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Vehicles for Change Featured in New Report that Drives Home the Need to Create and Improve Car Ownership Programs for Low-income Families

“Shifting into Gear” Highlights the Successes of Vehicles for Change’s Programs

HALETHORPE, Md. (April 22, 2014)—Working Cars for Working Families (WCWF), a project of the National Consumer Law Center (NCLC), features Vehicles for Change, Inc. (VFC) in its newly released report documenting how nonprofit car ownership programs across the U.S. are getting cars into the hands of families that need them most in “Shifting into Gear: A Revised Guide to Creating or Improving a Car Ownership Program.”

The largest program of its kind, VFC’s unique social enterprise approach has enabled the organization to become one of the most successful affordable car ownership programs in the country, serving more than 500 low-income families annually in the Maryland, Washington, D.C. and Northern Virginia region. VFC’s model relies on car donations from the public and low-cost financing, and utilizes strategic community and social service agency partnerships.

The report attributes VFC’s success to its diversity of funding sources and program evaluation metrics. Interest from loan payments through VFC’s Tier I program supplements grants, donations and state contracts. In 2006, VFC launched Freedom Wheels, their retail car dealership, to generate additional revenue and fund its programs. Cars donated to VFC with a high retail value are sold at market value through the Freedom Wheels lot. Unlike many other charities, VFC donors are able to deduct the full fair market value of their car, because the vehicle is given to a low-income family.

“We wanted to create a program that could sustain itself without relying exclusively on grants or the generosity of donors,” said VFC President Marty Schwartz. “Through key partnerships, our programs are able to provide employed low-income clients with personal transportation. Our Tier I program enables clients with poor credit histories to attain loans with low-interest rates and rebuild credit.”

For many families in the U.S., a car is a necessity and especially so for low- to moderate-income families. Only about 25 percent of jobs in low- and middle-skill industries are accessible by public transit within 90 minutes for typical metropolitan commuters. And yet, about 36 percent of low-income single parents do not own a car, compared with 4 percent of more affluent families.

“Abuses in the car sales and finance market, personal credit problems, and plain lack of affordability keep many families from getting and keeping a reliable car,” says John W. Van Alst, author of the report.
and director of NCLC’s Working Cars for Working Families project. “We are making headway in improving transparency and fairness to address some abuses, but there will always be a need for programs to help families obtain a car. This report will enable new programs to begin and existing programs to improve, reaching many more families in need.”

Download the report and explore a searchable database of existing programs and other resources at: [http://tinyurl.com/p2pmjgf](http://tinyurl.com/p2pmjgf). Please direct all media inquiries and requests to Josie Hankey at 410-420-2001 or by email at Josie.Hankey@FallstonGroup.com.

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**About Vehicles for Change**

Vehicles for Change accepts and repairs donated cars and awards them to prequalified families for as little as $750, enabling low-income families to become self-sufficient. A nonprofit organization, VFC receives 99 percent of its car donations from the public. Since 1999, VFC has awarded more than 4,700 cars to low-income families, changing the lives of more than 16,400 people. Eligible families are referred to VFC through partnering social service type agencies. VFC car donors gain a substantial tax advantage that’s not available with most other charities. We’re the only organization in Maryland and Washington, D.C. that makes it possible for donor to deduct the full fair market values of their car, because their donation is awarded to a low-income family.

For additional information about Vehicles for Change, or to donate a vehicle, visit [www.vehiclesforchange.org](http://www.vehiclesforchange.org) or call 855-820-7990. Follow the organization on Facebook at [www.facebook.com/vehiclesforchange](http://www.facebook.com/vehiclesforchange) and Twitter @vehicles4change, and explore their official hashtag “#VFCjourney.”

**About WCWF**

Working Cars for Working Families, a project of the National Consumer Law Center® ([www.nclc.org](http://www.nclc.org)), seeks to ensure that working families can get, keep and use a reliable car at fair terms. This report, a searchable database of existing programs, and other resources can be found at [www.workingcarsforworkingfamilies.org](http://www.workingcarsforworkingfamilies.org).