



Car Repair and Insurance Assistance Criteria

Please be clear about the criteria below in the first contact with the client.

If client seems to meet criteria for assistance, request that documentation be scanned and emailed to the staff list-serv at l-bbstaff@listserver.ewashtenaw.org, which includes: **valid driver's license; car registration and insurance; written auto shop estimate, and; proof of income and doctor's note, if applicable.** and ask them to call back, before you advocate or make referrals or financial commitments for the person. The person will need insurance **prior** to getting the car repaired, as it is not a good use of funds to pay for repairs to an uninsured car. Accidents can happen, even at a repair shop, with unlicensed drivers introducing possible liability issues to funders.

1. Transportation Necessity

- Explore the feasibility of client taking the bus. If client's medical condition permits, the bus, AAATA Dial A Ride or handicap van service or a cab may be a possibility for doctor's appointments, and a cheaper alternative than a car. If client must deliver children to school or day care in addition to work or school, the bus may not be an option.
- If your client is a Senior, they may qualify for free or low-cost public transportation options through AAATA <https://www.theride.org/services/accessible-senior-service>.
- Car must be a necessity for work, school, or medical condition "Looking for work", does not fit the criteria.
- If car is needed for medical condition, we'll need a caseworker referral or a doctor's note. Use of car for an occasional appointment does not qualify.
- If car is needed for work, we'll need the most recent paystub.
- If car is needed for school, we need proof of current enrollment for those attending school in the household.

2. Budgeting

- Auto expenses (auto payments, insurance, and gas) must fit into client's budget, leaving enough funds to pay for housing, utilities, food, child support/garnished payments, et cetera.
- Client and/or case worker should do budgeting with client first to determine which sources should be accessed when. For example, if the car is very old and needs \$2000 of work, it may not be a good idea for the client to buy a 6-month insurance policy with their only savings, because it is unlikely \$2000 will be garnered from community sources to keep the car running.

- Some community funds may not be able pay for car repairs but may be able to pay for insurance.

3. Legal driving status

- Client must have a valid driver's license, car registration, and current insurance. If client does not, these issues must be addressed first.
- Barrier Busters Works with the following insurance companies and has some flexible funding available to assist in getting a policy.

State Farm Insurance Company
2178 S. State Street
Ann Arbor MI 48104
(734) 929-1818

12 West Michigan Ave., Unit 1
Ypsilanti, MI 48197
(734) 961-7778

4. Worth of vehicle

- Written estimate must be provided from licensed mechanic and sent to Barrier Busters staff. this should be an itemized estimate with all parts and labor listed
- Car must be worth repairing. Repair cost must not exceed the value of the car.
If the cost of repairs exceeds the Kelly Blue Book value of the car, please contact Barrier Buster staff.
- If client does not already have an estimate or if current estimate is questionable, recommend that client go to a reputable shop. (For instance, estimates may be needed from a full-service mechanic prior to spending funds at tire and brake shops, to first evaluate overall condition of the car.)

Suggested Repair Shops

- **AUTO AVE**
(734) 286-4970
1021 E MICHIGAN AVE YPSILANTI MI, 48198
Hours: 8AM-6PM M-F; 8AM-4PM Saturday
- **CONVENIENCE AUTO-LIBERTY**
(734) 768-0380
2280 W LIBERTY ST ANN ARBOR MI 48103
Hours: 7:30 AM-5:30PM M-F
- **CONVENIENCE AUTO SERVICE-JEWETT**
(734) 768-0380
1225 JEWETT AVE ANN ARBOR MI 48104
Hours: 7:30AM-5:30AM M-F

- **SELECT AUTO**

(734) 677-1210 2231

2231 PLATT RD. ANN ARBOR 48104

Hours:8AM-4PM M-F

*This shop is often used by non-profits. Depending on which agencies pay toward the need, the client may need to go to this shop for assistance. This shop may take an extended time for repairs due to low staffing. **Do not refer client for an estimate until their need and budget has been assessed and verified.***

5. Matching funding

Client must have the rest of the funds needed for repair.

- Refer **DHHS** or **Work First** clients to their worker to explore their qualification for funds. Clients with an active employment plan at Work First or MRS (Michigan Rehabilitation Services) and **current employment** (or verified starting soon) could qualify and you will want to coordinate with these caseworkers. State Emergency Funds can be accessed from MiBridges at <https://newmibridges.michigan.gov/>
- **Friends In Deed** (FID)
FID may be able to provide some limited funding (up to \$500).
(734) 484-4357
helpline@FriendsInDeedMI.org
- **St. Vincent De Paul**
1-877-788-4623
- Case workers may call **Ann Arbor Thrift Shop**, **Ypsilanti Thrift Shop**, or **Barrier Busters** to access additional funding.