

How FEMA Can Help Repair or Replace Your Flood-Damaged Car, Van or Truck

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If your car, van or truck was damaged — inside or out — because of the Oct. 19-20 severe storms and flooding and you live, work or were visiting in Chaves County you may qualify for assistance from FEMA through the Other Needs Assistance (ONA) program.

To qualify for vehicle repair or replacement, you need to:

- Apply with FEMA for federal disaster assistance.
- File a claim with your auto insurance company – FEMA may help cover losses that your insurance policy does not.

If you don't live in chaves county, but your vehicle was damaged because of the flooding:

- You may qualify for car repairs if your vehicle was damaged in Chaves County, for example, at your place of employment.

How Reimbursement for Flood-Damaged Vehicle Repair is determined:

FEMA provides financial help through Other Needs Assistance after a disaster for eligible expenses not paid by insurance or other sources. This may include repair or replacement of a vehicle. The damage to the vehicle must have been caused by the disaster and the vehicle must no longer be operable or safe to drive.

Cosmetic repairs will not be covered. Here are the guidelines:

- Damaged vehicle must be owned by applicant or co-applicant (valid registration proves ownership).
- Vehicle must have been registered with the State of New Mexico at the time of the disaster.
- Vehicle must meet minimum state requirements for liability insurance.



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- Applicant must not also own an undamaged vehicle, unless a demonstrated need for two vehicles can be shown, such as separate transportation required for work, medical care, school or other essential purposes.
- Verification that vehicle sustained damage due to the storm and flooding in Chaves County.

If your damaged vehicle is not included in a housing inspection, the following items must be submitted to determine if you are eligible for FEMA help to repair or replace the vehicle:

- Copy of registration valid on Oct. 19-20, 2024.
- List of all vehicles owned and a brief description of damage caused by the disaster.
- Verification of vehicle repair costs by a mechanic, receipt or estimate. This documentation must contain a mechanic's statement that damage was a result of the storm and flooding.
- Name of mechanic, company name, address and telephone number.
- Vehicle insurance policy, stating coverage.
- Insurance settlement or statement.
- Statement describing why the vehicle is necessary for your household's transportation needs.

Documentation may be submitted at FEMA's Disaster Recovery Center in Roswell Mall, online at [DisasterAssistance.gov](https://www.disasterassistance.gov), or by mail to:

FEMA Individuals & Households Program

National Processing Service Center, P.O. Box 1005

Hyattsville, MD 20782-7055

Or by FAX at:

800-827-8112

Attention: FEMA Individuals & Households Program

Be sure to write your FEMA nine - digit registration number and the disaster number **(DR-4843)** on all the pages.



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For the latest information on New Mexico's recovery visit fema.gov/disaster/4843. Follow the FEMA Region 6 X account at [X.com/FEMARegion6](https://x.com/FEMARegion6) or on Facebook at facebook.com/FEMARegion6.



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