

About Toledo Wheels

The Toledo Wheels program recognizes that transportation can be a significant barrier to a person's employment success and general quality of life. This program addresses this gap by assisting already working individuals/families in acquiring more reliable transportation to gain access to better employment and become self-sufficient.

Program vehicles are:

Mechanically sound
Used cars & vans (No trucks)
Four doors
Automatic transmission

Program funded by:

TARTA Through An (FTA) Job Access
& Reverse Commute Grant



CHERRY ST.
MISSION MINISTRIES



**For more information
or to find out if you
qualify for the
Toledo Wheels
Program, contact**

NODA

**432 N. Superior, Toledo, Ohio
419-243-3734 Ext. 44
nodatoleedo.org**

PARTNERS:

City of Toledo

NODA

Cherry Street Mission
Ministries

TOLEDO WHEELS

*A Partnership between the
City of Toledo, NODA, and
Cherry Street Mission Ministries*



**Are you having difficulty
finding reliable
transportation to work?**

**You could be eligible for the
TOLEDO WHEELS Program**

TO BE ELIGIBLE FOR THE CAR BUY PROGRAM, YOU MUST:

- ✓ Be a resident of the City of Toledo.
- ✓ Must have household income at or below 80% Area Median Income adjusted for family size and provide proof of income.
- ✓ Be at least 21 years old.
- ✓ Have been continually employed for 6 months or longer and are currently working 30-40 hours per week or combined employment and college credit hours (at least 20 hours required employment).
- ✓ Must have a fair credit history or better.
- ✓ Be able to afford a \$150 monthly payment.
- ✓ Have a good driving record and valid driver's license.
- ✓ Not currently having a vehicle titled in your name or any other household member's name, or having only one vehicle titled in your name or any other household member's name that has high mileage and high repair costs.

HOW THE PROGRAM WORKS

Step 1

Call **NODA at 419-243-3734 ext. 44** to schedule an appointment to be interviewed, fill out an application, and provide a credit report.



Step 2

Your completed **application will be reviewed by a Committee** for approval.



Step 3

You will **attend a 4-session Building Wealth class** to learn how to manage your money and make it go farther. The classes will not only help you buy a car but may help you in other areas of your life as well.



Step 4

You will **attend an 8-hour Defensive Driver Awareness class** where you will learn collision prevention techniques, how to drive safely, and how to save money.



Step 5

If selected, you must **attend a 3-session Car Care class**, where you learn about car purchase and vehicle maintenance.



Step 6



attached.

After you have taken all of the required classes, you will **select your car, take delivery of your car, and receive your vehicle title with a lien**

Step 7

You will **make 12 monthly payments of \$150** (*this covers your car payment and insurance*).



Step 8

After you have met all the requirements, you will **receive a clear title** and the vehicle is all yours free and clear.

