

Welcome!

Navigating Accessible Vehicle Purchase

Thank you for joining us today.

The webinar will begin momentarily.

Please note: This webinar is being recorded and the materials, including a transcript, will be placed on [National Disability Institute's Accessible Transportation and Assistive Technology site](#), along with other AT Spotlight Webinars.



ndi | 20 YEARS OF
IMPACT
ESTABLISHED 2005

Navigating Accessible Vehicle Purchase

Presented by
Laurie Schaller
Manager - Financial Empowerment

Captioning

- Real-time captioning is provided during this webinar.
- The captions can be found by clicking on the “cc” button in your Zoom controls at the bottom of the screen.
- Or you can use this [external captioning link](#).

Submitting Questions or Technical Difficulties

For Questions & Answers: Please use the Q&A box to post any questions you have during the webinar.

If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing HPrice@NDI-INC.org

National Disability Institute (NDI)

NDI is a national nonprofit organization dedicated to building a better financial future for people with disabilities and their families. NDI is the first organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities, for the past 20 years.



What we do:

- Build capacity of the field through training and technical assistance
- Drive systems change by implementing models that can be replicated
- Test innovative approaches to financial empowerment
- Lead research to uncover barriers and opportunities
- Advance change through public education and policy development

Meet the Players

- **Theo Braddy:** Executive Director - National Council on Independent Living
- **Bryan Rogers:** Drive On - Rochester Driver Rehabilitation Program
- **Henry Powell:** Independent Living Specialist – Maine Alternative Financing Program
- **Molly Jones:** Director of eCommerce and Direct Selling – MobilityWorks
- **Laurie Schaller:** Manager Financial Empowerment – National Disability Institute

AGENDA

- Opening Remarks – Theo Braddy
- National Accessible Vehicle Statistics- Laurie Schaller
 - Navigating Accessible Vehicle Purchase
 - Grants, Social Security Administration Work Supports
 - Protected Savings Options
- Driver Assessment and Rehabilitation - Bryan Rogers
- Alternative Finance Programs and Affordable Credit - Henry Powell
- Modified Vehicle Dealer Services – Molly Jones

Opening Remarks Accessible Vehicle Affordability:

Theo Braddy: Executive Director - National Council on Independent Living

Laurie Schaller

National Disability Institute (NDI),
Manager, Financial Empowerment



U.S. Statistics

- 2017 National Household Travel Survey: 25.5 million people over age five report disabilities that limit their ability to travel.
- The Census Bureau projects that by 2030 there will be 21.5 million more wheelchair users among people 55 and older.
- A new wheelchair accessible vehicle starts at \$70,000

Possible Grants

- Research the availability of disability specific grants
- [State Aging and Developmental Disability Council](#): cost of modification
- [Medicaid Waivers for Your State](#): cost of modification
- [Vocational Rehabilitation](#): vehicle modification needed for education, a job
- [U.S. Department of Veterans Affairs](#) Grants for vehicle modification for service members and veterans with service-related disabilities **Phone: 1-800-827-1000**
- [National Mobility Equipment Dealers Association / Rebate Program](#): Reimbursement of up to \$1,000 of the purchase price of a new or leased modified vehicle.

SSA Work Supports

A person who has a disability and receives SSI and/or SSDI is eligible for SSA work supports that help the person work, retain benefits, including health care benefits, earn more income and purchase resources that support their continued education and employment.

SSA Work Supports for Assistive Technology (Slide 1)

- Student Earned Income Exclusion (SEIE): SSI beneficiary under age 22 who works and attends school regularly;
- Employment earnings up to \$2,410 not counted per month, or up to \$9,730 per calendar year;
- May save funds in an ABLE account towards Qualified Disability Expenses.

SSA Work Supports for Assistive Technology (slide 2)

- Impairment Related Work Support (IRWE): Monthly payments for modification reduce countable earned income for SSI and SSDI beneficiaries, helping them to afford vehicle modification.
- Subsidy: IRS mileage rate applied to commute to and from work may reduce countable earned income for those who use hand controls. (SSDI)
- Plan for Achieving Self-Support (PASS): may allow for extra income to help a person pay for a modified vehicle. (SSI and SSDI)
- SSI and SSDI beneficiaries are eligible for free benefits counseling.

ABLE Savings / Investment Account

- A person who has a disability that began before age 46 is ABLE eligible;
- A person who has received SSI and/or SSDI since before age 46 is categorically eligible;
- A person who does not receive SSI or SSDI since before age 46, may ask their doctor to sign a [disability certification](#) indicating the disability began before age 46;
- An SSI beneficiary may have up to \$100,000 in their ABLE account without it impacting SSI benefits;

Why Save in an ABLE Account?

ABLE savings up to the plan's limit, currently between \$235,000 - \$596,925 will **NOT** affect eligibility for:

- Free Application for Federal Student Aid (FAFSA),
- Housing Assistance - Housing and Urban Development programs (HUD),
- Supplemental Nutrition and Assistance Program (SNAP),
- Social Security and Disability Insurance (SSDI), or
- Medicare (Entitlement to Parts A, B, C, or D)
- Medicaid benefits including Medicaid Waiver Services and Medicare Savings Programs.

ABLE Qualified Disability Expenses

- Assistive Technology
- Basic Living Expenses including food and shelter
- Education
- Employment training and support
- Legal Fees
- Transportation
- Healthcare, presentation and wellness
- Housing: rent, mortgage, property taxes, modification, utilities and insurance
- Personal support services
- Funeral and burial

Bryan Rogers: Drive On

Rochester Driver Rehabilitation Program

- Behind the Wheel Driving
- Driver Assessment
- Script for Accessibility Devices
- Find your local [Association for Driver Rehabilitation Specialists](#)



Henry Powell: Independent Living Specialist

Maine Alternative Financing Program

- Provision of referrals
- Affordable credit building loans

Find your [Alternative Finance Program](#)

How Much Can you Afford?

- AAA's [**2025 Your Driving Costs**](#) analysis revealed that the total average cost of owning and operating a new vehicle is **\$11,577 per year**, or about **\$965 per month**.
- [**Check your Credit Score**](#): the higher your score, the lower the interest rate and overall loan cost!
- National Federation Consumer Credit Counseling: 1.888.820.2815
- Prepare your [**Spending Plan**](#) putting you in control!

NDI Spending Plan Webinar

- Are there opportunities to reduce monthly expenses?
- Is there an opportunity to increase monthly income?
- Are others in the family working to their fullest ability?
- What income pays for each bill?
- Is there money to save regularly?
- Where can money be saved?
- Has something changed, more income, expenses, about to make a large purchase?

Molly Jones: Director of eCommerce and Direct Selling – MobilityWorks



Accessible Vehicle Presentation

Molly Jones
Director of eCommerce & Direct Selling



Vehicle Selection and Purchase Process

Makes and Models Available

- Variety of makes/models available
 - Chrysler
 - Honda
 - Toyota
 - Chevrolet
- Variety of mobility van converters
 - DriveRide
 - BraunAbility
 - Vantage Mobility (VMI)
 - All Terrain Conversions (ATC)



Conversion Offerings and Accessible Features

Side Entry or Rear Entry



Rear Entry Accessible Vehicles



- No need for a larger parking space
- More budget friendly when compared to side entry
- Simplest navigation for wheelchairs
 - Straight up the ramp and straight back down.
- Best used by families or caregivers frequently using tight or unpredictable parking spaces

Side Entry Accessible Vehicles



- Access to driver or front passenger seating area
- Multiple interior layout options
- Ramp choice of fold-out or in-floor
- Trunk space is still useable
- Best used by clients who want driving access or prefer to sit in the front passenger position

Power Operation vs Manual Operation

- Power Operation
 - Used by independent drivers
 - Remote operation and several buttons inside the vehicle
 - Option of kneeling feature
 - Reduces ramp angle
- Manual Operation
 - Used by families and caregivers
 - Lower cost when compared to power options
 - Lower maintenance option



Additional Accessible Equipment

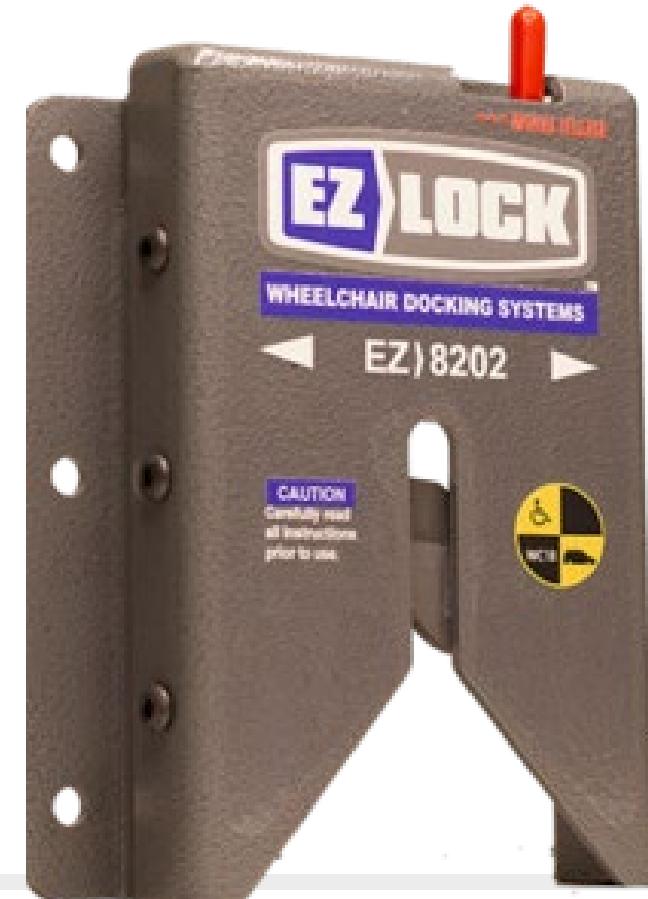
Manual Securement Options

- Standard manual securements
 - Requires some strength to use effectively
 - 4 hooks to be placed on 4 sturdy parts of the wheelchair frame
- Retractable securements
 - Easier to use and less expensive than the power system
 - Securement will automatically tighten



Automatic Docking Systems

- Requires in-store installation and fitting
 - Must be used when driving from a wheelchair
- Lockdown will be installed on the floor of the vehicle in the desired position
- Bracket will be installed on the bottom of the wheelchair



Hand Controls and Driving Aids

Work with a Certified Driving Rehabilitation Specialist (CDRS) to assess your driving needs.

[Search for a CDRS](#)

Available driving aids include...

- Hand Controls
- Steering Aids
- Left-foot Accelerators
- Advanced Electronic Driving Systems





Understanding Your Needs and Available Options

Who is the vehicle for?

- How will they be using the vehicle?
 - Driver
 - Transferring or from the wheelchair?
 - Passenger
 - Where do they prefer to sit in the vehicle?
- How many passengers will the vehicle need to accommodate?
 - How many wheelchair passengers?

What kind of Mobility Device is being Used?

- Wheelchair
 - Power or manual?
 - Will client transfer?
- Scooter
 - Three wheel or four wheel?
 - Client will need to transfer off of the device
- Measurements of device
 - Seated height (from head to floor)
 - Width
 - Length



Purchase, Lease, and Rental Options

Purchasing

Type of vehicle:

- 10 years or newer
- Less than 100k miles

Down payment:

- Most lenders prefer 20%
- 10% generally considered to be the minimum down amount

Leasing

- A new or slightly used vehicle with new mobility conversion
- Down payment amount, plus first month's payment, plus fees
- Set mileage allowance for the lease term
- Set residual amount
 - This is the amount you can purchase the vehicle for at the end of the lease

Rental Options

- Daily
 - \$185 per day (1-2 days)
 - \$160 per day (3-6 days)
- Weekly
 - \$135 per day (7-29 days)
- Monthly
 - \$110 per day (30+ days)
- Weekend Special
 - \$400 per weekend (Friday 1pm-Monday 9am)
- 100 miles/day
- Great option to try before you buy
 - Find [Wheelchair Vans for Rent](#)



Where to find MobilityWorks?

We are Nationwide

- Online Experience
 - Product Specialist will work with you virtually
 - Visit: Shop.MobilityWorks.com
 - Find: [Wheelchair Van Dimension Guide](#)
- Visit us at one of locations nationwide
 - Certified Mobility Consultant will work with you directly
 - Locations: [Wheelchair Accessible Vehicles for Sale in the United States](#)
- Set an appointment at your home, at one of our locations, or have a van direct shipped to you

Thank You

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Questions?

Resources

NDI invites people who use accessible vehicles to submit their story around purchasing an accessible vehicle. People who submit documents, MP3 reels, or participate in the production of videos selected by NDI are eligible to receive a stipend of \$100.

Check out our new guides:

- [Need an Accessible Vehicle? Funding and Affordable Financing Options](#)
- [Selecting or Upfitting a Vehicle for Accessibility](#)