



## Project S.H.I.F.T.

### Securing Help In Family Transportation

#### **PROGRAM DESCRIPTION**

SHIFT (Securing Help for Family Transportation) is a car ownership program for working families to purchase a low cost, reliable vehicle, regardless of their income level and credit score.

Each year, LCSA purchases vehicles to sell to approximately 15 families. Participants will pay a minimal down payment of approximately \$400 along with an affordable monthly payment for 2 years. This will cover the cost of the car and a maintenance warranty for 24 months or 24,000 miles. After the buyer completes 2 full years of payments, they will own the vehicle.

Along with the purchase of the vehicle, each buyer receives employment and financial coaching to assist in helping them reach their goals and improving their financial stability. Additionally, participants receive information on vehicle care and maintenance.

#### **MISSION**

The mission of the SHIFT program is to provide program participants with reliable transportation and coaching for the 24 months they are in the program so they are able to raise their income, reduce their spending, improve their quality of life, expand their car ownership knowledge and gain an asset.

#### **ELIGIBILITY**

For a buyer to be eligible for the SHIFT Program the following criteria must be met:

- Employment for at least 4 months
- Live in Maricopa County
- At least one minor child living at home
- Ability to afford car payment, insurance payment, registration
- A driving record which reflects minimal risk to the vehicle
- Housing stability
- Motivation to improve financial situation
- US Citizenship
- Willingness to complete the outlined application process
- Vehicles are 4 door Sedans and will not accommodate larger families
- Income under 80% of the AMI?
  - Family of 2 – \$40,250
  - Family of 3 – \$45,300
  - Family of 4 – \$50,300
  - Family of 5 – \$54,350

## **APPLICATION PROCESS**

### Step 1 – Apply

Applicants who wish to be considered are required to submit their applications by fax, mail or in person, with all required materials to LCSA. Applications are reviewed based on funding and vehicle inventory.

### Step 2 - Interview

Completed applications are reviewed to determine eligibility for interviews. Interviews are by invitation only and are based on evidence supportive of eligibility, risk, stability and financial goals. Applicants will be notified by email or phone if they will be moving on to the interviewing process. Decisions are generally made within one month of the interview.

### Step 3 – Acceptance

Applicants are extended acceptance to the program based on the qualitative and quantitative data gathered from the application, interview process, and completion of all application requirements. Multiple criteria are used to select the most qualified candidates from an applicant pool that exceeds the number of vehicles available.

Once a buyer is selected, they will need to complete a financial fitness workshop if they have not completed one within 6 months of the date of application. There can be a 3- 6 month wait for a vehicle. Once a vehicle is offered, proof of full coverage insurance is required. If the buyer does not accept the vehicle offered, they will need to wait until all other buyers are connected with a vehicle before another offer is extended.

## **APPLICATION**

Individuals applying for a vehicle through the SHIFT Program must submit documentation for the following minimum requirements:

1. Completed Application
2. Verification of at least 1 child living at residence
3. Verification of address in Maricopa County
4. Verification of employment - last 4 pay stubs
5. Driver's License/ US Citizenship
6. Letter of intent outlining how this program will be able to help improve financial stability
7. Letter of Recommendation - Applicants are required to submit at least one letter of recommendation.

Applicants will be notified of the status of their application by email and are required to provide any additional information requested by email to be considered. Applicants are responsible for notifying the SHIFT Coordinator of any changes in their mailing or email address.

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