

Frequently Asked Questions

1. What services does the TLC Owner/Driver Resource Center provide?

- The TLC Owner/Driver Resource Center offers professional financial and legal guidance to TLC licensees. Legal counselors will talk to you about your debt situation, reviewing brokerage, loan financing agreements and legal documents relating to the purchase or refinance of your medallion and other debts. They will also advocate with your bank or lender to try to modify your medallion loan, negotiating directly with your creditor to reduce or settle your total debt.
- Counselors can help prepare your application for the Taxi Medallion Debt Relief Program, assist you with medallion-related debt and legal issues, address your non-medallion-related debt to improve your financial outlook, and assist you with solutions for financial hardship, such as credit harassment, public benefit applications, and PPP loans.

2. Medallion Owner Relief Program

Who benefits from this program?

- This program is specifically designed to help distressed medallion owners get relief. It is not a bailout for banks. They must reduce your debt and monthly payments to participate.
- This program will also help medallion taxis are able to get back on the road and operate, ensuring the public has access to rides throughout the city.

Are all medallion owners eligible, or just owner-drivers?

- Medallion owners with five medallions or fewer and outstanding medallion loan debt are eligible for the program. Medallion owners are not required to be drivers to participate.
- Legal counselors can help assess your individual circumstances. Please sign up for an appointment for legal services with the TLC Owner/Driver Resource Center by visiting <https://portal.driverresourcecenter.tlc.nyc.gov/eligibility/>

Is the program available for each medallion owner or each medallion?

- The funding is available per unique medallion for owners who have a significant challenge with their debt. Legal counselors can help assess your individual circumstances. Please sign up for an appointment for legal services with the TLC Owner/Driver Resource Center by visiting <https://portal.driverresourcecenter.tlc.nyc.gov/eligibility/>

3. How do I book an appointment?

You can book an appointment on the Driver Resource Center website at <https://portal.driverresourcecenter.tlc.nyc.gov>. If are experiencing issues with scheduling an appointment, please contact driversupport@tlc.nyc.gov and provide details of your issue.

4. Do I need an account to book an appointment?

No, you do not need an account to book an appointment. You will be able to access your scheduled appointments on our portal page at any time.

5. How do I reschedule or cancel my appointment?

Go to the Driver Resource Center website at <https://portal.driverresourcecenter.tlc.nyc.gov> and click cancel my appointment. Once you cancel your appointment you can book another appointment with the same service by clicking schedule an appointment.

6. Can I book multiple appointments?

Yes, you can book multiple appointments as long as they are with different services. Clients can only book one appointment per service at any time.

7. What documents do I need to have ready for an appointment?

For Legal Services:

For ALL cases (in addition to basic background information such as name, phone number, we **require** the following information):

- Address (including zip code)
- Date of birth
- Household size
- Ethnicity/race
- Gender
- Income and income type (employment and/or other);
- Interpreter needed
- Legal issue

Additional Legal Documentation Required for:**Bankruptcy**

- Credit report
- Any and all relevant Court documents

Car Loans

- Copy of Retail Installment Contract
- Any and all related contracts or signed documents
- Any and all notices regarding repossession or resale of car
- Any and all documents which may be used as proof of fraud

Debt Collection

- Any and all Court documents
- Notices of garnishment
- Bank restraint notices
- Affidavits of Service

Debt Settlement

- Debt settlement contract

Debt Collection Based on Rental Arrears (Has to be in Civil Court, Court documents should start with “CV”)

- Any and all Civil Court documents relating to rental arrears
- Copies of leases
- Any and all Housing Court documents

Student Loans (Federal)

- NSLDS report—*referrals without this will be rejected*
- Documents regarding discharges, decisions, Treasury notifications, any government documents, etc.

Student Loans (Private)

- Any and all lender documents such as correspondences, notices, etc.
- Any and all Court documents relating to loan

ID Theft

- Any identity theft reports filed
- Any documents related to credit freezes or disputes

Medallions

- All closing documents for any purchase or refinance of medallion

Property

- Any deeds to owned property

Other

- Any letters from creditors or public agencies (i.e. denials of disability benefits)
- Any litigation papers

For Financial Counseling:

We recommend that you gather as much documentation as you have about your finances and any documents specifically related to your reason for making an appointment. Some examples include:

- Breakdown of income (statements from technology providers, bases, etc.)
- Bills or statements
- Copies of your credit report that you already have
- Documents regarding assets the client has (bank statements, other assets)
- Any letter or documentation sent by a creditor (such as a bank, collection agency, government agency, etc.)
- Profit and Loss Statement
- Collection Notices
- Copies of Tax Returns
- Student loan information, which can be found on nslds.ed.gov
- Notes they may have taken when reaching out to creditors
- Contact numbers they may have of individuals they have reached out to concerning the financial issues they'd like to address
- Medallion contract if applicable
- Documents stipulating any assets used in the purchase of a medallion if applicable
- Contract/documents concerning the broker if applicable

8. How do I make a follow-up appointment?

You can schedule your follow-up appointment with your counselor directly or through our webpage at <https://portal.driverresourcecenter.tlc.nyc.gov>