

Community Housing Development Corporation Financing Assistance Pilot Project Driving Clean Assistance Program

Community Housing Development Corporation (CHDC), a community-based organization in Richmond, received a \$2.9 million grant to introduce the purchase and adoption of advanced technology vehicles in low-income and disadvantaged communities in 12 Bay Area Counties. The pilot project provides qualified applicants up to \$5,000 in hybrid or plug-in vehicle price buy-down, and up to an additional \$2,000 to purchase a level 2 in-home charger. The pilot enables low-income individuals and families, who would otherwise not qualify for a loan due to credit challenges, to obtain a loan at competitive rates significantly lower than the traditional deep subprime rates. In addition, the transformative initiative includes credit, budget counseling and financial education training. Project benefits include increasing access to jobs, health care, education, and enhancing every day activities, while also addressing climate change goals.



The Community Housing Development Corporation Financing Assistance Pilot Project is part of California Climate Investments, a statewide initiative that puts billions of cap-and-trade dollars to work reducing greenhouse gas emissions, strengthening the economy and improving public health and the environment – particularly in disadvantaged communities.

Dates: November 4, 2015 – March 2026
Grantee: Community Housing Development Corporation
Partners: Travis Credit Union, Grid Alternatives, and Beneficial State Bank

Grant Amount:
CARB Contribution: \$2,932,457
Matching Funds: \$181,000
Project Total: \$3,113,457



“ This program helped me get a reliable car, and eco-friendly as well! I’ve always wanted an electric car, and my dream has come true.”



“ I never thought that I would ever be able to afford a hybrid vehicle. Because of this program I now have a reliable vehicle to get to work and save gas and help the environment.”

Vehicles/Equipment Funded

Funded 80 advanced technology vehicles 2015-2018 with a goal to fund 180 more by December 2020, personal vehicle technologies include:

- Hybrid Electric Vehicle (HEV)
- Plug-in Hybrid Electric Vehicle (PHEV)
- Battery Electric Vehicle (BEV)

Also, as part of the project:

- Participants who purchase a PHEV or BEV may request financial assistance up to \$2,000 in additional funding for the purchase and installation of home charging equipment

Lessons Learned

- Trust is a key foundational element to working successfully with low-income and disadvantaged communities.
- Early community engagement and ongoing, continuous community outreach is needed to build and maintain trust.
- Partnerships with community stakeholders, such as churches and community resource centers, are essential to project sustainability.

Project Highlights

- Phase two implementation occurs in the 2019-2020 timeframe
- Gaining traction in the adoption and purchase of advanced technology vehicles in low-income and disadvantaged communities