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May 29, 2020

Jonathan Oliver
San Francisco Federal Credit Union
770 Golden Gate Avenue
San Francisco, CA 94102

Re: Continuation of Purchased Medallion Loan Forbearance Program

Dear Mr. Oliver:

Thank you for establishing a two-month loan forbearance program for taxi medallion loans, which I understand expires in June. I am writing to request that the San Francisco Federal Credit Union extend this forbearance program, which has provided critical loan relief for taxi medallion holders during the COVID-19 crisis.

As you know, taxi driver income has been impacted severely over the past few months. There has been progress in slowing the spread of the virus which will result in the gradual reopening of key aspects of San Francisco's economy. I am confident the taxi industry will rebound, but it will take more time. I know the Credit Union and the SFMTA share the goal of stabilizing the taxi industry in San Francisco. Extending loan forbearance will advance that goal, allowing borrowers who have weathered the significant challenges of the last several years to preserve their loans in good standing through these particularly perilous times.

The SFMTA is working on a number of efforts to support the taxi industry, including:

- Request that the SFMTA Board waive all taxi-related fees for the next two years. This has been approved by the SFMTA Board and will be need to be approved by the Board of Supervisors and signed off on by the Mayor for final approval.
- Establish [Essential Trip Card \(ETC\) program](#) to provide discounted taxi trips for seniors and people with disabilities who would have otherwise taken the trip on Muni. Over 1,400 riders are currently signed up for this program and over 1,300 trips provided thus far. Posted [promotional video of ETC program](#)
- Support the Department of Environment's [Essential Worker Ride Home program](#), which provides subsidized taxi trips for essential workers. Working with the Transportation Authority and the Department of Environment staff, MTA identified \$447,000 in funding that was reprogrammed to support this important program.
- Launched pre-pilot to test concept of using taxis to provide work-related trips for city employees to replace non-revenue vehicle trips.



- Provide personal protective equipment (PPE) kits that include sanitizing fluid, paper towels, nitrile gloves, hand sanitizer and face masks for taxi drivers.
- Trained taxi company representatives and posted [training video on proper cleaning procedures](#)
- Require that taxis be sanitized after each passenger trip and follow up with enforcement activities to ensure compliance
- Procured and distributed clear plastic shields for taxi vehicles at no charge to color schemes. This plastic shield is easily installed inside the vehicle, separating the rear and front seats, adding a layer of protection for both the driver and passenger. This will help to instill confidence in drivers and passengers during the COVID-19 pandemic.
- The SFMTA's [Clean Air Taxi program](#) has increased the per vehicle rebate up to \$7,700 (a 54% increase) and used vehicles are now able to qualify. Over 90% vehicles in the taxi fleet are low-emission and play a critical role in meeting the City's ambitious climate goal of 80% of trips taken by sustainable means of travel by 2030.
- Temporarily lowered insurance requirements for taxis.
- Posted notices and information on webpage: www.sfmta.com/covid-19-developments-updates-taxi-industry

As you can see, my team is working diligently to support and stabilize the industry. I hope the Credit Union will join as a partner in this effort. That is why I am requesting that the San Francisco Federal Credit Union extend the taxi medallion loan forbearance program for an additional period of 90-days.

Thank you for considering my request.

Kate Toran

Kate Toran
Director
Taxis & Accessible Services