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NEW YORK CITY  
TAXI & LIMOUSINE COMMISSION  
COMMISSION MEETING

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October 6, 2021  
10:05 a.m.

B E F O R E:  
ALOYSEE HEREDIA JARMOSZUK, Chair  
RYAN WANTTAJA, Acting General Counsel  
Board of Commissioners:  
JACQUES JIHA, Commissioner  
THOMAS SORRENTINO, Commissioner  
STEVEN KEST, Commissioner  
LAUVIENSKA POLANCO, Commissioner  
KENNETH MITCHELL, Commissioner.

James Tetta  
Court Reporter

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CHAIR JARMOSZUK: Good morning, everyone. I'd like to welcome you all. Today is Wednesday, October 6, 2021. We are convening online for a public meeting of the New York City Taxi and Limousine Commission. It is 10:05 a.m. I am Aloysee Jarmosuk, commissioner and chair of the TLC.

We are joined this morning by the TLC board of commissioners, Jacques Jiha, Steven Kest, Kenneth Mitchell, Lauvienska Polanco, and Thomas Sorrentino.

Before we get into the crux of this public meeting, we want to provide a quick report on a couple of things relative to the TLC. We would like to highlight additional opportunities for wheelchair accessible taxi drivers. As more New Yorkers travel and move around the city, the number of trip requests for accessible dispatch are rising. There is no need to sign up. If you are a TLC license wheelchair accessible taxi

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driver, simply accept the accessible dispatch trip offer on your driver information monitor. You will receive additional payment from about \$15 to \$35, depending on how far you to have travel to a pickup point on top of the metered fare.

To maximize earnings, please make sure that you sign up for the Taxi Improvement Fund, which was created to provide financial support to taxi drivers and medallion owners who want to provide wheelchair accessible service, and enrollment can be done directly on the TLC website. We'd like to thank all of our wheelchair accessible taxi drivers for helping to make New York City more accessible for everyone who needs.

I want to also quickly mention our renewal course. All TLC licensees who renewed their TLC driver licenses after January 2022 will take part in TLC's new continuing education course to support

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2           their work as professional drivers. The  
3           course was developed with input from  
4           over 4,000 TLC licensees who took part  
5           in an education survey that was issued  
6           this year to the entire industry as well  
7           as some of our industry partners, and we  
8           also did hear directly from TLC  
9           licensees that they want to learn how to  
10          provide better service to their  
11          customers, safe driving practices, and  
12          to learn how to enhance their earnings.

13                 The new TLC driver renewal course  
14                 will include those topics, plus how to  
15                 use TLC online services, such as LARS  
16                 and TLC UP, and hands-on wheelchair  
17                 accessible vehicle training to help  
18                 licensees serve all of their customers.

19                 As a reminder, fees for courses are  
20                 set by the authorized providers and the  
21                 TLC does not keep any portion of those  
22                 fees, so these renewal courses are not a  
23                 source of revenue generation for the  
24                 TLC. However, yesterday we received  
25                 feedback from some licensees about the

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cost associated with the renewal course on top of other renewal fees which we are looking into, as we obviously are not looking to burden licensees financially.

Nonetheless, we are excited that seven TLC license driver education centers will offer the new renewal courses in multiple languages, in locations throughout the Bronx, Brooklyn, Manhattan, and Queens. We look forward to a formal launch of that.

Now, onto the Medallion Relief Program. I want to say a few words before we move into our formal process for this meeting, and I've been saying some of this messaging to industry people individually, and now I'd like to do the same with everyone who is participating in this meeting.

It is critical that we all get centered on the topics of the owner/driver resource center and the Taxi Medallion Owner Driver Relief Fund

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2 Program, which we are calling the MRP.  
3 As you all know, the Driver Resource  
4 Center was legislated in 2019 and  
5 officially opened in May of 2020. The  
6 purpose of the Driver Resource Center  
7 was and continues to be a resource for  
8 owners and drivers to be given  
9 resources, legal and financial advice  
10 for the purpose of debt management,  
11 including refinancing and restructures.  
12 Debt restructuring is critical for  
13 financial survival for individual  
14 medallion owners/drivers in economic  
15 distress.

16 Over a seven-month process between  
17 May and December of 2020, we learned  
18 that medallion owners with means for a  
19 down payment for refinancing were able  
20 to achieve better financial standing.  
21 We also learned that many medallion  
22 owners were unable to afford the down  
23 payment needed to refinance or  
24 restructure, and between January of 2020  
25 -- 2021 and March of 2021, the city

1  
2 developed an appropriate response, and  
3 the \$65,000,000 relief program was  
4 announced in early March. The MRP was  
5 developed over a period of time in  
6 consultation with the New York City  
7 for-hire transportation industry with  
8 medallion owners and drivers with  
9 advocates, attorneys, financial experts,  
10 and economists from within the city and  
11 outside of the city. The MRP is for  
12 individual medallion owner/drivers only,  
13 and provides them necessary tools for a  
14 better financial situation than the one  
15 they are currently in, without  
16 negatively affecting their businesses to  
17 provide transportation to the public.

18 Settling for more favorable terms in  
19 their loan repayment plan will allow  
20 medallion owner/drivers to move away  
21 from the payments that are currently  
22 burdening them. With improved repayment  
23 terms and marketing conditions,  
24 owner/drivers should be able to stay  
25 afloat business-wise.

1  
2           And -- and so, just to be very  
3           clear, so that we're all on the same  
4           page, the MRP has been in progress since  
5           March 9th of 2021, and between the  
6           announcement period of the program and  
7           today, we have been working through our  
8           procurement process, which is a legal  
9           process that the city has to abide by in  
10          order to launch programs of this kind,  
11          and that procurement process is nearly  
12          complete.

13          Through the city's renewable grant  
14          program, the distribution of funds was  
15          approved to begin to be disbursed ahead  
16          of the full completion of the  
17          procurement process, and -- and the  
18          first money in this program began to  
19          move the week of September 13th. I  
20          think we can all agree that if there are  
21          opportunities, and these are legal  
22          opportunities, to provide assistance on  
23          a more immediate basis, that there was  
24          absolutely no reason to make anyone wait  
25          longer than they need to for the

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financial relief that we have all been jointly advocating to commence.

I also want to share that the city has engaged industry and advocates extensively during my tenure here at the TLC, and many proposals were given full consideration, including the one from the Taxi Workers Alliance when it was presented to us in 2020, and while the city did not fully adopt that entire proposal, the MRP includes some elements and ideas that were put forth in alternative proposals, and -- and I think that we can all understand that once the city made its announcement that the \$65,000,000 fund would be the response to -- to the need for financial relief, that that was the end of the consideration period for alternative proposals.

However, it is critically important to note that the city's program does not include the implementation of alternative or additional plans that can

1  
2 be run in parallel or that can  
3 supplement existing supports. The  
4 Medallion Relief Program is in full  
5 motion. That is completely legal, and  
6 the TLC continues to offer everyone in  
7 the taxi industry, including advocates  
8 and owner/drivers, an opportunity for  
9 all of us to work together in the  
10 interest of our owner/drivers who are in  
11 desperate need of financial relief. And  
12 we strongly encourage taxi licensees  
13 struggling with medallion-related debt  
14 to reach out to the TLC owner/driver  
15 resource center to schedule an  
16 appointment. You can do so online at  
17 the TLC website, or you can email us at  
18 -- at a variety of email addresses  
19 including TLCexternalaffairs@TLCNYC.gov.  
20 We also have an MRP email address that  
21 we can put -- that is on our website.

22 I'd like to also just share that, to  
23 date, the MRP has completed and approved  
24 a fair amount of -- of deals. Most --  
25 most recently we announced the first 57.

1  
2 We are up to 70 today, and we will have  
3 more details on that -- on those, but  
4 I'd like to share a little bit about the  
5 57 that have gone through and been  
6 approved, and that group will receive  
7 about 10.4 million in debt forgiveness,  
8 and includes a diverse body of drivers  
9 and lenders. The original debt for  
10 those 57 are vast. They range  
11 everywhere from \$22,000 to \$744,000, and  
12 -- and more specifically, there are  
13 about 19 owners who had debt of \$208,000  
14 or less, there were about 21 owners that  
15 had debt between \$209,000 and \$500,000,  
16 and 17 owners who had debt between  
17 \$500,000 and \$744,000. Their debt  
18 forgiveness ranged from 10 percent to 63  
19 percent respectively, and so this is an  
20 important thing to highlight, because it  
21 demonstrates how individual each  
22 person's circumstances are, and we have  
23 created a program that allows for  
24 maximum flexibility on an individual  
25 basis.

1  
2 I'd like to also share that the way  
3 that the settlement and restructuring  
4 will work depends on the situation of  
5 the owner, so of that group of people,  
6 we had about 11 that were able to settle  
7 and will owe no money now. We had eight  
8 -- we had eight who will have monthly  
9 payments of less than \$615 a month under  
10 the new restructuring, and 37 of the  
11 remaining group will have payments of  
12 \$1,600 a month, many of whom were in  
13 payments of \$3,500 to \$4,000 a month,  
14 originally. With the city's offer of  
15 debt assistance for those in need, if  
16 we, the city, is able to provide the  
17 debt assistance, and that is a part of  
18 this program, if the city puts half of  
19 the monthly payment forth, and the  
20 owner/driver puts the other half of the  
21 payment forth for at least the first  
22 year, the payments for that individual  
23 driver will be below \$1,000 for these  
24 particular people whose new payments are  
25 \$1,600 with the debt assistance if they

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need, that lowers their payment on a monthly basis to \$800 or less. And -- and -- so that is important for everybody to hear.

This data not only demonstrates an enormous leap forward in actually providing actual help for medallion owners in need, but it is proof that the MRP in such a way is working and will provide substantial financial relief for medallion owners that choose to participate.

Again, I'd like to -- to say that it is time for all of us to come together to ensure that all available resources reach each medallion owner/driver in need, as soon as possible, this year, not 30 days from now, not 3 months from now, now. From now until the end of the year we have to work together to make sure that we get the relief to the medallion owners who deserve and need it.

We are very hopeful. The TLC is

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very hopeful that we can still come together to ensure that all our owner/drivers receive the legal support and the financial report -- relief that they need. We very much look forward to working with everyone to help the taxi sector recover and prosper fully in the years ahead.

And with that, I'd like to turn it back over to our general counsel, Ryan Wanttaja. Thank you.

MR. WANTTAJA: Hi. Good morning, commissioners. Just to start, it looks like Commissioner Mitchell -- we lost you on video. I just want to confirm that you can hear me.

MR. MITCHELL: I can hear you. Can you hear me on the phone?

MR. WANTTAJA: Yes, I can hear you on the phone. So --

(Inaudible due to crosstalk.)

MR. WANTTAJA: Okay. Well, when we call the votes, I'll just have you respond audibly instead, if that works.

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MR. MITCHELL: Yes.

MR. WANTTAJA: Okay. Great.

Good morning, commissioners. Our next item on the agenda is approval of the minutes. Before you are the minutes from the September 27, 2021 commission meeting. When I call a vote, I ask that you raise your hand until it is counted, and for Commissioner Mitchell to respond audibly.

With that, all those in favor of adopting the minutes from the September 27, 2021 commission meeting, please raise your hands.

(Whereupon, a vote was cast.)

MR. WANTTAJA: And Commissioner Mitchell?

MR. MITCHELL: I vote yes.

MR. WANTTAJA: Okay. And then with that, the minutes are adopted unanimously.

Our next and final item on the agenda is a vote on the proposed medallion relief program eligibility

1  
2 rules. As previously stated, these  
3 rules establish the criteria as to who  
4 is eligible to apply for a grant under  
5 the Medallion Relief Program. Pursuant  
6 to the City Administrative Procedure  
7 Act, these rules were published in the  
8 City Record on August 25, 2021. The  
9 commission held a public hearing on the  
10 proposed rules on September 27, 2021. A  
11 final version of the proposed rules was  
12 posted on the TLC website on October 1,  
13 2021, and finally, pursuant to CAPA  
14 (phonetic), the final version of the  
15 proposed rules and all written comments  
16 received and video of the September 27th  
17 hearing were emailed to each of the  
18 commissioners on October 1, 2021.

19 So with that, I will call for a vote  
20 on the rules. All those in favor of  
21 adopting the proposed MRP rules before  
22 you, please raise your hands.

23 (Whereupon, a vote was cast.)

24 MR. WANTTAJA: And Commissioner Kest  
25 -- I'm sorry, Commissioner Mitchell?

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MR. MITCHELL: I vote yes.

MR. WANTTAJA: Yes. So --

MS. POLANCO: I just want --

MR. WANTTAJA: I'm sorry. Go ahead  
Commissioner Polanco.

MS. POLANCO: I want to add a  
statement. Do you want me to wait?

MR. WANTTAJA: Yeah. I'll finish  
the roll call here and then you can  
speak.

MR. KEST: I'd also like to speak  
for a second, but I'll defer to  
procedure here to Commissioner Polanco  
who raised her hand before I did.

MR. WANTTAJA: Sure. Just for the  
record, Commissioner Polanco, were you  
raising your hand to vote yes on the  
rules?

MS. POLANCO: Yes.

MR. WANTTAJA: Okay. So with that,  
I count five votes in favor.

All those opposed?

(Whereupon, a vote was cast.)

MR. WANTTAJA: One opposed. With

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that, the rules pass by a vote of five to one.

I will pass this back to Commissioner Jarmoszuk to open the floor for further comments.

CHAIR JARMOSZUK: Commissioner Kest, you're welcome to speak first.

MR. KEST: Yeah. I actually have a question whether why we had the vote before we had an opportunity to discuss it among ourselves. So, that's not the procedure of anything I've been part of in the past. That's confusing to me.

But let me explain a little bit about why I did vote against it, and why I would hope other commissioners would, if the opportunity allows, take the same position. I have several questions and concerns about this.

One is, every driver I've heard from -- certainly every driver who testified in our hearing, told us that the MRP was inadequate, not sufficient to solve their problems, and asked us to oppose

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the plan. So that weighs very heavily on my thinking.

Second, I was really struck by the testimony that, admittedly, was submitted late, by the attorney from NYLAG, but it was a packet, thank you Ryan, that was sent out yesterday. This attorney who worked with NYLAG, his sole job was representing medallion owners during this -- the MRP process, and his view and analysis was that most of the lenders were not willing to participate in the plan, and that even though many hundreds had signed up at the beginning of the process, at the top of the funnel, under his analysis, he thought very few were going to end up with modifications, given the fact that most lenders were not willing to participate in the plan.

And then the third point is that, you know, I tried to look pretty closely at the Taxi Worker Alliance plan -- proposal, and I find it very compelling.

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2 I find the analysis that Columbia  
3 University law professor wrote in the  
4 New York Times about it, seemed quite  
5 compelling. I know there's been  
6 statements to the effect that the taxi  
7 worker's family have the city on the  
8 hook for half a billion, or a billion  
9 dollars, but that only assumes that  
10 drivers, once they receive significant  
11 loan modifications, will default on  
12 their loans, and that seemed hard to  
13 believe what happened, since we were  
14 being told that the drivers who received  
15 modifications under the current plan,  
16 the MRP plan, which are much -- which  
17 result in much higher payments, are  
18 doing fine. So if those two drivers are  
19 doing fine, then I'm sure the drivers  
20 who received lower payments under the  
21 Taxi Worker Alliance Plan will be able  
22 to make their payments, hopefully make a  
23 living wage, and will not be in a  
24 position where they have to default,  
25 therefore the city won't be on the hook

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for money in contrast that guarantee or incentivize more lenders to get into the program and reduce payments in a much more sustainable level.

So anyway, those are my three comments about this. Again, I'm sorry we had to vote before we had a chance to discuss this among ourselves, but I feel like I needed to go on the record and let people know how I feel about this.

So thanks for the opportunity.

CHAIR JARMOSZUK: We appreciate your thoughts, and if you have any you'd like to share about the actual program that we just voted on, that would be helpful as well.

All right. We can move on to Commissioner Polanco.

MS. POLANCO: Okay. Thank you.

Basically, at the end, I was going to state the reason as to why I was voting yes. So I'm just going to read out what I had.

So I have heard the cry, the

1  
2           despair, the anger, the frustration of  
3           many of you regarding the economic  
4           decline to get on the street, which has  
5           had a detrimental impact on the life of  
6           many. And this year, the city made a  
7           commitment of \$65,000,000 to find -- to  
8           fund the Medallion Relief Program to  
9           bring somewhat of a relief to the  
10          industry. Is it enough? No. It is not  
11          enough, and there's a mobilization for  
12          more funds, to get commitment from City  
13          Council to get more funds, to get  
14          commitment from Congress to get more  
15          funds, and yet we're waiting for these  
16          funds. We're waiting for more funds to  
17          come. I have heard -- I have been told  
18          "Give it time. Give us time." Just to  
19          wait.

20                 But today's rule is setting  
21                 eligibility requirements and getting  
22                 authorization for the program to  
23                 continue operating. So I voted yes,  
24                 because I feel there's immediate relief.  
25                 Immediate relief is necessary, and I

1  
2 voted yes because the uncertainty in  
3 waiting for something better will add  
4 more despair to medallion owners who are  
5 in desperate need today. The money is  
6 available now, and it is going to be  
7 distributed. And as I said before, you  
8 need to keep the pressure, because  
9 that's how change is made. Keep up the  
10 pressure.

11 That's what I wanted to say. Thank  
12 you.

13 CHAIR JARMOSZUK: Thank you for your  
14 comments, commissioner.

15 Does anyone else have anything they  
16 would like to say?

17 (No response.)

18 CHAIR JARMOSZUK: Ryan, do we have  
19 additional business to discuss?

20 MR. WANTTAJA: No, there's no  
21 additional business. You're free to  
22 adjourn the meeting.

23 CHAIR JARMOSZUK: I'd like to thank  
24 everybody for their time, for their  
25 thoughts, and for staying, of course,

1  
2 for so long on this issue that precedes  
3 all of our tenures on -- on -- on the  
4 commission. We are, again, still  
5 hopeful that there are opportunities for  
6 unification and to continue forward, to  
7 help all the medallion owners in need,  
8 and this is an enormous step forward for  
9 all of us, and I'm -- I'm -- I'm  
10 grateful that we have arrived at the  
11 juncture. We were certainly not here in  
12 January or in previous times.

13 With that, I'd like to adjourn the  
14 meeting and I wish you all a happy and  
15 safe day.

16 Thank you.

17 (Thereupon, the examination was  
18 concluded at 10:31 a.m.)  
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C E R T I F I C A T E

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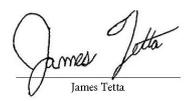
COUNTY OF NASSAU )

I, JAMES A. TETTA, a Notary Public within  
and for the State of New York, do hereby  
certify:

That the witness whose examination is  
hereinbefore set forth was duly sworn and that  
such an examination is a true record of the  
testimony given by such a witness.

I further certify that I am not related to  
any of these parties to this action by blood or  
marriage, and that I am not in any way  
interested in the outcome of this matter.

IN WITNESS WHEREOF, I have hereunto set my  
hand this 6th day of October, 2021.



James Tetta

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<b>\$15</b> 3:5	3:2,14,17,19 4:17 (8)	<b>after</b> 3:23	<b>anything</b> 18:13 23:15	<b>authorization</b> 22:22
<b>\$1600</b> 12:12,25	<b>achieve</b> 6:20	<b>again</b> 13:14 21:7 24:4	<b>anyway</b> 21:6	<b>authorized</b> 4:20
<b>\$208000</b> 11:13	<b>act</b> 16:7	<b>against</b> 18:16	<b>apply</b> 16:4	<b>available</b> 13:16 23:6
<b>\$209000</b> 11:15	<b>acting</b> 1:13	<b>agenda</b> 15:5,24	<b>appointment</b> 10:16	<b>away</b> 7:20
<b>\$22000</b> 11:11	<b>action</b> 25:15	<b>agree</b> 8:20	<b>appreciate</b> 21:13	<b>b</b> 1:11
<b>\$35</b> 3:6	<b>actual</b> 13:8 21:15	<b>ahead</b> 8:15 14:9 17:5	<b>appropriate</b> 7:2	<b>back</b> 14:11 18:4
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