



MITT ROMNEY  
Governor

KERRY HEALEY  
Lieutenant Governor


**Commonwealth of Massachusetts**  
*Executive Office of Health and Human Services*  
**Department of Transitional Assistance**  
600 Washington Street • Boston, MA 02111

TIMOTHY MURPHY  
Secretary

JOHN A. WAGNER  
Commissioner

**Field Operations Memo 2006-28**  
**May 22, 2006**

**To:** Transitional Assistance Office Staff

**From:**  Cescia Derderian, Assistant Commissioner for Field Operations

**Re:** Car Ownership Program for Certain TAFDC Recipients

**Background**

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A new transportation benefit has been added to the menu of benefits available to recipients through TransAction Associates. The Department, in combination with TransAction Associates, has established a Car Ownership Program to provide automobiles to certain TAFDC recipients. TransAction Associates has contracted with the Good News Garage to provide this service.

**Purpose of Memo**

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This Field Operations Memo describes the process and eligibility requirements for the Car Ownership Program. The Car Ownership Program is only one of several transportation assistance programs available to recipients through TransAction Associates.

Available automobiles are limited and will be provided to qualified individuals on a first-come, first-serve basis. Eligibility for this program is determined by TransAction Associates. To be eligible for this program, TAFDC recipients must:

- be employed or about to become employed (within 30 days of the request);
  - have a MA driver's license;
  - have no means of transportation to get to the job site;
  - not own a vehicle, and
  - not have been sanctioned for any reason in the last six months.
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**TAO  
Responsibilities**

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If the recipient has no means of transportation to his/her job, has a valid Mass drivers license and is interested in the program, the AU Manager may make a referral to TransAction Associates. If the recipient meets the criteria listed on page 1 of this memo, the AU Manager should have the recipient complete the two forms listed below for consideration for this program.

- *Access to Jobs Customer Verification and Jobs Transportation Request Form (CVTR1 Rev. 10/2003), and*
- *Access to Jobs Car Ownership Application (Attachment A).*

AU Managers should provide assistance in filling out the forms if necessary, and sign the CVTR1 form.

In addition, the AU Manager should give the recipient the *TransAction Associates Responsibilities under the Car Ownership Program* document (Attachment B) describing the responsibilities of TransAction Associates.

Once the forms are completed, the AU Manager must submit both forms plus a copy of the recipient's driver license to the TAO Director or designee. The TAO Director or designee will fax the documents to Access to Jobs c/o TransAction Associates, Inc. at 781-895-1122, following established procedures found in *A User's Guide*, Chapter XII-C-7.

**TransAction  
Associates  
Responsibilities**

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**TransAction Associates will determine whether or not a recipient will obtain a car.**

When TransAction Associates receives the two forms and the copy of the driver's license, a determination will be made as to the appropriate transportation benefit for the recipient.

If the Car Ownership Program is appropriate, TransAction Associates will:

- request the recipient's driving record from the Registry of Motor Vehicles, and
  - determine if the recipient can afford to own a car based on the household income.
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**TransAction Associates Responsibilities, continued**

If, based on the recipient's driving record, it is determined that the insurance premiums will be too high because of a high step rating, the recipient may not qualify for the program.

If TransAction Associates determines that the individual does not qualify for the program, or no cars are available, TransAction Associates will notify the recipient, as well as the AU Manager.

If the recipient does qualify, TransAction Associates will submit the completed application (both forms and a copy of the driver's license) to the program vendor, Good News Garage, and provide a "welcome" package to the recipient.

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**Good News Garage Responsibilities**

Good News Garage will:

- contact the recipient and interview him or her;
- based on information gathered from the interview, match the car with the recipient's needs;
- at delivery of the vehicle, discuss, with the recipient, procedures for the car warranty, as well as the operation and maintenance of the vehicle;
- reimburse the recipient for the cost of a car inspection sticker (the recipient must obtain a receipt from the inspection station);
- provide a full 30-day warranty on the vehicle, and
- provide cost discounts on approved repairs for the first 30 days of ownership.

**Note:** The recipient and AU Manager will receive a document from TransAction Associates notifying them that the recipient will receive a car. This note will also state its value, based on the red book entry for that car. The AU Manager will then be able to verify the asset value of the car. If the value of the car combined with the recipient's other assets exceeds the asset limit, call the Policy Hotline, prior to entering this information into BEACON.

Once the recipient has completed the necessary paperwork and acquired insurance, he or she will receive a car from the Good News Garage.

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**Financial  
Benefits and  
Recipient  
Responsibilities**

For the first year of ownership, TransAction Associates will pay for:

- insurance (recipients are responsible for obtaining insurance);
- excise tax;
- title;
- registration;
- inspection (recipient must get a receipt from the inspection station);
- 100% of the cost of approved repairs (Good News Garage will determine if the problems were caused by owner negligence), and
- a free AAA membership.

The recipient will submit these bills directly to TransAction Associates for payment, except for inspections.

**Note:** After receiving a car, the recipient must provide pay stubs (or copies) each month to TransAction Associates. If the recipient fails to provide the pay stubs as proof of employment, TransAction Associates will attempt to reach the recipient to obtain the verification. If no verification is provided, TransAction Associates will not reimburse the cost of insurance after the first six months. If the recipient quits work or is laid off during the first 12 months, all transportation benefits cease, but recipient will still keep the car.

For the purposes of TAFDC and FS, reimbursements for these expenses are considered noncountable income. (As always, cars are not counted as an asset under the Food Stamp Program.)

**Questions**

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If you have any questions, please have your Hotline designee call the Policy Hotline at 617-348-8478.

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## Access to Jobs Car Ownership Application

### Check List

- Must be employed or about to become employed (within 30 days of the request)
- Must have a valid driver's license
- Must have a good driving record
- Cannot get to the job site via public transportation
- Does not own a vehicle
- Meet salary requirements showing that they can afford to maintain ownership of a car or will be able to
- Have not been sanctioned in the past 6 months.

(Please PRINT all information and attach a copy of valid MA license)

### AtJ Customer Information

Name:		SSN:	
Address:		Number and Age of Children:	
Date of Birth:		Telephone:	
Rate of Pay:		Case Close Date:	
Do you own another vehicle?		Explain if yes:	
Valid MA License #:		# of Years Licensed	
Out of State License#: <small>(for insurance discount only)</small>		# of Years Licensed	

### Commuting Information

Town – Job Location:		Town – Childcare Location:	
Estimated Daily Commute Miles:		Number of Months with Current Employer:	

### Other Information

Can you drive a standard (stick shift)?	
Do you have a vehicle preference?	Sedan _____ Wagon _____

Comments:

### Driver Record Information

I allow the AtJ program to request my driver record from the RMV:

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Official Use Only

Customer recommended to the program:  
(Staff signature):

Date:		Print Name:	
		Telephone:	



**TransAction Associates Responsibilities under the Car Ownership Program**

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TransAction Associates, Inc. or its subcontracted agency shall obtain donated and repaired vehicles for eligible TAFDC/ESP recipients who are unable to access employment via public transportation. TransAction Associates or its subcontracted vendor will ensure that the following tasks are completed for the operation of the Car Ownership Program:

- a. Implement a process for obtaining donated vehicles.
- b. Implement an administrative mechanism for processing the receipt of donated vehicles.
- c. Provide a safe place to store donated vehicles and provide appropriate initial inspections of the donated vehicles.
- d. Implement a cost effective procedure for replacing components and completing repairs to ensure that each donated vehicle meets appropriate safety standards.
- e. Provide a 30-day warranty on each donated vehicle starting from the date of issuance to a TAFDC/ESP recipient.
- f. Assist and ensure that each TAFDC/ESP recipient obtains the necessary Massachusetts vehicle registration and affordable automobile insurance prior to the issuance of each pre-owned vehicle.
- g. Develop and implement a "Car Ownership Training Program" that teaches TAFDC/ESP recipients the financial responsibilities of vehicle ownership, basic maintenance, safety considerations, and how to respond in the event of an automobile accident to both the injured party, legal entities, and the insurance company.
- h. Develop marketing materials for both DTA caseworker and TAFDC/ESP recipients that ensure participants meet the following eligibility criteria.
- i. Work with DTA staff to develop referral mechanism for TAFDC/ESP recipients that ensures participants meet the following eligibility criteria:
  - √ Must be employed or about to become employed (within 30 days of the request)
  - √ Must have a valid driver's license
  - √ Must have a good driving record
  - √ Cannot get to the job site via public transportation
  - √ Does not own a vehicle
  - √ Meet salary requirements showing that they can afford to maintain ownership of a car or will be able to
  - √ Have not been sanctioned in the past 6 months
- j. Ensure that vehicles take into consideration TAFDC/ESP recipients transportation/vehicle needs including but not limited to: regular use/distance traveled for employment, family size, and ability to operate an automatic/standard vehicle.
- k. Accept DTA authorized referral and applications for the Car Ownership Program.
- l. TransAction Associates shall acknowledge receipt and acceptance or rejection of each DTA authorized referral for the Car Ownership Program to DTA local office staff.