



Wheels to Work

Vehicle Loan Program Policies Manual

SECTION 1: General W2W Vehicle Loan Policies	P. 2
SECTION 2: W2W Vehicle REPAIR Loan Program Criteria & Policies	P. 9
SECTION 3: W2W Vehicle AWARD Loan Program Criteria & Policies	P. 11

This manual contains all approved policies for the Wheels to Work (W2W) Vehicle Loan Program. This program is coordinated by the Wisconsin Automotive & Truck Education Association (WATEA). Questions about the program and/or the information in this manual should be directed to WATEA via the following options:

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SECTION 1: General W2W Vehicle Loan Policies

Section 1 summarizes the processes and policies applicable to both types of Wheels to Work (W2W) program loans – repair and award loans. **All W2W loan applicants and recipients must agree to follow the general loan policies in order to receive a loan.**

1. Wheels to Work Program Overview

The Wheels to Work (W2W) program helps income-eligible individuals and families secure affordable and reliable transportation so they can get and/or keep a job. The program achieves this by providing no-interest Job Access loans to eligible program participants who require vehicle repairs or a donated vehicle from the W2W inventory to get or keep a job or attend workforce training. The program's goal is to promote economic self-sufficiency for individuals and families in north central Wisconsin.

The W2W program is run by the Wisconsin Automotive & Truck Education Association (WATEA), which serves as the official motor vehicle dealer and lender/lien holder for all approved W2W clients.

2. Program Funding & Support

- A. The Wheels to Work program is funded in part by the Federal Transit Administration (FTA) as authorized under 49 U.S.C. §5311 Formula Grants of Other than Urbanized Areas (5311) (CFDA 20.509). Additional funding is provided by the United Way of Marathon County, the Wisconsin Automotive & Truck Education Association (WATEA), and various other donors/supporters.
- B. Terms, policies, and availability of vehicle loans may be impacted by restrictions established or changed by funding partners, up to and including the loss of funding. *Intl:_____*

3. Wheels to Work Program Eligibility & Approval

- A. These loans are “**Job Access Loans**” per the terms of the grant funding supporting this program. Applicants **must** use this loan to repair or receive a vehicle so they can get or keep employment or attend workforce training, including school. Persons who are currently unemployed but are actively seeking employment may qualify. Persons who are unable or unwilling to secure at least part-time employment cannot qualify for a loan through this program.
- B. We are a workforce development program: where likeminded community partners collaborate to assist people struggling with personal and financial challenges to overcome key barriers, including transportation. We currently partner with more than a dozen different non-profit and community organizations to provide applicants with access to the resources they need to get on a path to personal and financial success. While we strive to support people already working with another workforce and/or community service program, that is NOT a requirement. Examples of partner programs we are engaged with include but are not limited to: Marathon County Literacy Council (McLit,) Forward Service Corporation, The Women's Community, St. Vincent de Paul, Catholic Charities, FoodShare Employment and Training (FSET,) Department of Vocational Rehab, The Hagar House, or North Central Health Care Center. If you are working with an affiliated program, we request you receive a referral from them. If you are interested in applying and are not working with another community program, you may submit a petition to be allowed to apply. That application petition will be reviewed by the Wheels To Work committee. To petition, you will need to demonstrate your plan for pursuing and or retaining employment and why or how vehicle ownership fits into that plan.
- C. All loan requests must be approved by the W2W Loan Approval Subcommittee. This committee includes the WATEA Executive Director and one or more members as designated by the W2W Advisory Committee; it does not include the Programs Administrator. The subcommittee must verify that all loan approvals are consistent with the established W2W program criteria & policies that have been approved by the WATEA Board of Directors and are outlined in this policy manual.

- D. Households that already own a vehicle may not receive an additional vehicle through the W2W program unless they can demonstrate a significant need for a second vehicle that is related to job access issues.
 - i. If the household is looking to replace its current vehicle, a W2W-approved facility must complete an inspection that shows the current vehicle cannot be affordably repaired to meet safe, legal, and mechanically-sound standards.
 - ii. If the household is requesting a second usable vehicle, they must demonstrate a unique need for having two viable vehicles. They must also show that the household can financially support both vehicles. The W2W Advisory Committee must approve any request for a loan for a second household vehicle.
- E. ADDITIONAL LOANS:
 - i. RETURNING APPLICANTS: Applicants who previously received and paid off a W2W loan and are requesting readmission to the program must submit a new application along with a written request to the W2W Advisory Committee explaining why they believe they should receive additional assistance from the W2W program. The request should outline if/how they improved their financial situation using the information & resources received during their prior participation, and why they again need W2W program assistance.
 - ii. CURRENT CLIENTS: Clients with open loans in good standing may receive an additional repair loan with approval from the WATEA Executive Director. Clients with loans in default may not receive additional assistance until all outstanding debts are caught up. The WATEA Executive Director reserves the right to deny any requests for additional loan assistance to current clients, including if payments have been unreliable. Denials for additional assistance may be appealed to the W2W Advisory Committee.

All new loan approvals are subject to availability of funding.

Intl: _____

4. Minimum Program Qualifications

- A. EMPLOYMENT: Applicant must either be currently employed, actively pursuing employment with the intent of securing a job, and/or actively enrolled in workforce training or schooling with the goal of gaining or improving employment.
 - B. MARATHON COUNTY: Live and/or work within the geographic boundaries of Marathon County (WI) at the time the application for a loan is approved and also when the loan is signed.
 - C. DRIVERS LICENSE: Applicant must either currently have or be reasonably able to obtain a valid Wisconsin driver's license to start applying for a loan. They must have a valid, active Wisconsin driver's license before they can receive a loan for a vehicle and/or repairs. Failure to have a valid, active license when a vehicle award or repair is first made available to the client may result in the client being moved down the waitlist and/or removed from the W2W program.
 - D. LOW-INCOME: Applicant households must qualify as "low income" as of the date the application is received by W2W staff.
 - i. **"Income"** includes all forms of money coming into the household on a reliable, repeated, or semi-regular basis (ex: paychecks, SSI/SSDI, child support, unemployment, etc.)
 - ii. **"Low Income" is defined as earning 150% of the Federal Poverty Level (FPL) or less;** applicants earning up to 200% FPL may be eligible with special approval from the W2W Advisory Committee. The FPL is established by the US Dept of Health & Human Services.
 - iii. **Establishing Household Income Level:**
Household income levels are calculated by W2W staff using one of the following options:
 - a. APPLICATION DATE INCOME LEVEL ESTIMATE*
 - Calculate all estimated monthly household income from all income sources that are active as of the date the W2W program application is received.
- *If applicant does not qualify under Option A, they may choose to apply under Option B:*

b. PRIOR 12 WEEKS INCOME LEVEL AVERAGE

- Combine all household income received during the 12 months immediately prior to the date the W2W application was received by W2W staff, then calculate a monthly income average for those 3 months.
 - Income must be verified; applicant must provide all requested documents. This may include 3-4 months of bank statements, cash card deposits, pay stubs, or any other documents deemed necessary by W2W staff.
 - Failure to disclose all income sources and/or provide all requested documentation will result in immediate denial or removal from program
- iv. **“Household”** is the total number of individuals residing at the same address who benefit from and/or contribute towards the applicant's financial support & resources.
- a. This *must* include anyone with a legally-recognized financial interdependence (i.e. spouse, custodial children).
 - b. It may also include roommates, family members, or significant others and their children who either *receive* significant financial support from the applicant **or** who *assist* the applicant by paying their expenses and/or providing other comparable significant financial contributions, such as covering bills and purchasing food.
 - c. It does NOT include landlords or roommates who pay for most of their own personal expenses, such as by dividing bills, and thus do not have a significant, direct impact on the applicant's financial situation.
- E. NOTE: Credit scores are NOT requested or considered as part of the qualification process. However, a credit report review will be included as part of the application process to identify the total outstanding debts and assist with establishing an appropriate financial plan. *Intl:* _____

5. Program Application Process

- A. GETTING STARTED: Individuals that meet the minimum qualifications may initiate the application process by submitting a completed W2W application to WATEA staff. Staff will then schedule a meeting to review the application information with the applicant and discuss the W2W program policies and processes. Following that meeting, staff will work with the applicant to help them complete the remaining steps in the application process.
- B. INCOME VERIFICATION: Eligibility will be established using the below income sources. All applicants must provide a minimum of 4-6 weeks' worth of income documentation; they may be required to submit up to 3 months' worth of documentation if deemed necessary by W2W staff. Updated income documents may be required prior to final loan approval and/or loan signing.
 - a. *Employment income*: Pay stubs, tax documents, or other employer- or government-issued income documents
 - b. *Unemployment Payments*: Payment documents and/or bank statements
 - c. *Social Security/Disability (SSI/SSDI)*: Award letters and/or bank statements
 - d. *Child Support Payments*: Bank statements or other forms documenting actual payments
 - e. *W-2 Payments*: Pay statements or documents from the provider
 - f. *All Other Income* with documentation as appropriate
- C. DRIVER'S LICENSE: Provide a copy of the applicant's current driver's license.
- D. FINANCIAL ACTIVITY STATEMENTS: Applicants must provide copies of their most recent monthly financial account/activity statements or records, including ALL bank accounts, money cards, and debit cards, or any other accounts tracking income/deposits and expenses/payments.
- E. CREDIT REPORT: Provide a current credit report to WATEA staff for review as part of the finances assessment process. A credit score is not required or taken into consideration.
- F. BACKGROUND CHECK: WATEA will perform a simple background check to identify any outstanding debts or pending court cases that could impact an applicant's legal driving status.

- G. VEHICLE TITLE & INSURANCE: Copies of the current title for any vehicles owned by household members must be provided along with proof of current insurance.
- H. OTHER DOCUMENTS: Additional documents may be requested as needed to verify information about the applicant and/or other household members.
- I. FINANCIAL EDUCATION CLASSES & BUDGETS: All applicants must complete a minimum of three (3) financial education classes via an education program approved by WATEA, including one class on personal budgeting. Applicants must also complete a personalized spending plan/budget in collaboration with WATEA staff to confirm they are financially able to afford the costs associated with vehicle ownership. This budget must show financial viability before a loan will be approved.
- J. VEHICLE MAINTENANCE CLASS: All applicants must take a W2W-approved Vehicle Maintenance class prior to receiving a loan. If no course is offered during the time that they are applying and/or on the waitlist, the applicant must attend a class as soon as possible after receiving the loan. This course is designed to increase the applicant's basic vehicle knowledge and improve their understanding of the maintenance process, ensuring applicants are prepared to maintain their vehicle while reducing the overall related expenses long-term.
- K. RELEASE OF INFORMATION: If the applicant wishes to allow W2W staff to communicate with other people about the applicant's case without the applicant being present, including representatives from other programs, they must sign a completed *W2W Release of Information* form granting this authorization in writing.
- L. REFERRALS: WATEA staff may provide referrals to other community resources and programs that they believe will help the applicant get into a healthier financial and/or personal situation.
- M. DISQUALIFICATION: If it is determined that false or misleading information was knowingly submitted, or that key information was intentionally omitted, during the W2W application process, the applicant and his/her immediate family or household members may be deemed ineligible to apply and/or dismissed from the program. Intl: _____

6. Loan Client Expectations

- Upon receiving a loan from WATEA, all loan clients are required to meet the following expectations:
- A. REGULAR COMMUNICATION: Clients are required to have **monthly** communication with a W2W representative. This may be done by submitting a payment, calling/emailing a W2W rep, or speaking with WATEA staff at the office. All calls, texts, or emails from WATEA staff must be returned by the client within 72 hours.
 - i. PROGRAM PARTNER: Loan clients may be required to have a W2W "program partner." This W2W volunteer will check in with the client each month to see how they are doing with payments and can provide guidance if the client is experiencing financial hardship, such as job loss or significant unplanned expenses. The partners cannot adjust, waive, or cover the client's monthly payment but they can serve as an extra support person to connect the client with resources that can help them stay on a positive financial path.
 - B. LOAN PAYMENTS: Clients are required to submit no less than their monthly payment amount as listed on the loan agreement by the monthly due date. For more details on the payment process, see 9) *Loan Repayment & Default Processes*.
 - C. CHANGE IN INCOME: Notify WATEA immediately if there is a significant change in either income or expenses, including the loss of a job, so staff can determine the potential impact on a client's ability to pay back their debt and potentially refer the client to additional resources.
 - i. NOTE: Reporting a loss of income does *not* automatically result in the loss of the vehicle.
 - ii. To meet this requirement, clients must submit either proof of continued employment through pay statements or other documentation demonstrating their ability to make payments if they are actively participating in workforce training
 - D. INSURANCE: Maintain a minimum level of liability insurance on the W2W vehicle until the loan is paid in full. List WATEA as the lienholder on the insurance policy. If a client does not have active

insurance either at the time of an accident or when the client requests additional repairs or assistance, WATEA will not provide another loan for repairs or a different vehicle without approval from the WATEA Board, and the original loan will immediately become due in full.

- E. **LAWFUL OPERATION:** Maintain a valid Class D driver's license and follow all current state & federal laws, ordinances, and regulations while operating the vehicle. This includes using a seatbelt, car seats, or other comparable restraint devices, not driving under the unlawful influence of substances, and maintaining the vehicle's equipment at safe & legal standards.
- F. **APPROVED DRIVERS:** The W2W loan client is the only approved driver for the vehicle until the debt is paid off. Other drivers may be added with written approval from the WATEA Executive Director and must be listed on the insurance policy.
- G. **DO NOT SELL:** Per Wisconsin state law, W2W vehicles may not be sold, traded, transferred, leased, rented, loaned, or encumbered while a debt is still owed to WATEA. Any requests for an exception must be reviewed by the W2W Advisory Committee. This prohibition does not apply to client-owned vehicles if WATEA is not listed as a lienholder on the title. *Intl:_____*

7. Taxi Vouchers Program

SUMMARY: Applicants who have been approved to receive a W2W loan but must wait for a vehicle to be repaired or to become available may receive free taxi vouchers to go to and/or from work or training until they receive their vehicle.

TERMS:

- A. Voucher eligibility takes effect as soon as the client is approved to receive a W2W loan by the W2W Loan Approval Committee. Eligibility ends as soon as the client signs the loan paperwork and receives a vehicle. If the vehicle requires additional repairs after being repaired/awarded, vouchers may be given while the vehicle is back in the service facility.
- B. Vouchers may only be used to go to and/or from the client's home address and place of employment or training. They may not be used for any other purpose, including medical appointments, errands, or to travel to/from the WATEA office.
- C. Vouchers are provided once per week. A "voucher week" runs Monday through Sunday.
- D. Clients must request vouchers no later than Thursday evening the week prior to needing them and arrange to pick them up on either Friday or Monday. Staff must be given a minimum of 24 hours' notice during the regular work week to prepare the vouchers.
- E. Clients must provide staff with their scheduled work/training days for the upcoming week as well as their home and work/training addresses in order to receive vouchers. Vouchers will only authorize travel between these addresses for as many days as work is scheduled.
- F. Vouchers cannot be mailed and WATEA cannot provide transportation to bring the client to or from the office to pick them up.
- G. Vouchers may only be used with All American Taxi and Northwoods Cab in the Wausau region. Clients are expected to abide by each taxi companies' rules and policies. The taxi companies reserve the right to deny service to a W2W client who violates its policies.
- H. Voucher clients who are a "no-show" for a scheduled pick-up as defined by the taxi company's current policy will receive a warning from the W2W program. If the client has an additional "no-show" reported, WATEA may remove the client from the taxi voucher program and bill the client for any service charges affiliated with the no-shows.
- I. Vouchers are made available through grant funding. WATEA reserves the right to limit, reduce, or eliminate the taxi voucher program in full or in part at any time based on availability of funds. This may include denying individual taxi vouchers if the per-trip or accumulated per-person cost is found to exceed an amount deemed reasonable and/or sustainable by the W2W Advisory Committee.
- J. Any exceptions to these terms must be approved by the WATEA Executive Director.

Intl:_____

8. Vehicle Maintenance Expectations

- A. MAINTENANCE OF W2W VEHICLES: Clients are expected to maintain their vehicles to be in a safe, legal, and mechanically sound condition. Vehicles listing WATEA as a lienholder must not be significantly altered or modified without notifying WATEA's Executive Director.
- B. OIL CHANGES & INSPECTIONS: Clients must complete all recommended maintenance activities, including oil changes, at the intervals recommended by an ASE-approved repair facility. They must also get a professional full-vehicle inspection at least once per year. If vehicle damage occurs due to a client's failure to complete an annual inspection and/or regular maintenance, WATEA will not assist with repairs or additional loans. Clients may be asked to provide proof that required maintenance activities were completed in a timely manner before receiving assistance.
 - i. OIL CHANGE VOUCHER PROGRAM: Clients who are up to date on making their scheduled loan payments may request a voucher for a *free* oil change each time one is due during their repayment period.

To receive the oil change voucher, the client must:

- a. Contact WATEA staff to request a voucher within 4 weeks of anticipated need;
- b. Be up to date on all payments per the current repayment schedule;
- c. Provide WATEA with documentation showing when the last oil change was completed (if not done by WATEA as part of the vehicle loan); and
- d. Provide proof of the vehicle's current mileage.

WATEA will then provide the client with a voucher for a free oil change to be used at a participating WATEA partner facility. Oil changes will only be valid for use on the vehicle affiliated with the client's current loan. Vouchers will expire after 4 weeks.

- C. NOTIFICATION OF CONCERNS: Clients must notify WATEA within 72 hours of any damage or mechanical concerns if they would like the W2W program to work with them to address the issues and/or assist with additional loan support to help with costs.
- D. USE OF ASE-APPROVED FACILITIES/TECHNICIANS: All vehicle repairs must be completed by an ASE-certified repair facility. If a client chooses to have a non-ASE-certified facility or person work on their vehicle, WATEA may not assist with future repairs or provide additional loans.
- E. NEGLIGENCE & ABUSE: Negligence and abuse of a W2W vehicle while a debt is still owed to WATEA, including failure to properly maintain the vehicle at recommended intervals following current best practices, can be considered a violation of this agreement. Intl:_____

9. Loan Repayment & Default Processes

- A. LOAN PAYMENTS: Payments are due by the 15th of each month in the amount specified in the loan agreement. Payments must be made in the form of a check, money order, or cashier's check; **cash and credit/debit cards will not be accepted**. Payments should be made out to WATEA – Wheels to Work and delivered to the WATEA office (617 Forest Street, Wausau, WI 54403).
- B. EARLY PAYMENT: Clients are encouraged to pay off their loans ahead of schedule and will not incur any penalties for doing so. Overpayments will be applied to future months. Clients who have paid ahead will not be required to submit additional payments until the amount they have paid is less than the amount due based on the current loan repayment schedule.
- C. INABILITY TO PAY: If a payment cannot be made for whatever reason, the participant must contact a W2W program representative by the due date. Failure to make regular payments may result in legal action, referral to a collections agency, and/or repossession of vehicle.
- D. ADJUSTMENTS TO REPAYMENT AGREEMENTS: The Executive Director may choose to authorize a single-month adjustment to a client's repayment agreement by either reducing the monthly amount owed and/or extending the monthly payment deadline. The Director may approve adjustments for a maximum of three months on a single loan; if a client requests adjustments for more than three months, it must be approved by the W2W Advisory Committee.

- i. Neither the Executive Director nor the W2W Advisory Committee may reduce the total amount of loan debt amount owed by a client; all requests for debt reduction must be approved by the WATEA Board of Directors.
- E. **DEFAULT OF LOAN:** Clients who fail to submit their minimum payment for 90 or more days may have their vehicle repossessed and/or be taken to Small Claims court. Repossession does **not** automatically remove all remaining debt owed to the W2W program.
- F. **VOLUNTARY SURRENDER:** Clients who are struggling to afford vehicle ownership may choose to voluntarily surrender their vehicle back to the W2W program at any time prior to making their final loan payment. **Voluntary surrender does NOT automatically remove all remaining debt owed to the W2W program.** W2W staff and program partners will jointly determine if the surrendered vehicle is in "good" condition, meaning it can be affordably repaired and provided to a different client, or if it is in "poor" condition and therefore cannot be fixed up and given to a new owner.
 - i. **"GOOD" SURRENDER:** If the vehicle is surrendered in a condition that allows it to be awarded to a new W2W client via a different loan agreement, the remaining debt from the original client who surrendered the vehicle will be reduced by an amount up to the total amount of the new client's vehicle loan; this reduction will happen when the vehicle is awarded to the new owner. This process will typically remove all outstanding debt but if it does not, the client will still be responsible for any remaining balance on their account.
 - ii. **"POOR" SURRENDER:** If the vehicle is surrendered in poor condition and cannot be cost-effectively repaired for a new owner, WATEA will recycle the vehicle and apply any money received from the salvage to the debt owed. The client who surrendered the vehicle will still owe any remaining balance from the original loan agreement and must work with W2W staff to develop a new repayment agreement to pay off the final balance. If the client fails to pay off the remaining debt in a timely manner, they may be taken to Small Claims court and may be responsible for any additional fees incurred during that process.
- G. **CREDIT REPORTING:** W2W loans are not reported to any credit reporting agency and payments do not build, repair, or reduce credit for participants. Clients who pay off their loans in a timely fashion may request a Letter of Recommendation from WATEA that can be given to future potential lenders affirming their positive payment history with the organization. *Intl:_____*

10. Legal & Liability

- A. The Wisconsin Automotive & Truck Education Association (WATEA) is not responsible for any injuries, job loss, or other issues that arise from the ownership of a W2W vehicle and/or participation in the W2W program.
- B. WATEA does not and shall not discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, substance use/abuse, marital status, sexual orientation, or military status, in any of its activities or operations, including the provision of services. WATEA is committed to providing an inclusive and welcoming environment for all members of its staff, clients, visitors, volunteers, subcontractors, and vendors.
- C. This document is considered "advisory" for W2W prospects, applicants, and waitlisted clients who have not yet signed an official W2W loan repayment agreement; changes to these terms may be made at any time, with or without notification to prospects, applicants, and waitlisted clients.
- D. These terms become legally binding once they are signed by both the new W2W loan client and W2W staff during the loan meeting and will remain in effect until the affiliated loan is paid in full. *Intl:_____*

**SECTION 1) I HAVE REVIEWED & AGREE TO FOLLOW THE TERMS OF THE
GENERAL W2W VEHICLE LOAN POLICIES**

W2W General Program Participant

Participant Status at Time of Signing:

Applicant / Loan Client / Other

Printed Name: _____

Signature: _____

Date Signed: _____

.....
W2W Rep Witness: _____ **Title:** _____ **Date:** _____

SECTION 2: W2W Vehicle REPAIR Loan Program Criteria & Policies

***Section 2** contains policies directly related to vehicle REPAIR loans. This section is applicable to all applicants/clients that have a vehicle titled in their name, whether it was received using a W2W award loan or purchased independently. All applicants that own a vehicle are **required** to apply for a repair loan first. If the vehicle is found to be unrepairable after it is inspected by a W2W service facility, the applicant may then choose to transition to a vehicle AWARD loan.*

- A. **REPAIR PROGRAM DESCRIPTION:** Vehicle **Repair** Loans may be awarded to clients who need to have their personal vehicle repaired cost-effectively. Approved vehicles will be repaired to a safe, legal, and mechanically-sound condition by an approved W2W facility. Loans will cover all actual costs for the inspection, diagnostics, towing, parts, and/or labor related to the repair, minus any program discounts.
- B. **INSPECTION REQUIREMENT:** If an applicant has a vehicle titled in their name when they are approved to receive a W2W vehicle loan, they are required to have the vehicle inspected by a W2W-approved facility to get a professional determination regarding the viability of repairing the vehicle.
- C. **SERVICE FACILITY SELECTION:** All inspections & repairs will be completed at a discounted rate by a service facility selected by the W2W program. The name and location of the specific facility completing the work will not be shared with the client and the client may not communicate directly with the shop without prior permission from W2W staff. The client will be provided with summaries of the inspection results and all repair work completed. All W2W-affiliated repair shops are ASE-certified and insured and all work will be completed by or under the supervision of trained technicians.
- D. **INSPECTION PROCESS:** After receiving approval for a loan, the client must make arrangements to provide his/her vehicle to WATEA for a minimum of 60 hours (not counting weekends & legal holidays). W2W staff will transport the vehicle to a participating W2W repair shop selected by the program to complete a full-vehicle inspection. The client is responsible for paying the inspection fee, as well as any costs related to towing the vehicle to/from the shop if needed, as part of the final loan. Depending on the repair issue(s) identified, more in-depth diagnostics may be required (potentially at an additional rate); that expense will also be added to the final W2W loan. The results of the inspection/diagnostics will be reviewed by W2W staff and/or the W2W Vehicle Repair Committee, who will determine if the

vehicle should be repaired by comparing the estimated repair costs and potential future vehicle concerns against the vehicle's current Kelly Blue Book Private Party value.

- a. If repairs are **denied**, the client can choose to be added to the Donated Vehicle waitlist to receive a different vehicle when one becomes available; their current vehicle will be returned to them. See the "*Vehicle Award Loans*" section for details on this process.

E. **REPAIR PROCESS:** If repairs are **approved**, W2W staff will provide a written list of the recommended repairs and a summary of the estimated total loan cost to the client for approval before repairs are initiated. The client's down payment will be based upon this estimate, but the final loan amount may be less or more than the initial estimate and will reflect the actual costs of the repair. If additional expenses arise during the repair process, the client will be notified as soon as reasonably possible. Upon completion of the repairs, W2W staff will notify the client of the final loan amount and will schedule a time to complete the loan paperwork and return the vehicle. The loan paperwork must be completed, and the down payment and proof of current insurance received, before the vehicle can be returned.

- a. Repairs will require approximately 2 weeks to be completed, depending on the availability of parts and labor. Clients WILL NOT be told which facility(s) are completing the repairs. Any questions about the vehicle's inspection and/or repairs should be directed to W2W staff. Clients should NOT contact any repair facilities directly to inquire about their vehicle unless approved to do so by W2W staff; doing so is a violation of the program terms and may be grounds for immediate removal from the program. If removed from the program, payment for all expenses incurred to date will be due immediately at full retail rate, without any W2W program discounts.

F. LIEN ON VEHICLE TITLE:

- a. *Loans OVER \$1000:* The client must authorize adding WATEA as a lienholder on the title of the vehicle being repaired until the debt is paid in full. This process includes providing WATEA with the current vehicle title so WATEA can complete the lien-add processing.
- b. *Loans LESS THAN \$1000:* WATEA does not need to be added as a lienholder.
- c. *Total Amount of Loan Debts Exceed \$1000:* If a) the client already has other unpaid debts with WATEA, b) the addition of the new loan increases the total outstanding debt owed above \$1000, and c) WATEA is not already listed as a lienholder on the vehicle being repaired, then the client must authorize adding WATEA as a lienholder on the title.
- d. **TITLE TRANSFERRING:** The vehicle title cannot be transferred to another owner while WATEA is listed as a lienholder per Wisconsin law.
- e. **REMOVING LIEN:** All outstanding W2W debts must be paid before WATEA can be removed as a lienholder on the title.

G. REPAIR LOAN TERMS (Standard):

- a. **TOTAL AMOUNT:** Will vary depending on the needs of the vehicle and the cost of available parts/labor using W2W-approved facilities and suppliers.
 - i. Maximum Loan: \$150/month x 18 months = \$2,700
 - ii. Loans above \$2,700 will require approval from the WATEA Board of Directors
- b. **INTEREST** = 0%
- c. **DOWN PAYMENT** = 10% of original repair estimate; due at loan signing
- d. **MONTHLY PAYMENT** = Will vary between \$75-150/month depending on total loan amount and client's budget
- e. **PAYMENT SCHEDULE** = Due on or before the 15th of each month for as many months as stated in the final loan repayment agreement

SECTION 2) I HAVE REVIEWED & AGREE TO FOLLOW THE TERMS OF THE
W2W VEHICLE **REPAIR** LOAN PROGRAM CRITERIA & POLICIES.

W2W Repair Program Participant

Participant Status at Time of Signing:

Applicant / Loan Client / Other

Printed Name: _____

Signature: _____

Date Signed: _____

.....
W2W Rep Witness: _____ **Title:** _____ **Date:** _____

SECTION 3: W2W Vehicle **AWARD Loan Program Criteria & Policies**

Section 3 contains policies directly related to vehicle AWARD loans. This section is applicable to all applicants/clients that either do not currently have a vehicle titled in their name OR that do own a vehicle but the vehicle has been deemed unrepairable by the W2W program.

- A. **AWARD PROGRAM DESCRIPTION:** Approved applicants will receive a used vehicle that was donated to the W2W program and has been repaired to the standard of being safe, legal, and mechanically-sound.
- B. **VEHICLE SELECTION:** Loan recipients will receive a donated vehicle of the program's choice out of the current W2W vehicle inventory. The program cannot guarantee the vehicle offered to the client will meet their preferred criteria but will attempt to accommodate vital needs related to family size or physical limitations.
- a. **NOTE: This program does NOT provide loans to enable applicants to choose and/or purchase a vehicle from a different business or private party.**
- C. **VEHICLE AVAILABILITY:** Vehicle availability is dependent upon the current W2W vehicle inventory as well as the ability for W2W service partners to complete needed repairs. If no vehicles are immediately available to be awarded, the client will be added to the bottom of the vehicle waitlist and notified by W2W staff as soon as a vehicle is ready for them.
- D. **VEHICLE OFFER & ACCEPTANCE:** After the client reaches the top of the waitlist and a vehicle becomes available, W2W staff will contact the client. If it has been more than 4 weeks since the client was added to the waitlist, staff will schedule a budget update meeting to reverify that the client is still in a financial position to afford the anticipated vehicle expenses; the client may be asked to provide updated pay stubs, bank record accounts, or other documentation as appropriate. The updated budget will be reviewed by a member of the Loan Approval Committee. If approved, WATEA staff will then work with the client to schedule a Vehicle Award Loan meeting. The client must have the down payment, active insurance, and a valid driver's license at the loan signing meeting to receive the vehicle.
- a. **INABILITY TO ACCEPT:** If the client is not able to make a down payment or obtain a license or insurance within two weeks after being offered the vehicle, or if their financial situation has changed and their updated budget indicates they cannot currently afford the anticipated monthly payments and affiliated expenses, W2W staff will move onto the next person on the waitlist. The client will

remain in first position on the waiting list. If the client is unable to meet these terms when a second vehicle is offered, they will be moved to the bottom of the waitlist. If the client is unable to meet the terms after a third vehicle is offered, they will be removed from the program.

- b. **CHOOSING TO DECLINE:** If the client wishes to decline the first vehicle they are offered for any reason, they will remain at the top of the waitlist and the vehicle will be given to the next person on the list. If they decline the second vehicle they are offered, they will be moved to the bottom of the waitlist. If they decline the third vehicle they are offered, they will be removed from the program.

- E. **DONATED VEHICLE DISCLAIMER:** The donated vehicles provided to W2W program participants are **used** and already have many miles on them. W2W service partners have completed the necessary repairs to get the vehicles into a "Road-Ready" status, meaning they are safe and legal to drive on Wisconsin roads as of the date they are awarded to the recipient. As with any used vehicle, these donated vehicles will require routine maintenance and repairs when mechanical problems occur. It is the vehicle recipient's responsibility to ensure all future maintenance and repairs are completed. The Wheels to Work program provides these vehicles to program recipients "As Is" without any warranty of any kind, either expressed or implied.

F. LIEN ON VEHICLE TITLE:

- a. **LIEN REQUIREMENT:** WATEA must be listed as a lienholder on the title of the vehicle affiliated with the vehicle award loan. The lien will be added as part of the vehicle registration process during the vehicle award loan meeting.
- b. **TITLE TRANSFERRING:** The vehicle title cannot be transferred to another owner while WATEA is listed as a lienholder per Wisconsin law.
- c. **REMOVING LIEN:** All outstanding W2W debts must be paid before WATEA can be removed as a lienholder on the title.

G. AWARD LOAN TERMS (Standard)

- a. **PROGRAM ADMINISTRATION FEE = \$1500**
 - i. This fee covers all expenses related to the initial title & license plate registration as well as pre-award vehicle repair activities & expenses. It is *not* a vehicle "purchase" loan – the vehicle is being awarded to the client by the W2W program so they can access employment.
 - ii. **NOTE:** Total loan amount may be higher if the applicant had a personal vehicle towed, inspected, and/or diagnosed to determine if it could be repaired and those repairs were denied. Any affiliated expenses for inspecting/diagnosing the original vehicle must be added to the final Award loan total.
- b. **INTEREST = 0%**
- c. **DOWN PAYMENT = \$150 (due at signing)**
- d. **MONTHLY PAYMENT = \$90**
- e. **PAYMENT SCHEDULE = Due on or before the 15th of each month for 15 months after the loan repayment agreement signing date unless otherwise noted in the final agreement**

I HAVE REVIEWED & AGREE TO FOLLOW THE TERMS OF THE
W2W VEHICLE **AWARD** LOAN PROGRAM CRITERIA.

W2W Award Program Participant

Participant Status at Time of Signing:

Applicant / Loan Client / Other

Printed Name: _____

Signature: _____

Date Signed: _____

.....
W2W Rep Witness: _____ **Title:** _____ **Date:** _____