

FEMA Might Help with Storm-Related Vehicle Damage

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AUSTIN, TX – If you have damage to a vehicle as a result of the severe storms and flooding of June 21- July 13, 2018, in Hidalgo and Cameron counties, auto insurance and the U.S. Small Business Administration (SBA) are the primary resources available to help you with your repairs or replacement.

First, file a claim with your insurance company if you have comprehensive coverage. Comprehensive policies usually pay for storm-related damage to a car. Federal disaster assistance may help fill the gaps for those whose coverage does not pay for any or all storm-related damage costs.

If you are underinsured or not insured, apply for an SBA low-interest disaster-loan.

But if you're unable to receive help through insurance or SBA, you may qualify for assistance from FEMA through the Other Needs Assistance (ONA) program. However, assistance is usually limited to one vehicle; if you have more than one vehicle and at least one of those is operational, FEMA will not award assistance without justification for the additional vehicle. If damage is cosmetic (damage that does not affect the drivability or safe operation of the vehicle), it is ineligible for assistance from FEMA.

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 and it does 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.

To begin the process for applying for help with your storm-related vehicle damage, go to <https://www.disasterassistance.gov/>.

Other vehicle needs:

- If you have more than one storm-damaged vehicle, a written statement of need for more than one working vehicle is required. Include the number of vehicles, an insurance settlement or statement, and why it is necessary for your household transportation needs to have more than one working vehicle.
- If your vehicle is farm equipment, such as a tractor, contact your local Farm Services Agency office to inquire about the USDA disaster assistance program or go to www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index.

To be eligible for ONA, you must register with FEMA and you must do so by Tuesday, Sept. 4, 2018, online at <https://www.disasterassistance.gov/> or call 800-621-3362 or (TTY) 800-462-7585. Those who use 711 Relay or Video Relay Services may call 800-621-3362. The toll-free telephone numbers are open from 7 a.m. to 10 p.m. local time, seven days a week. Survivors may also visit a disaster recovery center to apply for assistance (find a disaster recovery center at <https://egateway.fema.gov/ESF6/DRCLocator>).



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The Small Business Administration (SBA) offers federal low-interest loans to businesses of all sizes, most nonprofits, homeowners and renters. Apply online using SBA's secure website at <https://disasterloan.sba.gov/ela>. You can apply in person at any disaster recovery center and receive personal, one-on-one help from an SBA representative. For additional information or to find a location near you, visit www.sba.gov/disaster, call SBA at (800) 659-2955 or email disastercustomerservice@sba.gov. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. To apply by mail, send completed paper application to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.



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