



Vehicle Award Loan Policy Agreement

1. Wheels to Work Program Eligibility

Intl. ____

- a. The intent of the program is to provide transportation for employment and while applicants are not required to be employed at the time of application, they must be actively seeking employment and demonstrate an ability to repay the loan. This may include providing documentation of job search activities.
- b. All loans through the Wheels to Work program must be approved by the WATEA Executive Director and be consistent with the policies established by the Wheels to Work Advisory Board.
- c. All loans are subject to availability of funding.
- d. If a participant becomes unemployed while involved in the program it is the participant's responsibility to inform the WATEA Representative of this change and to begin the search for employment immediately.
- e. Wheels to Work participants may not purchase or own a second vehicle without prior authorization from the WATEA Executive Director.
 - i. Authorization may be granted when the participant provides documentation adequately assuring the program that they have the financial resources to own and maintain both vehicles.

2. Required Insurance

Intl. ____

- a. Wheels to Work participants receiving a minimum of \$1900 in loans are required to secure and maintain full insurance coverage on the vehicle and to add WATEA as an additional insured on the policy until the loan is paid in full or as the law requires.
- b. Wheels to Work participants receiving loans of less than \$1900 are required to secure and maintain a minimum of liability insurance coverage on the vehicle until the loan is paid in full.
- c. Failure to maintain required insurance is a violation of this agreement.

3. Use and Operation Regulations

Intl. ____

- a. Wheels to Work program participants are the only allowable drivers of vehicles obtained through the Wheels to Work program while there is outstanding debt owed to the program.
 - i. Upon request, the WATEA Executive Director may authorize other individuals to drive the Wheels to Work vehicle subject to the full terms of this agreement.
- b. Wheels to Work program participants must maintain a valid Class D Driver's License in good standing.
- c. Wheels to Work program participants must not violate any laws, ordinances, or regulations while operation the vehicle.
- d. All passengers in the Wheels to Work vehicle must wear seatbelts and children must be properly restrained.
- e. Any vehicle supported by the Wheels to Work program shall not be altered or modified in any way without authorization from the WATEA Executive Director.

- f. Wheels to Work participants must notify the Wheels to Work program within 72 hours of any damage done to the vehicle.
- g. Wheels to Work program participants must also notify the Wheels to Work program within 72 hours if there is a mechanical problem with the vehicle.

- 4. Maintenance Process, Vehicle Conditions, and Vehicle Use** **Intl. ____**
- a. Wheels to Work participant agrees to an annual inspection of vehicle at a participating facility at the program participant's expense. The cost of this service for a program participant is \$54.50 and includes an oil change.
 - b. The Wheels to Work participant will follow recommended maintenance schedules for the vehicle provided by Wheels to Work and will maintain maintenance records and be able to provide such records upon request.
 - c. Negligence and abuse of a vehicle provided by Wheels to Work can be considered cause for termination of service and/or removal from the program up to and including surrender of the vehicle. This does not automatically discharge the debt owed.
 - d. No commercial use of the vehicles provided by Wheels to Work is allowed (i.e. mail route, delivery vehicles, etc.) without written approval from WATEA Executive Director.
 - e. Wheels to Work program participants may not sell, trade, lease, transfer, rent, loan or encumber the Wheels to Work vehicle without prior written authorization from the WATEA Executive Director.

- 5. Donated Vehicles** **Intl. ____**
- I understand the W2W donated vehicles are used and may have many miles on them already. Wheels to Work partner shops get these vehicles into a road-ready state, meaning that they are safe to drive on the road. As with any used vehicle, the donated vehicles will require routine maintenance and repairs when mechanical problems occur. Such maintenance and repairs are the responsibility of the participant. These vehicles are provided "As Is" without warranty of any kind, either expressed or implied.

- 6. Ride Share Program** **Intl. ____**
- While in the program (until any loans are paid in full), Wheels to Work participants must register on www.RideShareEtc.org and be willing to assist other program participants with transportation needs. Proof of registration must be provided to the WATEA Executive Director.

- 7. Wheels to Work Program Participant Follow-Up** **Intl. ____**
- The Wheels to Work program participant must have monthly contact with a W2W program representative until the loan has been paid in full. This contact may be made either in person, by telephone, or by submitting a payment; all telephone calls/messages from W2W to the program participant must be returned within 72 hours. Participants are also asked to contact a W2W representative immediately if they secure employment, advance on the job, or get a higher-paying job.

- 8. Referrals** **Intl. ____**
- Wheels to Work applicants and participants may be referred to other community resources and/or programs as appropriate.

- 9. Loan Repayment** **Intl. ____**
- Payments are due at a designated time each month in the amount specified. Payments must be made in the form of a check, money order, or cashier's check. Cash and credit/debit card will not be accepted. Payments should be made out to WATEA – Wheels to Work and sent to the WATEA office (617 Forest Street, Wausau, WI 54403). If a payment cannot be made for whatever reason, participant is to contact a W2W program representative immediately. Failure to make regular payments may result in legal action, referral to a collections agency or loss of vehicle, as specified in 10 below. Wheels to Work loans are not reported to any credit reporting agency and does not build or repair credit for participants.

