FACT SHEET: How You Can Use Other Needs Assistance to Fix or Replace a Car

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FEMA repair of a storm-damaged vehicle is determined under the Other Needs Assistance program of Individual Assistance. Repairs with a minimum amount of $250 and a maximum of $4,000 may be authorized with receipts. If the vehicle is replaced, up to $4,000 is available with documentation.

- Damaged vehicle must be owned by applicant or co-applicant (valid registration proves ownership).
- Vehicle must have been registered with the state at the time of the disaster.
- Vehicle must meet minimum state requirements for liability insurance.
- Applicant must not also own an undamaged vehicle, unless a demonstrated need for two vehicles is shown. (Separate transportation required for work, medical, school or other essential purposes).
- If applicant is referred to Small Business Administration (SBA), applicant must apply to SBA.
- Verification that vehicle sustained damage due to Hurricane Michael in one of the designated counties.

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

- Copy of registration valid at the time of the disaster.
- 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 disaster.
- 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 household’s transportation needs.

Documentation may be submitted at any disaster recovery center, online at FEMA.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 registration number and the disaster number (DR-4399) on all the pages.

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