



**VIRGINIA'S DRIVE TO THRIVE  
AND DRIVING ASSISTANCE  
PROGRAMS  
GUIDELINES FOR FUNDING**



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## Purpose

Youth in foster care face many barriers to obtaining a driver's license. According to a report by the Virginia Commission on Youth in 2018, only five percent of the total population of youth in foster care obtained their driver's license by their 18<sup>th</sup> birthday<sup>1</sup>. In 2023, Virginia's Youth Exit Surveys data reflected 17 percent of youth had access to a car to learn to drive, and 25 percent reported they were not allowed to get a driver's license. Obtaining a driver's license is important for normalcy and a successful transition to adulthood.

Youth with foster care experience who participated in a focus group reported having a driver's license is important because it can provide them independence and reliable transportation for school and work. However, they stated they need support and resources with getting documentation required by the Department of Motor Vehicles (DMV), cost of car insurance, DMV fees, and access to a car to practice driving. Without a driver's license individuals from foster care are limited in employment, education and housing opportunities.

This Guide was created to provide information and guidance on Virginia's statewide driver's licensing program for youth in foster care and Fostering Futures, as well as identify funding sources and strategies to support youth with driving and transportation needs. This Guide has three sections:

- **Drive to Thrive Program (Budget Line 877)**
- **Utilizing Chafee (Budget Line 862) and Education and Training Voucher (ETV) funds (Budget Line 861) to Assist in Transportation Goals**
- **Solutions to Assist Youth in Getting Behind the Wheel**

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<sup>1</sup> [Final Report Foster Youth Driver's Licenses.pdf \(virginia.gov\)](#),

# Drive to Thrive Program

## (Budget Line 877)

The 2024 Appropriation Act provided the Virginia Department of Social Services (VDSS) \$310,000 for Fiscal Years (FY) 2025 and 2026 to develop and implement a statewide driver's licensing program for youth in foster care, also known as Drive to Thrive, with the goal of supporting youth in foster care in obtaining a driver's license and securing car insurance. VDSS is also required to develop educational or training materials to educate foster parents, private providers, and foster youth on various driving topics for this population.

The Drive to Thrive funds can be used to alleviate barriers to ensure eligible youth receive the services and support necessary to obtain a driver's license and access car insurance. Individuals with a driver's license need to have valid auto insurance to be legally behind the wheel.

The Drive to Thrive funds are to be used to:

- Reimburse foster care providers for increases to their **existing** motor vehicle insurance premiums because foster youth in their care have been added to their insurance policy.
- Reimburse foster care providers for additional coverage that provides liability protection should a foster youth get into or cause an accident.
- Ensure funding is available to youth in foster care and Fostering Futures to assist with the cost of obtaining their own motor vehicle insurance.
  - Eligible youth can receive **up to six months** of vehicle insurance support in any 12-month period.

All youth should have the opportunity to actively pursue their driver's license before turning 18, and these funds will support those efforts. The Drive to Thrive funds can also cover the following:

- Driving school, behind the wheel training, classes and testing fees, practice lessons, practice hours.
- Increase in motor vehicle premium due to adding youth to foster care provider's policy.
- Increase in liability protection when a youth is involved in an accident.
- Obtaining motor vehicle insurance for youth participating in Fostering Futures.
- DMV fees which include photo identification, learner's permit, driver's license fee, title, and registration.

**The Drive to Thrive funds cannot be used for car repairs and purchasing vehicles.**

## Requesting Drive to Thrive Funds

For FY 2025, VDSS will be administering the Drive to Thrive Program. To access these funds, the local department of social services (LDSS) must complete the [Drive to Thrive Funds Request Form](#), located on FUSION under [Services for Older Youth](#) and email the form to [va.ilp@dss.virginia.gov](mailto:va.ilp@dss.virginia.gov). The form will be reviewed for accuracy, confirming youth's participation in foster care and LDSS will be notified within three business days of approved funds. The LDSS will request approved funds by submitting a Budget Request System (BRS) request in LASER (**Budget Line 877**). LDSS will need to establish Budget Line 877 at their agency before accessing these funds. The Drive to Thrive funds **should be utilized first** for eligible expenses before Chafee and ETV funds are used. The approved Drive to Thrive funds should be used within **sixty days (60)** of receiving the funds.

## CATEGORIES FOR DRIVE TO THRIVE FUNDS

**Education Courses** - All courses to assist youth in obtaining and maintaining their driver's license will be covered 100%. These courses include:

- Driver's Education - through private driving schools when driver's education is not available to the youth in their high school or if they have missed the opportunity to complete the course in high school.
- Behind the Wheel/Private Driving - Lesson Hours are necessary when a youth does not have access to a vehicle to learn to drive in. When under 18, it is required that the youth complete 45 hours minimum to obtain a driver's license which can cost \$2,000-\$3,000 and take 9 months to complete (with 1-2 hours of practice a week).

**Car Insurance** - Fostering Futures youth can receive up to six months of auto insurance policy premium covered through Drive to Thrive within a 12-month period.

- Foster Parent's/Caregiver Auto Insurance Policy Increase – When a young driver is added to a caregiver's policies rate can rise. Drive to Thrive can reimburse the increase, not the entire family car insurance bill, to foster parents and caretakers of a Chafee eligible youth with car insurance while caring for a licensed driver in their home and/or adding a youth to their car insurance policy. Appropriate documentation to verify proof of insurance and/or any increases required. Also, the funding can cover an insurance deductible associated with vehicle incident once per fiscal year.

# Utilizing Chafee and ETV Funds to Assist in Transportation Goals

John H. Chafee Foster Care Program for Successful Transition to Adulthood (the Chafee Program) provides funding to assist youth and young adults in a wide variety of areas designed to support a successful transition to adulthood. Activities and programs include but are not limited to, help with education, employment, financial management, housing, emotional support, and driving/transportation assistance. Local department of social services (LDSS) can utilize Chafee funds in Budget line 862, based on availability of funds, to support youth driver's license needs under the age of 18, and those who have transitioned out from foster care (***per Chafee & ETV eligibility requirements***) with transportation related expenses to get behind the wheel.

Qualifying Chafee expenses can include:

**Education Courses** - All courses to assist youth in obtaining and maintaining their driver's license. These courses include:

- Driver's Education through private driving schools when driver's education is not available to the youth in their high school or if they have missed the opportunity to complete the course in high school.
- Behind the Wheel/Private Driving Lesson Hours are necessary when a youth does not have access to a vehicle to learn to drive in. Completing the 45-hours minimum requirement to get a driver's license can cost \$2,000-\$3,000 and may take 9 months to complete (with 1-2 hours of practice a week).

**Car Insurance** - Youth's auto insurance policy premium up to **six-months** in a 12-month period.

- Foster Parent's/Caregiver Policy supporting the increase, not the entire family car insurance bill, to foster parents and caretakers of a Chafee funding eligible youth with car insurance while caring for a licensed driver in their home and/or adding a youth to their car insurance policy. Appropriate documentation to verify proof of insurance and/or any increases are required.

## Car Purchases/Repairs

Being an owner of a vehicle can be expensive (e.g., paying for gas, insurance, registration, and maintenance), yet this is a great asset for youth's independence. Reminder when accessing Education and Training Voucher (ETV) funds for car purchases/repairs, the funds must be for the use of getting the student to and from college and university or post-secondary vocational training programs (e.g., car repairs, bus tickets).

**Car Purchase** – Showing financial responsibility prior to a vehicle purchase will avoid situations in which a youth cannot afford to keep their vehicle on the street legally. Youth may be eligible to get assistance in purchasing a car with Chafee funds; however, regular Chafee funds (budget Line 862) are very limited and VDSS can no longer provide \$4000 per youth to purchase a car. LDSS will be able to use up to \$2000.00 of Chafee funds towards the purchase of a vehicle. It is suggested that the youth contribute to the purchase of a car. For example, if a youth has saved \$2000 to go toward the purchase of a car, the LDSS can offer *up to* \$2000 match to assist the youth with the car purchase.

**Car Repairs** – It is important to keep youth’s vehicles on the road so they can continue to get to work or school (suggested amount of up to \$1,000 Chafee funds per year).

***ELIGIBLE YOUTH AND FUNDING SOURCE (Use Drive to Thrive funds first for eligible youth and their expenses)***

<b>Youth’s Status</b>	<b>Ages</b>	<b>Funding Source</b>
<b>Foster Care</b>	<b>15.5 - 17</b>	<b>Drive to Thrive Program</b>
<b>Fostering Futures</b>	<b>18 - 21</b>	<b>Drive to Thrive Program</b>
<b>ETV eligible youth</b>	<b>15.5 - 26</b>	<b>ETV</b>
<b>Former Foster Youth including</b> (left foster care after turning 14 for reasons other than adopted or KinGap)	<b>15.5 - 23</b>	<b>Chafee</b>
<b>Non-citizen youth in Fostering Futures</b>	<b>18 - 21</b>	<b>Drive to Thrive Program</b>

# Solutions to Assist Youth in Getting Behind the Wheel

**Documents** – To get a learner's permit or driver's license the Department of Motor Vehicles requires one proof of identity, one proof of legal presence, and two proofs of their Virginia address (originals, not copies).

## Solutions:

- Request at least two birth certificates when obtaining personal documents for all youth in foster care, especially when the birth certificate is issued by another state.
- Assist the youth in obtaining or updating their DMV Identification Card at the age of 15 as it will assist in establishing proof of residence.
- Mailing items (such as Transition Plans, notice of court hearings, birthday cards, etc.) to the youth in their new placements will assist in providing proof of their address.
- Drafting a quick letter on LDSS Letterhead to inform youth of their benefits with their name and address listed will serve as proof of address without being mailed, as long as it does not “Certify”. *The letter certifying the youth's foster care status will not be accepted without being mailed due to the language of “certification.”*

**Knowledge Exam** - The Department of Motor Vehicles (DMV) reports that about 50% of the teens who take the Knowledge Exam do not pass it on their first try. The logistics of bringing the youth back to the DMV to re-take the test is difficult. Additionally, DMV requires that a youth who fails the Knowledge Exam 3 times complete an 8-hour Driver's Manual Course successfully before they can take the examination a fourth time.

Solutions - Have the youth complete driver's education through their high school or a private driving school as soon as possible (15.5 years old). Driver's education includes a classroom session to review the information tested in the Knowledge Exam, increasing the chances the youth will pass the exam the first time. Youth do not have to have a learner's permit to take drivers education, but they will need to have their learner's permit before the behind the wheel section. Many private driving schools offer the classroom section of driver's education online.

**Guided Practice** - Virginia law requires that youth under 18 complete 45 hours of guided practice with an adult over the age of 21 (15 hours of which are after sunset). Some foster parents hesitate to have a new driver behind the wheel when they will be liable if an accident occurs. Group home policies may restrict youth from using their business vehicle, and staff cannot ride with the youth in a personal car due to workman's compensation liability. Also, the youth's legal guardian who drives a county/city owned car prohibits the unauthorized drivers.



Solutions - If a foster parent is hesitant, the LDSS can pay for 10 hours of guided practice through a driving school, so the youth have enough skills to put the parent at ease to continue their training. Drive to Thrive can offer reimbursement for the cost of a deductible if the youth is at fault for damages. Once a youth has a driver's license, funds can cover the increase in their foster parent's auto insurance rates when the youth is added to the policy. Youth in group homes can attend private driving schools able to give the youth the full 45 hours of guided practice.

**No access to a "street legal" (titled, registered, insured) car** - To complete the road skills test at DMV, a street legal vehicle needs to be provided by the applicant. Insurance is required for a vehicle to be street legal, but to get insurance a driver's license is needed. Therefore, a youth without someone to let them use a car to complete this portion of the licensing process is a significant barrier to the licensing process. A youth cannot purchase a vehicle as a strategy to obtaining a driver's license.

Solutions:

- A foster parent, friend or mentor willing to let a youth learn to drive their vehicle is extremely beneficial.
- Several private driving schools are willing to let a student use their vehicles to pass the Skills Test at the DMV.
- Individuals over the age of 18 can get a Skills Test Waiver Form from some Private Driving Schools after 7 hours of Behind the Wheel Lessons. When the youth is successful in getting the waiver, they simply need to bring their person documents, proof they passed driver's education and the signed waiver to the DMV, and they will be issued the driver's license.

**Learning to Drive without a vehicle to use:** It is common for a youth to turn 18 years old and have never sat in the driver's seat. Limited access to vehicles is a result of business vehicle restrictions and hesitation from foster parents and mentors to allow a young person behind the wheel of their car, which limits their opportunities. Individuals over the age of 18 need to hold their learner's permit for 60 days or complete driver's education, then take the road skills test at DMV. Those who have not learned to drive the skills test experience issues getting their driver's license.

Solutions – Youth often rely on a foster parent, friend or mentor willing to teach them to drive and use their vehicle for the skills test at the DMV. There are private drivers' education schools willing to work with youth for months to get them the skills to drive on their own safely.

Individuals can drive a moped if they are over the age of 16 with an ID and helmet. mopeds do require registration to be street legal, but insurance is not required. Youth will be able to gain experience driving on roadways while being able to transport themselves to work or school.

This is a short-term solution to assist youth's comfort and skill in driving on the road. A moped is a small motorized (50 cc/1500 watts or less) vehicle that can be powered by pedals or an engine (electric or gas). Youth do not need a driver's license, insurance, or safety inspection. Moped (max speed of 35 mph) cannot be driven on the interstate as they do not meet the minimum speed limit.

**Automobile Insurance** - In almost every circumstance, a person with a driver's license is required to have auto insurance. There are currently at least three accessible ways this can be accomplished in Virginia:

- 1) If a licensed youth lives in a foster or kinship home, they are automatically covered on the household's automobile insurance policy as a "resident relative". The increase to the caregiver's auto insurance policy can be reimbursed to them.
- 2) If a youth lives in a foster or kinship home and the caregiver is unable or unwilling to add the youth to their policy, the youth can attempt to obtain their own automobile insurance policy. Youth who own a car can have their own insurance policy. If they do not own a car, they would get a "non-named owner policy" which would be added insurance (pays out after the vehicle's insurance pays out) in the case of an accident.
- 3) If a youth lives in a congregate care setting and does not own a car, the youth can attempt to obtain their own "non-owners policy," which is likely a requirement of the insurance policy of the group home.

**Solutions** – It is cheaper to cover a young driver on another policy with established drivers. Funds will cover the increase to the policy if a caregiver chooses to add the youth. If a youth can obtain their own policy, Drive to Thrive and Chafee funds will cover the cost of the policy for six months each year. The second half of the year the insurance policy will need to be the responsibility of the youth.

**Insurance covering a youth no longer in the household** - If a youth in care leaves the foster parent's home, the foster family must prove that the youth is no longer a resident of their household. This has been challenging for some families in the past. Additionally, it is not uncommon for youth in foster care to move frequently, presenting additional barriers if insurance is involved. The policies would have to be changed each time the youth move as they are based on their address.

**Solutions** – One way to get the youth off a foster family's insurance is to have the youth change the address on their driver's license. Changing addresses on a driver's license can become a tedious task for an individual who moves often. Some families have had success with providing a letter from their social worker stating the youth is no longer apart of the family and proof the youth have another insurance policy.

**Failure to add a driver to insurance policies** – If a foster family does not add a foster child living with them at the time they apply for insurance, one of two actions will take place. The policy could be voided for “material misrepresentation” once the company discovered the insured’s failure to disclose this resident. The company finds out about the youth after an accident, they can retroactively issue rates for this person going back to the date they became a member of the household.

**Solutions** – Notify the insurance company as soon a new driver joins the household. Even in situations in which a family does not intend to let a youth drive their vehicle. There are endorsements that can be added to a policy in which negates the coverage of a driver for a vehicle. In situations in which a driver is in an accident while driving a vehicle they were not covered on; insurance will not pay out. For example, Sally is a licensed driver and goes to live with the Smiths. The Smiths inform their insurance company Sally is a resident of their home, but she is not allowed to drive their vehicles. If Sally moves the vehicle in the driveway one day with the Smith’s permission and runs into something, insurance will not pay for the damages.

## **Barriers without Solutions**

**Driver's Education & Road Skills Courses** - Everyone in Virginia must complete Driver’s education course through their high school or a private driving school. This course consists of 36 classroom periods, 14 in-car instruction periods (aka Behind the Wheel). In addition, 45 hours of "guided practice" with a licensed driver (age 21+) and the final Road Skills Examination.

After holding a learner’s permit for nine (9) months (under the age of 18) or 2 months (over the age of 18), these driving requirements have been met, and the youth is at least 16 years and 3 months old, an application can be completed at the DMV to get a driver’s license. It is extremely difficult for a youth to get a driver’s license if there is not drivers' education in the high school or a private driving school in the community.

\*\*\*The information in this document is provided as a guide only and may not cover all driving and transportation questions or concerns. For specific questions, the local department of social services may need to seek advice from the DMV, insurance companies, or experts in the field. Also, the information in this document may change due to new laws, policies, and regulations. If there are questions about the Virginia’s Drive to Thrive Program, please email them to VDSS Youth Services at [va.ilp@dss.virginia.gov](mailto:va.ilp@dss.virginia.gov).