# Selecting or Upfitting a Vehicle for

## **Accessibility**

When selecting a vehicle that is or will be modified for accessibility, several important factors should guide your decision. This guide highlights the key considerations to help you choose effectively.



### Determine the specific accommodation needed

It is important to identify the specific needs of the person who will use the vehicle as well as how it will be used over time. Whether the vehicle will be driven from your chair, by a caregiver or companion, this will impact the type of equipment required, as well as the base vehicle selected. Common accessibility features include hand controls, rear or side-entry ramps, wheelchair tie-downs, and other adaptive equipment. Driver assessment and training may help individuals better understand which accessibility features will support their mobility needs based on their condition and circumstances.

Training can be provided by a local <u>Certified Driver</u>
<u>Rehabilitation Specialist</u> prior to selecting accessibility
features for a vehicle. A person can also participate in
driver training sessions after they have purchased
their accessible vehicle to practice driving and to
learn how to safely use their vehicle's accessibility
equipment features.

An experienced consultant from a qualified mobility dealer like <u>MobilityWorks</u> can help you work through available options. The consultant will assess both the adaptive needs, as well as the expected lifestyle use for your vehicle. Given updated technology, safety features, and vehicle availability, it is important to consider that you may determine that it is a different vehicle than the one you had in mind, the one that best meets your needs.

Selecting or upfitting a vehicle for accessibility is a significant expense. Therefore, it is recommended that all these factors be considered when you shop around and compare your options and before you make your final selection.



### Check what vehicles can be converted

Not all vehicle makes and models can be made accessible. Start by reviewing this list of <u>Accepted Conversion Vehicles</u>. This list will compare performance, reliability and cost with <u>Consumer Reports</u> to help narrow down preferences.

Depending upon the accessibility features, the vehicle may need to be made accessible at more than one facility. For example, a vehicle can be made wheelchair accessible at one facility, and then sent to another facility for hand-control installation.



#### **Newer is better**

Consider purchasing the newest vehicle you can afford to get the most up to date standard safety features that are available on the market. Test drive the vehicle to know how it will work for you. If purchasing a used vehicle, the dealer may provide a CARFAX report. This report may not include accident damage or repair history information. It is important that a used vehicle be taken to an auto repair shop for independent inspection. At minimum, ask that the selling dealer complete a written inspection report to help protect you if something fails when you drive off the lot. A pre-purchase inspection may cost up to \$200, but it can mean the difference between purchasing a reliable vehicle or a vehicle that will need repairs to be safe. After-purchase problems can be reported to the Office of the Attorney General and the Division of Consumer Protection, but it is better to take steps to protect yourself upfront, when purchasing a used accessible vehicle.



#### Ways to save money on a purchase

Look up the value of the vehicle you want to purchase. You may need to negotiate the purchasing price, given the age of the vehicle and accessibility features. You may even want to bring a friend to help negotiate the selling price, interest rate, and repayment term for loan purchase. Trading in a vehicle at the dealer where a new car will be purchased may save sales tax.

**Tip:** Please note, select cars may be possible for accessibility features; ask a <u>Certified Driver</u>
<u>Rehabilitation Specialist</u> or a <u>National Mobility</u>
<u>Equipment Dealers Association (NMEDA) member</u>
near you to select the vehicle of your choice.

**Tip:** A buyer does not need to accept extended warranties, GAP or credit insurance. A person has the <u>right to cancel such add-on options</u> during the term of the loan. This can help save money.

Also, you will find that the cost or value of a vehicle modification for accessibility is not taxable. However, it is important to ensure that comprehensive collision auto insurance covers the value of the vehicle and accessibility features too. This helps to ensure that the accessible vehicle can be replaced if it is in an accident.

Taking steps to develop good credit can help a person save money when financing and insuring a vehicle. A person may opt to review their credit report with a <u>financial counselor</u> or with a <u>credit counselor</u> to address any concerns prior to vehicle purchase.

#### **Accessible Vehicle Purchase Check List:**

Contact your local <u>Alternative Finance</u> <u>Program</u> for referrals and an affordable loan	Test drive the vehicle prior to signing a purchase agreement
Take steps to address any credit concerns  Develop a <u>spending plan</u> to know how much	Obtain a written pre-purchase evaluation of the vehicle
you can afford to repay monthly  Consider pre-purchase driver assessment	Discuss loan options and ask how much the total payments will cost over time
and training  Explore accessible vehicle grants	Get comprehensive collision on the vehicle and the accessibility features
Explore vehicle accessibility features for your needs	Consider post-purchase driver assessment and training
Contact <u>a local NMEDA vehicle dealer</u> to learn what vehicle can be made accessible  Look up the value of the vehicle	Keep your accessible vehicle in good working condition and start saving now for your next accessible vehicle.

