

# Flood Car Q&A for Affected Owners and Shoppers with Kelley Blue Book's KBB.com Editors

IRVINE, Calif., Sept. 22, 2017 /PRNewswire/ -- While Hurricanes Harvey and Irma impacted as many as 1 million vehicles, according to Cox Automotive and Kelley Blue Book analysts, the effects of these events extend beyond those with severely damaged vehicles. Used-car prices are likely to spike – the result of lower supply and higher demand. In addition, used-car shoppers – even those beyond the impacted regions – need to be careful to avoid purchasing a flood-damaged vehicle from unscrupulous parties. Whatever the circumstance, Kelley Blue Book's expert editorial team is here to provide guidance.



## Kelley Blue Book

### **Affected Vehicle Owners**

#### **Q: My car got flooded; what do I do first?**

A: Let's begin with what you shouldn't do: Don't try to start the car. If flood water has entered any number of systems, you could cause more damage. If you have comprehensive insurance, your best bet is to call your insurance company. If you don't have applicable insurance, you'll need to assess the cost to repair the damage ([Alliance Inspection Management](#) is a Kelley Blue Book partner and will come to you), then weigh your options considering a multitude of factors. Either way, it can't hurt to open the doors and windows, give the interior a thorough going-over with a wet/dry vacuum and perhaps even pull up the carpet, all to help dry out the car and prevent mold growth.

#### **Q: Is my car totalled?**

A: A general rule of thumb is that insurance companies will consider a car a total loss if the water level reached up to the dashboard, behind which exists a variety of electronic componentry. Depending on how much you might owe on the car, how much you could get by selling the car to a dismantler, how long you plan to keep the car, and a variety of additional factors, you might be wise to use the same benchmark. A big factor to keep in mind when weighing the financials is that a car's resale value can be severely reduced by any sign of flood damage, whether or not it's officially noted on the car's title or vehicle history report.

#### **Q: Should I keep making my monthly car payment?**

A: Talk with your vehicle finance company. Many manufacturer-related financing arms -- Ford Credit, GM Financial, Toyota Financial Services, etc. -- are offering generous payment flexibility to affected owners.

### **Used Car Shoppers in Affected Areas (and Beyond)**

#### **Q: What's the surest way to avoid buying a flood-damaged car?**

A: Obtain a vehicle history report ([Autocheck](#) is a Kelley Blue Book partner) and visually inspect the vehicle for the many [telltale signs of flooding](#), including silt residue under the carpet or under the dash. If you can't tell or you're not sure, pay the relatively small fee to have a mechanic evaluate the car (which is never a bad idea any time you buy a used vehicle).

#### **Q: Can I get a great deal on a flood-damaged car?**

A: Generally speaking, we recommend steering far clear of any vehicle that's been involved in a flood. Given the higher likelihood of future problems and the eventual

resale-value implications, the chances of finding a diamond in the rough are pretty slim.

**Q: I don't live anywhere near Texas or Florida; do I need to be concerned?**

A: Yes. Unscrupulous parties can obtain a flood-damaged car for very cheap, "clean" the title by registering it in a different state, and then sell it in another state for full value by passing it off as an unaffected vehicle.

To discuss this topic, or any other automotive-related information, with a Kelley Blue Book analyst on-camera via the company's on-site studio, please contact a member of the Public Relations team to schedule an interview.

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