

Southwestern Wisconsin Community Action Program

Work-n-Wheels Policy Manual

1. **Work-n-Wheels Program Overview** Intl.____
 - A. The Work-n-Wheels program is a program for income eligible individuals and or families. The funding is provided by the State of Wisconsin and is administered through the Department of Transportation. The funding is awarded to selected areas through a Grant writing process. The Grant is for one year and an area may re-apply each year. There is also a funding match component involved with this grant. The program is required to become self-sustaining and the details of how this will happen must be written into the grant application. There is no guarantee that funding will be available for more than one program year.

2. **Work-n-Wheels Program Goals** Intl.____
 - A. The major goal of the Work-n-Wheels program is to provide affordable transportation to employed eligible participants. The grantee will administer the program by loaning the eligible participant the money for purchasing a vehicle.

3. **Work-n-Wheels Program Eligibility** Intl.____
 - A. Participants in the Work-n-Wheels program need to meet income requirements to be eligible for the program. Eligibility will be determined by using paycheck stubs and/or tax returns to verify economic eligibility. Birth certificates, social security cards and drivers licenses from all family members may be required.
 - B. The participant must be employed and show the ability to repay.
 - C. If a participant becomes unemployed while involved in the program it is the participant's responsibility to inform the Program Manager or the Assistant of this change and to begin the search for employment immediately.
 - D. Work-n-Wheels Clients may not purchase or own a second vehicle without prior authorization from the Work-n-Wheels Mobility Manager.
 - Authorization will be granted when the owner provides documentation which adequately assures the Work-n-Wheels Client has the financial resources to own and maintain both vehicles

4. **Background Checks** Intl.____
 - A. The Work-n-Wheels Mobility Manager or Assistant may perform a background check on a participant. The use of the automated Circuit Court website (CCAP) will be reviewed. If the participant is found to have criminal incidents on CCAP a credit check and/or co-signer may be required.
 - B. If an applicant is found to owe the State of Wisconsin money for outstanding tickets, overpayment of Unemployment Compensation, or taxes of any type the application will be denied.
 - C. Applicants that are denied for any reason must wait a minimum of 90 days before they are eligible to re-apply.
 - D. If false information is found on the application the applicant and his/her immediate family will be automatically deemed ineligible for the Work-n-Wheels program.

5. **Loan Process** Intl.____
 - A. The Work-n-Wheels loan is a zero percent interest loan and is scheduled to be repaid in not more than 2 ½ years (30 payments). The participant agrees to make monthly installment payments to the Southwestern Wisconsin Community Action Program (SWCAP).
 - B. The maximum amount of the loan shall be not more than five thousand dollars (\$5000)
 - C. The participant is required to pay a five percent administration fee and the required tax, title transfer and license fees to the dealership, as well as provide proof of full coverage insurance to SWCAP before being granted the loan. The five percent fee will be used to build the program to become self-sustaining.
 - D. SWCAP will be listed on the title as the lien holder and on the insurance as loss payee.
 - E. The participant is required to complete a budget as part of the application process. The budget will be reviewed by the Work-n-Wheels Mobility Manager for accuracy and used in the process to determine if the applicant has the financial ability to afford the car payments as well as the insurance. Participants will/may be required to identify a co-signer if their monthly surplus is less than program standards allow.

6. **Required Insurance** Intl.____
 - A. Work-n-Wheels Clients are required to obtain and maintain full coverage insurance throughout the duration of the Work-n-Wheels loan and program participation. The maximum deductible amounts are \$500.00 for Comprehensive and \$500.00 for Collision. Failure to maintain required insurance will be a violation of the Work-n-Wheels Program Policy.

7. **Use and Operation Regulations** Intl. _____
- A. Work-n-Wheels clients are the only allowable drivers of the vehicle purchased through the Work-n-Wheels Program.
 - Upon request the Work-n-Wheels Mobility Manager may authorize other individuals to drive the Work-n-Wheels vehicle.
 - B. Work-n-Wheels Clients must have and maintain a valid Wisconsin Drivers License in good standing.
 - C. Work-n-Wheels Clients must not violate any laws, ordinance, or regulation while operating the vehicle.
 - D. All passengers in the Work-n-Wheels Vehicle must wear seatbelts and children must be properly restrained.
 - E. The Work-n-Wheels vehicle shall not be altered or modified in anyway without written authorization from Work-n-Wheels Mobility Manager.
 - F. Work-n-Wheels clients must notify the Work-n-Wheels Mobility Mangers within 72 hours of damage that exceeds \$500.
8. **Maintenance Records** Intl. _____
- A. Work-n-Wheels Clients must follow the Work-n-Wheels recommended vehicle maintenance checklist.
 - B. The Work-n-Wheels Staff may request a copy of the maintenance records at any time. This information must be supplied within 24 hours of the request.
 - C. Work-n-Wheels Clients may not sell, trade, lease, transfer, rent, borrow or encumber the Work-n-Wheels vehicle without prior written authorization from the Work-n-Wheels Mobility Manager.
9. **Work-n-Wheels Client Follow-Up** Intl. _____
- A. The Work-n-Wheels Staff will have monthly contact with Work-n-Wheels program clients until the loan has been paid in full. This contact may be made either in person or by telephone.
 - Work-n-Wheels Participants must return Work-n-Wheels Staff telephone calls within 72 hours
 - B. The participant will also be contacted at 6 months, 18 months and 30 months after the receipt of a vehicle for employment information. The participant agrees to provide all requested information in a timely manner. This information will include the employers name, the wages received and the number of hours per week working.
10. **Referrals** Intl. _____
- A. Individuals who are not found eligible for Work-n-Wheels Services may be referred to Job Center Programs such as the Workforce Investment Act (WIA), Food Stamp Employment & Training (FSET) and other Economic Support programs.
 - B. Referrals to other community resources will be made as appropriate.
11. **Payments** Intl. _____
- A. Payments are to be made to SWCAP by the agreed upon due date each month.
 - B. If the payment is mailed, it must be in the form of a check or money order made out to the SWCAP. If a check is returned to SWCAP for NSF there is a \$15.00 charge and checks will not longer be accepted.
 - C. If the payment is in the form of cash, payment must be delivered in person to the Southwestern Wisconsin CAP office located in Dodgeville, WI and a receipt will be issued.
 - D. Work-n-Wheels clients are responsible to contact Work-n-Wheels Staff if a payment will be late.
 - E. Clients will be expected to develop a plan to make up the payment and how the next payment will be made.
12. **Repossession / Surrendering a Vehicle** Intl. _____
- A. If a participant is convicted of Driving Under the Influence or any other drinking and driving related conviction the vehicle is subject to immediate repossession.
 - B. If a Work-n-Wheels Client has three documented violations of the Work-n-Wheels Program Policies, the client will surrender the Work-n-Wheels vehicle to the Work-n-Wheels Program Staff.
 - The Work-n-Wheels Client agrees to pay SWCAP for any cost and fees incurred by SWCAP in enforcing its right to the vehicle pursuant to this agreement and any other applicable law or regulation

As a Work-n-Wheels Client, I agree to the above policy. If I purchase a vehicle through Work-n-Wheels I will sign an ownership agreement that included the above policies. I understand that if I violate three policies I will be in default of my commitments and understand the Work-n-Wheels vehicle is subject to repossession and I agree to willfully surrender the Work-n-Wheels vehicle.

(Client)

(Date)