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## 17 Job Access Loans

### 17.2.2 Eligibility Determination Process

#### 17.2.2.1 Application Processing

#### 17.2.2.3 JAL Combined Application and Repayment Agreement

#### 17.2.2.1 Application Processing

**JAL** applicants may request a JAL by applying in **ACCESS** or by contacting the W-2 agency directly. When JAL funding is unavailable, online ACCESS applications for JAL will be unavailable.

The **W-2** agency must have procedures in place to process JAL applications and issue eligibility decisions within the standard and expedited application processing timeframes unless an extension is in place. (See 4.1.3)

<b>Application Processing Timeframes*</b>	
Standard	12 working days
Expedited	2 working days
Extension in place	Up to 30 calendar days
System Auto Denial	60 calendar days

\*The application processing timeframe starts when the JAL request is entered in BRITS, after initial eligibility has been determined in CWW.

When the applicant has an immediate need for the JAL to keep or start a job, agencies must process the application in the expedited application processing timeframe.

After a JAL request has been created in BRITS, the worker will see warning messages in BRITS and CWW as reminders to act on the JAL, dependent on the timeframes above.

When a JAL request has been in CARES applied status for 30 calendar days, the worker will receive an alert as a reminder to act on the JAL. If the agency has not made a final decision acted on a JAL request after 60 calendar days, CARES BRITS will automatically deny the request and issue a denial letter to the JAL applicant. BRITS will auto-generate a comment that the JAL application was denied and the denial notice will be available in BRITS and CWW.

The W-2 agency must waive all up-front job search activities for JAL applicants and must not require JAL applicants to complete the informal assessment.

### 17.2.2.3 JAL Combined Application and Repayment Agreement

All JAL applicants must meet with a FEP who is a JAL creator to complete the interactive application process and to sign the [JAL Combined Application and Repayment Agreement \(2482\)](#) to document their JAL request.

1. The meeting with the FEP JAL creator can be in person or via phone or video call. W-2 agencies must meet in the applicant's preferred meeting format. FEPs must document the meeting format used must be documented in BRITS comments.

The JAL creator must upload all documentation provided during the application and JAL claim creation process in BRITS.

The JAL creator must upload a signed application in BRITS before submitting the JAL claim to the JAL approver.

See [1.4.2.3](#) for acceptable methods to obtain a signature.

2. After the JAL has been approved by the JAL approver, an overnight process will send the check to be printed.

The JAL creator must schedule a time for the individual to visit the W-2 agency to sign Acknowledgement of Receipt section of the JAL Combined Application and Repayment Agreement and to pick up their check.

The signed form must be scanned and uploaded to BRITS.

[JAL Combined Application and Repayment Agreement \(2482\)](#):

- The top of the form documents the JAL application date and requested loan amount.
- The bottom of the form acknowledges receipt of the JAL and contains the JAL repayment agreement.
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- JAL recipients must sign the bottom of the form agreeing to repayment terms
- scanned into ECF.

. See [1.4.2.3](#) for acceptable methods to obtain a signature

## 17.2.3 JAL Budget

The *W-2* agency must complete a **monthly** budget with all *JAL* applicants, using any active income, passive income, savings, and/or prospective income.

The *FEP* must use the Create JAL page in BRITS as a tool to establish if the applicant is able to repay the JAL in cash as a step in the eligibility process *CARES* screen BVJW to develop a budget using cash as the only means to repay the loan. The FEP must print out BVJW screen and scan it into *ECF* as documentation of whether the applicant can afford the loan.

**Note:** Once eligibility is determined, the FEP and the applicant can renegotiate the terms of the loan repayment. Up to 75% of the debt can be repaid through documented in-kind community service work. (See 17.5.3)

**History:** There are no previous versions of this policy.

## 17.5 Repaying the Loan

### 17.5.1 Repayment Agreement

During the application process, the loan recipient and the *FEP* will develop a repayment agreement together.

JAL recipients may choose to repay some of their loan through in-kind community service.

- A minimum of 25% of the loan must be repaid in cash, and
- Up to 75% of the loan can be repaid through in-kind community service. (See 17.5.3)

The initial repayment period can be up to 12 months and can be extended **after initial JAL establishment** for an additional 12 months. The maximum repayment timeframe is 24 months.

A JAL recipient must make monthly payments in line with the terms of their current repayment agreement.

FEPs must remind JAL recipients that missing three payments, or **not making the full payments without renegotiating repayment terms** partial payments,

including both in-kind community service and cash repayment, will result in loan default and collections. (See 17.5.5)

CARES BRITS Process:

- Regardless of when the loan is issued approved, the first payment is due on the 25th of the following month after the check pick-up date.
- All payments must be recorded by PACS in CARES by the end of the month.
- Each month, CARES BRITS will issue a statement summarizing payments made to the account and the balance due.
- CARES BRITS will also issue a past due notice each month a payment has not been received or does not meet the expected repayment agreement. (See 17.5.5)

### 17.5.1.1 Renegotiating JAL Repayment

The W-2 agency's JAL approver can renegotiate the repayment agreement in BRITS based on discussions with the JAL recipient. The JAL approver must enter renegotiated JAL terms and upload the signed Renegotiated Repayment Agreement in BRITS on the same day.

The JAL recipient can renegotiate:	
<b>Repayment period:</b>	The repayment period can be extended up to 24 months from time of initial JAL establishment.
<b>In-kind community service:</b>	<p>The JAL recipient can repay up to 75% of the loan through in-kind community service. If the original repayment agreement does not include in-kind community service, the JAL recipient can add or remove it.</p> <p>See 17.5.3 for more information on In-Kind Community Service Repayment.</p>

JAL recipients can renegotiate repayment terms at any point if their JAL is not delinquent. A JAL is considered delinquent when three dunning notices are issued.

If a JAL recipient renegotiates prior to the 16<sup>th</sup> of the month, their payment under the new terms is due the 25<sup>th</sup> of the same month.

If a JAL recipient renegotiates after the 16<sup>th</sup> of the month, their payment under the new terms is due the 25<sup>th</sup> of the following month.

The W-2 agency is responsible for renegotiation. If a JAL recipient contacts PACS to renegotiate JAL terms, PACS will refer them to their assigned W-2 agency.

**History:** *There are no previous versions of this policy.*

## 17.5.2 Cash Repayment

A **JAL** recipient's monthly payment amount is based on a recipient's repayment agreement. (See 17.5.1)

W-2 agencies must inform JAL recipients of the State's free online payment system at <https://dwd.wisconsin.gov/epayment/> as a way to make monthly payments toward their JAL.

JAL recipients can alternatively make monthly cash payments, in the form of check or money order, by mailing the payment to the PACS PO Box. at the local W-2 agency. Any C cash payments made at the W-2 agency must be sent distributed to PACS with urgency by the W-2 agency posted by PACS in CARES within five days of receipt.

Mailed cash payments must be sent to:

PACS  
PO Box 8938  
Madison, WI 53708-8938

PACS is responsible for posting all JAL payments, physical and electronic, in the BRITS Payment Posting page within five days of receipt.

*History: There are no previous versions of this policy.*

### 17.5.3 In-Kind Community Service Repayment

JAL recipients can repay up to 75% of the loan through in-kind community service.

FEPs are responsible for informing JAL applicants that in-kind community service repayment:

- Is available to all JAL recipients;
- Is valued at the higher of federal or state minimum wage; and
- Must be scheduled and reported to the W-2 agency each month until the loan is paid off or until a new renegotiated repayment plan is in effect.

JAL recipients are responsible for finding a supervised in-kind service opportunity. Examples of community service include, but are not limited to, volunteering at a:

- Food pantry;
- Senior meal site;
- Habitat for Humanity site;
- Blood drive organization;
- Nonprofit organization;
- Community garden;
- School; and/or
- Church.

JAL recipients who choose to repay a portion of their JAL through in-kind community service are responsible for arranging child care during their volunteer hours. W-2 agencies may not reimburse for expenses incurred for in-kind work, including transportation and child care.

JAL recipients can add in-kind community service repayment through renegotiation at any point during loan repayment, provided they are not delinquent on their JAL. (See 17.5.1.1)

FEPs must remind JAL recipients that missing three payments, including both in-kind community service and cash repayment, will result in loan default and collections. (See 17.5.5)

Documentation of in-kind work received by a local agency must be uploaded in ECF by the W-2 agency and shared with PACS entered into CARES by PACS within 5 five days of receipt, [dwspace@wisconsin.gov](mailto:dwspace@wisconsin.gov). The agency must also indicate this by making a comment in BRITS.



*History: There are no previous versions of this policy.*

## 17.5.4 Collections

On a monthly basis, BRITS CARES will issue a loan summary of the payments received, the outstanding balance, and the next payment due date. PACS is responsible for posting the payments in BRITS CARES.

If there is a renegotiated in-kind community service plan, the JAL recipient will submit hours to the W-2 agency who will verify and confirm the in-kind hours and coordinate with PACS for posting payments.

When no payment or a partial payment has been recorded in BRITS CARES by the end of the month, a dunning or past due notice will be mailed to the JAL recipient and is viewable in BRITS and CWW Client Correspondence. No dunning notices will be sent after the JAL is considered delinquent.

If a loan recipient moves out of a W-2 agency's geographic area of responsibility, the W-2 agency must attempt to modify the repayment schedule prior to the move to recover as much of the loan as possible.

- If the individual relocates before the loan is repaid in full, the originating W-2 agency will continue to collect cash repayment and should require a new renegotiated in-kind community service repayment plan, if applicable.
- If the loan recipient has an open W-2 case with a new W-2 agency, the loan recipient may make JAL loan payments at the new W-2 agency, by mail to PACS, or through the State's free online payment system at <https://dwd.wisconsin.gov/epayment/>.

In most cases, JALs cannot be written-off in bankruptcy proceedings. If a loan recipient files bankruptcy and has included the JAL, the W-2 agency should submit the bankruptcy notice to the PACS:

- Mail: PO Box 8938 Madison WI 53708-8938
- Fax: 608-422-7152 266-8302
- Email: [dwspace@wisconsin.gov](mailto:dwspace@wisconsin.gov)

*History: Release 22-02.*

## 17.5.5 Overdue Payments

A **JAL** monthly payment and or in-kind community service is considered past due if not received in full and reported **to PACS** in **CARES** by the 25th of the **calendar** month; however, agencies have until the end of the calendar month to enter payments without causing a past due notice to be generated.

When a payment is past due, **BRITS will issue** a dunning notice **will be sent** to the JAL recipient, notifying them that their JAL payment is overdue and action is needed. Dunning notices are issued by CARES. **Each dunning notice is viewable in BRITS and CWW Client Correspondence.**

Overdue Monthly Payments	
First past due payment	Dunning notice is sent to JAL recipient.
Second past due payment	Dunning notice is sent to JAL recipient.
Third past due payment	<b>D A final d</b> unning notice is issued, and <b>PACS</b> will certify the debt to the Wisconsin Department of Revenue (DOR) to recover the outstanding balance.  A JAL is considered delinquent after the third past due payment.
Delinquent	The outstanding balance will be recovered in cash through state tax refund intercept.

**When a JAL is considered delinquent:**

- **In-kind repayment is no longer available;**
- **No further dunning notices will be sent; and**
- **The outstanding balance will be recovered by DOR in cash through intercept of state tax refunds and/or tax credits.**

**At any point, even if the JAL is delinquent, the individual may make voluntary payments toward the outstanding balance of their JAL.**