

# Low Income Payment Plans

California Vehicle Code (CVC) Section 40220 allows for installment payments of parking citations for qualifying low-income individuals who apply within 120 days from the issuance of a notice of parking violation, or within 10 days after an administrative hearing determination, whichever is later. Once a citation is enrolled in this program, it is no longer eligible for appeal pursuant to an Administrative Review or Hearing.

Parking citation late fees and penalty assessments (“Late Fees”) are removed at time of enrollment in the payment plan in accordance with CVC Section 40220. Late Fees are reinstated if the payment plan is not completed. Also, DMV registration holds and Franchise Tax Board tax intercepts will not be implemented, and / or will be removed during the payment plan, subject to its satisfactory completion. If the payment plan is not satisfactorily completed, then such remedies may be invoked.

## Who may qualify for a payment plan:

Only the Registered Owner or Lessee of the vehicle for which the citation was issued may enroll in a Payment Plan. To qualify, you must meet the requirements of CVC Section 40220 by either being “Low Income” or receiving qualifying “Public Benefits”, as explained in further detail below.

“**Public Benefits**” are defined in Government Code (GC) Section 68632(a) and include, but are not limited to, public benefits under one or more of the following programs: CalWORKs (or Tribal TANF), Supplemental Security Income and State Supplementary Payment, Supplemental Nutrition or California Food Assistance Program, County Relief, General Relief or General Assistance, Cash Assistance Program for Aged, Blind, and Disabled Legal Immigrants, In-Home Supportive Services, and Medi-Cal.



“**Low Income**” is defined as any applicant whose monthly income is 125 percent or less of the current poverty guidelines updated periodically in the Federal Register by the United States Department of Health and Human Services. See Chart below for current income thresholds.

Household / Family Size	1	2	3	4	5	6
Annual Income	\$15,950	\$21,550	\$27,150	\$32,750	\$38,350	\$43,950

Please note that if your vehicle is currently booted, towed or impounded, you are not eligible for enrollment in a payment program (subject to the citations being outside of the above referenced application deadlines).

## How to enroll in a payment plan:

If you are either Low Income and/or the recipient of Public Benefits, you must fully complete and sign an application form to enroll in a payment plan. You are only entitled to enroll in a payment plan once for any specific parking citation(s). Subject to the timing requirements, you may enroll in additional payment plans for any citation(s) which were not previously included in a payment plan. You can obtain an application either online or in-person. To obtain an application online [click here](#). To obtain an application in person visit the City of Los Banos, 520 J Street, Los Banos, CA 93635.

Applications can be mailed to the “City of Los Banos Enforcement Processing Center” P.O. Box 3214, Milwaukee, WI 53201-3214

You must also submit documentation along with your application verifying that you are Low Income or receive qualifying Public Benefits; examples of acceptable documents are explained below. Once your application is complete, you may mail the application and supporting documents to the “City of Los Banos Enforcement Processing Center” P.O. Box 3214, Milwaukee, WI 53201-3214. Lastly, a non-refundable administrative fee of \$5 is due upon enrollment. Information regarding payment of the non-refundable fee can be found on the low income payment plan application. There you can also elect to include this fee to the payment plan by checking the appropriate box on your application form.

Please note that if your status as either Low Income and/or as the recipient of Public Benefits is found to have been willfully fraudulent, the reduction of your fines and fees will be overturned and the full amount of any fines and fees will be restored.

**What Documentation/Proof needs to be submitted along with the application:**

- **Public Benefits** - Acceptable forms of proof include true copies of an electronic benefits transfer card or another card, and/or other documentation that confirms your receipt of qualifying Public Benefits under one or more of the following programs: CalWORKs (or Tribal TANF), Supplemental Security Income and State Supplementary Payment, Supplemental Nutrition or California Food Assistance Program, County Relief, General Relief or General Assistance, Cash Assistance Program for Aged, Blind, and Disabled Legal Immigrants, In-Home Supportive Services, and Medi-Cal.
- **Low Income** - Acceptable forms of proof of Low Income include true copies of a recent pay stub or another form of proof of earnings, such as a bank statement or financial statement, and/or other documentation that demonstrates that your income is 125 percent or less than the current income thresholds identified in the Chart above.

**Payment Plan Approval:**

If your application for a payment plan is approved and you qualify for the payment plan, you will automatically be enrolled in the payment plan and a follow-up communication will provide you detailed payment information and terms. If your application is incomplete or is otherwise rejected, you will be notified. If for any reason you wish to revoke your application or cancel your payment plan, you may notify us at any time.

**Information about payments and duration of the payment plan:**

AMOUNT OWED	TIMELINE FOR COMPLETION	MINIMUM MONTHLY PAYMENT	
\$50	2 months	\$25	The payment plan caps the monthly payment amount at \$25.00 if the amount due totals \$500.00 or less.
\$75	3 months	\$25	
\$100	4 months	\$25	
\$125	5 months	\$25	
\$150	6 months	\$25	
Up to \$500	Up to 24 months	\$25	The duration of payment plans varies based upon the amount owed, but will not exceed 18 months.

The City of Los Banos is not required to provide any invoices, payment reminders, or notification of late or insufficient payments. It is your sole responsibility to ensure payments are made timely and in the proper amounts. **All payments must be received by the due date.** Plan participants are encouraged to set up their own payment reminders. Helpful tips include: taking a photo of your payment plan agreement, setting regular reminders in your calendar, and telling a family member or friend who helps you with your finances.

Minimum monthly payments are due no later than the 1st or 15th of each month as identified in your plan approval letter.

There are no prepayment penalties and you may voluntarily make excess payments. However, any overpayments will not relieve you of the obligation to make the mandated monthly payment(s) in full each month until such time that entire payment amount is paid in full and the payment plan is completed. If at any time you have questions about the remaining balance due, final payment amounts, or anything else related to your payment plan, please call our customer service staff at the number above.

### How to submit payments under a payment plan:

**By Mail:** Send check or money order payable to the "City of Los Banos Enforcement Processing Center" P.O. Box 3214, Milwaukee, WI 53201-3214. Reference the payment plan number and license plate on the check/money order.

### Payment Plan Default:

If you default on your payment plan you will have 45 days from Notice of Payment Default to make the missed payment and otherwise bring or keep your payment plan payment(s) current. Failure to do so will result in you being removed from the payment plan. After this one-time 45 day extension expires, you will not be provided any further extensions or notices, and any additional late or insufficient payments or other forms of default will result in immediate removal from the payment plan. Removal from the payment plan could result in: (i) any fees and penalties that had been waived as part of the payment plan being added back to the amount due, and (ii) vehicle registration holds or other potential consequences as permitted by law.

If you have any questions about payment plans, please contact our customer service staff at 866-470-1302.