

General W2W Vehicle Loan Program

1. What is the Wheels to Work (W2W) Vehicle Loan Program?

- a. The W2W program provides budget-friendly, no-interest loans to low-income people living or working in Marathon County who need a vehicle or vehicle repairs to get or keep a job or attend school/job training.

2. Do I get a free car or car repairs?

- a. No, this is a loan program, not a grant. However, the loans have no interest, include discounted rates, and are designed to fit within the recipient's budget, making them more affordable than a traditional loan.

3. Who can apply for the W2W vehicle loan program?

- a. Loan recipients must 1) need a vehicle to get/keep a job or to attend school/training; 2) live and/or work in Marathon County, WI; 3) have or be able to get a valid driver's license, and 4) be considered "low income."
- b. Low Income = the applicant's household income is at 150% of Federal Poverty Level or less. Income is established by evaluating either the applicant's current income as of the date they apply or by looking at the applicant's average income for the most recent 3 months to determine if they were below the limit.

4. How do I apply?

- a. First review the program information on the W2W web page (watea.org/content/W2W.cfm) and/or in the W2W policy manual. Next, complete and submit a W2W loan program application. WATEA's staff will then contact you to schedule a meeting to review the application and discuss the program in more detail.

5. I don't qualify for the W2W program – can you still help me get a vehicle?

- a. Possibly! WATEA collaborates with many other support programs that assist people trying to improve their financial situations. Staff would be happy to speak with you about your specific situation and help identify ways to improve your finances, increase your resources, and identify alternative vehicle financing options. WATEA can also connect you to free financial education classes.

6. How does the W2W program differ from a traditional financing/loan program?

- a. The W2W program is about more than lending money – it is designed to help its clients gain long-term financial stability. Credit scores are not considered and there is no interest on the loans. Repairs are completed at reduced rates, so loans are often below retail prices. In addition, applicants will complete three simple classes to improve their understanding of finances so they are better prepared to make positive financial decisions in the future. And of course, having a vehicle makes it easier to get to a job!

7. How much will I have to pay per month?

- a. Your monthly payment will depend on the type of loan, but most award loan payments are \$90/month while most repair loan payments range between \$75-150/month.

8. Who runs and pays for the W2W loan program?

- a. The program is run by the *Wisconsin Automotive & Truck Education Association* (WATEA). It is funded in part by the Wisconsin Department of Transportation and the Federal Transit Administration through the WETAP grant program. Additional funding is provided by the United Way of Marathon County, WATEA, and various other donors/supporters.

9. How do I get more information about this program?

- a. Review the *W2W Vehicle Loan Program Policy Manual* for more details. It is available online or by contacting the WATEA office.
- b. WATEA's staff is available to answer questions Monday – Friday from 9:00 am – 5:00 pm; the office is closed on weekends and federal holidays. Staff can be reached via the following options:

Email: admin@watea.org

Office: 617 Forest Street, Wausau, WI 54403

Phone/Text: (715) 581-9283

Website: watea.org/Content/W2W.cfm

W2W Vehicle **Repair** Loan Program

1. What is the W2W Vehicle **REPAIR** Loan program?

- a. The Repair loan program enables applicants to affordably fix their current vehicle. Repairs are completed at a discounted rate using ASE-approved repair facilities and technicians. The final loan is for the actual cost of repairs and does not include any charges for interest or fees.

2. Do I have to repair my vehicle? It's not worth fixing. Can I just get a different vehicle instead?

- a. If you currently own a vehicle, that vehicle must first be inspected by a WATEA-approved facility so the program can determine if the vehicle is worth fixing. If the program determines the vehicle should not be repaired, you will get your vehicle back and can then be added to the Award waitlist for a different vehicle. However, repairs can often be completed faster than if you wait for a different vehicle to become available, so you will usually get back on the road sooner if your current vehicle is repaired.

3. How does the repair process work?

- a. After the applicant is approved to receive a loan, their vehicle is scheduled for an inspection. If it is inspected and approved to be fixed, WATEA staff will work with the client and the repair shop to schedule the repairs as soon as reasonably possible. When the repairs are completed, the client signs the loan documents agreeing to repay the cost of the repairs and then receives their vehicle back. The total process usually takes 4-6 weeks.

4. How does WATEA get discounted rates on repairs? Can I get those rates without going through the program?

- a. WATEA has established partnerships with various repair shops who want to support their lower-income neighbors. These shops fix W2W vehicles at discounted rates in exchange for the ability to complete the work during slower periods and/or as part of a training program for newer technicians and students.
- b. The rates are only available to people who have been approved for a W2W loan and are not accessible to anyone outside of the W2W program.

5. Do I get to select or talk to the repair shop that fixes my vehicle?

- a. To receive these discounts, WATEA must keep the shops anonymous and cannot disclose their names to the clients. All communications about the repairs go through WATEA staff. However, all W2W shops are ASE-certified and insured and all repairs are completed by or under the supervision of trained technicians.

W2W Vehicle **Award** Loan Program

1. What is the Vehicle **AWARD** Loan program?

- a. The Award loan program provides clients with a used vehicle that was donated to the W2W program and then repaired to be safe, legal, and mechanically sound. Award loan clients pay back a \$1500 loan that covers program fees related to getting WATEA's assistance with repairing and awarding the vehicle.

2. How long will it take to get a vehicle?

- a. It depends on how long the waitlist is. The program typically awards one vehicle per month but the actual time can fluctuate based on donations and repair schedules. Most clients wait approximately 6 months.

3. Do I get to pick out my own vehicle?

- a. No. You will be offered the next available vehicle from the W2W program inventory once you get to the top of the vehicle waitlist. Staff will attempt to accommodate vital needs related to family size or physical limitations but cannot guarantee the vehicle you are offered will meet all your preferred criteria.

4. How do I get to work while waiting for a vehicle to become available?

- a. WATEA can provide free taxi ride vouchers to people who have been approved for a loan but are still waiting to get a vehicle so they can travel to and/or from work until a vehicle is available. Vouchers may only be used for employment purposes. The taxi voucher program was created to help ensure applicants do not lose out on job opportunities while waiting for a W2W vehicle.