

Access to Jobs

Introduction

The lack of affordable and reliable transportation is one of the major barriers to welfare recipients and other low-income job seekers' ability to obtain and keep a job. In the St. Louis region, many entry-level jobs are located in the outlying suburban areas, far away from low-income job seekers who live in urban core communities. The issue is further magnified for low-income individuals living in rural counties who have access to neither cars nor public transit. While there are a number of transit-based solutions to these problems, owning a car offers the best solution for some. For example, some jobs require individuals to drive to multiple destinations during the work day. However, a report published by East-West Gateway in October 1998 cited that more than 60 percent of the 258 low-income job seekers surveyed did not own nor have access to a car. Further, national statistics indicate that fewer than one in 10 welfare recipients own a car (National Transit Resource Center).

Recently, there has been a proliferation of programs that make it possible for low income individuals to obtain an automobile or acquire the funding to purchase one. East-West Gateway Coordinating Council staff performed a rather extensive Internet-based literature search for these programs. This report is the culmination of this search. It details a number of car-ownership programs throughout the country and is designed to serve as a resource guide to innovative solutions to the transportation problems low-income job seekers face. Each of the programs presented provides one or more of the following services:

“Cars allow job seekers to apply for night work or jobs with irregular hours; they provide a faster way to get to work, and broaden other choices.”

Martin Wachs, University of Berkeley

- T donated vehicles
- T car sharing
- T repair/maintenance services
- T leasing services
- T vehicles at a nominal price
- T funding for repairs
- T funding for insurance and licensing
- T no or low-interest automobile loans
- T case-management/support services

The program descriptions are listed alphabetically, along with funding and contact information when available.

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This is not an exhaustive listing of car-ownership programs and it will be updated as additional information is received. While the current report specifically focuses on car-ownership programs, a preceding report published in October 1998 by East-West Gateway provided examples of various kinds of transportation assistance programs including; van pools/car pools, extending transit service hours and reverse commute programs. For a copy of the October 1998 report titled “An Introduction to Innovative Transportation Programs,” please contact Renee Orabka at 314-421-4220 ext 230 or 618-274-2750.

The information presented was taken directly from literature provided by the individual programs. East-West Gateway Coordinating Council does not endorse any of the specific programs, nor does it take responsibility for the accuracy of the information provided by the programs.

Special Thanks

The staff of East-West Gateway would like to thank Charles Dickson with the Community Transit Association of America for providing us with the information for many of the programs described in this report. If the reader would like to share information on an innovative transportation program, please forward the information to East-West Gateway’s Department of Policy and Programing so it may be included in a revised edition.

“Wheels to Work” is a generic name for programs that facilitate in some way the purchase of automobiles for individuals who have otherwise insurmountable transportation barriers to finding and keeping employment. Wheels-to-work programs are typically run by non-profit organizations, or local social and human services departments. Car ownership is one element on the continuum of employment transportation solutions. If you are interested in expanding or sharing such a program, the list provided on their website (www.ctaa.org) of existing services may be of interest to you, in order to avoid re-inventing the wheel. This is an ever growing and very abbreviated list prepared by the National Transit Resource Center from contacts made over their Transit Hotline. If you would like further information on employment transportation or on community transportation issues generally, please call the National Transit Resource Center at (800) 527-8279.

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C **AdVANtage**
Family Investment Division
Anne Arundel Co. Dept. of Social Services
80 West Street
Annapolis, MD 21401-2478
Phone #: (410) 269-4500

Contact Person: Vesta Kimble, Deputy Director

Program Type: Provides a vehicle at nominal price

Making used cars available at a reasonable cost to welfare applicants and recipients is only one facet of this innovative pilot program that is a public-private partnership aimed at people whose only impediment to holding meaningful employment is transportation.

Funding: This project is funded in part by a Federal Joblinks grant.

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C **Big Sandy Area Development District**
Kentucky WORKS Regional Planner
100 Resource Drive
Prestonsburg, KY 41653
Phone #: (606) 886-2374
Fax #: (606) 886-3382

Contact Person: Stephanie Marshall

Program Type: Lease vehicle and maintenance

This program is available to job-ready Kentucky TANF recipients. The Big Sandy Area Kentucky WORKS Transportation Committee approves all lease applications. The participant pays \$30 per month while searching for employment. After the first month of employment the fee will be increased to \$60 per month. There is a six month lease with an option to renew. Once employed, the lessee can retain the vehicle for a maximum of one year. The participants must bring the vehicles in for regular maintenance and agree to help transport other program participants.

Funding: The Americorps Appalachian Self-Sufficiency Program purchases the vehicles. Community Connections for Children purchases the fleet liability insurance and the K-TAP program pays for the physical maintenance and upkeep of the vehicles.

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C CarSharing Portland Inc.
Office: 2106 SE Division Street
Mailing Address: 1905 NE Clackamas Street
Portland, Oregon 97232-1514
Phone #: (503) 872-9882
Fax #: (503) 239-5058
E-Mail: carsharing@carsharing-pdx.com
Website: www.carsharing-pdx.com.

Contact Person: Maren Souders

Program Type: Car sharing by rental

This company sells memberships which provide access to a fleet of vehicles in several locations around the Portland area. Members make a reservation for rentals at significantly lower cost than a taxi or conventional car rental. Car sharing is a low-cost alternative to owning a car. It has been promoted by nonprofit energy conservation groups. A similar concept is also under development in Ventura, California where they hope to help welfare recipients with county owned cars that would be assigned to qualified persons in need of transportation during certain times of the day. The car could be checked out for a few hours and then delivered to another location to be used by another person.

Funding: Not available

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C Catholic Charities

4532 Lindell Boulevard

St. Louis, MO 63108

Phone #: (314) 367-5500

Fax #: (314) 367-6927

Website: www.catholiccharitiesusa.org/states/missouri.html

Contact Person: Don Mahoney (314) 367-5500 ext. 137

Program Type: Provides vehicle and donates vehicle

Catholic Charities will take donated cars that pass Missouri State Inspection and transfer the title into a worker's name. The worker must have a license and insurance. If the car does not pass inspection, the car is auctioned and the proceeds are then distributed to other Catholic Charities programs.

Funding: Welfare to Work program - SLATE Grant.

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C Charity Cars International
1980 N. Cameron Ave.
Sanford, FL 32771
Phone #: (407) 324-5050
Fax #: (407) 324-7900
Website: www.charitycars.org

Contact Person: Brian Menzies

Program Type: Donates vehicle and vehicle support service

Charity Cars is a non-profit organization whose mission is to provide vehicles and support services to help disadvantaged citizens make the transition from welfare dependency to employment and economic self-sufficiency. Donated vehicles are received at no cost from auto dealerships, private donors, corporations and businesses, and government agencies. Qualified individuals are referred by social services agencies, employers, non-profit agencies, and the religious community.

Under the program, the recipient of a donated vehicle will receive a refurbished and safe vehicle, license and registration (with a three-year lien* on the title), down payment on insurance, emergency roadside assistance membership, basic mechanical upkeep for six months, and case management services.

In return, the recipient of the vehicle must gain employment within 30 days of receipt and must remain employed throughout the lien period.

Due to its widespread publicity, Charity Cars International was created in 1998 to assist other communities in implementing a similar vehicles donations program. Participating communities will ensure that donated vehicles are utilized in the most productive way. At a cost of \$1,500 per individual, Charity Cars offers an indispensable solution to the critical transportation dilemma confronting states grappling with welfare reform.

Funding: Not available

** A lien in favor of the Charity Cars affiliate must be placed on each recipient's vehicle for three years to satisfy IRS regulations regarding the disposition of donated items.*

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C Community Garage
Steuben-Allegany BOCES
6666 Babcock Hallow Road
Bath, NY 14810
Phone #: (607) 776-7631

Contact Person: Niles Herman

Program Type: Purchase low cost vehicles

Steuben County, New York's Board of Cooperative Education Services solicits cars needing less than \$400 in parts for repair. BOCES vocational students repair the cars with assistance from welfare recipients. Once repairs are completed, recipients are allowed to buy the cars provided they get a job. The Department of Social Services agreed to allow welfare recipients to fulfill one-half of their county workfare requirements by repairing the donated vehicles.

Funding: Not available

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C Communities Investing in Families

Catholic Charities

East Central Regional Welfare Reform Implementation Task Force

Website: www.investinfamilies.org

Contact Person: Marty Harding, Project Director Marty2064@aol.com.

Program Type: Provide low-cost vehicle with high risk loans

This program is a partnership between a low-cost used car dealer and a bank that guarantees high risk loans. Thus a \$20,000 grant from the McKnight Foundation can be inflated to a \$60,000 loan depending on the default rate. The program is being piloted in Pine County, MN.

Funding: McKnight Foundation grant

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C **Cooperative Ministry**
P.O. Box 1705
Columbia, SC 29202
Phone #: (803) 799-3853

Contact Person: Art Collier

Program Type: Provides a vehicle

Mr. Collier operates a successful wheels-to-work program that has been running since 1990. In 1997, 69 cars were donated to the Cooperative Ministry which were then passed on to a total of 54 families and Project Independence participants.

Funding: Not available

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C Enterprise Development Corporation

9030 Hocking Hills Drive
The Plains, OH 45780
Phone #: (740) 797-9646

Contact Person: Andy Studniarz

Program Type: Vehicle loans and emergency repair fund

This innovative program offers courses in car ownership, including shopping and maintenance. A local credit union offers small loans for the vehicles, while helping participants to save and budget. The program also has an emergency repair fund that pays up to half of the participants' car repair costs.

Funding: Not available

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C Feed My People

171 Kingston Drive

St. Louis, MO 63125-2932

Phone #: (314) 631-4900

Fax #: (314) 631-7930

Website: www.feed-my-people.org

Contact Person: Harold Baker

Program Type: Provides vehicle

Feed My People receives donated vehicles. If a vehicle passes State inspection, Feed My People will give the vehicle to a worker. An individual must have insurance in order to be eligible for the program.

Funding: Not available

Problem: If a car is not given away/donated within 30 days, Agency is charged a \$25.00 late title fee by the State.

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C Good News Garage

Lutheran Social Services of New England
95 Allen Road, S. Burlington, VT 05403
Phone/Fax # (802) 864-3667
Website: www.GoodnewsGarage.together.com/

Contact Person: Hal Coston

Program Type: Provides a vehicle and vehicle support service

This faith-based organization refurbishes donated used cars to give to welfare recipients and organizes vanpools for welfare recipients beginning where the public transit routes end. Additionally, they are beginning to provide accessible and converted vehicles to low-income individuals with disabilities.

The Good News Garage helps low income residents of Chittenden County and surrounding areas of Vermont with affordable transportation by providing:

1. reconditioned donated vehicles for the cost of repairs.
2. affordable car/van pooling connecting bus routes and job sites.

This new mobility enables individuals to access job, childcare, and housing opportunities which were previously out of their reach.

In a conversation with Mr. Coston, he informed us that 75% of recipients move off welfare.

Funding: The Good News Garage was started in 1996 by Lutheran Social Services of New England with the assistance of volunteers from the area Lutheran churches. It has been sustained by grants of \$35,000 from Wheat Ridge Ministries, \$22,000 from the Lutheran Church Missouri Synod World Relief Fund, \$23,500 from Aid Association for Lutherans, Lutheran Brotherhood, as well as the support from the Gift Fund of Lutheran Social Services of New England, the sponsoring agency.

It was selected by HUD as an "Enterprise Community Strategy," a favorite program of Vice President Gore for revitalizing communities in economic need, The Good News Garage has also received grants totaling \$34,000 from HUD.

Problem: In the beginning, they were to get State funding from Transportation Commission, but another repair company made a fuss that it was unfair competition and got it canceled.

C Innovative Family Service Initiatives

The Family Loan Program

Washington, D.C.

Phone #: (202) 347-1124

Contact Person: Dan Magnuson, Director

Program Type: Family Loan Program

A program of Family Service America supported by the McKnight Foundation, the Family Loan Program provides small loans to low-income parents who cannot get loans elsewhere. The purpose of the loans is to help family members pay for unexpected expenses that could interfere with their ability to keep a job or stay in school, such as lack of a car or other means of transportation. With a proven successful history in Minnesota, it is currently operating at several demonstration sites around the country.

Funding: McKnight Foundation

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C Minnesota Valley Action Council (MVAC)

Phone #: (507) 345-2430

Contact Person: Clay Broitzman,

Program Type: Provides vehicle

MVAC is a community action agency that has a McKnight Foundation grant for South Central Minnesota to operate a car donation program. This program is administered in the counties of Blue Earth, Brown, Faribault, LeSuer, Martin, Nicollet, Sibley, Waseca, and Watonwan.

Funding: McKnight Foundation grant

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C **New Leaf Services, Inc**
3696 Greentree Farms Drive
Decatur, GA 30034
Phone #: (404) 289-9293

Contact Person: Louis Turner

Program Type: Provides a vehicle at reasonable cost and maintenance

New Leaf is an independent nonprofit organization which repairs purchased and donated cars, provides maintenance and sells them at a nominal price to Georgia WorkFirst participants. The participants are referred from private industry councils, housing organizations, the Department of Social services and other job training sites. They are planning to run the New Leaf service for other sites both in Georgia as well as in other states.

Funding: Not available

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C People, Incorporated of Southwest Virginia, Cars for Work

1173 West Main Street

Abingdon, Va. 24210

Phone #: (540) 889-0999

Fax #: (540) 889-0117

Website: www.peopleincorp.org/carswork.html

E-mail: laurad@naxs.com

Contact Person: Laura Dwyer, Coordinator

Program Type: Loans for vehicles

The Cars for Work program provides 0% interest automobile loans for eligible Virginia Department of Social Services clients who are moving from welfare to work. The maximum amount of loan per household is \$2,300. Clients must be enrolled in the VIEW program through the Department Of Social Services, employed and need a car to get to and from work.

Funding: Not available

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C **Pickaway County Community Action Organizations, Inc**
1080 U.S. Route 22 West, P.O. Box 67
Circleville, OH 43313-0067
Phone #: (740) 477-1655

Contact Person: Jane Bogard

Program Type: Provide loans for vehicle

Car dealers help staff select used cars at auctions. Participants receive car loans on which they can make weekly or monthly payments. Participants are also required to start a savings account for unexpected car expenses that may arise.

Funding: Not available

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C Scott-Carver-Dakota Community Action Program

“Getting There” program

Phone #: (612) 496-2125

Contact Person: Judson Kenyon

Program Type: Provides vehicles and low-interest loans

“Getting There” is designed to assist economically disadvantaged families with personal transportation by providing low-cost quality used vehicles and low-interest loans.

Funding: Not available

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C St. Croix Valley Christians in Action

Phone #: (651) 436-3606

Contact Person: Not available

Program Type: Provide vehicle and maintenance

St. Croix Valley Christians in Action have an extensive program which includes Car Care Saturdays at six locations, free cars that have been donated and repaired by volunteers (insurance, the cost of parts and a minimal labor charge are paid by the Washington County Workforce Center). Recipients of the cars must have taken a six session financial management class and be matched with a mentor who provides help with budgeting.

Funding: Washington County Workforce Center

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C Tennessee Department of Human Services

Citizens Plaza, 12th Floor
400 Deaderick Street
Nashville, TN 37248-7100
Phone #: (615) 313-5758

Contact Person: Sherri Carroll

Program Type: Provides vehicle and revolving loan to purchase vehicle

In this model state program, Department of Human Services clients can use a revolving loan process to purchase vehicles. The re-paid loans go back into the fund to help other clients. In one county, some clients can use cars donated by a local used car dealer. The client may use the car, cost-free, for three years, as long as the client keeps a job.

Funding: Not available

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C University of Wisconsin Extension

Taylor County Extension Office
925 Donald Street, Room 103
Medford, WI 5445
Phone #: (715) 748-3327
Fax #: (715) 748-1415

Contact Person: Arlen Albrecht

Program Type: Provides vehicle through low cost loans

Taylor County, Wisconsin, W-2 (TANF) participants who are eligible for this program must be employed full or part time. Local car dealers provide a monthly list of low-cost used cars. Three local banks have agreed to make loans to participants who otherwise would not be eligible for loans from \$100 - \$1200. These loans are used for car purchase, maintenance or work related expenses. Additionally a local garage has agreed to provide free safety inspections of these vehicles.

Funding: Not available

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C Vehicles for Change

Phone #: (301) 320-1611

Contact Person: Eve Benton, Chairman

Program Type: Provides vehicle

Eve Benton started this program six months ago and she will have the first cars on the road within the month of October in three counties in Maryland. Ms. Benton already owned a company and had a lot of contacts in the car industry which helped her get started.

Funding: Not available

Problems: liability laws, tax laws, etc.

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C Ways to Work
11700 West Lake Park Dr.
Milwaukee, WI 53224
Phone #: (800) 221-3726 ext. 3685

Contact Person: Dan Magnuson

Program Type: Provides loans

The Ways to Work family loan program is a 15 year old, demonstrably effective, financial initiative that provides small loans to low-income parents who cannot get loans elsewhere. The purpose of the loan is to help family members pay for unexpected expenses that could interfere with their ability to keep a job or stay in school. Loans of various sizes, ranging from \$750 for car repairs up to \$2,200 for purchasing a used car, are given to families in need.

Applicants are required to repay the loan within two years. Like a bank or a credit union, Ways to Work uses a pool of money at modest interest rates; when the money is paid back, it is loaned again.

A 10 year evaluation of the program shows transportation in and of itself is key to helping people keep their jobs and stay in school.

While approximately three-fourths of borrowers were receiving governmental aid at the time of their loan application, their use of public assistance dropped by 40 percent within two years, and less than one percent of borrowers became “new” users of public assistance since getting their loans.

Fewer than 20 percent of borrowers felt it was difficult to make payments on their loan. Repayment rates range from 76 to 90 percent.

Funding: Not available

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C **Wheels for Success**
4 Normandy Drive
Lake St. Louis, MO 63367
Phone #: (636) 561-2394
Fax #: (636) 561-2557
E-mail: wheels@celebrating.org

Contact Person: Brad Lambert Executive Director

Program Type: Provide a vehicle

Brad Lambert incorporated in mid July. This is a very new organization. Wheels For Success is a Missouri nonprofit organization dedicated to providing reliable transportation to individuals who have shown a determination to become economically self-sufficient. They work in partnership with churches, auto-related businesses, government agencies, charitable foundations and others in order to: receive donations of automobiles and/or financial support; repair automobiles as needed; and give automobiles to qualified recipients.

Under the program guidelines, Wheels For Success will provide each selected participant with a reliable automobile complete with license, title, liability insurance and maintenance pre-paid for one year. Participants will enter into a one year agreement with Wheels For Success requiring them to make a small monthly payment (\$25-\$50 depending on income) in addition to meeting other eligibility requirements. During this period, Wheels For Success will retain a lien on the automobile to prevent the participant from trading or selling it. At the end of the one year period, Wheels For Success will release the lien and sole ownership of the automobile will be awarded to the participant.

Funding: Not available

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C Wheels For Work
Tennessee Department of Human Services
Phone # (615) 313-5758

Contact Person: Sherri Carrol

Program Type: Purchase vehicle through revolving loan

The First Wheels program, based on Georgia program called Peach on Wheels, allows Department of Human Service clients to purchase a vehicle through a revolving loan process. Eligible Families First participants are those with a valid driver's license, funds to put towards their first insurance payment and a determination to become self-sufficient. Participants sign contracts agreeing to pay back the cost of the vehicles at a low monthly rate, without paying interest. The money paid back returns to the fund and helps other participants afford cars. The First Wheels program is designed to build credit history and teach responsibility.

The first Wheels program in Warren County demonstrates community partnership. The local Episcopal church provided the initial funding for First Wheels with a \$10,000 grant. The Resource Conservation and Development Council, which normally works with water and land resources, serves as the administrative entity of the program. It handles funds and holds the automobile liens. Because of its nonprofit status, they can also accept vehicle donations and offer tax breaks to contributors. County case managers work with welfare recipients to obtain driver's licenses and assist them with schedules to keep cars in good working condition. This program is currently being replicated in two other counties.

In Blunt County, a local car dealer donated used cars to a local foundation. Once a car is given to a recipient, the foundation retains the title of the vehicle for three years, provided the recipient keeps a job for that duration. With this program, recipients do not need to pay back the cost of the car. Moreover, the foundation pays the first two months of liability insurance on the car.

Funding: Episcopal church, The Resource Conservation and Development Council

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C **Wheels to Work, RC & D**
240 Oak Street, Suite 101
Lawrenceville, GA 30245
Phone #: (770) 339-6071

Contact Person: Linda Johnson, Program Manager

Program Type: Provides Vehicle

Linda Johnson is running a successful cars-for-work program in Georgia that works closely with Goodwill Industries' New Choices Job training program.

Funding: Not available

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C Wheels-To-Work
Forsyth County
North Carolina Department of Social Services
Phone #: (919) 733-2873

Contact Person: Kathy McGehee

Program Type: Provide vehicles

In August 1996 the director of Social Services of Forsyth County and the president of Goodwill Industries shared ideas about developing a car ownership program for individuals who needed transportation to get and maintain a job. They then brought together representatives from a local car dealership, the county transportation officer, an insurance representative, legal council and the local transit authority to develop the program.

Under program guidelines, selected participants in the WorkFirst (DSS) program can own a vehicle by reimbursing to Goodwill the initial cost of liability insurance, repairs, taxes, license, and title fees. The vehicles, which are donated by private citizens and Forsyth County to Goodwill, become the sole property of the participant after one year. Throughout the year the participant must make monthly payments to goodwill and handle monthly maintenance of the vehicle (oil, fluid, repairs, etc.).

- *Donated vehicles.* The first several cars used in the program were surplus vehicles donated by the Forsyth County Transportation. Since then, Goodwill has appealed to the community for donations and private citizens have contributed 8 reliable vehicles.
- *Local car dealership inspects and repairs vehicles.* The partner dealership agreed to do a safety inspection and make any necessary repairs at a discount. For example, for the first three cars the repair costs would have been \$1,143 but the dealer discount brought the cost down to \$543. It was decided that more than one car company participate in the program to share costs and technical expertise.
- *DDS identifies individuals to participate in the program.* DSS Case Managers select individuals who otherwise cannot obtain transportation through public means or their work schedule is outside the normal operating hours of the public transportation system. Case managers review the program terms with the individual and incorporate the responsibility for the vehicle into the client's Personal Responsibility Contract.
- Goodwill helps to secure insurance, title transfer, taxes and licenses. The insurance company determines the insurance rate for each participant. Once insurance is written, the individual takes the proof of insurance to Goodwill and they arrange for the title. The title and a check for the transfer fees, license and taxes are given to the participant and she/he goes to the NCX License Plate agency to get a tag. A Goodwill representative calls the license plate agency in advance to find out the exact cost; establishing this contact makes it easier for the individual to navigate the licensing process.

Funding: Government, business and citizen partnerships. The county government donated the first batch of vehicles and the local car dealerships contributed the in-kind services necessary to make them

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operable. Private citizens have also been donating reliable cars.

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C Work First Employment/Support Services

Forsyth County Dept. of Social Services

P.O. Box 999

Winston-Salem, NC 27102

Phone #: (910) 727-2175

Contact Person: Bobbi Bales, Program Manager

Program Type: Provides a vehicle and vehicle support service

WorkFirst cooperates with community members to collect vehicles for refurbishing and sale to welfare recipients. They conduct training on car ownership and work closely with the local public transit. North Carolina has started a statewide wheels-to-work demonstration program. For more information about North Carolina welfare-to-work programs please contact Kathy McGehee at the N.C. Dept. of Social Services. (919) 733-2100.

Funding: Not available

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C **WV Wheels To Work**

The West Virginia Division of Public Transit

The West Virginia Division of Public Transit has undertaken four pilot projects also collectively known as WV WHEELS to work. Following are 2 that lease vehicles.

1. **"Wheels for Jobs"** - Tyler and Wetzel Counties
Phone #: (304) 485-5525 or (304) 652-1554

Contact Person: Beth McNally or Michael Anderson

Program Type: Lease vehicles

Community Resources, Inc. will purchase inexpensive used cars and lease them to participants for a low pre-set monthly fee (\$60). The individual will be required to attend driver safety classes, agree to maintain the car, and take responsibility for undue wear and tear on the vehicles. The participants must also agree to transport other clients within a reasonable driving distance. The lease cannot exceed one year and the participants are not eligible to purchase the vehicles.

Funding: Not available

2. **Wheels to Work** - Community Action of South Eastern West Virginia
Phone #: (304) 327-3506

Contact Person: Oraetta Hubbard or Russ Lambert

Program Type: Lease vehicle

This program will allow persons eligible, or in receipt of TANF funds and/or benefits to lease a vehicle for up to 24 months for a nominal monthly fee (\$30.00 for the first month and \$50.00 for subsequent months). This fee is set aside to create a funding pool that at lease end may be applicable, on behalf of the client, as a down payment on a personally owned vehicle. The individual is responsible for maintaining the car. The insurance is in the name of the lessee and C.A.S.E. has an umbrella policy for its agency through BRIM. This project is operating with donated cars.

Funding: Not available