

Location	Program Name	Program Type	Eligibility Requirements	Terms and Conditions	Contact Information
California	DriveForward	Loan	Should live or work in San Mateo or Santa Clara Counties; should have an annual household income of \$83,000 or less (for a family of three); should demonstrate ability to afford loan payments; should provide a valid California driver's license	After applying, participants attend a financial workshop covering budgeting, money management, and the reasons and ways to utilize credit. Participants then meet one-on-one with a member of their Financial Empowerment Team to review their loan application and credit report.	<p>Link to general website: https://www.peninsulafamilyservice.org/</p> <p>Direct link to DriveForward: https://www.peninsulafamilyservice.org/our-programs/financial-empowerment/</p> <p>For inquiries, call their Financial Empowerment Coordinator at 650-403-4300 ext. 4105, or contact by email: info@peninsulafamilyservice.org</p>
California	Hands Up Cars	Loan	Employed; be an involved parent or caregiver with appropriate documentation; low to moderate income; challenged credit history; at least 18 years of age with valid driver's license; a resident of San Diego County	Ability to repay loan and costs related to car ownership, including insurance (they provide up to \$10,000, at 12% interest, over a five year period to buy a reliable used car); also provide financial and car education classes	<p>https://www.jfssd.org/our-services/loans-scholarships/hand-up-cars/</p> <p>858-637-3210 (if having trouble with voicemail, fill out contact form, linked here: https://secure3.convio.net/jfssd/site/SPageServer/?pagename=contact_jfs&ga=2.69248344.950865793.1608514897-24021450.1608514897)</p>

Colorado	Good Neighbor Garage	Purchase	<p>Must: be a woman in financial need who is striving to care for herself and her children on her own; live in Jefferson County -or- be a direct referral from an existing nonprofit partner of Hands of The Carpenter or the Good Neighbor Garage Program (if you do not live in Jefferson Country - a referral letter from that partner will be required before the application is considered complete); be employed and provide two [most recent] months proof of income, attending school/job training, show proof of social security or disability benefits and be a direct referral from an existing nonprofit partner of Hands of The Carpenter or the Good Neighbor Garage Program; have a valid Colorado Driver's License</p>	<p>Must be able to pay the average \$900 - \$1,500 placement fee; must trade in any currently owned working or non-working vehicle (unable to place vehicles as a second family vehicle; if a vehicle is turned in, the client will receive a credit on the scrap metal value); must obtain car insurance before purchasing vehicle (Hands can provide options, if needed); provide current Motor Vehicle Record (MVR) – verifying license is valid (if client has had a DUI/DWAI in the last 2 years, we will be unable to place a vehicle)</p>	<p>Link to general website: https://www.goodneighborgarage.org/</p> <p>Direct link to program: https://www.goodneighborgarage.org/request-a-car</p> <p>888-462-4411 (can also fill out question/concerns on their website: https://www.goodneighborgarage.org/contact-us)</p>
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Florida	Wheels of Success	Purchase	<p>Applicants must be working full time (at least 35 hrs/week) or have a verifiable job offer; must be up to 250% above poverty level and not receiving government assistance, other than unemployment compensation, medicaid, and/or food stamps; must be employed or unable to return to work due to transportation issues; must be: a family with child(ren) - single parent (mother or father) or an underemployed couple with child(ren), underemployed working poor who have no dependent children, or a moderate income family who does not have liquid resources and has suffered a catastrophic incident, such as: abusive relationship, accident death of spouse, divorce, fire, hurricane, illness, or loss of income</p>	<p>Must sign contract giving their verbal commitment to remain employed/or notification of termination (with reason); must agree to pay it forward a monthly set amount, based on income and 3 service hours per month; must provide valid FL driver's license; must provide proof of insurance (if applicable); agree to provide public testimonial (optional); must complete exit survey about the impact of participation in the program; must attend car care class prior to receipt of vehicle; must be referred by one of the following sources: social service agencies, churches, employers, or board members</p>	<p>http://www.wheelsofsuccess.org/about-us/index.html</p> <p>813-498-0102</p> <p>Email: info@wheelsofsuccess.org</p>
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Maryland	Second Chance Garage	Donation	<p>Must be a legal resident of the U.S. and a member of Frederick County; must be gainfully employed; must have an active, ongoing relationship with a Partner Agency (listed here: https://secondchancesgarage.org/our-partners/) or be a recent program graduate; must be at least 25 years of age (may be younger if there are dependent children in the household); must be able to afford a vehicle ownership with about \$200/month if expendable income to cover auto insurance, gasoline, maintenance/repair costs, and savings for a car 2-3 years down the road; must not own or have a vehicle title in one's own name or have access to a vehicle in the household (even if it does not run); must have no current or pending criminal or DUI/DWI charges; must have no</p>	<p>Only accepts referrals through one of its Partner Agencies; recipient must have \$780 to purchase the car; there is a program fee of \$500 for the purchase of the vehicle (request that at least \$250 of this be paid by the applicant) plus \$286.40 (tax/tags/registration); \$100-\$200 a month (estimated) for insurance on a clean license; liability insurance is mandatory; recipient should be prepared to spend \$200/month on fuel, maintenance, repair, and ongoing insurance</p>	<p>Link to general website: secondchancesgarage.org/</p> <p>Direct link to program: https://secondchancesgarage.org/donate-a-used-car/</p> <p>240-724-1919</p> <p>Email: service@scgarage.org</p>
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			outstanding insurance violations; must not have been a Second Chances Garage recipient in the past		
Maryland (and Virginia)	Vehicles for Change (VFC)	Purchase	Must have a verifiable job offer or be working at least 30 hours a week; must have a driver's license in the state in which you reside; must be insurable (no DWIs or DUIs); must not have any other vehicle in your household; must be drug free; must be able to cover fees for taxes, tags, and title (about an additional \$500); if you are under the age of 25, must have children; must be able to afford the ongoing cost of car ownership (insurance, fuel, and repairs, as needed); income restrictions, listed on their website	May need to meet additional criteria required by your sponsoring agency	<p>Link to website: https://www.vehiclesforchange.org/</p> <p>Direct link to program: https://www.vehiclesforchange.org/eligibility/</p> <p>855-820-7990</p>

Massachusetts	Good News Garage	Donation	Each participating state has specific eligibility requirements	The program repairs donated cars and provides them to qualifying low-income individuals in need of transportation to employment, shopping, school and medical facilities	https://goodnewsgarage.org/ 877-448-3288
Michigan	Charity Motors	Purchase	Must meet the Federal definition of "low-income" to receive a 50% subsidy on the purchase price of your car		https://www.charitymotors.org/ 888-908-2277
Minnesota	Cars for Neighbors (previously Free to Be)	Donation	Must be a resident of Anoka County, MN; age 21 or older; must have income in the very low to moderate income ranges listed on the application; must have a valid driver's license that shows current address; must have car insurance; vehicle must be registered in your name; no previous assistance from Cars for	Not able to assist with non-running vehicles, transmissions, engines, and other major repairs	https://www.carsforneighbors.org/ 763-717-7755 Email: info@carsforneighbors.org

			Neighbors or Free to Be, Inc.		
Minnesota (and areas in Wisconsin)	Project Family Car	Donation	Must be a resident at a Harriet Tubman Facility in Minnesota and have a referral letter from your case worker; or must be enrolled in a Minnesota Workforce Training program or Life Track Resources and have a referral letter from your case worker; or must be referred by a case worker of the International Victims of Torture	Must be referred by one of their partnering agencies	http://autotechnical.org/ Call Richard at 612-919-5526, or can text at 612-919-5577
Minnesota	Tri-County Community Action Car Loan Program (TCCAP)	Loan	Must be employed or have a valid job offer, have a currency Minnesota driver's license, and meet income guidelines	TCCAP assists low-income individuals who need to purchase (\$4,000 max) or repair (\$1,000 max) a vehicle in order to continue going to school, making appointments, or getting to work	https://www.tccaction.com/ Brainerd location: 218-829-2410 Little Falls location: 320-632-3691 Long Prairie location: 320-732-4023 Email: info@tccaction.com
Minnesota	Wheel Get There (WGT3)	Purchase	Open to low-income residents of Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca and	Most cars sell between \$400 and \$700 and will need some work to be usable	https://www.mnvac.org/programs/transportation/wheel-get-there/ Call 507-345-0446 to see what cars are available

			Watsonwan Counties; must be over 18		
Minnesota	Wheels for Women	Donation	Residents of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott or Washington county for at least 1 year; single female head-of-household with one or more dependent children (under 18 years) living with you; children of school age are enrolled in school; currently working full-time and have been doing so for at least 6 months; valid State of Minnesota driver's license; proof of auto insurance; current annual income doesn't exceed \$35,000; do not own a vehicle nor have a vehicle available to your household; able to provide information for verification when requested to do so	If you are not selected to receive a vehicle, you may apply again, but must wait at least six months before applying	https://www.newgateschool.org/ our-programs/wheels-for-women 612-378-0177 Email: contact@newgateschool.org

New Hampshire	Good News Garage	Donation	Each participating state has specific eligibility requirements	The program repairs donated cars and provides them to qualifying low-income individuals in need of transportation to employment, shopping, school and medical facilities	https://goodnewsgarage.org/ 877-448-3288
New Jersey	Cars for Success	Donation	Women are referred by a number of diverse non-profit organizations and agencies, which include homeless and domestic violence shelters, job training programs, and welfare agencies		https://www.strengthenoursisters.org/cars-for-success/ 973-831-0898
New York	Wheels to Work	Transportation Assistance	To qualify for assistance, applicants must demonstrate the need for transportation assistance in order to obtain and/or retain employment and be a resident of Otsego County, employed or participating in a job training, receiving TANF services, or under 200% federal poverty rate		https://www.ofoinc.org/find-program/wheels-work/ 607-433-8355, ext. 5

North Carolina	Wheels 4 Hope	Purchase	Must be referred through a partner agency currently serving clients in Triangle, Triad and Western Carolina (partner agencies listed here: https://wheels4hope.org/partners/); must have a valid NC driver's license, proof of employment and no other vehicle can be in household	The cost is \$500 for the car plus the NC DMV title transfer fees, and taxes; must also purchase insurance for the car; property tax must be paid within 60 days after purchasing the vehicle; all recipients are required to attend orientation where we cover specifics of the program, warranty information, and basic car care maintenance	https://wheels4hope.org/ Triad location: 336-355-9130 Triangle location: 919-832-1941
Pennsylvania	Wheels to Work	Purchase	Must be a Lancaster County resident; have a valid driver's license; provide proof of part time or full time employment; be able to obtain PA insurance for vehicle; and have financial resources to purchase the vehicle	The cars in this program are donated and are typically older vehicles with higher mileage, so they do not know what types of vehicles they will have at any one time, and there may be times when there are no cars available; each vehicle generally ranges between \$1,000-\$2,500	https://lancasterfoodhub.org/transportation/#purchase If interested in a vehicle, contact Raquel Resto at 717-690-8046 or via email: w2w@lcfoodhub.org
Pennsylvania	Family Answers: Ways to Work family Loan Program	Loan	Must be a parent of a child under 17 years old; must live in Lehigh, Northampton, or Monroe County; must work a min of 20 hrs/week and have been at the same job for at least six months	Helps families to get a low-interest loan (8%) of up to \$4,000 to purchase a used car or repair an existing vehicle; also provided with financial education and skills necessary to get them back on track	https://lehigh.pa.networkofcare.org/mh/services/agency.aspx?pid=FamilyAnswersWaystoWorkFamilyLoanProgram 794 2 0 484-223-2068 Email: drodriguez@familyanswers.org

South Carolina	Autos for Opportunities	Donation	Must be employed, and have been at present job for at least 6 months; must be a South Carolina resident who lives in Richland County or Lexington County; you have a valid SC driver's license and a clean driving record (small traffic tickets, such as speeding, are fine, but suspensions, reckless driving, failure to pay insurance, etc. will result in disqualification); your total household income is less than 185% of the federal poverty level	You will be accepting the car "AS IS" with no warranty; the responsibility for insurance, repairs, and all other operating costs is yours; waiting period to receive a car may be 6 months or longer, so please use this time to set aside money for the program fee of \$250 and title and tag fees of \$45 (in addition to these fees, will need to save up for car insurance); if accepted, must complete two financial education workshops	<p>General link: https://www.coopmin.org/</p> <p>Direct link: https://www.coopmin.org/donate-your-car</p> <p>803-799-3853</p> <p>Email: info@coopmin.org</p>
Texas	Charity Motors	Purchase	Must meet the Federal definition of "low-income" to receive a 50% subsidy on the purchase price of your car		<p>https://www.charitymotors.org/</p> <p>214-630-0044</p>
Texas	God's Garage Cars	Donation	Single moms, widows, and wives of deployed military members; must have insurance, transfer the car into your name, and a valid driver's license to take possession of the car		<p>https://godsgarage.org/</p> <p>936-286-8000</p> <p>Email: godsgarage@yahoo.com</p>

Vermont	Capstone Community Action: Savings and Credit Programs	Help with Budgeting	Offers financial education workshops and confidential, personal financial coaching for individuals, families, as well as employees of local businesses		http://capstonevt.org/ 800-639-1053 Can contact Mary Johnson, "The Money Coach," at 802-760-8209 or by email: mjohnson@capstonevt.org
Vermont	Good News Garage	Donation	Each participating state has specific eligibility requirements	The program repairs donated cars and provides them to qualifying low-income individuals in need of transportation to employment, shopping, school and medical facilities	https://goodnewsgarage.org/ 877-448-3288
Virginia	Vehicles for Change (VFC)	Purchase	Must have a verifiable job offer or be working at least 30 hours a week; must have a driver's license in the state in which you reside; must be insurable (no DWIs or DUIs); must not have any other vehicle in your household; must be drug free; must be able to cover fees for taxes, tags, and title (about an additional \$500); if you are under the age of 25, must have children; must be able to afford the ongoing cost of car	May need to meet additional criteria required by your sponsoring agency	Link to website: https://www.vehiclesforchange.org/ Direct link to program: https://www.vehiclesforchange.org/eligibility/ 855-820-7990

			ownership (insurance, fuel, and repairs, as needed); income restrictions, listed on their website		
Virginia	The Car Ministry	Purchase	Unclear	Referral from social worker or pastor is required; you are responsible with repairing and/or maintaining any vehicle provided to you (an estimated \$2,500-\$3,000 per year for insurance, fuel, and taxes); vehicles carry no warranty or guarantee; only one vehicle per applicant	https://www.carministry.org/requestcar 703-237-8479 Email: donate@carministry.org
West Virginia	Good News Mountaineer Garage	Donation	Must be receiving TANF benefits; must be actively participating in the West Virginia WORKS program; must have no access to other transportation; must have a valid WV driver's license	Must be referred by their DHHR case manager with approval by the regional supervisor; eligibility for medicaid or food stamps alone does not qualify someone for the program; the family must be getting a monthly assistance check or have received a monthly assistance check in the last six months; the vehicles are provided for \$1; all of the recipients receive a car maintenance/care training before they get the car and	http://www.goodnewsmountaineergarage.com/ 866-448-3227

				must provide proof of liability insurance	
Wisconsin	Work 'n' Wheels	Loan	Must be employed and the vehicle must be needed to get to work; must meet program income eligibility guidelines; must have a valid Wisconsin Driver's License; must reside in (live in) Dane, Grant, Green, Iowa, Lafayette, Richland and Sauk Counties	Auto loans are provided at an interest rate of 0%; all applicants must be employed for a minimum of 30 days before applying; all applicants are required to complete financial education classes provided through UW Extension; agents prior to loan closing; typical customer out of pocket costs on a \$4,500 loan are \$470 & include: 5% admin fee \$225 and customer portion of the tax, title & registration fees \$220	http://www.swcap.org/service-workwheels.html Call Jeff at 608-935-2326, ext. 220 or email him at j.segebrecht@swcap.org