

Assistance Available for Vehicles Damaged by the Severe Storms and Flooding in Rhode Island

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CRANSTON, R.I – If your vehicle was damaged as a result of the severe storms and flooding that occurred Dec. 17–19, 2023 and Jan. 9-13, 2024, auto insurance and the U.S. Small Business Administration (SBA) are the primary resources available to help with your repairs. If you're unable to receive help through insurance or SBA, you may qualify for assistance through FEMA's Other Needs Assistance (ONA) program. Here's how to find out if you qualify for vehicle repair or replacement assistance:

- **First, file a claim with your insurance company if you have a comprehensive policy.** Comprehensive policies usually pay for storm-related damage to a vehicle. Federal disaster assistance may help fill the gaps for those whose coverage does not pay for any or all storm-related damage costs.
- **Return a completed U.S. Small Business Administration (SBA) low-interest disaster-loan application.** After registering with FEMA, you may be referred to the SBA to apply for a low-interest disaster loan application.
 - Submit your application to SBA as soon as possible. Even if your insurance claim has not been settled, you can still submit an application.
 - Homeowners and renters may be eligible to borrow up to **\$100,000** to repair or replace personal property, including automobiles damaged or destroyed in the disaster.
 - If you qualify for an SBA low-interest loan, you don't have to accept it. However, if you qualify and don't accept the loan, you may not qualify for additional FEMA assistance.
 - If SBA determines you cannot afford a loan, and you have registered with FEMA, you may be referred to **FEMA's Other Needs Assistance (ONA) program.**

To begin the process with ONA, you need to verify the following:



FEMA

- Your vehicle was damaged during the storm and flooding. Damage can be recorded by the FEMA housing inspector, or you may refer to your FEMA eligibility letter for help on where to send documents.
- Ownership of the vehicle with valid registration and title.
- A minimum of liability insurance that meets the State of Rhode Island requirements for insurance at the time of the disaster-damage.
- You have no other usable vehicle, can confirm the vehicle was damaged within the disaster-designated area, and provide a mechanic's statement listing the cause of damage, the cost of repair and whether the vehicle is repairable or totaled.
- FEMA accepts copies, so please keep all original documents for your own records.

Other vehicle needs:

- If you have more than one storm-damaged vehicle, you will have to write a statement explaining why your household needs more than one working vehicle. Include the number of vehicles and an insurance settlement or statement for each 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 <https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index>.

About the U.S. Small Business Administration (SBA)

SBA offers low-interest federal disaster loans for homeowners, renters, and businesses of all sizes. SBA is the federal government's primary source of funds for the long-term rebuilding of disaster-damaged property. For more information about the SBA loan process call 800-659-2955, email disastercustomerservice@sba.gov, or visit the SBA website at sba.gov/disaster. If you are deaf, hard-of-hearing or have a speech disability and use a TTY, call 800-877-8339.

Registering with FEMA

Registering with FEMA is the first step when requesting federal assistance from a presidentially declared disaster or emergency. The application requires



information such as insurance policies and bank information for possible direct transfer of funds. If you have phone, cellular service and/or internet access, you can register in one of the following ways:

- Online at DisasterAssistance.gov.
- By phone: 1-800-621-3362 from 7 a.m. – 1 a.m. ET. Help is available in most languages. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
- Download the [FEMA App](#).

FEMA grants do not have to be repaid. FEMA assistance is nontaxable and will not affect eligibility for Social Security, Medicaid, or other federal benefits.

Register even if you have insurance. FEMA cannot duplicate insurance payments, but underinsured applicants may receive help after their claims have been settled.

For the latest information, visit [4765 | FEMA.gov](#) or [4766 | FEMA.gov](#). Follow FEMA on X, formerly known as Twitter, at twitter.com/femaregion1 and at facebook.com/fema.

For updates on the Rhode Island response and recovery, follow the Rhode Island Emergency Management Agency on Twitter at twitter.com/RhodeIslandEMA, on Facebook at www.facebook.com/RhodeIslandEMA, or visit www.riema.ri.gov.

