

Vehicles for Change, Inc.

A nonprofit corporation turning cars into assets for low income people so they can get and keep a job.

ELIGIBILITY GUIDELINES: APPLICATIONS FOR A CAR

Thank you for your interest in applying for a car from Vehicles for Change, Inc. **Our mission is to repair donated cars and provide them to low- income families so they may obtain or maintain employment.**

Vehicles for Change, Inc. receives donations of used cars from the community and prepares them to be "road ready" for distribution to eligible recipients. In exchange, the recipient of a car is responsible for paying a minimal fee (\$700-\$800) for the car. That fee is used to replenish the car fund for future recipients.

VfC is not a used car lot. Our cars are distributed as they are received. It is our intention to provide them to families who are in desperate need of transportation. Consequently you will not get the opportunity to select your car. You are under no obligation to accept the car provided but you will not be able to get a different one from VfC.

To be eligible to receive a car from Vehicles for Change, Inc., an applicant must:

- Qualify as low income under guidelines given on page 5 of this application;
- Need a car for full-time employment purposes;
- Have savings sufficient to cover the cost of insurance, taxes, tags and title (approx. \$480)
- Be insurable, drug free and no criminal background

In addition, the program operates under the general guidelines that the recipient:

- Is currently employed full time (minimum 30 hrs per week), or has a verified offer of full time employment.
- Has a current valid Virginia Driver's license prior to receipt of vehicle.
- Is willing and able to take a short-term bank loan to cover costs associated with the car.
- Will attend Car Orientation program prior to receiving car.
- Is insurable and can budget the ongoing expense of car insurance.
- Does not own any other car nor have one available to you.
- Does not have any insurance violations with MVA
- If under age 25, has a dependent child.

PLEASE NOTE:

Distribution of cars to eligible applicants depends on the availability of cars. The process from submission of your application to receipt of a car may take from one to several months. Please be patient. Applicants/sponsoring agencies will be advised as to the status of application as they move through the selection process. Completion of this application does not guarantee that you will receive a car.

Submit With Your Application - Check List

Check only if the item listed is included with your application. If the items listed are not included with your application it will not be accepted!!

- Copy of Social Security Card
- Copies of valid Maryland or Virginia drivers' license for all persons in your household. Verification of employment or job offer or employment program.
- Proof of disability (if appropriate).
- Proof of income showing at least 30 hours per week. Pay stubs etc.
- Two-year driving record (to be reviewed for insurability) for everyone who is licensed to drive in your household.

Also attached is the application for Sandy spring Bank which must be filled out and returned with this application.

Read Carefully and Sign Below

I have read the requirements as outlined on page one of this application and I meet each of the requirements necessary to qualify for a car from Vehicles for Change, Inc.

The information provided by me in this application is true and complete to the best of my knowledge. I understand that any misrepresentation or omission of facts called for is cause for the rejection of this application. Further I understand and agree that evaluation of this application does not guarantee a car from Vehicles for Change, Inc.

Signature of Subject

Date

**Vehicles For Change, Inc.
APPLICANT DATA**

Name of Applicant: _____

Address: _____
Street City State Zip

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Email Address: _____

S.S. #: _____ Driver's License: _____

Have you ever been licensed to drive? Yes No

Can you drive a motor vehicle? Yes No

Can you drive a stick shift? Yes No
If yes, you may get a car quicker.

Are there others in your household licensed to drive? Yes No

If yes, who are they? _____

HOUSEHOLD MEMBERS (including applicant)

| Name | Relationship to applicant | | |
|------|---------------------------|--|--|
| | SELF | | |
| | | | |
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If additional space is needed for family members, please use the back of this page.

Do any household members own a car, van or truck? Yes No

If yes, name of person: _____

Do you have access to this vehicle? Yes No

HOUSEHOLD INCOME AND EXPENSES

Your income and expense information must be **completed accurately**. Applicants should complete this part of the application with someone from the sponsoring agency. Note that the items below are all on a monthly basis.

Net Income per Month

Take Home Wages/Salary (after taxes)

*(If you receive a check each week, multiply the amount by 52 and then divide by 12;
if you receive a check every 2 weeks, multiply your check by 26 and divide by 12)*

\$ _____

Child Support

(Only if you are sure to receive it every month)

\$ _____

Food Stamps

\$ _____

TANF or other State support

(Only if you will receive for at least 9 more months)

\$ _____

SSI (amount of monthly check)

\$ _____

Other Income (list on lines below)

\$ _____

\$ _____

TOTAL OF ALL INCOME LISTED ABOVE

\$ _____

Expenses per Month

Housing Costs

Mortgage/Rent

\$ _____

House Repairs

\$ _____

Insurance

\$ _____

Total Housing

\$ _____

Utilities (Monthly Bills)

Gas and Electric

\$ _____

Water

\$ _____

(if your water bill comes every 3 months divide by 3)

Phone (include cell)

\$ _____

Total Utilities

\$ _____

Child Care and School Expenses

Monthly Childcare Fees

\$ _____

School Materials

\$ _____

Other

\$ _____

Total Child Care and School Expenses

\$ _____

Medical Expenses (you will need to determine or estimate Medical on a monthly basis)

Doctor Visits \$ _____
Dentists \$ \$ _____
Prescriptions \$ \$ _____
Eye \$ \$ _____

Total Medical Expenses \$ _____

Transportation

Car ownership Monthly Costs (only if you currently own a car) \$ _____
Car Insurance \$ \$ _____
Gas \$ \$ _____
Car Repairs \$ \$ _____
Monthly Cab or Bus Fare \$ \$ _____
Ride Payments to Friends \$ \$ _____

Total Transportation \$ _____

Gifts (you will have to divide the amount by 12 to get your monthly costs)

Christmas \$ _____
Birthday \$ \$ _____
Other \$ \$ _____

Total Gifts \$ _____

Food - Meals and Groceries – Including Food and Non-Food Items

Lunches \$ _____
(for your children at school or daycare or yourself at work)
Spending on Dinners Out \$ \$ _____
Groceries \$ \$ _____
Groceries should include: Cleaning supplies, household items, toiletries, cosmetics, cigarettes

Total Food \$ _____

Clothing (include shoes, coats etc. : estimate monthly cost for yourself and family)

Self \$ _____
Children \$ \$ _____

Total Clothing \$ _____

Entertainment/Recreation

Cable or Dish \$ _____
DVD Rentals \$ \$ _____
Vacations (divide total by 12) \$ \$ _____
Other \$ \$ _____

Total Entertainment \$ _____

Total Expenses (add all the above items in the last column) \$ _____

Available Monthly Funds (income minus expenses) \$ _____

Have you received Cash Assistance or other benefits in the past 24 months? (Food stamps, medical assistance, POC etc.)

Yes No For how many months? _____ From which agency? _____

Money in Savings Account or Other Savings \$ _____

Note: You will need at least \$400 in savings for your first payment and your car taxes, tags and title fees.

EMPLOYMENT

Are you currently employed Yes No Number of hours per week? _____

Hours: Begin _____ am/pm End: _____ am/pm Shift 1st 2nd 3rd

Current Employer: _____

Address: _____

Contact Person: _____ Phone: _____

How long have you been employed there? _____ Position: _____

List your last three employers, your position with that employer, and the dates of the employment:

1. _____

2. _____

3. _____

If you are not currently employed, do you have a verifiable job offer? Yes No

If yes, please list the following:

Employer: _____

Address: _____

Contact Person: _____ Position: _____

How are you getting to work now? _____

How will a car allow you to become/remain self-sufficient and improve your life? You may use back of this page to write your response. _____

Income Guidelines

Applicants must be making less than the amount listed below. **Note:** the income is **annual** and **before taxes** (Gross Amount). If more than one adult lives in the household you must include their income as well.

Your Household Annual Income

Your Gross Pay per Year before taxes \$ _____

Other Income – Child Care, Food Stamps, etc. \$ _____

Income of Other Individuals in the House \$ _____

Total Household Income \$ _____

Total Number of Persons in Household _____

Your Maximum Income Level per the chart below \$ _____

Income Guidelines

| Number of Persons in Household | Maximum Income Level |
|--------------------------------|----------------------|
| 1 | \$22,000 |
| 2 | \$32,500 |
| 3 | \$37,500 |
| 4 | \$41,875 |
| 5 | \$46,250 |
| 6 | \$51,875 |

SPONSORING AGENCY

To be completed by Sponsoring Agency or Individual

Sponsoring Agency: _____

Mailing Address _____

City _____ State _____ Zip _____

Contact _____ Phone _____

E-mail _____ Fax _____

Why would the applicant be a good candidate for a car from Vehicles For Change, Inc.? Please explain: _____

Explain any extenuating circumstances: _____

Signature of Sponsoring Agency Rep: _____ Date: _____

Applicant Name _____

DSS Case Number (Adapt#) : _____

Is the applicant receiving TANF payments now? _____ Has the applicant received TANF payments during the last 24 months? _____

Demographical Information

Please provide the following information which will be used by authorized personnel for statistical purposes only. **This data will not impact the selection process. Vehicles For Change, Inc. does not discriminate based on race, sex, religion or national origin.**

Race (please check one only)

- White, non-Hispanic
- Black, non-Hispanic
- Asian/Pacific Islander
- American Indian/Alaskan Native
- Hispanic
- Other _____

Household Status

- Single, male head of household
- Single, female head of household
- Two adult household

Please note, the following information is more detailed than that completed on Page 2. Do not skip this section even though you have entered it previously. Failure to complete will result in application not being processed.

HOUSEHOLD MEMBERS (including applicant)

| Name | Relationship to applicant | Social Security Number | Date of Birth |
|------|---------------------------|------------------------|---------------|
| | SELF | | |
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If additional space is needed for family members, please use the back of this page.

Note, per Maryland Law: Every child under 6 years old, regardless of weight, and every child weighing 40 pounds or less, regardless of age, must be secured in a U.S. DOT approved child safety seat. Children and young people up to 16 years of age must be secured in seat belts or child safety seats, regardless of their seating positions. It is strongly recommended that all children ride secured in the rear seat. Drivers and front seat passengers, regardless of their ages, are required to wear seat belts. It is strongly recommended that all occupants wear seat belts.

Number of children not living in your home: _____ Ages: _____

Are any of your children in day care? Yes No How many? _____ Hours: _____

Do any household members own a car, van or truck? Yes No

If yes, name of person: _____

Do you have access to this vehicle? Yes No

If relevant to your application, list any family members who are disabled. Give disability. (You will be required to submit medical documentation of this disability if selected) _____



Vehicles for Change Used Auto Application

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you. When you open an account, we will ask for your name, address, date of birth and other information that allows us to identify you. We may also ask to see your driver's license or other identifying documents.

IMPORTANT: Read these instructions before completing this Application

- If you are applying for individual credit in you own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete sections, A and B. Sign under credit authorization.
- If you are applying for joint credit with another person, complete sections, A, B and C. Sign below. Sign under credit authorization.

Section A

Amount requested \$ _____

Term: _____ months _____ We intend to apply for joint credit.

Section B – Application Information

Full Name: First Middle Last

Section C – Co-Applicant Information

Full Name: First Middle Last

Home Address (Other than P.O. Box)

Home Address (if different from Applicant)

City State Zip

City State Zip

Evening Phone Daytime Phone

Evening Phone Daytime Phone

Social Security Number Date of Birth

Social Security Number Date of Birth

Credit Authorization

By signing below, you (whether one or more than one) authorize Sandy Spring Bank ("we", "our" and "us") to make whatever credit inquiries we deem necessary in connection with this credit application. You authorize us and instruct any person to complete and furnish to us any information that we may request and agree that such information, along with this application, shall remain our property. You authorize us to disclose any information in or relating to this application and/or account if approved (including information received from third persons) to any applicant for or guarantor of, this credit and to any of our existing or future subsidiaries, affiliates, and assigns, and to any potential assignee, transferee, or participant in the credit to which this application relates. The Fair Credit Reporting Act permits us to share, among the Sandy Spring family of companies, information about you from consumer reporting agencies and other outside sources. If you do not wish us to provide this externally derived information to our affiliated companies, you may advise us by writing us at Sandy Spring Bank, ATTN: Quality Control-Operations, 17801 Georgia Ave, Olney, MD 20832. To help us identify this application/account, please include your name, address, telephone number, social security number, and indicate that your request relates to your application/account. By notifying us as specified, the information that we may share among the Sandy Spring family of companies and others having the right to receive such information will be limited to that relating to our experience information about you (e.g., the existence, history and status of your account), but will not include other, externally derived information. By signing below you represent to us that all information provided on this application is true.

X _____ (seal)
Signature of Applicant Date

X _____ (seal)
Signature of Co-Applicant Date

VEHICLES for CHANGE

Customer Car Owner Orientation

Rev 4/3/08

1. About Your Car

- Your car is 8-15 years old and may have over 100,000 miles
- VFC's goal is to get you in a car that will get you from work and transport your family to and from local activities, for 2 years or 24,000 miles
- Concentration is on mechanical and safety items. VFC DOES NOT REPAIR AIR CONDITIONING SYSTEMS, RADIOS, POWER ACCESSORIES, and other OPTIONAL EQUIPMENT.
- May have some minor leaks, rattles, scratches, or dents etc.
- All cars have passed Virginia State Motor Vehicle Inspection.

Initial _____

2. Your Loan

- Provided by Sandy Spring Bank.
- Will receive payment statement showing how much, when and where to send your payments.
- Make all payments on time. The credit you establish is as important as the car you have purchased in your quest for financial independence.
- If at anytime your payment is going to be late, contact VFC and the bank as soon as possible.
- **If your payment becomes more than 45 days late, your car will be repossessed by VFC. Neither VFC nor our designated tow company is responsible for lost or damaged property in repossessed cars.**
- **We keep a key to the vehicle, which can be returned when the loan is paid in full.**
- **If you are late or miss payments number one or two, you forfeit your vehicle.**

Initials _____

3. Your Part

- Make all your payments on time. *Vehicle out of service does not excuse your payment.*
- Take care of your car, interior and exterior.
- Provide assistance to someone else once a month.

Initials _____

4. Your Warranty

- 6 month or 6,000 miles
- You must contact VFC prior to getting repairs done. Please contact **Melissa McKenna for repairs.**
- All warranty work must be done at a VFC garage. VFC does not pay for any repairs completed at any other garage.
- All car loans must be up-to-date.
- Warranty does not cover regular maintenance items (such as tune-ups, oil changes, wipers, belts, tires, lights, etc.) or damages resulting from collision, vandalism, negligence, faulty operation or maintenance. **Negligence includes driving the car after the temperature gauge and/or warning light has registered as "HOT". This will result in extreme damage to the engine and will only occur through driver negligence. This is a costly repair and will not be covered by VFC**
- You must keep any garage appointment set for you at a VFC garage. Failure to do so without 12 hour prior contact will result in VFC not covering that repair.

NOTE: When taking your car to any garage, understand that the garage is NOT responsible for anything left in the car! Do not leave any valuables in your car when you take it for repairs!

- VFC does not cover towing costs. You have been provided a AAA premier membership.
- All vehicles must have an oil change every 3,000 miles to keep your car's warranty. Keep your receipt to prove your oil was changed.
- All cars needing repairs must be free of body or frame damage that would keep the car from passing inspection. Any damage must be repaired before any warranty work will be done.
- If the costs of the repairs exceed the value of the car, VFC may replace the car with another of our selection. The warranty will continue from the date of the original purchase.
- VFC cars are intended to provide transportation in the metro area. Remember, these are used cars. We recommend driving them locally for a period of time before attempting out of state trips. The warranty covers your vehicle only in our trading area. Should your vehicle fail out of state, repairs will be at owner's expense.

Initial _____

5. After Your Warranty

Once your warranty is expired, all car repairs are your responsibility. You WILL have some repairs. We recommend that your plan accordingly and save some money each month to have available when the time comes. Do not get caught off guard with a \$300 or more bill. Everyone who owns a car has repair bills each year no matter the age or number of miles on the car. Please think ahead.

Initials _____

6. Your Car

The following items will be reviewed individually at your specific car:

- **Check fluids weekly for the first month then biweekly afterwards. How to check the following fluids:**
 1. Oil-Note that is not unusual for a car older than 10 yrs to burn a quart of oil per month.
 2. Transmission
 3. Coolant
 4. Power Steering
 5. Brake Fluid
- Check air pressure and replace air in tires
- Battery operation for jump start
- Check lights
- Starting procedures automatic and manual
- Internal Items
 1. Seatbelts
 2. Mirrors-electric
 3. Gear shift
 4. Seat controls
 5. Dashboard gauges/warning lights
 6. Location and importance of reading manual

Initials _____

I understand the VFC program and what they provide me as well as my responsibilities as explained above.

Signature

Date



How it works:

Vehicles for Change is in the "transportation business" ...we are not a used car lot or a regular car dealer. We have a grant from the State of VA to provide *transportation* to low income families.

VFC receives and repairs donated cars. Vehicles leave our shop in Ashland VA with a brand new State Inspection Sticker, new repairs, new oil change and about half a tank of gas.

If a vehicle passes VA State Inspection, it means the State says it's safe to operate. If a vehicle passes Inspection, we DO NOT replace parts because you do not think they are safe. If you want new tires or brakes and the Inspector tells us they are safe...we do NOT buy new ones but you may do as you like. We send our vehicles out to another shop for Inspection. We do not do our own inspections.

When a vehicle is finished being repaired, we go to the list of waiting customers. If your name is on the top of this list...you get the vehicle that is ready. You do not get to choose your vehicle. There is no bargaining at the time of sale. This is the car you get and if this vehicle does not suit you, please tell us BEFORE you put insurance on it as it takes a lot of work to get everything ready. If you do not want the vehicle that we have ready...you do not get a second chance. The vehicle will go to the next person and you will receive no vehicle. We always have 30-40 people waiting. If you come to pick up your car and you do not like it...you will NOT get a different car. You will NOT be able to change the price or any other part of the transaction. This is the same for all our customers. If any part of this transaction does not suit you, please tell us so we can assign the vehicle to the next customer waiting.

The costs are the same for all our customers.

Vehicle...\$900.00

AAA for one year...\$99.00

30 day tag...\$3.00

Total, \$1.002.00

"AAA" is Automobile Assoc. of America. We buy an account for ALL customers even if you already have a roadside assistance package from elsewhere. You can call for assistance 4 times. The AAA package will explain the details when you receive one.

We co-sign a bank note for you. If you miss a payment, we do not repair the car until you are current. If you miss 3 payments, we repossess the car.

Vehicles for Change is a non-profit organization.
(410) 242-9674 • 4111 Washington Blvd. • Halethorpe, MD 21227
www.vehiclesforchange.org

All vehicles receive the same Vehicles for Change Warranty. 6 months or 6,000 miles WHICH EVER COMES FIRST! For example, if you drive 6,000 miles in 3 months....your warranty is over. For warranty service, call the person they tell you to call when you get the car. The warranty is designed to keep your car safe and dependable. We do not fix every little noise and scratch. This is a TRANSPORTATION program. Our task is to provide you with safe, dependable transportation. Some cars are older, not so pretty and have higher miles than others. All cars will be safe, dependable transportation.

VFC has repair shops all across the State. If you need repairs, call the person assigned to you. If covered by warranty, you will be asked to make an appointment at the shop most convenient to you. You make your own appointment. You must bring your vehicle to the shop in a timely manner. For instance, if you keep driving for 2 weeks, we reserve the right to not do the repair. VFC does not work on air conditioning, radios, CD players or other items that are not responsible for the safety of the vehicle. If you over heat your vehicle VFC will not pay for the repair. Overheating is a driver's error...if you blow up your engine it's because you did not stop the car when it started to overheat. VFC WILL NOT COVER A "BLOWN HEAD GASKET" which is what happens when you over heat the engine. Remember, these repair shops work for VFC at a discount. We expect you to be courteous and polite. VFC is the one paying so VFC is the one to resolve any issues with the shop...not you. If a shop complains about you, you may be asked to go to another shop which may very well be an hour or more away. Please contact your VFC representative if you have any issues.

I have read the above or, have had someone interpret it for me and understand the program.

Signature

date