

# Need An Accessible Vehicle?

## Funding and Affordable Financing Options

**National Disability Institute (NDI)** recognizes that vehicles are expensive, especially when a person needs a vehicle with a wheelchair lift or other accessibility features. This guide provides information and tools to help individuals find funding options that may assist with financing or lowering the cost of purchasing or modifying an accessible vehicle.

### ALTERNATIVE FINANCE PROGRAMS

This is a good place to start your search. There are more than 40 Alternative Finance Programs (AFPs) that provide referrals for grants, helping people who need an accessible vehicle and or assistive technology find local resources that can help them save money and get the vehicle they need. When a person needs a loan to purchase an accessible vehicle, make a vehicle accessible, or repair an accessible vehicle these programs can offer a loan at 0 percent to 8 percent interest. There is no income requirement to apply for a loan. However, a person's ability to repay a loan and outstanding credit obligations or bankruptcy are taken into consideration.

**Tip:** Obtaining and paying for an AFP loan may be a credit building opportunity for those with little or no credit. Consider first completing a spending plan to know how much you can save in advance, or pay monthly, should you need a loan.

### DISABILITY FOUNDATIONS AND ORGANIZATIONS MAY OFFER FUNDING

The disability foundations and disability organizations listed below may offer funding and additional supports that can help reduce the cost of purchasing an accessible vehicle.

For example, a person with Multiple Sclerosis may contact the Multiple Sclerosis Foundation, or a person with a spinal injury may reach out to their local, United Spinal Association to ask if funding is available to help pay for an accessible vehicle. An injured firefighter or police officer may qualify for funding through an affiliate foundation.

- Medicaid Home and Community Based Waiver or Developmental Disability Council A person who receives Medicaid nursing home diversion waiver services or services from their state's Developmental Disability Council, may be eligible for funding to help them pay for accessibility of a vehicle for themselves or for a caregiver to transport them.
- Social Security Administration's (SSA) SSI and SSDI work supports can help a person afford a vehicle needed for education and/or employment.
- A Plan for Achieving Self-Support (PASS) may include the cost of a vehicle and the modifications that are needed to meet an employment goal. An Impairment Related Work Expense may help a person afford accessibility features when receipts are submitted to SSA for payments made for modification of a vehicle that is needed for employment. Reach out to a local Social Security Disability Counselor to find out more about these options.

*Note: Most funding programs do not reimburse individuals for vehicles that have already been purchased. Individuals seeking a grant must first apply, receive preapproval, and then begin the process of identifying a vehicle that meets the funder's guidelines for approval. The companion resource to this guide "Selecting or Upfitting a Vehicle for Accessibility" provides information on how to locate an accessible vehicle and determine which vehicles can be modified for accessibility.*

- Vocational Rehabilitation may pay for behind-the-wheel driving classes, driver evaluation and the modification of a vehicle to get to an education program and/or employment.
  - Veteran's Administration may help to pay for the purchase of an accessible vehicle for those who have a service-related disability.
  - National Mobility Equipment Dealers Association: Rebate programs may reimburse up to \$1,500 of the purchase price of a new or leased accessible vehicle. Ask the dealer if the vehicle manufacturer, whether it be Audi, Chrysler, Ford, GM, Honda, Toyota or another, offers a rebate for accessibility of a new vehicle.
  - A local Center for Independent Living may sponsor a Go Fund Me Account, helping a person purchase an accessible vehicle. The agency can manage the account, so the contributions do not impact means-tested benefits like SSI, Medicaid, HUD and SNAP.
  - Individuals can also open a lifelong fundraising campaign with Help Hope Live, a nonprofit that specializes in crowdfunding for disability and medical needs without ever impacting means-tested benefits.
  - Some states may offer reimbursement of costs for an accessible vehicle to meet the needs of a child who is under 22 years old. Massachusetts and New Jersey offer the Catastrophic Illness In Children's Relief Fund. Contact the program before purchasing a vehicle.
- ABLE Account:** People with a disability that began before age 46 may be eligible to open an ABLE account. A person may save and invest money in an ABLE account, without impacting means-tested benefits. The savings may be used to cover transportation costs, including the purchase of a vehicle or modifications to make a vehicle accessible.
- If a loan is still needed, loan options can be compared. See if your state offers an Alternative Finance Program, as the repayment terms and interest rate may save you money over other financing options available at a vehicle dealership, a bank or credit union.
- Tip:** Before signing any loan agreement, ask for a written statement of how much the loan will cost when paid in full. Compare this cost with another lender's offer to select the least expensive option.



*For more information,  
visit [NationalDisabilityInstitute.org](https://NationalDisabilityInstitute.org).*



*Looking for more?  
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