



SOCIETY OF ST. VINCENT DE PAUL
ARCHDIOCESAN COUNCIL OF ST. LOUIS

... NEIGHBORS HELPING NEIGHBORS ...

Car Purchase Program

The Rule of the Society of St. Vincent de Paul calls us to follow Christ through service to those in need. Vincentians do this by providing help to Neighbors that alleviates suffering AND promotes human dignity and personal integrity. This is done with reverence, empathy, and promotion of self-sufficiency. The Car Purchase Program was founded to provide reliable transportation for our Neighbors to maintain employment. Please note that the cars we purchase are used and our hope is that they will provide reliable transportation for our Neighbors for approximately 2 years.

Here are some guidelines that can help you determine if purchasing a car is the best option for your Neighbor:

- Does the Neighbor have reasonable access to public transportation?
- Will the car help the Neighbor become self-sustainable?
- Can the Neighbor afford the ongoing maintenance of a car?

NOTE: The first step is to obtain preliminary approval from the Council Office to look for a car for your Neighbor. Use the information below to submit the appropriate paperwork and to receive this approval.

Eligibility:

1. Neighbor has a job, job offer, or extenuating circumstances that necessitate the need for a car.
2. A valid driver's license (as indicated on their driving record).
3. A good driving record free of major and/or multiple violations for all adults in the household.
4. Neighbor must be current on personal property tax.
5. Neighbor must have the financial resources to purchase comprehensive insurance and pay for sales tax and registration.

To Request Council Support:

1. Complete Council Program Form in full (including matching pledge information from Conference and/or District).
2. Provide employment verification (current paycheck stub or letter from employer). If the car is not for employment, please provide documentation that confirms the Conference President and District President approve of this purchase.

3. Provide current, valid driving record (obtained from the DMV) for all adults in household who will drive the car.
4. Provide confirmation that there is no past due personal property tax (from local assessor's office).
5. Confirm that NIN has the financial resources to purchase comprehensive insurance AND pay for sales tax and registration. The taxes vary based on the Neighbor's location. To calculate an estimate of the tax for the Neighbor, visit [Tax Calculator \(mo.gov\)](#). Review the Car Agreement Form with your Neighbor. Have the Neighbor sign it and submit a copy to Council. Please also give a copy to the Neighbor.

If Approved:

1. You will receive email notification from the Council Office to begin looking for a car for your Neighbor.
2. The Council Office will pay 50% of the purchase price up to a maximum of \$4,500.
3. If car is going to be used by a married couple, we encourage both adults to be on the title.
4. NIN must purchase and show proof of comprehensive insurance for the agreed-upon vehicle and a copy of the insurance must be provided to the Council Office before payment will be issued.
5. Not all Neighbors are familiar with the process of titling and registering a car. We encourage the Conference to provide the necessary guidance.

Six Month Follow Up:

The Council Office requires that you contact the Neighbor 6 months after the car is purchased to check in and see how they are doing. You will receive an email reminder from the Council Office asking you to contact your Neighbor. As part of follow-up, we would like to know:

1. Do they still have the car and how it is running?
2. What type of maintenance have they done on the car, if any?
3. Were they able to get the car registered without any problems?
4. How has the car impacted their situation? And their ability to work?
5. Is there anything else they would like to share with us?

Please share what you find with the Council Office by emailing the information to Programs@svdpstl.org

NOTE: Vehicles donated to the SVDP help fund the Car Purchase Program. To donate a vehicle, call 800-322-8284 or visit www.svdpusacars.com



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Car Agreement Form

Neighbor's Name:

Phone:

Email Address:

As a participant in the Car Program, you understand and agree to the following:

- Pay sales tax on the car and apply for a title in your name within 30 days of purchase.
- Obtain valid registration (license plates).
- Maintain comprehensive auto insurance for a minimum of one year.
- Some dealers may provide a limited drive-train warranty. Others may charge for this. The Council Office does not mandate a warranty but encourages it for used cars. The Society of St. Vincent de Paul is not responsible for repairs.
- Repairs and general maintenance are your responsibility.

This car was purchased through the generosity of our donors. We hope it serves you well.

We will contact you in approximately 6 months to see how you are doing!

Neighbor's Signature:

Date:

Where to Purchase a Car for your Neighbor

Finding used vehicles at an affordable price is challenging! The Council Office has established relationships with the following dealers. If you are using the Council Car Program, please wait to receive approval before looking for a car for your Neighbor.

Auto Buy Credit

2245 South Kingshighway
St. Louis, MO 63110
Ask for Mike
314-881-0222

Frank Leta Auto Group

Frank Leta has two online sites for used cars.

First, is a private site recently created for Frank Leta Charitable Foundation participants only. The cars on this site meet mechanical standards but may have cosmetic issues. These cars are NOT available for sale to the public, but are specifically set aside for SVdP and other nonprofits. To view these cars, please visit: [Leta Charity Vehicle | Frank Leta Auto Group](#)

Second, Frank Leta has dealerships in the following locations:

Bridgeton, MO 63044
O'Fallon, MO 63368
St. Louis, MO 63128

To view these cars, please visit: [Welcome to Frank Leta Auto Group in Missouri](#)

Click on Used Cars. To narrow your search, you can filter by price, year, make, model, and even mileage.

If you find a car online and your Neighbor is interested in the car, contact Anna Engelhard from the Leta Charitable Foundation at aengelhard@frankleta.com.

Cars found on Leta Charity Vehicle are listed at the SVdP price.

Cars found on the Frank Leta web site may be offered at a lower price than advertised on the website and Anna can provide that price and your point of contact for seeing the car.

Special notes:

- The Leta Charitable Foundation will provide your Conference with \$3,000 after the sale of the car! The Council will deduct this \$3,000 from the price of the car when determining Council contribution. EXAMPLE:
 - Total cost of car: \$10,500 - \$3000 from Leta = \$7,500
 - Conference pays \$6,750 with the understanding that \$3000 will be sent to the Conference from the Leta Charitable Foundation after the sale is finalized.
 - Council pays \$3,750 to Frank Leta.
- There is a \$499 administrative fee for any car purchased.
- Extended warranties are not free but are available at dealer cost. There are multiple options.

Any Dealership

We recognize that the above dealers may not work for you and your Neighbor due to location or availability of an appropriate car. You are welcome to use any reputable dealership. A W9 is needed for all car purchases.

Tips for Vincentians on the Car Purchase Program

- Remember to talk with your Conference first to ensure they agree to provide a car to your Neighbor. Then submit all required paperwork to the Council Office for approval before looking for a car.
- Your Conference should talk to the Neighbor about the eligibility requirements outlined on pages 1 and 2 of the Car Purchase Program summary.
- Addressing these requirements upfront will help you understand the amount of work involved. It may also help you screen out Neighbors who are not eligible or not fully committed to this program. After all, purchasing a car takes time, research, and resources!
- Your Neighbor may already have a preference as to the type of car that fits their needs and lifestyle. Matching this to what is available and affordable may not be possible. For example, our Neighbors frequently request SUVs, but these can be expensive to fuel, maintain and insure. We encourage you to have candid discussions with your Neighbors about this. When looking for cars, we need to adhere to our primary objective of providing reliable transportation to and from work for 2 years.
- In the past, SVdP required a one-year power train warranty. We are finding this cost may be prohibitive for some. At this point, we will not require it, but we will strongly encourage a warranty and Vincentians should discuss this with the dealership. Used cars come with risk. Conferences and Neighbors may also consider longer warranties. One Conference recently paid for the first year of a warranty and the Neighbor financed additional years to keep the warranty and build credit.
- Prior to issuing a check for the purchase of a car, the Council Office requires a copy of the Buyer's Order and a copy of the insurance declaration page that indicates full coverage. Insurance is costly, especially if the Neighbor has a poor credit score or has not consistently maintained insurance in the past. When selecting a used car, the Neighbor should consider the cost of insurance. Some cars cost more to insure than others.
- After the Neighbor receives the car, the Neighbor is responsible for paying sales tax and titling the car. Sharing this link with your Neighbor will guide them through the process:
<https://dor.mo.gov/motor-vehicle/titling-registration/buying-vehicle.html>