

What is By Car?

By Car helps eligible Lorain County residents purchase a used vehicle.

For every dollar saved, the program matches it **3 to 1** toward the purchase of a used vehicle. For your contribution of \$2,000, LCCAA can match up to \$6,000.

Residents can save over time or use a lump sum to purchase a vehicle.



By Car



Demand for this program is high and funding goes quickly. Participants can realistically expect to wait several months from inquiry to completion of all program requirements.

Applications expire after one year if there is no continuous contact with the agency. Participants can use this service one time.



Learn more by contacting Bobby Taylor, Director of Planning and Grantsmanship, at 440-204-3153 or btaylor@lccaa.net.



Lorain County Community Action Agency
936 Broadway Ave., Lorain, Ohio 44052
1-888-245-2009 www.lccaa.net

Save earned income to buy a car.
Learn to manage your finances.
Free to those who qualify.

Tired of walking to work?
Borrowing cars from family
or friends to get around?

By Car may be your solution.

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Who is Eligible?

Participants must be 18 years of age or older, working, participating in a verifiable job search or enrolled in school.

No one in the household can own a vehicle.

The household must be living at or below 200% of the Federal Poverty Line.

For 2025, 200% of the FPL is \$64,300 for a family of four. These guidelines are updated annually. Call LCCAA to make certain you qualify.

Participants also must complete the savings requirement, attend a financial literacy class and purchase the vehicle from a reputable dealership.

You must be insurable. Vehicle insurance is required. More specific requirements will be given out as the application is approved.

Documentation requirements include:

- ▶ Valid Driver's License for participant
- ▶ Social Security Card or Birth Certificate for all household members
- ▶ Proof of income for the last 30 days for participant

LCCAA forms to complete:

- ▶ By Car Application
- ▶ CSBG Application
- ▶ Statement of No Vehicle Ownership

Successful participants agree to own the vehicle for at least six months.

What Will You Learn in the By Car Program?

Financial Literacy Topics

Topics covered in the financial literacy class include:

- \$ Preparing a budget.
- \$ Tracking your spending.
- \$ What counts as income.
- \$ Identifying required vs. optional expenses.
- \$ Understanding your credit score.
- \$ How to read a credit report.
- \$ How to correct a credit report.
- \$ How mortgages work.
- \$ Types of loans and how they work.
- \$ Avoiding payday lenders.
- \$ Fees and costs of credit cards.

All topics are expanded upon in LCCAA's Getting Ahead program. Please call for more details.



Purchase Checklist

All participants also receive a copy of the By Car Program's 102 point checklist for buying a used car.

This thorough tool covers every part of the vehicle including:

-  Body
-  Tires
-  Suspension
-  Upholstery
-  Fluids
-  Shifting
-  Brakes
-  Steering

Having the vehicle inspected by an independent mechanic prior to purchase is strongly recommended.

The program also covers basic tips of purchasing a used vehicle as well as other major purchases.