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How to Get Help With Car Repairs Because of My Limited Income

By Robert Lee, eHow Contributor

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Serious automobile problems can be a nightmare for people with limited incomes. It can be impossible to pay for a major repair if you are already living paycheck to paycheck, with barely enough money for essentials such as food and shelter. Fortunately, there may be help available in your local community, or you can find help by being creative. Proof of your income, such as bank statements or tax returns, may be required by private and local agencies offering help. [Have a question? Get an answer from a Personal Finance Professional now!](#)

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Instructions

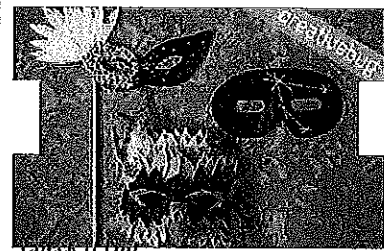
- 1 Contact a local charity such as the United Way, Urban League or Salvation Army. Explain your financial situation and your need for car repairs. Ask the agency to refer you to charitable groups offering free or discounted car repairs to people with limited incomes. For example, in Golden Valley, Minn., a community-funded social service agency, People Responding In Social Ministry, was operating a car repair shop exclusively for economically disadvantaged families as of 2010. In 2009, Community Action Partnership of Greater St. Joseph was giving out \$300 car repair vouchers to struggling families in Missouri. Also contact local churches for help.
- 2 Apply for public assistance, such as participation in the federal food assistance program, through your local Department of Social Services. Government agencies won't pay for your car to be repaired, but your caseworker may have additional suggestions for free or discounted repairs.
- 3 Barter some services in exchange for car repairs. Place advertisements on free online classified sites and post notes on community bulletin boards at coffee houses and grocery stores. For example, you may offer free housekeeping services for a month in exchange for a mechanic installing a new water pump in your car.

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Find where to get free car and automobile repairs.

Numerous churches, ministries, and other non-profits may be able to provide minor car repairs free of charge to the needy and low income. Most of the repairs are targeted at those people who need a car for transportation to work or a medical appointment. Get information below on who to call and where to go for low cost or free automobile repairs.

National car repair organizations

One charity that can refer people to local programs is the **Compassionate Ministries of the Church of the Nazarene**. They provide an Auto-Care service, which is just one of the services provided by the caring ministries. The church works with organizations all across the nation to coordinate and provide repairs to your automobile. They may also offer advice on where to get a donated car from. Visit the organization at www.autocareministry.org in order to complete an application.

Another non-profit organization to call in your county for free or low cost car repairs is your local **community action agency**. These agencies are partly funded by the federal government. While each location will offer its own unique type and number of assistance programs, most of them do offer some type of transportation assistance and related programs. Or if they do not directly offer the service they may have referrals to who may. Get transportation for a doctors appointment, job interview, or other emergency need. Or apply for a grant or loan that can in effect pay for the repair or maintenance of your automobile. Click here for more information on community action agencies.

Another national agency that focuses on providing used cars or financing to low income individuals, but that may be a good place to call to learn about about free auto repairs, is **Working Cars for Working Families**. Email them at info@workingcarsforworkingfamilies.org. They work with locations in all states, so hopefully one will be near you.

The leading car donation charity is **1-800-Charity-Cars**. You can donate your old automobile to them, and they will screen individuals to find the best match for your car. While they do not directly provide for repairs, they may be able to refer the needy to local repair shops. They also provide low cost cars to those who need them.

If you need transportation to your job, or maybe even for an interview, **Ways to Work** may be able to help. They provide low interest loans so people can afford to buy a car. The loans can also usually be used to pay for car repairs. So while it is not a free service, the financing can in effect allow people to save possibly hundreds of dollars per year. Call (866) 252-7171, or learn more.

Regional non-profits, churches, and charities that offer free car repairs

Other more regional charities that can offer repairs or that may be able to donate a car to you include the following. Each will have an application process, and the programs are limited in size, but they can serve as additional options.

The Car Ministry Program which is located in Falls Church, VA (Fairfax). They can both donate cars to low income, as well as help repair them. 703-278-9299

Domestic Violence Transportation Program of Seattle, WA (King County)

A Helping Hand Ministry in Atlanta Georgia. Provides transportation assistance. (770) 684-0038

Brevard County Florida Community Action Agency. Grants may be available to fix your car. (321) 633-2007

Auto Repair Good Guys Foundation is based in Arizona, and they can either recommend a trustworthy garage for you, or help you repair your car, possibly by providing free labor. 866-747-1331

The **CARpenter's Garage**, which is based in Vancouver Washington, is a local charitable ministry that helps low income individuals and families with paying for their car repairs. (360) 882-7755

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