



Low Income Car Ownership (LICO) Guidelines

**Please note this is an intensive, multi-step program that is designed to assist individuals and families reach a long term sustainable goal of obtaining safe reliable transportation.*

In order to participate in the Low Income Car Ownership (LICO) program from The Lighthouse Foundation clients must first meet the following guidelines:

- Client must be currently employed working at least 25 hours per week
 - Client must meet poverty guidelines list on page 2 of application
 - Client must provide proof of income with pay stubs for the last 3 months
 - Client must be willing to meet with Lighthouse staff to complete an application with a budgeting form in agreeance to have at least \$800 saved towards a vehicle prior to moving to next step in the process
 - Client must be willing to participate in financial and vehicle maintenance education
-

NOTE: These Guidelines are subject to change.

**Once your application is received and processed you will be notified via the phone number provided on application of your face-to-face appointment date and time.

Mailing address: P.O. Box 366 Bakerstown, Pa 15007
Phone 724-586-5554 Fax 888-457-7396 www.thelighthousepa.org

Date Mailed in:

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The Lighthouse
FOUNDATION

Providing Hope...Changing Lives

Low Income Car Ownership (LICO) Application

Please Print Clearly

Today's Date: ____/____/____

First Name: _____ Last Name: _____

Address: _____

City: _____ State _____

Zip: _____ County: _____

E-Mail Address: _____

Phone: _____ Date of Birth: _____

Please explain why you are applying for a vehicle from us.

Employment Status: Full-Time or Part-Time **(Circle One.)** *Must be working at least 25 hours per week.*

Current Employer: _____ Hours per Week: _____

Employer Address: _____ Phone # _____

Salary or Hourly Rate: _____ Dates employed here: _____

Previous Employer: _____ Hours per Week: _____

Employer Address: _____ Phone # _____

Salary or Hourly Rate: _____ Dates employed here: _____

Part 3: Household Information

Household members:

Name	Age	Gender	Date of Birth	Relationship

How do you currently get to work?

How much money do you have saved toward the purchase of a vehicle? _____

Clients whose income meet below requirements qualify:

2020 POVERTY GUIDELINES - ANNUAL	
PERSONS IN FAMILY/HOUSEHOLD	POVERTY GUIDELINE / 250%
For families/households with more than 8 persons, add \$4,480 for each additional person.	
	100% 250%
1	\$12,760 / \$31,900
2	\$17,240 / \$43,100
3	\$21,720 / \$54,300
4	\$26,200 / \$65,000
5	\$30,680 / \$76,700
6	\$35,160 / \$87,900
7	\$39,640 / \$99,100
8	\$44,120 / \$110,300

*Financial Literacy classes offered through The Lighthouse Foundation and ARMCO. Upon interview.

*Vehicle Maintenance Education offered at garage of selected vehicle.

Monthly Budget- Checklist

Month _____ Year _____

Income:		Amount			
Employment					
Other					
		Total:			
Expenses	Bill	Amount	Due date	Date paid	Done
Household	Mortgage/rent				
	Electricity				
	Gas				
	Water				
	Phone				
	Internet				
	Food				
	Toiletries				
Insurance	Car				
	Renters/Household				
	Health				
Loans, credit & overdrafts	Car				
	Student				
	Personal				
	Credit card				
Savings	Personal				
	Retirement				
Other	Subscriptions				
	Fines				
	Child Support				
		Total \$			

Price of vehicle includes repairs, parts/ labor, inspection / emissions
_____ I understand.

You must pay for the vehicle in-full at the time of purchase.
_____ I understand.

The Lighthouse Foundation is not responsible for regular maintenance and / or
repairs to your vehicle after purchase.
_____ I understand.

Do you give The Lighthouse Foundation permission to use photos and your story for
media and grant usage? (No names are used)
_____ Yes I do.
_____ No I do not.

ACKNOWLEDGMENTS: I hereby certify that the above statements are true and
correct to the best of my knowledge. I understand that a false statement may
disqualify me for benefits.

Dated this _____ day of _____ , 20_____.

Signature of Applicant

Printed Name of Applicant

*Individuals that wish to finance through the ARMCO program, must include
three months' worth of pay stubs from the same employer and have \$800
available as a down payment.*

Please return your completed application and copies of pay stubs to:

The Lighthouse Foundation
P.O. Box 366
Bakerstown PA 15007

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notified via the phone number provided on application of your face-
to-face appointment date and time.**