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**TO: W-2 Agencies  
Income Maintenance Supervisors  
Income Maintenance Lead Workers  
Income Maintenance Staff  
Workforce Development Boards  
Job Center Leads and Managers  
Training Staff  
Child Care Coordinators**

**FROM: Janice Peters, Director  
Bureau of Working Families  
Division of Family and Economic Security**

| DFES OPERATIONS MEMO  |                          |                   |                                     |       |                          |
|-----------------------|--------------------------|-------------------|-------------------------------------|-------|--------------------------|
| <b>No: 11-67</b>      |                          | <b>Amended</b>    |                                     |       |                          |
| <b>DATE: 11/30/11</b> |                          | <b>12/21/2011</b> |                                     |       |                          |
| FS                    | <input type="checkbox"/> | MA                | <input type="checkbox"/>            | BC+   | <input type="checkbox"/> |
| SC                    | <input type="checkbox"/> | CTS               | <input type="checkbox"/>            | FSET  | <input type="checkbox"/> |
| CC                    | <input type="checkbox"/> | W-2               | <input checked="" type="checkbox"/> | EA    | <input type="checkbox"/> |
| CF                    | <input type="checkbox"/> | JAL               | <input checked="" type="checkbox"/> | JC    | <input type="checkbox"/> |
| RCA                   | <input type="checkbox"/> | RMA               | <input type="checkbox"/>            | Other | <input type="checkbox"/> |
|                       |                          |                   |                                     | EP    | <input type="checkbox"/> |
| <b>PRIORITY: HIGH</b> |                          |                   |                                     |       |                          |

**SUBJECT: Job Access Loan (JAL) Vendor Payments and JAL  
Subprogram Target Type in CARES Worker Web (CWW)**

**CROSS REFERENCE:** [W-2 Manual Chapter 13, Job Access Loan](#)  
[Operations Memo 11-27, Modification to Job Access Loan](#)  
[\(JAL\) Policy](#)  
[Operations Memo 09-42, Job Access Loan \(JAL\)](#)  
[Centralization](#)

**EFFECTIVE DATES:** December 5, 2011 for JAL check issuance changes  
January 1, 2012 for CWW application processing changes

**PURPOSE:**

This Operations Memo provides instructions on two changes related to Job Access Loans (JAL):

1. Eliminating the option to process JAL vendor checks; and
2. Adding a JAL subprogram type in CARES Worker Web (CWW).

**BACKGROUND:**

Vendor Checks

Currently, W-2 agencies have the option to make a JAL check out to either the JAL recipient alone or to the vendor and the JAL recipient. At the end of the tax year,

Department of Children and Families (DCF) issues IRS-1099 forms to all vendors who were listed as a payee on JAL checks. Some vendors have questioned their IRS 1099 forms stating that they did not receive all or part of the JAL funds that were listed on their 1099.

When researching these issues, it was discovered that some of the checks made out to the vendor and JAL recipient were never received by the vendor. This creates a discrepancy on the 1099s, because DCF is reporting payment to the vendors on the 1099s when the vendor never received the check or payment. The Department must keep its discrepancies under a certain threshold or faces a fine for each incorrect 1099 reported by the IRS.

Both the JAL Ad Hoc Workgroup and the Policy and Program Operations Workgroup discussed several options to address this problem. Based on their feedback, the Department decided to issue checks in the name of JAL recipient only. This will resolve 1099 discrepancies because JAL checks made out to the recipient are considered aid to individuals and do not trigger IRS 1099s. This option reduces the workload for W-2 agencies, W-2 Help Desk staff, and staff in the DCF Finance Bureau.

#### JAL Target Type

Currently, CARES Worker Web (CWW) does not distinguish between JAL applicants and W-2 applicants. This has made it difficult for DCF to track JAL applications. It has also complicated several performance standards related to the W-2 eligibility process. To address these issues, DCF has changed the automation so that JAL program requests must be entered as a separate W-2 subprogram type in CWW when individuals are not already open for W-2 eligibility in CWW. This change will increase accuracy of W-2 reports and performance standards, enhance tracking of JAL program requests in CARES, and provide a streamlined process for eligibility determination.

### **CHANGES TO JAL CHECK PROCESSING AND BVJL**

Beginning December 5, 2011, the W-2 Help Desk will no longer accept requests to enter JAL vendors into CARES. Beginning on December 17, 2011, CARES will not allow vendor information to be added to BVJL. All JAL checks must be issued to the JAL recipient only because agencies can no longer issue JAL checks to the vendor.

The IQVN and IQAV screens, which collect vendor information, will no longer be relevant for JALs. However, these screens will continue to be used for vendors receiving part or all of a W-2 participant's W-2 payment. Workers can still view historical JAL data on IQVN and IQAV for previously issued JAL vendor checks.

Operations Memo 11-27 eliminated the option to provide a JAL for self-employment. To support that policy change, beginning on December 17, 2011, CARES will not allow self-employment to be selected as a JAL purpose on BVJL. Self-employment and vendor payments information will continue to display on BVJL for historical JAL information.

BVJL JOB ACCESS LOAN INFORMATION 11/15/11 08:13  
 CLM: 5100006755 XCTO69 D DZAMONJA  
 STATUS: O \_\_\_ UPDATED DATE: 10 20 11 UPDATE USER ID: DES999

CASE: 9700522695 CAT: WW C SEQ: 01 ORIG OFFICE: 1579 MILWAUKEE W-2 E  
 LIABLE INDV PIN : 9101276581 MARIA IGYARTO  
**VENDOR REQ: N NUM:** NAME:

LOAN AMT: 100.00 REPAYMENT PERIOD: 11 01 11 THRU 10 31 12  
 OUTSTND BAL AMT: 100.00 MONTHLY CASH REPAYMENT AMOUNT: 9.00  
 OUTSTND CASH BAL: 100.00 MONTHLY IN-KIND REPAYMENT AMOUNT:  
 OUTSTND IN-KIND BAL: MONTHLY IN-KIND HOURS: 0  
 OUTSTND IN-KIND HRS: NEXT INSTALLMENT DUE DT: 11 25 11  
 DUNNING NOTICE NUM: 0 DELINQUENCY DT:  
 BENEFIT NUM: 100069435 REFERRED TO CRES DT:

PURPOSE FOR JAL:  
 \_\_\_ RENT X CAR PURCHASE **SELF EMPLOYMENT** \_\_\_ FINES  
 \_\_\_ SECURITY DEPOSIT \_\_\_ CAR REPAIR \_\_\_ WORK EQUIPMENT \_\_\_ CLOTHING  
 \_\_\_ MORTGAGE \_\_\_ JOB RELOCATION \_\_\_ OTHER \_\_\_\_\_

PFKEYS: 13=BVJW 14=BI AJ 15=IQAD 22=BVCC 24=PROCESS REQUEST  
 NEXT TRAN: \_\_\_\_\_ PARMS: 5100006755\_\_\_\_\_

## JAL APPLICATION PROCESS

Beginning on January 1, 2012, the application process will change for JAL applicants who are not open for W-2 eligibility.

### JAL Application Process for AGs Not Open for W-2 Eligibility

On the W-2 Request page in CWW, workers must select "J-Job Access Loan" in the Target Type field to indicate that the Assistance Group (AG) is applying for a JAL. The CWW eligibility process will determine whether the AG is eligible for "WW J".

CARES Worker Web W-2 Request - Windows Internet Explorer

CARES Worker Web User ID: XCTN57 User Name: S KULSHRESHT Quick Select: CASE/RFA Go Help Logout

ACCEPTANCE Primary Person: ARTHUR DUPONT 61M PP Case: 6700522765 Status: Pending Mode: Intake 3.5 10/19/2011

Action Items (1) Documents (0) Discrepancies (0)

Navigation Menu

Search

- CARES Home
- Search
- Inbox Search
- Unlinked Documents
- RFA / Case
- Client Registration (0)
- Case Summary
- Case Comments
- Application Entry (8)
  - Case Information
    - Summary
    - Select Others
  - Household Members
  - Health Care Request
  - MPA Request
  - BadgerCare Request
  - FPW Request
  - CTS Request
  - FoodShare Request

W-2 Request

Effective Period

Begin Month: 10 / 2011 Last Updated: 10/19/2011

Request Details

W-2 Request Date: 10 / 19 / 2011

Target Type: J - Job Access Loan

Requesting this Program / Subprogram of Assistance? Yes

Target Individual: J - Job Access Loan

Enter New Begin Month: MM / YYYY Go

Enter Begin Month for New Data: MM / YYYY

Add Case Comment

Cancel Previous Next

CARES eligibility processes non-financial and financial eligibility for the WW J similar to WW C (Custodial Parent) with the following differences:

- Migrant Farm Workers are not eligible for JALs. If the Migrant Farm Worker field on the Current Demographics page of CWW is set to “Yes”, the applicant will not be eligible for a JAL. If there is another adult in the household who is eligible, the WW J AG will pass and the Migrant Farm Worker will individually fail with the reason code 672 – *Migrant farm worker is not eligible to receive JAL*. If both adults in the household are migrant farm workers, the WW J AG will fail with the reason code 673 – *There is no eligible adult in the household*. The failing parents will each have the individual failure reason code of 672.
- There are no pre-eligibility requirements (e.g., up-front job search requirements) for WW J AGs.
- A referral to Work Programs must be processed on AIWP by the worker. However, the Work Program Referrals letter (AEO1) will be suppressed and the informal assessment will not be required. CARES will not allow the worker to enter a W-2 placement on WPWW for WW J AGs.

Based on the subprogram type and other financial and non-financial data, CARES eligibility determines if the WW J AG is passing, pending, or denied.

If the WW J AG is passing, the worker must initiate the loan request using existing benefit recovery pages BVJL and BVJW. The benefit approval is done on BIAJ. After the loan is issued, the WW J AG will be closed by a trigger created from the Benefit Issuance subsystem during either the next adverse action run, or when the worker runs eligibility.

If WW J is pending, CWW will use the same logic as it would for WW C. When the JAL request has been in applied status in BVJL for 30 days, the worker will receive an alert as a reminder to act on the JAL. If after 60 days the agency has not acted upon a JAL request, CARES will automatically deny the request and issue a denial letter to the JAL applicant. The loan applicant must then reapply.

If the WW J AG is denied, the applicant will receive a standard W-2 Denial Notice of Eligibility modified for JAL. However, a closure notice will not be generated for WW J AG.

Two new reason codes have been added to CARES Table WP Failure Reasons (TWFR):

Reason Code 670: Job Access Loan (JAL) successfully issued, and

Reason Code 671: Job Access Loan (JAL) is Denied/Withdrawn.

Eligibility Failure Reason code 672 is updated with: Migrant farm worker is not eligible to receive Job Access Loan (JAL).

#### JAL Application Process for AGs Open for W-2 Eligibility

Processing of JALs for AGs already open for W-2 Eligibility in CWW has not changed. The AG has already passed W-2 financial and nonfinancial eligibility and is either a WW C (Custodial Parent) or a WW M (Minor Parent) in certain circumstances (See W-2 Manual, 13.2.1). The worker starts the JAL application process with BVJL, BVJW and the benefit approval is done on BIAJ.

**NOTICES AND FORMS**

The manual JAL Eligibility Denial Notice is obsolete and applicants will be issued the standard W-2 CARES-issued Denial Notice of Eligibility modified for JAL loan. All other Benefit Recovery Letters, and Dunning Notices are still valid and can be found in CWW on the Correspondence History Search Results page. See attachment for new Denial Notice of Eligibility for JAL. Translations of this notice are available in Spanish and Hmong.

The [Combined Application and Repayment Agreement Form](#) has been updated to reflect this change. Other changes include:

- the removal of “Self-employment” as a JAL purpose consistent with Operations Memo 11-27;
- The addition of “car insurance” as a JAL purpose;
- The addition of the monthly payment amount in the section for the terms of repayment.

See attachment. Spanish and Hmong translations of this form are updated accordingly.

**ATTACHEMENT:**

Denial Notice of Eligibility for JAL

**CONTACTS:**

For Policy Questions in the Balance of State: Bureau of Regional Operations, W-2 Regional Coordinators

For Policy Questions in Milwaukee: Milwaukee Operations Section Regional Administrators

For CARES Processing Questions: W-2 Help Desk

\*Program Categories – FS – FoodShare, MA – Medicaid, BC+ – BadgerCare Plus, SC – Senior Care, CTS – Caretaker Supplement, CC – Child Care, W-2 – Wisconsin Works, FSET – FoodShare Employment and Training, CF – Children First, EA – Emergency Assistance, JAL – Job Access Loan, JC - Job Center Programs, RCA – Refugee Cash Assistance Program, RMA - Refugee Medical Assistance Program, \*Other EP – Other Employment Programs.

MILWAUKEE  
MILWAUKEE W-2 EAA E&T, SDC  
5678 N ADMINISTRATIVE AVE  
MILWAUKEE, WI 53205



**State of  
Wisconsin**

**Case #**  
1700524313

**Wisconsin Works (W-2) Worker:**  
MILWAUKEE W-2 EAA E&T, SDC  
Phone: (414) 999-8765

Date: 11/16/2011

000002  
NINO ESTAVES  
123 E DOWN  
MILWAUKEE, WI 53220

## **Notice of Eligibility Job Access Loan (JAL)**

This notice tells you about your eligibility for a Job Access Loan (JAL), which is a part of the Wisconsin Works (W-2) program. If you have questions, please call the number for W-2 listed at the top of this page.

| <b>Which program?</b> | <b>What happened?</b>                               | <b>More info?</b> |
|-----------------------|---|-------------------|
| JAL                   | You are denied for JAL beginning November 14, 2011. | See JAL Page      |

If you don't agree with the JAL decision, you have the right to a fact finding. See last section to learn more about this. You may also want to talk with the local agency listed above.

## JAL Information

### Why you are not eligible for JAL

| When                    | Why  |
|-------------------------|--|
| Beginning<br>11/14/2011 | The assets we counted for your household are over the program limit. |

## Your Household Assets

### Available W-2 Assets

| Who Has Assets                 | When and How Much  |  |  |
|--------------------------------|--------------------|--|--|
|                                | 11/2011 to 12/2011 |  |  |
| NINO ESTAVES<br>Vehicle Assets | \$15,000.00        |  |  |

### How we counted your monthly assets

|                                    | When and How Much |  |  |
|------------------------------------|-------------------|--|--|
|                                    | Beginning 11/2011 |  |  |
| Counted Assets                     | \$5,000.00        |  |  |
| W-2 Asset Limit                    | \$2,500.00        |  |  |
| You are over the asset<br>limit by | \$2,500.00        |  |  |



## Do you disagree with the JAL decision?

**If you disagree with the JAL decision you have the right to request a Fact Finding review.**

### **What is a fact finding review?**

A fact finding review gives you the chance to tell why you think there has been a wrong decision about your eligibility. At the review, a person called the Fact Finder will hear from you and the agency to find out if the decision was right or wrong. You may bring a friend or family member with you to the fact finding. You may also be able to get free legal help. To learn more about free legal help, call 1-888-278-0633.

### **How long do you have to ask for a fact finding review?**

Your request for a fact finding review must be received by 01/02/2012.

### **How do you request a fact finding review?**

You can request a fact finding review by calling or writing your worker or W-2 agency shown on page 1 of this notice or by going to the W-2 agency and asking for a *Request For Wisconsin Works (W-2) Fact Finding Review* form. This form can also be found on the Internet at [http://dcf.wisconsin.gov/forms/pdf/dwsp\\_10783.pdf](http://dcf.wisconsin.gov/forms/pdf/dwsp_10783.pdf). If you will need a language translator, sign language interpreter or other accommodation for a disability during the Fact Finding review, please include that information in your request.

### **Other information you need to know about a fact finding review.**

- If you or your representative fail to appear at the fact finding review without good cause, your request will be dismissed.
- You can reapply for a JAL at any time, even if you have requested a fact finding review.