



T L C

Taxi Limousine Car Service MAGAZINE



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ROBBERY & VIOLENCE
WHEN DRIVING A TAXI**



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MARKETS**

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AS A WAV

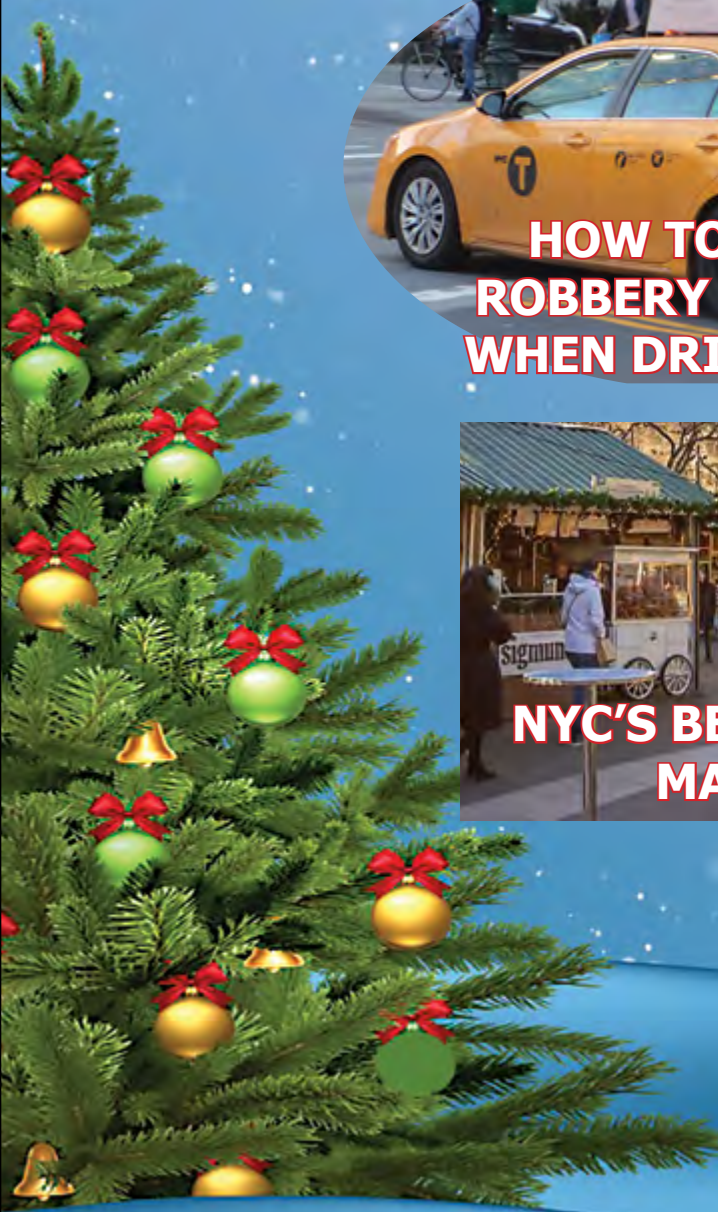
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IF WHEELCHAIR
PASSENGER

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AND LICENSING PAUSE
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HOW TO HACK UP A
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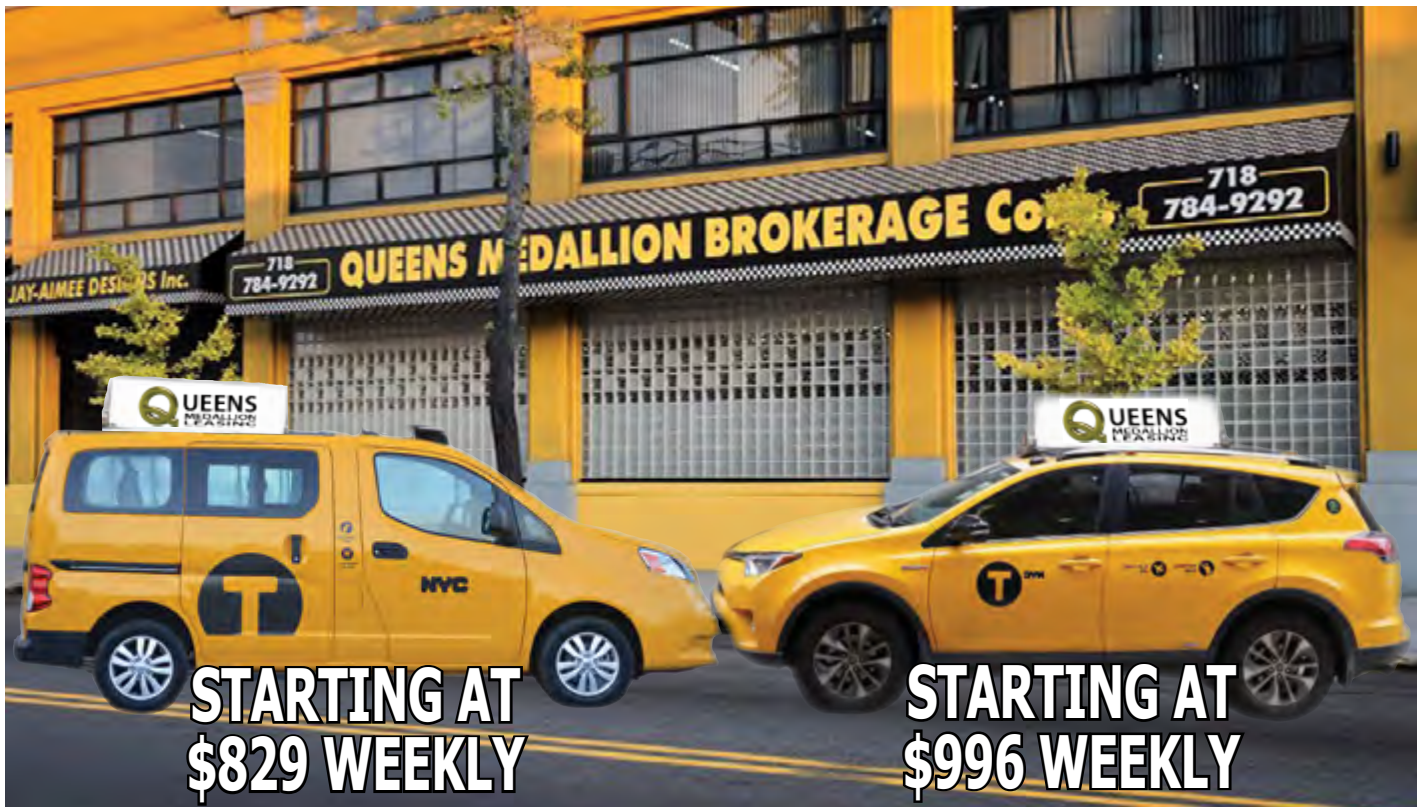


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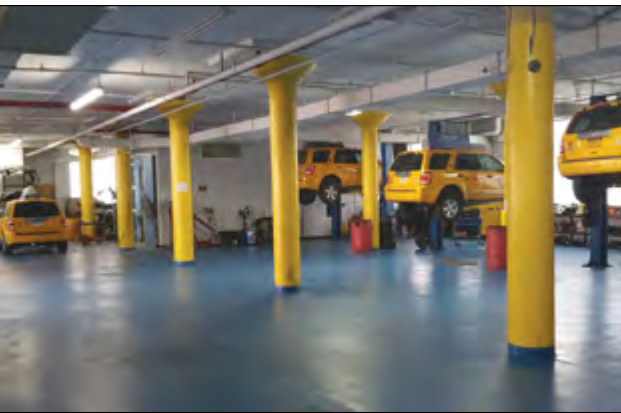
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Taxi Limousine Car Service

MAGAZINE

December 2019

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Union Square Holiday Market

Photo: Marley White



Brooklyn's Dyker Heights Christmas Lights

Photo: Julianne Schaer



Central Park, Harlem Meer

Photo: Christopher Postlewaite



**New York Botanical Garden,
Holiday Train Show**



Photo: Julianne Schaer



Macy's Thanksgiving Day Parade

Photo: Will Steacy



Grand Central Holiday Fair

Photo: Julianne Schaer



**Hanukkah menorah at
Brooklyn's Grand Army Plaza**

DECEMBER 2019

COVER ILLUSTRATIONS & CREDITS

HOLIDAY BACKGROUND IMAGE:

Photo: <https://pxhere.com/en/photo/1451919>

HOW TO PREVENT ROBBERY & VIOLENCE WHEN DRIVING A TAXI

Photo: LT DESIGN

NYC'S BEST HOLIDAY MARKETS

Photo: UNION SQUARE HOLIDAY MARKET BY MOLLY FLORES

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NYC's Best Holiday Markets

Photo: Molly Flores



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Governor Cuomo:
Adhere to NYS's Move Over Law



P.12

Real Estate Terminology



P.30

What Does 0% APR Mean?



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NYC's Best Holiday Markets

Take the stress out of holiday shopping by visiting one of the many holiday markets New York City has to offer. You'll be sure to find something different for everyone on your list—whether you're looking for clothing, jewelry, toys or some one-of-a-kind craft—without having to brave crowded stores. Bonus: most markets have food vendors, good for keeping your stamina level in line with your holiday spirit.

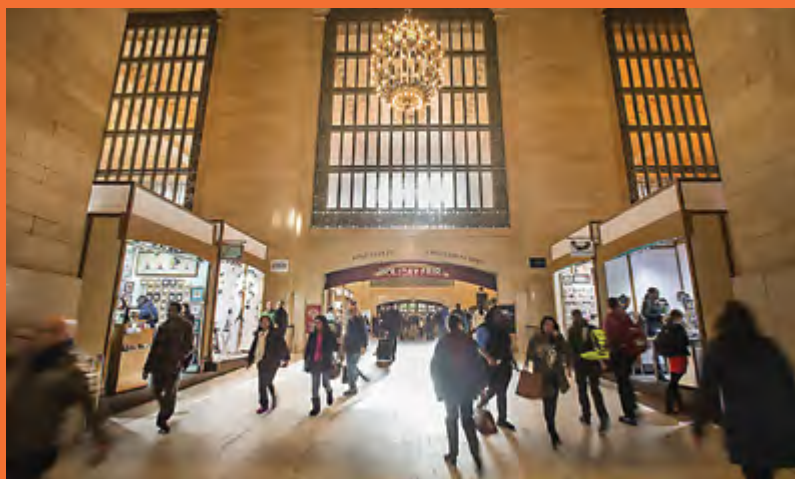


The Holiday Shops at Winter Village at Bryant Park. Photo: Malcolm Brown

The Holiday Shops at Winter Village at Bryant Park

**Bryant Park, Midtown West, Manhattan
 October 31, 2019–January 5, 2020**

More than 150 custom-designed glass kiosks line Bryant Park during the holiday season, giving these shops indoor-outdoor allure. The market attracts local and international artisans who come to sell apparel, artwork, home goods, beauty products and toys as well as a wide selection of food. In the center of the park is a rink where you can ice skate for free. Skate rental runs \$18–33; you can also bring your own.



Grand Central Holiday Fair. Photo: Patrick Cashin

Grand Central Holiday Fair

**Grand Central Terminal, Midtown East, Manhattan
 November 18–December 24**

The indoor Grand Central Holiday Fair offers a warm alternative to outdoor markets. Half of Vanderbilt Hall is taken over by 40 vendors—including a number from NYC—who specialize in handcrafted products, use locally sourced goods and are socially responsible. Find clothing, accessories, home goods, artwork and toys. The location makes this market a no-brainer for commuters, and those looking to refuel can stop for a snack or meal at the Grand Central Market, Great Northern Food Hall or subterranean dining concourse.



Union Square Holiday Market. Photo: Molly Flores

Union Square Holiday Market

**Union Square Park, Union Square, Manhattan
 November 21–December 24**

Nearly 200 local and national vendors come together at this alfresco event, selling things like leather goods, artisanal olive oil and skin care products. Special features include a “Little Brooklyn” section, a warming station, a kids’ crafts studio and live music. As with other markets, there’s food on hand. Check out the Urbanspace Provisions area with hot chocolate and apple cider available to keep you warm.

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Columbus Circle Holiday Market. Photo: Molly Flores



Brooklyn Flea. Photo: Malcolm Brown

Brooklyn Flea + Smorgasburg Winter Market

25 Kent Ave., 8th fl., Williamsburg, Brooklyn
Through March 2020 (weekends only)

The Brooklyn Flea's Williamsburg location is the lone NYC winter outpost of the popular bazaar. Visit for vintage clothing, housewares, antiques, furniture, jewelry, art and crafts. Smorgasburg food vendors will be there as well.

TurnStyle Holiday Market

Columbus Circle Subway Station, Eighth Avenue between
57th and 58th Streets, Midtown West, Manhattan
November 15–December 31

This underground retail and restaurant space is home to roughly 40 eateries, shops and kiosks. For the holidays, another 18 seasonal vendors selling clothing, gifts and housewares will join in. Temporary stalls include Inaya, Me Oui and [New York Makers](#) who offer a selection of statewide maker made gifts such as handcrafted marshmallows, soy candles and Herkimer diamond necklaces.

Columbus Circle Holiday Market

Central Park West and West 59th Street (southwest entrance to Central Park), Midtown West/Upper West Side, Manhattan
December 4–24

There's something delightful about Columbus Circle during the holiday season—the Christmas lights sparkling in the circle and carriage rides setting off through Central Park in the snow. Tucked in the southwest corner of the park is one of the City's most beloved holiday markets lined by aisles of jewelry, accessories, artwork home goods and food from local designers and artisans. Check off all the gifts on your list from one or more of the 100-plus vendors before you head into the park for a stroll.

Astoria Holiday Market

Bohemian Hall & Beer Garden, 29-19 24th Ave.,
Astoria, Queens
December 1, 8 & 15

For three Sundays this December, Astoria's Bohemian Hall & Beer Garden will transform into a holiday market populated by local Queens based crafters, bakers and artisans. Handmade and vintage items include toys, jewelry, accessories, clothing, soaps, artwork and chocolates. Participants are always changing at the mom-and-pop-style market, but one thing stays constant: the eclectic collection means your recipients are unlikely to be getting these gifts from anyone else.

Fort Hamilton Holiday Market

207 Sterling Dr., Fort Hamilton, Brooklyn
December 6

This one night only event at the Fort Hamilton military base just south of Bay Ridge, features a tree lighting ceremony, carousel rides, pictures with Santa and a holiday market. Local crafts people sell their creations, and there are food options as well. The event is free to enter but registration is required.

Holiday Handmade Cavalcade—Brooklyn

Brooklyn Historical Society, 128 Pierrepont St.,
Brooklyn Heights
December 7–8

Local artisans and small businesses have found a holiday home at the Cavalcade which has grown exponentially since it started north of NYC in 2008. The Brooklyn version will showcase and support vendors from the tristate area, who will be peddling goods like apparel, accessories, home wares, soaps and kids' stuff. This location (there's another in Manhattan) is open for one weekend only.

Holiday Handmade Cavalcade—Manhattan

Chelsea Market, 75 Ninth Ave., Chelsea, Manhattan
December 9–15

As at the Brooklyn Cavalcade, members from the NY Handmade Collective (formerly known as the Etsy NY Team) bring their products and handmade wares from around the tristate area. The group works to expand and strengthen its community by giving local artists a platform to develop their small businesses. Expect lovingly made handbags, jewelry, apparel, home goods and artwork.

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Governor Cuomo Reminds Motorists to Adhere to NYS's "Move Over" Law When Approaching Emergency or Hazard Vehicles Along Roadways

National "Move Over Day" Urges Drivers to Slow Down and Give Highway Workers and Emergency Responders Space to Work Safely

Albany, NY

New York State Police Issued 13,059 Move Over Law Violations in 2018

Ahead of National Move Over Day, Governor Andrew M. Cuomo highlighted the importance of **New York's Move Over Law**. The law requires motorists to drive with care, slow down, and safely move over when approaching emergency or hazard vehicles that are stopped along roadways across the state. The reminder comes on the eve of National **Move Over Day** which occurs each year on the third Saturday in October.

"Police, highway workers, tow truck drivers and emergency responders risk their lives every day so that we can drive across New York safely," **Governor Cuomo** said.

"For everyone's sake, I urge motorists to heed the Move Over Law and use common sense. When you see an emergency or hazard vehicle along the highway, slow down and have the courtesy to move your vehicle over a lane to give those brave men and women room to work."

Officials from the New York State Thruway Authority, New York State Department of Transportation, New York State Police and the Governor's Traffic Safety Committee held an awareness event on October 18th at the Thruway's Herkimer Maintenance Section in Herkimer County. They urged drivers to heed the law.

On **October 19 - National Move Over Day** - electronic variable message signs along state highways displayed reminders to promote **Move Over Law awareness**.

- New York's Move Over Law was enacted in 2011 to protect New Yorkers working along roadways and has since been expanded to include a wide range of emergency and hazard vehicles.
- The Move Over Law applies to both sides of the road - not just the shoulder on the right - and includes tow trucks, construction vehicles, highway maintenance vehicles, police vehicles, fire trucks, and ambulances.
- The law now applies to vehicles with flashing blue, green, red, white, or amber lights, giving law enforcement more authority to penalize violators who jeopardize the safety of those working along highways.



New York State Police issued 13,059 Move Over violations in 2018. Violators can face two points on their driver licenses and a minimum \$150 fine for the first offense.

In addition to National Move Over Day, the Thruway Authority recently released a [Work Zone Safety Public Safety Announcement \(PSA\)](#) featuring Sally Deming, the widow of Thruway Maintenance employee Ron Deming.



Deming, of Little Falls, was tragically killed while working on the New York State Thruway in October 2016. The PSA, which has aired on TV stations across the state and on social media, also features Thruway Authority Maintenance employees who were involved in recent work zone incidents.

The State Department of Transportation last summer also released a [Public Service Announcement](#) highlighting the importance of moving over in construction work zones, while refraining from distracted driving.

This PSA complements two previous ones, including one PSA released by the Thruway Authority in 2017 highlighting the dangers faced by New York's emergency responders. A second PSA launched by the Governor's Traffic Safety Committee encourages the traveling public to slow down and move over on New York's highways.

On March 13, 2019, DOT Region 9 employee Dennis "Matt" Howe was parked on the shoulder of Route 17 with his lights flashing, alerting motorists to a road repair crew just down the road. A tractor-trailer driver who failed to move over struck Matt's truck, fatally wounding him. He passed away on March 18, 2019. He left behind numerous family members, friends and colleagues. A section of State Route 17 where the accident occurred will be renamed to memorialize and honor Mr. Howe.



Throughout the summer, State Police worked with NYSDOT on a joint initiative called "Operation Hard Hat," which featured State Troopers dressed as highway workers to crack down on work zone violations. Troopers were on the lookout for motorists who violated the State's Move Over Law and issued hundreds of tickets for a variety of violations, including speeding and seat belt use.

In addition, NYSDOT and the Thruway Authority sponsored an exhibit at this year's New York State Fair highlighting the importance of driving safely in highway work zones. It featured equipment damaged by vehicles intruding into areas where agency employees and contractors were working on the highway.

New York State Thruway Authority Executive Director Matthew J. Driscoll said, "It's been nearly three years since Ron's death, and unfortunately maintenance workers and emergency responders still experience situations where motorists do not slow down and safely move over. **This is not just a courtesy - it's the law in New York State.**

These men and women are real people with real families. Please help them return home safely at the end of their shifts and give them your attention when on the road."

New York State Department of Transportation Marie Therese Dominguez said, "Governor Cuomo's Move Over Law is fundamentally about safety. It gives police, emergency responders and highway workers the space they need to get the job done - whether that's saving lives or creating a safer transportation system.

We are committed to the safety of our work force and the Move Over campaign is just one of the many ways NYSDOT is working to protect our employees and educate the public on roadway safety. They work to keep us safe; let's all work to keep them safe."

State Police Superintendent Keith M. Corlett said, "The New York State Police are committed to keeping our roadways safe - for those who travel them, and for those who work on them. Individuals who work on our roadways work in some of the most dangerous conditions, and they should be able to do their jobs without fear of harm.

We urge all drivers to slow down and move over when you see an emergency vehicle or maintenance crew on the shoulder of a road. Stay alert and put your electronic devices away. Do your part to ensure your safety and the safety of others."

Motorists are reminded that fines are doubled for speeding in a work zone. In accordance with the Work Zone Safety Act of 2005, convictions of two or more speeding violations in a work zone could result in the suspension of an individual's driver license.



Understanding Real Estate Terminology

BY RYAN TOLLEFSEN REALTOR®
Unity Home Group at Keller Williams Realty Alaska Group

Every industry has its own language and real estate is no exception. The trouble is that real estate agents and lenders are dealing with consumers, and often they forget that what they're saying may seem like a foreign language to outsiders. Today we thought we'd interpret some of the more common terms you'll encounter when buying or selling a home.

Addendum – An addendum is a form used to make changes to the purchase agreement after it's been accepted by both the buyer and the [seller](#).

For instance, if you find problems that the home inspection turned up and want the seller to remedy them, we would submit an addendum to the contract stating that the seller will pay for repairs or replacement. If the seller signs the addendum it becomes part of the purchase agreement.

Contingency – Contingencies are promises in the purchase agreement. As an example, most offers to purchase are contingent on the home appraising for at least the amount of money you will be borrowing. In other words, you are telling the seller that you agree to continue with the purchase if "X" happens by a certain date.

A contract to purchase may contain several contingencies. When they are all satisfied, you are legally obligated to consummate the purchase.

Counteroffer – If the seller doesn't agree with the offering price or any terms of the purchase agreement, he or she may submit to the [buyer](#) a counteroffer stating different terms or a different price.

Disclosures – Disclosure forms are used by the seller to tell the buyer about anything that may affect his or her enjoyment of the home, comfort and safety. The most significant disclosure here in Alaska, for example, is the Residential Real Property Transfer Disclosure Statement.

The **Real Estate Transfer Disclosure Statement** (TDS) describes the condition of a property and, in the case of a sale, must be given to a prospective buyer as soon as practicable and before **transfer** of title.

Earnest Money Deposit – The earnest money deposit is something that is confusing to many [first time homebuyers](#). This is not the down payment which is a lender requirement, but an amount of money submitted with or shortly after an offer to purchase is accepted that lets the seller know you're willing to put some skin in the game and are earnest in your desire to purchase the home. It is also required by contract law as something known as "consideration."

The amount of the deposit can vary but plan on paying at least 1 percent of the purchase price. It will be held in escrow and applied to the purchase at closing.

Escrow – In real estate, an **escrow** account is a secure holding area where important items (e.g., the earnest money check and contracts) are kept safe by an **escrow** company until the deal is closed and the **house** officially changes hands. The escrow company then distributes the purchase funds according to the demands of the agreement to purchase.

Escrow Impounds – When your loan is approved, the lender will set up an account devoted to the holding of your prepaid insurance and taxes.

FHA mortgage – The Federal Housing Administration (FHA), part of the U.S. Department of Housing and Urban Development (HUD), guarantees home loans making it easier for those with less than perfect credit to obtain a mortgage.

Jumbo mortgage – The Federal Housing Finance Agency (FHFA) announces what is known as the "conforming loan" limits every year. Loans that exceed this amount are jumbo loans.

Loan-to-Value – Known as LTV, for short, loan-to-value refers to the ratio of the loan to the value of the home.

Investopedia gives the following example: "a borrower taking on a \$92,500 mortgage to purchase a home appraised at \$100,000 would have an LTV ratio of 92.50 percent (92,500/100,000)." Lenders consider loans with high LTVs (higher than 80 percent) risky.

PITI – This is short for principle, interest, taxes and insurance – the components of a mortgage payment.

Private mortgage insurance – Known as PMI for short, private mortgage insurance protects the lender if the borrower defaults. It is required by lenders when the borrower's down payment is less than 20 percent of the purchase price.

On conventional loans, PMI can be removed when the homeowner reaches 20 percent equity in the home. FHA's MPI (Mortgage Insurance Premium) remains as long as the borrower has the loan.

RESPA – This is short for the Real Estate Settlement Procedures Act of 1974 which requires lenders to provide borrowers, in a timely manner, with a disclosure about the costs of the loan.

Title – A legal document identifying the owner of a property.

Title Insurance – An insurance policy that protects against damages due to defects in the chain of title. There are two types of policies, one for the lender, which is mandatory, and one for the buyer, which is optional.

VA mortgage – Like the FHA mortgage, the VA mortgage is guaranteed by the government, in this case, the Department of Veterans Affairs. VA mortgages have no down payment requirement and are only available to current and former members of the U.S. military and their widows/widowers.

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Commissioner's Corner

By New York City Taxi and Limousine Commission Chairman & Chief Executive Officer **Bill Heinzen**

December 2019

We hope you enjoy a happy and safe holiday season with your family, friends, and community, and that you have a wonderful year ahead! Here is the latest news from our wheelhouse.

New TLC Police Officers

One major complaint we often hear from licensees is that illegal operators are taking business from TLC-licensed drivers and businesses. Too often, unlicensed drivers take away trips and thus valuable income from drivers.

These drivers have taken the time to meet the TLC's standards, including driver education and drug testing. They have their records vetted for safety. Unlicensed drivers also put the public at risk since they have not been properly vetted. They may not have commercial insurance.

We are very pleased to share that we graduated a new class of TLC Police Cadets this fall. These new officers will significantly increase the TLC's field presence which is critical to stopping hustlers at the airports, taking action against illegal commuter vans, and deterring unlicensed operators.



A TLC enforcement car.

A Great Way to Earn More

If you are a yellow or green wheelchair accessible taxi driver, don't forget to sign up for the Taxi Improvement Fund (TIF) Driver Program. As of mid-November 2019, almost 5000 TLC-licensed drivers earned about \$12 million, up from \$8.5 million last year.

Any driver of a wheelchair accessible taxi can enroll. Once you are part of the program, you earn an additional \$1 for every trip taken regardless of duration. All trips qualify regardless of whether a passenger is using a wheelchair.

Once you earn \$20 or more in a two-week period, you will be paid through a Taxi Improvement Fund debit card. If you are interested, make sure to enroll as soon as possible at TLC Initiatives - TLC: <http://bit.ly/TaxiImprovementFund>. You will receive the money for trips after you enroll, not past trips.

Drivers of Wheelchair Accessible Vehicles

TLC's Accessibility Initiative for Drivers

Want to make more money each shift? As a driver taking part in this program, you can earn an extra \$1.00 per trip from the TLC for any trip you provide in a yellow or green wheelchair accessible taxicab. All the money you earn through the program will be deposited, at no cost to you, onto a TLC prepaid debit card by TLC staff.

The TLC's Taxi and Improvement Fund (TIF)/Street Hail Livery Improvement Fund (SHLIF) program also offers yellow and green wheelchair accessible vehicle (WAV) drivers a one-time \$100 signing bonus after completing their first 20 WAV trips.

.....

Driver Payroll Calendar

Calendar with paydays and enrollment dates for drivers who wish to participate in the program.

Payday & Enrollment Calendar (PDF)

https://www1.nyc.gov/assets/tlc/downloads/pdf/tif_driver_payroll_calendar.pdf

For more information visit **Taxi Improvement Fund FAQ: Newly Passed Rules and Pilot Programs - TLC**

<https://www1.nyc.gov/site/tlc/about/taxi-improvement-fund-faq.page>

Sign Up for the Program

1. Visit [LARS](#) system to ensure that your mailing address is accurate. Use this address, where the TLC will send your debit card, on your application.
2. Sign up by completing the Program Authorization (PDF). https://www1.nyc.gov/assets/tlc/downloads/pdf/tif_driver.pdf
3. Receive your personal TLC prepaid debit card in the mail.
4. Drive a wheelchair accessible vehicle.
5. Get Paid! Use your prepaid debit card anywhere VISA/MasterCard is accepted.



TLC staff member Yesenia Torres enters a wheelchair-accessible taxi.

Congestion Rules and Licensing Pause

The rules we passed last summer are pivotal to decreasing congestion in the busiest parts of Manhattan, as well as removing the race to the bottom resulting from adding about 2,000 new for-hire vehicle cars a month. This, as well depressed the income of professional drivers.

Some of the largest app companies have challenged our rules in court seeking to flood our streets again with new cars. Last month, a Manhattan judge threw out a suit from Uber

challenging the cap. It followed other legal victories the City has had this year, including against a lawsuit filed by Lyft and Juno who did not want to meet a minimum pay standard for drivers on trips.

We are pleased the courts continue to recognize the TLC's power to address the different problems the apps created when they over saturated the market. We will continue to fight better for drivers and less congestion on our streets.



A driver scans for cyclists as he opens his door.

Sharing the Street Safely

A great way to keep fellow New Yorkers safer is to watch for cyclists when opening vehicle doors. Remind passengers to do the same. An easy way to do this is to use your far hand, reach across your body, then turn look and look before exiting the vehicle. **When you use your far hand to open the car door, you automatically look out and scan for bikes and traffic. This move can save lives and prevents injuries.**

If you want to learn more Vision Zero safety tips, you can watch our Safety First video at bit.ly/safetyfirsttlc.

NYC TAXI AND LIMOUSINE COMMISSION NEWS

Yellow Cab Hack-Up

To operate a vehicle as a yellow cab you must complete the TLC hack-up certification and inspection. To learn more about certifying a vehicle and the hack-up inspection review the [Medallion Licensing Guide](#).

(https://www1.nyc.gov/assets/tlc/downloads/pdf/medallion_licensing_guide.pdf)

Industry Notice #19-12

October 31, 2019

Taxi Vehicle Owners: WAV Vehicle Requirements

In anticipation of proposed rules which would remove the requirement to purchase a Taxi of Tomorrow Wheelchair Accessible Vehicle, TLC will no longer require owners who would like to purchase an accessible taxi other than the Taxi of Tomorrow Wheelchair Accessible Vehicle to first request and receive a waiver from TLC. Owners who are considering or who are required to purchase a wheelchair accessible vehicle may now choose to purchase any wheelchair accessible vehicle approved by TLC for use as a taxicab. Waivers are no longer needed. The list of approved taxi vehicles can be found on our website at:

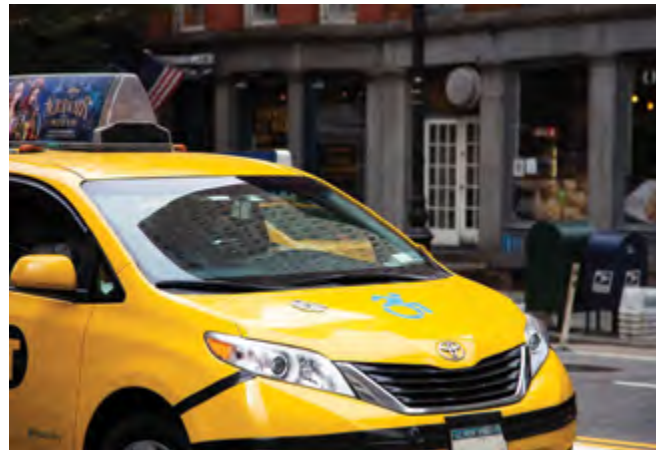
Yellow Cab Hack-Up - TLC

(https://www1.nyc.gov/site/tlc/businesses/yellow_cab_hackup.page)

Only TLC-approved vehicles may be used as taxicabs in New York City. The list of approved vehicles is available below, as is information about the special requirements for used and accessible vehicles.

Approved Vehicles

- The chart on right lists the vehicles that are approved for use as a yellow taxi. The chart is updated as new vehicles become available. If you have any questions about a vehicle or retirement issue call the TLC hack site (718) 267-4501.
- You may be required to hack up an accessible vehicle, even if you do not own an accessible medallion. If you have a question about your medallion's accessibility requirement, contact the TLC at tift@tlc.nyc.gov or (212) 676-1111.



Industry Notice #19-13

November 8, 2019

Reinspection Payments

Vehicles that fail their initial inspection must return to TLC's Woodside facility for a reinspection in order to remain licensed.

Beginning November 12, 2019, vehicle owners will no longer need to pay in advance for vehicle reinspections when they arrive at TLC's Woodside facility. Reinspection fees must be paid online after the reinspection at nyc.gov/lars.

A reinspection fee is only owed if a vehicle fails its initial inspection and is brought back and reinspected after making the necessary repairs. No reinspection fee is owed if a vehicle passes its initial inspection.

Vehicle owners will need the following information available when logging into LARS to make a payment:

1. Your TLC License Number
2. The mailing ZIP code associated with your license
3. The last 5 Digits of your EIN or SSN

Vehicle owners will now be responsible for the reinspection fee after the reinspection is done. The fee is owed regardless of whether the vehicle passes or fails a reinspection.

The due date will be listed on your Vehicle Inspection Report (VIR). If you do not pay the fee, you will receive a summons. If found guilty, you may be fined \$300 and have your TLC license suspended.

Additional information about these changes can be found on our website at: www1.nyc.gov/site/tlc/vehicles/vehicle-inspections.page.

		Accessible Medallion			
		Alt. Fuel Medallion			
		Unrestricted Medallion Accessible Vehicle Required			
Year	Model	Unrestricted Medallion No Accessibility Requirement			
12-18	Chevrolet Impala	✓			
12-18	Chevrolet Malibu	✓			
12-18	Chevrolet Malibu Hybrid	✓		✓	
17-20	Chrysler Pacifica Hybrid (Revability)	*	*	*	✓
17-20	Chrysler Pacifica (FR Conversions)	*	*		✓
12-19	Dodge Grand Caravan Accessible, Rear or Side Entry (BraunAbility)	*	*		✓
12-19	Dodge Grand Caravan Accessible, Rear or Side Entry (TransitWorks/Driverge)	*	*		✓
12-18	Ford Escape	✓			
12-18	Ford Fusion	✓			
12-18	Ford Fusion Hybrid	✓		✓	
12-18	Ford Taurus	✓			
12-20	Ford Transit Connect Accessible, Rear Entry (TransitWorks/Driverge)	*	*		✓
12-18	Hyundai Sonata	✓			
12-18	Hyundai Sonata Hybrid	✓		✓	
12-18	Lexus RX 450H Hybrid	✓		✓	
12-18	Lincoln MKZ	✓			
12-18	Lincoln MKZ Hybrid	✓		✓	
18-19	Mercedes -Benz Metris Accessible, Rear Entry (TransitWorks/Driverge)	*	*		✓
12-18	Nissan Altima	✓			
12-18	Nissan NV200	✓			
12-19	Nissan NV200 Accessible, Rear Entry (BraunAbility)	✓	✓		✓
19	Tesla Model 3	✓			
12-20	Toyota Avalon	✓			
12-20	Toyota Avalon Hybrid	✓		✓	
12-20	Toyota Camry	✓			
12-20	Toyota Camry Hybrid	✓		✓	
12-19	Toyota Highlander	✓			
12-19	Toyota Highlander Hybrid	✓		✓	
12-18	Toyota Prius	✓		✓	
12-18	Toyota Prius V	✓		✓	
12-20	Toyota RAV4	✓			
12-20	Toyota RAV4 Hybrid	✓		✓	
12-20	Toyota Sienna Accessible, Rear Entry (BraunAbility)	*	*		✓
12-20	Toyota Sienna Accessible, Rear Entry (FR Conversions)	*	*		✓
12-20	Toyota Sienna Accessible, Rear Entry (Freedom Motors)	*	*		✓
12-20	Toyota Sienna Accessible, Rear Entry (Revability)	*	*		✓
12-20	Toyota Sienna Accessible, Rear or Side Entry (TransitWorks/Driverge)	*	*		✓

NIOSH FAST FACTS Taxi Drivers

Photo by volare2004/Thinkstock Images

How to Prevent Robbery and Violence

Driving a taxi can be a dangerous job. The most serious workplace violence issues facing taxi drivers are homicide and physical assaults, which are often related to a robbery.¹ Violence is often a leading cause of taxi driver deaths along with motor vehicle crashes.¹

Workplace violence can result in injuries and deaths and includes both physical assaults and verbal abuse like yelling or name calling. This fact sheet recommends strategies for taxi drivers to prevent or reduce the likelihood of violence during a shift. You can reduce the risk – here's how.



VISIBILITY

Greater visibility into your taxi can help reduce violence.

- Keep the taxi in well-lit, highly visible areas when not moving.
- Do not tint windows so dark that people cannot see inside the taxi.
- Keep windows clean and free from unneeded signs or postings.



DEALING WITH CASH

Less cash in your taxi makes you a less likely target for robbery

- Minimize cash on hand by making deposits during your shift.
- Where feasible, use cashless systems to limit the amount of cash on hand.
- Post decals stating drivers have limited cash on hand on the passenger doors or windows.



OPERATING THE TAXI

Ask your cab company to equip your taxi with safety measures.

- Install and maintain security cameras and post decals showing the taxi has cameras on the passenger doors or windows.
- Install and maintain a silent alarm.
- Install and use bullet resistant barriers.

- Use personal and vehicle tracking devices, such as global positioning systems (GPS), so you can be located if you need help.
- Turn on the inside dome light during pickups and drop-offs.
- Check in regularly with a dispatcher or another driver.
- Use and practice an emergency communication system with a dispatcher or another driver.



DEALING WITH CUSTOMERS

Prepare for possible unsafe situations with customers.

- Do not chase after fare evaders.
- Ask your cab company to provide safety training on how to recognize, avoid, or calm potentially violent situations.
- Do not resist a robbery. Let robbers take your money.
- Do not accept passengers who cannot provide a destination.
- Notify a dispatcher or another driver immediately when picking up a passenger.
- Notify a dispatcher or another driver immediately if passengers change destinations once they are in the taxi.
- Notify a dispatcher or another driver if driving to certain areas feels potentially unsafe.

¹Chaumont Menendez C, Socias-Morales C, Daus MW [2017]. Work-related violent deaths in the US Taxi and Limousine Industry 2003 to 2013. *J Occup Environ Med* 59(8):768–774. <https://doi.org/https://doi.org/10.1097/JOM.0000000000001071>.

GET INFORMATION

Find NIOSH products and get answers to workplace safety and health questions:

1-800-CDC-INFO (1-800-232-4636) | TTY: 1-888-232-6348
CDC INFO: www.cdc.gov/info | www.cdc.gov/niosh
Monthly NIOSH eNews: cdc.gov/niosh/eNews



Glad that's fixed

By Don McCurdy

There are stories about the new and improved rideshare and taxi loading procedure at LAX. Well, new and improved for somebody, but not for drivers or passengers.

Reports are that a formerly seven minute wait has now ballooned to an hour wait, and in some cases two. Taxicab loading has long been an afterthought in the minds of airport managers with gate space, schedules and security way up the priority list from ground transportation.

Gridlock may just bump ground transportation up the list since drivers are complaining that it can take fifteen to twenty minutes to get from the holding area to the loading area at the best of times. Over an hour in the worst of times.

LAX is reported to be expanding their pickup area in an attempt to get the problem under control. Good luck with that.

“AND I'm waiting for you to follow me.”

Or so goes *The Who's* ditty on one of their biggest albums. For former Uber CEO and co-founder, Travis Kalanick, it meant the end of the lockup period and his first chance to sell some of his stock in the company. To his credit he didn't sell it all, but he is reported to have taken in around \$547 million.

He never calls me so I only have the print reports to go on, but that is said to be only 21% of his holdings in the company with an estimated two billion dollars' worth left.

I'm not a broker, but seeing as how the price of Uber stock is headed in the general direction of the New York City medallion price it might just be wise to unload while the stock still has some value.

While New York Stock Exchange is seeing record highs Uber is seeing record lows. Maybe a rising tide doesn't raise all ships.

Why would that be important?

Perspective is important. From Uber and Lyft's perspective the new California “gig economy” law is meaningless because they claim they're not providing rides, but rather a platform for drivers to provide rides.

All of those independent contractor drivers are actually providing the rides, Uber and Lyft are merely a “platform” which they use to make the connection. Uh huh. That didn't raise a lot of caterwauling among media types until it was discovered that “freelance” writers could only sell thirty-five articles to the same outlet before they had to be considered employees.

Hey, wait a minute! From a driver's perspective being an employee would seem to be a positive thing, especially if you're full time. For a freelance journalist being an employee would be like, GASP, having a job.

Let's skip past all of the whiners and think about it from a politician's perspective. That half a million, depending on who you listen to, employees will now all be included in the unemployment tax rolls. Not only that, but their pay will be subject to payroll deductions for state income tax with less chances to under report income.

Yeah, the journalists weren't upset for the drivers, the drivers weren't upset for the journalists, but now everybody is upset. Well, except for those trying to reduce the state's budget deficit.

Taxi king can sing!

Reports from Albany say that the former “Taxi King,” Evgeny “Gene” Freidman copped a plea to tax fraud and turned state's evidence against Michael Cohen. He claimed he also got President Trump named as an unindicted co-conspirator.

Freidman is reported to have already paid a million dollars which is reported to have elicited comments from the judge that, given the state of his business, his ability to pay restitution was “spectacular.” That probably set off alarms somewhere.

While the prosecutors claim king Gene is exaggerating I wouldn't at all be surprised to see him negotiating with Adam Schiff to confess to congress that he was the bag man between Putin and Trump. After all, he is a native of Russia.

Well, that's some of it.

TLC Magazine recently received an email from the Centers for Disease Control and Prevention, National Institute for Occupational Safety & Health regarding taxicab driver safety. Some are doable, others require regulatory assistance and still others are not as easy as they sound.

One of my favorites, that would require regulatory assistance, would be the ability to be a cashless cab. While limiting cash on hand is the stated safety item, many jurisdictions require drivers to accept cash.

Almost everyone has a card of some kind that they can use, but most drivers don't want to accept cards. The reasons are twofold:

- one is that the credit card requires a percentage to the processing company, and
- the other is that drivers have no desire for anyone to know how much money they make.

Some companies and/or jurisdictions require drivers to accept credit cards while charging them higher than necessary fees to process the cards. That's great as a revenue stream, but don't claim your concern is driver safety.

One of the attractions for Uber, from a driver perspective, is that no cash changes hands. The driver knows that they're getting paid. Fare jumpers, dead beats and robbers are minimized.

Currently, I know of no jurisdiction that allows a company to be cashless, or a driver to be cashless, or a taxicab to be cashless after 9 pm.

There are other recommendations on the list. If you wish to see them all visit:

[cdc.gov/niosh/docs/2020-100/pdfs/2020-100.pdf?id=10.26616/NIOSH PUB2020100](https://www.cdc.gov/niosh/docs/2020-100/pdfs/2020-100.pdf?id=10.26616/NIOSH PUB2020100)

or click [here](#) to read, *How to Prevent Robbery and Violence When Driving a Taxi*

For those of you setting the rules for taxicabs here is an opportunity to think outside the box.

This just in.

A recent study in Beijing touted the idea that taxicab drivers could make more money by sorting their trips and only taking longer trips. That is probably true, however, your service would be terrible.

By instituting full GPS dispatch at a big city taxicab company I made some interesting observations. The number one thing that I discovered was that the more information given the driver prior to accepting a dispatched trip the higher the likelihood the trip offer would be rejected.

Some jurisdictions around the world swear by destinations being given in the trip offer which leads to historically poor service.

Under a zone dispatch system, with the zone number being the only information provided, our company would routinely have over 100 trips in any given afternoon not assigned to a taxicab. After removing the zone number from the offer and switching to GPS dispatch the number of unmatched trips dropped to single digits.

Moreover, the number of customer callbacks and driver no loads dropped off dramatically. Moral of the story? Make it binary, you either want a trip or you don't, no other information. If you want to compete with the Ubers and Lyfts of this world poor service is not the answer.

Johnny is on the spot!

To help refresh your memory Johnny Cab was the autonomous taxicab in the Arnold Schwarzenegger film Total Recall. Well, Waymo is reported to have put their autonomous taxicab on the street without the "safety driver." In what is reported to be a limited roll out, selected customers have been given the opportunity to be the first to utilize Waymo's fully automated taxicab.

Various scenarios were discussed with Waymo offering its technology to a vehicle manufacturer for shared ride services. Riders are reported to have to sign a non-disclosure agreement which makes sense. Waymo is also reported to be testing the system with Peterbilt trucks.

The uncertainty of regulation appears to be the only unknown at this point in the story. Regulators have often instituted misguided regulations they consider necessary in the interest of safety.

It most certainly would be a study of interest to compare the number of collisions of autonomous vehicles with human operated vehicles. The "to the airport and step on it" days appear to be winding down.

Déjà vu all over again.

In March of 1988 I was hired by the taxicab company I drove for to become the Communications Manager. Basically, I oversaw the department that dispatched trips to taxicab drivers and answered the telephone.

It didn't seem that complicated at first look, but it turned out that the staff that was currently employed didn't like the idea of an outsider coming in with new ideas about how things should be run.

I was low key at first and studied the operation as it was and considered ways to improve efficiency. What I discovered was that the company had a huge technological advantage it did not use. It had not only become complacent in the way it had been doing business but was corrupt. The favoritism shown to a small group of drivers, some with family in the department, was pervasive and obvious.

Having been in the industry for a number of years, I knew a few of the staff but had no idea of the level of animosity felt by the rest. To make matters worse, my every decision was second guessed by the corporate headquarters as soon as the "spies" in my department notified their friends at corporate.

One employee went so far as to sabotage the computer system which would have helped the company to be more effective if she hadn't bragged about it to a driver I knew. All that aside, I gradually replaced the staff that couldn't get with the program and the company began to perform at a more efficient and profitable level.

I've relived all of that to say this: this is exactly what Donald Trump is dealing with in Washington DC. The staff, the bureaucracy, doesn't like the way he's changing things. Corporate, the congress, is attempting to micromanage the entire affair.

He is an outsider, hired by the company, American voters, to fix the problems that the company sees as important. The staff has availed themselves of every opportunity to sabotage him, with all manner of fake news and outright lies.

Essentially, he is dealing with the same problems of intransigent staff whining about the way we've always done it except on a much grander scale.

I wish you all the best President Trump, please don't give up. The elite bureaucracy has gotten us into a \$20 trillion dollar hole. If you can simply turn the ship of state in a positive direction you will easily be the best president of my lifetime.

If you have any comments regarding this or any of my articles please feel free to contact me at: don@mcacres.com. - dmc

Best Real Estate Markets in The U.S.

Aug 27, 2019 | Adam McCann, Financial Writer

Whether you're joining the real estate business or just looking for a place to call home, it's important to get a handle on the housing markets you're considering before investing in a property.

With unemployment falling and house prices rising, the market as a whole has been [in a boom](#) despite the fact that the new tax code has drastically [reduced mortgage interest deductions](#). But while home values are rising, up [5.2%](#) from last year, [fewer homes are affordable](#) because mortgage rates are rising. However, home prices and rental rates vary widely across the U.S. based on supply and demand.

If you aim for long term growth, equity and profit, you'll need to look beyond tangible factors like square footage and style. Those factors certainly drive up property values. From an investor's standpoint, though, they hold less significance than historical market trends and the economic health of residents.

Main Findings



Best Palces to Buy a House

Overall Rank (1=Best)	City	Total Score	'Real Estate Market' Rank	'Affordability & Economic Environment' Rank
1	Boise, ID	73.68	1	38
2	Frisco, TX	72.44	9	1
3	Overland Park, KS	71.69	2	57
4	Cary, NC	71.07	7	3
5	Denton, TX	70.51	3	41
6	McKinney, TX	70.23	26	2
7	Carrollton, TX	70.02	6	21
8	Durham, NC	69.67	4	37
9	Allen, TX	69.52	13	6
10	Fort Wayne, IN	69.51	5	51
11	Murfreesboro, TN	69.19	18	4
12	Austin, TX	68.47	12	28
13	Fort Worth, TX	68.23	16	27
14	Gilbert, AZ	67.99	25	8
15	Grand Rapids, MI	67.88	8	103
16	Thornton, CO	67.58	19	43
17	Spokane Valley, WA	67.12	17	83
18	Aurora, CO	67.11	11	121
19	Wilmington, NC	66.83	10	156
20	Greeley, CO	66.8	20	84
21	Denver, CO	66.8	14	131
22	Charlotte, NC	66.6	29	22
23	Nashville, TN	66.45	24	70
24	Hillsboro, OR	66.42	35	16

Overall Rank (1=Best)	City	Total Score	'Real Estate Market' Rank	'Affordability & Economic Environment' Rank
25	Richardson, TX	66.32	34	17
26	Lexington, KY	66.31	22	86
27	Colorado Springs, CO	66.28	28	64
28	Chico, CA	66.2	23	82
29	Seattle, WA	65.84	15	179
30	Bellevue, WA	65.69	21	140
31	Tuscaloosa, AL	65.38	39	47
32	Laredo, TX	65.29	42	46
33	Arvada, CO	65.18	37	79
34	Fort Collins, CO	65.04	32	104
35	Roseville, CA	65	45	29
36	Grand Prairie, TX	64.8	46	54
243	New Haven, CT	50.93	235	234
253	Rochester, NY	50.13	252	203
259	Jersey City, NJ	49.5	250	218
262	Stamford, CT	49.1	259	195
267	New York, NY	47.6	260	240
270	Buffalo, NY	47.45	248	291
279	Yonkers, NY	46.09	266	267
281	Albany, NY	46.02	286	202
283	Waterbury, CT	45.85	278	233
287	Bridgeport, CT	44.8	285	254
288	Hartford, CT	44.63	263	297
291	Paterson, NJ	43.24	284	290
296	Elizabeth, NJ	40.18	294	285
300	Newark, NJ	33.31	300	299

Lowest % of Homes with Negative Equity

1. Berkeley, CA
2. San Mateo, CA
3. Sunnyvale, CA
4. Santa Clara, CA
5. San Jose, CA



Best City vs. Worst City

Highest % of Homes with Negative Equity

- T- 270. Bridgeport, CT
- T- 270. Newark, NJ
- T- 270. Dayton, OH
- T- 270. Waterbury, CT
- T- 270. Flint, MI
- T- 270. Detroit, MI

33x Difference

Lowest Avg. Number of Days until a House is Sold

- 1. Berkeley, CA
- T- 2. San Francisco, CA
- T- 2. San Mateo, CA
- T- 4. Alexandria, VA
- T- 4. Sunnyvale, CA
- T- 4. Bellevue, WA



Best City vs. Worst City

Highest Avg. Number of Days until a House is Sold

- T- 292. Jersey City, NJ
- T- 292. Newark, NJ
- T- 292. Fort Lauderdale, FL
- T- 292. Miami, FL
- T- 292. Miami Beach, FL
- T- 292. New York, NY

5x Difference

Highest Median Home Price Appreciation

1. Richmond, CA
2. Oakland, CA
3. Miami Gardens, FL
4. Dearborn, MI
5. Grand Rapids, MI



Lowest Median Home Price Appreciation

194. Anchorage, AK
195. Stamford, CT
196. Little Rock, AR
197. Springfield, IL
198. Fayetteville, NC

Highest Foreclosure Rate

1. Allen, TX
2. Chico, CA
3. Santa Monica, CA
4. Sunnyvale, CA
5. New York, NY



Highest Foreclosure Rate

- T- 264. Bakersfield, CA
- T- 264. San Bernardino, CA
- T- 264. Newark, NJ
- T- 264. Palm Bay, FL
- T- 264. Lincoln, NE
- T- 264. Baltimore, MD

Best City vs. Worst City

36x Difference

Lowest % of Delinquent Mortgage Holders

- T- 1. Fort Collins, CO
- T- 1. Sunnyvale, CA
- T- 1. Bellevue, WA
- T- 1. Santa Clara, CA
- T- 1. Boulder, CO
- T- 1. Longmont, CO



Highest % of Delinquent Mortgage Holders

- T- 270. Brockton, MA
- T- 270. Patterson, NJ
- T- 270. Elizabeth, NJ
- T- 270. Springfield, MA
- T- 270. New York, NY
- T- 270. Newark, NJ

Fewest Unsold Homes Owned by Banks

1. New Orleans, LA
2. Omaha, NE
3. Jackson, MS
3. Cedar Rapids, IA
5. Wichita, KS



Most Unsold Homes Owned by Banks

284. Rockford, IL
285. Sunrise, FL
286. Miramar, FL
287. Miami Gardens, FL
288. Detroit, MI

Lowest Home Price as % of Income

1. Akron, OH
2. Toledo, OH
3. Cleveland, OH
4. Rochester, NY
5. Rockford, IL



Best City vs. Worst City

8x Difference

Highest Home Price as % of Income

- T- 257. San Mateo, CA
- T- 257. Sunnyvale, CA
- T- 257. Glendale, CA
- T- 257. Santa Barbara, CA
- T- 257. Berkeley, CA

Lowest Maintenance Costs as % of Income

1. Longmont, CO
2. Boulder, CO
3. Arvada, CO
4. Sunnyvale, CA
5. Fort Collins, CO



Highest Maintenance Costs as % of Income

296. Hialeah, FL
297. Gainesville, FL
298. Detroit, MI
299. Cleveland, OH
300. Flint, MI

Ranking by City Size

Overall Rank (1=Best)	Large Cities	Overall Rank (1=Best)	Midsize Cities	Overall Rank (1=Best)	Small Cities
1	Austin, TX (68.47)	1	Boise, ID (73.68)	1	Denton, TX (70.51)
2	Fort Worth, TX (68.23)	2	Frisco, TX (72.44)	2	Carrollton, TX (70.02)
3	Aurora, CO (67.11)	3	Overland Park, KS (71.69)	3	Allen, TX (69.52)
4	Denver, CO (66.80)	4	Cary, NC (71.07)	4	Murfreesboro, TN (69.19)
5	Charlotte, NC (66.60)	5	McKinney, TX (70.23)	5	Thornton, CO (67.58)
6	Nashville, TN (66.45)	6	Durham, NC (69.67)	6	Spokane Valley, WA (67.12)
7	Lexington, KY (66.31)	7	Fort Wayne, IN (69.51)	7	Wilmington, NC (66.83)
8	Colorado Spring, CO (66.28)	8	Gilbert, AZ (67.99)	8	Greeley, CO (66.80)
9	Seattle, WA (65.84)	9	Grand Rapids, MI (67.88)	9	Hillsboro, OR (66.42)
10	Raleigh, NC (64.61)	10	Laredo, TX (65.29)	10	Richardson, TX (66.32)
11	Atlanta, GA (64.25)	11	Fort Collins, CO (65.04)	11	Chico, CA (66.20)
12	Minneapolis, MN (64.01)	12	Grand Prairie, TX (64.80)	12	Bellevue, WA (65.69)
13	Omaha, NE (62.68)	13	Irving, TX (64.03)	13	Tuscaloosa, AL (65.38)
14	Arlington, TX (62.13)	14	Salem, OR (64.02)	14	Arvada, CO (65.18)
15	San Francisco, CA (60.97)	15	Chesapeake, VA (63.66)	15	Roseville, CA (65.00)
16	Louisville, KY (60.94)	16	Vancouver, WA (63.60)	16	Renton, WA (63.91)
17	Columbus, OH (60.94)	17	Reno, NV (63.50)	17	Sterling Heights, MI (63.87)
18	Oakland, CA (60.07)	18	Irvine, CA (63.37)	18	Longmont, CO (63.25)
19	St. Paul, MN (60.31)	19	Eugene, OR (63.21)	19	Clovis, CA (63.22)
20	San Jose, CA (60.30)	20	Henderson, NV (63.15)	20	Everett, WA (63.06)
21	Sacramento, CA (60.28)	21	Huntsville, AL (62.86)	21	Athens-Clarke, GA (62.76)
22	Wichita, KS (59.91)	22	Madison, WI (62.81)	22	North Charleston, SC (62.65)
23	Mesa, AZ (59.91)	23	Elk Grove, CA (62.77)	23	Santa Clara, CA (62.11)
24	Dallas, TX (58.42)	24	Chandler, AZ (61.84)	24	Vacaville, CA (62.03)
25	Portland, OR (58.40)	25	Spokane, WA (61.65)	25	Ann Arbor, MI (61.97)
26	Phoenix, AZ (57.81)	26	Lakewood, CO (61.58)	26	Centennial, CO (61.78)
27	San Antonio, TX (57.76)	27	Tempe, AZ (61.35)	27	Westminster, CO (61.45)
28	Kansas City, MO (57.52)	28	Sunnyvale, CA (61.24)	28	Pueblo, CO (61.38)
29	Oklahoma City, OK (57.34)	29	Plano, TX (61.05)	29	Yakima, WA (61.31)
30	Santa Ana, CA (56.96)	30	Winston-Salem, NC (60.97)	30	Lansing, MI (61.29)
31	El Paso, TX (56.69)	31	Fremont, CA (60.77)	31	Fairfield, CA (61.20)
32	Houston, TX (56.53)	32	Hayward, CA (60.55)	32	Beaverton, OR (61.00)
33	Las Vegas, NV (56.53)	33	Tacoma, WA (60.46)	33	Livonia, MI (60.94)
34	Memphis, TN (56.41)	34	Lincoln, NE (60.27)	34	Rosewell, GA (60.90)
35	Stockton, CA (56.39)	35	Port St. Lucie, FL (59.93)	35	Charleston, SC (60.73)
36	Boston, MA (56.16)	36	Peoria, AZ (59.89)	36	Manchester, NH (60.62)
37	San Diego, CA (55.72)	37	Alexandria, VA (59.38)	37	Kenosha, WI (60.22)
38	Indianapolis, IN (55.71)	38	Ontario, CA (59.30)	38	Kent, WA (60.17)
39	Fresno, CA (55.52)	39	North Las Vegas, NV (59.24)	39	Davie, FL (59.82)
40	Riverside, CA (55.43)	40	Orlando, FL (59.12)	40	High Point, NC (59.24)
41	Tampa, FL (55.13)	41	Santa Clarita, CA (58.86)	41	Federal Way, WA (59.23)
42	Bakersfield, CA (54.98)	42	Moreno Valley, CA (58.41)	42	Surprise, AZ (59.21)
43	Anaheim, CA (54.83)	43	Garland, TX (58.28)	106	New Haven, CT (50.93)
44	Honolulu, HI (54.68)	44	Fontana, CA (58.26)	118	Stamford, CT (49.10)
45	Jacksonville, FL (54.13)	45	Santa Rosa, CA (58.26)	125	Albany, NY (46.02)
46	Corpus Christi, TX (54.10)	87	Rochester, NY (50.13)	126	Waterbury, CT (45.85)
47	Virginia Beach, VA (53.94)	89	Jersey City, NJ (49.50)	129	Bridgeport, CT (44.80)
48	Milwaukee, WI (53.90)	91	Buffalo, NY (47.45)	130	Hartford, CT (44.63)
49	Tucson, AZ (53.67)	95	Yonkers, NY (46.09)	132	Paterson, NJ (43.24)
56	New York, NY (47.60)	100	Newark, NJ (33.31)	134	Elizabeth, NJ (40.18)

Ask the experts:

Economic indicators point to a strong housing market, but does that mean it's a good time to buy a home?

- 1. Is now a good time to buy a home? What economic indicators should potential buyers be watching?**
- 2. Are foreign buyers driving up the cost of U.S. real estate? Which cities are most affected?**
- 3. How likely is it that the Federal Reserve will increase interest rates in the coming months? How will this impact the housing market?**
- 4. Why are Millennials still sitting out of the housing market? What can be done to increase homeownership rates for this cohort?**
- 5. In evaluating the healthiest housing markets, what are the top five indicators?**



Reid Cummings

CCIM, ALC, CSM, RML, CIPS, SFR, CRB, CDEI – Associate Professor of Finance and Real Estate, Director, Center for Real Estate and Economic Development, Mitchell College of Business, University of South Alabama

Is now a good time to buy? What economic indicators should potential buyers be watching?

It is a great time to buy in many markets, especially those in the South. Interest rates are near or at all time lows, prices for



Alvin Chiang

Ph.D. – Instructor, Department of Economics, Florida International University

Is now a good time to buy? What economic indicators should potential buyers be watching?

There is really no right or wrong answer to this question; it depends on your current situation. Potential buyers need to do their research in their own area. Purchasing a home is a long term decision that shouldn't be taken lightly.

Right now, the economy is healthy, unemployment is low, incomes are rising, inflation is steady, and interest rates are relatively low. If individuals are in the market for housing, know that they:

- will be in the same location for a few years, i.e. will face no constraints that would force them to sell and move,
- are able to budget for and afford it, and
- if it makes financial sense for them, then now is as good a time as any to begin the process of searching and buying a home.

Trying to time the market can lead to regret; buyers don't want to lose out on their potential dream home in hopes of waiting the price to drop which may or may not happen.

new homes continue to move higher as material and labor costs rise, and existing home inventories are tight. All of these factors make existing homes quite attractive.

How likely is it that the Federal Reserve will increase interest rates in the coming months? How will this impact the housing market?

The markets seem to infer that the Fed will cut interest rates. For many buyers, especially those looking to buy for the first time, this can be an influencing factor. Consider a 30-year, \$200,000 mortgage loan. A 0.25% interest rate cut reduces the monthly payment by \$21.67. While this may seem small, over the life of the loan the consumer will save \$7,801.89 in interest. Clearly, even small policy changes can yield significant effects.

Why are Millennials still sitting out of the housing market? What can be done to increase homeownership rates for this cohort?

Not all Millennials are sitting it out as many in their early thirties are now actively moving into residential real estate.

In evaluating the healthiest housing markets, what are the top 5 indicators?

1. Available inventory
2. Interest rates
3. Local economic growth
4. Local job growth
5. Local wage growth

On the other hand, though, although interest rates are still relatively low, housing prices have become inflated due to higher than normal demand and low supply making it more difficult to find affordable housing. In this case, buyers run the risk of overpaying now for a home's true value which will be exacerbated if the current fears of a recession come to fruition.

For many individuals, renting may be a better option than buying, especially if they desire more flexibility.

Are foreign buyers driving up the cost of U.S. real estate? Which cities are most affected?

Yes, demand from any source (domestic or foreign) can drive up the cost of U.S. real estate. Demand from international buyers has driven up the prices of real estate in the U.S. over the past few years.

The largest buyers, China, India, Canada, the U.K., and Mexico, tend to want to allocate some of their wealth into some type of relatively safe investment opportunity that has a prospect to appreciate in value in a stable country.

Moreover, these buyers are more likely to purchase houses with an all-cash transaction than domestic borrowers which can intensify competition and bidding wars.

This can be seen in typically large, urban and metropolitan areas such as San Francisco, Los Angeles, Seattle, Washington D.C., and Miami.

It should be noted, as well, that the growth of foreign purchases of U.S. real estate has slowed in recent years. Tighter investment restrictions, inventory shortages, slower global economic growth, and a stronger U.S. dollar have all had dampening effects on foreign demand, and will most likely persist for a period of time.

How likely is it that the Federal Reserve will increase interest rates in the coming months? How will this impact the housing market?

It is unlikely that the Federal Reserve will increase interest rates in the coming months. It is more likely they will lower rates due to the global tensions and fears of an economic slowdown that the U.S. faces. The Federal Reserve has signaled that it wants to remain flexible in uncertain economic times and will act appropriately when the time comes.

In the meantime, the housing market stands to benefit with lower interest rates, reducing the cost of borrowing, making home ownership more accessible. However, as we have seen in the past, this could easily fuel another housing bubble.

Why are Millennials still sitting out of the housing market? What can be done to increase home ownership rates for this cohort?

There are a variety of reasons why Millennials may be sitting out of the current housing market. Chief among them is that they have different characteristics and preferences than older generations.

Millennials are more likely to delay marriage and childbearing, they tend to be more mobile and desire more flexibility/convenience, and finally, they tend to view owning a house as financially risky. These differences in the millennial age group all have the impact of reducing the likelihood of home ownership.

Furthermore, they face tighter credit standards and higher debt-to-income ratios than past generations. All of this precipitates the need for enhancing financial literacy and home buying awareness programs which can help to reduce the burden of owning a home.

In evaluating the healthiest housing markets, what are the top 5 indicators?

- Housing prices to income ratio/Affordability of purchasing or renting housing,
- Housing price trend/Median housing prices,
- Population/Demographic changes,
- Inventory of new and existing homes on the market,
- Residential vacancies and homeownership rates.



Seung Hee Choi

*Chair, Finance Department,
The College of New Jersey*

Is now a good time to buy? What economic indicators should potential buyers be watching?

Whether it is a good time to buy is a personal decision depending on an individual/family's financial situation. But given the ongoing economic expansion and very low unemployment rates, one could think that people would be more confident in buying homes. 30-year interest rates are essential in determining mortgage interest costs for potential homebuyers/homeowners. The recent fed rate cut has driven interest rates lower, which is a boost to affordability for new homeowners.

Are foreign buyers driving up the cost of U.S. real estate? Which cities are most affected?

Foreign buyers are a very small part of the US real estate/housing market. Most foreign buyer interest is concentrated in prime areas in gateway cities such as San Francisco, New York or Washington DC; hence, in my opinion, the broader impact of foreign buyers is not significant for the majority of the country.

How likely is it that the Federal Reserve will increase interest rates in the coming months? How will this impact the housing market?

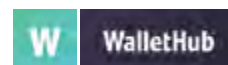
In my opinion, it is unlikely the Federal Reserve will increase interest rates in 2019. This is a positive for the housing markets as the drop in yield is reflected in lower borrowing costs for both 30-year/15-year mortgages.

Why are Millennials still sitting out of the housing market? What can be done to increase home ownership rates for this cohort?

Stricter lending requirements post the last crisis have kept Millennials on the sidelines as they save towards their first down payment. In addition, with mobility being a premium for Millennials and their preference for city living, they continue to be cautious in making the commitment to being homeowners.

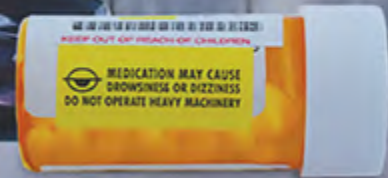
In evaluating the healthiest housing markets, what are the top 5 indicators?

The healthiest housing markets for families in general mean finding the right balance between economic opportunity and affordability as well as healthy and safe living environment for kids with appropriate educational and recreational opportunities. The top 5 indications are; economic growth, housing affordability, mortgage rate, quality of schools, and crime/safety.



Dangers of Driving After Taking Prescription Drugs or Over the Counter Medicines

There's More Than One Way to Be Under the Influence



It is a well known fact that driving under the influence of alcohol is illegal, but not everyone realizes the dangers of driving after taking drugs — including prescription and over the counter medications. **Many legally obtained and commonly used OTC and prescription drugs can affect a user's ability to drive safely.**

Antidepressants, opioids, and other prescription drugs may cause impairment.

If you are taking a prescription drug, or get a prescription for a new medicine or a higher dose of a current drug, do not drive until you know what effect it has on your judgment, coordination, and reaction time. Additionally, certain medications may not impair you on their own, but if taken with a second medication or with alcohol, they may cause impairment. Know that warnings against “operating heavy machinery” include driving a vehicle.

Commonly used over the counter medications can put drivers at risk.

Cold and allergy medicines, sleep aids, and other OTC medications can cause side effects, including drowsiness, nausea, and blurred vision — all of which can put everyone on the road at risk.

[There's more than one way to be under the influence.](#)

It doesn't matter what term you use: If a person is feeling a little high, buzzed, stoned, wasted, or drunk, he or she is impaired and should not get behind the wheel. Before leaving the pharmacy, understand the warnings about the drugs you are taking. **If you are taking a prescription or over the counter medication that may impair your driving, you should not drive.**

There's More Than One Way to Be Under the Influence.

Beware of the effects that prescription and over the counter drugs may have on your driving ability.

There's more than one way to be under the influence. Impaired driving is generally associated with alcohol, prescription drug abuse, or illegal drug use. However, many legally obtained and commonly used over-the-counter and prescription drugs can affect a user's ability to drive safely.

Cold and allergy medicines, antidepressants, opioids, and sleep aids can cause side effects, including drowsiness, nausea, and blurred vision, all of which can put motorists at risk. Despite being illegal in all 50 states and the District of Columbia, impaired driving is still one of the most significant dangers on our roadways.

Read and follow all warning labels before driving, and note that **warnings against “operating heavy machinery” include driving a vehicle.** Update your knowledge of drug impaired driving, and review our resources to learn more about this dangerous driving behavior.

10% of weekday, daytime drivers surveyed tested positive for prescription and/or over the counter drugs.

Based on results of the 2013–2014 National Roadside Survey:
<https://www.nhtsa.gov/behavioral-research/2013-14-national-roadside-study-alcohol-and-drug-use-drivers>

The survey tested for the presence of prescription or over the counter drugs, not driver impairment. The number does not include drivers who tested positive for prescription or over the counter and illegal drugs.

UPDATE YOUR KNOWLEDGE

1. Some prescription drugs can induce drowsiness, cause nausea, affect judgment, and lessen coordination, all of which can prove fatal when driving.
2. Over the counter drugs may cause drowsiness, dizziness, nausea, irregular heartbeat, or shakiness. Users should avoid operating motor vehicles if they are experiencing any side effects from the medication.
3. Prescription drugs such as opioids, sedatives, muscle relaxants, and some antidepressants have been associated with increased crash risk.
4. Some medications may not impair you on their own, but if taken with a second medication or with alcohol, may cause impairment.
5. Violating state DUI laws that make it illegal to drive impaired by any substance can result in arrest. This includes prescription drugs and over the counter medications.



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MEDALLION SALES • CLAIMS SERVICE**

More than 206 million Americans don't understand a common 0% APR retailer trick – WalletHub Survey



Image by Mediamodifier from Pixabay

0% APR Means Deferred interest. It should not be legal.

Deferred Interest can cause a shopper to spend up to 27.5 times more on interest relative to a normal 0% credit card offer.

With the average shopper expected to spend \$1,048 this holiday season, credit card debt on the rise, and 82% of people unaware how a common financing trick called deferred interest works.

WalletHub released its 2019 [Deferred Interest Survey](#) and its annual [Store Credit Card Landscape Report](#) in order to help people get the most out of retailer financing offers.

Deferred interest is when a retailer advertises a low introductory APR, often 0%, and gives a consumer the chance to pay for their purchases without interest only to slam them with interest charges as if the regular APR had been in place from the start. This can result in a shopper spending up to 27.5 times more on interest relative to a normal 0% credit card offer.

Key Findings:

- 82% of people do not know how deferred interest works.
- 81% of people who understand how deferred interest works think it is unfair; 65% think it should be illegal.
- The list of popular retailers that still use deferred interest includes Apple, Amazon and Best Buy.
- 59% of people say 0% financing is a bigger draw for a store card than a first purchase discount.
- 88% of store credit cards with 0% intro APRs have deferred interest.
- The average store card with a first purchase discount gives 26% off. One of the best store cards for a first purchase discount is the Kohl's card (35% off).
- The average store credit card has a regular APR of 28.86%.
- The average store credit card with a 0% intro APR has no interest for more than 16 months. One of the best for a 0% APR is the Amazon Store Card, up to 24 months.
- All store credit cards have \$0 annual fees. The average general use credit card charges \$18.81 per year.



Q&A with WalletHub CEO Odysseas Papadimitriou

Should deferred interest be legal?

“Deferred interest should not be legal. It is a shady, counterintuitive practice that depends on predatory surprise tactics to turn a profit,” said WalletHub CEO Odysseas Papadimitriou.

“Most bait-and-switch financing schemes were eliminated by post Great Recession consumer protection laws, but this one has managed to stick around. Perhaps, it is still with us because it only applies to retailer financing offers and is used by a long list of big time brands that have a lot of sway in Washington.”

Why don't more people know what deferred interest is or how it works?

“The success of deferred interest financing plans, from the perspective of the lenders and retailers that use them, depends on consumers not fully grasping what is expected of them or the ramifications of not abiding by those requirements. That’s the whole point.

If consumers were well educated on the dangers of deferred interest, more people would avoid such offers entirely or be especially careful to make their payments on schedule. The business model would break down as a result,” said WalletHub CEO Odysseas Papadimitriou.



Image by Ahmad Ardity from Pixabay

“Given the incentive lenders and retailers have to keep consumers in the dark as much as possible when it comes to deferred interest, they don’t make any special efforts to ensure potential borrowers know what they’re in for. In fact, they tend to obfuscate things.”

Does it ever make sense to get a deferred interest plan?

“It can make sense for a consumer to get a deferred interest financing plan, as long as they know what they’re getting into. But it definitely shouldn’t be any shopper’s first choice,” said WalletHub CEO Odysseas Papadimitriou.

“If you’re unlikely to qualify for traditional 0% APR financing, you may want to at least explore the possibility of a deferred interest plan. However, this only stands a chance of saving you money if you’re highly confident that you can make your monthly payments on time and repay your balance in full by the end of the introductory promotional period. Setting up automatic monthly payments from a deposit account with plenty of funds in it is the best approach.”

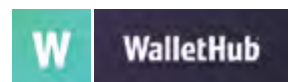
Should people avoid store credit cards entirely?

“People should not avoid store credit cards entirely just because some of them use deferred interest in their financing offers. Store credit cards are actually best for earning rewards and discounts on everyday purchases at your favorite stores and then paying the bill in full every month.

For example, the Target store card gives 5% back on all purchases, and the Kohl’s card gives 35% off your first purchase,” said WalletHub CEO Odysseas Papadimitriou.

“By using a store card only for purchases that you can afford to pay off by the due date every month, you’ll be able to maximize the benefit without the risk of high interest rates potentially ruining things.”

By Diana Polk
WalletHub Communications
Manager



6 Ways to Add Curb Appeal When Selling Your Home

UNITY HOME GROUP | REAL ESTATE

Next to location, curb appeal is generally one of the most significant issues when selling a home. Buyers want a place that looks nice, well kept, and “like home” to them.

Because that feeling or look of home may be different to every buyer, the best option for a seller is to make sure the house looks pleasant and neutral. With that in mind, here are six ways a seller can improve curb appeal.

The Importance of Curb Appeal When Selling a Home

Curb appeal is simply the look and value of your home's exterior. If the home has an excellent curb appeal, it means it inspires confidence and looks alluring. Great curb appeal helps your home sell faster and at a higher figure because it has a positive effect on the buyers. But, many homeowners neglect their homes' curb appeal when marketing them. This must not be the case.

Lack of effort in ensuring your home's exterior is alluring to the buyers can make you lose the sale and reduce the value of the home. Here are four reasons why curb appeal is such a crucial factor in the home selling process:

- Buyers immediately start evaluating the landscaping and exterior and they form a first impression.
- This primary reaction is very crucial. It immediately sets the mood of the viewing and also affects how the buyer perceives the rest of the home.
- If the first impression is negative, they won't find the rest of the property appealing.
- Bad or bland curb appeal makes your home forgettable. If it looks attractive with a freshly painted exterior, colorful landscaping, and a beautiful green lawn, it will stand out from the other listings that are not as keen on their appearance.

Neutral Paint on the Home's Exterior

Re-painting the outside of a home can be costly, but can go a very long way toward curb appeal. If repainting the exterior is not realistic, [focusing on the front door](#), trim, and porch area may also add value. Any peeling, old, or faded paint can detract from the curb appeal of the house, as can unusually bright or unique colors.

A Friendly, Inviting Front Porch or Entrance

Whether the home has a large front porch or just a small step or stoop area, making it as inviting as possible matters. That can mean everything from paint to a seating area, lack of clutter, and even foliage. For very small spaces, being open and free of clutter or items can be the right choice. Larger porch spaces lend themselves more easily to a bench or table, along with plants and decoration.



Cut and Healthy Grass

Untidy or unkempt lawns can indicate a neglected home, and that can scare away buyers. Keeping the grass looking great means better curb appeal, and buyers who feel the house is taken good care of by the current owners. Filling in dead spots in the grass, killing or pulling weeds, and cutting the grass on a regular schedule before it gets too long can all raise the curb appeal for nearly every buyer.

Colorful, Well Maintained Flower Beds

For a pop of color against a neutral home, a [flower bed can be a good choice](#). Make sure it is small enough that it does not overtake the lawn, and that it is well maintained. There should not be any weeds or other problems with it, and the flowers should be bright and healthy. A well placed flower bed can add to the cheerfulness and homey feeling of any house that is on the market.

No Toys or Other Items in the Yard

For [sellers](#) who have children, letting them play in the yard may be a common occurrence. But as soon as playtime is over, the toys and other items should be put away. Even if there is no showing planned that day, potential buyers could drive by at any time. The neater the house looks from the road at all times, the higher the chances that a buyer will have a great first impression and like what they see.

No Pet Waste or Dug up Areas

Sellers with dogs will want to make sure pet waste is always picked up promptly and [may want to board them](#) during weeks when showings will be regularly occurring while they are out of the house. Even if the potential buyer also has pets, they probably do not want to see waste in the yard.

By keeping everything picked up and clean, a showing can also take place at almost any time. With a clean, beautiful yard and less need for advanced notice, it is possible to accommodate buyers quickly and easily. Also make sure to scan the yard regularly for any holes that are dug up and promptly fill them before too much time passes.

When getting your home or condo unit ready for buyers, take a step back and put yourself in their shoes. Imagine what you would like to see when you pull up to a potential new home, and you will be on your way to creating a great first impression!

Home Improvement: Landscaping to Sell

UNITY HOME GROUP



Your home's landscaping is one of the first things that home buyers will see when they come to look at your property.

If you're planning to sell your home this spring, one of the best ways to attract positive attention to your property is by dressing up your landscaping. Colorful flowers, tidy gardens and convenient pathways can all "wow" buyers at showings.

Make Your Yard Colorful

Colorful flowers will draw attention to your property, making your home seem more inviting and attractive to buyers. [Standard annuals flowers](#) like impatiens, marigolds, begonias, petunias and zinnias tend to produce lots of blooms very quickly requiring little or no fertilizing.

Best of all, annuals are available in massive quantities in garden centers at the start of the spring so you'll have no trouble loading up your lawn with gorgeous plants.

Add Pathways in the Yard

Pathways make it easy for buyers to explore your property, and they also prevent buyers from wearing down your grass, so it's a win-win for everyone. To [add a pathway](#), dig out your grass and cover it with decorative mulch, gravel or flat stones.

Try to put in pathways in places where buyers will naturally want to walk. For example, use pathways to link your front door to your front sidewalk, or your back door to your picnic area, and so on. Line the perimeter of your pathway with flowers to add a touch of beauty.

Keep the Landscaping Simple

Once you become involved in the home selling process, you won't have very much time to maintain your landscaping. Keep your gardens low maintenance to ensure that your gardens won't need a lot of effort from you to look their best.

- **Plant native flowers and shrubs:** Native plants will be naturally suited to your climate and soil conditions which means they'll need less watering and fertilizing throughout the season.
- **Fill space with a rock garden:** Fill up any empty garden beds with decorative rocks. They're beautiful and require no weeding or flowering.
- **Use mulch to kill weeds and keep the soil moist:** [Spread mulch in flower beds between plants](#). Mulch shades the ground and prevents moisture from evaporating into the air which cuts back on your watering schedule. As a bonus, mulch can prevent weeds from growing in your garden, so you'll spend less time digging.

Ensure Your Yard is Tidy

Keep your lawn clear of all organic debris throughout the home buying process. To do this, cut your grass regularly. Keep your shrubs trim and throw away the debris when you're finished.

When the blooms on the annuals start to die, pull off the dead blossoms, a process known as "deadheading". This will encourage your annuals to produce more flowers.

How Much Landscaping is Too Much When Selling Your Home?

Overdone landscaping can be a problem when selling your home. Home buyers are often [attracted to properties](#) that are easy to maintain. Overdone landscaping is much the opposite. Yards overflowing with flowers, exotic plants and deep garden beds are often more difficult to maintain than homes that have small garden beds and lots of grass.

While large, beautiful gardens can be beautiful to behold, they are less beautiful for a homeowner who is too busy to maintain it. For some homeowners, big gardens can equal big burdens. This is especially true of new homeowners who often spend the first year in their home organizing, unpacking and settling in. The best gardens for new homeowners are those that are small and easy to maintain.

Overall, you will want your landscaping to invite potential buyers into your home rather than turn them away before they reach the front door. By following these tips and putting in a little time and effort, you can make your home stand out among the competition.



How Long \$300K Lasts in Retirement

It's possible to retire on far less than what experts recommend

By [Cynthia Measom](#)

November 7, 2019

Data is accurate as of July 25, 2019

Experts typically recommend having at least \$1 million dollars saved up for retirement, but some people either don't have the time or refuse to delay their retirement to reach that idealistic milestone. Fortunately, if your retirement nest egg is hovering around \$300,000, you have options both stateside and abroad.

For example, if you move to Fort Wayne, Indiana, you can stretch your retirement stash out over more than a decade.

If you choose to move to another country, however, you can stretch your funds even further. In some countries, a \$300,000 nest egg could last you 55 years.

To find out the best locations for people with \$300,000 in retirement, [GOBankingRates](#) analyzed the population and annual expenditures in the top 100 U.S. cities and 50 of the top countries across the globe. Discover where you can retire well without \$1 million in the bank.



f11photo / Shutterstock.com

11. Memphis, Tennessee

- How many years \$300K will last for renters: 9.68
- Annual cost of rent: \$10,890
- Annual grocery cost: \$3,527.12
- Annual utilities cost: \$3,576.58
- Annual healthcare cost: \$8,716.70
- Annual transportation cost: \$4,283.40

You'll actually pay less for rent in Memphis, on average, than you will in half of the other cities on this list. On top of that, the Home of the Blues has the third cheapest annual groceries.

What sets Memphis back on this list is its annual healthcare cost. At \$8,716.70, Memphis not only has far and away the most expensive healthcare cost on this list, it is also the most expensive cost for healthcare among all of the U.S. cities analyzed.



photoquest7 / Getty Images/iStockphoto

10. Pensacola, Florida

- How many years \$300K will last for renters: 9.69
- Annual cost of rent: \$12,600
- Annual grocery cost: \$3,589.61
- Annual utilities cost: \$3,910.84
- Annual healthcare cost: \$6,760.30
- Annual transportation cost: \$4,096.49

One of the ways you'll save hundreds in Pensacola is on groceries. The annual grocery cost is \$316.69 less than the national average of \$3,906. And even though the city landed on the lower half of this list, you could live almost a decade on \$300,000. Total cost of living expenses and rent come in at just under \$31,000 annually which is a great deal in the Sunshine State.



DenisTangneyJr / Getty Images

9. Tulsa, Oklahoma

- How many years \$300K will last for renters: 9.83
- Annual cost of rent: \$11,940
- Annual grocery cost: \$3,499.78
- Annual utilities cost: \$3,550.58
- Annual healthcare cost: \$7,416.90
- Annual transportation cost: \$4,100.38

Tulsa retirees can rack up big savings on groceries and utilities. The city has the second lowest annual grocery cost out of all of the cities on the list at \$406.22 less than the national average. The city also has the fourth lowest annual utilities cost, which rings up to \$163.42 less than the national average.



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8. Kansas City, Missouri

- How many years \$300K will last for renters: 9.84
- Annual cost of rent: \$12,420
- Annual grocery cost: \$3,628.67
- Annual utilities cost: \$6,713.40
- Annual healthcare cost: \$3,766
- Annual transportation cost: \$3,960.20

In Kansas City, Missouri, the annual grocery cost is \$277.33 less than the national average allowing you to save hundreds each year. You can save thousands of dollars per year, however, on healthcare if you live here. The annual healthcare cost is a whopping \$2,934 less than the national average of \$6,700.



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7. St. Louis, Missouri

- How many years \$300K will last for renters: 10.03
- Annual cost of rent: \$12,000
- Annual grocery cost: \$3,628.67
- Annual utilities cost: \$3,558.01
- Annual healthcare cost: \$6,284.60
- Annual transportation cost: \$4,431.37

St. Louis has the fifth lowest annual healthcare and utilities costs out of all of the cities on the list. Plus, annual grocery, utilities and healthcare costs are all below the national averages.



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6. Mobile, Alabama

- How many years \$300K will last for renters: 10.16
- Annual cost of rent: \$11,142
- Annual grocery cost: \$3,628.67
- Annual utilities cost: \$3,621.15
- Annual healthcare cost: \$7,148.90
- Annual transportation cost: \$3,991.35

You can squeeze more than a decade out of \$300,000 if you choose to live in Mobile. That's because the cost of living here is much cheaper. The annual utilities cost, for example, is \$92.85 less than the national average.



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5. Indianapolis, Indiana

- How many years \$300K will last for renters: 10.44
- Annual cost of rent: \$12,000
- Annual grocery cost: \$3,542.74
- Annual utilities cost: \$3,350.03
- Annual healthcare cost: \$5,795.50
- Annual transportation cost: \$4,041.97

Indianapolis has the lowest cost for annual utilities out of all of the cities on the list, which is \$363.97 lower than the national average. The city also has the fifth lowest annual grocery cost and fourth lowest annual healthcare cost. In fact, the annual healthcare cost is \$904.50 less than the national average.



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4. Wichita, Kansas

- How many years \$300K will last for renters: 10.79
- Annual cost of rent: \$10,200
- Annual grocery cost: \$3,531.02
- Annual utilities cost: \$3,843.99
- Annual healthcare cost: \$6,612.90
- Annual transportation cost: \$3,613.63

Wichita's annual cost of rent is third cheapest out of all the cities on this list. The city also has the fourth lowest annual grocery cost. When compared to the national average, you can save \$374.98 annually on groceries here. The annual healthcare cost is also below the national average of \$6,700.



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3. Cleveland, Ohio

- How many years \$300K will last for renters: 10.89
- Annual cost of rent: \$10,800
- Annual grocery cost: \$3,632.58
- Annual utilities cost: \$3,524.59
- Annual healthcare cost: \$5,514.10
- Annual transportation cost: \$4,088.70

Cleveland has the second lowest annual healthcare cost on the list. Healthcare costs here total up to impressive savings — \$1,185.90 below the national average. The city also has the third lowest annual utilities cost, which is \$159.71 under the national average. Annual grocery costs are also less here: \$273.42 below the national average.

2. Toledo, Ohio

- How many years \$300K will last for renters: 11.43
- Annual cost of rent: \$ 9,540
- Annual grocery cost: \$3,542.74
- Annual utilities cost: \$3,610.01
- Annual healthcare cost: \$5,748.60
- Annual transportation cost: \$3,796.65

Out of all the cities on the list, Toledo has the cheapest rent, with median rent coming in at \$795 a month. It also has the third lowest annual healthcare cost and transportation cost on the list. A year in retirement will only cost you, on average, \$26,238.



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1. Fort Wayne, Indiana

- How many years \$300K will last for renters: 11.79
- Annual cost of rent: \$9,600
- Annual grocery cost: \$3,464.62
- Annual utilities cost: \$3,368.60
- Annual healthcare cost: \$5,393.50
- Annual transportation cost: \$3,621.42

There's more than one reason why Fort Wayne landed in the top spot for U.S. cities. Out of all of the cities on this list, Fort Wayne has the lowest annual cost for groceries, as well as the lowest annual healthcare cost. In addition, it has the second lowest annual utilities cost and the second lowest annual cost of rent.

How Long \$300,000 Lasts in Retirement in These Countries

If you're willing to go international in retirement, your options with a \$300,000 retirement fund suddenly open up. Here are 11 attractive locations abroad where you can stretch your retirement savings farther than anywhere in the U.S.

11. Australia



ymgerman / iStock.com

- How many years \$300K will last for renters: 14.44
- Annual cost of rent: \$15,861.99
- Annual grocery cost: \$3,251.28
- Annual utilities cost: \$1,666.08

People interested in relocating to the land Down Under can refer to the Australian government's Department of Home Affairs website detailing the pathway to permanent residency for eligible retirees. In this country characterized by a laid back and relaxed vibe, the majority of Australians speak English. Move here, and you'll find yourself among a population who values making the most of its leisure time.

10. Panama



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- How many years \$300K will last for renters: 20.07
- Annual cost of rent: \$10,901.10
- Annual grocery cost: \$2,960.16
- Annual utilities cost: \$1,086.36

Spanish is the official language of Panama and the most widely spoken. English is only spoken by approximately 14% of the population. The U.S. Embassy in Panama recommends that you consult with an attorney in Panama if you are considering retirement there. Retirees seeking a relaxed lifestyle can find plenty of places to feel at home within this country, including the tourist friendly Panama City.

9. Cyprus



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- How many years \$300K will last for renters: 21.94
- Annual cost of rent: \$9,340.59
- Annual grocery cost: \$2,719.08
- Annual utilities cost: \$1,615.92

If you're going to retire to the Mediterranean island of Cyprus and don't plan on working, you'll need to apply for a Category F permit to settle. You'll also need to document a secure source of income, such as a pension or dividends from investments. Although Greek and Turkish are the official languages of Cyprus, 73% of the population speaks English. In this small country, most of the people are friendly and enjoy interacting.

8. Portugal

- How many years \$300K will last for renters: 22.37
- Annual cost of rent: \$9,751.65
- Annual grocery cost: \$2,375.04
- Annual utilities cost: \$1,283.16

Portugal has the fourth lowest annual grocery cost of all of the other countries on the list. The country offers a fixed residency visa for retirees who wish to stay in the country for more than one year. The majority of the country's population speaks Portuguese, but English is the second most widely spoken language among tourists and business people. English is also taught as a second language in schools.



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7. Taiwan



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- How many years \$300K will last for renters: 24.68
- Annual cost of rent: \$7,133.04
- Annual grocery cost: \$4,128.36
- Annual utilities cost: \$806.64

Taiwan has the fourth lowest annual utilities cost of all of the countries on this list. To become a resident in this country you'll need to apply for a Republic of China Resident Visa which is valid for three months. Resident Visa holders must apply for the Alien Resident Certificate and Re-entry Permit within 15 days of the day following their arrival in the country. The official language of Taiwan is Mandarin. English, which is taught in the country's schools, is the most significant foreign language. As for the culture, Taiwan is more traditional and conservative than other countries on this list.

6. Costa Rica



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- How many years \$300K will last for renters: 27.23
- Annual cost of rent: \$7,224.63
- Annual grocery cost: \$2,858.16
- Annual utilities cost: \$933.84

Costa Rica has the fifth lowest annual utilities cost of all of the countries on this list. To gain a residence permit in this country as a retiree, you'll need to have an income of at least \$1,000 per month. Of all South American countries, Costa Rica is generally regarded as having one of the most stable and democratic governments. Spanish, the official language of the country, is used by the government, media and schools.

5. Uruguay



Karol Kozlowski / Getty Images/iStockphoto

- How many years \$300K will last for renters: 27.83
- Annual cost of rent: \$6,896.73
- Annual grocery cost: \$2,549.52
- Annual utilities cost: \$1,333.44

Uruguay has the fifth lowest annual grocery cost of all of the countries on this list. The country is recognized for its friendly and laid-back culture, with a year-round mild climate. Spanish is the official language, with minimal English spoken. Two residency options are available to foreigners: temporary residency and permanent legal residency. Residential eligibility is simple, as long as you meet the country's standard requirements.

4. Greece



Gatsi / Getty Images/iStockphoto

- **How many years \$300K will last for renters: 30.84**
- **Annual cost of rent: \$5,167.50**
- **Annual grocery cost: \$2,553.24**
- **Annual utilities cost: \$2,006.52**

Retiring in Greece will give you the advantage of living in a society steeped in culture, tradition and family values while enjoying nine months of glorious sunshine. To gain permission to reside in Greece, U.S. citizens should first obtain a visa from the Greek Consulate or Embassy in their area. Once in Greece, and before the visa expires, you will need to apply for a residence permit at the Decentralized Administration Office. Greek is the official language spoken by the majority of the population. English is typically reserved for business purposes but it's also taught in schools.

2. Mexico



ferrantraite / iStock.com

- **How many years \$300K will last for renters: 42.60**
- **Annual cost of rent: \$4,783.11**
- **Annual grocery cost: \$1,829.76**
- **Annual utilities cost: \$429**

Choosing Mexico as your retirement destination can help you stretch a \$300,000 nest egg over decades. Mexico has the lowest annual utilities cost of all of the countries on the list and the lowest annual grocery cost. A monthly income of at least \$2,000 — or a bank balance of at least \$80,000 — can help retirees qualify for permanent residency. Although Mexico's Constitution states that the country is multilingual — due to the different indigenous languages spoken there — Spanish is the most widely spoken.

1. Sri Lanka



Val Shevchenko / Shutterstock.com

- **How many years \$300K will last for renters: 55.01**
- **Annual cost of rent: \$3,056.97**
- **Annual grocery cost: \$1,943.40**
- **Annual utilities cost: \$453.24**

Sri Lanka has the second lowest annual utilities cost of all of the countries on this list. The country also has the second lowest annual grocery cost. With a \$15,000 deposit, foreign nationals who are at least 55 years old and have a monthly income of at least \$15,000 are eligible for Sri Lanka's two-year renewable "dream home" visa. The two official languages of the country are Sinhalese and Tamil. Only around 10% of the country speaks English which is primarily used for business purposes. The people have a reputation for being warm and friendly.

3. Malaysia



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- **How many years \$300K will last for renters: 40.52**
- **Annual cost of rent: \$4,725**
- **Annual grocery cost: \$2,141.16**
- **Annual utilities cost: \$537.48**

Malaysia has the third lowest annual utilities cost of all of the countries on this list. The country also has the third lowest annual grocery cost. Via the country's Malaysia My Second Home (MM2H) Programme, foreigners who meet certain requirements can qualify to stay in the country on a multiple-entry social visit pass, which is initially issued for 10 years. Besides Malay, which is the official language of Malaysia, English is also commonly spoken in this country. In general, Malaysians have a laid back and relaxed attitude, but the practice of drinking alcohol is not popular due to the large Muslim population living in the country.

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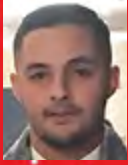
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