



# Vehicle Repair 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 must maintain a valid Class D Driver's License in good standing.
- b. Wheels to Work program participants must not violate any laws, ordinances, or regulations while operation the vehicle.
- c. All passengers in the Wheels to Work vehicle must wear seatbelts and children must be properly restrained.
- d. Wheels to Work program participants must notify a Wheels to Work program representative within 72 hours if there is a mechanical problem with the vehicle pertaining to repairs made through the Wheels to Work program.

## 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 repaired by Wheels to Work and will maintain maintenance records and be able to provide such records upon request.
- c. No commercial use of the vehicles provided by Wheels to Work is allowed (i.e. mail route, delivery vehicles, etc.) without written approval from the WATEA Executive Director.
- d. 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. 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](http://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.

**6. Wheels to Work Program Participant Follow-Up**

**Intl. \_\_\_**

7. 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.

**10. Loan Default/Repossession/Surrendering a Vehicle**

**Intl. \_\_\_**

While actively participating in the Wheels to Work program, including the loan repayment period, vehicles obtained under the program may be subject to repossession or forfeiture:

- a. If a program participant is convicted of any drinking and driving or other related violation.
- b. If a program participant loses a driver's license.
- c. If a program participant has three documented violations of the Wheels to work Program Policies, the program participant must surrender the Wheels to Work vehicle to a W2W representative.
  - i. The Wheels to Work program participant agrees to pay any cost incurred by WATEA in enforcing its rights to the vehicle pursuant to this agreement and any other applicable laws or regulations.
  - ii. Upon repossession, the Wheels to Work program participant forfeits all funds paid to WATEA and are not eligible for repayment and/or compensation of any type from WATEA.
- d. Program participants subject to repossession or surrender of a vehicle or who are found in default on their loan repayment will receive no additional assistance from the Wheels to Work program.
  - i. Repossession: Once repossessed, the vehicle will be sold. Whatever monies WATEA receives from sale of the vehicle will be applied to the remaining loan. Client will be responsible for the remaining amount (if any) still in arrears. WATEA may pursue these monies up to and including taking legal action.

- ii. Voluntary Surrender: Clients that wish to voluntarily surrender their vehicle need to pay for an inspection of that vehicle (\$54.50 fee). The inspection will then go to the Wheels to Work vehicle repair committee. Based on how the vehicle was maintained, the committee will decide if they would like to keep the vehicle in the program to be re-awarded to another client. If it is able to be re-awarded, the client will have no additional expense to voluntarily surrender the vehicle (besides inspection mentioned). If the returned vehicle has not been properly maintained, the client has two options: keep the vehicle and continue their payments as stated in their contract; surrender the vehicle, at which point WATEA will take the car to auction. The amount received at auction will be applied to the client's loan. The client will then be responsible for the remaining amount (if any) still in arrears. WATEA may pursue these monies up to and including taking legal action.
- iii. When the loan was for repairs made to vehicles owned by the W2W participant and those clients are in arrears, they may be sent to collections.
- e. I further understand that all program services will be terminated immediately.

**11. Wheels to Work Liability**

**Intl. \_\_\_\_\_**

I understand that the Wisconsin Automotive & Truck Education Association (WATEA), which oversees the Wheels to Work program, is not responsible for any injuries, job loss, or other issues arising from ownership of this vehicle, or participation in the program.

***My signature and my initials on this policy agreement indicate that I fully understand and agree to abide by the policies and procedures of the Wheels to Work program. I also understand that signing this policy agreement is not a guarantee of services or a promise of a vehicle or vehicle repairs from the Wheels to Work program.***

\_\_\_\_\_  
Program Participant

Date

\_\_\_\_\_  
Wheels to Work Representative

Date