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NONPROFITS

# United Way's Driving Lives Forward campaign connects struggling families with reliable cars

Emily Hemphill Dec 28, 2023 0



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In February of 2022, 32-year-old Olivia Rooker took her four children and moved from Caroline County to Charlottesville. Without a permanent place to stay, she moved into a shelter. Though she had spent roughly \$1,000 repairing her car, after missing payments while living in the shelter, Rooker's vehicle was repossessed. As she would walk to and from work and the grocery store, the same question kept repeating in her mind: "What am I going to do?"

Her answer came from a neighbor she met after moving out of the shelter: Driving Lives Forward.



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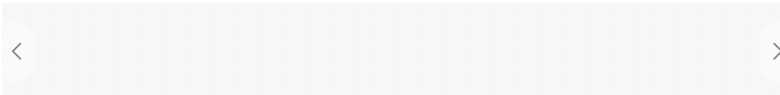
Jason Armesto

A program launched by the United Way of Greater Charlottesville in partnership with Carter Myers Automotive and Virginia National Bank in 2020, Driving Lives Forward provides low-income families with dependable vehicles and helps individuals obtain auto loans with affordable interest rates.

"I got my car, and I was able to get a second job, a better-paying job," Rooker told The Daily Progress. "I'm able to support my kids on my own for right now, and everything is a whole lot better than how I started."

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United Way of Greater Charlottesville, a nonprofit organization founded in 1943, shapes all of its projects around one of its three pillars: school readiness, financial stability and connected community. The group's annual report for 2023 shows it served 95 families and engaged with close to 3,000 community members in various capacities. With a focus on minority groups, the nonprofit group started an initiative in 2021 with the goal of lifting 1,800 families out of poverty within five years.

Driving Lives Forward is a part of United Way's financial stability efforts, as a major barrier to a person's economic success is often access to a reliable car, according to United Way President Ravi Respeto. The program also falls in line with United Way's emphasis on serving Charlottesville's minority community, as 75% of clients are Black.

"Public transport often doesn't run when clients have to get to work or get their

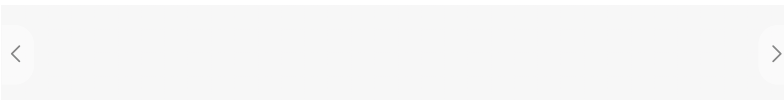
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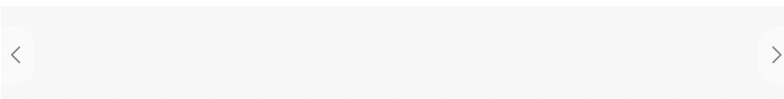
Those already being served by another United Way program or referred by one of its partners are considered eligible for Driving Lives Forward. Once an application has been approved, United Way works with a client to determine an affordable monthly payment as well as insurance costs. United Way staff members advise clients during loan meetings with Virginia National Bank, which has donated its loan administration process. After loan and insurance matters have been handled, the next step is handled by Carter Myers Automotive.

Dealership owner Liza Borches also sits on the United Way's board and has "always had the dream of providing low-cost vehicles to people who need transportation," according to Respeto.



Borches

"While working with UWGC for years on the self-sufficiency initiative, it was clear that lack of reliable and affordable transportation was a roadblock for many families in our community," Borches is quoted on the Driving Lives Forward website. "As an auto dealer and a community partner, I felt strongly that we needed to be a part of the solution. Our non-profits had ways to help these families with childcare, job skills, housing and other steps towards self-sufficiency but we didn't have a solution to the transportation challenge. Through many brainstorming sessions, Driving Lives Forward was created."



In a time when the cost of used cars has increased significantly, Carter Myers works directly with clients such as Rooker to ensure they are receiving a vehicle that is reliable and suitable for their family's needs and budget. The average price for these vehicles is around \$12,000. With four children ages 12 and younger, Carter Myers set Rooker up with a 2014 Honda CRV already equipped with tags.



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"The payments are pretty easy, I can handle them," said Rooker, who drives buses for the school district as well as the Jaunt regional transit service. "I'm not stressed about making insurance or the payments because I have two jobs now. It's easy for me to not really stress about how I'm going to make ends meet when it comes to my car."

Because Rooker's loan was approved through United Way, the interest rate was around the market rate of 5.2%, which could have been more than 200% had she tried to buy one on her own. The United Way fund that helps keep loan costs down is 100% privately funded by Carter Myers and Virginia National Bank, according to Respeto.



United Way's annual report says "car payments would cost participating families an average of 14% of their annual household income" without assistance. Respeto said that the focus of the program is not only providing transportation but helping clients improve or establish credit.



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Faith Redd

Instead of constantly worrying whether her car will break down on her commute to work, Rooker's only automotive task is to change the oil and make sure her kids keep it clean.

"If the kids want to go somewhere, I'm able to take them," Rooker said. "We go out shopping, to the movies, we go see family. It's been really good."



Charlottesville resident Olivia Rooker stands next to the 2014 Honda CRV she was able to purchase through the Driving Lives Forward program. COURTESY OF UNITED WAY OF GREATER CHARLOTTESVILLE

Emily Hemphill (540) 855-0362

[ehemphill@dailyprogress.com](mailto:ehemphill@dailyprogress.com)

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By Emily Hemphill

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