



HOUSING AUTHORITIES RISK RETENTION POOL

UNACCEPTABLE DRIVER CRITERIA

1. Purpose

This policy establishes the criteria for determining driver eligibility in accordance with the Automobile Coverage section of the HARRP Memorandum of Coverage (MOC).

2. Scope

This policy applies to employees who:

- covered automobiles owned by covered entity
- personal automobile owned by an employee and used for business purposes
- rented/leased automobile, whether rented/leased by the covered entity or employee for use by the unacceptable driver

3. Work-Related Driving Duties

Employees whose duties include work-related driving are subject to driver authorization and Motor Vehicle Record (MVR) review requirements under this policy.

4. Driver Authorization

Employees must meet the following conditions before operating a vehicle on Authority business:

- hold a valid driver's license appropriate for the vehicle operated
- meet eligibility standards in this policy
- complete an MVR review within the previous 12 months
- provide written authorization for MVR review when required by law
- comply with reporting requirements described in this policy

Supervisors must verify driver authorization before assigning driving duties. Driving authorization may be modified or withdrawn at any time.

5. MVR Reviews

MVRs will be reviewed:

- before initial authorization to drive
- at least annually
- after a reported accident or moving violation
- when job duties change to include driving

MVR reviews will be conducted in accordance with applicable background-check and privacy laws. Written authorization will be obtained when required.



6. Driver Record Evaluation Standards

Eligibility determinations are based on violations within the most recent 36 months.

A conviction includes:

- guilty plea
- no contest plea
- traffic school attendance
- bail forfeiture
- fine assessment

Driving authorization is not permitted when the following minimum thresholds are met:

Violation Type	Occurrence Threshold
Moving violations	3
At-fault accidents*	2
License suspensions, restrictions, or revocations	2
DUI	1
Fatality-related moving violation	1
Felony involving vehicle use	1
Negligent driver designation by licensing agency	1

Authorities may adopt stricter eligibility standards or additional monitoring requirements based on operational needs or internal risk management practices.

*An at-fault accident is defined as an accident resulting in a citation, adverse judgment, settlement, or insurer payment on behalf of the employee.

Corrective action may occur before thresholds are reached.

7. Monitoring and Corrective Action

If driving status changes after authorization, the Authority may:

- require driver training
- place the employee on probationary driver status
- suspend driving authorization
- revoke driving authorization

Serious violations may result in immediate eligibility review.

8. Defensive Driver Training

Authorities that maintain an authorized driver pool should provide defensive driver training for authorized drivers at least once every two (2) to three (3) years.

HARRP will provide defensive driver training either virtually or in person as part of its risk management services.



Authorities may also utilize alternate trainers or training providers. Loss Control Grant funds may be available to assist with training-related expenses, subject to HARRP grant program requirements and funding availability.

Additional training may be recommended following:

- preventable accidents
- repeated moving violations
- changes in job duties involving vehicle operations
- identified safety concerns or risk exposures

Documentation of completed training should be retained according to organizational recordkeeping requirements.

9. Driver Responsibilities and Reporting Requirements

Employees authorized to drive on Authority business must:

- maintain a valid driver's license
- comply with traffic laws
- report license suspensions, restrictions, or revocations immediately
- report moving violations received during business use
- report at-fault accidents according to reporting procedures
- cooperate with MVR review requirements

Failure to report changes affecting eligibility may result in suspension or revocation of driving authorization.

10. Restricted Use of Authority Vehicles

Authority vehicles are intended for official business purposes only.

The following uses are not permitted:

- personal use of Authority vehicles by employees
- operation of Authority vehicles by individuals who are not employees of the Authority
- transporting unauthorized passengers not connected to Authority business
- use of Authority vehicles for non-business or unlawful purposes

Unauthorized use of an Authority vehicle may result in suspension or revocation of driving authorization and may affect coverage eligibility.

11. Recordkeeping and Confidentiality

MVR records will be:

- maintained securely
- accessed only by authorized personnel
- handled in accordance with applicable privacy laws
- retained according to organizational recordkeeping requirements



12. Compliance

Authorization to operate a vehicle on Authority business requires compliance with this policy.

Noncompliance may result in:

- suspension of driving authorization
- revocation of driving authorization
- corrective or disciplinary action consistent with organizational procedures