (unintelligible) -- please stop those  
8 too.

9 Thank you very much and help the  
10 taxi industry and thank you for this  
11 program. Thank you very much.

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

14 MR. SINGH: Thank you, sir.

15 MR. WANTTAJA: Our next speaker will  
16 be William Ritziu, followed by Chime  
17 Gyatso.

18 MR. RITZIU: Good morning to our  
19 Commissioner, Aloysee. I see all the  
20 Commissioners. I'm so happy that I get  
21 a chance to speak. I will be very  
22 short.

23 I am William Ritziu, owner of the --  
24 individual yellow and a taxi driver for  
25 38 years, since 1984. I would

1 appreciate if that (unintelligible) will  
2 be renewed because I -- because  
3 (unintelligible), the medical situations  
4 and (unintelligible) outside for  
5 medical, I didn't do it on time, the  
6 renew.

7 But, now, I'd like to say that the  
8 November 3rd, which was a successful  
9 (unintelligible) of the product of the  
10 lending, and we will appreciate if OSK  
11 will recognize that situation and  
12 will -- they are waiting to get these  
13 rules and regulations to put  
14 (unintelligible).

15 I'm 73-years-old and I think that  
16 maybe the regulations will include also  
17 maybe even a lower than 170,000 loan,  
18 especially because we don't have a  
19 (unintelligible). We don't have  
20 anything from the driving so many  
21 years -- 38 years in my case. So, for  
22 people over 60-years-old, maybe it will  
23 be a good idea to (unintelligible)  
24 something.

25 OSK, it's better to join an honest

1           and business-like, not predatory. They  
2           go for -- in JFK, they hunt our  
3           medallions. Here, the shame of them,  
4           they will erase it because the person  
5           (unintelligible), which he was not and  
6           taking by force medallions and  
7           whatsoever from the people.

8           MR. WANTTAJA: 30 seconds remaining.

9           MR. RITZIU: With me, personally,  
10          they ask me \$300,000, and I said if  
11          you -- instead of 170, it's not done,  
12          where they said it's (unintelligible),  
13          put the money into account. However, it  
14          was only (unintelligible).

15          Nobody is going to give you \$200,000  
16          cash settlement to do the account, which  
17          I don't have particular agreement, and,  
18          finally, came the November 3rd, and we  
19          are waiting for the 170 more.

20          I wish to thank you very much for  
21          your attention and I totally look for  
22          your guidance and resolve of the hard  
23          situation of our life. Thank you very  
24          much to all of you.

25          MR. WANTTAJA: Thank you for your

1 testimony.

2 Our next speaker will be Chime  
3 Gyatso, followed by Joynul Abedin.

4 MR. GYATSO: Hello.

5 MR. WANTTAJA: Hello.

6 MR. GYATSO: Yeah, hi. My name is  
7 Chime Gyatso. Good morning, everyone,  
8 please.

9 So, my story is like this -- like as  
10 TLC Commissioner, you know our problem  
11 that -- what's going on. So, you know,  
12 like our pandemic start from 2014, not  
13 from 2019. So, (unintelligible) give us  
14 -- I mean, Pilots like this and Uber  
15 give us -- Uber is a Pilot scam from, I  
16 mean, like 2014.

17 So, TLC Commissioner, she has the  
18 (unintelligible) to give the taxi  
19 driver -- to -- I mean, survive. So,  
20 please, I mean, like give direction to  
21 all the, you know, taxi driver. So,  
22 please help us.

23 So, only -- not only that. So, my  
24 story is like this -- like -- I mean,  
25 like, 2020, it has been like almost 11

1 months. (Unintelligible) like  
2 (unintelligible) bank took my medallion.  
3 So, still I'm paying my insurance, so  
4 I'm thinking -- you know, every time I'm  
5 thinking, they're going to give me my  
6 medallion by next week, next week, next  
7 week -- like this -- and keep paying my  
8 insurance is like \$410 per month.

9 So, I mean, like nothing wrong. I  
10 was giving my payment every time in --  
11 you know, never late, even one day. So,  
12 what happened is during the pandemic, I  
13 mean, they give us a holiday too --  
14 holiday payment. I mean, somehow, like  
15 the 2014, the collection department guy  
16 -- the name was (unintelligible). He  
17 told me, give me -- give us like the \$50  
18 a week. So, I was paying, I mean, like,  
19 \$50 a week --

20 MR. WANTTAJA: 30 seconds remaining.

21 MR. GYATSO: -- \$50 a week even  
22 though, like, they took my medallion.

23 So, please, TLC Commissioner and  
24 maybe here on our June call --  
25 (unintelligible) -- so, please -- I

1 mean, give me my medallion. I want to  
2 work. So, that's my point and please,  
3 please, please TLC Commissioner, now  
4 please help us. You know, we are  
5 already in the Hudson River. So, now we  
6 -- please, help us. Thank you.

7 MR. WANTTAJA: Thank you for your  
8 testimony.

9 Our next speaker will be Joynul  
10 Abedin, followed by Valentina Laginski.

11 MR. ABEDIN: Hello. Good afternoon,  
12 everyone -- Commissioner and all other  
13 Commissioners. Good afternoon to you  
14 all and all my fellow drivers and  
15 whoever is listening to this.

16 I am a medallion owner. My  
17 medallion number 9, "Thomas", 39 and I'm  
18 a proud member of NYTWA and my lender is  
19 Stamford Credit Union and you all know  
20 we are suffering long, long time. We  
21 need help.

22 All the lenders should be joined  
23 with the City program and we really need  
24 as soon as possible to -- as our Mayor  
25 said -- get job -- what do you call --

1 get job done. So, we need it as soon as  
2 possible.

3 Please, Commissioner and everybody,  
4 help us to do this as soon as possible,  
5 and we are going through so much. We  
6 can explain you, so many drivers died.  
7 We -- everybody is like -- everyday, we  
8 are -- we cannot survive anymore. We  
9 are about to die. Like, you know,  
10 please do this -- do this program.

11 And my lender, Stamford, and every  
12 other lender, please join this program  
13 and help us to survive and run our  
14 medallion to the street. My medallion  
15 is like in the insurance. I cannot run  
16 because of the program is not running.

17 MR. WANTTAJA: 30 seconds remaining.

18 MR. ABEDIN: So, we need help and we  
19 need help now. Please help us to get  
20 through this. Thank you so much. We  
21 appreciate your help. Have a good day.  
22 Thanks so much.

23 MR. WANTTAJA: Thank you -- thank  
24 you for your testimony.

25 Our next speaker will be Valentina

1 Laginski, followed by Rowland Quiah.

2 MS. LAGINSKI: Hello?

3 MR. WANTTAJA: Hi -- hello. You may  
4 begin your testimony.

5 MS. LAGINSKI: Yes, good morning.  
6 How are you all? I'm speaking on behalf  
7 of my husband. He has been a TLC driver  
8 for the past 45 years.

9 We've been seeing good and bad  
10 during those 45 years, but lately it has  
11 been the worst. We are, unfortunately,  
12 with OSK Union. They're harassing us.  
13 They called us every morning for the  
14 money. On December 19th, that guy told  
15 me a gangster repossess his medallion  
16 for nothing. It has been paid up to the  
17 date. They tell us, we're going to  
18 teach us a lesson. They talk nonsense;  
19 they harass drivers.

20 Please, we ask them -- we ask you to  
21 help us to go for the reconstruction  
22 program, with the City guarantee.  
23 Please, force this OSK and other  
24 lenders. We need your help. We are  
25 strong people. We don't plan to commit

1 suicide or anything like that, but other  
2 people do and people lose lives.

3 We need to save lives. We need to  
4 save the taxi drivers. They're very  
5 hardworking people. So, please help us  
6 out. Do the reconstruction loan and  
7 everybody will be happy and please stop  
8 OSK from harassing people.

9 They must be stopped. It's no good  
10 the way they're treating us. They  
11 harass in Kennedy Airport and the Police  
12 Authority is for the OSK people, which  
13 is not right.

14 So, that's all I want to say.  
15 Please reconstruct the loans ASAP.  
16 Please, please, please -- and have a  
17 good day.

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

20 Our next speaker will be Rowland  
21 Quiah, followed by Abossia Azowski  
22 (phonetic).

23 MS. QUIAH: Good afternoon,  
24 Commissioner and all the others. I'm  
25 speaking on behalf of my husband,

1 Rowland. He is 72-years-old, had a  
2 stroke, and he cannot speak properly.

3 He is a medallion owner for over 25  
4 years, has been driving. When he bought  
5 the medallion, he was happy for us --  
6 all of us. He said, this is an  
7 investment for my retirement. We will  
8 get money from this and we can survive  
9 from the money coming in.

10 But now, with the Uber coming in and  
11 all the other competitors, business is  
12 nothing now, zero. And for the last two  
13 months, the medallion is in storage, and  
14 so we are still waiting for the TLC to  
15 come up with the rules of how to give us  
16 debt forgiveness. We want debt  
17 forgiveness and tax exemption for that  
18 debt forgiveness, otherwise, again, we  
19 will be overburdened with that.

20 We also need someone -- someplace  
21 from where we can get the loan -- the  
22 money to settle with the lender. Please  
23 help us, and also he's a senior and many  
24 other seniors like him, please have a  
25 program for seniors to help them.

1           And also another request is that the  
2           seniors have to have the medallion in  
3           the car -- the handicapped. He's  
4           handicapped and others are handicapped.  
5           If there is (unintelligible), then it is  
6           going to be difficult for them also.  
7           So, that is also another request.

8           So, please help us do something with  
9           the lenders -- all the lenders -- so  
10          that we can come on a level field --  
11          playing field and take care of us so  
12          that we can serve and -- survive and  
13          also serve the City.

14          We -- this the only income and  
15          everything has been dashed -- all the  
16          investments and everything has been  
17          dashed. Thank you for your time. Thank  
18          you Commissioner. Thank you, everybody.

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

21          Our next speaker will be Abossia  
22          Azowski, followed by Debasheesh Saha  
23          (phonetic).

24          MS. AZOWSKI: Hello, can you hear  
25          me?

1 MR. WANTTAJA: Hello. Yes, you may  
2 begin your testimony.

3 MS. AZOWSKI: Hi. Good evening -- I  
4 mean, good afternoon. Sorry.

5 I just would like to verify, how do  
6 you establish who is qualified? I think  
7 all of us who are in good standing up  
8 to, let's say, five years ago with the  
9 financial institution should be  
10 qualified.

11 You know, after all,  
12 (unintelligible) has handled our  
13 situation, so I don't understand like  
14 why after 30 plus years I have to lose  
15 some benefits because that was my  
16 retirement plan and I spoke yesterday  
17 with the lawyer -- with the medallion  
18 (unintelligible), and they told me they  
19 are not participating.

20 So, I think if they are approved by  
21 the TLC as the lenders, they should  
22 participate also. You know, we are not  
23 millionaires. This money goes back to  
24 the City because of many things, and if  
25 you have a house after 35 years, in the

1           promised land, I think you should  
2           include (unintelligible) -- you know,  
3           it's ridiculous with the predatory  
4           loans, predatory approach for others to  
5           lose their medallion.

6           I think somehow the seniors are  
7           supposed to be kind of protected by the  
8           TLC, you know, that -- and November 3rd,  
9           we were told that --

10           MR. WANTTAJA: 30 seconds remaining.

11           MS. AZOWSKI: -- the law is going to  
12           be for all of the drivers.

13           Thank you very much.

14           MR. WANTTAJA: Thank you, Abossia  
15           Azowski, and we will have somebody from  
16           the TLC reach out to you to discuss your  
17           qualifications for the Medallion Relief  
18           Program.

19           MS. AZOWSKI: Thank you -- thank you  
20           this much -- thank you.

21           MR. WANTTAJA: Thank you.

22           Our next speaker will be Debasheesh  
23           Saha, followed by Kuber Sancho-Persad.

24           (No response.)

25           MR. WANTTAJA: Debasheesh, you may

1 un-mute your microphone and begin your  
2 testimony.

3 (No response.)

4 MR. WANTTAJA: Debasheesh Saha, you  
5 may un-mute your microphone and begin  
6 your testimony.

7 (No response.)

8 MR. WANTTAJA: One more time for  
9 Debasheesh Saha.

10 (No response.)

11 MR. WANTTAJA: Okay. We will move  
12 onto our next speaker, Kuber  
13 Sancho-Persad, followed by Martin Assue  
14 (phonetic).

15 MR. SANCHO-PERSAD: Hello?

16 MR. WANTTAJA: Hello. Yes, you may  
17 begin your testimony.

18 MR. SANCHO-PERSAD: Hi. I am Kuber  
19 Sancho-Persad. I am a taxi driver; I've  
20 been driving for the last seven years.  
21 I'm here today with my union and NYTWA  
22 to praise the Commissioner and ask for  
23 more help so that medallion owners could  
24 get on the program because, you know,  
25 the lenders are being reluctant and

1           they're going against -- and taking  
2           people's medallions, and scaring them,  
3           and threatening them, and shaking them  
4           down for money.

5           My dad was a taxi driver for  
6           35 years. Sadly enough, he passed away  
7           a month after he got his foreclosure  
8           notice for his medallion. I don't want  
9           to see that happen to any more drivers.  
10          You know, a lot of them are driving  
11          maybe similar time, maybe a little more,  
12          maybe a little less, and they all  
13          thought that the medallion was a way to  
14          retirement.

15          I know it's a long way to rebuild  
16          this industry, but I think we could and  
17          I think that with the Commissioner, she  
18          could, and I know it's not her fault  
19          that this is what the situation became,  
20          but I think she could fix it and we can  
21          build a better industry that's more  
22          sustainable and that we can have  
23          affordable living for everybody and that  
24          everybody could have a life again, as my  
25          dad would say it.

1           Right now, we're working as  
2           indentured servants just to pay off the  
3           loans that we have or either we're in  
4           Bankruptcy Court -- Foreclosure Court as  
5           I am -- and all trying to -- estate  
6           transfer my dad's medallion cause they  
7           didn't take it.

8           But my lender is Marblegate and they  
9           have agreed to the terms. So, hopefully  
10          I will get back my medallion, but many  
11          other lenders -- I mean, that are being  
12          reluctant and giving --

13          MR. WANTTAJA: 30 seconds remaining.

14          MR. SANCHO-PERSAD: -- giving  
15          drivers a hard time, please,  
16          Commissioner, try to see if there's  
17          something they could do to stop these  
18          harassments and give these guys back  
19          their dignity of living and decency.

20          Thank you very much and have a nice  
21          day -- and thank you -- and --  
22          (unintelligible).

23          MR. WANTTAJA: Thank you for your  
24          testimony.

25          Our next speaker will be Martin

1 Assue, followed by Mohammad Zieni  
2 (phonetic).

3 (No response.)

4 MR. WANTTAJA: Martin Assue,  
5 followed by Mohammad Zieni.

6 (No response.)

7 UNKNOWN SPEAKER: Hello, Ryan.  
8 We're having difficulty connecting him.

9 MR. WANTTAJA: Oh, there he is. I  
10 see Martin has just joined.

11 (No response.)

12 MR. WANTTAJA: Martin, you may  
13 un-mute yourself and begin your  
14 testimony.

15 (No response.)

16 MR. WANTTAJA: Martin Assue, you may  
17 un-mute your line and begin your  
18 testimony.

19 (No response.)

20 MR. WANTTAJA: Okay. One last call  
21 for Martin.

22 (No response.)

23 MR. WANTTAJA: And we will move onto  
24 -- I see Mohammad Zieni here.

25 (No response.)

1 MR. WANTTAJA: Mohammad Zieni, you  
2 may un-mute your line and begin your  
3 testimony.

4 (No response.)

5 MR. WANTTAJA: Mohammad, you may  
6 un-mute your line and begin your  
7 testimony.

8 (No response.)

9 MR. WANTTAJA: After Mohammad, we  
10 have Ahmad Melahotra (phonetic),  
11 followed by MD Motaleb.

12 Last call for Mohammad Zieni.

13 (No response.)

14 MR. WANTTAJA: Okay. Ahmad  
15 Melahotra, you may un-mute your line and  
16 begin your testimony.

17 MR. MELAHOTRA: Hello.

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

20 MR. MELAHOTRA: Hi. Good morning,  
21 Commission. Thank you so much for doing  
22 (unintelligible) for us.

23 So, my name is Ahmad Melahotra. I  
24 really appreciate -- thankful for all of  
25 you, especially NYTWA and all members

1           who did hunger strike, 14 days  
2           (unintelligible) for their friends.

3           While everyone knows, it is not an  
4           easy thing to do. Even some of us have  
5           serious health issues, they choose to do  
6           something special for them -- all their  
7           friends' future. As (unintelligible)  
8           and Senator Schumer, Mamdani, and  
9           (unintelligible), who stood with us  
10          until we not get (unintelligible), which  
11          is I hope brings many smiles and success  
12          for our families, especially our kids,  
13          who were worried they might not get good  
14          education while they -- what they want  
15          because of our financial situation.

16          Thank God we got most of us  
17          (unintelligible), Commissioner Aloysee.  
18          There is still many of our friends  
19          (unintelligible), who (unintelligible)  
20          in order, great job. Give them  
21          (unintelligible) to help  
22          (unintelligible) medallion as well.

23          So, I humbly request you please, do  
24          something for them. This is not fair  
25          for them who has been driving for at

1 least 15 years, 20 years, 40 years.  
2 They (unintelligible) -- so please help  
3 them. This is not fair. One owner  
4 losing the medallion is blaming for all  
5 of us. So, please do -- I know you can  
6 do something better for them.

7 So, another thing --

8 MR. WANTTAJA: 30 seconds remaining.

9 MR. MELAHOTRA: Okay. Thank you.

10 -- fare hike because longtime we no  
11 have fare hikes. So, another thing, we  
12 need, think for our betterments. So  
13 many of us (unintelligible) driving long  
14 time -- 35 years, 40 years -- have  
15 health issues -- they're health not  
16 allow them to drive anymore. Please,  
17 please, make some (unintelligible), fare  
18 hike and (unintelligible).

19 Thank you so much -- thanks again  
20 for giving me a chance. Thank you, God  
21 bless you all. Thanks.

22 MR. WANTTAJA: Thank you for your  
23 testimony.

24 Our next speaker will be MD Motaleb,  
25 followed by Shubal Ghose.

1 (No response.)

2 MR. WANTTAJA: MD, you may un-mute  
3 your line and begin your testimony.

4 MR. MOTALEB: Yes. So,  
5 (unintelligible), Taxi and Limousine  
6 Commission, all respected official  
7 personnel and all attendees, good  
8 afternoon. My name is MD Motaleb; my  
9 medallion number is 9C92. I'm proud  
10 member of Taxi Workers Alliance; I'm  
11 driving about 20 years.

12 My heart is going out. Could  
13 you -- (unintelligible) -- for long  
14 suffering. This is big pain, what  
15 happened in this industry. So, my heart  
16 is going out for those souls and for the  
17 great families.

18 But still, we are still in the same  
19 situation right now. We are still have  
20 same pain, same (unintelligible), and  
21 hopelessness situations. And during the  
22 pandemic, the (unintelligible) fellow  
23 driver say that before. So, the  
24 pandemic, it started 2014. Yes, this  
25 starting 2014, but --

1           So, the real practical thing, it was  
2           going on during the pandemic, so we are  
3           -- (unintelligible) -- when COVID came,  
4           so we are falling behind  
5           (unintelligible). So, we are really --  
6           we are good -- we did the good -- all  
7           the time, we paid -- we paid the;  
8           lender. So, we are fall behind  
9           mortgage.

10           So, my lender is OSK. They are  
11           always --

12           MR. WANTTAJA: 30 seconds remaining.

13           MR. MOTALEB: -- threatening people  
14           -- they are always threatening people,  
15           they are taking the medallion and  
16           selling by private -- the private  
17           auction, which is not good.

18           So, it is City -- City has the good  
19           plan, so I (unintelligible) this plan,  
20           170 and the City grant it, so I agreed  
21           that I will participate that. My  
22           lender, OSK, please extend your hand.  
23           Please join this program.

24           I thank you for your  
25           (unintelligible) -- your leadership, and

1 all taxi driver -- the taxi organizer  
2 and fellow brothers. Thank you all and  
3 I'm very thankful to New York City.

4 After long time taking some  
5 necessary steps to (unintelligible) our  
6 hardworking suffering medallion owner,  
7 thank you very much -- thank you all.  
8 Thank you. Please send the message to  
9 OSK, not repossessing any medallion.  
10 End the suffering, please. Nothing  
11 (unintelligible) any medallion.

12 MR. WANTTAJA: Time as concluded.  
13 Please conclude your testimony.

14 MR. MOTALEB: Thank you.

15 MR. WANTTAJA: Thank you for your  
16 testimony --

17 MR. MOTALEB: Thank you.

18 MR. WANTTAJA: -- and our last  
19 speaker will be Shubal Ghose.

20 (No response.)

21 MR. WANTTAJA: Our final speaker,  
22 Shubal Ghose.

23 MR. GHOSE: Hi.

24 MR. WANTTAJA: Hello.

25 MR. GHOSE: Yes, do you hear me?

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

2 MR. GHOSE: Yeah, hi, sir. Hi --  
3 good afternoon all Commissioners and  
4 thank you all for time and I hope you  
5 all consider this program --  
6 Medallion Relief Program -- for all  
7 medallion owners and thanks -- thank  
8 you.

9 (No response.)

10 MR. GHOSE: Hello?

11 MR. WANTTAJA: Hello, yes, we can  
12 hear you.

13 MR. GHOSE: Yeah. Thank you so  
14 much.

15 MR. WANTTAJA: Thank you -- thank  
16 you for your testimony.

17 And with that, the Public Hearing on  
18 the proposed rules concludes because  
19 that was our last speaker.

20 CHAIR HEREDIA JARMOSZUK: Thank you.

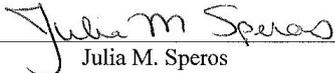
21 MR. WANTTAJA: Thank you.

22 (Time noted: 12:05 p.m.)

23

24

25

1  
2 CERTIFICATION3  
4 I, JULIA M. SPEROS, a Notary Public  
5 for and within the State of New York, do  
6 hereby certify:7 That the witness whose testimony as  
8 herein set forth, was duly sworn by me;  
9 and that the within transcript is a true  
10 record of the testimony given by said  
11 witness.12 I further certify that I am not  
13 related to any of the parties to this  
14 action by blood or marriage, and that I  
15 am in no way interested in the outcome  
16 of this matter.17 IN WITNESS WHEREOF, I have hereunto  
18 set my hand this 8th day of February,  
19 2022.  
20  
2122  
23  
24  
25  
  
\_\_\_\_\_  
Julia M. Speros



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