

## [Aid may be available to repair or replace a vehicle damaged by April floods](#)

### FEMA

Texans whose vehicles were damaged or destroyed by this April's flooding may be eligible to receive federal assistance to repair or replace the vehicle. "Those who may be eligible include not just residents of the designated counties, but also those who were working in or visiting those areas between April 17 and April 24 and had disaster-related damage to their vehicle," said Federal Coordinating Officer Kevin Hannes, who is in charge of FEMA's operations in Texas. The eight counties included in the federal disaster declaration are: Austin, Colorado, Fayette, Grimes, Harris, Parker, Waller and Wharton. The following conditions apply to assistance for a damaged or destroyed vehicle:

- The damaged vehicle must have complied with applicable state laws regarding title, vehicle registration and insurance requirements at the time of the damage.
- Only those who maintain at least liability insurance will be considered to receive federal disaster assistance to repair or replace their vehicles. Liability coverage is the minimum insurance requirement for Texas drivers. Liability insurance policies do not cover storm-related damage. Survivors who register must submit proof to FEMA that they maintain liability coverage to be considered for federal disaster assistance to repair or replace their cars.
- Survivors who have a comprehensive policy should first file a claim with their insurance company. Comprehensive policies usually pay for storm-related damage to a car. However, federal disaster assistance may help fill the gaps for those whose comprehensive insurance coverage does not pay for any or all storm-related damage costs.
- Survivors need to return a completed U.S. Small Business Administration disaster-loan application. After registering with FEMA, the SBA may contact survivors concerning disaster loan applications. It's important for survivors to submit their application. Homeowners and renters may be eligible to borrow up to \$40,000 to repair or replace personal property, including automobiles damaged or destroyed in the disaster.
- FEMA grants to repair or replace a vehicle must clear the SBA disaster loan process. A survivor may receive a grant from FEMA to repair or replace their car if insurance is insufficient and they were declined for an SBA home loan. Grants do not need to be repaid.
- Keep documents. Federal disaster assistance is available to survivors only if their cars had damage during the

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severe storms and flooding April 17 to April 24. Survivors must submit an itemized document showing damage to the cars was storm-related and a receipt, estimate or verifiable bill of the repair or replacement costs. FEMA officials advise anyone whose vehicle was damaged during the storms and flooding to register for assistance. Texans can register online at [DisasterAssistance.gov](https://DisasterAssistance.gov) or by phone at 800-621-3362 (FEMA) or TTY 800-462-7585. Applicants who use 711 or Video Relay Service may call 800-621-3362. Multilingual operators are available. The toll-free numbers are open from 7 a.m. to 10 p.m., seven days a week. For more information about the SBA loan process, survivors may contact SBA Disaster Assistance Customer Service Center by calling 800-659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting the SBA website at <https://disasterloan.sba.gov/ela>. Deaf and hard-of-hearing individuals may call 800-877-8339. For more information on Texas recovery, visit the disaster webpage for the April storms at [FEMA.gov/disaster/4269](https://FEMA.gov/disaster/4269); or visit the Texas Division of Emergency Management website at [txdps.state.tx.us/dem](https://txdps.state.tx.us/dem). Follow us on Twitter @FEMAreion6.