

P-2341 Transportation Opportunities (24-20)

Vehicle ownership supports the mission of Vermont's Reach Up Program to help families overcome obstacles such as lack of transportation, while improving their finances and improving employment prospects. Owning a car is a life-changing event for families and is strongly tied to upward economic mobility.

Transportation opportunities may be available to participants receiving Reach First, Reach Up, Post-Secondary Education, Reach Ahead, and participants eligible for Code 99 who need reliable transportation to achieve their goals.

It is important for case manager/career coach to have very clear conversations with participants regarding transportation opportunities. Participants should be aware of the opportunities available to them. Case manager/career coaches should never promise support regarding purchasing or receiving a vehicle through Reach Up until they receive correspondence from Reach Up Central Office. If a participant asks their case manager/career coach for help with purchasing a vehicle or a down payment, follow the steps in this procedure. Unless the case manager/career coach has received an email from Reach Up Central Office the case manager/career coach should be clear with the participant that their initial request is denied. However, they may move up the list as cars are purchased/awarded and be eligible in the future.

Initial Screening

Case managers/career coaches should explore transportation with all participants to help them achieve their goals and discuss the costs associated with owning a vehicle and saving for future expenses. The website [Your Money, Your Goals Consumer Financial Protection Bureau](#) includes a lot of great resources to consider when purchasing a vehicle.

Valid VT Driver's License

The case manager/career coach confirms the participant has a valid VT driver's license. Participants will need to provide their license number.

If they do not have a valid license or their license is valid in another state, they will need to obtain a VT license before they are to be considered for a vehicle.

Resources Available

The case manager/career coach will confirm if the household has a working vehicle. If the household has a working vehicle, a second vehicle cannot be issued. This includes families with more than one adult. Exceptions may be considered if the health and safety of the children and/or other family members is severely affected by lack of a car, and if owning a car may significantly improve the family's situation. Examples may include:

- Fleeing domestic violence or need vehicle to safely leave abusive situation;
- Literal homelessness with no access to transportation;
- Extreme geographic isolation that prevents family from accessing food, social supports, critical medical care, early intervention services, laundry, etc.

Reach Up Supervisors can send exceptions to AHS.DCFReachUpGNGCars@vermont.gov. Reach Up Central Office team will review exception requests within 48 hours of receiving. If an exception is approved a Transportation Point Sheet will need to be submitted.

Previously received support

If a participant has received a vehicle or support to purchase a vehicle from Reach Up in the past, they are not eligible to receive additional support unless they receive approval from Reach Up Central Office

Exceptions will be considered if the health and safety of the children and/or other family members is severely affected by lack of a car, and if owning a car may significantly improve the family's situation. Examples may include:

- Fleeing domestic violence or need vehicle to safely leave abusive situation;
- Literal homelessness with no access to transportation;
- Extreme geographic isolation that prevents family from accessing food, social supports, critical medical care, early intervention services, laundry, etc.

Additional exceptions may be considered pending on the situation. The case manager/career coach should work with the participant to answer the following questions:

- What support was previously received (GNG Car, BGS Car, help with downpayment or purchasing a vehicle)?
- How long were they able to maintain ownership of the vehicle?
- Why do they no longer have the vehicle?
- Why was the participant not able to increase their income for their next vehicle?
- What planning was done to try to prepare for the inevitable need for a new vehicle?

Reach Up Supervisors can send exceptions to AHS.DCFReachUpGNGCars@vermont.gov. Reach Up Central Office team will review exception requests within 48 hours of receiving and notify the case manager/career coach of a decision by email. If an exception is approved a Transportation Point Sheet will need to be submitted before they will be added to the waiting list.

Car wait list

All participants who would like to pursue car ownership must be added to the car wait list by completing a Transportation Point System ([602TPS fillable.pdf](#)--ESD

internal link) and submitting to AHS.DCFReachUpGNGCars@vermont.gov. The form must be typed (not handwritten). Save the form in the following format: date, document type, and participant's initials. Example: 8.21.21 602TPSMB. If the form is not completed correctly, it will be returned.

Do not print, but scan and save this document. The original document is required for the participant to be added to the list. This will allow for the document to be edited if necessary. Save a copy of the 602TPS in the 4th brad of the electronic case file. Enter a case note after submitting a 602TPS for the participant.

Case manager/career coaches select the corresponding number in each category on the form that best fits the participant's current transportation needs. Only select one. The additional information must be completed before submitting the form.

In summary briefly explain the participant's current transportation situation. Include their struggles and success. Indicate if public transportation is available. If they are using public transportation include the participant's experience and why it does not meet their transportation needs. If they are not using public transportation, please explain why.

Prioritizing the list

The participant will be added to a state-wide list of applicants and prioritized by:

- Highest total points;
- Highest urgency score;
- Highest obstacle score;
- Date added to the list.

Reach Up Central Office will prioritize participants at the top of the car waiting list and will email case managers/career coach if a participant they are working with is one of the prioritized participants.

After the case manager/career coach receives an email, they will explain the three options outlined above to the participant, and help the participant think through the pros and cons of each. They choose which option is best for them. These are the only participants who the case manager/career coach should be supporting in potentially purchasing a vehicle using support services.

- The participant will remain on the wait list until they receive a GNG/BGS car, or they purchase a vehicle.
- This conversation must be documented in case notes.

Reviewing/Updating the prioritization list

Updates should be sent by email to AHS.DCFReachUpGNGCars@vermont.gov within 5 business days of the participant's points change. A new 602TPS may be requested.

In addition, the Reach Up Central Office will email the list to Reach Up Supervisors quarterly for review.

The case manager/career coach will:

- Confirm the points are the same or provide an updated 602TPS for any participant on the list that has had changes that were not previously reported.
- Review license expiration dates and update for those who have expired since the 602TPS was submitted.
- Email all changes to AHS.DCFReachUpGNGCars@vermont.gov

If the Reach Up Central Office does not receive any correspondence about the participants on the list, they will remain unchanged on the list.

At any time Reach Up Central Office may ask for any specific update. Case manager/Career Coach will respond within 48 hours. Participants will be placed "on hold" and will not be able to receive a vehicle until the case manager/career coach provides updated information.

If a participant has closed, but it is expected they reopen within 30 days, they may remain "on hold". While on hold they are not eligible to receive a vehicle unless they qualify for code 99.

Exceptions to the prioritization on the list

Exceptions may be considered if the health and safety of the children and/or other family members is severely affected by lack of a car, and if owning a car may significantly improve the family's situation. Examples may include:

- Fleeing domestic violence or need vehicle to safely leave abusive situation;
- Literal homelessness with no access to transportation;
- Extreme geographic isolation that prevents family from accessing food, social supports, critical medical care, early intervention services, laundry, etc.

Reach Up Supervisors can send exceptions to AHS.DCFReachUpGNGCars@vermont.gov. Reach Up Central Office team will review exception requests within 48 hours of receiving and let the Reach Up Supervisor know the outcome.

Opportunities to owning a vehicle

There are three options for a participant to pursue car ownership through Reach Up:

- Reach Up will purchase and give a vehicle to participants through agreements with Good News Garage or Buildings and Grounds Services (BGS).
- The participant can identify a car for purchase from a reputable dealer or private sale, and Reach Up will pay, up to a set amount towards a down payment or cost of purchase.
 - Reach Up may pay up to \$3,500 towards the cost of a vehicle, which may be either the full cost of the vehicle if less than \$3,500 or a down payment. The purchase price of the vehicle must be close to or less than the NADA value of the vehicle. If the cost of the vehicle exceeds \$3,500, the monthly car payment cannot exceed 15% of the participant's current monthly income. They must complete a budget with their case manager and/or a community partner to demonstrate how they will maintain payments.
- The participant may identify a car to purchase using the MileageSmart program:
 - MileageSmart is an income-eligible incentive program to assist with purchasing a used hybrid or electric vehicle. Participants receive
 - 25% of the initial price of the vehicle (excluding taxes and registration fees), up to \$5,000, to go towards the purchase of an eligible vehicle. The remaining balance can be paid in cash, through a loan, or following the process below for Support Services exceptions.
 - More information and the application can be found on the MileageSmart website. Reach Up may contribute up to \$3,500 towards the cost of a vehicle.

Car Becomes Available

When a vehicle is available the participant at the top of the list will be selected to receive it. When selecting the participant, the type of vehicle available will be taken into consideration. (i.e., large family size, # of children, transmission type, 4Wheel drive).

Car available is a GNG vehicle

If a participant is chosen to receive a GNG vehicle, Reach Up Central Office will send an email to the case manager/career coach and Reach Up supervisor.

The case manager/career coach will inform the participant they were selected to receive a GNG vehicle, complete the Car Authorization form ([602TPS](#) --ESD internal link) and email the completed form to [the Reach Up GNG Email group](#). Support the participant on securing insurance. Collision is not required, however highly recommended. Reach Up can help with the cost of insurance following the

[Support Services Matrix](#). Review with the participant the importance of following the GNG car warranty.

GNG will send the completed Car Authorization form (602RTP) to the Reach Up Central Office. Reach Up Central Office will issue a check for the registration, title, and taxes. This is exempt from the support service procedure and matrix.

Once GNG receives the Car Authorization form (602RTP), they will begin the placement process, which takes up to 8 days. It can take longer in certain situations.

- GNG will run a license check to ensure the participant holds a valid license and can legally operate a vehicle.
- GNG will contact the participant to arrange a date/time to pick up the vehicle.
- GNG will provide the participant with all the information needed for insurance. They will verify that the participant has required Automotive Insurance.

On the date of the vehicle pick up, GNG will educate the participant on their new vehicle, the warranty that goes with the purchase, and child safety seat instruction.

GNG Warranty

A one-year limited warranty comes with all GNG vehicles. This warranty is intended to support responsible vehicle ownership. Repairs will be focused on vehicle safety and reliability using Vermont State Inspection standards as a guide.

The Warranty applies to the owner and vehicle given by GNG ONLY. The Warranty is non-transferrable and terminates if the vehicle is sold or modified during the warranty period. Repairs not specifically authorized by Good News Garage (or partner garage) are not covered under the warranty.

During the first 3 months or 3,000 miles of ownership, whichever comes first, Good News Garage will repair the vehicle and/or at GNG's option, authorize and pay for a garage near the participant to repair their vehicle if they have mechanical problems or a break down. This includes towing the vehicle if necessary.

Warranty of the power train may be extended for up to 12 months, as long as the participant contacts GNG and authorizes GNG to provide a free Vehicle Wellness check and a free oil change every 3 months or 3,000 miles, whichever comes first. Vehicle Wellness checks need to happen at 3, 6, and 9 months or 3,000, 6,000, and 9,000, whichever comes first. Failure to complete the authorized inspection effectively ends the warranty.

Example if a participant has the vehicle wellness check done at 3 months, but then misses the 6 months vehicle wellness check. The warranty would end at 6

months. GNG would no longer support vehicle repairs, wellness check, or oil changes.

Any concerns with a GNG car the case manager/career coach should support the participant in contacting GNG. If additional support is needed the Reach Up Supervisor can be consulted. If the issue cannot be resolved the Reach Up Supervisor should contact Reach Up Central Office AHS.DCFReachUpGNGCars@vermont.gov for support.

Car available is a BGS vehicle

If a participant is chosen to receive a BGS vehicle, Reach Up Central Office will run a license check to ensure the participant holds a valid license and can legally operate a vehicle. Reach Up Central Office will then send an email to the case manager/career coach and Reach Up supervisor to inform that the participant has been selected.

The case manager/career coach will inform the participant they were selected to receive a BGS vehicle. The case manager/career coach will work with Reach Up Central Office and the participant on the placement process, which can take up to 10 days or longer in certain situations. The case manager/career coach would do the following once the participant has been chosen and notified.

- Support the participant in securing insurance. Collision is not required, however highly recommended. Reach Up can help with the cost of insurance following the support service procedures and [Support Services Matrix](#)).
- Send a copy of the insurance card to the identified Reach Up Central Office staff.
- Coordinate between Reach Up Central Office and the participant a time for vehicle pick up. Vehicles will be picked up at the Waterbury State Office Complex (WSOC) at 280 State Drive Waterbury, VT.
- Educate the participant on their new vehicle and inform the participant that there is no vehicle warranty.

At time of vehicle pick up Reach Up Central Office will complete the following with the participant.

- Temporary vehicle registration and plates
- New vehicle registration form
- Title transfer
- Bill of Sale

Reach Up Central Office will issue a check for the registration, title, and taxes. This is exempt from the support service procedure and matrix. Reach Up Central Office will mail in the registration, title, and tax checks with the above documentation to the Department of Motor Vehicle (DMV). The DMV will then send the participant the registration, plates, and title in the mail. This could take up to 60 days.

BGS vehicles do not come with a warranty. Reach Up Central Office will inform participants of this at time of pick up and will provide with information on any repairs that have been completed on the vehicle by the Reach Up program. Participants can access support with car repairs following the support service procedure and matrix. Please consult with Reach Up Central Office before denying car repairs on a BGS awarded vehicle (if awarded within that fiscal year).

BGS and GNG vehicle fees at time of awarding

Reach Up Central Office will issue a check for registration, title, and taxes for both BGS and GNG vehicles. Additionally, if there are car repairs completed on a BGS vehicle prior to the car being awarded then that will be issued by Reach Up Central Office and those expenses do not count towards the maximum spending limits for transportation related expenses.

Car for Purchase

If a participant is eligible to find a car for purchase Reach Up Central Office will notify the case manager/career coach of this opportunity.

If participant finds a car for purchase the case manager/career coach will answer **all** questions below and sends an email to AHS.DCFReachUpGNGCars@vermont.gov for final approval. If you don't have an answer to a question, note the reason why. Reach Up Central Office **MUST** approve before a vehicle is purchased. Requests that are approved will be issued using Support Services code 63) GNG/CAM Vehicles, case manager/career coach will issue the check to the dealership or lender.

- Have you verified that the participant has a current driver's license?
- What is the make, model, year, and mileage of the vehicle? What is the current NADA value?
- What is the asking purchase price?
- Has a GNG partner or reputable local garage looked over the vehicle to ensure it is in good condition and inspectable?
- What is the plan to insure the vehicle?
- If the participant will have a car payment, how does the participant plan to keep up with the payments? What will the car payment be?
- Give a brief description of the conversation regarding budget and car ownership and which tool(s) you used in that conversation.

Down payment

If this is a request for a down payment the case manager/career coach will answer all questions below and sends an email to AHS.DCFReachUpGNGCars@vermont.gov for final approval. If you don't have an answer to a question, note the reason why. Reach Up Central Office **MUST** be approved before a down payment is supported. Requests that are approved will

be issued using Support Services code 63) GNG/CAM Vehicles, case manager/career coach will issue the check to the dealership or lender.

- Have you verified that the participant has a current driver's license?
- What is the make, model, year, and mileage of the vehicle? What is the current NADA value?
- What is the asking purchase price?
- Has a GNG partner or reputable local garage looked over the vehicle to ensure it is in good condition and inspectable?
- What is the plan to insure the vehicle?
- If the participant will have a car payment, how does the participant plan to keep up with the payments? What will the car payment be?
- Give a brief description of the conversation regarding budget and car ownership and which tool(s) you used in that conversation.
- What is the request for the down payment?
- What is the monthly payment?
- Is the payment less than 15% of their current monthly income? Was a budget completed?

Future planning

When participants receive a vehicle through the Reach Up program they almost immediately need to begin working towards a plan for their next vehicle. Many of the vehicles awarded are not intended to last a significant amount of time. The case manager/career coach should support the participant in developing a plan that may include increasing income or savings.

MileageSmart

If this is a request for additional funds to purchase a vehicle through MileageSmart, the case manager/career coach will answer all questions below and sends an email to AOPS for final approval. If you don't have an answer to a question, note the reason why. Reach Up Central Office MUST be approved before a down payment is supported. Requests that are approved will be issued using Support Services code 63) GNG/CAM Vehicles, case manager/career coach will issue the check to the dealership or lender.

- Have you verified that the participant has a current driver's license?
- What is the make, model, year, and mileage of the vehicle? What is the current NADA value?
- What is the asking purchase price?
- Has a GNG partner or reputable local garage looked over the vehicle to ensure it is in good condition and inspectable?
- What is the plan to insure the vehicle?
- If the participant will have a car payment, how does the participant plan to keep up with the payments? What will the car payment be?
- Give a brief description of the conversation regarding budget and car ownership and which tool(s) you used in that conversation.
- How much is MileageSmart contributing?
- What additional funds are requested?

Repossessions/Behind on Payments/Monthly Car Payment

If a participant reports to the case manager their vehicle is in jeopardy of being repossessed, behind on payments, or they cannot make a current monthly payment case managers must complete the following questions and submit to AHS.DCFReachUpGNGCars@vermont.gov for review. Reach Up may pay up to \$3,500 towards the cost. Requests that are approved will be issued using Support Services code 63) GNG/CAM Vehicles, RUCM issues the check to the dealership or lender.

All participants must complete a budget before submitting a request. If they are not working with a financial coach, they should be encouraged to consider this as an option. Please include a 602TPS and a copy of the monthly statement with your request. If the request is time sensitive due to a repossession date a request can be made without a budget, however the % of income must be provided for the monthly payment.

- How much support are they requesting and why were they unable to make their monthly payment?
- What is the make, model, year, and mileage of the vehicle?
- What is the current NADA value? How much does the participant still owe on the vehicle?
- What is the monthly payment?
- After completing a budget, is the payment less than 15% of their current monthly income? If the monthly payment exceeds 15%, what percent of their current monthly income is the payment.
- Do they have a history of sustaining payments and what is the plan to sustain payments going forward?
- For repossessions what is the amount needed to stop repossession? Please submit documentation from the lender. When is the deadline to pay?
- If the request is higher than \$3,500 what is the plan to cover the remaining balance.
- If approved this remaining balance will need to be paid before Reach Up will issue a check.