



Things to Think About!

Wheelchair Accessible Vans Part 2: Purchasing?

By Linda Jorgensen

The primary cost of a new vehicle is the responsibility of the family. Wheelchair accessible vans are not cheap so ensuring you've done your homework is important. Start by getting a transportation evaluation done to find out what you actually need. An Entervan with a dropped floor and little to no cargo space may be just fine for short trips to and from school with 1-2 kids but if you want more cargo space or to pull a trailer of any kind, you'll need a bigger van.

The lift required to accommodate your medical equipment will also determine what vehicle you need. An evaluation will tell you if you are able to use your current vehicle (will an appropriate wheelchair lift/ramp actually fit in here?) or if a different vehicle and lift system would be better. A qualified Occupational Therapist or an assistive technology Transportation Specialist can help you figure out what you will need. Once you have an idea of the type of vehicle and lift system you want you can start your search.

IMPORTANT TO NOTE: NOT ALL LIFT STYLES WILL FIT IN EVERY VEHICLE!!! DO NOT PURCHASE A VEHICLE WITHOUT CHECKING WITH YOUR QUALIFIED INSTALLER TO SEE IF THE LIFT SYSTEM WILL WORK IN THE VEHICLE YOU'VE CHOSEN FIRST. ONLY A QUALIFIED EVALUATOR OR INSTALLER CAN TELL YOU IF THE EQUIPMENT YOU NEED WILL WORK WITH THE VEHICLE YOU HAVE OR ARE THINKING TO PURCHASE.

For many families a factory built model off the assembly line will work fine. If this is your first choice be sure to work closely with both the dealer and the transportation specialist who completed your evaluation to ensure it's the right vehicle for you. Don't purchase something you aren't one hundred percent sure will work. You'll be driving it for a long time.

If a factory made model won't work you'll need to figure out what lift you need THEN find a vehicle that will fit the lift system. The best way to find out which vehicles are best is to contact the lift manufacturer to find out what vehicles they recommend for the lift system they build. It isn't a good idea to purchase a lower riding vehicle and then hang an Under Vehicle Lift (UVL) underneath it. This would leave you with all sorts of problems with road hazards on the road and mechanically for the underside of the vehicle. You need plenty of road clearance for your lift if it's going to hang right next to the road. If you need an exit for more than just a wheelchair a doorway model that blocks the door from the inside may not work for you, especially if there is only one door in the rear passenger area of the vehicle. The lift and the vehicle both need to work safely together for everyone.

The Vehicle

If your current vehicle cannot support a lift or you need to purchase a new vehicle to accommodate a specific lift system, there are several avenues to consider:

1. Purchase the vehicle outright if you can possibly afford it.
2. Fund raising to offset some of the cost of the new vehicle. Can't afford a down payment? Do some fundraising. There are a lot of very creative ways to help raise funds if you look for them. (See the "[Flamingo Air](#)" Project)
3. If buying new look for manufacturer dealerships with purchase assistance programs. Many manufacturers have programs to help buyers with moderate down payments but these programs can come and go frequently. Many dealers are not always aware this is available for consumers so it is often necessary to ASK if the dealer knows about available assistance programs provided by their manufacturer. Not all dealerships provide them nor do they promote them. Call the sales manager to see if the dealership has such a program or look the manufacturer up on line and contact them directly.
4. There may be state or private foundations in your area that will assist in vehicle loans or have grant programs to help with down payments. Check with Independent Living Centers or area Assistive Technology programs for grants or loans families can apply to either a vehicle loan or a lift/ramp conversion.
5. Personal Loans. Shop the interest rates! Be sure to compare the lending programs offered by your bank and area dealers.
6. Shop interest rates. Obviously the most preferable is 0%. Watch for year-end fleet sales (September/October) when this rate is most likely to be offered.
7. Dealership financing. You need to get the most affordable deal for you. Don't sign loan paperwork until you have the right financing in place. It has been my experience that working directly with a dealership is often a much better option. When we purchased our van we found a local dealership with a community foundation program that beat both the bank and the local assistive technology loan program by offering us a 0% interest rate through their foundation program. The difference was 6.5%. THAT'S A LOT!!

The Lift

Once you've got the vehicle, you will need to acquire the lift. While the vehicle expense is the owner's responsibility the additional cost of needed conversions can often be funded through various programs. Some of the options for funding are:

1. Personal funds.
2. Division of Services for People with Disabilities programs. Many Medicaid Waiver programs will cover the purchase of a lift but NOT the vehicle. Be sure you know which lift system or wheelchair ramp will match with the vehicle you are purchasing.
3. Grants. Apply to assisted living or assistive technology foundations for lift conversion grants. Agencies may be state or privately funded foundations. These will differ from state to state. You will need to contact foundations in your area for their specific funding requirements. (see "[RESOURCE LINKS](#)") No foundation will release funds for approved grants to purchase and pay for a lift conversion if you do not already own the vehicle which is to be converted. This can mean being on a waiting list and missing funding if you are not prepared. It is important to keep the foundation constantly updated on your vehicle situation. In some instances they may reserve funds if you are close to purchasing your vehicle.
4. Local Foundations. Look for foundations in your area that may have grant programs for wheelchair lift vehicle conversions. Check with school districts, hospital assistance leagues, sports teams, car dealerships or other businesses in your area that may have community service foundations. Be persistent and network! If one company doesn't have a foundation, ASK if they know of another company that does.
5. Personal loan from a local financial institution.
6. Fund raising. (See the "[Flamingo Air](#)" Project)

Always keep copies of grant applications and the letters of denial you may receive. If your situation changes and you think you may now qualify for a grant for which you were previously denied, RE-APPLY!!! Persistence and patience are the biggest keys to success when applying to financial assistance and grant programs.

****REMEMBER NOT ALL VEHICLES CAN BE ADAPTED FOR A LIFT. MAKE NO VEHICLE OR EQUIPMENT PURCHASES WITHOUT FIRST CONSULTING WITH A QUALIFIED INSTALLER/DEALER.**

One last note. You will need to check with your insurance company for any possible extra coverage you may need to add to insure your new vehicle lift conversion. Many Insurance companies require a separate rider policy for expensive lift equipment that is installed AFTER is roles off the assembly line as this is equipment ADDED to the vehicle and not always covered by regular insurance policies. This does vary by company so call your company's agent and ASK! Make sure both your vehicle and the lift equipment are insured. Don't wait for an accident to happen to find out your lift isn't considered "stock equipment" and, therefore, not covered by your insurance policy. When in doubt, ASK! Newsletter Fair Use Policy

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