

Help with Transportation Needs

FEMA provides money to eligible survivors with disaster-damaged vehicles to help with repair or replacement costs that car insurance does not cover.

How can FEMA help?

FEMA can give money to help repair or replace a vehicle that is not drivable because of a disaster. The money can be used toward any fees or work needed to make the car safe and drivable, including medically required items, labor, towing, paint, carpet, etc.



Who can get Transportation Assistance?

You can get Transportation Assistance if:

- You or someone in your household is a U.S. citizen, non-citizen national, or qualified alien,
- FEMA can confirm your identity,
- Your vehicle was damaged by the disaster within a declared disaster area,
- A member of your household leases or owns the vehicle, even if they’re still making payments,
- The vehicle meets the registration and insurance requirements of the state, territorial, or tribal government,
- A FEMA inspection or documents you send confirm that your vehicle was damaged,
- You don’t have another vehicle that can meet your household’s need for transportation, and
- You don’t have comprehensive insurance, or your insurance doesn’t cover the disaster-caused damage.

What happens if I have comprehensive insurance?

FEMA can only help with costs insurance doesn’t already cover. Vehicles fully covered by comprehensive insurance don’t qualify for assistance. If you have comprehensive insurance coverage, you should file a claim with your insurance provider as soon as possible. FEMA can’t make a decision on Transportation Assistance until we have a copy of your insurance settlement or denial.

The following table explains the differences between comprehensive and liability insurance:

Comprehensive Insurance	Liability Insurance
<ul style="list-style-type: none">▪ Covers damage to your vehicle from an accident.	<ul style="list-style-type: none">▪ Covers another person’s damages or injuries if you cause the accident.



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Comprehensive Insurance	Liability Insurance
<ul style="list-style-type: none">▪ Covers damage caused by an unexpected event, like hail, flooding, or a fallen tree.▪ Can be added as additional coverage to an insurance policy.	<ul style="list-style-type: none">▪ Is usually required by state, territorial, or tribal government.▪ May also be called Property Damage Liability (PDL), Personal Injury Protection (PIP), or No-Fault insurance.

How much Transportation Assistance can I get?

The amount of money you can get for Transportation Assistance is based on the amount your state, territorial, or tribal government sets for repairing or replacing disaster-damaged vehicles.

What if I don't live in the declared disaster area?

You don't have to live in the declared disaster area to get Transportation Assistance. If your vehicle was damaged by the disaster in the declared disaster area, FEMA can provide you Transportation Assistance.

Which kinds of vehicles can FEMA help with?

FEMA provides assistance for common vehicles, like cars, vans, trucks, and SUVs.

Sometimes, FEMA may also provide assistance for other types of vehicles, if a state, territorial, or tribal government adds other modes of transportation to the list of vehicles that qualify for disaster assistance. These may include boats, motorcycles, or golf carts.



My vehicle is modified because of a medical condition. Can FEMA help?

Yes, FEMA can help. If the damaged vehicle has medically required items or modifications, you'll need to send the following:

- A signed statement from a medical provider confirming a member of your household needed the item before the disaster; AND
- A bill, receipt, or estimate that shows the cost of repairing or replacing the medically required item.

Can a FEMA inspection confirm my vehicle damage?

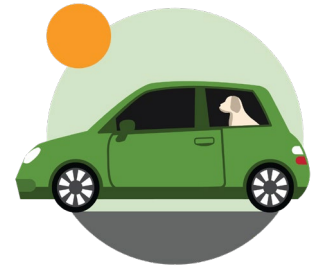
Yes, FEMA can inspect your vehicle and confirm if it needs to be repaired or replaced if you also have home or personal property damage.

If only your vehicle is damaged or needs to be replaced, you'll have to send documents to FEMA before a decision can be made. The documents FEMA needs are in the next section.

Which documents does FEMA need before I can get help?

You must send FEMA documents that show your vehicle meets certain standards and needs to be repaired or replaced. You'll need to send copies of the following documents:

- Vehicle registration that was current when the disaster happened,
- Insurance policy or document showing your vehicle meets the state, territorial, or tribal government's requirement for insurance,
- Insurance settlement or denial, or a letter from you stating you don't have comprehensive insurance,
- A list of all vehicles in your household, with the year, make, model, and description of damage for each one, and
- A document that shows disaster damage, like:
 - A bill, receipt, or estimate from a mechanic, OR
 - A document showing your vehicle was destroyed or salvaged, OR
 - A document from the insurance company showing your vehicle is a total loss.



What if I have more than one vehicle?

FEMA may provide assistance for multiple vehicles if you can show your household needs more than one vehicle for daily living.

What if I don't agree with FEMA's decision?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

For more information on understanding your letter, please visit [FEMA.gov/letter](https://www.fema.gov/letter).

How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://www.disasterassistance.gov).
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.