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PUBLIC MEETING
TAXI & LIMOUSINE COMMISSION
MEDALLION RELIEF PROGRAM ELIGIBILITY RULES
-----X

September 27, 2021
10:06 a.m.

PUBLIC HEARING
Held at:
Zoom Video Conference

BEFORE:

- Chair Aloysee Heredia Jarmoszuk
- Commissioner Lauvienska Polanco
- Commissioner Thomas Sorrentino
- Commissioner Steven Kest
- Commissioner Jacques Jiha

Also Present

- Ryan Wanttaja, Counsel

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MS. SCOTT: Good morning. Today's commission meeting and public hearing is about to begin.

This meeting is being conducted remotely via Zoom and simulcasted to the TLC's website, livestream and Facebook accounts. All persons wishing to testify were asked to sign up in advance of the hearing. All registered speakers are joining the meeting via Zoom. If you are speaking today, your audio and video were automatically muted. When your name is called, the moderator will activate your account and you will have control of your camera and microphone. When ready, please state your name and affiliation, and then proceed with your testimony. Public testimony will be limited to two minutes per speaker. Please limit your remarks specifically to the rule package being discussed today. Any additional comments on separate items may be submitted in writing to the Commission. When your testimony is complete, your audio and video will be muted

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by the moderator.

Closed captioning is available for today's meeting.

Consecutive interpretation is also available. During the signup process, individuals were asked if they require language assistance. Spanish, Russian, Korean, Tibetan, and Haitian Creole interpreters have been made available. When your name is called, please speak and the interpreter will repeat your testimony in English.

Thank you for your attention, please hold until we are ready to begin.

We will repeat this message in Spanish, Russian, Tibetan, and Haitian Creole.

(Message was repeated in the above-mentioned languages.)

MS. SCOTT: Thank you.
Commissioner Heredia Jarmoszuk, the floor is yours.

CHAIR HEREDIA JARMOSZUK: Alright.
Good morning, and a warm welcome to all.

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Today is Monday, September 27, 2021. We are convening online for a public meeting of the New York City Taxi and Limousine Commission. It is 10:19 a.m., and I call this meeting to order.

I am Aloysee Heredia Jarmoszuk, Commissioner and Chair of the TLC. We are joined this morning by the TLC Board of Commissioners, Jacques Jiha, Steven Kest, Kenneth Mitchell. I apologize, Kenneth Mitchell is not with us this morning. Steven Kest, Lauvienska Polanco, and Thomas Sorrentino, additionally, we have 42 participants.

First, I would like to acknowledge the passing of two members of our community. The TLC is deeply saddened by the loss of for hire vehicle driver, Mr. Kuldap Singh. On September 7, Mr. Singh was simply trying to make a living, serving both the public and his family, when his life was senselessly taken by a criminal on our streets.

TLC licensees, including Mr. Singh, have a right to safety and dignity while on

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the job, and the TLC is front and center supporting all efforts to end any violence and crimes committed against the City's professional drivers. We're very sorry for Mr. Singh's loss and extend all of our condolences to his loving family.

We would also like to acknowledge Ms. Leverne Tracy Miller, who passed away on September 23rd. Tracy was a much-beloved member of the licensing team for over 30 years at the TLC, very strong commitment to civil service and to the agency and the City. She worked in our Fitness Review Unit, our Driver Licensing and Client Services Office as well.

Tracy cared greatly about her coworkers and was always looking out for the people around her, and she will be sorely and greatly missed.

Now I'd like to share some new business with all of you. I'll speak a little bit about our battery vehicle pilot and 50th anniversary medallions.

As we have all been talking and

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2 coming off of the last week, where we had
3 climate issues for the City front and center,
4 we know that electric vehicles are the future
5 of both the automobile industry and the taxi
6 and for-hire vehicle segments. The TLC is
7 committed fully to the electrification of
8 current TLC licensed vehicles, and we have
9 been excited to see over 20 electric taxis go
10 on the road through our Battery Electric
11 Vehicle Pilot Program for taxis.

12 Recently, eight new electric
13 vehicles became prequalified for taxi use in
14 New York City, including the Kia Niro EV, the
15 Mustang Mach-E, and Tesla Model Y. And
16 vehicles that are not preapproved may still
17 be considered for the pilot, if licensees or
18 operators e-mail
19 electricvehicles@tlc.nyc.gov.

20 The TLC is evaluating the Pilot
21 program through data analysis and
22 communication with drivers and medallion
23 owners, and we are committed to improving the
24 driving experience of our licensed drivers.
25 We encourage all for-hire vehicles to

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continue to switch from gas powered to electric, as well. There are more -- you know, there are essentially over 95,000 vehicles that can go electric, and we look forward to that shift over time.

The first taxi pilot participant was hacked up with the TLC's new 50th anniversary medallions for 2021 through 2023 to recognize the 50th anniversary of our agency and industry, which was created by the New York State Charter in 1971. The design of the new medallions are in line with the new aesthetics and design trends of the early 1970s. The designs are, in part inspired by the designer Massimo Vignelli, whose works have influenced New York City's transit system with an elegant simplicity and color. So we hope that you enjoy seeing the medallion tins on our taxis across the City over the next month and couple of years.

Separately, we would like to discuss the Cap Determination. So this month, a few days ago, the TLC published its biannual analysis of whether TLC should

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license additional for-hire vehicles with the agency, carefully reviewing traffic congestion, vehicle supply, passenger demand, driver earnings, and attrition rates. The for-hire vehicle trips remain low, below pre-COVID-19 levels, and over 30,000 licensed for-hire vehicles did not provide passenger service this past July.

Issuing new for-hire vehicle licenses at this time could undermine the increase in earnings that TLC licensed drivers on the road have seen in recent months, and the TLC has determined that our agency will not issue any new for-hire vehicle licenses, except for those accessible to passengers who use wheelchairs.

New models of wheelchair accessible vehicles continue to become available and our safety and admission staff recently saw a firsthand demonstration of the new accessible Chrysler Voyager minivan and the Pacifica minivan, and we encourage all licensees seeking a path to licensure to consider a wheelchair accessible vehicle and help to

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2 make New York more accessible to everyone.
3 Our passengers who use wheelchairs have a
4 right to service like everyone else, and we
5 are steadfast in our commitment to ensuring
6 rides for all those that need them.

7 Just a few words on Vision Zero.
8 With New York City children back in the
9 classroom and many New Yorkers back to work
10 in the office, we are asking all drivers to
11 do their part to help keep pedestrians and
12 cyclists and other motorist safe. With TLC
13 licensed drivers playing such a significant
14 role in traffic safety in New York City, I
15 want to remind everyone to do everything in
16 their power to keep our youngest pedestrians
17 safe. Please always follow the speed limit
18 and traffic signals, and please come to a
19 full stop at stop signs. Turn slowly,
20 especially during left turns where there is
21 less visibility, especially early in the
22 morning and as dusk ascends. And, of course,
23 the faster one travels, the longer it takes
24 to stop in an emergency. So we really,
25 really ask that people and our drivers and

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all drivers in the City obey the speed limit.
I appreciate the efforts of all TLC licensed drivers to prevent tragedies on our roads and provide safe transportation every day.

Now I'd like to take a few minutes to say a few words about the taxi sector in particular and the Medallion Relief Program.

Let me begin by confirming that the City of New York and the TLC are deeply committed to the success of the taxi industry. Our work at the TLC is laser focused on ensuring medallion owners and drivers thrive post-pandemic, and the industry is beginning to show a lot of strength. New York City is in full recovery mode, businesses and tourists are coming back, and passenger demand for services is increasing. Yellow taxis made 714,213 trips the week of September 12th, a more than 13 percent increase from the week of April 5th in 2020.

The strong cap on for-hire vehicles is working, and the taxi market share is rebuilding finally for the first time in many

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2 years. Before the change in the local law
3 that empowered TLC to stop new for-hire
4 vehicles from flooding our streets, more than
5 2,000 new cars went on the road every month,
6 creating a race to the bottom for the TLC
7 licensed drivers and worsening traffic
8 congestion.

9 Since the cap was successfully
10 implemented, TLC has seen firsthand the
11 attrition of approximately 25,000 for-hire
12 vehicles, meaning we have 25,000 less
13 for-hire vehicles than we had 18 months ago.
14 We anticipate additional attrition over time,
15 and until an equitable balance is achieved
16 across all segments of our industry.

17 Importantly, the amount of money
18 medallion owners make has significantly
19 increased. Last month the average farebox
20 for a Yellow Taxi was \$7,080. A year ago, it
21 was only \$3,077. Now taxis making 25 trips a
22 day bring in approximately \$10,000 a month.
23 Those are robust farebox earnings that we
24 haven't seen in a very long time.

25 Supporting the recovery of the taxi

1
2 industry also means providing a real
3 financial relief program for medallion owners
4 who have unsustainable debt. The City's
5 \$65 million Medallion Relief Program is
6 providing that relief. We have a common goal
7 to, once and for all, address the debt issue
8 many are facing. We may not all agree on how
9 to achieve that goal, but it behooves us to
10 work together in the best interest of the
11 industry, despite disagreement or varying
12 perspectives.

13 The City's Program is underway with
14 nearly a thousand medallion owners and over
15 15 lenders working together with the guidance
16 of City-provided attorneys and financial
17 advisers. The first 26 participants of the
18 Medallion Relief Program have received over
19 \$5 million in debt forgiveness and
20 cancellation.

21 While I understand that some are
22 calling for a guarantee program, where the
23 City would cover the entire market and assume
24 all risk for both lenders and borrowers, that
25 is simply not fiscally possible at this time.

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The City and TLC have been extremely transparent about that for months.

What the MRP is making possible is reducing loan payments, lowering overall principal balances, and capping interest. Some medallion owners will reach settlements owing nothing, while others will attain a 40 to 60 percent in debt forgiveness and cancellation. Monthly payments will be reduced significantly and with monthly debt service provided by the City, many owners will have monthly payments of under a thousand dollars per month for some time. For example, if an owner is restructured and has a monthly payment of \$1,650 per month and needs debt service, the owner's monthly contribution and the City's debt service combined will keep the owner's monthly contribution to approximately \$900 a month for the first year. We cannot get more sustainable than zero balances for some and 40 to 60 reductions for others.

The MRP, the Medallion Relief Program, is providing maximum flexibility and

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a fair amount of discretion to achieve the best possible outcome for each individual medallion owner. There are no workable cookie-cutter solutions to the problem we are jointly solving.

One example of a medallion owner who has been helped by the MRB includes a licensee, where more than 60 percent of the principal was forgiven on their loan, and a grant helped close out the remaining balance that was owed. That owner is now free and clear of his medallion debt, of his loan. Another medallion owner had almost 60 percent of their loan forgiven and the monthly payment was lowered by \$400. Of another 18 restructured deals, an average of almost 45 percent of the principal balance will be forgiven and the monthly payment reduced by over \$900 on average. And for settlement deals that are on the table, an average of 67 percent of the balance was forgiven.

The Taxi Medallion Relief Program is now in motion, and it's the culmination of the hard work of everyone participating in

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the hearing today to push out and deliver a solution for medallion owners. We are listening to you, including this past January when we listened to your testimony over many hours. That hearing is etched in our minds and we have taken your plight and expressions very seriously. That is why we announced the plan in March.

We have spent the last six months tailoring the program and developing processes and ensuring the required procurement process, a few weeks ago we were able to launch through the City's Renewable Grants Program, so that medallion owners would not need to lose any more days.

We have heard you. We care about you. We have listened to you. We have met with you. We will continue to meet with you. Your words and your testimonies have led to an enormous step forward, and we need your partnership and support in advancing what is available to us and working to provide real debt relief right now, in this moment. We cannot count on or rely on what we do not

1
2 have, or what we would prefer or what we want
3 in the future. We can only count on what is
4 available and working today.

5 I encourage all medallion owners
6 burdened by debt and seeking relief to apply
7 for the program. The fund is here and no one
8 should ever discourage you from applying for
9 the relief you need and deserve. City-funded
10 lawyers and professionals are here to help
11 you at the Driver Resource Center, the TLC
12 Owner Driver Resource Center. Nearly a
13 thousand medallion owners are receiving legal
14 and financial services from the Center, where
15 City funded lawyers engage in direct
16 negotiations with lenders to help achieve
17 more reasonable loan terms.

18 I think we all agree that the taxi,
19 the Yellow Taxi is one of the most iconic
20 symbols of New York City and a strong,
21 healthy taxi industry is critical to the
22 City's recovery as we emerge from the
23 pandemic. We do not need to chase after
24 suggestions that would bailout lenders or
25 corporate fleets for the next 30 years. The

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2 MRP is up and running now and it is
3 delivering the relief that the hardworking
4 taxi owners and drivers urgently need to
5 achieve the financial health and stability
6 that they deserve, that our city deserves,
7 and that they have earned. And while we may
8 not all agree on the path forward, it is my
9 express wish that we can all proceed civilly,
10 professionally, and united in solving the
11 debt issue for as many as are willing and for
12 as many as possible. Anything less will be
13 unproductive for our mutual goals.

14 With that, we will move on to the
15 remainder of the Commission meeting, and I
16 wish all our TLC licensees and entities good
17 health and prosperity in future time and the
18 time ahead.

19 Thank you.

20 MR. WANTTAJA: Good morning.

21 Before we get to the public hearing on the
22 rules, a few housekeeping points. First, if
23 you are in the Zoom waiting room waiting to
24 speak, please make your Zoom name your full
25 name; otherwise, we will not be able to

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identify you as a speaker and you will not be called on to speak, so if you are in the Zoom waiting room, please make your Zoom name your full name.

Our next agenda item before we get to the hearing is a vote to approve the minutes from the June 22, 2021 Commission meeting.

Commissioners, I'll ask that you raise your hand when I call a vote.

So all of those in favor of approving the minutes of the June 22nd Commission meeting.

One, two, three, four, five.

With that, the minutes are approved unanimously.

Next on the agenda, I will call Nelly Rodriguez to present the base licensing recommendation.

MS. RODRIGUEZ: Good morning, Commission and attendants.

My name is Nelly Rodriguez, and I am the supervisor of the Base and Business Licensing Unit.

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Today I have 18 bases, new, renewals, and change applications submitted and are waiting for your approval.

MR. WANTTAJA: Thank you.

All in favor of adopting the base licensing recommendations?

One, two, three, four, five. Thank you.

The base licensing recommendations are adopted unanimously. Thank you.

Finally, on our agenda is the public hearing on the proposed Medallion Relief Program eligibility rules, which ran in the City Record on August 25, 2021.

These rules set the eligibility requirements to apply for a grant or a supplemental grant under the Medallion Relief Program.

When I call your name, you can unmute your microphone and begin your testimony.

Due to the volume of speakers that have signed up to testify, each speaker will be allotted two minutes to speak. The time

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limit will be strictly enforced. I will provide a 30-second warning and then ask you to conclude your testimony when your time limit is up.

If you would like to submit written comments to supplement your testimony today, you may still do so by e-mailing them to tlcrules@tlc.nyc.gov.

A video of this hearing and copies of all written comments will be provided to the Commissioners prior to a vote on these rules at the next Commissioner meeting.

With that, we will begin our public hearing, and I will call on our first speaker, Bhairavi Desai.

MS. DESAI: Good morning. Good morning, Commissioners. My name is Bhairavi Desai, I'm the executive director of the New York Taxi Workers Alliance.

I just don't understand what bubble the TLC is living in right now. The numbers that you're citing with regard to the trip volume, they are not going to be sustainable. What you yourself said, 30,000 FHV's are not

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even back on the street yet.

You cannot pass a program today that assumes the best of conditions going into the future. You, again, are speculating instead of regulating, as Congressman Torres has said so many times. We need a policy that is going to put an end to the bankruptcies and the foreclosures. The only way to do that is to put more of an incentive on the table to get the lenders to more properly reduce these loans. Marblegate, the largest lender, is still looking at \$275,000. Your numbers do not add up. They do not add up. We wish to God that they did. We wish to God we didn't have to be on the streets for 24 hours. We have been out here over 200 hours straight as of now.

We are calling for you to pass a guarantee that would remove the risks off the backs of the drivers that have made the City over 850 million in medallion sales alone. Do not make them suffer any longer.

It is a strategic way to get the lenders to the table to actually reduce the

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debts and the monthly payments to a point that are sustainable. We absolutely need a solution that will be long-lasting. What you have is a Band-Aid on a gunshot wound.

MR. WANTTAJA: Thirty seconds remaining.

MS. DESAI: The only one who would find that acceptable are the people that fired that shot.

The City is responsible. Please take your responsibility, \$6 billion was given to this city from COVID. Senator Schumer has been on our side, you have \$2 billion of surplus above the deficit. The money is there. The crisis is real. The responsibility is yours. Please fix this, Commissioners. Do not let this rule pass. It is a Band-Aid. Our people deserve to get their life back.

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MS. DESAI: -- program.

MR. WANTTAJA: Thank you for your testimony.

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Our next speaker will be Senator Jessica Ramos.

SENATOR RAMOS: Alright. Good morning, Commissioners. I'm State Senator Jessica Ramos. I represent Senate District 13, which includes Jackson Heights, East Elmhurst, Elmhurst, Corona, and parts of Astoria, the neighborhoods where most TLC licensees reside in New York City.

Over the past decade, I've watched my neighbors' livelihoods be wrecked by the crashing value of the Yellow Taxi medallion. Friends and friends' parents have lost their savings, their retirement plans, some have lost their homes. And worse, some have taken their own lives.

As we all know, prior to the pandemic, the value of the medallion had plummeted because of a speculative loan bubble created by the City of New York and the unchecked growth of big companies, businesses such as Uber and Lyft.

Also, as we know now by the New York Times reporting, city, federal, and

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state regulators, who oversaw financial transactions, did not take action when reports of a bubble revealed itself and allowed for predatory financial institutions to take advantage of immigrants. If we were talking Wall Street instead of Yellow Taxi medallions, the SEC would be all over this.

The TLC's plan to provide \$65 million toward a debt relief program really concerns me. The way the money is being leveraged to restructure drivers' debt helps the banks, not the drivers. With different tactics and better wherewithal, I believe the City could produce lower loan balances, lower monthly payments, and cap interest payments.

I have been working with many of the driver/owners to come up with a real solution that acknowledges the role the City played in this catastrophe and offers drivers the justice they deserve.

I want to offer some suggestions based on the bill that I have been carrying in the State Senate for the past few years, which is S.4393.

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MR. WANTTAJA: Thirty seconds remaining.

SENATOR RAMOS: I would like to see the City create a real guarantee program, instead of providing \$20,000 to restructure the loan with \$9,000 in monthly debt payment assistance. This has been something that the lenders have told me they are open to, while the Taxi Workers Alliance and countless of my colleagues have also endorsed this plan. The payments, the loan payments need to be reduced to at least \$800 if my neighbors are to make a living wage, payments should be a reasonable amount.

MR. WANTTAJA: Two minute have elapsed. Please conclude your testimony.

SENATOR RAMOS: -- the total value of the loan should be loosely tied to the value of the medallion to correct the speculative nature of the medallion market. We should not be keeping loan values higher than the actual value of the asset, and capping interest payments and preventing them from ballooning is also critical.

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So I am adding my voice --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

SENATOR RAMOS: -- and I am imploring that you, Commissioners at the TLC, vote down this rule and get serious about protecting the immigrants who drive us around.

Thank you.

MR. WANTTAJA: Thank you for your testimony. Moving on to the next speaker.

Our next speaker will be Galina Kaminker, followed by Valentin Gueorguiev.

MS. KAMINKER: Hi. Can you hear me?

MR. WANTTAJA: Yes, we can hear you.

MS. KAMINKER: Yes. My name is Galina Kaminker, and I'm a medallion owner. I'm also one of the -- I'm a member of medallion owners, my father was, rest in peace, my mother is right now.

I totally agree with Desai and Ramos about what's trying -- the TLC is

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trying to pass as the Relief Program, that
it's not working.

I know my mother is, actually,
right now, her case, even though we have been
under a pandemic, but PenFed actually took my
mother into court and she is actually -- it's
gonna be judged against her money, that she
barely makes like \$780, she gets Social
Security and she was getting supplement from
renting her medallion since my father passed
away and she is not a driver.

The Relief Program is not working.
Banks do not want to talk to her. I'm not --
I'm questioning where this program is
actually leading because nobody reached out
to us. We have been working with the NYLAG,
but my bank, her bank is not willing to talk
to us if they actually took my support. I'm
trying to see where the relief money, we're
talking about \$500 million being forgiven.
There are thousands of medallion owners
being, talking about forgiving their --
actually the loans are being forgiven, the
relief. I'm trying to understand all of

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this, and like it says, numbers doesn't make sense to me. I don't see any relief. I don't know who they're talking about.

What we need, we actually need restitution for what City did to us, what City did to medallion owners as trusting the City, putting our life savings, our future, our retirement in the City's hands, just to be betrayed.

MR. WANTTAJA: Thirty seconds remaining.

MS. KAMINKER: City broke a contract with us, and I think we have to talk -- you know City is responsible, like any other people or organization who breaks a contract.

And we're talking about people's death, which is criminal, actual people died, and I don't know who else is next. I mean, it could be my mother because she's on the edge of losing everything she has. She could be the next -- and what is next, who's gonna take blame for that?

MR. WANTTAJA: Two minutes elapsed.

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Please conclude your testimony.

MS. KAMINKER: I'm just trying to stay, whatever is proposal for the relief program, it's not working, it's not for us, it's actually for public eyes to cover the City and TLC is doing something for medallion owners. In reality, you're not, you're killing us.

MR. WANTTAJA: Two minutes has elapsed. Please conclude your testimony.

Thank you for your testimony.

Moving on to the next speaker.
Next up, we have Valentin Gueorguiev.

MR. GUEORGUIEV: Good morning, everybody. Two minutes. Good luck, so I'll try.

My name is Valentin Gueorguiev, a proud medallion owner. When I arrived to the City in '92, I only knew three things about it, Statue of Liberty, Times Square, and Yellow Cab. The three most famous landmarks of our great city. So understand when I get my hack license same year, in 2001 became owner of one of the City's landmarks and taxi

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medallion, also because I was lured by City and TLC statement that this is the safest possible investment that (unintelligible) the City and the TLC state fund that this is the potential medallion owners by securing you job and investing in their retirement.

A little background on TLC. It's an understatement to say medallion owners do not trust the TLC. As a matter of fact, for years TLC exhibited that not only it doesn't care about the owner/drivers, but their policy has been of abusing and terrorizing. I hope that's in the past, and I hope that under the new leadership, TLC will abandon the role of playing the stepmother to the taxi industry as a whole, and do the opposite, to cater to our needs.

Apologies to the harsh introduction, but I want you just to get the facts straight. So it's not a surprise to see that, how any of this is consequence of deceiving and fraudulent behavior of TLC and the City.

MR. WANTTAJA: Thirty seconds

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remaining.

MR. GUEORGUIEV: -- the City made a lot of money. I still remember how I could get thousands, hundreds of thousands from the bank for any medallion with no questions asked and gave the money to the City so City can fix their budget.

The present administration and the TLC have a chance to fix this wrong. The City Medallion Relief Program --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. GUEORGUIEV: -- in the right direction, but it doesn't go far enough in order to fundamentally change the downward direction of taxi industry. So I, as a member of New York Taxi Workers' Alliance --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. GUEORGUIEV: -- demand, insist and beg the TLC, please take a look at incorporating the unions' proposal in the Medallion Relief Program.

MR. WANTTAJA: Thank you for your

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testimony. Moving on to the next speaker.

MR. GUEORGUIEV: Thank you.

MR. WANTTAJA: Next up, we have Choejum Gyal, who has indicated they will need a Tibetan translator.

Tibetan translator, are you available?

TRANSLATOR: Hello.

MR. WANTTAJA: Do we have Choejum in?

Okay. There we go. Thank you.

Just for -- our next speaker following Choejum will be Duralis Jean Pierre, who has indicated that they will need a Creole translator.

Choejum, I see your name here, so feel free to unmute and begin your testimony.

MR. GYAL: Hello.

MR. WANTTAJA: Hello.

MR. GYAL: Can you hear me?

CHAIR HEREDIA JARMOSZUK: We can hear you.

MR. GYAL: Last time I received a ticket, and I received the bill, but I didn't

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know for what reason.

MR. WANTTAJA: This is a public hearing on rules. This is not a hearing on any particular ticket. So thank you for your testimony. We will have External Affairs reach out to you about your pending matter, and we will move on to the next speaker.

MR. GYAL: Okay. Thank you.

MR. WANTTAJA: Thank you.

Our next speaker will be Duralis Jean Pierre, who has indicated they need a Creole translator.

Following Duralis, we will have Augustine Tang.

Feel free to unmute your microphone and begin your testimony.

MALE SPEAKER: Creole interpreter, are you here?

TRANSLATOR: I'm here.

MALE SPEAKER: If you can help communicate for him.

Ryan, go to the next person.

MR. WANTTAJA: Moving to the next speaker, which will be Augustine Tang, and

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following Augustine, we will have Peter Mazer.

MALE SPEAKER: Augustine, you can unmute your line.

MR. WANTTAJA: Augustine, you can unmute your line and begin your testimony.

MR. TANG: Hi, I'm sorry. Hey, my name is Augustine Tang. I'm an owner/driver for about five years. I'm not going to go into my story, and I'm just gonna --

I'm sorry -- you could hear me, right?

MR. WANTTAJA: Yes.

CHAIR HEREDIA JARMOSZUK: We can hear you.

MR. TANG: I'm not gonna go into my story. I want to let you guys know right now, I'm over here on Broadway and Murray, and this is the scene right now, we have over a hundred drivers and about 60 to 70 parked Yellow taxis on Broadway. We have been out here since the 19th. Me, I have been doing 24-hour stints for three times, and the first two days, I stayed in my taxi for 48 hours.

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You know, that's not even the hardest thing about being out here. The hardest thing about being out here is that none of the Commissioners have come down to even speak with any of us. I am gonna be here until we get this real debt relief solution.

I really hope that you adopt a Taxi Workers Aliances' plan, and mainly it's -- for all of us right now, we are just fighting for our lives. And I know you think that your proposal goes far enough, but it does not. Many of these drivers are of retirement age. They are unable to make ends meet, and you are basically handcuffing them to their wheel. This is just not fair to many people. A lot of these drivers have sacrificed 20, 30, 40 years of their jobs. I am out here for them. Whether or not you take my medallion away, I'm fine with it, but for everybody else, I'm really hoping that you --

MR. WANTTAJA: Thirty seconds remaining.

MR. TANG: -- the Taxi Workers

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Alliances' plan.

And just to let you know, we have been out here listening to your proposal.

Everyone scream.

(Screaming heard.)

This is not theatrics, I just want to let you know that we have been out here for a very long time, and we're going to keep on staying out here until you adopt New York Taxi Workers Aliances' plan.

MR. WANTTAJA: Two minutes has elapsed.

MR. TANG: Thank you.

MR. WANTTAJA: Thank you for your testimony. Moving on to the next speaker.

Next up will be Peter Mazer, followed by Ugyen Pema.

MR. MAZER: Good morning, Commissioners. My name is Peter Mazer, and I'm general counsel to the Metropolitan Taxi Cab Board of Trade, Trade Association, who represents the owners and operators of Medallion Taxi Cabs, where our full-service driver center has provided services to more

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than 10,000 taxicab drivers.

Medallion prices plummeted since 2014, and the medallion has lost 80 to 90 percent of its value. It's worth about a hundred thousand dollars today, and no medallion owner has been spared. Whether you own a medallion, whether you owe the bank a lot of money, whether you have no debt, you are still in the same bad situation.

We appreciate what the City is doing and the help that the City has offered, and we look forward to working with all levels of government and all interested parties to find equitable solutions to the medallion crisis; but today, as you're thinking about the rules before you, I want to address a couple of specific points that are in these rules.

First, participation is limited to owners who have interest in no more than five medallions. Nothing in the rule or the statement of basis and purpose provides a justification for this arbitrary limitation. Someone who owns five medallions could

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2 qualify for a hundred thousand dollars grant
3 and have their loan renegotiated; however, if
4 that person owned a sixth medallion, he or
5 she would get nothing and would have to deal
6 directly with the bank while facing
7 foreclosure. There is no rational or
8 economic basis for this limitation, it is
9 purely arbitrary. The medallion crisis has
10 affected all medallion owners, irrespective
11 of how many medallions they own. I submit
12 that all medallion owners should be eligible.

13 The qualifying loan restructure
14 terms create situations that may be
15 unfavorable to borrowers.

16 MR. WANTTAJA: Thirty seconds
17 remaining.

18 MR. MAZER: Someone who has a
19 hundred thousand dollars loan would meet the
20 restructure criteria if the loan was reduced
21 to \$800,000, as long as the payments didn't
22 exceed \$1,500. You can stretch out a payment
23 for 40 years or more, that's not what I think
24 you're intending to do here, and other terms
25 to be negotiated are based upon the TLC

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program administrator. This would make the TLC a partner in determining what terms are favorable. The borrower and lender could agree on what they perceive as favorable terms.

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. MAZER: Thank you. I also have submitted written testimony, and I would ask that they be included and that the Commissioners would refer to that for the rest of my comments, which are contained in the written testimony.

Thank you for your time and consideration.

MR. WANTTAJA: Thank you for your testimony.

Moving on to the next speaker call, we have Ugyen Pema, followed by Angel Miqui.

MR. PEMA: Hello, everyone. My name is Ugyen Pema. I'm originally from Tibet. I have been a Yellow Cab driver since 2003. In 2004, I invested all my savings and bought a taxi medallion at TLC auction.

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2 Yellow Cab has been my main source of income,
3 during those times, my income was enough to
4 pay my medallion loan and all other expenses.

5 Since 2013, when New York City and
6 the TLC gave permission to companies like
7 Uber and Lyft, our Yellow Cab business
8 suffered a lot. It has gotten worse. My
9 income, along with my fellow Yellow Cab
10 drivers has been reduced heavily and it's
11 been difficult to pay our medallion loan and
12 other expenses.

13 Now the City and TLC Relief Fund
14 Program is giving us around 29,000 to help
15 negotiate with our lender. Even after
16 restructuring my loan, it's still high amount
17 of 275,000.

18 I do not have enough income to pay
19 my mortgage, about 1,700, along with other
20 expenses. The Relief Program is not enough
21 to help me or other Yellow Cab medallion
22 owners. We want better relief program that
23 helps bring medallion owner loans down to
24 like a 145,000, monthly payment of 800. This
25 is the only way to save this industry and

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help Yellow Cab owners have a decent life.

Commissioner was earlier saying that some of the medallion owners reduced 40 to 60 percent.

MR. WANTTAJA: Thirty seconds remaining.

MR. PEMA: I don't see anything. I was in contact with the NYLAG, and the NYLAG, the attorney was quit from the job, and not taking any more cases.

I don't know what's going on. We are hanging there. We are suffering. We are out there at City Hall every day, you know, demonstrating. Even Chuck Schumer, Senator Chuck Schumer and other member are helping -- supporting us, but there's nothing happening. We are still suffering, we don't want to be --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony. Two.

MR. PEMA: Thank you. Thank you for your time.

MR. WANTTAJA: Thank you for your

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testimony.

Our next speaker will be Angel Miqui, followed by Mouhamadou Aliyu.

MALE SPEAKER: Angel, you can unmute your line.

MR. WANTTAJA: Mr. Miqui, I see you're unmuted, you can begin your testimony.

MR. MIQUI: Do you hear me?

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

MR. MIQUI: I am Angel Miqui. I drive a taxi for 34 years, and I have a loan of 390, and the debt have impact, you know, my income. I pay 2,726.

The TLC plans do not work if it does not make my mortgage affordable. We need a backup from the City, guarantee.

Come to the City Hall, please, commissioners, and talk to us, with the Workers Alliance because right now, having a car payment too and I have my responsibilities on my house, all payments, and I can't afford, right now, that is, like half of the medallion stories. That's one of

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the reasons some drivers can make something, but as soon as we can all come out, we're not gonna have money to pay. I want you to please consider my situation and come to the City Hall, the Commissioners, and talk to us about the guarantee program backup, please.

MR. WANTTAJA: Thank you for your testimony.

We'll move on to the next speaker. Mouhamadou Aliyu, followed by Golam Istiaque.

Mouhamadou, you may unmute your line and begin your testimony.

MR. ALIYU: Good afternoon, commissioner. My name is Mouhamadou Aliyu, medallion owner/driver, and proud member of New York Taxi Workers Alliance.

I mean, two minutes, well, it's an honor, but it's not enough to decide about my life.

I mean, from to get going, this plan does not do enough. I really appreciate the mayor and TLC trying to help out, but we want this crisis, so we can be done once, for all. We can be done with it once, for all.

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We really don't want no Band-Aid here.

The reason why I'm urging all the Commissioners today to vote no on this proposal, because it just doesn't do enough. It won't resolve our problem. We will still be in the same situation moving forward, the reason why this thing should not be given the go-ahead.

The City received 6 billion, 6 billion from federal, while the mayor was saying there is no money, thanks to Senator Schumer. And all we're getting is 65 million, when we remember the City collect over 850 million from us, while we were buying these medallions. I mean, this is called pocket-changing us.

Reason why it's not enough and we should -- all the Commissioners should know this, give the TLC to go back to come up with a more everlasting solution.

MR. WANTTAJA: Thirty seconds remaining.

MR. ALIYU: Because what happened here with this plan, whatever you want, you

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may give it to us, but at least, why don't you backstop us. If you really believe in your plan, why don't you backstop us because you have been giving all the number, but you are not giving the most important number, which is the top and the bottom. I mean how much, how much can we go high to pay every month. How --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. ALIYU: You have not been giving these numbers and they have been missing, with all due respect, Madam Commissioner --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. ALIYU: I asked you this question a long time ago, I have not get the answer, and today you give a lot of numbers --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. ALIYU: I still did not get this answer. I really, really want this

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answer before anything can be worked out.

What's the bottom --

MR. WANTTAJA: Thank you for your testimony. Moving on to the next speaker.

The next speaker is Golam Istiaque followed by Richard Chow.

Golam, you may unmute your line and begin your testimony.

MR. ISTIAQUE: Good morning. My name is Golam Istiaque. I am a taxi driver since 2006.

Can you hear me?

CHAIR HEREDIA JARMOSZUK: We can hear you.

MR. ISTIAQUE: I am the medallion owner, I am requesting to distribute the \$65 million, all of the medallion owner as equal.

CHAIR HEREDIA JARMOSZUK: Now we cannot hear you.

MR. ISTIAQUE: Just make the \$65 million equal to all of the medallion owners.

Thank you.

MR. WANTTAJA: Thank you for your

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testimony.

Next up, we will have Richard Chow followed by Mohammed Rahman.

Richard Chow, I see you are in the main room, you can unmute your line and begin your testimony.

MR. CHOW: Can you hear me?

MR. WANTTAJA: Yes, we can hear you.

MR. CHOW: Thank you.

Yes. My name is Richard Chow. I'm an owner/driver. I'm driving Yellow Cab for 16 years. I'm NYTWA member. I'm 63 years old.

TLC and City inflate the medallion value. TLC Commission auction individual medallions on 26 February 2014 minimum bid \$850,000. If someone bid less than one percent, TLC won't sell this person. TLC and the City create the bubble, and create the burst bubble. TLC and City responsible for this crisis. Nine drivers was committed suicide, including my brother Kenny Chow.

On the other hand, TLC and City

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2 allowed in Uber and Lyft without buying the
3 medallion, killing all nine drivers giving
4 the free medallion to Lyft and Uber, who
5 flood the street without the regulation,
6 6,000 owners lost their retirement,
7 investment, exclusive right, everything, we
8 lost everything. TLC -- it's not an
9 accident, this is the direct result for City
10 and TLC policy and neglect to us.

11 My lenders asked me 275,000, I
12 cannot afford it. The Commissioner, with me
13 on phone conversation, she promised me reduce
14 my loan 50 percent, monthly payment less than
15 \$1,000. It's whole balance \$389,000, it
16 should \$199,000. I can't trust that TLC
17 Commissioner proposal. It's hiding a
18 number --

19 MR. WANTTAJA: Thirty seconds
20 remaining.

21 MR. CHOW: -- 6,000 medallion
22 owners are under the water already.
23 Commission proposal push all the way to the
24 bottom of the water, left us drowning and
25 dying. The commissioner won't fix the

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crisis.

Mr. Mayor, fix the crisis. Mr. Mayor, please help the cabbie, free life-long debt for imprisonment. The City guaranteed (unintelligible) and we want justice, we want are real debt forgive --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. CHOW: -- we want our life back.

I want to invite all TLC come out after the TLC hearing, please talk to the drivers, we are inviting you to come to us. We are --

MR. WANTTAJA: Two minutes elapsed. Please conclude your testimony.

MR. CHOW: -- you are my life, you are my arm, you are my finger, you are my life.

MR. WANTTAJA: Thank you for your testimony. We will move on to our next speaker.

Our next speaker will be Mohammed Rahman, followed by Assemblyman Zohran

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Mamdani.

Mohammed Rahman, we can see you.
Feel free to unmute your line and begin your
testimony.

Once more for Mohammed Rahman, you
may unmute your line and begin your
testimony.

Okay. Last call for Mohammed
Rahman.

We'll move on to Assemblyman
Mamdani, who I see has entered the Zoom here.

You may unmute your line and begin
your testimony.

MR. MAMDANI: Thank you very much,
Ryan.

Good morning, Commissioners, thank
you very much for having me. My name is
Assembly member Zohran Kwame Mamdani. I
represent Astoria and much of northwest
Queens in the New York State Assembly.

This is an issue of paramount
importance to me, and I have prepared remarks
that I had intended on delivering, but I do
just want to take a moment to spell out why

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this is so important.

This is something that I hear from, on a daily basis, from my constituents. And what is so difficult about the stories that they tell me is that the impact of this plan is not simply one that may change the course of their life, but it is one that is definitely going to have an impact that can even result in questions of life and death.

I know that nine drivers have committed suicide over the last few years. I have been down to the protests at Broadway and Murray four times now. I've spoken to many drivers, some of whom are my constituents, and many of whom have told me that all that stands between the way of them taking their own life and them continuing to live this life is the question of whether they can get meaningful relief. And I do not say that as an attempt to emotionally blackmail you to pass whichever debt relief plan that we are pushing for, but more to underline just how serious this is for so many people.

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2 And it is something that
3 specifically speaks to me, not only as an
4 immigrant who got my citizenship just three
5 years ago, but also as somebody who has seen
6 how our city runs on the backs of immigrants.
7 And this is an industry, as you know, 96
8 percent of whom are immigrants, and who have
9 been told time and time again that a
10 medallion was the means by which they could
11 build the life they emigrated to this country
12 for.

13 MR. WANTTAJA: Thirty seconds
14 remaining.

15 MR. MAMDANI: When I go through the
16 many who have given their testimony, whether
17 it be Richard Chow, whether it be Augustin
18 Tang, whether it be, you know, Mohammed
19 Rahman, who we did not hear from, but so many
20 others, it is the same story again and again,
21 where they were promised a dream and the City
22 pulled out the rug from underneath them.

23 I know that none of you were in the
24 positions of power that you are in now at the
25 time when this crisis began, but I really do

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implore you to reject this plan as it is. It is one that will keep drivers in debt that will strangle them and instead --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. MAMDANI: -- one that has a backstop and a guarantee. One that allows for meeting the promise that Commissioner Aloysee Heredia Jarmoszuk spoke about when getting confirmed about having drivers' monthly payments be less than a thousand dollars because this plan, as it is, does not provide that meaningful change.

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. MAMDANI: Thank you, Ryan. I'm just wrapping up here. But it is just to say that we do need a guarantee, we do need a backstop. I'm in full support of this. I know that other elected officials who have spoken on this matter today have spoken on this, as well as the countless others who have visited the drivers at the protest.

I am more than willing and able to

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be speaking to you at any which time to figure out how to plan this path forward, but it does not include this currently proposed plan.

Thank you for your time, and I implore you to reject it. Thank you, Ryan, for the additional time.

MR. WANTTAJA: Thank you for your testimony.

Moving on to the next speaker. Our next --

MS. POLANCO: Ryan, I'm sorry. I just want to just understand something.

How long -- to the chair, how long did it take for this proposal to come forward? Is it something that is put on the table within a month, within a day, within -- I don't know. Like, I want to know, how long does it take? Because now you came up with \$65 million, but I just want to understand how easy or how difficult it is to come up with the amount. I know people are complaining that 65 million is not enough. I agree, it's not enough. But how easy is it

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2 to then come up with a hundred million,
3 200 million, what people are looking for? I
4 want to get an idea because it's -- the
5 frustration is palpable here, and the anger
6 for what has transpired all these years
7 within the agency, which has not been easy
8 because it's not solely the agency, I have to
9 say because I have been here for a while,
10 it's not solely the agency, it's multiple
11 actors here. So I just want to know how hard
12 or how easy it is because I'm thinking that
13 people throw in, let's reject the rules now.
14 Let's come up with a better rule made by next
15 Monday or made by November, or it could take
16 longer. So I want to get an idea because I
17 honestly -- I'm a little bit confused here.

18 CHAIR HEREDIA JARMOSZUK:

19 Commissioner Polanco, thank you for
20 the question. We appreciate it. I was not
21 expecting it so -- but I think it's a very
22 important question.

23 I was put forth in January of 2020
24 and confirmed in February 2020. And from
25 January 2020, when my name was put forth to

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2 City Council, we began to work together
3 across agencies and across the administration
4 to determine what options were available to
5 move forward. And it took, essentially, a
6 year and a half, or from January to March,
7 several hearings, and many, many countless
8 discussions after my arrival at the TLC with
9 many people who were on the line and on this
10 commission meeting this morning. I have
11 spent hours talking to people individually
12 and working with the team and other agencies
13 and the administration, the Office of
14 Management and Budget to land on a plan and
15 to land on the fund. So it's taken several
16 years to get to this place.

17 In March, we announced the fund, it
18 is what was available to the City in terms of
19 monies, federal monies cannot be used for,
20 for, for a relief plan for taxi owners.
21 Federal funds did avail City tax dollars for
22 this program, and we have spent a sleepless
23 six months trying to get through, to stand up
24 a procurement process, which takes about six
25 months, and to develop protocols and some

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parameters to make the program as extensive as possible so that we can reach as many medallion owners as possible. And we have tried to explain all of this to many constituents, including the Workers Alliance, over the last year.

And, you know, unfortunately, there isn't another plan. We don't have funding for another plan, and it would take another two years to secure a new level of funds to create the backstop.

And a backstop, just so that we're clear, is literally a guarantee for the entire market and for the City to assume -- or an entity that would want to do this, it would require an entity to assume all risk for all medallion loans across the industry. And that's what we have been trying to explain. It's not fiscally responsible.

I understand that a loan that is currently \$600,000 or a million dollars is high and exorbitant and completely unimaginable in a situation where someone isn't solvent. We are trying to figure out

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in a very flexible, discretionary and balanced manner to try to get the best possible outcome for each unique medallion owner and unique loan. The loans run the gamut. The spectrum is really wide.

We have a medallion owner that I met with last week that owes \$25,000, and we have medallion owners who have testified on the line today that owe 600 or 700. There is no way to right-size all of that to one, you know, one particular principal amount. That is not realistic, and it is not anything that we can deliver.

And right, as I said earlier in my commentary, \$65,000 -- \$65 million is material, that is unquestionable. It is an enormous advancement. We did not have that a year ago. We have moved through the procurement process, we found an avenue to be able to begin to dispense loans now. And many people we haven't reached yet because we have only distributed and solved for the first 26 over the last week. We have a remaining, you know, 900-plus people. We'll

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get to everybody, but it takes time.

And Commissioner Polanco, to round out your question, and I'm so sorry for the long response, any other plan would take about two years, it would take seven to nine months through a procurement process and requires funding, and there is not funding for a different plan right now; however, there is funding for the \$65 million. We have that money in our coffers, and we will get every single cent out and we will help every single medallion owner that comes to us that needs help.

Thank you.

MS. POLANCO: Thank you for that. I just want to add to everything you said, is that, if it wasn't for this plan, you would not be helping the people you're helping now. The people that are being helped now would not be helped at all. So I just appreciate that response.

MR. WANTTAJA: Okay. Thank you. If there are no further questions, we can resume with the testimony. We have, I think,

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about 17 or so speakers left.

So next up, we will have Mohammed Hossain, followed by Ella Buchin.

MR. HOSSAIN: Good morning. My name is Mohammed Hossein. My name is Mohammed Hossein. I have been taxi driver over 22 years. I bought taxi from the last auction, that's price -- 2014, the price is 854 grand.

I lost my savings by taxi from -- that I make money through my whole life. City make money to sell medallion from us, so city rob my money, City's TLC. How to help to us, I have no idea. I spend with time with my NYLAG. They don't do nothing. I'm also the member of Taxi Alliance, so my bank give me the offer to settlements, so I have some money, got the loan, but it's not enough, so I need the help to get the relief fund.

So I need to keep my medallion. I don't want to lose my medallion, so since City give the permission to work to the City, to all that company, and at that time, how to

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sell the medallion to us in the last time.

So my whole life is garbage, my family, everything. City doing nothing. City rob my money. City give me money back.

MR. WANTTAJA: Thirty seconds remaining.

MR. HOSSAIN: I am still live, so City has to give me the responsibility. Okay. I don't want to die. I want to keep my family live. Please help me and give me all the money. At the last moment, at the time -- all of them, who bought the -- last time the medallion everybody is -- they are bankrupt, but I'm still live. So I'm getting help at this moment, and I don't have money enough to pay this mortgage this time, and I don't have money to get --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. HOSSAIN: Please help me. Please. Please. Thank you very much. Have a nice day.

MR. WANTTAJA: Thank you for your testimony. Our next speaker will be Ella

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Buchin, followed by MD Shaikh.

Ella Buchin, you may unmute your line and begin your testimony.

I see you have unmuted, but we still cannot hear you. You may begin your testimony.

One more call for Ella Buchin here.

Okay. We will move on to our next speaker. MD Shaikh followed by Ashraf Ahmed.

MR. SHAIKH: Good morning.

MR. WANTTAJA: Hello.

MR. SHAIKH: My name is MD Shaikh. I'm a medallion owner. And I heard that the City get relief as far as 65 million and I applied to TLC NYLAG. It's been more than five months, so I not heard anything about that. I don't know how long it's gonna be take all this, so I hear my friends talk about, we really rooting for that to happen.

That's all about that.

MR. WANTTAJA: You applied through the MRP program and you talked to our owner/driver resource center?

MR. SHAIKH: Yeah.

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MR. WANTTAJA: Okay. We can have somebody from our external affairs reach out to you about your case.

COMMISSIONER HEREDIA JARMOSZUK: We will follow up with you individually.

MR. SHAIKH: Thank you so much. I think that was March I applied, and I have not heard anything. (Unintelligible). One of the persons, that was Sara, and she is working my case. She said nothing come with my lender and now lender is not even responding.

MR. WANTTAJA: We will have our external affairs follow up with you about your particular case.

MR. SHAIKH: Thank you. I think you guys have my e-mail. Thanks.

MR. WANTTAJA: Yes, we do. Thank you.

MR. SHAIKH: You're welcome.

MR. WANTTAJA: Our next speaker will be Ashraf Ahmed, followed by Isaac Agami.

Ashraf Ahmed, you may unmute your

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line and begin your testimony.

MR. AHMED: Hi, everyone. You hear me?

MR. WANTTAJA: Yes. We can hear you.

MR. AHMED: Okay, great. Greeting to all of you. First of all, regarding I am being one of the few surviving medallion owners who are still driving and still alive. I would like to tell about my experience with the City program relief.

The lender, loan officer contacted me and it's Marblegate. She asked me about the loan is gonna be \$300,000. That's what she said before the City gets this offer to us, so it's nothing changed, it's still \$300,000. After I accept the program relief, the loan will be \$275,000, which is not 50 percent of my loan. It's very, very high of my loan. My loan is 400 something.

So I spoke to her to discuss the amount, as I understood from the Commission, you're gonna sit at the table, Asraf, you're gonna have a lawyer help you talk to the

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lender, and you can negotiate and you get good deal, everything is running okay. But I get only one offer, and no negotiate, it's not discussed. She told me take it or leave it. So I said, if I can't pay, what it's gonna be? She said, you going to go to bankruptcy or foreclosure or whatever.

So what is the negotiation we're talking about, and I never hear the payment would be around 600, 700, 800. The commissioner said today it's gonna, some people pay 400, 600. She said it's going to be \$1,600 a month, which --

MR. WANTTAJA: Thirty seconds remaining.

MR. AHMED: Which is going to be \$1,600 plus I pay liability insurance \$7,400 a year, plus \$2,500 Workers' Compensation, plus \$500 maintenance a month, plus 900 car payment, it's gonna be over 4 or \$5,000 a month. So how can I pay all this money, and how I'm going survive? No. It's too far. We still need to get payment around 800. 1,600 is too much. You have to pressure the

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lender. You have to talk again --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. AHMED: It's too much. So please, we need some help, I wish. I see all faces of Commission today, they looking to us with good vision. Please do something.

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. AHMED: -- all of us immigrants, all of us have no power.

Thank you so much. Thank you.

MR. WANTTAJA: Thank you for your testimony.

Move on to our next speaker. Next up, we have Isaac Agami, followed by Reuben Finkel.

MR. AGAMI: Hi. Can you hear me?

MR. WANTTAJA: Yes, we can hear you.

MRS. AGAMI: Okay. This is Mrs. Agami, actually.

I just want to say that compared to what Bernie Madoff did, what the TLC did to

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taxi owners is criminal, and it's seemed like it was premeditated, and we are now in a situation that is untenable.

My husband came here 50 years ago as an immigrant. He drove a cab. He subsequently purchased medallions. We are now in millions of dollars worth of debt, and nobody's helping us. What is the point of helping only people that own less than five or fewer medallions? What about the others, there is no help for us?

This was a premeditated scheme by allowing the ride-share companies to come in unregulated. You have to make an effort to revitalize the Yellow Cab industry, and help the people who have devoted their life to this industry.

I mean, this is a lovely hearing, but are you gonna do anything? I mean, what are you gonna do for us?

We can lose our homes, we could lose everything that my husband's worked for 50 years because of criminal behavior on behalf of the City.

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That's what I have to say to you
guys.

MR. WANTTAJA: Thank you for your
testimony. We will move on to our next
speaker. We have Reuben Finkel as our next
speaker, followed by Ibrahim Antisola.

Reubin Finkel, you may unmute your
line and begin your testimony.

MR. FINKEL: Okay. It's unmuted.
Can you hear me?

MR. WANTTAJA: Yes.

MR. FINKEL: Alright. I've heard a
lot today, and some of it is very
interesting. Your responses are remarkable.
I've submitted -- I've submitted a document
of what I want to speak about today, but I
don't think I'll have enough time to read
through the entire document, so I'll just go
over the main points.

My name is Reuben Finkel. I'm a
medallion owner and driver, and I purchased
my medallion at the first auction in 2004.
And since then, I've paid off my debt. I've
acquired new debt, I've paid that off, and I

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acquired new debt. And I -- and the latest round of debt obligation that I have is impossible to achieve settlement on or resolution because there is no way to earn the kind of money that the debt demands that I pay.

And the loan company reached out to me and offered me zero deduction to the loan, and was willing to take that 20,000 as part of the restructuring. So I did not, first of all after, receive any invitation to be part of this program and the loan company has not given me any opportunity to --

MR. WANTTAJA: Thirty seconds remaining.

MR. FINKEL: -- to resolve the debt, and the point that I really wanted to make was that you can force the bank's hand by withholding signing off on the transfer of medallion ownership once the banks retrieve their medallions from the courts or from --

MR. WANTTAJA: Two minutes have elapsed. Please conclude our testimony.

MR. FINKEL: I'll conclude by

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saying that once you receive the final paperwork to transfer the ownership of the medallions to the banks or the new owners, you can refuse the signoff --

MR. WANTTAJA: Two minute have elapsed. Please conclude your testimony.

MR. FINKEL: -- until an agreement has been met to the satisfaction of all parties. You have the power to do that.

MR. WANTTAJA: Thank you for your testimony. We'll be moving on to the next speaker.

MR. FINKEL: And you can do it anyway. Two minutes is not enough.

MR. WANTTAJA: Thank you for your testimony. Moving on to the next speaker.

MR. FINKEL: Thank you.

MR. WANTTAJA: Next up, it looks like we have Sultan Khan followed by Suves Bairagi.

Hold one second, Sultan Khan, we still have Reuben Finkel in Zoom room.

Thank you, Sultan Khan. Please feel free to unmute and begin your testimony.

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MR. KHAN: Are you hear me?

MR. WANTTAJA: Yes, we can hear you.

MR. KHAN: My name is Sultan Khan, and I'm the medallion owner, the driver. I'm driver since 2009. And I do have a medallion, and I've done very well. But City only were (unintelligible) inflated to medallion is like 80, 90 percent.

Now, I'm getting trouble and my lender is Marblegate, and I do have a Bank of United mortgage, and they took my loan from the Bank of United to Marblegate, and they are -- I don't know who are they, they're still calling me, one took my loan, and they're calling me continually like about 2018, middle of '18 continue at present. I don't know who are they. They did not send me any letter or anything in writing on the lender. I'm still like harassing with them. And by the time I call them, I hired my lawyer, and they try to negotiate with them, they never negotiate with me.

Recently, I called them, and I talk

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to them. I want to negotiate with you, but they say I'm not qualified. So what the qualify that need to do for the driver and medallion owners? What they looking for?

Right now, I'm working (unintelligible) continue coming here and fighting for that, and we are fighting for this over and over, over and over. So we are not hearing from, anything from TLC or the City. They are try the pushing to --

MR. WANTTAJA: Thirty seconds remaining.

MR. KHAN: They are trying to pushing to -- driver/owner pushing to suicide and already like three brothers, we lost because nobody realized what was going on here.

Please, we need to stand our side and we give you the offer by the NYTW, the president, Bhairavi, she give you offer. That's the pretty good plan for us, this for everybody, it's only for retired people, and who is not driving, who is drive is more comfortable.

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MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. KHAN: We are surviving for our family with (unintelligible), but we have a mortgage, we have student loans, a lot of things going on and that's the --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

Thank you. We will be moving on to the next speaker. Suves Bairagi, followed by Ahmed Abdellatif.

Suves, you may unmute your line and begin your testimony.

Suves, you may unmute your line and begin your testimony.

MR. BAIRAGI: Hello.

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

MR. BAIRAGI: Good.

MR. WANTTAJA: Yes, please begin.

MR. BAIRAGI: I am Suves Bairagi, medallion owner. My medallion number 4W31. I bought this medallion 2014. Actually, I'm driving 23 years.

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My American dream, my dream
destroyed my life. You want to know who, my
honorable city mayor, ex-mayor, TLC, the
bank, and my broker.

Now I got a settlement of 135,000
from my bank, the Community Bank. I was
little bit happy. I met with my broker.
Broker said, this offer only part one loan.
I (unintelligible) What does that mean? I
told my broker that I have only one
medallion, and I am paying both loans
(unintelligible). I gave to you 23,500 loan
from MetLife, 58,500 from my friend's money
as a loan, 2014. I gave you all money I had
2014. I requested that at this time please
help me. I could not earn any money from
this medallion, then Mr. Sabas (phonetic),
director of Omega (phonetic) advised me, go
the MRT, the bank MRT, and (unintelligible)
try to help you.

MR. WANTTAJA: Thirty seconds
remaining.

MR. BAIRAGI: I contact with MRP.
After interview, they told me to meet with

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them at 50 Water Street, and told me to submit all the papers. I think June 20, 2021, I submitted all the papers. How much my friend's money to loan, and number 2, how much MetLife loan.

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. BAIRAGI: I explained in letter how I bought this medallion. I submit my wife's letter, submit my daughter's letter and submit son's letter. So I cannot explain any more, but I want to declare here, I cannot pay any (unintelligible) for the medallion mortgage --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. BAIRAGI: -- settlement, and I -- also I need --

MR. WANTTAJA: Thank you for your testimony. We'll be moving on to the next speaker.

Thank you and moving on to our next speaker, we have Ahmed Abdellatif, followed by Osowski.

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Ahmed, feel free to unmute your line and begin your testimony.

MR. ABDELLATIF: Hello.

MR. WANTTAJA: Hello, yes. Feel free to begin your testimony.

MR. ABDELLATIF: Thank you.

Good morning, commission, good morning, everybody. My name is Ahmed Abdellatif, taxi medallion owner and driver.

Since I got my medallion in 1994, and my relationship with the lender was great until launch of the app company and Green Cab.

While 2016 to 2019, the economy was great in New York City and almost every business value and income up. Taxi medallion business down very sharp. Pushing me to cut my monthly payment from 2,700 to two thousand hundred [sic] in late 2016, and accepted by the lender. Then in 2019, I asked them for modification and not accepted that time.

Now these numbers from my tax return, as a taxi driver full-time, full-time driver, gross income 77,000 expenses 69,000

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with profit, 8,000. That's all year.

MR. WANTTAJA: Thirty seconds remaining.

MR. ABDELLATIF: That's less than minimum wage. (Unintelligible) now is my monthly pay is too high and they won't cut, and between the lender numbers, which is 1,600 and union is 800, I see the average very (unintelligible). Thank you so much.

MR. WANTTAJA: Thank you for your testimony. Our next speaker will be Basia Osowski, followed by Dorothy Leconte.

Basia Osowski.

MS. OSOWSKI: Hello.

MR. WANTTAJA: Hello. yes. You may begin your testimony.

MS. OSOWSKI: Good afternoon. I just would like to say that I should be appraised of the TLC ad of 2014, if that was not false ad. I am driver and medallion owner since 1984. Before I know how to spell greed.

You know, the debt forgiveness is not even a point. We need restitution. The

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program which TLC offer is an insult to the injury. Who gonna give us the retirement money we worked for the whole life here. 60 percent of drivers are in their late 60s. Somebody is supposed to come to the plate and work on restitution plan.

The money which the agency tried to so generously apply to our debts are from the pandemic plan. This did not happened -- our problem happened long time before pandemic.

MR. WANTTAJA: Thirty seconds remaining.

MS. OSOWSKI: Shame on the government who put us in this situation. 2014, they knew already we were gonna crash, so it would be very nice to get the restitution and work on it. Really.

How could you sleep at night? How could you guys sleep at night? You know, I guess, maybe I don't have rights anymore to sleep because I --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MS. OSOWSKI: Thank you.

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MR. WANTTAJA: Thank you for your testimony. We'll be moving on to the next speaker.

Okay. The next speaker will Dorothy Leconte followed by Ibrahim Diallo.

Dorothy, you may unmute your line and begin your testimony.

MS. LECONTE: Yes. Hello.

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

MS. LECONTE: Yes. My name is Dorothy Leconte, I'm speaking very slow because I have a bad cough.

Well, my sister Basia, we call everybody in the union, we call sisters and brothers because we respect each other, we love each other, we know everybody's pain. We share our pain together. But my point, when she mentioned you guys, how you sleep, but I want you to know, this problem become a problem for all of us. I can't sleep at night, that's derailed my immune system. I'm strong woman, I caught COVID two months ago and my doctor called it masked because they

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thought that I vaccinated, but I didn't, but it was masked. Now it left me with a cough that I can't even speak.

But before all this TLC put the rule -- before the rules were public, my broker was offering a hundred forty-five thousand, which my loan was \$500,000 over.

Well, he called me, and I went to him. He want back to the rules of TLC, instead he took whatever he want to take, he add all the interest from last year, and he jack up my price just the way TLC jack up the medallion, pushed the price up and give me a mortgage of \$600, and he cut it off --

MR. WANTTAJA: Thirty seconds remaining.

MS. LECONTE: -- from 145, it is \$300,000 with \$2,000 extra.

But before even the COVID, before Lyft and Uber, I used to have expenses in my taxi \$4,000, and I was doing very well. But right now, I don't know with my 65 years old and 35 years drive, how am I gonna make a living, and all the other cab drivers, this

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is our --

MR. WANTTAJA: Two minutes has expired, please conclude your testimony.

MS. LECONTE: This is our retirement. I'm asking the Commissioners to go back because she said federal, it's not federal money, it's tax money.

MR. WANTTAJA: Two minutes has elapsed. Please conclude your testimony.

MS. LECONTE: -- Schumer told us that he give enough money for the Yellow Cab to be support. Please go back and analyze how much money --

MR. WANTTAJA: Thank you for your testimony. We'll be moving on to the next speaker.

Thank you. And our next speaker is Ibrahim Diallo, followed by Joynul Abedin.

MR. DIALLO: Hello. My name is Ibrahim Diallo. I am a staff attorney at New York Taxi Workers Alliance.

I wanted to focus my comments on the issue that is most important to drivers, which is, does this program, as currently

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structured, end the nightmare of the medallion financial crisis? The short answer is, no, it does not.

But before I start my comments, I wanted to correct a couple of points that the Chair made.

The first is that the Chair said we are seeing record earnings from the industry right now. Here is what she did not say, the Chair conveniently leaves out that there are 56 percent less taxis on the road right now than there were a year ago -- than there were in 2019, before the COVID crisis. That means drivers are earning 56 percent more than they would have earned if all those cars were actually on the road.

The second thing is, seems like the Chair is saying that the City is planning to subsidize the payment for a year to keep it under a thousand dollars. First, this is the first time we're hearing this and there is no commitment or guarantee that drivers will actually receive these grants. That is not part of the rules as they're proposed right

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now.

But the most important part of that is that, it looks like the TLC putting back the Band-Aid for another year. And then we'll be right back to where we have been. We have seen this before. The City is extending the crisis, creating another cliff. Under the best scenario, a year from today, drivers will be paying 50 to a hundred percent more of their mortgages than they're paying today, right when they're losing 56 percent of their income so --

MR. WANTTAJA: Thirty seconds remaining.

MR. DIALLO: -- the rule allows up to \$2,000 of payment. So if you're back to \$2,000 of payment, that is a hundred percent more than they're paying right now.

There is not a responsible lender out there who thinks that a \$65 million cash infusion with nothing else will stabilize this industry that is in free-fall.

A City guarantee, which would cost less than one-tenth of a percent of the

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City's budget, is the stabilizing force that is needed in this industry. It is not too late. It can be done. It is the right thing to do.

Contrary to what the Chair is saying, the Comptroller has said this is a fiscally --

MR. WANTTAJA: Two minutes has elapsed. Please conclude your testimony.

MR. DIALLO: -- a fiscally responsible way of doing it. It will cost \$90 million over 30 years. That is less than \$3 million a year. The City has an opportunity to make an initial allocation --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. DIALLO: -- adjustment, which is the end of October. There is a right way to fix this problem, not adding Band-Aids, when a year from now, we'll be right back to the same problem that we are right now.

Thank you.

MR. WANTTAJA: Thank you for your testimony. We are moving on to the next

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speaker.

Our next speaker will be Joynul
Abedin, followed by Vinod Malhotra.

MR. ABEDIN: Good afternoon. Can
you hear me?

MR. WANTTAJA: Yes, we can hear
you. Please begin your testimony.

MR. ABEDIN: Good afternoon,
Mr. Ryan, Madam Commissioner and all other
commissioners. People of the United States
and people of New York, good afternoon every
one of you, and people of the world.

I want to tell you guys the mayor
of New York City, Bill DeBlasio, said
owner/drivers are going through hell. We are
in the hell fire and you guys are watching.

What you are doing for us, every
one of us suffering in the hell fire. I want
you do something. Give us money, like Chuck
Schumer, our Senator, said \$6 billion they
provided, and you took from us 850 million,
our money, and we then inherited, like,
billions of dollars, like MTA tax, this tax,
that tax, so all the money is there, these

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2 are our money. You give us our money back.
3 Like just become a granting. Even though we
4 have all the plan, our Taxi Workers Alliance,
5 they have plan. You just talk to us, we have
6 solution. They have solution, you just talk
7 to them and your solve the problem. It's
8 not -- this is common sense, you know, you
9 took us money, you did that, you all know you
10 did the mistake.

11 MR. WANTTAJA: Thirty seconds
12 remaining.

13 MR. ABEDIN: This is crime. You
14 know that this is criminal act. You guys did
15 the crime. You guys -- Mayor Michael
16 Bloomberg, the DeBlasio, and the previous
17 commissioners, you all know you guys made the
18 mistake and you let Uber and Lyft enter
19 without the rules. We paid over like
20 millions of dollars for the medallions, and
21 they came free. So this is not the right
22 thing to do. You can solve this and come
23 to -- we are here --

24 MR. WANTTAJA: Two minutes have
25 elapsed. Please conclude your testimony.

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MR. ABEDIN: -- and Broadway,
please come to talk to us. Please we are
waiting for you to come here to talk to us
and we have the solution. Come here and
solve the problem.

MR. WANTTAJA: Two minutes have
elapsed. Please conclude your testimony.

MR. ABEDIN: Thank you very much.

MR. WANTTAJA: Thank you for your
testimony. We'll be moving on to our next
speaker.

Next we have Vinod Malhortra
followed by Jaslin Kaur.

MR. MALHORTRA: Hello. Good
morning. Can you hear me?

MR. WANTTAJA: Yes, please begin
your testimony.

MR. MALHORTRA: Good morning, all
commissioners. I always think TLC's
(unintelligible) for us. I want you to help
us, you are permit holders. (Unintelligible)
five boroughs. Long time (unintelligible) to
our medallion. Look at our mayor, when he
was elected first term, his first issue was

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the medallion crisis. So his second term is going to end in January, he still don't find help for New York City medallion owners. What the plan he knows, that plan not helping us. We need look -- no there any money, stimulus money in any department or business going to the lenders stimulus (unintelligible) negotiate the loans, but they still agree with you, use that money as a down payment and let's get us real debt forgiveness. So our loan -- so we are still (unintelligible) my biggest test to you, we can't afford the payment more than 700, 800 a month (unintelligible) should not be more than hundred fifty (unintelligible) money.

So I have few questions, why we have to find a job (unintelligible) why do we have to go bankruptcy? Why there is no --

MR. WANTTAJA: Thirty seconds remaining.

MR. MALHORTA: Sir, give me few more time.

Why have to go bankruptcy? Why you not helping us? After few two weeks, I file

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the bankruptcy, I will be jobless. Tell me how I can (unintelligible). How I can pay all these fees and how can I afford them so there is -- there is -- please sincere.

I want to say to you, Ms. Polanco, she really got the loving heart, she know the truth, please call her, give us the real debt relief.

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. MALHORTRA: -- plan we want what the bank giving (unintelligible) money, City should pay them, so we can't afford more than 150 loan --

MR. WANTTAJA: Two minutes have elapsed. Please conclude your testimony.

MR. MALHORTRA: -- sir, I will be bankrupt (unintelligible).

MR. WANTTAJA: Thank you for your testimony. We'll be moving on to the next speaker.

MR. MALHORTRA: -- I no got help any from you guys, please.

MR. WANTTAJA: Thank you for few

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testimony.

Our next speaker will be Jaslin Kaur, followed by Manirul Islam.

MS. KAUR: Hi there, can you hear me?

MR. WANTTAJA: Yes.

MS. KAUR: Great. Good morning and thank you for hosting today's hearing.

My name is Jaslin Kaur. I am a life-long Queens resident, and the daughter of a taxi driver and medallion owner. My father's name is Horthob Singh (phonetic). he is 62 years old, so he has been driving his taxi for half of his life, which means I have known the medallion debt crisis for about one-third of mine.

From being on food stamps, to being behind on taxes, to dropping out of university the same year markets failed in 2014, we are literally crawling to survive.

I have been at City Hall three times now with the New York Taxi Workers Alliance and it breaks my heart every day, hearing drivers who are sinking in the same

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boat that we are.

Commissioners, I am here to represent the next generation of youth who will inherit this debt. I am terrified, thinking about how many more drivers will die before they pay off their debt. What should have paid for housing, healthcare, and education for me, now pays into our medallion debt and my student loan debt. There is a lot of desperation here on this call today, and the panic is incredibly real.

Those who purchased medallions at the peak of market inflation paid the most to the City, but will get the least benefit from this program. This plan, on the high end of the debt spectrum, would still require nearly \$2,000 a month in payments. Now I want you to go to City Hall and ask these drivers if they have it. I know I don't. I can't even remember the last time I had more than three digits in my bank account.

MR. WANTTAJA: Thirty seconds remaining.

MS. KAUR: -- the ability to still

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2 charge drivers for missed payments during the
3 pandemic, this is dangerous and morally
4 bankrupt. This entire crisis is manufactured
5 neglect. We have multi-billion-dollar funds
6 to activate in our City budget and in federal
7 stimulus dollars. You can ask Senator
8 Schumer, you can ask the multiple elected
9 officials who have been working on this
10 additional plan, and drivers deserve exactly
11 that, a City guarantee and a backstop to
12 support drivers who don't have the money and
13 may default on their loans.

14 MR. WANTTAJA: Two minutes have
15 elapsed. Please conclude your testimony.

16 MS. KAUR: I'll wrap up, any other
17 measure is a race to the bottom and we just
18 do not have that kind of time, so myself, the
19 drivers, the folks at the New York Taxi
20 Workers Alliance will be waiting for you at
21 City Hall, and I really hope you can join us.

22 Thank you so much.

23 MR. WANTTAJA: Thank you for your
24 testimony. Well move on to our next speaker,
25 Mohammed Rahman. Looks like we have Mohammed

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Rahman, back on the list, and following Mohammed Rahman, We'll have Bernardo Celerino.

Mohammed, please feel free to unmute and begin your testimony.

MR. RAHMAN: Good afternoon, Commissioner, good morning, everybody. I --

MR. WANTTAJA: Looks like you just went back on mute. Mohammed, you are muted again, please feel free to unmute and begin your testimony.

MR. RAHMAN: Good morning, I am having some problem with my license, and I would like, if you give me a chance, I would like to talk to you about minute.

I have some old --

MR. WANTTAJA: If this is about your license, a member from our staff can reach out to you and engage directly on your license issue. This is a hearing on proposed TLC rules. Our Internal Affairs Division will be reaching out to you to address your license issue with you directly.

CHAIR HEREDIA JARMOSZUK: Sir, do

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you have any testimony on the Relief Program,
or do you just have an issue, an individual
issue that you want to have addressed?

MR. RAHMAN: Individual issue I had
--

COMMISSIONER HEREDIA JARMOSZUK: So
we don't want for you to discuss your
private, personal issue on this public forum.

MR. RAHMAN: Not actually. I'm
sorry. I don't understand. I have a problem
with the TLC with my points and Mr. John
phonetic), he revoked my license for three
points.

MR. WANTTAJA: We will reach out to
you directly to --

COMMISSIONER HEREDIA JARMOSZUK:
This is not the forum for that.

MR. RAHMAN: But I just like to
tell you I have --

MR. WANTTAJA: Thank you.

MR. RAHMAN: -- this is only three
points they revoke my license. I don't think
it is fair. I have been driving 27 years,
and I have a family, little child, she born

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here, and I have wife, and I could not able to do other jobs because I cannot moving and standing, and only that way okay I can (unintelligible) but Mr. Commissioner, I would like to, please, if you can review my --

MR. WANTTAJA: We will reach out to you directly surrounding your license. Thank you.

We'll move on to our next speaker. We have Bernardo Celerino is our next speaker, followed by Vijay Parkash.

Bernardo, you may unmute your line and begin your testimony.

MR. CELERINO: Can you hear me. Good afternoon.

MR. WANTTAJA: Yes, we can hear you.

MR. CELERINO: Okay. My name is Bernardo Celerion, taxi medallion owner since 1989.

I oppose this Debt Relief Program offered today by the Taxi & Limousine Commission, who violated the House Act of

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1937 breaching a contract.

\$65 million will not help a business that lost 15 billion from 2014. At that time, brokers were paying \$3,500 per month or \$42,000 a year for medallions, and everybody was happy.

Many people invest today a million dollars to get the 4.2 annual return. New York City got \$1.3 million through the last auction in 2014, and don't forgot that when taxi rate goes up, medallion prices also go up. The \$65 million offered today can be used to put back on the road, at least 2,000 taxis from the 8,000 in storage to stop the surge pricing approved by the Taxi & Limousine Commission, a self-called consumer oriented agency.

As the Chair just said, it will take years to get another debt relief program, maybe today, I invite the TLC to start officially working also on the creation of up medallions to buy out segregated taxi medallions for an adjusted price in 2014 without using taxpayer's money. The relief

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should not be in the millions, but in the billions.

My telephone number is 9(176)863-3335, if somebody wants to contact me for more information. Thank you.

MR. WANTTAJA: Thank you for your testimony.

Our next speaker will be Vijay Parkash, followed by Erhan Tuncel.

Vijay, please feel free to unmute and begin your testimony.

MR. PARKASH: Yes, sir. Good afternoon. My name is Vijay Parkash, and I'm driving since 1996. My license number 488357.

I have loan with my bank around over 200,000. So I'm trying to settlement with my bank, but they are still not doing, and my payment is not going since last year 2020, March. And please can you do my settlement with my bank. Only that is my question.

Thank you so much.

MR. WANTTAJA: Thank you for your

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testimony.

Our next speaker will be Erhan Tuncel, followed by Mohammed Zaman.

Erhan Tuncel, you may unmute your line and begin your testimony.

MR. TUNCEL: Hello.

MR. WANTTAJA: Hello?

MR. TUNCEL: Hi. My name is Erhan Tuncel, I actually signed up to give testimony, but I wasn't planning on testifying because I'm not feeling very good. I'm feeling ill. But throughout the testimony of others and commissioners, I feel obligated to say a few words.

The amount of suffering out there is tremendous. I just want every single one of you to understand that you can't just overlook the City's responsibility in this. I ask you to reject this Band-Aide approach and come up with a real solution like everybody's asking.

Also, with all due respect to every single one of you, I have come -- I have been in business for 22 years, and I have

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testified at TLC hearings many, many times,
and I respect the process. But this, today's
hearing with all that suffering out there,
the tremendous suffering out there, you have
taken away from people the chance to be
heard, and the way this commission was able
to do that in the past, was give the industry
--

MR. WANTTAJA: Two minutes
remaining.

MR. TUNCEL: Give the industry
leaders more time to represent their members.
You have given two minutes, only two minute
to each speaker. Given three minutes, like
you have done in the past, would have only
cost you, perhaps 30 or 40 minutes of your
time. And is that too much to ask when there
is all this suffering out there, when people
are considering suicide and considering
bankruptcy?

MR. WANTTAJA: Two minutes have
elapsed. Please conclude your testimony.

MR. TUNCEL: -- homes. I mean,
this makes it sound, this two-minutes rule to

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everybody sounds like it makes this procedure like going-through-the-motion procedure.

MR. WANTTAJA: Two minutes have concluded. Please conclude your testimony.

MR. TUNCEL: Shame on you.

MR. WANTTAJA: Thank you for your testimony. We'll be moving on to our next speaker.

Our next speaker will be Mohammed Zaman, followed by our final speaker, Gazi Haider.

Mohammed, you may unmute your line and begin your testimony.

MR. ZAMAN: Hello.

MR. WANTTAJA: Yes. We can hear you. You may begin your testimony.

It looks like Mohammed has gone mute again. Feel free to unmute and begin your testimony. We can hear you now. One more call for Mohammed, whose last name is no longer in front of me.

MR. ZAMAN: Good afternoon. My name is Mohammed Zaman. Hello.

MR. WANTTAJA: Yes, we can hear

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you.

MR. ZAMAN: My name is Mohammed Zaman. My medallion number is 987. I'm owner medallion driver since 1994.

I know there are a lot of things going on right now. Actually, I have settlement with the New York Community Bank, I did myself.

But I like to know about the taxi industry because before it was captured by the TLC, there is no more, any number can put on the street, after Uber, Lyft and other industry come, then my medallion and my income fall down. So I was behind since 2014 to 2019. So if I pay mortgage, I cannot pay 30 cents, I cannot pay 15 cents, a lot of things going on and my income was down 70 percent. Right now, whatever the plan comes City and the State, I like to know every rule for everyone so taxi can survive to make amount of money any other company, so make rules for everyone, one rule for TLC, not like Uber system, not like Yellow Taxi. Yellow Taxi industry since 78 years and

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Yellow Taxi means, like symbol of New York City, symbol of work, so I'd like to say to Yellow Taxi industry, to make the rule for everyone, one rule. And the medallion, that settlement, if the prices by the NYTWA, New York Taxi Workers Alliance, they give you back the money and price --

MR. WANTTAJA: Thirty seconds remaining.

MR. ZAMAN: I'd like a reasonable price for the settlement, around hundred fifty to 200,000, not more than.

Thank you very much for your listening.

MR. WANTTAJA: Thank you for your testimony. Thank you for your testimony. Our final speaker will be Gazi Haider.

While we are waiting for Gazi Haider, I will remind everybody that if you have additional testimony, you are still welcome to submit written testimony to the TLC at tlcrules@tlc.nyc.gov.

Gazi Haider, has entered, so Gazi, feel free to unmute and begin your testimony.

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Gazi Haider, feel free to unmute and begin your testimony.

One more call for Gazi Haider.

Okay. I would invite Gazi Haider to submit written testimony, if you do not have an audio connection. Copies of all written testimony will be provided to the Commissioners prior to any vote on the rule package.

So if Gazi Haider is unable to connect, that concludes our public hearing on the Medallion Relief Program Eligibility Rules.

COMMISSIONER HEREDIA JARMOSZUK: I want to thank everybody for their time, patience, candor, and testimony. Again, we all share a goal, and that is to address the debt issue that we are collectively facing and that you are individually carrying. And I encourage any of you who have not reached out to the resource center, to please reach out and schedule an appointment so that we can start to triage and work on your case and, hopefully, reach mutual and better terms

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for your individual loan.

For those individuals who have been waiting for somebody to contact them, we will follow up with you each individually, those that spoke today, and we ask for your patience as we move through each case or each tranche. As we proceed in the program, which we just began to disburse funds two weeks ago, it will take some time to fully launch, but once we have a set process in place, things will start to move forward very quickly.

And again we listened, we are listening to you, we care, and we are doing the best that we can with what is available to us today.

I'd like to open the floor to any of the Commissioners that may want to speak or give them an opportunity, as well, if they would like.

COMMISSIONER SORRENTINO: Thank you, Commissioner. This is Commissioner Sorrentino.

I just want to let all the persons

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2 who spoke today know that we did hear you.
3 We understand the pain and the long haul that
4 you have had here, and we are not, you know,
5 we're not unaware of that, and I think the
6 program that the Commissioner described
7 earlier and as she explained to Commissioner
8 Polanco, that is the current program on the
9 table, and unfortunately, it took almost two
10 years to get to this point, if not longer,
11 and at this point, I would just suggest that
12 all the drivers if they're eligible, to
13 please to the Resource Center, see what
14 resources can assist you, the attorneys and
15 financial advisors, the work with your banks
16 with the current program. I would just say,
17 take advantage of what's available now, and
18 obviously if there is more that can be done,
19 we will all work towards that. We all hear
20 you and would like to see more help come your
21 way. But at the moment, what is available is
22 what we can only deal with, and that's the
23 protocol at this point.

24 I also do believe that, you know,
25 if more can be done, I certainly would be a

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proponent in that direction as well.

So I just wanted to leave you with that before we parted today.

Thank you.

COMMISSIONER KEST: And thanks to everyone for presenting testimony.

I want to just raise the point that I myself have a hard time moving forward with this proposal in the face of such almost unanimous opposition from the drivers that we have heard today. It concerns me greatly that this proposal is viewed by the drivers as totally insufficient, and I hear the point, Commissioner Sorrentino, that we -- you know, it's the one that's on the table, and I know our chair has said that as well. I understand it is the proposal that's on the table, but it -- if the proposal is not going to assist drivers in getting their lives back in shape and their livelihood on a sustainable basis, then I'm not sure what benefit it does for anyone. I understand that the cases that have come to date, we have been able to write down loans as much as

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a couple hundred thousand dollars, but it looks to me like the loan payments that have resulted from these write-downs are still not sustainable in the long run, I have concerns about that as a solution to this problem.

COMMISSIONER SORRENTINO:

Commissioner Kest, I don't disagree with that, I believe -- I have concerns as well. Unfortunately, I think the proposal, which comes out of the Mayor's office, is something that the TLC does not have the power to change. It's basically a policy coming from the Mayor's office that is being administered by the TLC, and unfortunately, we don't have the power to change it ourselves; if we did, that's a different story. So unfortunately, the reality is, there is relief here, it may not be sufficient, it may not be enough, but it's something that I think drivers should take advantage of at the moment and the push should be to get more relief down the road, sooner than later.

That's all I can say. I think we

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have to be reality-based here, as
unfortunately, there is not a better option
and that's the problem. That's the reality.

CHAIR HEREDIA JARMOSZUK: This is a
very difficult topic. As you know, we have
been grappling with this for years, and as
was pointed out, none of us were here when
the issue originated. We are tasked with
addressing the matter, and this is an
enormous step forward, and, as I have said to
everyone, and I mean this, we are better
united than we are divided. We are better
working together in the interest of the
industry, than we are fighting with one
another. And we have to, I think, really
take advantage of what is available to us
right in this moment and not let this pass us
by.

We will continue to be as
supportive as we are able. I will not stop
listening, the Commissioners will not stop
listening, and we look forward to a better
day or better days ahead of us. I do think
that the elements are much -- the elements

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and conditions are much better than they were 18 months ago or two years ago, and I think that with a collective and supportive approach, we will put this issue behind us and be able to focus on making the Yellow Taxi and its brand everything that it was, that it is, and that it could be.

So with that, we will conclude this meeting and we appreciate everybody's time and heartfelt testimony, and we will be in touch soon.

Thank you.

COMMISSIONER POLANCO: I just want to add that people should just continue fighting, that's their right. You have to continue fighting. You have to keep the pressure. That's the only way, honestly, that things work, as well. You have to keep the pressure. I would say keep the pressure. You never know, but thank you.

(Time Noted: 12:29 p.m.)

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