



Memorandum of Understanding Second Chances Garage Partner Agencies

Second Chances Garage: Overview of our mission and service

Second Chances Garage is volunteer-driven ministry that provides affordable and reliable transportation to people who are making their way toward self-sufficiency and who are referred to us by a Partner Agency. We believe that we are asked by God to love and serve our neighbors. We gratefully receive donated vehicles, make necessary repairs, and place them by referral through our Partner Agency Program.

Target Population: Low-wage earners (legal residents) who are going through a significant transition in life and are receiving support services through a Second Chances Garage Partner Agency that equips them to become self-sufficient.

What a Partner Agency Can Expect from Second Chances Garage

Delivery of a Program Vehicle in a Timely Manner

Once a referral is complete (referral checklists complete and verified, \$780.00 received by SCG), our goal is to provide a safe, reliable vehicle to that person/family within three to six weeks. Knowing the challenges a referred family faces, we do everything possible to place a car as quickly as possible. There are times when we are not able to meet the four week goal due to the ebb and flow of car donations. If that is the case, we will be in touch with the Partner Agency and referred client to keep them informed about the situation so that they can make appropriate short-term plans.

Targets will be set annually for the number of vehicles SCG seeks to make available in response to Partner Agency referrals. For agencies dealing with a modest number of clients and/or for new partner agencies, SCG will normally target one placement each quarter. For agencies dealing with a larger number of clients, SCG may target up to one placement each month. The target numbers set will not restrict a partner Agency from making referrals whenever it is appropriate. However, SCG may ask a partner agency to prioritize referrals when total referrals exceed the number of vehicles available for program placement.

Respect and Affirmation

SCG honors, values and celebrates the accomplishments of those referred to us. The placement of a vehicle and the accompanying car blessing is a highlight in our lives. Our commitment is to use the placement of the vehicle as an opportunity to affirm, respect and celebrate the lives of those we serve.

Availability

The SCG office is open Wednesday through Friday from 9 am – 5:00 pm. You can reach us at 240-724-1919. If you or your referred client contacts us during these hours, you will be able to reach us immediately or we will call you back without delay. In case of emergency, you may call Rick Trawick, SCG Executive Director, at 301-514-3134.

What Second Chances Garage Expects From a Partner Agency

Referred Population

Those referred will be low-wage earners striving toward self-sufficiency who are in long-term relationships with Partner Agencies. SCG does not accept self-referrals; referrals must come through the Partner Agency staff.

Services Offered

Partner Agencies will have an ongoing relationship with the referred individual/family. The Partner Agency will provide a broader network of support to the referred individual/family addressing issues such as job skills, budgeting, and the root causes of why they need services from the Partner Agency. As a part of this holistic approach, the Partner Agency will determine whether the applicant is ready for the financial responsibilities of owning and maintaining a used car that will require regular service and care.

Identification of a Primary Liaison with Second Chances Garage

The Partner Agency will identify a Primary Liaison for Second Chances Garage. This person will disseminate forms and information to the staff, sign off on all referrals made by the agency, ensure that all applications are complete and accurate and that the Partner Agency has complied with the agreement outlined in this document. SCG staff will be in regular communication with the Primary Liaison to insure that we have shared expectations and goals, and that SCG is offering its services in the best possible manner to the Partner Agency.

Promotion of Second Chances Garage

Recognizing that SCG depends on vehicle donations and volunteer mechanics to carry out its mission, the Partner Agency agrees to promote SCG and this partnership in appropriate ways. This normally includes making SCG literature available on agency bulletin boards, reception areas, etc.; having a SCG listing (and a link) on the Partner Agency website; and having brief articles 1-3 times a year in the agency newsletter or electronic newsletter that highlight this partnership (normally this would be a story celebrating the place of a SCG car with a person referred by the Partner Agency).

Tracking Success

Partner agencies will record and share tracking measures that address things such as: vehicle placement as an incentive to successfully complete the Partner Agency program, employment, income, stability in housing, vehicle maintenance and reliability.

Special Note for "For Profit" Organizations

For Profit Organizations that become partners will be charged \$250 per referral. This is in addition to the \$780.00 for the client's program and MVA fees.

The undersigned affirm the above stated memorandum of understanding and will seek to be faithful in carrying out our assigned responsibilities.

Name of Partner Agency

Phone Number

Date

Printed Name & Signature of Agency Primary Liaison

E-mail Address



Second Chances Garage, Inc. Application Process Information

For Case Manager/Support Partner Reference

Thank you for your assistance to Second Chances Garage, a faith-based car donation program. We hope the following information will assist you and your program participant in deciding whether or not to submit an application for a Second Chances Garage vehicle.

Applying for a Second Chances Garage Vehicle

1. Who can apply? We only accept applicants referred to us by a Partner Agency. Please review the following eligibility requirements with your client.

- ◆ Applicant must be gainfully employed, at least part time.
- ◆ Applicant must be a legal resident of Frederick County
- ◆ Applicant must not have been a Second Chances Garage recipient in the past.
- ◆ Applicant must have an active, ongoing relationship with, or be a recent graduate of, a Partner Agency program.
- ◆ Applicant must be at least 25 years of age (may be younger if there are dependent children in the household).
- ◆ Applicant must be able to afford vehicle ownership with approximately \$100 - \$200 a month of expendable income to cover auto insurance, gasoline, maintenance/repair costs, and saving for a car 2-3 years down the road.
- ◆ Applicant must not own or have a vehicle titled in their name even if it does not run.
- ◆ Applicant must not have current or pending criminal or DUI/DWI charges.
- ◆ Applicant must not have outstanding insurance violations. We can run the applicant's driver's license number through our system at the Garage to determine if there are insurance violations or other holds that would restrict the applicant from registering a vehicle.

Please note: Applicants should be ready to purchase a car when they apply. They should be licensed to drive in the State of Maryland and have money saved, both for the vehicle and for future maintenance.

2. What is the application process before purchasing a vehicle?

Applicants and Case Worker must:

- ◆ *Review the applicant's working budget and submit a copy with the application*
- ◆ *Submit the application with the appropriate documentation and a money order or cash for the program fee and MVA fees (\$786.40).*

Applicant must:

- ◆ *Attend a personal interview*
- ◆ *Be patient*

➤ *Review the Applicant's Budget*

Assess your program participant's budget to ensure that s/he can afford to ***purchase and maintain*** a vehicle.

- ✓ \$500 for purchase of vehicle. We request that at least \$250 of this be paid by the applicant.
- ✓ \$286.40 for the Motor Vehicle Administration fees for tax, tags, title & registration
- ✓ \$100-200 a month (estimated) for insurance on a clean license – contact an insurance company to obtain a quote. Liability insurance is mandatory. You may choose to insure the care for collision and comprehensive coverage as well.
- ✓ Additionally, we estimate that the Recipient should be prepared to spend \$200 per month on fuel, maintenance, repair and ongoing insurance.

Second Chances Garage **does not finance** any of the costs. Recipients must have \$780.00 to purchase the car and this is paid when the application is submitted in the form of a **cashier's check or money order** made out to Second Chances Garage. Applications should not be submitted without payment.

➤ *Submit Application*

If your program participant can afford a vehicle, then **together** fill out the application and submit it to the garage with payment and three signatures: the program participant, yours and your agency's Second Chances Garage liaison. We ask that the applicant and case manager make an appointment to submit the application in person.

- ✓ Incomplete applications will be returned.
- ✓ If the participant has submitted money for a car purchase, but is no longer able to purchase the car, we will reimburse the applicant.

➤ *Be Patient*

Second Chances Garage's goal is for applicants to **drive away with their car within three to six weeks** of approval of the application. There are times when we are not able to meet the six week goal due to the ebb and flow of car donations. In some cases, the wait time may be less than three weeks.

Second Chances Garage Suggestions

1. The MVA

We suggest that applicants contact the MVA to verify that there are no license restrictions and ask the following questions:

- ✓ Do MVA records indicate that there are any vehicle titles in the applicant's name?
- ✓ Is the applicant's license clear? (Does s/he owe any fines, tickets, or fees?) We can run the applicant's driver's license in our system to verify they are ready to title a car in the State of Maryland.

**Due to MVA regulations, the applicant cannot purchase a car from
Second Chances Garage until fines are paid.**

2. Car Insurance Estimate

We suggest that the applicant ask for rates for a 1998 Ford Taurus. When a Second Chances Garage vehicle is ready, s/he can provide the agent with the VIN and make payment arrangements.