



Getting There

Vehicle Donation and Personal Transportation Program

Description

Getting There is for working families who need an affordable transportation option. All applications are presented to a multi-agency Getting There Leasing Committee for review. This committee considers the number of applications, the vehicles available, a family’s ability to make payments, and other factors when making leasing decisions. The leased cars and vans are typically 10-15 years old, with leases ranging from 4-18 months. These vehicles are meant for local transportation so that families can maintain employment. All vehicles go through a basic vehicle safety inspection prior to lease, necessary repairs are completed and registration/tabs are current. During the time of the lease, Getting There program participants are responsible for monthly payments, full coverage insurance and maintenance. At the end of the lease term, the lessee may opt to purchase the vehicle at a set price.

Participation

The CAP Agency’s Getting There program is available to families living in Scott, Carver or Dakota Counties. Getting There is designed to help people to make positive financial changes to enable their household to be more self-sufficient. Applications are limited to people who would not normally qualify for a car loan at a bank or credit union, due to a lack of credit history, negative credit history or limited income. When current lease holders make their payments on a timely basis, these funds go into a pool to purchase and repair additional vehicles so that more residents in the community can better their lives. Leases are done only as cars become available.

Eligibility

- Persons seeking a Getting There car must complete a lease application package, meet with a financial counselor, and attend a series of Financial Education classes in order to be considered for a leased vehicle.
- Applicant(s) must be an involved parent of minor dependent child/ren.
- Applicant(s) must be currently employed for 6+ months, and must average 30+ hours per week.
- Applicant(s) must be current on rent/mortgage, and not more than 60 days past due on utility bills.
- Other eligibility requirements do exist. *The Getting There program cannot accept applications from anyone who has the following: currently in default on student loans, currently in or considering filing bankruptcy, currently owe state/federal tax liens, applicant is more than 60 days late on payments for any vehicle in their name (as noted on credit report) or the applicant has had a vehicle repossessed in the last six months.*

Income Guidelines

HH Size	Max Gross Income
2	\$49,200
3	\$55,350
4	\$61,500
5	\$66,400
6	\$71,350
7	\$76,250
8	\$81,200

Contact Information

For more detailed information about the Getting There program, contact Lisa Bah at lisa.bah@capagency.org or 651-322-3544.

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