CAR REPAIR Criteria for Assistance

- Be <u>very</u> clear about our criteria in the <u>first</u> call from client or agency.
- First step is to collect household income verifications and verifications of expenses.
- If client seems to meet criteria for assistance, request that documentation be faxed (driver's license, car registration and insurance, proof of income and doctor's note, if applicable) and ask them to call back, <u>before</u> you advocate or make referrals or financial commitments for the person. The person may need insurance PRIOR to getting the car repaired, and it is not a good use of funds to pay for repairs to an uninsured car (accidents can happen, even at a repair shop, unlicensed drivers introduce liability for the funding organization).
- Refer DHS (formerlyFIA) or Work First clients to their worker to explore their qualification for funds. Clients with an active employment plan at Work First or MRS (Michigan Rehabilitation Services) and CURRENT employment (or verified starting soon) could qualify and you will want to coordinate with these caseworkers.
- 1) Car must be a necessity for work, school, or medical condition
 - "Looking for work", does not fit the criteria.
 - ➢ If car is needed for medical condition, we need a caseworker referral or a doctor's note. Use of car for an occasional appointment does not qualify. (Explore with client volunteer help through congregations, NSS, American Cancer Society:734-971-4300, or hospital social workers)
 - Explore the feasibility of client taking the bus. If client's medical condition permits, the bus, AATA Dial A Ride or handicap van service or a cab may be a possibility for doctor's appointments, and a cheaper alternative than a car.
 - ➤ If client must deliver children to school or day care in addition to work or school, the bus may not be an option.
- 2) Car Expenses (car payments, insurance, & gas) must fit into client's budget, leaving enough funds to pay for housing, utilities, food, child support/garnished payments, etc.
- 3) Client must have a valid driver's license, car registration, and current insurance. If client does not, these issues must be addressed first. Client and/or case worker should do BUDGET with client first to determine which sources should be accessed when (for instance, if the car is very old and needs \$2000 of work, it may not be a good idea for the client to buy a 6 month insurance policy with their only savings, because it is unlikely \$2000 will be garnered from community sources to keep the

car running) Also, some community funds cannot pay for car repairs, but could pay toward insurance.

- 4) Written Repair Estimate must be provided from licensed mechanic.
 - Car must be worth repairing. Repair cost must not exceed the value of the car.
 - If client does not already have an estimate or if current estimate is questionable, recommend that client go to a reputable shop. (For instance, estimates may be needed from a full-service mechanic prior to spending funds at tire and brake shops, to first evaluate overall condition of the car.)
 - > SPEEDY AUTO: 998-4700 3040 LOHR CIRCLE ANN ARBOR Speedy Auto on Lohr Rd near Best Buy and Ann-Arbor Saline Meijer's will provide free estimate, has Saturday hours, is on bus line, and manager will sometimes accept agency payments and provide limited discounts. Contact manager Herb Martin 998-4700 case worker will need to contact him directly to explain circumstances.
 - SELECT AUTO: 677-1210 2231 PLATT RD. ANN ARBOR is another shop often used by non-profits. Depending on which agencies pay toward the need, the client may need to go to one of these shops for assistance. Do not refer client for an estimate until their need and budget has been assessed and verified.
- 5) Client must have the rest of the funds needed for repair.
 - ➤ FID help is usually limited to \$200-\$300. Amount depends on FID funding, client's financial situation and other available resources.
 - > Can refer client to Salvation Army for additional funds.
 - Case worker may call AA Thrift or make a Barrier Buster request if more funds are needed.