



NEWS FROM THE OFFICE OF
ADAM J. BELLO
MONROE COUNTY EXECUTIVE

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**COUNTY EXECUTIVE ADAM BELLO ANNOUNCES \$429,000
ARPA AWARD TO PROVIDE FINANCIAL COUNSELING AND
AFFORDABLE CAR LOANS SERVICES TO VULNERABLE
RESIDENTS**

Driven2Success Program run by Consumer Credit Counseling Services of Rochester

ROCHESTER, NY — Monroe County Executive Adam Bello joined Monroe County Legislators and Consumer Credit Counseling Services of Rochester (CCCS) today to announce an award of \$429,491 to the CCCS Driven2Success program.

Driven2Success will provide vulnerable and underserved community members with financial counseling to find reliable transportation and secure affordable auto loans with local lending partners. The program is one of 40 in the community awarded funding through the American Rescue Plan Act (ARPA), championed by Congressman Joe Morelle and Senators Chuck Schumer and Kirsten Gillibrand.

“Access to reliable transportation creates stability and economic opportunities for our residents. It is imperative that we break down systemic barriers by giving underserved communities and vulnerable residents access to fair and affordable car loans that will build up credit, connect them to great paying jobs and improve their lives,” **said County Executive Bello**. “Thank you Congressman Morelle, Senators Schumer and Gillibrand for securing this critical funding and to my partners in the County Legislature for approving this funding. Thank you to CCCS of Rochester for providing this important service to our residents.”

“Reliable transportation is key to successful and stable employment; however, many individuals lack the resources necessary to navigate car ownership,” **said Congressman Joe Morelle**. “I’m grateful County Executive Bello is directing this federal funding I helped secure towards providing financial education and credit counseling for those in need of transportation assistance—increasing both their job access and employment retention. We are fortunate to have his compassionate leadership and solutions-based agenda leading the way.”

“Buying a car is one of the largest purchases consumers make and it is critical that they have the knowledge and tools to get the best deal for their money, especially those with limited means. That is why this federally-supported program to provide financial counseling to secure affordable auto loans makes so much sense,” **said U.S. Senator Charles E. Schumer.** “As lead negotiator of the American Rescue Plan Act, I’m proud to have helped secure the funding to make this opportunity possible, and I applaud County Executive Bello and CCCS for using these funds to prioritize the needs of our community members most in need and to boost the local economy.”

“Ensuring that residents throughout the region have reliable transportation is a laudable goal, and I commend County Executive Bello for his efforts to level the playing field for underserved community members. This partnership with Consumer Credit Counseling Services of Rochester will provide a pathway to car ownership with financial education and important lending opportunities,” **said U.S. Senator Kirsten Gillibrand.** “I’m proud to have fought for this funding through the American Rescue Plan and will continue fighting for resources to ensure that all New Yorkers have access to safe and reliable transportation.”

"All residents seeking to work and earn a stable living for themselves and their families need and deserve reliable transportation," **said Deputy Majority Leader Paul Dondorfer.** "While some of our neighbors in Penfield are lucky enough to work right here in our great town, others commute to outside towns or cities. This program will help the most vulnerable residents of Penfield, and Monroe County, get to work. When people are able to work, our local economy grows, our families are stronger, and we increase our employee recruitment and retention."

"I feel very strongly that the Driven2Success Program, run by Consumer Credit Counseling Services of Rochester, connects individuals to resources for reliable transportation that truly helps people and is more than deserving of these ARPA funds. We must continue to find creative solutions to assist workers gain access to vital programs, resources, and services like the Driven2Success Program," **said Monroe County Legislature Minority Leader Yversha Roman.**

Low and middle-income residents who are seeking new employment or stabilizing their income often face significant barriers when it comes to securing safe, reliable, practical, and affordable transportation to and from work. According to a 2018 report by Reconnect Rochester, 76% of workers in our region commute to other municipalities to find employment. Additionally, from 2012-16 in Monroe County, it took roughly 21 minutes to get to work for those who took a car or truck compared to 42 minutes for those relying on public transit.

Additionally, those with weaker credit histories often face less favorable loan terms for auto loans, creating a cyclical barrier as they attempt to secure higher income, but incur disproportionately higher costs.

Each year, CCCS of Rochester helps more than 2,500 individuals to pay down more than \$18 million in debt and save more than \$8 million in interest and fees. It also helps more than 275 first-time homebuyers gain access to more than \$3 million in grants.

The non-profit organization will identify candidates for the Driven2Success program through local workforce development agencies such as The Office of Adult and Career Services (OACES), Beyond the Sanctuary, Rochester Rehabilitation, Heritage Christian Services and the 360 Collaborative Network. The program will also work with local lending partners and banks to help credit challenged residents secure auto loans that have, on average, interest rates 10% less than what most buy-here, pay-here lenders offer.

“We are grateful for the County’s support of the Driven2Success program. The ARPA funding enables us to greatly expand the capacity of our counseling and education. Now, we can help many more low-to-moderate income residents to qualify for auto loans that will help them get to work,” **said Jason Tracy, CEO of CCCS of Rochester.**

Driven2Success empowers clients to identify reliable and affordable vehicles by providing education about:

- How to find the car that’s right for the client
- Advantages/disadvantages of buying new vs. used
- How to research reliability, price, and affordability
- Down payment, budget, and ongoing costs
- How to evaluate a car and negotiate price
- Client’s legal rights when buying a car
- The ins and outs of car loans/leases

For more information on CCCS of Rochester and its services, click [here](#).

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