

WORKING WHEELS

FREQUENTLY ASKED QUESTIONS

WHAT IS WORKING WHEELS?

Working Wheels is a non-profit program that sells affordable used cars to qualified candidates who are **employed** and who have work-related transportation problems such as:

- ◆ Working at a job that has no public transportation
- ◆ Long commutes on public transportation to get to work, to get children to/from daycare, and to take care of other family needs
- ◆ Being unable to accept opportunities to make more money – such as taking alternate shifts –because of limited public transportation
- ◆ Being unable to afford to repair a car that is unsafe or that does not run

Working Wheels is a multi-step program designed to ensure that its participants are successful car owners. Applicants are screened to ensure that they can afford the car (plus all related costs) and are connected with training opportunities, including financial skills education and car maintenance workshops.

WHAT ARE STEPS IN THE APPLICATION PROCESS?

The application process includes a number of steps to show that applicants are qualified. Steps include:

- ◆ Complete an Eligibility Review
- ◆ Complete a Working Wheels Application packet, that includes a statement of need and a review of your credit report and driving record
- ◆ Attend a 2-part financial skills education workshop
- ◆ Get insurance quotes
- ◆ Create a monthly spending plan
- ◆ Address any credit issues identified during a credit history review

If you are qualified to move on and you complete these steps, your application will be sent to a Working Wheels selection committee. This committee makes the final decision about who is selected to purchase a car. No one is guaranteed to be selected.

THAT SEEMS LIKE A LOT OF WORK IF I AM NOT GUARANTEED A CAR.

The Working Wheels program does require a lot of effort, but the process has been designed to give you something of value at each step – such as learning about credit reporting or developing a spending plan to see whether you can afford a car.

HOW ARE PEOPLE CHOSEN TO PURCHASE CARS?

The Working Wheels selection committee chooses participants from the pool of applicants who meet all of the minimum eligibility and financial criteria. The application process is competitive because there are more applicants than cars. Applicants who have shown the greatest need and the ability to successfully repay the three-year auto loan will be chosen first.

Due to sources of program funding, the majority of those chosen are parents and live in the City of Seattle. Other factors that are considered include:

- ◆ Your current transportation situation, including the number and condition of cars you own now, the length of your commute, and the availability of public transportation.
- ◆ Clear demonstration that the need for a car is related to your employment situation.

- ◆ History of responsibly handling financial commitments.

For example, Applicant 1 is a single mother with no car. She commutes 2 hours by bus to get to work and take her children to school. Applicant 2 owns a working car that needs repairs. Applicant 1 would be chosen first.

WHAT HAPPENS IF I AM SELECTED TO PURCHASE A CAR?

If selected by the committee, you would have to complete the following before getting the keys to the car:

- ◆ Get approved for a three-year automobile loan from Credit Union of the Pacific. The loan includes the cost of the car and associated taxes and licensing fees. **This is a loan with interest.**
- ◆ Purchase auto insurance to cover the car
- ◆ Complete car maintenance training (about 1 hour)

You may also choose to attend an optional safe driver class. For some, completing this kind of course can help reduce insurance rates.

WHERE DO THE CARS COME FROM?

Working Wheels cars come from motor pools, so they have been carefully maintained. Before being sold, each car is inspected and repaired by a certified mechanic through the Fremont Public Association's Seattle Personal Transit Division.

HOW MUCH DO THE CARS COST?

Working Wheels cars are sold for about \$1,500, which is below the market value. If you are selected, you will purchase the car through a three-year loan with Credit Union of the Pacific. This is a loan with interest. The loan payment is approximately \$55 a month.

If you include all car-related expenses – including loan payment, required insurance and maintenance – it can cost more than \$150 each month to own a Working Wheels car.

HOW MANY CARS DOES WORKING WHEELS HAVE TO SELL?

Working Wheels will sell at least 75 cars in 2003.

WHAT TYPE OF CARS DOES WORKING WHEELS SELL?

Working Wheels sells sedans such as Plymouth Sundances, Horizons and Ford Escorts. On average, these vehicles are eight years old with about 50,000 miles. Currently we do not have any vans or trucks.

WOULD I GET TO CHOOSE MY OWN CAR?

Vehicles are assigned by Working Wheels based on availability and family size. You may be able to choose from a number of available models depending on current inventory.

WHAT DO I DO NEXT IF I AM INTERESTED?

The first step is to complete the Eligibility Review to see if you are eligible to start the application process. If you meet the minimum eligibility criteria, you can complete an application package and send it to Working Wheels.

WHO ARE WORKING WHEELS' PARTNERS?

Created by Port Jobs and operated by Fremont Public Association, Working Wheels has many partners that include: Washington State Employment Security Department, the City of Seattle, King County, Credit Union of the Pacific, the Federal Home Loan Bank, Port of Seattle, Nowogroski Rupp Insurance Group, Pacific Associates, and the Seattle Jobs Initiative.

For more information, visit the Working Wheels website at www.working-wheels.org or call the message line at 206-694-6833.